Chapter 3

Why and Who: Motivations for Joining Time Banks and A Profile of Participants

Introduction

In asking why people might join a Time Bank, we should first consider why people join any social movement or voluntary association. There is a long history in the U.S. of study of the phenomenon of voluntarily joining groups, starting at least since de Tocqueville’s observations of the country in the 1830’s as one where the conditions of democracy lead people to create voluntary associations (2003, see Verba and Nie 1972). Putnam’s claims, especially in Bowling Alone (2000), of a decline in many forms of civic engagement in the U.S. over the past half century or more have prompted considerable debate about whether this phenomenon still typifies American society, as well as serious consideration of both the facts and the effects of such a decline (e.g., Boggs 2001, Muntaner and Lynch 2002).

As we have seen, Time Banking is not solely an American phenomenon, but the concept did originate in the U.S. and is our focus here. In studying Time Banking, we see a movement that is growing in popularity. As indicated in the last chapter, by the end of 2010 there were 128 active Time Banks in the United States. The “Great Recession” that took hold in late 2007 spurred considerable interest in local currencies. This chapter explores three research questions: 1) Why do people join Time Banks? 2) Who is most likely to join? 3) Do motives for joining differ for various demographic groups in the population?

We address these questions by summarizing theory and previous findings from studies of motivations to join social movements and voluntary associations as well as from studies of community currencies. An in-depth survey of motivations from our stand-alone case, Hour Exchange Portland, resulted in the generation of seven overriding motivational factors. We then present what others have concluded about the demographic characteristics of people who join social movements and voluntary associations, followed by a comparison of the characteristics of members in our three case studies. Using quantitative data from two of our cases, we examine the extent to which different kinds of people (e.g. men vs. women, older vs. younger) have different motivations for joining Time Banks. Finally, we analyze qualitative data from one case about why certain types of participants come to join these networks. We conclude with some thoughts about how joining Time Banks is both similar to and different from other types of civic engagement.
1 Previous Research on Motivations

2 Other than scholarship by the authors, there has been little empirical analysis of
3 the membership of community currency systems in the United States. Although
4 there have been a variety of studies (see Feder, Howard, and Scanlon 1992, Ozawa
5 and Morrow-Howell 1993, Jacob et al. 2004a, 2004b, Krohn and Snyder 2008,
6 Soder 2008, Stern, Cherry, and Oberlink 2009), none of them employ membership
7 databases or representative sampling to provide a demographic profile of
8 participants or their motivations. There has been a fair amount of research on
9 LETS networks and Time Banks outside of the U.S. This evidence will also be
10 cited and indicates that there is considerable variation in the membership profiles
11 across and within these systems. Where applicable, we also draw upon broader
12 literatures to help explain the why and the who of Time Banking. We begin with
13 some general theories on social movements.

14 Why Do People Join Social Movements?

15 Understanding what motivates individuals to join social movements and voluntary
16 associations has been a key theoretical concern in Sociology. In their pioneering
17 contribution, Knoke and Wright-Isak (1982) formulated a theory that posits that
18 individuals choose their involvements in collective action organizations through
19 three decision-making processes: rational cost-benefit calculations, affective ties
20 to the collectivity, and desires to conform to social norms. The rationality argument
21 surrounds the notion that individuals make choices among a set of known options
22 based on their assessment of probable gains and losses. Affective ties are about
23 the emotional, identification processes in which potential recruits feel a sense of
24 belonging to the association. The hypothesis about desiring to conform to social
25 norms is rooted in the expectation that behavior is shaped by internalized “oughts,”
26 shared symbolic directives or “the right thing to do.”

27 Coinciding with these motivations, according to Knoke and Wright, organizations attract members by offering three types of incentives: utilitarian,
28 social-recreational, and normative.

29 The parallel between association incentives and the member motivations... 34
30 is evident and intended: utilitarian services appeal to rational choice motives,
31 social-recreational activities elicit involvement on the basis of affective bonding,
32 and normative incentives attract people with strong normative conformity
33 predispositions. (Knoke 1990: 55)

34 More recent social movement scholarship suggests that Knoke’s model is still
35 highly relevant. For example, Klandermans argues that participants are motivated
36 by three fundamental reasons: “people may want to change their circumstances, 42
37 they may want to act as members of their group, or they may want to give meaning
38 to their world and express their views” (Klandermans 2004: 361). Klandermans’s
“instrumentality,” “identity,” and “ideology” are conceptual parallels to Knoke’s 
“utilitarian,” “social,” and “normative” motivations.
Instrumentality, identity, and ideology are not mutually exclusive motivating 
factors. There is certainly overlap and some argue that ideology and instrumentality 
often precede identification with the group. People are not very likely to participate 
in a social movement unless they believe in the vision of change that is advocated 
and in the efficacy of participation itself (for example, see Klandermans 1984, 
Klandermans (2004) notes that there are few studies that attempt to 
systematically assess the relative importance of various motivating factors. This 
dearth is due somewhat to methodological issues. Ideally, one would need a sizeable 
longitudinal dataset that follows people prior to joining and that compares these 
participants to those who did not join the movement or protest event. As employed 
by Knoke (1988, 1990), cross-sectional (collected at one point in time) surveys 
of activist motivations after they have joined movements are more common (see 
Many have noted (i.e., Pierce and Converse 1990), that these “after” measures 
may be contaminated by the experience of participation. That is, activists may 
not recall their original motivations, being influenced by their experience in the 
movement. Nonetheless, such evidence still makes a contribution to solving the 
puzzle of why people join movements.
Another methodological challenge is the lack of generally agreed upon and 
well-developed measures of motivation. Knoke’s (1988, 1990) work appears 
to be the most advanced in this area. As part of his National Association Study, 
Knoke (1988) fielded 23 motivation items to over 8,000 members of 35 national 
associations. Six different broad sets of motivations were found after statistical (factor) 
analysis of the items. As he expected, one set represented normative motivations 
and another one social motivations. There were, in addition, four different types of 
utilitarian motivations; material, occupational, information, and lobbying.
There are three previous studies that are similar to Knoke’s attempt to 
thoroughly investigate motivations to participate. Barkan, Cohn, and Whitaker 
(1995) studied the motivations and participation of members in a national anti-
hunger organization, Bread for the World, with a mailed questionnaire to a sample 
of members. Three different sets of motivations were derived: policy incentives, 
relief incentives, and social incentives.
Gross (1995) surveyed members of two abortion rights-related organizations, 
one pro-choice and one pro-life, in one U.S. state to determine their incentive 
preferences. Thirteen items were fielded that were intended to represent five 
categories of motivations: material/tangible incentives, solidarity incentives, 
norms of personal identity, norms of democratic citizenship, and norms of social 
justice. Statistical analyses produced only three scales (one combining material and 
solidarity incentives, one combining norms of personal identity and citizenship, 
and the norms of social justice one as expected).
In their analysis of panel data (collected in 1987-1988 and again in 1989-1990) from a randomly selected, representative survey of adults in West Germany, Finkel and Muller (1998) measured "seven selective incentives that individuals may perceive as material, social, or psychological 'payoffs' from collective political action" (1998: 42). Since respondents included both members and non-members, they were asked about their motivations for general, potential political action. Their 14 items resulted in the following motivation measures: financial gain, expectations of others, group encouragement, knowledge gain, beliefs, entertainment (i.e., an "enjoyable experience") and internal behavioral norms. These studies focused on a variety of populations and organizations; yet the findings indicate some commonalities. Knøe's theory identifying categories of utilitarian, social, and ideological motivations has received considerable empirical support from the studies that have followed. While we have argued that Time Banking is a social movement, it also is a loose collection of local voluntary organizations. Many people are likely to join a local group without knowing much about the movement as a whole. Thus it will be important to identify the various motives for joining Time Banks to see if they correspond to those derived from the general social movement literature.

Why Do People Join Community Currencies?

There are numerous studies, mostly of Local Exchange and Trading Systems (LETS), that have addressed the issue of motivations for joining local currency groups. These studies are summarized in Table 3.1. As indicated in the table, economic, altruistic, social, ideological, and community-building motives are consistently ranked highly in this previous research. Some of these are the same as found in social movement studies - the economic, ideological, and social motives specifically. But altruism and community building are not motives that are regularly identified as key to joining social movements. Such motivations are more likely to be found in studies of volunteerism. Thus, we turn our attention there next.

