

**Coordinating Time:
Mutual Aid, timebanking, and Communities in Crisis**

Haitong Xu (University of Chicago)

Althea Sellers (Haverford College)

Craig Borowiak (Haverford College)

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Introduction

The year 2020 will not soon be forgotten. A global pandemic. The ensuing global economic crisis. Uprisings for racial justice. Climate disasters and rising nationalism and political turmoil. Such cascading crises ruptured ordinary life for people around the globe, and have further exposed the limitations of the capitalist money economy while leading communities to revalue many things and relationships. Notably, the pandemic has heightened the visibility and social value of caregiving labor — labor which has always been undervalued within capitalist metrics. On a more rudimentary level, it has illuminated the basic human need for social connection and the extent of our social interdependence. Nowhere did this find greater expression than in the upsurge of mutual aid initiatives in the early months of the pandemic and amidst radical mobilizations for racial justice. With communities in crisis and economies in forced contraction, mutual aid initiatives proliferated. Operating largely outside of the capitalist money economy, such initiatives stepped into spaces of trauma and filled the breach left by broken markets and overwhelmed public systems. Though many were short-lived, these simultaneously addressed the needs of vulnerable community members and the needs many others felt to reconnect with community and to bridge social divides through acts of solidarity and cooperation.

Taken together, these various responses to crises point to the need for alternative approaches to time, social care, mutual provisioning, and labor. In this paper, we examine one such model: **timebanking**. A non-capitalist system of exchange rooted in principles of mutuality and cooperation, timebanking offers a novel way to build social connections and sustain community members outside the money economy without relying on charity. The centerpiece of timebanking is a refigured relationship to value, time, and labor. Within Time Banks, labor is compensated not

according to its traditional valuation in capitalist labor markets, but instead according to the quantity of time expended. In timebanking, “one hour of service is always worth one time credit, whatever the service” (Seyfang 2002, 2). Such egalitarian exchange systems are designed to counter hierarchical value systems within the mainstream economy and to provide opportunities for individuals to both give and receive assistance independent of employment status or monetary wealth. Unsurprisingly, timebanking and other forms of community currencies have frequently emerged or grown in times of economic crisis when the failures of conventional economic systems are most laid bare (North 2010; Collom, Lasker, and Kyriacou 2012).

Given that Time Banks provide more institutional scaffolding than many other mutual aid initiatives, they would seem to promise a more enduring alternative to conventional economic systems, even if at only a small scale. Diverse in their membership, missions, and organizational structures, Time Banks have indeed been lauded as tools for ethical economic exchange. But they also have drawbacks. Many go dormant after only a few years, and those that persist are often plagued by high rates of member non-participation. In order to further explore the potential of timebanking as an answer to economic hardships and social need, we believe it necessary to better comprehend the sources and meanings of timebanking longevity and success.

Drawing on interviews with time-bank practitioners and aggregate data from leading time-bank umbrella organizations, this paper analyzes variations in Time Banks’ duration, structures, practices, and facilitation. Whereas many assessments of Time Banks focus on size and longevity as principal indicators of success, we offer a different approach with a different temporality. To shift the perspective, we introduce the concept of a **Time Bank Lifecycle** defined around the

status and involvement of Time Bank coordinators, upon whose energies Time Banks depend. Merely prolonging the life or expanding the size of a Time Bank doesn't necessarily make it more successful at meeting underlying social aims and missions. We get a more nuanced perspective by looking instead at the different stages of Time Bank development, each of which brings its own challenges and accomplishments. Indeed, we find that some Time Banks have a more meaningful social impact when they are in earlier stages of development than when they are consolidated and mature. Success is ultimately shaped by individual Time Banks' missions, which may or may involve a long-term vision.

Literature Review

Defining and Describing timebanking

The literature on Time Banks is relatively small, yet growing. Most authors group Time Banks together with other types of alternative currencies, including LETS (Local Exchange Trading Systems) and local scrip-based currencies (e.g., Ithaca HOURS, Chiemgauer). Often referred to as “complementary currencies,” these financial endeavors are distinct in their encouragement of community building and spreading of values of cooperation and solidarity (Meyer and Hudon, 2017). While timebanking unquestionably is in congruence with these principles, it is also itself a distinct endeavor which we seek to define and explore independent of other forms of community currency.

Research on Time Banks has been conducted in a diverse array of countries, including the U.K. (Seyfang and Smith 2002); Sweden (Molnar 2011); Greece (Sotiropoulou, 2012); Australia (Smith et al., 2013); Finland (Eskelinen 2018; Eskelinen and Venäläinen 2020); Senegal (Shah

and Samb 2011); New Zealand (Ozanne, 2010); Japan (Miller, 2008; Hayashi, 2012); and Spain (Valor and Papaoikonomou, 2016), to name just a few. While Time Banks are diffuse in their design and specific function, they generally share some core values. Edgar Cahn, an individual often credited with first developing the timebanking idea in the U.S., describes four such values: the recognition of people as assets, the redefinition of the nature of work, the championing of reciprocity, and the accumulation of social capital (Cahn 2004). The recognition of people as assets requires “value[ing] them for what they can do,” or validating all skills and types of labor as sources of socioeconomic contribution. This also necessitates redefining the nature of work, and specifically recognizing that labor in the informal sector like childcare or household work has a central role in promoting our quality of life though its economic value has been systematically hidden by the market economy. By championing reciprocity, Cahn sees a central value of timebanking as making contributions with the expectation that “payback need not be directly to those providing the help.” This practice situates Time Banks as community endeavors, where investments in the Time Bank strengthen relationships community-wide, leading to the accumulation of social capital and community support for members.

