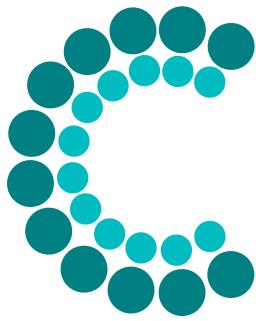


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# Time Banking in Social Housing: A Toolkit for Co-production in Public Services

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## Abstract

A social enterprise Spice has pioneered a new method of time banking that works with public services in an innovative way. Spice uses time banking as a 'means to an end tool' to promote active citizenship, reduce welfare dependency and ultimately reform public services with co-production. This article briefly examines current time banking practices in the UK to set the scene for a discussion of Spice's approach when applied in Social Housing. Whilst in its early stages, the approach demonstrates some success in increasing participation and improving both individual and community well-being. This is an exciting new use of community currencies to catalyse public sector reform.

## Introduction

Time banking is a community currency with an explicit social objective to grow social capital and combat social exclusion. The most established form of time banking is the 'person to person' model based on individual exchanges in a community. A new form of time banking has recently emerged in Spice, a social enterprise that implements time banking in public services in an innovative way. Spice operates time banking as a 'means to an end tool' to promote active citizenship, reduce welfare dependency and ultimately transform public services into co-production. In a society where the impact of recession is increasingly questioning the future of our public services, Spice suggest time banking can help re-focus public service delivery and work in an efficient way that empowers both individuals and communities to generate well-being. This article will briefly review forms of time banking in the UK to set the scene for a discussion of Spice's approach to time banking in public services using a case study of their work in a housing association.

## Person to person time banking: 'The Traditional Model'.

The traditional model of time bank is based on hour for hour skills exchange, mediated by a broker, between individuals in a community. In this way, time banks are a form of community self-help embodying the values of mutualism and reciprocity. Research suggests that by aiding people financially and growing social networks, time banking can help to tackle social exclusion across economic, social, political and cultural domains (Seyfang, 2002; 2003a; 2003b; 2004a; 2004b).

However, a number of challenges have been identified with person to person time banking models. As with many third sector organisations, the main challenge facing time banks is the lack of sustainable funding. Limited funding often prevents time banks from opening or developing and time broker energy is wasted through chasing resources. Other problems include members not spending time hours either through a lack of options for spending, or difficulty in embracing the concept of reciprocity, both of which limit the potential benefits of time banks. There are also barriers due to risk complexities associated with

vulnerable people and required CRB checks, especially in local authority funded time banks with related government paperwork.

### Person to agency time banking: 'The Welsh Model'

Time Banking Wales advocated a different approach to time banking with an explicit aim of community development by building partnerships with local community organisations and services. Instead of establishing a new organisation of 'time bank', the Welsh model encourages existing organisations to adopt the values of time banking. Rather than individual exchanges, citizens earn credits by directly engaging with local agencies, community groups and public services. In this model, time bank members receive a physical time credit note which is then used to access services or trips funded using existing resources and spare capacity. For example, a youth club which once provided trips for free is encouraged to charge members time credits to go on trips. Time credits are earned by helping in the community in activities such as litter picking, and the values of responsibility and reciprocity are perpetuated.

The approach begins with one committed organisation, and eventually different groups are encouraged to work together to grow a time network or alliance which spans the community. The benefits of the approach are increased responsibility, reduced dependency, increased employability, access to skills, improved health and well-being, and community development. Whilst the approach has been successful in some areas such as the Welsh valley town Blaengarw (Gregory, 2009), critics of the approach argue it only works in small geographically defined communities like those found in South Wales, and evidence is yet to be seen of its success outside these areas.

### Spice Innovations

Spice is a dynamic social enterprise that applies the Welsh model of time banking directly to public services such as schools, prisons and housing associations. Community currencies have long been regarded as providing more than an alternative economic system, but Spice embrace time banking in a novel way to directly influence and reform public services.

Whilst the individual exchanges remain valuable, Spice see time banking as 'means to an end tool' to meet other outcomes such as increased participation, reduced dependency, active citizenship and ultimately co-production.

To briefly discuss co-production, it moves beyond participation to emphasise the necessary involvement of citizens in the production of services, from commissioning, planning, delivery and evaluation (Boivard, 2007; Needham, 2007; 2009). Co-production aims to 'work with and not do unto' people (Cummins and Miller, 2007) so that services are delivered in a way that builds empowerment, well-being and self-esteem. It redefines service users as valuable assets co-producing their own outcomes. The benefits of co-production are reduced welfare dependency, empowerment and services that are more personalised, efficient, responsive and accountable. Furthermore, by delivering services in a way that increases well-being, long term welfare costs will be reduced as service users become more resilient and healthy.

The traditional model of time banking in the USA centralised co-production and promoted community self help in America to boost capacity in underfunded public services (Cahn, 2000). In the UK, this aspect of time banking has previously been sidelined perhaps due to our comprehensive welfare state. However, Spice's model makes co-production explicit in time banking and moves the transaction away from the individual and towards public services. In times of recession and with growing awareness that our current model of service delivery is flawed, Spice's model is experiencing popularity. Both The Conservative's 'Big Society' and Labour's championing of co-operatives are compatible with Spice's vision for public service reform and Eric Pickles the Minister for Communities mentions Spice in his community strategy.

