

## **Time banks interim evaluation**

**April 2013**

### **Introduction**

This study is analysing the impact of time banks on the development of social capital and local communities. It is exploring what impacts they have on individuals and communities, and in particular, whether they can generate cost savings or wider economic benefits.

Time banking is an exchange system in which time is the principal currency. For every hour participants 'deposit' in a time bank, perhaps by giving practical help and support to others, they are able to 'withdraw' an hour of support when they are in need (Knapp et al, 2010). In each case the participant decides what they can offer. Everyone's time is equal, irrespective of what they choose to exchange. Activities which can be exchanged include gardening, IT training, help with shopping, and professional skills. Time banking is based on the US Time Dollars idea, developed by Edgar Cahn (Cahn and Rowe, 1998). Schemes have been set up in the UK since 1998, there are currently about 250 but the number is growing.

Time banking is increasing in popularity and new schemes are regularly being developed. In Cambridgeshire four schemes have recently been set up. The Cambridge Centre for Housing and Planning Research has been commissioned by Cambridgeshire County Council and the Cambridge Housing Society to evaluate the four new time banking projects. The research is exploring how they are developing, who is involved, what is exchanged and the impact on individuals who take part. If possible, the research will also explore the potential cost savings to public budgets that the time banks may generate.

It has been argued that among the achievements that might result from empowering local communities and groups to initiate action themselves through schemes such as time banking are:

- Reduction in social exclusion
- Reductions in antisocial behaviour and crime
- Greater safety (actual and/or perceived)
- Social engagement
- Citizen participation
- Improved housing and physical environments
- Increased levels of support to people who want to move into employment or who are experiencing difficulties with absenteeism
- Cost savings to public budgets
- Improved health.

There is little research on time banking but previous evaluations of time bank schemes provide encouraging evidence of improvements in social inclusion (Knapp et al, 2010). While benefits such as improved independence, well-being and social inclusion cannot easily be assigned a monetary value, there is some evidence to suggest that time banking has the long-term potential to generate savings to budget-holders at local and national level (ibid). Examples of positive physical and mental health impacts, improved employment prospects and decreased reliance on alternative forms of paid and unpaid support have been attributed to time bank participation.

One way to understand time banking is as a building block of social capital. Social capital describes the pattern and intensity of networks among people and the shared values that arise from those networks (Muir 2006). Developing social capital through projects that build community capacity has the potential to benefit the community at large, as well as providing personal benefits for the individuals, recipients and providers involved in such initiatives. It is believed that time banks can strengthen local community networks, support social justice objectives and make more effective use of the assets and resources existing within a community. It is possible that schemes such as time banking can build social, economic and political capital.

Another way to understand time banking is as a form of co-production. The co-production principle asserts that there is more capacity in an economic system than that simply defined by the market. For example, the market assigns a high value, through price, to resources that are scarce, and a low value to things that are commonly or universally available. That means the market doesn't adequately value certain activities until they become truly scarce: caring, learning, imparting values, sharing, socialising, raising children, being a good neighbour, helping others - all contributions that can be made by every human being. In this understanding, time banking is a way of revaluing activities that may be outside of the market economy and constitutes an alternative to the market.

## **Aims of the evaluation**

The aims of the evaluation of the four Cambridgeshire time banks are to analyse:

- How the time banks are developing
- Successes and challenges
- Profile of who is involved
- The nature of activities exchanged
- The impact of involvement on individuals
- Any evidence of value for money and cost savings to the public purse

## **Methods**

### **Literature, policy and existing evidence review**

A literature and policy review of existing and ongoing work in this field provided a context to the evaluation and will feed into the cost benefit analysis.

### **Monitoring data**

The existing time bank new member monitoring form was amended to include data relevant for the evaluation on the profile of members, including age, gender and health. All four time banks use the same form to ensure a standard system for data collection. The time bank coordinators enter the data into a software package provided by Timebanking UK, who extracted the data in early March for the interim evaluation. Data will be extracted again once the projects have been operating for a year.

### **Interviews**

Interviews were conducted with the time bank coordinators to analyse progress, successes and challenges at the interim evaluation stage after the time banks had been operating for six months, and will be conducted again after one year of operation. Interviews with a sample of users of the scheme were also conducted for both stages of the evaluation.

### **Data analysis of inputs, outputs and outcomes**

The time bank coordinators collected information about the project inputs (e.g. number of participants, time given to the project), the outputs (e.g. activities conducted/services

provided, number of people provided with services). Interviews were conducted with coordinators and members to identify outcomes (e.g. improved wellbeing, skill development).

### **Value for money**

These data from the interviews and project monitoring will be used to identify the potential value for money of the scheme and any possible cost savings to public budgets, as far as possible from the available data.

## **The Cambridgeshire time bank project**

There are four time banks in the Cambridgeshire project, Somersham, Cambourne, Littleport and March. Somersham is the longest running of the four time banks and was originally a pilot developed by Cambridgeshire County Council in partnership with Somersham Parish Council, launched in October 2011. With additional funding the other time banks launched in late summer 2012.

The Cambridgeshire Timebank Development project is supported and led by the Cambridgeshire Timebank Steering Group which brings together each of the lead delivery organisations:

- CHS Group
- Somersham Parish Council
- Fenland District Council
- Cambridgeshire County Council (Community Engagement, Adult Social Care, Adult Learning and Skills)
- Citizen Advice Bureau
- Freedom Club Timebank (Cambridge)

The projects aims:

“To invest in community capacity and low level preventative measure and to imbed these principles into forward service planning. The aim of Timebanking in Cambridgeshire is to enable people to support themselves from their community, with the ultimate aim to reduce the potential demand on services in coming years and to create a vibrant alternative social market place, moving people away from a reliance on more costly statutory services”. (Partnership Agreement Somersham)

The goal of the project is based around developing social capital and improving welfare of the individuals involved:

“The project follows the Timebank framework and objectives by supporting an innovative form of ‘volunteering’ based on mutual support that provides a highly effective system for promoting active citizenship, the growth of social capital, community empowerment and community skills. Through the project the Timebank will also enable people to live independently, enables more choice, help to tackle loneliness and isolation, and provides new connections and opportunities for both individuals and communities”. (Partnership Agreement Somersham)

The projects were supported by grants to fund part time coordinators.

## Member profile

### Number of members

Across the four time banks by early March 2013 there were 133 members and 18 active organisations.

### Age

The age of members is quite evenly distributed across the 25+ to 65+ age ranges.

