Community Report

Building the economic resiliency of communities: Exploring the acceptability and feasibility of establishing a timebank in St. James Town

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Presented at a LIFT Community Event
Wellesley Community Centre, 495 Sherbourne St.
May 18, 2017

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NOTE: The St. James Town timebank is called the Uplift Credit Exchange

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EXECUTIVE SUMMARY

Timebanking has been around since the 1980s and was first developed by Edgar Cahn. Timebanks engage members in offering services to other members, and through providing these services on a voluntary basis, "earn" time credits, a form of community currency. Members can then "purchase" services using these time credits. All services are considered equal and each hour of service is valued equally. There is evidence that timebanks contribute to increased social capital and health in communities around the world. Given that socio-economic inequities undermine health and well-being, timebanks present one way to address this social determinant of health through increasing community economic resiliency.

The study team was interested in understanding the acceptability and feasibility of establishing a timebank in St. James Town, Toronto, Canada. Hence, a community-based participatory research study was conducted using qualitative methods. Research ethics approval was obtained from St. Michael's Research Ethics Board. The community was involved in all parts of the research study, from planning and conceptualization, to data collection, analysis, writing the reports and providing ongoing feedback. Community researchers from St. James Town were trained and led the focus group discussions, analysis and provided ongoing feedback throughout the project.

We found that residents and service providers in St. James Town think that a timebank in the community would be a positive thing, especially for youth, seniors, low-income and newcomer populations. Given the current economic and demographic situation in St. James Town, this neighbourhood faces a unique set of challenges, such as diverse communities (culturally and religiously), over qualification and underemployment, varied family structures and infrastructure issues. A timebank in St James Town would need to be built with those from the community and promoted effectively so that residents become aware of it. Although there are a number of barriers to implementing a timebank in St. James Town (language, trust, safety), participants identified a number of supports that the community already has and proposed solutions to potential barriers. The solutions were compiled and recommendations were proposed to support a timebank in St. James Town.

The findings from this feasibility study suggest that a timebank in St. James Town can indeed facilitate building a network to benefit residents in a variety of ways, including overcoming traditional employment barriers (such as lacking Canadian experience), meeting basic needs, and building social capital and support.

I. INTRODUCTION

St. James Town is a neighbourhood in Toronto (Ontario, Canada) that is among the most diverse in the world [1]. It is an unplanned community that has 4 public and 17 private high-rise buildings. The population of St. James Town is estimated to be over 30,000 people within less than one-quarter of a square kilometer (<0.25km^2) [1]. It is estimated that there are over 160 different languages spoken by people from over 100 countries. Over 60% of St. James Town's residents immigrated to Canada between 1991 and 2001[1].

In St. James Town, 65% of the population is categorized as a visible minority[2]. The Employment Equity Act defines "visible minorities as 'persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour. The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese" [2].The percentage of the population categorized as low-income is 40% compared to the City of Toronto average of 19% [2]. The average or median household income in this community is just over $30,000 per family, compared to the average income of $125,000 of the much wealthier community of Cabbage Town located two city blocks from St. James Town (1). The largest percentage of its residents (65%) is of working age (between the ages of 25-64 years old). In St. James Town, 13% of the population are children (0-14 years old), 13 % are youth (15-24 years old), and 8 % are seniors (65 years old and over) [2].

Low Income Families Together (LIFT) is a non-profit resource and education organization co-founded in 1986 by Josephine Grey and is run by and for low income people in Toronto. LIFT is engaged in social innovation, human rights education and advocacy, community governance, and food security with the sole objective of effecting change in local social policy. LIFT's work is centered in issues that impact the St. James Town community.

Some of the concerns in St. James Town include high suicide rates that have been observed but not reported, culture shock, disappointment at being trapped in menial precarious labour, overcrowding, lack of meaningful social work and appropriate health care. These concerns are based on LIFT observations over many years. Since 1986, LIFT has been creating and supporting community projects to address the challenges facing vulnerable communities. In the late

nineties, LIFT was inspired by international experience to cultivate human rights based and cooperative solutions.

With this view, LIFT worked towards establishing a timebank within St. James Town, through preliminary research, including seeking informal feedback on the concept and launching a prototype in 2013. LIFT believes that a timebank in St. James Town can take advantage of the high

The Timebank is part of a bigger project in St. James Town co-created by LIFT towards community-based enterprise.

density, highly educated population that resides in the area, often with untapped skills, who face barriers to traditional employment (e.g. lack of recognition of training, lack of Canadian experience). The timebank has the potential to act as a buffer against economic cycles (i.e. loss of employment, degradation of social assistance) and can build resilient social capital. In 2015, LIFT took a step closer to establishing a timebank: a feasibility study. This project is part of a larger model that LIFT is co-creating towards community-based enterprise and healthy food sovereignty, to promote overall health and well-being in the community.

LIFT has found from experience that the best volunteers move away from their volunteering work when they find jobs to support themselves, since they do not have enough time for both. It becomes harder to engage people enough to make progress towards community-based employment. LIFT believes that timebanking could serve as one way to make progress within St. James Town with respect to community-based employment.

Timebanking: There is a continued need for evidence-based interventions that address socio-economic inequities to mitigate health issues [3]. In this context, timebanks have made significant contributions to community quality of life around the world and even in Canada. First conceptualized in the 1980s by Edgar Cahn, timebank engages its members in offering services to other members, and through providing these services on a voluntary basis, "earn" time credits, a form of community currency [4]. Time is the currency which is exchanged. All services are

considered equal and each hour of service is valued equally. Members are simultaneously able to "purchase" services from other members, and spend time credits.

Timebanks follow five key principles[5]:

1. **Asset**: Every person is an asset
2. **Redefining work**: All work, including non-paid and care work, needs to be honored and rewarded
3. **Reciprocity:** Mutual aid builds trust through reciprocal relationships
4. **Social networks**: People helping one another builds communities of support and trust
5. **Respect**: Every human being matters so we must respect people's current situations and abilities

Timebanks exist and flourish in many communities around the world, including Senegal, Japan, Wales, Italy, Greece, Canada, Ukraine, Tunisia, Australia, New Zealand, Scotland, Northern Ireland, Brazil, Panama, Uruguay, Costa Rica [4,6–8]. There is evidence that timebanks contribute to increased social capital and health in communities [9]. This study aims to address the feasibility of creating a timebank in St. James Town and to determine a timebank structure that will best meet the specific needs of the St. James Town residents.

The main research questions were:
- Would a timebank be acceptable and feasible in St. James Town?
- Would a timebank in St. James Town be expected to increase community economic resiliency?
- How can resident and organization engagement in the timebank be best supported?

II.   LITERATURE REVIEW

What makes and keeps people healthy? In 2008, the World Health Organization's Commission on Social Determinants of Health (SDOH), published a report, 'Closing the gap in a generation', emphasizing the reality that the circumstances and environments in which people are born, live, learn, work, play, worship, and age, significantly influence their health, functioning and quality of life. These circumstances and environments have come to be known as the social determinants of health (SDOH)[10].

