

The Development of Time Banking in Hong Kong

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Abstract

This literature review paper examined the development of time banking in Hong Kong. Time banking is a system of transaction using time. Members of a time bank can earn time credits through work which they can spend these credits later. Time banking has become an international movement with participants included people in different age groups, local businesses, staff from participating organizations and even the organizations themselves. This diversity of time banking systems in different areas showed modifications of time banking systems can increase their uses, functions and effectiveness, and also can improve their versatility so as to provide tailor-made applications on different problems in different situations. Although around half a century has passed after the first time bank appeared (Miller, 2008), there was only one time bank in Hong Kong involving the elderly care service and the number of participants were less than 200 (Tsui, 2018; Ho, 2018; Lee, 2018). To improve this situation it is necessary to see whether it is possible to modify the present time banking system so that more extensive and effective applications can be provided. The present paper will address this gap of knowledge through proposing a time banking system on young people with the novel time credit multiplier concept with an aim to alleviate the serious and ever increasing manpower shortage problem of the elderly care services in Hong Kong.

Keywords: Time banking, retail industry, elderly care service, time credit multiplier, manpower shortage.

1. The Time Banking System

Time banking is a system of transaction using time to create economic opportunities, mutual aid and assistance, exchange of skills and experience within a community (Cahn & Rowe, 1992; Time Dollar Institute, 2004). Members of a time bank can earn time credits through work for a certain time period which they can spend these time credits later (Miller, 2008). The time bank develops a social network of community participants who exchange time-consuming services, with each participant committing to both giving and receiving services (Cahn & Rowe, 1992; Time Dollar Institute, 2004). The world's first time bank was created in Japan by Teruko Mizushima in 1973 (Miller, 2008) with the idea that members could earn time credits during work which they could spend these credits during their lives. The principle was that each hour of time the giver performed services to others could earn reciprocal hours of services from others for the giver at some time in the future, especially in old age when they would need it most.

Time banking has become an international movement with participants included people in different age groups, local businesses, staff from participating organizations and even the organizations themselves (Marks, 2012). It has been established in 34 countries, with at least 500 time banks established in 40 US states and 300 throughout the United Kingdom (Wikipedia, 2018; Cahn, 2011). It has also established in Argentina, Greece, Israel, Japan, New Zealand, Senegal, South Korea, Spain and Taiwan (Simon, 2010; B. B. C., 2010; Madaleno, 2012).

In Switzerland, the need of elderly special care represented a serious problem (Thoele, 2012). In 2012, in order to increase the amount of manpower in the elderly care the local government of a Swiss city St. Gallen started a pilot time banking scheme so that voluntary retired elderly care workers could deposit their hours worked in looking after elderly people. Under this scheme, a healthy retired person above 60 who had available time could provide care and support for the elderly people above 80. The number of hours worked was recorded as 'deposit in term of hours' on a special personal account, this 'deposit' could later be used to pay for care workers' time when that person got older and in turn needed assistance from other care workers (Thoele, 2012; Ho, 2018).

The main objective of time banking in Switzerland was to encourage elderly people to live longer independently in their own homes. The St. Gallen government hoped that the time banking project would reduce elderly service costs and improve social collaboration and cohesiveness. The St. Gallen government created a SFr150,000 annual budget to maintain an internet site for the project management, for example, to allow volunteers to contact those needing help, other administrative and training costs and as a guarantee reserve to compensate the participants accumulated deposits in case this time banking scheme terminated (Thoele, 2012). This showed research on modifications of time banking systems could improve their versatility and could provide tailor-made applications on different problems in different situations, such as the elderly care problem. In United States, Dr. Edgar Cahn established time banks in the 1980s with further changes and developments in services (Cahn & Rowe, 1992; Time Dollar Institute, 2004). Members could provide services to one

participant of the time bank and receive services from another participant in the network. In addition, members could exchange services with organizations that they were involved with as clients, such as youth providing mentoring or tutoring services to others or receiving such services from fellow clients. In time banks each kind of service had equal value, whether it was working for a senior citizen or providing babysitting care for a family. Each hour of service earned a time dollar. Hours of service were entered into a computer in the time bank for use when participants needed help or support from others. In addition to old people, participants included people in other age groups, local businesses, staff from participating organizations and even the organizations themselves (Cahn & Rowe, 1992; Time Dollar Institute, 2004). This diversity of time banking systems in different areas showed research on modifications of time banking systems can increase their uses, functions and effectiveness, and also can improve their versatility so as to provide tailor-made applications on different problems in different situations, such as the elderly care problem.

