On the night of July 26, 2012, returning from work to the Brooklyn apartment where he’d lived since 1985, August Scott heard the sound that would change his life: “There was a clap of thunder—BOOM! Then I saw the fire. Everyone had to evacuate.” Scott’s entire apartment building burned to the ground. He wasn’t hurt, but he lost all his possessions.

Thankfully, Scott was already a long-time member of the ArchCare TimeBank, a community program in which members “bank their time” providing and receiving volunteer services as needs arise. When TimeBank staff and members learned what had happened to Scott, they sprang to action. TimeBank members donated basic necessities like clothes and bedding; they helped him search for new housing; one member helped him secure an emergency grant worth a few hundred dollars to help him get back on his feet; and another member took him shopping.

In the five years since, Scott has spent much of his free time giving back. He is a regular volunteer at soup kitchens and nursing homes that are TimeBank “organizational members,” and he has also spent time tutoring a young member. He does all this in addition to working as a security guard.

“I appreciate the help of all the people from the TimeBank,” Scott said. When asked why TimeBanking is important to him, Scott replied with a quote from one of his heroes, John F. Kennedy: “Here on Earth, God’s work must truly be our own.”

The core concept of TimeBanking is simple: for every hour of service that members provide to one another, they earn an hour which they can redeem for an hour of another service for themselves. For example, if Hank spends an hour teaching Maria to use her computer, he is awarded an hour which he can spend to have Sally weed his garden or have Ignacio teach him Spanish. One hour of service is always equal to one hour of any other service. TimeBanks typically use a web-based system to track member information, offers, and service exchanges.

All TimeBanks also share five core values:
• **Assets** - Everyone has something of value to share
• **Redefining Work** - Building strong families, revitalizing neighborhoods, making democracy work, advancing social justice
• **Reciprocity** - Helping as a two-way street
• **Social Networks** - Reweaving communities of support, strength, and trust
• **Respect** - Respecting where people are in the moment

*(Text adapted from [TimeBanksUSA](https://www.timebanksusa.org)*)

The world’s thousands of TimeBanks differ in how they establish and administer such a system. And it is the flexibility of TimeBanking that makes it such a dynamic tool for community organizers and volunteer coordinators.

For example, many TimeBanks enroll not just individuals but also organizations as TimeBank members, meaning that individuals can “bank hours” by volunteering at these organizations. This allows TimeBanks to offer people a diverse array of service opportunities, while also providing organizations with a group of volunteers who are incentivized to serve.

Exchanges between groups of TimeBank members are also encouraged. If one member wants to teach others to make homemade pasta, a group can come over and learn. If some members want to learn Microsoft Excel, another member is willing to teach them, and a local organization offers access to its computer lab, then a free Excel class is born, courtesy of the TimeBank.

Some TimeBanks are flexible about the earning and spending of hours, allowing members to go into “debt,” meaning they have received more hours than they have provided. In such cases, TimeBanking serves less as an “alternate currency” than as a mechanism for building *social capital*, strengthening the networks of mutually beneficial relationships that enable a community to function effectively.

Most TimeBanks invite anyone to apply. But to balance inclusion with safety, many require attendance at an in-person orientation session, personal references, and background screenings. An essential part of any TimeBank application is the service checklist, where TimeBank members indicate what services they are willing to offer. Additionally, this document usually serves as a guide to what TimeBank members can request from one another.

TimeBanks vary in governance and sponsorship. Most TimeBanks are grassroots and member-led, with no paid staff. This structure is very cost-effective, but requires some members to commit much of their time to administrating the TimeBank (enrolling new members, brokering service exchanges, liaising with organizations, etc.). Grants, donations, and organizational partnerships and sponsorships help sustain some TimeBanks. TimeBanks have been leveraged to address a variety of social issues and have received grants from an array of funding sources, supporting elder care, juvenile justice, adult and child education, neighborhood improvement projects, mental health, and more.

Over the decades, some TimeBanks have closed their doors, even after many years of success. In some cases, the TimeBank was able to give members notice so members would have time to use their earned hours. In the case of [TimeBanksNYC](https://www.timebanksnyc.org), a city initiative that came to an end in 2014, its members’ hours were honored in full by the ArchCare TimeBank. Regardless, the relationships of mutual support formed through the TimeBank continue even if a TimeBank is no longer operating. That’s social capital at work!
No More Throw-Away People

There is no single story of how the TimeBank movement came to be. But it wouldn’t be what it is if Edgar Cahn, lying in a hospital bed in 1980, hadn’t felt so useless.

Cahn, a civil rights lawyer who has helped found the Legal Services Corporation and a law school, explains it this way in the documentary film, Time As Money:

I got into thinking about TimeBanking really for two reasons. One was I had been involved in the Civil Rights Movement, from the 1960s and earlier. I was Robert Kennedy’s speechwriter...We were winning battles, but from my point of view we were losing the war on all the things that mattered, in terms of fundamental disparity and opportunity.

The second piece that got me involved in TimeBanking was in 1980, I had a major heart attack. People did not give me much of a chance to live. I was receiving excellent care, but frankly, receiving care does not make you feel very good. I felt useless...That was 1980, and we were declaring a lot of other people useless: folks who were being laid off in Detroit, folks living in Appalachia, folks on Native American reservations, teenagers, folks on public assistance. My sense was, I didn’t think they liked being labeled useless any more than I did, lying there in the hospital bed.