The potential benefits of Time Banks are manifold, spanning economic, social, health, resource, ideological, and environmental domains (Collom et al., 2012). Time bank advocates tend to highlight Time Banks’ social benefits, emphasizing that the primary objective of timebanking is social improvement rather than mere economic advancement (Boyle, 2014; Gregory, 2015:104). Such social improvement happens through the promotion of socioeconomic inclusion and the fostering of social bonds. Time banks have been shown to bridge generational and social gaps while offering recognition of skills that are otherwise not valued in the conventional money economy (Seyfang, 2002, 2003, 2004a). By providing an alternative source

of economic livelihood, they can also help rebuild and support local economies while reducing dependence on the limited monetary resources individuals or families might have (Gregory 2009).

Theoretical Challenges to Timebanking

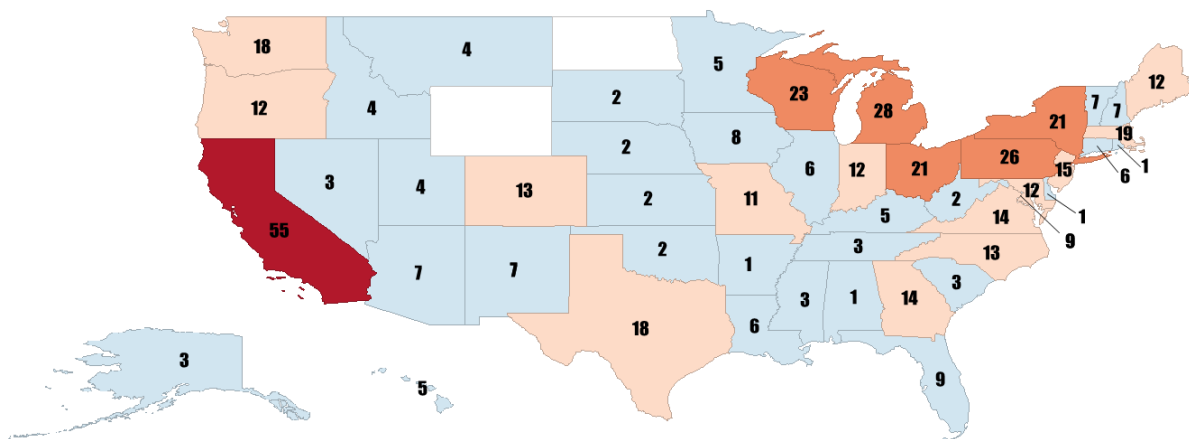
While there is wide acceptance that Time Banks have social benefits, there is debate as to whether they are merely additive to the capitalist money economy or more transformational (Glynos and Speed, 2012). Even among proponents, there is disagreement about how radical Time Banks can be. Some have argued that Time Banks are more symbolic than substantive in their impacts. They contend that Time Banks serve secondary rather than primary needs, which continue to be serviced through mainstream money economies (Dittmer 2013; Valor and Papaioikonomou 2016). Additionally, many authors point to the danger that Time Banks and similar complementary currencies might function as a backstop that helps shore up capitalism's excesses while reproducing neoliberal articulations of self-help as an alternative to the welfare state (Meyer and Hudon, 2017; Cahn, 2001; Collom et al., 2012). North (2006), for example, contends that Time Banks are less radical than other types of alternative currencies due to the way the volunteering ethos and emphasis on co-production are more readily co-opted by governments seeking to encourage labor discipline and enhance public services. Gregory (2015), by contrast, finds Time Banks to be far more radical on account of the alternative temporality reflected in Time Bank practice. Especially in an era of neoliberal austerity in which "time-is-money" calculations predominate and there is an incessant imperative to accelerate work, Time Banks present alternative time narratives in which "the measure of duration and exchange symbolised by the credit is of little worth in comparison to the feelings of pride and self-worth that they gain from timebanking" (117). Bryson (2007) and Cahn (2004)

similarly see radical potential in the way Time Banks refigure work and time. Bryson particularly points out the ways in which timebanking addresses gendered discrimination in the labor market. He observes a gendered bias in the hegemonic discourses of work-time, which systematically give priority to labor in the money economy while devaluing the different time demands of care labor. Timebanking is an example of an alternative that values such labor.

Practical Issues in Implementing and Sustaining Time Banks

Although they are less known than some other forms of noncapitalist economic practices, Time Banks have a surprisingly wide national presence, at least if measured by the number of states that host them. 2017 data from the two largest timebanking umbrella organizations, TimeBanks.org and hOurworld, reveal over 480 Time Bank initiatives across 48 states. Figure 1 displays this distribution across the country. This makes the number of Time Banks larger than the number of both worker cooperatives and food cooperatives in the U.S., even though the cooperative sector garners far greater attention.

Figure 1: Time Banks across the United States



Most of these Time Banks are nonetheless very small: 155 of them are listed as having 10 or fewer members whereas only 122 initiatives have a membership greater than 100 members. Time Banks with an extremely small membership are most likely in an early phase of development. Indeed, most of the Time Banks in the U.S. appear to have formed only within the last decade, since the 2008 financial crisis.¹ In the larger scheme of the national economy, they are perceived to operate “at a small scale and with limited economic impact” (North 2010:43).

There are multiple explanations for the limited spread of timebanking. Whatever radical potential Time Banks have is dependent on their ability to thrive within capitalocentric systems that make it difficult for people to comprehend noncapitalist alternatives (Gibson-Graham 2005; Gibson-Graham, Cameron and Healy 2013). The novel re-valuing of labor wrought by timebanking can be psychologically difficult to grasp. Participants often struggle to understand the difference between timebanking and traditional volunteering (Sefang 2004; Ozanne 2010:4). As Ozanne (2010:11) suggests, timebanking requires “changing your way of thinking.” Furthermore, participants must learn to see timebanking as a form of *reciprocity* rather than participating solely to offer or receive services. So how, then, do Time Banks succeed?

