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Working Paper 132: Time in Service Design: exploring the use of time credits to deliver social policies

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Time in Service Design: exploring the use of time credits to deliver social policies[1]

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Abstract

The recent economic recession and governmental response to the crisis have created a number of problems for social policy provision in the UK. One key area concerns the delivery of public services during a time of "public sector austerity". Over the last ten years the time banking movement has been developing across the UK. Imported from America time banking is a community currency movement based on time which seeks radically to change the way in which service users not only engage with the services they use but dramatically to change the dynamic between user and provider. This paper will outline the time bank movement and its development in the UK and how it has been associated with the notion of co-production. It then moves on to discuss practical aspects of policy implementation where time banking has played a key role, illustrating this with examples of policy in practice explored in previous and continuing research by the author. Finally consideration is given to the potential similarities of co-production with the Westminster Coalition Governments' idea of the big society: illustrating key questions that need consideration. The paper concludes by arguing that time bank based co-production offers a tool for social policy to help deliver welfare services at a time of austerity, with potential to help re-engage and empower users of the welfare state.

Key Words: Co-production, Time Banking, Welfare Reform, Big Society

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Introduction

As with previous recessions the current economic crisis has opened up debate around the nature and purpose of social policy. The oil crises of the 1970s generated debate around public spending which is once again the focus of debate between government and opposition parties. The proposed cuts question some key assumptions of welfare services, such as the provision of universal policies like child benefit, with suggestions that policies be targeted at certain income thresholds. Yet the guiding hand of these cuts remains attached to the neo-liberal arm of governments that has developed since the late 1970s. This paper considers the potential of time banking for welfare services looking to meet increasing demand with fewer resources.

Time banking is a form of community currency designed to promote reciprocal relationships within communities to enhance service outcomes. The idea of time banking will be considered with the underpinning commitment to co-production, the belief that providers and service users, combined, produce more effective services. From this contextual discussion some practical applications will be explored before giving consideration to how co-production/time banking relates to citizens empowerment within public services. In conclusion the paper seeks to present time banking as an additional avenue of practice and resources from which welfare services can draw upon to provide services during the current "age of austerity". Additionally attempts are made to locate the debate within wider policy issues so that the topic of time bank based co-production can be placed within existing concerns of social policy: in particular the recent development of co-production literature tied to the Conservative proposal of the "Big Society".

Time Banks – the basics

Developed in the 1980s by American Civil Rights Lawyer and activist Edgar Cahn, time banking is a form of community currency embedded in a style of practice which seeks to reform public service provision (see Cahn and Rowe, 1998; Cahn, 2000). The fundamental idea of time banking is a form of exchange based on time. Each hour of voluntary work a person contributes within their local community, equals one time credit. These credits can then be used to access services from other volunteers in the local community, in an approach similar to skill exchange initiatives. This differs from mainstream national currency, and many other community currencies, in that value is not attributed to the *type of task* conducted or the skill required, but *the length of time* within which the activity is conducted. The same idea applies to the use of credits: thus a one hour credit entitles the bearer to one hour of service. As the idea developed it also became possible for time credits to be exchanged for goods. For example students who help young peers improve the literacy and numeracy skills earn a time credit for each hour they volunteer: these can then be collected over the course of the term/year and exchanged for refurbished computers to assist in their own studies (Cahn, 2000: 128-31).

The way in which these exchanges occur have some similarities and differences to other community currencies. One key difference from other currencies, such as Local Exchange Trading Systems (LETs), is that time banking relies on a "time broker". The time broker is a key figure in time bank development, not least because s/he is responsible for overseeing and monitoring the time bank but also, for our present concern, with connecting people (see Gregory 2008; 2009a for a detailed account of the time broker role in developing time banks). For example, if Tim takes part in a litter pick with his local youth group one Saturday, earning two time credits, it is the time broker will introduce Tim to Enid: who earns time credits by giving piano lessons. The credits that Enid earns are then exchanged with Grant who is contacted by the time broker because Enid needs help with her garden and Grant offers gardening services to earn credits. Thus the time broker maintains interactions by being a point of contact for people looking to earn and spend credits, because s/he will have collected information on what services people are willing to offer.

Building on this we can see key difference from market based exchanges. As Alford (2002) explains, the market is based upon *restricted exchanges*, defined as taking place between two people. Here person "A" has something that person "B" wants and will hand it over to person "B" in exchange for an amount of money set by market price: thus the interaction is limited to two actors. Time banking however operates on the idea of *generalized exchanges*, where exchange takes place between three or more actors who do not benefit from exchange directly, but indirectly. Thus whilst person A has something person B wants, person B is unable to offer something to person A in exchange. However person A will still exchange with person B, knowing that s/he will receive something in return "further down the line": for example when person C who received something from person B is able to offer a service to person A.

Time Bank – developing the idea

Time banking was adopted in the UK in the late 1990s, (drawing on the experience of the American model) and around 108 time banks are in operation (NEF, 2008). These time banks have been set up in a wide range of welfare fields from community development and health care to youth work and prison services. Whilst the UK largely adopted Cahn's approach there are some key differences which need to be highlighted.

