

**The New Economics Foundation** (NEF) was founded in 1986, following the successful international event known as TOES (The Other Economic Summit). Since then, NEF has introduced time banks to the UK, as well as a range of innovative new ideas in practice, which put people and planet first.

**The London Time Bank** is a network of time banks for London, launched in 2001. It is managed by NEF with support from the Bridge House Trust, The Community Fund, the King's Fund and the Association of London Government.

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# Introduction

*"Imagine you could get a prescription from your doctor for a friendly visit or a regular lift to the shops. And imagine that, when you need help in our neighbourhood – be it childcare, advice or DIY – you could go to the local time bank and get help from a friendly face. Imagine a simple piece of software – one that matches needs to people's time and skills – that unleashed tens of thousands of hours of people's time into the social economy."*

From London Time Bank: A Vision, March 2000

*"I was very depressed and my GP encouraged me to join the time bank. I earned time credits befriending an elderly lady who was blind, hosting barbeques and teaching English. When I was sick myself, I asked the time bank for help and they arranged meals and shopping for me. I also used my time credits to get my shed fixed. I've travelled to other time banks in London to tell them my story."*

Time Bank participant, South East London, March 2003

London Time Bank is a highly ambitious programme, whose aim is to encourage Londoners to share their time better – and in the process help make their communities safer, healthier places to be.

London needs so much: help for our old people, support for families, opportunities for young people, clean, safe streets – the list is endless. And yet at the same time, many people's contribution is seen as worthless. Even worse, some groups like older people or young parents are only regarded as burdens on society.

This report shows that in fact the opposite is true – and that it is London's most disadvantaged people who can best provide the vital ingredients for making transformational change – both in terms of their own lives and in terms of improving community life.

This report is the product of research and evaluation undertaken by the London Time Bank in partnership with the 27 time banks across London. The report highlights what the LTB network has achieved over the last two years in terms of:

- Providing new opportunities for some of London's most excluded people and groups to develop their skills and life chances.

- Helping local public services become more effective by increasing the depth and quality of people's involvement.
- Measuring the impact participation can have on public services and what difference it can make to some of London's most intractable problems, like educational underachievement/skills shortages, environmental degradation and health inequalities.

The report pulls together research from across London to illustrate what has worked best in different settings and gives advice about how these approaches could be best replicated. And finally, it makes a series of recommendations, which highlight ways to fully realise the potential of public participation.

## ***Making the case for co-production***

London's overburdened public services are struggling to cope. In spite of the injection of considerable central funding and seemingly endless re-organisation to increase productivity – there just doesn't seem to be enough GPs, nurses, teachers and police officers to go round.

Demand just keeps rising, no matter how much money we seem to throw at the problem. Research from the 1890s by the first sociologist Charles Booth shows that a century ago, a similar proportion of London's population – about a third – was regarded as living below the poverty line. A century on, we seem to have made little progress.

This section makes the case for co-production – an approach that enlists the time and talents of 'problem people' as a means of breaking the cycle of need and dependency which seems to drive so many of our public services.

Professionals acknowledge that they need people's help to make their service really work – both in terms of how it is delivered and its ultimate impact (take giving up smoking, for example). But too often, they lack the practical tools to make participation work in practice.

At the same time, many of the poorest communities are suffering from consultation fatigue, overwhelmed with a barrage of initiatives that focus on outputs (like the number of people on training courses) as opposed to outcomes (like real quality of life improvements) and fail to really trust and

engage local people as equal partners in the process of regenerating their communities.

As an answer to this public services conundrum, co-production offers the opportunity to really value the contribution of service users and design joint solutions. But co-production also presents a series of challenges:

- How to best involve people – especially professionals.
- How to update traditional models of service-delivery.
- How to build a new kind of contract that puts service users at the heart of public services as agents rather than just passive consumers.

