



# **Generations** and the **Future** of **Association Participation**

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THE WILLIAM E. SMITH  
INSTITUTE FOR  
ASSOCIATION RESEARCH

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# Generations and the Future of Association Participation

*Report to The William E. Smith Institute for Association Research*

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# EXECUTIVE SUMMARY

Much has been written over the past 20 years about the low participation level of younger generations in civic and voluntary organizations. There are two reasons usually cited for this phenomenon: a low birth rate starting in the mid-1960s (as compared to the preceding decades) and a supposed tendency of adults born in the 1960s and later not to participate civically. Many people in the trade and professional association community have assumed that their associations would suffer in the same way as civic groups, because younger workers will be less abundant and less likely to join these associations. This assumption has never been exposed to any real evidence, however.

The purpose of this research is to question whether Generation X and Y workers, adults who have been born since 1965, truly present a serious danger for the future membership ranks of trade associations, professional societies, and other business volunteer-governed organizations — collectively referred throughout this study as “trade and professional associations” or simply “associations” — in America. Other non-profit organizations such as unions and charitable, fraternal, cause-based, or philanthropic organizations are not part of this study.

Using the largest and most comprehensive datasets available on civic life in the U.S., this study compares the membership rates of several different generations, predicts membership from 2005 to 2015 using population projections from the U.S. Census, and suggests approaches to enhance the attractiveness of associations for both younger and older workers.

## What the data say

It is true that the birthrate during the Baby Boom (1946 through 1964) was much higher than in later decades. However, U.S. Census data tell us that these birthrate differences have not translated in the subsequent decades into dramatically different-sized pools of adult workers. In fact, if the Baby Boom and Generation X (births from 1965-1975) were the same length, the net difference in 2005 in the number of workers from each group would be just one percentage point. This is the first piece of evidence that there may be less than we may have thought to the claim that Generations X and Y are an association membership disaster looming on the horizon.

Nationwide data tell us that about a quarter of the population belonged to an association in 2000, and that membership varied significantly by generation. Most notably, Baby Boomers were significantly more likely than younger workers to belong to associations.

## Association Membership, By Generation

Generation	Population percentage belonging to associations, 2000
All adults	26%
GI Elders (born 1925 or before)	11%
Silent Generation (born 1926-1945), retired	17%
Silent Generation, still working	27%
Baby Boomers (born 1946-1964)	32%
Generation X (born 1965-1975)	26%
Generation Y (born after 1975)	16%

This is not compelling evidence that Generation X and Y workers are behaviorally different than Baby Boomers in their tendency to join associations, however. A comparison between the data from 2000 and newer data from 2004 reveals that the difference between generations is largely a function of age, not generation *per se*.

“The number of association members can reasonably be expected to rise of the next 10 years from about 51 million at present to about 55 million by the year 2015.”

In fact, Generation X and Y workers show great promise to join associations as they move into their peak earning years. Correcting for race, gender, education, political views, religious beliefs, marital status, and family size, the data reveal that Generation X and Y workers are not inherently less likely than Baby Boomers to join associations. On the contrary, given rising incomes and improving job opportunities, young workers show every indication of joining associations at even higher rates than the Baby Boomers, more than making up for their slightly smaller numbers.

The bottom line is that fear over the effects of Generation X and Y on association membership is not warranted.

## The future

We can predict the future of association membership by combining U.S. Census population projections with the predicted probability that

people of each age and generation will join. The number of association members can reasonably be expected to rise over the next 10 years, from about 51 million members at present to about 55 million by the year 2015. Over the same period, the percentage of all workers belonging to associations can be expected to increase slightly, from about 28.3 percent at present to 28.9 percent.

These projections rely on strong assumptions, however. For example, we must assume that social and employment conditions do not change for younger workers over the coming decade, and that the average retirement age does not drop. If these assumptions are not valid, the future for associations becomes less certain. Notwithstanding the positive predictions about membership, therefore, it is wise to develop strategies to combat unexpected membership declines among younger and older workers.

