

People can



Timebanking UK

“Co-production is really a call for restoring balance — balance between the two economies, market and non-market; balance between the two sides of our nature, competitive and cooperative. Timebanking provides the medium of exchange to restore that balance.”

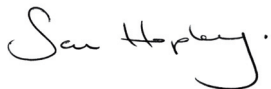
Edgar Cahn

Foreword

The past six months since joining Timebanking UK have been quite remarkable. With the team I have been on the road consulting with as many people as possible on how we can support our members to do their work and what key messages can best help us to engage with the National debate surrounding a Big Society.

This work is a direct result of that consultation and we owe a massive thank-you to the hundreds of people who have taken part.

We have collectively put forward a vision for an open society where people can collaborate as equals within their communities and through reciprocity and sharing unleash their full potential.

A handwritten signature in black ink that reads "Sam Hopley". The signature is written in a cursive, flowing style.

Sam Hopley
CEO Timebanking UK

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01

Welcome to Timebanking UK

Timebanking UK is the national umbrella charity linking and supporting timebanks across the UK by providing inspiration, guidance and practical help.

Our mission is *to create an environment in which timebanking can flourish*. To do this we do two things: firstly, we build and support the infrastructure for timebanking, so that means anything from helping people to set up new timebanks, training people in how to run them, or even developing new technology and IT platforms for interconnected timebanking. Secondly, we build the appetite for timebanking. With the help of our ever-growing membership of timebanks, we research new applications of timebanking, collate evidence about the impact of timebanks

and grow our understanding of what makes timebanking a sustainable solution for some of our most complex social problems, so that we can make that case to policy-makers and officials.

We work with public, private and community sector organisations across the UK.

Case study

Camden Shares

Camden Shares was set up by the Holy Cross Centre Trust (HCCT) as a timebank marketplace for organisations to share spare capacity and resource. Founded in 2009 and growing out of HCCT's experiences of running the Kings Cross Timebank, Camden Shares now has over 100 organisational members, from community centres to faith groups, cinemas to the local authority.

Camden Shares in action

University College London became involved with Camden Shares in 2010, initially when exploring training places with the local community. The university quickly recognised that through Camden Shares it could offer one of its most plentiful resources — space — on a reciprocal basis. Allowing the community to book meeting and training space on campus brought a new audience into the university, while simultaneously opening up the local community to the students. As John Braime, the university's volunteering manager says, "One of the most positive aspects of getting involved with Camden

Shares is a real connection with the local community. A university, such as UCL, that has over 20,000 national and international students can be intimidating for an outsider's perspective and autonomous to an insider. Camden Shares has allowed "the barrier between 'us' and 'them' to breakdown."

In return, the university is able to use the hours it accrues to incentivise participation in some of its researchers' studies. Studies around bowel cancer, the local environment and sustainable food have benefitted from being able to offer participants time credits for their opinions, credits that can be used elsewhere in the Camden Shares network for things such as cinema and theatre tickets, or training. As Louise Francis, one of the researchers says, "the Camden Shares model for us provided an ethical reward system that allowed us to avoid some of the contentious issues related to incentives for participation".

For more info, contact Gavin Atkins, Camden Shares Coordinator on 020 7278 4437 or gavin.atkins@hcct.org.uk

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What is timebanking?

A timebank is a tool used to organise people or organisations in a system of exchange, whereby they are able to trade skills, resources and expertise through time. For every hour participants 'deposit' in a timebank by giving practical help and support to others, they are able to 'withdraw' equivalent support in time when they themselves need something doing. In each case the participant decides what they can offer. Everyone's time is equal, so one hour of my time is equal to one hour of your time, irrespective of the skills we might trade.

Because timebanks are just systems of exchange, they can be used in an almost endless variety of settings. For example, they can be 'stand-alone' timebanks, perhaps in a local community, where residents might organise social action using the principles of an hour for an hour.

This might typically see a timebank member earning a time credit by doing the shopping for an elderly member of the timebank, and then spending that time credit on getting somebody else to provide baby-sitting

support at a time when they are busy. This model is often referred to as being a person-person timebank.

Alternatively, timebanks can be used by organisations as a tool for achieving their own outcomes and goals. In this instance, the timebank might be interwoven into the fabric of the organisation, so that their own activities can be organised through a system of time exchange. For example, a hospital might wish to provide a home-care service for patients who have left the acute care setting but are still in need of support – perhaps somebody with a broken leg for example. The hospital would then organise the informal support needed, such as help with cooking meals, doing shopping or running basic errands, using a timebank to incentivise the giving of help rather than paying professionals in the traditional manner. This model is traditionally referred to as a person-agency timebank.

