

Where the **Winners Meet**

Why Happier, More Successful
People Gravitate Toward Associations

THE WILLIAM E. SMITH
INSTITUTE FOR
ASSOCIATION RESEARCH

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Where the Winners Meet: Why Happier, More Successful People Gravitate Toward Associations

Report to The William E. Smith Institute for Association Research

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EXECUTIVE SUMMARY

Professional societies and trade associations are expanding their membership across the United States. In fact, the percentage of the adult working population that belongs to at least one association is nearly three times higher today than what it was in the early 1970s. Clearly, associations are providing tangible benefits to today's working population. Until now, however, little research has been conducted to reveal what those benefits are, why they are important for associations, and how belonging to an association impacts both members and employers. In addition, only anecdotal evidence has supported the theory that associations cause professionals to be more effective in their jobs, and thus, more successful in their careers.

Using new national survey data, this report by the William E. Smith Institute for Association Research reviews the relationship between association membership and member income and job satisfaction. It identifies a difference between association members and non-members (see Table 1), leading to support for a new supposition: Overall, it is clear that association members are more successful, on average, than non-members. According to the 2004 General Social Survey – a large national survey conducted by the National Opinion Research Center – they earn more, they like their jobs better, and data shows they are even happier people. One might argue that income differences and disparity in job satisfaction between members and non-members may be an effect of other variables aside from association membership, such as job category, education, age, and gender. However, using a common statistical technique to hold these other factors constant, income edge and higher job satisfaction correlated with association membership persists. (see Table 1).

Table 1. Advantages enjoyed by association members who are employed full-time

	Average annual household income	Percent who say they are "very satisfied" with their jobs
Association members	\$72,100	72%
Non-members	\$47,503	49%

Source: General Social Survey, 2004

The finding that association membership is associated with higher incomes and greater job satisfaction is not to say that membership *causes* these benefits. In fact, a fair reading of the evidence suggests that the most likely relationship is one of *reverse causation*: Success at work increases the likelihood of joining an association. That is, people with higher incomes and who are more satisfied with their

jobs are drawn to join their professional associations – not that individuals earn more money *because* they belong to an association. Associations provide a critical venue for successful people in a profession or industry to access resources, identify themselves, network with their peers, and form mutually beneficial communities. The data show that associations are where the winners meet.

The data further support the notion that associations also can create value for today's employers. Employee attrition is a major problem for many companies, especially among highly-educated and younger employees. The data show that exposing high-value employees to the positive "winning" atmosphere of an association will encourage higher morale, and virtually everyone agrees that higher morale lowers attrition. Thus, it is in the interest of employers to encourage high-value employees to participate in their professional associations.

The findings in this report can be applied to associations in all industries and professions and have practical implications for the recruitment of new members, among other key association functions. Associations should be able to use this information to educate potential members and employers about the communities of success they accommodate. In order to continue to be the place where winners meet, however, associations must provide the right benefits and environment so that high-value members continue to find them attractive. The key to understanding the benefits sought by winners is revealed by the changing job environment – an environment defined by job and career changes. The benefits members in these situations desire from their associations may be provided through a plethora of services, including networking, continuing educational opportunities, a quality professional community, and opportunities to assume volunteer leadership positions within their associations.

It is clear that associations should be committed to providing certain services for their members, and should not provide services (such as annual conferences, newsletters, etc.) just for the sake of providing them. Those services must meet the needs members seek in order to continue to satisfy an association's unique group of members. Associations must constantly seek to learn from their high-value members what they need to be more effective in their jobs, and then design services that deliver those benefits. Understanding, communicating and delivering the right benefits for members will help associations grow and succeed, and will also allow members and employers to continue to grow, thrive and remain successful. ●

INTRODUCTION

Trade associations and professional societies are an ubiquitous part of the American economy. As non-profit, tax-exempt organizations, they receive favorable treatment under American tax law with the rationale that they provide key benefits to companies and their employees. Association leaders know that their organizations must provide benefits to members. However, little research has been conducted about the precise nature of those benefits, or how people, businesses and industries realize greater success by participating in associations. This study serves to reveal what winners need most from associations, how associations can most effectively communicate the significance of their services that provide benefits to potential members and their employers, and how associations can continue to attract successful people through the services they offer.

The benefits associations provide need to be more functional for members, rather than just “benefits” for the sake of compliance with the tax code. In the simplest terms, if associations do not provide the right benefits to members, associations will not be successful. If associations are growing, one might conclude that they are providing the right benefits to members.

