Cambridge Centre
for Housing &
Planning Research

Evaluation of the Cambridgeshire Timebanks

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UNIVERSITY OF CAMBRIDGE

Contents

For more information about this study please contact:

Dr Gemma Burgess
Cambridge Centre for Housing and Planning Research
Department of Land Economy
University of Cambridge
19 Silver Street
Cambridge
CB3 9EP

glb36@cam.ac.uk
01223 764547

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1) Introduction

This study evaluates the outputs and outcomes of four Cambridgeshire timebanks. It is exploring what impacts they have on individuals and communities, and, in particular, whether they can generate public cost savings.

Timebanking is an exchange system in which time is the principal currency. For every hour participants 'deposit' in a timebank, perhaps by giving practical help and support to others, they are able to 'withdraw' an hour of support when they are in need[1]. 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. Timebanking is based on the US Time Dollars idea, developed by Edgar Cahn[2]. Schemes have been set up in the UK since 1998, there are currently about 250 but the number is growing.

Timebanking is increasing in popularity and new schemes are regularly being developed. In Cambridgeshire four schemes were recently set up. The Cambridge Centre for Housing and Planning Research was commissioned by Cambridgeshire County Council and the Cambridge Housing Society to evaluate the four new timebanking projects. The research explored how they are developing, who is involved, what is exchanged and the impact on individuals who take part. As far as possible, the research also explored the potential cost savings to public budgets that the timebanks 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 timebanking 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 timebanking but previous evaluations of time bank schemes provide encouraging evidence of improvements in social inclusion. While benefits such as improved independence, well-being and social inclusion cannot easily be assigned a monetary value, there is a some evidence to suggest that timebanking has the long term

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[1] http://www.pssru.ac.uk/pdf/dp2772.pdf Knapp, M., Bauer, A., Perkins, M. and Snell, T. (2010) Building community capacity: making an economic case. PSSRU Discussion Paper 2772

[2] Cahn, E. (2004) No More Throw-away People: The Co-production Imperative. Essential Books, Washington.

potential to generate savings to budget-holders at local and national level. 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 timebank participation.

One way to understand timebanking 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. 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 timebanks 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 timebanking can build social, economic and political capital.

Another way to understand timebanking 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, timebanking is a way of revaluing activities that may be outside of the market economy and constitutes an alternative to the market.

2) The Cambridgeshire timebank project

There are four timebanks in the Cambridgeshire project, Somersham, Cambourne, Littleport and March. Somersham is the longest running of the four timebanks 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 timebanks launched in late summer 2012.

The Cambridgeshire Timebank Development project is supported and led by the Cambridgeshire Timebank Steering Group which brings together different organisations, including CHS Group, Somersham Parish Council, Cambridgeshire County Council (Community Engagement, Adult Social Care, Adult Learning and Skills) and the Freedom Club Timebank (Cambridge).

The projects aims:

> "To invest in community capacity and low level preventative measures 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 the 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, enable more choice, help to tackle loneliness and isolation, and provides new connections and opportunities for both individuals and communities". (Partnership Agreement Somerhsam)

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

3) Aims of the evaluation

The aims of the evaluation of the four Cambridgeshire timebanks are to analyse:

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

4) Methods

Monitoring data
The existing timebank 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 timebanks use the same form to ensure a standard system for data collection. The timebank coordinators enter the data into a software package provided by Timebanking UK, who extracted the data in early March 2013 for the interim evaluation and at the end of October 2013 for the final evaluation. For the final evaluation members were sent a short survey repeating some of the questions from the initial monitoring to measures changes during their participation in the timebank.

Interviews
Interviews were conducted with the timebank coordinators to analyse progress, successes and challenges at the interim evaluation stage in early March 2013, and again in November 2013 for the final evaluation. Interviews with a sample of users of the scheme were also conducted for both stages of the evaluation.

5) Member profile

For the final evaluation, data on members and exchanges was analysed based on the data to the end of October 2013. There were 166 active individual members across all four timebanks and 26 active organisations.

Age

The age of members is quite evenly distributed across the 25 to 65+ age ranges but membership is under-represented in the 15-25 year old category. This is fairly typical of volunteering as levels of formal volunteering vary significantly with age. Research drawing on the DCLG Citizenship Survey found that the proportion of formal volunteers was highest among people in the 35–44 and 55–64 age brackets, lower among those aged 34 or younger, and lowest in the 65 or over age group[3]. The timebank had a high proportion of members aged 65 or over suggesting that it has been successful in engaging older people in volunteering:
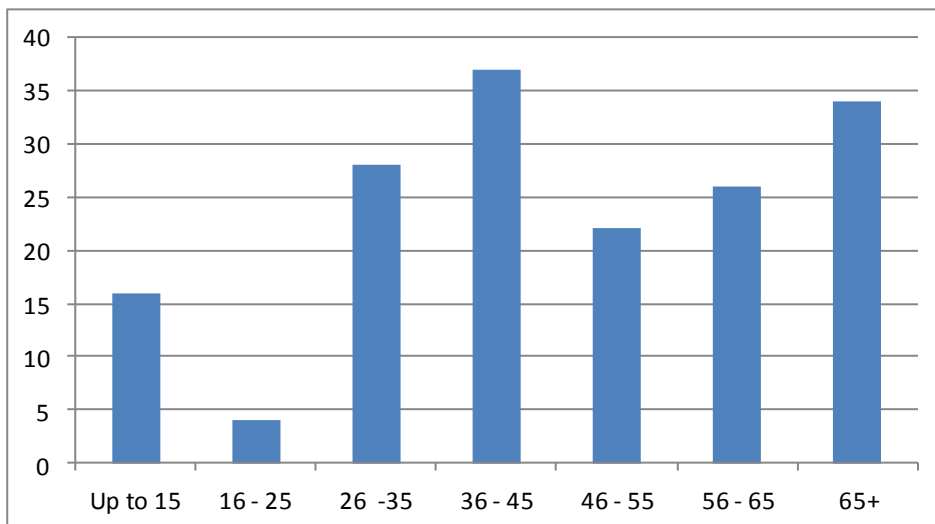
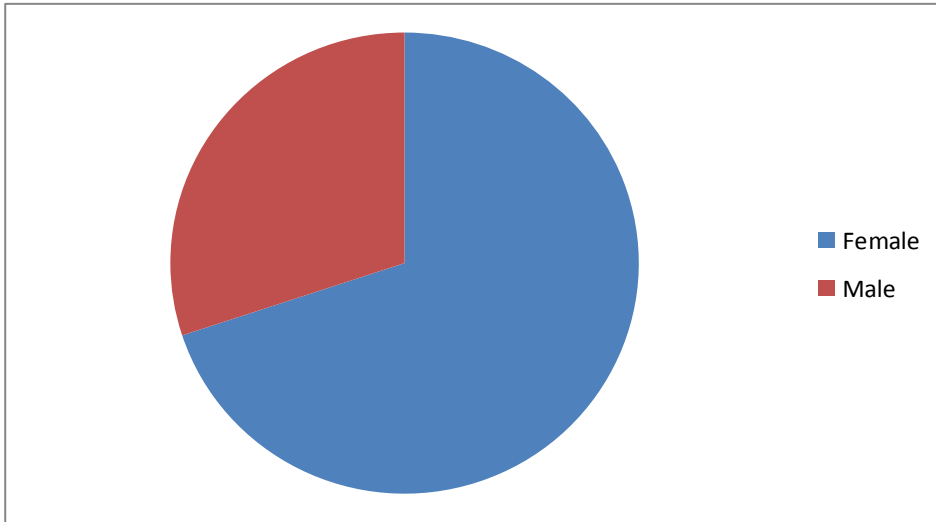**Figure 1: Age distribution of time bank members**

Gender

Seventy per cent of timebank members are female. It is fairly typical of volunteering to find that more women are involved than men[4] (DCLG, 2010), but women are over-represented in the timebanks:

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[3] Helping Out: A national survey of volunteering and charitable giving. Low et al, (2007) Office of the Third Sector in the Cabinet Office by the National Centre for Social Research and the Institute for Volunteering Research
http://www.ivr.org.uk/component/ivr/helping-out-a-national-survey-of-volunteering-and-charitable-giving

[4] Citizenship Survey: 2009-10 (April 2009 – March 2010), England, DCLG, (2010)
http://webarchive.nationalarchives.gov.uk/20120919132719/http://www.communities.gov.uk/documents/statistics/pdf/164191.pdf

Figure 2: Gender of time bank members

Ethnicity

The overwhelming majority of members are White British; all members had English as their first language. The Citizenship Survey found that 42% of white adults formally volunteered compared to 34% of minority ethnic group adults. However, although different ethnic groups show different rates of formal volunteering deeper exploration shows that this is due to factors other than ethnicity such as socio-economic classification, age, geography and income etc. The low numbers of other ethnic groups amongst timebank members probably reflects the demography of the local populations in the timebank villages:
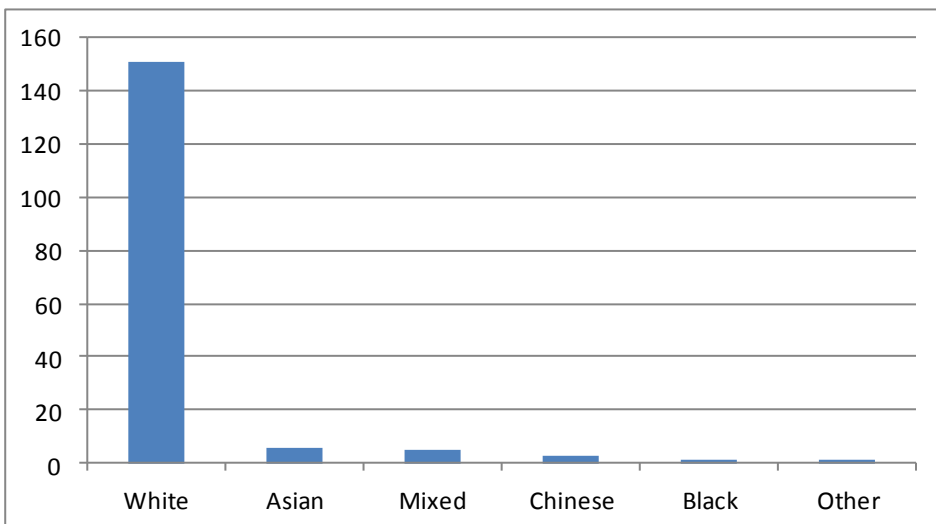
Figure 3: Ethnicity of time bank members