The question to ask for younger workers is this: What kinds of returns do younger people seek and demand in return for membership? There are a number of possibilities, many of which are already available from some associations. They include tangible member services, high levels of accountability to members, identifiable career advantages from membership, a sense of professional community, and opportunities to serve within associations. What we need to know is the right scale and combination of services to meet the desires of younger members.

Among older workers, the key dimensions are the retirement age and the relationship between retirement and association membership. Strategies to maintain membership include enhancing work and career satisfaction among older workers, finding semi-retirement employment options, and keeping retired workers involved in association communities.

## Conclusion

While there are slightly fewer young workers coming into their peak professional years than there are Baby Boomers, Generation X and Y professionals show a higher willingness than previous generations to join associations. There is no cause for alarm as Baby Boomers move toward retirement age. In fact, under plausible circumstances — and especially if associations are proactive in appealing to young workers and keeping older workers — the future looks bright for the association community. If current trends persist, we can expect more workers, and a higher percentage of workers, to join associations over the coming decade. ●



## INTRODUCTION

It seems natural to worry about the future of trade associations, professional societies and other business volunteer-governed organizations — collectively referred throughout this study as “trade and professional associations” or simply “associations” — in America. Over the past 10 years, we have been bombarded with messages about the supposed tendency of younger generations to neglect civic participation, to forgo voluntary activities of all types, and to remain uninvolved in the kinds of associations that are supposed to be characteristic of American life.

Generation X workers (people born between 1965 and 1975), we often hear, simply aren’t “joiners.” Some cultural force, such as a radically- individualistic worldview, has inhibited their tendency to affiliate with others for common interests. Further, Generation X was born during the “Baby Bust.” Women had fewer children starting in the mid-1960s, meaning that, even if Generation X workers are just as likely to join associations as their parents and grandparents, there are far fewer of them out there to join in the first place. The casual hypothesis that this has produced is that, as the Baby Boomers (people born between 1946 and 1964) begin to retire, participation levels in associations will begin to fall, unless associations can — if possible — find new ways to engage younger workers.

Where did our assumptions about younger workers come from? Among other sources, a national bestseller in 2000, Robert D. Putnam’s *Bowling Alone: The Collapse and Revival of American Community*, had as its central premise that Americans were less and less apt to join voluntary organizations. Putnam noted, for example, that membership in chapter-based civic associations had been in decline since about 1960, and that the number of all nonprofit organizations (which included unions and charitable, fraternal, cause-based, and philanthropic organizations, in addition to trade and professional associations) had been falling, relative to the American population, since 1990. The forces behind these trends, as Putnam saw them, were increasing cynicism about the motives of people in power, higher levels of female workforce participation (which kept women at work and out of their neighborhoods), population rootlessness among young people, family breakdown, and technologies that made it less and less necessary to interact with others face-to-face.

Putnam never asserted that trade and professional associations *specifically* were in trouble, however. The assumption — made by others rather than Putnam himself — was that these kinds of associations were just another part of civic life, which was generally in decline in America.

But there is reason to believe that trade and professional associations are a “special case” of civil society, and potentially immune from general declines in civic participation. For example, while higher female workforce participation in America might lower the tendency of families to be involved in their neighborhoods, it might mean more people joining trade and professional associations instead. Rootlessness because of job-changing, a major facet of workforce participation by the young, might mean that younger workers are *more* likely to seek trade and professional association membership to establish community, not less so. And new technologies might make it possible for associations to reach whole new groups of people in the workforce.

This report takes a close look at the behavior of younger workers. Instead of relying on popular wisdom and extrapolations from work on related subjects, this research looks at what the data and statistical analysis — the technical details of which are contained in the Appendix to this report — *really* tell us about generational differences in the membership of trade and professional associations, and what we can expect in the future. ●

