

ABSTRACT

Social Capital and its Impact on the Community

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In this paper I examine the relationship between the community and an individual's social capital. Operating from the assumption that social capital is beneficial to the community I build on this notion by discriminating between faith-based social capital and communal, trust-based social capital. I assert that the two types of social capital are associated and exclusive to with differing populations. In addition, I claim that faith-based social capital and trust-based social capital impact the community in different ways through the means of charitable giving and volunteering. Using the 2006 Faith Matters Survey and a combination of Ordinary Least Squares Regressions and Binary Logistic Regressions, I find that not only are the types of social capital specific to populations, but also that faith-based social capital has a larger impact on a respondent's volunteering and charitable giving.

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by

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CHAPTER ONE

Introduction

Social capital has gained increased notoriety with the sociological community within the past decade with scholars making distinctions between the various benefits of social capital as well as different forms of social capital. Understanding the inner workings of social capital has allowed scholars to better comprehend several social processes as well as the outcomes of these process. In some cases, social capital has been the answer to problem, while in other cases it has only created more questions. Robert Putnam in *Bowling Alone* (2000) noted an extreme deterioration in America's social capital stocks through the decline of sociability and civic participation. While his theory answered the question of why Americans were becoming so isolated, it only raised the question of how to fix the problem. How does one begin to rebuild society? The answer is through strengthening the community.

Communities do not only depend on the exterior, governmental agencies that work to create an organized society, but they thrive on the more gemeinschaft-like, intimate relationships that make up the community. Social capital, the networks that make up and support the community through the social norms of trust and cooperation, should and often do provoke positive responses from individuals within the community. However, there are two forms of social capital at play that need to be distinguishable, bridging and bonding social capital. Actions that unite a community despite various genders, races, creeds are often defined as bridging social capital while actions that

strengthen individuals with common ties are often defined as bonding social capital. Bridging social capital is notoriously difficult to create as bringing together people with different backgrounds can be complicated. This leaves the door wide open for the bonding social capital to take hold amongst the community and strengthen society from within by creating ties among people with common backgrounds.

Operating under this understanding, for this study, the broad scope of social capital is tailored in order to better grasp the functions working within the concept. By dividing the focus of social capital into bridging and bonding social capital, exploration is possible into who possesses those form of social capital and how they differ in impacting community through acts of generosity like volunteering and charitable donations.

In order to create further distinction between the two types, distinctive attributes are assigned to each. Most commonly bridging social capital is associated with generalized trust and bonding social capital is associated with some form of network, which for the purposes of this paper will be religious networks. This separation of trust-based and faith-based social capital will get at the differences between bridging and bonding social capital. Trust-based social capital will act as a proxy for bridging social capital as it works to create connections between those with uncommon backgrounds. Faith-based social capital will act as a proxy for bonding social capital as it works to create connections within groups that already have a common factor to unite. It is important to make this distinction because bonding social capital often leads to particularized trust, or trusting those within your network, but not those outside of your network. Faith-based social capital can be defined as the connections and networks the respondent has acquired through religiously motivated actions. Trust-based social capital

can be defined as the connections and networks acquired by the respondent, motivated by their trust of others around them.

Unlike the majority of the literature exploring social capital, this study will use a multi-faceted approach to correctly assess both forms of social capital. To assess trust-based social capital, an index was created using measures of generalized trust, trust in neighbors, trust at work, and trust in religious entities. To assess faith-based social capital, an index was created using the measures of religious membership, religious service attendance, non-religious service church participation, and the respondent's affiliation with non-church religious group. It has been determined that this combination creates a more informative and descriptive picture of a respondent's trust-based and faith-based social capital than the traditional singular measure.

Through this separation of trust-based and faith-based social capital, this study expects to find those individuals with high levels of trust-based social capital to also have greater socioeconomic status within the community and those individuals with high levels of faith-based social capital to have greater socioeconomic standing, but not to the extent that trust-based social capital produces. However, when determining the individuals most likely to positively affect the community through volunteering and donations, faith-based social capital will be the strongest predictor.

Overall, this study aims to answer the important question of what needs to be done to strengthen the community. In communities where not many options are available and funding falls short, the authorities can look towards the religious organizations that are invested in seeing their members grow into a fruitful and productive community to pick up the slack where the government has stopped. Building social capital takes time

and honest effort, but by fostering faith-based social capital, the levels of volunteering and charitable donations will increase, allowing the community to begin to take care of itself generating both forms of bridging and bonding social capital – the key to a successful and strong community.

CHAPTER TWO

Literature Review

In an effort to strengthen or better the community, scholars have attempted to determine what community is and what unifies the community. With these questions typically answered as a three part response involving common place, common ties, and social interactions (Hillery, 1955), it should be no surprise that scholars across disciplines have sought to find the common link between these three aspects of community. Many scholars have come to the conclusion that an individual's social capital may just be the answer. Community and social capital are related because social capital is typically stemmed from interactions that take place within a common place between people that share a common purpose or have ties with each other for one reason or another. For this reason, social capital is advantageous to a community as it promotes beneficial behavior. As Putnam describes it, "Working together is easier in a community blessed with a substantial stock of social capital" (1993a).

Social capital is often described with common ties and social interaction as parts of the definition, but Molotch suggest that these "Preexisting networks can spread new and coordinate efforts across issue areas..." and that these are "another form of social capital, highly consequential for the nature of place" (2000, p. 321). Existing in all three aspects of community, social capital inherently promotes community. Putnam suggests social capital benefits community in a few ways: first, because networks of civic engagement "foster sturdy norms of generalized reciprocity;" and second, these networks of civic engagement "facilitate coordination and communication;" and third, prior

cooperation from coordination and communication create a template for future interactions – in essence creating a roadmap for successful interactions in the community (1993b). James Coleman mirrors this conclusion by asserting, “...social capital is productive, making possible the achievement of certain ends that would not be attainable in its absence” (1988).

Other scholars of social capital have come to similar conclusions. Bourdieu conceptualized social capital as being “made up of social obligations” (1986, p. 248). Bourdieu and Wacquant furthered this definition in 1992 as the “sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (1992, p. 119). These definitions have common characteristics that, like other forms of capital, social capital may benefit the community by leading to cooperation and productivity within the community. Putnam found this to be particularly true during his study on the impact of social capital on regional economic performance in Italy (1993b) and later from his analysis of social capital in the United States working from the thesis that “the quality of public life and the performance of social institutions are...powerfully influenced by norms and networks of civic engagement” (1995, p. 66). He ultimately concluded that America’s social capital was in a steady decline (2000).

From these previous conclusions, we can conceptualize that social capital hinges primarily on the degree to which people tend to associate on a regular basis with others in their immediate surroundings or community with expectations that respect and equality will be maintained, thus establishing a networks of trust and reciprocity amid the community. Better resolved by Putnam, “...it can be created through formal or

informal patterns of sociability, and it should be reflected in both the levels of general trust in others that people express and in the commitment to voluntary work in the community” (2002, p. 22). Furthermore, activities that bring people together from different backgrounds and realms of society, effectively ‘bridge’ the usually treacherous social divides whereas activities that unite individuals with already common ties effectively ‘bond’ the group, creating a strengthened form of social capital. There is considerable agreement that social capital does exist and that it matters in the context of community, but a consensus has yet to emerge on a well-developed, measurable concept.