The evidence on that score is plentiful. For example, association membership growth is continuing to gain momentum, despite the fact that clearly every association will not grow and thrive. As seen in Figure 1, from 1974 to 2005, the percentage of individuals belonging to an association has gone from 13 percent to 33 percent – an increase of 20 percentage points. Over the same period, labor union membership has fallen by a quarter, to just 12 percent. This data reveals that associations are a crucial way in which American professionals meet with their peers and seek beneficial resources today.¹

One can conclude that associations are in fact creating benefits for members, but are they the optimal benefits? Most associations simply assert that members will find their associations valuable to them, but the details and data supporting that value are limited. Greater specificity is important for two reasons. First, while the association industry as a whole is thriving, not every association is doing well, and some are failing. An association’s likelihood of success is increased by providing the benefits that the majority of its members seek. In addition, all associations desire to continue to develop and expand, even if they are growing today. The key to

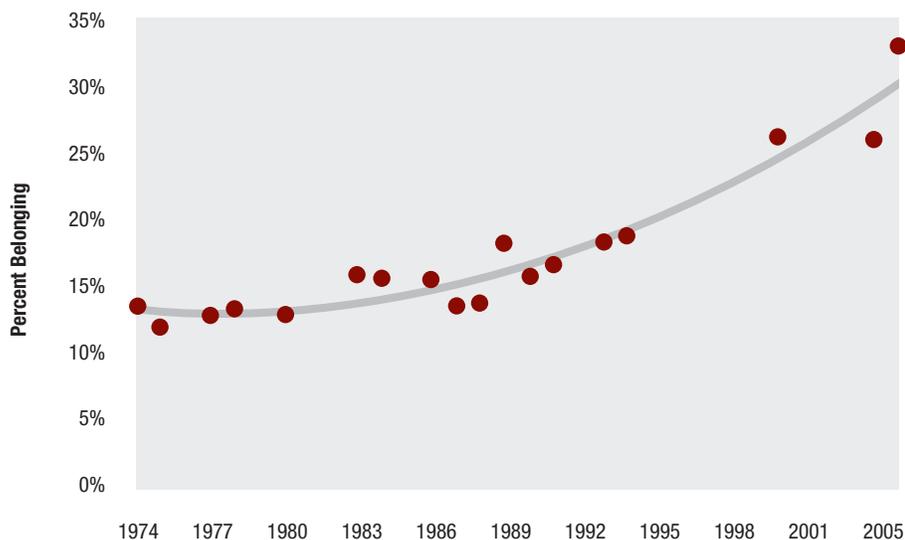


Figure 1. Growth in association membership, 1974-2005¹

continued advancement is to continue to recruit high-value members by offering specific, essential benefits that they desire. This will in turn, help to grow the association community.

This report studies data on association membership to ascertain some of these tangible benefits, and answers the question: “What are the measurable benefits of association membership?” This report reveals that there are very substantial benefits in belonging to an association, but they are not the same benefits that have been assumed in the past. Specifically, the data in this report will show that, while we often hear that association membership leads to success, it is more likely the case that success leads to association membership. With this information, associations can make the case that they are the meeting grounds for the winners – or successful people within their industries and professions – to come together. This leads to the following questions that will be answered in this study: *What do associations need to offer to these winners in order to continue to attract high-value people, and how can we most effectively communicate these benefits to potential members and their employers?*

The four sections of this report examine the following:

- Data on the relationship between association membership, member income and non-financial benefits.
- Interpretation of the data in order to provide tangible evidence of the real nature of association benefits and why they matter.
- A discussion on how associations can use this information to strengthen their organizations and gain new members.
- Several conclusions that can be made as a result of this study, followed by a technical appendix that discusses the datasets and statistical methodology used in the analysis (see page 15-18). ●

ASSOCIATION MEMBERSHIP, MEMBER INCOME AND NON-FINANCIAL BENEFITS

A recent, top-quality source of data on association membership used in this study was attained from the 2004 General Social Survey (GSS), a random, anonymous sample of approximately 1,200 American adults. In response to the survey questions, respondents answered if they belonged to a “professional or academic society,” and about their income, job satisfaction, overall happiness, work circumstances, job category and a full battery of demographic characteristics. The GSS provides an unbiased look into association involvement.