2. Elderly Care Services in Hong Kong

There is an urgent need to examine the elderly care services in Hong Kong. There is a major manpower shortage problem of elderly care workers as a result of the combined effects of long working hours and the rapidly ageing population in Hong Kong. According to the Census and Statistics Department (2017), with the increasing numbers of post-war baby boomers entering old age, the number of elderly persons aged 65 and over is projected to more than double in the next 20 years: from 1.16 million (16.6% of the total population) in 2016 to 2.37 million (31.1%) in 2036, and to 2.59 million (36.6%) in 2066. Coupled with the persistently low fertility rate in Hong Kong, the ageing population is projected to lead to a gradual decrease in the proportion of the population aged under 15, from 11.8% in 2016 to 9.2% in 2066. Overall, Hong Kong has one of the fastest ageing populations in the world (Working Group on Elderly Services, 2017).

The rapidly ageing population is expected to increase the demand for medical and home care services and reduce the labour force. According to Leung (2013), in 2012, around 28,800 elderly people required home care services. The demand for home care services was expected to increase and the staff face an increasingly heavy workload. Moreover, in 2017, there were more than 5000 vacancies in the elderly care industry (Census and Statistics Department, 2017). All these have contributed to the poor morale and high turnover of elderly home workers, lack of young people entering the industry, increasing age of the existing workers and reduction in the quality of services.

To further explain this, the shortage of elderly care workers caused them to work in shifts in excess of nine hours and to suffer from extremely heavy workloads. Actually, the elderly care industry is classified as one of the six longest-working-hours industries in Hong Kong, which is one of the longest working hour regions in the world. On average, the staff at elderly homes are estimated to work 56.6 hours per week (Labour Department, 2013), with around 40% working more than 60 hours, and 15.8% working 72 hours or more per week (Census and Statistics Department, 2014). The long working hours, heavy workload and poor work-life conditions could affect the physical and mental health of workers (Spurgeon,

Harrington and Cooper, 1997; Sparks et al., 1997), could affect the quality of the workforce and make it difficult to recruit new workers. In turn, these factors created a vicious cycle of an ever-decreasing workforce and increasing problems in elderly care.

In response to these problems, in the 2017 policy address, the Chief Executive of Hong Kong (2017) proposed to strengthen the provision and planning of elderly services include measures to improve the recruitment, retention, working conditions and career development of elderly service workers.

It takes time for the Government measures to become fully effective and how much problems that can be solved cannot be predicted, further measures are needed to alleviate the manpower problem of the elderly care services in addition to those of the Government measures. The time banking system may be applied to improve in the Hong Kong elderly care services, this was supported by the HKSAR Government. The Secretary for Labour and Welfare encouraged the non-government organisations to research on the feasibility of the ‘time bank’ projects in a radio programme in November 2017 (Chung, 2017). He pointed out long-term arrangements for time banking would be needed and the government could not put it forward in a short time, but the government encouraged the non-government organizations to try practicing the ‘time bank’ concept.

3. The Development of the Time Banking in Hong Kong

At present, there is one NGO trying this time banking system in Hong Kong. The Hong Kong Sheng Kung Hui Welfare Council started a ‘time bank’ scheme in 2017 in the H.K.S.K.H. Tseung Kwan O Aged Care Complex (Tsui, 2018; Ho, 2018). Like the Swiss time banking system (Thoele, 2012), retired volunteers over 60 are accepted to participate this scheme, each participant has a bank time savings passbook documenting the ‘points (time credit)’ awarded where one minute of voluntary elderly service awards one point. Unlike the Swiss time banking system the participant of this scheme can redeem their points at any time for equivalent time of care service, courses, entertaining activities or gift, rather than to wait until 80 for returned service in the Swiss time banking system (Lee, 2018). This avoids the issue of sustainability of the time bank, which is one major criticism of the time banking concept (Seyfang, 2001). In 2018 there were around 180 retired volunteers registered for this scheme (Lee, 2018).

4. Proposals to Improve the Time Banking in Hong Kong

As the present time banking system only involves a single elderly care service with a limited number of participants. To enable the time banking system to be effectively applicable to the Hong Kong situation, further improvement on the time banking system is necessary to enlarge its capacity to accommodate more elderly care services and participants. To increase the amount of participants, one possible way is to involve young people in addition to the retired people as participants in the time banking system. One advantage to involve young people is this can serve as opportunity of education through encouraging them to utilise their free time in elderly volunteer work. Another advantage is young people have physical strength that will be more suitable than retired people in performing certain types of care

duties. For the third advantage, it will be a valuable chance for young people to develop their sense of social care and to arouse their interests in the elderly care services. Their time credits awarded should be redeemed within short time rather than waiting for several decades to redeem for their own elderly care service.

