



**SAMUEL CENTRE
FOR SOCIAL
CONNECTEDNESS**

TIME BANKING: A CURRENCY FOR CONNECTEDNESS
On Fostering Economic Inclusion of Adults with Intellectual
Disabilities

By Dean Velentzas
Social Connectedness Fellow 2018
Samuel Centre for Social Connectedness
www.socialconnectedness.org
August 2018

ABSTRACT

This report seeks to address the issue of social isolation amongst working-age adults with an intellectual disability(ies) (“ID”) in North America. All findings are based upon outreach conducted with leaders, family members, and athletes within the Special Olympics Movement, and a scoping review of the literature on Time Banking, social isolation, and ID. The analysis of this information reveals that, in Canada and the United States, both of which have enforced anti-discrimination legislation in mainstream workplaces, still experience a significant discrepancy in unemployment between people with and without ID. People with ID continue to experience feelings of isolation and marginalization from the mainstream economy, often due to the pervasive stigma that they are ‘unproductive’ workers.

This report asserts that highly-individualized, capitalist-driven economies often breed feelings of social isolation amongst and between citizens: a reality particularly felt by people with ID. As a method of resolution, this report examines how ‘Time Banking’ (an alternative to the monetary economy, in which people are compensated for services with ‘time credits’) can act as a bridge for individuals whose lives cannot be sustained by the mainstream economy. The concept, history, and structure of Time Banks are analyzed and critiqued throughout this report. The merit of Time Banking is judged on its ability to foster an alternative economy of trust, reciprocity, and connectedness for people with ID.

Ultimately, this report argues against the idea that paid employment should be the privileged method of social inclusion for people with an intellectual disability. The recommendations examine how Special Olympics International (“SOI”) can implement the concept of Time Banking in two program areas (Athlete Leadership and Family Support Networks), so that people with ID can feel mobilized to share their skills.

IMPORTANT ACRONYMS

SO: Special Olympics

SOI: Special Olympics International

AL: Athlete Leadership

FSN: Family Support Network(s)

ID: Intellectual disability(ies)

INTRODUCTION

Until people learn the value of equality, no one will be valued equally. This report addresses the issue of unemployment and economic marginalization of people with intellectual disabilities (“ID”) across North America. Rather than focusing on current legislation or formal policies regarding disability rights in Canada and the United States, this report focuses on the necessary social changes that must occur to ensure these policies are implemented. Also, this paper reviews how Time Banking - as a supplement to the mainstream economies in Canada and the United States - can act as a social safety net and catalyst for community connectedness. Ultimately, this report’s goal is twofold as it seeks to:

1. Expose the issue of social isolation amongst intellectually-disabled people seeking employment; and
2. Show how the implementation of Time Banking in Special Olympics Program areas can remedy this issue.

First and foremost, this report sheds light on why it is problematic for Western governments to emphasize paid work as the sole route to social inclusion for disabled people. Next, it provides a brief history of the discrimination that intellectually-disabled people have faced in the past century, and the effect that labeling has had on people attempting to join the workforce. It then covers how the Special Olympics Movement has changed perceptions of disability over time, and how certain programs, such as the Athlete Leadership Program and Family Support Networks, enable positive change in the face of discrimination.

The second half of this report deals with the concept of Time Banking, and more specifically, how Time Banks can be used to boost social connectedness in communities that are marginalized from the mainstream economy. Firstly, the paper deconstructs the concept of Time Banking, and explains how a typical Time Bank is organized. Secondly, it provides a brief history of Time Banks and an explanation of the core values that contribute to their success. Once the

concept, structure, and history of Time Banks are sufficiently explained, this report attempts to prove how the budding of a 'sharing economy' in many developed countries might be considered the perfect groundwork for the emergence of Time Banks. This report also includes a highly-successful example of a Time Bank in the town of Lyttelton, New Zealand. Finally, this report explains how co-productive, Time Bank exchanges can be used by Special Olympics International Programs (the world's largest sports organization advocating for children and adults with ID)¹, to counter social isolation and facilitate connectedness.

INTELLECTUAL DISABILITY AND THE MONETARY ECONOMY

Historically, it has been common for people to insert social and physical distance between themselves and others who they consider 'unfamiliar' or 'different'.² For people with 'ID': "a disability characterized by significant limitations in both intellectual functioning and in adaptive behaviour",³ feelings of segregation and distance from the majority are quite common. Years of unnecessary segregation has resulted in the othering of people with intellectual disabilities, as well as the creation of false stereotypes. For example, a fact that is unbeknownst to many is that: of those diagnosed with an ID, a majority of approximately 85% experience impairment classified as 'mild'.⁴ These individuals with a 'mild' form of ID are entirely capable of communicating and functioning in daily life. Consequently, this begs the question: why do the majority of these individuals still have such tremendous difficulty finding employment? In 2008, Statistics Canada recorded that people with ID report the lowest rates of labour force participation (32%), and the

¹ Laura Duff and Jennifer Kerr, "Smithsonian Highlights Special Olympics History and Athletes", Smithsonian National Museum of American History, July 6 2018, <http://americanhistory.si.edu/press/releases/SpecialOlympicsat50>.

² David J. Smith, *Ignored, Shunned, and Invisible: How the Label Retarded Has Denied Freedom and Dignity to Millions*. Santa Barbara: ABC-CLIO, LLC, 2009. Accessed August 24, 2018. ProQuest Ebook Central.

³ American Association on Intellectual and Developmental Disabilities (AAIDD), "Definition of Intellectual Disability", <http://aaid.org/intellectual-disability/definition>.