Living alone

Eighty per cent of members live with family or spouses and 20% live alone. It is important to monitor the number of people living alone who are members of the timebanks as one goal is to tackle social isolation:
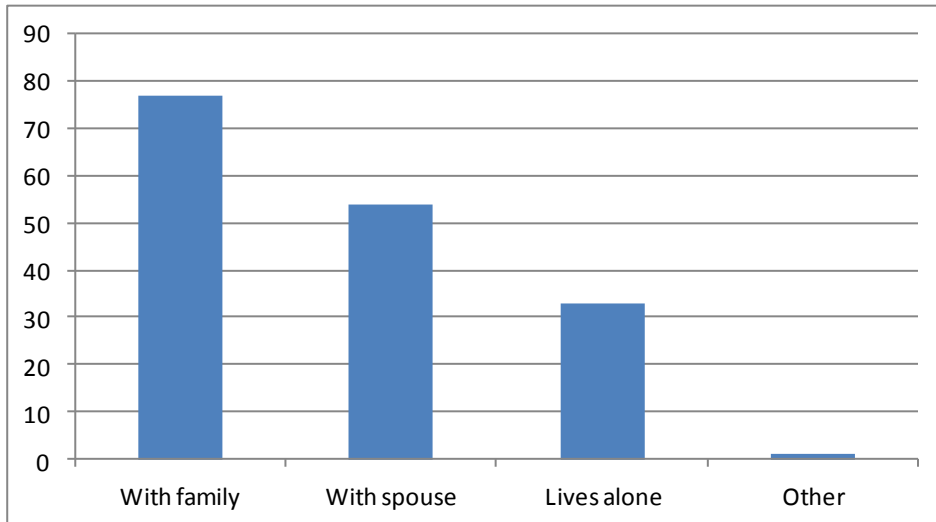
Figure 4: Living alone

Income

Only 51% of the timebank members completed the monitoring question about income. Of those who replied, half of the members have an income of less than £300 per week and half of more than £300 per week:
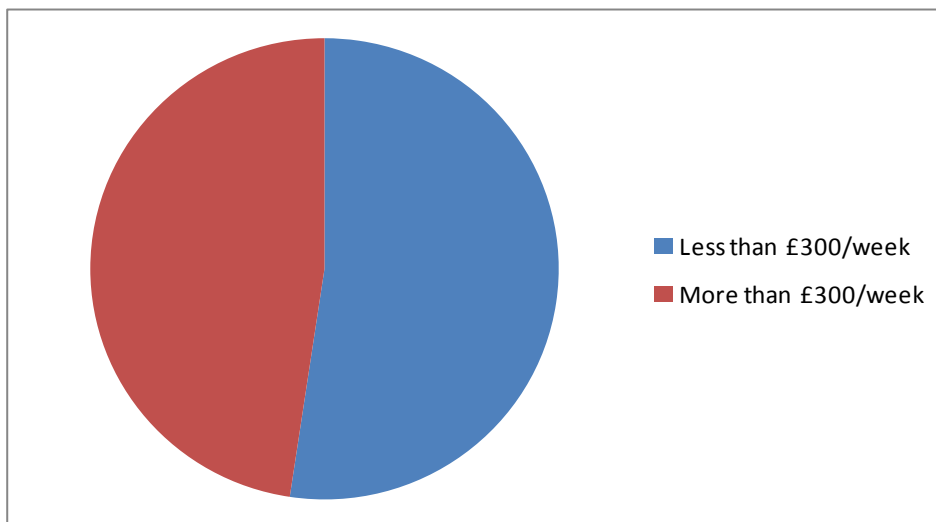
Figure 5: Income level of time bank members

Employment

Thirty eight per cent of members are in full or part time employment, 25% are retired, 16% are unemployed:
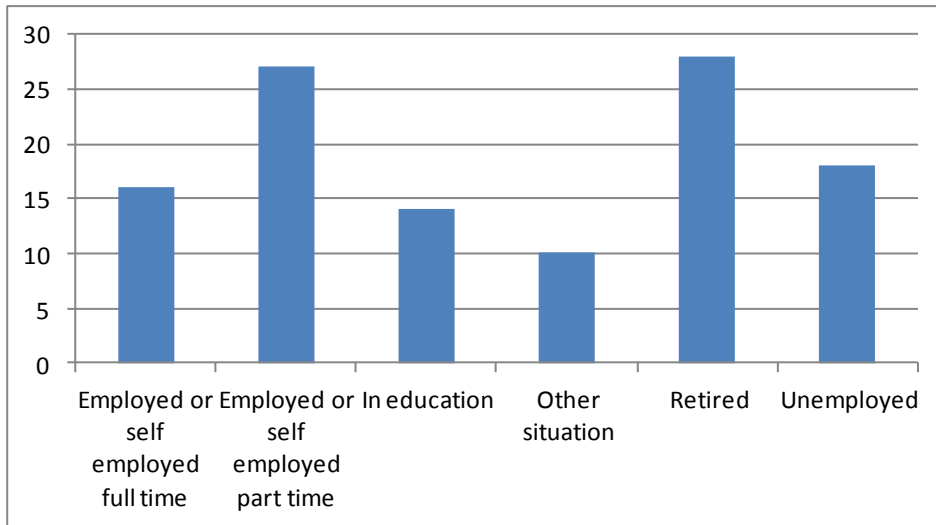
Figure 6: Employment status of time bank members

Highest qualification

Thirty four per cent of members have a higher level qualification beyond A levels:
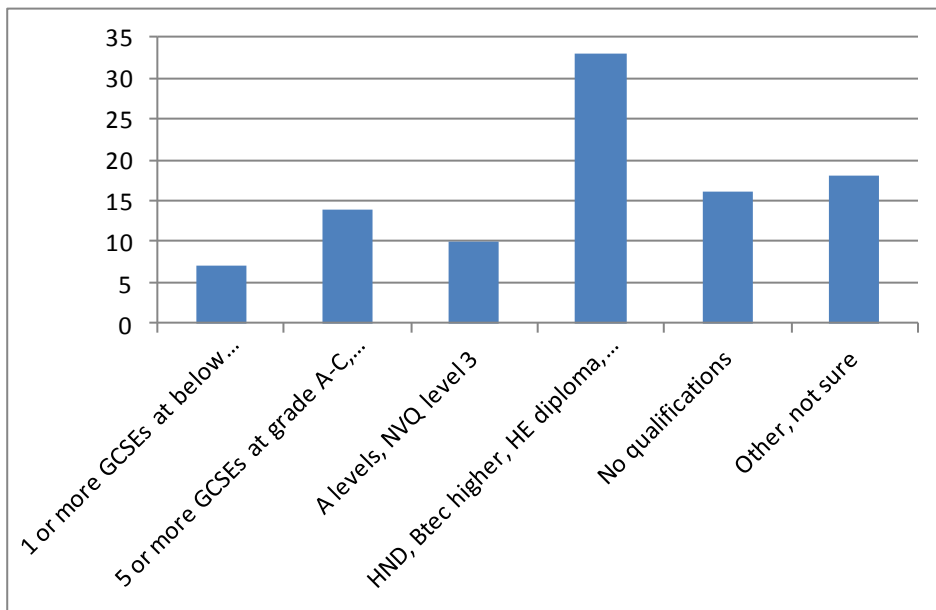
Figure 7: Education levels of time bank members

Health

Only 60% of members completed the monitoring questions about self-reported health. Of these 74% of members report having very good or good health:
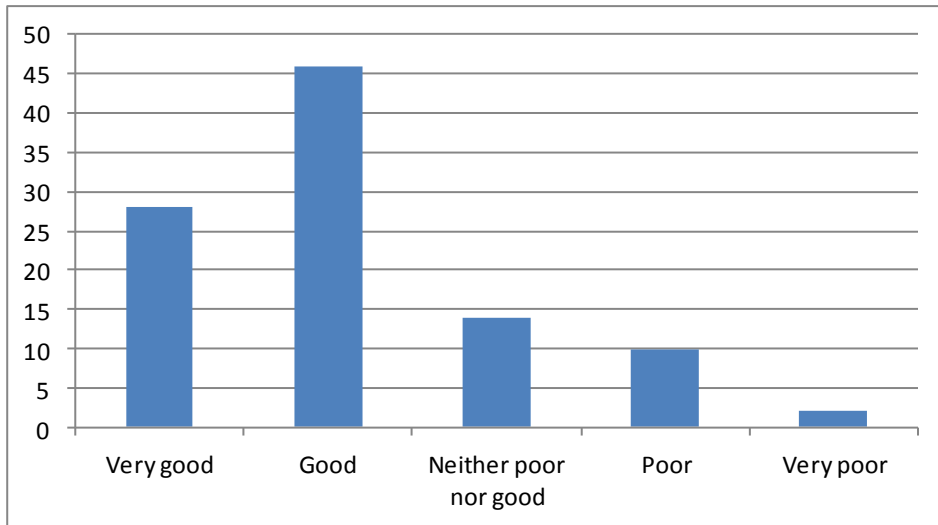
Figure 8: Self-reported health of time bank members

Carer for others

Two thirds of members are not caring formally for anyone, 16% of members are carers:
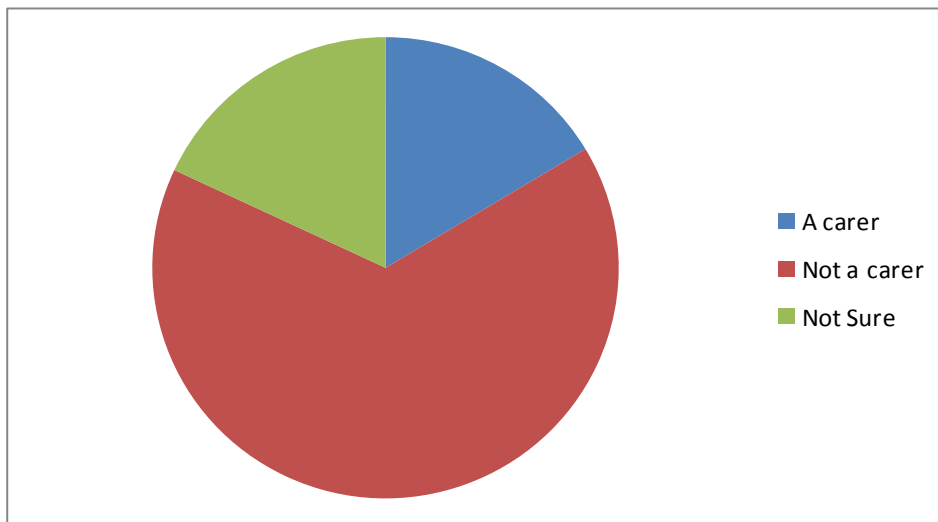
Figure 9: Time bank members who are carers

Mobility

Fifty eight per cent of members have access to a car, 19% use a bicycle, and 14% primarily use the bus.

