Chapter 2

Time Banks: Variety in Organization and Development

Introduction

Chapter 1 introduced the general concept of community currencies and the major types that have existed over the past three decades – LETS, Hours systems, and Time Banks. Our focus in this book is on Time Banks. The Time Banking model has been the most popular at the end of the 2000's and is arguably the most successful form of community currency in the United States. As indicated in the first chapter, the Time Bank model is very flexible and can be custom-tailored to the needs of particular constituencies. Time Banks have some major advantages over LETS and Hours: the services exchanged are tax-exempt, many have paid administrators, and many are embedded in existing organizations.

In this chapter we draw upon results from our national survey of coordinators and describe our three cases in detail. We provide an overview of the different types of Time Banks, the variety of ways in which Time Banks might be started, the organizational careers that they follow, and the challenges that they face in seeking to grow, achieve their missions, and survive.

As indicated in the first chapter, Time Banks come in a variety of forms (see Cahn and Rowe 1996). Our three cases, each well known in the larger movement, represent the major divisions in Time Bank organizations. First is the distinction between stand-alone (community-based) and embedded (based in an existing organization) forms. Additionally, the latter come in a variety, and we illustrate here two types of embedded Time Banks, one that is open to anyone, and one that is restricted only to clients or members of the agency or organization. We bring these cases together to reflect the diversity within this movement as well as the common challenges faced by Time Banks.

We describe for each of our three cases the history of its creation and its mission, the structure, staffing, and funding of the organization, how members are recruited, and what programs and services are offered. We consider the difficulties each has experienced in growing and surviving. The case studies are based on participant observation, archival analysis, and on interviews with stakeholders – present and former staff, funders, and others involved with each program. In the Methodological Appendix of this chapter, we provide an overview of the research we have conducted on members’ motivations, involvement, and outcomes gained, describing the methods used and types of data collected. Findings from these research studies are analyzed in the remaining chapters.
National Survey of Coordinators

In studying these three well-known Time Banks with long histories, we wanted to know how they compare to Time Banking more generally in the United States. Newly started Time Banks may look different than the pioneers. Therefore, we carried out a survey of the coordinators (or primary administrators) of all of the active Time Banks in the U.S. in the latter half of 2010 (see Methodological Appendix). To begin this chapter, we present the findings regarding size, year of founding, and organizational/financial characteristics. We address a variety of research questions such as: How many Time Banks exist in the United States? When were they started? How many members do they tend to have? How are they managed and funded? In subsequent chapters we will return to the survey results on membership characteristics, recruitment, services exchanged, and overall challenges to organizational survival.

In preparation for the survey we were able to identify 128 existing Time Banks in the United States. Through this process we learned that many Time Banks have closed over the years. This is not surprising given that the movement has existed for more than 25 years in the U.S. By compiling various directories, we found around 100 listings of Time Banks for which the contact information was not valid and no evidence of their existence could be documented. Many of these may have never been started, but some of them did and no longer exist. We will address the question of challenges to the sustainability of Time Banks in the final chapter.

The coordinators who responded to our survey represent Time Banks that are located in thirty different states. The largest number responding are in California (15), followed by Minnesota (7), Pennsylvania (7), and Massachusetts (6). As seen in Figure 2.1, Time Banks are mostly concentrated on the West Coast, New England, and the Great Lakes area.

This geographical pattern of dispersion is very similar to what was found in an environmental analysis of Hours systems in 2004 (see Collom 2005: 1575). The characteristics of the cities in which Hours systems appear was also considered in this previous study. It was found that these cities have residents who are significantly younger and have greater educational attainment compared to the U.S. population as a whole. Places where Hours systems have been attempted were also found to have fewer married residents, fewer homeowners, and less residential stability on average. Finally, these cities tended to have larger self-employment sectors and residents with lower household incomes and higher poverty and unemployment rates. Figure 2.1 and the previous findings indicate that local currency systems are not randomly distributed; they tend to be launched by activists in particular types of places.

While Time Banking has been in existence since the 1980's in the United States, most of the participants in our national survey are from relatively new Time Banks. Just over half (54.5%) of the respondents represent Time Banks that were very new; they had started in 2009 and 2010. About one-third (31.8%) are
Figure 2.1 Time Bank locations from national survey of coordinators
Figure 2.2 Distribution of Time Banks’ year of founding, national survey of coordinators

from Time Banks launched between 2005 and 2008, while 13.6% represent Time Banks started before 2005 (see Figure 2.2).
The results from our survey indicate that there is a great deal of variation among the Time Banks that responded. They range in size from 3 to 2,400 members, with an average size of 203 (see Table A2.1 for descriptive statistics). When divided into three size categories, 38.6% have fewer than fifty members, 28.4% have between 50 and 149, and 33.0% have 150 or more. By summing all of the responses and extrapolating for those that did not take our survey, we estimate that there is a grand total of 23,481 Time Bank members in the U.S. in late 2010. In addition to total membership, we also asked the coordinators to estimate the size of the active membership, defined as those members having participated in exchanges in the past quarter. Active members range from 0 to 771 with an average of 60.

Since half of the responding Time Banks had been in existence for only two years or less, we compared them to the “older” ones on membership characteristics. Not surprisingly, the older ones are on average almost three times larger (average total membership of 312) than newer ones (average total membership of 106).

Another important feature is whether the Time Bank is stand-alone or embedded in an organization. The results show that slightly more than half (52.9%) are stand-alone. For the embedded ones, the institutions or organizations which host them vary widely. Respondents reported being part, most often, of a variety of community development organizations (such as neighborhood advocacy and...
service organizations), and secondly with health and mental health organizations. A few are sponsored by cities and religious institutions. In Chapter 1, we noted that embedded Time Bank organizations may be open to anyone who wants to join, but they may also be restricted in membership. One of our cases, Member to Member, was created by a social HMO and limited to subscribers of that HMO. There are other types of membership restrictions revealed in our research, and we mention a few such examples here. It appears that, like M2M, the most common type of such Time Banks are intended to involve older populations. For example, Tierrasanta Village in San Diego is one of 55 similar villages across the U.S designed for people fifty years of age and older. Its Time Bank is seen as contributing to its goal of helping older people stay in their homes as long as possible (Tierrasanta Village 2011). Another Time Bank in a California residential community is the Rossmoor Volunteer Exchange Program in Walnut Creek, CA. In Genola, UT, The Vital Age is a cooperative for people 40 years and above with a Time Bank restricted to its members. In contrast, there are Time Banks whose memberships are limited to residents of city neighborhoods served by social service or community development agencies. For example, Walnut Hill Time Bank in Philadelphia is embedded in a neighborhood nonprofit, the Enterprise Center Community Development Corporation. Our survey results suggest that embeddedness (being hosted vs. community-based) is not necessarily a permanent characteristic of Time Banks. We asked the coordinators if this status had changed since their Time Bank began and learned that some Time Banks have left their affiliated organization while others are seeking to find an organizational home. Three-quarters of the respondents indicated that there had been no change. Six did report a change (three from stand-alone to embedded and three in the opposite direction), and eleven were working on a change, six from stand-alone to embedded and five in the other direction. Of those Time Banks founded in 2008 or earlier, 13.5% had changed status; of the more recently founded, more than one in four (26.4%) were considering changes, a likely indicator of the difficulty experienced by some in launching and sustaining time banks. The fact that Time Banks are just about equally likely to be embedded or stand-alone and also equally likely to shift in one direction or another is a reflection of both the flexibility in the model and the importance of local circumstances. We asked participants in the survey to explain if they noted a change in status. The major reasons cited for a switch from embedded to stand-alone include: the desire to apply for grants, a lack of funding, incongruence between the organization’s and the Time Bank’s mission, and a lack of leadership for the program. Some of the reasons for changing from stand-alone to embedded include: volunteer coordinators becoming overwhelmed and the desire to tap into the resources and infrastructure that a hosting agency can offer. Apart from whether or not there is a primary affiliation with another organization, 61.0% of the coordinators responded affirmatively when asked, “Does your Time Bank partner with any businesses or nonprofit entities in your community? Responses did not tend to differ between the embedded and stand-
alone Time Banks. These collaborations are most often with non-profits, but some Time Banks have agreements with businesses as well. Some mention being members of a Chamber of Commerce or United Way, others have relationships with schools, including a university whose students comprise many of the members. Thus, most Time Banks see collaborations with non-profits and local businesses as being important to their success. The following examples from coordinators’ comments illustrate the rich variety of activities that Time Banks engage in to foster productive connections within their communities.

