Time Banks in the UK: Building Sustainable Communities

Gill Seyfang

Centre for Social and Economic Research on the Global Environment
University of East Anglia
Norwich
NR4 7TJ, UK

g.seyfang@uea.ac.uk
www.uea.ac.uk/~e175/

Abstract

The challenge to create sustainable communities is identified as a core priority in 'Securing The Future', the UK government's strategy for sustainable development. Tackling social exclusion and building neighbourhood engagement are seen as principal elements of that objective, and there is an urgent need for tools and initiatives to achieve these aims. Community currencies are a grassroots innovation which claim to meet those goals. They are initiatives which develop and utilise an alternative medium of exchange, to enable people to trade goods and services without using cash. This paper evaluates a particular type of community currency – a time bank where participants use time as a unit of money – as a tool to overcome social exclusion. An innovative evaluation tool is developed to identify observable impacts of participation in the time bank, according to three criteria of social inclusion: achieving economic, social and political citizenship. A multi-method case study of a single time bank implements this appraisal tool, using postal surveys and interviews and focus groups with participants, document analysis, site visits and interviews with key stakeholders. It finds that the time bank is largely successful in meeting its social inclusion goals, and that the activity taking place is small in scale but very significant to the – mainly socially excluded - participants. A combination of government support to remove inhibitive social security regulations, and secure funding could enable time banking to grow into a powerful tool for building sustainable communities.

Key Words:

Community currencies, time banks, social exclusion, sustainable communities, sustainable development

Acknowledgements

1. INTRODUCTION

The challenge to create sustainable communities is identified as a core priority in 'Securing The Future', the UK government's strategy for sustainable development (DEFRA, 2005). John Prescott MP, deputy Prime Minister asserts 'Creating sustainable communities means putting sustainable development into practice. Sustainable Communities must combine social inclusion, homes, jobs, services, infrastructure and respect for the environment to create places where people will want to live and work now and in the future' (cited in DEFRA, 2005 p.120). Tackling social exclusion and building neighbourhood engagement are seen as principal elements of that objective, and there is an urgent need for tools and initiatives to achieve these aims. Community currencies are a grassroots innovation which claim to meet those goals. They are initiatives which develop and utilise an alternative medium of exchange, to enable people to trade goods and services without using cash. This paper evaluates a community currency – a time bank – as a tool to overcome social exclusion.

Contemporary community currencies have attracted increasing attention from both analysts and activists over the last ten years, with a growing body of knowledge describing the characteristics, development and impact potential of many different forms of currency with a wide range of social, economic and environmental objectives (see for example Williams et al, 2001; Lang, 1994; Douthwaite, 1996; Pearson, 2003; Burns and Smith, 2004). Given these multi-faceted goals, community currencies are promoted as potential tools for sustainable development and for growing sustainable communities. The role of small-scale, community-based local initiatives in the transition to sustainability is becoming more recognised by commentators such as Douthwaite (1996), Church (2002) and Young (1997), who inscribe these activities with a greater degree of local ownership and commitment than top-down initiatives, as well as grounding sustainability in real-everyday-life actions – both important factors for success. Building on this, sustainable consumption is an increasingly important political goal (DEFRA, 2003), and as Maniates (2002), Levett et al (2003) and van Vliet et al (2005) argue, existing social institutions and infrastructure is inadequate to the challenge of transformation for sustainability. Instead, the development of new collectively-created 'infrastructures of provision' holds promise for substantive rather than superficial, individualistic change. One aspect of this infrastructural change may be in the area of 'work' and social exclusion – traditionally understood in policy and analysis in terms of access to paid formal employment (SEU 2001). However, alternative conceptions of work and social exclusion seek to develop more holistic approaches to understanding the role of employment in inclusion (Seyfang, 2004; Williams and Windebank, 1999). Social exclusion is defined here as the denial or inability to exercise social, economic and political citizenship rights (Marshall, 1950).

This paper makes a novel contribution to these literatures on community currencies, sustainable development, sustainable consumption and social exclusion. There is little published research on time banks, a new form of community currency, and none linking time banks to the sustainable development agenda. Existing research on time banks has focused on their ability to promote improvements in quality of life and health outcomes (Gimeno, 2001), and other studies have examined their utility as a tool for tackling social exclusion (Seyfang, 2002, 2003, 2004). This research adds to the existing knowledge base with new evidence and innovative analysis of a time bank as a tool to overcome social exclusion, and fills the knowledge gap by examining how it can be used to promote sustainable communities.

It does this by developing an innovative evaluation tool to assess the effectiveness of a time bank at meeting social inclusion goals. It applies this to a case study time bank which has not been previously researched, and presents the results of a qualitative evaluation study. This multi-method study comprised site visits, interviews with coordinators and participants, document analysis, a postal survey of participants, and focus groups.