⁴ Becton Loveless, "Mild Intellectual Disability (MID) or Mild Mental Retardation", Education corner, <https://www.educationcorner.com/mild-intellectual-disability.html>.

highest rate of unemployment.⁵ Also, despite an increase in anti-discrimination legislation in workplaces across the country, this statistic remains largely unchanged.⁶

Edward Hall and Robert Wilton argue that the unemployment of people with ID is rooted in a deeper, more systemic issue. The authors claim that “(the) social and spatial organization of work under capitalism has been based on a non-disabled norm with the consequence that ‘mainstream’ labour processes, work environments and organizational cultures privilege certain types of bodies and minds over others.”⁷ This implies that, so long as power is unevenly distributed in a capitalistic economy, the proportion of people with ID in paid employment will remain plateaued at a level far below that of non-disabled people. The top-down policies that are currently in place to empower people with ID, are not having the impact that was intended. For this reason, it is time for communities to start investing in programs that will empower people from the bottom-up.

A HISTORY OF DISCRIMINATION

The Universal Declaration of Human Rights (“UDHR”) declares, “the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment” for all humans.⁸ However, people with ID have historically been disenfranchised by capitalistic systems. In the book, *Intellectual Disability: Ethics, Dehumanization, and a New Moral Community* by Heather E. Keith and Kenneth D. Keith, the historical dehumanization of people with diminished cognitive abilities is examined from a psychological, philosophical, and educational perspective. It states that, until 2006, the American Association on Developmental

⁵ Edward Hall & Robert Wilton, “Alternative spaces of ‘work’ and inclusion for disabled people”, pages 867-880, Dec 2011.

⁶ Ibid.

⁷ Ibid.

⁸ Rosemary Lysaght, Virginie Cobigo and Kate Hamilton, “Inclusion as a focus of employment-related research in intellectual disability from 2000 to 2010: a scoping review”, *Disability and Rehabilitation*, posted 2012.

and Intellectual Disabilities (“AAIDD”), was known as the American Association on Mental Retardation (“AAMR”).⁹ The authors mention this, not to make the point that we have ‘grown out’ of the discriminatory language used to put others down in the past; rather, they aim to illustrate the point that, as times change, so does language. In Western cultures, individuals are likely to categorize people according to perceived attributes of group members (e.g., taxonomic classification), whereas people of Eastern cultures may be more likely to group members of a class according to their relationships with one another (e.g., thematic classification).¹⁰ This begs a key question: have people in Western societies historically considered people with ID in terms of a single, defining feature (e.g: by their disability); or rather, do they think consider them as multifaceted human beings (e.g: as they exist in their relationships with family, community, or other aspects of their environmental context)?¹¹

The labels which people have been assigned in Western cultures (e.g., autistic, someone with Down syndrome, or someone with Fragile-x syndrome) are important insofar as they help classify people’s needs and experiences; however, it is important to remember that these labels are social inventions. By lumping a wide group of people into a category such as “people with ID”, those without ID often attribute defective traits to the former group, which tends to create extremely limiting self-fulfilling prophecies for them.¹² Due to this cycle of othering and stigmatization, many people with ID never get the opportunity to prove the stigma wrong, and/or to demonstrate their possibilities for growth and learning in the workplace.

The theory of ‘social role valorization’, a term coined by Wolf Wolfensperger, states that valuing the roles that people play - as citizens, neighbours, friends, or colleagues - gets us closer to

⁹ Heather E. Keith and Kenneth D. Keith, “Intellectual Disability: Ethics, Dehumanization, and a New Moral Community”, John Wiley & Sons Inc., March 13 2013.

¹⁰ Ibid., 5.

¹¹ Ibid., 5.

¹² Heather E. Keith and Kenneth D. Keith, “Intellectual Disability: Ethics, Dehumanization, and a New Moral Community”, John Wiley & Sons Inc., March 13 2013, 12.

justice, morality, improved living conditions and (the) “good things in life.”¹³ Therefore, rather than focusing on a single defining feature that differentiates one person from the next, perhaps it is better to adopt a more holistic understanding of what constitutes personhood. Once this uni-dimensional perception of people with ID as ‘unproductive’ or ‘incapable’ is finally shattered, developed societies can begin working towards a more inclusive future.

SPECIAL OLYMPICS: THE ATHLETE LEADERSHIP PROGRAM

Special Olympics is a global movement concerned with the eradication of stigmas and inclusion of people with ID through unified sport.¹⁴ By creating sporting events where people with and without ID have the opportunity to play on the same teams, a wide variety of people with ID are able to feel visible and accepted. In a Ted Talk by Matthew Williams, a Special Olympics Athlete Leader himself, he explains how there is still a major problem with perception (or lack thereof) of people with special needs.¹⁵ As a solution to this issue of perception, “Special Olympics teaches the world that people with intellectual disabilities deserve respect and inclusion.”¹⁶ In the United States, where 50% of adults do not know a single person with ID, the work of Special Olympics is of notable benefit to many.¹⁷

One program offered by Special Olympics, the Athlete Leadership Program, has allowed athletes with intellectual disabilities to discover their voices, and feel empowered enough to help their communities. This program is designed to equip athletes with tools to undertake positions of leadership in their community and the broader movement.¹⁸ Some leadership roles include: public speaking, being an athlete health advocate, being on an Athlete Input Council, or taking on a

¹³ Ibid., 174.

¹⁴ Special Olympics, <http://www.specialolympics.org/our-work>.

¹⁵ Matthew Williams, “Special Olympics let me be myself- a champion”, 26 Feb 2016. TED video.

¹⁶ Ibid., 11:41-11:46.

¹⁷ Ibid., 8:38-8:44.

¹⁸ Special Olympics Canada, <http://www.specialolympics.ca/learn/special-olympics-programs/athlete-leadership>.