We partner with the Senior Center where we have a “Time Station” set up—a place for seniors to have time bank orientations, access Community Weaver (hours-tracking software), and also use the internet for other purposes.

Service learning with high schools and community colleges; fundraising with local service organizations; service provider for county (department) of aging and local nonprofit.

We collaborate with the other United Way funded programs, churches, schools, local businesses and governmental entities throughout the year. We sponsor...community service days...community meetings on transportation, senior issues and disability awareness; and we develop initiatives such as intergeneration programs that benefit seniors and youth.

We work with the New American Center to invite recent immigrants to join the time bank. We partner with a day center for adults with developmental delays. We also work with a family service agency on developing our microenterprise component. That agency is currently donating office space and internet as well as supervision for our new Americorps VISTA member.

We have over 250 business partners providing discounts. We have partnered with business improvement districts as well.

We offer Sponsorships ($100/year) to area businesses and nonprofits in order to request services from our Membership.

We offer time bank credits to other non-profit organizations that help us spread the word to their members and help us with outreach. Then they give time dollars to their volunteers.

We partner with dozens of local nonprofits, small business owners and collabatives throughout our city. We work with the Arts and Cultural Alliance for our micro-enterprise activities; radio and TV stations for publicity, small business owners (approx. 25) for membership activities...
As can be seen in these examples, partnerships are fostered with other agencies as well as businesses with the multiple goals of promoting Time Bank membership, acquiring needed support for the Time Bank administration, and enhancing the mission of the other organizations by increasing their volunteers and customers. When asked about paid staff, about three-fifths (61.7%) of coordinators reported that they have none. Embedded Time Banks are much more likely than stand-alone ones to have paid staff. The majority (61.5%) of the former reports having staff compared to only 17.1% of stand-alone Time Banks. Of those that do, most have one full-time staff person, and a few have one part-time staff person. The most common job title is “coordinator”; those Time Banks that have more than one staff person may have a second general coordinator, a membership or outreach coordinator, or a development director. We also observed an association between the year the Time Bank was started and whether or not they had any paid staff. The association is not in a linear pattern; it fluctuates. However, the trend indicates that having a paid staff is less common for the newest Time Banks (less than one-quarter of those launched in 2009 or 2010 do).

When asked, “What type of leadership structure do you have? For example, who takes care of day-to-day operations, and who has ultimate responsibility for the organization’s policies?” there were many different responses. Almost all mentioned staffing by volunteers or paid coordinators who take care of day-to-day operations, while half (51.3%) have an advisory board or leadership group (referred to as a “kitchen cabinet” by several), a smaller number (17.5%) rely on administrative support from other organizations.

We also asked the Time Bank coordinators if they have a formal budget. Over half (57.5%) of those who responded indicated that they do not, while 42.5% do. For those that report having one, the total annual budget varies from $60 to $900,000, with a mean of slightly over $67,000. The existence of a formal budget does not vary significantly between stand-alone and embedded Time Banks, but is strongly related to time of existence. We find that 91.7% of Time Banks founded between 1993 and 2004 have a budget, compared to 47.8% of those founded between 2005 and 2008, and 27.3% of the most recently-founded.

The major expenditures are, in order of importance, for staff salaries, expenses related to marketing services (e.g. printing, supplies), software support, and maintaining a website. Some of the Time Banks report expenses for rent or utilities, insurance or legal fees, and expenses related to hosting social events. Interestingly, one-third of Time Banks without formal budgets also reported having such expenses, most commonly for the hour-tracking software and for advertising, but several also cite coordinator salaries. Thus, while they may not have “formal” budgets, they do have to cover expenses.

How are these expenses paid for? When asked an open-ended question about how their Time Banks are funded, about one-third (34.8%) of coordinators referred first to donations and another one-fifth (21.7%) to dues. Less frequently mentioned were support from other organizations, grants, and government support. Source
of funding differs significantly between stand-alone and embedded Time Banks. Three-quarters (76.9%) of stand-alone ones rely on dues and donations compared to only 30.0% of embedded Time Banks (which are most likely to be supported by their host organizations). Of those that charge dues, rates range from $5 to $50 per person per year with $25 being the most common.

This overview of Time Banks nationally indicates that at the end of 2010, there were 128 Time Banks with an estimated 23,481 members in the United States. As of July 2011, the United Kingdom had 224 Time Banks with “over 20,000 people” (Hopley and Mackie 2011: 4). The U.K. movement is considerably more widespread when contextualized: the population of the U.S. is roughly five times larger than that of the U.K.

Our coordinator survey findings suggest that Time Banks are quite varied in size and mission, but share a strong reliance on volunteers and community partners for sustaining their activities. There is a near even split between stand-alone and embedded versions. The majority of Time Banks are rather small (fewer than 150 members), recently founded, and have no staff or “formal” budget, but do have expenses that must be met. On the other hand, about 40% of those that responded are more established and have budgets and staff. Our three cases are more representative of this group, as they have been in existence for over a decade and have staff and budgets. It is very possible that these characteristics account for their “success” in terms of size and survival. Surely their ability to collaborate in long-term research projects is an indicator of stability and capacity. Therefore, we must consider how the three cases were able to flourish and whether they offer lessons to the many newer groups seeking to grow and succeed in their missions.

Three Time Bank Cases

Case #1: Stand-Alone, Community-Based: Hour Exchange Portland

As seen above, just over half of Time Banks are stand-alone, community-based networks. These are often referred to as “neighbor-to-neighbor” exchanges by advocates (see Cahn and Rowe 1996). Typically, a group of local activists come together and decide to start this type of Time Bank from scratch. According to movement founder Edgar Cahn (2005), Portland, Maine is home to the most successful neighbor-to-neighbor Time Bank in the United States.

