

TIME BANKING FOR ELDERLY IN HONG KONG: CURRENT PRACTICE AND CHALLENGES

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ABSTRACT

To reduce the burden of the ageing population, time banking can be one of the possible approaches in the community to maximise social capital. Time banking aims to exchange one's time to serve others and the time of service can be saved as credit so as to swap for services when necessary. It can create a virtuous cycle for providing and receiving services. Several positive outcomes to service providers and recipients of time banking are identified in this review paper. Nevertheless, there is a lack of practical adoption of time banking in Hong Kong. To analyse the challenges of the adoption of time banking in Hong Kong, the current practices of time banking in Hong Kong will be evaluated. To promote time banking in Hong Kong, governmental, technical and educational support are recommended.

KEYWORDS

time banking, volunteering, ageing population, social capital, service learning

INTRODUCTION

Low birth rate and ageing population are two of the major social and population issues in Hong Kong, affecting adversely the development of the city. The trend of birth in Hong Kong has been deteriorating over the past 36 years from almost 17 live births per thousand populations in 1981 to 7 live births per thousand population in 2017. [1] However, the number of people aged 65 years or above is projected to increase from more than 1 million to more than 2.3 million in 2036. [2] The decline in fertility and increase in life expectancy are the main causes of the increasingly ageing population, not only leading to financial burden on the next generation but also insufficient manpower in serving the elderly.

To alleviate and ease the inevitable issue, the idea of time banking may be beneficial to the ageing population and the society. The concept of time banking can bring important implications to the community, including social, physical and psychological changes in services, and social capital. Time banking can be a virtuous circle for providing and receiving services in the community so as to lighten the excessive burden on the health care system arising from the ageing population. Likewise, volunteering is the main component of time banking. This paper aims to explore the current practices and challenges of time banking in Hong Kong.

CHARACTERISTICS OF TIME BANKING

CONCEPT AND DEVELOPMENT OF TIME BANKING

Time banking is popularised in the United States in the mid-1980s and aims to effectively and humanely utilise social welfare services through the principle of co-production. [3] It helps to build up and strengthen the social capital in the local community. [4] The concept of time banking is then widespread worldwide and is adopted in some countries. The main target service recipients of time banking are the older adults. Time bank or time banking are defined as providing an hour of service to others can earn an hour of credit or dollar, which can be used to exchange for an hour of service. [5] It means when a person provides three hours of service to help others, for example bringing meals to the elderly and accompanying with the elderly to the hospital, the person can earn and bank in three hours of credit or time dollars. The credits or time dollars can then be used to "purchase" services from others when necessary.

Time banking is a system for the exchange of time and services among elderly. [6] The development of time banking aims to reach the vulnerable and isolated elderly who may have a lack of local friends and family members to provide minimum care and accompanying medical consultations.[7] Reciprocity and trust are the norms of the basic spirit of time banking. Reciprocity is emphasised for promoting the concept of time banking. [8] Additionally, time banking advocates the idea of egalitarianism and service recipients are not the only ones to play the role of receiving. The time value of any service is equal, and every recipient has the responsibility to provide services to participants. The banks are normally created by local charity organisations or non-government organisations [9] to record the debits (hours of service received) and credits (hours of service provided) in the community.

POSITIVE OUTCOMES OF TIME BANKING

In essence, time banks help to enhance human bonding within the local community. [10] Time banking also facilitates the seeking of assistance and promotes trustworthiness in the community. [11] These align with volunteering services provided to recipients, leading to some potentially positive outcomes.

SOCIAL HEALTH

Social life is important to the elderly because they may be lack of care and concern from their family members. Social

interaction is crucial to physical and mental health, but it is easily neglected. Time banking can enhance social activities within the community so that the elderly can socialise and communicate more with others. Recipients of time banking can go to the institutions regularly to meet and get support from the service providers. They have the opportunity to reconnect to the community with access to assistance with empathy from others to lighten up their life. [12] Likewise, the home environment of the recipients can be improved without cost under the utilisation of time banking. For example, the elderly can exchange renovation or improvement service from the service providers via time banking. Trust building is essential for the development of a relationship while strengthening trust among service providers and recipients is commonly found in time banking. [13] Hence, relationship and trust can be built within the community. [6] Moreover, volunteerism in time banking may help eliminate the isolation of elderly, strengthen community participation and boost the self-esteem of the elderly. All of these have an impact in the improvement of social health. [14]