Bridging Social Capital via Trust

Trust may act as a proxy for the measurement of social capital within the community and a strong case for its use has been made across disciplines and even within government agencies as a reliable measure of social capital. Eric Uslaner considers trust to be the “chicken soup of social life” and credits it with many benefits to the community, “In a trusting society, ordinary people take active roles in their communities, join voluntary organizations, give to charity, and volunteer their time” (2000, p. 569). Robert Putnam continues this assumption and asserts that “trust lubricates social life” (1993a). A great amount of research has gone into the study of generalizable trust, or trust that creates the ‘bridging’ bonds that link people to others unlike themselves (Putnam, 1993b, p. 93). Uslaner suggests that trust in people does not ebb and flow with the tides of a person’s sentiment about political figures or the state of the economy, as does confidence in the government (2000, p. 574) creating a more stable platform. This notion of generalized trust is tested with several different national studies (Arrow, 1972; Coleman, 1988; Fukuyama, 1996; Ostrom, 1990; Putnam, 1993b, 1995, 2000), but by only asking

one question regarding generalized trust may not get at the respondent's real attitudes towards trust in their community (Newton, 2001). The General Social Survey poses the question as "Generally speaking, would you say that most people can be trusted or that you can't be too careful in life?" This question does not address the broad issue of trust, nor does it pinpoint the respondents motivations for their answer. Therefore, a series of questions on trust need to be addressed to fully measure trust at the individual level. This current study does so by using measures of trust across various avenues to gain a clearer picture of the respondent.

Bonding Social Capital via Religious Networks

Research into the realm of network-based social capital as another way to measure social capital, touches on different foundational aspects of an individual's interactions in the community. A significant amount of research suggests those embedded within a network report higher levels of activity. One such type of network is the religious network that spans faith-based social capital.

Faith-based social capital is important to the community as a whole because "members of religious congregation may form 'particularized trust' through social bonding with other who share a 'skeptical' world view" (Mencken, Bader, & Embry, 2008, p. 24; Uslander, 2001). Previous studies between religion and benefits to community through volunteering and charitable donations are lacking because of their singular use of church attendance or affiliation as the mediating factor. Because most research in the area is only focused on a singular factor to determine religiosity, several conclusions have been reached regarding religiosity and beneficial behavior towards the community through volunteering and charitable donations. For instance, a positive

correlation between religiosity and volunteering and charitable donations was found in majority of the research (Bernt, 1989; Chambre, 1987; Greeley, 1997; Hodgkinson, Weitzman, & Kirsh, 1990; Lam, 2002; Serow, 1991; Uslaner, 1997), but Wuthnow (1991) only discovered a weak correlation between the two. Other studies either found no particular correlation between religious inclinations and volunteering and charitable donations (Benson et al., 1980; Friedrichs, 1960; Hunter & Linn, 1980) or they found an extremely unpredictable, erratic relationship between the two (Cnaan, Kasternakis, & Wineburg, 1993; Jackson, Bachmeier, Wood, & Craft, 1995; Lukka & Locke, 2002) meaning that religious attitudes and beliefs had no direct effect on volunteering and charitable donations. Some of this discrepancy may be due in part to the various forms of religious traditions and the impact the tradition has on an individual's motivations towards volunteering and charitable giving. Research concerning this has discovered that volunteering varies by religious tradition (J. Park & Smith, 2000; Wilson & Janoski, 1995; Wuthnow, 1991) and a may be caused by variations in the respondent's image of god due to their different traditions (Mencken, 2009).

Demographic Factors

When attempting to assess levels of social capital within a community, one cannot ignore that previous research has confirmed that various measures of socioeconomic status also predict high levels of social capital (Wilson & Musick, 1998). Higher levels of income not only allow more discretionary spending but also give people a stake in the stability and welfare of the community (Sundeen, 1988, p. 548). A few studies have determined that high status people are more likely to be asked to volunteer than those at lower status levels (Booth & Babchuk, 1973, p. 78; Freeman, 1997, p. S162; Hodgkinson,

1995, p. 45), but that does not address whether the individual actually followed through with volunteering. Increased levels of income and education most often determine high socioeconomic statuses. Moreover, those with high statuses are more likely to have the social skills to make it comfortable to partake in volunteering and donating in a charitable manner (Wilson & Musick, 1997). Age is also a known indicator of social capital and while not a traditional socioeconomic measure, can be used in conjunction with income and education to complete the picture. As people age, their stock of social capital changes and adapts to new settings, whether increasing or decreasing with need. As individuals make the transition from young adulthood to middle age, they become more established, less self and career orientated, and more community orientated, often resulting with increased community activism (Janoski & Wilson, 1995) because of lifestyle factors associated with increased age. This study expects that socioeconomic status will have an impact on volunteering and charitable giving, but aim to determine if it is the strongest predictor. In doing so, it expects that both forms of social capital – trust-based and faith-based – will be stronger predictors in the estimates concerning volunteering and charitable giving. This study also predicts that age will have no significance once either form of social capital is introduced into the model.

This leads to the argument that not only is social capital beneficial to the community, but that more comprehensive measures of social capital are needed to reveal the true impact. By first determining what populations possess trust-based and faith-based social capital, this study can then investigate and determine their impact on communities through the measures of charitable giving and volunteering.

Hypotheses

- H1: Those respondents with high socioeconomic status will have more trust-based social capital.
- H2: Those respondents with high socioeconomic status will have more faith-based social capital.
- H3: Respondents with higher levels of social capital will be more likely to volunteer in their community.
- H4: Respondents with higher levels of social capital will be more likely to financially contribute to their community.
- H5: Faith-based social capital will be the strongest indicator of both measures of volunteering and charitable giving.

CHAPTER THREE

Data and Methods

Data Set

The data used to assess faith-based and communal-based social capital came from the “Faith Matters Survey” which was conducted on behalf of Harvard University by the International Communications Research in the summer of 2006. Funded by the John Templeton Foundation, the national survey interviewed 3,108 participants about their religious beliefs and habits as well as political engagements. Data collection for the Faith Matters Survey was based on a random-digit dial (RDD) sample to achieve a national cross-section of respondents. The data were weighted by gender, race, region, and education with a statistical algorithm based on information from the Census Bureau. The survey was administered from June 2006 to August 2006 in both English and Spanish using the Computer Assisted Telephone Interviewing (CATI) system to eliminate question bias. Respondents were rewarded for their participation and were not told that the survey would focus on religious matters. The response rate for the survey, using American Association for Public Opinion Research criteria, was 53 %.

The Faith Matters Survey proved ideal for examining the relationships between faith-based and trust-based social capital and the benefits to their communities. It included the standard questions concerning church participation required to partially determine faith-based social capital as well as a few non-standard measures. In addition to church attendance, the survey also asked respondents to indicate church membership,

participation at church events, and other events or religious affiliations outside of the church. The survey also included several questions concerning generalized and focused community trust that were used to create a trust-based social capital index to be measured in conjunction with faith-based social capital.

Measures of Social Capital

In order to measure faith-based and trust-based social capital appropriately, several questions pertaining to an individual's religious influences and trusting nature were used during analysis. For analysis to determine a respondent's *trust-based social capital*, an index was created by standardizing four questions into a unified measure. The questions in particular were selected to utilize indicators of trust-based social capital were trust in general, trust in neighbors, trust at work, and trust in religious entities. It has previously been determined that this combination creates an informative and descriptive picture of an individual's as set forth by the 2000 Social Capital Benchmark Survey.

The question measuring generalized trust is phrased, "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?" The responses were 1= "People can be trusted," 2= "You can't be too careful," and 3= "Depends." The neutrality of "Depends" does not add the analysis and therefore was removed from the analysis for clearer interpretation. "Don't know/No opinion" or "No answer/refused" were recoded as missing variables; there were twenty-eight respondents who reported "don't know" and thirteen respondents who did not answer the question out of 3,108 total respondents. The question trust in neighbors is phrased, "Next, we'd like to know how much you trust different groups of people. First/next, think about people in your neighborhood. Generally speaking, would you say you can

trust them a lot, some, only a little, or not at all?" The responses were 1= "Trust them a lot," 2= "Trust them some," and 3= "Trust them only a little," 4= "Trust them not at all," 5= "Does not apply." "Does not apply" responses were removed from the analysis for clearer interpretation. "Don't know/No opinion" or "No answer/refused" were recoded as missing variables; thirty-eight respondents reported "don't know" and eight respondents did not answer the question. The remaining responses were recoded in descending order so that 0= "Trust them not at all," 1= "Trust them only a little," 2= "Trust them some," and 3= "Trust them a lot."

