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**The Motivations, Engagement, Satisfaction, Outcomes, and Demographics  
of Time Bank Participants: Survey Findings from a U.S. System**

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**ABSTRACT**

Findings from a comprehensive survey of the membership of a Time Bank in the United States are reported. This system has a total of 505 individual members, 233 of whom responded to the author's online survey (46.1% response rate). Respondents were asked 193 questions in six categories: motivations, engagement, outcomes, satisfaction, community experience, and demographics. The membership is mostly female, white, and highly educated. Incomes are found to be quite low and members are politically engaged and overwhelmingly liberal. Respondents were motivated to join largely by needs and values-based reasons. This Time Bank has been most successful in allowing participants to act on behalf of the values that they cherish and to give back to their community and help those in need. Implications of the findings are discussed and the survey instrument is provided as a potential resource.

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## INTRODUCTION

This study reports findings from a comprehensive survey of the membership of a Time Bank in the United States. Over the past decade, *IJCCR* has published a multitude of empirical research studies on local currency groups. Many of these present membership survey data, yet little of this research concerns cases from the United States (for exceptions see Jacob et al. 2004a; 2004b; Lepofsky and Bates 2005). Moreover, LETS and Hours have been studied most extensively despite the fact that Time Banks are now the more thriving form of community currency (see Seyfang 2002; North 2003; and Collom 2005). This paper contributes to the literature by reporting the findings of what may be the most comprehensive survey ever fielded to local currency participants. The survey instrument is also included (as Appendix A) as a potential resource to researchers and system administrators.

Time Banks USA (formerly known as the Time Dollar Network) was started in Miami, Florida in the mid-1980s by law professor Edgar Cahn (see Cahn and Rowe 1996; Cahn 2000; Jacobson et al. 2000). This program is diverse and flexible. Some Time Banks (the stand-alone “neighbor-to-neighbor” variety) look very similar to LETS or Hours. The earliest systems, “service credit banking” programs, differed considerably from local currencies.<sup>1</sup> These agency-based banking programs are mostly intra-generational, recruiting older persons to help other older people remain independent and in their homes (Coughlin and Meiners 1990; Meiners, Treat, and McKay 1996). Today, most Time Banks are based in organizations (such as hospitals, schools, churches, or social service agencies) and target the socially marginalized—the young, the elderly, the poor, and the disabled (Seyfang and Smith 2002). There are currently 59 Time Banks in the U.S. (Time Banks USA 2007). Time Banks UK began in 1998 and now has 77 active programs (Time Banks UK 2007).

For this study, a U.S. Time Bank was selected that is not part of a larger organization and does not have a specific constituency. The Time Bank chosen is one of the “neighbor-to-neighbor” models (Cahn and Rowe 1996) and is quite similar to the typical Hours or LETS.<sup>2</sup> During the Fall of 2006 the author worked closely with the system administrators and fielded a comprehensive, online membership survey (through SurveyMonkey.com). The target population for the survey was current individual members of the Time Bank. Organizational members (local businesses and nonprofit agencies) would require a different survey instrument and the additional burden of identifying appropriate individuals to represent their organizations.

Time Bank members with email addresses received an email invitation to take the survey. Those without email received a postal mail invitation. Members were encouraged to go to the Time Bank office or to visit a public library to take the survey if they lacked access to the Internet. A print version of the survey was also created and distributed to those who preferred to complete the survey by hand. In addition to the invitations, the survey was advertised in the Time Bank office, in one of their newsletters, and in several of their weekly membership email messages. All respondents received a Time Dollar (the electronic currency of Time Banks) for completing the survey and two prize drawings were held for respondents as an additional incentive.

The size of the total target population was 505 individual members (this Time Bank has existed for many years). A total of 233 members completed the survey. Therefore, the response rate

was 46.1%.<sup>3</sup> Respondents are representative of the total membership population on the two available indicators (sex and age).<sup>4</sup> It took respondents 26 minutes to complete the survey on average. Half of the respondents completed it in 23 minutes or less. The survey was divided into six sections: motivations, engagement, outcomes, satisfaction, community experience, and demographics. Respondents were asked a total of 193 questions. Most questions were closed-ended and had standardized response categories arranged in a tabular format to facilitate timely completion.

## MOTIVATIONS FOR JOINING

Existing research was used extensively in developing the questions for the first section of the survey. Many previous studies have employed survey data to determine why people join local currency groups. The most comprehensive study of LETS in the UK is based on a 1999 membership survey of 26 systems (Williams et al. 2001). Overall, the authors find that 25% of members join for ideological reasons, “as an act of resistance to various mainstream ‘others,’ such as capitalism, materialism, globalisation and the profit motive” (Williams et al. 2001: 24). Seventy percent join for economic reasons (to receive goods and services and use skills) and about 3% join explicitly to improve their employability in the labor market.

Gran (1998) administered a membership survey to four Norwegian LETS. The findings indicate that respondents emphasize short-term altruistic motives much more than self-centered motives. Liesch and Birch (2000) report findings from a survey of the members of multiple LETS in Australia. The primary reasons stated were to build a stronger community and encourage local initiative.

Three case studies of individual systems also measure motivations. In his study of a LETS, Williams (1996) finds that 51.6% cite economic reasons, 30.6% cite social reasons, and 30.6% ideological reasons. Caldwell (2000) develops a motivational taxonomy that contrasts economic motivations with ecological ones and self-interest motivations versus altruistic reasons. In the LETS studied, she finds that “16 people could be classified as motivated by economic self-interest, 25 people as motivated by economic altruism, 25 people as motivated by ecological self-interest and 33 people could be classified as motivated by ecological altruism.” Seyfang (2002) surveyed members of a Time Bank and included questions about their motivations. The most popular motivations were “to help others” (cited by 78% of respondents), “to get more involved in the community (72%), and “to improve the neighbourhood” (56%). Less than a majority chose the remaining options: “to meet people and/or make friends” (44%), “to get help for oneself” (44%), and “to earn time credits” (17%).

These existing studies vary considerably in their methodological sophistication, measurements, and results. In some cases, not enough detail is provided to allow a thorough comparison of the results or questions. Therefore, the literature review was expanded to include volunteering motivations. Participation in voluntary associations has many parallels to participation in social movement organizations (Wilson 2000). Motivations to volunteer have been studied extensively and there is a large inventory of reasons that have been formulated. Cnaan and Goldberg-Glen (1991) distinguish between altruistic, egoistic, social, and material-egoistic motivations. Omoto

and Snyder (1995) sort motivations to volunteer into five categories: values, understanding, personal development, community concern, and esteem enhancement reasons. Clary et al. (1998) have developed the Volunteer Functions Inventory which contains six different sets of reasons: protective, values, career, social, understanding, and enhancement.

Using the previous community currency and volunteering research as a framework, the author's survey contains thirty items representing seven motivational categories. Respondents were asked to identify the extent ("not at all," "very little," "to some extent," or "to a great extent") to which each item was originally an important reason to them for joining the Time Bank. Table 1 ranks the average scores for the motivation questions. The low score ("not at all" response) was coded as "1" and the high score "4" ("to a great extent").

**Table 1. Motivations for Time Banking**

<i>Motivation Items</i>	<i>Mean</i>	<i>SD</i>
1) Expand your purchasing power through an alternative currency	3.44	0.76
2) Act on your personal values, convictions, or beliefs	3.43	0.74
3) Create a better society	3.41	0.79
4) Contribute to the quality of life in our region	3.41	0.75
5) Obtain needed services that you could not perform yourself	3.41	0.86
6) Obtain needed services or goods that you could not afford	3.36	0.89
7) Be part of a larger movement for social change	3.30	0.81
8) Use your skills to do something for others	3.29	0.72
9) Help build community in our region	3.26	0.72
10) Obtain services or goods that you would rather not have to pay cash for	3.25	0.86
11) Promote a more equal society	3.20	0.88
12) Give back to the community	3.16	0.77
13) Help people in need	3.11	0.78
14) Obtain services or goods that you would not normally pay cash for	3.03	0.90
15) Gain satisfaction from helping others	3.02	0.81
16) Improve the local economy	2.91	0.86
17) Help establish trust among people	2.87	0.92
18) Be more independent from large corporations	2.81	1.05
19) Meet new people or make friends	2.73	0.89
20) Learn new skills from others	2.73	0.82
21) Spend more time with like-minded people	2.62	0.93
22) Experience new activities in group settings	2.57	0.90
23) Have a good time doing things in a social setting	2.54	0.91
24) Be more independent from government	2.48	1.07
25) Feel better about yourself	2.34	0.96
26) Use or improve skills that you did not get to use regularly	2.32	0.96
27) Feel needed or useful	2.21	0.99
28) Have something worthwhile to do with your free time	2.14	1.00
29) Feel less lonely	1.86	0.91
30) Spend more time with acquaintances or friends who were already members	1.83	0.88

The most popular motivating factor was to “expand your purchasing power through an alternative currency.” More than half (58.5%) replied “to a great extent” and another 29.3% responded “to some extent.” The next four items (2, 3, 4, and 5) have very high average scores as well. Items 18 (“be more independent from large corporations”) and 24 (“be more independent from government”) have the highest standard deviations. These variables have the greatest dispersion as substantial percentages of respondents are found in each response category.

