

This is a repository copy of *An evaluation of the Broadway Skills Exchange Time Bank*.

White Rose Research Online URL for this paper:  
<http://eprints.whiterose.ac.uk/80167/>

Version: Published Version

---

**Monograph:**

Bretherton, Joanne [orcid.org/0000-0002-8258-477X](http://orcid.org/0000-0002-8258-477X) and Pleace, Nicholas [orcid.org/0000-0002-2133-2667](http://orcid.org/0000-0002-2133-2667) (2014) *An evaluation of the Broadway Skills Exchange Time Bank*. Research Report. Centre for Housing Policy, University of York

---

**Reuse**

Items deposited in White Rose Research Online are protected by copyright, with all rights reserved unless indicated otherwise. They may be downloaded and/or printed for private study, or other acts as permitted by national copyright laws. The publisher or other rights holders may allow further reproduction and re-use of the full text version. This is indicated by the licence information on the White Rose Research Online record for the item.

**Takedown**

If you consider content in White Rose Research Online to be in breach of UK law, please notify us by emailing [eprints@whiterose.ac.uk](mailto:eprints@whiterose.ac.uk) including the URL of the record and the reason for the withdrawal request.

# **An Evaluation of the Broadway Skills Exchange Time Bank**

*Joanne Bretherton and Nicholas Pleace*



UNIVERSITY *of York*

2014

# Acknowledgements

This research would not have been possible without the help and support from the staff team at Broadway. Amy Webb, Kaaren Morris and Hamish Low were fundamentally important in providing data and ensuring access to clients and stakeholders who were involved in the Broadway Time Bank. Our thanks also go to the people using the Broadway Time Bank for sharing their experiences and opinions with us over the course of the three years.

Joanne Bretherton and Nicholas Pleace

Centre for Housing Policy, University of York

February, 2014

[www.york.ac.uk/chp/](http://www.york.ac.uk/chp/)

# Disclaimer

Views expressed in this report are not necessarily those of the University of York or Broadway. Responsibility for any errors lies with the authors.

# Copyright

Copyright © University of York, 2014

All rights reserved. Reproduction of this report by photocopying or electronic means for non-commercial purposes is permitted. Otherwise, no part of this report may be reproduced, adapted, stored in a retrieval system or transmitted by any means, electronic, mechanical, photocopying, or otherwise without prior written permission of the Centre for Housing Policy, University of York.

ISBN: 978-0-9929500-0-2

# Contents

<b>Acknowledgements</b>	<b>1</b>
<b>Disclaimer</b>	<b>1</b>
<b>Copyright</b>	<b>1</b>
<b>Contents</b>	<b>2</b>
<b>Summary</b>	<b>5</b>
<i>Key findings</i>	5
<i>The research</i>	6
<i>Time Banking</i>	7
<i>Time Banking at Broadway</i>	8
<i>The outcomes of Time Banking</i>	9
<i>Key lessons for replication</i>	11
<i>Introduction</i>	14
<i>Background</i>	14
<i>The evaluation</i>	15
Desk review	16
The development of an effective monitoring system	16
Qualitative work with Broadway clients	16
Interviews with staff and key agency representatives	17
Analysis of the replication of the project	17
<i>About this report</i>	18
<i>Introduction</i>	19
<i>Origins</i>	19
<i>Time Banking for homeless people</i>	22
<b>3 Time Banking at Broadway</b>	<b>26</b>
<i>Introduction</i>	26
<i>The operation of the Broadway Skills Exchange Time Bank</i>	26

Aims	26
<i>Setting up the Time Bank</i>	28
<i>Access</i>	32
<i>Using the Time Bank</i>	34
<i>The Broadway clients using Time Banking</i>	38
The characteristics of clients using Time Banking	39
Time Banking activity	43
The kinds of Time Banking undertaken by Broadway clients	45
<b>4 The outcomes of Time Banking</b>	<b>51</b>
<i>Introduction</i>	51
<i>The achievements of the Broadway Time Bank in context</i>	51
<i>Successes in engagement</i>	51
Working with different groups of homeless people	51
The attractions of earning and exchanging Time Bank credits	54
<i>The positive outcomes of Time Banking</i>	55
Structure and meaningful activity delivered through Time Banking	55
Time Banking and self-confidence	57
Progress towards paid work	58
Business Start-Ups as a route to employment	60
<i>Positive outcomes recorded in administrative data</i>	60
Work and learning activity among Broadway clients	61
Achievements in work and learning	63
<i>Limitations to engagement and in other outcomes</i>	64
Lack of engagement	64
Loss of engagement over time	66
<b>5 Key lessons for replication</b>	<b>68</b>
<i>Introduction</i>	68
<i>The case for replication</i>	68
<i>Lessons for replication</i>	70

The need to pilot time banking with homeless people _____	70
Engaging homeless people in Time Banking _____	72
Key strengths of the Broadway approach _____	72
Other lessons from the Broadway approach _____	73
Engaging external people and organisations in the Broadway Time Bank _____	75
Key strengths of the Broadway approach _____	75
Other lessons from the Broadway approach _____	76
Links with other Time Banks and community engagement _____	76
Key strengths of the Broadway approach _____	76
Other lessons from the Broadway approach _____	77
Information sharing _____	78
Key strengths of the Broadway approach _____	78
Other lessons from the Broadway approach _____	79
Resourcing Time Banking for homeless people _____	80
Key strengths of the Broadway approach _____	80
Other lessons from the Broadway approach _____	83
<i>Main lessons for replication</i> _____	83
<i>Progress in replication</i> _____	86
Achievements by the Autumn of 2013 _____	86

# Summary

## Key findings

- Time Banking is a community-led innovation that uses time as currency. An hour of time provided to a Time Bank ‘earns’ a one-hour time credit that ‘buys’ an hour of another Time Bank participant’s time, or may also be used to ‘buy’ other services. Broadway’s Skills Exchange Time Bank for homeless people was the first experiment in using Time Banking to enhance the well-being, employability and life chances of homeless people.
- The Time Banking concept was not always easy to grasp for some homeless people and service providers. However, once explained and experienced, Time Banking was understood by most participants.
- People often valued the opportunity to earn time credits. Earning time credits showed their work and their participation had meaning and worth, this could enhance self-respect and encourage engagement with Time Banking.
- The capacity to exchange time credits for education and training was highly valued by people who were Time Banking. Other opportunities, such as gaining work experience by volunteering in exchange for time credits, were seen as important.
- The potential to use Time Banking as a launch pad for self-employment was seen very positively by some participants. Time-Banking activity might theoretically become a commercially viable business.
- Engagement in Time Banking was seen as providing personally rewarding, meaningful, structured activity for many participants. The experience of Time Banking could boost self-esteem and generate qualifications and experience that would help someone seek paid work.
- Broadway staff and stakeholders also saw Time Banking as promoting successful engagement with homeless people, and as enhancing their self-esteem, well-being and individual prospects of finding work or becoming self-employed.
- Time Banking with homeless people can be highly successful. Highly flexible Time Banking specifically for homeless people can enhance engagement, but

will require ongoing support to function well. There must also be sufficient opportunities to allow earned time credits to be spent, or disengagement from Time Banking may occur. The logistical and practical challenges in linking with other Time Banks in the wider community, including risk management, need to be carefully considered.

## The research

- Broadway developed the *Skills Exchange* Time Bank for people who were homeless or vulnerably housed with the aim of increasing employment skills and supporting people into paid work. Destined to be the first Time Bank for homeless people, an emphasis on moving participants into paid employment also set it apart from other Time Banks in the UK.
- Along with the implementation of the new Time Banking project, Broadway also sought to develop an independent evaluation to work alongside the initiative from its early stages. The Centre for Housing Policy at the University of York has been working with Broadway on this evaluation since 2010.
- The evaluation took an action research or formative approach with the research team feeding back and discussing the results of the work with the Time Bank over the course of the experiment with Time Banking. This allowed the research team to actively inform and also be informed by the development of the Broadway Time Bank.
- The overall aim of the research was to evaluate the extent to which the Broadway Time Bank met its aims and objectives of increased employability through skills development, work experience and increased confidence and self-esteem; supporting people into employment or self-employment and increasing positive involvement in the local community.
- The research took a multi-method approach combining both quantitative and qualitative methods. Five methods were utilised to meet the research aims. These were a desk review of existing policy and practice in this area; support with the development and servicing of an effective monitoring system; qualitative work with services users, including both focus groups and longitudinal work with a small sample of users; focus groups with key stakeholders and an analysis of the replication of the project.

## Time Banking

- Time Banks are community initiatives which enable people to exchange goods and services using time as money. This is in the form of a reciprocal service exchange whereby units of time act as the currency. The unit of currency, usually valued at an hour's worth of a person's labour, is generally known as a Time Dollar in the US and a Time Credit in the UK.
- Originally devised in Japan in the 1950's and then later developed by Edgar Cahn in the US in the 1980's, Time Banking enterprises have now spread to over forty countries in six different continents.
- Utilising previously untapped skills and resources ranging from manual work to gardening to hairdressing or language instruction amongst many others, Time Banks are able to value work which is normally unrewarded and more importantly value contributions from people who often find themselves marginalised from the conventional economy.
- There is a lack of detailed empirical research exploring the potential benefits of Time Banking. However, some research suggests that Time Banking can increase self-esteem and confidence, provide help in gaining skills and in growing social networks and friendships, increase community involvement and overcome social exclusion and also help to enable active citizenship.
- Considerable research has demonstrated the difficulties experienced by homeless people in accessing appropriate education, training and employment opportunities. During the last two decades, social housing and homelessness service providers have developed a range of services to counteract these barriers to employment and to help people to increase their chances of competing in the labour market. Homelessness providers are increasingly developing asset based approaches, a principle that underpins the work of Time Banks, to support homeless people by focusing on their skills and potential, rather than deficits or support needs only.
- Time Banks have the potential to help address the needs of homeless people. The principles at the core of Time Banking give responsibility to people who have sometimes been regarded as, or made to feel that they themselves are, 'the problem'. Time Banks strive to make people feel useful and in doing so may have the capability to transform lives.

- When it was established in 2010, the Broadway *Skills Exchange* Time Bank - were it to prove successful and if it could be relatively easily replicated - had the potential to address the policy imperative to secure access to paid work for homeless people. Time Banking also followed the principles of the 'Big Society' working to deliver social and economic inclusion within ongoing resource constraints in public spending by using a community-led approach.

## Time Banking at Broadway

- The Broadway Time Bank had the aim of increasing employment skills and supporting people into paid work. Participants could undertake training, develop skills, gain work experience and have the opportunity to obtain references. The Time Bank initiative was also expected to be of particular benefit to people who had a business idea but who needed support to take the next steps and the Time Bank was linked to a Business Start-Up grant scheme.
- Along with a number of external organisations Time Banking UK provided assistance to Broadway, not only during the implementation phase of the Broadway Time Bank but throughout the pilot, in the form of support and training.
- During set up, early key issues that needed to be addressed included whether clients should have Disclosure and Barring Service (DBS) checks carried out, whether all activities should be supervised or monitored and if so, how this could be done without constricting the efficiency and ease of access into the Time Banking system. Another early challenge for staff was enabling clients to understand the concept of Time Banking and how it works in practice.
- One of the key factors in sustaining the Time Bank has been flexibility and (planned) allowance of model drift. By Year 2 of the evaluation it became clear that in order to achieve successful operation of the Time Bank at Broadway, flexibility had to be at the core of the model. This flexibility has allowed the Time Bank to evolve and adapt to working in differing hostels, with different client groups and various types of agencies.
- Reasons for joining the Time Bank remained fairly constant during the three year evaluation. Many wanted to do something with their time that took them away from their usual routine, which for them was often destructive and/or isolating. Others aimed to use Time Banking for more practical reasons, to learn

new, or improve upon already existing, skills and therefore increase their chances of employment.

- A reoccurring issue raised by the longitudinal cohort participants was that the spending of accrued time credits had proven consistently problematic. Many of these clients were 'banking' their time credits and spending very little. An increase in promotional tools, such as leaflets, texts and posters was suggested by many of the clients as ways that the Time Bank could improve and allow them to access greater information about what they could spend their time credits on. However, those engaging in Time Banking were often doing so for reasons other than simply acquiring credits and in many cases Time Banking was more of an altruistic pursuit.
- Several hundred people made use of Time Banking over the course of the evaluation. Many of the Time Bankers were Broadway clients. The user group of Broadway clients involved in Time Banking resembled the wider single homeless population within London.
- According to the records of Time Banking activities by Broadway clients, as detailed on the Time Online database, eighty-eight different types of Time Banking activity were being undertaken by Broadway clients ranging from working on reception as part of a work and learning activity, through to gardening, cooking, IT training or arts-based activities. Time Banking had flexibility and could be used to facilitate individually tailored activities for individual Broadway clients, enabling lone individuals to use their time credits or offer their time in areas as diverse as poetry, learning Spanish or teaching others how to play chess.
- An emphasis on work and learning is evident, with 28% of all activity being centred on courses, work experience, training, education and other support that was designed to help Broadway clients into further education, training and paid work.

## **The outcomes of Time Banking**

- There was clear evidence that Broadway had successfully engaged a large number of the homeless people who were its clients in Time Banking. For some of the stakeholders, this engagement was one of the crucial achievements of the Time Bank, bringing some homeless people who were very distant from formal

work and learning into proximity with opportunities that help them back towards economic and social inclusion.

- Time Banking worked in a way that attached value to the time and whatever skills and experience a homeless person had to offer. This emphasis on the role of exchange was thought to give Broadway clients a greater sense of dignity and of self-worth through Time Banking.
- Time Banking was rewarding, in a way that was arguably unique. While other work and learning activity, particularly if it was accredited, could lead to some sense of achievement, Time Banking could create a sense of building up resources that could be 'spent' (i.e. exchanged) for tangible benefits later.
- Time Bankers were on the whole very positive about their experience. The main positive impacts, reported by clients and by stakeholders, were that Time Banking was providing structure and activity during the day, particularly with respect to providing activity that felt productive and useful. Time Banking was also engaging because it was interesting to Broadway clients; it promoted a sense of self-esteem, achievement and being valued through participation and exchanging Time Bank credits. There were also direct benefits from work and learning activity that brought Broadway clients closer to being able to secure paid work, access to formal training and education or other work-related activity such as volunteering or work placements.
- The associated Business Start-Up project operated by Broadway also created another form of opportunity for Broadway clients who were involved in Time Banking. Where someone had a skill set that had the potential to be used as a basis for self-employment, grants of up to £500 were available to enable that client to start their own business.
- During the last two years of the evaluation, overall, 50 people were reported as securing employment as a direct result of Time Banking and another 23 entered accredited external training. This meant that Time Banking directly helped secure employment and access to accredited education for 73 homeless and formerly homeless people. Data from 2013 also showed the role that Time Banking was playing in arranging access to formal volunteering and work placements for some Broadway clients. However, the achievements of Time Banking have to be seen in the context of Broadway clients also having

simultaneous access to a range of other work and learning activities and services.

- Time Banking was not a universal success with all Broadway clients. From some perspectives, one of the factors leading to less positive outcomes from Time Banking centred on a lack of willingness among some Broadway clients to engage with earning and spending time credits. Some respondents took the view that a few Broadway clients were not really recognising the potential of Time Banking and giving it a fair chance to have a positive effect on their lives. Issues with exchanging time credits, centring on sometimes limited access to information on the range of options available and on the balance of credits that a Broadway client had, could have a negative effect in that it might encourage disengagement from Time Banking. Also, there were logistical difficulties that Broadway clients could face in terms of exchanging credits. Sometimes the activities on offer were too physically distant to reach without spending what was for them a significant or unaffordable amount on public transport.

## Key lessons for replication

- Broadway sought to develop ways of working that created links between the Broadway Time Bank, other Time Banks and the wider community, and, importantly, to develop a Time Banking model for homeless people that could be replicated.
- There was good evidence that, alongside successes in engaging Broadway clients, Time Banking was delivering a wide range of work and learning related activities, helping homeless and formerly homeless people become more self-confident and progressing them into paid work. There was also evidence from the research, that, while not universally successful nor always operating entirely flawlessly, much of what the Time Bank sought to achieve had been delivered for some of the Broadway clients who engaged with it. There is a case for replicating the Broadway Time Banking approach because of these successes.
- Innovation requires piloting because issues that are difficult to anticipate often arise when using a new approach for the first time. It is important to note that homeless people are not a single population and do not all share the same characteristics. Time Banking with homeless people therefore needs to be flexible enough to be accessible to the minority of chronically homeless people

with high needs, and yet also of direct use to those homeless people who were immediately capable of paid work.

- One of the key strengths of the Broadway Time Bank was the success in engaging with a large number of homeless people with diverse needs. Making the earning of Time Bank credits very accessible was a specific modification to enable the Broadway Time Bank to work with homeless people with high support needs. A more rigid interpretation of what Time Banking involved would have probably been less accessible to some of the homeless people and therefore less successful.
- Broadway faced four main challenges in relation to engagement with Time Banking by their clients. Initially, the innovation and difference of approach represented by Time Banking could be difficult for some Broadway clients to grasp. In addition, there could be a lack of engagement by some clients, including a group who engaged on only one, or just a few occasions; and related issues in engaging with people experiencing only shorter term homelessness. Issues around the exchange (spending) of Time Bank credits could, as noted, be seen as frustrating by some Broadway clients and cause a disinclination to participate or disengagement.
- One core lesson from the Broadway experience was the importance of having a staff team who could actively promote the Time Bank and seek to recruit and bring on board external people and organisations. Dedicated staffing enabled contacts to be made and maintained which brought people into the Time Bank and significantly enhanced what could be offered in terms of work and learning activity, but also in terms of cultural and arts-based activities.
- While there had not been any serious issues in the operation of the Broadway Time Bank, risk management was not an issue that had been entirely resolved. There were discussions about how to manage physical risk, including criminal record checks, but risks existed in other respects as well, such as how someone could determine the quality of services being offered in exchange for their time credits. The management of risk was also an issue identified by some respondents in external homelessness organisations that had been in discussion with Broadway about the possibility of replicating the Time Bank.
- Information provision for those involved in Time Banking was viewed as mixed. While the use of posters, emails and other forms of communication was

sometimes praised, issues with the accessibility of information on opportunities to spend Time Bank credits, and on the number of Time Bank credits that individuals held were often identified by respondents. The strengths of the information provision by Broadway centred on trying to use multiple methods to stay in touch with Broadway clients and advise them of all the opportunities to earn and exchange Time Bank credits. Large, colourful posters, email contact and text messages were all employed to attempt to keep Broadway clients informed about, and engaged with, the Time Bank. Efforts had been made to increase digital inclusion among Broadway clients.