In the Canadian context, 14 social determinants of health are focused on: income, education, unemployment and job security, employment and working conditions, early childhood development, food insecurity, housing, social exclusion, social safety network, health services, aboriginal status, gender, race and disability all of which have evidence linking them to health outcomes [10–13]. By addressing the root causes of health issues, it is possible to take preventive action to ensure that people have the best opportunity to be healthy.

Income: One of the key determinants of health is income [3]. Only 47% of Canadians in the lowest income bracket rate their health as very good or excellent, compared with 73% of Canadians in the highest income group [13]. Over time, both short-term drops in income as well as persistent poverty are both detrimental to health [14] and even suicides (see footnote [1]). Income is in part determined by community economic resilience and social capital or social support network. Community resilience refers to the continued capacity that a community develops to prevent, minimize and manage adversity that may impact the community and emerge with the same level of self-sufficiency and functioning as when in a stable situation [15]. In this context, as was earlier considered, Gross Domestic Product (GDP) is only a partial measure of economic resilience, psychological satisfaction, happiness, purpose and participation also contribute to quality of life [16]. Low-income Canadians are more likely to die earlier and to suffer more illnesses than Canadians with higher incomes, regardless of age, sex, race and place of residence [13].

Unemployment and job security: Employment is made up of not just paid work, but also those community activities and the "hidden economy" that should be valued and will assist in supporting families and communities [17]. Different forms of employment are valued and supported within resilient societies [17].

Employment has a significant effect on a person's physical, mental and social health. Paid work provides not only money, but also a sense of identity and purpose, social contacts and opportunities for personal growth. When a person loses these benefits, the results can be devastating to both the health of the individual and his or her family. Unemployed people have a reduced life expectancy and suffer significantly more health problems than people who have a job. Conditions at work

[1] In 2008, the global financial crisis led to fewer jobs and decreases in income. There was an estimated 4884 excess suicides in 2009 in European and American countries [23]. In England, between 2008 and 2010, there were 846 more suicides among men than expected and 155 more suicides among women associated with the global financial crisis (based on historical trends) [24]. After the financial crisis, lower income levels were also associated with increases in cardiovascular disease, poor mental health and mortality [25].

(both physical and psychosocial) can have a profound effect on people's health and emotional well-being [13].

Social safety network: Building community resilience takes place at a local-level with residents and organizations in the community coming together with the local context in mind (18). Existing social networks and capital can be leveraged to respond to existing issues and already happens in the context of the SDOH [18].

III. METHODOLOGY

This project used a participatory approach to research. Unlike traditional approaches, participatory research empowers community to shape the research agenda. Community participation often results in generating greater sociopolitical awareness and stimulating large systemic change in the community. Key principles of community-based participatory research (CBPR) include: "recognizing the community as a unit of identity, building on strengths and resources within the community, facilitating collaborative equitable partnerships, promoting co-learning and capacity building, integrating and achieving a balance between research and action for all partners, emphasize local relevance of public health problems that incorporate the multiple determinants of health, cyclical and iterative process, disseminating findings and knowledge to all partners with their involvement, establish a long-term commitment to the process and recognizing that disagreements should be anticipated and are healthy." [20] [p117]

To lend robustness to the methodology and strength to our findings, and recommendations we designed a 10-step community-based research process (See Table 1):

Part 1: Setting up the Project	1	Recruitment of community researchers	Sept 2015
	2	Training of community researchers	Oct 2015 - Apr 2016
Part 2: Data Collection	3	Developing an interview/focus group guide	May 2016
	4	Recruiting Participants	Jun 2016 - Oct 2016
	5	Conducting Focus Group Discussions & interviews	Jun 2016 - Oct 2016
Part 3: Data Analysis	6	Transcribing	Nov 2016 - Feb 2017
	7	Creating an analysis guide	Feb 2017

	8	Coding and analysing on Dedoose	Mar 2017
Part 4: Data dissemination	9	Writing the report	Apr 2017
	10	Community dissemination	May 2017

Table 1: 10-step community-based research process

At the end of each part of the process, a meeting was held to assess the completed part and plan the implementation of the next section. The group kept the following criteria in mind:
- The accuracy of implementation of the completed part: 70% satisfaction was considered appropriate. This was done with a vote.
- Collection of learnings: the group should be able to draw appropriate and acceptable insights and recommendation from the members about the completed part
- Planning of the next part: the insights drawn and helpful to make suitable recommendations for the next part

Part 1: Setting up the Project

This project was approved by the St. Michael's Hospital Research Ethics Board. To recruit researchers, an advert was placed on notice boards of local organizations in St. James Town. Interviews for community researchers were conducted by LIFT. Suitable researchers were selected based on their qualifications, experience in community research, residence in St. James Town, and personal and communication skills. Three orientation and training sessions were held which focused on project concept, focus group facilitation and qualitative data collection. Community researchers also participated in planning, organizing the focus groups, formulation of the discussion guide, and discussing issues related to conducting focus groups in St. James Town. All observations were recorded by the research coordinator, administrator and disseminated to all members via email for feedback.

Part 2: Data Collection

The process of data collection was validated by the group of community researchers, project managers and analysts at every stage through meetings, providing feedback, sharing insights, creating white board diagrams and setting directions, modifications and recommendations for the future process. In collaboration with community researchers, the project coordinator developed a semi-structured interview and focus group discussion guides (See Appendix 1).

A focus group is a small-group discussion guided by a trained leader. It is used to learn about opinions on a designated topic, and to guide future action. Focus groups were carefully planned to create a nonthreatening environment and to encourage members to express their opinions. Four focus groups were held with St. James Town residents**:** one group of five seniors (age 65+), two groups (n = 11 and n = 15) of unemployed or underemployed adults (age 30-64) and one group of nine teenagers (age 15-17). We also held an interview with a youth (age 16-29).

Participants for the focus group discussions were recruited using flyers, notices in apartment buildings and open common spaces such as malls, markets, and apartment lobbies. Community researchers led these focus groups. These five sessions were also audio recorded on digital recorders. Notes were also taken by community researchers.

Seven key informant interviews were held with people from community agencies working in St. James Town. Recruitment was done through contacting heads of community organizations through letters, followed up with personal phone calls. The aim was to evaluate their interest in the timebank and get their perspectives on the current economic situation in the neighbourhood and the barriers and enablers to establishing a timebank in St. James Town. The semi-structured interview guide was used to conduct the interviews. These key informant interviews were not recorded but notes were taken during the interviews.

The discussion was kept free-flowing restricting the researcher's intervention to moderation only. Care was taken that participants were of the same age category and diverse backgrounds. Homogeneity in age groups was maintained to level the playing field and reduce inhibitions among participants. The diversity in cultures and language and range of employment statuses is characteristic of St. James Town. We accepted all who applied to participate in the focus groups. Focus groups started with a mock "time trade" exercise where participants were able to visualize how the timebank would operate, through identifying services they could provide and those they might want to receive. Participants were educated about the concept of a timebank and how it operates in various parts of the world using a slide deck and through showing participants the current timebank website.