Having elements of both volunteering and market exchange, time banks must juggle multiple factors beyond merely the mutual provisioning of services. Some research identifies multiple things Time Banks must accomplish to be successful. This might include maintaining an informal structure, providing opportunities for personal growth and development, building off of existing peer networks, imbuing participants with a sense of responsibilities, and incentivizing continued participation (Ozanne 2010). These characteristics largely rest on the shoring up of

¹ While we did not acquire the date of establishment for Time Banks associated with TimeBanks.org, the overwhelming majority of Time Banks associated with hOurworld had formed since 2010. Though these data might reflect survival bias, they nonetheless reflect an increase of interest in timebanking after the financial crisis.

social networks and a focus on community building, reflecting the social value of timebanking more so than its economic alternative potentials. All of this requires a lot of labor, which is typically done by a committed coordinator or team of coordinators.

North (2010: 39-40) identifies five characteristics that long-lasting alternative money networks seem to have in common. First, such networks have *at least one core committed activist* to energize the network and make sure it is run well. Second, such networks have a *strong team-based management system* to handle the major logistical dimensions of running an alternative currency. Third, longevity is helped when a local state or voluntary body offers longer-term support, whether in the form of labor, small amounts of funding, or in-kind support. Fourth, long-lasting networks generally make extensive use of “commitment building mechanisms” that encourage participation, facilitate trade, and ensure adherence to currency norms. Finally, North suggests that such networks depend on a “large and dense network of like-minded people getting what they needed and with the skills to share.” Although North’s insights are meant to apply to complementary currencies in general, they nonetheless resonate powerfully with what we discovered in our empirical research on Time Banks. The longer lasting Time Banks we researched did indeed have the qualities North describes, and many of the shorter-lived Time Banks lacked one or another of these traits.

North offers a framework which we see as valuable in our own explanation of what constitutes a successful Time Bank. Implied in his account, however, is that longevity serves as a primary measure of Time Bank success. We are less convinced of that. Focusing on longevity implies that longer life is better. From this perspective, a weak Time Bank that limps along for years beyond what might fairly be regarded as meaningful functioning would be considered a greater success than a more deeply impactful yet shorter lasting one. Moreover, we believe

success needs to be understood as deeply contextual, both in reference to Time Banks' unique missions and in terms of the needs of participants. The appropriate time frame for provisioning support during an urgent crisis, for example, is very different from the time frame for addressing enduring forms of social alienation. We also believe that Time Banks function differently and face different challenges at different stages of their development. To better get at such contrasts and to develop a richer understanding of success, we push away from longevity as a principal framework and instead develop the concept of a time bank lifecycle.

Life Cycles of Time Banks

The idea that Time Banks have a life cycle was first introduced to us by Terry Daniels, cofounder of hOurworld, one of the largest international networks of Time Banks. Time banks, he suggested, go through different stages defined by the role and activity of Time Bank coordinators. We take and adapt his insights in this paper.

TABLE 1: the Stages of a Time Bank Life Cycle

Life Cycle Stage	Primary Characteristics	Major Challenges
Conceptualization & PreLaunch	The initial stage of Time Bank development when founder(s) get turned on to the idea of timebanking and begin researching and envisioning how to make it work in their community. A crucial period when the Time Bank mission and design are formed and community interest is tested.	<ul style="list-style-type: none"> ● Developing vision ● Research ● Team-Building ● Deciding on technology and governance models ● Assessing viability
Launch	The crucial opening stage in which coordinators begin outreach in earnest to recruit and educate members. Generally a period of great enthusiasm but also a period that requires great emotional and physical labor	<ul style="list-style-type: none"> ● Community outreach ● Recruitment ● Orientations ● Communication
Development / Active	A highly dynamic phase of development in which Time Bank coordinators very actively conduct outreach to communities to inform about the Time Bank and to educate and recruit members.	<ul style="list-style-type: none"> ● Refining best practices ● Fundraising ● Burnout of coordinators ● Poor transition planning ● Data management ● Routine monitoring and support ● Educating members
Consolidated	Successfully transitioned from the founding generation of Time Bank leaders/coordinators to a new leadership team. Time Bank membership stabilizes while governance increasingly routinized.	<ul style="list-style-type: none"> ● Loss of momentum ● Adapting mission & practices with new leadership ● Maintaining membership data ● Building sustainable funding and labor model
Orphaned	Time Bank coordinator(s) cease active monitoring and support, but members continue conducting time exchanges through exchange platform.	<ul style="list-style-type: none"> ● Avoiding dormancy ● Rebuilding
Dormant/Defunct	Although shell of the Time Bank infrastructure may remain, no active exchanges are taking place	

The life cycle of a Time Bank begins with its *initial conception* by one or more passionate initiators who either develop their own concept of timebanking from scratch or, as is more common, learn about the timebanking concept from others and are inspired to adapt the concept to their own community. Some of these initiators are engaged in larger solidarity economy movements, for which Time Banks are but one intervention among many others. Others are more narrowly focused on particular needs (e.g., caregiving for the sick and disabled) and see timebanking as a way to coordinate burden-sharing among similarly afflicted families. Some approach timebanking as a way to add functionality to an existing social service institution whereas others approach timebanking as a new free-standing initiative. It is easier than ever to start a Time Bank, but it still requires people on the ground to see the local potential, do the required research, make decisions about which timebanking formats and software to use, and build up a set of norms and expectations for how the Time Bank will operate. As important, preparing a Time Bank requires building relationships and finding partners. Like creating any organization, it takes vision and a lot of time and labor (sweat equity) to build a Time Bank from the ground up. In most cases, this starting-up time and labor is given without compensation (in time credits or otherwise) and out of dedication to the timebanking idea and to community-building.