Firstly, as maintained above, the time credits can be used in the acquisition of goods (such as refurbished computers), yet Seyfang (2006) highlights the ruling by the Department of Work and Pensions (DWP) that prevents similar practice in the UK: as such "purchases" would count as earned income. For Seyfang this dissuades potential participants with clear economic needs from accessing a wider range of services. Secondly, again in relation to DWP guidelines, participation in time banking by some benefit claimants is seen to indicate an ability to work which will impact on the level of benefit entitlement: subsequently deflecting these potential participants away from time bank practice. These rulings have an impact to such an extent that in his forward the a New Economics Foundation report on time banking the Chief Executive of Timebanking UK warns people on benefits to check with their local job centre before participating to see what impact earning time credits is likely to have (NEF, 2008).

It is worth noting that Williams (1996) shows how, in relation to LETS, Australia has legislated to allow welfare recipients to earn a LETs currency as long as it remains within the allowed uses of the legislation. Such a move actually provides clarity for the earning and use of a community currency and is something that should be considered in relation to community currencies generally, and time banking specifically in the UK. Thus the condition that LETs income is counted towards the income test for social security is removed. However three restrictions remain in place: members must continue to look for work; any Australian dollar earnings on LETs is not exempt from income assessments; and the social security system is certain that the LETs in operation is actually a community-based system focused upon maintaining skill levels and the help people maintain formal contact with the labour market (Williams, 1996).

Yet the question remains as to why time banking is necessary. According to Cahn there exist two economies within society: the core and market economies. The core economy contains family, democracy and community, whilst the market economy contains everything else, although other, such as Marquand (2004) would likely dispute this claiming that there exits private, public and market spheres – separating the family and the market from the public sector. Tensions exist between these two economies for, on the one hand, the market economy values scarcity and that which produces further money; whilst, on the other hand, the core economy values the common – those activities/goods that do not generate money. Cahn argues that the social problems experienced in the core economy are being exacerbated by policy solutions that draw upon the values of the market economy. These solutions are doomed to fail because they rely on values of competition, conquest, aggression and acquisition (Cahn, 2000: 59). It is Cahn's argument that the implementation of market values within the sphere of the core economy generates solutions which draw on values and beliefs which are actually detrimental to the target of intervention: generating greater problems in the long-term. Thus policy makers are delivering "solutions" which remove community members from their community and from solutions: counter to effective practice.

Cahn argues that successful outcomes in public services relies not only on the input and effort of service providers but also the activities and involvement of service users. Without the latter, optimal outcomes can never be achieved. Whilst professionals are able to offer advice, exercises and services to tackle the stresses and disorders of contemporary (life from obesity and smoking cessation to welfare aims such as high educational standards), these outcomes cannot be achieved without effort/input from the service "user". Thus time banking offers a means whereby not only is the production input of service providers engaged in service delivery, but is also encouraged: through the notion of co-production.

Co-production

Co-production as a term was first used by Ostrom and colleagues (Percy *et* al 1980; Parks *et al* 1981) to describe a specific form of user involvement in public services. This engagement was based on service users playing a key role in delivering services. For Ostrom (1997) this could take two forms: either through direct engagement with service providers or as additional work outside the remit of services. Policing illustrates this difference. Whilst the police, as a public service, are responsible for producing public safety this safety can be co-produced with local people. As Parks *et al* explain, on the one hand, and without police involvement, local people can fit locks to their front doors thus increasing their own safety; whilst on the other hand, police patrols of the area also enhance community safety. In this way both the providers and beneficiaries of community safety are involved in its production: although not by working together.

For Parks *et al* (1980) the potential of co-production rests upon its ability to improve the effectiveness and efficiency of local government. Here the vital relationship between the client and service provider was defined as one that jointly produces the service outcomes. It is within this approach that the initial ideas around the consumer/client as a central aspect of the production process are discussed to highlight the need for consumer/client production in ensuring that service production is successful. Consequently this work claims that successful production relies upon resources, motivations and skills of consumers and there is a need to pay attention to this in the production process.

This approach to co-production has continued to expand its focus specifically on 1) the need for the service provider and citizen to work together to provide final outcomes; 2) citizen involvement in producing their own services; and 3) how this improves overall efficiency of the service. Thus whilst Brandsen and Pestoff (2008: 497) outline different modes of co-production, the term itself is reserved to describe a specific interpretation of user involvement: an arrangement where citizens produce their own services at least in part.' For Whitaker (1980) co-production offers a contrast with lobbying or traditional approaches to engagement which often only truly engages representatives. Thus co-production takes three forms: citizen requests for assistance; citizen provision of assistance and citizen/agent mutual adjustment (both interact with each other to reach mutual understandings of the problem before determining how each can play a part in its solution). Others have taken the term and argued for its use with regards public sector efficiency.

Lam (1997) argues that success depends upon an array of rules which specify divisions of work create positive incentives for contributions and help parties maintain stable, mutual expectations from each other. The advocates of time banking would claim that the time credit mechanism helps to develop and achieve these aims; they would claim, in fact, that the core values of this definition of co-production largely involves these ideas, especially around mutual/reciprocal relationships. Interestingly Lam also refers to the use of clear definitions of participation to reduce the cost of participation and the potential conflicts which may arise as a result of excessive participation. Thus participation is encouraged but "technical tasks" remain the province of regular producers. Nevertheless co-production offers a means of establishing collaboration between government and citizens to renew legitimacy and purpose of government; improve trust and interaction between state and citizen; and develop a pathway towards improved services which are both more efficient and more personal (Parker, 2007a; 2007b). Consequently, for Parker, the operating system of public services changes to one of participation where the focus is not on what resources people can bring to a service, but what they can offer to others. This however is not a critique of the provision of public services *per se* but of how services are currently configured. The focus is on what the government should do: 1) building peoples capacity to play an active role; 2) remodelling services around peoples daily lives; 3) new ways of reorganising and strengthening connections between formal and informal factors which shape outcomes.