The Timebank 'game' at a community event

Part 3: Data Analysis

A community researcher transcribed the focus group discussions verbatim. These along with the interview notes were uploaded to Dedoose, qualitative analysis software for analysis. The youth interview was coded manually by three researchers to generate codes and develop a coding guide (See Appendix 2). If any new codes arose from the remaining transcripts, they could be iteratively added. Codes were short phrases that summarized the selected excerpts. Excerpts were either a sentence or a group of sentences by the interviewees or focus group participants. Two researchers coded all the data and then codes were grouped into themes. In connecting the themes, the meaning was extracted and summarized and conclusions were drawn regarding the research questions.

A Dedoose visual analysis chart depicted the concentration of excerpts (see Appendix 3). The higher the number of excerpts in a particular code, the more frequently the concept or theme came up by participants.

Part 4: Data Dissemination: Reporting and Communication

In community-based participatory research (CBPR), it is essential that findings and knowledge are disseminated and shared back with the community to inform both future research as well as action[20]. This work should be done with the involvement of all partners, especially the community. Funding to hold a community event was specifically assigned in the budget. This community report will be disseminated publicly with residents in a community event, and published on the LIFT website. Additionally, a four-page plain language summary will be available. A paper co-written by both the research and community team members will be submitted to an academic journal paper.
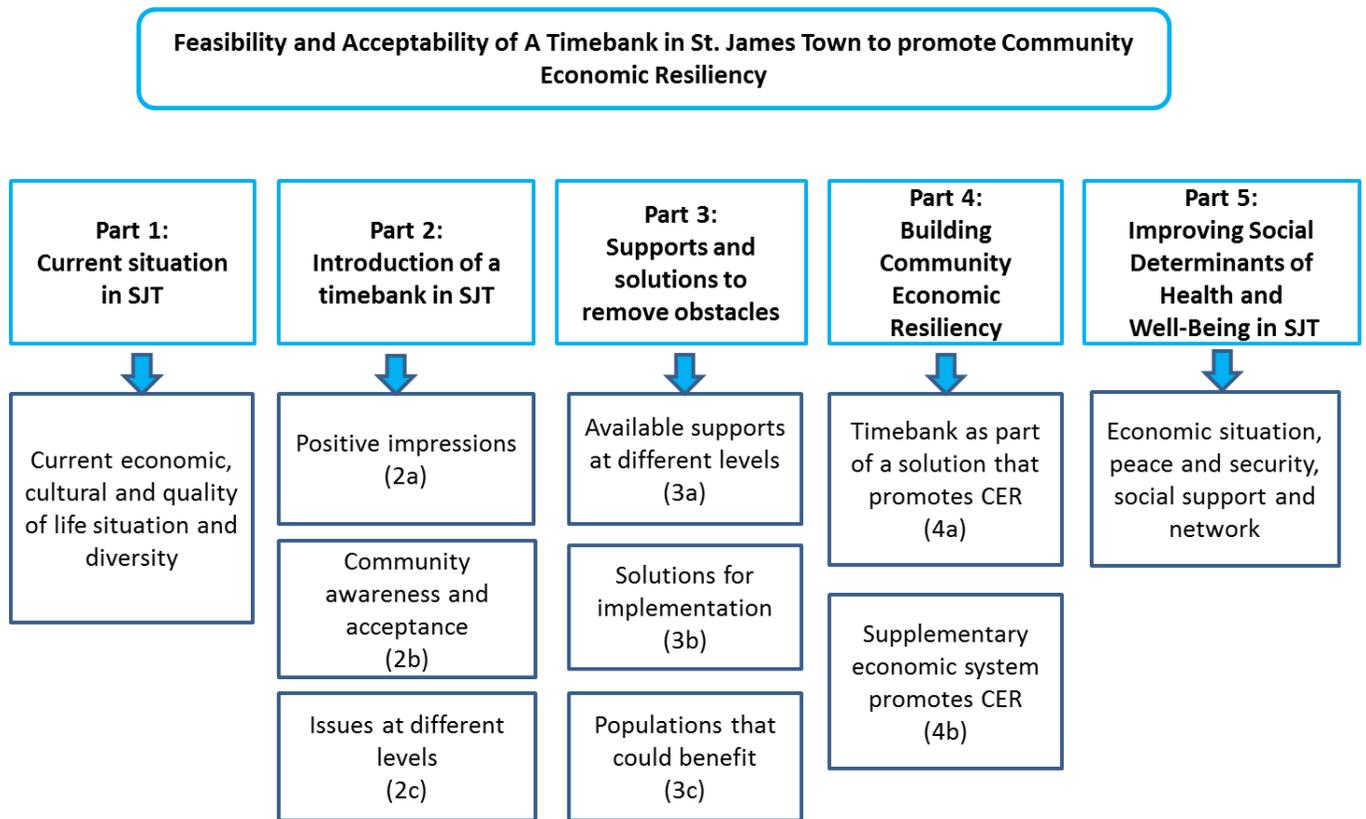
IV. FINDINGS

Feasibility and Acceptability of A Timebank in St. James Town to promote Community Economic Resiliency

Part 1: Current situation in SJT	Part 2: Introduction of a timebank in SJT	Part 3: Supports and solutions to remove obstacles	Part 4: Building Community Economic Resiliency	Part 5: Improving Social Determinants of Health and Well-Being in SJT
Current economic, cultural and quality of life situation and diversity	Positive impressions (2a)	Available supports at different levels (3a)	Timebank as part of a solution that promotes CER (4a)	Economic situation, peace and security, social support and network
	Community awareness and acceptance (2b)	Solutions for implementation (3b)	Supplementary economic system promotes CER (4b)	
	Issues at different levels (2c)	Populations that could benefit (3c)		

Figure 1: Visual map of the findings and the final connection of codes

1.   Residents of St. James Town face unique social, economic, and political challenges but the community has great cultural diversity

Participants were asked to describe the current economic, cultural, diversity and quality of life situation in St. James Town. Responses provided perspectives from different perspectives. At the individual-level, participants identified several issues that made life in St. James Town harsh and cumbersome such as to inability to express themselves in English, lack of cultural competency (difficulty understanding and interacting with people from cultures different from one's own), lack of access to information, lack of disposable time, inability to find employment, basic health issues and constant struggle or "*not being able to meet basic needs*".

Meeting basic needs: "*Eating healthy food is expensive, people are on very tight budget, now you need phone and internet, and a big chunk of their money goes to rent.*"

A youth explained "*language seems to be a huge barrier for a majority*". In the seniors' groups, someone identified that "*health problems as seniors...that's one of the big problems.*" Individuals needed to meet their basic needs and so this was an obstacle towards being economically stable for many in the community.

