

Cambridge Centre
for Housing &
Planning Research

Evaluating the Public Health Outcomes of the Cambridgeshire Time Credits Project

Working paper 1

Introduction to time banking and time
credits

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The evaluation

The Public Health Practice Evaluation Scheme (PHPES) enables people who are introducing innovative public health initiatives to work in partnership with the National Institute for Health Research School for Public Health Research (NIHR SPHR) to conduct rigorous evaluations of their effectiveness. This scheme is particularly focused on local initiatives.

The aim of the evaluation of the public health outcomes of the Cambridgeshire Time Credits project in Wisbech is to determine its potential to tackle social exclusion, loneliness and deprivation and to assess the extent to which it can reduce health inequalities. The Cambridge Centre for Housing and Planning Research (CCHPR) is carrying out this research in collaboration with the Cambridgeshire County Council Community Engagement Team, Spice, and the Cambridge Institute of Public Health (CIPH).

The research uses a mixed methods approach that engages service users, practitioners and policy makers through interviews, surveys, focus groups and ethnographic research methods. One of the key research objectives is to analyse how this type of project can best secure positive health outcomes and how it could be sustainably established in other localities, should these benefits be demonstrated.

The main outputs will consist of an interim and final report with research findings detailing project outcomes for individuals, organisations and the wider community, disseminated in a range of accessible formats, e.g. a film, and a user guide aimed at local authorities, those commissioning and delivering health and social care services and those involved in establishing time credit projects.

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Introduction

This is the first of a series of six Working Papers, each of which focuses on a separate aspect of the research. The purpose of this first Working Paper is to set the context for the evaluation. The first section of the paper provides an overview of the time banking movement and its origins. The second section looks at how time banks work, the different ways in which the time banking approach has been utilised, and the key characteristics and core values associated with time banking. The benefits of time banking and the enablers and obstacles to achieving positive outcomes are discussed in section three. Section four outlines the way in which the Spice Time Credit model has developed from time banking, and how the Time Credit model has been implemented in Cambridgeshire.

This paper draws primarily on desk-based research of existing literature on time banks, Time Credits, and time-based currencies more generally. An exception to this is the second part of section four, on the Cambridgeshire Time Credit programme, which is based on qualitative interviews with key stakeholders from Spice and Cambridgeshire County Council.

1 What are time banks?

Time banks are a time-based currency system, a form of community currency where the value is pegged to time (Boyle, 2014). In their purest form, time banks are service exchange systems that value everyone's contributions equally, and which focus on social rather than economic improvements. Some variants of time banks, however, allow time credits to be exchanged for goods or supplemented by cash payments, or involve organisations and community groups in a greater capacity than the original model (for examples, see Cahn, 2004; Cahn and Gray, 2005; Weaver et al, 2015).

The exact origins of the time banking concept are unclear, but the concept itself is known to date back to the 19th century (Boyle and Bird, 2014). Some variants of this approach are known to have been operating in Japan in the immediate post-war era (Bretherton and Pleace, 2014). However, it is possible that the concept may have been developed independently in several places more or less simultaneously (Weaver et al, 2015).

The Member Organized Resource Exchange (MORE) programme at the Grace Hill Settlement in St. Louis is believed to be the first modern time banking project in the U.S. It was on this project that Edgar Cahn, who is often accredited for 'inventing' time banking, built his Time Dollars model in the 1980s (Weaver et al, 2015), as a means of rebuilding social networks and neighbourhood support in response to reduced social spending in the US (Boyle and Bird, 2014; Gregory, 2012). In the mid-1980s, Cahn founded the Time Dollar Network (now known as Time Banks USA) to promote the time banking approach as a tool to build caring community economies through inclusive exchanges of time and talents (Collom, 2007). Today, various types of time banks and their differently labelled local variants (such as Japan's *Fureai Kippu*, Washington Youth Court and the *bancos de tiempo* in Spain) are operating in over 40 countries in six continents (Boyle, 2014; Bretherton and Pleace, 2014).

Time banking in the UK was adapted from the US Time Dollars model and Local Exchange Trading Schemes (LETS) that were already in operation in several locations across the country (Seyfang, 2003). Supported by a grant from the King's Fund, the New Economics Foundation (NEF) organised a series of UK seminars with Edgar Cahn in 1997 (NEF, 2002; Seyfang, 2004a). The first UK time banking project was set up in 1998 in rural Gloucestershire and the movement has grown rapidly since then (Seyfang, 2003 and 2004a; Boyle and Bird, 2014). Together with a newly-founded time banking charity Fair Shares and two local initiatives (Valleys Kids in Wales and Gorbals Initiative in Scotland), NEF set up a national support network, Time Banks UK (now Timebanking UK), which became a charitable trust in 2003. The key objective of Timebanking UK is to develop time banking into "a widespread, mainstream tool to provide participatory, inclusive, empowering service delivery models for health, community development, education, training and social welfare" (Seyfang, 2003: 258, see also Boyle and Bird, 2014). In 2014, Timebanking UK had some 300 member organisations whose members had exchanged over 2 million time credits (Boyle and Bird, 2014).

