Sustainability and social assets: the potential of time banks and co-production

David Boyle

The first thing to say is that I intend to interpret sustainable development pretty broadly. It is, of course, about meeting the needs of the present without compromising the ability of future generations to meet theirs. I want to relate the time bank phenomenon to this, and I should first explain why I think a community mutual support system is directly relevant to a concept that some people regard as being exclusively about wind farms and otters.

There are two reasons. First, because time banks are a system that can measure and reward the efforts that people make to behave in a sustainable way – both with recycling and with consumption patterns too. They also point the way towards similar systems on a different scale that might also be very much more effective in this.²

The second is that sustainability as a concept applies just as much to human ecology as it does to the planet's eco-systems. The way the economy is organised, and the social pressures on families, are undermining the support systems that prevent crime, keep people healthy or educate children in the broadest sense.³ Our efforts to scrape together mortgage payments for the present, and our failure to understand some of the social drawbacks of full employment, for example, mean that our children may not have the peaceful neighbourhoods that we enjoyed when we were brought up.

The communitarian pioneer Amitai Etzioni uses the example of a driver called Rod Grimm.⁴ Grimm is "an American truck driver who delivers loads from coast to coast, specifically from Los Angeles to Maine. He is part of the 'just in time' system. If his load of frozen shrimps is not delivered on schedule, restaurants will be forced to shut down. He is on the road 340 days a year, so his wife moved in with him and they now practically live in the cabin of the truck. Meals are taken at truck stops, or eaten while driving. Friendships are reduced largely to casual encounters with other truckers at gas pumps. Rod's only child has been left with a succession of babysitters since she was six years old; birthdays are marked by calls on Grimm's cellphone."

Etzioni compares the story to that of Phineas Fogg in *Around the World in 80 Days*, where the engine runs out of coal on the last stretch, and Fogg uses the furnishings and the carriages as fuel instead.⁵

Rod Grimm is an example of social unsustainability and what I'm going to say about time banks is particularly relevant to that.

But there is another way in which time banks – and indeed, any community currency system – is relevant to sustainable development. It is the insight that conventional money does not describe the world very effectively: that there are real assets in neighbourhoods – just as there are in the ecosystem – which conventional money values do not recognise. They might be the ozone layer or they might be forests – both of which, though valueless in money terms, are critical to life and economy

alike. But they also might be good neighbours, or older people with a lifetime's experience. Those are among the human assets that time banks recognise and value.⁶

What are time banks?

The story of time banks goes back to 1980, when the American civil rights lawyer Edgar Cahn first began devising a way to make them work. He was recovering from a major heart attack and the experience of feeling useless in hospital was profoundly influential – giving him a flash of insight into how so many other people in society must feel in different circumstances.

To develop the idea, he spent a sabbatical year at the London School of Economics in 1986, and was haunted by the English word 'redundant', which he heard for the first time on the BBC. The idea of his time 'credit' scheme was to make sure that people's time was valued – even if it had no market value. The result was a pamphlet called *Service Credits: A New Currency for the Welfare State.*⁸

The scheme was not taken up in the UK, and time dollars – or 'service credits' to give them their generic name – were pioneered instead by the Robert Wood Johnson Foundation, the biggest healthcare foundation in the USA, in six pilot projects starting the following year. One of those, Member to Member, was based in the health insurance company Elderplan in Brooklyn and survives to this day, and has become an important inspiration about what is possible on both sides of the Atlantic.

Member to Member now operates in different centres across all the boroughs in New York City, and was the inspiration for a similar programme in the UK, where a time bank was launched in the surgery of the Rushey Green Group Practice in Catford, south London.

Thanks to the time bank there since 2000, patients can now be prescribed if appropriate – not just with the usual pharmacological armoury – but with a friendly visit once a week, or a lift to the shops. They can also be referred to the time bank, for example in the case of long-term depression, if doctors feel that engagement of some kind would be useful

The evidence is that this works. Elderplan has found that their customers stay clients for longer if they are participants in Member to Member, and there is evidence that they require fewer health interventions. Early research at Rushey Green showed that 70 per cent of participants suffering from a combination of physical and mental problems reported some remission of their condition within six months of joining the time bank. There is confirmation of this in research by the Socio-Medical Research Group at King's College London, which shows that those participants who are most actively involved in the time bank experience the most improvements in both their mental and physical health.