This all stems, largely, from the belief that co-production does not occur at the level of community meetings or some form of citizen jury, it happens at the point of service delivery. To that end, co-production must grow out of a deeper and complete understanding of how services impact upon people's everyday lives. In so doing it will become possible to achieve efficiency gains through co-production because the process changes the behaviour of service users (Parker and Heapy, 2006): as engagement in the co-production process changes these attitudes and behaviours towards more positive service outcomes. Whilst Cahn's (2000) approach to co-production shares some similarities with these ideas, his concern is less with efficiency and behaviour change but with ensuring that public services not only value the core economy but also build upon the capabilities of service users. This conception of co-production rests on four core values: treating people as assets; a redefinition of work; reciprocity; and social capital; and utilises time credits as a means of ensuring that this labour is forthcoming.

Treating people as *assets* makes it unacceptable to define people by what they need, and focuses instead upon what they can contribute and their capabilities. Cahn's *redefinition of work* allows contributions by women, families and the community to be considered and not just work as defined by the market, consequently ending the exploitation of these contributions by the market economy with time credit awarded in recognition. This is vital to Cahn's division between the market and non-market economies in society and the need to remove the application of market values in non-market settings. The *reciprocal* nature of the time bank system ensures that along with rewards participants can have control over shaping and delivering their services. Finally through co-production and its engagement of local people in community settings, *social capital* is generated by the interaction, thus reinvesting trust, reciprocity and involvement in communities. It is necessary to point out that terminology used here has been treated uncritically as the scope of the paper does not provide space for engaging with critical discussions of explicit, core notions of co-production, such as reciprocity (see Fitzpatrick, 2005; Land and Rose, 1985); social capital (Jordan, 2010; Mackian, 2002); implicit views on community (Fremeaux, 2005; Mowbray, 2005) or even the possible impact of participation within community empowerment (Cornwall, 2008; Dinham, 2005, 2006).

The New Economics Foundation, have built upon the conception of co-production developed by Cahn and explain co-production as a practice 'to engage and involve the beneficiaries of a service in the delivery of the service itself' (NEF 2004a: 5). They have also played a key role in the development and promotion of time banking within the UK. Yet Bovaird (2007) develops a useful typology for analysing forms of co-production. Drawing on a range of case studies Bovaird's typology highlights various forms of co-production dependent upon the roles adopted by professional service providers, service users and their communities in relation to service planning/design and delivery. Bovaird (2007: p.6) identifies seven co-production relationships, each developing from different backgrounds and motivations. This typology is based around three connected approaches to service planning: professionals as sole service planners; professionals and users/community as co-planners; and service planning with no professional input into service planning at all. Each of these approaches to planning interacts with a parallel set of three delivery forms: professionals as sole service deliverer; professionals and users/community as co-deliverers; and service delivery with no input from professionals at all. Taken together, these two dimensions produce nine different variations of provider/user relationship. Two of these do not form a co-productive relationship, being professional-only and community/user-only patterns of planning and supply. The remaining seven forms are all co-productive, to different extents, involving relationships formed by professionals, service users and communities: with one "pure" form of co-production at the centre where professionals, service users and communities play equal roles in the design and delivery of services.

Time Banking – in practice

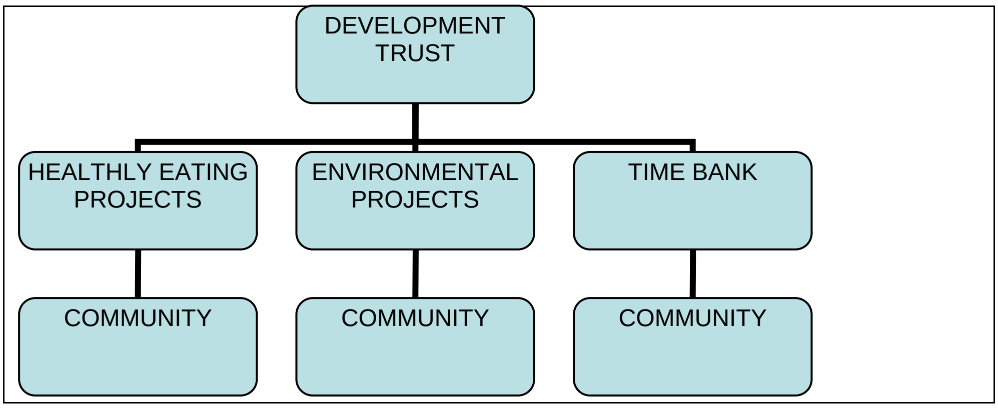
With the theoretical foundations outlined an examination of time bank implementation at the practical level is necessary. Detailed accounts of this practical aspect of time banks has been presented in detail elsewhere (see Cahn, 2000; Drakeford and Gregory 2010a, b; Gregory, 2008, 2009a, b; Seyfand and Smith, 2002) the intention here is to provide only a brief account which will achieve two aims: firstly it will familiarise the reader with practical aspects around the development of time banks; secondly it will provide a basis for considering the development of co-production relationships in the following section.