2 How do time banks work?

2.1 The underlying logic

Time banks are typically community-based organisations that provide the framework for giving and receiving services in exchange for time credits. One hour of time helping another member of the network equals one time credit (or a time dollar), which can then be used to buy an hour of someone else's time (Cahn, 2004). The underlying logic is that of reciprocity and equality: the participants are encouraged to spend as well as earn time credits, and everyone's time is valued equally. In other words, the value is the time the participants give rather than the skill (Gregory, 2014). By encouraging people to share their time and skills with their community and neighbourhood, time banks work towards building stronger social networks and more cohesive communities.

Time banking has been developed on the idea of there being two economies: the 'market economy' and the 'core economy'. The market economy relies on people's material, intellectual, financial and physical assets that can be traded at a commercial price in a competitive market (Granger, 2013). It picks and chooses the people, communities and specialized skills it needs, enabling those with marketable skills and resources to get more while excluding people who lack these skills and resources, such as the poor, the elderly, the frail and the uneducated.

The 'core economy', on the other hand, consists of the non-monetary, unmeasured sector of the economy comprising family, neighbourhood and community, including unpaid housework and caring for family and relatives (Boyle, 2003; Cahn, 2004). In the 'core economy', exchanges are built on a sense of obligation and reciprocity, rather than price determined by supply and demand. Unlike the market economy and skills associated with this, the 'core economy' is often taken for granted and given little value (Cahn, 2004).

Co-production is a conceptual framework for bridging the two economies and elevating the function of the 'core economy' to a level equal to that of the market economy (Cahn, 2004). It regards the role of the social support provided by family and neighbours as essential in underpinning everything else in the economy and builds on a notion of all people as assets. Even those typically excluded from the traditional job market, such as the old, the young, the uneducated, disabled and ill, are regarded as capable of making an important contribution as everyone has something valuable to give (Boyle, 2003). The co-production principle is integral to the time banking approach, but has also been expanded to consider the role that people who are normally labelled as service 'users' can play to help improve the design and delivery of those services they are recipient of and, by working alongside professionals, achieve more positive outcomes through co-production (Boyle, 2003; Boyle and Bird, 2014).

Incorporating the principle of co-production, time banking aims to build a healthier relationship between the monetary economy and the core economy by valuing the contributions of individuals who have been overlooked by the monetary economy. It can also be used to provide new entry points into the monetary economy (Seyfang, 2004a).

2.2 Types of time banks

Time banks operate in a variety of different settings and the scope, scale and character of the schemes can vary considerably. Most time banks are either place-based (small local area such as a neighbourhood, or a broader area such as a local authority) or are mission-based (such as focused on senior care, juvenile justice etc). They may arise spontaneously, or with support from other time banks, local authorities or NGOs (Weaver et al, 2015). Some are embedded in existing social service institutions, such as schools, churches, food banks, or health organisations (Carroll and Bellotti, 2015).

The services exchanged in time banks can range in terms of sophistication (the level of expert skill or knowledge required) from simple to complex, and may include sensitive personal services, such as child-minding or provision of personal care (Weaver et al, 2015). Typical services exchanged in time banks include giving lifts, befriending, small household repairs and gardening. The time banking approach, however, is a flexible tool that can be adapted to address a range of needs or requirements depending on the setting, including targeting specific types of activity or client groups (Weaver et al, 2015).

As time banking has evolved, several variants of the original time banking model have emerged, including some that specifically facilitate access to goods or services that people could not otherwise afford due to adverse financial circumstances. Some time banks have been developed to address a specific issue with a clearly defined target group and outcomes in mind (Granger, 2013; Weaver et al, 2015). Others have made a broader range of facilities, equipment and professional services available to their members by allowing organisations to join as members (Weaver et al, 2015).