- There was clear evidence that the dedication of specific staff support for Time Banking, using an enthusiastic staff team, that included people with practical experience of Time Banking, had been instrumental in allowing the successful development of the Broadway Time Bank. The role of the staff who had promoted Time Banking within Broadway and more widely was pivotal in three respects. Firstly, in providing information, advice and support to Broadway clients to encourage them to engage with Time Banking. Secondly, in providing continuity of support for the Time Banking process and finally, in facilitating links between the community, other Time Banks and the Broadway Time Bank.
- By the Autumn of 2013, awareness of the Broadway Time Bank had increased across the homelessness service sector as a whole. Time Banking UK had begun to direct charities and voluntary sector organisations, which were interested in developing Time Banking for homeless people, to Broadway for advice and information.
- In 2012, being awarded the second place in the Andy Ludlow Homelessness Awards for innovative use of volunteers was viewed by Broadway staff as having helped raise the profile of Time Banking. The research undertaken by the University of York research team, reported here, will also be used to increase the profile of Time Banking, through a launch event in the Spring of 2014.

# 1 The research

## Introduction

This first chapter provides an overview of the research conducted by the Centre for Housing Policy at the University of York on the Broadway *Skills Exchange* Time Bank. The first section briefly describes the background to the Time Bank initiative and the second section provides a description of how the evaluation was conducted. The chapter concludes with an overview of the remainder of the report.

## Background

Prior to the start of the Broadway *Skills Exchange* Time Bank in 2010, Broadway had been supporting clients in joining Time Banks<sup>1</sup> across London with limited success. They found many of their clients required a greater level of support to become active members than existing Time Banks could provide. The decision was made to set up a pilot Time Bank at Broadway that would act as a gateway into Time Banking opportunities across London. With financial assistance from the Royal British Legion<sup>2</sup> a small scale Time Bank was set up for ex-service personnel but only involving a limited number of participants.

Keen to build on this success, Broadway developed the *Skills Exchange* Time Bank that could engage a wider range of people and skills and achieve more ambitious training and employment outcomes. Destined to be the first Time Bank for homeless people, an emphasis on moving participants into paid employment also set it apart from other Time Banks in the UK. Based at two sites in London, Broadway's Work and Learning Centres in Camden and Shepherd's Bush and with fifty per cent of funding provided by the Oak Foundation<sup>3</sup>, Broadway established a Time Bank for people who were homeless or vulnerably housed with the aim of increasing employment skills and supporting people into paid work. The Time Bank was

---

<sup>1</sup> For an overview of Time Banking go to: <http://www.timebanking.org/about/>

<sup>2</sup> <http://www.britishlegion.org.uk/>

<sup>3</sup> <http://www.oakfnd.org/>

scheduled to run for three years, with a further six months being added to encourage and support replication of the Time Banking model in other organisations.

Along with the implementation of the new Time Banking project, Broadway also sought to develop an independent evaluation to work alongside the Time Banking Team from the early stages. This allowed the evaluation to feed into the development of the Time Bank over the duration of the project. The Centre for Housing Policy has been working with Broadway on this evaluation since 2010.

## **The evaluation**

The evaluation took an action research, or formative, approach with the research team feeding back and discussing the results of their work over the course of the experiment with the staff who were delivering Time Banking. This allowed the University research team to actively inform, and also be informed by, developments at the Broadway Time Bank. The overall aim of the evaluation was to determine the extent to which the Broadway Time Bank met its aims and objectives. In particular, the evaluation assessed the extent to which the project:

- increased employability through skills development, work experience and increased confidence and self-esteem;
- supported people into employment or self-employment;
- increased positive involvement in the local community.

The evaluation took a multi-method approach combining both quantitative and qualitative methods. The following five methods were utilised to meet the evaluation aims:

- a desk review of existing policy and practice in this area;
- support with the development and servicing of an effective monitoring system;
- qualitative work with services users, including both focus groups and longitudinal work with a small sample of users;
- focus groups with key stakeholders;
- analysis of the replication of the project.

### *Desk review*

A desk review was undertaken to enable an understanding of Time Banking more generally and also to identify key policy and practice documents relevant to the operation of a Time Bank for homeless people. Key players working in the Time Banking sector were contacted to ensure that the University research team were aware of recent practice developments in this area.

### *The development of an effective monitoring system*

One of the key roles of the University research team was to advise on the development of an effective monitoring system which is able to collect information on the three key areas of user characteristics, activities undertaken and outcome information. A database system was developed to monitor service use over the three years of the project. The expertise of Broadway's Work and Learning team was important in this area, as they were particularly experienced in collecting information on employment and training issues. While some logistical issues were encountered, data obtained from the monitoring system is used in subsequent chapters of the report.

### *Qualitative work with Broadway clients*

Two forms of qualitative work were undertaken with people using the Broadway Time Bank. Firstly, a cohort of 10 people was followed longitudinally over the course of the research. In Year 2, two additional cohort members had to be added and in Year 3 it dropped to nine. Each of these clients was interviewed in-depth, annually, about their experience of the Time Bank and the impact it was having on their lives, totalling 31 in-depth interviews. Secondly, focus groups were undertaken on an annual basis with more recent clients. Two focus groups were carried out each year, except in Year 3 where one focus group and a visit to observe a Time Banking participant undertaking his activity took place. In total, an additional 26 Time Banking clients took part in focus groups.

This approach generated a good range of data to assist in the development of the project; on the one hand looking at how the Time Banking impacted on people's lives over time, and on the other hand, exploring the fresh perspectives of new service users on Time Banking during each year of the project.

### *Interviews with staff and key agency representatives*

The research team held interviews and focus groups with key Broadway staff and external stakeholders each year. These provided an arena in which perspectives and ideas for project improvement could be debated and allowed service development over the course of the project to be fully understood and appraised. In addition, the team remained in regular contact with the Time Banking UK representative and in Years 2 and 3 conducted site visits across different Broadway hostels and centres that were embedding the Time Banking initiative.

### *Analysis of the replication of the project*

Year 3 of the evaluation considered the replication phase of the initiative. One of the initial aims of the Time Banking project was to enable the Broadway model to be replicated in other organisations. This involved discussions with key staff in Broadway about the progress with replicating the project, including an analysis of factors assisting and hindering this process. This stage of the research also included visits to several locations across London and interviews with relevant personnel at the organisations where replication was currently or potentially taking place. These organisations included, for example, other services for homeless people, shops that recycle furniture and existing Time Banks who had not yet had homeless or vulnerably housed Time Banking participants.

Ethical approval for the research was secured by double-blind peer review of the research proposal and research instruments (topic guides) through the ethical review process at the University of York. The Centre for Housing Policy follows the Social Policy Association guidelines<sup>4</sup> for the ethical conduct of social research, which centre on ensuring no distress or negative consequences of any sort should arise from someone being a research subject in a research project. In agreement with Broadway, a £10 shopping voucher 'thank-you' payment was offered to people using the Time Bank.

---

<sup>4</sup> [http://www.social-policy.org.uk/downloads/SPA\\_code\\_ethics\\_jan09.pdf](http://www.social-policy.org.uk/downloads/SPA_code_ethics_jan09.pdf)

Informed written consent was secured by the research team from Broadway Time Bankers prior to commencement of any interviews or focus groups. Time Banking participants had the research explained to them before being asked to sign. The University stored sensitive individually identifiable data using a 'double lock' policy. Anything on paper was held in a locked filing cabinet within a locked office within a building with access controlled by swipe card. Electronic information was held on a central server, rather than a desktop machine, with two levels of password protection. Information on any of the participants was anonymised for the report as was interview and other material from Broadway staff and stakeholders. Individually identifiable personal information held by the University was irretrievably deleted once the research was complete.

## **About this report**

The second chapter looks at the origins of Time Banking, moves on to discuss the barriers to work for current or formerly homeless people and explores how Time Banking may be able to help alleviate some of the issues they face. Chapter 3 describes the development of Time Banking at Broadway and gives details of the initial aims, set up, challenges and operation of the Time Bank before providing information on participant demographics and the activities undertaken. The fourth chapter explores outcomes and impacts of the Time Bank. The fifth and final chapter considers ways forward and the key lessons for replication from the experience of Time Banking at Broadway.

## 2 Time Banking

### Introduction

This chapter looks at the concept, origins and development of Time Banking and explores how Time Banking could be used for people who are homeless or vulnerably housed with the aim of increasing their skills and supporting them into paid work. The first section examines the, albeit narrow, literature on Time Banking *per se* while the second section considers how effective Time Banking could be for those facing barriers to work due to homelessness.

### Origins

This section summarises the relevant literature on Time Banking and identifies the key academic, policy and practice documents relevant to the operation of a Time Bank for homeless people. A variety of literature search methodologies across a range of academic and policy databases on housing and broader social policy, alongside an extensive Internet search on similar community based initiatives were employed.

Time Banks are community initiatives which enable people to exchange goods and services using time as money. This is in the form of a reciprocal service exchange whereby units of time act as the currency. The unit of currency, usually valued at an hour's worth of a person's labour, is generally known as a Time Dollar in the US and a Time Credit in the UK. Essentially the 'time' one spends providing a service earns 'time' that one can spend on receiving another service. Often attributed to Time Banking advocate, US civil rights lawyer, Edgar Cahn as originally a US initiative in the 1980s<sup>5</sup>, Time Banks were actually initially devised in Japan, by housewife Teruko Mizushima in Osaka, as the Volunteer Labour Bank in the 1950s<sup>6</sup>. Cahn developed

---

<sup>5</sup> Seyfang, G. (2006) Harnessing the potential of the social economy? Time Banks and UK public policy. *International Journal of Sociology and Social Policy* 26:9/10, pp. 430-443.

<sup>6</sup> Miller, E. J. (2008) *Both Borrowers and Lenders: Time Banks and the Aged in Japan*. Unpublished PhD Thesis, Australian National University.

and promoted the concept and Time Banking enterprises have now spread to over forty countries in six different continents<sup>7</sup>.

Research and evaluation focused on Time Banking is fairly limited, but there are some pieces of literature that document the nature of participation in Time Banking and also highlight the benefits of that participation. This literature identifies a number of core principles at the heart of the Time Banking concept<sup>8</sup>. These underpinning principles of co-sufficiency and co-production have been summarised as:

- recognising, drawing upon and rewarding people's full potential to enhance communities and organisations.
- redefining work by creating a currency that pays people for helping each other and creating a better place in which to live.
- using reciprocity to improve relationships and trust with others.
- increasing social capital through participation in community networks to give more meaning to people's lives<sup>9</sup>.

Utilising previously untapped skills and resources ranging from manual work to gardening to hairdressing or language instruction amongst many others, Time Banks are able to value work which is normally unrewarded and more importantly value contributions from people who often find themselves marginalised from the conventional economy<sup>10</sup>. Time Banks offer a 'win-win' approach to recognising, investing in and developing people's skills and interests, and using the principle of

---

<sup>7</sup> See <http://www.timebanking.org>

<sup>8</sup> Attree, P., French, B., Milton, B., Povall, S., Whitehead, M. and Popay, J. (2010) The experience of community engagement for individuals: a rapid review of evidence. *Health and Social Care in the Community*. 18 December 2010.; Boyle, D (2005) *Sustainability and social assets: the potential of Time Banks and co-production*, Grassroots Initiatives for Sustainable Development, online at:

<http://www.timebanks.org/documents/GrassrootsFoundation.pdf>. Accessed: March 2011. ; Boyle, D., Clark, S., and Burns, S., (2006) Co-production by people outside paid employment. London: Joseph Rowntree Foundation and The New Economics Foundation.; Seyfang, G, J., and Smith, K., (2002) *The Time of Our Lives: Using Time Banking for Neighbourhood Renewal and Community Capacity Building*. London. New Economics Foundation; Seyfang G. (2003) Growing cohesive communities one favour at a time: Social inclusion, active citizenship and Time Banks. *International Journal of Urban and Regional Research* 27, 699–706.

<sup>9</sup> Reilly, C & Cassidy, T. (2008). *The Impact of Time Banking in Scotland*, Volunteer Development Scotland.

<sup>10</sup> Boyle, D. (2005) op. cit.; Seyfang, G. (2003) op. cit.; Seyfang, G. (2004) 'Time Banks: Rewarding community self-help in the inner city?' *Community Development Journal* 39 (1): 69.

(delayed) reciprocity, improve social links and volunteering experiences<sup>11</sup>. The national body for Time Banking in the United Kingdom, Time Banking UK, encapsulates this as:

*Time Banking and co-production are founded on the principle that everybody has skills, talent, experience, knowledge, and time to make a difference. Being valued for who they are and what they can do makes people feel good and accepted. Embodied in a spirit of equality, trust and respect, Time Banking helps people feel they are useful and that they belong. Once you belong you are more likely to get involved because you can see tangible benefits: friendships, help, support, learning, sharing, being part of the decision making process – and much fun right where you are! Giving back is encouraged, and the reciprocal way of exchanging services and time is an incentive to participate as ‘there is something in it for everybody’.*<sup>12</sup>

Time Banks have been developed in a range of settings where involvement of service users can have a number of potentially beneficial impacts including services in mental and physical health, services for young people and older people, regeneration, housing and criminal justice<sup>13</sup>. There is a lack of detailed empirical research to demonstrate the benefits of Time Banking. However, some research suggests that Time Banking has been shown to increase self-esteem and confidence, help in gaining skills, help in growing social networks and friendships, increase community involvement and overcome social exclusion and help to enable active citizenship<sup>14</sup>. It has also been found that Time Banks have been successfully attracting participants from socially excluded groups who would not normally get involved in traditional volunteering<sup>15</sup>.

---

<sup>11</sup> Reilly, C & Cassidy, T, (2008) op. cit.

<sup>12</sup> See: <http://www.timebanking.org/about/co-production-and-timebanking/>

<sup>13</sup> New Economics Foundation (NEF) (2008). The new wealth of time: How Time Banking helps people build better public services. London: NEF.

<sup>14</sup> Attree, P. et al (2010) op. cit.; Boyle, D. (2005) op. cit.; Collom, E. (2008) Engagement of the elderly in Time Banking: the potential for social capital generation in an aging society. *Journal of Aging and Social Policy*, 20 (4).; Lasker, J., Collom, E., Bealer, T Nielaus, E., Keefe, J. Y., Baldasari, L., Kramer, E., Mandeville, R., Schulman, J., Suchow, D., Letcher, A., Rogers, A., Perlow, K. (2010) Time Banking and Health: The Role of a Community Currency Organisation in Enhancing Well-Being. *Health Promotion Practice*, 4<sup>th</sup> August 2010.; Seyfang, G, J., and Smith, K., (2002) op. cit.; Seyfang, G. (2002, 2004, 2006) op. cit.

<sup>15</sup> Seyfang, G, J., and Smith, K., (2002) op. cit.

Sociologist Anthony Giddens has been cited as amongst the first in the UK to propose Time Banks based on the original American notion of earning ‘Time Dollars’<sup>16</sup>. The first UK Time Bank was established in 1998 in Gloucester under the name of *Fair Shares*<sup>17</sup>. The Time Banking initiative in the UK has since grown exponentially and there are currently around 250 active Time Banks<sup>18</sup>.

Time Banking now acts as an effective community model that assists people to both exchange skills and gain new experiences in order to enhance their and recipients’ lives<sup>19</sup>. While on one level a Time Bank provides a conceptual framework for social inclusion that can be applied to most contexts, at the point of inception of the Broadway Time Bank<sup>20</sup>, there were no other known specialist Time Banks developed specifically by, or for, homeless people, either in the UK or overseas.

There are, however, numerous examples of Time Banking being utilised across a broad selection of groups demonstrating significant benefits for its participants. These have included Time Banking as a means to promoting social inclusion in inner city estates characterised by high levels of unemployment and deprivation, hospital based Time Banks designed to help improve the mental and physical health of patients and Time Banks operating to reduce the isolation of older people<sup>21</sup>.

## Time Banking for homeless people

Considerable research has demonstrated the difficulties experienced by homeless people in accessing appropriate education, training and employment opportunities<sup>22</sup>.

---

<sup>16</sup> Boyle, D. (2005) op. cit.

<sup>17</sup> Seyfang, G. (2006) op. cit.

<sup>18</sup> As at December 2013, source: <http://www.timebanking.org>

<sup>19</sup> New Economics Foundation (NEF) (2001) *Time Banks: A radical manifesto for the UK*, London: NEF.

<sup>20</sup> Time Banking at Broadway began in 2010 and at this point no Time Banks for homeless people had been developed although very recently some very small Time Banking projects have emerged, most notably Spice’s (<http://www.justaddspice.org/about-us/introduction.html>) work with United Welsh, Taff Housing Association and the Salvation Army in Wales.

<sup>21</sup> Collom, E. (2008) op. cit.; Lasker, J. et al (2010) op. cit.; London Civic Forum (2010) *Kings Cross Time Bank: A Guide to Health Empowerment for London Councillors Case Study*, London: LCF, No.37.; NEF (2008) op. cit.; Seyfang, G. (2004) op. cit.

<sup>22</sup> Bretherton, J. and Pleace, N. (2012) *New Growth for Emmaus*, York: Centre for Housing Policy; Communities Scotland (2004) *Routes into Employment for Homeless People*, Edinburgh: Communities Scotland; Jones, A., Quilgars, D. and Wallace, A. (2001) *Life Skills Training for Homeless People: A review of the evidence*, Edinburgh: Scottish Homes; Jones, A. and Pleace, N. (2005) *Daytime Homelessness*, London: Crisis; Lownsborough, H. and

A recent piece of research undertaken by Broadway showed that only a small proportion of homeless people work, with between 2% and 14% of people living in homelessness hostels and supporting housing worked in 2012<sup>23</sup>. European level research, including in the UK, suggests a long term problem of very high rates of unemployment being associated with single homelessness<sup>24</sup>.

A substantial amount of research suggests that most homeless people do have a desire to access paid work<sup>25</sup>. Homeless people face a number of barriers to employment associated with a lack of accommodation, including no permanent address, having to share accommodation in often noisy and cramped conditions, high housing costs and a lack of security and certainty about the future. As well as these practical considerations, people's self-esteem and confidence is often low as a result of being homeless, alongside having sometimes faced very difficult circumstances which led to their homelessness. Many homeless people are likely to have low educational attainment, a lack of recent training or experience and poor access to, and knowledge of, employment opportunities<sup>26</sup>.