The question measuring trust in coworkers is phrased, "First/next, think about people you work with. Generally speaking, would you say that you can trust them a lot, some, only a little, or not at all?" The responses were 1= "Trust them a lot," 2= "Trust them some," and 3= "Trust them only a little," 4= "Trust them not at all," 5= "Does not apply." "Does not apply" responses were removed from the analysis for clearer interpretation. "Don't know/No opinion" or "No answer/refused" were recoded as missing variables; there were twenty-eight respondents who reported "don't know" and eighteen respondents who did not answer the question. The remaining answer choices were recoded in descending order so that 0= "Trust them not at all," 1= "Trust them only a little," 2= "Trust them some," and 3= "Trust them a lot." The question measuring trust in fellow church members is phrased, "First/next, think about people at your church or place of worship. Generally speaking, would you say that you can trust them a lot, some, only a little, or not at all?" The responses were 1= "Trust them a lot," 2= "Trust them some," and 3= "Trust them only a little," 4= "Trust them not at all," 5= "Does not apply." "Does not apply" responses were removed from the analysis for clearer interpretation.

“Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; there were nineteen respondents who reported “don’t know” and four respondents who did not answer the question. The remaining answer choices were recoded in descending order so that 0= “Trust them not at all,” 1= “Trust them only a little,” 2= “Trust them some,” and 3= “Trust them a lot.”

Table 1

Measures that Makeup Trust-Based Social Capital

Generalized Trust	Generally speaking, would you say that most people can be trusted or that you can’t be too in dealing with people?
Trust in Neighbors	Next, we’d like to know how much you trust different groups of people. First, think about people in your neighborhood. Generally speaking, would you say you can trust them a lot, only a little, or not at all?
Trust in Co-workers	Next, think about people you work with. Generally speaking, would you say that you can trust them a lot, some, only a little, or not at all?
Trust in Religious Entities	Next, think about people at your church or place of worship. Generally speaking would you say that you can trust them a lot, some only a little, or not at all.

Data Source: Faith Matters Survey 2006

An index is created from adding all these variables and is calculated as the mean of the standardized responses to the four questions. The questions were standardized by calculating the z-score of each response because the responses to each question took place on different scales. This method was chosen to allow for more responses to be used in analysis because the nature of the questions prompted non-responses. At least two of the answers had to be provided for the final index score to be calculated instead of requiring all four answers to be provided. The index is calculated as the mean of the

standardized responses to the four questions, based on national norms and is set as a precedent by Robert Putnam in the Social Capital Community Benchmark Survey (2000).

The same pattern is followed to calculate the *faith-based social capital* of a respondent. For analysis to determine a respondent's faith-based social capital an index was created by standardizing four questions into a unified measure. The questions in particular were selected to utilize indicators of religious membership, religious service attendance, non-religious service church participation, and the respondent's affiliation with non-church religious group. It has been determined that this combination creates an informative and descriptive picture of an individual's faith-based social capital. The question measuring religious membership is phrased, "Are you officially a member of a parish, congregation, temple, or other place of worship?" Answer choices were limited to a 0= "no" or a 1= "yes." "Don't know/No opinion" or "No answer/refused" were recoded as missing variables; there were nine respondents who reported "don't know" and one respondent who did not answer the question.

The question measuring non-religious service church participation is phrased, "We're going to give you a list of activities that some people do associated with their congregation. Which, if any, of the following did you do in the past 12 months: participate in prayer groups or other small groups?" Answer choices were limited to a 0= "no" or a 1= "yes." "Don't know/No opinion" or "No answer/refused" were recoded as missing variables; there were eight respondents who reported "don't know" and seven respondents who did not answer the question. The question measuring affiliation with non-church religious groups is phrased, "Do you participate in any religious organization, apart from a congregation, such as a missionary, fellowship, charity or advocacy group?"

Answer choices were limited to a 0= “no” or a 1= “yes.” “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; there were eight respondents who reported “don’t know” and one respondent who did not answer the question. This question was chosen because of the amount of viable responses due skip patterns on other participation questions. The proportions of the responses are similar to other participation question whereas to make the question useful in this analysis.

The question measuring church services attendance is phrased, “How often do you attend religious services?” The answer choices were presented in a nine point scale where 1= “Several times a week,” 2= “Every week,” 3= “Nearly every week,” 4= “2-3 times a month,” 5= “About once a month,” 6= “Several times a year,” 7= “About once or twice a year,” 8= “Less than once a year,” and 9= “Never.” “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; there were five respondents who reported “don’t know” and thirteen respondents who did not answer the question. The question was collapsed into a five-point scale then recoded to translate reported religious service attendance into a numerical variable by estimated days per year where 0= “Less often than once a year,” and includes responses 8 and 9 from the previous question; 3= “A few times a year,” and includes responses 6 and 7 from the previous question; 18= “Once or twice a month,” and includes responses 4 and 5 from the previous question; 39= “Almost weekly,” and includes response 3 from the previous question; 52= “Every week,” and includes responses 1 and 2 from the previous question. An index is created from all these variables and is calculated as the mean of the standardized responses to the four questions, similar to the trust-based social capital index.

Table 2

Measures that Makeup Faith-Based Social Capital

Religious Membership	Are you officially a member of a parish, congregation, temple, or other place of worship?
Non-religious Service Church Participation	We're going to give you a list of activities that some people do associated with their congregation. Which, if any, of the following did you do in the past 12 months: participate in prayer groups or other small groups?
Affiliation with Non-Church Religious Groups	Do you participate in any religious organization, apart from a congregation, such as a missionary, fellowship, charity, or advocacy group?
Church Service Attendance	How often do you attend religious services?

Data Source: Faith Matters Survey 2006

The questions were standardized by calculating the z-score of each response because the responses to each question took place on different scales. This method was chosen to allow for more responses to be used in analysis because the nature of the questions prompted non-responses. At least two of the answers had to be provided for the final index score to be calculated instead of requiring all four answers to be provided. The index is calculated as the mean of the standardized responses to the four questions, based on national norms and is set as a precedent by Robert Putnam in the Social Capital Community Benchmark Survey (2000).

Sociodemographic Variables

Household income and education level are used as class indicators in the forthcoming analyses. Income from the year 2005 is measured in categories with 1= "\$20,000 or less," 2= "Over \$20,000 but less than \$30,000," 3= "Over \$30,000 but less than \$40,000," 4= "Less than \$40,000 unspecified," 5= "Over \$40,000, but less than

\$50,000,” 6= “Over \$50,000 but less than \$75,000,” 7= Over \$75,000 but less than \$100,000, 8= \$100,000 or more, and 9= “Over \$40,00 unspecified.” Categories 4 and 9 were removed from the analysis because it does not contribute to the overall analysis. Due to this change, the data were reordered in the following manner: 1= “\$20,000 or less,” 2= “Over \$20,000 but less than \$30,000,” 3= “Over \$30,000 but less than \$40,000,” 4= “Over \$40,000, but less than \$50,000,” 5= “Over \$50,000 but less than \$75,000,” 6= Over \$75,000 but less than \$100,000, 7= \$100,000 or more.” Education is measured in attainment categories where 1= “none, or grade 1-8”, 2= High school incomplete (grades 9-11)”, 3= “High school graduate,” 4= “GED,” 5= “Business, technical, or vocational school after high school,” 6= “Some college,” 7= “College graduate,” and 8= “Post-graduate training or professional schooling after college.” For the purposes of this analysis, education was recoded into a dichotomous variable where 0 = not a college graduate and 1= at least college graduate.

Other demographic variables utilized include age, marital status, gender, kids living at home, race, and region of the country. Age is continuous variable ranging from 18 to 100. Marital status is a dummy variable where married=1. Gender (male=1), kids under the age of 17 living at home (kids17=1), race (white=1), and region of country (south=1) are dichotomous coded as well. In order to correctly determine whether other community variables are contributing factors various community attachment variables are controlled - home ownership, the amount of friends over to visit the respondent’s residence, charitable giving, and community volunteering.