In the US, time banking has been used in different ways in a variety of settings, including the juvenile justice system, elementary school education (Cahn and Gray, 2005) and healthcare (NEF, 2001; Rosenberg, 2011). In the UK it has been employed in the criminal justice system, health service settings and to address social isolation and facilitate social inclusion by, for example, developing lunch clubs for older people and social car schemes for isolated people in the countryside (Boyle and Bird, 2014; Gregory, 2012; NEF, 2002). Time banking is increasingly integrated in a variety of health, education and regeneration initiatives to facilitate involvement of the socially excluded in community activities (Seyfang, 2004a and 2004b; 2006). The Rushey Green time bank in the UK grew out of GP practitioners' desire to address the root causes of ill health arising from anxiety and social isolation to get away from prescribing medication for problems they knew to be social rather than medical in origin (NEF, 2002; Seyfang, 2003). The Skills Swap project in London was adapted from the time banking approach but involves swapping skills and know-how rather than time (NEF, 2001). The Gorbals time bank in Glasgow was set up to promote social inclusion and address a wide variety of issues including health inequalities, community safety, unemployment, lack of skills and educational achievement. In recent years, the Euro crisis has resulted in growth in time banking in a number of European countries (Granger, 2013).

2.3 Key characteristics and core values of time banks

In spite of the diverse range of different types of time banking projects across the world, there are some basic characteristics that most time banks tend to have in common with each other. These include:

- Employing a time broker or a service broker (who is often a paid worker), who recruits participants, maintains a database of services, arranges transactions and balances the accounts. In some (reasonably rare) instances a member or members take on this responsibility on a volunteer basis.
- Details of the participants' skills, availability, likes, dislikes and needs are stored confidentially in the time bank computer.
- One hour of time always equals one time credit / time dollar.
- Time credits / time dollars are 'banked' in the time bank and can be 'withdrawn' when needed, or donated to someone else.
- Computer software counts each transaction and issues regular statements to the participants.

(Boyle and Bird, 2014; Seyfang, 2003 and 2006; Timebanking UK, 2011)

There is also a set of co-operative, egalitarian principles that function as the 'core values' of time banking and which make time banking different from traditional volunteering. These include:

- Inclusion and recognition of people as assets: everyone has something to give, and everyone's contribution is welcomed.
- Redefinition of work to include the typically unpaid 'core economy' work in the neighbourhood and community: everyday skills are valuable and needed in the development of sustainable social development.
- Equality: everyone's skills are valued equally. One hour of time given always equals one time credit, regardless of the level of skill required or the type of task.
- Reciprocity: time banking is a model of mutual volunteering seeking to develop reciprocal social relationships instead of dependency.
- Community and social capital: time banks seek to provide the framework for the development of supportive and secure social networks.

(Boyle and Bird, 2014; Bretherton and Pleace 2014; Carroll and Bellotti, 2015; Granger, 2013; NEF, 2001; Seyfang, 2003, 2004b and 2006; Volunteer Now, 2011; Weaver et al, 2015)

In basic terms, time banking is a way of rewarding active citizenship and community engagement. As such, it is regarded as a powerful tool for social inclusion and community

building, especially among excluded populations (Seyfang, 2003). One of the most distinguishing features of time banking is the way it utilises previously untapped resources and skills and places value on work that normally goes unrewarded. By doing so, time banking challenges the idea that only paid employment and those in paid employment have value. Instead, it values the contributions of people who are often marginalised by the mainstream monetary economy – such as older, disabled, uneducated and long-term ill people – equally to that of the most advantaged and central members of society. As a result, it provides a framework for generating and channelling informal mutual support from and toward people who otherwise lack access to such interactions (Bretherton and Pleace 2014; Carroll and Bellotti, 2015; Seyfang, 2003 and 2006).

3 Benefits and challenges of time banking

3.1 Benefits of time banking

Research and evaluation focused on time banking is fairly limited, and much evidence on the outcomes is qualitative in nature or based on surveys that rely on self-recall rather than more robust designs, such as a pre-test post-test design. However, it is widely believed that time banking has the potential to generate positive outcomes for individuals and communities alike (Bretherton and Pleace, 2014; Ozanne, 2010).

Like other community currencies, it is argued that time banks have the potential to bolster the local economy; help develop new social ties and strengthen existing social ties; facilitate access to health services; enhance social integration and community self-efficacy; and to enable participants to gain experience and improve their skill set (Collom, 2011). Community participation and volunteering can help to incorporate the excluded into the mainstream by building social networks and improving employability and may also generate more widespread benefits to those who are not directly involved in the volunteering, including better services, regeneration, and greater degree of community-level political activity (Seyfang, 2004a).

The typically cited positive outcomes associated with participation in time banking include enhanced self-esteem, confidence and skills; expansion of social networks and friendships; increased community involvement; social inclusion; and improved health, wellbeing and quality of life (Bretherton and Pleace, 2014; Ozanne, 2010; Seyfang, 2003). Many of these benefits are believed to arise from the reciprocal nature of time banking activity and its guiding principle of focusing on people as assets, allowing anybody in society, including the elderly and housebound, to give something back. It is by enabling people to feel needed that time banks allow their participants to gain confidence, self-esteem and a sense of purpose (Seyfang, 2003). As summarised in a report by the New Economics Foundation, feeling needed is 'a critical missing piece of the social capital jigsaw' (NEF, 2001: 6).