History/Background Hour Exchange Portland (originally known as the Maine Time Dollar Network) was founded by Richard G. Rockefeller, MD. Dr. Rockefeller practiced and taught medicine in Portland, Maine from 1982-2000. Son of David Rockefeller Sr. and great-grandson of John D. Rockefeller, he is also a philanthropist and Trustee of the Rockefeller Brothers Fund. Through the 1990s, Dr. Rockefeller had primarily supported environmental and medical causes. In late 1995 he heard Dr. Edgar Cahn speak about Time Dollars:
After hearing Edgar speak, Richard says a light went on - a sudden realization that we can’t expect people to take care of our environment, if we are not first taking care of each other. He felt compelled to bring the concept of Time Banking to Maine and began to share his vision in 1996. In 1997, Maine hosted an International Time Dollar Congress in cooperation with Dr. Edgar Cahn (Founder of Time Dollars), bringing together 40 Time Banks from all over the world. For many, it was the first opportunity to share their experiences about their programs and learn from others. (Hour Exchange Portland 2012)

The Maine Time Dollar Network was founded in 1997 as a 501(c)(3) nonprofit organization, and in early 1998 the neighbor-to-neighbor exchange was launched in Portland’s East End. Up until 2011, Dr. Rockefeller, the various Board of Directors and Executive Directors all had broader objectives beyond the Portland network. In addition to fostering a successful local currency network, the organization had sought to grow the movement as a whole and has been a national resource for communities looking to start their own Time Banks. The exchange network has always been the foundation of the organization even as it has expanded into a variety of new ventures. Administratively, the organization has experienced many changes over the years, leading to redefinitions of its mission and therefore of its name. It has gone through numerous name changes, from the Maine Time Dollar Network, to Maine Time Banks, to New England Time Banks, to Portland Time Bank, to Hour Exchange Portland (HEP). It is currently in its seventh Portland location. At one point, the office of TimeBanks USA, the national umbrella organization headed by founder Edgar Cahn, was located in Portland, Maine and shared office space and staff with HEP.

Funding Dr. Rockefeller has been the primary funder of Hour Exchange Portland since he founded it. The organization entered a period of transition in 2011 in an attempt to become self-sufficient. Dr. Rockefeller left the Board of Directors in early 2012 after a strategic planning process and reorganization to make the organization more member-led. HEP’s annual expenses from 2007 through 2010 averaged around $300,000. Salary and benefit expenses for the paid employees (see below) comprised about 75%-80% of the budget in any given year. In 2011, the organization reduced its budget to around $56,000 by employing only one full-time staff person. Other expenses for this stand-alone Time Bank include office rent, utilities, and equipment as well as insurance, accounting, and legal expenses. An important source of revenue for HEP in the past was their AmeriCorps VISTA (Volunteers In Service To America) contract. For a number years, HEP recruited, interviewed, placed, and monitored VISTA workers at Time Bank sites across the country. HEP received an administrative grant from the federal government and charged placement fees to other Time Banks to do so. This contract ended in 2011 and was one of the factors leading to reorganization. HEP has had a history of applying for grants on a regular basis and has received funding.
from community groups, banks, social service agencies, and private individuals over the years.

In addition to Dr. Rockefeller's contributions, the AmeriCorps VISTA contract, and various grants, HEP has also generated revenue by offering training to other Time Banks. In 2008, the organization began selling Time and Talents, its own Internet-based software package for administering a Time Bank. These national services were spun-off in 2011, resulting in an independent organization known as hOurworld. In the past, HEP has also received some revenue from microenterprises in which members make products that are sold for cash, with some of the proceeds going to the Time Bank. Finally, they have ongoing fundraising events, hold an annual auction, and accept donations from the membership.

Organizational Structure and Staff  The number of full-time paid staff working at the HEP has ranged between one and five across its existence. From 2008-2010, there were three paid staff in addition to the Executive Director. The Member Care Facilitator oversaw the day-to-day core operations of the member exchanges. This included processing applications, providing an orientation for new members, updating the directory, locating providers for requests received by phone and email, database maintenance, and coordinating events. The AmeriCorps VISTA Manager/Creative Director oversaw the VISTA program, was responsible for marketing, and assisted the Executive Director in providing training to other Time Banks. HEP also had a Weatherization Coordinator in charge of a unique program aiming to weatherize area homes (more on this below). The Executive Director oversaw all activities and was responsible for training and grant-writing. In addition to these four paid staff, HEP usually had multiple VISTA workers under contract (the peak was five in 2009) and gained further clerical support from members who earn Time Dollars by performing office tasks. Since 2011, HEP has been employing only a Coordinator who performs many of the duties of what was previously known as the Member Care Facilitator. Several committees were set up so that members can earn Time Dollars by helping administer the Time Bank.

Membership  As a community-based Time Bank, HEP has an open membership. Its recruitment strategies are usually general and not targeted toward specific constituencies. Nonetheless, the membership is not representative of the city of Portland. As we will discuss in the next chapter, HEP's membership is largely female, low-income, and highly-educated. Membership size will be analyzed in detail in Chapter 4, but from 2009-2011 it was over 500 (including organizational members). As we learned from our coordinator's survey, this makes HEP much larger than most Time Banks.

Recruitment has resulted from a variety of activities and circumstances. At the time of its founding, HEP rented office space from a non-profit community agency. This space connection served as an effective recruitment tool. Over the course of its history, the organization has had to move its office multiple times. Two of the offices were highly-visible, stand-alone buildings in which HEP was
the only tenant. In 2010, it began renting space from a local nonprofit television
network in downtown Portland. All of the locations have been in fairly densely-
populated regions of the city and their recruitment has benefitted from curious
passersby.
In addition, HEP has continually networked with local agencies and businesses
to explore their potential participation in the exchange network or to at least help
spread the word about the Time Bank to their clients and customers. The staff has
regularly provided presentations and set up informational tables at area events.
Press releases are often issued and HEP is occasionally featured in the major daily
newspaper serving Southern Maine. As we will analyze later, word of mouth has
been the most widespread form of recruitment. Our original survey data indicate
that the majority of members report having first heard about the Time Bank from
a personal tie.

Services and Programs  HEP maintains a membership directory listing all of
the services available within the Time Bank. The office used to provide each
new member with a printed directory upon joining and would mail out updated
directories to all members on an annual basis. Newsletter inserts would also alert
the membership to new members and any changes to services. Since 2008, HEP has
used an online software system where members can maintain their own accounts
and access the directory. This online directory is more likely to be accurate and
saves the office money by eliminating printing and mailing expenses.
One of the most popular and successful programs within HEP is its partnership
with True North, a non-profit alternative healthcare organization focusing on
alternative medicine and the healing arts. Since 2002, True North has allowed
income-eligible HEP members (eligibility is based on family income at or below
225% of the federal poverty level guidelines) to pay for healthcare services
with their Time Dollars. Access to the Arts is another popular program within
HEP. Several Portland-area theaters, production agencies, and music venues are
members of the Time Bank and make tickets available for purchase with Time
Dollars. These organizations tend to spend their credits by having members assist
with bulk mailing, ushering, and other special projects.
HEP also has had a partnership with an organic CSA (community supported
agriculture) farm. CSA’s are subscription farming programs in which members
purchase a share of the farm’s output and receive fresh produce (and sometimes
meat and dairy) on a weekly basis. Ripping Waters Organic Farm has allowed HEP
members who agree to work a certain number of hours on the farm to purchase
their CSA shares using Time Dollars.
Various microenterprise efforts have been attempted at the Time Bank. The
model was based on having members create products which are sold for cash with
a portion of the proceeds going to the Time Bank. HEP provided advertising and
a market (the membership usually) for these products. An entrepreneurial member
could gain small business skills and a customer base without having to incur all
of the overhead of an independent business. Greeting cards and jewelry had been
popular microenterprises. Time and Talents, the hour-tracking software that HEP uses and is now distributed by hOurworld, was also based on this model, as it was developed and supported by a member. HEP has also regularly participated in a monthly downtown Portland art event, the First Friday Art Walk. The Time Bank rents gallery space for Time Dollars from organizational members for the event. HEP artists can rent a portion of the space for Time Dollars to display their art which is offered for sale to the general public. HEP receives a portion of the proceeds from any art that is sold.