During their *launching phase*, time banks usually have a small membership and limited funding. The organizational capacity tends to be low, and the initiating coordinators often have to manually overlook the matchmaking and bookkeeping process. And because a Time Bank needs to attain a critical mass for it to have a viable exchange network, these new coordinators have to devote a lot of effort in membership recruitment. All these put immense pressure on the Time Bank initiators. As a result, many Time Banks find it difficult to break through the launching

phase. Time Banks that are associated with a larger institution that provides better access to funding, organizational resources, and potential membership, tend to have relative ease exiting the launching phase of the life cycle.

As the new Time Bank continues to expand in size, it enters what we refer to as the *development phase*. This is the phase where the initiative truly comes alive. Thanks to their larger and more diverse membership, Time Banks during the development phase enjoy a relatively high volume of time-credit exchanges. Unlike during the launching phase, for a healthy developing timebank, most of the exchanges are made between members rather than devoted to the Time Bank's own operation. However, coordinators still need to play a proactive role in membership management. The organizational structure of a developing Time Bank often becomes more formalized and professionalized, and for those Time Banks with reliable funding, the coordinators might even be paid. Nonetheless, developing Time Banks still rely primarily on their initiators as coordinators, which sets this stage apart from what we describe as the consolidation phase.

As a Time Bank's leadership is eventually transferred away from the hands of its founders, it enters the *consolidation phase*. This transition can be a gradual process with minimal disruption to the Time Banks' normal operation. In other scenarios however, the transition of leadership may happen abruptly due to various leadership crises, such as burning out of volunteer coordinators or the departure of paid coordinators due to funding restrictions. Whatever the cause, a successful transfer of leadership is essential for the longevity of a Time Bank. Although the main asset of a time bank lies in its membership, the coordinators are responsible for the crucial task of membership recruitment, new member orientation, and in the

case of older time banks, addressing the issue of low membership participation rate. They are therefore central to the proper functioning of a time bank.

We have found that one way to identify healthy, consolidated Time Banks is by examining the composition of time exchanges as they relate to the Time Bank's own administration. While some Time Banks hire paid coordinators, most, if not all, Time Banks rely heavily on volunteers for their operation. These volunteer coordinators are usually paid with time credits issued from the Time Bank itself. In a healthy Time Bank, there is a high level of membership participation. And as a Time Bank becomes consolidated and increases in its institutional capacity, fewer hours need to be dedicated to its administration. Both these factors tend to lead to a decrease in the percentage of self-dedicated exchanges—time credit exchanges made between members and the Time Bank itself. By contrast, developing and unstable Time Banks may have a low level of membership participation while having to devote a lot of time credits towards fundraising as well as membership recruitment and management. As a general trend, a Time Bank during its launching phase has a high percentage of self-dedicated exchanges. But as the Time Bank consolidates, this percentage tends to decrease. This value varies significantly between initiatives. While well-consolidated Time Banks have 10% of self-dedicated exchanges, others - even those which have been established for years - may have more than 50% of self-dedicated exchanges. For newly-established Time Banks, this number can be more than 90%.

Those Time Banks that fail to achieve a successful leadership transition enter what we refer to as the *orphaned phase* of the Time Bank life cycle. During the orphaned phase, a Time Bank no longer has any active coordinators. The absence of coordinators limits the Time Bank's ability in new member recruitment and organizational outreach. Conflicts among members and

complications surrounding exchange matchmaking also become more difficult to resolve. If the Time Bank has a large enough body of active members who are familiar with the software system, time credit exchange will still be present. Some might even recover from the state of abandonment when some enthusiastic members take and reconsolidate the initiative. Those who fail to do so either shut down altogether or enter a *dormant phase* in which the software may still be intact and members may still have access to the exchange platform, but actual exchanges have ceased.

Methodology and Cases

In order to investigate the functioning of Time Banks and their potential for success at different stages of our theorized life cycle, we conducted a series of semi-structured interviews with Time Bank practitioners. These practitioners were largely current or former founders and/or coordinators of Time Banks. Their experiences were diverse: we spoke with current paid and unpaid coordinators, prior coordinators who had seen their Time Bank transition to a new leadership structure or organizer, and prior coordinators who had left their Time Bank in its orphan or dormant stage, among others. In these interviews, we investigated a whole host of topics and themes, questioning our interviewees' roles as coordinators, the challenges their Time Banks faced, and the larger chronological journey of their organizations. In our analysis, we focused particularly on the ways in which our interviewees spoke about success, the development and sustainability of their Time Bank, and their perspectives on the theorized model of the lifecycle of a Time Bank. In this analysis, we sought to understand how Time Banks vary

in their construction and potential for success—and to understand how coordinators themselves saw success in the timebanking world.

In addition to coordinators, we also interviewed founders of hOurworld and TimeBanks.org (formerly TimeBanksUSA), the two largest umbrella organizations in the U.S. that track and advise Time Banks and provide competing Time-Bank management software. In these interviews, we were able to probe more generally about the footprint and role of timebanking in the United States. We were also able to acquire quantitative data from these organizations, mainly records of the membership and current status of a diverse array of Time Banks. While we did not focus on quantitative analysis, this data provided us a useful opportunity to get an overarching sense of the current spread, geographic diversity, and levels of activity of Time Banks in the United States.