Reciprocal relationships between people are more enduring than dividing people into givers and receivers (NEF, 2001) and remove the stigma associated with receiving charitable assistance, lowering the threshold of accepting support from others (Seyfang, 2003). The two-way nature of time banking activity makes it possible for the participants to save scarce monetary resources without having to accept 'charity' (Seyfang, 2003). There is also some evidence to suggest that the recognition of people's contribution, in form of time credits or time dollars, helps cut the drop-out rates of volunteers and keeps people volunteering longer than in conventional volunteering schemes (Boyle and Bird, 2014).

Time banks have been shown to attract and engage people who do not normally volunteer, including people from socially excluded groups, with financial and social needs and few resources to meet them (NEF, 2002; Seyfang, 2003 and 2004a). There is some evidence of the benefits of time banking for these groups in terms of saving money, future employability, inclusion and social networking (Seyfang, 2003).

The Skills Exchange is a time bank for homeless and vulnerably housed people with the aim of increasing employment skills and supporting access into paid work. An external evaluation of this initiative recorded evidence of multiple benefits to participants, ranging from improved self-respect arising from engagement in meaningful and worthwhile activity to opportunities to acquire work experience. While the volunteering activity itself was regarded as personally rewarding, the capacity to exchange time credits for education and training was also highly valued (Bretherton and Pleace, 2014).

Gorbals time bank in an inner Glasgow estate characterised by high levels of deprivation, low educational attainment, unemployment, poverty and ill-health was set up to build local capacity, promote social inclusion and share skills. An evaluation of the initiative suggests that it was successful in enabling the local people to share their gifts and talents and in providing the framework for local organisations to develop partnerships and share expertise. As a result, individual participants enjoyed improved access to services and were able to get work done in their houses, save money, and even acquire paid work (Seyfang, 2004a). Getting small and vital improvements done at home may also have resulted in positive health outcomes as a result of a reduced likelihood of an accident.

In the US, time banking has been shown to be beneficial in building communities, strengthening families, helping children to learn and engaging them with their school environments, building relationships across age groups, fostering social capital, reducing hospitalisation and helping older people remain self-sufficient and living independently for longer (Cahn and Gray, 2005; Collom, 2007 and 2007; Lasker et al, 2011; Rosenberg, 2011). Some evidence of positive health outcomes is available from both the US and the UK, particularly in relation to mental health outcomes (Lasker et al, 2011; Boyle, 2014; Boyle and Bird, 2014; Seyfang, 2003). In the US, an evaluation of a telephone-based support network utilising the time banking approach to provide help and advice for asthma sufferers showed some evidence of positive health and wellbeing outcomes, with potential to generate significant cost savings (NEF, 2001; Boyle and Bird, 2014). The robustness of the evaluation methodology used in relation to this study, however, is not clear (Dentzer, 2003). In the UK, the findings from two evaluations of the Rushey Green time bank in London (NEF, 2002; Seyfang, 2003) suggest that time banks can be effective in helping to make connections between people, rebuilding community, local trust and sense of self-worth among those taking part – with positive impacts on health and wellbeing (NEF, 2002; Seyfang, 2003).

3.2 Challenges faced by time banks

In spite of their considerable potential, time banks also face a set of challenges. Many of these are similar to those faced by other community currencies, and include:

- Difficulties in 'selling' the concept.
- Overcoming the psychological hurdle that stops some participants from asking for help and results in supply and demand imbalances.
- The need for considerable financial resources to launch and maintain the projects.
- Difficulties in monitoring of processes, activities and outcomes.

(Collom, 2011; Seyfang, 2003 and 2004a)

In order to survive and succeed, time banks need to retain their informal approach, provide opportunities for personal growth and development, utilise peer support network, engage sufficient numbers of people to enable the time bank to offer their participants a broad enough range of incentives and spending opportunities, ensure that communication with members is regular and inclusive and facilitate reciprocity in the members' transactions (Boyle et al, 2006; Seyfang 2003). Meeting all these requirements is a difficult task, and requires a motivated and organised time broker or a programme coordinator, solid recruitment strategy and active groups of local members who are devoted to developing their local communities and attracting new members into their local time banks.

