

**BOSTON COLLEGE**  
***SOCIAL WELFARE***  
***RESEARCH INSTITUTE***

**"In Verdant Pastures:  
The Centrality of Voluntary Association for the Prominence of Philanthropy"**

Paul G Schervish

Paper for Volume Honoring the Contributions of Brian O'Connell

Revised December 1, 1995



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It is to Brian O'Connell's lasting credit that under his auspices as president of Independent Sector many of us at least on occasion have come to refer to the nonprofit sector as the "independent sector." Only in rare instances do originality, prominence, and quality so converge, for instance, as with Xerox and Tylenol, that the name of a specific entity comes to stand for a whole category. Thanks to Brian O'Connell's stewardship, Independent Sector has become one of those brand names turned generic descriptor.

Still, many researchers and nonprofit professionals voice a cogent concern. They caution that it is naive, at best, to employ the term "independent sector" if by doing so we mean to imply that nonprofits are necessarily free from all adverse external pressure. Nevertheless, even the critics agree that the notion of an *independent* sector remains an indisputably rich ideal, and is in fact a proper appellation when applied to those organizations and activities where individuals voluntarily join their efforts to achieve a purpose outside the direct authority of government agency or commercial firm. This chapter is about the shared terrain where the notions of "independent sector" and "voluntary association" intersect. That is, I explore that specific subdivision of the nonprofit world where independent citizen participation occurs as acts of voluntary association, for example in community-based soccer programs, neighborhood crime-watch groups, citizen committees to improve the quality of schools, and volunteers helping abused women and children. As such, this chapter picks up where Virginia Hodgkinson, Emmett Carson and

Bert Knauff leave off in their empirical analysis of the role of voluntary associations in building a culture of care and a community of service.

Hodgkinson, Carson, and Knauff explore the influence of membership in voluntary associations on people's attitudes, motivations, and incidence of giving and volunteering. Throughout their paper, the authors sometimes implicitly and sometimes explicitly suggest a model for understanding just how membership in an association eventually leads to a greater dedication to philanthropy. Because of the influence of voluntary associations in inducing giving and volunteering, the authors point out the special moral and practical importance of the fact that people of color are not well represented in voluntary associations other than churches.

In what follows, my intention is to both confirm and extend the analysis of Hodgkinson, Carson, and Knauff. My thesis is that the key to a rich community life of giving and volunteering is the presence of a verdant pasture of opportunities and obligations for giving and volunteering. I begin by highlighting the relational meaning of voluntary association. While a *voluntary association* is an organizational entity, *voluntary association* is an act of dedicated engagement. In the second section, I elaborate a five-variable theoretical model of the factors that induce such philanthropic commitment. In the third section, I present some preliminary findings from our efforts at Boston College's Social Welfare Research Institute to operationalize the theoretical model and to measure the relative strength of each of the five variables. In the third section, I indicate the quite direct practical implications of the foregoing analysis for mobilizing philanthropic involvement among people in general and for understanding what in particular may be behind the relatively lower engagement of African-Americans and Hispanics in philanthropy that Hodgkinson, Carson, and Knauff rightly decry. I base the analysis on the research John Havens and I are conducting on the same biennial IS/Gallup Survey examined by Hodgkinson, Carson, and Knauff. Although our empirical analysis deals exclusively with

the factors that lead to giving, our theoretical framework is conceptually applicable to both giving and volunteering,

### **Voluntary Association as Participation**

The notion of *voluntary association* needs to be understood both as an organization and as an activity. In its most common usage, a “voluntary association” denotes a formal or informal organization that people form or join in order to achieve a particular social purpose. A less frequent but nevertheless equally accurate meaning refers to the act of association by which people freely affiliate with and act through groups, organizations, institutions, and agencies--which may or may not be voluntary associations in the first organizational sense. In my view, the second meaning is broader in compass, and directs our attention to that diffuse variety of relationships that spawn giving and volunteering. For instance, a volunteer who tutors convalescing children at a for-profit hospital would be engaged in voluntary association but not in *a* voluntary association.