The role of time banking within the community setting has been used to engage local people in a range of community development projects through the notion of "active citizenship". This takes a different approach to time bank theory as co-production was not an aim of the development workers (Gregory, 2008; 2009a). Here time bank based development work offers a range of activities which local people voluntarily participate in. For each hour given they receive an hour credit. This can then be used to access a range of services provided, in this instance, by the Development Trust. Child care, Bingo, cabaret nights, plays, clay sculpting classes and education courses are just some of the ways in which people can spend credits (many focus on collective activities rather than individual ones, focusing on fostering social capital and network building locally). Earning credits also takes a number of forms, from littler picks to working on development trust projects (such as helping run the local café, being a Street Ambassador, participating in Carnival preparations, even some education courses can earn credits, such as first aid, as they have wider community benefit). Again there is a focus on group activities over individual ones. Additionally such approaches differ from the "person-to-person approach" established by Cahn (2000).

The time broker plays a central role in this process as s/he has to develop new ways of earning and using credits. Three main core approaches identified in earlier research (Gregory, 2008) are as follows: 1) the time broker and agency self-generated ideas; 2) connecting peoples skills and interests through membership forms; and 3) local people's self-generated ideas. The first of these can be most clearly seen in the following example. The development trust awarded time credits to those who used their clay sculpting skills to participate in building a monument/bench for the local park being created by the Trust. Here, not only has the trust supported capacity building by offering clay sculpting services, it has then utilised these skills within its own projects. Membership forms also play an important role as new members identify what skills they already have and what they are have an interest in participating in. Thus during the research the time broker reported how archery classes were being established as new members were showing an interest and a current member was a qualified instructor: the time broker here has made connections that may otherwise go unnoticed. Finally individuals have also shown a willingness to develop services. Prior to the research fieldwork two schemes (a cooking class and a local history group) had been established. Here local community members who wish to share their skills/interests with others locally are able to approach the time bank with an idea and seek assistance putting it in to practice – with support from time credits.

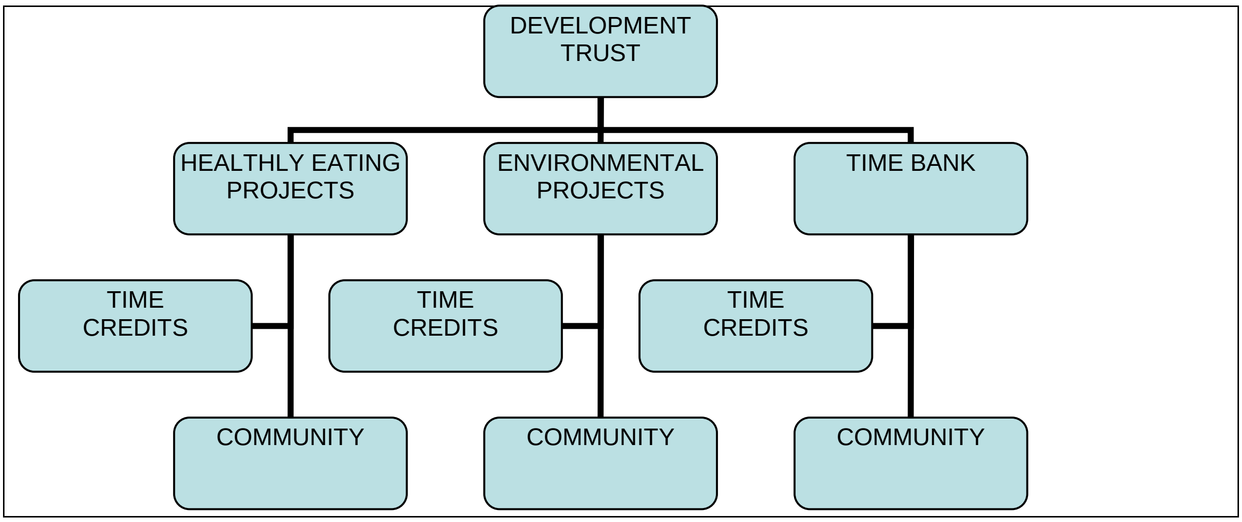
The practice of time banking has, however, had an impact upon the organisational structure of the Development Trust. As figure's one and two, below, show, the time bank was initially a separate project with the umbrella of projects operating in the community. Yet as the use of time credits became increasingly popular the practice was transferred to the other projects offering new ways of engaging local people and new methods of earning credits for local people. Nevertheless, the time bank remained a separate project in its own right and was not engulfed by the other projects as a practice mechanism. However there are a number of challenges to developing time banking practice that must be considered.

Figure One: Project Delivery Structure



From: Gregory (2008: 55)

Figure Two: Embedded Time Credit Structure



From Gregory (2008: 55)

Boyle (ND) presents a number of these, claiming that agencies may have difficulty in understanding the idea of co-production and have concerns with regards handing responsibility over to service users. It is important to note however that the difficulty in understanding concepts can go both ways, as the time banking idea and exchanges based on time require service users to consider new and different ways of engaging with services and each other (Gregory, 2009a). This can be difficult and daunting to grasp at first because time credits use a completely different value system as the basis of exchange: consequently this may generate reluctance to actually get involved. Here the view of James (2005) is key: it takes time and care to establish time banking to ensure that people understand what they are designed to achieve. Although James' concern is with people understanding that time bank practices requires both earning and using credits, the sentiment is relevant here. Within the Development Trust an approach was adopted which sought active groups in the community, to encourage credit earning through activities people were already familiar with. Gradually this was built upon to attract a wider range of people and a broader range of activities.