Getting people to understand the difference between time banking and traditional volunteering is not always easy (Seyfang, 2004a). Considering that many of the benefits discussed in the previous section are believed to arise from the reciprocal nature of the time exchanges that enables those who are used to being at the receiving end of 'charity' to do something useful, it is essential for the participants to be willing to spend as well as earn (Seyfang, 2003). If too many members prefer to give time rather than use their time credits, this can result in frustration for those who wish to be asked to provide a service and lead to potential benefits not being fully realised.

Another obstacle preventing time banks from reaching their full potential is to do with funding, or the lack of it. Although the start-up costs for time banks are fairly low, the ongoing costs related to the day-to-day running of a time bank are considerable, making most time banking projects dependent on external financial support (Boyle, 2014). A dedicated coordinator or a time broker with good organisational skills is essential for the success of a time bank (Boyle, 2014; Weaver et al, 2015). The survival chances of time banks are greater if the coordinator / broker is paid, and their operating costs, including the cost of an office space with a drop-in facility and support, are covered by sponsors (Boyle, 2014; Seyfang, 2003; Weaver et al, 2015). The challenge to individual time banks is that the funding required to support their operations tends to come primarily from grants or the state (Seyfang, 2006), typically on a short-term basis (Weaver et al, 2015). Seeking funding is time consuming and takes up resources from the day-to-day running of the time banks, making them vulnerable to failing. There is a considerable need for long-term, secure, sustainable, small-scale, base-level funding to support time banking activity (Seyfang, 2003 and 2006; Weaver et al, 2015). There is also a continuing need for central organising and marketing if the currencies are to reach the groups in society who would benefit most (Boyle, 2014).

Detailed and well-designed monitoring of activities and outcomes could enable time banks to generate more robust evidence to support applications for competitive grant funding. In the absence of hard evidence on actual, robustly measured outcomes over a longer period of time, it is difficult to prove any quantifiable effect, which is often needed to secure continuous funding. Most time banks, however, are attached to or run by small organisations, many of which lack the required skills and knowledge to implement sophisticated monitoring systems to generate the kind of evidence on outcomes and outputs that appeals to funders. Moreover, the financial savings from time banking activity are likely to accrue elsewhere in the public budget, making it hard to identify and draw down these savings to pay for the time

bank infrastructure (Boyle, 2014). As suggested by Seyfang (2003: 263) “statutory agencies should fund time banks, reflecting the contribution the projects can make to public health, education and training.” This has been partially realised in parts of the UK where local authorities have taken interest in funding time banks in anticipation of accruing savings from reduced demand for social services as a result of time banking activity.

3.3 Time banking and UK public policy

Time banking is a form of self-help drawing upon the skills, knowledge, power and labour of the local people. Following the New Labour vision of volunteering as an extension of social and political inclusion (RSA, 2015), time banks have become popular among the UK local authorities as “tools for fostering social inclusion and generating social community self-help in excluded areas” (Seyfang, 2003: 258). This is facilitated by the fiscal treatment of time banks and time banking activity as distinct from employment and volunteering and thus subject to privileged fiscal treatment: time credits are tax-free in the UK, and earning and spending them does not affect people’s entitlement to welfare benefits (Seyfang, 2004a and 2004b; Weaver et al, 2015). However, this ruling has been criticised for not going far enough as participants receiving incapacity benefit may find their benefits cut because participation in time banks can be “presumed to demonstrate an ability to work” (Seyfang, 2006: 438), in spite of the degree of commitment required to actively and productively participate in time banking and the formal paid labour market not being comparable. Furthermore, the privileged fiscal treatment of time banks in the UK only applies to exchange of services (Seyfang, 2004a), whereas in the US the tax-free status granted to time banking has been extended to cover goods as well as services, enabling time credits to be used towards food, visits to the doctor and other essentials (Seyfang, 2004a) and even recycled computers (Cahn and Gray, 2005).

In recent years, time banking has been framed as a response to recession, unemployment, social exclusion and the failures of the welfare state (Weaver et al, 2015). Fitting in with the ideological shift away from state-provided welfare towards localism and volunteerism as a way “to foster the re-growth of moral / social responsibility”, time banking and other community self-help initiatives have been promoted as a policy tool by the Coalition (and lately the Conservative government) (Gregory, 2014: 175). The reasons for this are linked to:

- Their potential to reduce the demand on rising welfare budgets.
- Their ability to counter-balance the breakdown of social cohesion by re-establishing moral and social responsibilities.
- Their ability / potential to help cushion the impact of poverty.

(Burns and Taylor, 1998, cited in Gregory, 2014; Seyfang, 2003)

At a time of severe public sector funding cuts, community self-help initiatives such as time banks have emerged as a way of providing a replacement system of service delivery, in spite of the contentiousness of the use of volunteers to deliver public services (RSA, 2015). This has become evident in particular in relation to the welfare cuts and social care reform

implemented by the coalition government (and carried on under the current Conservative rule) (Gregory, 2014).

