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Finances, Social Capital, and College Organizational Membership

Jalandra Michelle Penick

Western Kentucky University, penicjm@wku.edu

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Finances, Social Capital, and College Organizational
Membership

A Thesis
Presented to
The Faculty of the Department of Sociology
Western Kentucky University
Bowling Green Kentucky

In Partial Fulfillment
of the Requirement for the Degree
Master of Arts

Jalandra Michelle Penick

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Finances, Social Capital, and College Organizational
Membership

Date Recommended April 15, 2009

John Musalia

Director of Thesis

Jerry Daday

Amy Krull

Director of Graduate Studies

Date

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Finances, Social Capital, and College Organizational
Membership

Jalandra Michelle Penick May 2009 Pages 69

Directed By: John Musalia, Jery Daday, Amy Krull

Department of Sociology Western Kentucky University

There were three focal objectives of this research. The research aimed to determine whether an association, exists between perception of financial strain and involvement in campus clubs and organizations, actual finances, and involvement in clubs and organizations, and the levels of social capital generated by involvement in campus clubs and organizations. Results indicate that the perception of financial strain has no significant effect on involvement in campus clubs and activities. The analysis also reveals that actual finances have an insignificant relationship with involvement in campus clubs and organizations. There were significant relationships revealed when social capital was measured. The research found a significant positive relationship between level of involvement and job connections, new acquaintances, dating relationships, close friends, trust other club members to

listen, trust other club members to help in a crisis, reciprocity, and obligation to participate. The cross-tabulations between level of involvement and the variables general trust, influence on identity, and influence on tolerance produced no significant relationships.

CHAPTER I

INTRODUCTION

It is a widely held belief that money does not buy intangibles such as happiness; Never the less, money allows individuals to gain opportunities and group membership that are not available through other paths. Traditionally college has been one of those opportunities that was available only to those with money. However, starting in the 1960s college access became more open to individuals with fewer financial means. In this way college has come to be an opportunity for social mobility.

One avenue of social mobility within college is an individual's ability to form networks with others including higher class individuals. The ability to call on such connections in times of need is a part of an individual's social capital. Social capital is defined as features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for

mutual benefit (Putnam 1995:67). Universities harness the power of connections. Universities encourage first-year students not only to study hard but also to get involved in campus activities (Nathan 2005:6.)

Student organizations and activities make great contributions within all campus to students' life at Western. All students are encouraged to become involved in organizations whose purpose will contribute to their own personal growth and development. (Campus Activities Board 2007, para. 1)

It is clear that many universities present social-organization membership as a rewarding part of campus life; the list of social organizations of one university was examined. Three hundred forty-one organizations were registered with the Division of Housing and Residence Life. The price of membership in these organizations ranged from no charge to more than \$1,000 per activity (Campus Activities Board 2007, para.2). Connections may have a price tag.

Researchers have found that the individuals that live in extreme poverty or that continuously experience significant financial strain have fewer ties into networks that can provide upward mobility (Wilson 1985). This research extends this idea by examining whether having fewer financial resources while in college contributes to

social isolation on campus. Does being a low-income student cause low levels of social capital even within the institution that allows the best chance at social mobility?

This study examines social-network organizations at a single university. The results of this study identified the role of poverty and financial strain in student-organization membership and its corresponding effects on social networks and, what is more significant, social capital.

This research aimed to understand two aspects of student participation. First, it investigated the rate of participation in campus groups and organizations among university students by income. The level of income was measured based on the amount of money students receive from their families, the university, and full- or part-time employment. The survey asked for the level of education of the respondent's parent or parents. The survey also asked the respondent to identify the monthly income of the parent or parents before taxes. The second objective was to assess the level of social capital produced through student involvement in campus clubs and organizations and how access to those groups differed by class.

The research found that the perception of

finances and actual finances have an insignificant relationship with involvement in campus clubs and organizations. There were significant relationships revealed when social capital was measured. The research found significant positive relationship between level of involvement and job connections, new acquaintances, dating relationships, close friends, trust other club members to listen, trust other club members to help in a crisis, reciprocity, and obligation to participate. The cross-tabulations between level of involvement and the variables general trust, influence on identity, and influence on tolerance all revealed insignificant relationship.

CHAPTER II

LITERATURE REVIEW

Despite the research that identifies the intellectual and social benefits associated with being involved in campus clubs and organizations, not all students take advantage of these opportunities. There have been a few studies that examine the demographic and personality characteristics that could be used to describe and understand participants and nonparticipants.

The literature that is intimately connected to the understanding of social capital spans over a century. The debate about the concept, its measurements, and outcomes in society has become heated and confusing. Given the thousands of articles and countless debates about social-capital definitions, determinates, and outcomes in general, the literature review is fashioned to show where this research adds to the knowledge of social capital as it is developed at the college level.

Income and Social Participation

One of the earliest studies about income and social participation was completed by Mather in the mid 1940s.

Mather (1941) examined the relationship between income and social participation of men and women from 190 households in Franklin, Indiana. Mather went door to door asking individuals about their involvement in church, fraternal, service, recreational, patriotic, political, and cultural organizations.

The incomes of the respondents' households were split into two categories. The first set of households had an income of more than one hundred dollars per month. The second segment of households earned less than one hundred dollars a month. Mather gave this explanation for his findings:

The percentage of men in the income class of less than one hundred dollars per month having no affiliations at all was eight times as great as that of men in the higher income class. (Mather 1941:2)

The study provided evidence that the difference between the organizational habits of the two income segments of the population was striking.

In 2000 Robert Putnam argued that Americans have become increasingly less involved in almost all facets of civic engagement and have obtained lower levels of social capital. In his book *Bowling Alone*, Robert Putnam (2000) investigates pressures of time and money, mobility and sprawl, technology and mass media, and generational changes

as reasons for recent levels of disengagement. According to Putnam financial worries have a depressing effect on both formal and informal social involvement, but he argues the cause is not low income but instead the worry that it engenders that inhibits social engagement.

History presents situations that back the connection between low income and low involvement. Recent studies have shown that, even through the economic boom of the mid-eighties and late nineties, social involvement fell for all classes of the US population. The latest findings led Putnam to conclude that monetary pressures were only a supporting factor in the complicated story of the present decline in civic involvement among the total population. Putnam states that financial anxiety might account for 5 to 10 percent of the decline in involvement.

Putnam presented a convincing counterargument, but unlike his research, the present study aimed to understand the rate of involvement and levels of social capital among college students that face a high cost of living, low wages, and sky-rocketing tuition. This research examined the financial pressure that is unique to this population in the hopes of discovering the role of income and financial strain in the involvement rates and production of levels of social capital.

In 2007 Groot, Van Den Brink, and Van Praag published an article that added to the small but growing literature on the determinants of social capital. The article used three different measures of social capital: the size of the individuals' social network, extent of his or her social safety net and memberships in unions or associations. The second portion of the research was devoted to the analysis of the relationship between social capital and well being. Based on the relationship, they calculated the compensating income variation of social capital. The results of the study showed that household income has a statistically significant and positive effect on the probability of membership in a union or special interest group. The main finding in the study was that the compensating income variation of social capital is substantial.

Social Capital and Its Definitions

There has been an ongoing debate concerning the conceptualization and measurement of social capital. The term social capital has been independently invented at least six times over the twentieth century, each time to call attention to ways in which our lives are made more productive by social ties (Putnam 2002:19). The concept can be found in the areas of business, economics,

organizational behavior, political science, and sociology. The term can be traced to the early 1900s (Halpern 2005:6).