Boyle (ND) outlines some further challenges around staff objections to the possibility of complying to peculiar working hours to fit in with service user designs (working to "community time" rather than "office time"); also a fear that staff jobs would become vulnerable to cuts because greater responsibility is being handed over to service users themselves. Additionally tensions may rise with regards official targets which, Boyle claims, do not fit neatly with co-production outputs possibly making funding difficult to achieve. However the Development Trust reported in this research found time credits a useful measure of illustrating their ability to engage people in their services, which proved to be beneficial for funding applications. Finally, for Boyle, the rigid hierarchical nature of services prevents the full benefits of co-production being realised. Yet it is possible to see from the example discussed here, that the Development Trust not only adapted their structure to apply time banking more widely, but started to develop new forms of engagement with the community and their decision making processes. However at the time of the research it would not be possible to claim anything more than these processes were being developed; their effectiveness would need to be evaluated at a later date.

Other challenges have been set out by Boyle *et al* (2010) for the mainstreaming of co-production. Here concerns have been raised around: 1) difficulties in commissioning co-production activities because commissioners currently lack the tools for determining the value and potential of co-production based services; 2) generating evidence of value, here co-production based services operate differently to other services and so what is valued as effective inputs and outputs are not measured in the traditional way as are current public services; 3) taking successful co-production services to scale; and 4) developing professionals skills, as co-production requires different ways of working with service users than current practice. Some possible solutions are offered in this report arguing for a change in how services and managed and delivered; a change in the way services are commissioned and for an opening up of new opportunities of co-production. This said there will still be some challenges to practice which such changes do not address, and this precipitates a need for more "action based research" into co-production practice to fully consider theoretical aspects of co-production within the day-to-day practice settings of public services.

Whilst this is tied closely to the work of the time broker, there is a need to comment upon the whether this develops co-productive relationships; especially as active citizenship was the initial focus on the Development Trust.

Co-Production Relationships

The form of co-production developed within this case study has been discussed previously (Gregory, 2009a), in relation to Bovaird's (2006) typology. It can clearly been seen that the 'user co-delivery of professionally designed services' co-production relationship was central to the relationship between the Development Trust and the community: for the Trust planned service delivery with the beneficiaries; for example the park redevelopment, orchard management and carnival projects. Each was planned by the Trust, with the time broker determining how local people could be involved. Thus time credits are used to deliver the projects aims.

However this can be complemented by Bovaird's 'user/community co-delivery of services with professionals without formal planning or design' relationship. Here responsibility for activities is taken up by the community with professional service expertise accessed when necessary. Community interests determine service development the level of professional service provision required, for example, the cooking class established by local people and the local heritage group.

Consequently it is possible to see multiple co-production relationships between the time bank staff and local residents. These relationships of co-production are not limited to one form and can change and adapt over time, related to the success of time banking practice and the way in which it develops. As such it can be argued that whilst co-production may not be the reason behind developing time banking practice initially, there is something about the practice which ensures its development. For example, the development of Street Ambassadors to involve local people in decision making processes of the Development Trust opens up space for new co-production relationships. However at the time of the research it was unclear exactly how effective these would be or what form they would take. What remains apparent, however, is that time banking need not develop one form of co-productive relationship; it can be a source of multiple forms of co-production. The relationship between the different stakeholders depends on how time credits are used and the location of service providers and users with regards the activity: ranging from service led, user led and joint endeavours.

Whilst the focus on community development initiatives allows for an exploration of the structure and development of time banking, it only gives partial insight into the benefits of time banking for welfare provision. Consideration must now be given to two key aspects for the design and delivery of welfare services with regards time banking.

Benefits for Service Design

Time banking and the associated concept of co-production offer two key potential benefits for service design and delivery: user empowerment and additional resources.

It may seem that co-production shares a resemblance with the notion of personalisation and debates around user participation. Where personalisation is concerned Carr (2008) explains that the starting point explores the strengths and preferences of the individual person and considers the networks and resources they are already connected to. It is based on the idea that the individual is best placed to know what their needs are and how they can be best met, before investing the individual with the power to make decisions regarding their care once all the relevant information and support has been provided. In practice personalisation requires that collaborative, local partnerships develop to offer clients a range of services to meet their needs; tailors support to people's individual needs; supports the role of carers; ensuring universal services are open to all and promote early intervention and prevention.

From here we can distinguish some differences between personalisation and co-production. Whilst personalisation focuses on the intention to meet individual needs, co-production focuses upon the role services users can actually play in delivering services. In co-productive terms a service user isn't a passive recipient or a "care manager" determining what services best suit their needs; rather they are a producer. They are involved in developing, designing and even delivering the services on offer to the community and are able to access those services that they feel would best benefit them. They may even be involved in delivering services they themselves do not use, but others in their community do: this centres on the idea that people are "assets", that they have skills and capabilities which allow them to be active creators rather than passive recipients of welfare. It moves beyond the notions of choice to incorporate a more positive view of service users based on capabilities. However it is important to bear in mind that personalisation has been associated with the wider social policy reform of the previous New Labour Government. And whilst it is possible to link the core values of human dignity and worth; social justice; service to humanity; integrity and competence (BASW, 2002; cited in Carr, 2008: 8) to co-production, the term, as outlined above, also brings its own core values to the table and so has in mind a more specific form of practice.