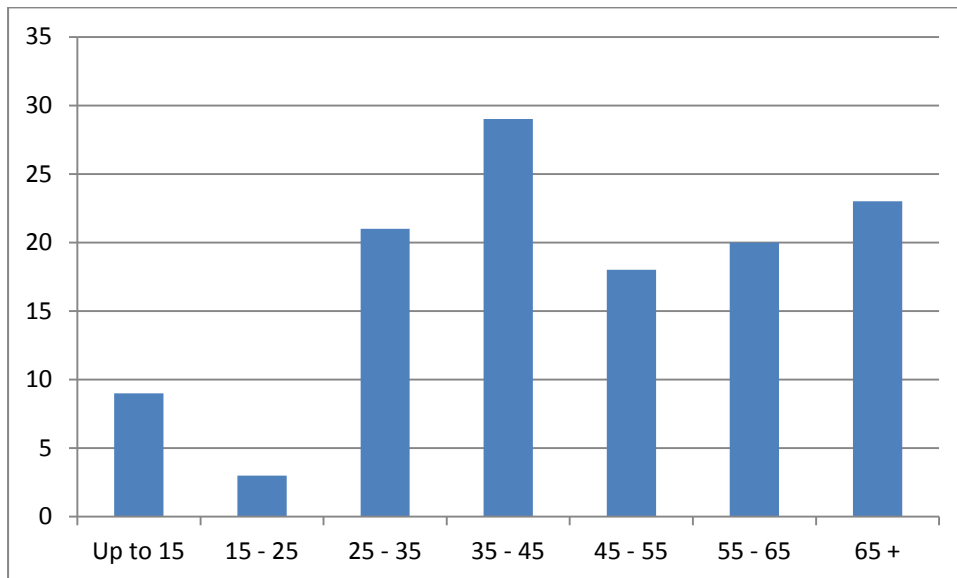


Figure 1: Age distribution of time bank members

### Gender

Seventy four per cent of members are female.

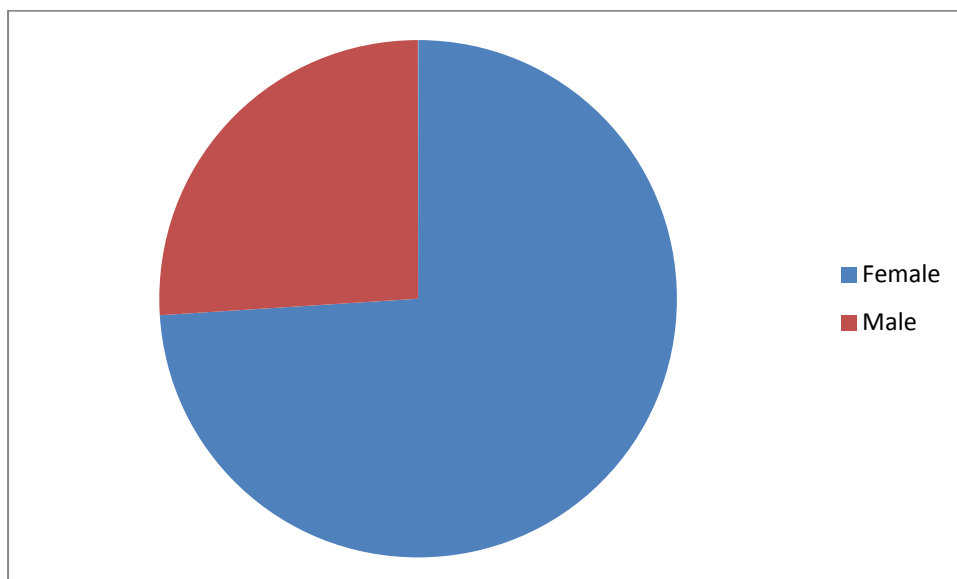


Figure 2: Gender of time bank members

### Ethnicity

The overwhelming majority of members are white.

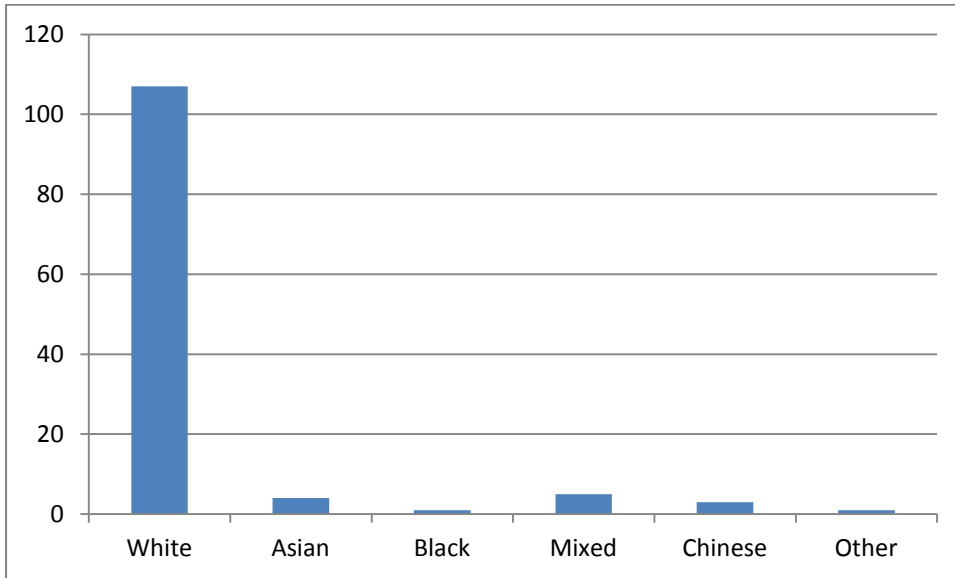


Figure 3: Ethnicity of time bank members

### Income

Fifty eight per cent of members have an income of less than £300 per week.