Employers' attitudes are also likely to be a barrier to homeless people accessing and sustaining employment. A lack of on-going support and mentoring for those who are unused to the realities of paid work can also be an issue in sustaining employment<sup>27</sup>. Furthermore, homeless people with complex needs may require a substantial amount of support before employment begins to be a workable option. Unmet support needs may undermine someone's ability to structure their time and if combined with a lack of interpersonal skills can mean that some single homeless

---

Hacker, E. (2005) *What obstacles do homeless people face when it comes to finding and sustaining employment?* Demos Discussion Paper: London.; Pleace, N. and Bretherton, J. (2006) *Sharing and matching local and national data on adults of working age facing multiple barriers to employment: Administrative Datasets for Measuring Impacts on Disadvantage*, London: DWP; St Mungo's (2010) *Work Matters*, London: St Mungo's.

<sup>23</sup> Hough, J., Jones, J. and Rice, B. (2013) *Keeping Work: Longitudinal Qualitative Research on Homeless People's Experiences of Starting and Staying in Work*, London: Broadway, p. 17.

<sup>24</sup> Centre for Economic & Social Inclusion (2007) *European Research Study into Homelessness and Employment* [http://www.crisis.org.uk/data/files/TMD\\_London/european\\_research\\_homelessness\\_and\\_employment.pdf](http://www.crisis.org.uk/data/files/TMD_London/european_research_homelessness_and_employment.pdf)

<sup>25</sup> Hough, J. et al (2013) op. cit.; Jones, A. and Pleace, N. (2010) *A Review of Single Homelessness in the UK 2000-2010*. London: Crisis.; Richardson, M. (2013) *Social Enterprise and Homelessness – sustainability or social impact?* Social Impact Consulting.; St. Mungo's (2010) op. cit.

<sup>26</sup> DWP (2004) *Able to Work*, London: DWP.

<sup>27</sup> Pleace, N. & Bretherton, J. (2006) op. cit.; New Economics Foundation (NEF) (2008) *Work it out: Barriers to employment for homeless people* London: NEF.

people cannot utilise employment services that are designed to get them into work<sup>28</sup>. One study defined this, for one group of homeless people, those with a history of imprisonment, as being not yet 'Jobcentre Plus ready'<sup>29</sup>.

During the last two decades, housing and homelessness service providers have developed a range of services to counteract these barriers to employment and to help people to increase their chances of competing in the labour market<sup>30</sup>. In the early 1990s, the Foyer Movement was one of the first initiatives to highlight and address the 'no home-no job' cycle, aimed at young people, including those at risk of homelessness<sup>31</sup>. Broadway has been providing work and learning opportunities for its homeless service users since its inception in 2002, with the Broadway Work and Learning Service offering information, advice and guidance, employability training, basic skills and mentoring support. In addition, homelessness providers are increasingly developing asset based approaches, a principle that underpins the work of Time Banks, to supporting homeless people by focusing on people's skills and potential, rather than deficits or support needs only<sup>32</sup>.

While the research evidence on the effectiveness of education, training and employment initiatives for homeless people in the UK is limited these services have been shown to build self-confidence, help people learn about work place behaviours and are generally recognised as helping homeless people move on successfully into various forms of meaningful occupation<sup>33</sup>. Other innovations, such as the work and learning focused Crisis *Skylight* Centres and the co-production model of Emmaus Communities that assist people to move on from homelessness through providing

---

<sup>28</sup> Jones, A. and Pleace, N. (2010) op. cit.

<sup>29</sup> Pleace, N. and Minton, J. (2009) *Delivering better housing and employment outcomes for offenders on probation*, London: Department for Work and Pensions/Ministry of Justice.

<sup>30</sup> Current examples of projects include the Crisis SkyLight projects ( <http://www.crisis.org.uk/pages/what-we-do-crisis-skylight-centres-61897.html>) and the 'Pathways to Employment' programme operated by St Mungo's in London ([http://www.mungos.org/services/recovery\\_from\\_homelessness/pathways\\_employment/](http://www.mungos.org/services/recovery_from_homelessness/pathways_employment/)), the Salvation Army 'Addiction to Employment Programme' (<http://www.salvationarmy.org.uk/>) and the CREATE social enterprise delivering employment, education and training in Leeds (<http://www.createleeds.org/>).

<sup>31</sup> Anderson I. and Quilgars, D. (1995) *Foyers for Young People: Evaluation of a Pilot Project* York: Centre for Housing Policy.

<sup>32</sup> Foyer Federation (2010) *Working Assets*, London: Foyer Federation; Smith, J. (2010) Capabilities and resilience among people using homeless services, *Housing, Care and Support*, 13, 1, February.

<sup>33</sup> Hough, J. et al (2013) op. cit.; Jones, A. & Pleace, N. (2010) op. cit.

work as well as accommodation, are a part of a growing trend in the focus of work and learning<sup>34</sup>.

It is clear that Time Banks have the potential to help address the needs of homeless people. The principles at the core of Time Banking give responsibility to people who have sometimes been regarded as, or made to feel that they themselves are, 'the problem'. Time Banks strive to make people feel useful in situations in which they had previously felt they were regarded as 'useless', and in doing so have the potential to transform lives<sup>35</sup>. The underlying logic of providing the opportunity for homeless people to participate in meaningful activity can promote feelings of self-worth, social skills, and growth in independence, in addition to gaining new skills and promoting access to training and employment opportunities<sup>36</sup>.

The Broadway Skills Exchange Time Bank initiative is timely given the wider policy context. Early developments of the Coalition's 'Big Society' policy highlighted the importance of community level activities and opportunities for both exchange and volunteering within this context. Further, in 2011, the DCLG Ministerial Working Group on Preventing and Tackling Homelessness outlined employment as one of the most sustainable routes out of homelessness and that priority should be given to work-related activities<sup>37</sup>. When it was established in 2010, the Broadway Time Bank - were it to prove successful and if it could be relatively easily replicated - had the potential to address the policy imperative to secure access to paid work for homeless people. Time Banking also followed the principles of the 'Big Society', working to deliver social and economic inclusion within ongoing resource constraints in public spending by using a community-led approach.

---

<sup>34</sup> Pleace, N. and Bretherton, J. (forthcoming) *Crisis Skyline: An Evaluation, Year 1 Interim Report* London: Crisis.; Bretherton, J, and Pleace, N. (2012) op. cit.

<sup>35</sup> Boyle, D. (2005, 2006) op. cit.

<sup>36</sup> Jones, A. & Pleace, N. (2010) op. cit.

<sup>37</sup> <https://www.gov.uk/government/publications/vision-to-end-rough-sleeping--2>

## 3 Time Banking at Broadway

### Introduction

This chapter describes the aims, set-up, operation, clients and activities of Time Banking at Broadway from its inception to present day operation. The chapter begins by outlining Broadway's aims for the Time Bank before describing its implementation and the initial challenges that were encountered. Access to the Time Bank for Broadway clients is then discussed, followed by a section on experience of using the Time Bank. The latter part of the chapter then focuses on statistical data describing the characteristics of the people who used the Time Bank and the range of Time Banking activities they undertook.

### The operation of the Broadway Skills Exchange Time Bank

#### *Aims*

Broadway wanted to establish a Time Bank for people who are homeless or vulnerably housed with the aim of increasing their employment skills and supporting them into paid work. The project was designed to create opportunities for participants to trade their time and skills in exchange for services, education, training or the loan of tools and equipment. Participants would undertake training, develop skills, gain work experience and have the opportunity to obtain references through Time Banking. It was intended that these benefits would give individuals a stronger position in the labour market and a better chance of securing sustainable employment. The Time Bank initiative was also expected to be of particular benefit to people who had a business idea but who needed support to take the next steps and was therefore linked to a Business Start-Up grant scheme. The main aims of the Broadway Skills Exchange Time Bank were to increase:

- employability through skills development, work experience and increased confidence and self-esteem;
- economic independence by supporting participants into employment or self-employment;
- positive involvement in the local community through Time Bank activity.

The aims of Time Banking were ultimately dependent upon, and would always reflect, each client's needs and abilities, i.e. Time Banking would be modified and adapted to work well with the needs of Broadway's clients. Fundamentally, however, the Broadway Time Banking model was concerned with moving clients forward. This could be seen in the emphasis on improving self-esteem, engaging in activities that could boost motivation and skills and enhancing employability. Broadway's aims for Time Banking have been maintained throughout the evaluation and Time Banking had, from the perspective of key stakeholders, been able to evolve into a service with a client centred approach.

*It's a really good way of giving people confidence and capturing people's skills. (Stakeholder<sup>38</sup>, Y1<sup>39</sup>)*

*It gives people ownership over the things they are involved in, it helps people explore the things they are interested in and it also goes along with our whole approach as a kind of work and learning team. We're not just 'get a job or else', we work with the client and what their interests are and if they want to run a café or cake stall, maybe the cleaning job is about getting them into resources and habits that will lead to the next step. It's not just about getting into paid work, it's about helping people plan and explore the pathway of their own personal development, it's not just about getting people off benefits, that's part of it, but it's working with the whole person<sup>40</sup>. (Stakeholder, Y3).*

In addition to helping people gain employment, another aim, as noted, was encouraging and helping people into self-employment. Time Banking allowed people to 'test' their skills by volunteering, before potentially being employed by someone, or, if they wished, enabling them to become self-employed using their particular skill. In 2012, the Broadway Business Start-Up Grant was established to

---

<sup>38</sup> 'Stakeholder' refers to either a representative of one of several external organisations that took part in the research, members of Broadway staff that were directly involved in the Time Bank or managers of other Broadway hostels that were considering the initiative.

<sup>39</sup> The Broadway Time Bank was established in 2010. Therefore, Year 1 (Y1) of the evaluation took place in 2011, Year 2 (Y2) in 2012 and Year 3 (Y3) in 2013.

<sup>40</sup> All quotes used in this report are verbatim and as such grammatical errors, while noted by the authors, are retained.

run alongside the Time Bank to enable clients to apply for up to £500 to assist in the development of business plans.

There was one further aim in creating the Time Bank at Broadway. This was the concern to generate benefits for the wider community and enable residents in the local area to access services such as painting, DIY, gardening, and dog walking, or potentially be taught a skill such as using a PC, creative writing, or chess through Time Banking. Furthermore, and possibly more importantly, this aspect of Time Banking offered the possibility for formerly homeless marginalised individuals to become and feel a part of their local community.

## Setting up the Time Bank

In the summer of 2010, Broadway began the challenging task of setting up the first Time Bank for homeless people.

*It's the first one for homelessness...this is pioneering.* (Stakeholder, Y1)

Along with a number of external organisations Time Banking UK also provided assistance, not only during the implementation phase of the Time Bank but throughout, in the form of support and training.

One of the greatest challenges to setting up the Time Bank was around risk assessments and supervision and this continued to be a challenge which will be discussed further in the next sub-section. Early key issues that needed to be addressed included whether clients should have Disclosure and Barring Service (DBS) checks<sup>41</sup> carried out, whether all activities should be supervised or monitored and if so, how this could be done without constricting the efficiency and ease of access into the Time Banking system.

*That is one of the big challenges that we have. Someone wants to do something, so how do you make it as easy and efficient as possible for them to just start.* (Stakeholder, Y1)

---

<sup>41</sup> Disclosure and Barring Service checks replaced CRB checks. See: <https://www.gov.uk/disclosure-barring-service-check>

Another early challenge for staff was enabling clients to understand the concept of Time Banking.

*It was getting the clients' head around it. Getting the penny to drop with them really...initially it was like 'what, credits? What do I do..?' It's not an immediately obvious concept. (Stakeholder, Y1)*

The difficulty in being able to explain Time Banking in a quick, straightforward and concise way sometimes had an impact in getting the information out to both clients and other stakeholders.

*I've had a similar problem communicating it to other people, like in terms of funders just if you're writing a bid or something about the sorts of client involvement activities that we do...how you explain what Time Banking is in two sentences, it's not that easy to do. (Stakeholder, Y1)*

The problem in understanding what Time Banking is and how exactly it works persisted for Broadway, but it appears that at the time of writing, for the most part, the concept is much more widely understood. Broadway staff members worked hard to clarify the processes of the Time Bank to both clients and other organisations. By Year 3 of the evaluation the majority of clients interviewed were able to fully grasp how Time Banking worked.

*I did not understand it at first, I thought 'banking', that's a bit scary, it must have something to do with money...Just doing it has helped me understand it more. (Client, Y2)*

*I think the hardest part of it is understanding it...just trying to get my head around how it works... It was like you do that for me and I have to do something back for you...but it wasn't it was banked on the system...no-one explains the bank bit! (Client, Y3)*

There were several important factors that helped the Time Bank in its early stages. Broadway is an innovative organisation and crucially had a member of staff who was already knowledgeable about and had engaged in Time Banking. Alongside this

individual bringing the concept of Time Banking to life, Broadway, as a provider of hostel accommodation and work and learning initiatives<sup>42</sup>, had in effect a ‘captive audience’ allowing for ease of recruitment of clients as potential Time Bankers. There were also people who were in the Broadway hostels who often had a substantial amount of time on their hands and were often at a point where they wanted to progress with training or employment. The Broadway clients also had skills that could be utilised, and this helped significantly in the initial period of setting up the Time Bank.

*I think it's a really useful transition between having got yourself to a point but not quite being at the stage where you're ready for work, but they have got skills and they want to improve on those and it's a nice way to fill that gap.*  
(Stakeholder, Y1)

Contact with and support from other organisations and agencies helped the process of setting up the Time Bank. It was perceived to be of mutual benefit and also to the benefit of the clients themselves. Organisations became involved by, for example, offering theatre and cinema tickets, or invitations to events such as an exhibition, that clients could spend their earned time credits on. This enabled external organisations to, for example, promote their services or have a client volunteer for them.

*It's a reciprocal thing, that's what we always say. The organisation becomes a member of the Time Bank and they might be giving something but they would also be receiving something as well.* (Stakeholder, Y1)

In Year 1 it was felt that the Time Bank was taking a while to ‘take hold’ but by Year 2 it was quite rapidly gathering momentum. The final stage of the evaluation, Year 3, found that the Time Bank had been fully embedded and was, on the whole, working well.

*It's still at the beginning but the depth of what is out there is almost tangible...It's really quite early days...but there's been a growth spurt in the last 3 months.* (Stakeholder, Y1)

---

<sup>42</sup> <http://www.broadwaylondon.org/WhatWeDo.html>

*I can honestly say that I don't think they've had any major setbacks. Things have been progressing steadily on, steadily forward. (Time Banking UK Representative, Y2)*

*In this last year, the third year, we like definitely saw the fruit from it, people getting work or getting external volunteer jobs and maybe people who were really, who were kind of clients that would not usually have engaged, engaged with the art and then selling their stuff on market stalls. (Stakeholder, Y3)*

*We were trying to roll Time Banking out across the whole organisation and really embed it. (Stakeholder, Y3)*

One of the key factors in sustaining the Time Bank has been flexibility and (planned) allowance of model drift. By Year 2 of the evaluation it became clear that in order to achieve successful operation of the Time Bank at Broadway, flexibility had to be at the core of the model. This flexibility has allowed the Time Bank to evolve and adapt to working in differing hostels, with different client groups and various types of agencies.

*Time Banking is very organic and it's moving all the time, the beauty of it is that is adaptable...we're also wanting to give a bit of flexibility to projects if they can find a better way of doing it. (Stakeholder, Y2)*

In embedding Time Banking into different hostel settings across Broadway and engaging people with differing levels of support needs in Time Banking, it became evident that the way in which someone can earn time credits also has to also be flexible.

*So for instance we've got a hostel...which are quite chaotic clients and it's taken a while for them to really embrace Time Banking because they (support workers) thought their clients would not be able to be involved because they cannot think beyond where's the next drink or the next whatever, but that's not the case at all. With quite a lot of perseverance...and their being able to see how it worked in other hostels, they are really very much embracing it, and it's had very positive results, but in their own unique way. (Stakeholder, Y2)*

Flexibility in how credits are earned and spent can allow clients with differing levels of need and support to engage in the Time Banking process, undertaking activities

that are more suitable for them. Examples of this type of flexibility are given in Chapters 4 and 5. A Broadway hostel manager whose clients joined the Time Bank in 2012 commented:

*Whereas with ours the boundaries are a bit more blurred in terms of what you can do to earn credits, because of adapting to the different client group.*  
(Stakeholder, Y2)

Traditionally, Time Banking is a process in which labour time is exchanged, whereas Time Banking at Broadway can also involve spending time credits on utilising goods such as cinema or theatre tickets. Having the Broadway Time Bank do things slightly differently in this respect, to reflect the different needs of those participating, not only enables a greater degree of client engagement, but has the full support from Time Banking UK.

*These people are not the bog standard Time Bank members that there are around the country. They've got different needs and different things they want to spend their time credits on.* (Time Banking UK Representative, Y2)

## Access

A detailed breakdown of client demographics is presented in the next section of this chapter. At the point of inception the Broadway Time Bank, while open to all homeless or vulnerably housed people, was thought to be more beneficial to those at a juncture where they are considering seeking paid work or work-related activity.

*There has to be a certain level of confidence there already to get involved with the Time Bank...and for me I think the most important thing we can do as staff is to support people into the Time Bank initially.* (Stakeholder, Y1)

Subsequently, the Time Bank spread across a variety of Broadway services covering clients with a wide range of support needs. One example of this is at The Old Theatre<sup>43</sup>. Here, in 2012, Time Banking was established for use with clients who had very high support needs, addiction issues and cognitive impairments. Having the

---

<sup>43</sup> <http://www.broadwaylondon.org/WhatWeDo/HousingandSupport/Hostels/TheOldTheatre.html>

aforementioned different set of expectations and a flexible approach has enabled clients of all types to participate successfully in the Broadway Time Bank.

Overall, 68% of hours contributed to the Time Bank came from Broadway clients and the remaining 32% from external agencies and volunteers. Referrals came from a range of Broadway services and other homelessness services and recruitment levels were high. However, some issues with risk management in the referral process remained as issues throughout the process of establishing and running the Time Bank.

*The risk that we had was around external people coming in, because they're obviously, you know, we don't know anything about them. When it's with (our) clients, we know the client, we can make that decision. (Stakeholder, Y2)*

Time Bankers can also potentially place themselves at risk. During discussions with Broadway hostel managers, concerns with managing potentially dangerous tools and instruments that have to be used for certain Time Banking activities were often referred to. When using items such as scissors for hairdressing, lawnmowers, and power tools and so on, careful consideration had to be given when forming a judgement about which Time Bankers, where and in what circumstances should be able to access and use potentially dangerous items.