Expanding the idea of user participation in welfare, Beresford and Croft (Beresford, 2001, 2002a, 2002b; Beresford and Croft, 1994, 2004) argue that a distinction exists between participation as defined by the New Right and the Third Way (a consumerist approach) against the definition presented by welfare service user movements (a democratic approach). So on the one hand, Beresford (2002b) argues, consumerist approaches to participation search for service user input into service provision whilst holding preconceived ideas over the outcome of this input: thus resulting in no change in the control and distribution of power. On the other hand, the democratic approach ensures 'that welfare service users and other citizens have the direct capacity and opportunity to make change' (Beresford, 2002b: 278), making outcomes less certain. This model is associated with libertarian and transformative ideas and argues that direct payments are one means by which the disability movement views a shift in the distribution of power. Although it is possible to question how effective and suitable direct payment schemes are (Hunter, 2009).

The role of time banking in developing a different form of participation based on co-production can now be made clear. A link can be established with the democratic idea of changing power relations presented by Beresford. This is possible because time banking draws upon the capabilities of local people to give them an active role in service design and delivery and thus altering the power relationship between service user and provider. Service users can be given greater say and ability to determine what services are on offer and when they are made available. However this will depend heavily upon the form of co-production that is adopted. Bovaird's typology offers a range of different potential relationships each providing varying amounts of power and control to service users and providers. Thus whilst in some systems, service providers may remain the most powerful actors in co-produced systems, in others the power can be completely in the hands of service users.

In Cahn's model there is no clear cut distinction between the power relations, as Cahn gives little explicit attention to the balance of power in service relationships. Thus through time bank practice power may still very much rest in the hands of service providers in others circumstances the reverse is true. More often than not there exists attempts to share power by service providers, but this may be something that develops overtime. For example the community development project started off by using time banking techniques to engage the community but in accordance with the service provider's agenda. Yet gradually this has changed as increasing numbers of local people have joined the time bank scheme leading to an expansion of the services offered, many of which have been suggested, designed and led by the local members.

Finally some consideration must also be given over to the role played by the time credits as a resource. As North (2006) explains, focus on "time money" has drawn attention to the benefits for the socially excluded in providing them with additional resources. This has been considered in relation to local economic development, drawing on the research discussed here on community development (Gregory, 2009b). The focus here moved consideration from the benefit of time credits to individual resources to consider potential benefits for local business. It is perhaps, therefore, possible to take this a step further to reflect on how time credits offer public services additional resources.

Through a person-to-agency model it becomes possible not only for the service to be a source of credits but also a recipient: these credits could be used in a number of ways. Service providers could of course continue to use credits to engage with local people in developing services and improving outcomes. But it is also possible for agencies to exchange credits with each other (NEF, 2008). Here the aim is for agencies to develop collaborative working, to share learning and to share resources and assets. It is believed that through this model it will be possible to deliver better services through a more efficient use of resources; to develop greater efficiency in terms of the use of agency assets and to move towards a more sustainable future. The claim is that this approach is best suited to developing holistic, joined-up services within social care, mental health and children's services and contains benefits for devolved area-based budgeting (NEF, 2008: 17). However there is a need for further research into this developing model of time bank practice before anything more than these speculative benefits can be drawn out.

Co-production and the Big Society

The idea of the big society is one that is receiving increasing attention as the new Conservative-Liberal Democrat coalition government rolls out its policy and legislative agenda. The original idea is said to be connected to the work of Philip Blond, who has developed critique over the way in which in modern Britain 'the state… has dispossessed the people and amassed all power to itself… This centralisation of power has made people passive when they should be active and cynical when they should be idealistic' (quoted by David Cameron in his Hugo Young Lecture; Cameron 2009). This is based upon a reading of modern British history moving through three phases: 1) the post-war state expansion which "atomised and separated" once-strong communities; 2) the development, on the left, of the "politics of desire" in the 1960s – here the left embraced hedonism and moral relativism; and 3) the Thatcherite unleashing of the free market (Harris, 2009). This latter phase fused with the second to promote a form of individualism which removes public morality and feeds the growth of the state as the government becomes more intrusive into a society that is out of control. Thus Blond builds up a critique of both market and state to develop a theme whereby '[b]oth seem to support each other's monopoly interests and both disempower and destroy civil society' (Blond, 2008d). As such there is a need to roll back government to revitalise community spirit and restore the intermediate civic institutions which preceded the welfare state. Consequently Blond (2008a, b, c, d, e, 2009a, b, c) argues for a need for localism as the solution to state and market monopolies and that the current economic crash has undermined the current economic orthodoxy which opens space for new ideologies (as has occurred in the past with the adoption of Keynesian economics and Thatcherite Neo-liberalism).

In his Hugo Young lecture David Cameron (2009) articulated much of his vision of the big society, drawing from the analysis provided by Blond. Following these themes, Cameron criticises the Labour governments time in office as one of increasing state expansion: a consequence of its Fabian influences. Subsequently this has generated a paradox of the big state: it has not only contradicted the claim that collective responsibility is inherent in state action by actually promoting selfishness and individualism but it has removed power and responsibility from individuals, thus further "individuating" them. Whilst critical of the state, Cameron is careful to point out that this is not a call to remove the state: rather it must be reimagined. Drawing on the argument of Fukuyama that:

"'[t]here is a certain assumption that civil society, once having been damaged by the excessive ambition of government, will simply spring back to life like brine shrimp that have been freeze-dried, and now you add water to them and they become shrimp again. It is not something that you can take for granted'" (quoted in Cameron, 2009)

