

Give an hour of my time to my neighbour? Sure, why not

Why time, rather than money, should anchor community care.

Wong Kang Li

Imagine this: Gerald, 29, wants to give back to the community, much like he did in university. But his work and family commitments make it difficult for him to follow the fixed schedules of the Active Ageing Centre near his home. He also finds ad hoc volunteering unsatisfying because the interactions are too brief to feel meaningful.

At the same time, his neighbour, Mr Lee, 75, needs help taking his elderly spouse for a polyclinic check-up. Gerald would gladly assist – if only he knew about it.

How can neighbours with complementary needs and capacities be matched with each other?

A time bank platform might just be the answer. No case files or programmes are needed, just a culture of neighbours helping neighbours, through the time bank platform.

Time banks are community networks existing globally in countries like New Zealand and the United States, where members swap their skills and services using time as a currency instead of money.

With Singapore's rapidly ageing society, time banks would be a useful additional support to existing social services and other formal approaches of care for older adults in their homes. A big plus is that this grassroots system nurtures a society that prioritises human connections and mutual support for collective well-being.

TIME AS A COMMUNITY CURRENCY

So how does it work? Members "earn" time credits by providing services such as running errands or accompanying an elderly person to a medical appointment. They can then "spend" these credits to receive help from others. A one-hour service earns one hour of credit, regardless of skill or profession.

In most international models, these credits are recorded on simple online platforms or mobile apps. Members log hours like they would mileage points. For seniors who are not digitally



Time banking complements formal programmes by enabling peer-to-peer micro-help. Time banks allow everyone to contribute in ways we are familiar with, and dignifies the act of asking for help. One hour at a time, everyone can play a part in weaving a culture of relational care, says the writer. ST PHOTO: NG SOR LUAN

savvy, coordinators or volunteers can help track exchanges manually.

Crucially, time banks are not about accumulating savings. Unlike traditional banks, where saving with currency is encouraged, time banking thrives when credits are circulated. Members are encouraged to both give and receive, even if it means running into "deficits" at times. Both giving and receiving foster important community connections in the process.

Across the world, time banks have created a positive cycle of mutual support and meaningful connections with neighbours. In the US, some time banks have even expanded to health and wellness, with professionals offering services such as counselling and health consultations. This allows individuals who may not be able to access needed services to do so in a "relational economy" – one grounded in relationships rather than money, where support flows through social ties.

The time banks also support community building in the US by

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giving time credits for participation in community events that bring people together, such as potluck dinners and flea markets.

In Japan, the Nippon Active Life Club (NALC) started as a way to provide social care, enabling older adults to age well at home. For users who do not have enough points to access the services, the NALC allows them to pay a small fee to the time bank instead. NALC members can also donate their points to other family members needing care, facilitating long-distance support for their aged parents who live in other parts of Japan.

Singapore has seen several discussions and attempts at time-banking initiatives. At an Institute of Policy Studies conference, panellists suggested time banks as a solution to activate support for caregivers. The now-defunct digital platform Kuiddle attempted to match volunteers nationwide with people and organisations seeking help with tasks, but struggled with recruiting and retaining users due to unfamiliarity with the reciprocity-based model and mismatches between requests and volunteers. Without the volume of exchanges needed for the time bank model to sustain

itself, it did not take off.

Successful examples abroad point to the importance of a coordinator – someone who facilitates matches within a neighbourhood, and organises community events to build connections between time bank users. Wellington Timebank in New Zealand is a case in point: local coordination and relationship-building were essential to its growth.

There are also emerging ground-up efforts here. Boleh Bank in Dakota Cassia enables residents to exchange their skills and resources: one resident shared her mee siam with neighbours, while another contributed her crocheting talents to a community artwork.

WEAVING A RELATIONAL SOCIETY IN SINGAPORE

The expansion of Age Well neighbourhoods and increased demand from caregivers for social services are two recent developments that underscore the need for a relational society to support a rapidly ageing

population. It is unsustainable to expect all the growing needs to be met by formal services and infrastructure.

Some might ask: how is time banking different from existing volunteer schemes such as those run by the Silver Generation Office?

Formal programmes focus on vulnerable seniors, structured home visits and referrals to professional services. Time banking complements these by enabling peer-to-peer micro-help: small acts like checking in on a neighbour, fixing a loose cabinet hinge, or accompanying someone to the polyclinic. These are everyday tasks that matter greatly to the quality of life but fall outside formal care systems.

Time banking also benefits younger working adults, who often want to volunteer but struggle with time. Micro-opportunities, such as contributing one hour at a time, align with findings from the latest National Giving Study, which showed that younger adults prefer alternative ways of giving that require less time commitment.

A SOCIAL LEDGER

Some may wonder, do time banks reduce neighbourly care to transactional exchanges? The word "credits" can sound like pricing, but this is just a mechanism to communicate the core tenet that everyone's hour is valued equally.

As such, each person is a community asset with unique knowledge, skills, and time to share. The ledger, therefore, isn't just a balance sheet; it also reflects the tangible threads woven into the social fabric as you give and receive.

Safeguards can ensure a positive experience. Community partners – such as Residents' Networks or SG Cares Volunteer Centres – can host onboarding sessions, verify identities, and help seniors record exchanges. A small coordination team can assist with matching neighbours' needs to available skills and ensure no request is overlooked. The People's Association, with its nationwide reach and localised resources, would be a good champion to host neighbourhood-based time bank platforms and organise community-building events to encourage residents to join.

Building a relational society alongside formal services reshapes our understanding of community care to be what it literally suggests: reciprocal help between neighbours in everyday life. Time banks invite everyone to contribute in practical ways that we are already familiar with, and dignify the act of asking for help. One hour at a time, everyone can play a part in weaving a culture of relational care in our neighbourhoods.

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