Social capital was first conceptualized by Hanifan (1916:130). He used the concept to refer to "those tangible assets that count in most of our daily lives: namely goodwill, fellowship, sympathy, and social intercourse among individuals and families that make up the social unit"(1920:78). Hanifan's creation and conceptualization of social capital paved the way for the modern uses of the concept. Hanifan incorporated economic language to emphasize its connection to the access to resources and ties business and the economy. (Halpern 2005:6)

The concept of social capital reappeared in works by Jane Jacobs in 1961. Jacobs used social capital in her discussion of urban life and neighborliness. The mainstream rebirth of the concept can be dated to the late 1980s. Pierre Bourdieu's thinking concerning the narrow brand of "practices" that are considered economic led him to consider the importance of economic capital, cultural capital, and social capital. Bourdieu and Wacquant offered the following definition of social capital:

Social capital is the sum of the resources actual or virtual that accrues to an individual or a group by virtue of possessing a durable network of more or less

institutionalized relations of mutual acquaintance and recognition. Acknowledging that capital can take a variety of forms is indispensable to explain the structure and dynamics of differentiated societies. (1992:5)

Bourdieu and other scholars of this period gave a definition of social capital that was widely believed to be broad and vague at best. The first attempts to capture the modern meaning of social capital left room for heated debate and confusion. In 1988 Coleman, in his discussions of the social context of education, moved the idea of social capital into academic debates. In 1994 Coleman stated:

Social capital is defined by its function. It is not a single entity, but a variety of different entities, having two characteristics in common: they all consist and facilitate certain actions of individuals who are within the structure. (Coleman 1994:302)

Another significant individual in the discussion of social capital was Francis Fukuyama. Fukuyama approached the concept of social capital from a different angle. Fukuyama (1999:3) defined social capital as:

The existence of a certain set of informal values and norms shared among members of a group that permit cooperation among them.

In essence, he placed emphasis on the trust aspect of social capital. He stated that high levels of trust between strangers allow for outstanding economic performance. The low economic performance of African countries and nations

of the former Soviet Union occurred because of the low levels of trust that make it nearly impossible to produce the high levels of social capital to have a high performing economy.

Adding to the various definitions of social capital was Harvard professor Robert Putnam. Putman has produced ground-breaking studies that examine national and international social-capital issues and give light to the importance of high levels of social capital. Putnam defined social capital as:

features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit. (Putnam 1995:67)

Putnam discussed the decline of social capital in America in his book *Bowling Alone*. The book does not investigate levels of social capital among college students. *Bowling Alone*, mentions college and elements of social capital once. Putnam states:

Social capital continues to have a powerful effect on education even during the college years. Extracurricular activities and involvement in peer social networks are powerful predictors of college drop out rates and college success, even holding constant precollegiate factors, including aspirations. (Putnam 2000:306)

The literature does not address the connection of income and involvement and varying levels of social capital among

college students. Nevertheless, this research used Putnam's simple definition of social capital to give shape to the investigation of levels of social capital among college students.

The quest to capture the ultimate understanding of social capital does not stop at individual scholars. Many countries and national and international organizations have begun to recognize the importance of social capital as it relates to economic performance, health and well being, crime, and education and, in turn, have developed methods to measure social-capital levels among their population.

The World Bank has been a key factor in the attempts to conceptualize and operationalize social capital. The World Bank states:

Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of institutions that underpin a society--it is the glue that holds them together. (Halpern 2005:17)

The World Bank definition of social capital was referred to as the big-tent definition. Putnam and other micro researchers were noted as saying that they fear that organizational definitions of social capital will direct attention away from the importance of informal networks and

norms, and the importance of individual levels of capital will be lost to the collective understanding of the concept. (Halpern 2005:17)

Bonding, Bridging, and Linking Social Capital

Bonding and bridging capital capture the inclusive and exclusive nature of social capital. The two types are considered subsets of social capital and were coined by Gittell and Vidal in 1998. Many social-capital researchers compare the subsets of social capital to the weak- and strong-tie research completed by Mark Granovetter in 1973. Strong ties are those ties that are found in primary groups. These ties provide support in personal areas and other private parts of life. Strong ties are important in emotional well being, whereas weak ties are the loose associations that we obtain in society that paved the way for job contacts and other useful information.

According to Putnam (2000:7), bonding capital reinforces exclusive identity and homogeneous groups. Bridging social capital creates networks that are outward looking and encompasses diverse sets of people. Putnam (2000:7) states that bonding capital acts, as the super glue of society and bridging capital is the WD-40. A society that is rich in bridging social capital will have a better flow of information between organizations and groups

and would be better at solving community problems collectively due to local inclusion and instances of reciprocity. Putnam argues that both types of capital are needed and that each type can have immeasurable positive effects on societies' organization and efficiency.

Linking social capital, which reaches out to unlike people in dissimilar situations, such as those who are entirely outside of the community, enables members to leverage a far wider range of resources than is available in the community (Woolcock 2001:13-14). Many researchers use linking social capital to gauge levels of equality and unity in a particular society.

Components

David Halpern's (2005) book, *Social Capital*, stated that there are three basic components of social capital. The first component was the social network. Groups produced social networks. An individual can study a group of two or a group as large as or larger than a nation. The group of two would have two nodes and one tie. These simple groups were the basic units of more complex ones. Barabasi (2002) wrote a book that explained how everything is linked to everything else. The book altered thinking about the importance of social networks in our everyday lives. Social networks can be viewed as both positive and negative.

Networks can inform, exclude, or unite a community to help advance economic growth.

The second component of social capital is norms. Norms are rules, values, and expectancies that characterize the network members (Halpern 2005:10). Norms are a key component that keeps any group together. Many norms are not written but still govern the way members behave and communicate with each other. Shared norms are found in every aspect of social networks and have both positive and negative outcomes.

The third component of social capital is sanctions (Halpern 2005:11). According to Halpern, sanctions are used to maintain the social norms of the group. Depending on group norms and policy, sanctions can be formal such as jail time or they can be as subtle as gossip or a frown. Sanctions could be positive. Many groups use reward systems for positive behavior. Sanctions keep members in step with the norms of membership.

Importance of Social Capital

Numerous researchers have examined various aspects of the term social capital to establish why social capital is significant. Putnam gave three main reasons to explain why social capital is important. First, he explained the problem solving aspects of social capital. Putnam stated

that social capital allows citizens to resolve collective problems more easily. Second Putnam (2000) stated:

Social capital greases the wheels that allow communities to advance smoothly. Where people are trusting and trustworthy and where they are subjects to repeat interactions with fellow citizens, everyday business and social transactions are less costly. (2000:23)

The third benefit that Putnam discusses is the way that social capital allows us to perceive the way in which our fates are linked. Putnam stated, "Individuals that join groups become more tolerant, less cynical, and more empathetic" (2000:10).

The last benefit of social capital that Putnam examined was information flow. He declared that the networks that constitute social capital also serve as conduits for the flow of helpful information that facilitates achieving our goals. He presented the evidence that suggests that people whose lives have higher levels of social capital deal with traumas and fight illnesses more effectively.

Social capital has also been charged with facilitation of higher levels of and growth in gross domestic product (GDP); facilitation of more efficient functioning of labor markets; lower levels of crime; and improvements in the effectiveness of institutions of government (Aldridge,

Halpern, and Fitzpatrick 2002;; Halpern 2001;; Kawachi, Kennedy, and Glass 1999; Putnam 1993). Economic and business functioning at both the national and subnational levels are also affected by social capital (Aldridge et al. 2002). Social capital is an important variable in educational attainment (Aldridge et al. 2002;Israel, Beaulieu, and Hartless 2001), public health (Coulthard, Walker, and Morgan. 2001; Subramanian, Lochner, and Kawachi. 2003, community governance, and economic problems (Bowles and Gintis 2002), and is also an important element in production (Day 2002).

Measurement

The measurement of social capital depends on one's conceptualization, and there are various ways to measure social capital. The World Bank Group stated, "Finding a true measure for social capital is not possible or perhaps even desirable (Halpern 2005:25). Fukuyama stated:

One of the greatest weaknesses of the social capital concept is the absence of consensus on how to measure it. At least two broad approaches have been taken: the first, to conduct a census of groups and group memberships in a given society, and the second, to use survey data on levels of trust and civic engagement. (1999:3)

Fukuyama (1999) introduced another way to measure social capital in the corporate world. He stated:

A third possible way of measuring social capital in specific organizations may be to look at changes in market valuations of a company before and after takeover offers. The market capitalization of any company represents the sum of both tangible and intangible assets; among the latter is, presumably, the social capital embodied in the firm's workers and management. (Fukuyama 1999:4)

Several of the measures used for social capital have significant weaknesses. Given the size of the population that a researcher wishes to survey and the number of organizations found in a particular population, the method of surveying all groups may be a bit too complicated. A researcher cannot use social capital questions at the micro-level when conducting a macro-level survey.

Many attempts have been made to understand social capital as it is reflected by group involvement. The International Monetary Fund website reported the United States Department of Commerce in 1949 estimated that there were 201,000 nonprofit, voluntary, trade, and business organizations, women's groups, labor unions, civic service groups, luncheon clubs, and professional groups at all levels of American society.