Why Do People Volunteer?

Motivation to volunteer is a well-researched topic with plenty of theoretical contributions as well as empirical evidence (Wilson 2000, Hustinx et al. 2010). Along with human capital (demographic characteristics of individuals, such as educational attainment, which can be seen as resources) and social capital (opportunities or circumstances gained through social ties), cultural capital (motives, values, and beliefs) is also seen as a main cause of volunteering (Wilson and Musick 1997, Shye 2010). There are several key studies of motivations to volunteer conducted by psychologists that have resulted in broad categories of motivations as well as specific survey items. These studies tend to employ functional theory "that people engage in volunteer work in order to achieve
<table>
<thead>
<tr>
<th>Study</th>
<th>Population</th>
<th>Methods</th>
<th>Motivating factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Williams et al.</td>
<td>26 U.K. LETS</td>
<td>1999 Survey; n=810; RR=37%</td>
<td>Economic (42%); Ideological (25%); Social/Community (23%)</td>
</tr>
<tr>
<td>(2001a, 2001b)</td>
<td></td>
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<tr>
<td>Birch and Liesz</td>
<td>50 Australian LETS</td>
<td>1995 Survey; n=371; RR=37%</td>
<td>Build community; Encourage local initiative</td>
</tr>
<tr>
<td>(1998)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Gran</td>
<td>4 Norwegian LETS</td>
<td>1995 Survey; n=163; RR=64%</td>
<td>Short-term altruistic</td>
</tr>
<tr>
<td>(1998)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thorne</td>
<td>6 English &amp; Scottish LETS</td>
<td>1993 Interviews; n=13</td>
<td>Community building; Social networking</td>
</tr>
<tr>
<td>(1996)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Williams</td>
<td>U.K. LETS</td>
<td>1995 Survey; n=63; RR=25%</td>
<td>Economic (52%); Social (31%); Ideological (31%)</td>
</tr>
<tr>
<td>(1996b)</td>
<td>Case Study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Williams</td>
<td>U.K. LETS</td>
<td>1994 Survey; n=46; RR=38%</td>
<td>Economic/Ideological (24%); Economic/Skills (24%); Economic/Social (22%)</td>
</tr>
<tr>
<td>(1996c)</td>
<td>Case Study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Williams</td>
<td>U.K. LETS</td>
<td>1995 Survey; n=109; RR=22%</td>
<td>Economic (82%); Community building (50%)</td>
</tr>
<tr>
<td>(1996a)</td>
<td>Case Study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacione</td>
<td>Scottish LETS</td>
<td>1996 Survey; n=22; RR=63%</td>
<td>Economic (52%); Community solidarity (35%); Ideological (25%)</td>
</tr>
<tr>
<td>(1997)</td>
<td>Case Study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>O’Doherty et al.</td>
<td>U.K. LETS</td>
<td>Survey; N=96; RR=32%</td>
<td>Attachment to Community (33%); Save cash (25%); Ideological (20%)</td>
</tr>
<tr>
<td>(1999)</td>
<td>Case Study</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caldwell</td>
<td>U.K. LETS</td>
<td>Survey; n=51; RR=54%</td>
<td>Ecological altruism (N=33); Ecological self-interest (N=25); Economic altruism (N=25); Economic self-interest (N=16)</td>
</tr>
<tr>
<td>(2000)</td>
<td>Case Study</td>
<td></td>
<td></td>
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<tr>
<td>Seyfang</td>
<td>U.K. LETS</td>
<td>1996 Survey; n=64; RR=60%</td>
<td>Economic (60%); Social/Community (40%)</td>
</tr>
<tr>
<td>(2001a, 2001b)</td>
<td>Case Study</td>
<td></td>
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<tr>
<td>Seyfang</td>
<td>U.K. Time Bank Case Study</td>
<td>2002 Survey; n=18; RR=28%</td>
<td>Help others (78%); Community involvement (72%); Improve neighborhood (56%)</td>
</tr>
</tbody>
</table>

*a n = Number of cases in sample; RR = Survey response rate*
important psychological goals, and that different individuals will be seeking
to satisfy different motivations through volunteer activity” (Clary, Snyder, and
Stukas 1996: 486).
Cnaan and Goldberg-Glen (1991) studied volunteers from human service
agencies in two large U.S. cities. They constructed and fielded an inventory of 28
motivations to volunteer reflecting altruistic, egoistic, social, and material-egoistic
motivations. Their results indicate that the volunteers they studied were not
8 distinguished by these four categories: “Volunteers act not from a single motive
or a category of motives but from a combination of motives that can be described
In their study of AIDS volunteers, Omoto and Snyder (1995) generated a pool
of seventy potential motivational items and fielded them to volunteers affiliated
with an AIDS service organization. Using their results and previous research, they
identified five general categories of motivations that were measured with five 14
items each: values, understanding, personal development, community concern, and
esteem enhancement reasons. These scales were validated with two additional
samples: AIDS volunteers from 26 different organizations and hospice volunteers
from a workshop gathering.
19 Clary et al. (1998) developed the Volunteer Functions Inventory containing
six different sets of reasons: protective, values, career, social, understanding, and
enhancement. Their thirty items were tested on volunteers from five health-
related service organizations in the Minneapolis and St. Paul metropolitan areas. 22
Their theoretical expectations were confirmed; the items did indeed fit with the 23
categories expected in factor analysis, a statistical process identifying which 24
individual survey items reflect similar broader themes. The Volunteer Functions 25
Inventory was further validated in a sample of university students with volunteer 26
experience.
In summary, a key goal of this chapter is to uncover the various motivations 28
underlying an individual’s decision to join a Time Bank. In the social movements 29
literature, where understanding motivations to participate has been a central 30
puzzle, social, ideological, and utilitarian rationales have been repeatedly 31
documented. In reviewing the community currency scholarship, which comes 32
from cases outside of the United States, the additional motives of altruism and 33
community-building were identified. The study of volunteering reflects many of 34
the motives found in social movement and LETS members (social, community, 35
values, and altruistic), but with more of an emphasis on personal fulfillment and 36
less on utilitarian and ideological motivations. These literatures provided the 37
basis for our own investigation of motives for joining Time Banks, which will 38
be discussed next.
Applying Motivations Research to Time Banking

Using the previous social movement, community currency and volunteering research as a basis, we compiled all of the motivation items from the relevant studies cited above to be fielded in a membership survey at HEP, our stand-alone, community-based case. The items not applicable to participation in a community currency system were deleted from the inventory. Items that were similar to each other were deleted or synthesized into new ones. After this process we generated and fielded 30 relevant motivational items representing the four broad categories (including community-building), social, and altruistic.

The statistical procedure factor analysis was used to analyze the results to determine if the 30 items do reflect the four broader categories. The findings confirmed our theoretical expectations, but also indicate that the economic/instrumental and ideological/value categories are more complex and have some additional differences within them. Three different themes emerged from the economic/instrumental motivation items (needs, wants, and instrumental motivations). Two factors were identified from the ideological/value motivations (values and independence). The social motivation items and the altruistic items each constitute one factor as expected. Table 3.2 lists the items by category and provides the mean scores which indicate how popular each item is among HEP respondents. Each of the seven sets of items derived from the factor analysis have high internal reliability (alpha values provided in Table 3.2), so multi-item additive scales were constructed.

As indicated by the item averages, the single most popular motivating factor for members joining HEP 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” (mean = 3.44). The next most popular item is: “act on your personal values, convictions, or beliefs.” Of all the motivation questions fielded, “Spend more time with acquaintances or friends who were already members” was the least cited reason for joining.