An experimental program that married the Time Banking concept with a cooperative model was run from 2008-2010. The Hour Weatherization Cooperative was staffed by a full-time HEP employee and provided weatherization services in Southern Maine. The Weatherizer Coordinator supervised the weatherization crew (the "green team"), HEP members who had received special training and earned Time Dollars for the labor they performed in people’s homes. As part of the agreement, the cooperative paid HEP a portion of its profits in exchange for the labor power and the overhead (the Time Bank provided the cooperative with office space and services). HEP members could pay for a portion of the weatherization services in Time Dollars (materials had to be paid for in cash). The grant funding for this program ran out in 2010 and its future is uncertain.

In the past, HEP has also administered a youth computer program called Bridging the Gap. This was a collaboration with a local public school in which students earned Time Dollars by performing a variety of volunteer tasks around the school. In return, they were able to use their credits to buy refurbished computers that were donated to HEP. The Time Bank also once had a Time Dollar Taxi program. A grant allowed HEP to lease, maintain, and insure a vehicle which was driven by a few HEP members who received special training and met the insurance guidelines. Once the grant ran out, however, HEP had to discontinue the service given its operating costs.

Finally, HEP regularly hosts potlucks and also has several annual events that build social capital and raise some money. For example, there is a public event called Taste Around the World, for which people are charged an admission fee. Time Bank members earn Time Dollars by preparing and serving food at the event. At the Holiday Bizarre Bazaar, HEP rents space from a member church and offers table rentals to members who wish to sell things. All of the rentals and sales are paid using Time Dollars with the exception of a cash bake sale which is a fundraiser for HEP.

Challenges and Opportunities As of 2011, the biggest challenges to HEP surround funding and its initiative to become more member-led. In the past, it has been very fortunate to have the financial support of Dr. Rockefeller. However, the organization has reorganized and now has only one employee and expects members and the Board of Directors to take on a greater role in administration. At times, HEP has struggled with its mission and staffing. At its core, it is a community-based Time Bank. However, as a leader in the movement, the various
Boards of Directors and Executive Directors have also seen value in training and the AmeriCorps VISTA program which provided other Time Banks with staff. With the move to the online Time and Talents software in 2008, HEP began seeking for members to be more self-sufficient by locating their own service providers and recording their own exchanges. Being a stand-alone Time Bank is also a cost disadvantage for HEP. As will be illustrated by our other two cases, embedded Time Banks can have much lower overhead costs, since the host agency typically provides space, utilities, and staffing. HEP has sought out potential agencies for a partnership, but has never been unable to locate a host without compromising its mission of offering a community-wide, general service exchange. Having a publicly visible and accessible office has had its advantages. The fact that people can walk into an office and join or find a service provider adds credibility to the system. Time Banking is a social endeavor and having space that is accessible to community members and that facilitates socializing is very important. As one of the largest community-based Time Banks in the United States, HEP’s size has posed advantages and disadvantages. On the one hand, with a large membership there is greater diversity in participants and the services that are offered in the network. On the other hand, HEP lacks some of the intimacy that smaller Time Banks might have. The majority of the members do not attend the social events and the membership is geographically dispersed. As the poster child for community-based Time Banks, HEP has received considerable media attention throughout its history. It is clearly a leader in this movement and is closely watched by many.

Case #2: Embedded with Open Membership: Community Exchange

The next form of Time Banks is housed in existing organizations, but has open membership; any community member can join. Typically, a community-based organization decides that establishing such a network would benefit its clientele, enable it to serve the community at large, while also serving as an effective recruiting and/or marketing strategy. As indicated earlier in the discussion of HEP, having an institutional base offers major advantages financially if it involves the provision of space and staff, saving significantly on overhead. On the other hand, the agency’s priorities certainly shape the mission and activities of the Time Bank, as will be seen in the case study below.

History/Background The Lehigh Valley, a metropolitan area of over 600,000 people in Eastern Pennsylvania, is home to Community Exchange (CE), which was launched in late 1999 with the first exchanges occurring in early 2000. CE is housed in the Lehigh Valley Health Network, a large regional health and hospital network. Planning began initially in 1996 as an initiative of the Adult Collaborative of Measurable Enhancement of the Status of Health (MESH) in the Hospital’s Department of Community Health and was funded by the Dorothy Rider Pool
Health Care Trust. The Trust, established by a founder of the hospital and designed to promote the hospital in its mission of providing superior regional health care, supported the convening of representatives of twelve community organizations, including the county council of churches and organizations in the arts and a variety of community services. Some of the goals of the Adult Collaborative of MESH in convening this planning group were to improve the health of adults in the community and reduce social isolation in the senior population. After studying a variety of options and with inspiration from the Ithaca Hours program, the group decided upon the Time Banking concept as the best way to meet the needs of their target population.

While initially focused on the needs of older residents of the region, CE has continuously sought to diversify membership and recruit younger people. Three part-time staff, all of them having been volunteers or part-time employees of partner organizations, began the work of building the program and recruiting members. Dedicated to principles of reciprocity, respect, and participation, CE seeks to reduce isolation and increase connections within the community, with a further emphasis on enhancing the mental and physical health and wellbeing of its members through empowerment.

As with HEP, CE has been involved in the national movement from the beginning. The first Program Manager was on the board of TimeBanks USA and the Membership Coordinator has worked with the national group that formulated and tested the Community Weaver hour-tracking software. CE staff have consulted regularly with other groups seeking help to start or sustain Time Banks and have participated regularly in TimeBanks USA conferences and activities.

The hospital’s recruitment in 2003 of a family physician with a strong interest in Time Banking enhanced the integration of the organization into medical services and has led to research on the impact of CE on members. CE is increasingly involved with the operation of a hospital-sponsored community health clinic and with programs in other physicians’ practices.

Funding CE has been very fortunate to have been supported continuously by the Dorothy Rider Pool Health Care Trust, with additional funding from Lehigh Valley Hospital. The offices are located in the Department of Community Health, Health Studies, and Education of the hospital, and the staff members are integrated into that department. Thus, costs such as overhead, insurance, salary and benefits do not have to be raised by the organization. Members do not pay any fees, and small grants obtained through the hospital have supported specific programs.