Board position.¹⁹ The Director of Organizational Excellence, Emily Klinger, mentions that the program is “fuelled by an ideology that people with ID can lead.”²⁰ By connecting athletes with more opportunities that are external to Special Olympics, Athlete Leadership inherently challenges the false stereotype that people with ID are ‘unproductive’ members of society.

There are currently over 40,000 Athlete Leaders worldwide.²¹ The structure of the program tends to vary depending on the area of its implementation. However, in most cases, the underlying structure of the program consists of a mentor being paired with one or more athletes with ID; these individuals then work collaboratively to develop the athlete(s)’ skills and prepare them for a future leadership role(s). The first step of the Program is for athletes to choose their interest in a field of study or trade. Afterwards, they are matched with their mentor (which often tends to be a family member in many states/provinces), who help these athletes in their training to become leaders of their community. When an athlete ‘graduates’ from an Athlete Leadership Program, they assume one of the aforementioned roles, and often become a spokesperson for the Special Olympics cause. In an interview with Nora Mason, a mentor herself, she describes athlete leadership as “an opportunity for athletes not always to be on the receiving end of the program, but to actually give back.”²² Ultimately, by offering athletes visibility and a voice, the Athlete Leadership Program assists in changing peoples’ stereotyped perceptions of leadership.

SPECIAL OLYMPICS: FAMILY SUPPORT NETWORKS

Many people within the Special Olympics Movement would agree that family members of people with ID could be considered the ‘engine’ of the organization. Oftentimes, family members start their own Special Olympics teams when there are no other coaches in the area, making them

¹⁹ Ibid.

²⁰ Emily Klinger. Interview by Dean Velentzas. Personal Interview. Toronto, June 2018.

²¹ Ibid.

²² Nora Mason. Interview by Dean Velentzas. Personal Interview. Toronto, June 2018.

the first people to enact a change in their community.²³ As of 2016, Special Olympics had more than 647,452 registered family members serving in leadership roles in Programs across the world.²⁴ The support that is provided by these family members goes without remuneration, and although it is given freely, it often means that family members face restrictions with participating in the labour force; they are expected to play a parenting role well after the typical years of childhood; and they experience other increased financial costs.²⁵ Special Olympics has become increasingly concerned with establishing a standardized network of family support where family members can share the opportunity to exchange information and experiences about different things they might be going through in life outside of Special Olympics.²⁶ In North America, where family support mainly consists of informal relationships, many people could benefit from a formalized structure or network where support may be lacking.

Although Special Olympics has yet to implement a formalized program for family support in North America, family members often meet the same way parents whose kids are on the same soccer team meet. Eventually, these family members participate in different Special Olympics-related activities together for long period of time, and this is how a network is developed.²⁷ The Senior Manager of Global Youth Engagement at SOI, Meghan Hussey, offers one great example of an informal Facebook group started by family members of people with ID titled 'sibnet'. This groups acts as a closed place for family members to vent and celebrate; people are able to share their experiences, crowdsource, or simply stay in contact with each other.²⁸ Many informal networks such as 'sibnet' have acted as support systems for people who might feel disconnected from others who share their own experiences.

²³ Meghan Hussey. Interview by Dean Velentzas. Personal Interview. Toronto, August 2018.

²⁴ Special Olympics Families Research Summary Page.

<https://media.specialolympics.org/resources/research/families/SO-Research-Overview-Families-06-2018.pdf>.

²⁵ "Inclusion of Canadians with Intellectual Disabilities: a national report card 2013." Canadian Association for Community Living. Dec 2013.

²⁶ Meghan Hussey. Interview by Dean Velentzas. Personal Interview. Toronto, August 2018.

²⁷ Meghan Hussey. Interview by Dean Velentzas. Personal Interview. Toronto, August 2018.

²⁸ Ibid.

Athlete Leadership and Family Support Networks are simply two of many Special Olympics Programs focused on increasing the visibility of people with ID, and attempting to foster a unified generation in which people with ID are fully integrated in the economy. These programs work to eradicate the isolation fostered by capitalistic economic models in Canada and the United States; ultimately, they are also giving people with ID more power in the overarching community. Although both of these programs are inherently focused on promoting connectedness, this paper will later explore how each of them could benefit from the implementation of Time Banking platforms.

CONCEPT AND STRUCTURE OF TIME BANKS

Every person seeks to feel valued. Edgar S. Cahn, a retired law professor and speechwriter for Robert F. Kennedy, maintained this conviction when he developed his philosophy on alternative currency.²⁹ Out of concern for the equality of human beings, he sought to change one of the most divisive symbols of modern society: money. Cahn's idea was to work with a currency that would be of equal value to all individuals. This currency would differ from traditional money because, rather than using it to reward people for their varying capacities, it would be used to reward the inherently equal value of human beings. Edgar S. Cahn expresses this belief in the fundamental equality of people when he states, "I didn't think my prayer was worth more than (another's) because I am a lawyer."³⁰ This currency, dubbed 'Time Dollars', would be focused on forging connections between people through the simple act of exchanging time.³¹ Finally, this currency would have the capacity to change people's perceptions of their position in broader

²⁹ Edgar Cahn and Jon Snow: "Jon Snow Interviews Professor Edgar Cahn, YouTube video, 5:10-5:25, posted June 2008, <https://www.youtube.com/watch?v=D8R6VkqvsBY>.

³⁰ John M. Carroll, "Co-production Scenarios for Mobile Time Banking", End-User Development- 4th International Symposium, IS-EUD 2013. 146.

³¹ "TimeBanks", accessed August 17, 2018, <https://timebanks.org/>.

economic society, and expose a feature that traditional economies are lacking - a concern for human connection.