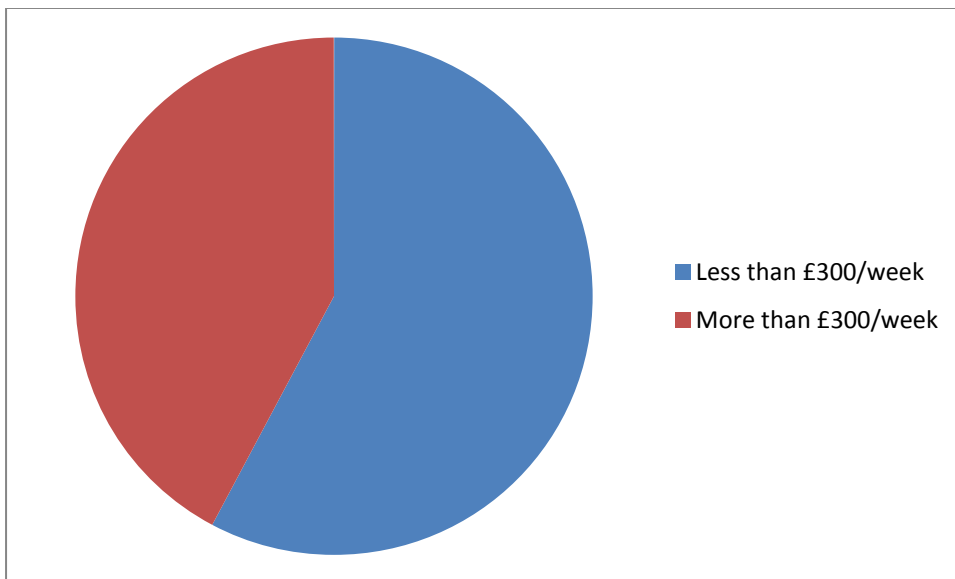
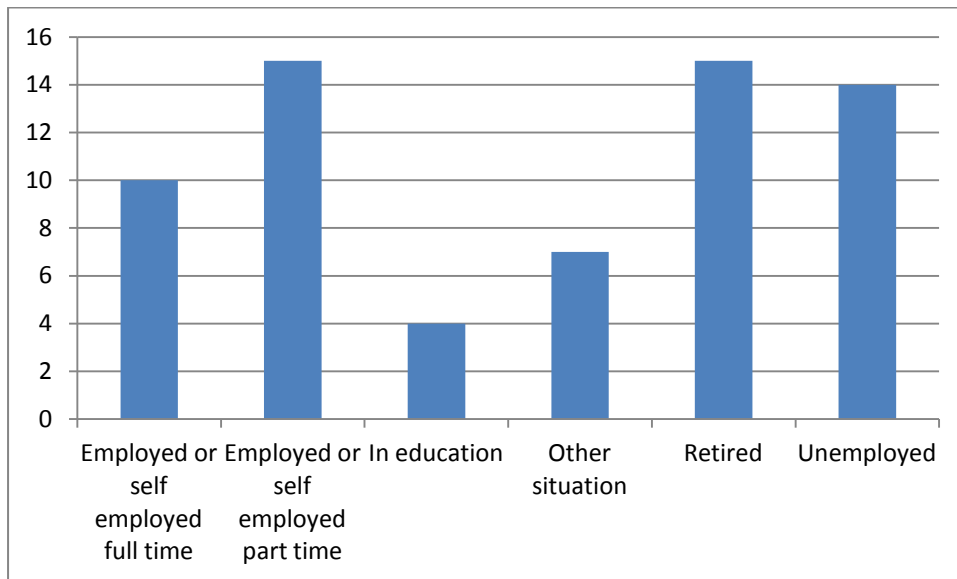


Figure 4: Income level of time bank members

## Employment

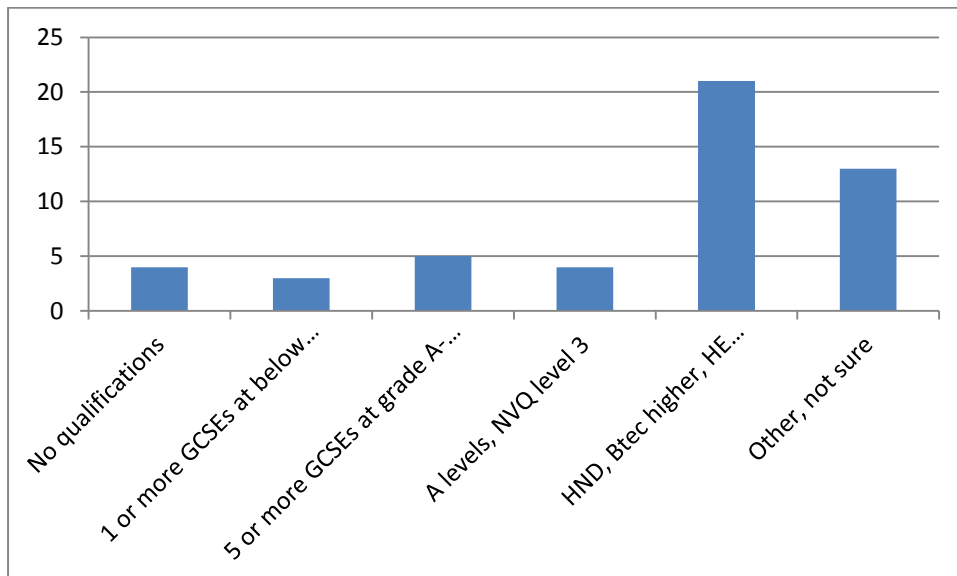
Thirty nine per cent of members are in full or part time employment, 23% are retired, 22% are unemployed.



**Figure 5: Employment status of time bank members**

## Highest qualification

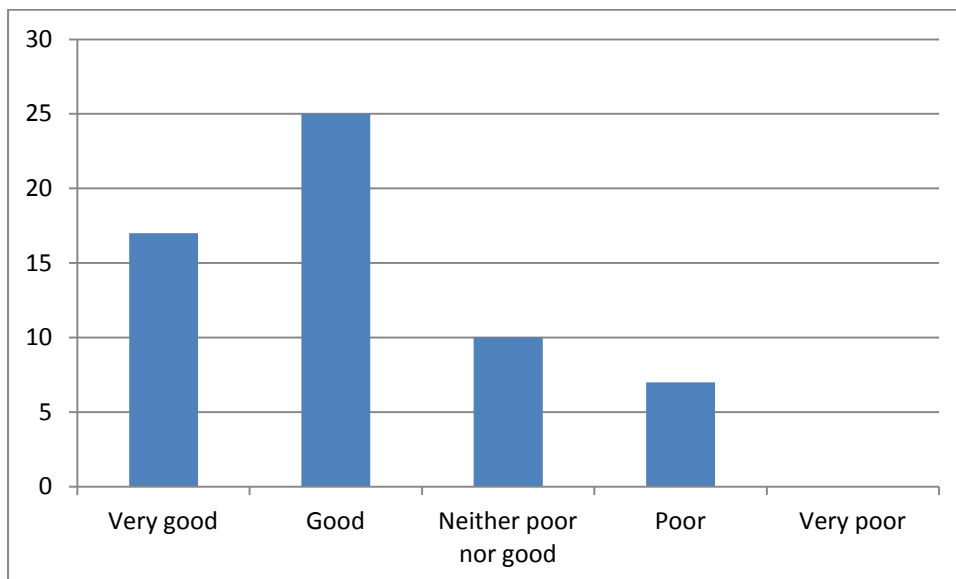
Forty two per cent of members have a higher level qualification beyond A levels.



**Figure 6: Education levels of time bank members**

## Health

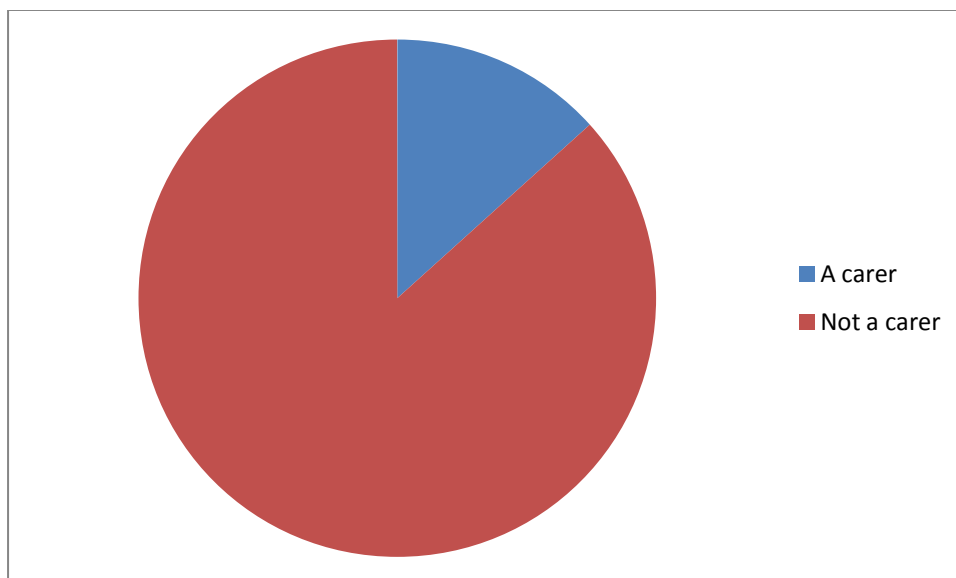
Seventy one per cent of members report having very good or good health.