From this perspective, then, the phrase “verdant pastures” of which I speak in the title refers not primarily to the *institutional* density of voluntary organizations (although this is an important part of the picture) but to the *relational* density of voluntary acts of affiliation and engagement in a community. This is precisely what I have in mind when I state in the conclusion that “communities of participation” (rather than simply voluntary organizations) are the breeding grounds for giving and volunteering.

### **Factors Leading to Giving and Volunteering**

My analysis of intensive interviews with millionaires in The Study on Wealth and Philanthropy has resulted in a five-variable conceptual model of the factors that induce philanthropic commitment. Recently, we have begun to test this model with the survey

data from the Independent Sector's biennial Survey of Giving and Volunteering. How we measure the five variables and what we have found to this point are discussed in the next section. In this section, I describe the five factors that constitute our causal model of charitable commitment. This model is consistent with that of Hodgkinson, Carson, and Knauff but goes a bit further in conceptually differentiating a broader array of variables. These variables are (1) communities of participation, (2) frameworks of consciousness, (3) mediating persons or organizations that directly invite participation, (4) discretionary resources of money or time, and (5) people or experiences from one's youth which serve as positive inspirations.

*Communities of participation* are the networks of formal and informal relationships to which people are associated. Communities of participation may be formal organizations such as schools, soup kitchens, or weekend soccer leagues. Communities of participation may also be quite informal, such as an extended family visiting and caring for an elderly grandparent or neighbors rallying to help a family burned out of its home. Some communities of participation (such as a political party) require little voluntary activity while others (such as a cooperative nursery school) require participation as a condition of membership. Some communities of participation are entered only out choice such as a volunteer fire department or volunteer counseling at a shelter for battered women. Others, of course, are entered as a result of circumstances; for instance, parents with school-aged children automatically put into contact with numerous school, extracurricular, and sports programs which offer opportunities to volunteer time and to contribute money. As I indicated, many communities of participation directly request and sometimes require time and money from their participants. But the important point is that being connected to an array of such life-settings is the basis for people becoming aware of needs and choosing to respond.

*Frameworks of consciousness* are the ways of thinking and feeling that are rooted deeply enough in one's awareness to induce a commitment to a cause. Here we think immediately of people's political ideology, religious beliefs, and social concerns. An awareness of the redemptive value of Alcoholics Anonymous's twelve-step program in one's own or a family member's life is one example. Equally common are the deeply felt convictions about political prisoners that lead concerned citizens to join Amnesty International, about the homeless or battered women that lead volunteers to work at a shelter, about community violence that lead parents to patrol the streets as part of a neighborhood watch, about the value of religious faith that lead church members to work in a food bank or a program for racial justice. The list of motivating concerns is, of course, as long as the list of deeply cherished beliefs. Just as there are different types of organizations in which one may participate, there are different types of beliefs. Some mobilizing beliefs are in fact better described as general values, other beliefs are really fundamental orientations, while still other beliefs concern causes to which one is dedicated. Again, there are no impermeable boundaries separating these kinds of beliefs any more than there is a sharp demarcation between what one does because of heartfelt feelings, on the one hand, and communities of participation, on the other. Communities of participation and frameworks of consciousness almost always occur together.

The third mobilizing factor are the *direct requests* made to individuals for contributions of time and money. Clearly, many of these invitations arise directly as a result of one's participation in an organization. Certainly, some people volunteer their time and money without being asked. But for the majority of givers, being asked is cited as a major reason for their charitable efforts. Of course, we are all asked through telephone and mail solicitations. However, we are finding evidence that while such solicitations do get results (otherwise they would not be so incessant), those who contribute higher percentages of their income state they are not influenced by such impersonal methods.

Still, there is every reason to believe that people in all income groups follow what I found among wealthy contributors, namely that being asked directly by someone we know personally or by a representative or an organization we participate in is a major mobilizer. Once again, we can see the linkages among the mobilizing factors. Being asked to contribute largely occurs from within existing communities of participation and appeals to existing frameworks of consciousness.