4 How are time credit networks different to time banks?

4.1 From time banking to Time Credits

The original time banking approach was designed to develop a general network of person-to-person exchanges. Some of the more recent variants also facilitate person-to-agency and agency-to-agency exchanges (Granger, 2013). Opening of time bank membership to organisations as well as individuals can enable the provision of available services to be extended to include access to a broader range of facilities, equipment and professional skills. This has the potential to increase the appeal of time banking and to extend its potentially transformative impacts (Weaver et al, 2015).

Set up in 2009 by a social enterprise called Spice, Time Credits is an example of a fairly recent adaptation of the time banking model that enables organisations and existing service providers to play a greater role. The Time Credits model is driven by the same vision of wellbeing and social cohesion as time banking, and adheres to the same core principles. Like time banks, the Spice model uses time credits as a way of rewarding people for volunteering, only in this case the individual participants give their time to a local organisation, community group, volunteer group or a statutory sector service provider. In exchange for their contribution, they 'earn' printed Time Credit notes, one for every hour they give, which they can then 'spend' on a range of leisure and other opportunities, typically donated by organisations, local businesses and corporations to allow the community members to take advantage of their spare capacity (Weaver et al, 2015). The key difference to time banking is the way in which the network is operated. These differences are summarised below:

- Time banks sign up individual members who then exchange services with each other. The Spice Time Credits network signs up organisations and groups, who then sign up volunteers to give their time to the organisation in exchange for Time Credits. Individuals can join Spice time credits only by getting involved with an organisation or a group that is a member.
- Time banks typically use a time banking software that records earn and spend activity, and can issue statements to individuals. The Spice model uses a physical currency, Time Credit notes. These notes are issued to organisations and groups, which then pass them on to their volunteers when they give time. Partner groups and organisations keep their own records of spend and earn activity, which they submit to Spice. All data is collected at the organisational or group rather than individual level. This is currently being done through quarterly submissions, though in the future Spice have plans to develop an online platform.
- Most time banks enable their members to only exchange services with each other, i.e. within one time bank, although some time banks may allow local organisations to join in to increase the availability of professional spend opportunities. Spice operates a number of local networks, within which the groups and organisations are encouraged to collaborate with each other to develop local earn and spend opportunities for their volunteers. The Spice spend partner network, however, is

national, enabling volunteers to spend their Spice Time Credits in a different locality to where they were earned.

- Most time banks enable their members to 'overdraw', which is not possible with Spice Time Credits which are a concrete paper currency.
- Spice networks, as well as most time banks, allow their members to donate unused time credits to a friend, neighbour or a family member. The use of paper notes makes this process easier, as transactions do not need to be organised by a broker – a Spice Time Credit note can simply be handed over to a recipient who does not need to be in any way involved in earning Time Credits.

As is the case with time banking, the Spice Time Credits approach is informed by the co-production principle. Time Credits are a tool for building stronger communities and to deliver co-produced services, and benefit individuals, organisations and communities. They can be used by organisations to encourage more active involvement from service users and to engage with new groups and, as a result, to bring in new skills and insights that may help to improve services. Earning Time Credits gives individual participants opportunities to learn new skills, gain confidence and raise their aspirations by volunteering. Greater community participation, in turn, can allow members to develop more extensive peer and community support networks and feel the benefits of being able to make a positive contribution. Spending their Time Credits encourages and enables the participants to try new activities they may not otherwise be able to afford (Apteligen, 2015).

Helping to establish stronger networks at the community level is one of Spice's key objectives, and a route to revitalising communities and developing a more co-productive culture. Individual members form ties with each other and local organisations through volunteering, and the participating organisations are connected with each other through the Spice Time Credits network, which enables them to link with each other and make better use of their resources. Organisations participating in Spice Time Credits networks as earn partners include local authorities, housing providers, schools, health and social care providers and a wide variety of community organisations (Apteligen, 2015). The network of spend partners includes a wide range of public, community and private sector organisations and service providers, including some corporate partners and high profile tourist attractions who allow Spice Time Credits to be used as a payment to access their facilities and services (Apteligen, 2015).

The groups and organisations within each local Spice network are encouraged to develop opportunities for their volunteers to spend their Time Credits within the community. The idea of 'community spend' is an integral part of Spice's co-productive approach to developing a Time Credit network and activating citizens and communities to meet their own needs. Community spend activities are often created by a combination of staff and volunteers, and can be open to volunteers from other partner organisations and groups as well as the general public. Examples of community spend include equipment hire, social events and learning opportunities. Community spend is a key way to measure how well Time Credits are working as a tool for co-production and community resilience.