**Figure 7: Self-reported health of time bank members**

## Carers

Thirteen per cent of members are a carer.



**Figure 8: Time bank members who are carers**

## Mobility

Fifty three per cent of members have access to a car, 17% use a bicycle, and 14% primarily use the bus.

Twenty six per cent of members use some form of walking support, such as a cane, walker or mobility scooter.

### Use of care and support services

Nineteen per cent of members use formal care and support services.

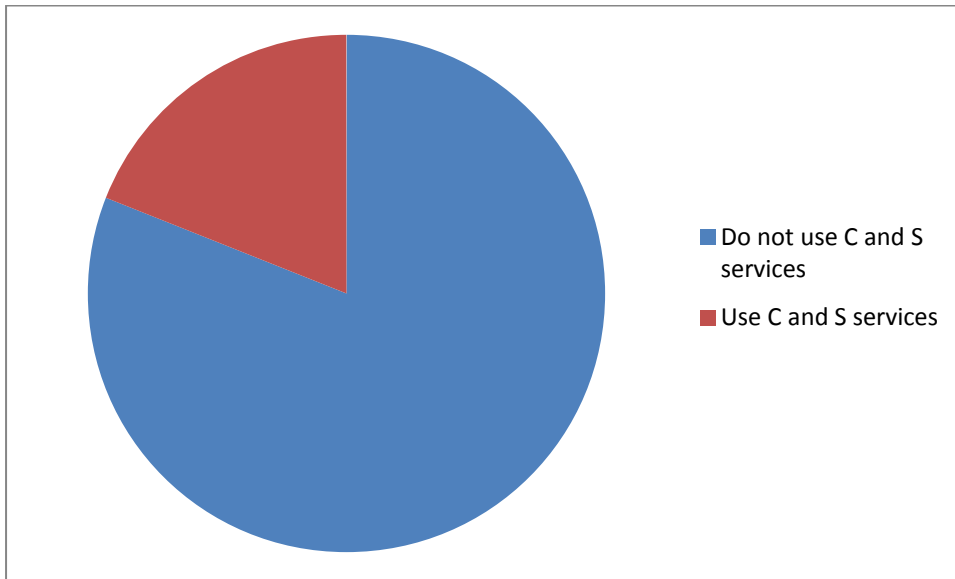


Figure 9: Use of care and support services by time bank members

### Email

Seventy seven per cent of members have access to email.

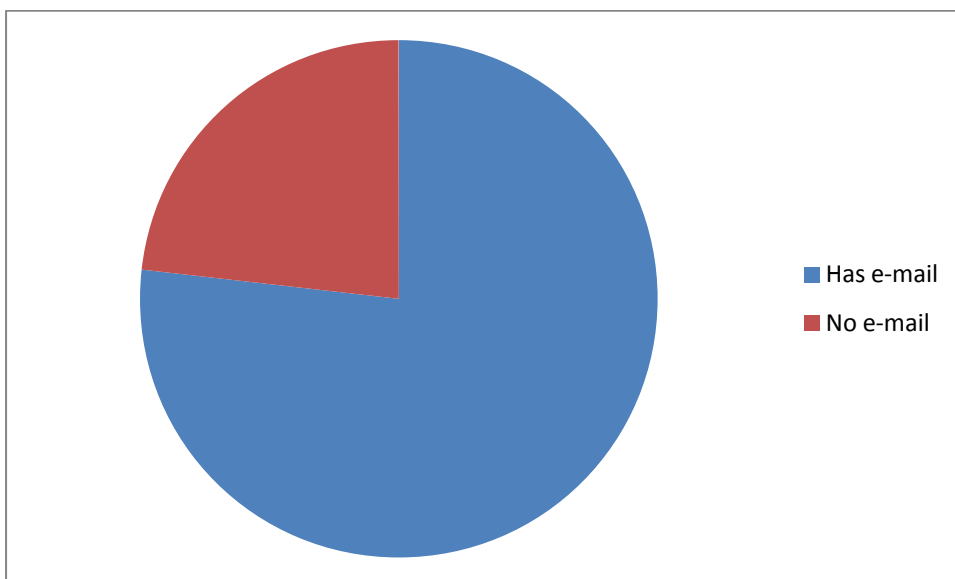


Figure 10: Email access of time bank members



### Internet access

Most members, 84%, have access to the internet.

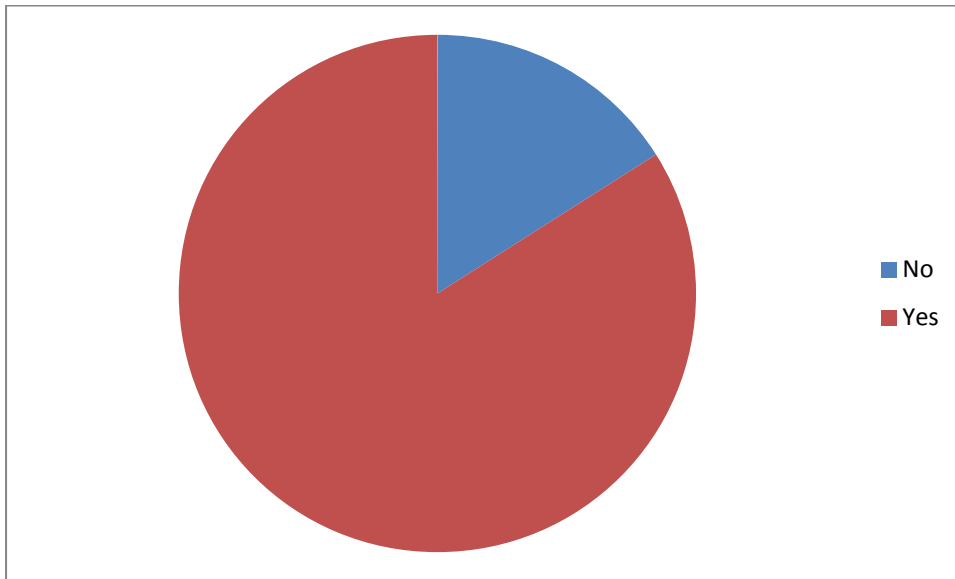


Figure 11: Internet access of time bank members

### Social media

Forty four per cent of members use Facebook but 53% do not use any form of social media.

