

Safe and Alert

Reducing risk in time exchanges

Time banking is about helping people to help themselves, each other and their communities. So risk assessment and police checking doesn't sit comfortably with many time bank members or brokers. The people who may become involved in a time bank are the very people that other organizations consider risky – those who are excluded in many shapes and forms.

So how can time banks be inclusive and equally provide a harbour, a safe atmosphere for participants? The following are some ideas relating to risk and time bank activities. They are guidelines on how to determine what is risky and what to do about it.

Ultimately it is down to each time bank to decide with its members what is a risk for its members, and how it will assess that risk before a time exchange is set up. In a rural community time bank the risks will differ from that in a school or for an artist's time bank.

This is an evolving document. If you have any feedback or would like to share how you assess risk in your time bank, or what you consider risky, please email info@timebanks.co.uk. Your comments and sharing your expertise will help in the development of safe and happy time banking practice.

1) Why do we need to think about risk in relation to time banking?

Time bank participants volunteer their time to help out their neighbours and their communities.

There may be occasions when time bank members may be, or may work with vulnerable people, such as the elderly, the frail, children and young people, people with disabilities or mental health needs. We need to be sure that we are not putting anyone at risk or in danger of abuse in setting up a time exchange without prior forethought and care for their safety.

There will also be times when the types of activities undertaken in exchanges will need to be assessed for possible risks (see the example on 'going swimming').

I've given a few scenarios below to illustrate the point:

- Mrs J phoned up the time exchange after Mr B had been to dig her garden. £10 was missing from her purse and he was the only person who had visited her that day.
- Kim had injured her hand badly whilst putting up shelves for Mrs Q
- Kwesi had been racially taunted on his way to James's house and was too frightened to continue to the exchange
- Lily keeps telling Mr C stories from the war and its really distressing him and bringing back bad memories.

What do you do? How can you prevent these situations from occurring?

2) Types of risk

a) Relating to vulnerable individuals: - Abuse

There are a number of different types of abuse:

- **Physical**
e.g. fighting between members, not giving enough or giving too many tablets, unwelcome 'friendly slaps' or punches
- **Verbal**

e.g. racial abuse, sexist comments, personal insults or tasteless jokes

- **Emotional**

e.g. asking someone to buy cigarettes or alcohol, making someone feel obligated and unable to say no, threatening self-harm, relating distressing stories

- **Sexual**

e.g. misreading signals of friendliness, unwanted sexual attention either physical or verbal

- **Financial**

e.g. not putting money in the pot when selling things or collecting donations at an event, asking another participant for money, always giving money for help, stealing someone else's property

Slightly less serious but something that still needs to be considered is **neglect**, where not enough care and attention is paid resulting in distress and possible injury to an individual.

b) Risky business - relating to the activity undertaken

Some activities that need to be considered for risk factor when involving time bank participants, and are generally popular activities with time banks:

1. Driving
2. Any activity involving equipment such as DIY, gardening, sewing, cooking.....
3. Sports activities
4. Anything with children or young people

With both types of risk, we need to identify the **hazards leading to the risk:-**

- Is it a 1:1 situation?
- What is the history of the participants?
- What state is the equipment in and do participants know how to use it competently?
- How much experience do both participants have of the activity? Are they well matched?
- Is the location safe?
- Are there lots of distractions/roadworks/heavy traffic?
- Is the weather likely to cause problems?

3) Prioritising the risk

Significance: How significant is the risk? Could it cost 20p or a life?

Likelihood: What is the likelihood of the risk occurring? Has it happened before?

Frequency: How frequently does the risk appear?

4) Measures to reduce risks

The main way for time banks to reduce risks is through good knowledge of participants by the time broker and good matches for exchanges. For the time broker this will mainly be through the initial interview with participants, and events the participant may attend. It is always best to involve people in group activities to begin with. Always trust your instincts about people and err on the side of caution if unsure.