Table 3

Operationalization of Variables Used in Analysis

Variable	Measure
<i>Social Capital</i>	
Faith Based	Index of average z-scores
Communal, Trust-Based	Index of average z-scores
<i>Socioeconomic</i>	
Income	The income level of the respondent, by category
Less than \$20,000 ^a	
\$20,000-\$30,000	
\$30,000-\$40,000	
\$40,000-\$50,000	
\$50,000-\$75,000	
\$75,000-\$100,000	
More than \$100,000	
Education	The educational attainment of the respondent; At least a College Graduate=1, All else=0
<i>Community</i>	
Home Ownership	Does the respondent own or rent their residence; Own=1; All else=0
Friends over to Visit	How many friends did the respondent invite over to their home in the past 12 months?
Charitable Giving	Did the respondent donate to a cause in the past 12 months; Yes=1; All else=0
Volunteering	Did the respondent volunteer in the past 12 months; Yes=1; All else=0
<i>Sociodemographic</i>	
Age	The age of the respondent, by category
Marital Status	The marital status of the respondent; Married=1, All else=0
Gender	The sex of the respondent; Male=1, All else=0
Children under 17	The respondent's reported number of children; Kids=1, No kids=0
Race	The race of the respondent; White=1, All else=0
Region of the Country	The region of the country the respondent lives; South=1, All else=0
<i>Religious Tradition</i>	
None ^a	The religious tradition of the respondent
Catholic	
Mainline Protestant	
Evangelical/Other Protestant	
Black Protestant	
Other Religions	

^a indicates the omitted category in regression models

Data Source: Faith Matters Survey 2006

Homeownership is a dummy variable (ownership=1). “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; seven respondents reported “don’t know” and twenty-six respondents did not answer the question. The amount of friends over to visit is a continuous variable ranging from 0 to 365. The “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; there were forty-six respondents who reported “don’t know” and six respondents who did not answer the question.

The question regarding volunteering is phrased, “Some people volunteer, others don't. Did you happen to volunteer in the past 12 months? By volunteering, I mean any unpaid work you've done to help people besides your family and friends or people you work with.” Answer choices were limited to a 0= “no” or a 1= “yes.” The “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; four respondents reported “don’t know” and two respondents did not answer the question.

The question regarding charitable giving is phrased, “Some people contribute money for a wide variety of causes while others don't. During the past 12 months, did you or your household happen to give any money to any charitable or religious cause?” The answer choices were limited to a 0= “no” or a 1= “yes.” The “Don’t know/No opinion” or “No answer/refused” were recoded as missing variables; there were eighteen respondents who reported “don’t know” and nine respondents who did not answer the question. Table 1 illustrates how the variables were operationalized in further analysis.

Religious Tradition

Because variance in philanthropy has been documented (Mencken, 2009; J. Z. Park & Smith, 2000), it is important to account for those differences in this analysis. Respondents were asked what religious tradition they consider themselves to be. The information was compiled into eight categories: None, Catholic, Mainline Protestant, Evangelical or Other Protestant, Black Protestant, Jewish, Mormon, and other non-Christian religious tradition.

Table 4

Frequencies of Respondent's Current Religious Tradition

Religious Tradition	Frequency	Valid Percent	Cumulative Percent
None	471	15.3	15.3
Catholic	726	23.6	38.9
Mainline Protestant	499	16.2	55.2
Evangelical/Other Protestant	913	29.7	84.8
Black Protestant	242	7.9	92.7
Jewish	68	2.2	94.9
Mormon	53	1.7	96.7
Other non-Christian	103	3.3	100.0
Total	3108	100.0	

Data Source: Faith Matters Survey 2006

For proper comparison in this analysis, the Jewish, Mormon, and other non-Christian categories were combined to form a comparable “Other Religions,” simply indicating another tradition, not insinuating that the tradition are similar in nature. Table 2 depicts the frequency of each religious tradition in the sample.

Analytic Strategy

This study first examines who possesses faith-based social capital and who possesses trust-based social capital by conducting Ordinary Least Squares (OLS). These regressions include the independent variables listed in Table 1. After developing a clear picture of who possesses social capital, this study conducts further analysis focusing on the impact both measures have on the benefits to the community through the aspects of volunteering and financial contributions/donations. In order to fully understand the impacts of the different social capital measures on the community benefits of volunteering and charitable giving, a series of stepwise binary logistic regressions were estimated adding in variables of interest in intervals. Model One demonstrates the effects of the socioeconomic, community, demographic and religious tradition variables on the dependent variable of volunteering or charitable giving. Model Two introduces faith-based social capital into the previous model. Model Three replaces faith-based social capital with communal trust-based social capital. Model Four examines the combined effect of both types of social capital and determines which has a stronger effect on the community. All four models were conducted on the both volunteering in the community and charitable donations. Results are shown in Chapter 4.

CHAPTER FOUR

Results

Table Five displays the descriptive statistics of the sample. The average faith-based social capital index score is -0.052 and the average trust-based social capital score is 0.009 and are not strongly correlated.

Table 5

Sample Descriptive Statistics

Variable	N	Mean (Median)	Std. Dev.	Min.	Max.
Faith-based Social Capital	3106	-0.052	0.730	-0.896	1.412
Trust-based Social Capital	1527	0.009	0.749	-3.266	1.099
Income	2888	3.966 (4)	2.044	1	7
College Graduate	3108	0.458	0.498	0	1
Age	3054	49.698	16.869	18	95
Marital Status, Married	3108	0.557	0.497	0	1
Gender, Male	3108	0.467	0.499	0	1
Children Under 17	3108	0.775	0.417	0	1
Race, Caucasian	3108	0.730	0.444	0	1
Region of Country, South	3108	0.361	0.480	0	1
Home Ownership	3075	0.753	0.431	0	1
Friends over to Visit	3056	32.732	56.217	0	365
Charitable Giving	3081	0.813	0.390	0	1
Volunteering	3102	0.576	0.494	0	1
Religious Tradition					
None	3108	0.152	0.359	0	1
Catholic	3108	0.234	0.423	0	1
Mainline Protestant	3108	0.161	0.367	0	1
Evangelical Protestant	3108	0.294	0.456	0	1
Black Protestant	3108	0.078	0.268	0	1
Other Religions	3108	0.072	0.259	0	1

Data source: Faith Matters Survey, 2006

The average age of the respondents is just under 50 years old and most respondents report having an income that falls between \$40,000 and \$50,000. Of the respondents, 45.8% respondents are college graduates, 55.7% are married, 73.0% are Caucasian, and 46.7% are male. Over 75% of the respondents own their own home. Just over 80% of respondents report donating to a charitable organization and just fewer than 60% report volunteering in some manner in the community. The sample includes all respondents who met the requirements either the faith-based or trust-based social capital index measures outlined prior meaning they answered questions pertaining to either trust-based or faith-based social capital. In order to determine whether differences exist between faith-based and trust-based social capital, we must first determine who it is that possesses faith-based and trust-based social capital.

Who has Trust-based Social Capital?

An ordinary least squares (OLS) regression was estimated using the trust-based social capital index as the dependent variable and the other variables from Table 1 as the independent variables. With an r-square value of 0.235, about 24% of the variance in the dependent variable is explained by the variables used in the regression. The regression suffers from minimal multicollinearity issues because there is no variance inflation score above 3.0 and no Pearson Correlation Coefficients above 0.60. Because the regression is assessing the likelihood of a respondent to possess trust-based social capital, a positive association would indicate an increased likelihood of possessing trust-based social capital while a negative association would indicate a decreased likelihood of possessing trust-based social capital. There is a drop in the number of observations from the original n of 3108 to the number of observations in this regression, 1210. This is explained by the

respondents resistance to answer monetary and value laden questions, especially questions related to who the respondent trusts. Table Six displays the results – the coefficients, standardized coefficients, and the variance inflation scores are reported.