The paper proceeds as follows: section two describes the rationale and development of community currencies in general, before focusing on the evolution of time banks in the UK. It describes a theoretical framework for understanding social exclusion and a research methodology is developed which builds on these concepts. Section three sets out the case study to be investigated and the research methodology to be used, presenting the evaluation tool developed in the previous section. Section four presents the findings of the case study, and finally section five discusses the implications of these findings for policy and research.

2. TIME BANKS, COMMUNITY CURRENCIES AND SOCIAL INCLUSION

A range of community currencies exists across the world, from 'green point' loyalty cards to encourage sustainable consumption and recycling such as the Nu-Spaarpas scheme piloted in Rotterdam (Van Sambeek and Kampers, 2004; see also www.nuspaarpas.nl), through Local Exchange Trading Schemes in the UK and Canada (Lang, 1994), to Ithaca Hours, local currency notes which circulate in a specific town, boosting local businesses and strengthening the local economy (Douthwaite, 1996; see also www.ithacahours.org), each designed in a particular way to meet a particular objective (Seyfang, 2004; see also www.complementarycurrency.org for information and resources on community currencies from across the globe). 'New economics' and 'green' movements have actively promoted community currencies as tools to strengthen local economies and at the same time revive social capital and community participation and promote sustainable livelihoods (Douthwaite, 1996; Boyle, 1999).

Time banks were invented in the mid-1980s by Edgar Cahn as a response to the erosion of social networks and informal neighbourhood support which Cahn perceives as the bedrock of society (Cahn and Rowe, 1998). The idea was brought to the UK in 1996 and the first UK time bank was established in 1998 in Gloucester under the name Fair Shares. In 2002 a national survey of Time Bank coordinators across the UK found that there were 36 active Time Banks with an average of 61 participants each (Seyfang and Smith, 2002). Since then, the idea has grown and by 2006 there were 80 active time banks across the UK with a further 35 being developed. This equates to 5522 participants, who have exchanged over 422,508 hours (Time Banks UK, 2006). Time Banks were recently highlighted by the UK government as a tool for community capacity-building and building better neighbourhoods (Department of Health, 2005).

Time banks aim to help people to 'spend time building community' through the mechanism of members exchanging time and help among themselves, via a 'time broker' who matches members' needs and abilities, to produce a 'reciprocal volunteering' scheme. It is particularly aimed at those on the margins of the conventional economy – the jobless, those in low-income households, the retired etc. The services exchanged typically include companionship, giving lifts, telephone support, sharing skills, small DIY jobs, gardening, dog-walking etc. Thus, participants are able to meet some of their needs (without spending money), and are also able to begin to see themselves as providers of useful services to the community, gaining self-esteem and confidence. This in turn promotes the formation of networks of friendship and

support in neighbourhoods, which brings benefits in terms of increased health and welfare, and may also lead to greater involvement in community organisations in general –increased participation in local civic life. However, rather than focusing on existing networks and communities, time banks aim to bridge different communities, bringing together people from different social groups, creating social capital among disparate groups. In particular, time banks aim to include people who would not normally be involved with community volunteering – and the benefits of participation are of particular relevance to socially excluded people (Cahn, 2000). Furthermore, time banks aim to enable people to practise working under different rules to the conventional economy, redefining what is considered valuable, and offering opportunities for more equitable exchange relations in terms of gender and class (Burns, 2000). In sum, we might use the language of 'social inclusion' to describe what time banks aim to achieve, by looking first at the 'social exclusion' which they aim to overcome.

Social exclusion has become the dominant policy discourse relating to social deprivation, poverty and regeneration in western Europe. It has become adopted and used as a catch-all term to encompass poverty, unemployment, deprivation, marginalisation, ghettoisation etc– the mixture of social and economic problems which have accompanied industrial restructuring during the 1980s and 90s (Room et al, 1992). At the same time, it has become a shorthand for, in the UK in particular, the social conditions resulting from, primarily, lack of engagement with the formal employment market (SEU 2001). Social exclusion differs from previous hegemonic terms in poverty analysis (absolute or relative poverty, for example) in the following three key ways. First, it moves from a static to a dynamic analysis, seeking to understand the processes by which individuals and groups become excluded, and sees their deprivation as not only an outcome but as a process. Second, it understands deprivation to be multidimensional, encompassing poor housing, low education, low income and savings, unemployment, ill health, community fragmentation, etc. Social exclusion generally refers to a number of different and interrelated exclusions from aspects of mainstream society, and to 'a catastrophic discontinuity in relationships with the rest of society' (Room, 1999:171). Third, it defines deprivation and poverty as being embedded in social relations, rather than existing in a world of atomistic actors, and therefore includes notions of agency: people and groups *are excluded*, whether actively or passively, *by* other people, social structures, policies, mechanisms and institutions (Room, 1999; Silver, 1994).