**Generations: 1900–2000+**

1900		1910		1920		1925		1930		1940		1945		1950		1960		1964		1970		1975		1980		1990		2000+	
<b>GI Elders</b>					<b>Silent Generation</b>					<b>Baby Boomers</b>					<b>Generation X</b>					<b>Generation Y</b>									
born 1925 or earlier					born 1926–1945					born 1946–1964					born 1965–1975					born 1975 or later									
<b>1908</b>	Ford introduces the Model T				<b>1927</b>	Charles Lindbergh makes first trans-Atlantic flight				<b>1950</b>	Korean War begins				<b>1968</b>	Martin Luther King Jr. is assassinated				<b>1980</b>	U.S. boycotts Summer Olympics in Moscow to protest 1979 Soviet invasion of Afghanistan								
<b>1912</b>	RMS Titanic sinks				<b>1929</b>	Great Depression begins				<b>1958</b>	NASA formed				<b>1969</b>	Neil Armstrong walks on the moon				<b>1986</b>	Space Shuttle Challenger accident								
<b>1917</b>	US enters World War I				<b>1939</b>	Germany invades Poland; World War II begins				<b>1961</b>	Vietnam War begins				<b>1974</b>	Richard Nixon resigns Presidency over Watergate				<b>1991</b>	World-Wide Web (WWW) released by CERN								
<b>1920</b>	First radio broadcast in Pittsburgh, PA				<b>1945</b>	Atomic bomb dropped on Hiroshima and Nagasaki				<b>1963</b>	John F. Kennedy assassinated				<b>2001</b>	September 11, 2001 terrorist attacks on the World Trade Center and The Pentagon													
<b>Famous Americans</b>					<b>Famous Americans</b>					<b>Famous Americans</b>					<b>Famous Americans</b>														
1901	Walt Disney				1929	Martin Luther King Jr.				1946	William Clinton				1967	Julia Roberts				1976	Tiger Woods								
1913	Rosa Parks				1930	Sandra Day O'Connor				1954	Oprah Winfrey				1971	Lance Armstrong				1981	Jenna and Barbara Bush								
1917	John Kennedy				1937	Jack Nicholson				1961	Barack Obama				1972	Shaquille O'Neal				1984	Sasha Cohen								
1921	John Glenn				1942	Barbra Streisand									1973	Google Founders Larry Page and Sergey Brin													



# GENERATIONS OF WORKERS

## Defining the generations

To understand the potential differences between generations of workers, we have to start by defining these generations. Demographers generally define generations alive today as follows:

- *GI Elders* (born 1925 or earlier). This generation has received a lot of attention from the media over the past decade, and has been considered particularly civically active.<sup>1</sup> In associations, however, GI Elders are not especially engaged because virtually all are now retired from professions.
- *Silent Generation* (born 1926-1945). This generation is so named because of the belief that their civic participation was lower than that of the GI Elders. By 2005, approximately 75 percent of the Silent generation was retired. For our purposes, therefore, this is really two groups: *Silent retired*, and *Silent working*.
- *Baby Boomers* (born 1946-1964). The years after World War II until the mid-1960s were a period of unusually high fertility in America. The result was a bulge in the youth population starting in the 1960s. Much has been written about Baby Boomers and their civic tendencies.
- *Generation X* (born 1965-1975). Also known as the “Baby Bust,” Generation X is characterized by a lower youth population than in the previous two decades. Workers from this generation are 30 to 40 years old at present, and the focus of concern is their tendency to join associations, as described in the Introduction.
- *Generation Y* and later generations (1975 or later). These are the youngest workers we encounter, about which relatively little is known yet.

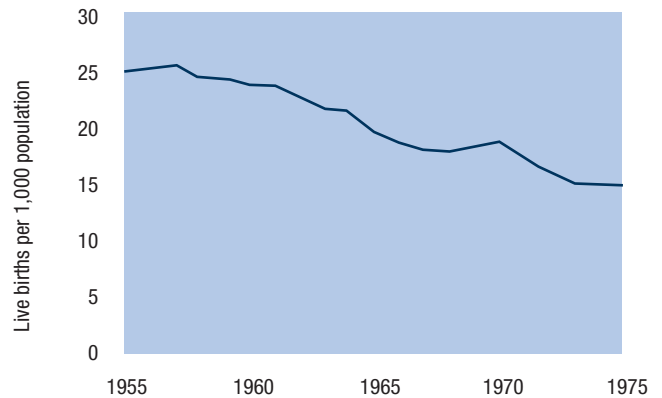
Generations may have particular characteristics, either structural (e.g., from a high or low birthrate) or behavioral. The easiest issue to understand is the former: Certain generations such as the Baby Boomers have more people in them than others, and this affects organizations that depend to some extent on the number of members.