The current and prior coordinators we interviewed represent a diverse array of Time Banks, in terms of their size, age, current lifecycle stage, geographic location, and membership demographics. Overall, we conducted approximately twenty interviews covering thirteen distinct Time Banks. In some cases, we conducted multiple interviews with the same Time Bank at various stages in their development. The Time Banks we investigated varied in their construct, intention, and current status. The age of the Time Banks ranged from 20 years to barely one year old. One was still in the start-up/launching phase. Two were in the midst of a leadership transition (shifting from development to consolidated phases). Two were dormant when we initially contacted them. A third went dormant a few months after our initial interview. The Time Banks also reflect different demographic patterns. Three of the Time Banks were Black-led and explicitly organized around the empowerment of low-income BIPOC communities. One Time Bank served predominantly working-class immigrants who had recently arrived in the country

and many of whom don't speak English, while another Time bank has a large membership of international graduate students. The remaining Time Banks reflect varying degrees of racial and class diversity, albeit with a skew towards middle class and white membership. Our cases are spread across the U.S., including the MidAtlantic, Northeast, Midwest, Northwest, and Southwest regions. Our study unfortunately does not include any Time Banks in the Southern United States. In this and other respects our dataset is still limited, and developing a deeper understanding of each life-cycle phase would require expanding our research to recruit a still-wider pool of Time Bank practitioners. In what follows, we provide a sketch of some of the preliminary findings from our research.

Assessing the success of time banks

Though it may seem intuitive to judge the success of a time bank based on its longevity and operational scale, the life cycle approach to time bank development reveals the unavoidable reality that most time banks are not long-lasting institutions due to their organizational structures. Through our interviews with time bank coordinators, it is clear that many Time Banks face some inherent organizational dilemmas that are sometimes difficult to overcome. For time banks that rely primarily on the personal enthusiasm of charismatic leaders, the inevitable leadership transitions due to coordinator burnouts were often an extremely painful process if no transitional procedure had been emplaced. New coordinators who pick up the baton in haste rarely have the experience or enthusiasm of their predecessors. Such Time Banks often find it very difficult to consolidate themselves, and in the end fall into dormancy. While hiring paid coordinators can provide the initiative a higher level of structure, professionalism and leadership commitment, making it easier for these time banks to become consolidated, it also renders the initiative more

dependent on a stable source of funding. If the funding were abruptly cut off, the time bank can find it really difficult to adapt. A lot of organizational resources would also be spent on fundraising as the time bank frantically tries to pull itself out of financial precarity. In both these scenarios, the departure of coordinators may happen without warning, often due to events beyond the time bank's control. As a result, the eventual dormancy of a time bank initiative can often be difficult to escape.

The life-cycle model therefore can invite us to move beyond the fixation on organizational longevity. Although many time banks may not be long-lasting institutions, it does not necessarily mean that they do not have a significant community impact. Time bank as a form of alternative economy is championed for its diversity of socioeconomic benefits it could potentially provide. These include but not limited to provisioning, bridging social divides, combating alienation, empowering marginalized communities, fostering intergenerational connections, and public health. The measurement of a bank's success should reflect such diversity. To measure the success of a time bank using a purely quantitative paradigm rooted in longevity and operational scale is therefore too reductive. For such reasons, it is important for both scholars and practitioners to embrace a more qualitative assessment of the success of time banks. In particular, it is crucial for us to focus on what success means to time bank participants themselves, and this, more often than not, points to the transformative refiguring of social and economic relationships and mindsets within communities. The founder and former coordinator of The Cowry Collective, a now-dormant time bank organized principally around BIPOC communities in St. Louis, resisted thinking of success only in terms of size and duration, and highlighted the importance of personal connections:

“I thought about having chapters in the cities where I knew people who could, you know, help run it. And then I just thought, you know, isn't that just a capitalist model? (...) I think the connection part is where I would see the success being measured—long-term connections. (...) I mean, the lovely thing about time banking is ... people got to feel that they had agency to improve their lives versus, you know, you get to check in with the social service agency, where you're inevitably going to feel like you're 'less than' at some point... [through the Time Bank] everybody works together in a circular model, not a stair-step model.”

The founder and coordinator of the Southern Oregon Time Co-op, on the other hand, suggests that the success of a time bank should fundamentally be based on the experience of the individual members. After commenting on the challenges caused by low membership participation rate, he made the following remark:

“I don't want you to get the wrong idea. I'm being very blunt. There are a lot of people who would say our Time Co Op is a real big success, and it is for them. There are people who probably would tell you that their lives had almost been saved because somebody had an accident. They couldn't work, had no money. Members came in and helped them, so it's really offered a very valuable service.”

Personal accounts like these highlight the inadequacy of a purely quantitative approach to the assessment of time bank success, which can overlook the often subjective personal benefits in favor organizational robustness.

The ideological impact of joining a time bank is especially difficult to measure quantitatively. Time banks occupy a curious middle ground between market economy and conventional volunteer social work. The non-market nature of timebanking allows its members to embrace the social value of economic activities. This ideological transformation is not only an important benefit time banks may bring but also crucial for the proper functioning of the time bank. Indeed, one of the greatest challenges time bank coordinators report is persuading their

members to embrace a non-capitalist approach to handling time-based currency. The coordinator of Arroyo SECO Network of Timebanks explains:

“Sometimes people misunderstand it and they start holding work credits. Yeah, ‘I’m gonna get as many as I can.’ It’s not like money. It doesn’t matter how many you have, so I think there’s just a competitive mentality coming from capitalism that we have to break down and teach people collaboration. That’s a big deal because it’s still living in this competitive system. (...) I think people need to be trained in how to do meetings and how to do consensus and collaborate, and in patience and compassion. That’s what’s great about the time bank cuz the whole world needs to learn that stuff. Not the way capitalism has tripped—we don’t learn that in school. Nobody teaches empathy, compassion, and patience in school, or how to manage a meeting, and that’s essential for humans to interact.”