### ***The opportunity to co-produce through time banks***

Time banks offer one practical means to develop co-production in practice. Introduced to this country in the late 1990s by Fair Shares and the New Economics Foundation, they originated in the USA during the mid 1980s as Time Dollar schemes, described by originator Edgar Cahn as working like a blood bank or babysitting club:

*"Help a neighbour and then, when you need it, a neighbour – most likely a different one – will help you. The system is based on equality: one hour of help means one time dollar, whether the task is grocery shopping or making out a tax return... Credits are kept in individual accounts in a 'bank' on a personal computer. Credits and debits are tallied regularly. Some banks provide monthly balance statements, recording the flow of good deeds."*

The 1,000 or so time banks running around the world exchange credits called anything from *time dollars* in the USA to *hureai kippu* ('ticket for caring relationship') in Japan. At its simplest, the idea uses a broker at the end of the phone, and allows people to earn time credits for each hour they help out in their local community – anything from peer tutoring by schoolchildren to telephone counselling by housebound older people.

The result is a parallel economy, using time as the medium of exchange, which can measure and build social capital. But it also creates a reciprocal relationship between people and institutions, as well as between people and people, which volunteering is not able to achieve. It need not be – and usually isn't – an idea that stands alone. That means time banks are able to:

- Work in housing estates, schools, health centres – anywhere where people's active participation is needed to succeed – to deliver the volunteers which make a difference.
- Link together a range of different local volunteer or other projects.
- Underpin a range of self-help training courses, or a network of phone counsellors, or volunteer health advisors – whatever is needed locally.
- Allow almost anybody in society, including the elderly and housebound, to give something back – to make a contribution and feel needed. The evidence is that feeling needed is a critical missing piece of the social capital jigsaw.

There are now over 200 schemes in the USA, many of them sponsored by health insurance organisations, who soon realised the health benefits and consequent cost savings of involving service users as partners in producing health services, befriending services, peer support groups and DIY. In the UK there are now over 120 time banks, supported by a national network, Time Banks UK.

**Table 1: Demographic characteristics of UK time bank participants, the general population and traditional volunteers.**

	Number	% of time bank participants	% of Great Britain's population	% of traditional volunteers
Women	12	67	52	52
Retired	12	42	19	19
Disabled/long term illness	11	20	13	3
Receiving income support / Job Seekers Allowance	2	54	19	
Not in formal employment	4	72	51	40
Low income household (less than £192/week or £10,000/year)	3	58	38	16
Non-white British ethnic origin	8	8*	5	7

**Source:** Seyfang & Smith, 'The Time of Our Lives: Using time banking for neighbourhood renewal and community capacity building.' New Economics Foundation 2002

\* In London the percentage is over 60%

Evaluation from the University of East Anglia (2002) shows that time banks are able to attract people from low-income groups as well as those managing a long term disability – essentially those people who would normally be the recipients of volunteering (see Table 1 on page 5). Time banks are also able to increase people's involvement over time (the opposite of volunteer-burnout) and improve their confidence and help build their social networks. Most importantly involvement in a time bank increased people's likelihood of taking up additional opportunities – like formal volunteering or training.

In 2000, New Economics Foundation launched the London Time Bank, an ambitious programme to build a time banking infrastructure for London. Over the last 18 months the London Time Bank has:

- Supported and trained 68 new time bank brokers (the people who run time banks). 18 months ago there were 3 time banks in London – there are now 27. Table 2 shows these are distributed across London boroughs.

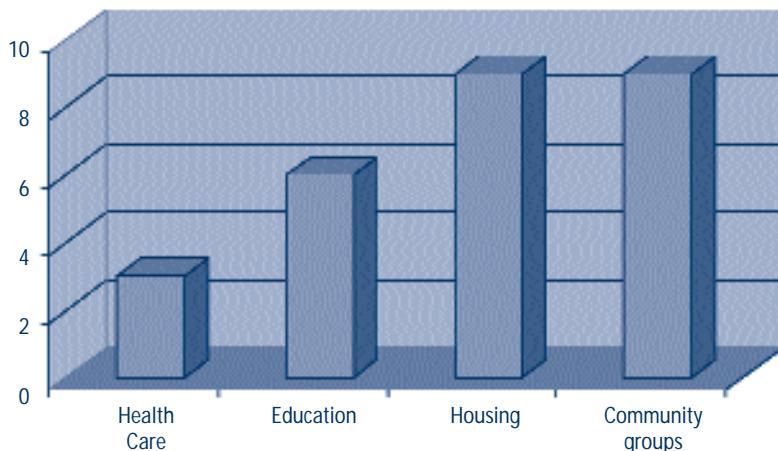
**Table 2: Distribution of time banks by Borough, February 2002**