The idea behind Time Banks is simple: they are reciprocity-based work trading systems in which hours (rather than traditional money) serve as the currency.³² Members of Time Banks are both donors and recipients of services; everyone is required to offer their time in order to receive time back in exchange. The structure of each, individual Time Bank, along with its focus, tends to differ depending on the choice of the founder (often referred to as the 'Time Bank Coordinator').³³ However, one key principle underlies all Time Banks: they are accessible to anyone, and once involved, everyone has incentive to contribute.³⁴ Members of a Time Bank are entirely free to choose the services they wish to offer, as well as request the services they need. In some cases, these services include: transportation, minor home repair, computer help, and babysitting.³⁵ When a service exchange is performed (for this purpose, let us imagine the service takes one hour), the performer of the service is credited for one hour, and the recipient of the service is debited one hour.³⁶ For example, a retired secretary may type poetry written by a neighbour with Multiple sclerosis, and the neighbour will repay her by reading the newspaper to the secretary's blind daughter.³⁷ Eventually, this creates a network of peer-to-peer exchange where in all cases, everyone's time is valued *equally*, regardless of the type of service performed or the person performing the service. All exchanges are tracked either through pre-developed software, or by the Time Bank coordinator.³⁸ Usually, for Time Banks that are larger in scale, members enter data about themselves, their skills, and the services they would like to receive in a database; they may

³² Ibid.

³³ Ibid.

³⁴ "Time Banks", accessed August 17, 2018, <https://timebanks.org/timebankingabout/>.

³⁵ Ibid.

³⁶ Ed Collom and Judith N. Lasker, "Equal Time, Equal Value", 1st Edition. 28 Aug. 2012.

³⁷ Edgar Cahn, "Time Dollars: The New Currency...Security & Community Renewal", Rodale Press.

³⁸ "Time Banks", accessed August 17, 2018, <https://timebanks.org/timebankingabout/>.

also use it to record their exchanges, to track their hours, and to learn more about members and events.³⁹

The concept of exchanging time is inherently inclusive and would allow for the millions of people who are currently disenfranchised by the traditional economy to have the opportunity to contribute. Unfortunately, many people with ID have been made to feel like undervalued citizens, and remain marginalized and isolated from mainstream work. Cahn maintains the optimism that Time Banks have potential to embolden these individuals and groups, and prove that every living being carries inherent value.⁴⁰ By enlisting individuals who have typically been labeled as ‘victims’, or whose work has been deemed ‘unprofitable’, Time Banks act as platforms where these individuals can use their skills to co-produce an economy of their own. Time Banks eventually become an alternative consumer market where members trade services and create their own local marketplace.⁴¹ These platforms come in the form of large-scale Time Banks such as TimeRepublik (a global platform with over 25,000 users)⁴², to more local Time Banks such as Community Mothers⁴³, where mothers can pay a certain number of time dollars to attend coffee mornings, access a book, toy library, and more. The Time Bank model is flexible; it can be heterogeneous and incorporate diverse members of a community (e.g., TimeRepublik), or could be focused on a specific demographic (e.g., Community Mothers). What is most important about all Time Banks, however, is their capacity to mobilize undermined labour and foster community connectedness.

³⁹ Ibid.

⁴⁰ Edgar Cahn, “Time Banking Helps Build Individuals, Organizations, and Communities” #615, Podcast. https://www.podomatic.com/podcasts/yourmarkontheworld/episodes/2018-03-21T06_00_00-07_00.

⁴¹ Lucie K. Ozanne and Julie, L. Ozanne, “How alternative consumer markets can build community resiliency”, [emeraldinsight](http://emeraldinsight.com).

⁴² “TIMEREPUBLIK”, accessed August 17 2018, <https://timerepublik.com/>.

⁴³ Claudia Cahalane, “How time banking is creating a new generation of volunteers”, *The Guardian*, <https://www.theguardian.com/voluntary-sector-network/community-action-blog/2015/mar/30/time-banking-encouraging-new-volunteers>.

HISTORY AND CORE VALUES OF TIME BANKS

The concept of exchanging goods and services without the incentive of conventional money is something that has existed for thousands of years. Bartering, for example, is an exchange-based concept which dates back to 6000 BC.⁴⁴ However, what differentiates Time Banking from common bartering is that it is not based on the assumption of bilateral exchange.⁴⁵ Time Bank exchanges “occur within a broad network in which one person or organization provides for a second person or organization that may never reciprocate back to the first but can instead offer something needed by a third.”⁴⁶ In this regard, Time Banking could be considered quite a modern concept.

In his book, *Time Dollars: The New Currency That Enables Americans to Turn Their Hidden Resource-Time-Into Personal Security & Community Renewal*, Edgar S. Cahn argues that American communities now live in a society where custom yields to corporate need.⁴⁷ Cahn suggests that in the nineteenth century “people were wrenched out of traditional social roles to become employees in mass production. After WWII, their role was to increasingly consume the things produced, and consumption became a substitute for the many social ties that remained.”⁴⁸ Henceforth, the social bonds between people became commoditized and individuals began to purchase services that had been historically provided for free. This erosion of which Cahn refers to as the “second economy”⁴⁹ or “caring economy”⁵⁰ may not necessarily have been harmful to corporations with profit-maximizing objectives; however, the same cannot be said about the effects on social ties between American citizens. An economy based upon meritocratic principles

⁴⁴ Ed Collom and Judith N. Lasker, “Equal Time, Equal Value”, 1st Edition. 28 August, 2012. Page 7.

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Edgar Cahn, “Time Dollars: The New Currency...Security & Community Renewal”, Rodale Press. Page 17.