The presence of *discretionary resources* is a fourth factor leading to charitable commitment. The level of one's discretionary resources of time and money is of course a mixture of objective and subjective considerations. For instance, the amount of time retired people with children out of the house consider discretionary is likely to be greater than the amount felt to be available by members of the labor force who are still raising children. Similarly, a family of four with a household income of \$75 000 presumably enjoys more discretionary spending than a family of four with an income of \$25,000. Nevertheless, there are a good number of complicating factors including the amount of time needed to care for a sick spouse and the amount of money devoted to necessary expenditures such as college tuition and taxes. One's family's necessity is another family's luxury, which highlights the fact that the amount of discretionary resources is also a matter of subjective disposition. What may appear to some as desperately urgent need for which they should sacrifice time and money may appear to others with the same objective resources as less compelling. The organizations in which we participate, the cultural frameworks we embrace, the pleas to which we are attuned, and the resources we deem able to give are inextricably linked.

The same is true for the fifth determinant, namely the positive *models and experiences from one's youth* which animate adult philanthropy. By speaking of models from our youth, I do not mean to neglect those exemplars from our adulthood whom we

come to emulate. But for the sake of clarity, I include such adult models (be they friends, business associates, or colleagues on a board of directors) as part of one's community of participation. To be emphasized here is those activities and lives that we are more or less drawn into in the course of growing up. To some extent we voluntarily choose such contacts. But more likely the majority of them are likely to have been quite unavoidable, put in our path by our parents, grandparents, churches, youth groups, and schools. As such, they are occasions for initiation into our earliest communities of participation and frameworks of consciousness. They are part of a moral education that molds our lives at a period when we are less guarded about our priorities and more apt to accrue at least a feel for the charitable impulse.

### **Findings on Association and Philanthropy**

I now turn to a brief discussion of some preliminary findings from our efforts to test the validity of the overall model. Without going into detail at this time (see Schervish and Havens, 1994), we can report some success in finding specific questions on the 1991 Independent Sector Survey of Giving and Volunteering (see H W with N and G, 1992) that correspond to each of the five sets of variables. After a series of regression analyses aimed at discovering which questions were related to giving behavior (measured as percentage of household income contributed to charity) we found the following sets of measures to be statistically significant predictors of giving.<sup>2</sup> Unless otherwise indicated, the variables are positively related to giving.

#### Community of Participation Cluster

- Length of time living in community
- Average number of hours per week respondent spent helping friends or relatives that don't live with respondent

- Frequency attending church, synagogue, or mosque
- Number of people living in household
- The number of different types of organization in which the respondent volunteers time
- The number of different types of organization to which the respondent's household makes a contribution in money and/or time
- Gives a fixed proportion of income to church, synagogue, or mosque

#### Frameworks of Consciousness Cluster

- Fulfilling a business or community obligation is a personal motivation for giving time and/or money
- Meeting religious beliefs or commitments is a personal motivation for giving time and/or money
- Changing the way society works is a goal

#### Direct Request Cluster

- Has been asked to give money or other property to charitable organizations, including religious organizations, in the past year
- Importance for contributing to a charitable organization of receiving a phone call asking you to give (significant negative relation)
- Importance for contributing to a charitable organization of being asked by clergy to give
- Being asked to contribute or volunteer by a personal friend or business associate was motivation for charitable giving and volunteering
- Being encouraged by an employer was motivation for charitable giving and volunteering (significant negative relation)

### Discretionary Resources Cluster

- The more the respondent worries a little rather than a lot about not having enough money
- Will be claiming a deduction for charitable contribution on federal income tax return for 1991
- The number of people currently employed in the household (significant negative relation)

### Models and Experiences from Youth

- One or both parents did volunteer work in community when young
- Saw somebody in family help others when young

Given the finding that separately each of these sets of variables significantly affects the level of charitable giving, our next step was to inquire about which individual variables or clusters of variables remained significant when all five clusters are entered together along with some additional demographic variables. The following list of variables are those which remain significantly related to charitable giving when all the previously listed variables are entered simultaneously.