At several points over the course of the organization’s existence, there have been concerns about whether the funding would continue, but this has not yet proved to be a problem. In recent years, staff members have become further integrated into Community Health and have been participating in other projects of that department. While this places additional demands on their time, it appears to ensure future stability and also provides opportunities to spread the word about CE in new directions that are related to the health mission of the hospital. This
1 has been accomplished in part by involving members more directly in organizing  
2 specific programs that previously had been run by staff members. Another possible  
3 funding strategy being considered for the future is to ask members to pay dues.  
4
5 Organizational Structure and Staff  A Program Manager, a Membership  
6 Coordinator, and a Data Coordinator, supplemented by AmeriCorps VISTA  
7 volunteers, make it possible to recruit new members, maintain the database of  
8 individual exchanges, and create a wide variety of communal activities. Having  
9 moved from part-time at the beginning of CE’s existence to full-time, they  
10 are now all part-time again, integrating their CE work with other projects for  
11 Community Health.  
12
13 Membership  The first Membership Coordinator, who was also an active volunteer  
14 in the community, began recruiting CE members from within her own personal  
15 network of friends and family members. She also handed out brochures and  
16 talked about CE wherever she went, whether in line at a supermarket or at voting  
17 locations. Referrals came from the Senior Center by way of a staff member who  
18 began working part-time at the Senior Center and part-time at CE. They attended  
19 health fairs and any events that included older people. The Council of Churches  
20 referred people through its Pathways Program for people with disabilities, and  
21 physicians also referred patients that they thought would benefit. As new members  
22 joined, they helped spread the word at neighborhood organizations and school-  
23 based meetings.

24 As membership began to grow, the program faced increasing challenges in  
25 trying to meet the needs of the members from within. The majority was elderly  
26 and/or disabled, and many needed physical labor for home repairs and moving.  
27 The Program Manager’s husband and sons were often brought in to help, but this  
28 was not sufficient, and doubts about the future of CE became more prominent.  
29 Expansion of the staff to full-time made it possible to recruit more extensively  
30 in the community. A part-time staff member became Membership Director and  
31 made many contacts through the Society of Volunteer Administrators and through  
32 her own extensive personal networks, expanding the range of members to include  
33 younger people.

34 CE has been successful in increasing the number and diversity of membership  
35 through a variety of means. One factor is the increase in early retirements related  
36 to layoffs by large local companies, creating a pool of active people looking  
37 for ways to contribute in the community and become part of community-based  
38 organizations. Stories in the local newspaper and in the hospital newsletter, a  
39 program on public television, and more health fair appearances have been valuable  
40 sources of recruitment. The hospital has a central phone number for all calls, and  
41 the operators know that certain requests, such as for help upon returning home  
42 from a hospital stay or rides to physicians’ offices, can be steered to CE.

43 Additionally, the hospital began a clinic in a center city social agency that is  
44 now a partner with CE and offers patients the opportunity to receive services in
Time Dollars. Neighborhood clusters were formed to recruit within specific areas of the region. Most importantly, members recruit others to join. By 2011 there were over 500 members, a steady increase over the last several years.

Services and Programs The CE directory, available in hard copy and also online, lists all members and the services they can provide. Members can then contact each other directly by phone or email; members can also send messages to each other through the Community Weaver online program. In addition to the thousands of individual exchanges that take place in this way, there are also many formal activities sponsored by CE or organized by CE members. Examples of these include potluck dinners, walking clubs, a basket-weaving group, and classes in tai chi and Spanish. Members receive Time Dollars for socializing with each other as well for participating in organizational events. Twice a year there is an “Abundance Day” to which members bring items they no longer want and take away whatever they do want from what others have contributed.

There are also affiliations with local non-profit organizations that result in activities such as ushering plays or giving museum tours in exchange for tickets or receiving medical care in exchange for helping in a clinic. In 2006, with the assistance of a small grant through the hospital and a graduate student from Lehigh University, CE launched a new program called Wheel Time. This program provides rides for people who need regular trips for medical services.

Challenges and Opportunities According to the Membership Coordinator, the biggest challenge is taking the organization to the next step – further recruiting of younger people to enhance the intergenerational contacts that are part of the organization’s goals. Additionally, CE is under increased pressure to show concrete evidence of its value in supporting the hospital’s mission, including evidence of a financial benefit from CE activity. This has led to the creation of specific programs such as Wheel Time, which aims to diminish hospital costs by reducing the incidence of no-shows as well as providing a valuable service to members. A medical interpreter program offers classes to Spanish-speaking patients in the clinic who exchange hours of interpreting work in the hospital for the class time. They may then have an opportunity for employment in the hospital, where Spanish interpreting is frequently needed. CE members staffing hospital booths at community fairs are also a cost-saving for the hospital. Another possible benefit to be demonstrated is the reduction of readmissions after discharge due to in-home support from members.

Several CE programs that specifically target people with severe chronic illnesses may also demonstrate the value of CE to the hospital system. For example, CE is partnering with several private practices to integrate self-management practices and social support services into the care of these patients. However, privacy regulations, organizational barriers to partnering, and the intensive staff commitment required to explain the model to physicians and patients alike has limited the scope of these activities to date.
CE will continue to be challenged to demonstrate its value to the hospital, at the same time that staff are being asked to contribute to other programs in the department. Staff have responded to this challenge with innovative programs as well as efforts to carry out research documenting the positive impact of membership on members’ health and on the hospital system as well. According to the current Program Manager, hospital funding will increasingly focus on these types of programs, and the neighbor-to-neighbor aspect will have to be driven more by member initiative. CE also strives to make its mission and activities clearer to the hospital staff.

The challenge of explaining the Time Bank model to those who are not familiar with it is experienced by many other Time Banks. From the beginning, people have had to hear about the concept many times before they fully understand it. For people in the non-profit and hospital community who are steeped in a culture of volunteerism, as well as for the general public, the reciprocity principle that is central to Time Banking is not always easy to grasp. Yet for those who do join, research on CE has documented the very positive effects on members’ well-being (Letcher and Perlow 2009; Lasker et al. 2011).

Case #3: Embedded with Restricted Membership: Member to Member

The earliest model of Time Banks are programs housed in existing agencies or organizations that are restricted to its members. Typically a social service or health care organization decides that establishing such a network would benefit their clientele by enabling them to enrich the existing service package and by connecting members to each other and thereby to the organization itself, a possible strategy for building community and maximizing retention to the organizational sponsor.

History/Background. In 1987, Brooklyn-based Metropolitan Jewish Health System was one of six sites awarded a grant from the Robert Wood Johnson Foundation (RWJF) to develop a Time Bank model of service exchange. Metropolitan Jewish Health System provides a continuum of care to more than 20,000 persons in the Greater New York metropolitan area. The organization provides post-acute and long-term care with an extensive network of home care, rehabilitation, extended care, hospice, adult day health care, senior residences, community services, gerontological research, and Elderplan, a Social Maintenance Organization (Social HMO). Elderplan is a Medicare program that expands coverage for community-based long-term care and is designed to keep functionally impaired older people living at home as long as possible. The Social HMO program combines preventative, acute and long-term care benefits and offers “non-traditional” services such as respite care, homemaker services, transportation, meals-on-wheels, nursing home placement and preventative health screening. Essentially, the Social HMO merges the traditional HMO concepts of capitation, financing, and provider risk sharing with the case management and support services concepts of long term care providers.
With funding from RWJF, the Social HMO Elderplan (hereafter referred to only as Elderplan) created the Member to Member (M2M) Time Banking program, a natural extension to their already rich benefit package. Indeed, the founders of the M2M program refer to its beginning as “a demonstration within a demonstration.” Elderplan was itself a new approach to managing the overall health and long term care needs of well and frail elders. Through its chronic care benefit, Elderplan provides targeted long term care services to eligible (nursing home certifiable) members.