Factor analysis is a statistical data reduction technique that is used to uncover relationships among many variables. It provides solutions for how numerous intercorrelated variables can be condensed into fewer dimensions. The thirty motivation indicators were subjected to a principal components factor analysis and seven factors were identified.<sup>5</sup> These seven factors correspond closely to the motivational categories in previous research.

The first factor contains items concerning *social* reasons for joining the Time Bank: items 19, 21, 22, 23, 25, 27, 28, 29, and 30 in Table 1. The second factor surrounds members’ *values*: items 2, 3, 4, 7, and 9. The third factor taps into *altruistic* motivations: items 8, 12, 13, and 15. The fourth factor contains *instrumental* items indicating the utility of Time Banking: items 16, 17, 20, and 26. The fifth factor concerns *independence*: items 18 and 24. The sixth factor identifies member *needs*: items 5 and 6. Finally, the seventh factor taps into member *wants*: items 10 and 14.<sup>6</sup>

Seven scales were created from the factor analysis results. These scales are in the original 4-point metric of the questions, they are simply the average of the responses to the items within each motivational category. Table 2 provides descriptive statistics for the seven motivational scales as well as the Cronbach’s alpha statistics (a measure of internal consistency).

**Table 2. Motivational Scales for Time Banking**

	<i>Alpha</i>	<i>Mean</i>	<i>SD</i>
Needs Motivations	.89	3.38	.83
Values Motivations	.89	3.36	.64
Altruistic Motivations	.79	3.15	.60
Wants Motivations	.79	3.14	.80
Instrumental Motivations	.71	2.71	.65
Independence Motivations	.84	2.65	.99
Social Motivations	.88	2.32	.66

The mean scores of these scales indicate that the needs and values reasons are the most popular motivations for joining this Time Bank. On the needs scale, 82.9% of respondents fall between the values 3 (“to some extent”) and 4 (“to a great extent”). The vast majority of members are motivated by very practical reasons—to help them obtain services that they need. Likewise,

82.5% of respondents fall on the high end (between 3 and 4) of the values scale. Most members also became involved in this form of community engagement to act on their values and create a better society. These two scales are followed closely in popularity by the altruistic and want-based motivations. Social reasons are the least popular motivating factor at this Time Bank. Only 15.7% of respondents fall between the high values of 3 (“to some extent”) and 4 (“to a great extent”) on this scale.

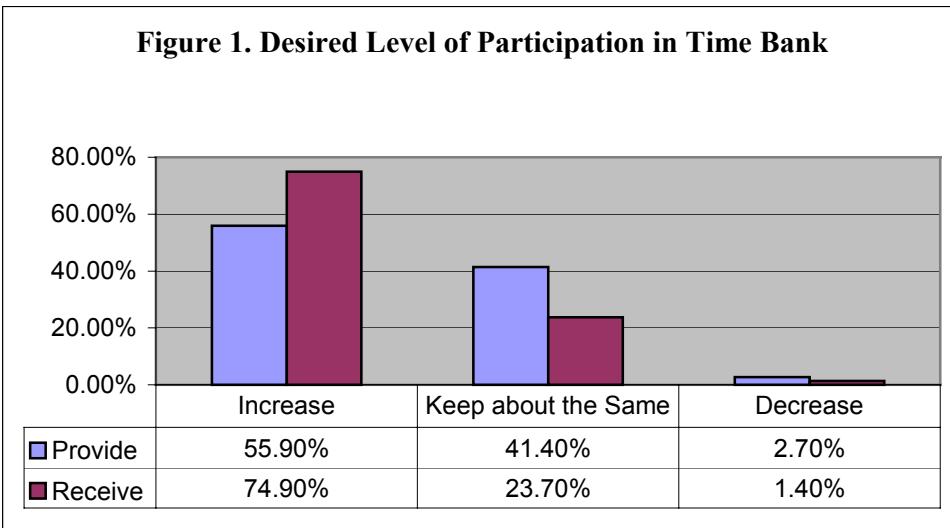
## ENGAGEMENT IN THE TIME BANK

This section of the survey began by questioning respondents as to how they first heard about the Time Bank. Table 3 provides the responses. Nearly half of respondents indicate “from a family member or friend.” In other words, they heard about it from a person with whom they have strong ties. Another 21% learned about the Time Bank from an acquaintance or “weak tie.” Personal networks appear to be very important for disseminating information about this Time Bank. The follow-up question to this one was: “Did you know any members of this Time Bank before you joined?” A majority, 61.4%, answered in the affirmative here.

**Table 3. Responses to Question:  
“How did you first hear about this Time Bank?”**

	%
From a family member or friend	47.09
From a neighbor, co-worker, or acquaintance	21.08
From the Internet	1.79
From a participating organization	6.73
Through my church, temple, or place of worship	0.45
Driving by/seeing office	1.35
A newspaper article or television report	7.17
An advertisement	6.28
An informational meeting	3.59
Other	4.48
Total	100.00

Next, respondents were asked if they would prefer to increase, keep about the same, or decrease the frequency with which they provide and receive services in the Time Bank. As Figure 1 demonstrates, the majority of respondents want to increase their participation—about 56% want to provide services to others more often and about 75% want to receive services from others more often. When it comes to providing, about 41% want to maintain the status quo. Very few members wish to decrease their participation. These findings seem to suggest that members are finding it easier to give than receive in this Time Bank.



The survey then provided respondents with a list of seven circumstances that may potentially limit their participation in the Time Bank (see Table 4). They were asked to rate the extent (“not at all,” “very little,” “to some extent,” or “to a great extent”) to which each issue limits their engagement. The vast majority of respondents claim that their lives are simply too busy: 37% responded “to a great extent” and another 45.7% chose “to some extent.” Over half of all respondents (59%) agreed to “some” or “to a great extent” that members do not call them to request their services. It is interesting to note that the majority of members want to receive more services and that the majority claim that members are not requesting their services enough. So, it appears that if more members request services more often it could be a “win-win” situation in this Time Bank.

Almost half (47.2%) identify that to “some” or “to a great extent” it is difficult to contact or reach other members. Relatively few respondents identify that they are not comfortable requesting services from those who they do not know and less than 10% agree that they prefer to only provide within the system.

**Table 4. Issues Limiting Participation in the Time Bank**

	Mean	SD
Too busy	3.13	0.85
Members do not call me	2.65	1.09
Hard to reach other members	2.46	1.05
Members are not available	2.33	1.07
Services I desire are not available	2.24	0.91
Not comfortable with those I don't know	1.77	0.87
I prefer to only provide	1.40	0.69

Respondents were also asked how they usually go about requesting services from members. They were provided with six different possibilities (see Table 5) and asked the extent to which they use these methods (“never,” “hardly ever,” “sometimes,” “often,” or “always”). The low end of the scale (“never”) was coded as “1” and the high end as “5.” Searching the listings in the email messages sent out by the office is the most popular method. About 29% say that they “always” do this and another 29.5% indicate that they “often” do this. Using the directory is the next most common way for respondents to request services. About 22% indicate that they “often” do this and 18.6% say they “always” do this. Referrals are not very popular in the system—over half indicate that they “never” or “hardly ever” use this method. Contacts made at the social events are not used that often either.

**Table 5. How Services are Requested**

	<i>Mean</i>	<i>SD</i>
Search email listings	3.58	1.27
Search directory listings	3.33	1.11
Search newsletter listings	2.96	1.22
Ask the office	2.53	1.23
Request from those referred to by others	2.36	1.09
Request from those met at social events	1.97	1.04

The next engagement question attempts to measure the extent to which members provide services but do not report their time to the office. Table 6 provides the distribution. The majority of respondents (56.11%) indicate that they have never failed to report their time to the office for services they have provided. Nearly 23% have not collected their time dollar(s) on one or two occasions. About 15% indicate that this has happened a few times and only 6.79% say this has been the case many times. For the most part, members are reporting their time to the office. It is only a small minority of members who repeatedly fail to report their time.