By creating scales of the items reflecting similar themes, we have more powerful measures to assess the relatively popularity of the various motivations. The mean scores of the scales (depicted in Figure 3.1) indicate that economic needs (3.41) and values (3.36) motivations are the most popular reasons for joining HEP. On the needs scale, 82.2% of respondents fall between the values 3 (“to some extent”) and 4 (“to a great extent”). Likewise, 82.5% of respondents fall on the high end (between 3 and 4) of the values motivations scale. The vast majority of members are motivated by their economic needs and also by a desire to act on their values and create a better society. The nearly identical, high ranking of these two different sets of motivations indicates that HEP members join for multiple reasons, but that these are the most important.
<table>
<thead>
<tr>
<th>Table 3.2 Motivations for joining HEP (scales and items; range=1-4)</th>
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</thead>
<tbody>
<tr>
<td>Economic/Instrumental Motivations</td>
</tr>
<tr>
<td>-------------------------------</td>
</tr>
<tr>
<td>Needs Motivations Scale ($\alpha = .79$)</td>
</tr>
<tr>
<td>Expand your purchasing power through an alternative currency</td>
</tr>
<tr>
<td>Obtain needed services that you could not perform yourself</td>
</tr>
<tr>
<td>Obtain needed services or goods that you could not afford</td>
</tr>
<tr>
<td>Wants Motivations Scale ($\alpha = .79$)</td>
</tr>
<tr>
<td>Obtain services or goods that you would rather not have to pay for</td>
</tr>
<tr>
<td>Obtain services or goods that you would not normally pay cash for</td>
</tr>
<tr>
<td>Instrumental Motivations Scale ($\alpha = .71$)</td>
</tr>
<tr>
<td>Improve the local economy</td>
</tr>
<tr>
<td>Help establish trust among people</td>
</tr>
<tr>
<td>Learn new skills from others</td>
</tr>
<tr>
<td>Use or improve skills that you did not get to use regularly</td>
</tr>
<tr>
<td>Ideological/Value Motivations</td>
</tr>
<tr>
<td>Values Motivations Scale ($\alpha = .89$)</td>
</tr>
<tr>
<td>Act on your personal values, convictions, or beliefs</td>
</tr>
<tr>
<td>Create a better society</td>
</tr>
<tr>
<td>Help build community in our region</td>
</tr>
<tr>
<td>Contribute to the quality of life in our region</td>
</tr>
<tr>
<td>Be part of a larger movement for social change</td>
</tr>
<tr>
<td>Independence Motivations Scale ($\alpha = .84$)</td>
</tr>
<tr>
<td>Be more independent from large corporations</td>
</tr>
<tr>
<td>Be more independent from government</td>
</tr>
<tr>
<td>Social Motivations</td>
</tr>
<tr>
<td>Social Motivations Scale ($\alpha = .88$)</td>
</tr>
<tr>
<td>Meet new people or make friends</td>
</tr>
<tr>
<td>Spend more time with like-minded people</td>
</tr>
<tr>
<td>Experience new activities in group settings</td>
</tr>
<tr>
<td>Feel better about yourself</td>
</tr>
<tr>
<td>Feel needed or useful</td>
</tr>
<tr>
<td>Have something worthwhile to do with your free time</td>
</tr>
<tr>
<td>Feel less lonely</td>
</tr>
<tr>
<td>Spend more time with acquaintances or friends who were already members</td>
</tr>
<tr>
<td>Have a good time doing things in a social setting</td>
</tr>
</tbody>
</table>
Altruistic Motivations

Altruistic Motivations Scale (α = .79)

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give back to the community</td>
<td>3.16</td>
<td>0.77</td>
</tr>
<tr>
<td>Help people in need</td>
<td>3.11</td>
<td>0.78</td>
</tr>
<tr>
<td>Gain satisfaction from helping others</td>
<td>3.02</td>
<td>0.81</td>
</tr>
<tr>
<td>Use your skills to do something for others</td>
<td>3.29</td>
<td>0.72</td>
</tr>
</tbody>
</table>

These two motivational scales are followed in popularity by the altruistic (3.15) and wants (3.14) motivations. Many members also want to give to others and obtain services that will improve their own quality of life. Social (2.32) 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. The low ranking of social motivations is interesting given the social capital objectives of most community currency advocates. Apparently, not many members of HEP joined to alleviate any loneliness and meet new people. This may indicate that many members might have already known each other prior to joining, or that social goals are simply not the most salient for joining this Time Bank.

Figure 3.1 Seven scales from HEP motivations analysis
Community Exchange

In-depth interviews with CE members about their experiences with the organization also explored reasons for joining, though not in as systematic a way as reflected in the motivation instrument described above (see Letcher and Perlow 2009 and Chapter 2 Methodological Appendix). The following examples are drawn from the transcripts of the interviews. Quotes presented below are selected to illustrate the categories developed from the HEP study as well as the combination of motives that many members report.

Economic/Instrumental Motivations

No. 1, because I am not a plumber or an electrician or any of those qualities that are important. And because of our two sons living out of the area, Community Exchange has been a vital source for my husband, Jerry, of getting help and actually getting help for the needs that we have.

That I would get help. Help to do what I have around my house. And I have – the first girl I asked about out there – she came and did my basement for me which was great. She had my yarn – I got shelves put in – she had my yarn all lined up.

I have my yarn all lined up now and I’ve got all the good yarn and a container that I put my material and stuff in.

I like to be as supportive as I can in any of the programs that make (my husband) feel comfortable and because of his problem of mobility it’s important to give him a purpose in life and it also supports my being his wife, it also supports what you are doing here in Allentown with CE.

Ideological/Value Motivations

And I knew it was a new program and I love setting precedents. And that’s another reason why I joined. And I joined because it was a program that... I have a thing about diversity and it was a diverse population... And I knew I wouldn’t feel uncomfortable going by myself.

Social Motivations

I decided I wanna be part of it. It sounds so exciting – anything to get me out of the house. So I became a part of it. So that was a big thing – to get out of the house.

Altruistic Motivations

Margaret H. saw me volunteering at the senior center, I have lunch there and I like to wash the big pans that the food comes in and when she saw me doing that she said you need to be a member of Community Exchange... well it’s just all about volunteering and helping other people and in a couple of days Rowena said the same thing to me. I know a way you can already earn some hours.
Multiple Motivations

I could see the advantages for me personally and for other people that I could help with my skills, and I knew that I could meet people. I just believed in the program.

I was working as a volunteer and mentioned to my mentor and teacher then, because I was new, that I needed a washer and dryer. I was spending a good deal of money, time and anxiety going to the laundromat. ... And she said funny you should mention that because I just today put a new washer and dryer in my laundry room and I moved the other to the garage. And she said find someone to pick it up and I’d be glad to give it to you. (The CE coordinator) showed up and said I heard you need the washer and dryer. And she said if you’d like to join Community Exchange, my husband, my son, and I will just pick up and deliver your washer and dryer. And I said Oh, fine, yes I do, I’m a joiner, in some ways. And I thought that way I’ll get to know people and I’ll have clean clothes and it won’t cost a fortune. And then in about a week or so Don and Avery and Mike (I think) showed up with the washer and dryer. It was hooked up and it’s still running. And, it was a great avenue for me, to reach me so that I would join Community Exchange.

Actually, I joined Community Exchange not even expecting to find a Scrabble partner. You know? And I was thinking of the practical things like help with being driven places and what have you. And, actually when we first started we were trading credits back and forth over the Scrabble games. And we just kind of gave up on that, you know it’s a wash. I think I was attracted to it initially simply because I had heard of it from another part of the country. And other people were doing the same kind of time share exchange and I thought it was a great idea. And I, when I was able, before I got sick, I did a lot of work just hanging pictures and things like that.

These excerpts from the interviews illustrate the variety of factors that might lead people to join. Time Bank members are often motivated by a combination of practical considerations (I needed a washer and dryer, my mother/husband/I needed extra help in the house), ideological commitment (diversity, great idea), desire for social interaction (meeting people, getting out of the house), and altruism (helping other people). It is one of the attractions of Time Banking that it allows members to achieve such a variety of goals.

Member to Member

As part of our retrospective membership survey at M2M, participants who have provided services to other members were asked about their motivations for joining M2M. Table 3.3 presents the results of the five questions we fielded. Altruism ("to help others") is the highest ranked motivation with more than four out of five
Table 3.3  Motivations of M2M providers, retrospective survey

<table>
<thead>
<tr>
<th>Motivation</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>To help others</td>
<td>83.6</td>
</tr>
<tr>
<td>To do something meaningful</td>
<td>73.8</td>
</tr>
<tr>
<td>To meet people</td>
<td>41.0</td>
</tr>
<tr>
<td>To earn Time Dollars for future needs</td>
<td>9.8</td>
</tr>
<tr>
<td>To earn Time Dollars for products I may want</td>
<td>6.6</td>
</tr>
</tbody>
</table>

respondents stating it as an important reason. Nearly three-quarters of respondents indicated that “to do something meaningful,” a values motive, was an important motivation. Social reasons (“to meet people”) were important for 41% and few respondents stated needs or wants motivations.