At the family-level, participants described challenging situations and "*cases where husband goes back to [their home country] and wife is left here… and she might have a teenager and a young baby.*" Another challenging situation with family structures was having many dependents within a household "*sometimes having extended family with them. There are some families who might have one set, sometimes two sets of grandparents coming to see the new baby living in a small space.*"

Participants also expressed community-level challenges such as that St. James Town is stamped with the stigma of "*crime, drugs and unemployment.*" One participant explained how perception of the neighbourhood is important, "*that area between 260 and 200 is often not the kind of place you want to walk through. A lot of dogs and pigeons, and garbage. People are arguing… it's not a really beautiful space and it really could be.*" The seniors' group pointed out that "*One of the biggest things I have found out with St James Town is there is very little pride in the fact that we are all living in St. James Town... You don't have city people saying, I live here, I am proud of being here.*" The lack of a social network was also brought up as an issue, "*...none of the neighbours' help each other. Really. We [are] like in little blocks, little cubicles.*"

Stigma: *"There's something about stigma that surrounds communities, and isolates and marginalizes people even more if they live in those communities. Regent Park – it took tearing down buildings for things to change. There's stigma around Jane and Finch, and 200 Wellesley. It marks people – when they do have an opportunity they are judged on where they live on top of what they look like, their faith, gender, etc."*

To better/improve St. James Town: Participants brought up wanting more for the community, "*And if [we] know our neighbours and we can trust our neighbours a lot more, we ...want to do things for St. James Town community.*"

At the institutional level, participants discussed issues related to banks and loans where even "*if you don't have that much salary, they increase the interest rate … when the salary is less. so ...the gap is more and then you will never be able to pay [the loan back] again.*" Housing came up as an issue and one service provider specifically mentioned how there are "*people in 19 buildings, some living in horrific situations ...related to water, heating, moldy paint.*" Food banks were another institution discussed: "*There is no food bank in the area that people like. Nobody likes the one here. We are out of [a community organization] catchment area. [It is] important that they are respectful to their clients, and we hear that [the ones in our area] are not.*"

Participants also discussed programs and resources invested in the neighbourhood. "*There's been money invested in this community let's not kid ourselves. Wellesley Community Centre you know the habits that are. There are a lot of services here that are made this area quite economically resilient.*"

A number of different societal/governmental-level issues were identified where a participant said, "*systemic changes need to happen*." There was a lot of focus on how newcomers are highly educated but were considered not qualified in Canada. Participants said, "*These are systemic problems – Canada take these people, and assess their credentials if they are qualified.*

Then when they get here they are highly qualified but not recognized. I've met a lot of doctors from this community who are having a hard time upgrading. Working as cab drivers or anything.*" Participants expressed frustration with the system that fails to integrate immigrants into the Canadian workforce.

Another said, "*even if no matter what type of support you provide to people, if you don't address the systemic issues it won't work. We tried to support people who want to start their business, but then if they earn an extra $100 they need to report but then that would affect their benefits. They are punishing people for trying to get out of their situation.*"

> **Newcomers and Canadian experience:**
> "*that's not fair ... I already was a doctor and I come here and they tell me that I have to do my Bachelors, my Masters and my PhD all over again when it took me twenty years back home, like I'm not doing it again.*"
>
> "*Why would Canada take us – they said we passed the qualifications, and then when they get here it's a different thing. Canadian experience piece is huge. How would [anyone] expect someone who is a newcomer to have Canadian experience.*"

2. Introduction of a timebank in St. James Town

Participants were presented with the idea of what a timebank was and the concept was enacted with an exercise. Participants were then asked to discuss the idea of introducing a timebank in St. James Town. Participants generally had positive responses, discussed the need for the community to be aware of the timebank and ways to promote it. However, participants also expressed concerns and discussed obstacles to establishing a timebank in the neighbourhood.

a. Participants generally expressed positive impressions of a timebank in St. James Town

Overall, participants responded positively to the idea of a timebank in St. James Town. There were many positive general impressions from participants who thought that timebanking was a "*wonderful*" idea, "*seems like a community-based approach*", could "*connect people to each*

other" and sounds "*very promising*". Participants also commented positively on the principle that "*everybody's time is equal and [that] equal respect [can come] out of that.*"

b.   There is a need to make the community aware of the timebank and promote the timebank

Promotion of the timebank was an important theme that came up. Seniors group had concerns about "*if the seniors do not know that we are thinking of getting a timebank and explaining to them about what the timebank encompasses, then we are just wasting our time.*" Ideas for promoting the timebank included "*using faith groups*", the "*bolt and board sign*", the Service Providers Network, having the timebank "*endorsed by Glen Murray*", and "*hold lots of sessions and meetings.*" To engage those who stay at home, a senior participant suggested finding "*out through Ontario health and Toronto health whether there are any stay home people in here [St. James Town] without breaking confidentiality.*"

Market Days at the St. James Town Timebank (Uplift Credit Exchange)

Participants discussed how individuals needed to be educated about the timebank and that this knowledge "*has to be shared with people in a way [so that] they will fully understand and be able to participate*".

c.   There are issues that people felt would be obstacles to having a timebank in St. James Town (at different levels: individual, family, community, institutional/organizational, societal)

Along with the positive impressions, some participants thought that "*people cannot offer time*", expressed concerns that "*it wouldn't work*" and that "*instead of wasting my time here, I can go to work and make more money, I can buy any type of service, right.*" Participants mentioned that "*Something like this was tried before and it did not take off very well. Hopefully this will be a little better.*" Participants talked about several obstacles to a successful timebank in St. James Town such as "*language may be a bigger challenge*", "*pride thing of not wanting to get help*", people being "*sick, they have disease, they done surgery, yeah, like their situation is not good so they can't work.*" A participant pointed out, "*I have a timebank problem, I have no time.*"

Trust and safety were two big concerns that came up across all focus groups, related to verifying someone's identity, allowing strangers into homes, trustworthiness to safety of information on the website. One participant explained, "*because some people don't want some people come to their home because people they say we don't know this person who are the person has a certain way of allowing a person into the home which is different from Canadian*" and that this can arise from having different "*cultural base*". Another participant provided an example of a service where trust is important,

Safety and security: *"In our building there is no building there is no security person there. I mean "I have had [a] robbery at my house so you know it is really not safe at all. When you are with kids you really don't feel secure in your own home."*

"*we don't know if there's a pedophile in this community, so if you are babysitting you don't know whom you are getting, you want somebody someone you know.*"

Several people mentioned issues of safety and security. Youth group participants discussed how "*people make the fake profiles like for example I have three Facebook profiles. I mention different qualities, my different educational, even I can put different name on my profile.*" A participant asked, "*How do we know the integrity of the data. How do we know that nobody is gonna hack it [the timebanking website]?*"

Sustainability and funding of the timebank came up as an implementation consideration, "*they are not funded, people are, who's responsible for maintaining the integrity of the group, who is the long term responsible for it, who can people sue if they want to sue? There are a million such concepts around the Toronto and around the world and they always have like a rocket and they die … and we are back to square zero and then five years later they will have another feasibility study. Whoa hallelujah what else is new, you know.*" To address some of the concerns a service provider pointed out that we will need to "*let people know what happens if it doesn't work. That it's really taken care of from the top and to show that this has worked in other places.*"

3. Supports and solutions to remove obstacles

The focus groups were valuable in learning more about the acceptability and feasibility issues of a timebank in St. James Town and how to address these issues. Participants suggested several supports and solutions to address potential issues with the timebank (see Appendix 4).

a. **There are supports at the individual, family, community, institutional/organization and societal levels.**

Although participants identified obstacles to a successful timebank in St. James Town, they also identified supports at various levels that could help overcome them.