In both Brooklyn and Rushey Green, organisers used the idea of a DIY scheme – training up quite elderly people to do small repairs, sometimes as little as changing a light bulb or putting up curtains – to provide an urgent service to older householders, and at the same time engage more men in the time bank.¹² In Brooklyn, one of the oldest of these, wearing a 'DIY team' cap, featured in the most recent Elderplan

advertising campaign with the slogan: 'Does your insurance company give you a friend like George?' Experience with both is that the time bank is able to provide the kind of human, face-to-face services that professionals have no time for, and perform less well than neighbours.

The sociologist Anthony Giddens was among the first in the UK to propose time banks based on the original American time dollars idea. "Volunteers who take part in charitable work are 'paid' in time donated by other volunteer workers," he explained in *The Third Way*. "A computer system registers every 'time dollar' earned and spent and provides participants with regular accounts. Time dollars are tax free and can be accumulated to pay for healthcare as well as other health services." Cahn himself described the idea more like a blood bank or babysitting club:

"Help a neighbour and then, when you need it, a neighbour – most likely a different one – will help you. The system is based on equality: one hour of help means one time dollar, whether the task is grocery shopping or making out a tax return... Credits are kept in individual accounts in a 'bank' on a personal computer. Credits and debits are tallied regularly. Some banks provide monthly balance statements, recording the flow of good deeds."

But over the last decade, the idea became more sophisticated. Participants' efforts are rewarded with 'time credits', which they can spend on help when they need it themselves, but also on a range of other things that recognise their effort even if they don't – by necessity – fully 'pay' for people's time. These can include tickets to local matches (Gloucester) or entry to local sports centres (Peckham), but more usually they can make participants eligible sometimes for a refurbished computer to take home or for training.

The idea of giving away refurbished computers for time credits emerged in Chicago in a highly successful scheme to engage disaffected pupils in inner city schools as tutors for younger pupils. The credits they earned were able to go towards the computer. Their parents were also expected to earn four credits, either by helping out in their local school or by attending police-community liaison meetings.

The idea of using computers as rewards was used in Washington DC in one of the most innovative projects of its kind, which now enables between a quarter and a half of all first time young defendants in the city to be taken out of the exhausted courts system and be tried by jurors of other teenagers. They 'sentence' them to appropriate training or rehabilitation or some other activity to atone for their actions. The jurors, and offenders on community service, earn time credits that they can use to buy computers.¹⁵

By then, time banks had made the shift to the UK after a very successful visit Cahn made to London and Newcastle in 1997. His message – that the so-called "problem people" have assets that helping professionals need – was warmly received on that visit and on subsequent visits, all of which were made possible with the support of healthcare foundation the King's Fund. Stonehouse was the first of a network of nine time banks planned for Gloucestershire, thanks to a series of grants to Fair Shares the following year, from the Barnwood House Trust and the Community Fund. The next project opened in Newent in 1999, followed by four linked time banks in Gloucester itself.

Rushey Green then formed the kernel of the London Time Bank network, which is now 27 time banks-strong. This was launched by the New Economics Foundation in 2001, and has encouraged a range of public and voluntary sector organisations to employ time bank development officers to spread the idea as part of their community engagement strategy – including Lewisham, Islington, Southwark and Lambeth borough councils, the South London & Maudsley NHS Trust and the Hexagon Housing Association. ¹⁶

There are now around 100 time banks programmes around the UK, with rather more in China and Japan, and similar networks in Spain and Italy – though each country has adapted the idea to tackle slightly different issues. One of these issues is more conventional sustainability.

It is important to note that time banks ate not the only model for complementary currency systems, and there are a range of others – Community Way, Lets, Ithaca Hours, Global Barter Clubs and many others, as well as commercial barter systems. All share one major characteristic: they are all systems which give value to vital qualities or resources that the money system fails to recognise.

But they are also all designed to address very different issues. Ithaca Hours, for example, is designed to money circulating locally. Time banks are at the other end of the spectrum: their task is to re-engage the time and skills of ordinary people for caring and support.

Time banks and environmental sustainability

Time banks are necessarily small-scale. Research suggests that, although they do reward the effort people put in for neighbours, they primarily shift slightly the mix between altruism and self-interest that all volunteers experience. But you could imagine similar systems – perhaps, but not necessarily, on a larger scale – that could work for more conventionally sustainable issues.

First, there are the rewards. Not everybody will be content with a lift to the shops or similar – young people in particularly would probably prefer *not* to have this. They need something else. Refurbished computers, rescued from landfill, have supplied some of these. They have no value in conventional economics, but once they are refurbished, they can provide a value in time credits. You could imagine similar systems with white goods or furniture. Time banks then become systems for distributing equipment that is recycled rather than thrown away, and which can leverage activity in communities.