We also asked M2M members about their motivations for joining in our prospective, quasi-experimental survey. The baseline survey was administered at the time of enrollment to those who signed up primarily as providers, those who signed up primarily as receivers, as well as the two control groups (“well” and “frail” Elderplan members who do not participate in M2M). In Table 3.4 we present the motivation results by M2M participation status at the time of enrollment.

Table 3.4  Motivations of M2M members by status, prospective baseline survey

<table>
<thead>
<tr>
<th>Motivation</th>
<th>Providers (%)</th>
<th>Receivers (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>To help others</td>
<td>96.3</td>
<td>14.3</td>
</tr>
<tr>
<td>To do something meaningful</td>
<td>63.0</td>
<td>9.5</td>
</tr>
<tr>
<td>To meet people</td>
<td>59.3</td>
<td>28.6</td>
</tr>
<tr>
<td>To earn Time Dollars</td>
<td>37.0</td>
<td>4.8</td>
</tr>
<tr>
<td>To receive help</td>
<td>22.2</td>
<td>76.2</td>
</tr>
</tbody>
</table>

As expected, program status shapes motivations. M2M providers and receivers tend to join for very different reasons. Providers nearly unanimously join to help others. Doing something meaningful and meeting people are also important for the majority of providers. More than one-third join to earn Time Dollars and less than one-quarter to receive help themselves. Three-quarters (76.2%) of the receivers join M2M simply to receive help. Over one-quarter of those who join as receivers are also motivated by social reasons, the potential to meet people.

These findings are interesting compared to our HEP results. Altruism and social motivations are more important for M2M providers than they are for HEP members. Values are slightly less important at M2M and needs and wants are much less important for M2M providers than HEP members. Program and demographic differences are likely to explain much of these differences in the
motivational profile of participants in these two Time Banks. As described in the
previous chapter, M2M is made up exclusively of older people and the program
has been designed to provide participants with opportunities to help each other and
decrease social isolation.

Who Joins Time Banks?

Now that we have an idea about why people join Time Banks, we move
on to investigate who it exactly is that joins. Do the reasons people join such
organizations make them more appealing for some populations than others? For
example, would the utilitarian aspects (specifically needs) make it likely that they
would attract people who have lower incomes? Would the social dimension appeal
more to women? In this section we think about demographics and what may be
expected as far as Time Bank memberships are concerned. The demographic
variables that we investigate in this chapter are standard ones for describing
membership in voluntary associations and social movement organizations: gender,
age, race, household, education, employment, income, and health. We proceed
by discussing the relevance of each variable, reviewing the pertinent previous
research, and drawing from our national survey of coordinators when applicable.
Then we present the results from our three cases. In the following section we
statistically test for associations between these background characteristics and
motivations to join Time Banks.

Gender

There are many reasons to expect a predominance of female members in
community currencies, and this has been noted in prior studies. Both Seyfang
(2001b) and Raddon (2003) argue that local currencies offer greater opportunities
for women. The devaluation of women’s work in the formal economy is well
documented, and community currencies revalue work and labor. Time Banks,
for example, are highly egalitarian. An hour is an hour regardless of the service
provided or by whom. Moreover, women have historically provided the majority
of informal, nonmarket labor. Local currencies can create a formal market with a
form of remuneration for care work and friendly favors.

To the extent that participation in community currencies may parallel the
dynamics surrounding volunteering, a gender disparity in membership may also be
expected. In his review, Wilson (2000) notes that in the U.S., females are slightly
more likely to volunteer than males. More relevant here is the type of volunteer
work that women tend to engage in: “Women volunteers gravitate, or are steered,
toward ‘women’s work,’ more of the caring, person-to-person tasks and fewer of
the public, political activities . . .” (Wilson 2000: 227-8). Local currencies systems
are highly personal, and care work is common.
Also, McPherson and Smith-Lovin (1987) note that homogeneity within voluntary organizations is not unusual. Friendship networks are often the basis for recruitment into voluntary organizations. Our social ties tend to be homogeneous by gender, so we are more likely to hear about voluntary associations from someone of the same gender as us. Indeed, as we will see below, “word of mouth” is by far the most effective recruitment tool identified by coordinators responding to our national survey. It appears that information about these organizations is primarily transmitted through existing social ties.

The research on LETS and Time Banks outside of the U.S. does provide evidence that women are overrepresented in both of these forms of community currencies. Case studies of LETS networks show that between 59% and 80% of 11 members are female (Williams 1996c, Pacione 1997, Gran 1998, Caldwell 2001, 12 Seyfang 2001a, Williams et al. 2001a) while studies of Time Banks in the UK 13 indicate that between 52% and 71% of members are women (Seyfang and Smith 14 2002, Seyfang 2003, Seyfang 2004). It is also noteworthy that the founding 15 directors of the earliest Time Banks in the U.S. are almost all women. 16

Our national survey of coordinators indicates a range of female participation from 5% to 100%, with the average Time Bank being 64% female. We investigated gender composition across time, focusing on the year in which the Time Banks 19 in our survey were founded. There is no association between these variables, 20 older and newer Time Banks are similar and women are overrepresented in three- 21 quarters of them.

Age

The goals of some local currencies are likely to result in membership age distributions that are not reflective of their geographical area, but it is not 26 immediately obvious how they would be different otherwise. Based on prior 28 studies, one could expect either more or less involvement of elderly. For example, 29 social and health outcomes are often stressed in these networks. Studies have found 30 that older Americans have smaller social networks overall (Marsden 1987, Lin, Ye, 31 and Ensel 1999, McPherson, Smith-Lovin, and Brashears 2006) and that the aged 32 have less frequent contact with their network members (Morgan 1988, Antonucci 33 and Akiyama 1987). Thus, these networks may attract older people seeking social 34 ties. Additionally, given that health deteriorates with age, the direct and indirect 35 health benefits (through social support as well as specific health care services that 36 are frequently provided in these systems) may well attract older members. On the 37 other hand, research on the demographic profile of volunteers has found that there 38 is typically a curvilinear age effect, with people in their middle years more likely 39 to volunteer than the young and the elderly (Wilson and Musick 1997, Wilson 40 2000, Prisuta 2004).

As noted in the first chapter, the earliest Time Banks catered exclusively to older populations, so a greater involvement of older people is rooted in the movement’s history. In their study of participants in the first six service credit 44
banks in the U.S., Feder, Howard, and Scanlon (1992) found that all were over age 56 with nearly half (47%) of those classified as service recipients aged 76 or older. In Ozawa and Morrow-Howell’s (1993) case study of the Older Volunteer Service Bank (OVSB) in Missouri, the average age of participants is, not surprisingly given the name, reported as 71.

Research on LETS indicates a very different age distribution of members. Three different studies report modal age categories of 31-40 years (Gran 1998), 30-44 years (Williams 1996c), and 40-49 years (Williams et al. 2001a). The percentage of members over the age of 60 ranges from only 3.2% up to 16.1%. Time Banks in the UK, on the other hand, appear to attract more older participants. Two studies indicate that 30% (Seyfang 2003) and 42% (Seyfang and Smith 2002) of members are of “retirement age” or over. The age differences between these two different types of community currencies are somewhat expected. Many Time Banks that are housed in institutions or organizations may specifically target the elderly for participation (see Seyfang and Smith 2002). Moreover, whereas LETS and Hours have been seen more as political, anti-globalization projects, Time Banks are much more neutral and tend to frame their networks around building community. The latter message may be more appealing to older people. Thus, the age distribution would appear to depend on the type and location of the organization.