⁴⁸ Ibid., 20.

⁴⁹ Ibid., xi.

⁵⁰ Lucie K. Ozanne and Julie, L. Ozanne, “How alternative consumer markets can build community resiliency”, emeraldinsight.

inherently favours inequalities because individuals must compete against one another in order to become successful. One of Cahn's incentives to create Time Dollars was so that they could "do things that money can't do and claim back the realm of community that money has invaded."⁵¹ He mentions that, in the same way that common currency taps humanity's aggressive drive to become wealthy and powerful, Time Dollars tap the more sensitive need for human connection.⁵² Time Dollars re-instill the notion that people should make the effort to help one another, not out of the expectation that they will receive something in return, but simply because it feels good to do so.

The second historical event which contributed to the origination of Time Banks, was a personal event experienced by Edgar S. Cahn. In 1980, Cahn lived through a heart attack that damaged 60% of his heart.⁵³ The aftermath of this event spurred Cahn's thought process that every single person experiences the need to feel needed, no matter how much society makes them believe they are a burden. Cahn began to consider all of those who society often deemed useless (e.g., people over the age of 65, teenagers, people with ID), and spearheaded the movement to increase their involvement. By engaging the untapped capacity of certain communities, Cahn believed that it would be possible to renew that core "second economy", and that the social relationships between individuals could be strengthened. As Cahn eloquently puts it, "we have what we need if we use what we have."⁵⁴ There is a major stigma attached to the label of 'dependence', and the only way to overcome this stigma is if we begin to include the people that have historically been considered 'burdensome'.

The essence of Time Banking is made up of five core values:

⁵¹ Edgar Cahn, "Time Dollars: The New Currency...Security & Community Renewal", Rodale Press. Page 34.

⁵² Ibid., 11.

⁵³ Edgar Cahn, "Time Banking Helps Build Individuals, Organizations, and Communities" #615, Podcast

⁵⁴ Ibid.

- ❖ Assets: “we all have something to provide.”⁵⁵
- ❖ Redefining Work: “work has to be redeemed to value whatever it takes to raise healthy children, build strong families, revitalize neighbourhoods, make democracy work, advance social justice, and make the planet sustainable.”⁵⁶
- ❖ Reciprocity: “the question: ‘how can I help you’ needs to change so we ask: ‘how can we help each other build the world we both live in.’”⁵⁷
- ❖ Social Networks: “community is built upon sinking roots, building trust, and creating networks.”⁵⁸
- ❖ Respect: “we must respect where people are in the moment, not where we hope they will be at some future point.”⁵⁹

These core values represent the heart of all Time Banks, and each of them plays a role in connecting members of communities, de-stigmatizing certain factions of society, and leading a more inclusive future.

THE SHARING ECONOMY

American internet entrepreneur, and co-founder of the hospitality exchange service ‘Airbnb’ Brian Chesky once stated, “the stuff that matters in life is no longer stuff. It’s other people. It’s relationships. It’s experience.”⁶⁰ Developed countries such as Canada, the United States, and the U.K have all recently experienced changes in their economies, due to the increasing prevalence of ‘peer-to-peer exchange’.⁶¹ Companies such as Airbnb, Turo, Uber, and

⁵⁵ Ed Collom and Judith N. Lasker, “Equal Time, Equal Value”, 1st Edition. 28 Aug. 2012. Page 11.

⁵⁶ Ibid., 11.

⁵⁷ Ibid., 11.

⁵⁸ Ibid., 11.

⁵⁹ Ed Collom and Judith N. Lasker, “Equal Time, Equal Value”, 1st Edition. 28 Aug. 2012. Page 11.

⁶⁰ Arun Sundararajan, “The Sharing Economy: The End of Employment and the Rise of Crowd-Based Capitalism”, The MIT Press, 2016. 1.

⁶¹ Ibid., 58.

TaskRabbit are just a few of the companies capitalizing on the business model of ‘crowd-based capitalism’.⁶² This new economy, coined by Arun Sundararajan as the ‘Sharing Economy’ is powered by digital technologies that tap into decentralized excess capacity; the end result is a melding of commerce and community.⁶³

With the exception of a desire to maximize profits, Time Banks actually have a lot in common with companies that use this model of decentralized business. As mentioned earlier, the role of American citizens post-WWII increasingly became that of the consumer, and there was new pressure to buy things which families used to provide for free.⁶⁴ People became so reliant on monolithic corporate entities, that even traditional functions such as taking care of the children became outsourced to entertainment and daycare companies.⁶⁵ This economy led by corporate giants is slowly being recognized for its inherent flaws. People have grown weary of the power which central authority leverages over communities, and new decentralized business models have begun to replace the old, top-down approach of providing services. An example that highlights this point is “La Ruche Qui Dit Oui,” a digitally-enabled platform that allows local farmers to post availability and prices of their produce to a local community.⁶⁶ Customers then place orders for the produce they want, and later meet the farmers at a local “ruche” where the exchange is made.⁶⁷ One user of this platform explains that, “the merriment in a ruche, the happy faces and social buzz, contrasts quite starkly with the quintessential image of a lone American pushing a grocery cart through fluorescent-lit aisles.”⁶⁸ This example highlights that new technologies based

⁶² Ibid., 107.

⁶³ Ibid., 75.

⁶⁴ Edgar Cahn, “Time Dollars: The New Currency...Security & Community Renewal”, Rodale Press. 20.

⁶⁵ Edgar Cahn, “Time Dollars: The New Currency...Security & Community Renewal”, Rodale Press. 19.

⁶⁶ Arun Sundararajan, “The Sharing Economy: The End of Employment and the Rise of Crowd-Based Capitalism”, The MIT Press, 2016. 94.