The European Commission's understanding of social exclusion is founded upon a model of society where structural inequalities are ameliorated by effective and active citizenship, and it is T. H. Marshall's conceptualisation of citizenship - comprising civil, political and social rights, which enable a full and equal participation in the community - which holds sway. In analysing conceptions of social exclusion, this coincides with Silver's (1994) 'monopoly' paradigm and Levitas' (1998) 'redistributionist discourse', and is founded in social democratic thought and the work of Marx and Weber. It views social exclusion as a product of powerful social structures and hierarchies resulting in social inequalities, which are ameliorated by collective organisation, state redistribution of wealth, and effective and active citizenship - comprising civil, political and social rights.

Civil rights refer to fundamental legal equality - freedom of speech, the right to own property, and the right to seek justice in the courts. Political rights encompass the right to influence decisions which affect oneself – through local and national government, and other local associations. For national citizens, the first two of these can be assumed to be in place, and accessible. Social rights include what is nowadays termed economic as well as social citizenship – as Marshall describes it: "by the social element I mean the whole range from the

right to a modicum of economic welfare and security to the right to share to the full in the social heritage and to live the life of a civilised being according to the standards prevailing in the society" (Marshall, 1950:11). Social exclusion is defined as the denial or inability to realise those rights, and the state's role is to redistribute income, protect social rights, and enable active citizenship (Byrne, 1999). This interpretation increasingly underlies the European Commission's discourse on social exclusion, as demonstrated in its 1992 report on Social Exclusion: "... we define social exclusion first and foremost in relation to the social rights of citizens" (cited by Room et al, 1992: 14).

Time Banks UK's statement of values (2001) builds on those set out by Edgar Cahn (2000), and includes: mutual appreciation; valuing what is important; interdependence; connecting people; humane economics; openness. Each of these different objectives of time banks relate to either economic, social or political citizenship (civic citizenship is taken as given for UK citizens), as discussed above, and so we can see time banks as a tool for overcoming social exclusion and promoting civic engagement by addressing each of the modes of citizenship. Within the context of the time bank, *economic* citizenship is indicated by the ability to engage in productive activity, receive reward for doing so, and the ability to save for the future, meet one's needs, and build links with formal employment and training. *Social* citizenship is concerned with growing social networks of trust and reciprocity, bridging communities and generations, developing friendships, and cultivating self-esteem. *Political* citizenship relates to involvement with local decision-making fora, associations and organisations, and to the ability to redefine social structures and institutions. Each of these themes is linked to one or more sub-topics where evidence may be collected to support or refute the hypothesis that time banks enable people to practice effective citizenships – hence promote social inclusion.

3. CASE STUDY AND RESEARCH METHODS

The research consists of a case study of an individual time bank, namely Stonehouse Fair Shares (FS), based around the small rural town of Stonehouse in Gloucestershire. This was the first time bank to be established in the UK, and was set up by the Gloucester-based Fair Shares time banking charity in 1998. When the research was carried out, the time bank was 4 years old and the largest in the UK with 102 participants (some of whom represented organisations). It employed a part-time time broker whose role was to recruit participants and gently nurture their involvement – a challenging task for the more socially excluded members – by brokering time exchanges between the members. She kept a database of the skills offered by participants, and acted as a central point of contact for participants. When a member contacted her, requesting help and assistance through the Fair Shares, she found a willing member to help and arranged the appointment for it to take place. In this way she 'vetted' the volunteers and ensured good compatibility, and provided a trustworthy backing to them, helping to overcome reservations about inviting strangers into one's home. She also kept records of the hours exchanged and provided statements and newsletters to keep members informed. The types of services exchanged includes small home repairs, lifts to the shops, companionship, dog-walking, gardening, etc.

Stonehouse FS was largely based around a number of sheltered housing schemes, and was originally targeted at the elderly and less-able population of Stonehouse; however more recently the need for a wider cross section of participants has become evident and more younger people are being sought as recruits. In addition to individual members, there are a number of groups who have joined FS, such as a local secondary school (which uses FS

involvement as part of the national curriculum on citizenship), the local Neighbourhood Project, a nursing home, a nursery school, and most recently, Age Concern. These groups allow their members to participate in FS on behalf of the organisation, and allow the sharing of resources between different parts of the community. For example, FS will facilitate environmental work in the school, working with the tree council and neighbourhood project.

The research process is informed by the principles of community-based action research – which aim to democratise and make transparent the research process, reducing hierarchical barriers between the researcher and the researched, and so ensuring the research is consensual, empowering, non-exploitative and socially progressive (Stringer, 1996). These principles include making the researcher a practical resource for the groups studied, reciprocating the help given by research subjects by feeding back information in a useful form (so enabling them to take action to resolve their particular difficulties), and building into the process a means of gathering continuous feedback. While the research process began with certain pre-defined objectives and theoretical constructs, it allowed flexibility and inclusion of additional agendas which have arisen throughout. In other words, the presence of the researcher has changed the field, and this has been embraced as a positive outcome, rather than a negative side-effect (Stanley and Wise, 1993).