There are several difficulties associated with surveys. First, it is difficult to control for incorrect responses. For example, it may be clear to those administering a survey what belonging to a “professional or academic society” entails, but some respondents may answer incorrectly, either because they don’t recall their memberships at the time of the survey, or because they include inappropriate memberships (e.g. labor unions) in their responses. This confusion is unlikely for the GSS, however, because most types of non-trade or non-professional association memberships (including unions) are probed separately. Second, the wording of the question on membership in other surveys is typically imprecise and may suppress the true number of affirmative answers. For example, on some surveys, the question does not always mention

trade association memberships, which many individuals may possess through their companies. Third, the question generally only measures membership in a binary way – a person belongs to a professional or academic society or does not. In reality, association membership is not that simple: People can belong to more than one, and their degree of involvement in their associations varies widely. Despite these problems with other surveys, the GSS provides one of the only recent unbiased samples on association membership, and is a valuable data source.

A logical place to begin a study of the benefits of association membership using the GSS data is with earned income. While money is far from the only reward one achieves through work, it is one reward virtually all jobs have in common. If association members are more successful employees than non-members, it can be expected that there would be a salary differential between the two groups. For comparability, this study looks only at adults who work full-time.

The earning difference between association members and non-members is surprisingly large: There is a 52 percent gap between the groups. Figure 2 reveals that the average income in the general working adult population is \$51,442, while association members

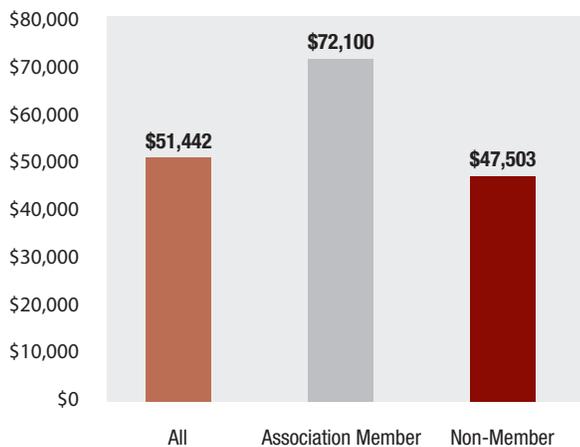


Figure 2. The earnings difference between association members and non-members

Source: GSS, 2004.

Table 2. Professional and managerial workers versus other workers, 2004

Job category	Association Membership	Average Household Income
Managerial and professional positions	31%	\$66,674
Other positions	6%	\$42,565

Source: General Social Survey, 2004.

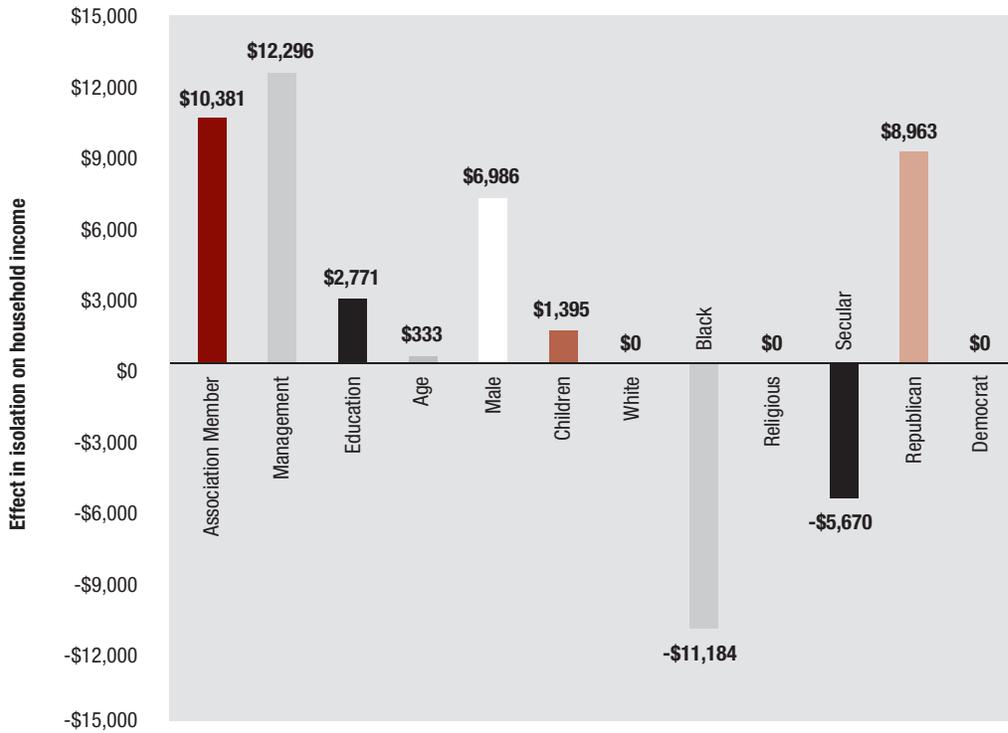


Figure 3. The association between individual personal characteristics and annual income

Source: GSS, 2004.