**Table 6. Extent of Non-Reporting**

	%
No	56.11
Yes, once or twice	22.62
Yes, a few times	14.48
Yes, many times	6.79
Total	100.00

The next questions in the survey asked respondents about their attitudes towards the transaction experience: “Do you look forward to talking with the member with whom you are exchanging

with and making the transaction a social experience?" and "Would you prefer Time Banking to be less personal and more anonymous like normal business transactions?" The resulting distributions indicate that members do enjoy the social aspects of Time Banking. Sixty percent of respondents agreed "to some extent" to the first question and another 24.2% indicated "to a great extent." Likewise, only 3.2% want Time Banking to be more anonymous ("to a great extent") and only 13.4% agree with this "to some extent."

Next in the survey were several questions concerning the Time Bank's social events. The first measures frequency of attendance (see Table 7). One-quarter of respondents report "sometimes" while 41.7% report "hardly ever" and 31.39% say that they "never" attend these social events.

**Table 7. Frequency of Attendance of Time Bank Social Events**

	%
Never	31.39
Hardly ever	41.70
Sometimes	24.66
Often	1.35
Always	0.90
Total	100.00

Members were also asked how satisfied they are with their own level of attendance and how satisfied they are with the turn out at the events. Half of the respondents are dissatisfied with their attendance (45.9% are "somewhat dissatisfied" and 5.4% are "very dissatisfied"). So, it appears that many members of this system do want to attend these social events more often than they have in the past. Regarding satisfaction with the turn out at the events, 38.9% report that they have never been to one. Less than five percent (4.2%) state that they are "very dissatisfied," 21.1% report that they are "somewhat dissatisfied," 31.6% state "somewhat satisfied," and 4.2% report that they are "very satisfied" with the level of turn out at social events.

Respondents were then asked about factors that may prevent them from attending the social events. According to Table 8, work obligations are an important preventative factor: 38.03% report "to some extent" and another 32.86% report "to a great extent." Likewise, family obligations limit about sixty percent of the respondents to "some" or "to a great extent." Lack of transportation is an issue for more than ten percent of members. Finally, around one-third of respondents report to "some" or "to a great extent" that they have no interest in socializing with other members.

**Table 8. Distributions of Issues Preventing Attendance of Social Events**

	Not at all (%)	Very little (%)	To some extent (%)	To a great extent (%)	Total (%)
Work obligations	17.84	11.27	38.03	32.86	100.00
Family obligations	25.71	14.76	29.52	30.00	100.00
Lack of transportation	78.05	10.24	8.78	2.93	100.00
Lack of interest in socializing	42.58	24.88	26.32	6.22	100.00

A battery of organizational commitment items was also fielded to the respondents in the engagement section (see Mowday, Steers, and Porter 1979). The frequency distributions appear as Table 9. These results unambiguously demonstrate a high level of organizational commitment among these Time Bankers.

**Table 9. Distributions of Organizational Commitment Items**

	Strongly Agree (%)	Somewhat Agree (%)	Somewhat Disagree (%)	Strongly Disagree (%)	Total (%)
Time banking is an important reflection of who I am	27.07	58.52	10.04	4.37	100.00
I am willing to work harder to help my TB succeed	23.58	62.88	10.92	2.62	100.00
I feel very loyalty to this organization (reverse coded)	5.02	10.50	35.16	49.32	100.00
I am proud to tell others I am part of this organization	67.69	26.64	2.62	3.06	100.00
I like to think of myself as similar to other members	25.33	56.33	14.85	3.49	100.00
I find that my values and the organization's are similar	41.05	51.97	5.68	1.31	100.00
I really care about the fate of this organization	70.74	23.14	3.93	2.18	100.00
I plan to remain a member for a number of years	75.98	19.65	2.18	2.18	100.00

Over eighty percent of respondents chose “committed” responses on each item (“strongly agree” or “somewhat agree” except on the third item which was reverse coded). Two items are particularly striking: 70.74% “strongly agree” that they really care about the fate of this organization and 76% “strongly agree” that they plan to remain a member for a number of years. These eight items also have high internal consistency (alpha = .86).

The engagement section of the survey closed out with three miscellaneous questions. First, respondents were asked: “Please think about the importance of Time Dollars (the credits themselves) to you. If this Time Bank changed so that all members freely volunteer their services and received no credits in return, how likely is it that you would continue to participate?” The responses were very evenly distributed across the categories: “Not at all” (23.5%), “A little” (29.5%), “Somewhat” (23.5%), or “Very likely” (23.5%). That is, respondents are apparently divided on how important the Time Dollars are to them.

Next, respondents were presented with a scenario about a membership fee: “If this Time Bank changed and members were asked to pay a sliding-scale membership fee, how likely is it that you would continue to participate?” Again, we see a fairly heterogeneous distribution: “Not at all” (25.0%), “A little” (31.8%), “Somewhat” (28.2%), or “Very likely” (15.0%). These members are slightly more likely to indicate that they would continue participating if the Time Dollars were eradicated than if a membership fee was imposed.

Finally, the last question of this section asked respondents: “How likely are you to participate (by donating your time or money) in future fundraising efforts at this Time Bank?” Only 7.3% responded “not at all” while 35.6% and 31.1% reported “somewhat” and “very likely” respectively. Overall, it appears that members are satisfied with the current arrangement of this Time Bank and are quite willing to participate in fundraising to assist the organization.

## **OUTCOMES: THE RESULTS OF TIME BANKING**

This section of the survey attempted to measure all of the potential outcomes of Time Banking. Respondents were asked to identify the extent (“not at all,” “very little,” “to some extent,” or “to a great extent”) to which their involvement with the Time Bank has enabled them to accomplish various things. The thirty motivational items reviewed earlier were included here as well as 28 additional outcomes. Table 10 ranks the average scores for the outcomes questions. The low score (“not at all” response) was coded as “1” and the high score “4” (“to a great extent”).<sup>7</sup>

Overall, respondents rate the Time Bank as being most successful in its ability to give members satisfaction from helping others (an altruistic outcome): 36.7% marked “to a great extent” here and 50.7% agreed “to some extent.” Respondents are least likely to indicate that Time Banking helped them to find a job.

**Table 10. Outcomes of Time Banking**

	<i>Mean</i>	<i>SD</i>
1) Gain satisfaction from helping others	3.22	0.72
2) Act on your personal values, convictions, or beliefs	3.08	0.76
3) Contribute to the quality of life in our region	3.03	0.76
4) Be part of a larger movement for social change	3.02	0.76
5) Create a better society	3.00	0.73
6) Develop some deeper friendships	3.00	0.79
7) Spend more time with acquaintances or friends	2.99	0.92
8) Build community in our region	2.98	0.78
9) Promote a more equal society	2.95	0.96
10) Save money	2.93	0.84
11) Learn new skills from others	2.90	0.83
12) Feel confident that you have others to call on if you ever need help	2.89	0.82
13) Have a good time doing things in a social setting	2.88	0.82
14) Improve the local economy	2.87	0.81
15) Give back to the community	2.84	0.80
16) Help people in need	2.84	0.79
17) Obtain needed services that you could not perform yourself	2.83	0.96
18) Feel that you make a valuable contribution to society	2.80	0.77
19) Obtain services or goods that you would not normally pay cash for	2.79	0.96
20) Improve your standard of living	2.79	0.89
21) Expanded your purchasing power	2.79	0.82
22) Obtain services or goods that you would rather not have to pay cash for	2.72	0.95
23) Get help from others	2.72	0.90
24) Meet new people or make friends	2.66	0.94
25) Feel more in control of your life	2.63	0.82
26) Improve your quality of life	2.58	0.90
27) Changed how you think about your community	2.57	0.85
28) Help establish trust among people	2.54	0.94
29) Learn about sources of support and advice in the region	2.52	0.94
30) Use or improve skills that you do not get to use regularly	2.52	0.87
31) Enabled you to feel less financially stressed	2.48	0.97
32) Helped you to feel needed or useful	2.43	1.02
33) Changed how you think about the world	2.42	0.82
34) Spend more time with people from different backgrounds than yourself	2.38	0.85
35) Be more independent from large corporations	2.37	0.94
36) Obtain needed services or goods that you could not afford	2.34	0.87
37) Experience new activities in group settings	2.29	0.91
38) Use your skills to do something for others	2.29	0.90
39) Feel safer in your neighborhood	2.28	0.89
40) Be more independent from government	2.28	0.97
41) Improved your mental health	2.21	0.95
42) Live a greener lifestyle	2.17	0.87