Some members use some form of walking support, such as a cane, walker, crutches, wheelchair or mobility scooter:
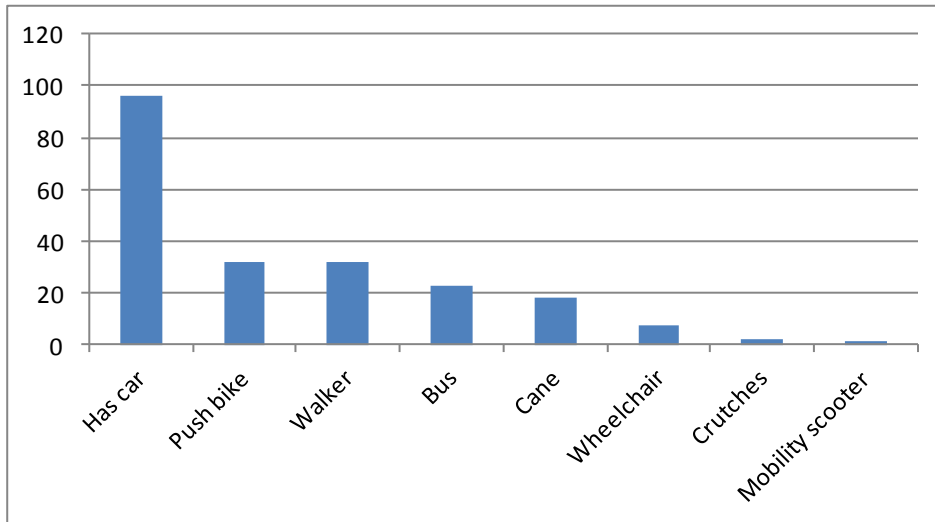
Figure 10: Mobility of time bank members

Use of care and support services

One of the goals of the timebank is to support moving people away from a reliance on more costly statutory services. Seventeen per cent of members use formal care and support services:
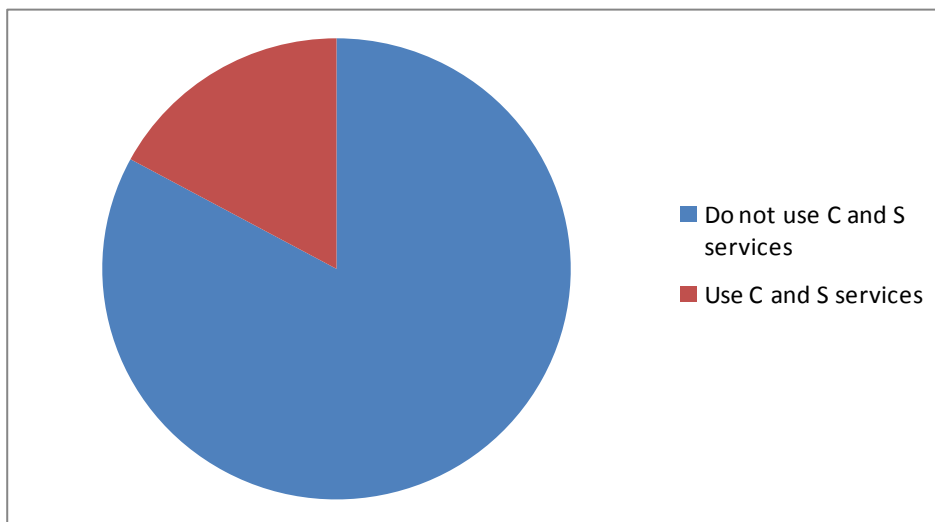
Figure 11: Use of care and support services by time bank members

Email

Seventy four per cent of members have access to email:
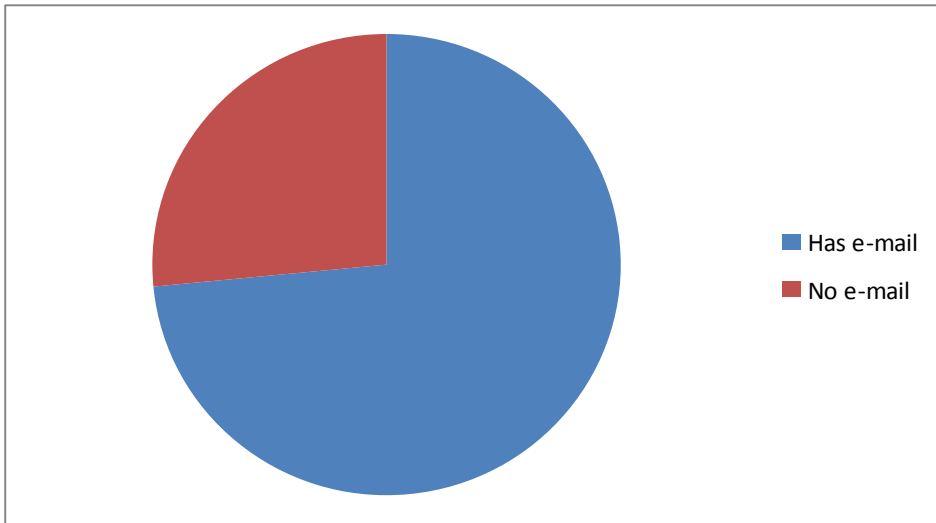
Figure 12: Email access of time bank members

Internet access

Most members, 78%, have access to the internet:
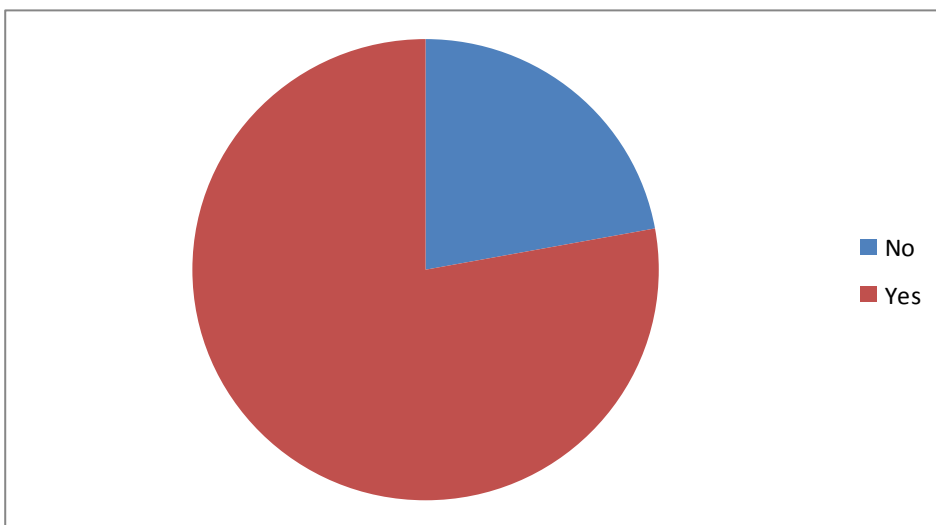
Figure 13: Internet access of time bank members

Social media

Fifty seven per cent of members use Facebook but 40% do not use any form of social media:
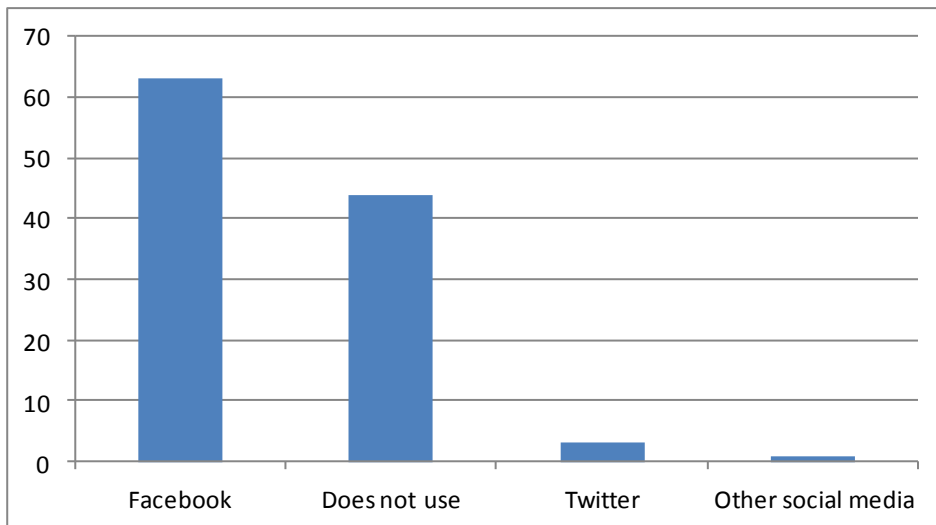
Figure 14: Use of social media by time bank members

Membership of community groups

Most time bank members are already members of other community groups, 37% of members are not involved in any other community groups:
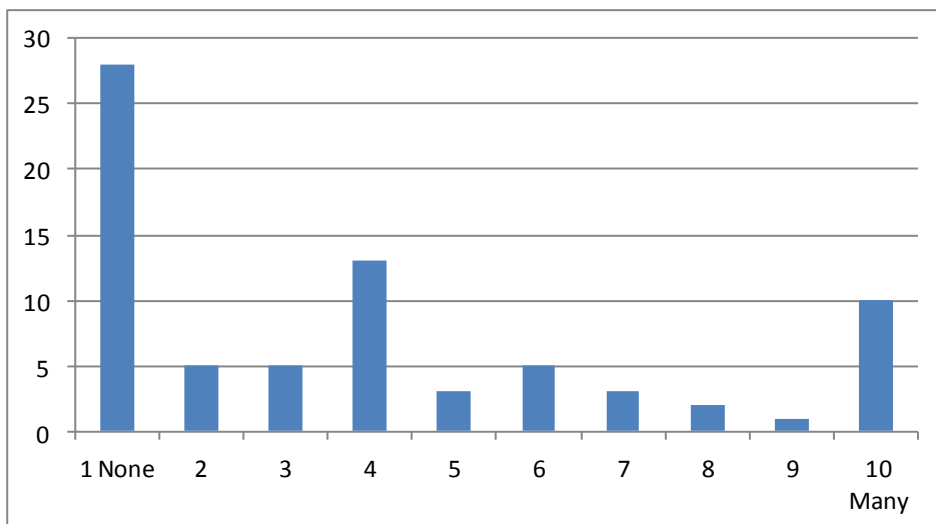
Figure 15: Membership of other community groups of time bank members

Feel part of the community

Only 45% of members answered the monitoring question to describe how much they felt part of their local community. People were asked to rate how much they felt part of their local community, where 1 was not at all and 10 was very much. Of the respondents, 68% ranked how they felt as 5 or below:
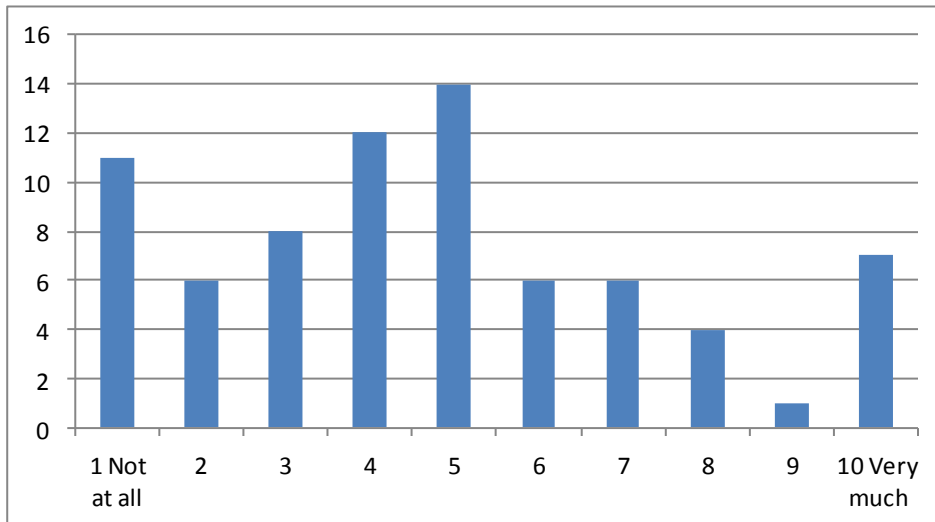
Figure 16: Extent members agree to the statement 'I feel that I'm very much part of the local community'