Second, time banks can – and sometimes do – reward people for litter collections (Y Bank in Tower Hamlets) or for recycling (Barnsbury Time Bank in Islington). Barnsbury rewards them with excess vegetables from New Covent Garden Market which would otherwise be thrown away.

We have this excess capacity, in other words. It is better that it is used to pay for local activity rather than simply thrown away.

Third, and most importantly, we can perhaps reward a whole range of sustainable behaviours using systems of this kind. This seems to be the direction official thinking is crawling, having focused until recently entirely on disincentives – on how to punish people who fail to take the appropriate action.

Policy staff at 10 Downing Street spent the summer of 2002 preparing a report that would suggest tackling the landfill crisis by charging the public for putting out rubbish. The suggestion was to charge people for each sack of rubbish - possibly allowing each household one or two free sacks a week - and levying a charge of up to £1 on each extra sack. Another option was a flat charge on every household - for example, £5 a month - that filled up more than two sacks a week.

Similar ideas are already working in Barnet. But when they were put into effect in Dublin – a city where this is actually the first local taxation that residents had to pay – there were mass protests and three campaigners actually jailed. The height of the protest saw the blockading of bin trucks in housing estates, and resulting action by waste disposal staff because they said it put their health and safety at risk by driving their lorries past pickets.¹⁹

Protesters claimed, quite reasonably, that they were not responsible for all their rubbish. More than half of household waste is supermarket packaging which they are unable to refuse. There were also claims that this was an early stage in the process for privatising waste disposal.

It seems likely that punitive charging – certainly without corresponding action against those responsible for packaging, and without safeguards that prevent dumping – will be seriously counter-productive. Yet something has to be done. Household waste is still growing by three per cent a year, with many councils a long way from meeting targets to recycle a quarter of their rubbish by this year (2005).

It is clear that successful solutions to the problem of landfill, as in so many areas of public policy, depends on a major contribution from the public. Recycling works when people divide their waste and make the effort to put it out for collection, or – in the case of bulky waste – deliver it to the dump. There are a number of initiatives that officials can take to improve this process, but without the involvement of individuals, there is really no chance of success.

The problem is that people's efforts are not rewarded in any way. Quite the reverse, they take time and are often inconvenient. Nor are they recognised. They are taken for granted by local authorities who presume that – either because it is ethical or because people want to be rid of their own rubbish – people will take whatever action they are asked to do.²⁰

Good behaviour that is inconvenient, unnoticed and unrewarded is unlikely to be successfully reinforced enough simply by rhetoric. The recent NCC report *Green Choice: What Choice?* found that almost everyone has more immediate pressing concerns than sustainable consumption.²¹ People also tend to overestimate the inconvenience of behaving sustainably, and sometimes overestimate the cost, and this can discourage them even from trying.

One incentive solution was the NU Spaar-pas in Rotterdam, a successful 'green' smartcard that rewarded holders for the sustainable efforts they made – anything from buying bicycle equipment to taking bulky waste to recycling centres. In fact, it was the savings in bulky waste collection that provided the finance for the scheme's running costs. The points on the card could buy cinema tickets, bus tickets and various other surplus goods. By the end of the pilot in 2004, there were 10,000 card-holders.²²

The scheme has not continued, and the expected roll-out in Amsterdam has not gone ahead. But there are cities in Britain that are discussing something similar, related specifically to recycling. Belfast, for example, now has barcodes on all recycling boxes, as well as weighing scales on the collection lorries and card readers. That means that the city council can look at recycling rates street by street, even house by house, and potentially reward it – paid for out of very considerable savings in Landfill Tax.

The Brazilian city of Curitiba ran a related scheme to NU that issues points to people for recycling their rubbish – together with an explicit encouragement to children to bring in rubbish from the street and collect points too. These points could be spent during off-peak times on the buses. The result is that Curitiba is now one of the cleanest cities in Latin America, and all paid for by spare public transport capacity.

The Curitiba is an example of how surplus service capacity can be used as reward for people's behaviour, rather as surplus goods can be used sometimes to reward people's loyalty points in a commercial environment. The government's Connexions Card for 15-18 year-olds uses a similar – though less direct process to reward young people. Companies are encouraged to donate surplus sports equipment, tickets or other rewards to the Connexions organisers.²³

These are not the only possible patterns of rewards. Others have included:

Donations from supportive business: donations are another basis for generating the rewards for participants in community time banks, for example in Brooklyn and Gloucester. Rewards have included anything from tickets to local football matches (for the young) to personal blood pressure monitors (for the elderly).