**Table 10 (Continued). Outcomes of Time Banking**

	<i>Mean</i>	<i>SD</i>
43) Made you more politically aware	2.17	0.92
44) Increased the frequency with which you volunteer	2.09	0.93
45) Improved your physical health	2.07	0.97
46) Feel better about yourself	2.04	0.89
47) Spend more time with like-minded people	2.01	0.85
48) Increased your involvement with community, civic, or political groups	1.93	0.90
49) Helped you to have something worthwhile to do with your free time	1.90	0.98
50) Feel that you can make a difference in your community	1.83	0.80
51) Increased your political activism	1.79	0.84
52) Helped you promote your business or bring in new customers	1.78	0.90
53) Helped you to feel less lonely	1.78	0.88
54) Enabled you to learn new job-related skills	1.74	0.85
55) Increased the frequency with which you attend non-Time Bank events	1.62	0.78
56) Provided you with the opportunity to work	1.62	0.95
57) Increased the frequency with which you entertain guests at your home	1.52	0.70
58) Helped you to find a job	1.33	0.75

The 28 items that comprise the 7 motivational scales were tested to see if they were internally consistent in the case of outcomes too. Table 11 provides the descriptive statistics for these summary scales.<sup>8</sup> Of these first 7 scales listed, all but the needs outcomes scale (#6) have acceptable alpha values. The mean scores indicate that this Time Bank has been most successful in meeting the values outcomes of its members. That is, participation in this Time Bank has allowed members to act on behalf of the values that they cherish (such as building community and creating a better society). Two-thirds of respondents have a score of 3 (representing the “to some extent” response) or higher on this scale.

Next, the altruistic outcomes scale also has a high average score. Around 43% of respondents have an average score of 3 (“to some extent”) or higher. Many members feel that Time Banking has been efficacious in allowing them to give back to their community and help those in need. However, by its very design, Time Banking has multiple benefits for both the providers and recipients of services. The relatively high mean score on the wants outcome scale indicates that participation has allowed the majority of respondents to obtain some services that they would not normally or would rather not have to pay cash for. Sixty percent of the scale scores here are 3 (“to some extent”) or higher.<sup>9</sup>

Among these 7 scales, the social and independence outcomes are ranked lowest. Slightly more than one-third of respondents fall within the “not at all” (1) and “very little” (2) range of the social outcomes scale. Only 17% of members are between the “to some extent” (3) and “to a great extent” (4) scores here. Participation has been less efficacious for the generation of social ties. Likewise, over half of all respondents fall on the lowest end (between 1 and 2) of the independence scale. The majority does not feel that Time Banking has allowed them to become more independent from the government and large corporations.

**Table 11. Outcome Scales for Time Banking**

	<i>Alpha</i>	<i>Mean</i>	<i>SD</i>
1) Social Outcomes	.84	2.33	.60
2) Values Outcomes	.92	3.02	.66
3) Altruistic Outcomes	.75	2.80	.61
4) Instrumental Outcomes	.76	2.71	.66
5) Independence Outcomes	.87	2.33	.90
6) Needs Outcomes	.50	2.59	.75
7) Wants Outcomes	.81	2.76	.88
8) Civic Engagement Outcomes	.87	1.79	.67
9) Employment Outcomes	.75	1.61	.65
10) Resources Outcomes	.87	2.52	.76

The remaining 30 outcome items that were not included in the first 7 scales were also subjected to a principal components factor analysis.<sup>10</sup> Three additional scales resulted from a total of 14 items. A civic engagement outcomes scale was constructed from items 44, 48, 51, 55, and 57 (in Table 10). The reliability of the item is high, yet the mean score indicates that fewer members feel that they make these types of gains from their participation in the Time Bank: about 70% are within the “not at all” (1) to “very little” (2) range of the scale. For about 5% of respondents, their participation did increase their civic engagement “to some extent” (3) or more. Time Banking itself is a form of civic engagement that results in the production of social capital. The apparent lack of a “spillover” effect may be due to the fact that members were already highly civically engaged prior to joining this Time Bank (the level of civic engagement among members of this system will be explored in the next section).

The employment outcomes scale is comprised of items 52, 54, 56, and 58. It has the lowest mean score of the ten scales, 80% of respondents are in the low end (1 to 2 range) of the scale. This finding indicates that few members find Time Banking to be a direct asset in formal employment. Again, this may be due to the characteristics of the members to begin with (demographic variables will be explored in the last section).

Finally, items 20, 23, 29, 31, and 45 from Table 10 combine to create a resources outcomes scale. The mean score of the scale is moderate, 30% of respondents have an average score of 3 (“to some extent”) or higher. A notable proportion of members find that their participation has been beneficial by offering them new financial and health resources.

The average scores on these outcome measures can also be compared to the 7 original motivation scales. Both the motivation and outcome items were purposely assigned the same response categories (“not at all,” “very little,” “to some extent,” or “to a great extent”). Table 12 compares the mean scores of each motivation and outcome scale. The largest discrepancy occurs between the needs scales. While respondents were highly motivated to join by needs reasons, these outcomes are rated lower. The values, altruistic, wants, and independence mean differences are all comparable and lower than the needs scales differences. The motivation and

outcomes measures have essentially identical mean scores. Relative to initial motivations, this Time Bank has been most successful in producing instrumental and social outcomes.

**Table 12. Differences in Motivation and Outcome Scale Means**

	<i>Motivation Scale Mean</i>	<i>Outcome Scale Mean</i>	<i>Difference in Mean Scores</i>
Needs Scales	3.38	2.59	-0.79
Values Scales	3.36	3.02	-0.34
Altruistic Scales	3.15	2.8	-0.35
Wants Scales	3.14	2.76	-0.38
Instrumental Scales	2.71	2.71	0
Independence Scales	2.65	2.33	-0.32
Social Scales	2.32	2.33	0.01

The outcomes section of the survey was concluded with six questions concerning the impact that respondents would feel if this Time Bank closed. Table 13 provides the frequency distributions. Very few respondents report that the closing of the Time Bank would have a “moderate” or “a large impact” on their social lives and self-esteem. However, the majority of members indicate that this scenario would have a “moderate” or “a large impact” on their feelings about the community and their ability to get services that they desire. In the last row of the table it is evident that respondents are nearly evenly distributed across the categories. The ability to get services that members need would be impacted for some, but not for others.

**Table 13. Distributions of Responses to: “Suppose that this Time Bank closed, how large of an impact would this have on...”**

	<i>None at all (%)</i>	<i>A small impact (%)</i>	<i>A moderate impact (%)</i>	<i>A large impact (%)</i>	<i>Total (%)</i>
Your social life	58.60	30.23	9.77	1.40	100.00
Your self-esteem	61.86	25.12	9.30	3.72	100.00
Your feelings about the community	18.22	25.70	31.78	24.30	100.00
Your community engagement	30.84	31.78	23.83	13.55	100.00
Your ability to get services that you <i>desire</i>	13.55	30.84	29.44	26.17	100.00
Your ability to get services that you <i>need</i>	22.69	30.09	24.54	22.69	100.00

## MEMBER SATISFACTION

In the fourth section of the survey respondents were asked to rate their satisfaction with the Time Bank. In the first set of questions a list of 15 items was presented and members were asked to identify the extent (“not at all,” “very little,” “to some extent,” “to a great extent,” or “not applicable”) of their satisfaction. Table 14 ranks the average scores for these satisfaction questions. The low score (“not at all” response) was coded as “1” and the high score “4” (“to a great extent”).<sup>11</sup>

Overall, there is an extremely high level of satisfaction among these Time Bank members. Respondents are most satisfied with the range and the quality of the goods and services within the Time Bank. Regarding the range question, 61.1% are satisfied “to a great extent” and 32.3% are satisfied “to some extent.” Similarly, 61.7% and 27.9% are satisfied with the quality of the goods and services within the Time Bank. The numbers are quite high even among the lowest means. In regards to the number of members people have met, 20.7% are satisfied “to a great extent” and 46.6% are satisfied “to some extent.”

The next question asked respondents whether there are services that have not been available through the Time Bank that they would like to receive. The majority of respondents answered “no,” but 38.5% did say “yes.” An open-text box was provided and the most popularly requested service was home repair (mentioned by 8 respondents). Also, housekeeping, automobile repair, dental services, and yard work are identified 6, 5, 5, and 4 times respectively.