The research methodology used here to evaluate the social inclusion impacts of participation in a time bank is qualitative, which implies: that it is 'interpretivist', meaning it is concerned with how social actors experience, perceive and interpret the world; it employs data-collection techniques which are sensitive, and respond to social contexts, so that research subjects are studied in their natural social settings rather than in standardised, laboratory conditions; analysis aims to produce rich, holistic, detailed explanations of complex social realities (Mason, 1996). Therefore, the research employs a combination of *extensive* and *intensive* methods, to allow for triangulation of data and greater validity, plus the production of data which could be easily compared with other situations to assess generalisability (Sayer, 1992: 243).

The research took the form of a case study of Stonehouse Fair Shares, using several inter-related forms of inquiry: site visits, interviews with organisers, analysis of trading records, and semi-structured interviews or focus groups with members to access their perceptions of their activities in time banks. Two focus groups were held, segregated by gender, and 6 men and 20 women attended respectively. Both groups were dominated by the elderly. A postal survey was also conducted with the members of the case study time bank, which achieved a response rate of 21%, which is comparable with similar studies. For reasons of time and financial constraints, this study relies on retrospectively asking participants how they think their activities in time banks has affected their lives, in a 'snapshot' of their experience, rather than tracking them over time.

Time banking is a value-led initiative which aims to bring about benefits in economic, social, personal, ethical and community well-being. The evaluation of such impacts requires a wider range of indicators, and a broader conception of 'well-being' than is conventionally employed in project appraisals (where, for instance, the numbers of jobs created or money saved might be the primary indicators of success). There is a growing body of work developing in the UK which systematically analyses multi-dimensional impacts of these types, and is becoming more influential in policy circles, particularly in relation to the development of participatory social indicators for sustainable communities (MacGillivray et al, 1998; Walker et al, 2000), and which informs this evaluation. Following this work, and contextualising it within the

present study, Table 1 presents the evaluation tool employed in the case study research. It shows the principal goals of economic, social and political citizenship, together with the various objectives they embody (such as the ability and opportunity to meet economic needs), and the types of indicators used to identify impacts in that area (for example successfully giving and receiving help through the time bank). Thus, a blend of quantitative and qualitative data will be examined to assess the effectiveness of the initiative.

Table 1: Indicators of Social Inclusion Impacts on Participants

	Objective	Indicator
Economic citizenship	ability and opportunity to earn income / recognition doing productive work	successfully giving time through the time bank
		finding *new* opportunities for giving time and earning recognition
		gaining / improving skills and experience
		awareness of ability to make a useful contribution to society
	ability and opportunity to save for the future	people saving their time credits for future use
	ability and opportunity to meet needs	successfully receiving time and help through the time bank
		finding *new* opportunities for receiving time and help
	increasing links with formal economy – employment and training	using skills/experience gained on time banks to help access formal employment or training
		having direct links with training providers
Social citizenship	growing social networks – trust and reciprocity	greater social contact with others in the community
		both giving and receiving time – two-way interaction with the community
		participants report increasing sources of support, ongoing exchanges
		accessing wider sources of advice and support, local services etc
		feeling needed and useful, have a contribution to make to society
		improving the neighbourhood
	bridging communities and generations	different social groups coming together, participants spending time with and getting to know people from different backgrounds, ages etc. Or are members coming from existing social groups (bonding or bridging social capital?)
	growing friendships in the area	participants report making new friends through the time bank (close friendships? – strong or weak ties?)

	building self-esteem	growing self-confidence
		increasing sense of personal efficacy, ability to plan for the future
Political citizenship	greater engagement with local democracy, associations and organisations,	increased membership and participation in other civic organisations in community life eg parish council, school governors, voluntary organisations etc
		increased sense of efficacy and control
	redefining social structures and institutions according to different values	increased gender equality - redefining 'valuable work' and rewarding the work which is normally unrecognised and unpaid
		group formation with others who share certain values
		putting visions into practice

4. AN EVALUATION OF STONEHOUSE FAIR SHARES

The origins and development of Stonehosue FS has been described in the previous section, but now we must ask: who joins FS and why? Given its history and original focus among several sheltered housing homes in the town, it is not surprising that the membership is heavily skewed towards older people: 60% are of pensionable age or over, and a good many participants are in their 80s and 90s. In addition, the demographic profile in Table 2 shows that Stonehouse Fair Shares (FS) participants are overwhelmingly drawn from socially excluded groups. The vast majority (70%) of FS members are not in paid employment, and a quarter (25%) of FS participants have a gross weekly household income of under £100 a week (£5,200 a year), compared to 11% of the south west region population (National Statistics, 2000). A third of FS participants (33%) have a limiting long term illness, and 17% are registered disabled. While the educational attainment of FS members shows a higher than average representation of degree-level education, there is also an over-representation of participants with no qualifications at all (38%, compared to 31% of the general public)(ONS, 1998).

FS members had relatively fewer informal support networks than average. When asked about the help they ordinarily give and receive, 53% stated that they had given informal voluntary help to others (ie not through an organisation), compared to 74% of the general population. Similarly, 47% had benefited from informal voluntary assistance (compared with 74% of the public) (Davis-Smith, 1998). These figures indicate a marked lack of engagement with informal opportunities for receiving help.