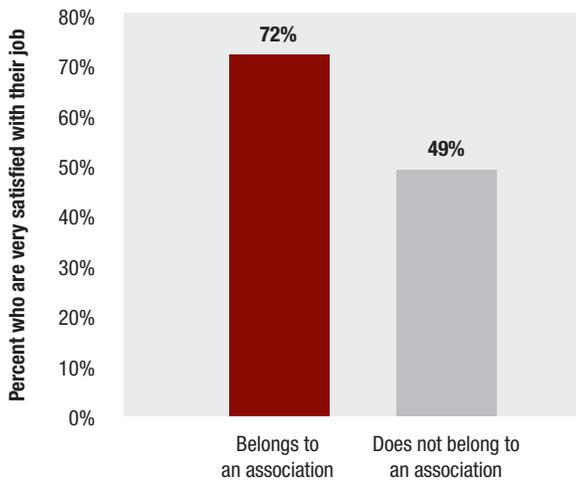


Figure 4. The job satisfaction difference between association members and non-members

Source: GSS, 2004.

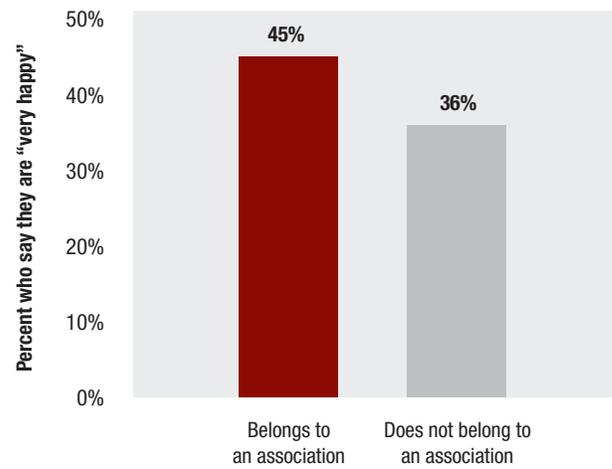


Figure 5. The happiness difference between association members and non-members

Source: Social Capital Community Benchmark Survey, 2000.

bring in an average income of \$72,100 and non-association members bring in an average income of \$47,503.

Such a large income difference between members and non-members may be a result of another factor aside from association membership. For example, association members tend to have different jobs than non-members, and the jobs they hold provide a higher salary. Breaking the GSS data down by job category, the GSS data reveal that people in “managerial and professional” positions earn, on average, 57 percent more money than people who are not managers or professionals. Managers and professionals are also five times as likely to belong to an association (see Table 2). Thus, job category and position may explain the wage gap in Figure 2. Other characteristics that may differentiate members and non-members are education level and family or social circumstances. The question to answer then is, *when we correct for these differences, does association membership still correlate with higher income?* A common statistical technique called multiple regression provides the opportunity to examine the connection between membership and income in isolation from the effects of job category, education and demographics.

Imagine two people who are identical with respect to job category, education level, age, gender, family circumstances, race, religious attendance and political view. Their only difference is that one is an association member and the other is not. This difference by itself still predicts a major disparity in annual earnings: more than \$10,000 per year. In other words, the story that association membership and higher incomes are related continues to hold true, even when we hold everything else constant (see Figure 3).

Controlling for all other factors previously mentioned, the other personal characteristics individually associated with annual income are mostly unsurprising. According to Figure 3, being in a managerial or professional job category returns more than \$12,000 over the average wage. A year of extra education has a return of nearly \$3,000. People earn more as they age, men earn more than women, people with kids earn more than those without, and blacks earn less than whites. In these data, people who rarely or never attend a house of worship earn almost \$6,000 less than those who attend occasionally or regularly. Similarly, self-identified Republicans earn almost \$9,000 more, on average, than Democrats and independents.

There are other factors to be measured aside from income, most notable of which is job satisfaction, a major animating force for American workers. The data reveals that, in general, American workers are quite satisfied with their jobs. In 2004, nearly 89 percent of adults who worked 10 hours per week or more said they were either “very satisfied” or “somewhat satisfied” with their jobs, and only 11 percent were “not satisfied.” Again, association membership strongly correlated with job satisfaction. While 72 percent of association members were “very satisfied” with their jobs, only 49 percent of non-members provided this response – a 23 percentage point difference (see Figure 4). Even after correcting for job category, education, gender, race, family circumstances, age, religion and politics, a 19 percentage point gap between members and non-members remains.