Table 6

Trust-based Social Capital Regression

Variable	<i>b</i>	β	VIF
Income	0.065***	0.187	1.690
College Graduate	0.081**	0.054	1.061
Age	0.009***	0.185	1.353
Marital Status, Married	-0.012	-0.008	1.378
Gender, Male	-0.008	-0.006	1.044
Children Under 17	-0.061	-0.034	1.212
Race, White	0.359***	0.206	1.613
Region of Country, South	-0.054	-0.035	1.068
Home Ownership	0.086	0.048	1.419
Friends over to Visit	0.000	0.000	1.038
Charitable Giving	0.182**	0.059	1.098
Volunteering	0.090***	0.094	1.173
Religious Tradition			
None	-	-	-
Catholic	0.051	0.028	1.959
Mainline Protestant	0.145*	0.073	1.859
Evangelical Protestant	0.121*	0.073	2.146
Black Protestant	-0.029	-0.011	1.920
Other Religions	0.212*	0.072	1.379
Intercept	-1.268		
<i>N</i>	1210		
r-squared	0.235		

*** P-value \leq 0.001, ** P-value \leq 0.01, *P-value \leq 0.05;

Data source: Faith Matters Survey, 2006

The regression, shown in Table 6, illustrates that trust-based social capital is positively associated with income, education, age, race, charitable giving, volunteering, as well as those who belong to Mainline Protestant, Evangelical Protestant, and various

other non-Christian religious traditions categorized in Table 1. Every categorical increase in income (see Methods section for explanation), results in the respondent scoring, on average, higher on the trust-based social capital index by 0.065 points when controlling for race, age, number of children, education, and religious traditions. Respondents who reported having at least a college education scored, on average, 0.081 points higher on the trust-based social capital index, on average, than those without a college degree.

For every additional year of age, the respondent's score higher on the trust-based social capital index score by a factor of 0.008. White respondents, on average, scored higher on the trust-based social capital index than non-white respondents by a factor of 0.359. Overall this means that older, white respondents with high incomes and at least a college degree have more trust-based social capital according to the trust-based social capital index. With income and education measuring socioeconomic status, this regression illustrates that those respondents in greater socioeconomic standing have higher levels of trust-based social capital. Therefore, socioeconomic standing is a positive predictor (the higher the socioeconomic standing, the higher the score on the social capital index) of social capital, supporting the first hypothesis. It also demonstrates that race is an indicator of trust-based social capital with White having the positive association as compared to other races.

In addition, those respondents who report donating to charity scored higher on the index than those who did not donate by a factor of 0.182 while those respondents who reported volunteering in the past twelve months also scored higher on the communal, trust-based social capital by a factor of 0.090. Respondents who categorize themselves as

belonging to Mainline Protestant, Evangelical Protestant, and various other non-Christian traditions score higher on the communal, trust-based social capital index by factors of 0.159, 0.122, and 0.186 respectively as compared to those respondents who claimed no religious tradition. This means that those respondents who donate to charity and volunteer within the community, as well as those that participate in a select few religious traditions are more likely to possess trust-based social capital.

Who has Faith-based Social Capital?

A second ordinary least squares (OLS) regression was estimated, this time using the faith-based social capital index as the dependent variable and the other variables from Table 1 as the independent variables. Table 7 displays the results – the coefficients, standardized coefficients, and the variance inflation scores are reported. Approximately 30 % of the variance ($r^2=0.299$) in the dependent variable is explained by the independent variables in the regression. The regression suffers from minimal multicollinearity issues because there is no variance inflation score above 3.0 and no Pearson Correlation Coefficients above 0.60. Because the regression is assessing the likelihood of a respondent to possess faith-based social capital, a positive association would indicate an increased likelihood of possessing faith-based social capital. There is a drop in the number of observations from the original n of 3108 to the number of observations in this regression, $n=2709$ because of the respondents' resistance to answer monetary valued questions (i.e. income and donations).

Table 7

Faith-based Social Capital Regression

Variable	<i>b</i>	β	VIF
Income	-0.021**	-0.059	1.557
College Graduate	0.048	0.032	1.048
Age	0.005***	0.106	1.368
Marital Status, Married	0.087**	0.059	1.326
Gender, Male	-0.120***	-0.081	1.031
Children Under 17	-0.067*	-0.038	1.215
Race, White	-0.092*	-0.054	1.578
Region of Country, South	0.118***	0.077	1.059
Home Ownership	0.055	0.032	1.331
Friends over to Visit	0.000	0.006	1.044
Charitable Giving	0.382***	0.202	1.178
Volunteering	0.304***	0.203	1.096
Religious Tradition			
None	-	-	-
Catholic	0.474***	0.271	1.938
Mainline Protestant	0.505***	0.253	1.802
Evangelical Protestant	0.633***	0.395	2.151
Black Protestant	0.832***	0.308	1.804
Other Religions	0.511***	0.178	1.366
Intercept	-1.151		
<i>N</i>	2709		
r-squared	0.299		

*** P-value \leq 0.001, ** P-value \leq 0.01, *P-value \leq 0.05;

Data source: Faith Matters Survey, 2006

Income is a negative indicator of faith-based social capital as well as being male, having children, and being white. In contrast, age is a positive indicator, and those living in the South have high levels of faith-based social capital. Those who donate to charitable organizations and those who volunteer also have higher levels of faith-based social capital. Respondents who categorized themselves as belonging to some religious tradition all indicate a positive relationship with higher scores on the faith-based social capital index as compared to those respondents who reported no religious tradition.

Overall, this means that being male, having children, and being white are less likely to possess faith-based social capital, while older, Southern, and religious respondents as well as those who donate and volunteer are more likely to possess faith-based social capital. Therefore, socioeconomic standing, as measured by income and education, is not an adequate predictor of faith-based social capital as income had a negative association and education had no statistical significance, and by result, rejecting the second hypothesis based on this conclusion. However, this regression also demonstrates that race is an indicator of faith-based social capital with ‘White’ having a negative association as compared to other races.

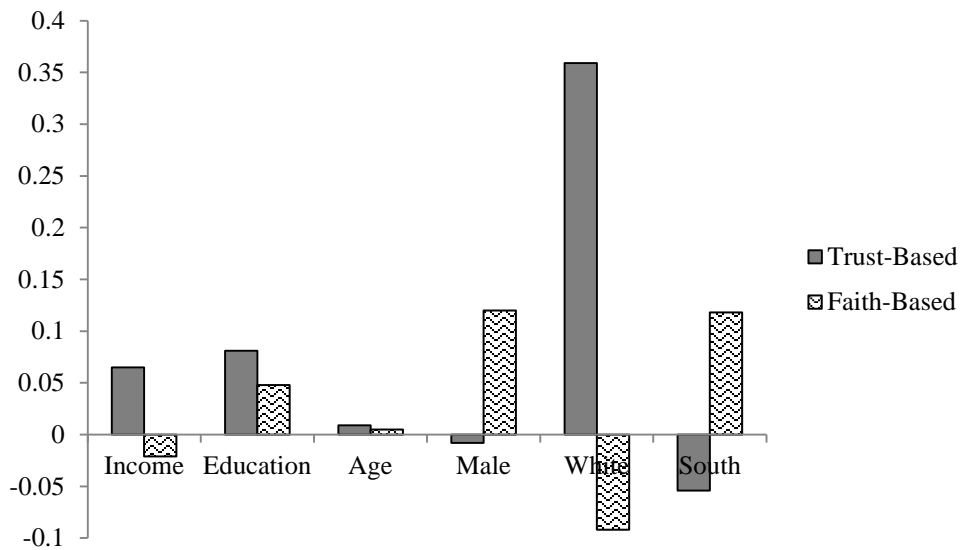


Figure 1: Positive and Negative Associations across Trust-Based and Faith-Based OLS Regressions

These two regressions highlight the fact that these two types of social capital are unique to specific populations and the types of social capital can be utilized differently among those populations. Those who possess trust-based social capital are the wealthy,

educated, older, white men of society. They inherently are more trusting because of their status and connections within the society. Those who possess faith-based social capital tend to have lower income, and be southern females. They rely more heavily on their religious connections than their societal connections. The differences are illustrated in Figure 1. These differences will be teased out in greater detail in subsequent regressions.