Table 2: Characteristics of Stonehouse Fair Shares members

	Stonehouse FS*	Great Britain Population
Pensionable age or over	60.0%	21.7%[a]
Not in paid employment	70.0%	51.3% [b]
Retired	55.0%	19.1%[b]
Female	80.0%	52.3%[b]
Household income <£100/week	25.0%	11%[c]

Household income <£249/week	68.8%	38%[c]
Limiting long term illness	33.3%	12.7%[d]
Registered disabled	16.7%	
No qualifications	38.1%	31%[e]
Degree education or higher	28.5%	13%[e]

* Figures given as percentages vary according to the level of response for each question
a: Comparing with the South West region, (OPCS, 1994)
b: OPCS (1993b)
c: Comparing with the South West region. (National Statistics, 2000)
d: ONS (1998)
e: Comparing with the South West region, (OPCS, 1993a)

So, we can see that Stonehouse FS attracted disproportionately socially excluded groups; but to what extent was it successful in meeting its social inclusion objectives? FS participants had a range of objectives for joining the project. Principal among these is the desire to help others (75% of respondents gave this reason), followed by wanting to become more involved in the local community (55%). Getting help for oneself, improving the neighbourhood and meeting people were each listed by 35% of respondents, and 70% said the time credits were fairly or very important to them. Three quarters of the respondents (76%) felt that FS had helped them to achieve their objectives, and 63% said that their time banking experience had been a good one (32% said it had been neither good nor bad). Activity on the time bank is relatively slow: according to the coordinator, the majority of participants (60%) spend or earn time credits only 3 or 4 times a year. However, the qualitative impacts of participation are significantly greater than such low activity levels might suggest, and the life situations of many of the participants must be remembered when considering the small but important impacts of the FS, for instance, as the coordinator explained:

> One housebound participant with ME and stroke victim is now taken into town once a week and has become a friend of the family of the service provider. Another was pushed in her wheelchair to the Co-op and got fish and chips on the return journey. She had not been to the Co-op for over 12 months.

And a participant expressed the health benefits of participation in very concrete terms:
> it's about stimulation… we can choose to sit in our flats and do nothing, and nobody knows about us… sometimes I don't speak to a soul all day… so this sort of getting out, getting your coat on, getting on buses, getting to meet people is wonderful, I think, so that if you're doing something for somebody, its also helping you, because it's stimulation that keeps you going!

4.1 Economic citizenship
The FS coordinator described one set of relationships which the initiative had created:

> An ex-music teacher who had to retire with early stages of Parkinson's disease needed help with her gardening. In return she plays the piano at Hazelwood's songs of praise meeting, once a month. The woman who

provides a gardening service, now receives piano lessons, something she is unable to afford ordinarily.

The giving and receiving of time and services is perhaps the most obvious aspect of Time Banking, and relates directly to the *economic* mode of citizenship. The participants had given an average of 21.1 hours each, making a total of 2,150 hours exchanged altogether, though activity on the time bank was relatively slow: according to the coordinator, the majority of participants (60%) spend or earn time credits only 3 or 4 times a year. Almost half of the survey respondents (47%) had successfully used FS to ask for and receive help for themselves, and 42% had learned about additional sources of support in their community. A third (32%) felt that participation in FS had improved their quality of life, while 21% said it helped them to feel more in control of their lives. In addition, there are a range of other instrumental benefits which are attained by members. For 16%, FS had helped them to plan for the future, and 11% said they had gained or developed skills through the project.

The most commonly cited benefit of being in FS was the opportunity to be of service to other people (listed by 73.7% of respondents). Allied to this was the feeling of being useful – especially in retirement – and need by others, and of having something to offer to society (reported by 52.6% and 57.9% respectively), indicating a high level of achievement of this objective. The male focus group attendees were particularly keen to be able to *give* a useful service (eg: 'now I've retired I thought I might be some use to somebody…'), while the female discussants were equally keen on *receiving* help for themselves. One participant commented 'It feels good doing something productive for your gain and others' gain. If I have something at my disposal (skill or accessory) that I can share with someone else (and vice versa), the 'feel good' factor is tremendous', and the coordinator remarked 'Fair Shares provides 'work' and companionship for some of the oldest members in Stonehouse. One very elderly gentleman provides gardening and lifts in return for the publication of his memoirs/autobiography, since the death of his wife.'

Furthermore, the Time Bank created *new* opportunities for exchanging services. When asked to give examples of their time credit-earning activities on FS, and say what they would have done in the absence of the scheme, in a half of the cases (50%), the participants stated that they would have still given the same service as a favour, and in 15% of the examples, they said they would have done the same service as a formal volunteer. In these cases, FS does not increase the amount of support available, but it does reward the work which is done, giving something of value in return. However, in a quarter of the examples (27%), they said they would not have done the work at all – and here FS has facilitated the provision of services which would not have taken place otherwise.