The state maintains a role in engineering the move from state action to social action: and many of the policy proposals set out by the Conservative Party claim to seek to do this (Conservative Party, no date). What is less clear however is the role of the state once this shift has occurred and many of the services and functions that were previously the purview of the state are now carried out in communities by local people. Additionally many of the criticisms of the state reflect those often targeted at Neo-liberal markets, said to underpin all governments since Thatcher (Clarke, 2004; Fourcade-Gourinchas and Babb, 2002; Hall, 2003; Jessop, 2002; Peck, 2004; Turner, 2007). Yet Cameron does not seem to adopt Blond's critique of the market, in fact little is said about the market in relation to the big society. Is it possible that what we are actually seeing is an attempt to shift the blame of the consequences of neo-liberal individualism from the market to the state? Similar arguments have been successful for the Cameron led-Conservative Party in the past: the shift in blame for the economic recession from the financial sector and bankers to government spending and borrowing is the clear example. This perhaps reflects Gailbrath's (1958/1999) argument that private sector failure is often blamed upon the public sector in an attempt to ensure cut backs in public sector spending, rather than invest in the sector so that it is, percentage wise, as large and the private sector.

The clear message to be found, therefore, is that the state must be used to remake society: through public sector reform; reform to empower communities to come together on local issues; and through cultural change. This reimagined state must "galvanise, promote and encourage" the private sector – although as Toynbee (2009) points out this contains undertones of the nudge thesis (Thaler and Sustein, 2009) and so the "little platoons" of civil society will be "nudged" towards a 'culture of responsibility, mutality and obligation', through the use of the 'available levers – institutions, funding, social pressure – to deliver cultural change and build the Big Society' (Conservative Party, no date: 1). Exactly what form those levers will take, however, remains unclear.

So whilst Cameron adopts Blond's critiques of the state, and seems to remain silent on the market, he readily adopts the localism ethos and the "panoply of civic organisations" which state expansion is claimed to have dissolved. This has led some (such as Yvette Cooper, when Secretary of State for DWP (in Grice, 2009) and Ed Miliband, leadership contender for the Labour Party (in Freedman, 2010)) to critique the big society as a return to 19th century welfare. Other critiques however (Freedland, 2010) have been more considered, seeing some benefits within the idea, but claiming that it is attached to the wrong political ideology. Thus, for example, Cameron claims that both community activists and social enterprises are key to developing the big society. Yet he views activists as having less inclinaction and time commitment than social enterprise in community activity and adopt a more "informal" approach: this claim can be criticised on two fronts. Firstly, as Freedland illustrates, community activism requires time and commitment to the locality, to "place". Yet the conservative economic doctrine requires labour flexibility in both time and location (already similarities to Tebbit's on your bike claim have been aired by the new government, Kite, 2010). This flexibility contradicts the ethos of the big society as people require fleixibility *from* work, not *to* work, in order to engage in "social action" (a point emphasised by Coote, 2010a, b). Further the lack of market critique in Cameron's vision fails to create space within which this tension can be addressed.

Secondly, and on a related note, community activists require greater amounts of inclination and time commitment to be involved locally in their communities. Such activities are done on top of existing work, leisure and family commitments, whereas the running of a social enterprise fits solely within ones work life and is limited, both in terms of the time and effort dedicated to the task, to the working part of our daily lives: community activist informal activities are in addition to this and surely show greater commitment and "community spirit".

Big Society as Co-production?

It is from this point that some consideration can be given to the connections between co-production and the big society. Firstly there are critiques of the idea from the perspective of co-production, arguing that the increase in the reach and work of the voluntary sector requires the use of the public sector (Boyle, 2010; Coote, 2010a, b). Yet whilst this is designed to be a critique, it can possibly be countered by the idea of Cameron's "reimagined state": it is not so much removing the state and its services but changing the state so that it can achieve greater voluntary sector engagement and work. However, as Coote (2010a) argues, it is not a transfer of power and responsibility that is necessary but a new partnership between the state, communities and individuals. Such a partnership must be accompanied by 1) a shift to a 21 hour working week; 2) higher minimum wages; and 3) flexible working conditions. Thus this approach to a new (co-productive) partnership actually opens up space to critique the market which Cameron's vision fails to achieve.

Here it is possible to link in with ideas around a living wage (Bennett and Lister, 2010; Fuller and Kenway, 2001; Grover, 2005, 2008) and basic incomes (Jordan, 2010; Van Parijs 1992, 1997, 2005, 2009). Such changes to welfare provision may increase opportunities for people to engage with the big society. Whilst Freedman (2010) notes that the Conservatives are unlikely to support the living wage, Jordan (2010) argues that the *Dynamics Benefits* report by the Centre for Social Justice (set-up by the now Secretary of State for DWP, Iain Duncan Smith) offers a reform which moves closer to the basic income idea. How receptive the Conservative Party would be to such a claim and how well the ideas and values of the Party align with those of basic incomes is not made clear: thus necessitating further consideration to this topic. Community currencies can also be linked into this approach as they share a number of ideas with the basic income and social credit policies: potentially enhancing the appeal of time banking to advocates of the big society.

Secondly, Coote (2010a) argues that Cameron's plans are a threat to social justice and will widen inequalities. By abandoning collective action on a large scale, in favour of the "little platoons" the powerless and marginalised are left behind. This is because huge demands are placed upon people's time which conflict with the low paid jobs and family responsibilities of many in poverty (see Burchardt 2008, Piachaud 1984, 2008 for a consideration of time issues around poverty relevant to this argument). Additionally those bodies which regulate and enforce fair play/equality are being cut back, to which we can also add the claims that there is no real interest in closing the gap between the wealthiest and the top and the poorest at the bottom of society (Toynbee, 2009). Subsequently issues around inequalities remain unresolved.