⁶⁷ Ibid., 94.

⁶⁸ Ibid., 94.

on a model of decentralization enable passive consumers to collectively own the market themselves.⁶⁹

Time Banking is based on this very same model. Edgar Cahn once mentioned that, “when strangers start acting like neighbours, and neighbours start acting like extended family, communities are reinvigorated.”⁷⁰ Certain corporations have witnessed this ever-increasing alienation between members of civil society, and have begun to profit through the re-establishment of this connection. Time Bank coordinators, on the other hand, rather than seeking to profit, witness an opportunity to re-establish human connections at an equal standard for all. Members of Time Banks have expressed feeling both happier and healthier due to their Time Bank’s community platform being similar to that of an extended family. When power is distributed evenly and fairly between all, people are more prone to fostering feelings of love, acceptance, and inclusion.

LYTTELTON TIME BANK: A SHINING EXAMPLE

With the support of the internet and mobile technologies, there is no doubt that experiments in alternative currencies are growing both in size, efficiency, and effectiveness. One shining example is that of a Time Bank located in Lyttelton, New Zealand. Between the years of 2009-2012, Julie L. Ozanne and Lucie K. Ozanne collected data before, during, and after two major earthquakes.⁷¹ During this period, they analyzed the emergence of a community-led Time Bank that helped rebuild community capacity after these natural disasters. The Time Bank acted as a hub, leveraging its extensive network of social ties to identify problems and allow the flow of

⁶⁹ Ibid., 99.

⁷⁰ Edgar Cahn, “Time Dollars: The New Currency...Security & Community Renewal”, Rodale Press. X.

⁷¹ Lucie K. Ozanne and Julie, L. Ozanne, “How alternative consumer markets can build community resiliency”, emeraldinsight.

social support.⁷² Some services that were exchanged included: helping with home repairs, finding rental accommodation, and exchanging valuable knowledge.⁷³ The members of this Time Bank grew to represent approximately 20% of the entire community by 2012, and today, the Time Bank continues to serve as a platform for connectedness and social support.⁷⁴

Unlike wage markets, the power in the Lyttelton Time Bank is not concentrated because all labour is equal in value and stays in the hands of the individual trader. Hence, all value that is created stays within the local economy, and the pool of local skills and expertise expands drastically. Also, this study found that, “the Time Bank exchange system minimized the dependencies and stigma often associated with direct charity”.⁷⁵ It is integral that the members of the Time Bank did not feel as though they were receiving ‘handouts’, because the ultimate goal of Time Banks is to foster collaboration, and mobilize those who are often on the receiving end of charity.

This community Time Bank is one of many examples that show how unpaid labour can be captured and valued. Rather than rely on direct charity, the Lyttelton Time Bank was able to mobilize members of the community, and from the bottom-up, alleviate stress, increase connectivity, and decrease feelings of isolation.⁷⁶ One member of this Time Bank exclaimed, “(the Time Bank) made me feel as if I wasn’t alone. It sort of gave me a bigger family to call on...I could go and visit friends...it extended my family.”⁷⁷ Thus, not only did the services performed through this Time Bank enhance personal and social well-being, but it did so by creating a strong sense of family between members.

⁷² Ibid.

⁷³ Edgar Cahn, Julie Ozanne, and Lucie Ozanne. “Pay it forward: the New Zealand town where your time is a currency.” The Guardian. <https://www.theguardian.com/sustainable-business>.

⁷⁴ Lucie K. Ozanne and Julie, L. Ozanne, “How alternative consumer markets can build community resiliency”, emeraldinsight.

⁷⁵ Ibid.

⁷⁶ Ibid.

⁷⁷ Lucie K. Ozanne and Julie, L. Ozanne, “How alternative consumer markets can build community resiliency”, emeraldinsight.

THE CO-PRODUCTION IMPERATIVE

In his account, “Co-Production Scenarios for Mobile Time Banking” John M. Carroll identifies and analyzes co-production scenarios as part of a requirement analysis for Time Banking infrastructures. Carroll concisely defines co-production as “direct sharing in work...it makes a service provision into reciprocal support... the client works with the service provider to achieve an outcome better for both.”⁷⁸ This outcome is important because, unlike volunteerism, which often employs an unequal power dynamic between the service provider and the serviced, Time Banking fosters a reciprocal, ‘co-productive’ relationship between participants in an exchange. Edgar S. Cahn questions the sustainability of volunteerism because of how it acts as a one-way avenue of support.⁷⁹ In a Time Bank, people can never simply be passive consumers of aid because every member actively contributes in exchanges. Rather than the power being concentrated, as it often is in volunteer work and wage markets, the power within a Time Bank is evenly dispersed; everyone’s labour is of equal value.

As previously noted, reciprocity is the third core value underlying Time Banks. A good example where one can see the benefits of reciprocal exchange is in the case of ‘Elderplan’. Elderplan is a Health Maintenance Organization (“HMO”) for seniors in Brooklyn; it enlists members as participants in one another’s care through a Time Bank called ‘Member-to-Member’.⁸⁰ This HMO is different from most for the reason that, rather than treating its members as consumers of expert services, members are encouraged to help each other on a basis of reciprocal exchange. Those who were once passive recipients of care, all of a sudden become active producers and providers.⁸¹ Services such as mentorship, counselling, and coaching are all

⁷⁸ John M. Carroll, “Co-production Scenarios for Mobile Time Banking”, End-User Development- 4th International Symposium, IS-EUD 2013. Page 134.

⁷⁹ Ed Collom and Judith N. Lasker, “Equal Time, Equal Value”, 1st Edition. 28 Aug. 2012. 2.