At the individual-level, participants identified that timebanks would work well for certain groups of people such as those who have "*finished school and you don't end up having like a good job*" or those who "*have four kids to take care of and you are a single mom … [for] tutoring or child care services stuff can't like afford with the money you are making.*"

How the timebank can help: *"people can also save money in getting someone to do something that could have costed you [money] or [for] something that you can't handle yourself".*

"[St. James Town] is a low-income community and not everyone can afford services that they wish to have so like this would be really helpful to the community."

At the community-level, participants felt that it is important for the community to have a say "*at cross cultural level how we made decisions in a process of decision-[making]*", or else "*say we decide for them and then they will say 'no hell no'.*" Participants from the underemployed focus group also discussed how members of a timebank need to "*contribute accordingly*" based on whatever profession they are in and offer services to those "*who do not have money.*"

A key concept was that the timebank would help "*people to connect with each other*" and "*if you know your neighbours better and get to know each at personal level. If some emergency happens we need some help right away. More people will come to your aid because you feel more comfortable and you feel like you will get some help.*"

b.   There are specific practical solutions that can be implemented in developing the timebank in St. James Town

Ways to build trust within the community were:

- To organize "*events wherein people meet with each other so they will understand they will meet and they will enjoy ... they will know then they will be comfortable... he is the one who is going to come to my house.*"

- To first "*meet in a common place ...and for 3 times I should do that only and after that then after that there is a safety thing over there, the trust has been built then only I will go to the home.*" However, "*all tasks cannot be done in a common place.*"

Ways to build security were:

- To screening through background, criminal police checks and patrols "*for sensitive jobs, not for just anything*" were also discussed "*need to make sure it's safe for any senior, it's safe for any woman for a child we need people to screening, you know police check, and all that stuff…would that be a good process to be there.*"

- To do reference checks, "*one thing to join the contract timebank you do need two people for reference check from the community.*"

c.   There are certain populations that could particularly benefit from the timebank, including youth, women, newcomers and those living on low-incomes

Volunteers: Participants thought that certain groups would be more open to using the timebank than others since "*you're not giving money.*"

Unqualified: "*It's kinda like we are done working, you kinda have nothing better to do...you're not qualified for any jobs so might as well do time credits [LAUGHS].*"

<u>Young adults/professionals:</u> A service provider considered the timebank in the context of the history of St. James Town, "*There are a lot of young adults. Single young adults…might be a prime target for timebanking. Which is originally why they built this community was for young professionals.*"

<u>Seniors:</u> When discussing whether timebanking would work for the senior population in St. James Town, a participant said, "*yes and no. Some seniors will appreciate yes and some don't just want anyone to touch anything in their place...where I live [there is] a senior he is 89 years old. And he think[s] he can do all the work better than me…I say 'I'm gonna do, I want to do it', he says 'no no I can do it better than you'; even his niece wants to clean his place he said 'no I want to do it myself'. He just [doesn't] want anyone to [help him].*"

Timebanking for seniors can be good: *"I know a lot of the… seniors need someone [to] help them."*

"[timebanking] is a good idea to help the seniors because a lot of seniors they stay indoor[s], they don't go out so they can stand down and the volunteers can take them out."

One participant thought compatibility could be an issue, "*you know there may be somebody who may be much younger than me and may be treating me like I'm a really disable[d] senior and I may be really truly offended. Whoa whoa wait a second here. Mismatch could be a huge thing.*"

<u>Women:</u> The timebank was discussed as a way for women to not be limited by childcare needs though the timebank and could join the workforce "*sometimes I think timebank is going to be used just that because some most of the women tell me I want to [be] working [but] I can't have [a] job because ... I need care [for my] children.*"

<u>People with low income/doing higher education:</u> Participants also discussed how the timebank could help people of different income levels "*in my opinion I think bit can help a lower income person and some higher education person [because] they are busy ...they have a lot of home work for example their house need clean, you need baby sit, they need home service. so, I think [it is] very important [to] help the people the happily living St. James Town. but I can't feel I am rich but I think I need the little work so some high education person, they can use the network can [get] some people help ... like clean, cooking but if a low-income people like me can find this job, so I think [it is a] very important need [in] making that work.*"

4.   Building Community Economic Resiliency

Participants reflected a general consensus that a timebank in St. James Town can be one part of building community economic resiliency, and/or as a "supplementary" economic system that improves and builds community economic resiliency.

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a. A timebank could be a part of a solution to promote community economic resiliency

As an intervention, the timebank allows residents to build "*working skills*" and gain "*Canadian experience*" in professions that they are qualified and interested in. A number of issues related to newcomers to Canada were expressed. One service provider said "*Government and service providers should create new avenues to help new immigrants start their own businesses. If (us service providers) were able to provide this program (it would be good).*" However, in the absence of such programs, the timebank would be a grassroots intervention that involves individuals in work, builds their confidence and develops community economic resiliency. A senior mentioned that organizations are more dependable than the government to work for the improvement of community economic resilience because "*if you depend on the government you will be a grandmother by the time government gets round to it.*"

At a societal/governmental-level, participants identified key supports such as affordable housing, high-quality universal child-care, minimum guaranteed income, Toronto's poverty reduction strategy, food security, good education and other broader issues related to economic resiliency. A participant clarified that "*affordable housing means one bedroom apartments at $750 not $850, $950, $1000.*"

b. A timebank could serve as a "supplementary" economic system to promote community economic resiliency

Some participants termed the current capitalism system as an "*unequal*" system, but that "*timebanking is a system*" that could work alongside the current capitalist system. Participants also discussed the importance of meeting basic human rights first "*in terms of when we have money, it comes to providing basic needs at first so like shelter, food, water and your basic needs and once they're satisfied with that it's always what else can I get and all the luxuries I can go for and that's what's fought for and that's the whole big race for money … whatever [makes] one be happy with their lives, like you know I don't want a theatre in my house, some want you know this and that and everyone can't have that.*" Timebanks can help offset some of the costs of services ("*because you'd obviously want to give your time not pay money*"), so that residents can meet their basic needs like rent.