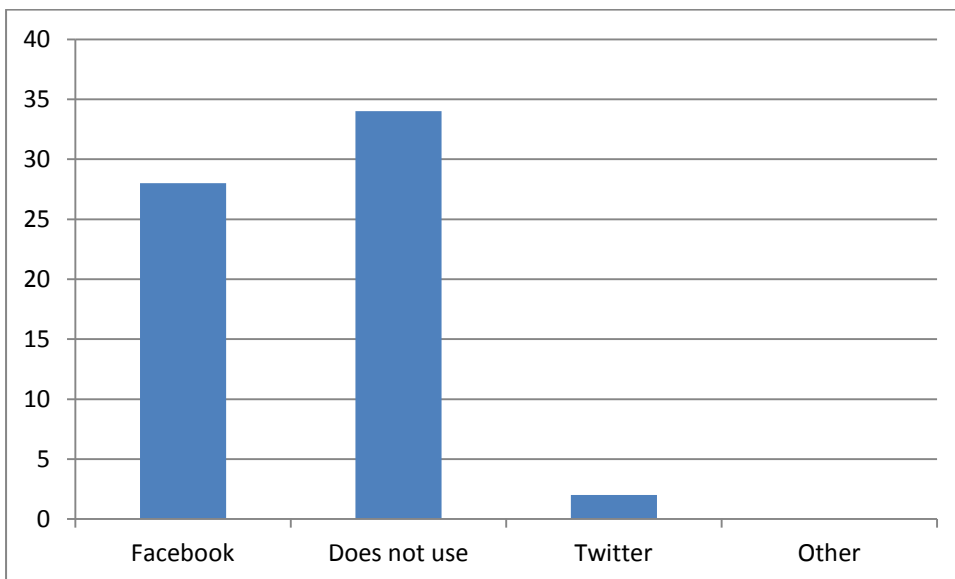


Figure 12: Use of social media by time bank members

### Membership of community groups

Most time bank members are already members of other community groups.

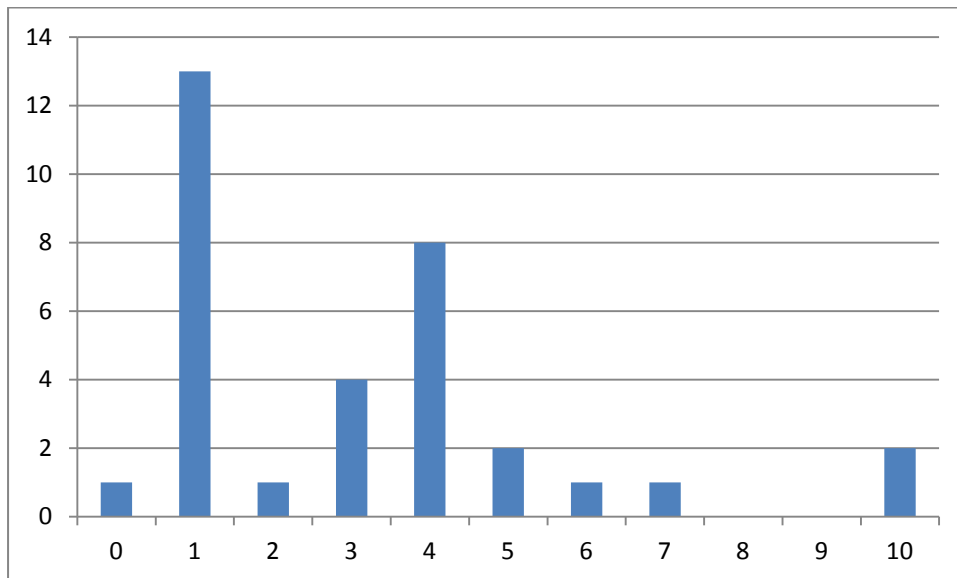


Figure 13: Membership of other community groups of time bank members

### Feel part of the community

The responses to how much people feel part of their local community were spread across the distribution.

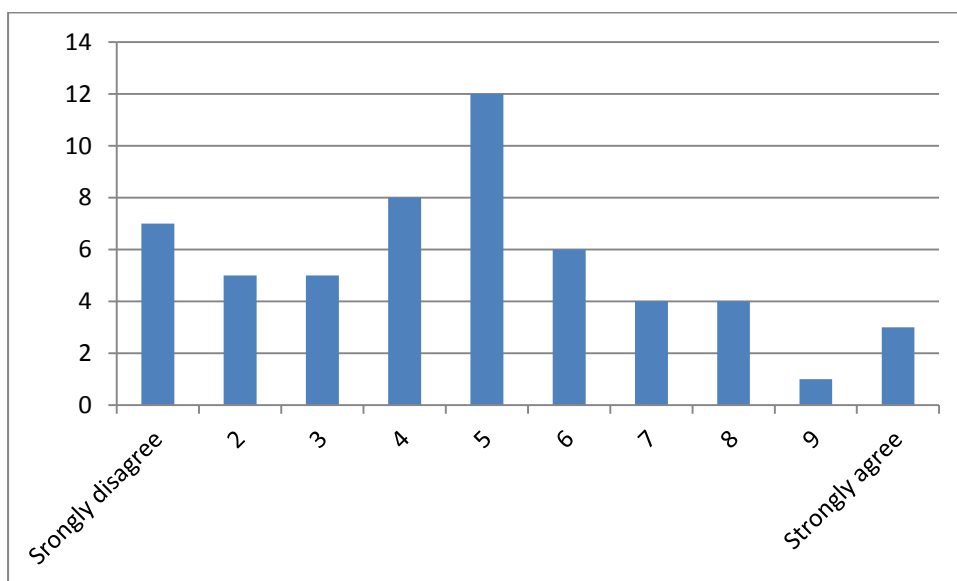


Figure 14: Extent members agree to the statement 'I feel that I'm very much part of the local community'

## Exchanges

The total hours exchanged across the four time banks was 940 hours.