Timebanks can also work between organisations, as a system for trading assets and resources. Organisations – such as local businesses or public

sector agencies, might place access to some of their resources into the timebank. This might be the use of a minibus or sports hall, or particular skills that they have such as graphic design or legal advice. Organisations in the timebank can then share, trade and exchange resources based on the hour for an hour principle. This model is traditionally known as an agency-agency timebank.

In most cases a timebank will be run by a 'broker' (often a paid worker) who facilitates and records exchanges between individuals. Online software helps the broker to manage and administer time exchanges efficiently, so that they can be freed up to develop the membership of the timebank, forge relationships with local people and businesses, or hold social events for the timebank membership. The broker plays an important role in the safe and secure running of the timebank by providing security checks on new members, and ensuring people fully understand how and why the system works in the way it does.

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Why a timebank? It's the economy stupid!

Why should anyone wish to introduce a timebank? If it is just a mechanism for organising activity, what is so special about it?

Co-production is the answer. Timebanks are mechanisms for achieving co-production.

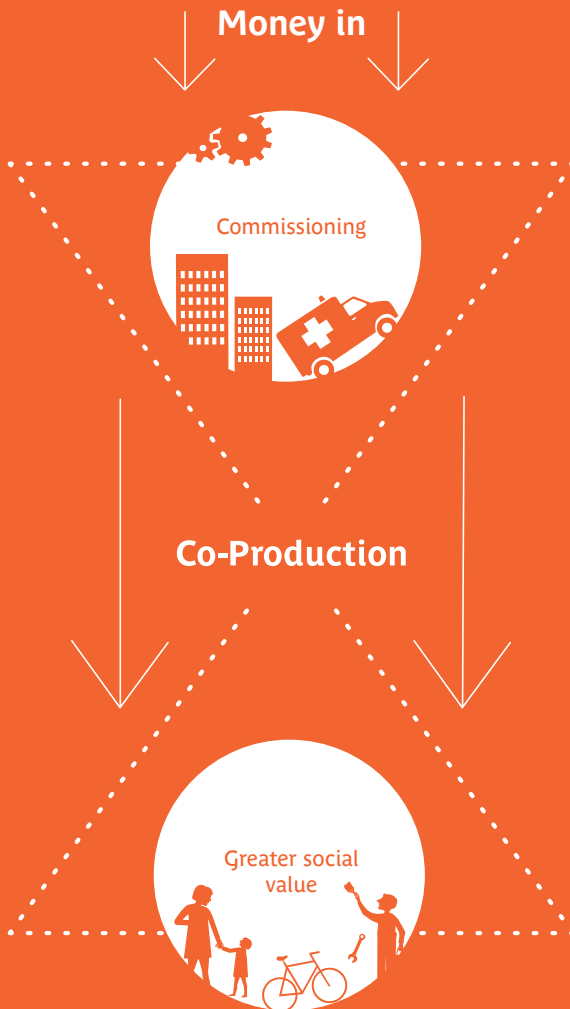
The co-production principle asserts that there is more capacity in an economic system than that simply defined by the market. For example, the market assigns a high value, through price, to resources that are scarce, and a low value to things that are commonly or universally available. That means the market doesn't adequately value certain activities until they become truly scarce: caring, learning, imparting values, sharing, socialising, raising children, being a good neighbour, helping others — all contributions that can be made by every human being. Co-production is about elevating the status of this second, informal, economy, so that we utilise these abundant assets more effectively.

If we look at a public service example, we can see the limits of the market approach in action. Government intervenes when market mechanisms have failed to meet certain needs, such as when a citizen has mental health issues. Professionals identify, codify and put a price on those needs, make a case for resources to be allocated accordingly for the solution, then look to get the solutions purchased by a third party (the commissioner), then look back at the client group to sell, cajole and persuade them to consume.

But by operating in this way, government interventions often fail to value the contribution that can be made by the individual who is in need themselves. The bulk of money goes on developing a specialised solution, not in recognising the value and the abundant assets that lie in the source of the problem itself — the individual. Public services do not often utilise those assets effectively. The signal is inadvertently sent that the 'needy' individual has nothing to contribute, a process which can lead to low self-esteem, >

A multiplier effect

Co-production assumes that people can. By enlisting clients as partners we can multiply government spending and unlock an abundance of people power.



and at worst a sense of dependency on the solution that is being prescribed. As a public service system, the assets that exist — in the mental health patient, in the aging population, in the ‘problem family’ — are not being made the most of. By taking a co-production approach we are saying that the solution is found in the problem. By mobilising the hidden people power and resource that exists in all of us, we send a different signal: ‘people can.’