This opinion is also shared by other coordinators, such as the initiator of the Southern Oregon Time Co-op:

“The real reason is because we realize that although we were using hours, the consciousness was still modeled on dollars. See, so it was still an old paradigm. The new paradigm is on generosity (...) we tap into the feeling of each other, wanting to help each other, and then we’re inclined to be generous, right? It gets away from trying to get a good bargain, getting something for free. It gets into that biblical thing of it’s better to give than to receive. I don’t believe that. I think it’s equally good to give and receive, right? In the Time Co-op, it’s a little bit like therapy where some people need to learn how to give, and some people need to learn how to receive.”

Given the importance of the ideological impact of time banks, it is unsurprising that some time bank coordinators, such as the initiator of the Kola Nut Collaborative, believe that the message of the time bank is the most important measure of its success:

“For me, the success of the time bank is whether or not the time bank values get out into the community. So for me, I would see the success of the Kola Nut collaborative being the ability to connect communities to this idea around non-monetary exchange, and to connect communities to these ideas around time banking, you know, and asset-based community development.”

The importance of a qualitative approach to assessing the success of time banks is further highlighted by the fact that, for many practitioners, the time bank is a means to an end. One of the most notable benefits of time banks is that they can provide formalized non-market platforms for previously unacquainted individuals to build trust and solidarity through engaging in mutual exchange of skills and assistance, while highlighting the social component of economic exchanges. But once the sense of camaraderie is achieved and the social value of economic activities is widely recognized, the formal structure of the time bank may no longer be necessary, and the amount of resource needed for the operation of the time bank may even outweigh its benefit depending on the circumstances. Many time bank coordinators report that their core members often under-report the hours of work they did. For these highly enthusiastic members, the social elements of the exchange constitute their main gain, and the exact number of time credit they get from the work is only of peripheral importance. It is even arguable that in some situations, the most successful time bank is a time bank that no longer needs to exist. The former coordinator of the now dormant time bank Walnut Hill made the following comment in response to the question of whether its closure after five years implies failure:

“The outcomes that we get from Time Bank I think are countless and I think it affects people's lives, the people in the community and other communities. It's such a personal and positive effect. I don't know timebanking at Walnut Hill to be contagious, so it will take time and resources... maybe it will be our focus again. (...) I think you can change people's lives in a year and if it fades out, that's okay.”

This opinion is shared by the founder and coordinator of the Kola Nut Collaborative in Chicago, which drew its initial inspiration from the Cowry Collective's vision and experience. The founder describes:

“What I tell folks about the experience of Cowry Collective is that even though that timebank wound down, the connections and relationships that were made inside of that

Time Bank continue to form in themselves, and in things like solidarity economy St. Louis, you know, and other community endeavors that are happening out that way.”

Her views on success is echoed by the former coordinator of another now dormant time bank: Time Bank Media. While Time Bank Media failed to consolidate due to the departure of its initiator after eight years of operation, it helped to incubate a number of locally based initiatives that continue to bring socioeconomic benefits to the local community. Many former members continue to exchange their labor and service through a Facebook group similar to the time bank, albeit in a more casual manner. And some of the other programs sprouted from the time bank, such as the Media Free Store that provides items to its “customers” for free, continues to benefit the local community long after the time bank has ceased to operate.

On Postcapitalist Labors of Repair

One prominent theme that emerged from our interviews was the role of Time Banks in shifting capitalocentric ways of thinking about the economy and in exposing communities and participants to noncapitalist modes of interacting with one another. For many Time Bank coordinators, this was both an aspiration and a challenge. The challenge is exemplified in the words of the Cowry Collective’s founder/coordinator, who identifies both the influence of capitalist structures and the need to challenge the capitalist paradigm:

“I think we always have to think about [how] timebaking is situated within capitalism. And capitalism does things very quickly, to our detriment a lot, but that is just what we're based at. And so it's not just about getting people to... learn what timebanking is, and teach them how to use the software; There is a whole other... paradigm that we're like living in while we're trying to practice something that's anti capitalist.”

She goes on to suggest that timebanking’s alternative way of valuing labor and time can counteract some of the profoundly disempowering consequences of capitalist ways of thinking and being. She later remarks, “I really love the idea of recognizing the unique talents we have,

even if we don't see them as anything significant. I think capitalism just really just tricks us into just not feeling important.” Most of our interviewees shared this sentiment that Time Banks offer a novel sense of possibility in the face of the mainstream capitalist economy which simply doesn't work for many people. Numerous interviewees echoed this observation, as illustrated by the following quote from the coordinator of the Arroyo Time Bank in Los Angeles :

“Because the economy is so shitty, people are eager to learn about it. They're like, ‘Okay, tell me more. What do I do?’ A lot of times, people join just because they wanna get free stuff. They think it's a way to get free stuff, but then they realize it's more than that. It's relationship building.”

Time Banks provide material benefits for people in need. But the more significant contribution is linking such provisioning to restorative forms of community building. A cofounder of the Time Trade Circle in the Boston area, for example, characterizes her time bank as a response to the alienation and disempowerment community members were experiencing within existing systems of service delivery.

“I wanted to find something that would allow people, a social network, that would allow people to tap into it very easily. It needed to be a social network that you could access easily and you could give back. Many of the people we worked with were so disempowered. They were receiving services which left them feeling bad about themselves.”