**Table 14. Member Satisfaction with the Time Bank**

	<i>Mean</i>	<i>SD</i>
1) Range of goods and services offered in the Time Bank	3.53	0.67
2) Quality of the goods and services you have received	3.49	0.75
3) Orientation process at the Time Bank	3.48	0.67
4) Offices communication with members	3.45	0.69
5) Newsletters	3.41	0.73
6) Personal touch that Time Bank members give when providing a service	3.37	0.81
7) Sense of community created by the Time Bank	3.19	0.79
8) Ability to provide services in the Time Bank	3.18	0.81
9) Printed directory of participants	3.18	0.83
10) Coordination (setting up) of exchanges	3.11	0.81
11) Reporting of credits on your statement	3.08	1.01
12) Ability to receive services in the Time Bank	3.05	0.83
13) Number of participating businesses	3.03	0.82
14) Speed in which your requests have been filled	2.98	0.90
15) Number of members that you have met	2.85	0.78

The responses to the last questions in this satisfaction section are provided in Table 15. Again, there is very high member satisfaction as indicated by the “somewhat agree” and “strongly agree” responses. Just over 88% of respondents agree that the quality of the goods and services offered through the Time Bank is as good as if you would have purchased them.

**Table 15. Distributions of Membership Satisfaction Items:  
“To what extent do you agree that:”**

	Strongly Disagree (%)	Somewhat Disagree (%)	Somewhat Agree (%)	Strongly Agree (%)	Total (%)
The quality of the goods and services offered is as good as those I would buy	1.45	10.14	47.83	40.58	100.00
The Time Bank has lived up to my expectations	2.38	19.52	42.86	35.24	100.00
I can recommend this Time Bank to other people	1.44	2.87	26.79	68.90	100.00
The Time Bank is a successful organization	1.90	4.76	36.19	57.14	100.00

More than three-quarters agree that the Time Bank has lived up to their expectations. There appears to be some disappointment here though as 19.52% answered “somewhat disagree.” However, respondents are overwhelmingly willing to recommend the Time Bank to others. Finally, 93.33% of respondents agree that the Time Bank is a successful organization.

## COMMUNITY EXPERIENCE

In the fifth section of the survey respondents were asked several questions about their community and political experience. First, were two items measuring the frequency of volunteering (aside from their involvement with the Time Bank). As shown in Table 16, the formal volunteering responses are somewhat evenly dispersed across the categories. One-third of all respondents report “once or twice a year.” Around 31% of respondents indicate that they volunteer once a week or more. These volunteering rates among members are considerably higher than the national U.S. average.<sup>12</sup> Respondents are even more likely to engage in informal volunteering: 60.38% do so at least once a week.

**Table 16. Frequency of Formal and Informal Volunteering**

	Never or Practically Never (%)	Once or Twice a Year (%)	Once a Month (%)	Once a Week (%)	More than Once a Week (%)	Total (%)
How often do you engage in formal volunteering through an organization	13.62	33.33	21.60	13.15	18.31	100.00
How often do you engage in informal volunteering (helping family, friends, or neighbors)	2.83	8.96	27.83	30.19	30.19	100.00

The next three items (see Table 17) tap into community connections. Again, there is evidence of rather high community engagement among these members. About half of respondents “often” or “always” chat with their neighbors. Just over 40% report that they and their neighbors “often” or “always” help one another out. Time Bank members are highly political too. The majority (52.61%) of respondents indicate that they “often” or “always” discuss political issues.

	Table 17. Frequency of Community Connectedness					Total (%)
	Never (%)	Hardly ever (%)	Some Times (%)	Often (%)	Always (%)	
How often do you chat with neighbors?	1.42	11.85	36.97	32.70	17.06	100.00
How often do you and your neighbors help each other out by lending things like tools, giving someone a ride, or watching each other’s house when you are away?	7.25	25.12	27.05	24.64	15.94	100.00
How often do you discuss political issues with your family, friends, neighbors, or acquaintances?	4.74	14.69	27.96	36.97	15.64	100.00

Next, respondents were asked a traditional political identification question: “We hear talk these days about liberals and conservatives. How would you consider yourself?” The respondents are overwhelmingly liberal: 30.92% identify as “very liberal,” 37.20% are “liberal,” and 8.70% are “somewhat liberal.” Only 11.59% identify as “moderate,” 7.73% as “somewhat conservative,” and 3.86% as “conservative.” Not a single respondent identified as “very conservative.”<sup>13</sup>

The following question asks respondents if they are a member of a political party. The five most popular national parties were listed and respondents could type in the name of any other party not listed. Nearly one-third (32.7%) answered “no” to this question.<sup>14</sup> Given the high amount of engagement among these respondents in other areas, this finding seems to reflect the fact that many members are not affiliated with a particular party (and not that members are not politically engaged). The remaining two-thirds of respondents belong to the following parties: Democratic (43.9%), Green (18.0%), Republican (4.9%), and Libertarian (one respondent).

The last set of questions in this section of the survey concerns political action. Respondents were provided with a list of 8 actions and for each were asked to indicate whether they have actually done this before, whether they might do it, or whether they would never do it. Four of these questions were drawn from a well-known international survey. The corresponding U.S. national percentages (collected in 1999) are provided for the “have done” response.

**Table 18. Distributions of Political Action Items**

	Have Done (%)	Might Do (%)	Would Never Do (%)	Total (%)
Vote in an election	96.21	2.84	0.95	100.00
Attend public meeting on town or school issues	73.93	23.70	2.37	100.00
Contact the editor of a newspaper	51.20	45.93	2.87	100.00
Contact an elected official	80.19	17.45	2.36	100.00
Sign a petition	94.31 <sup>a</sup>	5.21	0.47	100.00
Boycott specific companies or goods	78.10 <sup>b</sup>	19.05	2.86	100.00
Attend a lawful public demonstration	67.94 <sup>c</sup>	26.32	5.74	100.00
Illegally block or occupy a building or street	13.66 <sup>d</sup>	42.44	43.90	100.00

<sup>a</sup> The national value is 81.1% (1999 World Values Survey)  
<sup>b</sup> The national value is 25.7% (1999 World Values Survey)  
<sup>c</sup> The national value is 21.4% (1999 World Values Survey)  
<sup>d</sup> The national value is 4.1% (1999 World Values Survey)

Once again, the responses illustrate the high level of engagement of these Time Bank members. Nearly all report that they have voted. Nearly three-quarters have attended a public meeting and nearly all of those who have not indicate that they might. Just over half of respondents have contacted the editor of a newspaper and 80.19% have contacted an elected official in the past. While 94.31% of Time Bank respondents have signed a petition, only 81.1% of American adults have according to the 1999 World Values Survey. Whereas 78.1% of respondents have boycotted specific companies or goods, only about one-quarter of adults have done this nationally. About 68% of these members have attended a lawful public demonstration while only 21.4% of American adults have. Finally, 13.66% of respondents report having illegally blocked or occupied a building or street compared to only 4.1% nationally.

## DEMOGRAPHICS

The last section of the survey collected standard demographic information. The Time Bank's database contains the gender and age of each member (collected from the membership application). This information was also asked on the survey to ascertain how representative the survey respondents are of the membership as a whole.

The first demographic question in the survey pertained to the respondent's sex: 82.10% report being female, 17.03% male, and 2 respondents marked "other" and typed in "transgender" and "transgendered." The fact that women greatly outnumber men parallels other systems. Lasker et al. (2006) report that 83.1% of respondents to their Time Bank survey are female. Two-thirds of Time Bank participants and two-thirds of LETS members in the UK are women (Williams et al. 2001; Seyfang and Smith 2002). The Time Bank's database indicates that 81.15% of current Time Bank members are women and 18.85% are men. The fact that the two sets of values are so

close to one another indicates that the survey respondents are indeed representative of the current membership as far as gender is concerned.

Respondents were also asked to identify their race. Only 6.6% of respondents identified as being people of color (“Black or African American,” “Latina/o or Hispanic,” “Asian American,” “Mixed Race,” or “Other, please specify”). This percentage is slightly lower than the proportion of people of color residing in the city where this system is located.

Next, respondents were asked to provide their date of birth. The average age of respondents is 46.44 years (and the median = 46). According to the database, the average age of current Time Bank members is 44.64 years (and the median = 45 years). Again, the similarity of these values suggests that the survey respondents are quite representative of the membership as a whole as far as age is concerned. Table 19 provides the age distribution (in seven categories) by gender. In this Time Bank, younger (those less than 25) and older members (65 or more) are underrepresented compared to the city as a whole.