### Joint Analysis

#### *Communities of Participation*

- Length of time living in community
- Frequency attending church, synagogue, or mosque
- The number of different types of organization to which the respondent's household makes a contribution in money and/or time
- Gives a fixed proportion of income to church, synagogue, or mosque
- The number of hours per month that the respondent volunteers\*

*Direct Request*

- Being encouraged by an employer was motivation for charitable giving and volunteering (significant negative relation)
- Importance for contributing to a charitable organization of someone coming to the door asking you to give (significant negative relation)\*

*Discretionary Resources*

- Household gross income (significant negative relation)\*<sup>3</sup>

*Demographic*

- Retirement status of chief wage earner\*\*<sup>4</sup>

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\* Was not significant in the separate cluster analysis

\*\* Included only in the joint analysis

The crucial point is that in this joint analysis the most dominant influence is the level of one's involvement in communities of participation. Of the nine variables significant at the .05 level, five are community of participation variables, two are invitation to participate variables, one is a resource variable, and one is a demographic characteristic. Moreover, communities of participation variables are the first, second, and fourth strongest determinants in the entire analysis. The lack of variables from the youthful experiences and framework of consciousness clusters means only that these clusters, as reflected in the variables contained in the Independent Sector survey, are not strongly and consistently related to the percentage of income contributed once participation, resource, and demographic variables are taken into account. It does not necessarily mean that these

clusters are only minor factors in giving behavior. Indeed we expect that our subsequent research will indicate that while communities of participation are the key determinants of giving, frameworks of consciousness, youthful experiences and various other aspects of resources and direct requests will be an important part of what leads people to be involved in communities of participation in the first place.

### **Voluntary Association and the Prominence of Philanthropy**

Reviewing these findings from a broad theoretical standpoint it appears that for the population as a whole participation, especially participation that already embodies a commitment to philanthropy or to a philanthropic organization is directly related to giving behavior. Within communities of participation, religious commitment and participation in religious organizations have a strong influence on general giving behavior. But length of time living in community, the number of different types of organization to which the respondent's household makes a contribution of time or money, and the number of hours per month that the respondent volunteers all positively effect the level of financial generosity.

The impact of variables from other theoretical clusters do not have as central and consistent impact on giving behavior. First, retirement status positively affects the percentage of income contributed because retirement lowers income more than it lowers contributions. Second, the negative effect of income in the joint analysis is due to the positive effect of intending to itemize on deductions on their federal income taxes. Those *who intend to itemize* are at the contribute greater percentages of their income to charity as income rises. In contrast, prospective *non-itemizers* contribute lower percentages of income as income rises. Thus, once the intention to itemize is taken into account, the effect of income is negative. Finally, the negative effect of door-to-door and employer requests for donations indicates that households who cite these kinds of solicitations as important

give lower percentages of their income than do households who cite other kinds of solicitations as important sources of motivation.

The only variable in the empirical analysis that has substantial theoretical significance is community of participation. To understand giving behavior in the total population, it turns out one should focus on understanding the community of participation, with special emphasis on the role of religious participation. A major task for future research on causal sequences affecting giving behavior should be the investigation of the relationship between communities of participation and the other theoretical clusters of variables we have indicated.

The foregoing analysis has quite direct practical implications for mobilizing philanthropic involvement among people in general and for understanding what in particular may be behind the relatively lower engagement of African-Americans and Hispanics in philanthropy that Hodgkinson, Carson, and Knauff rightly decry. In a word, to the extent engagement --as our findings unequivocally confirm--is the breeding ground for commitment, we must examine how rich a neighborhood or community is in providing communities of participation. While not automatic or inevitable, initial engagement tends to spawn deeper engagement. Participation opens people's eyes to where they are needed and places them in circumstances where they will be invited to commence or expand their dedication.