The early vision for the M2M program was to pilot an additional health plan resource to enhance and extend the formal benefit package. Relatively well members would provide additional unskilled but critically needed services to other members who were frail, alone or otherwise in need of support to continue living at home. The service providers would be able to accumulate Time Dollars based on their hours of service, which they in turn could “cash in” if and when their own needs for services arose. In essence, the Time Bank model was to be complementary to the health insurance provided by Elderplan. It would offer a limited, informal long-term care insurance benefit, essentially “rainy day” insurance, protecting against possible future declines in independence.

Stakeholders have observed in interviews, however, that over time, M2M became more than a service that filled in gaps and addressed shortages that were not met by the chronic care benefit and Elderplan in general. The volunteer program evolved into an extended family for many of its participants. Management and members alike came to understand that the indirect reciprocity inherent in Time Dollars created a currency of caring through which a community of well and frail elderly could give to each other and in the process benefit in a multitude of ways. M2M has contributed to Elderplan’s mission to help its members remain at home in independent living situations for as long as possible, and to help all older adult members stay active and healthy. At the time our evaluation began, Elderplan had about 6,000 members. The M2M component averages about 15% of membership, with close to 10% categorized as casual participants (i.e., they attend one class or function, provide or receive one or two services in a year, not necessarily to or from the same person) and the other 5% are active participants (i.e., they engage in weekly, sometimes daily, one-on-one exchanges). M2M is an integral part of Elderplan’s dual strategy to maximize all available resources, formal and informal, and to maximize opportunities for socialization for members. Both strategies were critical to Elderplan’s overall goal of providing comprehensive, community-based care for the elderly. Indeed, founders of the M2M program saw an opportunity: if the program could foster a sense of identity and community, members would become bound to Elderplan in a way that would distinguish the plan in the marketplace as a significant business product. At its inception, and still to this day, M2M is viewed as good business strategy and good social policy.
**Funding** M2M has been fully supported by Elderplan and the umbrella organization Metropolitan Jewish Health System since the RWJF grant ended in 1990. The annual budget, comprised primarily of personnel and benefit expenses for the few paid employees, has ranged over the years from approximately $100,000 - $300,000. Two things should be noted about this estimate. First, paid employees typically have other responsibilities within Elderplan, and therefore the budget for M2M is complemented by having part of the program staff salaries covered by other Elderplan departments. Second, other costs associated with space, utilities, overhead, printing, mailing and copying, insurance, accounting and legal expenses are not charged to the M2M budget but rather subsumed under other Elderplan or MJHHS cost centers.

**Organizational Structure and Staff** During most of its years of operation, the M2M program functioned as a distinct program within Elderplan. In 2006, Elderplan was converted from a Social HMO to a Medicare Advantage program and in 2007 the program was moved into the Care Management Division, a division of Elderplan that serves the frailest members. The Director of the M2M program reports directly to Elderplan’s Chief Operating Officer, and the program is housed in the main corporate headquarters in Southern Brooklyn. The number of full-time paid staff has ranged from three to eight over the past 25 years, although typically there are five full-time paid staff members; a Director, a Supervisor, two Program Coordinators and one part-time Administrative Assistant. All positions are typically shared with other Elderplan departments; indeed the Program Director has historically had significant responsibilities in other departments such as Health Education, Care Management, and Community Relations.

Together the Director and Supervisor share responsibility for the day-to-day operations of the M2M program. These activities include: developing and disseminating informational program materials to the Elderplan membership; designing and facilitating informational events for the Elderplan membership; surveying Elderplan staff in search of potential members; processing applications; providing orientation (and training where necessary) for new members; maintaining a M2M membership directory; logging requests for services; logging available skills, services and willing providers; creating matches of service need and availability; tracking transactions and credit redemption; creating new categories for credit redemption; tracking media exposure; reporting on program progress to both internal and external stakeholders; and, coordinating social events. The Program Coordinators are assigned to specific neighborhoods or specific boroughs in New York City, and deal with the day-to-day issues that arise. Additionally, during any given year, approximately ten M2M participants earn Time Dollars by assisting in the office with tasks such as making and returning phone calls; processing mailings; and coordinating social events.

**Membership** M2M was initially designed as a closed membership program and has primarily remained that way from 1987 until today. For very brief periods,
membership was opened to a few non-Elderplan members who either approached the program (e.g., spouses of Elderplan members) or who were approached by the program to fill specific gaps in needed services (e.g., transportation, home repair). For example, if the program saw a need for more drivers (a highly requested service) they would establish and sponsor safe driver classes in the community and recruit from those that attended. However, this type of "outside" recruiting was never aggressively pursued and at any given time only a very few non-Elderplan members were providing services. Furthermore, in most cases, non-Elderplan members had to donate their credits to others who were members, although this policy also fluctuated over time. In recent years, M2M has once again closed its membership to Elderplan enrollees only; those who were outside the plan have been grandfathered in. Thus, while M2M is a restricted model and has continued to be dominated by Elderplan members, it has sought to be flexible at times to respond to leadership's perceived need for growth and success. Over 100 members are typically active on a regular basis, contributing over 15,000 hours of service a year. Frail and homebound members are specifically encouraged to contribute. Some make telephone reassurance calls, others knit or crochet blankets for people in the nursing home or become pen pals. Stakeholders are excited that the program increasingly has become a service exchange of people helping people. Everyone is considered a giver and receiver, both well and frail. The motto "give what you can, get what you need" is practiced daily.

Services and Programs Services provided through the M2M program are typically those that are not covered by Medicare, Medicaid, or private insurance; however, they are critical to helping older adults maintain independence. While not all of the following services were available from the outset, over the years the range of services have included friendly visiting, telephone reassurance, transportation, minor home repair, bill paying, respite care, peer counseling, grief support, caregiver support, walking clubs, self-help classes and health promotion services. A somewhat unexpected early observation was that M2M participants were rarely redeeming earned Time Dollars. Indeed, participants who received services could be easily distinguished from those who provided services because few were engaged in both activities on a regular basis. In an attempt to foster a more active culture of reciprocity, the Credit Shop was introduced so that Time Dollars earned could be cashed in for goods or services. The Credit Shop shifted the emphasis from saving Time Dollars for future service use to redeeming them in the present for a variety of items, not necessarily related to health needs (e.g. attending luncheons or purchasing vouchers for transportation). There is a greater focus on well members by offering services and products of immediate value to them. The Credit Shop innovation also assists members to cash in their "savings" without having to confront health issues or potential negative feelings about becoming recipients of services.
Challenges and Opportunities  A particular feature of the Time Bank model which sets it apart from traditional volunteer programs is the philosophy that all participants regardless of their physical or mental conditions should be encouraged to contribute. To function as a true Time Bank, M2M recruits frail members in need of assistance to provide assistance to other frail members in need. Since most of these members feel that their physical conditions make them unsuitable for contributing to their community, this has been, and continues to be, one of the program’s greatest challenges.