*We've had to stop one of our clients accessing the garden shed when he's inebriated. (Stakeholder, Y2)*

As has been mentioned, a significant challenge for Broadway had been how to manage risk more effectively without impacting upon the positive aspects of client engagement. Several strategies had been considered and it was agreed early on in the implementation of the Time Bank that DBS checks would not be carried out for Time Banking clients. A key aim that underpins the Time Bank is to enable clients to engage more with the wider community, but this of course involves much greater risk than having the Time Banking activities as internal to Broadway only. One of the most successful strategies to be adopted, to enable Time Bankers to be out in the community engaging in activity, is a procedure of having a 'chaperone', who has undertaken a DBS check. Many of the participants in the Time Bank had a desire to use their respective skills in the local community and Broadway had been trying to

facilitate this. Reassurance of how Broadway had managed risk and conducted adequate assessments comes from the fact that throughout the duration of the Time Bank, no incidents with clients had taken place.

*We are dipping our toes in; a lot of clients really do want to help other people...always want to help the elderly, other people who are more vulnerable than they are. We want to facilitate that, particularly if someone wants to work in that area, be a care worker, we want to facilitate that...we've had lots of discussions with all the brokers in London, when it comes to vulnerable groups we should be doing visits in twos. So where 'Kevin' is the organiser, he'll be CRB<sup>44</sup> checked and he'll go with 'Bob' to ensure that 'Bob' isn't doing something he shouldn't be. They'd both be signing codes of conduct.*  
(Stakeholder, Y2)

## Using the Time Bank

Throughout the evaluation period, clients were asked why they had chosen to participate in the Time Bank. Reasons for joining the Time Bank remained fairly constant. Many wanted to do something with their time that took them away from their usual routine, which for them was often destructive and/or isolating. For instance, one female client who had been in and out of homelessness for more than twenty years mentioned that the Broadway Time Bank offered her things to do that were not 'the usual'. These activities, she hoped, would both keep her busy and away from harm.

*My trigger is boredom and I need to stay clean and not relapse...it keeps my mind busy...I made new friends and managed to break away from everyone that I knew 'cos everyone that I knew was on drugs and are still on drugs.*  
(Client, Y2)

*To be busy, not to be stuck indoors. Meeting people and becoming part of society again hopefully.* (Client, Y1)

---

<sup>44</sup> i.e. This refers to the system of checking prior to DBS.

Others aimed to use Time Banking to learn new skills, or improve upon already existing skills, and therefore increase their chances of employment.

*I'm trying to get back to full time work...and this is probably the best way.*  
(Client, Y1)

*It's a really good way of getting back to work.* (Client, Y2)

*For me I like teaching English as a second language so it was a way to keep my skills current while I'm not able to work. So I'm increasing my experience really so it's a good thing and its keeping me occupied.* (Client, Y2)

The cohort of ten people that the University research team were following was asked each year for their thoughts on how the Time Bank was working for them. Overall, they were satisfied with the processes and operation of the Time Bank. However one reoccurring issue raised by the cohort was that the spending of accrued time credits had proven consistently problematic. A range of reasons were given for this and while significant progress was made by Broadway during the course of the evaluation, it appeared to be an on-going issue. Many clients, as outlined in the next section, had earned a substantial number of time credits but were often 'banking' these credits and spending very little.

*It's quite easy to earn them but maybe not so easy to spend them.* (Client, Y2)

*I was putting in my hours until April, then I stopped because I thought there's no point. It's not as though I'm getting anything out of it.* (Client, Y2)

*I feel a bit frustrated to be honest, I feel it's been a bit wishy washy, a bit insubstantial. I've come in and done my bit and now I'd like something in return otherwise I'll be a total volunteer.* (Client, Y2)

One of the principal reasons given for not having spent many of the accrued time credits was that the choice of services available was, for them, restricted in the sense that there was nothing on offer that they found attractive. This was echoed by several of the hostel staff and stakeholders who were themselves feeling frustrated that Time Banking clients were spending few credits.

*Maybe you need something but there aren't people with that particular skill...  
(Client, Y1)*

*I just want decorating. I say no thank you to theatre, comedy clubs, cinema,  
etc. until I get that. (Client Y2)*

*What we need to work on further is ways for their people to spend their time  
credits. (Stakeholder, Y2)*

*Spending time credits at the moment is a bit difficult really, that's one of our  
sticking points... (Stakeholder, Y2)*

While the next section discusses the range of activities on offer to clients, it is worth mentioning here that, at the time of writing, there are and have been a wide variety of things on offer for which to exchange time credits. However, it appears one of the most significant reasons for a lack of time credit expenditure has been connected to awareness and therefore insufficient promotion and dissemination of available activities. An increase in promotional tools, such as leaflets, texts and posters was suggested by many of the clients as ways that the Time Bank could improve and allow them to access greater information about what they can spend their credits on.

*I think throw a leaflet at you every now and again and advertise themselves  
more perhaps...spread the word. (Client, Y2)*

*I've never seen any advertising or posters or anything. Maybe they could send  
you a text saying such and such is going on and would you be interested.  
(Client, Y2)*

*You're lucky if you see a poster...there's not a lot of advertising either...I  
think it should be up on the wall and updated. (Client, Y3)*

Where information was available, it was often perceived to be either too little, not frequent enough or not visually interesting enough for clients to engage with.

*I think the leaflet that they have now isn't very interesting to look at. I think it  
could be a lot better. (Client, Y2)*

By Year 3 of the research however, promotional activity had improved and Broadway were developing new ways to advertise. Much of this was within the realm of social media, which clients themselves had previously requested, websites, Facebook and Twitter were increasingly being used.

*Once you were on the email list you got regular emails about what was available. (Client, Y3)*

*If there was an email sent, to be honest I'd be more likely to use Facebook. (Client, Y3)*

In fact, in Year 3 other reasons were seen to be to blame for not spending credits. Often these were related to clients simply being too busy to attend activities they were interested in.

*I get the emails all the time, saying this is available that is available, and I keep meaning to, but then it's just a matter of time, I've got two kids myself and they take up a Hell of a lot of time, so you're trying to balance everything into when they aren't at school. (Client, Y3)*

*The problem with me was that they had quite a few things that I was interested in but they clashed with the volunteering I was doing. They had an art thing I was interested in and even recently they had visits to the Royal Academy that I would have loved to have gone to, but once again...the volunteering. (Client, Y3)*

*I remember getting an email about some free screenings of movies in a cinema in Hampstead, for example, but if you live in Hammersmith, Hampstead is a trek, having to get there and pay your fares, they weren't practical. (Client, Y3)*

While the spending of credits has clearly been an issue at the Time Bank, it should be noted that many of the clients who the research team spoke to did not view the credits as the principal reason for participating. Those engaging in Time Banking were often doing so for reasons other than simply acquiring credits and in many cases Time Banking was more of an altruistic pursuit.

*Volunteering like this was something that I wanted to do to sort myself out type of thing. For me the Time Banking aspect of it is secondary. That's not why I started it...In a way it might have been better if I'd not known anything about the Time Banking side because then I would have just given my time without thinking what I would get out of it. (Client, Y2)*

*As far as I'm concerned...when I do it, the last thing on my mind is what I can get in return. (Client, Y2)*

Having formerly marginalised people engage, learn new, or brush up on existing, skills and feel part of the community again is at the core of the Broadway Time Bank and this was reflected in some client's relative unconcern with utilising banked credits.

*My personal opinion is that the actual credits, they are a way that people understand it, because the actual concept is quite basic, but then when are involved, the actual credits don't matter so much, so most people don't use all the credits...the thing that really matters just involvement for its own sake, once people are involved to a certain point that's really all the matters, it's a way of embedding ideas of co-production and flexibility in a hostel environment. (Stakeholder, Y3)*

## **The Broadway clients using Time Banking**

Several hundred people made use of Time Banking over the course of the evaluation. Many of the Time Bankers were Broadway clients. This part of the report describes their characteristics, drawing on anonymised administrative data that were collected by Broadway on their clients and shared with the University research team<sup>45</sup>. After describing the characteristics of the clients using Time Banking, this section of the report goes on to describe the broad types of Time Banking activity that Broadway clients were undertaking.

---

<sup>45</sup> The data used for this section of the report were not collected or validated by the University of York research team. The data were administrative information collected on each Broadway service user which were fully anonymised before being shared with the University of York research team.

### *The characteristics of clients using Time Banking*

Complete data on the people making use of Time Banking as Broadway clients were not always available. Records from the early stages of Time Banking were not always complete. Some logistical issues were reported with data collection and data entry which meant that records of Time Banking activity were not always complete, particularly during the early stages of the Time Bank. However, using anonymised client records, it is possible to look at the characteristics of Broadway clients who were involved in Time Banking during 2012 and 2013<sup>46</sup>.

Table 3.1 summarises the characteristics of these clients. Almost three-quarters of the clients using Time Banking during 2012 and 2013 (up until the end of October) were men (74%) and just over one quarter were women (26%). The largest ethnic groups were White Europeans (57%), Black British (30%) and people of mixed ethnic background (9%) with quite low representation of people with an Asian background (3%). The lower representation of people with an Asian background among clients using Time Bank may reflect a wider pattern of low representation of people with an Asian background in London's homeless population, while some other groups, particularly Black British people, are over-represented<sup>47</sup>. Young people aged 25 and under were not strongly represented among the clients who were Time Banking (11%) and nor were older people (10% were aged over 55). Most of the Broadway clients who were Time Banking were aged between 26 and 45 (56%) with a smaller group of people aged 46-55 (22%).

---

<sup>46</sup> Data covered 430 individuals and were largely complete, but did not always have complete demographic information for every individual. Data for 2013 were for January to October.

<sup>47</sup> Gervais, M.C. & Rehman, H. (2005) *Causes of Homelessness amongst Ethnic Minority Households* London: ODPM.

Table 3.1: Characteristics of Broadway Clients using Time Banking in 2012 and 2013\*

Age group and gender			Ethnicity					Total
			Asian British (Bangladeshi Indian Other)	Black British (African Caribbean)	Mixed	White European	Other	
18-25	Gender	Female	0	5	2	5		12
		Male	0	12	7	14		33
	Total			17	9	19		45
26-35	Gender	Female	3	14	2	15	0	34
		Male	2	26	10	45	1	84
	Total		5	40	12	60	1	118
36-45	Gender	Female	1	8	3	19		31
		Male	5	20	2	60		87
	Total		6	28	5	79		118
46-55	Gender	Female	0	5	3	11		19
		Male	2	26	8	37		73
	Total		2	31	11	48		92
56-65	Gender	Female	0	2	1	6	0	9
		Male	1	5	1	14	1	22
	Total		1	7	2	20	1	31
65+	Gender	Female		1		2		3
		Male		0		5		5
	Total			1		7		8
Total	Gender	Female	4	35	11	58	0	108
		Male	10	89	28	175	2	304
	Total		14	124	39	233	2	412

Source: Broadway Administrative Statistics (anonymised). Full data on ethnicity, age and gender were not available for 12 people. \*Data for 2013 were for January to October.

These statistics suggest the user group of Broadway clients involved in Time Banking resembled the wider single homeless population found within London<sup>48</sup>. There was a large group of middle and late middle aged men (46% of all 430 clients were 36 or older and male). Young people were clearly present (11%), but were a minority. Men significantly outnumbered women in every age group. There was no statistical association between gender and age group among the people who were Broadway clients making use of Time Banking. Women were also statistically no more likely to belong to a particular ethnic group than men were and, again, men significantly outnumbered women within each ethnic group.

Compared to people sleeping rough in London, the Broadway clients using Time Banking were likely to be older and were more likely to be female. Some associations between increases in rough sleeping in London have been associated with higher representation of recent, economic migrants from other EU member states<sup>49</sup>. While data were not complete, information on nationality suggested that at least 75% of Broadway clients using Time Banking services were British in origin<sup>50</sup>.

Reported past contact with the criminal justice system was quite high. One quarter of the Broadway clients on whom full records were available (Table 3.1) had been convicted of an offence and/or imprisoned at some point in their past. Men (20%) were more likely than women (5%) to have had contact with the criminal justice system. Again, these findings show that Broadway clients using Time Banking reflect the wider single homeless population, in which associations between past conviction, imprisonment and homelessness have been observed<sup>51</sup>.

Broadway clients were very likely to be unemployed at the point they began to use Time Banking and were quite likely to remain unemployed through the period of their contact with Broadway services, although some notable successes in getting people into work were achieved directly as a result of Time Banking (see Chapter 4).

---

<sup>48</sup> Jones, A. and Pleace, N (2010) op. cit.

<sup>49</sup> Broadway (2012) *Street to Home* Annual Report for London  
<http://www.broadwaylondon.org/CHAIN/Reports/StreettoHomeReports.html>

<sup>50</sup> Source: Anonymised Broadway administrative statistics, sample of 157 people for whom country of origin had been recorded.

<sup>51</sup> Quilgars, D., Jones, A., Bevan, M., Bowles, R. and Pleace, N. (2012) *Supporting short-term prisoners leaving HMP Leeds: Evaluation of the Shelter Prisoners Advocacy Release Team*, York: Centre for Housing Policy, University of York

Detailed information on benefits being received was not available for all of the Broadway clients described in this section of the report (see Table 3.1), but there was some evidence of widespread claims for Housing Benefit, Disability Living Allowance and Incapacity Benefit.

Some data were available on mental health, disability and limiting illness among those clients using Time Banking. The available data suggested that while 64% of clients were not disabled and did not have mental health problems, there was a sizeable group with one or more support needs related to physical and/or mental health (36%)<sup>52</sup>. The most commonly recorded support needs were mental health problems (15%), physical disability or long-term limiting illness (7%) and the presence of both mental health problems and a physical disability or limiting illness (4%)<sup>53</sup>. These data suggest, that, like the wider population of single homeless people in London and also the UK<sup>54</sup>, the health and well-being of the Time Banking clients tended to be relatively poor, with over one third being recorded as having one or more physical and/or mental health problems.

There is some evidence of a small, very high need, 'chronically' homeless population in the UK. This group of people have very high rates of severe mental illness, drug and alcohol dependency and very poor physical health and which is characterised by sustained and recurrent rough sleeping and use of emergency accommodation<sup>55</sup>. International evidence on chronic homelessness suggests that only a minority of single homeless people may be within this chronically homeless group<sup>56</sup>. This could help explain why very high rates of *severe* physical and mental health problems were not recorded among the Broadway clients, who seemed to be more typical of the London single homeless population as a whole. It must also be noted that the administrative data collected by Broadway and anonymously shared with the University research team did not contain detailed information on support needs,

---

<sup>52</sup> Based on 2012 anonymised administrative data from Broadway covering 293 people who were signed up to the Time Bank.

<sup>53</sup> Ibid.

<sup>54</sup> Jones, A. and Pleace, N. (2010) op. cit.

<sup>55</sup> Bowpitt, G, Dwyer, PJ, Sundin, E and Weinstein, W 2011, 'Comparing men's and women's' experiences of multiple exclusion homelessness' *Social Policy and Society*, **10**, 4, pp. 537-547.

<sup>56</sup> Busch-Geertsema, V; O'Sullivan, E.; Edgar, B. and Pleace, N (2010) *Homelessness and Homeless Policies in Europe: Lessons from Research* Brussels: FEANTSA.

meaning the full extent of support needs may not have been evident from the administrative data. In addition, these data have to be considered alongside results from the interviews and focus groups conducted for this research which did report successful engagement with Time Banking among people who had long term experience of living rough, poor mental and physical health and histories of problematic drug and alcohol use, as well as in high-need Broadway services such as the Old Theatre (see above and Chapter 4).

### *Time Banking activity*

Using the anonymised administrative data provided by Broadway, the University research team were able to explore the patterns of Time Banking among clients<sup>57</sup>. As noted above, some limitations in administrative data collection existed and this meant the records were not always complete. Nevertheless, administrative information existed on the extent of Time Banking by 363 individuals<sup>58</sup> over the course of 2012 and 2013.

Clients who were Time Banking recorded an average of just over six Time Banking activities (6.3), i.e. providing a service or activity that earned Time Bank credits and 'spending' time credits, during 2012. The average was however not a good guide to the patterns of Time Banking, because the group of 363 clients on whom anonymised administrative information was available was characterised by a group of people who had made little use of Time Banking and another group who had made very extensive use of Time Banking. This is shown in Figure 3.1.