The International Monetary Fund article on social capital reported that Salamon estimated that by 1989 there would be 1.14 million nonprofits in the US, indicating an overall rate of growth much higher than that of the

population as a whole. The near impossibility of producing a complete census that catalogues the whole range of informal networks and cliques in a modern society is suggested by the Yankee City Study, which counted some 22,000 different groups in a community of 17,000 people (Warner, Low, Lunt, and Strole: 1963)

The social capital generated from all of the voluntary organizations in the society at large would be nearly impossible to measure. However, college campuses offer smaller arrangements of voluntary organizations. College campus organizations are more feasible for study. College students are a subset of the larger population; and unlike most societies, a majority of campuses require organizations to be registered. This practice makes the group census of a college campus less complex and allows the researcher to get a clearer picture of the individual's level of involvement and social capital when compared with income.

CHAPTER III

RESEARCH METHODS

Through the years scholars have used various methods to find the determinants and outcomes of social capital in society. The methods in this research take into consideration the research population and the use of technology in modern campus life to test accurately the research hypotheses.

Hypotheses

The detailed examination of the literature on social capital and income, with the addition of the theoretical backing of social capital theory and theory concerning the replication of class, led me to formulate three hypotheses:

H₁: Individuals with more income will be involved in greater numbers of clubs and organizations compared to individuals with less income.

Hypothesis one is a test of the theory of Bourdieu. He stated that economic capital gives an opportunity for the

formation of all other types of capital.

H₂: Individuals that perceive themselves as in a financially stressful situation will be involved in fewer clubs and organizations than individuals who feel that they are financially stable.

The ideas of Robert Putnam (2000) were tested by the second hypothesis. Putnam stated that an individual's perception of his or her financial situation has a negative effect on his or her involvement in clubs and organization.

H₃: Individuals who are involved in more campus clubs and organizations will have a greater level of social capital than individuals who are less involved in campus clubs and organizations.

Hypothesis three tested the ability of campus clubs and organizations to create social capital.

Sampling

The sample for this research was randomly drawn from students that attend classes on the south and main campuses of a midsouthern university. Two thousand four hundred randomly selected campus e-mail addresses were selected from the population of students. The e-mail addresses were accessed through 2007-2008 phone directory. Each e-mail was sent from the author's personal account to the respondent.

Each selected e-mail address was assigned a random number. The data concerning student income level, group membership, financial strain, and social capital was self reported using a survey. The survey consisted of 50 questions. Each student selected was asked to give consent before responding.

Dependent Variables

This research used clubs and organizations, social capital, networks, trust, norms and values and financial strain as dependent variables. Dependent variables are variables that are defined as an effect, result, or outcome variable (Healey 2002).

Clubs and Organizations

The number and type of clubs and organizations that college students joined comprised the first dependent variable. Questions 1 through 19 on the questionnaire ask the respondent about their involvement in the 341 registered groups and organizations at the university that were examined. Each of these questions lists a particular type of organization, or asks the respondent to name the specific organization to which he or she belongs. The types of organizations listed are campus organizations,

professional organizations, departmental clubs, fraternities and sororities, student government organizations, honors organizations, religious organizations, and sports teams. Respondents were asked to indicate the organizations and or clubs to which they belonged on the listing, or they were asked to put the name of the club or organization in the blank provided. Responses were coded 0 = "Do not belong" and 1 = "Belong". The questions that asked the respondent to fill in the blank the group listed were recorded.

The number of clubs and organizations were then organized into levels of involvement. The categories of involvement were none, low, medium, and high. If a respondent indicated none, then he or she was not involved in any clubs or organizations. If the respondent indicated 1 or 2, then he or she was placed in the low-involvement category. If the respondent indicated three or four then the respondent was placed in the medium category and an indication of 5 or 6 groups placed the respondent in the high involvement category.

Social Capital

Social capital was the second dependent variable examined. Social capital was divided into three parts. The

components were networks, trust, and norms and values. These three components were then subdivided into nine aspects on the questionnaire.

Networks.The first component of social capital was networks. The first aspect under networks was job contacts. Questions 20 and 21 asked the respondent to give information about the job contacts that they had received due to group membership. Question 20 asked: "Which of the following options would you say is most accurate when you think of job connections you have made as a result of your involvement in campus clubs or organizations?" The response categories were: "All of my job connections have spawned from my involvement in campus groups or organizations," "Most of my job connections have spawned from my involvement in campus groups or organizations," "Some of my job connections have come from involvement in campus groups or organizations," and "I have not had a single job connection that can be linked to my involvement in campus clubs and organizations."

Question 21 asked, "Which of the following options would you say is most accurate when you think of the actual jobs you have received because of your involvement in campus clubs or organizations?" "All of my jobs have spawned

from my involvement in campus groups or organizations," "Most of my jobs have spawned from my involvement in campus groups or organizations," "Some of my jobs have come from involvement in campus groups or organizations," and "I have not had a single job connection that can be linked to my involvement in campus clubs and organizations."

The second aspect of networks to be measured was intimate relationships. Question 24 asked, "Which of the following options would you say is most accurate when you think of dating relationships you have had as a result of your involvement in campus clubs or organizations?" Here the response categories are: "All of my dating relationships stem from my involvement in campus groups or organizations," "Most of my dating relationships stem from my involvement in campus groups and organizations," "Some of my dating relationships stem from involvement in campus groups or organizations," and "I have not had a single date that can be connected to my involvement in campus clubs and organizations."

The third aspect of networks was friendships. Questions 22 and 23 asked about the respondent's friendship networks. Question 22 asked, "Which of the following options would you say is most accurate when you think of new

acquaintances you have made as a result of your involvement in campus clubs or organizations?" Here the response categories are: "All of my new acquaintances stem from my involvement in campus groups or organizations," "Most of my new acquaintances stem from my involvement in campus groups and organizations," "Some of my new acquaintances stem from involvement in campus groups or organizations," and "I have not had a new acquaintance that can be connected to my involvement in campus clubs and organizations." Question 23 asked, "Which of the following options would you say is most accurate when you think of close friends you have made as a result of your involvement in a campus club or organization?" Here the response categories are: "All of my close-friend relationships stem from my involvement in campus groups or organizations," "Most of my close-friend relationships stem from my involvement in campus groups and organizations," "Some of my close-friend relationships stem from involvement in campus groups or organizations," and "I have not had a single close friends that can be connected to my involvement in campus clubs and organizations.

Trust. The next component of social capital that the survey investigated was trust. Question 25 investigated the trust respondents had in their fellow club and organization

members. Question 25 asked, "If you need help in a personal crisis could you trust members of your campus groups and/or organizations to help you?" The response categories were: "I trust that members that belong to the same groups and organizations as I would always help in a personal crisis," "I trust that members that belong to the same groups and organizations as I would often help in a personal crisis," "I trust that members that belong to the same groups and organizations as I would seldom help in a personal crisis," and "I trust that members that belong to the same groups and organizations as I would never help in a personal crisis."

The second question used to assess trust asked about the respondent's general trust. Question 33 asked, "Generally speaking, would you say that most people can be trusted or that you can't be too careful when dealing with people?" The response categories were: "most people can be trusted," "Can't be too careful," and "Don't know." The second aspect of trust was social support.

Reciprocity was the third aspect of trust. Reciprocity was measured by questions 26 and 27. Question 26 asked: "Are there some individuals in your campus club or organization on whom you can depend to listen to you when

you talk?" The responses categories were "There are always individual(s) in my club or organization that I can depend on to listen to me when I talk," "There are often individual(s) in my club or organization that I can depend on to listen to me when I talk," "There are seldom individual(s) in my club or organization that I can depend on to listen to me when I talk," "There are never individual(s) in my club or organization that I can depend on to listen to me when I talk," Question 27 asked: "Do you get as much out of the relationships that you have with other organization members as you put in?" The responses categories were "strongly agree," "agree," "neutral," "disagree," and "strongly disagree."

Norms and Values. The third component of the social capital survey measured norms and values. The first aspect of this component was obligations. Obligations were measured by the question: "Do you feel obligated to participate in the activities of the clubs or organizations to which you belong?" The response choices were: "I always feel obligated to participate in all my clubs' or organizations' activities," "I sometimes feel obligated to participate in all my clubs' or organizations' activities," "I seldom feel obligated to participate in all my clubs' or organizations'

activities," and "I never feel obligated to participate in all my clubs' or organizations' activities."