Additionally, there has been remarkable and fortunate continuity of leadership in the M2M program during what has been a tumultuous era for health care in general, frequent changes in Elderplan’s senior executives affected the perceived stability of the Time Bank. At each transition, program staff were uncertain about whether the new leader would believe in the value of M2M and support it both financially and operationally. In interviews with the key stakeholders—the executive board and staff members both past and present, it was noted that staff invested significant time and effort organizing information that would substantiate and promote the program’s value to each new Vice President or Chief Operating Officer. Staff members continuously feel the challenge of trying to substantiate the program’s worth and prove its market value in order to assure its continued viability. Yet, at each juncture in the history of Elderplan, executive management ultimately has renewed its pledge of support, and the program’s year experience provides evidence for that sustained commitment.

Throughout M2M’s existence, stakeholders have struggled to find a way to impart the concept of the Time Bank model with clarity and conviction. Stakeholders continue to feel that understanding the concept is a challenge for new members. When M2M began, there was no formal information available for dissemination and little contact among other sites using the model. Staff had to create a language and materials that made Time Banking easier to understand as well as to use. Some stakeholders report that a significant minority of members who have participated in the program for years do not really understand how Time Dollars work. One stakeholder admitted that she did not fully comprehend the concept and was not convinced of its value during the first five years that she worked for the health plan. She felt it was hard to explain, hard to understand, and basically unbalanced since only the frail elderly were receiving services. As the program became more reciprocal in recent years, her estimation of the value of Time Dollars has increased.

Despite the clear advantages the M2M program enjoys being housed in an existing agency (i.e., greater stability over time, less administrative complexity, an existing pool of potential members), there are a number of challenges that the program deals with on a daily basis, many of which are common to other Time Bank models: the labor intensive and delicate nature of matching participants; finding sufficient numbers and types of providers; the constant need for revising recruitment and training activities; finding ways to make new member training more efficient and less time consuming; the importance of vigilance in managing
the emerging needs of the recipient population; reducing the need for constant
reevaluation of the recruitment process; reinventing the service exchange program
to include all participants as givers and receivers; streamlining the rigorous
oversight necessary for ongoing program management; expanding the program
into new neighborhoods as the health plan expands and taking into account the
cultural differences that exist. Many of these challenges will be discussed in
greater detail later as we present our findings.
The Methodological Appendix describes in greater detail the nature of the data
collected for the national survey and for each of the three cases, from which we
draw the analyses in the next several chapters. Table 2.1 provides a summary of
the data and the key contents for each of the three cases.

Conclusion

The national survey of coordinators and the three cases described here demonstrate
some of the considerable organizational variability that exists in Time Banking in
terms of history, goals, membership, funding, and logistical and financial
challenges. They can be put on a continuum from the most restricted (M2M) to
the most open (HEP) in terms of membership and programming. For example, compared to HEP, M2M and CE staff are involved in other activities for the host
organization and must always keep the agency’s health-focused priorities in the
forefront. Thus they have less flexibility in mission and competing demands on
staff time, but they also have greater stability and lower overhead than HEP. Compared to M2M, CE and HEP have a broader constituency in terms of range
of ages and abilities, making it possible for them to incorporate a wider variety of
services and programs.

The three cases also share some very important similarities that may be indicators of what is required to sustain these networks. We consider these three
Time Banks to be successful, despite their ongoing struggles. They have all been
in operation for well over a decade (more than two decades in the case of M2M),
they all have hundreds of members, and they all have paid staff and budgets to
cover costs. Each has also been eager to participate in scientific investigation to
assess the impact of their programs and to document the value of what they do. We are not suggesting that in order to succeed a Time Bank must share in all of these characteristics. Yet it is the case that the Time Banks that were most recently
started (in 2009 or 2010) are less likely to have paid staff and formal budgets. Of the respondents from the eight oldest Time Banks (founded before 2000), all have a formal budget and three-fourths have a paid staff. The differences may reflect changes in the nature of how Time Banks are founded. It is also possible that it is much harder to sustain any organization without funding and staff and that early stand-alone Time Banks had a higher mortality rate, but we do not have any
data to support that. That some have succeeded in doing so, particularly without
<table>
<thead>
<tr>
<th>Type of Time Bank: Cases</th>
<th>Types of Data Collected</th>
<th>Content of Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stand-Alone: Hour Exchange Portland (HEP) in Portland, ME</td>
<td>Member Survey (n=235)</td>
<td>Demographics, motivations, participation, outcomes</td>
</tr>
<tr>
<td>Embedded, Open Membership: Community Exchange (CE) in Allentown, PA</td>
<td>Transaction Records (N=37,409)</td>
<td>Recorded credits and debits, participation length, some demographics</td>
</tr>
<tr>
<td>Embedded, Restricted Membership: Member to Member (M2M) in Brooklyn, NY</td>
<td>Member Survey (n=160)</td>
<td>Demographics, participation, outcomes</td>
</tr>
<tr>
<td></td>
<td>Transaction Records (N=34,217)</td>
<td>Recorded credits and debits, participation length, some demographics</td>
</tr>
<tr>
<td></td>
<td>Member Interviews (n=28)</td>
<td>Motivations</td>
</tr>
<tr>
<td></td>
<td>Retrospective Member Survey (n=167)</td>
<td>Demographics, motivations, participation, outcomes</td>
</tr>
<tr>
<td></td>
<td>Prospective/Quasi-Experimental Survey (n=190)</td>
<td>Demographics, motivations, outcomes</td>
</tr>
<tr>
<td></td>
<td>Stakeholder Interviews (n=10)</td>
<td>Outcomes</td>
</tr>
<tr>
<td></td>
<td>Focus Groups (2; n=12)</td>
<td>Outcomes</td>
</tr>
</tbody>
</table>

any paid staff, is a remarkable testament to the commitment of members to sustain their Time Banks.

In the next four chapters, we report our results from research carried out with the coordinators nationally and in these three Time Banks, focusing on members’ motivations for joining, the nature of exchanges, and the outcomes of participation for members. In the last chapter we will return to the challenges of sustainability experienced by Time Banks and discuss possible scenarios for the future of this movement.
Methodological Appendix

National Survey of Coordinators

In the summer of 2010 we invited 261 people whose email addresses we found as contacts for different Time Banks in the United States to participate in our coordinator’s survey. We had created the list from many sources – the TimeBanks USA directory (http://community.timebanks.org/), lists compiled by others interested in Time Banks (e.g. http://besttimebank.org/Links/ContactUs/ TimeDollar Directory.htm), and extensive Internet searching using “time banks” and other related terms. We asked the recipients of the email to follow a link and respond to our online survey (administered through surveymonkey.com). Additionally, TimeBanks USA assisted us by contacting everyone on their list, asking current coordinators to fill out the survey. Thirty-three of our email invitations were undeliverable and seven of those who received them replied that their Time Bank was no longer in existence. Three subsequent email reminders went out over the next few months, after verifying email addresses on the Internet where possible. Follow-up phone calls were also attempted with those who had not responded.

In December 2010 we closed the survey. At that point, 116 coordinators had at least begun the survey by providing their names and the names of their Time Banks. One of these was outside the United States and therefore excluded. Nine Time Banks were represented in more than one response, and we selected the one that had the most complete information. Another respondent was still planning to launch the Time Bank in the following months and was also excluded. The data reported here represent 96 unique Time Banks.