### Benefits of the Welsh Model and Spice

Evidence from case studies suggests that person to agency time banking does encourage citizens to become more active in their community and increases people's well-being. Furthermore, whilst time banking does not necessarily lead to co-production, it helps to sow the seeds of development (Gregory, 2009),

and communicates the concept to practitioners in a digestible way. Practically, this model overcomes the difficulties of sustainable funding as the time bank becomes mainstreamed and 'rewards' are given using spare capacity. Additionally, all members have opportunities to spend their credits and risk complexities are removed as the transaction is not based on an individual exchange between vulnerable people.

However, the evidence supporting Spice is not academically robust and most of the evidence is either produced by Spice themselves or by the think tank the New Economics Foundation who both have vested interests in the success of time banking. Spice's approach is pioneering, is still being developed and is under researched. Whilst promising, the evidence needs to be robustly substantiated.

## Spice and Housing

To fully explain Spice's approach this article will discuss the practical application of the methodology when applied to social housing. United Welsh Housing Association in Cardiff recently contracted Spice to implement time banking as a method of increasing tenant participation. Person to person time banking has previously been established in housing associations, but with limited success due to the time consuming nature of monitoring the individual transactions and the recognised necessity to employ a full time coordinator. Spice's new approach hopes to revitalise time banking in housing, and whilst continuing to provide the benefits of time banking to residents, also hopes to fulfil the social responsibilities and participation objectives of United Welsh.

United Welsh had a problem to solve, as a social housing provider they recognised tenant participation as good practise. Tenant participation is thought to improve services by making them more responsive and personalised, to promote empowerment and to reduce turnover. However, participation initiatives historically struggle to engage the many, frequently failing to engage socially excluded groups and instead engaging the same small group of active tenants which leads to reduced positive impacts of participation (Simmons and Birchall, 2007). Furthermore, United Welsh recognised that methods of participation were not diverse enough to appeal to all tenants, and they wanted to reward tenants who were already participating.

Time banks were seen as a possible solution to these outlined problems. In order to boost the positive impacts of participation, time credits offer incentives to participate. Additionally, a diverse menu of ways to earn time credits attracts more people than the traditional

volunteer, and time credits are a way of rewarding tenants. Participation in time bank schemes has all the aforementioned benefits to social exclusion and well-being, as well as meeting the housing association's remit of providing socially responsible services.

After identifying the ways in which time credits could be useful, Spice worked with United Welsh to develop a time credit system where tenants earn credits for attending residents meetings, providing feedback and helping to run events. Residents then spend credits on a menu of rewards and activities. Spice built mutually beneficial partnerships with local businesses such as a rock climbing centre, an arts centre, Cardiff Blues rugby ground and a hairdressers, all of whom were interested in both increased prospects for publicity and wider social responsibility objectives. Local Authorities accept Spice Credits to access swimming and the gym to help meet their objective of engaging socially excluded people with their services. As an added benefit, many of the time bank rewards are for healthy activities meaning people benefit from both earning and spending their time credits. Spice constantly develops their rewards based on users' preferences and in the long term hope to provide education and training courses. Eventually, Spice aims to work with all housing associations in Cardiff to establish a Housing Network, which encourages partnership working between housing agencies.

**"Research into the housing association is still underway, but preliminary findings suggest a number of benefits such as increased participation, joint working and uptake of healthy activities among tenants."**

## Successes

Research into the housing association is still underway, but preliminary findings suggest a number of benefits such as increased participation, joint working and uptake of healthy activities among tenants. It is too early to discuss co-production which is a long term goal, but increased participation is a sign that it will develop.

One success has been where Spice has introduced the system into a supported housing service for homeless people. Arguably the most excluded in society, homeless people are traditionally very difficult to engage in both volunteering and tenant participation. Despite being beneficial to health and well-being, traditional models of services have not successfully engaged this group in these activities. Spice working in a creative way has

initiated a flexible scheme for homeless people to volunteer and participate in this hostel.

## Challenges

There are a number of challenges that lie ahead for Spice including costs of providing rewards and difficulties communicating their co-production culture. A more fundamental criticism is that Spice Credits are not really a time bank. Time banks aim to build personal relationships and promote community self-help with community currencies often being politically radical and existing outside the mainstream. However, Spice's method is reminiscent of behaviour modification techniques such as token economics used in public services to create socially desirable behaviour (Kazdin, 1982). For example, people on psychiatric wards were given rewards and privileges for 'good' behaviour. The new use of time banking could be seen to replicate this approach and rather than challenging the government system and allowing individual expression, it could be utilised to create self-disciplining subjects perpetuating government values such as reduced dependency and health promoting behaviour (see work by Foucault, 1977; 1979; 1991). The jury is out on how Spice operates.

## Conclusion

This new approach using community currencies to transform public services is an exciting and innovative development in the field. The Welsh model of time banking solves many of the problems of the traditional model such as sustainable funding, CRB and lack of valuable exchanges. Furthermore, Spice's model offers real change in how our public services are delivered. However, it should not be seen as a replacement for the traditional person to person model of time banking, or LETs schemes. All forms have their different benefits: LETs-economic, time banking-social justice, and the Welsh model exists as part of a toolkit for both community development and to revitalise public services by challenging our conceptions of the traditional service user.

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