Cash incentives: the London Boroughs of Brent and Lambeth have been testing out a system for rewarding people for recycling with cash (£10 if households recycled at least half of the time over a six-month pilot phase). This has achieved increases in weight of 34 per cent in Brent, and 27 per cent in Lambeth. In Brent, recording was carried out using barcodes on the green boxes. In Lambeth, the pilot was conducted on an estate with time banks. The trouble with cash is that it carries extremely complex messages – it can be spent on anything after all – and can't be targeted quite as other points systems.

Spare capacity: the sports centre the Peckham Pulse, for example, provides entry to HourBank members in Peckham in return for credits earned helping out in the local community. This is the basis that both Curitiba and Rotterdam reward holders of their points, both are convertible into local bus tickets during quiet periods of extra capacity. A similar project in Minneapolis, known as Commonweal, rewarded credits

earned with access to Camp Snoopy in the middle of the Mall of America, as well as other discounts in other stores in the same Mall.²⁴ Spare productive capacity is the basis that most commercial loyalty cards organise their rewards.

Meal tickets: this is the basis on which the Fureai Kippu (ticket for a caring relationship) projects work in Japan, usually among older people. In return for their effort in the community, people earn tickets which are the value of a meal and can be used in local shops.²⁵

Training: in St Louis and Brixton, effort taking part in community activity can be rewarded with training – often training that would normally be free. But there is a double benefit here because the people accessing the training in this way have earned it themselves, and therefore appreciate it more than if it had been simply given away. They also expect a higher standard from trainers as a result. Training in the UK along these lines is in the early stages but has included IT skills, hair-braiding skills and creative writing. In the USA, it often includes health awareness training. ²⁶

It is a sensible rule of thumb to keep these social reward schemes simple, but that can have a disadvantage too. If they are too simple, and cannot therefore work with the assets and needs of other issues and problems, the spare capacity for rewards sometimes has to be bought in at great expense. The advantage to linking issues and projects is that sometimes the problems and capacities of one issue might provide the rewards for another.

Often linking together similar projects means they can benefit by the fact that they are involving multiple agencies and therefore sometimes multiple challenges, some of which can be linked to mutual benefit. The Curitiba example includes a recycling and litter problem but also a problem of empty buses at certain times. These two problems can be linked. Similarly in Minneapolis, there was a problem about older people needing support, in this case in the Lyndale neighbourhood of the city, but there was also a problem in Camp Snoopy: the theme park was running at a loss on Wednesdays. These two problems could be linked, again to mutual benefit.²⁷

Another example is the Angelltown estate in Brixton. There was a need for IT training there, as well as many other needs in a disadvantaged community. By paying people in credits through a time bank – now suspended unfortunately – for their efforts in the community, and encouraging them to spend those on IT training, the same project was able to link two problems and projects together. This was perhaps not on a large enough scale yet to be able to be described as a solution, but to mutual benefit nonetheless.

The NU card needs to be understood in this context. It is a successful and ambitious project – probably larger than any of the other projects described above, apart from Connexions, but the principle is the same. Projects that recognise and reward people's marginal behaviour – because it is absolutely vital for policy objectives – often benefit by not seeing the problem too narrowly.

It is worth adding that these are arguments that apply to other complementary currency schemes like LETS, Community Way or Ithaca hours in the USA. Currencies are measuring systems of value, and if pounds and dollars do not value

those assets which we know to be vital – local capacity, local skills or local time – then it is possible to create or issue other currency systems that do value them and put them to work.²⁸

Time banks and social sustainability

The way time banks have developed on both sides of the Atlantic has been to shift away from the free-standing infrastructure that enables reciprocal and informal volunteering, and towards a technique – based mainly in public services – that is able to measure and reward the effort people put in to make their neighbourhood work. Time banks, in other words, are not so much a rival form of volunteering – or even primarily a new kind of currency – so much as a social glue that can rebuild social capital and draw together local projects and help them to reach the groups that never normally take part. Research suggests that time banks are uniquely able to access support from some of the hardest-to-reach groups in society.²⁹

Over the first quarter century of the idea, the following lessons seem to be increasingly clear:

- 1 Everyone has something to offer: time banks work because there is no artificial division between givers and receivers, and because there is an ethic at the heart of them that everyone will be asked to give something back. It was clear as early as the Brooklyn project in the 1980s that, not only did the bedridden elderly welcome being asked to contribute maybe by making supportive phone calls to neighbours but it improved their health to do so.
- 2 Feeling useful is a basic human need and can be transformative: many participants are people who have spent their whole lives defined by professionals by their disabilities, and who are never asked for anything back. By defining them according to what they can do, time banks seem able to transform people's lives.
- 3 Systems work through face to face contact: success or failure depends very much on the time broker at the heart of the scheme, and how much they can push or trust participants. The engine of time banks are not primarily in the software useful as that is: they work because they bring people face to face with each other, across age, race and other cultural divides.
- 4. *They have to be local*: that basic informality, valuing everyone's time the same, makes all the difference. Time banks can perhaps be accredited centrally, but they are local schemes and have to remain so people do not volunteer for their local authority, still less for the government. They work because they are human-scale.

But beyond that, the lesson is that time banks can create reciprocal relationships between people and institutions, as well as between people and people, which ordinary volunteering finds it harder to achieve. They allow almost anybody in society, including the elderly and housebound, to give something back. And the evidence is that feeling needed is a critical missing piece of the social capital jigsaw.³⁰

That is what makes time banks the critical tool in transforming clients of public services from passive supplicants to active – even equal – participants alongside professionals in the business of delivering care, or education, or tackling crime. The evidence is that this is the critical element in their success or failure. People's time, it turns out, is extremely valuable.

That is why time and what is known as 'co-production' is beginning to move to the heart of the debate on both sides of the Atlantic about welfare, philanthropy, public services and why they are often so intractable. It is why those involved in the debate have been asking how, after nearly six decades of the welfare state, we seem to have made so little difference to poverty, youth crime, ill-health and school failure.³¹

The vital role that ordinary people can play in crime or disease prevention has been made clear by research on both sides of the Atlantic for decades now. Like the findings by the Harvard School of Public Health in their study of more than 300 neighbourhoods of Chicago – that the key determinant of the crime rate isn't income or employment, but trust: whether or not people are prepared to intervene if they see local children hanging around.³²

The underlying message behind this and other findings was the vital importance of extended relationships, trust and informal networks. And even more important: that the time of patients, old people, neighbours and busy-bodies, are also vital assets – necessary to preventing crime, keeping people well, bringing up children and all the other tasks which society currently struggles with. The difficulty is that our welfare systems and philanthropic bodies are geared in the opposite direction – defining clients primarily by what they lack.

Co-production first emerged at the University of Indiana in the 1980s as a way of explaining how policing fails without community support.³³ But the concept has since been refined and extended by Cahn, accusing professionals of creating dependency – and a dependency of a peculiarly corrosive kind: one that convinces clients they have nothing worthwhile to offer, and which undermines what systems of local support do still exist.³⁴

Public services which effectively treat the time of their clients as a resource will be organised very differently. That is why American professionals who flirt with coproduction are often treated with suspicion by their colleagues. The founder of the charity Homebuilders, child psychologist Jill Kinney, had built an organisation devoted to sending professionals to work with at-risk families rather than take children into care.

When she publicly questioned whether the permanent neighbourhood support that families needed might be provided by neighbours once the professionals had gone – as they have to go eventually – plus other lay people who had faced similar problems themselves, she was banished by her own organisation. Her new organisation Home, Safe does just that.³⁵

But sometimes the issues are so intractable that there is really no alternative to getting ordinary people to do what had once seemed the sacred preserve of professionals. In 1994, one of the local workers employed by the US charity Partners in Health in Lima

died from multi-drug resistant tuberculosis (MDR-TB). It soon became clear that hundreds of locals were also suffering from MDR-TB, thanks to disastrous treatment programmes in the late 1980s.³⁶

Medical opinion now says that MDR-TB requires such expensive drugs – and such complicated safeguards to make sure that courses of the few powerful antibiotics are completed – that only the very wealthiest communities can afford to start. Health agencies advise developing countries not even to try.

But against their advice, Partners in Health solved the monitoring problem by training the local community to supervise the drugs in patients' homes. Local people also designed individual treatments to suit each patient, with great success. Partners is now achieving cure rates of 80 per cent – as good as anything achieved in the USA but at a fraction of the cost, and by using people's time as a resource – and have brought the lessons home to Boston.