For most Americans, job satisfaction is nearly equivalent to life satisfaction. The GSS data show that, among those who say they are very happy in their lives, 95 percent are also satisfied with their jobs and only 5 percent say they are not satisfied with their work. Imagine two workers who are identical in every way – same income, education, age, sex, family situation, religion and political affiliation – but the first is satisfied with his or her job and the second is not. The first person is 28 percent more likely to say he or she is very happy in life.

It is reasonable to then ask the question: *Are association members happier people than non-members?* This comparison is possible using the Social Capital Community Benchmark Survey from 2000, a national survey of nearly 30,000 households that asked about varying types of civic involvement – including association membership – as well as subjective life satisfaction.² In Figure 5, the data show a 9 percentage point difference between the groups: While 45 percent of association members said they were “very happy,” only 36 percent of non-members gave this response.

All in all, it is clear that, on average, association members earn more, are more satisfied with their jobs and are even happier than non-members. ●

THE REAL BENEFITS OF MEMBERSHIP AND WHY THEY MATTER

A strong statistical relationship has been established between association membership and advantageous employment circumstances in this study, but what has *not* yet been established is the causality between the two. The data presented here does not prove that joining an association pushes up the average employee’s income by \$10,000, or increases a person’s likelihood of being “very satisfied” with his or her job by 19 percentage points. In fact, such a story is not even especially plausible, except perhaps in cases where association membership is required for employment certification, as is true in some medical and technical professions.

The data here tells a much more compelling *reverse causation* story: People with higher incomes who are more satisfied with their jobs and lives are more likely than others to join associations. In other words, associations don’t make a person successful. Being successful leads a person to join an association. This is the most reasonable and believable interpretation of the findings from the last section. This explanation complies with decades of research showing that highly motivated and talented individuals tend to self-select into environments ripe with opportunities that help them advance. For example, voluntary educational programs nearly always draw in people with strong, successful backgrounds and an established desire to learn and improve.

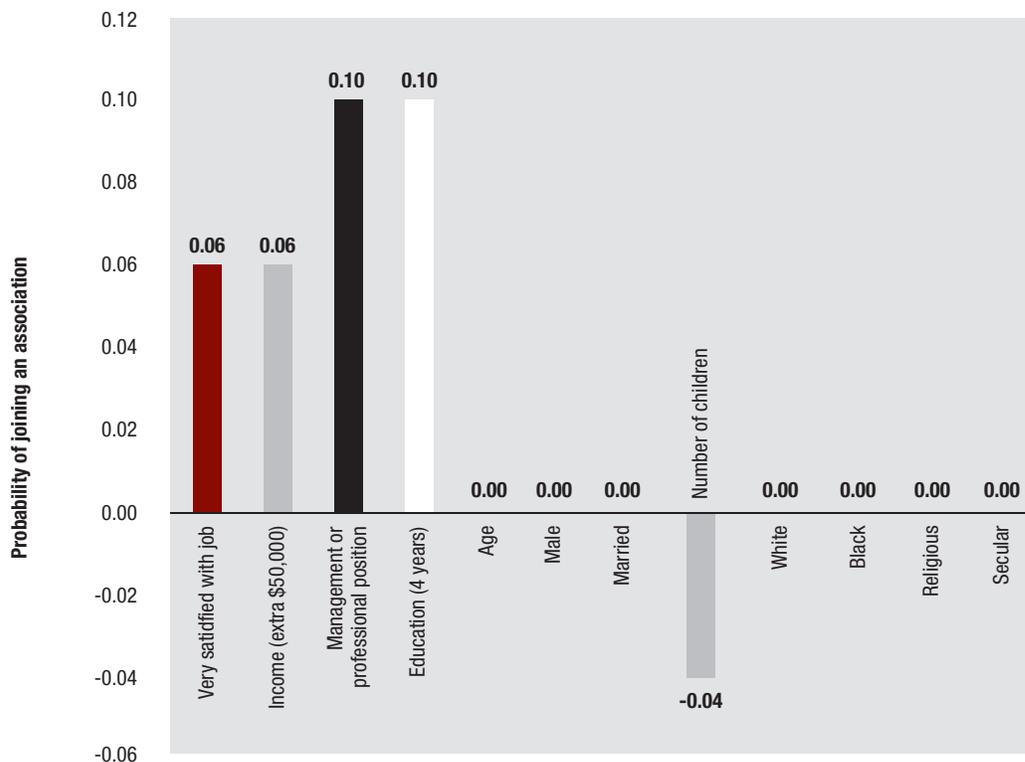


Figure 6. The association between individual personal characteristics and the probability of joining an association

Source: GSS, 2004.