Our national survey of coordinators indicates that the range in percent of members over 60 is very wide, from 0% to 99% of the membership, with the average for all Time Banks responding being 25% in the 60 or older category. The U.S. Census Bureau (2011) found that people 60 years of age and older comprise 18.0% of the overall population and 23.5% of all adults over 18. Thus, our national coordinator data show that the percent of older people in Time Banks is roughly representative of the larger adult U.S. population in 2010. This suggests to us that Time Banking has changed across time. We tested and did find an association between Time Bank age composition and year founded as presented in Table 3.5.

Table 3.5  
Average percent of Time Bank membership aged 60 or older by year of Time Bank founding, national survey of coordinators

<table>
<thead>
<tr>
<th>Year</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007 or earlier</td>
<td>37.0</td>
</tr>
<tr>
<td>2008</td>
<td>25.4</td>
</tr>
<tr>
<td>2009</td>
<td>16.6</td>
</tr>
<tr>
<td>2010</td>
<td>16.9</td>
</tr>
<tr>
<td>Overall Average</td>
<td>24.8</td>
</tr>
</tbody>
</table>

These results indicate that Time Banks founded most recently are less likely to have members aged 60 or older. Indeed, those founded in 2009 or 2010 contain fewer members aged 60 or older than the larger adult population on average. While...
older members are overrepresented in Time Banks founded in 2007 or earlier, they 1  are underrepresented in those founded in 2009 or 2010. This suggests that newer 2  Time Banks may have different missions and recruitment strategies, attracting a 3  higher proportion of younger members. Some of the differences may also reflect 4  members aging along with their Time Bank. We also find that embedded Time 5  Banks are slightly more likely to have older members than stand-alone ones 6  (an average of 27.8% of members in the former are 60 or older compared to an 7  average of 21.2% of the members in the latter). 8 9  Race/Ethnicity 10 11  As scholars of race, class, and gender have argued, the bases of social inequality in 12  contemporary American society are highly intertwined (see hooks 1984, King 1988, 13  Collins 1990, McCall 2005). This makes it challenging to explain membership 14  demographics one variable at a time. For example, we may expect people of color 15  to join these networks in greater numbers since unemployment rates and poverty 16  rates are higher for racial minorities on average. The literature that appears to be 17  most relevant to race/ethnicity here is the informal economy one. The connection 18  is somewhat tenuous however. Technically, local currencies are not part of the 19  informal economy since they do not “bypass existing laws and the regulatory 20  agencies of the state” (Portes 1994: 431). Still, community currencies are a form 21  of community self-provisioning and have some similarities to informal market 22  activity. That having been said, ethnic minorities (and particularly immigrants in 23  some regions) are over-represented and more likely to participate in the informal 24  economy in the U.S. than whites (Castells and Portes 1989). Therefore, we may 25  expect minorities to be more likely to join. Moreover, to the extent that people of 26  color have denser community networks that facilitate economic survival, such ties 27  and the trust underlying them may make the decision to join a Time Bank easier 28  (see Portes 1994, Abzug 1999). 29 30  Two previous studies of Time Banking in the UK report data on the race or 30  ethnicity of participants. Seyfang and Smith’s (2002) report on 12 Time Banks 31  in the UK indicates that 8% of members are from ethnic minorities (compared 32  to 5% of Great Britain’s population). In a case study of one UK Time Bank, 33  Seyfang (2003) finds that 53% of members are from ethnic minorities and that 34  this percentage reflects the local population. So, the limited evidence from the 35  UK indicates that Time Bank membership is roughly representative of population 36  characteristics, and minorities are no more nor less likely to join. 37 38  Household Type 39 40 41  The volunteering and social movement literatures do not provide a consistent basis 41  to make any predictions about how household type may influence the membership 42  characteristics of Time Banks. Wilson (2000) reports that married people are more 43  likely to volunteer than those who are not married. In social movement studies, 44
biographical availability is a concept which taps into the absence of personal constraints (see McAdam 1986). Here, married people are expected to be less likely to participate in social movements and protest. The empirical evidence on biographical availability has been mixed however. McAdam (1986), for example, found that married individuals were more likely to participate in a civil rights campaign while Schussman and Soule (2005) found that marital status is not a significant predictor of protest participation.

Since Time Banks seek to build social capital, it would be reasonable to expect that those who reside alone would be more likely to join Time Banks in an effort to gain new social ties. In the two studies of the early service credit banks, the authors report that 58.2% and 71.0% of participants live alone (see Feder, Howard, and Scanlon 1992; Ozawa and Morrow-Howell 1993). Household type has only been assessed in one other previous local currency study. In researching four Norwegian LETS, Gran (1998) reports that 64.4% of members are married or cohabitate with a partner. In these LETS cases at least, people who live alone do not appear to be overrepresented. Again, the differences between the membership characteristic of LETS and Time Banks may be expected given that some Time Banks explicitly seek to reduce social isolation.

Education

Educational attainment is a key variable in studies of volunteering, social movements, and civic engagement. It has been found to be the most consistent predictor of volunteering as it "heightens awareness of problems, increases empathy, and builds self-confidence (Wilson 2000: 219-220). Education also increases civic skills and political interest (Brady, Verba, and Schlozman 1995) and increases the likelihood that one will be invited to participate in protest activities (Schussman and Soule 2005). This evidence suggests that members of local currency networks may be expected to be more educated than the average residents of their area.

Previous research indicates that the educational attainment of community currency members varies considerably. The vast majority (81.9%) of members of the four LETS studied by Gran (1998) held university degrees. Other UK LETS studies show considerable variance in education as the percentage of members with degree-level education ranges from 20% to 65% (Williams 1996b, Pacione 1997, Aldridge et al. 2001, Seyfang 2001a). However, most of these LETS studies do provide evidence that LETS participants are highly educated.

Employment

Advocates of community currencies often stress the potential for these systems to economically empower the unemployed and underemployed. If recruiters with these objectives are successful, we would expect to find these groups overrepresented in community currency networks.
In studies of LETS, there is high variability in employment characteristics. Between 34% and 69% of members across various systems have either part-time or full-time employment (Williams 1996c, Birch and Liesch 1998, Gran 1998, Caldwell 2000, Seyfang 2001a, Williams et al. 2001a). In their study of 12 Time Banks in the UK, Seyfang and Smith (2002) find that 72% of members are not in formal employment. So, again, there appears to be differences among the different types of local currency groups. The differences in the age of participants are likely to explain some of this variability in employment rates. Unemployment is an additional variable to consider. Unemployment rates among LETS members are reported as ranging from 2% to 11.8% (Pacione 1997, Gran 1998, Caldwell 2000, Williams et al. 2001a). In her case study of a Scottish Time Bank, Seyfang (2004) reports that 20% of members are unemployed and looking for work. The available evidence, while limited, appears to suggest that Time Banks are attracting those who are lacking employment to a greater extent than LETS.

Annual household income is another demographic variable that is useful for describing local currency participants. Again, the economic objectives of many of these networks imply that lower-income memberships can be expected. In a survey of 26 LETS systems in the UK, 51% of members were found to have household incomes of £14,299 or less (≈$20,734) (Williams et al. 2001a). Two case studies of UK LETS reported that 61.8% of members earned less than £10,000 a year (≈$14,500) (Williams 1996c) and 54% have incomes less than £9100 (≈$13,195) (Seyfang 2001a). In their survey of 50 Australian LETS, Birch and Liesch (1998) found that 31% of members had annual household incomes of less than 10,000 AUD (≈$8,200). In a study of 12 UK Time Banks, 58% of members report having household incomes that are less than £10,000 (≈$14,500) a year (Seyfang and Smith 2002). In an additional case study of Time Bank in the UK, Seyfang (2003) reports that half of the membership had household incomes that are less than £12,999 (≈$18,849) a year (Seyfang 2003). Overall then, it appears evident that community currencies are, to a notable extent, being joined primarily by those with low incomes.