As can be seen in Figure 3.1, there was a large group of Broadway clients who had undertaken a smaller number of Time Banking activities (63%, 228 individuals). Approaching one fifth of clients had been somewhat more active, undertaking between five and nine Time Banking activities during 2012 and 2013 (19%, 67 individuals) and, finally, another group of similar size who had been more active

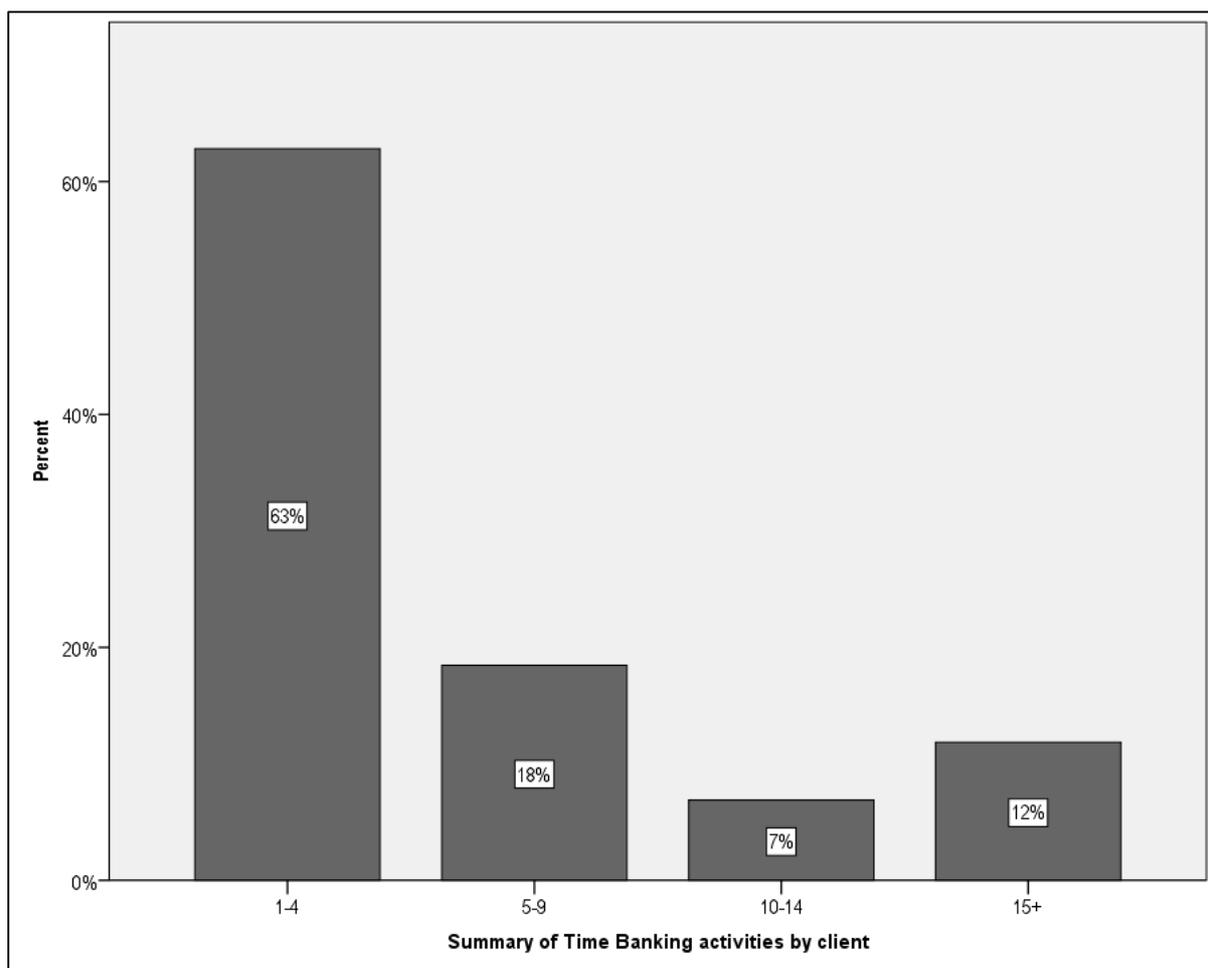
---

<sup>57</sup> The data used for this section of the report were not collected or validated by the University of York research team. The data were administrative information collected on each Broadway service user which were fully anonymised before being shared with the University of York research team.

<sup>58</sup> As information on Time Banking could be recorded across multiple databases, including the in-house BORIS administrative records database and the external Time online database, some duplication of activities may have occurred, and should therefore be viewed as indicative.

(19%, 68 individuals) and undertaken 10 or more Time Banking activities. Some clients had become particularly active within this group, with the single most active client recorded as undertaking 53 Time Banking activities and 31 clients (9%) recorded as undertaking 20 or more Time Banking activities during 2012 and 2013.

Figure 3.1: Summary of Time Banking activities by individual clients 2012 and 2013\*



Source: Anonymised Broadway administrative data on clients. Base: 363 individuals undertaking 2,278 activities during 2012 and 2013. \*Data for 2013 were for January to October.

Not everyone who experimented with Time Banking decided to use it and the University research team found some evidence that not all Broadway clients found the idea of Time Banking attractive. However, it must also be remembered that Broadway was delivering support, tenancy sustainment and resettlement services that were designed to move people on from homelessness and that, consequently, many homeless people may have only had relatively short term contact with Broadway before moving on. Patterns of engagement with Time Banking could therefore have reflected the transient nature of a population using homelessness

services, who are, by definition, in a process of movement that may have given some of them little time or opportunity to learn about and engage with Time Banking.

Administrative data were available on the demographic characteristics of a group of clients who were active in Time Banking during 2012 and 2013. These data covered 140 individual clients<sup>59</sup> and indicated that both men and women were more likely to be involved at Time Banking at a lower level (52% of both men and women had undertaken between 1-4 Time Banking activities over the course of 2012 and 2013) and equally likely to be among the most active (29% of women and 24% of men had undertaken 10 or more Time Banking activities). No statistically significant relationships were found between ethnic origins and the extent to which Broadway clients were involved in Time Banking and nor were there associations between age and the extent to which clients undertook Time Banking (although as noted above clients tended to mainly be in middle or late middle age). Former offenders and clients with support needs recorded<sup>60</sup> in the Broadway administrative data were also no more or less likely than other clients to engage in Time Banking.

### *The kinds of Time Banking undertaken by Broadway clients*

Data on Time Banking were recorded on both the internal administrative systems of Broadway and on the Time Online database system<sup>61</sup> which covers many different Time Banks throughout London and the rest of the UK. Sometimes different aspects of Time Banking could be recorded on these different systems, but the largest and most complete record appeared to be on the Time Online database.

While not always a complete record, anonymised data from the Time Online database makes clear the extent and range of Time Banking activities that Broadway clients participated in during the period 2010-2013<sup>62</sup>. During this period, Time Online recorded 88 different types of Time Banking being undertaken by Broadway clients ranging from working on reception as part of a work and learning activity, through to gardening, cooking, IT training or arts-based activities. Time Banking had

---

<sup>59</sup> The limitations to the administrative data made available by Broadway have been noted above.

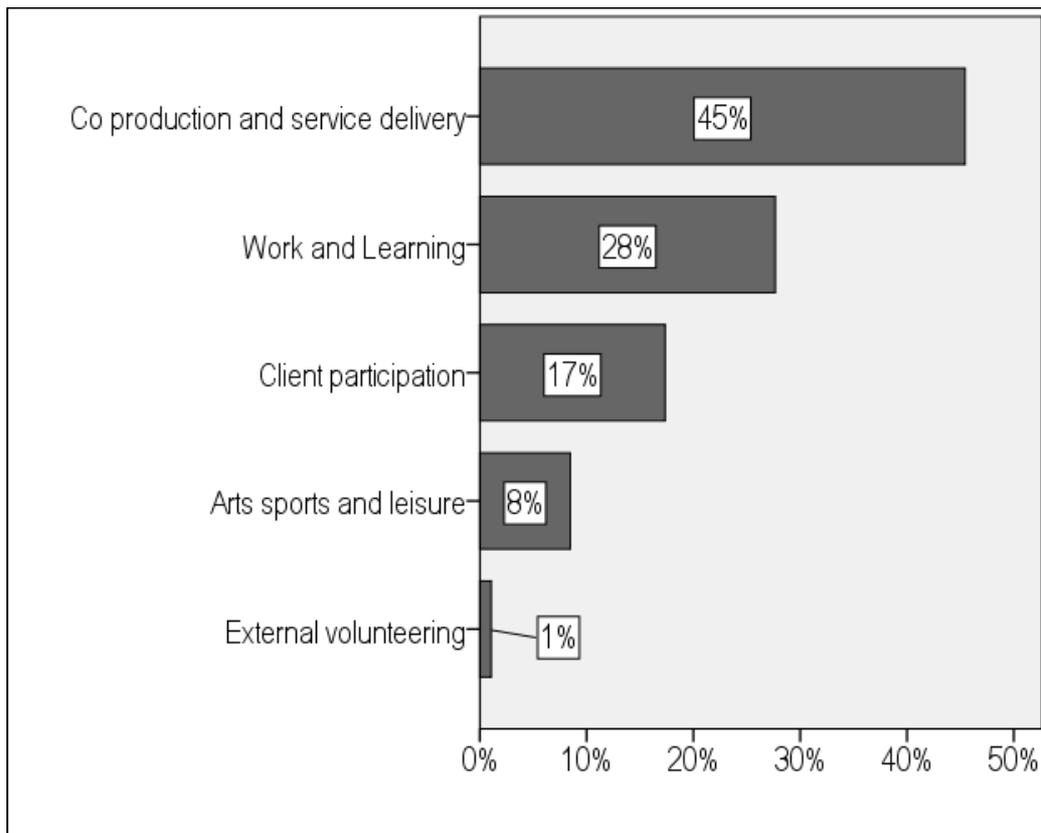
<sup>60</sup> Data on support needs were restricted to records from 2012 (see above).

<sup>61</sup> <http://www.timebanking.org/>

<sup>62</sup> Data for 2010, 2011 and the first half of 2012 may not always have been complete (see above).

flexibility and could be used to facilitate individually tailored activities for individual Broadway clients, enabling lone individuals to use their time credits or offer their time in areas as diverse as poetry, learning Spanish or teaching others how to play chess. Drawing on the records of 2,374 Time Banking activities by Broadway clients detailed on Time Online<sup>63</sup>, Figure 3.2 summarises the patterns of Time Banking during 2010-2013 recorded on Time Online.

Figure 3.2: Time Banking involving Broadway clients 2010-2013\*



Source: Anonymised Time Online database records covering Broadway Time Banking from 2010 to 2013. Base: 2,374 Time Banking activities. \*Data for 2013 were for January to October.

<sup>63</sup> An additional 450 Time Banking activities by Broadway clients were recorded on Time Online, but the nature of the activity was not specified, this tended to have happened during the earlier stages of the Time Bank (see discussion of data collection earlier in this chapter).

An emphasis on work and learning is evident, with 28% of all activity being centred on courses, work experience, training, education and other support that was designed to help Broadway clients into further education, training and paid work. The most common forms of Time Banking around work and learning were various forms of activity which were generically labelled as “training” (31% of all work and learning activity), with IT tuition as a separate category accounting for 41% of all working and learning Time Banking activity. English classes, including basic literacy, were also quite widely used, accounting for 12% of all work and learning related Time Banking. Other activities included career related training, such as cookery and food hygiene and work experience in areas such as hairdressing and catering.

The largest element of Time Banking recorded on Time Online was the co-production of services and service delivery by Broadway clients. This involved helping Broadway to deliver services and also the joint development of services by clients and Broadway through co-production. This element was larger, in part, because the earlier stages of Time Banking centred on Broadway itself, while in the latter stages of Time Banking a wider range of activities, including links with other Time Banks, became available (see above). It was also the result of a decision by Broadway to encourage use of Time Banking by awarding credits to clients for helping to deliver and co-produce services.

Time Banking to help deliver and co-produce services was most frequently in the form of cooking for other clients (22% of this type of Time Banking) and in delivering reception duties (19%) and gardening (15%). There was not a clear line between some of these Time Banking activities and work and learning, as for example, volunteer reception duties presented a chance to pursue qualifications and gather experience for working in an office. Equally, cooking for other clients could be combined with training in food hygiene and catering, which gave those clients who were Time Banking via cooking a set of transferable skills that might help them secure paid work.

For some clients with higher needs, Time Banking through helping with service delivery could enable them to participate in the Time Bank and also potentially give them access to wider Time Banking opportunities. Credits were, for example, awarded for cleaning (6% of this kind of activity) and helping out around the hostel (3%). Co-production of services included the development of an anti-bullying

service, with clients earning credits for participating in supporting research for service development and for being part of meetings that helped to design the shape of the service.

Client participation, which included attendance at meetings and providing feedback, accounted for 17% of activity. This was again a method by which Broadway had sought to engage clients in Time Banking and was centred on ensuring that the opportunity to participate was widely available.

Arts, sports and leisure activities accounted for another 8% of Time Banking. As noted above, a wide range of activities was available. The most widely used element of these forms of Time Banking were drawing (28% of all activity), learning and playing chess (9%), painting (7%), jewellery making (also 7%) and creative writing (5%). In total, 30 different kinds of activity were offered within this category of Time Banking, ranging from sports coaching through to manicures and exchanging credits for cinema or theatre tickets.

Not all the records in Time Online specified the type of Time Banking activity that had occurred<sup>64</sup>, but it was possible to review the total number of hours that had been contributed to the Broadway Time Bank recorded on the database, which was 9,753 hours. This was equivalent to 1300 days, or expressed in terms of what is often defined as a full time working week of 37.5 hours, the equivalent of someone working full time for just over five years. Of the time contributed, 6,627 hours (884 days or 3.5 years of someone working full time) came from Broadway clients and a further 3,127 hours came from external agencies and volunteers (417 days or someone working full time for 1.6 years). Overall, 68% of hours contributed to the Time Bank came from Broadway clients and the remaining 32% from external agencies and volunteers.

As full records on the type of Time Banking were not available, it is not possible to generate a complete picture of which forms of Time Banking had the most hours contributed to. However, data are available on how 6,619 hours were contributed and this is summarised in Table 3.2.

---

<sup>64</sup> See preceding footnote.

Co-production and service delivery accounted for the largest element of Time Banking in terms of hours contributed (48% of the hours shown in Table 3.2) and this was followed by work and learning related Time Banking activities (28%). The next largest categories were client participation (12%) and arts, sports and leisure activities (11%).

Work and learning hours were contributed by Broadway clients and external agencies and volunteers at comparable rates (1,017 hours from Broadway clients, 808 from external agencies and volunteers), with external contributions accounting for 44% of the contributed hours. Work and learning Time Banking accounted for 1,825 hours, equivalent to 244 days or someone working (assuming a 37.5 hour week) full time for just under a year (Table 3.2).

Elsewhere, Broadway clients made a much heavier contribution. Co-production of services and helping with service delivery was largely a Time Banking relationship between Broadway and its clients, with 78% of the hours contributed to these forms of Time Banking coming from Broadway clients (Table 3.2). The picture was, of course, similar with respect to client participation. Time Banking which centred on arts, sports and leisure activities was the only area in which hours contributed by volunteers and external agencies (72% of the total) exceeded the hours contributed by Broadway clients (28% of the total) (Table 3.2).

The data from Time Online clearly show that the Broadway Time Bank was a genuine example of Time Banking with real exchanges taking place between Broadway clients and external agencies and volunteers. In particular, Broadway clients who were Time Banking benefitted from the hours that external agencies and volunteers were prepared to contribute to work and learning activities and to arts, sports and leisure activities.

The Broadway Time Bank was also unusual in the sense that there was a strong relationship between Broadway itself as an organisation and the Broadway clients who were Time Banking. The decision to enable and encourage Time Banking by giving credits for helping with service delivery, service co-production and also for being involved in client participation meant that many clients earned time credits through a relationship with Broadway itself. As described above and in the next chapter, access to time credits through this route could then enable Broadway clients to exploit the wider opportunities that Time Banking offered.

Table 3.2: Broadway Time Banking 2010-2013\* (activities and hours)

Activity	Provider	Recorded Time Banking activities	Recorded hours	Equivalent days (1 days = 7.5 hours)
Work and learning	Broadway Client	346	1,017	136
	External agency or volunteer	300	808	108
	Total	646	1,825	244
Co-production and service delivery	Broadway Client	800	2,485	331
	External agency or volunteer	260	716	95
	Total	1,060	3,200	426
Client participation	Broadway Client	359	658	88
	External agency or volunteer	46	133	18
	Total	405	790	106
External volunteering	Broadway Client	23	32	4
	External agency or volunteer	2	2	0.3
	Total	25	34	4
Arts sports and leisure	Broadway Client	109	216	29
	External agency or volunteer	89	555	74
	Total	198	771	103
Total	Broadway Client	1,637	4,406	587
	External agency or volunteer	697	2,213	295
	Total	2,334	6,619	882

Source: Anonymised Time Online database records covering Broadway Time Banking from 2010 to 2013. Base: 2,334 recorded Time Banking activities totalling 6,619 hours. \*Data for 2013 were for January to October.

## 4 The outcomes of Time Banking

### Introduction

This chapter explores the outcomes that were achieved for the Broadway clients using Time Banking. The chapter begins by looking at the context in which Time Banking was operating and then moves on to explore what was achieved in engaging Broadway clients in Time Banking. The remainder of the chapter looks at the positive impacts that Time Banking had achieved from the perspective of Broadway clients and stakeholders, exploring the benefits of structured activity, gains in self-confidence and self-esteem and the role of Time Banking in moving Broadway clients closer to paid work. The Time Banking achievements recorded in the anonymised administrative data shared with the University research team by Broadway are then reviewed. Finally, this chapter explores some of the less positive outcomes which could be associated with Time Banking.

### The achievements of the Broadway Time Bank in context

The people using Time Banking could also be receiving, or have received, other forms of support alongside the opportunities that their experience of Time Banking presented. Broadway was the provider of a wide range of work and learning activities and had extensive links with other external providers of training and work related activity. Time Banking was therefore often taking place in a context in which a range of other services were available (see below).

This said, there was evidence from the research directly conducted by the University of York research team that Time Banking was very often viewed positively. Direct contributions to engaging Broadway clients with work and learning activity and in helping some of them secure paid work were also reported (see below).

### Successes in engagement

#### *Working with different groups of homeless people*

*Time Banking can really help with client involvement...we've got evidence that it works, in fact, clients don't find it difficult usually, the rough sleepers don't struggle (Stakeholder, Y3).*

As noted in chapter 3, there was clear evidence that Broadway had successfully engaged a large number of homeless people in Time Banking. For some of the stakeholders, this engagement was one of the crucial achievements of the Time Bank, bringing some homeless people who were very distant from paid work and formal learning into proximity with opportunities that could help them back towards economic and social inclusion. The success of engagement was regarded by some stakeholders as being the core achievement of Time Banking, even if in a few cases Broadway clients did not fully grasp the process of earning and exchanging time credits they had become involved with.

*Does it matter if someone doesn't realize? If they've actually benefitted from it, because they've had a mentor run through the scheme, they've had business start-up advice, they've had an allocated work and learning coordinator which was all funded through the scheme, they've been to the theatre...so they've Time Banked, but if you ask them what they've done in the Time Bank they can't answer the question, it's an interesting one, because even three years on I still get that. (Stakeholder, Y3)*

Engagement with positive, meaningful activity, up to and including formal education, training, volunteering or work placements that could, in some cases, lead directly to paid work, were all seen as important strengths of Time Banking. The key reasons for these successes were thought by stakeholders to relate to how Time Banking had been implemented, i.e. as a flexible model, and how Time Banking made Broadway clients feel more positive about themselves and their prospects.

Success in engagement was reported by stakeholders to be linked to three main aspects of how Broadway's Time Banking worked. First, there was the diversity of ways in which credits could be earned, including some low level activity, such as helping out around a hostel or being involved in client participation. This enabled Broadway clients to accrue credits through low level activity, as well as *when* they wished to do so and were able to offer it, through using Time Banking to provide arts related, or educational, services to other Broadway clients (see Chapter 3).