“Being successful leads a person to join an association.”

Modeling association participation as a function of income, job satisfaction and other personal characteristics, we can see who is most likely to join an association and their attributes. If two people are the same demographically and have the same level of job satisfaction – but one earns \$50,000 more per year than the other – the higher earner will be 6.2 percentage points more likely to join an association than the lower earner. If they have the same income but one is “very satisfied” while the other is not, the satisfied worker will be 5.9 points more likely to belong to an association (see Figure 6.)

The personal attributes of a worker that have the most impact on whether or not that person will join an association are also typical hallmarks of high-value employees: job category and education. All else constant, people in managerial and professional positions are 10 percent more likely to join an association. An extra four years of education increases this likelihood an additional 10 percent.

The question can then be raised: *Why do happier, more successful employees gravitate toward associations?* The data reveal that people with these characteristics are the most engaged in their professions, and associations allow them to express this level of engagement. In today’s economy, most skilled professions exist in a regional or national community that transcends the boundaries of an individual workplace. Imagine, for example, a gastroenterology nurse who is deeply engaged in his or her profession. This person will probably participate in the Society of Gastroenterology Nurses & Associates (SGNA), which offers important resources, such as educational opportunities, to provide him or her with the ability to continue to advance in the profession and stay up-to-date on the trends of the industry. Furthermore, SGNA will provide a meeting place for other high-value, motivated gastroenterology nurses to gather and share ideas and best practices.

Associations therefore provide a critical venue for winners in a profession or industry to identify themselves, to find each other, and to form mutually beneficial communities. In a very real way, associations are where the winners meet.

Associations benefit employers

Associations and the benefits they provide are not only of value to employees; they matter to employers as well. For example, researchers often ask corporate, non-profit and government leaders what they find as the biggest problem facing their organizations. Frequently, the answer is *employee attrition*. The data reveal that this is not an exaggerated concern. In 2002, the GSS asked respondents whether they had plans to quit their jobs in the coming year. Nineteen percent of working adults responded affirmatively to this question. However, younger and higher-education worker groups were much likelier to give this response. For example, 26 percent of college-educated workers said they planned to quit, as did 34 percent of workers in the “Generation Y” cohort (born in 1976 or later). Noting the workforce research

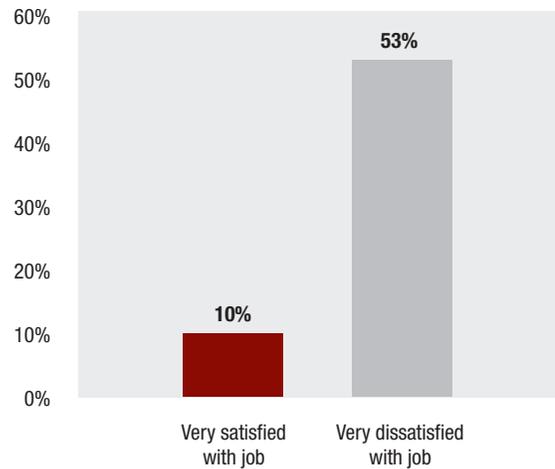


Figure 7. The percentages of people with plans to quit their jobs within one year

Source: GSS, 2002.

that uses 20 percent annual attrition as a common “chaos point” (in which the ratio of veterans to new hires is so low that productivity plummets), these findings should severely alarm employers.³

Associations can help to alleviate the attrition problem, especially for high-value employees that employers most need to retain. As the findings reveal, the most satisfied, high-value workers congregate in associations that have a healthy environment. Virtually everyone has found that positive surroundings raise mood, just as negative surroundings lower it. Exposing high-value employees to the positive winners atmosphere created by associations will logically encourage higher morale. Further, higher morale lowers attrition, as is clearly revealed in the 2002 GSS data (see Figure 7). In fact, people who are “very dissatisfied” with their jobs are more than five times as likely to plan on quitting as are those who are “very satisfied.” The conclusion for employers is that association involvement is in the best interest of both employees and employers. ●

USING THE INFORMATION ON MEMBERSHIP BENEFITS

To understand the practical implications of the facts in this report and how these facts translate into more significant benefits for employees and employers, associations should communicate the following:

- Associations are the right vehicles for professionals who want to be in communities of success.
- Associations are good for employers who want more effective, long-term employees.