Cahn became intrigued by a system—somewhere between a grassroots community program and a new economic paradigm—that would recognize the skills, talents, and time of everyone, including people dismissed as useless for their health, or age, or poverty. This system would leverage these overlooked abilities to address the needs of the underserved and to help undervalued people reclaim their sense of purpose. People would “bank their time” helping each other; one hour of any service would equal one hour of any other service, whether it was housekeeping or bookkeeping, furniture repair or writing assistance.

As Cahn wrote his first book on the subject, Time Dollars (which would be followed by No More Throw-Away People), a similar concept to his had already shown signs of success in Japan. There, Japan’s own TimeBanking pioneer, a woman named Teruko Mizushima, had engaged people (mostly housewives) in serving the needs of Japan’s aging population and redeeming their hours of service for favors from each other.

So by the late 1980s, when similar skill-sharing and alternative currency projects had begun to spring up around the U.S., Cahn’s proposal to use TimeBanking to address the needs of seniors found a receptive audience in the Robert Wood Johnson Foundation. They agreed to fund five pilot projects across the U.S., which would tap the time and talents of community members to serve seniors. New York City’s pilot was hosted by Elderplan, a Medicare/Medicaid service provider; its first director was a recreational therapist named Mashi Blech.

The ArchCare TimeBank

Today, as Director of the ArchCare TimeBank, Blech is a veteran in the movement. The ArchCare TimeBank is one of many that puts the TimeBank concept into practice every day: members trade hours of errands for career counseling, art lessons for clothes alterations, and more. They share dishes at monthly potluck dinners in three neighborhoods and lead trips, classes, and workshops for one another. With more than 1,300 members of all ages and counting, the ArchCare TimeBank is one of the largest TimeBanks in the world. Blech says:

It’s been such an honor for me to enroll New Yorkers as TimeBank members and be part of this
supportive community. The substantive relationships people have made through the TimeBank have exceeded my wildest dreams. People of all backgrounds have come together relating to this concept of sharing services with neighbors who need them. What I hear most from members is how grateful and secure they feel knowing that the TimeBank is there for them no matter what happens.

As a TimeBank member herself, Blech provides and receives services, helping to weave this city-wide community of mutual support:

Some members provide much more than they receive, but everyone's moment of need comes. Ms. R, a TimeBank member, provided more than 800 hours of service to her neighbors and local organizations over a four year span without receiving anything —until she broke her foot. Her fellow members came to her aid, doing her errands and shopping, escorting her to and from appointments, and even lending her a spare wheelchair. Ms. R lives alone, but thanks to the TimeBank, she was not at all alone when she needed help most.

The ArchCare TimeBank is free and open to everyone in New York City. Their website [3] contains more information about the program and how to join.

**Community Connections and “Social” Services**

Ms. G had told her ArchCare social worker that she felt idle and lonely; her polio confined her to a wheelchair, and she lived alone. She was looking for opportunities to serve her community, and also for someone to help with her writing hobby. So she joined the ArchCare TimeBank in Fall 2015. Now
she volunteers regularly at a soup kitchen and also receives writing assistance and friendly calls from a TimeBank member. “I am contributing to society and it makes me feel good,” she says. “I like how I’ve been treated in the TimeBank. They made me feel important, more than just a volunteer. They make me feel valued.”

Her case illustrates that TimeBanking is about much more than volunteer service—it’s about connecting with a community of other people.

Arguably the most important service that ArchCare TimeBank members provide is socialization. People have enrolled in the TimeBank after losing loved ones, or to occupy otherwise empty retirements, or to reengage with their communities after years of social isolation. And whether by getting some help at home, attending potlucks and group activities, or sharing their untapped talents, many people have found new joy in life.

ArchCare, one of the largest health care systems in New York, has sponsored the ArchCare TimeBank since 2014. The TimeBank has been leveraged to address the social isolation of some of ArchCare’s health plan members. As of March 2017, more than 80 ArchCare members had been matched with TimeBank members for socialization services like friendly phone calls, visits, and prayer, as well as more hands-on tasks like mail assistance and technology lessons.

Feeling depressed after her mother’s death, ArchCare member Ms. L was referred to the TimeBank by her nurse. She was matched for friendly phone calls with a TimeBank member. “She’s such a positive person,” says Ms. L, after she and the TimeBank member had been speaking regularly for six months. “Whenever I get off the phone with her, I feel better...I love that somebody reaches out to me, that I can talk to somebody. I’ve suffered through something, and she really makes a positive impact on me... I just hope that she stays in this program and I continue getting calls from her.”

Some ArchCare members offer and have the opportunity to provide service to others, despite their challenging health conditions.

All ArchCare members are surveyed after six months of being matched with TimeBank members. So far, 100% of respondents report being satisfied and having benefited in some way; 67% report improvements in mental health; and 86% report that the TimeBank helps them feel less alone.

A Growing Movement

TimeBanking really has come a long way: TimeBanks can now be found in 40 countries, addressing a range of issues. Edgar Cahn is CEO of TimeBanksUSA, which supports TimeBanks across the country with education and software, and he has dedicated the last few decades to promoting TimeBanking around the world. Mashi Blech leads a national group of TimeBank leaders engaged in healthcare initiatives. August Scott remains an active and loyal TimeBank member.

TimeBank members open their hearts to not only help one another but also to be helped by one another; it is a different feeling than just service, making the role of the TimeBank staff different than just “volunteer service coordinators,” even while drawing inspiration from the volunteer leadership profession. TimeBank staff must inspire their members to receive and provide.

“We value reciprocity,” says Blech. “Just as we engage our members to provide services, we ask them what they need. The openness to receive help from a neighbor, to be done a favor rather than to pay for a service, is at the core of TimeBanking. More — it’s at the core of community.”