(Time banks shown in brackets are seeking funding)

Borough	Number of time banks	Borough	Number of time banks
Barking and Dagenham	(1)	Hounslow	0
Barnet	0	Islington	4(1)
Bexley	0	Kensington and Chelsea	0
Brent	0	Kingston upon Thames	0
Bromley	1	Lambeth	3
Camden	1(1)	Lewisham	3(1)
Croydon	1	Merton	0
Ealing	(1)	Newham	0
Enfield	0	Redbridge	0
Greenwich	2	Richmond upon Thames	0
Hackney	1	Southwark	5
Hammersmith and Fulham	0	Sutton	0
Haringey	0	Tower Hamlets	5(1)
Harrow	0	Waltham Forest	1
Havering	(1)	Wandsworth	0
Hillingdon	0	Westminster	0

- Brokered volunteer time between different organisations, so that specialist help is available across different neighbourhoods – for example, London Time Bank has helped to link up local experts with new time banks who want to learn how to run a community café and develop environmental projects.
- Administered a stream of recycled or surplus goods, via the internet or catalogues, to encourage people to spend their time credits: London Time Bank have refurbished and distributed over 60 computers to groups keen to improve IT skills and make technology better accessible.
- Offered its services to organisations that need the participation of local people to work effectively – from doctor's surgeries and schools to major redevelopment schemes like Elephant & Castle. Graph 1 gives a breakdown of London Time Bank partners by sector.

**Graph 1: Time bank partners**



- Linked into training programmes so that people are able to provide themselves with new skills – paid for with their own time and effort helping others: the Skill Swap scheme at the Forum in Greenwich uses time credits earned in the community to improve community access to the Forum's UK online centre and work placement programme.

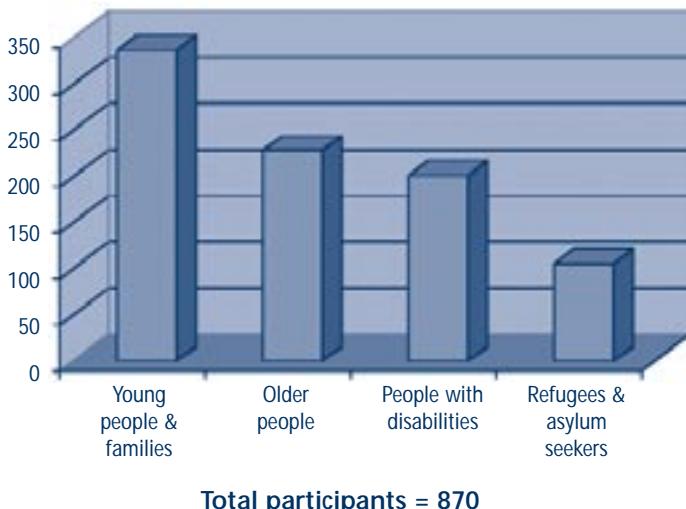
- Monitor and evaluated all the time banks across London, through ongoing outreach and research. This information is available on the London Time Bank website – [www.londontimebank.org.uk](http://www.londontimebank.org.uk) and through quarterly newsletters and e-digests.

In the next 12 months, London Time Bank will:

- Guarantee the time credits earned there so that they could be spent – in certain circumstances – in all the time banks rather than just the local one.
- Organise a common website that allows participants to check their balances online.
- Provide a method to start measuring the amount of voluntary activity going on in London.

Over the last 18 months, time banks have generated over 14,000 hours of community participation from over 800 participants (see Graph 2). The following case studies highlight some of the ways in which this participation is making a difference – both to the lives of participants and to the quality and effectiveness of the service itself.