**Table 19. Age Distribution by Gender**

	Female (%)	Male (%)
Less than 18 years	1.60	0.00
18-24 years	1.60	0.00
25-34 years	20.74	20.51
35-44 years	21.81	30.77
45-54 years	27.66	23.08
55-64 years	16.49	15.38
65 or more years	10.11	10.26
Total	100.00	100.00

Living situation was covered next in the survey. Most respondents live alone: 61.4% answered “no” to the question, “Are you currently living with a spouse, partner, or significant other?” On the marital status question, 38.0% responded “single,” 30.3% “married,” 26.9% “divorced or separated,” and 4.8% “widowed.” Also, most (63.2%) respondents do not currently have children residing in their household: 20.1% have one child living with them, 12.0% have two, and 4.8% have three or more. A majority of members (53.8%) report that they own (rather than rent) their dwelling.

Respondents to the survey tend to be highly educated: 44.8% report having earned Bachelor’s degrees, 22.9% hold Master’s degrees, and another 5.2% have some form of graduate degree. Also, a substantial minority of respondents are currently students: 12.9% are part-time students and 5.3% are full-time students.

Employment status was measured next: 23.8% report that they are not currently employed, 30.5% indicate that they are employed part-time, and 45.7% report that they have full-time employment. A substantial number, 23.0% of respondents, have recently experienced unemployment (answering affirmatively to “At any point in the past six months have you been unemployed and looking for work?”).

Respondents were also asked to report their household’s total annual income. Given the sensitivity of this question, it is not surprising that 17.0% of the respondents did not provide an answer. Table 20 provides the frequency distribution for all valid respondents and also breaks income down by household type. Respondents to the survey tend to have low incomes. One-third of all respondents live in households with incomes less than \$20,000 and over half live in households with incomes less than \$30,000. A substantial minority of respondents is living in poverty. The U.S. Census Bureau’s 2005 poverty threshold for an individual living alone is \$10,160, for a family of three it is \$15,277, and for a family of four it is \$20,144. According to Table 20, nearly 30% of those living alone have incomes less than \$15,000. Nearly 15% of those living with a partner have household incomes less than \$20,000. While the income measure collected in the survey is not precise enough to perfectly calculate poverty levels, the findings clearly suggest that these members have higher poverty rates than exists in the nation and city where this Time Bank is located.

The 38.6% of respondents who live with a spouse or significant other have a more heterogeneous (more evenly dispersed) distribution. Nearly half (49.33%) of the respondents who live with others have household incomes of \$50,000 or higher.

**Table 20. Household Income Distribution by Household Type**

	All Respondents (%)	Living With Partner (%)	Living Alone (%)
Less than \$15,000	22.63	12.00	29.57
\$15,000-\$19,999	11.05	2.67	16.52
\$20,000-\$29,999	22.63	16.00	26.96
\$30,000-\$39,999	12.11	9.33	13.91
\$40,000-\$49,999	6.32	10.67	3.48
\$50,000-\$59,999	8.42	12.00	6.09
\$60,000-\$74,999	8.95	21.33	0.87
\$75,000-\$99,999	5.26	10.67	1.74
\$100,000 and over	2.63	5.33	0.87
Total	100.00	100.00	100.00

Issues of religiosity and spirituality were considered next in the survey. Of those who answered the religiosity question (11.4% of respondents did not), 54.2% consider themselves “not very religious,” 15.3% are “a little religious,” 22.2% are “somewhat religious,” and 8.4% are “very religious.” For spirituality the trend is essentially the opposite. While 10% did not answer this question, of those that did: 49.0% are “very spiritual,” 34.0% are “somewhat spiritual,” 6.8% are “a little spiritual,” and 10.2% are “not very spiritual.” In regards to the attendance of religious services, 38.3% report “never or practically never” and 23.3% answered “once a week” or “more than once a week” (the remaining 38.4% are somewhere in between). So, there is a great deal of heterogeneity in attendance of religious services and respondents are much more likely to consider them selves “spiritual” rather than “religious.”

Respondents were also asked if they have any family members (outside of their immediate household) who also live in the U.S. state where this system operates. Over two-thirds (69.1%) do. These members are also highly connected to the Internet: 91.8% report having access at home or work. Likewise, 91.3% of respondents report having access to a vehicle that they can drive.

The demographic section and survey as a whole concluded with three health-related questions. First, 11.1% of respondents report that they have a disability or health condition that prevents them from being totally independent and taking care of them selves. Half (50.2%) of the respondents have health insurance coverage through an employer plan, 32.3% are covered through a government plan, and 17.4% lack any health insurance coverage. Finally, 42.0% report that their health is “excellent,” another 42.0% choose “good,” 12.7% consider their health “fair,” and 3.4% indicate that they have “poor” health. Overall, most respondents have health insurance coverage and “good” or “excellent” health.

## CONCLUSION

This paper has described the major univariate findings of a comprehensive membership survey of a U.S. Time Bank. Here, an overview is provided and short discussions of some of the implications are offered in an effort to make these results a learning experience for community currency researchers and administrators.

The demographic findings present a clear indication of who joins the Time Bank studied here. The membership is largely female and white. Over half of the membership is 45 years of age or older. Respondents are highly educated and most live alone. Nearly one-quarter of members are not employed and 23.0% have been unemployed and looking for work in the past six months. Household incomes tend to be quite low, particularly among those respondents living alone.

Respondents of this survey also have a high degree of community engagement and volunteer at higher rates than Americans as a whole. These members are politically active and engaged, overwhelmingly liberal, and many are independent of the two major national political parties. These membership characteristics parallel previous research finding that local currency participants tend to be highly educated people with lower incomes who are politically liberal or progressive, part of the “disenfranchised middle class” (see Williams 1996).

The success of recruiting the economically marginalized here is notable given the very premise of local currencies. Nonetheless, as in other systems, the membership of this Time Bank is quite homogeneous when it comes to gender, race, and educational attainment. This is likely due to the fact that these members learned about this Time Bank largely from their personal networks. Most members came into the Time Bank having known an existing member. Given the principle of homophily, network-based recruitment tends to result in homogeneous organizations (see McPherson, Smith-Lovin, and Cook 2001).

Local currency systems should attempt to diversify their memberships as much as possible. Time Banking in particular has numerous aspects that can appeal to a wide variety of people. Unlike most LETS and Hours, Time Banking has been framed largely in terms of social capital generation (see Cahn 2001). Therefore, it escapes from much of the potentially negative associations that may hinder LETS and Hours. The latter are often labeled as political projects (“anti-capitalist,” “green,” “alternative,” etc.). Interestingly, it is exactly this population that comprises the Time Bank studied here. Yet an important part of building social capital is bringing diverse groups together (see Putnam 2000 on “bridging” social capital). As the diversity of the participants grows, the offerings of available services will diversify too.

The motivation questions in the survey indicate that needs-based and values-based reasons are the most popular ones for joining. Most see Time Banking in practical terms, to help them meet individualistic needs. Yet, at the same time, the majority of members are also motivated because they can act out on their collectivist values surrounding the betterment of the community. Social motivations are the least important in this network. This is also reflected in the fact that attendance at this Time Bank’s social events is rather low. While these members do enjoy the social aspects of Time Banking, they are not primary. This evidence contributes to the larger research literature and suggests that community currencies are not simply “playthings” of the middle class as some critics have charged.

As far as outcomes are concerned, this Time Bank has been most successful in allowing members to act on behalf of the values that they cherish (such as building community and creating a better society). Many members also feel that Time Banking has been efficacious in allowing them to give back to their community and help those in need. While respondents were highly motivated to join by needs-based reasons, these outcomes are rated lower overall. However, nearly half (47.2%) of respondents indicated that the closing of the Time Bank would have a “moderate” or “a large impact” on their ability to get services that they need.

Overall, these survey results paint a picture of a highly effective and successful organization. The Time Bank studied here is very healthy. The membership is large, much larger than most local currency systems. There is an extremely high level of satisfaction among these Time Bank members. Respondents are most satisfied with what is the core of any local currency operation: the range and the quality of the goods and services offered. Moreover, there is tremendous organizational commitment among these Time Bankers. The majority is willing to participate in fundraising and most members also desire to increase their participation within the Time Bank. Ironically, the most frequently identified factor that limits engagement is time. Respondents find themselves to be too busy to participate as much as they would like to. As in all social movement organizations, an ongoing challenge for local currency groups is to recruit and

maintain a critical mass of members and to tap into the great potential that exists within these networks.

## ENDNOTES

<sup>1</sup> It is arguable that neither service credit banking programs nor agency-based Time Banks should technically be considered “community currencies.” Local currencies have open memberships (not targeting specific groups) and seek to build social capital *and* improve the local economy.