The coordinator of a Time Bank in Portland, Oregon similarly observes how timebanking can restore trust in community:

“At the end of the day, what happens is, you know, you don't look at your neighbors or your community with distrust. In today's world, we are all attacked by these stories from the media of despair and hopelessness, and it's all one terror attack after another. It feels that you should fear or hate everybody around. When you have an organization like the Hour Exchange, you feel that perhaps another option could be possible.”

Along these same lines, the founder of the Dane County Time Bank describes how timebanking can be used “to make things happen that wouldn't...that aren't happening because of other

scarcity stuff, scarcity viewpoints in your community.” Timebanking can affect a shift in mindset from scarcity to abundance and possibility. In this spirit, the Cowry Collective founder suggests that timebanking can offer a form of communal joy that can serve as an antidote to capitalism’s demoralizing consequences. Timebanking can be “a fun experiment into what a utopia could be—in terms of how we get around capitalism... basically, in a way that's fun and joyful, and brings us together.”

All of this suggests that Time Banks can play an important therapeutic role in participants’ lives, not only for low-income and otherwise marginal and vulnerable populations, but also for more affluent white communities struggling with a pervasive sense of isolation. Several coordinators characterized this in terms of the basic need for communal connections that many feel deprived of in hyper individualized capitalist society. In the words of the Arroyo Time Bank coordinator, “ I think people really want community. They’re eager for it, especially in this town [Los Angeles] that’s very independent and people keep to themselves.”

The competitive capitalist paradigm, however, is hard to shake. As some of the previous quotations have illustrated, participants sometimes bring the competitive mindset into Time Bank practices. This is to suggest that participants must **learn** noncapitalist modes of being, including how to be generous as both a giver *and* a receiver. To again quote the coordinator of the Southern Oregon Time Co-op, “it's a little bit like therapy where some people need to learn how to give, and some people need to learn how to receive.” Ultimately, this coordinator concludes, people want to contribute:

“They want to break out of the greed-based economy. There's a feeling of it being toxic, so instead of exchanging money—which we all need—but there's a lot of fear attached to money. When we're exchanging in the Time Co Op, it's generosity.”

But such learning takes work. The founder of the Kola Nut Collaborative uses a garden metaphor to convey this:

“If you take a handful of seed and you just kind of go out and spread it on a vacant lot. And you're like, “Hey, I expected this idea to just grow if I threw it out there.” But that's not how it works. You gotta till.”

It takes effort to educate even willing participants into new modes of economic livelihood creation. And that labor generally falls squarely on the shoulders of Time Bank coordinators, who spread word about their Time Banks, provide orientations and educational material, communicate expectations, problem solve, keep people engaged, and bring a charismatic enthusiasm for the mission and purpose that can be infectious for community members.

It is in this context that we find that the life cycle framework particularly useful. Focusing only on a Time Bank's longevity would lead us to lose sight of the fact that it is often in the earlier stages of Time Bank development where the vision is most powerful and the visionaries most persuasive and engaged. The ability of a Time Bank to shift mindsets to new ways of thinking and being in the world frequently depends on the extraordinary energies of the people doing the communicating and the labors of building the economic alternative. It is often during charismatic early periods, before Time Bank practices are more fully routinized, that the magic happens.

On Crisis and Adversity

We began this essay with an account of recent crises and the need for mutual aid responses. Crises bring their own temporal frames for which concerns over longevity are often secondary to pressing present need. The theme of crisis recurred in our interviews with time bank practitioners, albeit with three distinct crises, each having its own temporal horizon.

Some Time Bank founders pointed to the 2008 financial crisis as a point of origin. As careers and life plans were thrown asunder by the crisis, people needed help managing their lives and finding new pathways forward. The coordinator for Time Bank Media (a time bank founded in the wake of the 2008 crisis), for example, describes how the financial crisis created the context that led him to the time bank.

“It gets people excited, yeah. Me, I mean in the very beginning that’s what I thought. I can go and see people that I wouldn’t have been able to afford otherwise. Like this life coach that gave me some time. Without the TimeBank, I was not going to see her.”

Similar attitudes were conveyed by the coordinator of the Arroyo Time Bank. The founder described the founding in 2008 as a “sudden boom.”

“We were 20 people in 2008. We started when the economic crisis began. People were very excited about it, like, “New currency? I love it,” so they got excited. We only had 20 people for our first month or so, but then I was talking to a girl at a party who worked for the L.A. Times, and she said, “I’m writing an article about that.” The day the article came out, we got 100 new applicants, and we had no application process. Ever since then, we’ve had anywhere from 10 to 30 applicants, every single month, streaming in constantly.”

Faced with economic turmoil and austerity conditions, as well as the sense of abandonment and anxiety that came with unemployment, lost savings, and uncertainty about the future, timebanking was a natural fit to address needs, restore a sense of self-worth, provide social support, and illuminate alternatives to the economic system that had wrought such havoc.

The 2008 crisis brought a particular type of shock and dislocation to which timebanking offered a response. Crises vary however. For some, the crisis can be deeply personal and individual, such as when an accident happens or when pressing needs emerge that simply fall through the cracks of existing economic systems, such as illustrated in a previous quotation from the Southern Oregon Time Co-op. For these situations, timebanking can be quite literally a lifeline. For communities marginalized within racial capitalist societies, such crises can

simultaneously be both immediate and a daily occurrence. Several of the Time Banks we researched were focused on low-income, immigrant, and/or BIPOC communities. The founder of the Kola Nut Collaborative describes the relation between timebanking, the need for money, and the different valuation of time within marginal communities.