Cahn himself first used the 'co-production' phrase to explain his approach to training lawyers. Students at the District of Columbia School of Law are trained on the job by providing legal support for people and communities who need it but can't afford it – and this is where co-production comes in, because they don't do it for free. They charge out their time in 'time credits'. This is not philanthropy, or – if it is – then it is philanthropy of a whole new reciprocal kind. The recipients of legal advice pay off their bill either by passing on what they have learned to somebody else or by helping out in the community in some other way.³⁷

This kind of thinking is a partial explanation for why neither more professionals nor more money seems to make enough difference to our welfare systems: the reason is that neither fully values the time of lay people or clients. Without using this time, more professionalism and more money might even perpetuate the original problem.

This has some profound implications. It means, for example, that philanthropists would no longer simply give away their money or expertise – they would trade it. Not for money, of course, because the neighbourhoods they are helping don't have it, but for their time. It means the main focus of welfare is not the failures of the person before you at the desk, it is their capabilities and how they can put them to use.

It also raises another question about society: if people are using their time to make public services work, or to deepen them, or to make their neighbourhoods liveable and greener – should they not be given the basic necessities of life? In other words, should not whoever is responsible back people's time credits – even though they may never hold down a conventional marketable job – with the food and shelter and clothing and companionship they need?

That is a glimpse of a new kind of mutualism – one that takes everybody's time seriously and accepts that society needs people to use some of their time on its behalf. We know traditional forms of mutualism failed to motivate people, and perhaps that's not surprising considering how little they felt involved. We know the new forms of 'consultation' are not working, by themselves, and are certainly not giving people a sense of ownership.

This new form of mutualism – co-production that takes people's time seriously – has participation at its heart, and a broader definition of productive work.³⁸ Mutual participation without ownership can be exploitative, of course, but mutual ownership without participation is meaningless. Because only by investing our time as equal partners in our institutions do we get any kind of meaningful control over them.

In that way – taking everyone's time seriously – we might expect a little more of our welfare services, more than the current rather hopeless sense of maintaining an inadequate status quo. Because by taking everyone's time seriously, they might actually work.

What next?

Let me give you an example of how 'co-production' can break the back of otherwise intractable problems. The Lehigh hospital outside Philadelphia has dramatically cut its re-admission rate by involving former patients in a scheme to check up on recently discharged patients. Local volunteers visit them at home after discharge and see how they are, shop for them if necessary, on the understanding that patients will be asked later in return if they can help another patient. It is now 500 volunteers strong. ³⁹

The Sentara hospital group in Richmond, Virginia, managed to drastically cut the cost of treating asthmatics by using asthmatic volunteers – again through a time bank – to befriend and advise other asthmatics. 40

That is co-produced health. Co-produced sustainability might look very similar. Both are about asking patients and clients for something back for the support they get, and giving them the opportunity to provide it. It is about healing the division between client and professional in our public services, so that we no longer have an increasingly exhausted professional class and an increasingly disempowered client class for who time hangs heavy. But it is also about reforming public services so that they are efficient, and welfare services so that — maybe even for the first time since Beveridge — they actually work sustainably.

It means recognising that nothing the government can do, with their regulations and targets, is able to make things happen without the active involvement of the clients of services, working alongside professionals. This is about sustainable solutions not sticking plasters.

We have made some progress explaining this to government, though there is an inbuilt resistance to all big ideas in our civil service which has made it the wonder of the world. But for a start, we need the following:

- 1. A series of experiments like the youth courts in Washington or the peer tutoring system in Chicago schools, both of which are able to engage young people as advocates of good behaviour.
- 2. A network of reciprocal systems maybe time banks, maybe similar in every public institution from doctor's surgeries to schools and housing estates, that are able to measure and reward the small efforts people make.

- 3. A major fund for charities and public sector organisations to back experiments with co-production reinforced by regulations that they must use some system whereby professionals and clients can be equal partners in the delivery of services.
- 4. A regulation by Lottery funders that any grant must be matched by time in mutual support put in by local beneficiaries. This is because we have to tackle the culture of empty community centres staffed by professionals, and lottery funding mediated via middle class professionals that may or may not have any permanent impact on the ground.
- 5. Some kind of accounting reform in government, or some kind of financial instrument, that allowed projects to bundle up all the savings they would provide the public purse over 25 years and draw them forward to make the project happen.

How is this relevant to conventional sustainability? Because so far, policy relating to problems that require ordinary people to change their behaviour – recycling or public health for example – has progressed little further than billboards, advertising and scaring people into line. We know this is not effective.

Co-production defines people as assets, rather than infuriating blocks to enlightened progress. Time banks reward their efforts, but also bring them together in the first place in local infrastructure capable of re-building informal networks that can make change happen.

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