Building trust and respect is what time banks are about, and the greater the trust, respect and knowledge between participants the less likely the possibility of abuse and accidents.

a) Recruitment and selection

- Hold an **open day** as an icebreaker to get to know potential members better, and for them to get to know each other, you and the time bank
- At the **interview:**

- ✓ Listen and observe well
- ✓ Empathise with participants
- ✓ Obtain references from a reliable source – someone who has known the potential participant for at least 2 years (but not a family member). For people who have newly moved to an area involve them in group activities rather than 1:1 exchanges, at least until you can find out more about them yourself or from other time bank members.
- To avoid too many questions in the interview, hold an **induction day** for new members:
 - ✓ Ask good questions – give some situations to find out their reactions
 - ✓ Discuss with new members what they consider to be risky. They may not mind people smoking but decide they don't want anyone to visit them at home. Find out what is acceptable to them. Let them 'decide the rules' and what safe means.
 - ✓ Communicate work practice and codes of behaviour that minimize risk (such as the Standards of Care). Develop an appreciation procedure and/or a complaints procedure
 - ✓ Provide an information pack, include details on driving, and health & safety (see end notes)
 - ✓ If you have regular activities such as gardening or DIY consider drafting a description of what both parties can expect and their responsibilities, to give a clear idea of what is needed (saves time for you too)
- Have a **trial period** of 1-3 months for participants
- If the participant wants to work with children, young people or other vulnerable people ask them to contact the disclosure helpline to obtain a **police check**. Not every time bank member has to have a police check, only those who want to work with those groups (vulnerable can include everyone but here means the elderly, the frail, people with disabilities or mental health needs). Time Banks UK has more information on police checks.
- Have a **training day**, particularly in the use of equipment. It's also a good way to get people together and share skills.

b) When setting up an exchange

- Agreement – assess the needs of all participants
- Ask yourself the following questions:
 - ✓ Is there any likelihood that a child will be left alone with an older person?
 - ✓ Is there any likelihood that a vulnerable time bank member could be left alone with another member on a regular basis or for a lengthy period? This may be just what they both need, but if there is any doubt in your mind involve more members.
 - ✓ Can the participant use any equipment involved competently, including any motorized vehicles?

If there is any doubt on any of these questions then the exchange should not go ahead, or should only go ahead with assistance/another time bank member present.

c) Feedback/support

- ✓ Be available and accessible to get feedback from participants on exchanges. Be proactive in obtaining feedback. Offer a variety of means of communication – phone, email, letterbox, weekly drop in sessions.
- ✓ Give feedback to participants
- ✓ Try to offer support to time bank members who need it every six months (that's ten a month if your time bank has 60 members). Combine it with a group activity but meet each person individually as well for 1:1. This may also form part of ongoing evaluation for the time bank.
- ✓ Establish links with relatives and relevant organizations

d) Other measures

Have cultural events and discussions to share experiences and understanding of different cultures
 Link up with other time banks to share your experiences and find out what other people are doing (via the egroup, or send in your comments to Time Banks UK)

5) What to do if something goes wrong?

What do you do first, and what don't you do? (what equipment is needed?)

Who should be informed immediately and who later?

What needs to be recorded first and by whom, and what later?

Support for the person who has been injured or abused.

Know in your mind in a worst case scenario what you would need to do and when, and have all contact details to hand – doctors, police, hospital, social services, next of kin.....

6) Other issues to bear in mind/ to include in the induction day

a) Volunteer drivers

- Make sure that owner-drivers tell their insurance company in writing that they will be driving in a voluntary capacity. Most insurance companies do not charge extra (or reimburse time bank participants for the extra expense)
- It is good if drivers have comprehensive insurance not only third party insurance
- Check driving license
- Check the vehicle for MOT and road tax
- Individual risk assessment (e.g. necessity of escort)
- Emergency procedures

b) Insurance

Make sure the time bank is insured.

Zurich Municipal is one company which provides insurance for time banks.