5. The Novel Time Credit Multiplier

There are time bank systems involving young people in United Kingdom. The Broadway Skill Exchange Time Bank is a time bank for homeless people with the aim of increasing employment skills (Bretherton and Pleace, 2014). That project was designed to help Broadway clients into further education, training and paid work. That demonstrated it was possible to provide education and training activities for the participants in return for their points or time credit earned after their volunteer services (Bretherton and Pleace, 2014). Adapted from this system, if the time banking system can be designed so that the young people can use the time credit to redeem for a course, for a class size of 100, one hour's lecture from an instructor can exchange 100 credit hours of students. This will create a possibility to generate a large number of time banking credits in young people so that they can be utilised in the elderly care service. This is the novel concept of a time credit multiplier, which is to utilise big functions such as classes, talks, concerts, film shows, sport games or computer game shows that accommodate simultaneously a large number of participants to generate time credits, as the time duration of that function will create a large amount of time credit which is equivalent to that time duration multiplies the number of participants.

Another possible way to involve more elderly care services is to develop a time banking system that is not tied with one single elderly care service centre only. There is no need for the participants of the time bank to perform voluntary work on one particular elderly care centre in order to award time credit of that time bank. It is possible for the participants to perform voluntary work in any elderly care services that provide voluntary work opportunities and to have their time credited in the time bank. In this way the number of elderly care centres that can be benefitted from the time banking system can be increased significantly.

To illustrate the differences between the model of traditional time banking system and the proposed model of young people time banking system two diagrams are used (Figure 1). The left one is the traditional time banking system where the elderly participants exchange services with other participants with an equivalent amount of time. The right one is the proposed young people time banking system where the young participants provide elderly care service in different organizations and time credit earned can redeem class education for an equivalent amount of time.

There exists no time banking systems having the above suggested designs.