The Time Bank was found to be mobilising additional sources of support to those in need. When FS participants were asked about the services they had received, and what they would have done if FS had not existed, they reported that for over a third of the services they had received (38%), they would not have had the help at all, otherwise. For a quarter of the examples given (24%), the participants would have asked a friend or neighbour for the service as a favour, and for 5%, they would have had the same help through a formal volunteering organisation. However, in a third of cases (33%), they stated that they would have paid someone to do the work. Given the low incomes of Stonehouse FS participants, the fact that they can save money by using time credits on FS to purchase services that would otherwise have cost them scarce money, is important, and 21% of respondents cited this benefit.

4.2 Social citizenship
The social aspects of participation are more difficult to measure, but perhaps the most significant factors for many. One elderly woman living in sheltered housing explained:

> *I think one of the good things that's come out if this is the fact that the youngsters are prepared to work with elderly people like us, its bridging the gap between the young and the old, and it makes us appreciate that not all youngsters are bad, and not all elderly people are fuddy duddies …bridging that gap between the age groups… some youngsters don't have grandparents living near them anyway… some of them have adopted us as grannies!*

And the coordinator elaborated:

> *Many elderly people do not see their grandchildren regularly. The school's involvement has bridged this gap and renewed their faith in the youth. Several youngsters baked mince pies with the participants and warden, to eat at a Xmas concert provided at the school, attended by FS service receivers.*

Developing *social* citizenship was a major motivation for participants: over a third of FS members joined because they wanted to meet people and make friends, and this provided the second most-often cited benefit of participation. Over two-thirds of survey respondents (68%) said they had got to know more local people through the project, and over half (53%) said they had met like-minded people. Nearly as many (47%) reported spending time with people from different backgrounds and different ages, and a quarter (26%) said they had made close friendships through FS. For 16%, FS had been a boost to their self-confidence. Comments made by participants about how this has affected their lives included: '[it's a] … great way to be able to meet people, to be able to make a difference to local people's lives. Always knowing someone is there to lend a hand' and 'I think one of the nicest things that's come out FS is making friends … I think a lot of friendships have built up around FS'.

Increasing community involvement was the second most popular reason for joining FS, and participants reported good levels of benefits in this area, and 42% felt it had enabled them to get 'out and about' in the community more. One member said 'Having only moved to the area one and a half years ago, it was nice to have an opportunity to easily access my local community and neighbours' and another said 'It has involved me with others who I would not have met, and has taken me to places where I would not have travelled to otherwise'. This is not insignificant, considering the level of infirmity and support needs of many of the participants. In addition increasing community involvement, a third of participants joined with the aim of improving the neighbourhood in general. Reflecting this, 47% of respondents felt that FS had helped make their neighbourhood a better place to live, and that they had managed to make a difference to their community.

4.3 Political citizenship
Overlapping somewhat with the previous section in increasing engagement with the community, the *political* citizenship aspects of Time Banking are also evident in the findings. Over a third (37%) of survey respondents said FS had helped them to become more involved with local community groups, organising events and so on, by developing the skills, confidence and contacts necessary.

In addition, for some members there is an element of putting one's ideals and visions into practice when participating in FS (21% of respondents felt this way), which is also related to the above points about neighbourhood improvement. The visions are related to equality, community spirit, and by-passing the monetised market. Participants described it thus: 'people working together on a par to better enhance community spirit', 'society's support systems are failing people. Access to certain services are expensive and therefore inaccessible. Timebank – when having a vast mix of skills offered – can enable people to access services / things they otherwise couldn't' and 'when individual members of a community can help and support each other, and help a community gel. A massive improvement and not a penny is exchanged'.

The skills exchanged within a Time Bank are often the everyday work of social reproduction – talking, companionship, sharing skills, small repairs, giving lifts etc – which are traditionally unvalued by the market economy. But in this system, the providers of these skills are given equal status with professionals. For some members (16%), FS was useful in that it gave them recognition for some of the unpaid work that they do: 'It values skills (such as helpfulness, listening etc) which are undervalued in the commercial world'. This is particularly valuable for women who traditionally provide the bulk of unpaid work necessary for domestic and community maintenance.

4.4 Barriers to overcome

The main barriers faced by the Time Bank relate to internal matters of funding and staffing levels. A high level of input is required to successfully extend the scheme to socially excluded groups of residents, and to ensure their continued engagement, and short-term insecure funding continually threatens the gains made. There was also a tendency for participants to want to offer services more than ask for them, resulting in stagnation on the scheme, and a decline in reciprocity. Another major difficulty was the government policy on incapacity benefits. Currently, participating on a Time Bank is seen as actively engaging in work, which disqualifies recipients of these benefits, so preventing them from taking part. However, this work has shown that for many participants, getting involved with the Time Bank was a type of occupational therapy, and one which vitally boosted self-esteem and confidence, skills and social support networks, with concurrent health – and economic - benefits. Finally, while the government has declared Time Banking tax-exempt for exchanging services, exchanging goods on a Time Bank can incur tax liabilities or threaten eligibility for state benefits. This prevents Time Banks using donated goods – eg refurbished computers, cinema tickets, etc – as rewards for participating, an incentive technique which has proved particularly successful for involving younger people in the USA (Cahn, 2000).