Our findings suggest a complementary point to what Hodgkinson, Carson, and Knauff argue about the need to increase the philanthropic opportunities for people of color. The source of lowered measured philanthropy may reside neither in a lack of generosity by people of color nor in discrimination by others. Rather, it may be due to the fact that, other than churches, the communities in which people of color reside are relatively bereft of a verdant pasture of voluntary associations that attend to community needs and invite broader participation. For instance, Hodgkinson, Carson, and Knauff state that the lower

participation rates of people of color are doubly troublesome because respondents in these groups indicate that they are asked less frequently to contribute and volunteer than are their white counterparts. The foregoing suggests a way to look at Hodgkinson, Carson, and Knauff's concern without questioning either the generosity of people of color or the willingness of organizations to solicit people of color.

My hunch is that local communities in which people of color live are *relatively* bereft of opportunities and obligations for voluntary association in comparison to many higher income communities of whites. To learn whether my intuition is correct requires a study of the relative presence of voluntary associations in white and minority neighborhoods. The study would have to control at least for the educational and income levels of the neighborhoods and would have to examine the patterns of involvement and requests for volunteers generated by this associational life. Ellen Benjamin (reference?) begins such a task. She examines the extent to which non-profit organizations are located in minority communities--organizations she finds listed, for instance, in the Chicago area United Way Directory. She finds that there are varying levels of such organizations in various minority neighborhoods. But generally there are more than one might ordinarily expect, given the imagery of minorities congregated in low-income disintegrated neighborhoods. However, the organizations she documents as present are formal organizations listed in the United Way directory and are not generally what we think about as the kind of organizations that induce community voluntarism. In fact her findings can be read in part to indicate a reaching out of organizations into the minority community. But while such formal organizations provide services and employment, they are not the type that regularly or dramatically induce voluntarism by members of the community. Therefore, although there may actually be a relatively strong presence of *nonprofit organizations* in minority communities, my point remains. For my argument is not about nonprofit *organizations* but about *voluntary association in and around voluntary associations*. It is the latter relational configurations--the home-grown, community based voluntary associations revolving around

church, school, recreation, neighborhood, and family--that I believe create the patterns of measured asking and volunteering.

Although I do not have conclusive findings to support my hypothesis, the 1992 and 1994 Independent Sector Surveys of Giving and Volunteering do provide some supporting evidence. First, it is correct that blacks are less likely than whites to be volunteers, that blacks are less likely to be asked to volunteer, and that blacks volunteer fewer hours per month than whites. However, the surveys also reveal that on average whites are three times as likely to hold organizational membership than blacks and that such organizational membership correlates highly with being a volunteer and with being asked to volunteer. Religion is a case in point. Blacks attend religious services more frequently than whites, and among those who volunteer, blacks volunteer more hours per month to religion than do whites. Thus, blacks generally are less likely to volunteer, even to their churches; but when they do volunteer to their church, they offer more hours than white volunteers offer their church. This is consistent with my speculation that fewer blacks are engaged by community and neighborhood associational life, but those that do become so engaged are those who have a denser associational life.

Other supporting evidence includes the fact that blacks living in the central city in contrast to blacks living in non-central city urban neighborhoods are less likely to be volunteers, volunteer fewer hours, and are less frequently asked to volunteer. At the same time--and in support of my overall contention--central city blacks are also far less likely to be members of voluntary organizations. Importantly, the same general trends distinguish central-city whites from non-central city urban whites. Finally, comparing blacks to whites, non-central city urban blacks approach (but do not equal) urban white levels of organizational membership and being asked to volunteer. And as with the case of religion, blacks who do volunteer tend to volunteer a number of hours virtually equal to that of whites.