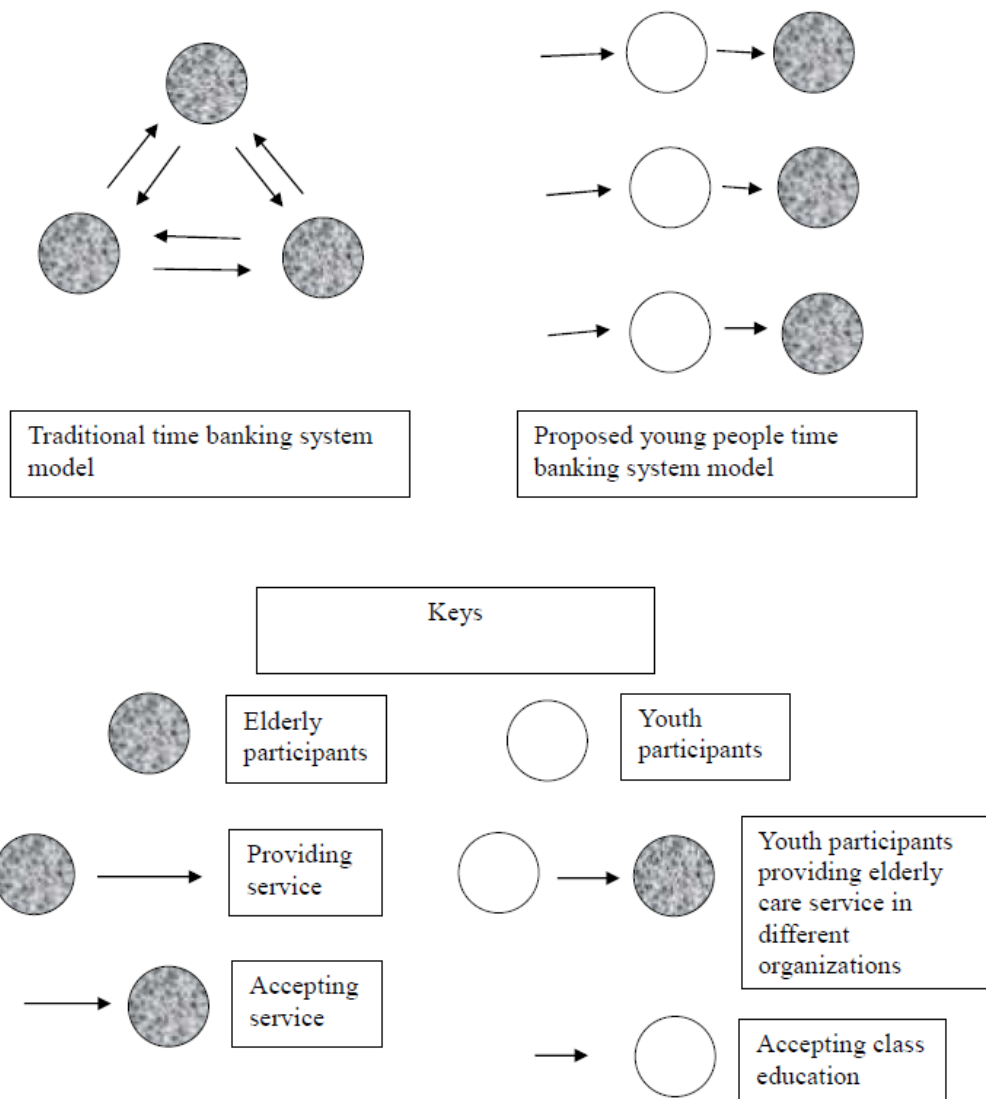


Figure 1. Comparison between the traditional time banking system and the young people time banking system model

6. Suggested Research Methodology for Experimental Time Banking and Time Credit Multiplier

To investigate the above ideas, one working research proposal of a young people-involved time banking system, is suggested as follows. Students from a university can be recruited as participants of a time bank. They can then be arranged to provide voluntary elderly care services in any organisations during their free time in a service period to be agreed with them, time credit will be awarded to them in return to their time used for the volunteer elderly care services. Education and training sessions will be organised for them to redeem their time credits after the elderly care service. For each participant one-hour credit will be redeemed

for one hour of learning in class with multiple participants. The learning sessions, which function as the time credit multipliers, will be provided by the time bank. Evaluation will be performed at 3 months' interval after commencement of the services using focus group interviews on the participants. Analysis will be performed on the transcribed scripts to look for any potential problems and ways for further improvement of the experimental time bank.

Aim: To investigate the possibility of a young people time banking system to provide the voluntary elderly care services.

Hypothesis 1: It is possible to involve young people in the elderly care time banking system.

Hypothesis 2: It is possible to utilise the time credit multiplier concept in time banking system.

Hypothesis 3: It is possible to involve more than one elderly care services in a time banking system.

Twenty students from a university will be recruited as participants of an experimental time bank. They will be arranged to provide voluntary elderly care services of any organisations during their free time in a period of one year (one-year service period) after starting the project, time credits will be awarded to them in return to their time used for the volunteer elderly care services.

Class education sessions will be organised for them at the end of the one-year service period to redeem their time credits earned during the elderly care services. For each participant one hour credit will be redeemed for one hour of education in class. The education sessions, which will function as the time credit multipliers, will be organised by the researcher.

Evaluations will be performed at 3-month intervals after commencement of the project for that one-year service period. The evaluation will be performed using focus group interviews on the participants using similar methodology from The Broadway Skill Exchange Time Bank of UK (Bretherton and Pleace, 2014). Each focus group will comprised 5 participants. Each interview will last for around one hour and the participants also be time credited for the time used in the interview.

The interview topics will be around the problems involved during searching for the voluntary elderly care services; the problems involved during working for the voluntary elderly care services; the problems involved with the time banking system; the learning experiences obtained during the one-year service period and suggestions for the project design and management. The interviews will be recorded and transcribed. A total of 12 focus group interviews will be performed.

Qualitative analysis will be performed on the transcribed scripts and looking for any potential problems and ways for further improvement of the experimental time bank.

7. Contribution of the Present Paper

This paper pointed out an urgent need to alleviate manpower shortage problem in elderly care in Hong Kong. With the increasing numbers of post-war baby boomers entering old age, the

number of elderly persons aged 65 and over was projected to more than double in the next 20 years. Coupled with the persistently low fertility rate, Hong Kong had one of the fastest ageing populations in the world.

The rapidly ageing population in Hong Kong was expected to increase the demand for medical and home care services and reduced the labour force. The demand for home care services was expected to increase and the staff faced an increasingly heavy workload with long working hour. All these had contributed to the poor morale and high turnover of elderly care workers, particularly in elderly homes, lack of young people entering the industry, increasing age of the existing workers and reduction in the quality of services.

It would have great impact if the time banking concept could be utilised in the Hong Kong elderly care services. At present, there was only one non-government organisation trying this 'time bank' system in Hong Kong. It would be useful if ways can be investigated to increase the amount of participants and to involve more elderly care services. One possible way was to involve young people as participants to the time banking scheme. In addition to increasing the manpower for elderly care, the young people had physical strength that would be more suitable than retired people in performing certain types of voluntary elderly care work. By grouping the young people to join activities together such as attending classes, it would also be possible to generate time credits. Another possible way was to develop a time bank that was not tied with a single elderly care service centre only. There was no need for the participants of the time bank to perform voluntary work of one particular elderly care centre in order to award time credit of that time bank. There was no study to investigate the feasibility of these modifications of time banking before.

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