The second aspect of norms and values was identity. Two questions assessed the respondents' views about their identity. Question 29 stated, "We have talked to many people about their sense of identity, that is, who they are, where they come from, and their sense of belonging. Using the five point scale where one means having a very weak sense of identity, how would you rate your own sense of identity?" The response categories for this question were: "very confused about who I am," "somewhat confused about who I am," "neither clear nor unclear about who I am," "somewhat clear about who I am," "very clear about who I am."

Question 30 asked, "Generally speaking, using the five-point scale where one means that campus groups and organizations had no effect on your sense of identity, how would you rate the influence of campus groups and organizations on your identity?" The response categories for this question were: "Campus groups and organizations have no effect on my identity," "Campus groups and organizations have little effect on my identity," "I am not sure if campus groups or organizations have an effect on my

identity," "Campus groups and organizations have some effect on my identity," and "Campus groups and organizations have a strong effect on my identity."

The last aspect of norms and values was tolerance. Tolerance was measured by the question: "Generally speaking, using the five- scale, where one means that campus groups and organizations had no positive effect on your tolerance level, how would you rate the influence of campus groups and organizations on your tolerance of individuals that are different from you?" The response categories were: "Campus groups and organizations have no positive effect on my tolerance of individuals that are different from me," "Campus groups and organizations have little positive effect on my tolerance of individuals that are different from me," "I am not sure if campus groups or organizations have an effect on my tolerance," "Campus groups and organizations have some effect on my tolerance of individuals that are different from me," and "Campus groups and organizations have a strong effect on my tolerance of individuals that are different from me."

Financial Strain and Group Involvement

Putnam (2000) suggested that low levels of community involvement could be caused by individuals' perceptions of

finances and time. Putnam stated that it was not an individual's actual financial condition or busyness but it was his or her perception of her or his financial condition and available time that causes low levels of participation (*Bowling Alone*: 194-203). The perceptions of time and money constraints were measured by two questions. Question 37 asked, "If you had no time constraints, list the clubs or organizations that you are would want to join?" and question 36 asked, "If you had no monetary constraints list the additional clubs and organizations that you would join that you currently cannot afford." For both questions respondents were asked to give a list of clubs and organizations that they would join. Question 34 asked the respondent to identify the monthly amount of money that individuals spend on campus group memberships. The responses ranged from 0 to more than 150 dollars per month. Question 50 asked about the respondents' ability to make ends meet. Question 50 asks, "How difficult is it to make ends meet each month?" The responses were "I always have trouble making ends meet," "I sometimes have trouble making ends meet," "I seldom have trouble making ends meet," and "I never have trouble making ends meet."

Independent Variable

This research used working income, supplementary income, and, perceived income as independent variables. In research independent variables are defined as variables that are identified as a causal variable (Healey 2002).

The income of the respondent was measure by questions 46, and 49. Question 47 asked the respondent to estimate his or her parent(s) gross monthly household income. Response categories ranged from "\$0 - 500" to "\$3,501 or more." Question 46 asked the respondent to estimate his or her monthly income. The response categories run from "less than 100 dollars" to "more than 1000 dollars." Question 49 asked the student to estimate the total amount of supplementary income she or he receives per month. Responses run from "less than 100 dollars" to "more than 1000 dollars."

CHAPTER IV

ANALYSES

. The data collected from the survey research were analyzed to better understand the relationship between income, involvement, and social capital among college students at a midsouthern university. The data were cleaned and analyzed using cross tabulation. This chapter will discuss the results of the analysis.

This study set out to answer three main questions. First, the research was completed to understand the impact of income on the number of campus groups and organizations an individual joined. Second, the research aimed to understand the significance of the perception of financial strain on an individual's involvement in campus groups and organizations. Last, the research was intended to understand the creation of levels of social capital as it relates to levels of involvement in campus groups and organizations. Table 1. exhibits the general characteristics of respondents of the questionnaire. The survey was sent via e-mail to 2400 students, of which 85 responded. The response rate for this survey was less than

five percent. The small sample size makes it impossible to generalize the results.

Table 1. General Characteristics

Gender	Mean or %	(N)
Male	24%	(20)
Female	74%	(63)
Age	25	(82)
Ethnicity		
White	78%	(64)
Non-white	22%	(18)
Monthly Income	509	(82)
Supplement Income	95	(85)
Number in Household	3	(80)
Commuter		
Yes	51%	(42)
No	48%	(39)
Work on Campus		
Yes	27%	(22)
No	72%	(58)

N=85 Non Whites = African America, Indian, Asian, Hispanic and Other

Data in Table 1 display the general characteristics of the respondents. The gender of the majority of the respondents was female. Seventy four percent of respondents were female, while 24 percent were male. The median age of the respondents was 25. Seventy eight percent of the

respondents were white. Twenty two percent of the individuals surveyed were African American, Hispanics, Indians, Asians or those that classified themselves as other.

The income categories varied from no income to more than 1,000 dollars. The median monthly income was reported to be 509 dollars per month. The median supplementary income or income received from extended family, food stamps, and/or social security was reported to be 95 dollars.

The median number of individuals per household was three. The majority of individuals that took the survey were commuters. The commuter total was 51 percent. Forty eight percent of the individuals that took the survey lived on campus. Twenty seven percent worked on campus, and 72 percent reported that they did not work on campus.

The Influence of Income on Organizational Participation

Data in Table 2 present the cross tabulation between working income and level of involvement. The columns display income. None means that the respondents reported being in no clubs and organizations. Low level of involvement means that the respondent was involved in one or two clubs and organizations. Medium means that the

respondent indicated that he or she was a member of three or four clubs and organizations, and high involvement means that the respondent was a member of five or six clubs and organizations.

Table 2. Crosstabulation Between Income from Work and Level of Involvement

Level Of Involvement	Working Income				Total
	0	1 - 400	401 -1000	1000+	
No	4 (40)	7 (24.1)	5 (20)	7 (38.9)	23 (28)
Low	5 (50)	13 (44.8)	14 (56)	10 (55.6)	42 (51.2)
Medium	0 (0)	8 (27.6)	5 (20)	1 (5.6)	14 (17.1)
High	1 (10)	1 (3.4)	1 (4)	0 (0)	3 (3.7)
Total	10 (100)	29 (100)	25 (100)	18 (100)	82 (100)

Gamma= -.114, $p = \chi^2 = .419$ df=9, $p = .411$; numbers in parenthesis are percentage.

The gamma for Table 2 was reported at -.114; the p value was .419. The gamma was chosen because it is the most suitable for this study. Healy stated:

The gamma test tests the strength of the association of the cross tabulation data when both variables are measured at the ordinal level. It makes no adjustment for either table size or ties. Values range from -1 (100% negative association, or perfect inversion) to +1 (100% positive association, or perfect agreement). A value of zero indicates the absence of association (Healy 2002:341)

The gamma value stated that there was a negative relationship between the variables. This p value indicates that there is not a significant relationship between

working income and level of involvement indicated in the hypothesis. Table 2 provided no backing for the first hypothesis that states that income and level of involvement will have a positive significant relationship.

Table 3. Crosstabulation Between Supplementary Income and Level of Involvement

Level Of Involvement	Supplementary Income				Total
	0	1 - 400	401 -1000	1000+	
No	20 (33.9)	1 (5.6)	1 (20)	1 (50)	23 (27.4)
Low	29 (49.2)	13 (72.2)	1 (20)	1 (50)	41 (52.4)
Medium	9 (15.3)	4 (22.2)	1 (20)	0 (0)	14 (17.3)
High	1 (1.7)	0 (0)	2 (40)	0 (0)	3 (3.7)
Total	59 (100)	18 (100)	5 (100)	2 (100)	84 (100)

Gamma = $-.380$, $p=.044$; $\chi^2=27.638$, $df=9$, $p=.001$; numbers in parenthesis are percentages

Table 3 displays the cross tabulation between supplementary income and level of involvement in clubs and organizations. The gamma for Table 3. was reported at $-.380$. The p value equaled $.044$. The gamma value means that there is a significant negative relationship between supplementary income and level of involvement in clubs and organizations. This result contrary to what was expected. The research expected a positive relationship to exist between the two variables.

The Influence of Perception of Financial Situation on Organizational Participation

Table 4 displays the relationship between the

respondents' perception of financial situation and level of involvement in clubs and organizations.