Benefits to the Community - Volunteering

A set of binary logistic regressions was estimated using the dichotomous measure of volunteering as the dependent variable. Model One includes the other variables from Table 1 as the independent variables. Model Two includes the trust-based social capital index into the regression. Model Three replaces trust-based social capital with faith-based social capital. Model Four includes both forms of social capital as well as the other independent variables. Table Eight displays the results – odds ratios of significant variables, and the standardized coefficients are reported.

With a max-rescaled r-square value of 0.0850 in Model One and a max-rescaled r-square value of 0.087 in Model Two, almost 9% of the variance within the dependent variable can be explained by the independent variables. With a max-rescaled r-square value of 0.1674 in Model Three and a max-rescaled r-square value of 0.1786 in Model Four, about 17% of the variance in the dependent variable is explained by these variables. Because these models are assessing the likelihood of a respondent volunteering, a positive association would indicate an increased likelihood of volunteering. Models Two and Four have a less observations that can be explained by the respondent's resistance to answer the trust, value-laden questions. The estimations from all four Models are depicted in Table Eight.

Model One, the binary logistic regression on volunteering results in ten significant variables: income, education, gender, has children under the age of seventeen, region of the country, the number of friends over to visit, as well as Mainline Protestant, Evangelical Protestant, Black Protestant, and various other religious traditions. Income, education, race, and the number of friends over to visit, all have a positive association with volunteering. For every categorical increase in income, the odds of volunteering increase, on average, by 18.3% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate volunteering within the community are 29.4% higher than a respondent without a college degree. The odds of white respondents volunteering are 33.6% higher than non-white respondents, while for every additional friend over to visit, the odds of volunteering increased by 2%. Gender and the number of children under the age of seventeen both had a negative association. The odds of a male volunteering are 83.1% less than a female volunteering. The odds of a parent with children under the age of 17 volunteering are 65.3% less likely than respondents without children. This means that those respondents with a higher income, a college education, female, and without kids are more likely to volunteer in their communities while males with kids are least likely to volunteer.

The four religious traditions with significance towards volunteering all show a positive association. The odds of volunteering while belonging to a Mainline Protestant religious tradition increase by 67.2% as compared to not belonging to any religious tradition. The odds of volunteering while belonging to an Evangelical Protestant religious tradition increase by 56.5% as compared to not belonging to any tradition. The odds of volunteering while belonging to a Black Protestant religious tradition increase by

99.9% as compared to not belonging to any tradition. The odds of volunteering while belonging to a various other religious traditions increase by 56.2% as compared to not belonging to any tradition. This suggests with just the descriptive variables, that those who claim either Mainline, Evangelical, or Black Protestant traditions as well as various other religious traditions are more likely to volunteer. Income is the strongest indicator of volunteering in the model with a standardized beta of 0.201.

Model Two, the binary logistic regression on volunteering with the inclusion of the trust-based social capital index along with the independent variables results in five significant variables: the social capital index, income, gender, and homeownership, as well as belonging to Black Protestant religious traditions. For every unit increase in the trust-based social capital index, the odds of volunteering increase by 29%. For every categorical increase in income, the odds of volunteering increase, on average, by 14.5% when controlling for race, age, number of children, education, and religious traditions. The odds of a male volunteering are 86.8% less than a female volunteering. The odds of a homeowner volunteering are 8.3% higher than respondents who do not own their residences. The odds of volunteering while belonging to a Black Protestant religious tradition increase by 83.3% as compared to not belonging to any religious tradition. Education, having children under the age of 17, race, and number of friends over to visit are no longer significant in Model Two, while Home Ownership becomes significant.

Table 8

Volunteering Binary Logistic Regression

Variable	Model One		Model Two		Model Three		Model Four	
	Odds Ratio	β	Odds Ratio	β	Odds Ratio	β	Odds Ratio	β
Faith-Based Social Capital	-	-	-	-	2.398***	0.353	2.540***	0.375
Trust-Based Social Capital	-	-	1.290**	0.106	-	-	1.248*	0.092
Income	1.183***	0.201	1.145**	0.161	1.192***	0.209	1.149**	0.166
College Graduate	1.294**	0.071		0.061	1.227*	0.056		0.047
Age		0.026		0.038		-0.023		-0.003
Marital Status, Married		-0.016		-0.021		-0.036		-0.037
Gender, Male	0.831*	-0.051	0.868**	-0.039		-0.020		-0.005
Children Under 17	0.653**	-0.098		-0.096	0.698**	-0.083		-0.072
Race, White	1.336*	0.069		0.068	1.414**	0.083		0.074
Region of Country, South		0.021		0.028		-0.009		0.001
Home Ownership		0.032	1.086**	0.019		0.014		0.014
Friends over to Visit	1.002**	0.073		0.104	1.002**	0.070	1.003**	0.104
Religious Tradition								
None	-	-	-	-	-	-	-	-
Catholic		0.036		0.014	0.750**	-0.067		-0.085
Mainline Protestant	1.672**	0.106		0.052		0.010		-0.062
Evangelical Protestant	1.565**	0.116		0.057		-0.033		-0.099
Black Protestant	1.999**	0.103	1.833**	0.096		-0.011		-0.035
Other Religions	1.562*	0.063		0.076		-0.004		0.009
Intercept	-0.908		-0.779		-0.121		-0.007	
N	2427		1215		2427		1215	
R-squared	0.0850		0.087		0.1674		0.1786	

*** P-value \leq 0.001, ** P-value \leq 0.01, *P-value \leq 0.05;

Odds ratio reported only if significant.

Data source: Faith Matters Survey, 2006

Income again is the strongest indicator of volunteering in the model with a standardized beta of 0.161. Trust-based social capital index has a standardized beta of 0.106 making it the second strongest indicator in the model. This suggests that the inclusion of the social capital index into the Model mediates the effects of education, having children, race and number of friends over to visit, but the index is not as strong of a predictor as income. This conclusion supports the second hypothesis - respondents with higher levels of trust-based social capital will be more likely to financially contribute to charity - because the trust-based social capital index does predict higher levels of volunteering with higher levels of social capital, but places the caveat that it is not the strongest predictor of volunteering within a community.

Model Three, the binary logistic regression on volunteering replaces the trust-based social capital index with the faith-based social capital index along with the series of independent variables, results in seven significant variables: the faith-based social capital index, income, education, children under the age of seventeen, race, the number of friends over to visit as well as belonging to the Catholic religious tradition. The faith-based social capital index, income, education, and race all have a positive association with volunteering while having children and being Catholic have a negative association. Those with faith-based social capital are 1.40 times more likely to volunteer than those not possessing faith-based social capital. For every categorical increase in income, the odds of volunteering increase, on average, by 19.2% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate volunteering are 22.7% higher as compared to those without a degree. The odds of a parent with children under the age of 17 volunteering are 69.8% less likely than respondents without children. The odds of

volunteering while belonging to the Catholic tradition decrease by 75.0% as compared to not belonging to any religious tradition. The inclusion of faith-based social capital and the removal of trust-based social capital results in gender no longer being significant, but makes race, once again, significant, as seen in Model One. When looking at faith-based social capital, most of the religious traditions become non-significant except for Catholicism which becomes significant in Model Three and negatively associated with volunteering. Overall, this suggests that those with faith-based social capital, larger incomes, college education, and more friends over to visit are more likely to volunteer within their community. This also suggests that those community members with children and Catholic are less likely to volunteer in their community. Faith-based social capital is the strongest predictor of volunteering with a standardized beta of 0.353 with income in a close second with a standardized beta of 0.209.