Number of people know for coffee

As another way of trying to understand how well members are integrated into their local community, members were asked how many people they knew to have coffee with locally. Fifty one per cent knew 6 or more people:
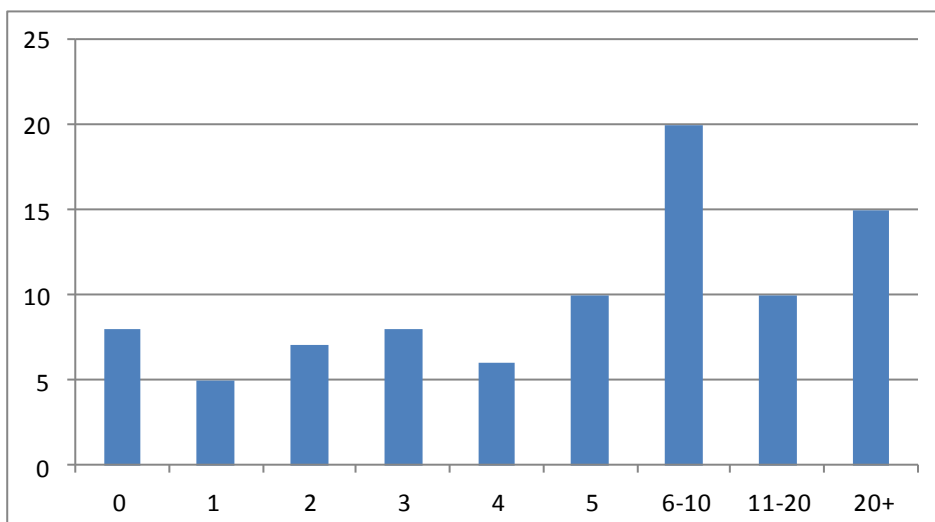
Figure 17: Number of people members know for coffee in their community

How people heard about the timebank

Members heard about the timebank from a range of sources:
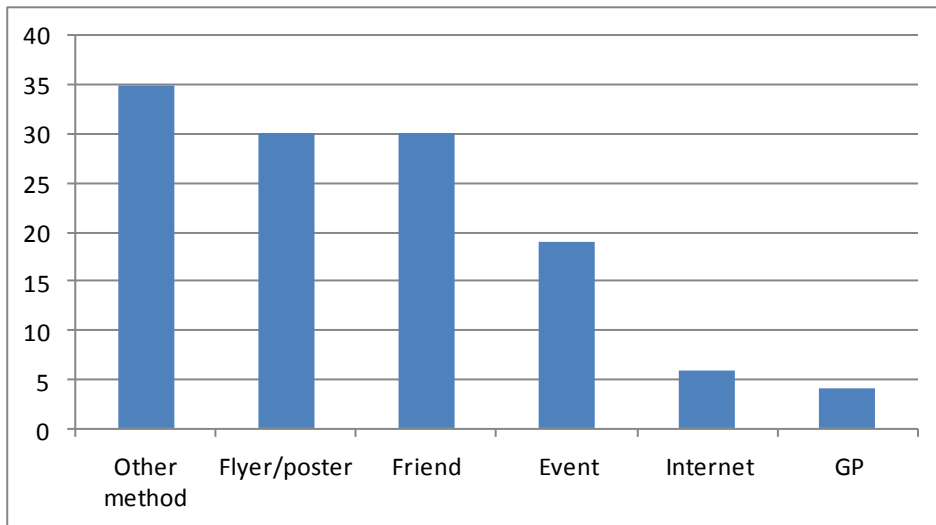
Figure 18: How people heard about the timebank

Why people joined the timebank

Members joined the timebank for various reasons:
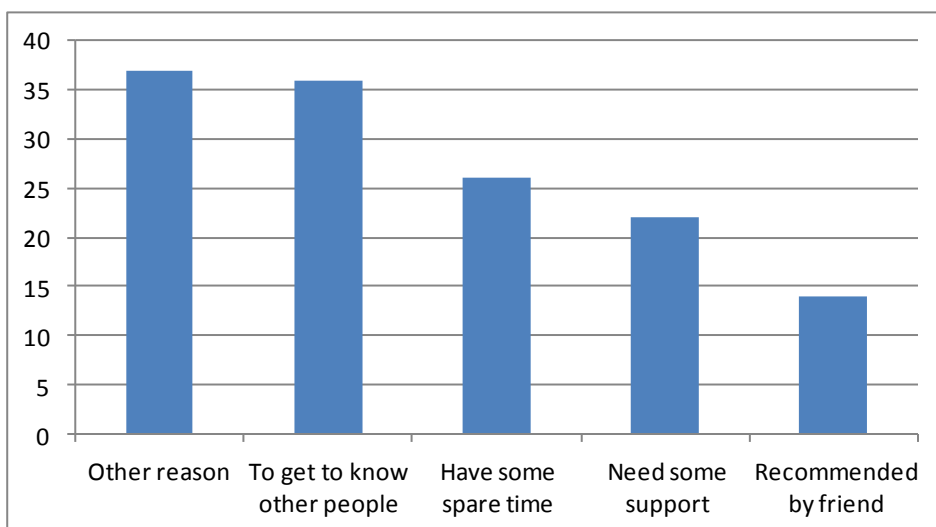
Figure 19: Why people joined the timebank

Summary

The profile of timebank members is quite similar to the national profile of volunteers, with more women, white British and 35 to 64 year olds. There is a higher proportion of older people than the average for volunteers which is positive if one of the goals of the timebank is to tackle social isolation, which is particularly high amongst older people.

6) Exchanges

Across the three timebanks still operating by the time of the evaluation period to the end of October 2013, 2366 hours in total were exchanged. There were 166 active individuals and organisations:

Timebank	Active individuals	Active organisations
Somersham	79	12
Cambourne	37	7
Littleport	25	6

There were 88 different activities recorded as exchanges. The majority of hours recorded were for attending social events and serving in the community café. These are the top ten types of activities:

Type of activity	Hours
Attending social event	379
Serving	267
Gardening work/advice	140
Initial setup	136
Leafleting	124
Help with social events	109
Donation to Community Pot	94
Orchard work	65
Shopping	61
Collating magazine	59

The most frequent exchanges are shown here:
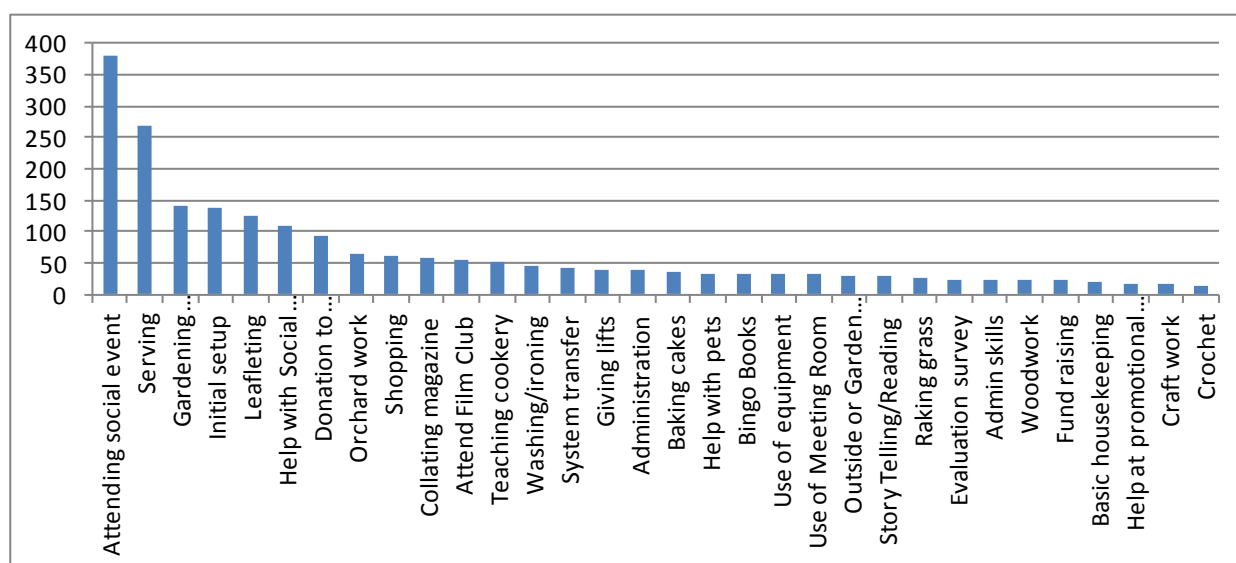
Figure 20: Most frequent exchanges

Cambourne

The Cambourne timebank recorded 764 hours exchanged in total over the evaluation period, 26% of the exchanges for all four timebanks. It has 37 active individuals and 7 active organisations. Serving in the community café and the initial set up of the timebank accounted for half of all the hours recorded. The top ten activities are as follows:

Type of activity	Number of hours
Serving	267
Initial setup	113
Leafleting	59
System transfer	43
Donation to Community Pot	42
Washing/ironing	36
Donation	23
Fund raising	21
Admin skills	19
Cakes	17

Littleport

The Littleport timebank recorded 437 hours exchanged in total over the evaluation period, 15% of the exchanges for all four timebanks. It has 25 active individuals and 6 active organisations. The top ten activities are as follows:

Type of activity	Number of hours
Collating magazine	59
Gardening manual/advice	54
Leaflet drop	50
Shopping	37
Bingo Books	33
Outside or Garden maintenance/repair	29
Initial setup	23
Donation	22
Basic housekeeping	20
Help at promotional events	16

Somersham

The Somersham timebank recorded 1165 hours exchanged in total over the evaluation period, 40% of the exchanges for all four timebanks. It has 79 active individuals and 12 active organisations. The top activities are as follows:

Type of activity	Number of hours
Attending social event	379
Help with social events	109
Gardening	71
Orchard work	65
Attend Film Club	55
Teaching cookery	52
Administration	38
Giving lifts	38
Help with pets	33
Use of equipment	33
Use of Meeting Room	33

Average hours exchanged per month

The timebanks had been in operation for differing time periods when the evaluation took place. The average hours exchanged per month varies between the timebanks, from 39 in Littleport to 59 in Cambourne:

Timebank	Start date	Months in operation by end October 2013	Total hours exchanged	Average hours exchanged per month
Somersham	Oct-11	24	1165	49
Cambourne	Sep-12	13	764	59
Littleport	Oct-12	12	437	36
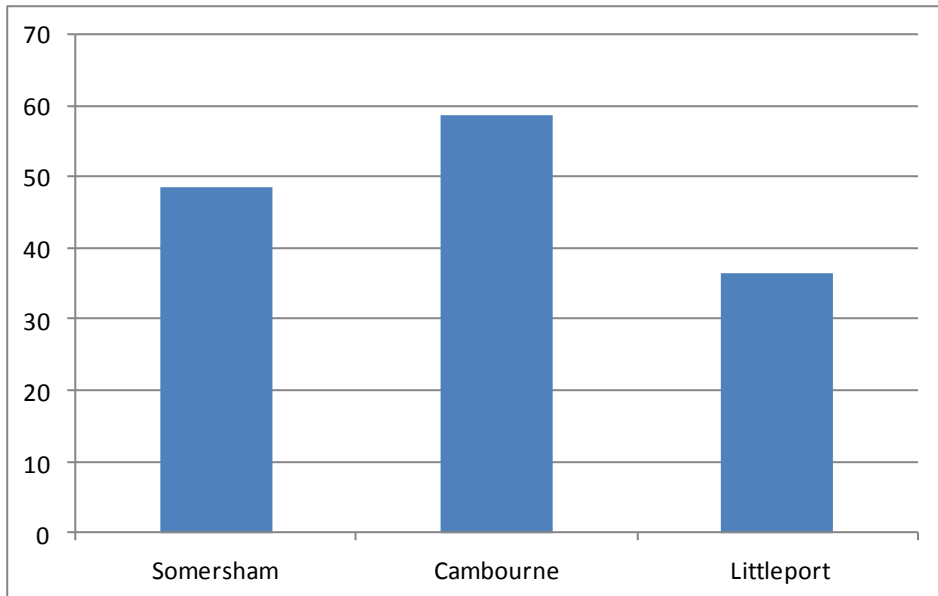
Figure 21: Average hours exchanged per month

Average hours exchanged per member

The total hours exchanged across the timebanks was 2366 hours. There were 166 active members (141 individuals and 25 organisations). This is 14 hours per member on average. The average hours exchanged per member varies between the timebanks, from 13 in Somersham to 17 in Cambourne:

Timebank	Number of active members/organisations	Total hours exchanged	Average hours exchanged per member
Somersham	91	1165	13
Cambourne	44	764	17
Littleport	31	437	14
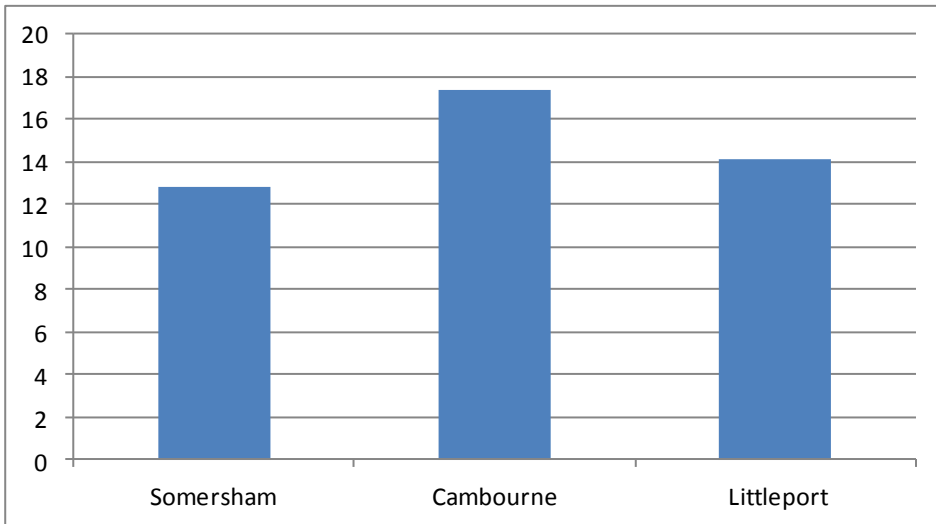
Figure 22: Average hours exchanged per member

7) Unit costs

The total funding over the evaluation period for the timebanks was £49,000. The total hours exchanged across the timebanks were 2366 hours. This is £21 on average per hour exchanged.

Based on the UK minimum wage, the total of 2366 hours of 'labour' exchanged is equivalent to almost £14,930 of paid labour[5].

The four timebanks were funded £12,000 per annum and at the time of the evaluation had been in operation for different lengths of time as noted above. Based on this information it is possible to calculate the average amount of funding used to generate one hour of time exchanged. The table below shows that this varies between £17 of funding per hour exchanged in Cambourne to £27 per hour in Littleport.

Average funding cost per hour exchanged

Timebank	Funding over operation period at £12000 per year	Total hours exchanged	Average funding cost per hour exchanged
Somersham	£24000	1165	£21
Cambourne	£13000	764	£17
Littleport	£12000	437	£27
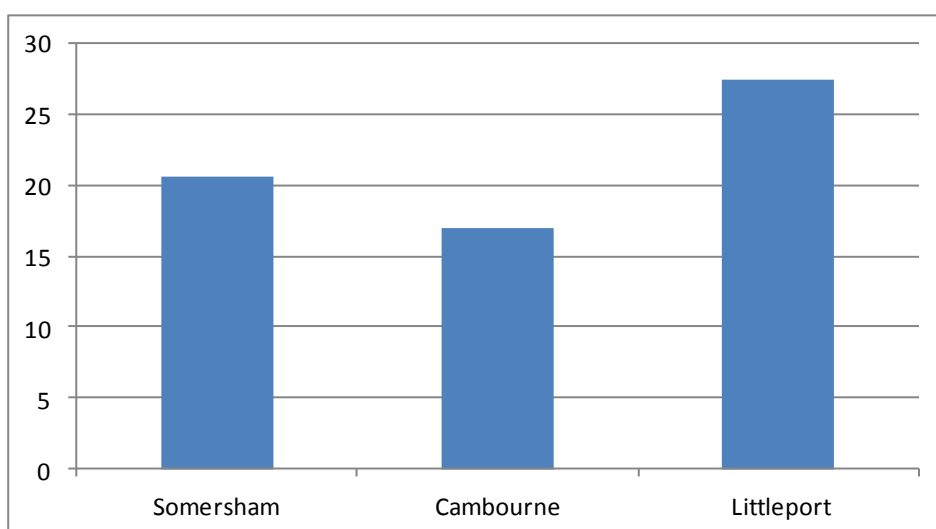
Figure 23: Average funding cost per hour exchanged

It must be noted that the unit costs above include the £12,000 per annum funding which was used to fund the timebank coordinator posts and other direct costs of running the timebanks.

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[5] UK minimum wage - the main adult rate (for workers 21 and over) is £6.31 an hour
https://www.gov.uk/national-minimum-wage-rates

It does not include other inputs such as in kind support and the cost of time of people other than the timebank coordinators, such as members of the steering group or staff at the County Council. If these were included, the unit costs would be higher. For example, the Cambourne timebank has received various types of in kind support, such as:

- Cambourne Children's Centre has provided a hot desk for the Co-ordinator.
- Cambourne Parish Council has offered storage, shared resources with timebank members and offered discounted room hire for the community café.
- Cambourne Library has hosted a timebank display and offered free room use for timebank purposes.
- Morrisons supermarket agreed to host a two-day timebank promotion in May 2013.
- Cambourne Business Network allocated space for a timebank stall at their Christmas Fair.
- Cambridge Evening News (Cambourne edition) has published approximately half a dozen detailed articles on the timebank.
- Cambourne Crier (community magazine) has published several articles on the Timebank free of charge.

Supporting the timebanks in this way can provide benefits to these organisations, for example, increased use of the library, enabling Morrisons to fulfil its corporate social responsibility role etc. However, if all such in kind support were included in a unit cost analysis, the unit cost of each hour exchanged is likely to be much higher than the cost based only on funding for the timebank coordinator.

Somersham has been in operation the longest of the four timebanks. Comparing the data from the interim evaluation in early March and the final assessment using data to the end of October, there has been an increase from an average of just over 8 hours exchanged per member to almost 13 hours per member, showing that members have become more active. Considering attending/helping with social events as group exchanges and other activities as one to one exchanges, in the interim evaluation 68% of exchanges were individual but by the final evaluation 58% of exchanges were individual, suggesting that whilst overall activity has increased, a greater proportion is as group exchanges rather than one to one. The unit costs have decreased considerably as the timebank has developed. By the time of the interim evaluation the Somersham timebank had received £16,000 of funding, 469 hours had been exchanged and the average unit cost was £34. But by the final evaluation the unit cost had reduced to £21, suggesting that unit costs will come down as the timebanks develop.

Summary

The most numerous exchanges have been for group activities of attending social events and serving in the community café. Group events are a useful way to develop timebanks, particularly in the early stages, and the one to one individual exchanges take more time to develop. Each timebank is different, with a different community and member profile and with different goals, and this is reflected in the varying types of activities, hours exchanged and unit costs between the timebanks.

8) Perception measures

It has been suggested that timebanks have the potential to assist members into employment, to reduce social exclusion, to increase community integration, support independent living and to improve people's health. Monitoring data were collected from members when they joined the timebank. For the evaluation, members were asked to answer some of the same monitoring questions after a period of active membership to see if there were any changes. The changes cannot necessarily be attributed to participation in the timebank, but it is useful to see if the profile of members has changed.

The potential benefits were analysed through the qualitative part of the research but the perception measures were implemented to try and measure such impacts. The data are analysed below. However, this type of evaluation is difficult. Many members completed the monitoring questions for the follow up survey, but did not answer the questions when they joined the timebank so it is not possible to see if there was any change. Monitoring questions based on peoples' perceptions are always difficult to use robustly in the methodology of any research project. Asking people to rate their health, for example, is subjective and what it means to feel in good health for one person can be different to someone else.

In terms of employment status, there was a slight decrease in unemployment amongst existing members and an increase in full and part time employment:
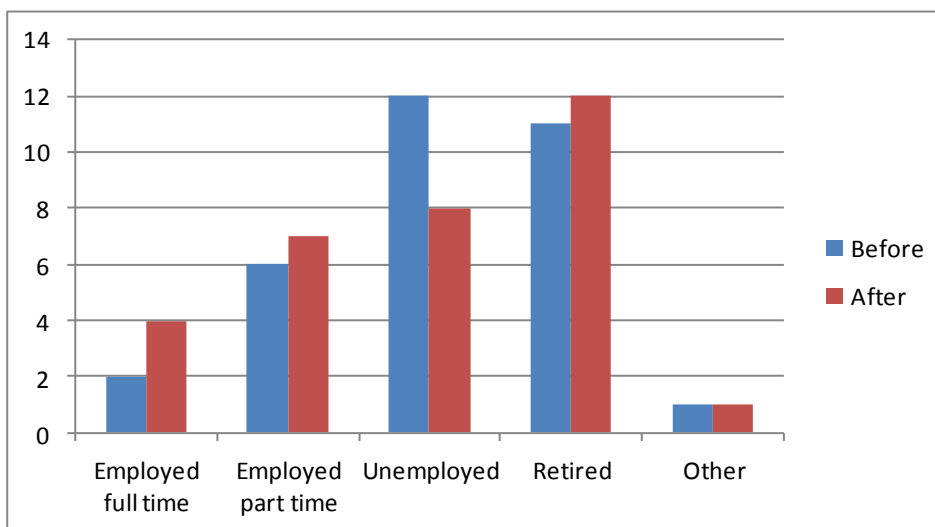
Figure 24: Change in employment status of timebank members