More importantly, however, associations must provide the right environment for members so that winners continue to find them attractive. High-value employees who find a satisfying, enriching association environment will be likely to join, but without the right environment, these employees will not spend their time participating in an association.

The key to understanding what winners seek is to examine the circumstances employees face in the job market. Table 3 lists the top 20 industries with respect to expected job growth from 2004 - 2014. The ascendant industries are in two parts of the economy: high-wage “idea” industries (for example, education, design, consulting, information technology, health care), and lower-wage services (for example, retail sales and food service). The former category is where we will find many of the most successful people in terms of today’s economy. The questions are: *What benefits do these successful people seek, and how can associations provide these benefits in order to remain the place where the winners meet?*

Highly-motivated employees entering the workforce – especially those in places where the economy is expanding rapidly – seek to attain particular characteristics in order to grow and develop as professionals. Many scholars describe these characteristics in terms of “entrepreneurial orientation”: the individuality, creativity, innovativeness and ability to tolerate ambiguity that, among other things, makes some individuals successful in most areas of their professional lives.⁵ Associations can seek to aid members in developing this orientation. A previous report from The William E. Smith Institute for Association Research outlined a number of important services that associations should provide in the future to attract highly motivated, younger workers⁶, but these characteristics also apply to all winners seeking resources in their association:

Table 3. Projected top job growth in the United States by industry, 2004-2014

Industry	Job Growth (millions)
Employment services	1.58
Local government schools, colleges, and other educational services	0.78
Local government, excluding education and hospitals	0.76
Offices of physicians	0.76
Full-service restaurants	0.70
General medical and surgical hospitals, private	0.65
Limited-service eating places	0.59
Home healthcare services	0.54
Colleges, universities, and professional schools, private	0.47
Management, scientific, and technical consulting services	0.47
Computer systems design and related services	0.45
State government schools, colleges, and other educational services	0.44
Community care facilities for the elderly	0.32
Child daycare services	0.30
Accounting, tax preparation, bookkeeping, and payroll services	0.28
Hotel (except casino), motels, and all other traveler accommodation	0.24
Office of dentists	0.24
Elementary and secondary schools, private	0.22
Religious organizations	0.20
Janitorial and other building services, except landscaping and pest control	0.19

Source: U.S. Bureau of Labor Statistics ⁴

- *Career advantages.* High-value members need explicit career-enhancing benefits from associations. For example, associations might consider how they can act as conduits between senior executives and ambitious younger members.
- *Continuing education.* High-value professionals need continuing education and other human-capital-building services to stay at the cutting-edge of their jobs. Associations should be well-positioned to predict what their members need to learn and to offer appropriate educational programs.

- *Community.* Members of certain industries or professions seek the communities that associations can provide. Particularly in jobs that require frequent moves at the beginning of an employee's career, a tangible industry or professional community may be socially valuable to upwardly-mobile members.
- *Opportunities to serve.* Charitable non-profits increasingly find that donors want to know how they are helping others with their gifts. Motivated members of associations may desire service opportunities, both to the associations and to related charities.
- *Accountability.* Entrepreneurial members are attuned to accountability and measurable results in their lives and careers. Therefore, they will also expect evidence that associations are accountable to members and the industries or professions they represent.

Not all associations will provide the same services. The needs of high-value professionals vary by industry and the characteristics of the members. In order to create a list of the services the winners will continue to seek, there is one key principle to remember: Members seek actual benefits they can utilize to support their careers and personal lives – not services or products offered just for the sake of providing “benefits.” These products or services may be the best way to deliver the benefits members seek, but associations must always be willing to question which products or services are providing the right benefits for members, in the most efficient and effective way. In order to consistently provide the right benefits for members, associations should adopt a process of regularly assessing the benefits they offer, through surveys or other methods, to assure those benefits meet members' needs and continue to attract high-value employees. ●

CONCLUSION

The evidence revealed in this study supports the fact that the benefits associations provide factor into an association's membership makeup, and that career success and association membership are associated. On average, association members earn significantly more money and are more satisfied with their jobs than non-members. This is true even after holding constant differences in job categories, disparities in education, and all other relevant personal characteristics. However, the benefits of association membership are not as straightforward as we often hear: Membership by itself does not stimulate higher earnings and job satisfaction. On the contrary, the most plausible explanation based on the data is *reverse* causation: Prosperity, success and happiness at work encourage association membership, because associations are where the winners meet in many professions.