Extensive research on the non-responders, including Internet and Facebook searches, revealed that many of them either never started, were no longer in existence, or were social service agencies and not Time Banks. Of the initial list of non-responders, only 32 could be confirmed as existing Time Banks. Thus the response rate of the survey is 96 out of 128, or 75%. And among those that responded, 23 indicated that they had only just launched during 2010. Of these, some indicated that they were not yet able to answer many of the questions. We have data on most questions from approximately 85 Time Banks.

Data Collected from HEP

A comprehensive, online membership survey (through surveymonkey.com) was fielded at HEP. Two focus groups were held in which all staff and members were invited to discuss the purposes and contribute ideas for the instrument. Members with email addresses received an email invitation to take the survey. Those without email received an invitation by mail. Members were encouraged to go to the Time Bank office or to visit a public library to take the survey if they lacked Internet access. A print version of the survey was also created and distributed to those who...
### Table A2.1  Descriptive statistics from national survey of coordinators

<table>
<thead>
<tr>
<th></th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Total Members</td>
<td>3</td>
<td>2400</td>
<td>203.30</td>
<td>407.30</td>
</tr>
<tr>
<td>No. of Active Members</td>
<td>0</td>
<td>771</td>
<td>59.96</td>
<td>125.89</td>
</tr>
<tr>
<td>Male Members (%)</td>
<td>0</td>
<td>95</td>
<td>34.65</td>
<td>15.78</td>
</tr>
<tr>
<td>Female Members (%)</td>
<td>5</td>
<td>100</td>
<td>64.35</td>
<td>16.24</td>
</tr>
<tr>
<td>Members under 40 (%)</td>
<td>0</td>
<td>100</td>
<td>31.47</td>
<td>22.64</td>
</tr>
<tr>
<td>Members 41-60 Years (%)</td>
<td>1</td>
<td>100</td>
<td>44.93</td>
<td>20.76</td>
</tr>
<tr>
<td>Members 60+ Years (%)</td>
<td>0</td>
<td>99</td>
<td>26.52</td>
<td>20.37</td>
</tr>
<tr>
<td>Budget ($)</td>
<td>60</td>
<td>900000</td>
<td>67133.79</td>
<td>177156.35</td>
</tr>
<tr>
<td>Weekly Volunteer Hours</td>
<td>0</td>
<td>85</td>
<td>14.37</td>
<td>21.36</td>
</tr>
<tr>
<td>Weekly Paid Staff Hours</td>
<td>1</td>
<td>283</td>
<td>40.48</td>
<td>64.91</td>
</tr>
</tbody>
</table>

preferred to complete the survey by hand. In addition to the invitations, the survey was advertised in the HEP office, in one of their newsletters, and in several of their weekly membership email messages. All respondents received a Time Dollar for completing the survey and two prize drawings were held for respondents as an additional incentive. A statement preceding the survey assured respondents that their responses would be confidential, but they could not be anonymous. The first question of the survey asked for their name so that they could be entered in the prize drawings, awarded a Time Dollar, and have their responses linked with their transaction data. After the survey was completed, the list of respondents was provided to the Time Bank so that they could award the Time Dollars and conduct the prize drawings. Summaries of the survey results were presented to the Time Bank in anonymous form. After the survey we linked the transaction records with the survey responses by their name. After the linking of the two datasets, all names were deleted and the identities of the respondents were protected.

The size of the total target population was 440 individual members (organizational members were not included). A total of 235 HEP members completed the survey, a response rate of 53%. Respondents are representative of the total membership population on the four indicators that were available from HEP’s database (gender, age, participation length, and total transactions). It took respondents 26 minutes to complete the survey on average and half completed it in 23 minutes or less. The survey was divided into six sections: motivations, engagement, outcomes, satisfaction, community experience, and demographics. Most questions were closed-ended and had standardized response categories arranged in a tabular format to facilitate timely completion.

HEP granted the authors access to an electronic copy of the Time Bank’s database containing membership and transaction records. Transactions within this particular system began in early 1998. Therefore, the exchange data analyzed in Chapters 4 and 5 covers 12.5 years of trading activity (up through mid-2010).
Data Collected from CE

Drawing on the participatory action research model (Greenwood, Whyte and Harkavy, 1993), CE staff and members were invited to participate in the design and implementation of a membership survey. Members were given the option of returning the survey by mail, responding online (through surveymonkey.com), being interviewed by phone, or completing the survey in person at the CE office. Respondents received two Time Dollars for completion of the survey. Identification codes were included so that the respondents’ results could be later linked to organizational transaction data. The survey incorporated a combination of previously published instruments that had strong psychometric qualities and original questions created for the current study, both open- and close-ended. Questions focused on demographic information, members’ experiences with transactions, attachment to and identification with the organization, and changes in health, mental health, civic engagement, social support, and self-efficacy. The survey was sent to all 340 individual CE members and 160 (47%) responded. The sample was similar to the overall membership of CE (as collected in administrative records at the time of the study) with the exception of the sample having slightly more women and fewer people under 45 years of age. We tested for possible differences in the demographics of those who completed the survey online versus those who filled out a paper copy and none were found.

CE granted the authors access to an electronic copy of the Time Bank’s database containing membership and transaction records. Transactions within this particular system began in early 2000. Therefore, the exchange data analyzed in Chapters 4 and 5 covers 10.5 years of trading activity (up through mid-2010).

In-depth, structured member interviews were also conducted at CE (see Letcher and Perlow 2009). Purposeful sampling was employed to assure that the interviewees were representative of the membership. Transcripts of the interviews were analyzed for responses related to motivations (the opening question asked members how they heard about and became involved in CE). These findings are reported in Chapter 3.

Data Collected from M2M

The purpose of the M2M evaluation was three-fold. The first was to describe the M2M program and its participants. The second was to examine whether program participation resulted in improved emotional health and decreased levels of loneliness. The third was to further delineate the benefits of the program for participants, the sponsoring organization, and the community at large.

Our retrospective, membership survey was fielded in hard copy format. The survey was mailed with prepaid return postage to all 327 members and 167 (51%) responded. The second phase of the evaluation sought to examine the impact of program participation upon health-related outcomes, such as emotional health and feelings of loneliness. To ensure that all study participants were recruited, enrolled,
and integrated into the M2M program in similar ways, a quasi-experimental, prospective study was conducted with new Elderplan members (n=190). A baseline survey at the time of enrollment and three follow-up surveys through the first six months of one’s membership were administered to new Elderplan members who agreed to participate in the study. Participants were recruited from each of the four possible groups: “well” M2M participants (who are primarily providers in the program), “frail” M2M participants (who are primarily receivers in the program), “well” Elderplan members who do not participate in M2M, and “frail” Elderplan members not in M2M. The final sample size for the prospective study was 190, which represents an overall response rate of 32%. Response rates varied across the groups as expected, with the M2M “well,” provider group having the highest response rate of 69%, and the Elderplan “frail” group with the lowest at 27%. Dropouts over time did not differ significantly across the groups. In addition to the member surveys, two focus groups with select M2M members and ten interviews with program stakeholders were also conducted.

Other Data Collected from Time Bank Community

In addition to the national survey of coordinators and the extensive data collected at each of our three sites, we gathered a variety of information from members of the Time Banking community in the U.S. This includes a focus group conference call with seven former and present staff members and activists who were involved in the founding of the earliest Time Banks. We have also conducted numerous informal face-to-face, phone, and email interviews with a variety of stakeholders.