The last variable that we will consider is health status. As discussed in the first chapter, local currencies may have direct and indirect health benefits. The extent to which they attract those in poorer health is not clear though. In their study of the earliest service credit banks, Feder, Howard, and Scanlon (1992) found that those who were primarily providers reported being healthier than those who were primarily recipients of services. Of the former, 28% reported having “fair” or “poor” health compared to 51% of the latter. More than two-thirds of both groups had difficulty performing heavy tasks and nearly half of the recipients struggled
1 with light tasks. In the Missouri case (OVSB), 30.1% of members reported having 1
2 “fair” or “poor” health (Ozawa and Morrow-Howell 1993).
3 In the study of 26 UK LETS, 5% of members were registered as disabled 3
4 with the government (Williams et al. 2001a). The research on 12 UK Time Banks 4
5 indicates that 20% of members were disabled or had long-term limiting illnesses 5
6 (Seyfang and Smith 2002). The other UK Time Bank case study shows that 48% 6
7 of members were disabled or had long-term limiting illnesses (Seyfang 2003). 7
8 These differences between LETS and Time Banks are, once again, likely to reflect 8
9 the fact that many Time Banks are embedded in agencies or organizations and 9
10 have memberships that are older. Overall, the available research does suggest that 10
11 Time Banks are attracting more marginalized populations than LETS and that 11
12 substantial percentages have health conditions.

13

14 Hour Exchange Portland, Community Exchange, and Member to Member 14
15
16 Now we can turn to the membership characteristics of our three cases. As indicated 16
17 in Table 3.6, there is remarkable consistency in gender composition across the 17
18 Time Banks we studied. Around four out of five members are female. With the 18
19 exception of one LETS study, our cases have an even greater proportion of women 19
20 than other community currencies studied. As noted earlier, Time Banks may offer 20
21 more to women than men. Also, these organizations may have some of the same 21
22 gender dynamics experienced with volunteering. In addition to the membership, 22
23 we should also add that the staff at most Time Banks are predominantly female as 23
24 well. Given its magnitude, this gender disparity will be further investigated in the 24
25 analyses in each of our chapters.
26
27 There is considerable variance in the age distributions of the memberships of 26
27 our three cases. HEP, the community-based network, has considerably younger 27
28 members compared to CE and M2M, our embedded cases. Indeed, elderly 28
29 members are underrepresented at HEP compared to the city of Portland, Maine, 29
30 whereas they are overrepresented at CE (about one-third of the membership) and 30
31 comprise the entire membership of M2M given the objectives and host agency of 31
32 this program. With these age variations, it will be particularly interesting to see 32
33 what the implications are for each of these Time Banks.
34
35 According to our results concerning racial composition, the Time Banks we 35
36 studied are not attracting high proportions of minorities. According to the U.S. 36
37 Census Bureau (2010), people of color are underrepresented at CE (in Lehigh 36
37 County, Pennsylvania, where most CE members live, 79.1% of residents are white) 37
38 and at M2M (in Brooklyn, New York where 41.2% of residents are white). HEP 38
39 is very close to being representative of Portland, Maine where 91.3% of residents 39
40 are white. Therefore, the implications from the informal economy literature do not 40
41 appear very applicable here in our cases.
42
43 In regards to household characteristics, HEP and CE are more similar to each 42
44 other than M2M. Nearly two-thirds of M2M members live alone, reflecting the 43
44 objectives of the program to enable the frail and elderly to remain independent 44
Table 3.6  Demographic characteristics of individual members of three Time Banks

<table>
<thead>
<tr>
<th></th>
<th>HEP</th>
<th>CE</th>
<th>M2M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender (% Female)</td>
<td>82.6</td>
<td>83.1</td>
<td>79.0</td>
</tr>
<tr>
<td>Age (Mean)</td>
<td>46.6</td>
<td>59.0</td>
<td>80.3</td>
</tr>
<tr>
<td>Elderly (% 65 or older)</td>
<td>11.1</td>
<td>34.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Race (% Minority)</td>
<td>7.3</td>
<td>10.0</td>
<td>37.0</td>
</tr>
<tr>
<td>Household (% Living with Spouse or Partner)</td>
<td>38.1</td>
<td>46.9</td>
<td>17.5</td>
</tr>
<tr>
<td>Household (% Living Alone)</td>
<td>46.0</td>
<td>43.8</td>
<td>64.6</td>
</tr>
<tr>
<td>Education (% with Bachelor’s or higher)</td>
<td>72.1</td>
<td>52.1</td>
<td>-</td>
</tr>
<tr>
<td>Employed (% Part or Full-time)</td>
<td>75.4</td>
<td>42.5</td>
<td>4.2</td>
</tr>
<tr>
<td>Unemployed (% Seeking Work)</td>
<td>23.8</td>
<td>5.0</td>
<td>-</td>
</tr>
<tr>
<td>Household Income (% Less than $15,000)</td>
<td>23.6</td>
<td>30.5</td>
<td>-</td>
</tr>
<tr>
<td>Health (% “Fair” or “Poor”)</td>
<td>16.7</td>
<td>24.4</td>
<td>48.8</td>
</tr>
<tr>
<td>Health (% with Disability)</td>
<td>11.8</td>
<td>40.3</td>
<td>41.9</td>
</tr>
</tbody>
</table>

a, b See Methodological Appendix

and in their own homes. HEP and CE are also attracting people who live alone, but much less so than M2M, at 46.0% and 43.8% of the memberships respectively. Below, the motivation analyses will shed further light on whether this reflects social motivations of those who live alone to meet others. This evidence does indicate, however, that Time Banks are successfully connecting with those in isolated living conditions.

Information on member’s educational attainment was collected at both HEP and CE. Both Time Banks have memberships which are much more educated than their city’s averages. This coincides mostly with the previous research on LETS and suggests that human capital is very important in local currencies. The greater confidence and civic engagement that results from higher education is likely to be useful in navigating these networks. As we have seen, the concept and operation of local currency systems are not easily explained to people.

Employment characteristics vary considerably across our three cases. Three-quarters of HEP members were employed at the time of the survey, compared to 42.5% at CE and less than five percent at M2M. Differences in age and disability prevalence between our stand-alone and embedded cases certainly explain some of this. The unemployment rates also reflect that few (5%) CE members are looking for work, whereas nearly one-quarter of HEP members have been unemployed at some point during the preceding six months. Our community-based case appears to be particularly successful in attracting the economically marginalized.
HEP and CE have fairly similar household income characteristics. As seen in the previous research on local currencies, both Time Banks are attracting lower-income members. This is sensible given that most community currency networks stress that people can increase their purchasing power by participating. It is interesting to consider that the HEP and CE cases are largely comprised of highly educated, yet lower-income members. It is possible that quality of life and community issues are more important to some of these members than material ones. But it is also the case that Time Banks in many places appeal to educated people who have retired or are disabled and therefore have lower incomes. While it was not included in the fieldwork at CE and M2M, it also worth mentioning that HEP members are overwhelmingly liberal when it comes to political identification (see Methodological Appendix).

We also see considerable variation in the health status of members across the three Time Banks. Given its exclusively elderly clientele, the high rates of “fair” or “poor” health and disabilities at M2M is not surprising. CE, based in a hospital, has nearly as many members with disabilities, but only half the number of those rating themselves lower on self-reported health. Both of these embedded Time Banks do appear to be quite successful in attracting participants with health issues. Overall, the demographic evidence from our cases indicates that, with the exception of gender, there is considerable variation in the composition of different types of Time Banks. Some of this variation is mission-related, as we have seen particularly in the M2M case. All three of our cases are serving marginalized populations to a considerable extent. Those who live alone, those with low incomes, and those with health issues are all overrepresented in our Time Banks. Critics who dismiss local currencies as “luxuries” in “progressive towns” (Wallace 2001) have little supporting evidence from our cases.

Are Motives Related to Demographic Characteristics?

We began this chapter by exploring the various motivations for joining local currency groups and our cases in particular. Next we investigated demographic characteristics to see who joins. Now, data from the HEP and M2M studies allow us to use statistical models to link demographic variables with motivations to determine who is most likely to hold which motivations. Do male and female members report different reasons for joining? Does age or income play a role in shaping motivations? These and related questions will be addressed next. The investigation of motivational differences among different demographic groups is not well established in the literature (see Clary, Snyder, and Stukas 1996, Hwang, Grabb, and Curtis 2005). Therefore, we treat these analyses as exploratory in the absence of theoretical guidance.
Hour Exchange Portland

Figure 3.2 summarizes the results of our statistical (multiple regression) models predicting the impact of all of the demographic variables upon each of the seven different motivational scales at HEP (details available in the Methodological Appendix). The independent (or causal) variables are on the left side of the diagram whereas the dependent (or effect) variables are on the right. The arrows indicate which associations within the sample survey at HEP are meaningful (statistically significant) and can be generalized to all of the members. The sign above each arrow indicates whether the association is positive or negative.