In line with the change in employment, there was a slight increase in household income amongst existing members:
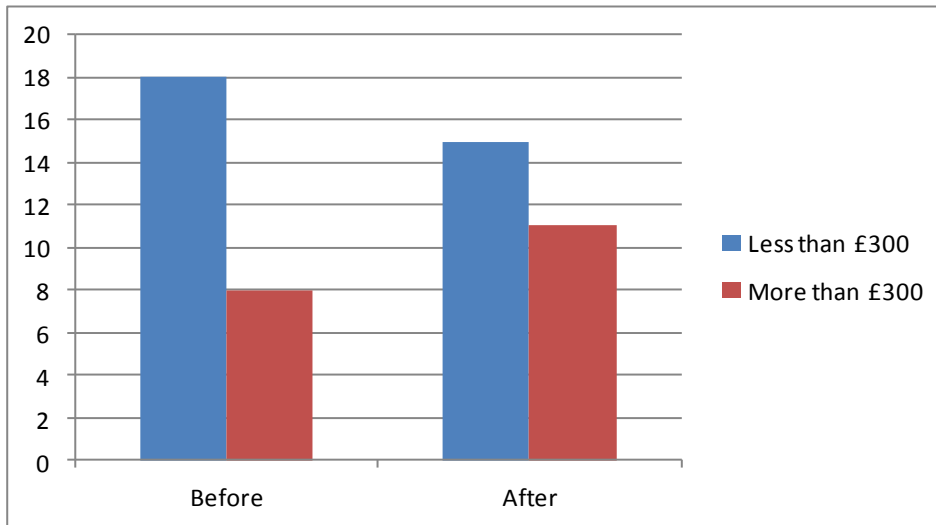
Figure 25: Change in income of timebank members

When people joined the timebank they were asked to rate how much they felt part of their local community, with 1 being not at all and 10 being very much. When asked again after being active members of the timebank, there was an increase in the scores suggesting that people now felt more part of the local community:
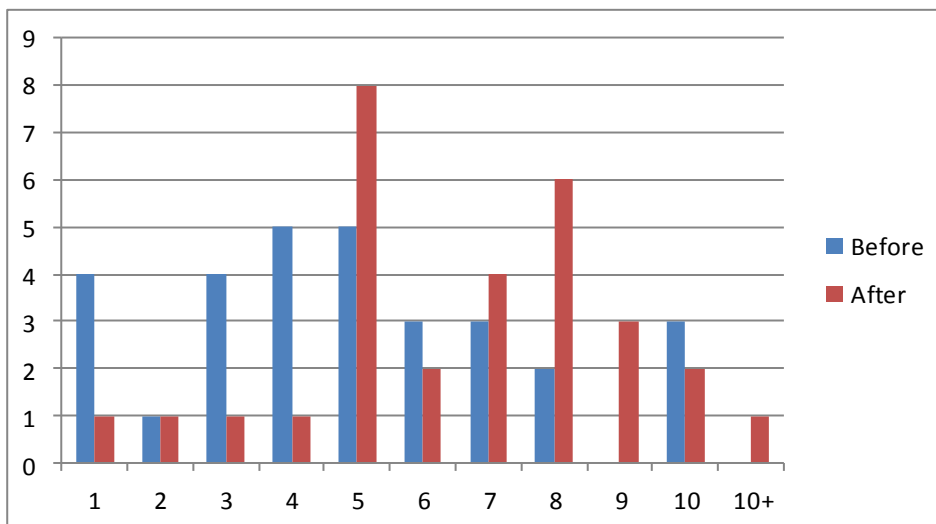
Figure 26: Change in how much timebank members feel part of their local community

People were asked when they joined the timebank if they were active in other local community groups, with 1 being not at all and 10 being active in many groups. When asked again after being members of the timebank for some time, the average score of 5 had not changed.

A few members who completed the survey on joining and after a period of membership in the timebank reported a slight improvement in self-reported health:
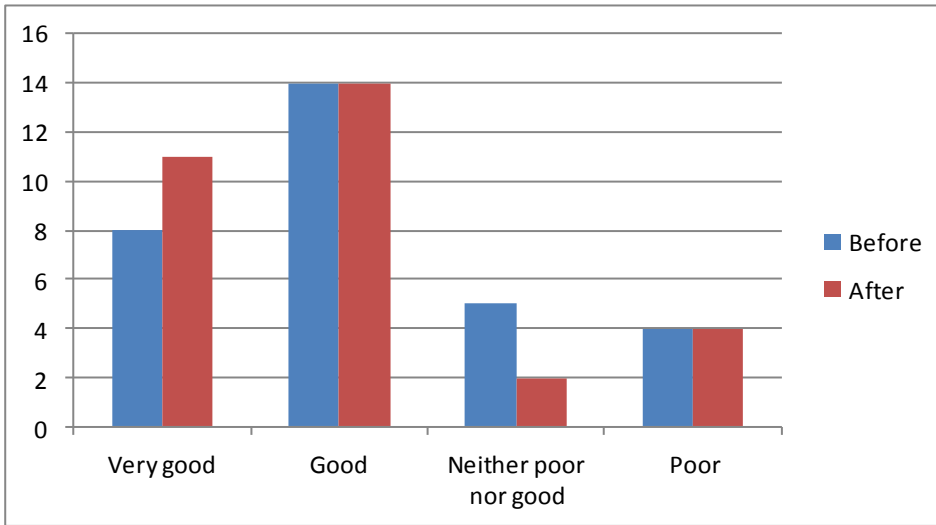
Figure 27: Change in self-reported health of timebank members

When joining, members were asked how many people they knew in their local community to have coffee with. When asked again after being members in the timebank, this overall had increased:
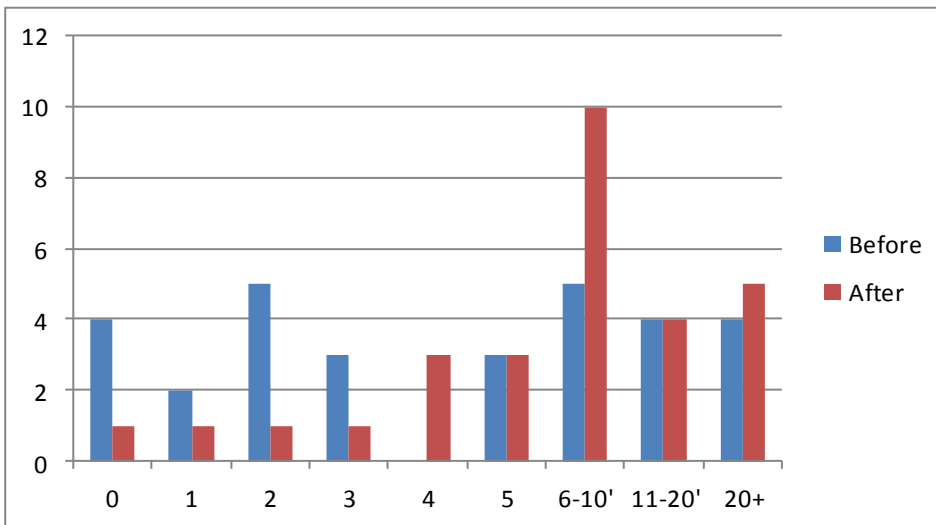
Figure 28: Change in how many people timebank members know in their local community to have coffee with

Summary

There was some change in the survey responses given by timebank members when they joined and after they had been active for some time. The responses suggest a positive experience, such as the increase in how much people felt part of their local community, but the changes are slight and difficult to attribute to participation in the timebank.

9) Successes and challenges

Successes

It is clear that increasing numbers of people are involved in the timebanks and more members are exchanging hours. They are spread over a range of ages and employment types. The timebanks 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". (Timebank coordinator)

The support received may be ordinary day to day activities, but can make a big contribution to people:

> "They are all little things but they are very important and mean a lot to you. And you get to make friends and to meet local people". (Timebank coordinator)

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

> "[X and Y] 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". (Timebank 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". (Timebank 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". (Timebank member)

There are many social benefits to members of participating in the timebank. It brings together different types of people from different generations, backgrounds and interests who otherwise would be unlikely to meet:

"I like the intergenerational side and hope this will grow now that we have the orchard garden to link children with older people…. I have two members who are three years old and the oldest is 86….. I love that people who would normally not meet get to meet up and do things they would not normally do….there was nothing that links all these people together". (Timebank coordinator)

The interviews show that it is 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". (Timebank member)

Reducing social isolation has been a very positive outcome of the timebanks:

"I felt marooned and cut off…. When the timebank was first advertised I thought it was a good idea to get people mixing. Now I go to talks in the library and the book club and have joined many things". (Timebank member)

Some members are already active in other community organisations and the timebank 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". (Timebank member)

A large proportion of the hours have been generated by group activities such as social events, but this enables older people to participate and brings people together:

"Older people are worried about what they can give back, but they can bake a cake or go to a coffee morning. This creates a community". (Timebank coordinator)

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] 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". (Timebank coordinator)

Members have been able to use the timebank 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 timebank 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 timebank, particularly when most members reported they were in good health.

There are clearly benefits to individuals who are active in the timebank. 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 difficult to prove without intense longitudinal research.

The experiences of active members appear to be very positive. Motivations for joining the timebank 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:

> "When I retired I wanted to be more part of the village. And it was good timing as our grown up children moved out of the area. I wanted to keep busy and have something to do". (Timebank member)

Many people do not like asking for help and like the timebank because of its reciprocal nature:

> "I hate asking for help. It is good to give and then you are owed help and can ask. It is nice to do something for other people. It is not one sided". (Timebank member)

People like that if they have received help, they can give something back to help someone else:

> "I don't drive. But I had to get to hospital appointments. It was very helpful….I got lifts through the timebank and it was very useful. Now my husband has retired he drives and gives other people lifts so it is giving it back". (Timebank member)

But motivations do differ. For example, in one timebank, which is in a relatively affluent but new development, the timebank 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 another, which is in a more rural, established settlement, with lower incomes and employment, the timebank 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". (Timebank coordinator)

The timebank suits people who want to volunteer but who do not want to commit to a fixed time and day and prefer to be active when it suits them:

> "I liked the idea that you could help where and when suited you. I had thought about volunteering at the library but couldn't commit to the same time every week. But doing it if and when you can is a good idea". (Timebank coordinator)

The timebanks can make positive contributions to the local economy, for example, through holding meetings in local venues:

> "We have been in the pub more since the timebank started than in all the 40 years we have been here. We recently met at the [X]. It is the first time we have been up there. The timebank has helped to get them on the map so people know about them. It has opened that up. We would not have gone without the timebank". (Timebank coordinator)

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

Challenges
One of the timebanks (March) was not successful and ceased operation after approximately eight months. Whilst a great deal of promotional work was carried out, few hours were exchanged. A lot of practical issues were encountered and there were problems in the communication between the different partners involved in the project. Timebanks need coordinators who fully understand the concept of the timebank and their role within it. There were two different coordinators over the life of the project. It requires coordinators who see their role as one of empowerment rather than top down management of participants. Timebanks require support from partners with similar values and commitment to the grassroots nature of the project and its outcomes.