The same conclusion surfaces when we examine patterns of volunteering controlling for income. As income rises, blacks are more likely to be volunteers, belong to more voluntary organizations, are more likely to be asked, and volunteer more hours. In addition, as income rises, these black findings move closer and closer to white trends. In fact, blacks living in households with yearly incomes above \$60,000 are only slightly lower than whites in organizational memberships, in being asked to volunteer, in becoming volunteers, and in the number of hours they volunteer. Again, while not conclusive, there is strong evidence to suggest that it is the level of associational density, rather than discrimination by whites or lower generosity by blacks, that produces the lower rate of measured philanthropic participation. Such lower associational density appears to be a function of income and other demographic characteristics that surely are related to racial patterns of employment and education. Consequently, those concerned with increasing voluntary activity among people of color should target anti-discrimination policies at removing the barriers and opening the channels to self-directed associational enterprises.

I suspect that in the normal course of events all communities confront their members with needs of family, friends, neighbors, neighborhood, schools, and church. I also suspect that members of all communities, regardless of race, income, or ethnicity, respond according to their cultural traditions to such needs. However, I seriously wonder whether the matrix of associational networks exists at the same level of development in communities of better educated, two-parent, higher-income, transportation rich households as it does in communities of less-educated, single-parent, lower-income, and transportation poor households. Ironically, even the remedy of bussing minorities to non-neighborhood schools has the unintended consequences of reducing parental involvement in those schools.

Moreover, it appears that a key difference between whites and blacks in measured philanthropic activities is simply that a greater proportion of whites live in the kinds of communities and neighborhoods where grass-roots initiatives spawn a panoply of local

endeavors. For instance, I now live in the Town of Belmont, a close-in "old" suburb of 24,000 only a few miles northwest of the Boston city limits and adjoining Cambridge, Watertown, Waltham, and Arlington. Belmont is proud of its Town Meeting form of governance and the town's leadership is always eager to enlighten a newcomer that Belmont should never be referred to by the offensive and faceless term, "city." My wife and I have now lived in Belmont for going on fourteen years, are parents of three children under 11, and have been involved for five years in the Belmont Cooperative Nursery School (where we were regularly obliged to volunteer time and money). As a result, we constantly receive requests from groups (often run by people we know) to participate in one or another school, church, political, recreational, scouting, or community activity. To demonstrate the intensity and range of associational life in Belmont, I have reproduced two separate solicitations we received on the same day, September 2, 1994. The first was signed by someone we personally know and was addressed to us by name. The other was addressed to "The Parents of Julia" (our then 4th-grader who played in the girls' Sunday soccer league run and coached by volunteers); it listed names of committee members whom we know.

There is no need for a detailed content analysis of either the "Citizens" or the "Friends" appeals, since the two letters speak for themselves. But it is important to note a few key points. First, the civic and neighborly names chosen by the two organizations reflect the community self-help nature of the appeals. Although the benefits provided by each group will occur within the borders of Belmont, assistance contributed to either group is still a legitimate expression of concern. Second, the broad range of opportunities offered by the groups for donations of time and money indicate the encompassing nature of these appeals. The expression, "there is something for everyone." is as apt an invitation to philanthropy as it is to a theme park. Third, in each case the appeal and the responses to it, is only the first round of what promises to be expanded stream of requests and opportunities for voluntary association in the town. Whether or not the debt exclusion referendum for the

Chenery middle school passes, the Citizens for a New Chenery will certainly active until some funding package is in place and, after that, in order to help plan both the school's new

**CITIZENS FOR A NEW CHENERY**  
*Building a Middle School for the 21st Century*

September, 1994

Dear Fellow Citizens:

Citizens for a new Chenery is a group of Belmont residents who recognize that the Chenery Middle School will soon be unable to support its educational mission. We feel that *now* is the time to address the issue of its replacement. Our sense of urgency stems from the knowledge that the enabling legislation which created the current 60% reimbursement rate for new school building projects is scheduled to expire in less than a year.

Belmont will vote on November 8 on a debt exclusion referendum to approve funding to replace the Chenery Middle School. If the debt exclusion fails in this election, the town will face:

- 0 The loss of up to \$12 million in state aid for the project.
- 0 The ongoing deterioration of the Chenery, which cannot long meet the instructional and safety needs of a rapidly growing student population.
- 0 A precipitous increase in the tax rate when it is forced to replace the school with sharply reduced state reimbursement.