First, one may notice that neither the values nor the independence motivations are in the diagram. None of the demographic variables predict these types of motivations. That is, HEP members do not differ in these motivations according to their gender, income, age, etc. As reported earlier, the values motivations were ranked among the highest as far as reasons for joining. The HEP membership appears to be consistent and homogeneous in their desire to act on their values; it is not just specific types of members. The independence motivations (a subscale of the values types) were less popular overall and also did not differ by type of member. HEP members consistently ranked those lower and there are not identifiable subgroups who state that these reasons were more or less important for them joining.

At the top of Figure 3.2 we see that female HEP members are more likely to state that they joined HEP due to their desire to get services they want. Gender is important in the needs model too as women are also more likely to state that they joined HEP to help get services and goods that they need. By stating that they were motivated to join to get things that they need and want, female members appear to hold a more utilitarian view of HEP than males. The gender variable does not distinguish any of the other types of motivations; men and women have similar scores on all the rest. Why are women more likely to report that they joined to get goods and services they need and want? Perhaps it is because women tend to bear greater responsibility in household provisioning. With more experience as consumers, women may have a greater desire to save money and get some things that they could not afford otherwise.

Two other variables also identify who is motivated to join by economic needs. The income variable’s negative association indicates that those with lower incomes are more likely to be motivated by their needs. The negative effect of the health variable indicates that those with poorer self-reported health are more likely to say that they joined to get things that they need. Both of these findings seem to make sense. Those with lower incomes are more likely to have economic needs and those in poorer health may have fewer economic resources as well as greater needs due to their health conditions.

Altruistic motivations are predicted by five independent variables, more than any of the other motivation scales. Who is more likely to report that they joined HEP in order to give to others? Members with higher household incomes, those
Figure 3.2 Summary of models of demographic variables predicting motivations at HEP

24 reporting better health, minority members, those with less education, and older members are all more likely to state that altruism brought them into HEP. The income and health effects seem reasonable as these members have more personal resources and appear to feel more compelled to “give back.” Also, the age effect makes sense and has been documented in the volunteering literature (see Gillespie and King 1985, Okun and Schultz 2003). Like volunteering, participation in a Time Bank may provide older people with an opportunity to achieve a sense of purpose and meaning and may help foster feelings of competence. Many elderly feel better about themselves by helping others (see Omoto, Snyder, and Martino 2000).

The race and education effects are less clear to us, but have been documented elsewhere. These motivations by members of minority groups may reflect “altruism born of suffering.” Vollhardt (2009) developed a model contending that those who have experienced collective suffering (intentionally or unintentionally caused) will engage in altruistic actions “ranging from short-term interpersonal helping of ingroup members experiencing the same fate to long-term, collective prosocial behavior benefiting outgroup members” (2009: 65). In their study of the determinants of reasons for volunteering, Hwang, Grabb, and Curtis (2005) also find that minorities and those with lower education are more likely to state that they volunteer for altruistic reasons. They argue that people of color may “simply have a stronger sense of and experience with the unmet needs of people in their communities” (1995: 400). While these studies also find a negative association
between education and altruism, no interpretation or possible explanation for the finding is provided. This association has not been found in other studies (i.e., Clary, Snyder, and Stukas 1996). Therefore, we can only speculate as to why those without college degrees are more likely to join HEP for altruistic reasons than those with degrees. As we have previously discussed, local currency systems are not easily explained. The concept of a cashless economy often raises skepticism and a lot of questions. It may be that those with less education are more likely to see Time Banking through the lens of volunteering and giving. Figure 3.2 also indicates that there are three predictors of social motivations. Those with less education, those who are older, and those who have recently been unemployed are all more likely to state that they joined HEP for social reasons. Those with less education do tend to have smaller social networks and less social capital (Marsden 1987, McPherson, Smith-Lovin, and Brashears 2006), so it seems reasonable that they would be attracted to these social opportunities. As we have discussed earlier, older people are more likely to be isolated, and Time Banking has been advocated as a means of building connections and reducing isolation. Therefore, the positive effect of age on social motivations suggests that HEP is successfully appealing to the right people for the right reasons. Along with their jobs, those who are unemployed lose their day-to-day work networks. Such isolation is one of many negative consequences of unemployment. Those who have experienced job loss are apparently seeking new ties through HEP. The last association in Figure 3.2 is the negative effect that educational attainment has upon instrumental motivations. As you may recall, these motivations are about seeing local currencies as a means to an end (improving the economy, building trust, and using/learning new skills). Those with less education are more likely to be motivated to join HEP for these reasons. Since education is generally correlated with resources, the less educated may be attracted to HEP as a means for generating these resources. Overall, we see a fair amount of differences in the HEP membership when it comes to motivations. Different types of HEP members are motivated by different reasons to some extent. Such heterogeneity would appear to be a positive thing for a Time Bank. Differences in the membership are likely to result in more diverse offerings. It is certainly advantageous if members can access a wide variety of services in their Time Bank.

Member to Member

Now we can investigate the impact that demographic variables have upon motivations to join M2M. Using the retrospective survey, we tested for demographic differences in providers’ motivations (see Methodological Appendix). As seen in Figure 3.3, four of the five motivation items are predicted by one or more independent variables. Age has a negative association with altruism, indicating that the oldest providers are not as likely to have joined to give back. Those who are relatively younger in M2M are more likely to be altruistic. Those without
disabilities and those in better health are also more likely to report joining for altruistic reasons. All three of these suggest that those who are most able to help others are more likely to join as providers to do so. The health effect was also observed in the HEP case. Age, however, had a positive effect on altruism there.

This could, again, reflect the different populations served in these two programs. Female providers at M2M are more likely than males to have joined for values ("do something meaningful") reasons. There are no other gender differences in motivations, so males are no more likely than females to have other motivations at M2M. Moreover, we did not find this effect in our HEP models. Finally, married providers are more likely to state that they joined to help meet their needs and wants. Married members are likely to have greater household needs and wants than those who are not married and live alone. That is, the needs of two older people are likely to exceed those of one. These married M2M providers may also be thinking ahead and saving the Time Dollars for the future needs of their household. Marital status was not a significant predictor in any of the motivation models at HEP.

As we mentioned earlier, these demographic differences in motivational patterns are interesting, particularly among a rather homogeneous membership at M2M. Different types of people are joining Time Banks for different reasons. One model does not appear to fit all. Local currency coordinators should be aware of the variety of motivations that different participants hold and administer their organizations in a fashion that promotes inclusivity and diversity.

Now that we know something about why people join Time Banks, who joins them, and who joins them for which reasons, we present one final analysis in this chapter. This surrounds the question of how members learned about their
Time Banks. This data on recruitment should be informative as we think about implications of our findings and how they may be useful for those interested in local currencies.

How Do Potential Members Find Out About Time Banks?

We asked the following question in our national survey of coordinators, “What are your organization’s most effective recruitment tools for increasing membership?” A list of ten possibilities (including an open-ended “other”) was provided and respondents were asked to choose the top two most effective means. The results in Table 3.7 show that members are recruited primarily by word of mouth: 88.4% of the coordinators identified it as either the first or second most effective method. The other major sources for recruitment are news stories, presence at community events, and the Internet, but none of these compare to the power of word of mouth; we can see that this movement is largely dependent on existing social network ties for recruiting new members.

Table 3.7 Most effective Time Bank recruitment methods, national survey of coordinators

<table>
<thead>
<tr>
<th>Method</th>
<th>First Most (%)</th>
<th>Second Most (%)</th>
<th>1st + 2nd (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Word of Mouth</td>
<td>74.4</td>
<td>14.0</td>
<td>88.4</td>
</tr>
<tr>
<td>Newspapers</td>
<td>9.3</td>
<td>14.0</td>
<td>23.3</td>
</tr>
<tr>
<td>Community Events</td>
<td>2.3</td>
<td>12.8</td>
<td>15.1</td>
</tr>
<tr>
<td>Website</td>
<td>1.2</td>
<td>14.0</td>
<td>15.2</td>
</tr>
<tr>
<td>Email</td>
<td>3.5</td>
<td>9.3</td>
<td>12.8</td>
</tr>
<tr>
<td>Fliers</td>
<td>2.3</td>
<td>7.0</td>
<td>9.3</td>
</tr>
<tr>
<td>Other</td>
<td>2.3</td>
<td>12.8</td>
<td>15.1</td>
</tr>
</tbody>
</table>

Of the nineteen coordinators who listed “other” methods, 10 referred to community events hosted by the Time Bank such as potluck dinners, five mentioned tabling or making presentations at events sponsored by other organizations, two rely on their organizational partners for recruitment, and two on the Internet (specifically the TBUSA website and Facebook).