On capitalism: "*we live in a capitalist system where more inequality is happening and you basically stagnating where the very rich are doing extremely well... Won't you say they are doing well, the rest of us aren't?*"

Participants described being stuck and not believing in minimum wage increases because someone can earn "*12 dollars and 50 cents [an hour] but has it change[d] anything? Why? Because the moment you get higher wages, everything else goes up… I've watched the [minimum wage] numbers increase [and] increase… when you can get a 100 dollar an hour, [it] will still not be enough...you will never get ahead.*"

To build community economic resiliency and meet basic needs, a service provider described how "*most communities do exchange services informally, although it's not called a timebank and it may not be formal - 'hey can you watch my kids for a couple of hours' and then the neighbour might require reciprocity.*" The timebank would provide a "*framework or vehicle by which to get it going...especially with people they don't know.*"

Different views on the timebank:

"*we need money, nobody is going to pay our bills but us right...because time credit is not going to do that.*"

"*I can see the timebank is good program... you can do work, is not paid. Not paid money...only record of credit. Good [as] money.*"

LIFT sees the timebank as a way to use time credits to receive certain services (e.g. childcare, get healthy food) so it is possible to save money and time which can go towards paying for rent, taking other jobs and building resumes.

Vegetables available at a Timebank Market Day

In general, there appeared to be space for a timebank in St. James Town, "*I would hire you to come in and give you an hour of house work on a credit of another hour. Far simpler than I want to take my wallet out and give you money. A lot of people do not like the actual aspect to give out money. But they are more than willing to give out time.*"

There was also resistance to the idea of timebanking having equal credit for equal hours. One youth said, "*I just feel like some of the hours should be valued differently because I personally wouldn't want to give someone let's say medical services and in return get cookies you know.*"

Buy-in would be important as one service provider pointed out, "*They also have to buy into a non-capitalist economy. It's a really different structure. There are some parents who felt that it must not be any good if I don't have to pay for it. Same for counseling services – some say that you need to pay something to make appointments and take it seriously.*"

5. **Building community economic resilience could contribute to the overall health and well-being of residents in St. James Town in the long-term through addressing the social determinants of health**

Building up community economic resilience, breaking down barriers to employment (such as not having Canadian experience, language skills, cultural competency skills) and ensuring residents have a way to meet their needs through reciprocity in a social network can all contribute to addressing key social determinants of health. In the long-term, this will contribute to the overall well-being and health of residents in St. James Town.

One participant highlighted that "*resiliency requires capacity to navigate the system.*" At a community-level, participants discussed how "*a community where income levels will be high, economically will be better.*" A service provider described an example through which community economic resiliency can be supported at a community-level. "*Over 100 women working in small interest groups to work on projects [and this provides a] vehicle by which to participate through more structured organization that has access to info and resources they don't have [individually]. Collectively they can support one another through system navigation all towards building a capacity to sell things to actually generate income.*"

Participants also talked about a resilient community being a "*friendlier community*" where everyone is "*satisfied, happier.*" "*Work is looking for monetary value and you may not like to work. With this you are actually doing something you hopefully enjoy, some of our needs met makes you feel good, so there's got to be a feel good for you to keep going and doing this.*" Building community economic resilience will contribute to the overall well-being and health of residents of St. James Town in the long-term.

V. DISCUSSION

We found that residents and service providers in St. James Town think that a timebank in the community would be a positive thing, especially for youth, seniors and immigrant populations. Given the current economic and demographic situation in St. James Town, this neighbourhood faces a unique set of challenges, such as diverse communities (culturally and religiously), over qualification and underemployment, varied family structures and infrastructure issues. A timebank in St James Town would need to be built with those from the community and promoted properly so that residents are aware of it. We also found that there are a number of barriers to implementing a timebank, at the individual, family, and community, institutional / organizational and societal/governmental levels. A key issue is safety and trust. However, participants also identified a number of available supports at different levels (individual, family, community, institutional/organizational and societal/governmental levels) to having a timebank in St. James Town. Practical solutions to implementation problems were also identified. What emerged from these focus groups is that it is possible for the timebank to serve as part of a solution to the issues in St. James Town as well as a supplementary economic system that can promote community economic resiliency. In the long-term, community economic resiliency will lead to more economic stability, social support networks, peace and prosperity as key components of the social determinants of health.

The findings from this study reflect those of the literature. The concept of using time as a form is currency is not a new one, and it has been used all over the world successfully [4]. Since St. James Town is a diverse and dense neighbourhood, it is likely that a timebank in this neighbourhood could flourish with adequate participation and engagement.

At the end of 2012, there were around 400 timebanks in Spain which allowed users with low-incomes to access a variety of services that otherwise they would not have been able to afford [8]. A study on the users of these timebanks found that the average user was female, not married, middle aged, highly educated and unemployed [8]. This lends itself positively to the high percentage of unemployed yet highly educated population of St. James Town. Case studies

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of timebanks around the world have identified how timebanks can improve the lives of youth (to engage them in their communities), seniors (to build social networks), tenants (to achieve common goals)[4]. St. James Town has many residents that fall into these groups and could potentially benefit from a timebank in similar ways.

Resiliency has been recognized in the literature as a means to protecting health as communities are prepared and able to adapt to emergencies and disasters at a socio-ecological level [21]. Timebanking provides an exchange that enables co-production that is inclusive of everyone, because of the premise that everyone has something to offer [4]. The findings from this feasibility study suggest that a timebank in St. James Town can indeed facilitate building a timebanking network to benefit residents in a variety of ways, including overcoming traditional employment barriers, meeting basic needs, building social capital and support. Timebanking can improve social networks and capital, which is a social determinant of health which will contribute to overall well-being in the neighbourhood. Timebanking has also been used specifically to improve mental health [4].

Timebanking has also been used by organizations to reach their goals [4]. In the case of LIFT, a small, non-profit organization that is run by and for people with low-incomes, resources can be limited and timebanking presents a novel way for the organization to reward volunteers in its mission to cultivate human rights based and cooperative solutions to poverty.

In terms of designing systems that allow people to share resources, Kulp (2015) highlight several issues that were discussed in the focus groups. The reliance on trust is an important factor in timebanks, as is making people aware of processes and norms through a variety of communication channels and meaningfully engaging the community [22]. It is also important to consider the potential impact of conflicts and build capacity within the user community to resolve these [22]. Our findings also touched on how residents in St. James Town identified the need to build happier communities with meaningful work. Timebanks have been known to encourage and enable users to engage in work that they find meaningful and to give back to their community [4,8].

Strengths and challenges of this project

The strength of this work comes from the community involvement at all stages of conceptualizing the project, planning, implementation, analysis and writing. The knowledge and input of community members was valuable in providing context to the project and ensuring that this research conducted would be relevant, applicable and useful. There were several

challenges with the CBPR project, mainly due to institutional requirements that the researchers were required to adhere to. For instance, it was not possible for the community organization (LIFT) to hold the funds. As a result, there were a number of payment delays as community researchers needed to go through the human resources process in place at St. Michael's Hospital which required developing contracts. Community researchers were also required to go through lengthy health and safety processes. In addition, the process of gaining ethics approval through the Research Ethics Board (REB) took longer than anticipated. This contributed to the long timeline for the project that was frustrating for all partners. To overcome these obstacles, it would have been best if the community organization was able to hold funds for the purposes of paying participants and researchers without delay. However, this may not always be possible due to funder or organizational requirements. In such cases, it is best to clearly discuss the anticipated process, timelines and potential delays as early as possible and on an ongoing basis. In general, it is important to have ongoing and regular check-ins for the team to resolve and discuss issues as they arise [20].