**Graph 2: Breakdown of participants**



## **Working through primary health care to reduce long-term health inequalities**



*"I asked Rahim and his wife over for a pizza to say thanks for looking after me when I was ill. I don't know what I would have done without them. Through the time bank we have become very good friends. "*

*"This alternative method of treatment has led to a lot of patients being taken off anti-depressants. Too often in the past, doctors would give people drugs or nothing at all. Now we have this new method, and the results I have seen have been remarkable. I've seen smiling faces on people who were very depressed before they started the scheme."*

Dr Richard Byng, GP at Rushey Green Group Practice, Catford

**The Rushey Green Time Bank** is based in a health centre in Catford, South East London and has been active since March 2000. Developed by a team of GPs and the New Economics Foundation as a way of tackling social problems like loneliness and depression, the time bank now runs its own DIY scheme and is now the focus of a Lewisham Time Bank network currently being rolled out across the borough through the Neighbourhood Renewal scheme.

Early evaluation of the time bank, by St Thomas' Socio-Medical research group shows the time bank has helped to build people's confidence and self-esteem by shifting the emphasis from where they are challenged or failing to areas where they can help others by sharing a skill or a talent.

The research showed that people used the GP less once they had a social support network to call on. It also showed that one of the time bank's biggest impacts was on people who had both a physical and a mental health problem: 70 per cent of them said they had experienced some remission within six months of joining the scheme.

## **Developing sustainable strategies for tackling mental ill health**



*"Here's my wife and my friend in our kitchen. I was at home depressed with nothing to do and a friend said I'd better join the time bank. I joined, and they called me to do some work. I did gardening and car washing and then Richard asked me to do DIY so I started doing that and was very happy with it. I feel better now."*

*"We propose a new model which focuses on building capacity not developing dependency."*

**Zoe Reed, Executive Director Developing Organisation and Community, South London and Maudsley NHS Trust**

The co-production approach has been adopted by the **South London and Maudsley NHS Trust (SLAM)** as a way of pioneering a new relationship between staff and service users – one in which service users and the communities in which they live are enlisted in the task of co-producing good mental health, rather than just relying on professionals and pills. The Trust has invested in a mutual volunteering programme – one which involves staff and patients as equal givers and receivers as well as in a community development programme.

The Cares of Life Project in Peckham is one of the latest SLAM projects to put this approach into practice, by developing a partnership with local churches, to support people with mental health problems better.

At the same time the Trust is looking at innovative ways to link up in-patient services, so that patients who spend time on the ward, can earn credits sharing time and use these credits when they are discharged as a means of accessing a ready-made community support network.

## ***Building social inclusion by developing new confidence and skills***



"We always have a coffee and a chat before our Computer Skills workshops, so people can get to know each other. Once this happens, exchanges multiply"  
**Beatrix Echeverri, Whittington Time Exchange**

*"It is a great pleasure for me to officially launch a project that helps us to build a caring community, where everybody's worth is recognised."*  
**Wendy Meredith, headteacher at Hargrave Park School, Islington**

**The Whittington Time Exchange** in North London enables parents who are dropping off their children to have a quick cup of coffee and pick up new computing skills – from other time bank participants, basically other parents. The scheme, which was launched in April 2002, is now part of an Islington network of time banks – helping to involve parents and families in school life and raise their own aspirations and those of their children. The scheme is able to use computers recycled through the London Time Bank.

The Time Exchange is one of many schemes in London which is using spare IT capacity to get people to access 'bite-sized' training – from each other. Rather than offering formal training schemes run by experts, time banks are standing more traditional kinds of training on their head and enlisting potential trainees as trainers themselves.

Research from pilot schemes demonstrate that once participants have passed on their skill, they are more inspired to think about what they would like to learn. Basically, becoming trainers themselves means that they are more likely to become successful trainees.

Such schemes offer valuable bridges into more formal training and work experience and indeed time banks have been making these links. **The Forum Time Bank in Greenwich** enables participants to use their time credits to access training in their community café and ICT centre – through their Skill Swap scheme.