We can also confirm the importance of word of mouth recruitment from the member side in our cases. In our membership survey at HEP, participants were asked how they first heard about the Time Bank. Nearly half (47.1%) heard about it “from a family member or friend” and 21.1% heard about it “from a neighbor, co-worker, or acquaintance.” So, two-thirds of HEP members heard about the organization through an existing social tie.

At CE, existing social ties is also the single most important way that members learned of the organization, but the magnitude is less. Nearly half (45.9%) of our
CE respondents specified word of mouth or friends, relatives, physician, etc. On the other hand, nearly one-third (31.5%) reported that they first heard about CE through an advertisement or newspaper article.

Recruitment at M2M works quite differently. Since its membership is restricted to members of the Elderplan HMO, M2M recruits internally. Thus, it is not surprising that three-quarters (75.8%) of respondents to our retrospective survey indicated that they first became aware of M2M through Elderplan literature, their orientation, care manager, or doctor. Twenty percent of respondents report that they became aware of the program through family, friends, or other M2M members.

These findings from our national survey of coordinators as well as from HEP and CE clearly emphasize the importance of existing social ties for Time Bank recruitment. Even with M2M’s restricted membership, 20% of members there first heard about the program through an existing tie. Implications surrounding the reliance upon word of mouth recruitment will be discussed several times here.

Although it is free and easy for Time Banks to use, it also has some limitations as we shall see.

Conclusion

We began this chapter by investigating the motivations underlying Time Bank participation. At HEP we learned that economic needs and ideological values are the most important reasons why people join. Qualitative evidence from CE suggests that social reasons are more important for members of the Allentown, PA Time Bank than those in Portland’s HEP. At Brooklyn’s M2M, altruism and values reasons are the most salient. People join Time Banks for a number of reasons and this diversity is represented in our three cases.

Based on our empirical findings, the social movement literature and the volunteering literature both appear to be highly applicable in studying why people join Time Banks. The focus on instrumentality (utilitarian reasons), identity (social reasons), and ideology (values reasons) in the movements literature corresponds strongly with the results from our analysis of the thirty motivations items fielded at HEP (see Table 3.2). The salience of needs and values motivations there also support our argument in the first chapter about Time Banks being social movement organizations. Needs motivations reflect the fact that participants are attracted by selective incentives while the values motivations tap into the collective incentives (public goods) that participants also seek. Time Banks appear to have a recruitment advantage over movements providing only public goods in that the selective incentives they offer members may decrease the likelihood of any “freeriding” of potential public goods such as stronger local economies and greater social capital.

The important role of altruistic motivations in our cases also point to the utility of the volunteering literature in determining why people join. Nevertheless, as we saw in the first chapter, there is a definite conceptual tension as Time Banking
is fundamentally different from volunteering. The potential purchasing power of
Time Dollars makes this a unique form of civic engagement.
In our demographic analysis we found that with the exception of gender,
a variety of people join Time Banks. All three of our cases are predominantly
female. Otherwise, there is substantial variation in demographic characteristics.
Some of this variation is mission-related, as we have seen particularly in the
M2M case. All three of our cases are serving marginalized populations to a
considerable extent. Those who live alone, those with low incomes, and those
with health issues are all overrepresented in our Time Banks. We also reported that
nationally, our evidence indicates that Time Bank members are younger now than
in the past. Intentionally or not, more recently started Time Banks are attracting
fewer older people on average. In the most recent cases, the average new Time
Bank has a lower proportion of members aged 60 or older than the larger U.S. adult
population. These newer Time Banks would be well-advised to focus recruitment
energy upon the older residents of their communities. Greater potential exists in
more diverse networks.

In testing the impact of demographic factors upon motivations, we also learned
here that different types of people tend to join Time Banks for different reasons.
Again, we see such diversity as a potential strength for these organizations.
More diverse memberships are likely to offer more diverse services, expanding
the scope of the service exchange network. Most of the associations that we
found between demographics and motivations were sensible. However, we are
uncertain about the explanation underlying some of them. Among the more
intriguing findings is our documentation of more utilitarian motivations among
female HEP and married M2M members. Also, the greater altruism among
minority HEP members and salience of values reasons among female M2M
members are worth repeating.

The results from our investigation into recruitment methods highlight the
important role of word of mouth, existing social ties. Our national and HEP
surveys point to the dominance of this form and it is also the single most
important at CE. As we will discuss in greater detail in the next chapter, the
limitations of word of mouth recruitment include the fact that most individuals
have a limited number of social ties, and those ties tend to be homogeneous, with
others who are similar to ourselves. Before we get too concerned with this,
we need to determine the extent and nature of participation in Time Banks.
The results from this chapter surrounding motivations, demographics, and
recruitment will be engaged in our investigation of participation. That is where
our attention is focused in the next two chapters.
Methodological Appendix

Motivation Analysis at HEP (Table 3.2)

The thirty motivation items were fielded as following: “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:” Responses were coded as following: “not at all” (1), “very little” (2), “to some extent” (3), “to a great extent” (4). The factor analysis (varimax rotation was used, contact the authors for a copy of the matrix) indicates that one item, “promote a more equal society,” did not load highly on any one factor and therefore it was excluded from the scales.

Demographic Analysis of Three Cases (Table 3.6)

Data come from the HEP membership survey, CE membership survey, and M2M retrospective membership survey. Of our 12 demographic indicators, three were not collected during our fieldwork at the M2M program. Note A: The HEP percent refers to those unemployed at some point during the preceding six months. The CE percent identifies those who were unemployed at the time of the survey. Note B: The question from the HEP survey refers to the presence of a disability or health condition that keeps the respondent from being totally independent. The CE percent refers to those who report having at least one of the following: chronic physical illness, mental illness, or permanent physical handicap. The M2M percent refers to those who report that they find one or more of the following activities tiring, difficult or unsafe: getting around the house or in and out of bed, taking medications or making doctor’s appointments, bathing or dressing, and shopping or housework.

Political Identification at HEP

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.”

Models of Demographic Variables Predicting Motivations at HEP (Figure 3.2)

This figure is a summary of the seven multiple regression models estimated to predict the impact of the demographic variables upon each of the motivational scales. Ten independent variables were entered in the models: female, age, minority, living alone, education, employed, unemployed, household income, general
health, and disability. All of the model assumptions of multiple regression were met and multicollinearity did not pose a problem. All of the associations depicted are statistically significant at p < .05 with the exception of the female variable in the wants model (p = .069). Additionally, the strength of all of the associations are "moderate/worth noting" (see Healey et al. 1999) as the beta-weights range from .10 to .29.

Models of Demographic Variables Predicting Motivations at M2M (Figure 3.3)

Multivariate (testing for the impact of multiple predictors simultaneously) models were not possible given the relatively low sample size of our retrospective membership survey at M2M (n=167 and only providers were asked about their motivations). Figure 3.3 is a summary of the statistically significant bivariate crosstabulations. A total of 30 crosstabulations were computed, testing for the association between our six demographic variables (gender, age, marital status, living situation, health status, and disability status) and the five motivation variables. Four of the six associations are statistically significant at p < .05. The association between health and helping motivations was significant at p = .094 and the association between gender and meaning motivations was significant at p = .088. These higher probability values were reported as significant due to the chi-square test statistic’s sensitivity to smaller sample sizes. The resulting sample size of 21 motivation questions from our prospective, baseline membership survey was only 48 cases, also making multivariate testing problematic. Since program status (provider versus receiver) is the major determinant of motivations, we were not able to test the impact of any demographic variables using this other survey data.