So co-production is about drawing a bigger boundary around the economy and actually saying the universal assets that lie in the system are valuable too. By utilising them and investing in them, our realm of what is possible suddenly becomes significantly broader.

Co-production is about investing in people’s ability to solve their own problems. By valuing and utilising the abundant assets that exist in human beings, a multiplier effect can unleash social value and generate more from our money.

When we harness the alchemy between the market and non-market systems in this way, awesome possibilities emerge — beyond anything that money and market, by themselves, can supply.

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Timebanks as mechanism for co-production

If co-production is a lens that helps us value the abundant assets that exist in people, timebanks are a mechanism for utilising them and creating a multiplier effect. Timebanks elevate the status of people's assets, whatever they wish to contribute, to a level of parity. Every hour is worth the same — the doctor's, *and* the patient's. So for example, a timebank provides a form of liquidity to activities such as doing the shopping or picking a neighbour's child up from school, formally recognising that this is valuable economic activity that can be harnessed to build better outcomes.

We can make use of the assets we all have through a timebank, as it is a distributive system designed to deal with abundance rather than scarcity.

In that sense whether we build those principles into a person-person timebank, utilise them within a public service or agency setting, or even between organisations in a timebank, we are hard-wiring co-production principles to provide value to that which might traditionally be overlooked.

We are using the timebank system to think beyond and in addition to money, about what else we could give and what else we could take.

If co-production is the philosophy, a timebank can be the mechanism

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Co-production values in a timebank

A timebank is defined by the core values of co-production, as outlined by Edgar Cahn¹

1) Assets

The real wealth of this society is its people. Every human being can be a builder and contributor. A timebank recognises this by allowing members to define for themselves what they consider to be a valuable asset, and enshrining its value through the hour for an hour principle

2) Redefining work

Work must be redefined to include whatever it takes to raise healthy children, preserve families, make neighbourhoods safe and vibrant, care for the frail and vulnerable, redress injustice and make democracy work. A timebank provides liquidity to activity that informally contributes towards these things.

3) Reciprocity

The impulse to give back is universal. Wherever possible, we must replace one-way acts of largess in whatever form with two-way transactions. “You need me” becomes “we need each other” in a timebank.

4) Social capital

Humans require a social infrastructure as essential as roads, bridges and utility lines. Social networks require ongoing investments of social capital generated by trust, reciprocity, and civic engagement. A timebank creates a system that builds social capital – every action leaves a footprint.

5) Respect

By respecting and recognising value in the contribution we can all make, we hard-wire a critical feedback loop into the way we work.

¹ Edgar S.Cahn (2004) *No More Throw-Away People: The Co-Production Imperative*

Case study

Community Volunteers Time Bank

Community Volunteers Time Bank (CVTB) was set up in 2003 by Age UK Bromley to help tackle social isolation amongst older people in the London Borough of Bromley. CVTB is at the heart of Age UK Bromley services, with CVTB members co-producing services across the organisation alongside staff. CVTB has 400+ individual members, ranging in age from 20 to 104 and 10 organisational members. CVTB members timebank individually one-to-one, within groups and with organisations. CVTB members who do not want to use their time credits donate them to The Big Pot. We then donate these hours to older people in the wider Bromley community, matching them with a CVTB member and encouraging them to join the CVTB and become more active citizens.

CVTB in action

Dr C is 93 years old and lives alone. He was referred to the CVTB through one of the Age UK Bromley Floating Support Workers.

Dr C served in the RAF and in his professional life was a Senior Civil Servant in charge of scientific research projects and also a University lecturer and external examiner;

his field of expertise is Geology. His interests are varied and he has travelled extensively in the Soviet Union and Central Asia — amassing over 2000 colour slides of his travels.