*Every week we'd get them to sign up for their hours, and they were loving it, they were going 'wow this builds up quick' and it was building up very quick, because each of the meetings was two and a half hours...and I think in the end*

*we got 84 clients signed up, we said, 'if you don't use them you don't use them' but you must sign up. (Stakeholder, Y3)*

There was a widespread belief among Broadway clients and other stakeholders that Time Banking could work well for many groups of homeless people. This included the higher need groups that Broadway was working with.

*I think certainly for our service which is working with people straight off the streets there are certainly going to be people that have other support needs and priorities when they move into a service, so for them Time Banking is quite alien, quite a way from where they are...but actually by getting used to the service, getting involved, it is a kind of added extra. I mean with the best will in the World, we're not there to provide a Time Banking service, we're there to provide support and inspiration with independent living to allow people to move on, but Time Banking is a way we feel we can support that...better two hours teaching someone to make bracelets than two hours sat drinking, so the benefits certainly do add towards a positive move-on. That's why the staff are involved, that's why the staff want to do it. (Stakeholder, Y2)*

*We really saw the progression in the clients...and how Time Banking really is a way for people to start on that journey, maybe just dipping their toe in a bit...you know it was a legitimate way to get involved in a project, for people who had been clients of Broadway and had been resettled, it kind of reached everybody, because you could be a rough sleeper, come into a service and get involved, or you could have moved on and be involved...(Stakeholder, Y3)*

*I don't think all Time Banking activities are appropriate for all clients, but I think Time Banking is appropriate for all clients. (Stakeholder, Y2)*

*There's work adapting what is Time Bankable to the client, so there's a client who gets Time Bank credits for cleaning his room every week, now that might not be suitable for other clients but he is a very chaotic person who would never clean his room basically. So it's just building that in... (Stakeholder, Y2)*

### *The attractions of earning and exchanging Time Bank credits*

Time Banking worked in a way that attached value to the time and whatever skills and experience a homeless person had to offer, rather than being “given” or “expected to use” work and learning or other service. Time Banking emphasized the role of *exchange* which it was thought gave Broadway clients a greater sense of dignity and of self-worth.

*The participation of people, the give and take, no-one just wants to be a recipient and the addition to self-esteem, the confidence that comes from that, it's really so vital. (Stakeholder, Y3).*

*It's not just about getting into paid work, it's about helping people plan and explore the pathway of their own personal development, it's not just about getting people off benefits, that's part of it, but it's working with the whole person. (Stakeholder, Y3).*

Time Banking could also generate a sense of reward for participation and sometimes a sense of building up an increasing level of achievement. Time Banking was *rewarding*, in a way that was arguably unique. While other work and learning activity, particularly if it was accredited, could lead to some sense of achievement, Time Banking could create a sense of building up resources that could be ‘spent’ (i.e. exchanged) for tangible benefits.

*With Time Bank, you actually got something back and that was the thing about it, you do an hour, you get an hour back, you do ten hours, you get ten hours back, so they're getting something back, and as the years went by and there was more things to pick from, just stunning, absolutely stunning...(Stakeholder, Y3).*

*That's what I found with a lot of Time Bankers, once they started, they were in, it becomes a game for some of them, you've got 50 hours I'm going to see if I can get 55, and you can see it, like with two mates, it's a friendly competition. (Stakeholder, Y3).*

## The positive outcomes of Time Banking

The main positive impacts for Broadway clients from Time Banking that were reported by clients and by stakeholders can be summarised as follows:

- Providing structure and activity during the day, particularly with respect to providing activity that felt productive and useful and/or was engaging because it was interesting to Broadway clients.
- Promoting a sense of self-esteem, achievement and being valued through participating in the Time Bank and exchanging time credits.
- Direct benefits from work and learning activity that brought Broadway clients closer to being able to secure paid work, access to formal training and education or other work-related activity such as volunteering or work placements. Broadway administrative data indicated that in some cases Time Banking had led directly to paid employment.

### *Structure and meaningful activity delivered through Time Banking*

*Being an ex-service user, ex rough sleeper, ex-addict, well not ex-addict, but addict, you know in recovery, it's really important to have something like Time Banking. Even though, a lot of the times, I didn't want to go, it was to have something to go to...it gave me structure, you know, when you're looking at a blank seven day week, it's quite, you know, what do you do? You don't have the money to do anything and, you know, if you do have money, some of the things you want to do are not very constructive, so yeah...it helped. (Client, Y3)*

The importance of Time Banking as a source of structure, of activity during the day and also as a way of spending time that was rewarding and useful was repeatedly emphasised by Broadway clients and stakeholders. Time Banking could help stop isolation, boredom and a sense of lacking structure or purpose.

*I'm very satisfied because before I went to Broadway life was a bit boring...Thanks to them I ended up doing voluntary work, I ended up doing the customer service course, the art course thing. It opened a lot of doors. (Client, Y3)*

*I didn't think I'd be able to do some of the stuff I've been able to do with Time Banking. (Client, Y2)*

*It gives me purpose...It normalises your life. (Client, Y2)*

*This gave me some structure and reason to get out of bed in the morning. (Client, Y2)*

*It keeps you motivated, not sat at home. You can make new friends if that's what you want to look for. If you've got friends that do Time Banking you can build up friendships and have that support. (Client, Y3)*

*I think the Time Banks good for, you know there are a lot of people that are bored and have nothing to do...something to keep them occupied innit, and if they can do a course and learn something even better. (Client, Y3)*

Other research has explicitly linked the boredom and isolation that can be a part of homelessness, which results from stigmatisation, social and economic exclusion, with risks around drug and alcohol use and to mental health<sup>65</sup>. Time Banking was valued by some Broadway clients because in their view it could help lessen those risks.

*It's kept me out of trouble, that's what it's done, 'cos me left on my own can get up to naughty things. (Client, Y2)*

*It's a good thing for trying to stay off drugs or alcohol or for any other problem in your life, because it's a challenge, it gets you out of the house. You're doing something new; it's a great thing to do. (Client, Y2)*

*I didn't particularly go into it thinking 'oh I'll get something out of this', I did it because I needed to use my time usefully 'cos I had problems with addictions and stuff like that and I was turning my life around... (Client, Y3)*

---

<sup>65</sup> Pleace, N. (2008) *Effective interventions for homeless people with a history of substance abuse: Lessons from a review of the Global evidence base for Scotland* Edinburgh: Scottish Government.

*A key thing is that, it actually gives them a Hell of a confidence boost, if you're sat in a hostel, talking to your cronies, the same thing day in and day out. It can be very, very boring, boredom becomes depression, becomes drink and drugs. What it does is it actually gets them out of that cycle...*  
(Stakeholder, Y3)

### ***Time Banking and self-confidence***

The opportunities to engage in constructive activity also resulted in a new found, or rediscovered, confidence among many Broadway clients. These increases in confidence were at two broad levels. First, there could be gains in social skills and corresponding increases in confidence in interacting socially with others, allowing some Broadway clients to feel more confident in social situations. Several clients spoke of how they had, for the first time in a long time, felt able to communicate with others again and as a result had a new desire to participate in group activities.

*One lady who never comes out of her room as she's quite vulnerable, always comes to the art group. You can't get more positive than that.* (Client, Y2)

*It makes people feel good, it makes people feel really good about giving something back, I think that's the most important thing. People are engaged in their community, they are donating their time for other people, that's very important. And such a huge thing for someone who has spent so long being ostracised and isolated from mainstream society, its huge, that does really feed self-confidence, that they can be part of mainstream society...* (Stakeholder, Y2)

*In Broadway I was fine...it was when I was out, that for someone who was so talkative...it made me feel a lot better about myself...and seeing other people who was in the centre coming out of their skin...and it brought the clients together.* (Client, Y3)

*It's opened up a wider circle of friends as well so definitely on a social aspect.*  
(Client, Y3)

The second way in which Time Banking increased self-confidence was reported gains in self-esteem linked to a sense of working productively and achieving tangible outcomes. Broadway clients who were interviewed often felt more able,

capable and better equipped to engage with work and learning, as well as paid employment, as they built up experience through Time Banking.

*Everyone is skilled with something...and you can actually give that to other people. (Client, Y3)*

*It's given me confidence. I feel confident about making phone calls and things if something goes wrong in my house now. It's given me confidence to budget as well – I learnt that in the IT class. The lady showed me how to do it. (Client, Y2)*

*I think that it does make people, clients of the Broadway that's the relevant point here, stop and realise that you do have skills to offer and that by exercising them you can develop them into something else...I think it makes you realise that you are employable. (Client, Y3)*

*It definitely gave me the confidence, because I never dreamed I could actually teach and I actually discovered that I quite enjoyed it. (Client, Y3)*

### ***Progress towards paid work***

One of the core aims of establishing Time Banking at Broadway was to increase employment skills and support people into paid work. The positive employment and work and learning related outcomes which were recorded in Broadway's administrative data are summarised later in this chapter.

When Broadway clients and stakeholders were interviewed they often reported that Time Banking was creating what they saw as opportunities to enhance their chances of getting paid work. Some clients were able to transition from Time Banking directly into paid work (see below), while for others the process of moving towards a job was longer, but was often seen as something that Time Banking was directly contributing to.

Time Banking could provide useful experience. Volunteering in an appropriate area, could, for example, be used as a means by which to get a relevant reference for a potential employer. Practical experience was also often seen by Broadway clients as a direct benefit of participating in Time Banking, and building up that experience reinforced self-confidence.

*The references that I can get. Hopefully in the next year I'll be using them. (Client, Y2)*

*It's increased my employability in an area I really want to work in. (Client, Y2)*

*...a platform to demonstrate this within an organisation. Say tomorrow I want to go and teach somewhere I can get a reference from here. (Client, Y2)*

*Yes it did build up my self-confidence a Hell of a lot, being on the Reception, because I went through a very bad patch, I won't bore you with the details, but I was on a downer about life in general and it did build me up. And now I am vaguely competent on the computer, whereas before my kids would be on the computer and I wouldn't dare even play a game with them. (Client, Y3)*

*I think it was one of the best things I ever did, because it made me realise I was very capable of relaying my skills and sharing my skills and it's a very therapeutic thing to do anyway, arts and crafts and then I started going into Broadway hostels and setting up in their lounges and doing groups in their hostels. It was a period of my life where I did need to know that self-esteem was still there and I had the ability to get involved in something and start a career again. I think that Time Banking let me find that again. (Client, Y3)*

In addition to obtaining experience and references, some Broadway clients reported that their practical skills had been enhanced by the Time Bank. This was particularly true for relevant skills with ICT, where clients were taught to use the Internet, and engage with search engines and social media, ranging from Google and Facebook through to email. Engagement with ICT also had an impact on employability as some clients became able to produce CVs and application letters using the formatting and presentational tools that computers gave them access to. Time Banking could also be a route by which Broadway clients began to engage with formal training for specific careers.

*It gave me confidence in getting me out of my house and helped me using emails and Facebook and Google. I tried to go to the library to learn basic computer skills...and I just couldn't connect with the bloke, he talked to me like I was a six year old. But when I talked to the lady with Broadway she*

*talked to us in a way we understood but wouldn't do it all for us, and that's built a lot of my confidence up. (Client, Y3).*

*The relevance of that (Time Banking) was it was getting me back into kind of the mode of being in work, doing paperwork, doing something that was sort of studying, because then I went and did the NVQ 3 in health and social care, so I started I did 1, 2 in customer service, so it helped me realign with training. (Client, Y3).*

### *Business Start-Ups as a route to employment*

The associated Business Start-Up project operated by Broadway also created another form of opportunity for Broadway clients who were involved in Time Banking. Where someone had a skill set that had the potential to be used as a basis for self-employment, grants of up to £500 were available to enable that client to start their own business.

Self-employment was potentially a good option for some Broadway clients. As noted in Chapter 2, some homeless people face significant barriers to employment<sup>66</sup>, such as a history of offending. If Time Banking showed that someone had the skills to start their own business, and examples among Broadway clients who were Time Banking included arts-based businesses, ICT training and leisure related businesses, the option to use the Business Start-Up grants was available. In year 2 of the Time Bank, four grants of up to £500 were awarded, with a further six grants being awarded in Year 3<sup>67</sup>.

## **Positive outcomes recorded in administrative data**

This section of the report describes the gains for clients from Time Banking that Broadway had itself recorded<sup>68</sup>, drawing on anonymised administrative data that were collected by Broadway and shared with the University research team,. This

---

<sup>66</sup> Centre for Economic & Social Inclusion (2007) op. cit.

<sup>67</sup> Hough, J.; Jones, J. and Rice, B. (2013) op. cit.

<sup>68</sup> The data used for this section of the report were not collected or validated by the University of York research team. The data were administrative information collected on each Broadway service user which were fully anonymised before being shared with the University of York research team.

section of the report starts by looking at the overall levels of work and learning related activity by Broadway clients and then moves on to discuss the relationship between the outcomes being achieved and Time Banking.

### *Work and learning activity among Broadway clients*

There was considerable evidence from Broadway, partner agencies and from Broadway clients themselves that Time Banking could enable the pursuit of paid work, training and education. For some people, Time Banking could also serve as a platform from which they could start to develop their own businesses.

As noted in Chapter 3, there were some limitations with the recording of Time Banking activity in administrative systems and the Time Online database, particularly in the earlier phases when the Broadway Time Bank was still being established. In addition, Time Banking was one of a number of ways in which Broadway clients could access an array of work and learning related services that were either directly provided by Broadway or which were made available through partnership working with other agencies. This meant someone who was a Broadway client could have been receiving work and learning related support directly via Time Banking and also from other various employment, education and training services. Separating out the specific effects of Time Banking within anonymised administrative data presented some challenges for these reasons.

Proportionately, the rates of reported work and learning related activities might appear quite low, as among a group of 631 individual clients, a total of 108 (17%) were engaged in one of the work or learning related activities shown in Figure 4.1. However, it is important to see these figures in the broader context. Many single homeless people and other homeless groups are very far removed from the experience of paid work.

As also noted in Chapter 3, there are multiple reasons for this. Some groups of single homeless people, particularly those with experience of chronic homelessness, are extremely 'distant' from paid work. Barriers to work exist on several levels, including physical and mental health, social marginalisation and very low levels of

self-confidence alongside simple lack of qualifications or work experience<sup>69</sup>. Coupled with this, employers can be extremely reluctant to offer work to formerly chronically homeless people who might, for example, have histories of problematic drug use<sup>70</sup>, conviction for low level offences and experience of imprisonment<sup>71</sup>. Among homeless people without histories of drug and alcohol use, mental health problems or offending, low educational attainment, histories of sustained worklessness and negative mass media images of homelessness can still form significant barriers to employment<sup>72</sup>.

Time Banking accounted for 350 work and learning related activities provided by Broadway between July 2012 and June 2013. Time Banking was one part of a much larger range of Work and Learning services provided by Broadway and accounted for about 9% of Broadway's total Work and Learning activity. Broadway clients could be using multiple Work and Learning services. The specific positive effects of Time Banking are more difficult to determine in this context.

Time Banking could take various roles in providing work and learning for this group of Broadway clients. As is shown in Table 4.1, work and learning activity undertaken through Time Banking most frequently involved exchanging time credits (40% of activity). Participation in work and learning events, for which time credits were awarded, also accounted for a large amount of work and learning related to Time Banking (35%). External training arranged through Time Banking was less common, at 12% of total activity. Several smaller forms of activity accounted for the remainder of Time Banking centred on work and learning.

---

<sup>69</sup> Centre for Economic & Social Inclusion (2007) op. cit.

<sup>70</sup> Kemp, P. and Neale, J. (2005) 'Employability and Problem Drug Users', *Critical Social Policy*, 25, 1.

<sup>71</sup> Pleace, N. and Minton, J. (2009) *Delivering better housing and employment outcomes for offenders on probation* London: DWP.

<sup>72</sup> New Economics Foundation (2008) op. cit.

Table 4.1: Types of Time Banking Related to Work and Learning

Time Banking related to work and learning	Number of activities	Percentage
Time Bank - exchanged credits	139	40%
Time Bank - participation	123	35%
Time Bank - external training attended	42	12%
Time Bank - other activity	46	13%
<b>All</b>	<b>350</b>	<b>100%</b>

Source: Broadway Administrative Statistics (anonymised) covering all work and learning related activity recorded between June 2012 and July 2013.

### *Achievements in work and learning*

Table 4.2 summarises the achievements of Time Banking in work and learning which Broadway recorded as a part of the administrative data it holds on every client<sup>73</sup>. Overall, 50 people were reported as securing employment as a *direct* result of Time Banking and another 23 entered accredited external training. This meant that over the period June 2011 to October 2013, Time Banking directly helped secure employment and access to accredited education for 73 homeless and formerly homeless people. Data from 2013 also showed the role that Time Banking was playing in arranging access to formal volunteering and work placements.

Table 4.2: Work and Learning Outcomes Delivered by Time Banking 2012 and 2013

Outcome	June 2011 to July 2012	August 2012 to October 2013	All
Full time employment (30hrs plus)	9	14	23
Part time employment (16-29hrs)	7	6	13
Part time employment (8-15hrs)	5	6	11
Part time employment (< 8hrs)	0	3	3
External training (accredited)	13	10	23
Formal volunteering (External)	Not available	13	13
Work placements	Not available	4	4
<b>All outcomes</b>	<b>34</b>	<b>56</b>	<b>90</b>

Source: Broadway Administrative Statistics. Whether or not an outcome was attributable to Time Banking was determined by Broadway staff.

<sup>73</sup> The data referred to here were not collected or validated by the University of York research team. The determination as to whether or not securing employment was a direct result of Time Banking was made by Broadway.

During the period June 2011 to July 2012, one half of the 22 Broadway clients who secured paid work directly due to Time Banking had kept their jobs for six months or more. Only one client had actually lost the employment they had secured. In October 2013, eight of the clients who had secured paid work in between June 2011 and July 2012 were recorded by Broadway as still in their jobs. This may seem a quite low retention rate, but it is important to note that the kinds of work available may have included temporary contracts and also that some people had ceased to be Broadway clients and were no longer having their employment status monitored (i.e. the actual employment retention rate may have been higher). Between August 2011 and October 2013, 17 clients had retained the part time employment they had secured for six months and a further 12 had retained their full time employment for the same period. Six clients had been in part time or full time paid work for 12 months.

These figures indicate that Time Banking was playing a role in enabling homeless people back into employment, training and education. Earlier research suggests that the barriers homeless people can face to entering the formal economy can be considerable, yet there was evidence from Broadway's own records that successes in gaining employment were being achieved by Time Banking. As noted, these gains have to be seen in the light of the wider roles that Broadway also played in promoting access to education, training and paid work for its clients.