The challenges faced in developing the Cambridgeshire timebanks are similar to those reported in other new timebanks. Setting up the timebank, recruiting new members and organising existing ones needs a lot of time and energy from timebank coordinators. In some cases this is more time than the part time coordinators are funded for, and whilst it can be a very rewarding job, it is also quite pressured:

> "The key is to find something that interests everyone. But sometimes I wake up at 4am sweating". (Timebank coordinator)

The timebanks are very reliant on the coordinators and the work load can be prohibitive:

> "We want to get it in the press. But [the coordinator] has got so much to do and she can't keep up". (Timebank member)

The timebanks are very time intensive to set up and the local areas are quite different making it very difficult for one coordinator to organise two timebanks. Initially there was one full time coordinator developing two different timebanks, but this was changed to two part time coordinator posts to focus separately on the timebanks:

> "It is very challenging, particularly having two timebanks to develop. The challenge is to get as far as possible in a short time. And when things take off in one area you can't ignore the other area. It is a challenge to balance time evenly between the two". (Timebank coordinator)

The coordinator role is a paid post and personnel can change, but this can slow activity in the timebank down as it is reliant on the coordinators knowing the members well:

> "We have a new representative. But she needs to learn and it takes time. She was given everything by [the previous coordinator] who did a good job and knew everyone. We are a bit stuck at the moment and not moving fast". (Timebank member)

The nature of the work needed changes as the timebank develops and there is no blueprint or guide to follow. All timebanks are different and are shaped by the nature of the local community in which they are embedded, making it difficult to give coordinators a clear steer on what they ought to do:

> "The day to day work changes as the timebanks develop. In the early stages it was looking at the paper work and publicity and getting things in place for the launch….Then it is publicity and getting going. Now I am increasingly involved in exchanges and supporting people. It is a learning curve….You learn as you go along. But it takes a lot of energy". (Timebank coordinator)

> "It can be overwhelming. When I asked what should I do, I was just told it is up to you, it is your timebank. That is a lot of pressure. All the decisions are mine and there is a lot of pressure on my shoulders when all the funders want something out of it. But I love that every day is different". (Timebank coordinator)

One activity that takes time and resources is raising awareness of the timebanks and promoting them to prospective members. Even where timebanks have been operating for many months there can be a lack of knowledge of their existence amongst local residents:

> "I am surprised that there are a lot of intelligent people who do not know about the timebank, even though it has been in the Crier. At a library talk I asked how many

people went to a timebank meeting and they all asked 'what's a timebank?'. It is not as well known as it should be". (Timebank member)

Recruiting members is a challenge, particularly older isolated people, as is encouraging members to be active once they have joined:

"Everybody says 'I have nothing to give', especially older people. It is hard to show that everyone can help". (Timebank member)

It can also be difficult to engage younger people and those in full time employment:

"What is missing is teenagers and early 20s. I have families and the nearly or early retired. People who work are the most challenging". (Timebank coordinator)

Getting people to exchange can be difficult; people often prefer to give, whilst others feel they have nothing to offer. There can be a few very active members and many who are less active:

"Some members have done a lot but others have done very little. I have to work with these to get them exchanging and involved". (Timebank coordinator)

The developmental work takes a lot of time and effort but can be very successful in promoting the timebank, but this has to be balanced against supporting exchanges between existing members:

"It is going mad. It is growing very quickly but I also need to concentrate on the timebankers I already have". (Timebank coordinator)

There can be a mismatch between the type of members in the timebank. For example, members in one timebank mainly want to give, especially to older people and there are not many in the development, but in another there are people with support, health and mental health needs who struggle to give and need help:

"The local community make up is different as many members are older with health problems. Here the members need things, but in [other timebank] they all just want to give". (Timebank coordinator)

Once the timebanks are operating there is a need to keep exchanges going and to recruit new members. Once people are involved they have expectations and it can be disappointing if activities become unavailable:

"I was in the choir through the timebank. It has now folded….That is the trouble, you have to keep getting new members as people move away to keep things going. It got me out one evening a week". (Timebank member)

Developing the timebanks needs resourcing, the timebank 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 timebank 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 timebank, and a group where the support received may result in public savings, it is not possible to run a timebank with only older vulnerable people. The coordinators have to ensure there is a range of ages and types of people for exchanges to work:

> "My concern is that if an organisation is putting money in they will want something in return and this may affect the timebank. So if a health organisation is putting money in they may want a focus on older and vulnerable people". (Timebank coordinator)

> "There are different funders but generally they all want a focus on older people as they are becoming more of a pressure on services. But you can't have a timebank with just older people". (Timebank coordinator)

The coordinators have to be creative in developing exchanges that enable older or frail people to earn credits:

> "[Timebank member] has Parkinson's and dementia and the coffee morning is the only way to get her in the timebank. She doesn't interact much but when I asked her if she remembered she said that she had a lovely time, she gets something out of just watching and listening". (Timebank coordinator)

As more older, vulnerable people are referred to the timebank, it raises difficult issues about how to engage them appropriately. Some people have been referred who have high level needs and are in need of an official service such as formal care, rather than the type of support which the timebank provides. These members can also put a lot of responsibility onto timebank coordinators to safeguard these vulnerable people, and it can be difficult to draw a line between what is the responsibility of the timebank coordinator and what should be the responsibility of service providers:

> "It is an issue of responsibility. The timebank is there to have a cup of tea, do some shopping. I am not trained to deal with end of life care or very vulnerable people". (Timebank coordinator)

The group social activities can be very useful for bringing people together, enabling older people to participate, and for generating large numbers of hours (particularly if timebanks have targets to meet), but it is more difficult to generate one to one exchanges:

> "With the smaller exchanges I am hoping that with time they will happen organically. They do happen but they don't create the big hours". (Timebank coordinator)

If target numbers of hours are high, signing up large already active groups would help targets to be achieved, but it not really the ethos of the timebank and this community work is already being undertaken outside of the timebank:

> "One issue is what to do if someone is already doing something in the community like the [local group]. I would like bigger numbers. They want to sign up but to include

them would be unmanageable and they were doing it anyway". (Timebank coordinator)

The need to monitor, measure and prove that the timebanks have benefits to current or prospective funders can be a challenge, as outcomes are hard to determine and measure:

> "There are only soft outcomes and not many so far as it has only been going for months. It is difficult to say it proves it. But the people who come on a Thursday have low self esteem and confidence and feel better and less depressed which improves their health and may mean fewer GP visits. If people's self esteem improves and they get a job it can save benefits. But this is more long term". (Timebank coordinator)

The potential for cost savings to public budgets is not the only or main goal of the timebanks:

> "As human beings people like to feel included, that they are doing something worthy. Timebanking can offer this. The money saving will happen". (Timebank coordinator)

But it can be very difficult to measure the outcomes of the timebanks for the individuals who benefit:

> "It is hard to evaluate. How do you value these things? When I arrive she is slumped on the sofa and when I leave she is sat up laughing. How do you monitor these things?" (Timebank coordinator)

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

Accessing people who are isolated is by definition very difficult. To aid this, the aim of one timebank was to involve GPs, but developing a referral system has been challenging. GPs are busy and were not keen to engage in the project and wary of any kind of referral system. It took almost a year for the timebank coordinator to persuade the local GP surgery of the benefits of participating:

> "The GP is the only person that everyone in the whole village sees. And they see the older person who is isolated and who the time bank could help. The challenge now is to find these people myself, I can't knock on every door, but how do you find isolated people?....We need people to be prescribed the time bank".

Some timebanks have been developed and coordinated by volunteers. For example, the St Neots Timebank has been running with a volunteer coordinator for over a year and a new timebank has recently set up in St Ives, also with a volunteer coordinator. However, it takes a lot of time and motivation and there is currently little evidence that the four timebanks that were evaluated 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 timebank themselves:

> "More community input would help to develop the timebank. There has been input but it depends on the amount and how people want to take things forward....there

are nice capable people but no one to take on the responsibility of leading or organising". (Timebank coordinator)

Summary

Three out of the four timebanks are thriving. The number of members and number and type of exchanges have grown. There is strong qualitative evidence of the positive impact for people who have participated in the timebank. An important goal of the timebank is to tackle social isolation and people reported making new friends. Members found participation both useful and rewarding. It has been possible to involve people who can be socially excluded, such as those with mental health issues and the unemployed.

Developing the timebanks has required a lot of time and effort and there is considerable upfront investment of time and resources to get the projects going with a long lead time before individual one to one exchanges take place.

10) Evidence of potential cost savings

As mentioned above, 'value for money' is tricky to prove. The only way to try and determine outcomes to is to conduct longitudinal research, to continually monitor outcomes and there is a need for a counterfactual of alternative outcomes for comparison. The outcomes are 'soft', will only be generated over the long term and the timebanks have not been operating for very long. However, there is qualitative evidence that there are beneficial changes to the lives of timebank members as a result of their participation which could generate potential savings to public budgets over the long term. For example:

Outcome	How achieved	Potential public savings	Cost to public purse
Support (back) into paid employment	Increased confidence Higher self-esteem CV writing skills Interview skills Experience References	Lower benefit payments	£3728.4 per annum paid in Job Seeker's Allowance[6]
Improved health and well being	Reduced social isolation Increased confidence Higher self-esteem	Savings on GP visits Savings on prescribed medication	£252 cost of four GP visits[7] £184.80 cost of four prescription costs after GP consultation[8]
Independent living maintained	Reduced social isolation Help with shopping and daily activities Help managing gardens	Savings on local authority provided carers or gardeners Savings on GP visits Savings on possible moves into residential care or other supported living	£17,680 annual cost of 10 hours per week at home support/care package[9] £52,364 annual cost of providing local authority residential care home place[10]

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[6] https://www.gov.uk/jobseekers-allowance/what-youll-get based on weekly £71.70 JSA rate contribution based rate for 25 years and over and income based rate for single people 25 and over.
[7] http://www.pssru.ac.uk/project-pages/unit-costs/2012/ based on a per patient contact of 17.2 minutes at £63 a visit (PSSRU, 2012, pg. 183)
[8] http://www.pssru.ac.uk/project-pages/unit-costs/2012/ based on prescription cost per consultation of £63.20 (PSSRU, 2012, pg. 183)
[9] http://www.pssru.ac.uk/project-pages/unit-costs/2012/ based on the median public sector costs per week for health and social care support for older people at home at £340 per week for 10 hours a week (PSSRU, 2012, pg. 127)
[10] http://www.pssru.ac.uk/project-pages/unit-costs/2012/ based on the establishment cost per permanent resident week of £1007 (so excludes personal living expenses) of local authority residential care (PSSRU, 2012, pg. 39)

This shows that the outcomes of the timebanks can potentially generate considerable savings to the public purse, in addition to the benefits received by individuals to their wellbeing and quality of life.

11) Conclusions

Three out of the four timebanks have been successful in getting started, recruiting members and supporting exchanges of many different types of activities.

One timebank has closed. The difficulties experienced in developing this timebank highlight the importance of local buy-in to the project and the importance of having timebank coordinators who not only understand the concept but are committed to the value inherently embedded in timebanking. It also reflects the difficulty in managing projects that have multiple partners. However, the other three timebanks are thriving.

Looking at the stated aims of the project, the timebanks have been successful in investing in community capacity and in supporting the development of local social capital. Local people have participated and have found this rewarding in different ways, including in learning new skills, gaining confidence, becoming less isolated and in accessing support that they may not have been able to otherwise secure. The timebanks have promoted active citizenship, forming new connections within communities and encouraging people to become involved.