During the Big Pot period the CVTB Team and his Floating Support Worker engaged and supported Dr C by talking & listening to him about his needs and what he felt he could give and receive within the timebank and helping him with filling out the application paperwork. Dr C identified that he would like help with his garden, to widen his social networks and be able to speak with someone in Russian again. Dr C became a CVTB member and the first skill swap he received was having his garden cleared, something that he had identified that he needed doing urgently. Dr C was also matched with a CVTB member in his 30s, an Uzbek living and working in London as a University lecturer. This was for Russian conversation and companionship. They meet regularly and have become firm friends. Dr C also earns time credits by giving telephone companionship to other CVTB members.

For more info, contact Liz Kent, Community Volunteers Time Bank Coordinator on 020 8315 1884 or lkent@ageukbromley.org.uk

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What are the benefits of timebanks?

When timebanks can be applied in so many different settings the benefits are far and wide-reaching. Broadly speaking, they can be distilled into three main categories, each of which has broad implications for social and economic wellbeing.

1) Economics — more with less

A timebank makes use of the assets and resources that exist within a particular community or group that are traditionally overlooked in conventional economic transactions and services. In this way, through co-production, timebanks apply a multiplier effect to enlarge the pool of resources available in any system. This in itself can breed innovation, by helping us to think beyond our conventional assumptions about our 'means' and the limits of what is possible. In a public service setting this means a greatly increased pool of resource and sphere of possibility, without having to raise additional finance.

But just as importantly timebanks can help bring about culture change

within an organisation. Moving to a co-production lens reduces the burden many professionals feel in having to operate within systems that do not solicit the active support of the people they are trying to help. Timebanks can herald a new relationship between providers and users of services, so that professionals do not become swamped by a tide of ever-rising need and demand on their resource, but instead see themselves as facilitators of co-produced services.

2) Social Justice

Equality is enshrined in every timebank through the principle of an hour for an hour. Because an hour to every human being is equally valuable, and everybody has something to give, a timebank can help some of the most marginalised people feel a sense of self worth and belonging. Timebanking helps to bridge previously unbridgeable divides: race, class, gender, national origin — because it defines people by what they are prepared to do for others.

In addition there is an equality of access. By maximising the use of assets and resources, whether that be a spare meeting room or an individual's ability to spend time with someone else, timebank members gain equal access (an hour is the same to everybody) to resources that might typically be beyond their means given their economic position. This allows people learn new skills or take advantage of training opportunities.

Timebanks are successful in attracting people who would not normally get involved in traditional volunteering. Only 16 per cent of traditional volunteers have an income of under £10,000, whereas nearly four times as many timebank participants do (58%). Nearly double the number of timebank participants are not in formal employment (72%) compared to traditional volunteers (40%)²

3) Strengthening community

Timebanks build social networks of people who give and receive support from each other, enabling people from different backgrounds, who may not otherwise meet, to come together and form connections and friendships.

Generating social capital in this way can be an important determinant of health, wellbeing and resilience, all of which can prevent needs arising. Examples include ensuring older people receive nutritional food and are able to eat regularly, and providing a 'circle of

support' for young people in keeping them out of trouble.

In addition, this is a highly effective community development tool, empowering individuals and groups to bring about change, make choices and take control of their own lives and neighbourhoods.

² NEF (2002) *The Time of Our Lives: Using Timebanking for neighbourhood renewal and community capacity building*

07

Our vision — connected regional 'Shares' economies

We think that timebanks are mechanisms for elevating the status of the abundant 'core' economy — a form of social quantitative easing if you like. To achieve scale, we think timebanks must come together to form networks at whole-place level, in what we term regional 'Shares' economies. When different applications of timebanking come together, connected in regions, the true productive capacity of people-power can be utilised most effectively, and the 'core' economy elevated to a status befitting the social wealth it creates. The values of co-production can take root, and we can think about both time and money.