5. CONCLUSIONS

The evaluation presented above has revealed that Stonehouse Time Bank was largely successful at meeting its objectives of improving their members ability to practice economic, social and political citizenships, and although the scale of its activities was small, the social inclusion impacts it had on members' lives was significant. It might be said that the major impacts of the Time Bank were cultural and symbolic – some people liked what it represented and felt better knowing it was there, even if they rarely used it themselves (Jacob et al, 2004). Secure financial support and a change in government policy to encourage benefits-recipients to participate in Time Banking would remove the principal barriers faced by the initiative, .

This study has a number of lessons for wider discussions on community currencies, social inclusion and sustainable communities. Community currencies are innovations in social infrastructure: new institutions for meeting social, economic and environmental needs; new 'systems of provision' based upon different values to the mainstream – in this case financial systems and relationships. In this sense political citizenship is crucial: they are an expression of values and beliefs about how society and the economy could be organised; a microcosm of a vision for a better society, perhaps – an embodiment of the cultural capital referred to above. While different currency systems may embody a range of principles and values, time banking represents and fosters social inclusion in particular, with an emphasis on developing informal networks of support and social care. Alternative systems of exchange could be developed by public-private partnerships which incentivise different types of behaviour, for example reducing and recycling waste, using public transport or cycling, buying local produce, etc. The drive for sustainable communities requires action at all levels in society: government, businesses, NGOs and citizens. This research has shown that given an enabling policy framework and support, community currency systems have the potential to be developed as a powerful new tool for growing inclusive, sustainable communities.

The research has also raised questions about public policy for sustainable communities and 'work'. Government policy on social exclusion is currently focused upon developing 'pathways into work', showing that 'work pays', and eliminating the informal (cash-in-hand) labour market (SEU, 2004). However, this research has shown that informal exchange – albeit not for cash but for alternative reward and recognition – provides a foundation for inclusive neighbourhood life, on which sustainable communities are absolutely reliant. If every community activist were encouraged or forced (by threat of benefit withdrawal) into paid employment, then who would be left to run community groups, to look after children, to care for older people, and to engage as active citizens in our communities? (Burns, Clark and Boyle, 2005; Williams, 2005). It is time that the government recognised and valued the input of time and energy which thousands of citizens make in their communities, working towards sustainability and social inclusion, and adopted new means of encouraging rather than eroding such behaviour. Time Banks show that such a system is possible: the challenge facing government now is to adopt its principles to recognise and reward socially useful work, and grow truly sustainable communities.

REFERENCES

Boyle, D. (1999) *Alternative Currencies, Alternative Identities*, Centre for Reform Paper No. 5, (Centre for Reform, London)

Burns, S. (2000) 'New Economy, New Equality' in *New Economy*, 7(2)

Burns, S. and Smith, K. (2004) *Co-Production Works! The Win-Win of involving local people in public services* (New Economics Foundation, London)

Burns, S., Clark, S. and Boyle, D. (2005) 'The Downside To Full Employment' (draft essay) (New Economics Foundation, London).

Byrne, D. (1999) *Social Exclusion*, (Open University Press, Buckingham)

Cahn, E. (2000) *No More Throwaway People: The co-production imperative* (Washington, Essential Books)

Cahn, E. and Rowe, J. (1998) *Time Dollars: The new currency that enables Americans to turn their hidden resource – time – into personal security and community renewal*, (Family Resource Coalition of America Chicago) [second edition, first published 1992]

Church, C. (2002) *The Quiet Revolution* (Shell Better Britain, Birmingham)

DEFRA (2003) *Changing Patterns: UK Government Framework for Sustainable Consumption and Production* (Defra, London).

DEFRA (2005) *Securing The Future: Delivering UK Sustainable Development Strategy* (The Stationery Office, Norwich).

Department Of Health (2005) *Independence, Wellbeing and Choice: Our vision for the future of social care for adults in England* (Green Paper) (HMSO, London)

Douthwaite, R. (1996) *Short Circuit: Strengthening local economies for security in an unstable world*, (Green Books, Totnes)

Gimeno, I. G. (2001) 'A Time Bank Based In A General Practice: A qualitative study of members' early experiences' (unpublished MSc dissertation, University of London)

Jacob, J., Brinkerhoff, M., Jovic, E. and Wheatley, G. (2004) 'The Social *and* Cultural Capital Of Community Currency: An Ithaca HOURS Case Study Survey' *International Journal of Community Currency Research* Vol 8 http://www.geog.le.ac.uk/ijccr/

Lang, P. (1994) *LETS Work: Rebuilding The Local Economy*, Grover Books, Bristol, UK

Levett, R. with Christie, I., Jacobs, M. and Therivel, R. (2003) *A Better Choice Of Choice: Quality of life, consumption and economic growth* (Fabian Society, London).