There is evidence that the timebanks have been helping to tackle loneliness and isolation, particularly through engaging older people. This is potentially hugely beneficial as loneliness has serious consequences for individuals and for public services. Lack of social contact is a known risk factor for poor physical health outcomes[11]. Loneliness has a public health impact, as it is associated with a number of negative health outcomes including mortality, morbidity, depression and suicide as well as health service use. For example, older people living alone are significantly less likely to have visited a doctor as a result of a fall and lack of social interaction means that those living alone are less likely to have people noticing a deterioration in their condition. The quantity as well as quality of social interactions has been identified as predictors of well-being and there is evidence to suggest that regular social contact combats stress and anxiety through the provision of effective practical and emotional support and also by acting as a source of self esteem and respect.

One aim of the timebanks is to move people away from a reliance on more costly statutory services. The timebanks are still quite new and this is a long term goal. There is some evidence that the timebanks may achieve this aim over the longer term, for example, by supporting older people to remain independent for longer and to improve their quality of life and wellbeing through practical support and through friendships and networks that can reduce the negative impacts on wellbeing that loneliness and isolation can have.

There are challenges in developing and operating the timebanks. The timebanks have a long lead time to become established and begin person to person exchanges. This is reflected in the large number of hours recorded for group activities rather than for person to person exchanges. The Cambourne café is no longer part of the timebank but during the evaluation period generated a lot of the timebank hours, but was already part funded separately by CHS group which paid for the rent of the hall where the café was held, which raises the

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[11] Loneliness amongst older people and the impact of family connections (WRVS, 2012) http://www.royalvoluntaryservice.org.uk/Uploads/Documents/How_we_help/loneliness-amongst-older-people-and-the-impact-of-family-connections.pdf

question of whether some of this activity would have happened anyway and the potential for double funding/counting the same outputs.

People can express an interest in the timebank and join but be reluctant to take part in any exchanges. This takes up resources for the timebank coordinator as they have to process applications and contact people who do not want to take part in exchanges. There is a core of relatively active members with a larger number of far less active members which means that the majority of exchanges can be generated by a minority of members. This is not a problem in itself, but raises questions about how many people can actually benefit from the timebank. It is difficult to ascribe positive outcomes as a result of the timebank to members who have perhaps only exchanged one or two hours. The benefits are most likely to be felt by the most engaged active members. Managing expectations can be difficult and there is a risk of disappointment, for example, when activities end or when members cannot get the help they were hoping for.

There are questions about the long term sustainability of the timebanks were funding to cease. The research suggests that it is unlikely that the timebanks would continue without funding for the coordinators. It is difficult to encourage members to take on more responsibility in the timebank. But the capacity of the coordinator to recruit and process members and organise exchanges is limited which suggests that the timebank can only reach a certain size and will remain small without additional support in recruitment and organisation of exchanges. But even if the organising of exchanges was done by members rather than only the coordinator, there is still a need to vet people who join and the activities that are exchanged to ensure they are appropriate, especially if exchanges involve vulnerable people. The timebanks are very reliant on the coordinators, particularly on their personal knowledge of members, and if there is a change in personnel it can take time for the new coordinator to get to know people which can slow activity down. However, in the area there are now two examples of timebanks (St Neots and St Ives) which run with volunteer coordinators and these appear to be sustainable long term e.g. St Neots has been running for around two years.

In the unit cost analysis only the direct funding provided to run the timebanks has been used. However, there are additional inputs such as steering group time, free advertising and free room usage. Much of this can be provided in kind but that does not mean it has no cost attached when considering the overall cost benefit of the timebanks. If the cost of the in kind support had been estimated and factored into the unit costs of exchanges, it is likely to have been higher than the average £21 per hour. The cost of funding the timebanks so far has been more than three times the cost than if the hours of exchanges had been paid for at the UK minimum wage. However, as the timebanks develop and longer term outcomes are achieved, there is potential for cost savings to public budgets which would outweigh investment into the timebanks. The variability in the hours exchanged and the unit costs between timebanks is probably partly because of the nature of the activities focused on and the profile of the members involved. The timebanks that are overseen by volunteer coordinators in St Neots and St Ives have very low running costs so it is possible for the costs to reduce considerably as the timebanks develop.

The outputs of the timebanks are easy to measure and monitor, such as the number of hours exchanged or number of events held. But the outcomes are much harder to pinpoint,

to measure and to attach monetary values. For example, timebanking may reduce social isolation which can improve people's health. But this is very hard to determine, to attribute to participation in the timebank, and to measure. The evaluation tried to capture this through perception measures taken before and after participation in the timebank but there was little discernible change, for example, in self-reported health. The qualitative information from the interviews reveals that there are positive outcomes from the timebank, such as more self-confidence, greater self-worth and less isolation. But measuring such outcomes in a way that can be used in a value for money analysis of the project is very difficult. Monitoring and evaluation activities can be an additional burden on timebank coordinators, but are necessary to meet funding requirements that specify certain outputs and outcomes.

However, there is a certain tension between the ethos and philosophy of timebanking that is about revaluing 'work' and developing the non-market economy, and funding objectives that propose the timebank can save money for public budgets. The ethos of timebanking is not about value measured as money, Cahn argues that "price devalues us as human beings"[12] and that we need to place more value on the things we cannot measure such as trust and love.

The outcomes that generate public savings are most likely to come from exchanges which support vulnerable people, such as older people or those with poor health, but these people can be the hardest to involve in exchanges and timebank coordinators have to find creative ways for people to be able to give to the timebank. This can be a very positive aspect of the timebanks, they can be about reaching the 'hard to reach' and changing the relationship between service providers and those seen as the receivers of services e.g. older people. The ethos behind timebanking is that it is a form of co-production, it is not just about helping people who may be deemed vulnerable or 'at risk', but recognising that everyone has something to give, even when they themselves may need some kind of support. In this sense, timebanking revalues and redefines what counts as work. Even the very old and physically frail were able to give something to the timebank and in this way it helps to make the most of the human potential to help others and to develop invaluable community networks of support.

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[12] Cahn, E. (2004) No More Throw-away People: The Co-production Imperative. Essential Books, Washington.

12) Appendix

Data counts of member profiles to end October 2013 and response rate to monitoring questions:

166	Active Individuals
15	Inactive
26	Active Org

Age	
Up to 15	16
15 - 25	4
25 -35	28
35 - 45	37
45 - 55	22
55 - 65	26
65+	34
Unspecified	14

Female	121			
Male	52		173	Total Replies

Asian	6			
Black	1			
Chinese	3			
Mixed	5			
Other	1			
White	151		167	Total Replies

Lives alone	33			
Other	1			
With family	77			
With spouse	54		165	Total Replies

Cat allergies	2			
Cat owner	7			
Cat tolerant	4			
Dog intolerant	4			
Dog owner	7			
Dog tolerant	9			
Smoke Intolerant	63			
Smoke Tolerant	40			
Smoker	13		149	Total Replies

Less than £300/week	44			
More than £300/week	40		84	Total Replies

Employed or self employed full time	16			
Employed or self employed part time	27			
In education	14			
Other situation	10			
Retired	28			
Unemployed	18		113	Total Replies

1 or more GCSEs at below grade C, NVQ level 1, BTEC	7			

5 or more GCSEs at grade A-C, NVQ level2	14			
A levels, NVQ level 3	10			
HND, Btec higher, HE diploma, Degree or above, NVQ level 4/5	33			
No qualifications	16			
Other, not sure	18		98	Total Replies

Very good	28			
Good	46			
Neither poor nor good	14			
Poor	10			
Very poor	2		100	Total Replies

A carer	20			
Not a carer	80			
Not Sure	22		122	Total Replies

Bus	23			
Cane	18			
Crutches	2			
Has car	96			
Mobility scooter	1			
Push bike	32			
Walker	32			
Wheelchair	7		211	Total Replies

Do not use C and S services	87			
Use C and S services	18		105	Total

				Replies

Has e-mail	97			
No e-mail	35		132	Total Replies

No internet access	29			
Yes has internet accesss	102		131	Total Replies

Does not use social media	44			
Use facebook	63			
Other social media	1			
Twitter	3		111	Total Replies

Involved in other community groups

1 = none	28			
2*	5			
3*	5			
4*	13			
5*	3			
6*	5			
7*	3			
8*	2			
9*	1			
10* = many	10		76	Total Replies

Feel part of the community

1 = not at all	11			
2	6			

3	8			
4	12			
5	14			
6	6			
7	6			
8	4			
9	1			
10 = very much	7		75	Total Replies

Bungalow	24			
Flat	7			
House	118			
Sheltered housing	7		156	Total Replies

Heard about the timebank

Event	19			
Flyer/poster	30			
Friend	30			
GP	4			
Internet	6			
Other method	35		124	Total Replies

People know in local community for coffee

0 people	8			
1 person	5			
2 people	7			
3 people	8			
4 people	6			
5 people	10			
5-10	20			

10-20	10			
20+	15		89	Total Replies

Why joined the timebank

Have some spare time	26			
Need some support	22			
Other reason	37			
Recommended by friend	14			
To get to know other people	36		135	Total Replies

Exchanges across all three active timebanks in hours

Attending social event	379
Serving	267
Gardening work/advice	140
Initial setup	136
Leafleting	124
Help with Social Events	109
Donation to Community Pot	94
Orchard work	65
Shopping	61
Collating magazine	59
Attend Film Club	55
Teaching cookery	52
Washing/ironing	46
System transfer	43
Giving lifts	39
Administration	38
Baking cakes	34
Help with pets	33
Bingo Books	33
Use of equipment	33
Use of Meeting Room	33
Outside or Garden maintenance/repair	29
Story Telling/Reading	29
Raking grass	27
Evaluation survey	22
Admin skills	21
Woodwork	21

Fund raising	21
Basic housekeeping	20
Help at promotional events	16
Craft work	16
Crochet	14
Computer skills	13
Helping in Charity Shop	13
Helping others to earn credits	12
Companionship	11
Photo restoration/slide developing	11
Help with Fundraising	10
Design	10
Help with community events	10
Attend steering group meeting	10
Cooking	9
Sewing	9
Setting up / clearing away	9
Visiting housebound people	8
Beauty Treatments	8
Hair Dressing/Styling	7
Storage	7
Provide recipe	7
Organise event	7
Home repairs	6
Provide cake	6
Conversational English	6
Fence painting	6
Sports Centre	6
Public speaking	5
Litter picking	5
Car sharing	5
Christmas Cakes (fruit)	4
Cookery skills	4
Plastering	4
Accompanying on walks or bike rides	4
Escort to appointments	4
Photography	4
Teaching simple DIY	4
Website development	4
Design work	3
Card Making	3
Legal Advice	2
Singing Lessons	2
Grow, collect and give homegrown produce	2

Truffles	2
Simple decorating	2
Allotment	1
Cake making	1
Diagnose PC problems	1
Knitting	1
Massage	1
Moving and lifting	1
Teach IT/smartphone	1
Adult literacy/numeracy	1
Kung Fu	1
Potty training support	1
Writng recipes	1
Visiting	1
Chainsawing (certified)	1
Help with form filling	1
Singing songs	1