Recommendations

To ensure feasibility of the timebank:

- Ensure that there are clear processes in place for registration, getting information
- Have workarounds for those who may not be able to use computers or applications on phones through a manual, offline system
- Work with core members of the community to engage their networks to build capacity in the timebank for it to be sustainable
- Work with the supports available in the community
- Have a staff person working on the timebank who would be a point person to problem solve, do promotion, hold market days

Register for free to join the Timebank!

To ensure acceptability of the timebank:

- Engage residents and organizations in the development and promotion of the timebank throughout the process
- Continue to build in safety and security into the timebank through reference checks and guidelines

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- Engage in conversations and raise awareness about the benefits of the timebank for residents of St. James Town, particularly for those who face un/underemployment (through barriers such as needing Canadian experience), seniors, youth, families with young children, those with low-income and volunteers.

To implement a timebank in St. Jamestown:

- Sustain funding
- Further develop and perfect the timebank (Uplift credit exchange) in St. James Town
- Continue to understand processes and user experiences

To support residents' and organizations' engagement in the timebank:

- Continue to hold regular market days where the St. James Town Timebank can have a visible presence and where residents can come and ask questions or bring issues
- Organize events for people to meet each other in person and build trust across cultures, languages.

VI. CONCLUSION

Given the unique situation of St. James Town described in the report, a timebank in St. James Town community would be a part of the solution especially for youth, seniors and immigrant populations which are a majority of its diverse population. The timebank would need to be built with those from the community and promoted properly so that residents are aware of it and are able to actively participate and benefit from it. There are a number of barriers to implementing a timebank, at the individual, family, community, institutional/organizational and societal/governmental levels. Key issues are safety and trust as they loom large in the mind of the community. However, participants also identified a number of available supports at different levels and also suggested practical solutions to move over these obstacles. Consequently, it is possible for the timebank to serve as a supplementary economic system running parallel to the current capitalist system with the goal of developing and strengthening economic resiliency in St. James Town. In the long-term, it is envisaged that community economic resiliency will lead to more economic stability, social support networks, peace and prosperity as key components of the social determinants of health, to promote overall health and well-being.

LIFT website:
www.lift.to

Uplift Credit Exchange website:
www.upliftexchange.org

St. James Town Community Co-op Website:
www.communitycafe.ca

The Upstream Lab:
https://upstreamlab.org/

Centre for Urban Health Solutions (C-UHS)
http://crich.ca

NOTE: The St. James Town timebank is called the Uplift Credit Exchange

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APPENDICES

Appendix 1: Interview and focus group guides

Introduction & Welcome

Thank you for your participation in our study entitled "Building the economic resiliency of communities: Exploring the feasibility of establishing a timebank in St. James Town". This study explores whether it is possible to establish a timebank in St. James Town, and if so, how to best support resident and organizations' engagement in it.

This part of the study seeks to get the opinions of St. James Town residents on whether they think a timebank would be helpful to their own life and their community, and what kinds of supports they would need to engage.

The discussion today is expected to last approximately two hours. We have prepared some questions to initiate discussion on specific topics, but your responses largely determine the course of the discussion. Your responses will be kept confidential (i.e. your name will not be associated with anything you say during the interview). To help with anonymity, we ask that you try to refrain from using names or addresses. In order to protect the privacy of the other members of the focus group, we require all participants to keep the identities of the other participants as well any information discussed confidential. The discussion will be audio-recorded and transcribed, however, any identifiers will be removed in the transcription if they are inadvertently used in the discussion. Your voice will only be identified by number in the transcription (i.e. speaker 1). The audio recordings will be stored in a locked filing cabinet in a secure office on St. Michael's Hospital property or on the St. Michael's Hospital secure server and destroyed within one week after they are transcribed and verified. The transcriptions will stored in a locked filing cabinet in a secure office on St. Michael's Hospital property or on the St. Michael's Hospital secure server and destroyed after 10 years. We will now take a few minutes to go over the information letter and consent form for this portion of the study. Please let us know should you have any questions.

[Copies will be distributed to each participant to read over. Five minutes will be allotted for co-investigators to read aloud the information letter and for participants to ask any questions they may have.]

Your participation in this study is purely voluntary. You may choose not to answer any question(s) in the discussion without penalty and can stop participating in the discussion at any time. Please note that participation in this focus group cannot be withdrawn after sharing a

response, since responses are not tied to your name. Thank you for your participation - your input is extremely valuable to us. Remaining present and participating in the discussion at this point onwards implies consent and your agreement to participate.

Opening Discussion:
1. Exchanging money is only one form of exchange. What experiences do you have with other forms of exchange, for example bartering, sharing economy, etc? Please think about examples from your home country and culture.

Mock Time Trade (20 min):
Explain timebank briefly: A timebank is an economic system that uses time as the currency instead of money. Show 5 min video:

Activity: Yarn Game
Materials: 2 Balls of Yarn, different colours

Instructions: Facilitator starts with yarn, and wraps around finger. The facilitator will then share one thing they could offer on a timebank, and says if this is something you could use put your hand up. Facilitator tosses the yarn to person with their hand up, and then that person says something they could share on the timebank; this continues until everyone is holding a piece of the yarn, and a web has been created.

Once the last person has gone, give them the second ball of yarn, and ask them to wrap it around their finger, and say something that they need. Do whole activity again this time with needs instead of offers.

Presentation:
Explain the 5 core principles of timebanking:
1. Assets – we all have something to give
2. Redefining work – valuing the work it takes to raise healthy children, build strong families, revitalize neighbourhoods, make democracy work, advance social justice, and make the planet more sustainable
3. Reciprocity – we all do better giving and receiving; how can we help each other build the world we both will live in?
4. Community/Social Networks – we're better together (when I pull on yarn it ripples everywhere); networks are stronger than individuals
5. Respect – every human being matters, respect our human rights

Explain timebank hosting software – hourWorld.
    Two video options:
1. https://www.youtube.com/watch?v=aB8ifVJ34JU

2. https://www.youtube.com/watch?v=m6re-mgqAR4

Question: Do you have any questions on how a timebank works?

Discussion Questions
[Below are the proposed topic areas we wish to see covered in the discussion. These will be posed in a semi-structured fashion and not necessarily in the order presented below. Should the participants cover some of these discussion points adequately in free flow discussion, they will not be posed. Focus group leaders may modulate the discussion to bring participants back to original themes should they not be addressed or should the discussion lead to a tangential topic for an extended period of time. Throughout the discussion, co-investigators may mention key themes that emerged from the survey portion of the study to stimulate or add to discussion.]

Part A: Timebanks

1. What are your initial impressions on timebanking?
2. Do you think timebanking is an idea that could work in St. James Town?
3. What kind of support would you and your family needs to be able to engage in a timebank?
4. What barriers do you think there might be to getting [youth, under/unemployed, seniors] to use a timebank?
        a. How could we address those?
5. Are there any other comments you want to make on timebanking in St. James Town?
6. Would you like to sign up now to help develop the exchange?