PHYSICAL HEALTH

Adopting time banking in the community may improve the physical health of the elderly. It has been shown that the number of visits to hospitals has declined because volunteers are more likely to provide preventive health service, which in turn reduces the risks from diseases and injuries. Some instrumental support offered as direct support to the elderly can promote health. [15,16] In addition, a companionship with the elderly is also a time banking service, such as accompanying the elderly to the medical centre for follow up treatment, medical consultation and exercise. [17] With more engagement with the volunteers, the amount of walking activity of the participants is increased and this can lead to better health outcome. [18] Active lifestyle of the participants, health interventions and travelling around are also found in time banking. All these services can directly facilitate the elderly to achieve better physical health because some participants feel calmer when participating in a time banking scheme. [7]

PSYCHOLOGICAL HEALTH

A timely time banking plan has positive impact on the psychological health of the elderly. People who live alone will not only have an improved self-rating in physical health but also mental health because of the change of emotion when contacting with others. [19] Although individuals in

the time banking system may think they do not have specific abilities or skills to serve the community, they are still valued by others for providing services to the recipients so that they are also important in serving in the community. [20] Time banking helps the elderly to affirm their personal values and to establish a belief that they are not truly a burden to others. Additionally, time banking activities allow the service providers and users to increase self-confidence and self-esteem. [21] On the other hand, they will be more willing and ready to ask for help when they need assistance. Thus, they are highly satisfied and engaged in time bank. [17] Overall, apart from the improvement of physical and social health, psychological health of the service recipients can be enhanced. It shows that time banking contributes to health with positive attitude towards life.

DEVELOPMENT OF SOCIAL CAPITAL

Time banking can contribute to the development of social capital. Social capital is about how the engagement of individuals generate benefits to the individuals within the community. [22] Time banking can connect the individuals within the community to provide service and it must lead to positive outcomes to the participants. Stronger sense of community, which is the outcome of social capital, can be found from the participants of time banking. [23] Participants with increased self-efficacy have higher sense of community. Building up the relationship in the community and making request of time banking contributes to social capital. It is vital that the positive outcomes of time banking can facilitate the development of social capital for the benefits of the community.

CURRENT PRACTICE IN HONG KONG

Similar to other developed counties or regions, Hong Kong is also facing the problem of an ageing society. At the same time, the predicted shortage of health care professionals can also affect the quality of long-term health care services. In Hong Kong, the implementation of time banking is still in the very early stage of development and it has been believed to be changing from the recipient

society to the participant society. [24] In 2017 Hong Kong Sheng Kung Hui Welfare Council launched a three-year time banking project named as "Zhi Fu - Elderly Mutual Help Development Scheme" in Tseung Kwan O, one of the eighteen administrative districts in Hong Kong. The main purposes of this project include promoting elderly to help each other, improving their relationship with neighbours

and increasing the participation of elderly within the community. The activities and events are proposed by the elderly while the social workers play the assistive role. [25] Almost 200 elderly members have registered with the project to provide volunteer care services to each other within the community. Members are able to accumulate over 1,000 hours of service, which is equivalent to the credit for exchanging service in the time bank. The elderly in the community are keen to serve each other and the effectiveness of time banking will be beneficial to all stakeholders. Nevertheless, the promotion and Governmental support of time banking is insufficient. Information seminars about time banking conducted by the Hong Kong Professional Teachers' Union are not regular events. As usual, the Government would not set up time banking unless non-governmental organisations have plans. [26,27] Therefore, much more work and further research on time banking are necessary in Hong Kong.

CHALLENGES OF ADOPTING TIME BANKING IN HONG KONG

Compared to other countries, there is insufficient promotion of the concept of time banking in Hong Kong, where less than three non-governmental organisations (NGOs) are providing time bank services. Promoting time banking to the community is rarely reported but social media can provide opportunity for the youngsters and the general public to get more exposure to the concept of time banking. Social media can also assist in advocating the exchange of time credits and encourage the members and non-members to attend promotional events. Apart from social media, information seminar pertinent to time banking is utterly insufficient and inadequate. Regarding education, the concept of reciprocity under time banking is not common in Hong Kong. Hence the concept of time banking cannot be delivered and popularised without enough, suitable and effective promotion.

Furthermore, volunteer projects organised by educational institutions may not be able to sustain the volunteerism of students. Sustainability and continuous volunteering of students to the community are also questionable. Secondary school students only have the Other Learning Experience (OLE) project related to community service. It was discovered that secondary school students cannot develop their personal and social responsibility in the community. [28] It can be inferred that they will not keep participating in volunteer service in the future although

they have certain prior experience. In addition, time banking is a kind of volunteer scheme and, if time banking is adopted into the OLE related community service for secondary school students, the continuity and sustainability of time banking may not be reached. Instilling the importance of volunteering in the community to the students has the room for improvement to increase the participation of youths into the time banking scheme.