Levitas, R. (1998) *The Inclusive Society: Social Exclusion and New Labour* (Macmillan, Basingstoke)

MacGillivray, A., Weston, C. and Unsworth, C. (1998) *Communities Count! A step-by-step guide to community sustainability indicators* (London: New Economics Foundation).

Maniates, M. (2002) 'Individualization: Plant a tree, buy a bike, save the world?' in T. Princen, M. Maniates and K. Konca (eds) *Confronting Consumption* (MIT Press, London), pp.43-66

Marshall, T. H. (1950) *Citizenship and Social Class, and other essays*, (Cambridge University Press, Cambridge).

Mason, J (1996) *Qualitative Researching* (Sage: London)

National Statistics (2000) *Regional Trends 35: 2000 Edition,* (The Stationery Office, London)

ONS (1998) *Living In Britain: research from the 1996 General Household Survey* (The Stationery Office, London)

ONS (Office of National Statistics) (2000) *Regional Trends 35: 2000 Edition,* (The Stationery Office: London)

OPCS (Office of Population Censuses and Surveys) (1993a) *1991 Census Report for Great Britain Part 1, Volume 1 of 3,* (HMSO, London)

OPCS (Office of Population Censuses and Surveys) (1993b) *1991 Census Report for Great Britain Part 2,* (HMSO, London)

OPCS (Office of Population Censuses and Surveys) (1994) *1991 Census: Key Statistics For Local Authorities,* (HMSO, London)

Pearson, R. (2003) 'Argentina's Barter Network: New currency for new times?' *Bulletin of Latin American Research* Vol 22(2) pp.214-230

Room, G. et al (1992) *National policies to combat social exclusion* (Second annual report of the EC Observatory on polices to combat social exclusion) (European Commission, Brussels)

Sayer, A. (1992) *Method In Social Science: A realist approach,* Routledge, London (2nd edition)

SEU (Social Exclusion Unit) (2001) *A New Commitment to Neighbourhood Renewal: National strategy action plan*, (London, SEU)

SEU (Social Exclusion Unit) (2004) *Jobs and Enterprise In Deprived Areas,* (ODPM, London)

Seyfang, G. (2002) 'Tackling Social Exclusion With Community Currencies: Learning from LETS to time banks' *International Journal of Community Currency Research* Vol 6 <http://www.geog.le.ac.uk/ijccr/>

Seyfang, G. (2003) 'Growing Cohesive Communities, One Favour At A Time: Social exclusion, active citizenship and time banks', *International Journal of Urban and Regional Research*, Vol 27 (3) pp.699-706

Seyfang, G. and Smith, K. (2002) *The Time Of Our Lives: Using time banking for neighbourhood renewal and community capacity building* (New Economics Foundation, London)

Seyfang. G. (2004) 'Working Outside The Box: Community currencies, time banks and social inclusion', *Journal of Social Policy* Vol 33(1) pp.49-71

Silver, H. (1994) 'Social exclusion and social solidarity: three paradigms', *International Labour Review* 133(5-6) pp.531-578

Stanley, L. and Wise, S (1993) *Breaking Out Again* (Routledge: London)

Stringer, E. (1996) *Action Research: A handbook for practitioners*, (Sage: London)

Time Banks UK (2006) Welcome To Time Banks UK http://www.timebanks.co.uk accessed 25 Sept 2006, copy on file

TimeBanks UK (2001) Statement of Values

van Sambeek, P. and Kampers, E. (2004) *NU-Spaarpas: The sustainable incentive card* (Stichting Points, Amsterdam)

van Vliet, B., Chappells, H. and Shove, E. (2005) *Infrastructures of Consumption: Environmental innovation in the utility industries* (Earthscan, London).

Walker, P., Lewis, J., Lingayah, S. and Sommer, F. (2000) *Prove It! Measuring the effect of neighbourhood renewal on local people* (London: New Economics Foundation, Groundwork and Barclays PLC)

Williams, C. C. (2004) 'Compensating Resident Involvement: The 'Just Rewards' Campaign In The UK' *Planning, Practice and Research* Vol 19(3) pp.321-327

Williams, C. C., Aldridge, T., Tooke, J., Lee, R., Leyshon, A. and Thrift, N. (2001) *Bridges into Work: an evaluation of Local Exchange Trading Schemes (LETS)*. Policy Press: Bristol.

Williams, C.C. and J. Windebank (1999), *A Helping Hand: Harnessing Self-Help to Combat Social Exclusion*, York Publishing Services, York.

Young, S. (1997) 'Community-based partnerships and sustainable development: a third force in the social economy' in S. Baker, M. Kousis, D. Richardson and S. Young (eds) *The Politics of Sustainable Development: Theory, Policy and Practice Within the European Union*, (Manchester University Press, Manchester) pp. 217-36