BREAK

Part B: Economic Situation in St. James Town
1. What do you think of the economic situation in this community?
2. Why, in your opinion, is the situation what it is?
3. What would economic empowerment for St. James Town look like to you?
        a. Values
        b. Structural changes-(explain?)
        c. Role of community organizations and service providers

Concluding Remarks
Thank you for participating in the focus group discussion. Your contribution will help inform how we set up the Uplift Community Credit Exchange. Should you have any further questions, please do not hesitate to contact (us) any of the investigators, contact information is included in the information letter provided.

Appendix 2: Coding framework

Table 1: Timebanks

Code	Subcodes	Description	Example
Impressions of timebanks	• Positive • Negative	Positive and negative impressions of timebanks by participants	• This is a great idea • I am not sure how this is going to work
Supporting factors for timebanks to be successful	• Individual • Family • Community • Institutional / organizational • Societal	Factors (identified at each of the different levels) that contribute to a successful timebank	• Things that I want are available • Childcare • Flyers are posted • Clear information about the timebank should be provided • Government funding
Obstacles to timebanks being successful	• Individual • Family • Community • Institutional / organizational • Societal	Factors (identified at each of the different levels) that a barriers to a successful timebank	• TB has no funding • Unsafe to have strangers visiting you in your home • Preference to earn money over offering service
Solutions to defined problems	• Individual • Family • Community • Institutional / organizational • Societal	Solutions that participants provide to a specified or defined problem	• Police check • Offer cross cultural training • Offer money management training • Give certificates for service done
Implementation to SJT	• Age (youth, adult, senior) • Promotion of timebank	Practical issues of implementing a timebank in SJT • May be specific to a certain age group, such as youth • May be specific to promoting the timebank	• Build a welcoming atmosphere • Everyone needs to know about the market days, promote it in SJT • Promote SJT
Safety	• Police patrol • Police check • Robberies and murders	Safety is a consideration in how the timebank operates	• Is it safe to provide services to people in the community I do not know
Trust	• Cross-cultural	Participants talk about how	• Can I trust someone

	• Home visits	trust is important in giving and receiving services through the timebank	• with my children • Unsafe to have strangers visiting you in your home
Contribution to Individual/Community	• Volunteering • Need to serve society	Participants talked about the positives of contributing back to a community	• We want to give back to the community
Community Building	• Involve other organizations in TB • Acknowledging variety of skills, education level, cultures, etc. residing in SJT	Participants discussed how timebanks can help build community connections	• Learning English • Police patrol • Community cleaning drive • Promotion of SJT
Human Rights/ Human Dignity	• Precarious work • Inadequate wages • Underemployment • High rents • Lack of attention by government re cleanliness in SJT	The timebank can facilitate human dignity and should uphold human rights of everyone.	• We all have human rights and we need to make sure that is
Examples of items/services	• Trades • Crafts • Teaching • Stitching	Examples of services and items for use in the timebank that participants provided	• I can make samosas • I need childcare • Languages training • taking seniors out
"Ripple – effects"	• Not applicable	The effects of the timebank outside of SJT	• Effects of timebank to other neighbourhoods nearby like Regent Park
Conceptualization of Timebanks	• Timebanks as alternate to economic systems • Timebanks as intervention	• How participants thought about timebanks as an economic model (that may be used within our existing neoliberal or capitalist structure) • Using timebanks as an intervention or way to address a current problem	• e.g. anti-capitalist or particular during recession • e.g. give people Canadian experience

Table 2: Economic Resilience

Code	Subcodes	Description	Example
Economic situation in SJT	• Positive • Negative	Participants describing the economic reality of residents of SJT	• We have insurance for health • Lot of homeless people
Supports for economic resilience	• Individual • Family • Community • Institutional / organizational • Societal / Government	Factors (identified at each of the different levels) that contribute to economic resiliency	• Saving is necessary • Skill training • exchanging services
Obstacles to economic resilience	• Individual • Family • Community • Institutional / organizational • Societal / Government	Factors (identified at each of the different levels) that are barriers to economic resiliency	• Not being able to work • Not saving money • Not cooking at home but buying from outside • Lack of skills/trades • Expensive to educate onself
Economic empowerment	• Curb exploitation • Affordable education	Having the ability to overcome challenging economic situations, develop	• Increase financial literacy • Teach skills/trades • Prevent loan taking
Attitudes to money	• Easy aspiration for Loans • Non-ability to save • Cost of education, renting, food unmanageable	• Thoughts and perspectives on money	• People are always spending, and going into debt • There is a lot of consumerism
Economic systems	• Current • Desired	• Current system of neoliberalism • Opening space for changing economic systems	• The problem of capitalism is if someone at the top starts exploiting people • For me, socialism is important

Appendix 3: Visual chart of codes from Dedoose. The size of the lettering represents the frequency with which codes appeared in the data.

Appendix 4: Challenges to feasibility and acceptability of a timebank in St. James Town, current processes and proposed solutions

Challenge	How LIFT currently addresses this challenge	Solutions proposed by participants in the study
Promotion of the Timebank	• Holding weekly "Market days" • Connecting to people through word of mouth (allows people to connect through people they trust) • Having events and sessions	• Use "*faith groups*" • Advertise on the "*bolt and board sign*" • Use the Service Providers Network • Have the timebank "*endorsed by [political leader]*" • "*Hold lots of sessions and meetings*" • Educate people in a way "*so understandable and they can participate*" • Build the timebank "*with community*"
Trust and Safety	• Having 2 reference checks from people in the community • Meeting people in person at market days	• Have events so people can meet others in person, understand other cultures • Meet in a public, common place first • Do police checks • "*Empower leaders to speak to their own communities*" • Rating system "*if someone's status is being liked by many*"
Security of data on website	• Waterloo students working on the app in collaboration with LIFT, and taking this into consideration	• Encryption

Issue of people not being able to use technology	• Having the option of manually recording hours and time credits • Having someone available to help with this and getting time credits themselves for this work	• Use "*physical log forms*" • Coordinate in the "*timebank office*"
Language barriers	• Having staff and members who speak different languages • Having materials in different languages	• Have "*translators*" • Do outreach with "*flyers in different languages*", "*English, French, Farsi, Chinese*" • Have "*webpage in different languages*"
Buy-in to the timebank model	• Helping to build resumes through providing Canada experience for newcomers • Allowing people to use the timebank for certain services and save money to pay for things like rent • Doing meaningful work	• Highlight "*how it is good for specific groups*": low-income, women, seniors, overqualified people, young adults • Show people that "*valuing time is important*", seeing everyone's time as being equal and everyone has something to offer
Sustainability	• Receiving grants such as the one to fund this project • Having a staff person as a point person • Links to broader vision and goal of the co-op	• "*Let people know …that it's really taken care of from the top and to show that this has worked in other places*" • "*Need small funding to get support at the beginning*" • Built with community