## **Limitations to engagement and in other outcomes**

### *Lack of engagement*

Time Banking was not a universal success with all Broadway clients. From some perspectives, one of the factors leading to less positive outcomes from Time Banking centred on a lack of willingness to engage. There could be a belief that a few Broadway clients were not really recognising the potential of Time Banking and giving it a fair chance to have a positive effect on their lives.

*Unbelievably positive, unbelievable, I've not heard one client say Time Banking was a waste of time, never, never heard it. I've heard them moaning that they can't get enough hours cos they want to do something and I've said 'well, it's not that it's not enough hours, it's that you don't go anywhere to do anything'. (Stakeholder, Y3)*

Conversely, there was also evidence that some aspects of Time Banking could be problematic for some service users and make it appear challenging, or unrewarding, to engage in Time Banking. Limitations were identified by the minority of Broadway clients in the 2012 and 2013 who either did not engage with Time Banking, or did not view their participation in Time Banking as yielding positive results, and there were also some concerns among some external respondents. These concerns and complaints centred on three main issues:

- information deficits and other limitations in the process of exchanging Time Bank credits;
- barriers to accessing opportunities to exchange Time Bank credits or a lack of suitable options for which to exchange Time Bank credits;
- concerns about exploitation.

The issues with exchanging credits, centring on sometimes limited access to information on the range of options available, and on the balance of credits that a Broadway client had available, were discussed in detail in the last chapter. In terms of outcomes, this could have a negative effect in that it might encourage disengagement from Time Banking and thus from the potential benefits that Time Banking might, given time, have generated.

Chapter 3 also noted the logistical difficulties that Broadway clients could face in terms of exchanging credits. Sometimes the activities on offer were too physically distant to reach without spending what was for them a significant or unaffordable amount on public transport. Time Banking also had to compete with other demands and commitments on someone's time. It was one thing to participate in Time Banking when activities for which Time Bank credits could be exchanged were easily accessible and a Broadway client had no other commitments, but being in part time work, undertaking a course, or having commitments such as child care, could make it more difficult to take advantage of what was on offer.

Another issue was the range of options on offer through Time Banking. Perspectives on this varied considerably. Some Broadway clients and stakeholders viewed Time Banking as offering a wide array of services, activities and entertainment and leisure options. From some other perspectives, however, the range of activities that Time

Banking had available was not appropriate to their needs or did not reflect their interests.

*I think it's completely workable, trading skills, isn't it basically? Say you've a garden and you can't get your head around gardening, say you're a hairdresser, you give someone a haircut and they come and do your garden. It totally makes sense, without any money exchanging. But it's just a question of the things that are on offer, do I have any use for? (Client, Y3).*

Some concerns also existed about the potential for Time Banking to be used in an exploitative way. It is important to note that these concerns were only very rarely raised in relation to the Broadway Time Bank and were more likely to be voiced by external agencies considering the use of Time Banking. The concern was, very simply, that people might be working in roles that would ordinarily be expected to result in a wage, but would instead be paid in Time Bank credits. This was not an issue if the person involved was happy to work for Time Bank credits and was making a positive and informed choice to do so. However, it could potentially deter engagement with work experience if someone was not prepared to work for Time Bank credits, or felt they were being exploited, because they were not being paid.

### *Loss of engagement over time*

Engagement with Time Banking could fall away as someone moved on from homelessness. This was not necessarily a limitation in how well Time Banking had worked for individuals moving away from their previous experience of homelessness, particularly as some thought Time Banking had played a role in enabling them to reach that point. However, the gradual loss of some former Broadway clients who had been engaged in Time Banking did have some potential implications for the Broadway Time Bank itself.

People moved to different areas after they had ceased to be Broadway clients, and while they might keep Time Banking, it would not necessarily be with Broadway. People's lives also changed, for example if someone got paid work, or entered full time education or training, while this was a positive change, it meant they had less time for the Time Bank. This meant the Broadway Time Bank, while being supplied with new members as homeless people became clients of Broadway, was also

continually losing some of the more experienced and more committed participants in Time Banking as those people left homelessness behind.

*I put my time into [volunteering] now, and I don't live in this area anymore, so I'm not really involved with the Broadway so much. I'm sure I've got plenty of credit, but I've never really used any of it, because nothing really came my way where I thought 'Oh I could do with that'. (Client, Y3).*

*It has really come to a sort of natural end for me really because I'm doing other things now. (Client, Y3).*

One potential consequence of this was the Broadway Time Bank was not able to build up a base of social capital, i.e. a core group of Time Bankers, in the way that a community or neighbourhood based group might be able to. It is important to note that neighbourhoods are not necessarily always very cohesive or stable, particularly in some more socially and economically deprived areas, which include some of central London. Time Banking based in and around some neighbourhoods might also encounter issues with people moving away on a frequent basis. Nevertheless, the Broadway Time Bank was always in a situation where many of the people it was working with were new clients, not established Time Bankers.

## 5 Key lessons for replication

### Introduction

Broadway developed a Time Bank that sought to enhance work and learning for Broadway clients and enable them to secure paid work. As described in Chapter 2, Broadway's goal was to deliver innovative, flexible, Time Banking that maintained a clear Time Banking ethos and yet which was also an accessible service for Broadway clients. In addition, Broadway sought to develop ways of working that created links between the Broadway Time Bank, other Time Banks and the wider community, and, importantly, to develop a Time Banking model for homeless people that could be *replicated*.

This chapter looks at the research findings to explore the various factors that need to be considered when developing a Time Bank for homeless people. The chapter begins by exploring the case for replication of the Broadway approach. The strengths, achievements and limitations of the Time Bank which Broadway developed are summarised. Following this discussion, the chapter looks at the lessons for replication which can be drawn from the Broadway experience, exploring the lessons for good practice and considering how the difficulties that were encountered might be avoided. Finally, the chapter looks at the progress that Broadway has made in enabling replication of their approach to Time Banking, looking at their work in engaging other homelessness service providers to develop Time Banks and encouraging community Time Banks to engage with homeless people.

### The case for replication

The achievements of the Broadway Time Bank are reviewed in chapters 3 and 4 of this report. From Broadway's perspective, Time Banking was directly getting some clients into paid work, external accredited training and formal volunteering opportunities, with 90 such outcomes having been secured from the summer of 2012 through to the Autumn of 2013 (see Chapter 4). There was good evidence that, alongside successes in engaging Broadway clients, Time Banking was delivering a wide range of work and learning related activities, helping homeless and formerly

homeless people become more self-confident and helping them to progress into paid work (see Chapter 4).

The less orthodox aspects of the Broadway Time Bank were designed as tools to facilitate engagement with homeless people who could lack self-confidence and who could have high support needs. If, as had happened occasionally, someone earned time credits for tidying their room, this brought them into the Time Bank and the activities that could be accessed with Time Bank credits. Participation was made possible for people who might not have been able to be part of a standard Time Banking model.

As noted in Chapter 4, these successes need to be contextualised in the sense that Broadway had a large and extensive array of other work and learning opportunities available which were directly provided or arranged through partnership working. Time Banking was also not universally, or consistently, successful. Just as some people became very enthusiastic Time Bankers, some others refused to engage or engaged in only a limited way (see Chapter 3). Nevertheless, there was evidence from the evaluation that Time Banking was often viewed as having made direct contributions to engaging Broadway clients with work and learning activity and in helping some of them secure paid work and other opportunities<sup>74</sup>. While by 2013, the Broadway Time Bank could demonstrate tangible gains in moving homeless people towards employment, central government's Work Programme had, by contrast, achieved little or no success in helping homeless people into work<sup>75</sup>.

As stated, the core goals stated in the original proposal for the Broadway Time Bank were to achieve:

- employability through skills development, work experience and increased confidence and self-esteem;

---

<sup>74</sup> Part of the evidence of the role of Time Banking in securing paid work was derived from Broadway's interpretations (see Chapter 4).

<sup>75</sup> Homeless Link, St Mungo's and Crisis (undated) *The Programme's Not Working: Experience of homeless people on the Work Programme* <http://homeless.org.uk/sites/default/files/attached-downloads/The%20Programme%27s%20Not%20Working.pdf>

- economic independence by supporting participants into employment or self-employment;
- positive involvement in the local community through Time Bank activity.

There was evidence from the research (see Chapter 4), that all of these goals had been achieved by Time Banking. While not universally successful nor always operating entirely flawlessly, much of what the Time Bank sought to achieve had been delivered for some of the Broadway clients who engaged with it.

Significant innovations had also taken place alongside Time Banking, including the development of the Business Start-Up grants as a route to self-employment<sup>76</sup>.

While there are caveats, the key findings of this evaluation are that Time Banking showed clear successes in terms of engaging homeless people and in terms of delivering work and learning related activities and outcomes. There is a case for replicating the Broadway Time Banking approach because of these successes. This chapter now moves on to consider the key lessons from Broadway's experiences that need to be borne in mind when developing further Time Banking with homeless people.

## **Lessons for replication**

### *The need to pilot time banking with homeless people*

Innovation requires piloting because issues that are difficult to anticipate often arise when using a new approach for the first time. Time Banking was not originally devised as an approach that was specifically intended for homeless people and their particular needs, characteristics or experiences.

It is important to note that homeless people are not a single population and do not all share the same characteristics. Some homeless people do, to an extent, appear to correspond with stereotypical images of people with high rates of severe mental illness and problematic use of drugs and alcohol. However, there is growing evidence that this 'chronically homeless' population is a *minority* among a much

---

<sup>76</sup> Hough, J.; Jones, J. and Rice, B. (2013) op. cit.

more diverse homeless population who often have lower support needs and whose homelessness is often associated with socioeconomic factors<sup>77</sup>. Time Banking with homeless people therefore needs to be flexible enough to be accessible to the minority of chronically homeless people with high needs, and yet also of direct use to those homeless people who are immediately capable of paid work, or who require relatively little support in order to be able to seek employment.

It is always important to differentiate between how a pilot service was planned to operate and what happens in practice. A common error in replication of services is replication of the original *plan*, which in practice has been modified, sometimes heavily, as a pilot modifies itself to suit particular circumstances<sup>78</sup>. Any pilot has always been tested in a specific context, which means the pilot is adapted to specific circumstances that may not exist elsewhere<sup>79</sup>. Broadway's Time Banking for homeless people in London had general lessons for Time Banking with homeless people more generally, yet part of how the Broadway Time Bank worked and what it was able to do was linked to where it was working and who it was working with.

The lessons from the Broadway Time Bank need to be seen with these caveats in mind. It is important to differentiate between the original *idea* of Time Banking for homeless people and the *reality* of practice (see chapter 2) and also bear in mind that some lessons from the working reality of the Broadway Time Bank in London might not always apply in other contexts.

There may be a good case for testing Time Banking in contexts which are different from those found in London and/or with different groups of homeless people (such as young people or families who are homeless) before rolling out a large-scale project. This research suggests that being prepared to adapt Time Banking - perhaps including *further* adaptation of the Broadway approach - is a prerequisite for working effectively with homeless people.

---

<sup>77</sup> Busch-Geertsema, V. *et al* op. cit.; Jones, A. and Pleace, N. (2010) op. cit.

<sup>78</sup> Orwin, R. G. (2000) 'Assessing program fidelity in substance abuse health services Research' *Addiction* 95, S3 pp. S309-27.

<sup>79</sup> *Ibid.*

Alongside these considerations, there is also the importance of honesty and directness in reporting the results of Broadway's Time Banking with homeless people. As one respondent put it:

*To ensure the sustainability of other projects you need to talk about the difficulties and the challenges that you faced. You need to explain that so that maybe they do not fall into the same kind of traps and go down that same route. (Stakeholder, Y3).*

Piloting Time Banking created opportunities to learn, to adapt and to modify Time Banking so it could work more effectively with homeless people. The key lessons from the Broadway Time Bank centred on the following areas:

- the engagement of homeless people with Time Banking.
- engaging external people and organisations in the Broadway Time Bank.
- creating links with other Time Banks and wider community engagement.
- information sharing.
- resourcing Time Banking for homeless people.

### ***Engaging homeless people in Time Banking***

#### ***Key strengths of the Broadway approach***

*Having flexibility is important, not one formula fits all. (Stakeholder, Y3).*

One of the key strengths of the Broadway Time Bank was the success in engaging with a large number of homeless people with diverse needs. The successes that were achieved with engagement are discussed in more detail earlier in this report (see chapters 3 and 4), but can be summarised here:

- Giving Broadway clients with high needs the opportunity to earn time credits flexibly was key to their engagement. Alongside orthodox Time Banking, credits could be earned for helping out with the delivery of services, general assistance with running a hostel and, for some, through cleaning their room or making their bed. This capacity to earn credits through participating and helping with service delivery enabled almost anyone, who chose to do so, to engage with the Time Bank.

- The flexibility in the approach shown for earning time credits generated opportunities that, alongside furthering engagement with Time Banking, could, in themselves, also deliver innovative work and learning opportunities. Time Banking was used in the co-production of services, such as an anti-bullying initiative and, when used to deliver reception cover or office work in return for credits, could be combined with on the job training and accreditation (see chapter 3).
- The sense of “exchange” rather than being “given” or being “required” to use work and learning and other support services was viewed as important in engaging Broadway clients in Time Banking. A sense of greater dignity and equality could be important in engaging some Broadway clients (see chapters 3 and 4).

The core lessons from engagement with homeless people from the Broadway Time Bank were positive. Making the earning of Time Bank credits very accessible was a specific modification to enable the Broadway Time Bank to work with homeless people with high support needs that was generally successful. A more rigid interpretation of what Time Banking would have probably been less accessible to some of the homeless people who were Broadway clients.

Equally, the flexibility within the Broadway approach worked in both directions. For Broadway clients who were close to paid work, i.e. people with qualifications or the immediate capacity to take exams or do other accredited training, Time Banking could be used at a different level. Whereas one Broadway client might begin the process of Time Banking through helping out around the hostel and exchange their Time Bank credits for a leisure or arts-based activity, another might find an opportunity to offer work and learning activity to other Broadway clients in exchange for Time Bank credits. Within the cohort, one former Broadway client was providing work and learning activity, in the form of ICT training, to current Broadway clients, in exchange for Time Bank credits which they then spent on further training around ICT and was working towards starting up their own business as an ICT trainer.

### *Other lessons from the Broadway approach*

While there are notable successes in engagement, two challenges that arose in client engagement were also worth noting. The first issue was variable awareness of the

process of Time Banking and the second issue centred on lack of engagement by some Broadway clients.

Awareness of the process of Time Banking could sometimes be variable. While most service users whom the University research team had direct contact with had an awareness of Time Banking, not all were always aware that activity they undertook was rewarded with Time Bank credits, which were then exchanged to enable them to undertake another activity. The association between, for example, volunteering to help out with service delivery and being subsequently offered a place on a course offered through Time Banking was not always apparent to some Broadway clients. This was linked to the wider issue of information availability and exchange which was identified by some Broadway clients (see chapter 3 and below).

For some professional respondents, awareness of the process being limited was seen in relative terms, as the key achievement was getting someone involved with Time Banking and engaging with work and learning or other meaningful activity. Yet at the same time, there are some ethical questions around using a service delivery/co-production model with a group of people, a minority of who did not entirely understand what they were doing and how it all worked.

Broadway faced four main challenges in relation to engagement with Time Banking by their clients:

- Initially, the innovation and difference of approach represented by Time Banking could be difficult for some Broadway clients to grasp. However, over time, understanding of what Time Banking was increased (see chapters 2 and 3).
- Lack of engagement by some clients, including a group who engaged on only one, or just a few occasions (see Chapter 3). However, Broadway created multiple avenues by which someone could engage, including very low level and undemanding activity as a way on earning Time Bank credits for high need groups. There were also attempts to widely publicize the Time Bank. It can therefore be argued that reasonable steps were taken to engage all Broadway clients.
- Engagement with people experiencing *shorter term* homelessness. Sometimes people were not clients of Broadway for very long and their opportunity to engage with Time Banking while an actual Broadway client was (in effect) time-

restricted. The sometimes short-term nature of service use could be for good reasons, i.e. someone was re-housed or their potential homelessness prevented within a rapid time frame. A community Time Bank will often have access to a stable core group of Time Bankers<sup>80</sup>, whereas Broadway clients were in a process of often relatively rapid transition. The evaluation did produce some evidence of former Broadway clients who had retained contact with the Time Bank and continued to contribute to it after they had ceased to receive Broadway services (see chapters 3 and 4).

- Issues around the exchange of Time Bank credits (see chapters 3 and 4 and below) could be seen as frustrating by some Broadway clients and cause a disinclination to participate or disengagement. Complaints included there not being a sufficiently wide range of activities on which to spend time credits. Sometimes this was because physically reaching activities was difficult and sometimes it was a result of there not being anything on offer that a particular client thought was useful, or interesting, to them personally (see Chapter 3). Information levels, both about the range of activities on which Time Bank credits could be spent and also, sometimes, the amount of Time Bank credits that someone had available, were also subject to criticism. This criticisms were part of the wider critiques of information dissemination that were made by staff and clients (see chapters 3, 4 and below).

### *Engaging external people and organisations in the Broadway Time Bank*

#### *Key strengths of the Broadway approach*

There were significant external contributions to the Time Bank from people who were not Broadway clients. During the period 2010-(October) 2013, the Time Online database recorded that 417 days, the equivalent of someone working full time for 1.6 years, had been contributed to the Broadway Time Bank by external volunteers and organisations (see chapter 3).

---

<sup>80</sup> This may be less true of London than other cities. The most recent (2011) Census indicates that the population of some Inner London boroughs increased by more than 20% between 2001-2011 and that population churn, the number of people entering and leaving boroughs in each year, could also be high <http://data.london.gov.uk/datastorefiles/documents/2011-census-first-results.pdf>

The core lesson from the Broadway experience was the importance of having a staff team who could actively promote the Time Bank and seek to recruit and bring on board external people and organisations. Dedicated staffing enabled contacts to be made and maintained which brought people into the Time Bank and significantly enhanced what could be offered in terms of work and learning activity, but also in terms of cultural and arts-based activities (see chapter 3).

Where Broadway was also successful was in engaging and seeing the resource that could be represented by former Broadway clients. Some of the core work and learning activities delivered through Time Banking, for example ICT training, were delivered through former clients participating in the Time Bank. There was also the potential, which was exploited, to link other formerly and currently homeless people who were not Broadway clients into the Time Bank. Again, these individuals could bring specific skill sets into the Time Bank and, because of their own experiences of homelessness, they understood the homeless people they would be Time Banking with. Services including hairdressing were provided by Time Banking through this route.