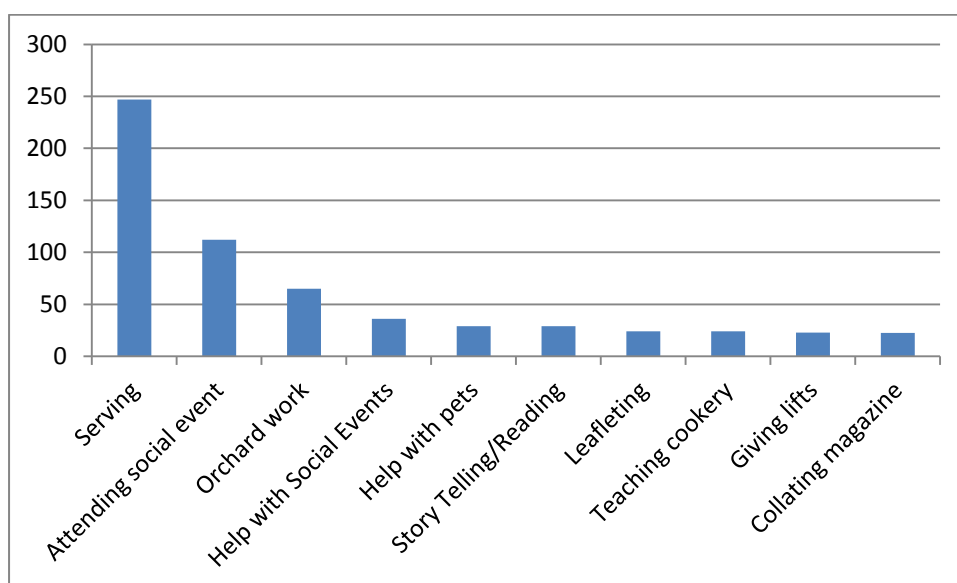
This is 7 hours per member on average.

Based on the UK minimum wage, this is equivalent to almost £6000 of labour<sup>1</sup>. Based on the national median gross hourly earnings of full-time this is equivalent to £11,994<sup>2</sup>

These are the top ten activities exchanged:

Serving	247
Attending social event	112.25
Orchard work	65
Help with Social Events	36.25
Help with pets	29
Story Telling/Reading	29
Leafleting	24
Teaching cookery	24
Giving lifts	22.75
Collating magazine	22.5

It is interesting to note that the top four activities are communal activities, rather than individual ones.



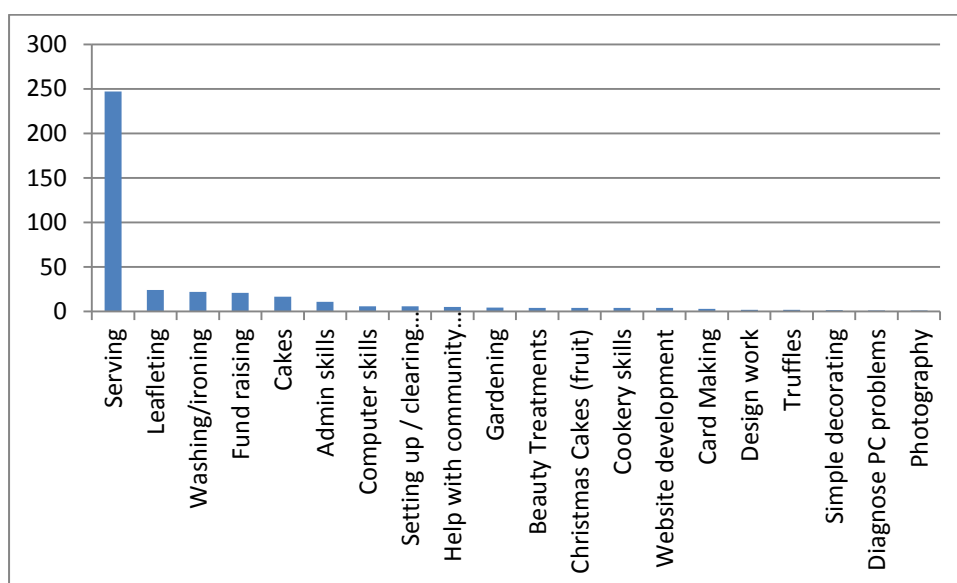
<sup>1</sup> UK minimum wage - the main adult rate (for workers 21 and over) will increase by 11p to £6.19 an hour <http://www.hmrc.gov.uk/pay/payroll/day-to-day/nmw.htm>

<sup>2</sup> Excluding overtime, median gross hourly earnings of full-time employees were £12.76 per hour in April 2012, Annual Survey of Hours and Earnings, 2012 Provisional Results, <http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/2012-provisional-results/stb-ashe-statistical-bulletin-2012.html#tab-Hourly-earnings--excluding-overtime->

## Cambourne

Cambourne has the largest membership at 37 members. In the data period 389.5 hours were exchanged, making it the second largest number of exchanges. This is equivalent to an average of just over 10.5 hours per member. This was spread over the second largest number of different types of activity, with 20 different types of exchange recorded:

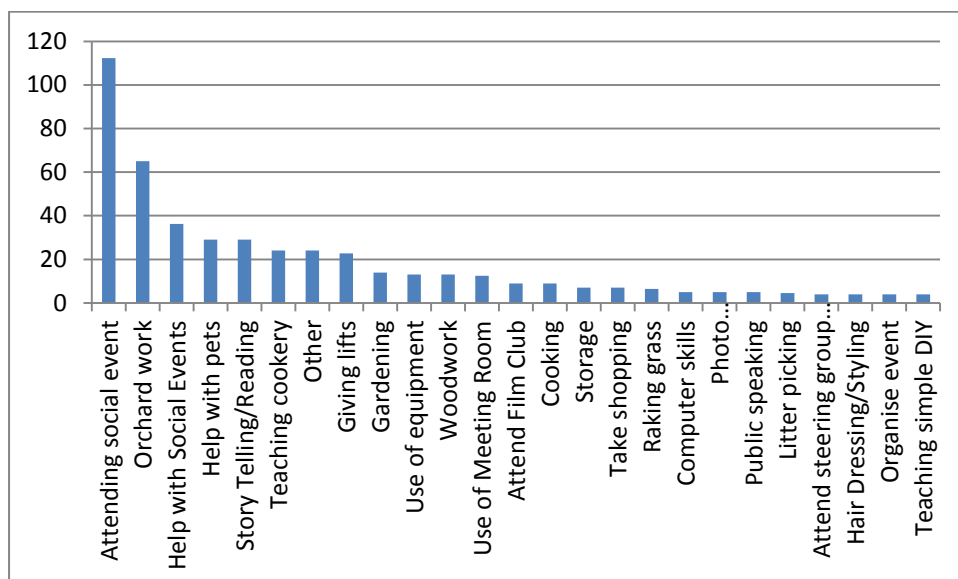
1.	Serving	247
2.	Leafleting	24
3.	Washing/ironing	22
4.	Fund raising	21
5.	Cakes	16.5
6.	Admin skills	11
7.	Computer skills	6
8.	Setting up / clearing away	6
9.	Help with community events	5
10.	Gardening	4.5
11.	Beauty Treatments	4
12.	Christmas Cakes (fruit)	4
13.	Cookery skills	4
14.	Website development	4
15.	Card Making	3
16.	Design work	2
17.	Truffles	2
18.	Simple decorating	1.5
19.	Diagnose PC problems	1
20.	Photography	1



## Somersham

Somersham has the largest number of members at 56. In the data period 468.75 hours were exchanged. This is equivalent to an average of just over 8 hours per member. This was spread over by far the largest number of different types of activity, with 40 different types of exchange recorded:

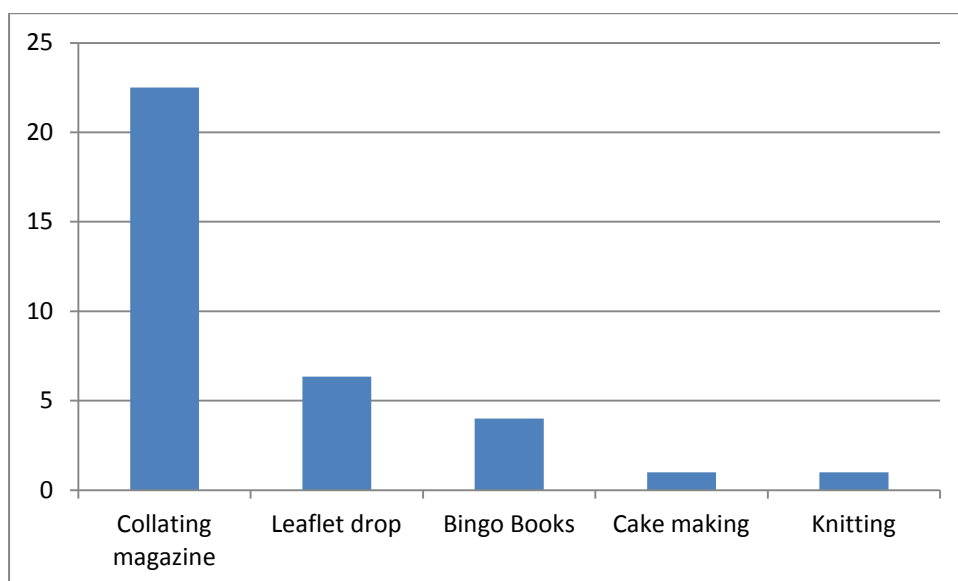
1.	Attending social event	112.25
2.	Orchard work	65
3.	Help with Social Events	36.25
4.	Help with pets	29
5.	Story Telling/Reading	29
6.	Teaching cookery	24
7.	Giving lifts	22.75
8.	Gardening	14
9.	Use of equipment	13
10.	Woodwork	13
11.	Use of Meeting Room	12.5
12.	Attend Film Club	9
13.	Cooking	9
14.	Storage	7
15.	Take shopping	7
16.	Raking grass	6.5
17.	Computer skills	5
18.	Photo restoration/slide developing	5
19.	Public speaking	5
20.	Litter picking	4.5
21.	Attend steering group meeting	4
22.	Hair Dressing/Styling	4
23.	Organise event	4
24.	Teaching simple DIY	4
25.	Administration	3.75
26.	Leafleting	3
27.	Washing/ironing	3
28.	Baking	2
29.	Provide recipe	2
30.	Singing Lessons	2
31.	Adult literacy/numeracy	1
32.	Companionship	1
33.	Design work	1
34.	Kung Fu	1
35.	Massage	1
36.	Potty training support	1
37.	Teach IT/smartphone	1
38.	Chainsawing (certified)	0.5
39.	Singing songs	0.5



### Littleport

Littleport has the fewest members at 12 members. In the data period 34.85 hours were exchanged. This is equivalent to an average of 3 hours per member. This was spread over five different types of activity:

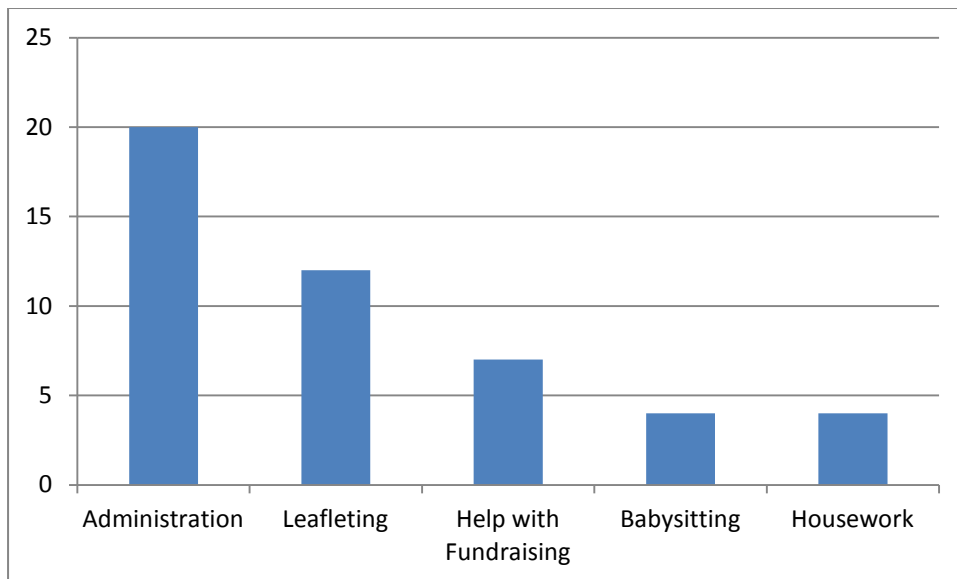
1.	Collating magazine	22.5
2.	Leaflet drop	6.35
3.	Bingo Books	4
4.	Cake making	1
5.	Knitting	1



### March

March has 28 members, making it the third largest in terms of the number of members. In the data period 47 hours were exchanged. This is equivalent to an average of 1.7 hours per member. This was spread over five different types of activity.

1.	Administration	20
2.	Leafleting	12
3.	Help with Fundraising	7
4.	Babysitting	4
5.	Housework	4



## Progress of the time bank's development

### Successes

It is clear that increasing numbers of people are involved in the time banks and more members are exchanging hours. They are spread over a range of ages and employment types. The time banks have varying numbers of members and types of exchanges, which reflects their different stages of development. Organisational members have been recruited relatively recently and this is an area the coordinators are keen to develop.

The interviews show that there are both social and physical benefits to members. On the physical side members have had help with issues such as dealing with unmanageable gardens, provision of childcare and lifts to local shops. This practical help can improve wellbeing and can make a big difference to people's lives:

"It helps to keep people independent and at home and this is the main purpose. It is for the health and wellbeing of the village....An example is a lady who is 82 has an enormous garden that is very overgrown. The time bank can't tackle all of it. She can hardly get down the path, the nettles are six feet tall and her front room was pitch black. She has loved gardening but it is completely overgrown. But two time bankers visited her and spent two hours clearing her front garden. But this was enough for her to now be able to say she can potter in her garden and has enabled her to do her own gardening. It is not about taking over, it is about controlling the big stuff so that the weeds are manageable so that she can do the gardening herself and it has given her hours of pleasure. It is enabling". (Time bank coordinator)

Even members who may be considered vulnerable can be active and give back to the time bank as much as they benefit from it:

"[X and Y] They are dream time bankers. They get it. I met them by chance at an event at the nature reserve. Now X phones and asks for help and gets a weekly lift to the shops. He gives back, for example, he fixed the play group fence. It is frustrating as you want to help more like them. They didn't know a single person in the village. They are less isolated and more active". (Time bank coordinator)