Table 4. Crosstabulation Between Perception of Financial Situation and Level of Involvement

Level Of Involvement	Perception of Income			Total
	Always	Sometimes Seldom	Never	
No	1 (14.3)	10 (27)	12 (32.4)	23 (28.4)
Low	6 (85.7)	14 (37.8)	21 (56.8)	41 (50.6)
Medium	0 (0)	10 (27)	4 (10.8)	14 (17.3)
High	0 (0)	3 (8.1)	0 (0)	3 (3.7)
Total	7 (100)	37 (100)	37(100)	81 (100)

Gamma = $-.234$, $p=.099$; $\chi^2=13.699$, $df=6$, $p=.033$; numbers in parenthesis are percentages

The survey asked the respondents to indicate how hard it is to make ends meet each month. This question was asked to capture the perception of the financial situation. The answer categories are found in the columns of Tables 4. The p value is significant at .01 but not at .05 Data in Table 4 show that the relationship between the variables is not significant. Perception of financial situation is not significantly linked to level of involvement. This table provides no evidence to back the second hypothesis. Therefore, the research cannot conclude that perception of financial situation has a positive significant relationship with level of campus involvement.

The Influence of Organizational Participation on Social Capital

The next set of tables examines the relationship between level of involvement and various aspects of social capital.

Table 5. Crosstabulation Between Level of Involvement and Job Connections

Job Connections	Level Of Involvement				Total
	No	Low	Medium	High	
None	0 (100)	1 (33.3)	2 (8.7)	0 (0)	3 (3.9)
Some	0 (100)	0 (0)	8 (34.8)	5 (10)	13 (17.1)
Most	0 (100)	1 (33.3)	11 (47.8)	30 (60)	42 (55.3)
All	0 (100)	1 (33.3)	2 (8.7)	15 (30)	18 (23.7)
Total	0 (100)	3 (100)	23 (100)	50 (100)	76 (100)

Gamma = .569, p=.002; $\chi^2=19.877$, df=6, p=.003; numbers in parenthesis are percentages

Data in table 5 illustrate one of the network components of social capital. The survey asked the respondents to identify how many job connections they have made as a result of their involvement in clubs and organization. The response percent and actual numbers of individuals that indicated a particular answer are listed in the rows of Table 5. The categories were: "all of my job connections spawned from my involvement in clubs and organizations;" "most of my job connections spawned from my

involvement in clubs and organizations;" "some of my job connections spawned from my involvement in clubs and organizations;" and "none of my job connections spawned from my involvement in clubs and organizations." The level of involvement is listed in the columns of the table.

The gamma value shows that the involvement in campus clubs and organizations does significantly influence job connections. The more involved individuals are, the more job connections they are able to tap into. This result confirms my initial hypothesis that involvement in campus organizations significantly influences job contacts.

Table 6. Crosstabulations Between Level of Involvement and New Acquaintances

New Acquaintances	Level Of Involvement				Total
	No	Low	Medium	High	
None	9 (56.2)	9 (21.4)	1 (7.7)	0 (0)	19 (25.7)
Some	5 (31.2)	19 (45.2)	2 (69.2)	0 (0)	26 (35.1)
Most	2 (12.5)	11 (26.2)	9 (15.4)	2 (66.7)	24 (32.4)
All	0 (0)	3 (7.1)	1 (7.7)	1 (33.3)	5 (6.8)
Total	16 (100)	42 (100)	13 (100)	3 (100)	74 (100)

Gamma = .665, p=.000; $\chi^2=25.534$, df=9, p=.002.; numbers in parenthesis are percentages

Data in table 6 show the relationship between level of involvement and another component of the network aspect of social capital--new acquaintances. The acquaintance

variable categories were: "all of my new acquaintances spawned from my involvement in clubs and organizations;" "most of my new acquaintances spawned from my involvement in clubs and organizations;" "some of my new acquaintances spawned from my involvement in clubs and organizations;" and "none of my new acquaintances spawned from my involvement in campus groups and organizations."

The gamma value shows that the involvement in campus clubs and organizations does significantly influence new acquaintances. The more involved in campus organizations people are, the more acquaintances they are able to make. This result confirms my initial hypothesis: involvement in campus organizations has a significant positive influence on new acquaintances.

The table below tests the hypothesis of greater involvement in campus organizations as it was associated with the enlargement of the close-friends networks. The survey questions asked the respondents to indicate the amount of close-friend relationships they made as a result of involvement in campus activities.

The result as reflected by the table supports the hypothesis; there is a strong and significant relationship between the two variables.

Table 7. Crosstabulation Between Level of Involvement and Close Friends

Close Friends	Level Of Involvement				Total
	No	Low	Medium	High	
None	12 (75)	11 (26.2)	0 (0)	0 (0)	23 (31.1)
Some	2 (12.5)	17 (40.5)	5 (38.5)	1 (33.3)	25 (33.8)
Most	1 (6.2)	9 (21.4)	7 (53.8)	0 (0)	17 (23)
All	1 (6.2)	5 (11.9)	1 (7.7)	2 (66.7)	9 (12.2)
Total	16(100)	42(100)	13(100)	3(100)	74(100)

Gamma = .627., p=0.00; $\chi^2=34.090$, df=9, p=0.00; numbers in parenthesis are percentages

The higher the level of involvement in campus organizations, the more close friends the respondents made. Higher levels of involvement allow individuals to meet more individuals, and these opportunities allow students to target and attain closer friend relationships.

Table 8. Crosstabulation Between Level of Involvement and Dating Relationships

Dating Relationship	Level Of Involvement				Total
	No	Low	Medium	High	
None	15 (93.8)	32 (76.2)	7 (53.8)	1 (33.3)	55 (74.3)
Some	1 (6.2)	4 (9.5)	5 (38.5)	1 (33.3)	11 (14.9)
Most	0 (0)	2 (4.8)	0 (0)	0 (0)	2 (2.7)
All	0 (0)	4 (9.5)	1 (7.7)	1 (33.3)	6 (8.1)
Total	16(100)	42(100)	13(100)	3(100)	74(100)

Gamma = .552., p=.002; $\chi^2=14.688$, df=9, p=.100; numbers in parenthesis are percentages

The categories of the dating variable were classified as: "all of my dating relationships spawned from my involvement in clubs and organizations;" "most of my dating relationships spawned from my involvement in clubs and organizations;" "some of my dating relationships spawned from my involvement in clubs and organizations;" and "none of my dating relationships spawned from my involvement in clubs and organizations."

The gamma for Table 8 was reported at .552, and the p value was reported as .002. The p value means that the relationship between level of involvement and dating relationships was significant. The direction indicated my gamma was positive, which supports my hypothesis that as involvement in campus organizations goes up, dating relationships go up as well. Individuals that are involved in campus organizations have a large pool of people to date. Groups provide conformity, and individuals with similar interests are better able to connect with each other based on similarities.

The next three tables are measurements of the trust component of social capital. In Table 9 can be seen the crosstabulation between level of involvement and general trust.

Table 9. Crosstabulations Between Level of Involvement and General Trust

General Trust	Level Of Involvement				Total
	No	Low	Medium	High	
Most People Can Not Be Trusted	4 (20)	10 (25)	2 (14.3)	0 (0)	16 (20.8)
Don't Know	5 (25)	11 (27.5)	4 (28.6)	1 (33.3)	21 (27.3)
Most People Can Be Trusted	11 (55)	19 (47.5)	8 (57.1)	2 (66.7)	40 (51.9)
Total	20 (100)	40 (100)	14 (100)	3 (100)	77 (100)

Gamma = .060., p=.705; $\chi^2=1.730$, df=6, p=.943; numbers in parenthesis are percentages

The categories of the dependent variables are demonstrated in the row of the table. There were three categories to measure general trust. When asked about how trusting of others they were, respondents answered "I feel that most people can be trusted," "don't know," and "most people cannot be trusted." The gamma for Table 9 was .06, and the p value was .705. This means that the relationship between level of involvement and general trust was not significant.

Table 10 involves a crosstabulation of the level of involvement and trust of others in a crisis. The response categories for trust of organization members in a personal crisis were; "always", "sometimes", "seldom" or "never".