Quotes will change but a guideline is that the premium per annum will be about £270 with an additional charge per participant of £7.50 payable at the renewal. So for a time bank with 75 participants the payment at the beginning of the 1st year is £270 and the 2nd year £562 (75x£7.50)

Contact Fiona Blackmore on 023 8072 4059 for more details or email Fiona.blackmore@uk.zurich.com

Additional cover

Is accident or death covered (without negligence)?

Vicarious liability (claim for damage or loss caused by time bank participant)?

c) Health and Safety – things to bear in mind

Duty of care (common law) – general legal duty on all individuals to avoid carelessly causing injury

Treat time bank participants the same as paid staff in terms of Health and Safety legislation

The time bank has responsibility for the health, safety and welfare of people in the workplace

Provide information and training to participants on the need to be observant for immediate dangers in someone's home

Health and safety policy

Food hygiene

Smoking

Recording and reporting sickness, incidents and accidents

Individuals with specific needs, particularly children (need parental consent), young people or pregnant participants

Violent behaviour

CHECKLIST

Remember, when setting up a time exchange

- 1) Agreement – assess the needs and expectations of all participants. Have you made a good match? Do all participants know what is involved and acceptable? Have they received adequate training and induction?
- 2) Ask yourself the following questions:
 - a. Is there any likelihood that a child will be left alone with an older person?
 - b. Is there any likelihood that a vulnerable time bank member could be left alone with another member on a regular basis or for a lengthy period?
 - c. Can the participant use any equipment involved competently, including any motorized vehicles?

If there is any doubt on any of these questions then the exchange should not go ahead, should only go ahead with assistance/another time bank member present, or involve a more experienced time bank member.

- 3) Are there any other hazards that may cause problems – traffic, weather, big events, potentially dangerous areas, unreliability or distractions?

4) Prioritising the risk

Significance

Likelihood

Frequency

- 5) Do you know what to do if things go wrong?

What do you do first, and what don't you do? (what equipment is needed?)

Who should be informed immediately and who later?

What needs to be recorded first and by whom, and what later?

Support for the person who has been injured or abused.

Worksheet: Assessing risks

- 1) Pick a time bank activity and brainstorm potential risks. Involve time bank members in the discussion. Check with your insurance company, other time banks or TBUK about what to consider, especially if it is a new venture for you.
- 2) Prioritise the risks, in terms of size and likelihood of occurrence
- 3) For each risk consider how you can:
 - Eliminate the risk (by stopping the risky activity or deferring it until safe)
 - Reduce the risk (e.g. by changing the activity, recruitment, training etc)
 - Reduce your liability (e.g. through insurance, waiver or responsibility)

Potential risk	For whom?	Cause of the potential risk	Measures to eliminate risk

Worksheet: Assessing risks

Example: going swimming

- 4) Pick a time bank activity and brainstorm potential risks. Involve time bank members in the discussion. Check with your insurance company, other time banks or TBUK about what to consider, especially if it is a new venture for you.
- 5) Prioritise the risks, in terms of size and likelihood of occurrence
- 6) For each risk consider how you can:
 - Eliminate the risk (by stopping the risky activity or deferring it until safe)
 - Reduce the risk (e.g. by changing the activity, recruitment, training etc)
 - Reduce your liability (e.g. through insurance, waiver or responsibility)

Potential risk	For whom?	Cause of the potential risk	Measures to eliminate risk
Risk of injury if one participant is frail or larking about	Mainly the more vulnerable participant	Unclear what is expected/lack of knowledge between participants	Talk with participants beforehand about physical or emotional requirements
Financial pressure – one participant hasn't got the cash when they get to the pool	Both	Not being clear beforehand	Check that all participants understand that they are paying for themselves beforehand
Helping someone to swim when don't have the skills	Both	Clarity on roles, responsibilities and expectations of participants	Match skills and requirements
Emotional risks– fueling feelings of inferiority, sensitivity to body image	Both	Personal history of participants	Match well to begin with
Sexual abuse	Both	Personal history of participants	Avoid 1:1 situations Match well Police check if necessary