Model Four, the binary logistic regression of Volunteering with both the trust-based social capital index and the faith-based social capital index along with the independent variables results in four significant variables: the faith-based social capital index, the trust-based social capital index, income, and the number of friends over to visit. All four variables have a positive association with volunteering. Those with faith-based social capital are 1.54 times more likely to volunteer than those not possessing faith-based social capital. While in comparison, those with trust-based social capital are only 0.24 times more likely to volunteer than those without trust-based social capital. For every categorical increase in income, the odds of volunteering increase, on average, by 14.9% when controlling for race, age, number of children, education, and religious traditions. For each additional friend over to visit, the odds of the respondent volunteering increase by 0.3%. The inclusion of faith-based social

capital and of trust-based social capital results in education no longer being significant, as well as mediating the effects of children and race. With both forms of social capital included in the model, faith-based social capital is clearly the strongest predictor in the model with a standardized beta of 0.375. Income has the second highest standardized beta of 0.166. The number of friends over to visits has the third highest standardized beta of 0.0104. The trust-based social capital index has the fourth highest standardized beta of 0.092.

These models suggest that any form of social capital is beneficial to the community through the act of volunteering, which is consistent with hypothesis three. While income is motivating factor when just trust-based social capital is concerned, its effects are minimal once faith-based social capital is introduced into the models. This leads to the conclusion that faith-based social capital may the best way to strengthen a community from within.

Benefits to the Community – Charitable Giving

A second set of binary logistic regressions were estimated using the dichotomous measure of charitable giving as the dependent variable. Model Five includes the other variables from Table 1 as the independent variables. Model Six includes the social capital index into the regression. Model Seven replaces trust-based social capital with faith-based social capital. Model Eight includes both forms of social capital as well as the other independent variables. Table 9 displays the results – the coefficients, odds ratios of significant variables, and the standardized coefficients are reported.

With a max-rescaled r-square value of 0.193 in Model Five and a max-rescaled r-square value of 0.197 in Model Six, almost 20% of the variance within the dependent variable can be explained by the independent variables. Because these models are assessing the likelihood of a respondent's financial giving, a positive association would indicate an

increased likelihood of financial giving. Model Six has a less observations than Model Five and that can be explained by the respondent's resistance to answer the trust, value-laden questions. Model Seven has a max-rescaled r-squared value of 0.303 while Model Eight has a max-rescaled r-squared value 0.304. This explains over 30% of the variance in the dependent variable.

Model Five, the binary logistic regression on financial giving results in nine significant variables: income, education, age, home ownership, as well as Catholic, Mainline Protestant, Evangelical Protestant, Black Protestant, and various other religious traditions. For every categorical increase in income, the odds of charitable giving increase, on average, by 33.8% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate financially giving within the community are 65.2% higher than a respondent without a college degree. For every additional year of age, the odds of charitable donating increase by 2.30% on average. The odds of a homeowner giving are 31.7% more than a non-homeowner giving.

Catholics are 2.02 times more likely to give financially than those respondents not claiming a religious tradition. Mainline Protestant religious traditions are 1.74 times more likely to volunteer than those not claiming a religious tradition. Evangelical Protestant traditions, Black Protestant traditions, and other religious traditions all are more likely to give financially by factors of 1.66, 1.95, and 1.77, respectively, as compared to those respondents who claimed no religious tradition.

Table 9

Charitable Giving Binary Logistic Regression

Variable	Model Five		Model Six		Model Seven		Model Eight	
	Odds Ratio	β	Odds Ratio	β	Odds Ratio	β	Odds Ratio	β
Faith-Based Social Capital	-	-	-	-	4.226***	0.583	4.190***	0.577
Trust-Based Social Capital	-	-	1.504**	0.170	-	-	1.452**	0.156
Income	1.338***	0.347	1.302***	0.315	1.360***	0.367	1.318***	0.329
College Graduate	1.652***	0.138	1.690**	0.145	1.582**	0.126	1.656**	0.139
Age	1.023***	0.202	1.020**	0.170	1.017***	0.150	1.015*	0.134
Marital Status, Married		0.019		0.006		-0.001		-0.004
Gender, Male		-0.042		-0.018		0.002		0.023
Children Under 17		-0.036		-0.036		-0.013		0.002
Race, White		0.035		-0.019		0.070		0.004
Region of Country, South		0.013		0.023		-0.037		-0.021
Home Ownership	1.373*	0.076		0.042		0.050		0.028
Friends over to Visit		0.010		0.006		0.003		-0.006
Religious Tradition								
None	-	-	-	-	-	-	-	-
Catholic	2.028***	0.165	1.830*	0.139		0.043		0.033
Mainline Protestant	2.739***	0.207	2.396**	0.182		0.086		0.053
Evangelical Protestant	2.660***	0.244	2.476**	0.227		0.067		0.055
Black Protestant	2.947***	0.162	3.893*	0.214		0.006		0.056
Other Religions	2.771***	0.145	2.238*	0.113		0.050		0.029
Intercept	-1.771		-1.227		-0.121		-0.007	
N	2427		1215		2427		1215	
R-squared	0.193		0.197		0.303		0.304	

*** P-value ≤ 0.001 , ** P-value ≤ 0.01 , *P-value ≤ 0.05 ;

Odds ratio reported only if significant.

Data source: Faith Matters Survey, 2006

This means that those older, wealthier individuals, who are also college graduates and own their own homes that declare some religious traditions are more likely to partake in charitable giving within the community. Income is the strongest indicator of charitable giving in the model with a standardized beta of 0.347.

Model Six, the binary logistic regression on charitable giving with the inclusion of the trust-based social capital index among the independent variables results in nine significant variables: the trust-based social capital index, income, education, age, as well as all the religious traditions – Catholic, Mainline Protestant, Evangelical Protestant, and Black Protestant. For every unit increase in the trust-based social capital index, the odds of charitable giving increase by 50.4%. For every categorical increase in income, the odds of charitable giving increase, on average, by 30.2% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate financially contributing to charity are 69.0% greater than those respondents who did not reach that level of education. For every additional year of age, the odds of charitable giving increase by 2.0%. The odds of charitable giving while belonging to the Catholic religious tradition increase by 83.0% as compared to not belonging to any religious tradition. Mainline Protestant traditions, Evangelical Protestant traditions, and Black Protestant traditions all are more likely to give to charity by factors of 1.40, 1.48, 2.89, and 1.24, respectively, as compared to those respondents who claimed no religious tradition. This suggests that those older, wealthier individuals, who are also college graduates and declare some religious tradition, are more likely to partake in charitable giving within the community.

Home ownership is no longer significant in Model Six. Income is again the strongest indicator of charitable giving in the model with a standardized beta of 0.315. The trust-based social capital index has a standardized beta of 0.170 making it the second strongest indicator in the model. This suggests that the inclusion of the trust-based social capital index into the model mediates the effects of homeownership, but the index is not as strong of a predictor as income. This result supports the fourth hypothesis - respondents with higher levels of social capital will be more likely to financially contribute to charity - because the social capital index does predict higher levels of charitable giving with higher levels of social capital, but places the caveat that it is not the strongest predictor of charitable giving within a community.

In Model Seven, the binary logistic regression on charitable giving was estimated with the inclusion of the faith-based social capital index among the independent variables results in four significant variables: the faith-based social capital index, income, education, and age. Those with faith-based social capital are more likely to give to charity by a factor of 3.23, on average, as compared to those without faith-based social capital. For every categorical increase in income, the odds of charitable giving increase, on average, 36.0% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate financially contributing to charity are 58.2% greater than those respondents without a college degree. For every additional year of age, the odds of charitable giving increase by 1.7%. This suggests that those older, wealthier individuals, who are also college graduates, are more likely to partake in charitable giving within the community.