<sup>2</sup> This Time Bank’s directory of services looks quite similar to that of Ithaca Hours. There is a wide range of services being offered and alternative healthcare services (i.e., massage and acupuncture) are very popular. Also, like Ithaca, the city where this Time Bank is based is politically progressive (Greens are active and represented in local politics) and tolerant (gay and lesbian rights issues are salient).

<sup>3</sup> This response rate is very respectable. A recent membership survey at a somewhat smaller U.S. Time Bank yielded a 47.1% response rate (see Lasker et al. 2006). Outside of the U.S., membership surveys of local currency systems are more common. Surveys of the members of two Time Banks in the UK yielded 21% and 28% response rates (see Seyfang and Smith 2002). In the major study of LETS in the UK, the memberships of 26 systems were surveyed. The resulting overall response rate was 34% (see Williams et al. 2001).

<sup>4</sup> The gender distribution from the survey is 82.10% female, 17.5% male, and .87% “other” compared to 81.15% female and 18.85% male in the Time Bank database. The average age of the survey respondents is 46.44 years (and the median = 46). According to the database, the average age of members is 44.64 years (and the median = 45).

<sup>5</sup> Contact the author for a copy of the varimax rotation matrix.

<sup>6</sup> Items 1 and 11 did not load highly on any one factor and therefore were excluded from this analysis.

<sup>7</sup> Eight of the items included “not applicable” as an answer choice. These responses were recoded into the “not at all” category for this table.

<sup>8</sup> The social outcomes scale is comprised of items 6, 7, 13, 24, 32, 37, 46, 47, and 49 in Table 10. The values outcomes scale is made up of items 2, 3, 4, 5, and 8. The altruistic outcomes scale is comprised of items 1, 15, 16, and 38. The instrumental outcomes scale was constructed from items 11, 14, 28, and 30. The independence outcomes scale is items 35 and 40. The needs scale is the average of items 17 and 36. And, the wants scale is made from items 19 and 22.

<sup>9</sup> Despite having a slightly lower mean than the altruistic outcomes scale, more respondents are in the 3 or higher categories on the wants scale. The higher standard deviation of the latter scale indicates that there are more respondents at the low (“not at all”) end here compared to the

altruistic scale. So, while respondents are more divided on the wants outcomes, this Time Bank has been more successful overall in this outcome area.

<sup>10</sup> In most cases, these additional outcome items were borrowed from previous surveys of local currency participants. These items tend to be specific to engagement in these types of organizations and were not derived from the larger literature on why people volunteer. The fact that the majority of these miscellaneous items are not highly intercorrelated (and able to indicators within scales) is not surprising.

<sup>11</sup> Those who chose “not applicable” are excluded from this table.

<sup>12</sup> For example, the 2004 General Social Survey asks respondents have often they have done volunteer work for a charitable organization in the past year. Half (50.9%) of all respondents report that they have not volunteered at all in the past year, 13.5% have once in the past year, 17.1% have at least two or three times, 9.3% have once a month, 4.3% have once a week, and 5.0% have volunteered more than once a week in the past year.

<sup>13</sup> Twenty-two (9.6%) respondents did not provide an answer to this question (which is not unusual with sensitive topics).

<sup>14</sup> Here, 10.5% of respondents did not answer the question.

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**APPENDIX A: SURVEY INSTRUMENT**

## Introduction

Welcome to our survey! Your willingness to complete this survey is much appreciated and will help the Time Bank in a number of ways. We need your feedback to learn more about ourselves and how to keep the Time Bank thriving.

Please understand that your responses will be strictly confidential. We will not be linking any names with survey responses and any summaries or reports that result will treat all members anonymously. The survey itself cannot be anonymous though—we need your name to update the demographic information in our database, to enter you in our prize drawing, and to award you a Time Dollar upon completion of the survey. We respect your privacy and would never disclose any individual's information obtained from this survey.

Please plan accordingly and try to complete this survey in one sitting. This survey will take the average respondent approximately 25-30 minutes to complete (we have a lot to learn!).

Let's begin with who you are (please remember that your responses are confidential):

**Last name**

**First name**

**Email address**

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**If you represent a member-organization, please tell us the name of your organization**

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## Why You Joined the Time Bank

We would like to begin by learning what *originally* motivated you to join this Time Bank. Please think about which of the following reasons caused you to join. To what extent did you hope to:

	Not at all	Very little	To some extent	To a great extent
Act on your personal values, convictions, or beliefs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be more independent from government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be more independent from large corporations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be part of a larger movement for social change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contribute to the quality of life in our region	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create a better society	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expand your purchasing power through an alternative currency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Experience new activities in group settings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Feel better about yourself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Feel less lonely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Feel needed or useful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gain satisfaction from helping others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Give back to the community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have a good time doing things in a social setting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have something worthwhile to do with your free time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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## Why You Joined the Time Bank

We would like to begin by learning what *originally* motivated you to join this Time Bank. Please think about which of the following reasons caused you to join. To what extent did you hope to:

	Not at all	Very little	To some extent	To a great extent
Help build community in our region	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help establish trust among people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help people in need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improve the local economy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Learn new skills from others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet new people or make friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain <i>needed</i> services or goods that you could not afford	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain <i>needed</i> services that you could not perform yourself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain services or goods that you would not normally pay cash for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain services or goods that you would rather not have to pay cash for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promote a more equal society	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend more time with acquaintances or friends who were already members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend more time with like-minded people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use or improve skills that you did not get to use regularly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use your skills to do something for others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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## Engagement in the Time Bank

You're doing great so far!

**The next questions concern how you go about requesting services from members.**  
**Do you usually:**

	Never	Hardly ever	Sometimes	Often	Always
Search the listings in the directory	<input type="radio"/>				
Search the listings in the newsletters	<input type="radio"/>				
Search the listings in the email messages sent by the office	<input type="radio"/>				
Request services from those you have met at social events	<input type="radio"/>				
Request services from those you have been referred to from other members	<input type="radio"/>				
Contact the office for advice on who to ask	<input type="radio"/>				

**Have you ever provided a service to a member and not reported your time to the office (and therefore not collect the time dollar(s) you earned)?**

- No
- Yes, one or two times
- Yes, a few times
- Yes, many times
- If Yes, please tell us why

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## Engagement in the Time Bank

### To what extent:

	Not at all	Very little	To some extent	To a great extent
Do you look forward to talking with the member with whom you are exchanging with and making the transaction a social experience?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Would you prefer time banking to be less personal and more anonymous like normal business transactions?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### How often do you attend the Time Bank's social events (monthly gatherings, meetings, events, etc.)?

Never	Hardly ever	Sometimes	Often	Always
<input type="radio"/>				

### How satisfied are you with your level of attendance of social events?

Very dissatisfied	Somewhat dissatisfied	Somewhat satisfied	Very satisfied
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### How satisfied are you with the turnout at the Time Bank's social events?

I've never been to one	Very dissatisfied	Somewhat dissatisfied	Somewhat satisfied	Very satisfied
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### To what extent do any of the following prevent you from attending social events?

	Not at all	Very little	To some extent	To a great extent
Work obligations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family obligations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of interest in socializing with other members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Please describe any other situations that may prevent you from attending social events:

---

## Engagement in the Time Bank

**Please indicate how much you agree with the following statements**

	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Time banking is an important reflection of who I am	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am willing to work harder in order to help my Time Bank succeed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel very little loyalty to this organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am proud to tell others that I am part of this organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like to think of myself as similar to other members of my Time Bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find that my values and the organization's values are very similar	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I really care about the fate of this organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I plan to remain a member of the Time Bank for a number of years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Not at all	A little	Somewhat	Very likely
Please think about the importance of Time Dollars (the credits themselves) to you. If this Time Bank changed so that all members freely volunteer their services and received no credits in return, how likely is it that you would continue to participate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If this Time Bank changed and members were asked to pay a sliding-scale membership fee, how likely is it that you would continue to participate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How likely are you to participate (by donating your time or money) in future fundraising efforts at this Time Bank?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Outcomes

In this section we hope to learn what Time Banking has done for members (other than annoy you with surveys!)

### To what extent has your involvement with this Time Bank enabled you to:

	Not at all	Very little	To some extent	To a great extent
Act on your personal values, convictions, or beliefs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Be more independent from government	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Be more independent from large corporations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Be part of a larger movement for social change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Build community in our region	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Contribute to the quality of life in our region	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Create a better society	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Experience new activities in group settings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel confident that you have others to call on if you ever need help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gain satisfaction from helping others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get help from others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have a good time doing things in a social setting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help establish trust among people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-->

## Outcomes

**To what extent has your involvement with this Time Bank enabled you to:**

	Not at all	Very little	To some extent	To a great extent
Help people in need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learn new skills from others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Live a "greener" lifestyle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtain <i>needed</i> services or goods that you could not afford	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtain <i>needed</i> services that you could not perform yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtain services or goods that you would not normally pay cash for	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtain services or goods that you would rather not have to pay cash for	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promote a more equal society	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Save money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spend more time with acquaintances or friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spend more time with like-minded people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spend more time with people from different backgrounds than yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use or improve skills that you do not get to use regularly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use your skills to do something for others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-->

## Outcomes

Your responses count! Thanks!