*"Opt4IT has helped me in so many ways. I feel more confident now."*

*"These young people are setting us all an example by putting in time and effort to help others and themselves. They are a model of community spirit."*  
**Abdul Asad, lead councillor for Education in Tower Hamlets.**

The Opt4IT scheme, based in three schools in Tower Hamlets, encourages pupils who are currently least engaged with school to tutor younger pupils who are having problems with maths and English.

All the tutoring takes place in pupil's own time and once they reach 30 time credits they qualify for a refurbished computer. Based on a successful peer-tutoring scheme from Chicago, evaluation so far shows that participants clearly benefit from taking part – their school attendance and performance improves, but most importantly their educational aspirations rise.

## *Improving the Environment*



*"We did two days of really hard work, litter-picking, weeding, sweeping and cleaning. It was most gratifying to see the reaction of the caretakers who could not believe what a thorough and professional job had been done. One of them even phoned up the Head who was on holiday at the time to tell him how impressed he was."*

**Tessa Dugmore, YBank co-ordinator**

*"Communities facing higher levels of social and housing problems are often wrongly described as being deprived or poor. The traditional solution to this problem is to pump in special funds to improve the environment. Although this approach can bring about significant improvements for a community, these improvements tend not to be substantial and permanent because they fail to realise the resource that exists within the community which if properly harnessed are able to out the problems."*

**Nadeem Malik, Community Development Programme Director,  
London and Quadrant Housing Association**

**London and Quadrant Housing Association** are one of several housing associations who have developed their own time bank programme as part of a drive to establish a new kind of compact with tenants - one which encourages residents to take more responsibility for neighbourhood improvements and in the process helps cut the cost of anti-social behaviour, like graffiti and fly-tipping.

**Poplar Harca** are another housing association who have put this new 'contract' into practice. Based at the Burdett Community Centre in Bow, East London, they got local young people to sign up to help improve local estates in return for credits which gave the young people access to a range of awards – including holidays and refurbished computers.

In addition, the young people earned time credits for attending workshops on gang violence and being football mentors. Overall, the **YBank scheme** has helped instil commitment and foster teamwork within the group of young people. But it has also created a wider awareness of the effects – both positive and negative - their actions have had on the community they live in.

## *Building bridges between communities and overcoming prejudice*



*"Elderly clubs in Peckham have a long tradition of being segregated. Through continual work, the HOurbank has managed to create an inclusive environment where races and generations who would not normally talk to each other are now having lunch and a laugh together. That is a major achievement."*

Peckham Partnership report, 2001

*"We need local people's help to make Southwark a really great place to live and work - it's not a job the Council can do on its own. Time banks offer us one way to involve people and make their contribution really count."*

Time banks provide a practical means of bringing people of different backgrounds and abilities together, so that they can get the chance to get to know each other and overcome any mutual fear and mistrust.

Rather than just replicate social and ethnic divisions – time banks build connection and trust between different communities as well as within existing communities. This kind of social capital is important because it provides bridges and new opportunities for many individuals and communities who are quite literally ‘stuck’ with very few practical opportunities for developing themselves and their potential.

Peckham's **H**Ourbank has been extremely successful attracting refugees as participants, especially to their Wednesday time bank café lunches. The Rushey Green Time Bank found that referrals to the time bank from people with mental health needs was very high. But the success of the scheme has rested on its ability to mix people up and engage them on the basis of what they can do, rather than segregate them and confine them to activities organised around their particular health condition.

# **How to make co-production work in practice**

The past three years of setting up and developing time banks in London have generated a tremendous amount of valuable learning. Below, time bankers describe in their own words what it takes to make co-production work in practice.