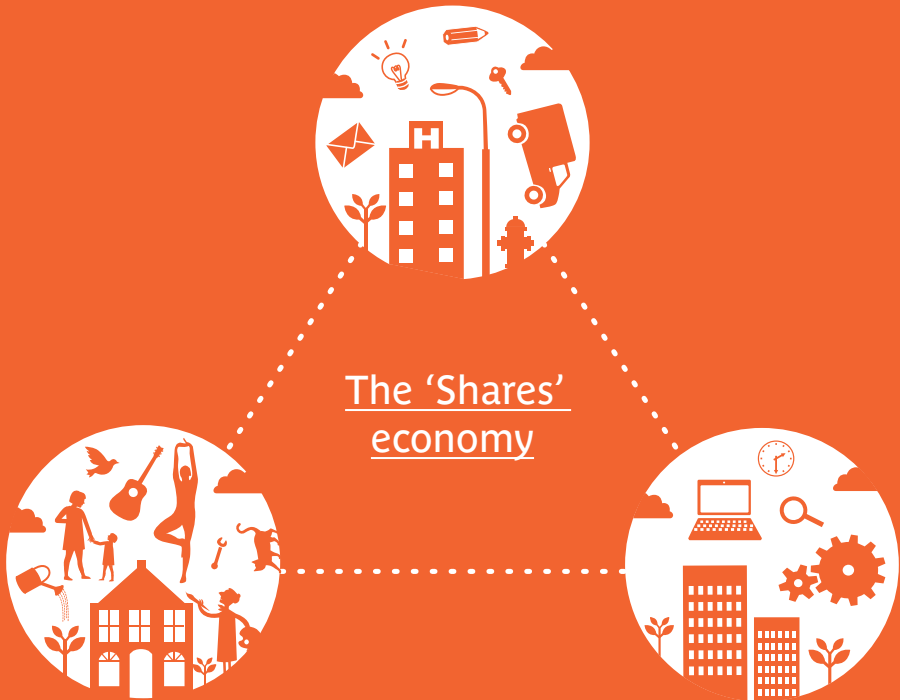
When timebanks come together in regional networks, they immediately become linked by the connective currency of time credits. So, the three major types of timebank can sit alongside each other, drawing support and exchanging resources. Public services can utilise the informal support networks of person-person timebanks or the capital made available by local organisations trading resources in a

timebank, and vice versa. A timebank no longer becomes bounded by its immediate membership and the assets that lie within it, but instead becomes connected to a wider network of possibility.

In a regional 'Shares' economy, local organisations exchange resources, skills and under-utilised capacity in a timebank. This might be anything from a local cinema offering up a set number of tickets but requesting some ushering support, or a start-up social enterprise putting an hour of expertise in funding applications into the bank, in exchange for gaining access to a spare meeting room for an hour. In each case, organisations gain access to types of capital that would traditionally be beyond their financial means and in the process forge new relationships with other local enterprises. Perhaps most importantly of all however, this marketplace provides a platform of resources, rewards, goods and skills that other timebanks can tap into — it gives people something to spend their earned time credits on. >

Public Services

By investing in the productive capacity of the community, public services can be flipped inside out, becoming open to the resource that exists all around them.



Communities

Communities provide the informal networks of support that public services can draw upon to achieve greater return on investment, and a new cadre of social innovators primed to make better use of available resource

Businesses

All groups have access to a pool of traditionally under-utilised resources. Businesses develop new relationships with each other based on mutual support and sharing

Connecting person-agency timebanks into this regional 'Shares' economy gives public services a chance to become truly 'open.' For example, a library might use time credits to reward timebank members willing to help run the services. By introducing time credits as a recognised currency, and by being part of a network of other timebanks, the service immediately becomes connected to the value that lies in other timebanks. The service can then become flipped inside-out so that it is not purely defined by what money can buy, but instead by the extra possibility that time credits can provide it. For example, a library might run Italian lessons through time credits by enlisting a local timebanker who can offer that skill. The library becomes more than a repository of books and is transformed to an open community-led service, where community assets are shared and utilised. What lies outside the library is allowed to come in.

A regional 'Shares' platform can help us achieve so much more. It provides the connective infrastructure to help us think about both money and time. It gives us a platform upon which we can allocate a broader conception of resources and assets, not just those traditionally valued by the market, so that people can have better access to capital, so that services are flipped inside-out and become 'open' to what the community can bring into them, and so that a culture of person-person support can be catalysed.

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What are we going to do to bring it about?

To achieve our vision of thriving regional 'Shares' economies, over the next three years Timebanking UK will be focusing on two areas — 1) **building the infrastructure for timebanking**, and 2) **building the appetite for it**

1) Building the infrastructure...

Firstly, we will continue to grow and support our membership of timebanks. It is timebanks on the ground that provide the vital infrastructure for a networked and scalable approach to timebanking. We already have 220 member timebanks, trading thousands of support hours a year through 20,000 members. We will grow this number by working with organisations from the public, private and community sectors, and help facilitate regional network meetings on the ground for local timebanks to share learning and support.