An impact evaluation of Spice carried out by Apteligen in 2012-2014 and a survey of over 400 individual Time Credit volunteers across several Time Credit networks across the country in 2015 sought to identify the potential benefits individuals feel they have accrued from earning and spending Time Credits. The findings of these exercises indicate a significant potential of time credit projects to generate individual-level positive outcomes in terms of quality of life, self-confidence, outlook on life and overall wellbeing. The findings also show an increase in the levels of social and physical activity, associated with both earning and spending of the time credits (Apteligen 2015).

4.2 The Cambridgeshire Time Credits programme

The Cambridgeshire Time Credits programme is jointly funded by Cambridgeshire County Council and Cambridge Housing Society (CHS). It was set up in collaboration with Spice in July 2014, following a successful completion of a nine-month pilot in Wisbech. The idea to support the development of multiple Time Credits networks across the county emerged as a response to the budget cuts that forced the County Council to identify new tangible ways to engage local communities, to build up community resilience, and to reduce and prevent the escalation of need. The County Council was particularly keen on models that could be built up and, after being supported during the initial set-up period, be able to run with less ongoing financial support from the Council.

In the summer 2013, time banks were already in operation in Cambridge and other parts of the county, but the County Council was concerned that the time banking model may not take off in the more deprived areas where engaging community activity was desperately needed. The purpose of the Time Credits programme was to help bring the time banking model to new areas in a way that would enable organisations alongside individuals to act as the driving force to generate momentum for the movement, and that would enable larger numbers of people to get involved. A Spice Time Credits network was already running in neighbouring West Norfolk, with several corporate spend partners in Cambridgeshire. Wisbech's location bordering West Norfolk, together with its size and socioeconomic profile characterised by high levels of need and deprivation, were among the key factors leading to Wisbech being selected for the Time Credits pilot in 2013/2014.

The Wisbech pilot was set up with little financial input and a view of wanting to find out if the Time Credit approach would work in an area like Wisbech, and what outcomes could potentially be achieved. Three local organisations were invited to join in at the pilot stage as earn partners, and a few local services signed up as spend partners. Further spend opportunities were available via the West Norfolk Spice Time Credits scheme. All earn partners were also encouraged to develop 'community spend' opportunities for their volunteers, potentially in collaboration with each other. The benchmark targets for the pilot were basic, including the numbers of people engaged, and the number of Time Credits earned and spent. Apart from these, the success of the project was largely measured in terms of the individual experience, i.e. what motivated the earn partners and individual members to get engaged, and what they got out of it.

Positive feedback from the pilot partners encouraged the Community Engagement team to seek further funding to commission Spice to expand the Time Credits programme to include

other parts of Cambridgeshire, with an ultimate objective of developing a county-wide network of local Time Credit projects. The model's focus on developing stronger and more resilient communities resonated well with the Building Community Capacity project set up in 2009 to support the transformation of adult social care services in the UK, and attracted the attention of the Children, Families and Adults Directorate (CFA) at the County Council. Its focus on co-production and active community involvement also fitted well with the CFA's new 'Transforming Lives' model, designed to help people and communities to help themselves, to reduce the need for more intense, longer-term support and high-level service dependence among those who could potentially be supported to remain more independent. In 2014, the Cambridgeshire Time Credit programme was allocated a total budget of £251,000 over three years, of which £10,000 per annum comes from CHS and the rest from CFA.

In order to maximise the benefits from the funding, a degree of clarity regarding the target populations was required to develop meaningful benchmarks against which the performance of the scheme would be measured. In collaboration with contributors from the Community Engagement team, Public Health, CFA, CHS and Spice, the following priority areas were agreed upon:

1. Strengthening families
2. Skills and employment
3. Older people

The decision-making process was guided by financial considerations and the working group members' existing knowledge of the potential benefits of volunteering and community involvement for different population sub-groups. The decision to focus on the high-need groups was born out of the necessity to devise new ways of delivering adult social care to meet the new 2015 Care Act obligations whilst reducing spending as a result of severe budget cuts. However, consideration was also given to who would potentially benefit the most from participation in the Time Credits initiative. The processes through which Time Credits could help to achieve positive outcomes for each target group are described below:

Strengthening families - This objective, the working group believed, could be met through both earn and spend activities. One of the local earn partners was keen to engage parents by encouraging them to volunteer at their children's school and, by volunteering at the school, become more comfortable around the school environment and in helping their children with their studies. Having earned the Time Credits, families could then spend them together to try new things and to undertake activities they may not otherwise be able to afford. During the pilot, it became evident that many of the active participants were from the lower end of the income scale, making the latter consideration particularly relevant.