#### *Other lessons from the Broadway approach*

Generally, the experience with outside individuals and organisations contributing to the Time Bank was positive. There had, in one instance, been some sensitivities around how homelessness and homeless people were viewed among external participants, with inaccurate mass media stereotypes of 'homelessness' being referred to. This could undermine the self-confidence of Broadway clients and make them feel dehumanised and stigmatised, but such occurrences were very rare.

#### *Links with other Time Banks and community engagement*

##### *Key strengths of the Broadway approach*

Over time, links with other Time Banks had started to develop. Broadway was able to offer extra ways of exchanging Time Bank credits through these links. The links tended to be on a case by case basis, with individual Broadway clients and individual Time Bankers from external Time Banks exchanging credits. For example,

links with St Luke's Time Bank<sup>81</sup> had led to the offering of a hairdressing service and the individual providing hairdressing had been able to use the credits they had earned to pursue activities such as English classes, IT and dance via the Broadway Time Bank. Opportunities for food hygiene training and work on beauty skills had also been arranged through links with other Time Banks in London.

Again, the role of a dedicated staff advocating and developing Time Banking seems to have been pivotal to creating these connections with other Time Banks. Previous experience with attempting to connect Broadway clients to external Time Banks, before the Broadway Time Bank had been developed, was reported as sometimes having proved frustrating. Creating links between the Broadway Time Bank and other Time Banks, albeit on a case-by-case basis, appeared to be a more practical prospect, though the level of Broadway staff engagement, particularly in the earlier stages, could be considerable.

Community links had also developed as Broadway Time Banking became more widely known. Partnerships with voluntary sector agencies such as The Pirate Castle<sup>82</sup>, which offered canal boat crew training in exchange for Broadway Time Bank Credits and a partnership with the Royal Academy of Art, had been put in place offering workshops and gallery visits for Broadway clients who had skills in art (see chapters 2, 3 and 4).

### *Other lessons from the Broadway approach*

The management of risk was a key issue in developing community integration and other Time Banks. The issues around risk were described in greater detail in Chapter 3, but can be summarised as the management of risks that Broadway clients might face, or possibly represent, when involved in Time Banking activity that was external to Broadway.

While there had not been any serious issues in the operation of the Broadway Time Bank, risk was not an issue that had been entirely resolved. There were discussions about how to manage physical risk, including criminal record checks, but risks

---

<sup>81</sup> <http://www.slpt.org.uk/our-services/life-skills#st-lukes-time-bank>

<sup>82</sup> <http://www.thepiratecastle.org/>

existed in other respects as well. As noted in Chapter 3, one element of risk was the quality and reliability of what was being offered, i.e. validating whether anything ranging from an offer of gardening through to formal work and learning activity such as employment related training was likely to be of acceptable quality.

The management of risk was also an issue identified by some respondents in external homelessness organisations that had been in discussion with Broadway about the possibility of replicating the Time Bank. While positives could often be seen, there was also a concern with how risk would be managed.

*Another element that I couldn't get my head around or would need more thought was what responsibility do you have as an organisation to manage any risk that it may present with. So I liked the idea of you can teach someone guitar and someone can learn the guitar but what kind of information do you need to know about that person before they go into someone's home and how do you manage that? (External Service Provider, Y3)*

### **Information sharing**

*...you've got to reach different groups of people, some are really Facebook people, they might be on Twitter, some people might have smartphones, others don't get to check their email for a week or two, so then you're going to need to text. People change their phone numbers all the time and they do, so then you're going to need to find another way for them to find that information. I don't think stuff on a noticeboard is enough...but it is another way because some people do look at it. (Stakeholder, Y3)*

### **Key strengths of the Broadway approach**

Information provision for those involved in Time Banking was viewed as mixed. As described in chapters 3 and 4, while the use of posters, emails and other forms of communication was sometimes praised, issues with the accessibility of information on opportunities to spend Time Bank credits, and on the number of Time Bank credits that individuals held, were often identified by respondents. Information and communication issues could not be reduced to a single factor, as alongside the questions of how communication and information provision took place, there were also questions around why some Broadway clients did not seek, or engage with, certain kinds of information.

The strengths of the information provision by Broadway centred on trying to use multiple methods to stay in touch with Broadway clients and advise them of all the opportunities to earn and exchange Time Bank credits. Large, colourful posters, email contact and text messages were all employed to attempt to keep Broadway clients informed about, and engaged with, the Time Bank. It was not assumed that any one method of dissemination would be adequate for reaching clients who would prefer different kinds of communication and who would have differentiated access to information, e.g. for some email would be ideal, for others email might be impractical (see chapter 3).

Efforts had been made to increase digital inclusion among Broadway clients. A specific goal, alongside the gains centred on getting ICT skills to support work and learning, was to enable them to maintain access to Time Bank information.

*How do you get this information out to people? Everybody on our mail out list gets the same email, saying about the changes, and you can spend your credits in your local Time Bank, here's how you can find out where your local Time Bank is, if you need help with that process, contact me and I will liaise with the broker for you, but not everybody's an email person, some people don't really respond well to emails, or maps, and they need texts, they need phone calls...I would say that this is a universal problem in a Time Bank...there's always a sense that you've not contacted everyone...(Stakeholder, Y3).*

### *Other lessons from the Broadway approach*

Two other key lessons in replicating Time Banking for homeless people can be seen in the Broadway experience of information dissemination:

- The Broadway Time Bank lacked an information hub, there was not a central point where Broadway clients could quickly and easily access all the information they might need on where they might exchange and earn Time Bank credits or on the Time Bank credits they had available.
- Information provision, in and of itself, was not always enough for some Broadway clients who were engaged in Time Banking. Workers supporting Time Banking in Broadway often acted as brokers, not only signposting and providing information, but also facilitating and supporting the earning and exchange of Time Bank credits. *Advice* could be as important as information.

These points have been explored in more detail in chapters 3 and 4, but it is worth reiterating the key lessons for replication which they represent. Information dissemination for Time Banking has to be clear, comprehensive and very accessible. For some homeless people who are involved in Time Banking, the simple provision of information is not enough; they will sometimes require support to interpret that information. The role of the Broadway staff who acted as brokers and who more generally supported the Time Bank in providing advice and support to facilitate Time Banking, could be very important.

Information might need to be accompanied by reassurance, support and perhaps some practical assistance in order for a Time Banking opportunity to be engaged with. Over time, the need for advice and support might in some cases decrease, as the process of Time Banking became familiar and the self-esteem and confidence that could be generated through Time Banking increased (see chapters 3 and 4).

### *Resourcing Time Banking for homeless people*

#### *Key strengths of the Broadway approach*

There was clear evidence that the dedication of specific staff support for Time Banking, using an enthusiastic staff team, that included people with practical experience of Time Banking, had been instrumental in allowing the successful development of the Broadway Time Bank. As noted, prior to the development of the Broadway Time Bank, it had proved difficult to engage Broadway clients with Time Banking, because of both practical and attitudinal barriers.

The role of the staff who had promoted Time Banking within Broadway and more widely was pivotal in three respects (see chapters 2 and 3). The core roles that the staff team took in enabling Time Banking can be summarised as follows:

- *Providing information, advice and support to Broadway clients to encourage them to engage with Time Banking.* The staff team both explained and supported the process of Time Banking. During the early phases of Time Banking, this support was important in getting Time Banking established.
- *Providing continuity of support for the Time Banking process.* Broadway clients might only be in contact with services for a relatively short time in at least some cases, e.g. because their homelessness was successfully ended. Staff turnover

could also occur and periodic re-tendering of contracts for service provision by the London boroughs meant Broadway might start to deliver new services and/or lose some existing services. This could mean that Time Banking was working in a context where things could change over time. The staff team provided a constant reminder that Time Banking was available and also act as an information and support source for new clients, new staff and new Broadway services that were not already part of the Time Bank.

- *Facilitating links between the community, other Time Banks and the Broadway Time Bank.* The role of staff in creating these links was central, as they both promoted the Time Bank and sought to establish connections with individuals and organisations that might contribute to the Time Bank.

External agencies, exploring the use of Time Banking with Broadway during the replication phase, sometimes took the view that dedicated staff resources would be needed to make a Time Bank work properly. In particular, given the pressures on resources, these external agencies reported that Time Banking would need at least some specific support, as staff would be too busy in their support roles to orchestrate and support Time Banking alongside their other duties.

*First of all I liked the idea (of Time Banking) but in thinking whether we would do it my head was thinking we'd need dedicated staff who could organise and do this...so yeah that was definitely one of my immediate thoughts, that it would need resourcing, I don't think it's something you could add just on to someone's job. (Stakeholder, Y3).*

Within Broadway, views on the need for continued staff support for Time Banking were mixed. During the Autumn 2013 fieldwork, it was found that there was some support for the idea that Time Banking, now established, would become self-sustaining. However, some respondents within Broadway had doubts about whether Time Banking could be effectively sustained without dedicated staff support.

*Localised Time Banking might work quite well, because how does anyone in a hostel know what is going on? Word of mouth, it is just happening and it's there and it's in their face. (Stakeholder, Y3)*

*I think next year we'll see if that's really going to work or not, because the frontline project workers, they've got a lot to do anyway, so it can feel like, I think maybe there has been some resistance in some quarters that this is something extra that they have to do. Whereas actually, it's an opportunity that can make their lives easier and also contribute to the culture of the hostel. (Stakeholder, Y3)*

*It's good, I'm just disappointed that it's stopping, it's going to become very hostel based, so it's going to become very independently done in that sense. I'm just scared it might just fall flat. To me, Time Banking needs an organisation, it really does, it does not matter where the organisation is, but it needs an organisation. And if we start taking it out into hostels, some of our hostels, people move very, very quick, and to me it's just going to lose the momentum of being done somewhere, a major place, and everyone can get involved. (Stakeholder, Y3)*

*Taking into account there is a high turnover of clients in hostels and a high turnover of frontline staff as well so that message has to be passed on through all these changes...there's the danger of if one person takes hold of it and then they move on...the message can be lost if it's not as clear as it should have been. (Stakeholder, Y3)*

The presence of a visible, physical, hub in which group Time Banking activity, such as classes or art for small groups, took place was also seen as a strength of the Broadway approach by some respondents. The advantage was perceived as being the presence of a centre associated with Time Banking in which the reality of what Time Banking could offer was visible. It is important to note that Time Banking was also seen as a community activity that should not be restricted to one place. However, some concentration of group work and learning activity resulting from Time Banking, in one or two places, was thought by some respondents to enhance the visibility and accessibility of Time Banking.

*I mean we used to have IT going in there, art going on in there, creative writing group going on in there, music, all on the same day, we would have Time Banking activities going on because you have the space to run it and I'm the coordinator and I've got all these people delivering activities under one roof. And there's lots of people coming into the centre to use the services, and*

*while they're waiting to see the nurse or the welfare rights worker they might as well go and do a little bit of something, so it's like a captive audience. And we had that. We don't have those centres now...it was much better with a centre. (Stakeholder, Y3)*

### *Other lessons from the Broadway approach*

Dedicated resourcing had enabled the development of the Broadway Time Bank. The difference that the removal of that dedicated resourcing would make to Time Banking over time was uncertain at the point the evaluation drew to a close, as the process of withdrawing support was ongoing. The main staff resource had been redeployed to the replication phase for six months of the project in Year 4 (see Chapter 3). A key location in which group work and learning activity had been provided through Time Banking had also ceased to be available.

In the Autumn of 2013, there were some concerns that the absence of dedicated staff support and to a lesser extent, poorer access to facilities where Time Banking work and learning and other activities could be delivered to groups, might undermine the effectiveness and reach of Time Banking. How far these concerns might have been realised, and the extent to which Time Banking, which had been established across Broadway, would start to diminish, continue to work at a similar level, or perhaps go on to thrive, could not be established by the University of York evaluation. There is scope for a small, additional, study to explore how well Time Banking continues to develop through 2014 and beyond.

### **Main lessons for replication**

*I think you know if overall we were to look at marks out of ten, I think they've done a really, really good job and I think that if the [Broadway Time Bank] model's replicated and the lessons were learnt to make it even more successful you could potentially have sustainable best practice. (Time Banking UK Representative, Y3)*

For many respondents, Time Banking at Broadway had been a great success as an innovative form of providing support, building self-confidence, engaging Broadway clients with work and learning activity and starting to reconnect Broadway clients - who often faced multiple barriers to paid work - with full and part time

employment. Alongside delivering these positive outcomes, Time Banking was often seen as participative and enabling, as giving dignity and status to homeless people by showing their time, experience and skills all had value.

The key lessons for replication from the Broadway experience of Time Banking can be summarised as follows:

- Piloting of Time Banking for homeless people is essential. There is a need to ensure that Time Banking is carefully adapted to the specific needs of different groups of homeless people and is well suited to the wider environment in which it is taking place. Core lessons can be derived from the Broadway experience, but it should not be assumed it can simply be copied. A Time Bank for homeless families in a rural area, or for young homeless people in Manchester or Birmingham, could broadly follow what Broadway did, but would also need to be adapted to those specific client groups and circumstances.
- Flexibility is at the core of effective Time Banking with homeless people. This flexibility needs to exist at two levels. First, a Time Bank should be able to respond to and support a capable and work-ready homeless person with exchanging Time Bank credits in such a way as to enable them to get back into employment and access other support they might need. Second, a Time Bank has to also be able to engage with homeless people with support needs, particularly those with high support needs, at a lower level. Here, Broadway's awarding of Time Bank credits for basic activity, such as helping out around a hostel, brought homeless people with higher needs into Time Banking. A narrow definition of what forms of activity should be regarded as Time Banking would have limited engagement with some of the higher need groups of homeless people.
- Time Banking has inherent appeal to many homeless people. The sense that an exchange is taking place, of time and skills that are valued, gives a sense of dignity and helps support self-confidence. Once engaged with Time Banking, many homeless people will actively choose to remain engaged.
- Engagement is challenging with some homeless populations, particularly when they are likely to move on from homelessness services before having much chance to engage with Time Banking. Support with engagement in Time Banking might need to follow formerly homeless people as they are resettled

into ordinary housing after spending time in supported accommodation. Time Banking also needs to be integrated into mobile tenancy sustainment/Housing First services that immediately rehouse homeless people into ordinary housing and provide peripatetic support.

- Capacity to exchange Time Bank credits which is supported by high quality information dissemination is crucial to maintaining engagement with homeless people and formerly homeless people. It must be clear what Time Bank credits can be spent on and how many Time Bank credits a person has available. The greater the range of options there are in how to spend Time Bank credits, the higher the level of sustained engagement is likely to be. There is evidence from this evaluation and elsewhere that many homeless people want access to work and learning activities and to secure and keep paid work<sup>83</sup>.
- Risk management needs to be considered in the development and operation of a Time Bank. This becomes even more important in a context where wider links with the community and external Time Banks are being developed.
- Information dissemination is central to effective Time Banking with homeless people. No single means of information dissemination can be relied upon to effectively engage all homeless people but an informational hub, which serves as a reference point for all Time Banking related activity, is important. Alongside information provision, homeless people may often need advice and support in order to engage with Time Banking, particularly during the early stages of their involvement.
- Dedicated staff support can play a number of roles in enabling Time Banking with homeless people to be effective. Direct support can be crucial in encouraging some homeless people to engage with and to continue to use Time Banking. Staff can also build bridges between a Time Bank for homeless people and other Time Banks, as well as forging links with volunteers and external organisations in the wider community that will bring them into the Time Bank. Information dissemination and the general encouragement of Time Banking across an organisation is also an important part of what a dedicated staff team can do. In working with homeless people, where the client group, service

---

<sup>83</sup> Centre for Economic & Social Inclusion (2007) op. cit.

provision and staffing may be subject to quite high levels of churn, a dedicated staff team can bring new arrivals into Time Banking and ensure continuity of access to Time Banking.

## Progress in replication

### *Achievements by the Autumn of 2013*

By the Autumn of 2013, awareness of the Broadway Time Bank was described by respondents as having increased across the homelessness service sector as a whole. Time Banking UK had begun to direct charities and voluntary sector organisations which were interested in developing Time Banking for homeless people to Broadway for advice and information.

Direct replication of the Time Bank model was taking place in a drug rehabilitation project, which had a client group that included homeless people, in South East England and Broadway were also supporting the development of a Time Bank by another homelessness service providing supported accommodation in London. Discussions with other agencies were ongoing and included major service providers in London and Oxford. Work was also underway discussing the potential of Time Banking with Homeless Link, which is the membership organisation for service providers and individuals working with homeless people around England.

Interest from service providers in Ireland in Time Banking had prompted a visit to look at what Broadway was doing. There had also been visits to Broadway from service providers in East Anglia who were interested in establishing a Time Bank. Work was also ongoing in developing collaborations with Time Banks UK, including bids for further funding and in creating links with other Time Banks in London.

In 2012, being awarded the second place in the Andy Ludlow Homelessness Awards<sup>84</sup> for innovative use of volunteers was viewed by Broadway staff as having helped raise the profile of Time Banking. The evaluation undertaken by the University of York research team, reported here, will also be used to increase the profile of Time Banking, through a launch event in the Spring of 2014.

---

<sup>84</sup> <http://andyludlowawards.org.uk/>

As the University of York evaluation came to a close, dissemination of the idea of Time Banking for homeless people was underway and Broadway had embarked on a twin track strategy to facilitate replication:

- Using six months of funding for replication, supporting a staff member to directly support other agencies in developing Time Banking for homeless people. Broadway were also providing advice, support and encouragement to agencies working with groups of people who might sometimes be at greater risk of becoming homeless or who had experienced homelessness. Service providers working with people with mental health problems and with people with problematic drug and alcohol use had therefore been directly supported in developing Time Banks.
- Broadway also had an active publicity strategy, 'advertising' Time Banking through speaking about the concept and sharing information on Broadway's experiences. For example, a visit to Oxford involved discussing and sharing experiences about Time Banking with several homelessness service providers. Broadway also described Time Banking on its website<sup>85</sup> and had a presence on the "Timebanking UK" website, run by Timebanking UK<sup>86</sup>.

---

<sup>85</sup> <http://www.broadwaylondon.org/WhatWeDo/WorkandLearning/Timebanking.html>

<sup>86</sup> <http://www.timebanking.org/timebanks/broadway-2/>