Thirdly, as has been noted above, Coote (2010b) argues that time spent in unpaid voluntary activity can impact negatively on benefit claims. Whilst time credits may actually seem like an attractive way of overcoming this percieved limitation of the big society thesis, the need for legislative cliarty, as argued earlier, remains. It is from this that the fourth critique is developed around inclusion. Barriers which generate exclusion must be broken down, as must those barriers generated by wealth and privallege that allow the better off to dominate (Coote, 2010b): especially as welath and privallage may also offer routes out to self-exclusion from the big society as some will be able to buy the services they require off the market, rather than engage in the voluntary sector. Unmentioned, however, is the possibility that local communities, developing their own welfare may (un)intentionally exclude others. When establishing welfare provision at a local level which involves local people actively involved in some form with the service – access to the service may be denied those who are not involved. This is an issue which has not fully been considered here, or within time banking theory.

Yet despite these criticisms it has been possible to identify some potential avenues of collaboration between the big society thesis, co-production and potentially time banking. The language shared by the two gravitates around community activity and involvement in local services, reciprocity, mutuality and responsibility. Additionally the language in which time banks are described and proposed by Cahn (2000) allow for the idea to be adopted, easily, by both the political left and right. This issue is enhanced by Cahn and Rowe's (1998: 162) statement that time banking 'has elements that appeal to the Right, elements that appeal to the Left; and overall it's an idea that lies in a frontal zone that is unclaimed by either side.' In fact Boyle *et al* (2010) go further and build a case for the use of co-production within the big society, as a way of emphasising the good parts of the thesis and overcoming the criticisms that have been levelled at the idea. Further emphasising this is the shared critique of the 'dysfunctional relationship between the state and the people who are supposed to benefit from state funded services' (Boyle *et al* 2010: 7). There is a risk here for co-produciton. Whilst think tanks like NEF will promote their ideas in terms that suit the government of the time, there exists a potential threat that government co-option of the term could in fact tarnish it through association with the approach as a mechanism of public sector cuts and developing local community provision along the line of Smiles (1958) self-help localism (as Boyle *et al.,* 2006 have expressed concern over the use of time banks for utilitarian ends thus disregarding the "human aspect"). Yet many criticisms of such an approach remain unaddressed.

The matched critique of the market, which can be found in both the work of Blond and NEF is missing from the new Prime Ministers rhetoric. Consequently matters of wealth inequalities and market desire for flexible labour both undermine attempts to implement the big society as not true debate can be had on these issues. And whilst such criticisms remain unanswered we can see a sustained attack on the public realm, with echoes of Galbraith's earlier critique of capitalist society, and a move away from the state to local provision of welfare with shared characteristics of 19th century welfare provision. This fails to establish the new partnership between the state and community that rests at the core of all forms of co-production (from Ostrom to Cahn). In fact Cameron draws upon Ostrom in his defence of the big society, to emphasise the benefits of non-state collective action over state provision. But even here the central benefits derive from co-production by both state and community within public services. What remains to be achieved is the creation of a defence of co-production established with a vision of "strong equality" and "diverse reciprocity" aligned with "post-productivist values" (Fitzpatrick, 2003) to which time banks, as a form of alternative currency, share great affinity (Bowring, 1998).

Conclusion

This paper has proposed time banking as a tool with potential to help maintain service provision at a time when cuts are being planned to public expenditure. The mechanism and underpinning theory of time banking have been discussed, making explicit links between time banking and the concept of co-production. Where co-production is concerned NEF have argued that 'welfare and public services work most effectively when they are jointly produced by both the professionals and service deliverers and service recipients' (NEF, 2004b: 3) and this is a sentiment that can easily be heard from practitioners and academics concerned with user empowerment in welfare services.

The argument here has been that time banking offers a potential approach to welfare provision which can be utilised within a broader array of tools to continue to provide services at a time of public spending cuts. There are a number of challenges to developing this approach for service users, which were outlined above. Yet the research with the Development Trust (Gregory 2008; 2009a) shows that over time some of these challenges may be countered. Furthermore, whilst co-production may not be an initial intention of those who use time banking, the way in which the community currency operates does lend itself to the development of co-productive relationships. Additionally there is developing opportunity to consider how services as organisations can exchange credits with each other to make efficient use of resources, providing new "purchasing" power to welfare providers. However this claim is in need of more rigorous evaluation.

Consideration has also been given to the similarities, at least in rhetoric, between the ideas of the big society and co-production. The focus here however has been to show how organisations, such as NEF, whilst critical of aspects of the big society thesis, still offer up the notion of co-production to be adopted by the coalition government. This paper is sceptical about such a move and has suggested the need to develop a defence of co-production within social democratic traditions to secure the more radical aspects which are linked to community currency models: although this has not been possible to attempt here.

Whilst the research reported here has focused on the use of time banking in the third sector; efforts must now be made to develop practice within public service delivery. Such an approach will allow for the consideration of time banking within public services to become more explicit and move beyond the theoretical debate. Whilst time bank practice has started to develop through the work of the time bank movement, this has as yet to be examined in detail. Such research will allow make it will possible to test and explore both the core arguments of time bank advocates but also some of the propositions set out in this paper. One way in which this work is being done is through the author's current research into the use of time banking in primary care, where the research will involve setting up a time bank in partnership with a local health board in Wales. Through such work it will be possible to consider in full the potential of time banking as a tool for public services design and delivery.

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