Table 10. Crosstabulation Between Level of Involvement and Trust of Organization Members in a Crisis

Trust Others in a Crisis	Level Of Involvement				Total
	No	Low	Medium	High	
Never	4 (28.6)	5 (12.8)	0 (0)	0 (0)	9 (12.9)
Seldom	2 (14.3)	7 (17.9)	2 (14.3)	0 (0)	11 (15.7)
Sometimes	5 (35.7)	15 (38.5)	7 (50)	1 (33.3)	28 (40)
Always	3 (21.4)	12 (30.8)	5 (35.7)	2 (66.7)	22 (31.4)
Total	14 (100)	39 (100)	14 (100)	3 (100)	70 (100)

Gamma = -.337, p=.026; $\chi^2=7.695$, df=9, p=.565; numbers in parenthesis are percentages

The gamma for Table 10 was .337 and the p value was reported at .026. This p value means that the relationship between level of involvement and trust of organization members in a crisis is significant. Individuals that have a higher level of involvement trust that organizations members will be there for them in time of personal crisis more often.

Table 11. Crosstabulation Between Level of Involvement and Trust of Members to Listen

Trust Others To Listen	Level Of Involvement				Total
	No	Low	Medium	High	
Never	5 (45.5)	6 (15.4)	0 (0)	0 (0)	11 (16.4)
Seldom	0 (0)	9 (23.1)	2 (14.3)	0 (0)	11 (16.4)
Often	3 (27.3)	12 (30.8)	6 (42.9)	1 (33.3)	22 (32.8)
Always	3 (27.3)	12 (30.8)	6 (42.9)	2 (66.7)	23 (34.3)
Total	11 (100)	39 (100)	14 (100)	3 (100)	67(100)

Gamma = .380, p=.017; $\chi^2=13.953$, df=9, p=.124; numbers in parenthesis are percentages

The survey asked students to indicate how likely members of their organizations were to listen if they needed to talk. The response categories for trust of members to listen were: "I always trust club members to listen;" "I sometimes trust club members to listen;" "I seldom trust club members to listen;" and "I never trust club members to listen."

The gamma for Table 11 was .380 and the p value was .017. This p value means that the relationship between the level of involvement and the trust of other club members to listen was significant. The gamma indicated a positive relationship between the variables. A positive relationship means that as levels of involvement were increased, trust that club members would listen increased. Table 11 supports the idea that more involvement creates higher levels of social capital. Individuals that are more involved believe that group members are more likely to listen if they need to talk.

The next three tables offer a measurement of the norms and value component of social capital. Table 12 is a cross tabulation of level of involvement and reciprocity.

Table 12. Crosstabulation Between Level of Involvement and Reciprocity

Reciprocity	Level Of Involvement				Total
	No	Low	Medium	High	
Strongly Disagree	1 (5.9)	0 (0)	0 (0)	0 (0)	1 (1.4)
Disagree	0 (0)	2 (5)	0 (0)	0 (0)	2 (2.7)
Neutral	5 (29.4)	10 (25)	0 (0)	0 (0)	15 (20.3)
Agree	7 (41.2)	12 (30)	5 (35.7)	1 (33.3)	25 (33.8)
Strongly Agree	4 (23.5)	16 (40)	9 (64.3)	2 (66.7)	31 (41.9)
Total	17 (100)	40 (100)	14 (100)	3 (100)	74 (100)

Gamma = .438, p=.001; $\chi^2=13.619$, df=12, p=.326; numbers in parenthesis are percentages

The respondents were asked if they got as much out of their memberships as they put into them. The response categories for reciprocity were; "I strongly agree that I get out what I put in;" "I agree that I get out what I put in;" "I am neutral;" "I disagree that I get out what I put in;" and "I strongly disagree that I get out what I put in."

The gamma for table for Table 12 is .438, and the p value was .001. This p value means that the relationship between level of involvement and reciprocity was significant. The gamma indicated a positive relationship. The positive relationship indicated that as level of involvement goes up, so do levels of perceived reciprocity. This finding supports the third hypothesis: involvement in

campus organizations has a positive and significant effect on feelings of reciprocity.

Table 13. Crosstabulation Between Level of Involvement and Obligation to Participate

Obligation to Participate	Level Of Involvement				Total
	No	Low	Medium	High	
Never	7 (46.7)	8 (21.1)	0 (0)	0 (0)	16 (22.9)
Seldom	1 (6.7)	4 (10.5)	0 (0)	1 (33.3)	33 (47.1)
Sometimes	6 (40)	17 (44.7)	9 (64.3)	1 (33.3)	6 (8.6)
Always	1 (6.7)	9 (23.7)	5 (35.7)	1 (33.3)	15 (21.4)
Total	15(100)	38(100)	14(100)	3 (100)	70 (100)

Gamma = .495, p=0.00; $\chi^2=15.744$, df=9, p=.072; numbers in parenthesis are percentages

In Table 13 we find is a crosstabulation of level of involvement and obligation to participate in organizational functions. The respondents were asked how obligated they feel to participate in the functions of the clubs they have joined. The response categories were: "I always feel obligated to participate;" " I sometimes feel obligated to participate;" "I seldom feel obligated to participate;" and "I never feel obligated to participate."

The gamma for Table 13 was .495, and the p value was .000. This p value means that there is a significant relationship between level of involvement and willingness to participate in the activities the organization has

planned. The gamma indicated a positive relationship between the variables. A positive relationship means that when involvement increases, willingness to participate increases. The third hypothesis is backed by the findings in this table. Higher involvement in campus organizations has a positive and significant effect on an individual's willingness to participate in organizational activities.

Table 14 is a cross tabulation of level of involvement and influence on identity. The respondents were asked how clubs and organizations have influenced their identity. The response categories were; "had no effect;" "little effect;" "don't know;" "some effect;" and "strong effect."

Table 14. Crosstabulation Between Level of Involvement and Influence on Identity

Influence on Identity	Level Of Involvement				Total
	No	Low	Medium	High	
No Effect	8 (50)	8 (21.1)	0 (0)	0 (0)	16 (22.5)
Little Effect	1 (6.2)	6 (15.8)	2 (14.3)	0 (0)	9 (12.7)
Don't Know	4 (25)	4 (10.5)	2 (14.3)	0 (0)	10 (14.1)
Some Effect	2 (12.5)	15 (39.5)	8 (57.1)	3 (100)	28 (39.4)
Strong Effect	1 (6.2)	5 (13.2)	2 (14.3)	0 (0)	8 (11.3)
Total	16 (100)	38 (100)	14 (100)	3 (100)	71 (100)

Gamma = .476, p=0.00; $\chi^2=20.339$, df=12, p=.061.; numbers in parenthesis are percentages

The gamma in Table 14 is significant, but is negative and, thus, contrary to my expectation that involvement in campus organizations is important in identity formation. The hypothesis might have been a stretch because we know that much of our identity is shaped by a variety of factors, that cannot be easily identified. Table 14 does not back the hypothesis of a higher involvement producing higher levels of social capital.

Table 15 is a crosstabulation of level of involvement and influence on tolerance. The respondents were asked how clubs and organizations influenced their tolerance of others.

Table 15 Crosstabulation Between Level of Involvement and Influence on Tolerance

Influence on Tolerance	Level Of Involvement				Total
	No	Low	Medium	High	
Little Negative	1 (6.2)	4 (10.8)	1 (7.1)	1 (33.3)	7 (10)
Don't Know	9 (56.2)	16 (43.2)	5 (35.7)	0 (0)	30 (42.9)
Little Positive	1 (6.2)	8 (21.6)	5 (35.7)	2 (66.6)	16 (22.9)
Strong Positive	5 (31.2)	9 (24.3)	3 (21.4)	0 (0)	17 (24.3)
Total	16 (100)	37 (100)	14 (100)	3 (100)	70 (100)

Gamma = .032, p=0.836; $\chi^2=10.702$ df=9, p=.297.; numbers in parenthesis are percentages

The response categories were; "clubs and organizations had strong positive effect;" "little positive effect;" "don't know;" and "little negative effect."The relationship shown in Table 15 is not significant. Involvement in campus organizations does not significantly influence tolerance of others. This table provides no support for the third hypothesis

CHAPTER V

CONCLUSIONS

This research found that a majority of respondents were joiners. Twenty-seven and a four tenths percent of the respondents joined no clubs, while 72.6 percent joined at least one club or organization. This research found that working income and supplementary income do not have a significant relationship with students' decisions to participate in campus clubs and organizations.