## **Lesson 1**

**A successful time bank is rooted in local people's vision about what they want to achieve in partnership with local service providers.**

*"Way back in 1999 we held our first visioning event. It was just the practice manager, the health visitor and some patients. We sat in the waiting room and talked about the kind of community we wanted to create with the time bank – a community where people could heal each other. Having that vision has really helped us – it meant that we knew throughout what we were trying to achieve with the time bank."*

**Liz Hoare, Rushey Green Time Bank, Lewisham**

*"The young people did some of the mapping of local community services. They found that Estate Services were responsible for maintaining the physical aspects of the estate, such as the cleaning. But they were having to hire extra help on Mondays to clean up the huge amounts of litter generated over the weekend. So the time bank entered into a contract with Estate Services where by the young time bankers, with supervision, would do the litter picking. They so impressed Estate Services that they have offered to consider another contract in 2003"*

**Tessa Dugmore, YBank, Tower Hamlets**

## **Lesson 2**

**A successful time bank is not a standalone project but a flexible approach that can be grafted onto existing activity.**

*"We were running workshops and outreach activities, like computer training. But very few local people got involved. Now the training is part of the time bank and because people are able to use their time credits to learn how to use the computer, we're getting much better take up. People are coming back for more and most importantly they are learning how to share their skills."*

**Ann Shine, Angell Town Time Bank, Lambeth**

*"We're already running a credit union but we want to attract more young people – linking up with the food project and the local mental health services through the time bank means we're getting in touch with people who would never have approached the credit union direct."*

**Maria Drury, Deptford and New Cross Time Bank, Lewisham**

**Yoga classes at the Angell Town Time Bank - participants can earn time credits for sharing healthy living skills – like exercise, diet and aromatherapy.**

**At the HourBank in Southwark, participants earn credits for bulk-buying and packaging small bags of fresh vegetables for elderly and housebound participants.**



### **Lesson 3**

**A successful time bank recruits and engages people through creative team activities, like cafés, drama workshops and DIY work**

*"We run poetry and theatre workshops and hair plaiting. Group activity has been a great way to generate more participation and trust. Through the young people taking part in workshops we have been able to meet their parents, who we hope to involve in the time bank too."*

**Barrington Fritz, Angell Town Time Bank, Lambeth**

*"We have also found that doing visible group work in the community, such as gardening, is a great way to demonstrate why time banking is a good idea."*

**Richard Gardener, Rushey Green Time Bank, Lewisham**

*"A lot of group activities come through the allotment scheme. People can do gardening, delivering the vegetables, making signs for the allotments. We have plans to start a small café, which will involve a lot of people."*

**Eloise Mundy, Deptford and New Cross Time Bank, Lewisham**

*"We run drop-ins once a week. And once a fortnight at the Robert Owen Early Learning Centre so parents can take part in the time bank. I hope the network is able to start a football league – and do cross London group activities."*

**Gabrielle Forster-Still, Forum Time Bank, Greenwich**

## Lesson 4

### A successful time bank is developed through people not systems.

*"Rather than set up the time bank, employ a worker and then start to recruit members, we began by finding out from people what they would like the time bank to do and what they would like to contribute. By working in reverse we created a ready and willing band of helpers who got going immediately. They generated interest and enthusiasm for the project and meant that when the co-ordinator began she inherited an active project around which she could then design the most appropriate systems for running the scheme effectively – with the participants."*

**Liz Hoare, Rushey Green Time Bank, Lewisham**

*"The policies came out of other peoples learning, rather than re-inventing the wheel. They are general common sense. Now they are being included into the handbook. The Equal Opportunities Policy was written with the Hourbank and Peckham specifically in mind – so it is appropriate for the locality and people."*

**June Bradbury, Peckham Hourbank, Southwark**



Other communities have used time banks not only to build community gardens but more importantly to help maintain them.

At the HourBank in Southwark, participants earn time credits for litter-picking, reporting vandalism & fly-tipping in the new community garden which they have helped to create in Peckham.

*"Holly helps me to practice my English but she also helps to cheer me up – even though I am far from home."*

Churches, like this one in Waterloo as well as other community centres have caught onto the fact that time banks can help encourage a different attitude to skills – as a practical link to other people.