For some members these are tasks that they could not carry out themselves, for example through ill health, and could not afford to pay for:

"They get help when they need it and it does not cost them anything. All they need to do is help someone else and they like that there is no money involved". (Time bank coordinator)

This can also have broader benefits to people's wellbeing:

"My health has suffered since I lost my husband. The time bank helps me to get stuff done that I could not afford to pay for or do myself. It has helped me to get over the trauma and helps my health. I have help with ironing and the lady who does my ironing had help with plastering which she could not afford to pay for". (Time bank member)

There are many social benefits to members of participating in the time bank. It brings together different types of people from different generations and interests who otherwise would be unlikely to meet. The interviews show that it is reducing social isolation, increasing people's local networks, and enabling them to feel part of their local community, something which is found to be rewarding:



“It helps us and gives me something to do..... We like to get out and about and see people. We didn’t know anyone but now we go to the coffee morning twice a week”. (Time bank member)

Some members are already active in other community organisations and the time bank is a further extension of their community involvement:

“I am already active in the community and have a strongly developed social conscience. What my friend used to call social good egg stuff”. (Time bank member)

For some members it is improving their self-esteem and confidence and this is likely to have health benefits:

“There are health benefits. In [time bank A] several people have mental health issues and we have had comments about getting involved and being able to drop in every week for tea and a chat that it has made a huge difference to their lives. They say they now have something to get up for. They look forward to it. People turn up for a chat and there is things to do like collating leaflets or a leaflet drop. People say it makes such a difference to know they are going out. There are some very isolated people”. (Time bank coordinator)

Members have been able to use the time bank to develop new skills, some of which are for pleasure or a hobby such as crafts; others are more functional such as help with IT or writing CVs. Participation in the time bank may be supporting members to go on to enter paid employment or start their own business through the boost in confidence and self-esteem, the experience they gain, references they are able to obtain, in addition to help with CVs, interview skills and administrative and IT support.

Reduced social isolation, help with tasks that people are too frail or ill to undertake themselves, and higher self-esteem are all likely to have positive health outcomes. However, this is something that is difficult to ‘prove’ and therefore attribute directly to participation in the time bank, particularly when most members reported they were in good health.

There are clearly benefits to individuals who are active in the time bank. These individual benefits may also generate some public savings. For example, where people have benefitted from reduced social isolation and better self-esteem, this is likely to improve their mental and physical health, which may result in savings to health budgets, for example, through fewer GP visits. However, value for money is tricky to prove without intense longitudinal research, where outcomes are not monitored, and where there is no counterfactual for comparison.

The experiences of active members appear to be very positive. Motivations for joining the time bank vary between types of people and the type of community. Many people join because they want to be part of the community; they want to get to know their community better and each other. But motivations do differ. For example, in Cambourne, which is a relatively affluent but new development, the time bank coordinator said that people are keen to become part of the community but do not really want anything back, they “just want to help”. But in March, which is a more rural, established settlement, with lower incomes and employment, the time bank coordinator said that people join because they get something back, they receive help for which they could not afford to pay:

“They get help when they need it and it does not cost them anything. All they need to do is help someone else and they like that there is no money involved. It helps people who can’t afford things to be done. And it doesn’t affect their benefits which is an incentive”.

The support network for time bank coordinators has been very useful and the coordinators have found talking to other coordinators, other time banks and the steering group very helpful.

### **Challenges**

The challenges faced in developing the time banks are similar to those reported in other new time banks. Setting up the time bank, recruiting new members and organising existing ones needs a lot of time and energy from time bank coordinators. In some cases this is more time than the part time coordinators are funded for. The nature of the work needed changes as the time bank develops and there is no blue print or guide to follow.

Recruiting members is a challenge, particularly older isolated people, as is encouraging members to be active once they have joined. Getting people to exchange can be difficult; people often prefer to give, whilst others feel they have nothing to offer. There can be a mismatch between the type of members in the time bank. For example, members in Cambourne mainly want to give, especially to older people and there are not many in the development, but Littleport has people with support, health and mental health needs who struggle to give and need help.

Developing the time banks needs resourcing, the time bank coordinator posts are all paid posts, even though part time. However, the investment from public bodies can set the agenda to a degree. For example, one time bank is funded by more than one organisation, but all funders want to see a focus on older vulnerable people. Whilst this is a group that can certainly benefit from the time bank, and a group where the support received may result in public savings, it is not possible to run a time bank with only older vulnerable people. The coordinators have to ensure there is a range of ages and types of people for exchanges to work. They also have to be creative in developing exchanges that enable older or frail people to earn credits.

Whilst the coordinators are keen to recruit more organisations, deciding how best to manage exchanges involving organisations can be difficult.

The aim to involve GPs in the time bank and to develop a referral system has been challenging. GPs are busy and not keen to engage in the project and wary of any kind of referral system.

There is currently little evidence that the time banks would be sustainable without a paid coordinator post as there are no likely candidates from the local communities who would be willing and able to take on the responsibility of coordinating the time bank themselves.

## Evidence of value for money

As mentioned above, value for money is tricky to prove without intense longitudinal research, where outcomes are not monitored, and where there is no counterfactual for comparison. The outcomes are soft, will only be generated over the long term and time banks have not been operating for very long.

There is qualitative evidence that there are beneficial changes to the lives of time bank members as a result of their participation which could generate potential savings to public budgets. For example:

Change in individual circumstances	How achieved	Potential public savings
Support (back) into paid employment	<ul style="list-style-type: none"> <li>• Increased confidence</li> <li>• Higher self-esteem</li> <li>• CV writing skills</li> <li>• Interview skills</li> <li>• Experience</li> <li>• References</li> </ul>	<ul style="list-style-type: none"> <li>• Lower benefit payments</li> </ul>
Improved health and well being	<ul style="list-style-type: none"> <li>• Reduced social isolation</li> <li>• Increased confidence</li> <li>• Higher self-esteem</li> </ul>	<ul style="list-style-type: none"> <li>• Savings on GP visits</li> <li>• Savings on prescribed medication</li> </ul>
Independent living maintained	<ul style="list-style-type: none"> <li>• Reduced social isolation</li> <li>• Help with shopping and daily activities</li> <li>• Help managing gardens</li> </ul>	<ul style="list-style-type: none"> <li>• Savings on local authority provided carers or gardeners</li> <li>• Savings on GP visits</li> <li>• Savings on possible moves into residential care or other supported living</li> </ul>

## Conclusions

The time banks are developing successfully, with increasing numbers of members and exchanges. There is evidence of a range of benefits to the members who are involved and evidence of positive soft outcomes. The challenge for the time bank coordinators is to grow the time banks and consider how they may become sustainable long term.

There is evidence of benefits to individuals which may also generate savings to public budgets. However, there are currently few, if any, hard outcomes which can be attributed to time bank membership which could be used to evidence these savings.