The second hypothesis aimed to understand the role of perception of financial situation on the individuals' decisions to participate in campus clubs and organizations. This research found that the perception of financial situation did not have a significant relationship with students' decisions to participate in campus clubs and organizations.

The third hypothesis used social capital as the independent variable and the various components of social capital as dependent variables. The research found that level of involvement had a significant positive

relationship with job connections, new acquaintances, dating relationships, close friends, trust in other club members to listen, trust in other club members to help in a crisis, reciprocity, and obligation to participate. This finding means that, as level of involvement goes up, the variables of measures of social capital listed above go up.

Not all the crosstabulations between level of involvement and components of social capital were positive and significant. The crosstabulations between level of involvement and the variables of general trust, influence on identity, and influence on tolerance were not significant relationships.

Burton completed a study in 1981 that aimed to identify characteristics of college students who might potentially be involved in extracurricular activities. The results seen in Table 2 and Table 3 support Burton's findings that adequate funding did not significantly impact who joined campus clubs and organizations. The results of the strength of weak ties by Granovetter (1973) are supported by the finding of the significant relationship in Table 5. In Table 5 we may note that job connections are significantly linked to higher levels of involvement in campus organizations.

This study has various limitations that must be acknowledged. This study did not take into consideration the various alternative ways that social capital can be built. Future researchers who wish to broaden the scope of the research should measure more than the voluntary associations of college students. I suggest that future research measure the social capital made by nongroup-based civil relations, group based organizations outside of registered campus clubs and organizations, and social capital built in the work place. Individuals who reported that they joined no groups answered the social capital questions. As a consequence, this finding provides evidence that respondents did not understand the questions or that they were thinking about organizations that were not a part of the questionnaire. The addition of these areas for measurement would give research a more detailed understanding of the relationship between finance and building of social capital in the college setting.

When considering social capital, this study did not address causality. The study implies that the increase in organizational participation leads to higher levels of social capital; however, the converse can also be true. Individuals with high levels of social capital tend to have

higher memberships in groups and organizations. I suggest that future researchers consider a longitudinal study of the college population. Looking at the population over time will help to understand how social capital is built. A longitudinal study would determine whether social capital is created by involvement or if individuals with high levels of social capital at the start of the study are more likely to get involved.

The data analyzed in the study were received from 85 people out of a sample of 2400 students. The data received from the 85 respondents are too small to be an accurate representation of the population; therefore, this information can not be generalized to the entire student population at the university where the survey was administered.

There could be many reasons for the low response rate. Super survey, a website that discusses online survey response rates and times indicates that failure to establish legitimacy and the length of the survey are two important factors that influence online response rates. I found that these two factors negatively influenced the response rate of my survey. I received many return e-mails asking who I was. In addition, the survey included 50

questions, which was said to be too long by those who took the test survey.

Future research should consider another method of administering the questionnaire. A phone survey or surveys given during class time to a randomly selected group of students might produce a higher response rate that can be more effectively analyzed and used as a representation of the whole student population.

The grouping of the income variables presented a challenge in the analysis process. The grouped income categories made the survey vague when it came to analysis of income of respondents. A text box that allowed respondents to give a specific income would allow the research to display more detailed information about the relationship between income and campus group and organizational membership.

Last, the computer software that was used to collect the data did not have a contingency feature. This software glitch allowed respondents to answer questions that did not pertain to them. The social capital questions should have been asked only to individuals who participated in campus clubs and organizations. The lack of this tool had a negative effect on the validity of the questionnaire.

APPENDIX A

Campus Club and Organization Participation Survey The Costs and Benefits of Student Organizations

1. The first four questions look at which CAMPUS ORGANIZATIONS, if any, you belong to. Here, twelve campus organizations are listed. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go to Question

Amazing Tones of Joy
African Student Union
American Humanics
Art Guild
Ceramics Club
Campus Scouts
Beta Gamma Sigma
Chinese Students & Scholars Association
Black Men of Western
Chess Club
Bowling Green Community College Chess

2. Here are another twelve campus organizations. Please check any of these organizations to which you belong. (If you do not belong to any of these organizations, go to Question 3.)

Collegiate 4-H
Ducks Unlimited
Full Effect Magazine
Government and Politics Society
Green Party WKU
Green River Grotto
Green Toppers of Student Sustainability
Harlequins, The
Indian Students Association
International Club
Interorganizational Council
Latin American Student Association

3. Here are another twelve campus organizations. Please check any of these organizations to which you belong. (If you do not belong to any of these organizations, go to Question 4.)

NAACP
Non Traditional Student Organization
Non Traditional Student Organization South Campus
Phi Beta Paydirt
The Print Club
Sister 2 Sister
Sisters Inspiring Sisters Mentorship Program
Taiwanese Student Association
The Outlet Alliance
Topperwell Peer Health Educators

Tri- X Photo Club
University Band Council

4. Here are the last set of campus organizations. Please check any of these organizations to which you belong. (If you do not belong to any of these organizations, go to Question 5.)

Western Cinema Club
Western's Students for Choice
WKU Cancer Support
WKU College Democrats
Western College Libertarians
WKU Dance Team
WKU Film Club
WKU Gamer's Guild
WKU Ignite Program
WKU Korean student Association

5. Below is a list of PROFESSIONAL ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

American Advertising Federation, Student Organization
Agronomy Club
Alpha Kappa Psi
American Choral Directors Association
American Constituency of Healthcare Executives -Student Association
American Institute of Architecture Students
American Marketing Association
American Psychological Association of Graduate Students
American Society of Interior Designers
American society of Mechanical Engineers
Association for Information Technology Professionals
Association of Medical Technology Students

6. Below is a list of PROFESSIONAL ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

Association of Undergraduate Geneticists
Delta Omicron
Delta Sigma Pi
Fashion Inc.
FCSED.org
Financial Management Association
Hospitality & Dietetic Association
Institute of Electrical & Electronics Engineering
International Association of Business Communication
International Business Student Association
Kentucky Association of Nursing Students
Kentucky Education Association

7. Below is a list of PROFESSIONAL ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

KY Collegiate Music Educators
MBA Student Association
Kentucky Association of Nursing Students, Associate Degree Program
National Association of Black Journalists
MBA Student Association
National Association of Industrial Technology

National Band Association
National Science Teacher Association
National Student Speech Language Hearing Association
Phi Beta Lambda
Phi Mu Alpha
Phi Mu Alpha Sinfonia

8. Below is a list of PROFESSIONAL ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

Public Relations Student Society of America
Public Health
News Directors Association
Student Affairs Graduate Association
Society of Manufacturing Engineers
Society of Professional Journalists
Student Council for Exceptional Children
Student Design Organization
Student Members of the American Dental Hygiene
Students in Free Enterprise
Sydnor Ranger Club of WKU
WKU Middle School Association
WKU Pharmacy Club
WKU Society for Human Resource Management

9. Below is a list of the DEPARTMENTAL CLUBS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

Air and Waste Management Club
Anthropology Club
Association of Computing Machinery
Association of Undergraduate Geneticists
Block and Bridle Club
Chemistry Club
Communication Ambassadors
Dairy Science Club
Economics Club
English Club
Environmental Health and Science Student Assoc.
Folk Studies Club

10. Below is a list of the DEPARTMENTAL CLUBS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

French Club
Geography Club
German Club
Graduate Geoscience Society of WKU
Graduate Student Social Work Association
Health Occupations Students of America
Hilltopper Astronomy Club
Hilltopper Ranger Battalion
Horticulture Club
Japanese Reading Club
Journalism and Broadcasting Club
KY Public Health Association, Student Chapter

11. Below is a list of the SOCIAL SERVICE ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not

belong to any of these organizations, go on to the next question.)