⁸⁰ Edgar Cahn, “Time Dollars: The New Currency...Security & Community Renewal”, Rodale Press. 45.

⁸¹ *Ibid.*, 45.

examples of co-productive exchanges, as both participants learn and collaborate alongside one another. In all cases, co-productive exchanges are known to eradicate the hierarchies that exist within the market-driven economy; instead of working towards individualistic gain, people band together to produce an outcome that is mutually beneficial.

ATHLETE LEADERSHIP AND TIME BANKING

Currently, there is very limited research on Time Banking in contexts where it could be used to help people with intellectual disabilities. The studies that do exist, however, have concluded that Time Banks exhibit their highest success rates in communities that have been marginalized from the mainstream society; they have been used to help groups who are underrepresented. A presiding organization such as SOI, with their international reach, seems to be in the best position to leverage Time Banking and prove their potential to bolster social connectedness.

In the Athlete Leadership Program for example, the co-production principle is already being employed. The active involvement and equal status of athletes during the mentorship process eventually allows them to become self-sufficient in the skill(s) they are developing. Since co-productive exchanges are *already* underpinning this program, SOI athletes could very much benefit from a unifying platform that could facilitate these exchanges. Emily Klinger, a coordinator of Athlete Leadership Programs on an international scale mentioned, “if we could have a stronger network of people who could deliver trainings or be good mentors, then we wouldn’t need so many resources from an international or national level to go and do the training ourselves.”⁸² In multiple cases, Time Banks have proven to be of greatest aid in situations where lack of resources is an issue. By establishing a decentralized network of peer-to-peer relations, athletes with ID

⁸² Emily Klinger. Interview by Dean Velentzas. Personal Interview. Toronto, June 2018.

could have access to equal power and opportunities that would otherwise have to be provided from top-down programming.

The role of mentors is undeniably critical to the success of the Athlete Leadership Program. Without a mentor, the athlete has no one to partner up with for completing coursework, discovering new opportunities, and mastering skills. This is why there is an issue with mentors being one of the most challenging volunteers to recruit.⁸³ This high demand, yet low supply of mentors could become balanced with the implementation of a Time Bank. Rather than continuing with the model of a one-on-one mentorship, it might be of value to consider how offering accessibility to a network of mentors could benefit the athletes. The decentralized nature of a Time Bank would allow athletes to choose from a variety of mentors, with different specialties, to help them through the graduation 'process'. Instead of simply allowing a family member to be paired as the athlete's mentor, which is often the case in Athlete Leadership⁸⁴, the athlete could have the freedom to choose between a vast range of family members involved with Special Olympics. Experimenting with a localized, peer-to-peer, decentralized Time Bank in Athlete Leadership could prove very beneficial for both athletes in need of mentors, and mentors in need of the skills that athletes can provide. As the skills of athletes develop during this peer-to-peer mentorship process, it is very likely that these athletes would be able to help other athletes who might just be starting the Athlete Leadership Program. This adaptation of the program could theoretically lead to improved mental health, reinforced social connectedness, and an opportunity for athletes to realize their full leadership potential.

⁸³ Nora Mason. Interview by Dean Velentzas. Personal Interview. Toronto, June 2018.

⁸⁴ Ibid.

FAMILY SUPPORT NETWORKS AND TIME BANKING

There are plenty of other instances where Time Banking can prove useful to people involved with Special Olympics. For example, the establishment of Family Support Networks is a current priority for Special Olympics Canada and the United States. In an interview with Meghan Hussey, the Senior Manager of Global Youth Engagement at SOI, she states, “it is definitely not uncommon, if not typical, for family members to at least exchange information and experiences about different things they might be going through in life outside of Special Olympics with other families they meet through Special Olympics.”⁸⁵ With the establishment of local Time Banks, family members would be able to easily communicate and exchange services for each other, without having to pay for information or support.

The family-to-family dynamic of those who are already a part of a family support network is inherently focused on helping. Family members are constantly looking for assistance, support, and knowledge. By offering families a platform to communicate with one another- an interface to give and receive help- they will be placed in a flow of movement and opportunity which has traditionally been difficult to find. The potential Time Bank for the Family Support Network would function as a typical “neighbours helping neighbours” model, where members are free to choose what services they can offer to the overall Bank, and also which services they request. Transportation, technological assistance, babysitting, cooking, cleaning, and mentoring are all examples of services that have been exchanged in typical, community Time Banks; all of which are services families in the FSN could provide and receive. With the lack of formalized family support systems in North America, Time Banks can serve as the primary interface for connectedness, and build family resilience from the bottom up.

⁸⁵ Meghan Hussey. Interview by Dean Velentzas. Personal Interview. Toronto, August 2018.

CONCLUDING REMARKS

This report sought to identify the linkage between the isolating effects of capitalistic enterprise, and the social exclusion of people with ID in the workforce. The discrepancy between unemployed workers with and without ID was examined through both a social and economic lens. Time Banking is proffered as a concept and practice with the potential to bridge divides between people, overcome negative stereotypes, and empower members of society who are disenfranchised by current economic systems. This report also outlines the potential for Time Banks to mobilize these groups within society so that their labour can become captured and valued. This report cited SOI as an organization that has established major change in terms of fostering inclusion of people with ID. The report concludes by suggesting how SOI could benefit greatly from the implementation of Time Banking in two of its wide-reaching programs: Athlete Leadership and Family Support Networks. The aim of this paper's recommendations was to explain how each program could benefit the different demographics they are structured to help, in different ways. The broader argument, however, is that by fully embracing the concept of Time Banking, SOI can remedy the present conditions of an inherently disenfranchising system. If we are concerned for leading a revolution towards inclusion, it is important for people to undergo a fundamental shifting of values. When people become less concerned for the amount of money inside their pockets than the amount of time they are able to exchange with their loved ones, their friends, and their community people will finally realize the value of inclusion.