Skills and employment - This objective was inspired by the poor employment figures in parts of Cambridgeshire and existing evidence of time banks' ability to successfully engage unemployed and economically inactive people. Preliminary findings from the Wisbech pilot project suggested that Time Credits incentivised people to engage with activities that enabled them to acquire new skills and work experience, which then helped them to improve

their CVs and employability. People's volunteering pathways also seemed to develop over time, and many who started volunteering in jobs that require very basic skills eventually 'moved on' to more demanding tasks as their confidence increased. In addition to the benefits acquired from the earning activities, Time Credits could be spent to access additional training. The potential of Time Credits to help individuals and communities to enhance their social capital was regarded as a worthwhile goal for social as well as economic reasons, and an important step towards developing stronger, more resilient communities.

Older people - Organisations supporting older people or providing volunteering opportunities specifically for older people were not part of the Wisbech pilot project. However, Time Credits were thought to be a potentially useful tool for enabling and encouraging older people to support their communities, to facilitate greater levels of social activity among older individuals, and to keep newly retired people active for longer. Focus on reducing loneliness, social isolation and low activity levels was motivated by health and wellbeing concerns as well as the financial implications of health and social care needs. In particular, the funders were keen for Time Credits to be used to generate intergenerational activity to help build more integrated and cohesive communities.

The research evidence guiding these assumptions will be discussed in more detail in Working Paper 2 of this series.

4.3 Integrating time banks and time credit networks in Cambridgeshire

At the point of writing, the Wisbech Time Credit network is the most well-established one in Cambridgeshire. During the three years of funding, the County Council is keen for the Time Credit networks across Cambridgeshire to link with local time banking schemes, and to develop into a network of mutual contact, collaboration and support. The ultimate objective is to help a number of active organisations to develop as 'hubs' for their local networks, and to link with each other in a sustainable way that enables them to continue operating the Time Credit network across Cambridgeshire with less financial support from external sources.

Some steps have already been taken to promote connections between time banks and Time Credit networks. This process is facilitated by shared values and the guiding core principle that everybody's time is equal and one hour of time spent helping others or volunteering for a local organisation always equals one Time Credit or one hour in the bank. Several time banks across Cambridgeshire are already offering their members the opportunity to exchange up to 10 of their timebanked hours for Time Credits, and both the County Council and Spice believe that there is potential to develop this further in future. If the integration process is carefully planned and executed, the subsequent joint networks will have great potential to bring the strengths of each model to a wider audience.

5 Conclusions

The purpose of this first Working Paper has been to set the context for the evaluation of the Wisbech time credits network. It has sought to describe the origins of the time banking movement, the underlying core principles, typical time banks, the opportunities and challenges time banks and other time-based currencies face, and the way in which the Time Credits model has been developed from time banking.

Time banking and other time-based currencies are favourably viewed by fiscal regulators in countries such as the UK and US. In the UK, time-based currencies have grown rapidly in popularity since the late 1990s when first time banks were set up. Following the cuts to local authority budgets in recent years, local authorities have become increasingly interested in the potential of time-based currencies to help communities help themselves and enable the continuous provision of certain non-essential services in the face of growing budgetary constraints.

Existing research on time currencies has associated participation in them with numerous beneficial outcomes, including improved health, wellbeing, skills and confidence. Time currencies such as Time Credits are believed to provide an efficient tool for engaging people who are often excluded from the mainstream economy, and instrumental in helping to develop more inclusive, cohesive and resilient communities. Much of this evidence, however, is drawn from small-scale, qualitative studies or surveys using a self-recall method instead of more robust research methodologies. There is a need to address this knowledge gap by rigorous, independent evaluation of some of the existing models to enable more accurate estimates of the extent and degree of their potential impact to be drawn. In particular, evaluations of time-based currencies may need to focus more on monetary value outcomes so that the case for the economic impact of time banks can be more convincingly made. This, however, would be an extremely challenging undertaking, not least because of the versatile nature of the time-based currencies and the multitude of ways in which financial benefits may be generated.

This evaluation utilises a mixed-method research design, which incorporates a more scientific approach to quantitative data collection than has previously been used in evaluations of time-based currencies. If successful, the emerging data may enable us to form a better understanding of the source and nature of the potential cost savings to enable suitable tools to be developed to capture these benefits in a more systematic manner. As such, this is an experimental and ambitious research project, with significant potential to make an important contribution to the existing literature on time-based currencies. The existing research evidence guiding the initial assumptions informing the survey design and the content of the survey questionnaire are discussed in detail in Working Paper 2 of this series.

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