With the lack of promotion, there are barriers for the participants to understand the difference between time banking and volunteering. [17] The membership of time banking in Hong Kong is less than 200, even though the demand for time bank services is high. [25] The people in need may just seek the traditional volunteer services when they cannot receive timely and appropriate care and services for a long time. Over time, the concept of time banking will cool down. In the meantime, the misunderstanding of time bank can lead to an altruism problem. [29] Time banking requires service providers to request assistance when necessary to create a chance for other participants to provide reciprocal services and to exchange for the time to service. Nevertheless, some members do not intend to receive any service but only enjoy to providing it. This causes an imbalance of the exchange of time and service. Therefore, promotion is extremely essential for the adoption of time banking in the Hong Kong community.

Governmental support is inevitable for adopting new service and system in the community. To facilitate the adoption of time banking in Hong Kong, the government should allocate resources for creating time banks in the community. Although the Hong Kong Government would like to promote public health to alleviate the burden and pressure of the health care system due to the ageing population, the current policy does not mention much about long term planning. Furthermore, the lack of governmental financial support is one of the major challenges of adopting time banking in Hong Kong since the concept of time banking is organised and established by the NGO, which bears the operating costs. Besides, the NGO needs to conduct various types of events for promoting and coordinating time banking.

RECOMMENDATIONS

To further generalise the concept of time banking in Hong Kong, the Government should provide more resources in

the community and subsidies for NGOs, including educating the community about the importance of time banking and coordinating the activities for the exchange of time and service. As the time banks cannot earn enough income to cover the administrative costs, government's financial support can help the promotion and operations of time bank. Apart from governmental support, commercial organisations can also provide assistance in the promotional process of time banking. Device development, including website and application, can establish the basic platform for users to not only exchange of service but also increase the exposure of this concept to the public. [30]

To promote the use of time banking, positive attitude towards the request and offer is essential. The ease of use in time banking platforms is positively associated with the positive attitude. [31] Electronic application of time bank can provide user friendly platform for exchange of service and also reduce the burden of human resource. An online platform is found to be useful in some countries to display the lists of services that are offering and being requested by the recipients. [32] It can facilitate the exchange of services since request of assistance from the recipients can be recorded on the Internet and service providers can offer help through online registration. Mobile application can be used to enhance the exchange of immediate request because it allows the service recipients to ask for assistance more conveniently than using website platform. The interested service providers can quickly respond to the requests by mobile phones, which enhance the possibility of exchange on the time sensitive issues.

Furthermore, educational support and promotion can allow students to familiarise with the concept of time banking. Emphasising the effectiveness of time banking and volunteering in the schools may allow students' involvement of volunteer service in the community. Likewise, service learning embedded with the concept and practice of time banking can lead to positive outcomes for the students because they can gain beneficial experience apart from learning from textbook or in the classroom. [33] Young people should be encouraged to join time banking projects. In addition, the involvement of students may be beneficial to the relationship between young people and older adults. [34] Moreover, earning time credits earlier in life could have direct and indirect benefits. Youths can apply their skills and techniques to optimise the operations of time banking for the improvement in the community. Furthermore, youths who participate in volunteering and

Other Learning Experiences (OLE) services are found to remain involved for providing services in the community. [28] Overall, a virtuous cycle can be formulated to better promote and sustain time banking in the community.

Hong Kong people are in general altruistic but less willing to seek help from others, and this behaviour can be a social problem arising from altruism. [35] To tackle this issue, the approach of time banking can be modified from earning for oneself to earning for family members, relatives or people in the society. If the participants can earn time credits for their family and relatives or donate the time credit to people in need, it matches the characteristics of altruism through helping others. Therefore, the service providers do not only help the recipients but also other potential recipients in the community. In the end, the proposed new approach can create more service opportunities for service providers.

PATH TO IMPACT

The development of time banking provides the chance for the elderly to reconnect to the community and to establish self-confidence. The exchange of time and service can be beneficial not only to the service recipients but also to the providers in the social, physical and psychological aspects. In other developed countries, such as United States, United Kingdom and Japan, the time banking concept is more developed. Insufficient promotion and financial support by the Government are the main causes leading to the lagged development and operations of time banking in Hong Kong. The Government should take the initiative to publicise and promote the concept of time banking. A supporting policy and funding mechanism will pave the path to benefit the community.

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