Many Belmont citizens of diverse viewpoints are coming together in support of the Chenery debt exclusion. We are convinced that the debt exclusion delivers the most to Belmont at the least real cost. We seek your support, in whatever form, for our effort to secure passage of the debt exclusion referendum in the Fall. Time is of the essence; we must begin the education process as soon as possible. Belmont needs a middle school which will take our town, and its students, into the 21st century.

Sincerely,  
 [signed]  
 Kathy Synnott, Chairman

Yes, I want to support Citizens for a New Chenery:

Name: \_\_\_\_\_ Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Donation: \_\_\_\_\_ I will help by: Telephoning\_\_ Leafleting\_\_ Mailing\_\_

Holding Signs\_\_ Poll Checking\_\_ "Dear Friend" Cards\_\_ Car Topper\_\_

May we use your name in an ad? Yes\_\_ No\_\_

How do you want your name to appear? \_\_\_\_\_

Make checks payable to: *Citizens for a New Chenery* and mail to - P.O. Box 24,  
 Belmont, MA 02178

**FRIENDS OF BELMONT HIGH SCHOOL SOCCER, INC.**

August 31, 1994

TO: Members of the Belmont Soccer Community  
 From: The Friends of Belmont High School Soccer, Inc.

World Cup fever may have left the Boston area, but the Friends of Belmont High School Soccer cordially invite you to share our enthusiasm for what promises to be another exciting and fantastic soccer season here at your own Belmont High School!

Friends of B.H.S Soccer is an organization of parents and others interested in promoting the welfare of all the soccer programs at Belmont High School. This organization was launched three years ago with the help of numerous volunteers, and with membership support from many different Belmontians. In addition to membership dues, funds are raised by the high school soccer players who work two of the concession stands at the Harvard home football games. The players also work with the Lions club on the sale of Christmas trees and wreaths. With this kind of financial backing and support, we are able to assist our teams in numerous ways. In the past several years we have helped in the construction of the kickboard on the school playing field, purchased a large banner declaring "Belmont Marauder Soccer Country" which we display at all home varsity games, purchased new corner flags and practice jerseys for both Junior Varsity and Varsity teams. Each year all six of the high school soccer teams and their families attend a post season banquet including trophies and awards with 'Friends' covering more than half of the \$4800 cost of the evening.

Last fall a new tradition was begun with a pre-season barbeque for all the players, coaches and families to kick off the new season. We had a wonderful response last year and anticipate the same this September. Another new activity started last fall is our Alumni Game held on the October holiday weekend. We had a terrific group last year, someone came all the way from California! The invitations have already been mailed for this year's tournament to over 130 alumni, men and women. Please come and watch on October 8th beginning at 9:30 a.m.

Realizing the benefits that our children and the Town of Belmont derive from the athletic programs at the High School, we encourage you to join the Friends of Belmont High School Soccer. The annual membership dues are: \$10 for a BASIC family membership, \$25 to become a PATRON, \$50 for a BOOSTER membership, and \$100 for a

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SUSTAINING membership. All members are entitled to participate in the annual meeting of the organization which is held in April, and to have one vote in choosing the next year's Board of Directors. Please consider becoming a member of The Friends of Belmont High School Soccer for the 1994-1995 school year.

If you have any questions or would like to help out with any of the activities, please feel free to call me or any of the officers or directors listed below. On behalf of 'Friends' thank you for your support and hope to see you on the soccer field.