No religious tradition proved significant with the inclusion of faith-based social capital into the model. This can be explained by the four variable used to create the faith-based social capital index having a larger impact on charitable giving than religious tradition. Faith-based social capital is the strongest indicator of charitable giving in the model with a standardized beta of 0.583. The income has a standardized beta of 0.170 making it the second strongest indicator in the model. This suggests that the inclusion of the faith-based social capital index into the model mediates the effects of religious tradition, but maintains its position as the strongest predictor of charitable giving. This result supports the fifth hypothesis - respondents with higher levels of social capital will be more likely to financially contribute to charity because the faith-based social capital index does predict higher levels of charitable giving with higher levels of social capital.

Model Eight, the binary logistic regression on charitable giving with the inclusion of both measures of social capital - the trust-based and faith-based – social capital indexes among the independent variables results in five significant variables: the faith-based social capital index, the trust-based social capital index, income, education, and age. Those with faith-based social capital are more likely to give to charity by a factor of 3.190, on average, as compared to those without faith-based social capital. For every unit increase in the trust-based social capital index, the odds of charitable giving increase by 45.2%. For every categorical increase in income, the odds of charitable giving increase, on average, by 31.8% when controlling for race, age, number of children, education, and religious traditions. The odds of a college graduate financially contributing to charity are 65.6% greater than those respondents who did not reach that level of education. For every additional year of age, the odds of charitable giving increase by 1.5%. This

suggests that those older, wealthier individuals, who are also college graduates and possess some form of social capital, are more likely to partake in charitable giving within the community.

Out of the two measures of social capital, faith-based social capital is the strongest predictor with a standardized beta of 0.557. Income is the second strongest indicator of charitable giving in the model with a standardized beta of 0.329. The trust-based social capital index has a standardized beta of 0.156 making it the third strongest indicator in the model. This supports the fourth hypothesis – faith-based social capital will be the strongest indicator of charitable giving - because the faith-based social capital index does predict higher levels of charitable giving with higher levels of social capital.

While income is motivating factor when just trust-based social capital is concerned, its effects are minimal once faith-based social capital is introduced into the models. This combined with the results from the volunteering regressions in Models One through Four, suggests that social capital does in fact have a beneficial relationship to the community through the measures of volunteering and charitable donations. In addition, with it being the strongest predictor throughout all the models, the regressions support hypothesis five and strengthen the argument that faith-based social capital may be the best way to strengthen a community from within.

CHAPTER FIVE

Discussion and Conclusion

This study examines the effects of trust-based and faith-based social capital on volunteering and charitable giving. While previous research suggests that social capital is beneficial to the community through various avenues, few utilize a comparison between trust-based and faith-based social and even fewer use comprehensive social capital indexes to predict benefits to the community. By including both forms of social capital into the analyses of volunteering and charitable donations, this study fills a gap in the research by narrowing the realm of social capital to better isolate indicators of social capital within the community. Previous studies examine social capital more broadly (Arrow, 1972; Coleman, 1988; Fukuyama, 1996), but this study is able to gain in-depth insight into specific types of social capital. First, the study confirms that those with higher socioeconomic statuses also possess greater levels of trust-based social capital. Income and education have a positive influence on trust-based social capital. This means that those with higher levels of income and those with more education often possess trust-based social capital. Second, the study also confirms that socioeconomic status has no impact on faith-based social capital as while income proved significant, education had no bearing on the faith-based social capital index. Third, by including both forms of social capital, trust-based and faith-based social capital indexes, to the binary logistic regressions, this study is able to determine and confirm the benefits to the community through the acts of volunteering and charitable giving.

My hypotheses state that those respondents with higher socioeconomic standing will have more trust-based and faith-based social capital, respondents with higher levels of social capital will be more likely to volunteer for charitable causes, and that respondents with higher levels of social capital will be more likely to financially contribute within the community. The final hypothesis states that faith-based social capital will be the strongest predictor within the final models. The findings support the hypothesis regarding the linkage between socioeconomic standing and possessing more trust-based social capital. The findings did not support the second hypothesis concerning the same socioeconomic status benefits to those possessing faith-based social capital. However, the findings continue to support the further hypotheses with regards to volunteering and charitable giving, but also place an important caveat on the trust-based social capital findings by suggesting that income is more important when evaluating volunteering and charitable giving than trust-based social capital. On the other hand, faith-based social capital remains the strongest predictor across the models. Some of the variables that were expected to influence charitable giving and donations within the community, such as age, homeownership, and gender, were mitigated by the impacts of both trust-based and faith-based social capital. This is also true of the religious traditions. Accounting for faith-based social capital denounced the importance of any one particular religious tradition, instead highlighting the importance of the ideas encompassed by the faith-based social capital index of attendance, membership, participation outside of service, affiliation with non-church religious groups.

By and large, the findings of this study lead to one general conclusion: socioeconomic characteristics of respondents matter greatly when analyzing social capital

within a community, but it will not paint the whole picture. When looking solely at the effects of trust-based social capital it shows that the benefits to the community are determined by the socioeconomic status rather than other community factors or trust-based social capital measures. This suggests that trust-based social capital is mainly a by-product of socioeconomic status even when accounting for levels of trust present in the community. This may not be surprising when taking into account that higher levels of generalizable trust takes place in more affluent communities, but should not be completely discounted in lower income areas. The trust-based social capital index attempted to mediate this disparity; however, the effect of income was too strong to overcome the trust index. However, when faith-based social capital was included in the models, it became, without a doubt, the strongest predictor and was easily able to trump the effects of income.

This study suggests a potential solution for those communities that are not as affluent and that cannot reap the associated benefits. It suggests that the lower income neighborhoods, whose local agencies are not able to successfully provide for and lack the funds and ability to strengthen their community, may turn to the religious organizations to get the ball rolling towards a successful and productive community. Social capital does not just appear overnight, it requires an investment and a sense of purpose from residents in the community. By allowing religious organizations that already have these motivations built into their mantra, it takes one burden off of local government and places it into the hands of the people. Fostering faith-based social capital in these lower income communities will increase the chances of residents volunteering and financially contributing to the success of their community.

There are some limitations to this data set in that it was collected in 2006, and limited to just over 3100 responses. I was surprised at the lack of continued significance of the community measurements, home ownership and friends over to visit, because logic would suggest that those that own a home in the community and are proud enough of that home to invite friends over to visit would demonstrate an investment in the community. This may strengthen the use of the social capital indexes as they were able to render the community measures irrelevant.

However, this data may also prove useful in future research as it asks very specific questions on various types of volunteering and charitable giving. The models presented in this study suggest that both socioeconomic status and the social capital indexes have some influence, as they were consistently the strongest indicators. This may also suggest that future research focus on the interaction effects of the two. Wilson and Musick (1998) have done some research into the area and conclude that when focusing on volunteering, interaction terms reveal that social capital is the better predictor of volunteering among those with higher socioeconomic status and copious amounts of social capital. This leads to further research needing to be done on the impact of various forms of social capital. By discovering a significant difference between the two types of social capital, it also begs the question as to what other areas of community can the indexes be applied. I would like to look at implication of the different types of social capital on health disparities within communities as well as stratification and educational satisfaction.

These bridging and bonding forms of social capital elicit beneficial behavior from those in the community in the forms of charitable giving and volunteering. Any act of

philanthropy, typically defined as any action that is in the public's interest, is a critical measure of how a community is able to cope with problems plaguing the community (Brown & Ferris, 2007). It is these acts of philanthropy - charitable giving and volunteering - demonstrate a high degree to which the community is committed to each other, not whether or not the actions are done for selfless or selfish reasons. This works to strengthen the bonds within the community which is ultimately advantageous to those within the community. This study expands the literature in that it provides a more substantial look into the different types of social capital and its impact throughout the community. This study suggests a more comprehensive approach to future studies of social capital.

Overall, the main finding of this study is that both forms of social capital, trust-based and faith-based, do tend to benefit communities through the measures of charitable giving and volunteering, but when considering only trust-based social capital various other socioeconomic factors become a driving force behind these good deeds. However, when faith-based social capital is added to the models, it becomes the most salient factor. A greater emphasis needs to be put on religious organizations and their ability to create faith-based social capital in order to create strong and thriving communities.

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