Timebanks now operate in a diverse range of settings. Here are just a few examples:

- ✓ Access to cultural & sporting events
- ✓ Adult social care
- ✓ Babysitting
- ✓ Care for the disabled
- ✓ Care for the elderly
- ✓ Child care & development
- ✓ Citizenship education
- ✓ Drug treatment
- ✓ Employment readiness
- ✓ Environmental protection
- ✓ Hospital discharge & recovery
- ✓ Opening up access to facilities
- ✓ Prisoner support / restorative justice
- ✓ Transportation for those without cars
- ✓ Tutoring and mentoring

Secondly, we will invest in developing an IT platform that enables regional 'Shares' economies to operate online. Building on the success of TimeBanks USA's Community Weaver software, which allows person-person exchanges of time credits online, we will work with partners to develop software that allows inter-timebank exchanges — a move which will facilitate a networked approach to timebanking.

Finally, we will invest in equipping the profession of timebanking. This will involve developing accredited training schemes that allow timebank brokers and staff to run timebanks effectively in different settings and understand the implications of co-production.

2) Building the appetite...

Firstly we will develop a suite of industry and professional training programmes around co-production, timebanking and system change. Working with place-shaping and local strategic bodies, such as local authorities, we will co-design and co-produce training solutions from events through to experiential and action learning programmes, in order to grow a system wide understanding of timebanking and its economic implications.

Secondly we will conduct research into new applications and implications of timebanking at regional level, so that we can explore barriers to change, refine ways of working and evaluate the impact of networked timebanking

approaches. We will disseminate findings through publications and events.

Case study

Fair Shares

Fair Shares set up the first timebank in the UK in 1998 in Stonehouse. It is now a group of six timebanks connecting approximately 1,000 individuals and about 200 organisations. In 2010/11 it achieved in excess of 82,000 hours of engagement.

Fair Shares in action: Work with Prisons

In 2005 Fair Shares set up a project with HMP Gloucester to support prisoners and their families. This used timebanking to help prisoners maintain links with their families, reducing re-offending and improving rehabilitation. In conjunction with NOMS and Timebanking UK, further links between prisons and timebanks across England and Wales were developed.

Prisoners earn time credits in a variety of ways. HMP Gloucester has a bike workshop where the prisoners repair and refurbish around 300 bikes per year, most of which are shipped to the developing world. They also work with the Listeners (Samaritans), mentors in a literacy project and Diversity Reps for example. The credits are then used by prisoners in a number of ways:

helping families, saving them for support at a later date or donating them to others.

Category D prisoners can work in the community. Fair Shares staff work in conjunction with the prison finding opportunities for prisoners to use their skills.

By donating credits to their families, prisoners can support them whilst in prison. This help to provide practical support from the local timebank and a new network of support at a vulnerable time. It helps prisoners to maintain relationships with their families and this increases the likelihood of them returning home on release. Some choose to donate their credits either to the Good Will Pot which supports the Fair Shares Pension, or to other prisoners. The Time Broker attends Discharge Board meetings to encourage prisoners to join the scheme to help them on release.

Prisoners can use their time credits to film a DVD for their families, which particularly helps children deal with the separation. The filming of a bedtime story can provide an invaluable and regular link for the children. Some prisoners save credits for use for support following release. This could start with being

met at the gate on release, or securing help with transport to get home, to probation meetings or the Job Centre. By being a participant on release it can help to re-introduce them to the community through a positive support network.

Fair Shares participants run the Restorative Justice conferences between offenders and victims. An outcome of a conference can be that the offender offers to donate time credits to the victim. This allows staff to work with the victim and hopefully encourage them to join Fair Shares reducing their vulnerability.

*For more info,
visit www.fairshares.org.uk*

09

Co-producing with members...

Critical to our success in pushing this agenda will be our ability to reinvest the learning generated by the grass roots innovation of our members in the cause we represent. As the umbrella organisation for timebanks, our credibility to pursue a system-wide agenda only comes from the expertise that exists on the ground in timebanks.

A co-production ethos runs at the heart of this — TBUK must co-produce our desired outcomes with our members — and that encompasses everything from co-branding case studies and research projects, to sharing income streams from professional training with local timebanks.

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How can I find out more?

To find out more about timebanking and its impact, the work of Timebanking UK, or how you can get involved in a timebank near you, please visit our website at www.timebanking.org

Alternatively, why not get in touch directly at info@timebanks.co.uk, and one of our team will be glad to follow up with you in person.

“Since 2000, there have been major advances in our understanding of timebanks — what they do, how they work, and why they function. The many developments reflect the emergence of a movement that is gathering momentum and poised to enter a new phase.”

Edgar Cahn