### To what extent has your involvement with this Time Bank helped you to:

	Not at all	Very little	To some extent	To a great extent
Develop some deeper friendships	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel better about yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel more in control of your life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel safer in your neighborhood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel that you can make a difference in your community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel that you make a valuable contribution to society	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Give back to the community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve the local economy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve your quality of life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve your standard of living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learn about sources of support and advice in the region	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Meet new people or make friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### To what extent has your involvement with this Time Bank:

	Not at all	Very little	To some extent	To a great extent
Changed how you think about the world	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Changed how you think about your community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expanded your purchasing power	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved your mental health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved your physical health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Made you more politically aware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-->

## Outcomes

### To what extent has your involvement with this Time Bank increased:

	Not at all	Very little	To some extent	To a great extent
The frequency with which you attend non-Time Bank social, political, or community events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The frequency with which you entertain guests at your home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The frequency with which you volunteer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your involvement with community, civic, or political groups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your political activism	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### To what extent has your involvement with this Time Bank:

	Not at all	Very little	To some extent	To a great extent	Not Applicable
Enabled you to feel less financially stressed	<input type="radio"/>				
Enabled you to learn new job-related skills	<input type="radio"/>				
Helped you promote your business or bring in new customers	<input type="radio"/>				
Helped you to feel less lonely	<input type="radio"/>				
Helped you to feel needed or useful	<input type="radio"/>				
Helped you to find a job	<input type="radio"/>				
Helped you to have something worthwhile to do with your free time	<input type="radio"/>				
Provided you with the opportunity to work	<input type="radio"/>				

-->

**Suppose that this Time Bank closed, how large of an impact would this have on:**

	None at all	A small impact	A moderate impact	A large impact
Your social life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your self-esteem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your feelings about the community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your community engagement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your ability to get services that you <i>desire</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your ability to get services that you <i>need</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-->

## Member Satisfaction

Now we would like to learn about your satisfaction with the Time Bank.  
Again, we do appreciate your time.

**To what extent are you satisfied with the:**

	Not at all	Very little	To some extent	To a great extent	Not Applicable
Ability to provide services in the Time Bank	<input type="radio"/>				
Ability to receive services in the Time Bank	<input type="radio"/>				
Coordination (setting up) of exchanges	<input type="radio"/>				
Newsletters	<input type="radio"/>				
Number of members that you have met	<input type="radio"/>				
Number of participating businesses	<input type="radio"/>				
Office's communication with members	<input type="radio"/>				
Orientation process at the Time Bank	<input type="radio"/>				
Personal touch that Time Bank members give when providing a service	<input type="radio"/>				
Printed directory of participants	<input type="radio"/>				
Quality of the goods and services you have received	<input type="radio"/>				
Range of goods and services offered in the Time Bank	<input type="radio"/>				
Reporting of credits on your statement	<input type="radio"/>				
Sense of community created by the Time Bank	<input type="radio"/>				
Speed in which your requests have been filled	<input type="radio"/>				

**Are there services that have not been available through the Time Bank that you would like to receive?**

No

Yes (please specify)

**To what extent to you agree that:**

	Strongly disagree	Somewhat disagree	Somewhat agree	Strongly agree
The quality of the goods and services offered through the Time Bank are as good as those I would buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Time Bank has lived up to my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can recommend this Time Bank to other people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Time Bank is a successful organization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-->

## Community Experience

### Aside from your involvement with the Time Bank,

	Never or practically never	Once or twice a year	Once a month	Once a week	More than once a week
How often do you engage in formal volunteering through an organization?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you engage in informal volunteering (helping family, friends, or neighbors)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Never	Hardly ever	Sometimes	Often	Always
How often do you chat with neighbors?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you and your neighbors help each other out by lending things like tools, giving someone a ride, or watching each other's houses when you are away?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you discuss political issues with your family, friends, neighbors, or acquaintances?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### We hear talk these days about liberals and conservatives. How would you consider yourself?

Very Liberal	Liberal	Somewhat Liberal	Moderate	Somewhat Conservative	Conservative	Very Conservative
<input type="radio"/>						

### Are you a member of a political party?

- No
- Yes, American Reform Party
- Yes, the Democratic Party
- Yes, the Green Party
- Yes, the Libertarian Party
- Yes, the Republican Party
- Yes, some other party (please specify)

**Listed below are some different forms of political action that people can take. For each item please indicate whether you have actually done this, whether you might do it, or whether you would never do this.**

	Have done	Might do	Would never do
Vote in an election	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attend public meeting on town or school issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Contact the editor of a newspaper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Contact an elected official	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sign a petition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Boycott specific companies or goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attend a lawful public demonstration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Illegally block or occupy a building or street	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Demographic Questions

You've made it to the last section! We appreciate your willingness to complete this final section of our survey. The following demographic information will allow us to update the membership database and will be very useful as the office searches for external grants to support the Time Bank. Please remember that all of your responses are confidential.

## What is your sex?

- Female
- Male
- Other (please specify)

**What is your race (please check all that apply)?**

- White
- Black or African American
- Latina/o or Hispanic
- Asian American
- Mixed Race
- Other (please specify)

## What is your birthday?

MM      DD      YYYY  
Birthdate    /    /

### **Are you currently living with a spouse, partner, or significant other?**

Yes  No

### What is your current marital status?

Single	Married	Divorced or separated	Widowed
			

→

## Demographic Questions

You're almost done!

### How many children currently reside in your household?



### Which of the following best describes your living situation?

- I/we own our dwelling
- I/we rent our dwelling
- Other (please specify)

### What is the highest year of schooling that you have completed?

- 11th grade or lower
- High school diploma or GED
- Associate's (AA) degree, technical, or vocational degree
- Bachelor's (BA or BS) degree
- Master's degree
- Other graduate degree

### Are you currently a student?

- No
- Yes, part-time
- Yes, full-time
- If Yes, please tell us where you attend

### Are you currently employed?

No      Yes, part-time      Yes, full-time



### What is (or was) your primary occupation?

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### At any point in the past six months have you been unemployed and looking for work?

Yes      No

<input type="radio"/>	<input type="radio"/>
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## Demographic Questions

**Please choose the category that best describes your household's total annual income**

- Less than \$15,000
- \$15,000-\$19,999
- \$20,000-\$29,999
- \$30,000-\$39,999
- \$40,000-\$49,999
- \$50,000-\$59,999
- \$60,000-\$74,999
- \$75,000-\$99,999
- \$100,000 and over

**Generally speaking, would you consider yourself:**

Very religious	Somewhat religious	A little religious	Not very religious
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Generally speaking, would you consider yourself:**

Very spiritual	Somewhat spiritual	A little spiritual	Not very spiritual
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Apart from weddings, funerals and christenings, about how often do you attend religious services these days?**

- More than once a week
- Once a week
- Once a month
- Only on special holy days
- Once or twice a year
- Less often
- Never or practically never

**How many years have you lived in (name of U.S. state here)?**

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**Aside from your immediate household, do you have family members who also live in (name of U.S. state here)?**

Yes	No
<input type="radio"/>	<input type="radio"/>

**From time to time, most people discuss important matters with other people. Looking back over the last six months, how many people have you discussed important matters with?**

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**Of the number of people that you counted for the previous question, how many of them live in (name of U.S. state here)?**

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	Yes	No
Do you currently have Internet access at home or work?	<input type="radio"/>	<input type="radio"/>
Do you currently have access to a vehicle that you can drive?	<input type="radio"/>	<input type="radio"/>
Do you have a disability or health condition that prevents you from being totally independent and taking care of yourself?	<input type="radio"/>	<input type="radio"/>

**Do you currently have any health insurance coverage?**

No      Yes, through an employer      Yes, through a government plan      plan

**How would you rate your health?**

Poor      Fair      Good      Excellent

**Are there any questions that we have forgotten?**

**Would you like to tell us anything else?**

**Also, if you have any new contact information (address or telephone numbers), please type it into this box:**

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**Thank you for your participation in this important survey! We appreciate your time, feedback, and contribution to sustaining the Time Bank. Your Time Dollar will be credited to your account soon.**