“I began launching a Time Bank, in a community, in a community where people's time is valued very differently. And so, you know, if we're talking about timebanking being the only way that we exchange, well people have very hard material needs that they might need dollars for, we need to make sure that we go find those dollars and get them into the community. But we can certainly have timebanking here as an alternative way that other types of needs are met.”

The founder of the Cowry Collective similarly links her vision of timebanking with the need for racial justice.

“I thought of it as a project for black empowerment. Basically, I wanted it to have members who were all African American. And so I just invited a handful of friends and contacts of mine, I think there were about nine or ten of us who met. For the first time, we met at a black-owned bake shop that had recently opened. And it was just important for me to be intentional about looking at racial justice from the inside—like black people being able to have the control over how they want to improve their lives.”

Many black communities find their life conditions shaped by racial capitalist forces well beyond their control. Timebanking offers a way to assert some agency. Similar themes are conveyed by the cofounder of Reciprocity Time Bank in Philadelphia. In an interview conducted on *the Ujamaa Hour* webcast with Mike Strobe (founder of the Kola Nut Collaborative), LaTierra Piphus links the founding of the time bank to the need for healing that many Black women in particular experience in daily efforts at survival and on the front lines of struggles for justice.²

“Understanding the concept that we can do this on a consistent exchange and support each other in a very intentional way in an apparent reciprocal way. We often find ourselves just pouring [ourselves] in everybody else. Doing this for a friend and that for my family. But you don't often receive support that was sufficient. Especially working with black women, we were noticing issues with us always showing up because there were issues around our agenda and the different expectations that are upon us to like

² The interview is available at <https://www.facebook.com/watch/?v=328503711441823>

mother everybody or take on everybody's burdens by really carrying the community on our backs and needing something to show up for us."

Founded in 2017, the Reciprocity Time Bank is one organ of a larger worker cooperative called the Womanist Working Collective that is dedicated to healing and collective organizing by women of color in Philadelphia. Whereas always only being a recipient of social services can be greatly disempowering, so too can only being a caregiver and never a care receiver. For many Black women organizers, there is a shared sense of trauma, grief, and emotional burnout that comes with the unreciprocal labors of caring for community. "Collective healing isn't going to happen in isolated spaces." For such communities, timebanking can offer a form of reciprocal care and recognition and restoration.

The Covid-19 pandemic introduced a different type of crisis altogether, with additional challenges for community outreach given the need for social distancing. The actual and potential role of timebanking in helping people cope with the crisis is ambiguous. In our conversations with timebank participants we encountered a general sentiment that timebanks could be a powerful resource for mobilizing mutual assistance of both material goods and service. In some cases, such as the Dane County Time Bank, that does appear to have been the case. In other cases, however, coordinators report very little change in time bank activity; neither a spike nor a drop. While existing time banks might be a valuable resource for crisis-struck communities, we encountered skepticism that time banks might form in the heat of a crisis of this magnitude. The Cowry Collective founder makes this clear when she reflects on the importance and temporal dimensions of crisis and trust-building. Referencing adrienne maree brown, she observes how difficult it would be to create a Time Bank in the heat of a crisis such as the Covid pandemic. It takes time to build trust.

“I really saw that [timebanking] could be something that people could use when a crisis happens. And then it's really necessary to prepare ahead of time. Not just stocking your pantry with food, but... ‘moving at the speed of trust’... There's no way you could build a Time Bank [under such conditions]. I say there's no way. It would be much harder to build a Time Bank and build that trust that you need to have the exchanges going well, during a crisis.”

Conclusions

Most studies of timebanking, as previously stated, lump timebanking in with other forms of complementary or alternative currencies. Furthermore, the studies of timebanking which do exist treat Time Banks in a relatively static fashion. We seek to establish a more dynamic account of Time Banks. Time Banks have different needs and operations at different stages of their development. A well-established Time Bank with years of operation and a large membership base is different from a start-up Time Bank whose small membership base is inspired by the newness of the form. This can also be understood as Time Banks having a lifecycle.

Coordinators play a powerful role in determining the goals and trajectory of their Time Bank. In charting a vision and taking primary responsibility for bringing people in and maintaining a healthy level of activity, coordinators don't only handle the necessary logistics. They also define what Time Banks *are* and what they want their Time Banks *to be*. Several of the timebanking practitioners we spoke with highlighted to us the necessity of complicating conventional, capitalocentric measures of success. Time Bank coordinators largely did not define success as the longevity or profitability of their institution. They instead saw success as the ability of their Time Bank to fulfill its stated goals, and facilitate larger ethos of solidarity and mutuality. Detailing the life cycles of Time Banks grants us a tool to investigate the potential for

success at each stage of timebanking, and highlights to us how the potential for success in timebanking is not closely tied to its profitability or level of activity.

In our work, we seek to situate a more nuanced understanding of the success of a Time Bank by developing further the notion of a time-bank lifecycle. Drawing on the voices and perspectives of time bank founders and coordinators themselves, we complicate the capitalocentric norm of success as measured by the longevity and profitability of an institution, and instead recognize that the success of a time-bank can be understood through its location in our theorized life-cycle, and its ability to promote norms of solidarity, mutuality, and community growth at each of its stages. We will introduce our model of the life-cycle of a Time Bank alongside a series of interviews with coordinators of Time Banks who offer perspectives on various stages of the life-cycle, in order to understand how our theorized model is actually experienced in the timebanking community. We see our theoretical contribution as having practical implications for strengthening the future of the timebanking movement, as well as for its promotion of community-centered norms, which we see as essential answers to capitalist practices of scarcity, competition, and discrimination.

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