## **Lesson 5**

### **Successful time banks ensure participants feel safe**

*"The café is a way for people to get to know each other, so it's a safe environment for people to meet each other."*

**Marianne Caitane, Peckham HOurbank, Southwark**

*"At the moment most time exchanges are done in the time bank, in group work – but we still have a code of conduct displayed in the room, which is strictly adhered to. When time bank members go to another individuals house they have an ID badge and those working with vulnerable people are police checked. When participants meet for the first time there is always a third person present (who will also be police checked). When young people are doing one-to-one exchanges a vetted adult is always present."*

**Levi Clarke, Angell Town Time Bank, Lambeth**

*"We ask for two references from new members. We police check any participants working with children. We would accompany most participants when they first do one to one exchanges. And, very importantly, we have regular social events where participants get to know each other – that is the way friendship and trust develops."*

**Liz Hoare, Rushey Green Time Bank, Lewisham**

*"Once the young people apply to join the time bank they will be sent an information pack and a consent form, which must be signed by a parent/guardian. They will be informed that not all jobs will be nice jobs, such as escorting younger children to football, but also litter picking. They will also receive health and safety training for when they go litter picking and how to use the high pressure jets for graffiti removal."*

**Tessa Dugmore, YBank, Tower Hamlets**

*"Time banks are social inclusion in action – but sometimes this can throw up problems. For example we had one participant who I discovered had a drinking problem. Rather than exclude him, I spoke confidentially with him and he promised not to drink while on the business of the time bank. In this way he was able to continue taking part in the gardening and social events. When the gentleman passed away a few months later, time bank members attended his funeral and sent the only flowers."*

**Liz Hoare, Rushey Green Time Bank, Lewisham**



The London Time Bank refurbishes and awards re-cycled computers to time bank participants – time banks also provide mentoring support and training.

# **Opportunities for mainstreaming**

Time Bank developments in London so far, have highlighted five key areas ripe for co-production. These are regeneration, raising educational achievement and aspirations, commissioning primary health care, housing services and housing benefit and waste and recycling.

## ***Regeneration***

*"I would particularly like to highlight the fact that the participation of the community, in regeneration and other issues affecting the community, would not be possible without the enormous amount of time contributed by many people. This is completely unpaid and in most cases unnoticed, unrewarded and taken for granted. There are all sorts of problems associated with rewarding people for this type of work, but nevertheless, I do think that there is much that can be done to lessen the burden and encourage more people into participation rather than alienation."*

Time Bank member from pilot time bank in north west Southwark

One of the problems of participation in regeneration projects – without which, experience shows they will fail – is that the same few faces seem to appear week after week, but the rest stay away. Often they become semi-professional local representatives.

Experience in time banks in London, especially in the time banks run by the South London & Maudsley NHS Trust, shows that they can make an enormous difference – by measuring and rewarding the efforts people put in to take part in participation programmes. This is confirmed by experience in similar projects in Chicago.

If public involvement is vital to the success of a regeneration project, it is clear that people's time will have to be acknowledged in some way, and time credits provide a perfect vehicle to do so.

## ***Raising educational achievement and aspirations***

Experience in the Opt 4 IT schools in Tower Hamlets, also building on pioneering techniques from Chicago, shows that time banks and co-production can make a major impact on educational achievement – and in particular on some of those pupils who are most difficult to reach.

Peer-tutoring through time banks have been shown to enthuse hard-to-reach pupils, and raise their aspirations by linking them into a wider community. It has been shown to create a situation whereby disaffected pupils can become advocates of learning to their peers and younger – and can reduce bullying at the same time.

Experience in the Angell Town estate in Brixton, and other London time banks which are helping adults to learn, shows that this can have the same effect with people of all ages – whether it is older adults learning IT skills for the first time, or younger ones learning skills like Afro-Caribbean hair-styling.

### ***Commissioning primary health care***

Research into the progress of the Rushey Green time bank in a GP's surgery demonstrates that time banks have a key role in both extending the scope of local health services and also cutting their cost. This is now being done by:

- Having neighbours check on patients coming out of hospital.
- Encouraging those with long-term depression to play a useful role in their community, in a way that reduces their dependence on drugs.
- Doing small DIY repairs – often simply neighbours changing a light bulb for neighbours – for older people: this might also speed hospital discharges by fitting safety rails.
- Providing neighbourly support or lifts to the shops, as well as simple companionship.