Amnesty International
Circle K
Gamma Sigma Sigma National Service Sorority
Habitat for Humanity
Sigma Theta Alpha
Spirit Masters
Student Alumni Association
Student Volunteer Bureau
Taking the Initiative: Global Aids and Poverty Club
Unite for Sight

12. Are you a member of a Hellenic or Panhellenic FRATERNITY or SORORITY? (If NO go to Question 14.)

Text box

13. If YES, which fraternity or sorority?

Text box

14. Below is a list of STUDENT REPRESENTATIVE ORGANIZATIONS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

Campus Activities Board
Interfraternity Council
NPHC – Undergraduate
Pan Hellenic Council
Resident Staff Association
Student Government Association
Student Representative Organization of WKU

15. Please list the honors organizations that you are a member of.

Text Box

16. Please list the religious groups that you are a member of.

Text Box

17. Below is a list of SPORTS TEAMS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

812 Sports Club
Badminton Club
Bowling Club
Capoeira Club
Cycling Club of WKU
Dodge Ball Club
Hillraisers
Hilltopper Bass Club
Men's Rugby
Men's Volleyball

18. Below is a list of SPORTS TEAMS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

Snow Ski Club
Sports Club Council
Tri Lam Sports Club
Ultimate Frisbee
WKU Brazilian Jiu-Jitsu
WKU Cheerleading
WKU Collegiate Horse Show Team
WKU Cricket Club
WKU Disc Golf Team
WKU Fencers
WKU Lacrosse Sports Club
WKU Lee's Tae Kwon Do Club

19. Below is a list of SPORTS TEAMS at WKU. Please check any of the organizations to which you belong. (If you do not belong to any of these organizations, go on to the next question.)

WKU Men's Soccer Club
WKU Outdoor Adventure Club
WKU Physical Education Majors
WKU Roller Hockey
WKU Skydiving Club
WKU Tennis Club
WKU Triathlon Club
WKU Women's Soccer Team
WKU Women's Volleyball Club
Women's Field Hockey of WKU
Women's Lacrosse Club
Women's Rugby

20. Which of the following options would you say is most accurate when you think of job connections have you made as a result of your involvement in a campus clubs or organizations?

All of my job connections have spawned from my involvement in campus clubs and organizations.
Most of my job connections have spawned from my involvement in campus clubs and organizations
Some of my job connections have spawned from my involvement in campus clubs and organizations
I have not had one job connection due to campus involvement .

21. Which of the following options would you say is most accurate when you think of the actual jobs have you received because of your involvement in campus clubs or organizations?

All of the job(s) I have received have spawned from my involvement in campus clubs and organizations
Most of the jobs I have received have spawned from my involvement in campus clubs and organizations
Some of the jobs I received have spawned from my involvement in campus clubs and organizations.
I have not received one job due to campus involvement

22. Which of the following options would you say is most accurate when you think of new acquaintances you have made as a result of your

involvement in a campus clubs or organizations?

All of my acquaintances stem from my involvement in campus groups or organizations
Most of my acquaintances stem from my involvement in campus groups and organizations.
Some of my acquaintances stem from my involvement in campus groups and organizations.
I do not have a single acquaintance that can be connected to my involvement in campus clubs and organizations.

23. Which of the following options would you say is most accurate when you think of close friends have you made as a result of your involvement in a campus club or organization?

All of my close friend relationships stem from my involvement in campus groups or organizations.
Most of my close friend relationships stem from my involvement in campus groups and organizations.
Some of my close friend relationships stem from my involvement in campus groups and organizations.
I have not had a single friend that can be connected to my involvement in campus clubs and organizations.

24. Which of the following options would you say is most accurate when you think of dating relationships you have had as a result of your involvement in campus clubs or organizations?

All of my dating relationships stem from my involvement in campus groups or organizations
Most of my dating relationships stem from my involvement in campus groups and organizations.
Some of my dating relationships stem from involvement in campus groups or organizations.
I have not had a single date that can be connected to my involvement in campus clubs and organizations.

25. If you need help in a personal crisis could you trust members of your campus clubs and/or organizations to help you?

I trust that members that belong to the same clubs and organizations as I would ALWAYS help in a personal crisis.
I trust that members that belong to the same clubs and organizations as I would OFTEN help in a personal crisis.
I trust that members that belong to the same clubs and organizations as I would SELDOM help in a personal crisis
I trust that members that belong to the same clubs and organizations as I would NEVER help in a personal crisis.

26. Are there some individual(s) in your campus club or organization that you can depend on to listen to you if you need to talk?

There are always individual(s) in my club and or organization that I can depend on to listen to me if I need to talk.
There are often individual(s) in my club and or organization that I can depend on to listen to me if I need to talk.
There are seldom individual(s) in my club and or organization that I can depend on to listen to me if I need to talk.
There are never individual(s) in my club and or organization that I can depend on to listen to me if I need to talk

27. I get as much out of the relationships I have with organization members as I put in?

Strongly agree
Agree
Neutral
Disagree
Strongly Disagree

28. Do you feel obligated to participate in the activities of the clubs and organizations that you belong to?

I ALWAYS feel obligated to participate in all my clubs ' and/ or organizations' activities
I SOMETIMES feel obligated to participate in all my clubs' and /or organizations' activities

I SELDOM feel obligated to participate in all my clubs' and/ or organizations' activities.
I NEVER feel obligated to participate in all my clubs' and/or organizations' activities

29. We have talked to many people about their sense of identity, that is who they are, where they come from, and their sense of belonging. How would you rate your own sense of identity?

Very confused about who I am
Somewhat confused about who I am
Neither clear nor unclear about who I am
Somewhat clear about who I am
Very clear about who I am

30. Generally speaking, how would you rate the influence of campus groups and organizations on your identity?

Campus clubs and organizations have no effect on my identity.
Campus clubs and organizations have little effect on my identity.
I am not sure if campus groups or organizations have an effect on my identity.
Campus clubs and organizations have some effect on my identity.
Campus clubs and organizations have a strong effect on my identity.

31. We have talked to many people about their sense of tolerance (which means a fair, objective, and permissive attitude toward those whose opinions, practices, race, religion, nationality, etc., differ from one's own). Please rate your tolerance of other individuals?

I am ALWAYS tolerant of other individuals.
I am SOMETIMES tolerant of other individuals.
I am SELDOM tolerant of other individuals.
I am NEVER tolerant of other individuals.

32. Generally speaking, how has the influence of campus groups and organizations affected your tolerance of individuals that are different from you?

Campus clubs and organizations have a strong positive effect on my tolerance of individuals that are different from me.
Campus clubs and organizations have little positive effect on my tolerance of individuals that are different from me.
I am not sure if campus clubs or organizations have an effect on my tolerance.
Campus clubs and organizations have little negative effect on my tolerance of individuals that are different from me.
Clubs and organizations have a strong negative effect on my tolerance of individuals that are different from me.

33. Generally speaking, would you say that most people can be trusted?

Most people can be trusted.
Don't know.
Most people can NOT be trusted.

34. How much money do you spend in a calendar year on campus group memberships?

0 121-130
1-10 131-140

- 11-20
 - 21-30
 - 31-40
 - 41-50
 - 51-60
 - 61-70
 - 71-80
 - 81-90
 - 91-100
 - 101-120
- 141-149
 - 150 or more

35. How often do you feel financially strained after you pay membership fees for the organizations you belong to?

- Always
- Often
- Sometime
- Never

36. If you had no monetary constraints, list the additional clubs and organizations that you would join.

Text Box

37. If you had no time constraints, list the clubs and organizations that you would want to join.

Text Box

38. What is your academic classification?

- Freshman
- Sophomore
- Junior
- Senior
- Graduate Student

39. Are you a commuter?

- Yes
- No

40. What is your gender?

- Female
- Male

41. What is your age?

Text Box

42. What is your race?

- Caucasian

African American
Hispanic
Asian
Native American
Mixed Race
Other

43. How many individuals live in your household?

Text Box

44. Do you have a full or part time job?

Yes
No

45. Do you work on campus?

Yes
No

46. Estimate your net monthly income.

0
1-100
101-200
201-300
301-400
401-500
501-600
601-700
701-800
801-900
901-1000
More than 1000 dollars

47. What is the combined monthly income of your parents or your parent before taxes?

0
1-500
501-1000
1001-1500
1501-2000
2501-3000
3001-3500
3501-4000
4001-4500
More than 4500 per month

48. Do you receive any forms of supplemental income? Examples: Money from your extended family, food stamps, SSI, ect.

Yes
No

49. If yes, what is the total amount of supplementary income you receive

per month?

- 100 dollars or less
- 101 -200
- 201- 300
- 301- 400
- 401- 500
- 501 -600
- 601 -700
- 701 -800
- 801- 900
- 901-1000
- More than 1,000 dollars per month

50. How difficult is it to make ends meet each month?

- I ALWAYS have trouble making ends meet.
- I SOMETIMES have trouble making ends meet.
- I SELDOM have trouble making ends meet
- I NEVER have trouble making ends me

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