Although further research could certainly shed additional light on members of associations in specific industry or professional areas, the findings of this report can be applied to all associations to be used in their recruitment or membership retention communications in order to leverage the fact that they are the place “where the winners meet.” However, in order to continue to be able to attract these communities of high-value members, associations must provide an attractive environment and functional benefits that members seek to be effective in their profession. Associations that understand, communicate, and deliver the right benefits for members will see growth and development of their members professionally, as well as growth of their industries, and in turn, success for their associations. ●

TECHNICAL APPENDIX

The main data set used in this report is the General Social Survey (GSS). The GSS is a nationwide survey that is administered through the National Opinion Research Center (NORC) nearly every year since 1972. It asks a sample of about 2,000 respondents different subsets of approximately 4,000 questions on a wide variety of topics. The GSS collects a large amount of sociodemographic information on each respondent. Each year, it features batteries of questions on special topics, which have occasionally included membership in professional and trade associations, most notably in 2004.

One notable feature of the data in Table A is the fact that association involvement is less than half what we would expect in the population, given the data summarized in Figure 1. This is almost entirely due to the restrictive language of the survey question. Unless those excluded systematically had lower incomes or job satisfaction – which seems unlikely – this does not bias the results in this report.

Table A. Summary statistics for the 2004 General Social Survey data

	Mean value (standard deviation)
Belongs to an association	15.1%
Household income	\$50,531 (33,941)
Very satisfied with job	50%
Very happy in life	31%
Management or professional position	35%
Education (years)	13.7 (2.9)
Age	46 (16.8)
Male	46%
Married	53%
Children	1.82 (1.62)
White	79%
Black	13%
Religious	33%
Secular	24%
Republican	30%
Democrat	35%

N=1,337

The analysis here uses two basic empirical modeling procedures. The first regresses money income on association membership and demographics; that is,

$$1) \quad y = \alpha + \beta A + \gamma X + \varepsilon,$$

where y is income, A is a dummy variable for association involvement, and X is a vector of demographics. Equation (1) is estimated using ordinary least squares; the results are contained in Table C. The other models involve estimating probabilities such as the probability that one who earns a particular amount of money or is very satisfied with his or her job belongs to an association; that is,

$$2) \quad A = f(\alpha + \beta y + \delta S + \gamma X + \varepsilon),$$

where S is a dummy for job satisfaction and the other variables are as described above. The nonlinear probability function f is fit using a probit model, and the marginal effects are evaluated at the mean values of the regressors. The results for this model are contained in Table B.

Table B. Variables that affect household income, 2004

Independent variable	Coefficient (standard error)
Constant	-4,521 (7,883)
Belongs to an association	10,381*** (3,026)
Managerial or professional job	12,296*** (2,582)
Education (years)	2,771*** (461)
Age	333*** (98)
Male	6,986*** (2,150)
Children	1,395* (821)
White ⁷	-2,616 (3,982)
Black ⁷	-11,184** (4,745)
Religious ⁸	-1,983 (2,587)
Secular ⁸	-5,670** (2,720)
Republican ⁹	8,963*** (2,723)
Democrat ⁹	501 (2,625)

Notes: N=1,467.

Significance: *** Coefficient is significant at the .01 level or higher. ** Coefficient is significant at the .05 level or higher. * Coefficient is significant at the .10 level or higher.

Data: GSS, 2004.

Table C. Variables that affect the probability of belonging to an association, 2004

Independent variable	Coefficient (standard error) [marginal value]
Constant	-6.61*** (1.26) [-0.61]
Very satisfied with job	0.7** (0.31) [0.06]
Extra \$50,000 in annual income	0.71*** (0.28) [0.07]
Managerial or professional job	0.93*** (0.34) [0.09]
Education (years)	0.86*** (0.26) [0.08]
Age	0.01 (0.02) [0]
Male	0.18 (0.28) [0.02]
Married	-0.27 (0.31) [-0.03]
Children	-0.39*** (0.15) [-0.04]
White ⁷	0.9 (0.56) [0.08]
Black ⁷	0.75 (0.75) [0.07]
Religious ⁸	0.24 (0.31) [0.02]
Secular ⁸	-0.4 (0.42) [-0.04]
Republican ⁹	-0.39 (0.37) [-0.04]
Democrat ⁹	0.26 (0.35) [0.02]

Notes: N=238. The relatively small sample size is due to the fact that in the GSS, only a small group was asked both the association membership and job satisfaction questions.

Significance: *** Coefficient is significant at the .01 level or higher. ** Coefficient is significant at the .05 level or higher. * Coefficient is significant at the .10 level or higher.

Data: GSS, 2004.

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