Most Sincerely,

Jane Fitzgerald, President  
489-1697

Dick Nohl, Vice President  
489-2678

Susie Purcell, Secretary  
484-6171

Bruce Stangle, Treasurer  
484-4321

Board of Directors

Ann Carman, 484-5320  
484-1342

Ron and Nancy Maxwell,

Bruce Henry, 489-2978

Joanne Papalia, 484-5933

Robin Jacoby, 489-3740

Mark Prohaska, 484-4700

Joan Kerwin, 489-3856

Paul Graham, 484-4700

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To join, please mail this portion of the form, together with your check to:

The Friends of Belmont High School Soccer, Inc.  
114 Chilton Street  
Belmont, MA 02178

Name:

\_\_\_\_\_

Address:

\_\_\_\_\_

Amount of Check \_\_\_\_\_\$10\_\_\_\_\_ \$25\_\_\_\_\_ \$50\_\_\_\_\_ \$100

physical plant and educational programs. Similarly, Friends of Belmont Soccer is already only one among a growing number of groups working through voluntary association to

counteract the effects of dwindling school department funding and rising user fees for extracurricular activities.

The major implication of this research is that the level of measured charitable giving, and perhaps of volunteering, depends less than previously thought on issues of generosity. Rather it depends on the factors that generate the individual's and household's communities of participation, namely the density and mix of opportunities and obligations of voluntary association at the local level. To this point, findings about giving and volunteering by race, income, and gender have too often been interpreted in the language of invidious comparisons of generosity. This is problematic for any number of reasons, not least of which is that the analysis of what is going on becomes too moral too quickly.

Rather than turning so readily to declarations about generosity, we must take into account the following: (1) The greatest portion of giving and volunteering takes place in one's own community and church, and helps support activities from which the donor directly benefits. (2) The basis for higher measured giving and volunteering may have less to do with generosity than with the density and mix of the network of formal and informal association within a community. (3) This associational network reflects both the *willingness* of people to get involved as well as the *obligations* of involvement connected to specific personal and community networks from which requests for assistance emerge. (4) Therefore, higher or lower levels of *measured* giving of time and money do not necessarily reflect differences in individual generosity. (5) Nor, since most asking takes place within and on behalf of a local associational network, do measured levels of asking necessarily reflect discriminatory patterns of requests. (6) To understand these differences we must look at the communal analog of what William Julius Wilson and others refer to as the resources of *social capital* available to particular groups. When it comes to measured philanthropy it is a matter of both moral capital in the form of generosity and *associational capital* in the form of social networks of invitation and obligation.

Nothing I have said is meant to deny the existence of onerous economic and racial forces that are responsible for the lower density in minority communities of those communities of participation which generate so much associational life in communities with more physical and social capital. Nothing I have said diminishes the need for remedial and proactive attention to the associational life of people of color, and to the resources of education, time, family, and income that set in motion that whirlwind of voluntary association Tocqueville saw so vibrant in the cities and farmlands of the young United States. But if there is to be a convergence between majority and minority groups in their measured philanthropy, the first place to look is at variation in associational life at the local level. I am not saying that a neighborhood in the central city of my hometown, Detroit, ought to replicate the associational life of Belmont, Massachusetts. But I do know that there is plenty for voluntary association to accomplish in every community. Forging communities of participation to address community needs, and nurturing a verdant pasture of local voluntary association is the agenda that the foregoing research sets before us.

#### Notes

1. I am grateful to John J. Havens who carried out the analyses on which the findings of the paper are based. I am also grateful to the T. B. Murphy Foundation, the Center on Philanthropy, and the Lilly Endowment for supporting the research presented here.
2. Technical information about our analytic procedures and findings can be obtained from the author.
3. Household income is the only significant resource variable in the final model. It's negative sign is due to the fact that in the final model we control for intention to file an itemized deduction. Once this variable is taken into account, there is a slight tendency for lower income households that do not itemize to contribute a greater percentage of their income than do higher income households that do not itemize.

contributions on the household's federal income tax return) the percent of income contributed is *reduced* by .95% for every additional \$50,000 in gross household income.

<sup>4</sup>. Retirement status is the only demographic variable in the final 9-variable model. Once adjusting for other factors, households whose chief wage earner is retired contribute an average of 1.1% more of their incomes as compared with households whose chief wage earner is not yet retired. Further investigation, not reported here, indicates that (again adjusted for the other factors in this analysis) the increased percentage is due primarily to reductions in household income rather than changes in household contributions.

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