Experience with time banks in the USA, where this kind of project has been developing since 1987, shows that this can also cut the cost of treating people – and has been used to do so by creating time bank support groups for asthmatics, diabetics and a range of other groups.

### ***Housing services***

Research on both sides of the Atlantic has shown that the key determinant of crime is the cohesiveness of the community. Housing estates that are characterised primarily by fear tend to have worse crime. A range of housing associations that have been consulting with London Time Bank will shortly be using time banks as a way of creating more cohesive estates, knowing that if they can encourage neighbourly support, the costs of maintenance will be lower and so will the turnover of tenants.

This has been confirmed by time bank practice not just in London, but also in Baltimore – where public housing tenants ‘owe’ eight hours per household as part of their rent. Related schemes could make a major impact in London as well.

## ***Waste and recycling***

There has been considerable debate recently about whether London households might be fined by their failure to recycle. It is generally accepted that this is impractical and expensive. But the opposite is possible, that people will have their extra recycling efforts recognised by earning time credits. Projects along these lines are being organised in Islington and Hackney.

More ambitious schemes along the same lines have been shown to be successful in both Rotterdam, and – even more so – in the Brazilian city of Curitiba, which has succeeded in cleaning up the city by paying credits for recycling that can also be used on the buses.

As part of our research for this report we have asked time bank partners to help us design a London Time Bank infrastructure that could realise some of the opportunities outlined above. Their responses were both imaginative and practical. The table below incorporates their contribution and outlines a London Time Bank development plan for 2003-6.

## ***Conclusion*** ***How to re-invent local public services***

The success of the London Time Bank in its first two years of operation have proved that time banks work. They are a proven tool which is now available to help co-produce more effective local support. But that has wider implications for community development and participation.

We have public service professionals who are increasingly under pressure, but at the same time they are increasingly frustrated by the failure of traditional services to be effective and sustainably so. At the same time, we have an increasingly disempowered client group, for whom – especially the old and the young – time hangs increasingly heavily.

The insight of time banks and co-production is that bringing these two different sides of the equation together can provide a way that public

services can find more resources, make a sustainable impact on crime, education and health – and on a range of other apparently intractable issues. In short, time banks use co-production techniques that go a long way beyond simple participation, and which can be used to make public services more effective. This is a new kind of mutualism, and one that has a tangible meaning in people's lives – they own their local services because of the roles they play in them.

But there are also a range of challenges to their future development, in London and elsewhere:

- It is considerably easier to access short term funding for 'initiatives' rather than the strategic support that is needed to inject reciprocity into our struggling institutions. But that is what is required if we are going to turn them from one-way delivery systems facing a rising tide of need, and into rather two-way networks of reciprocity that involve beneficiaries as partners.
- There is still suspicion among professionals and policy-makers about the idea of trusting ordinary people with a key role in the delivery of informal services – despite the proven safeguards that London Time Bank has developed.

**We therefore recommend that:**

1. Grant-makers, public and voluntary-sector, should require projects to involve beneficiaries as equal partners in the delivery of services – this goes some way beyond the current tick-box approach to participation.
2. A new public service contract needs to be developed that embeds a reciprocal relationship between professionals and beneficiaries, so that every public institution also has a requirement to demonstrate that they are involving clients as equal partners.
3. A grant fund for London needs to be tailored that allows public bodies and charities alike to bid for money to set up co-production projects and time banks.
4. More research is needed into the effectiveness of different kinds of co-production projects – but, crucially, this must be reflected in the way public bodies are audited, so that investment in time banks can be clearly set against the resulting savings in public money.

# ***Contact London Time Bank***

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## ***Find out more***

The following websites are the best places to find out more about time banks:

**Time Banks UK** [www.timebanks.co.uk](http://www.timebanks.co.uk)

**New Economics Foundation** [www.neweconomics.org](http://www.neweconomics.org)

**FairShares** [www.fairshares.org.uk](http://www.fairshares.org.uk)

**Time Dollar Institute (USA)** [www.timedollar.org](http://www.timedollar.org)