BIBLIOGRAPHY

- Bigby, Christine. "Later Life for Adults with Intellectual Disability: A Time of Opportunity and Vulnerability." *Journal of Intellectual & Developmental Disability* 22, no. 2 (1997): 97-108. doi: 10.1080/13668259700033331.
- Cahalane, Claudia. "How time banking is creating a new generation of volunteers", *The Guardian*, March 30 2015, <http://www.theguardian.com/voluntary-sector-network/community-action-blog/2015/mar/30/time-banking-encouraging-new-volunteers>.
- Cahn, Edgar and Jon Snow. "Jon Snow Interviews Professor Edgar Cahn". YouTube video, 5:10-5:25, posted June 2008, <https://www.youtube.com/watch?v=D8R6VkqvsBY>.
- Cahn, Edgar S., and Jonathan Rowe. *Time Dollars: the New Currency That Enables Americans to Turn Their Hidden Resource-Time-into Personal Security & Community Renewal*. Family Resource Coalition of America, 1998.
- Cahn, Edgar. "Time Banking Helps Build Individuals, Organizations, and Communities" #615, Podcast. https://www.podomatic.com/podcasts/yourmarkontheworld/episodes/2018-03-21T06_00_00-07_00.
- Cahn, Edgar, Julie Ozanne, and Lucie Ozanne. "Pay it forward: the New Zealand town where your time is a currency." *The Guardian*. <http://www.theguardian.com/sustainable-business/2015/dec/16/>.
- Claiborne, Loretta. "Let's Talk About Intellectual Disabilities", 11 Dec 2012. TED video. 0:00-11:34, https://www.youtube.com/watch?v=0XXqr_ZSsMg.
- Cobigo, Virginie, Kate Hamilton, and Rosemary Lysaght. "Inclusion as a Focus of Employment-related Research in Intellectual Disability from 2000 to 2010: A Scoping Review." *Disability and Rehabilitation* 34, no. 16 (2012): 1139-350. doi:10.3109/09638288.2011.644023.
- Collom, Ed, and Judith N. Lasker. *Equal Time, Equal Value: Community Currencies and Time Banking in the U.S.* 1st Edition: Routledge, 2017.
- "Definition of Intellectual Disability." FAQs on Intellectual Disability. Accessed August, 2018. <http://aaid.org/intellectual-disability/definition>.
- Duff, Laura and Jennifer Kerr. "Smithsonian Highlights Special Olympics History and Athletes", Smithsonian National Museum of American History, July 6 2018, <http://americanhistory.si.edu/press/releases/SpecialOlympicsat50>.
- Fenton, Jennie. "Inclusion, belonging and the disability revolution", 16 Mar 2014. TED video. 0:00-23:01, <https://www.youtube.com/watch?v=VAM9nh8WC-8>.

- Hall, Edward, and Robert Wilton. "Alternative Spaces of 'work' and Inclusion for Disabled People." *Disability & Society* 26, no. 7 (2011): 867-80. doi: 10.1080/09687599.2011.618742.
- "Inclusion of Canadians with Intellectual Disabilities: A National Report Card 2013." Canadian Association for Community Living. Accessed August, 2018. <http://www.cacl.ca/sites/default/files/National%20Report%20Card%202013%20ENG%20Final.pdf>.
- Keith, Heather, and Kenneth D. Keith. *Intellectual Disability: Ethics, Dehumanization, and a New Moral Community*. John Wiley & Sons, 2013.
- Martin, Kerry. "History of the International Time Bank Movement", Archcare: the Continuing Care Community of the Archdiocese of New York, <http://www.archcare.org/community-resources/time-bank/history-timebank-movement>.
- Ozanne K, Lucie and Julie L. Ozanne. "How alternative consumer markets can build community resiliency", *European Journal of Marketing*, no. 34 (2016): 330-57. doi: 10.1108/ejm-12-2014-0802.
- "Schools and Youth – Special Olympics Ontario." Special Olympics Ontario. Accessed August, 2018. <http://www1.specialolympicsontario.com/schools-and-youth/>.
- Smith, J. David, "Ignored, Shunned, and Invisible: How the Label Retarded Has Denied Freedom and Dignity to Millions." Santa Barbara: ABC-CLIO, LLC, 2009. Accessed August, 2018. ProQuest Ebook Central.
- "Special Olympics Families Research Summary Page." Special Olympics Resources. Accessed August, 2018. <http://media.specialolympics.org/resources/research/families/SO-Research-Overview-Families-06-2018.pdf>.
- Sundararajan, Arun. *The Sharing Economy: The End of Employment and the Rise of Crowd-Based Capitalism*. Cambridge, MA: MIT Press, 2017.
- TimeBanks USA. Accessed August, 2018. <http://timebanks.org/>.
- The Timebank - An Economy for everyone*. Directed by Steffen Söhner. Germany: Steffen Söhner for ImpulsWERKSTATT, 2006.
- Wallach, Ted. "Banking on Time: Interview with Ted Wallach." Interview by osterday. *The Shape of Things Blog*, January 11, 2016.
- "What Is Intellectual Disability?" Mindfulness Practices May Help Treat Many Mental Health Conditions. July 2017. Accessed August, 2018. <https://www.psychiatry.org/patients-families/intellectual-disability/what-is-intellectual-disability>.

Williams, Matthew. "Special Olympics let me be myself- a champion", 26 Feb 2016. TED video.
0:00-14:12, <https://www.youtube.com/watch?v=zqLYcJ6lb3c>.