## The size of generations

The data on fertility differences between the Baby Boom and Generation X are indeed impressive. Figure 1 shows the decline in live births per 1,000 population over two decades from 1955-75. In 1955, 25 babies were born per 1,000 people; by 1975, the number of live births dropped to 15.

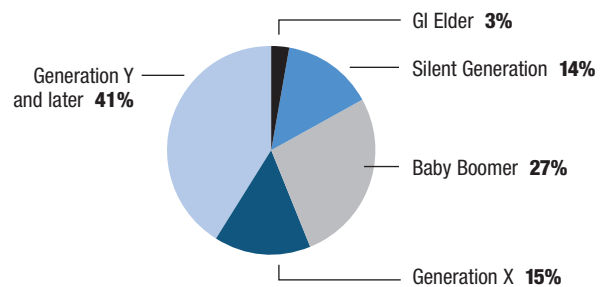
Still, it is not necessarily the case that the high Baby Boom birthrate should translate into huge differences between groups of workers later

Figure 1. Live births per 1,000 population in the U.S., 1955-1975

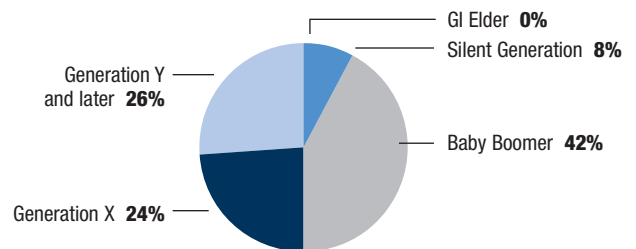


Source: U.S. Bureau of the Census

Figure 2. Generations in the current population



### Population proportions



### Working-age adult proportions

Source: U.S. Bureau of the Census

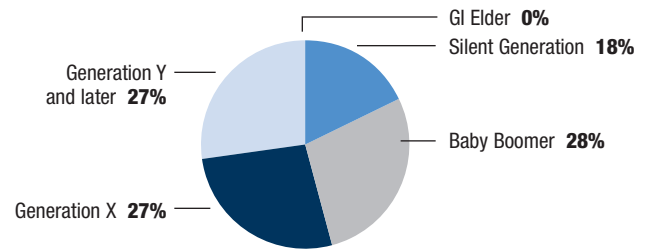
on. Several factors might mitigate the adult population differences between Baby Boomers and Generation Xers, including immigration into younger cohorts and early deaths among the oldest Baby Boomers. We would probably expect to find that the gap between the generations is smaller when the members are adults than when they were born.

To investigate this, we begin by looking at raw total population proportions, by generation, in 2005. Figure 2 shows us that Baby Boomers are a far greater slice of the population than Generation Xers, and the gap widens even further when we only look at the proportions of the working-age population.

The obvious problem with Figure 2 is that it does not correct for the fact that the Baby Boom (1946-1964) was nearly twice as long as Generation X (1965-1975). How much of the differences between these generations in Figure 1 is attributable to this difference in years? To make a corrected calculation involves dividing the number of people in each cohort by the number of years in each generation, and then recalculating the resulting proportions. Figure 3 shows the result.

If the Baby Boom and Generation X were the same length, the U.S. Census data tell us that, by 2005, the size of the generations would *not* be dramatically different — a net difference of just one percentage point. To be sure, this still represents approximately 1.8 million working Americans, and nearly half a million association members, so this difference is worth taking seriously. Still, it is far smaller than we are typically led to believe. This is the first piece of evidence that there may be less to the claim than we may have thought that Generation X is an association membership disaster looming on the horizon.

**Figure 3. Working age population proportions, correcting for generation length**



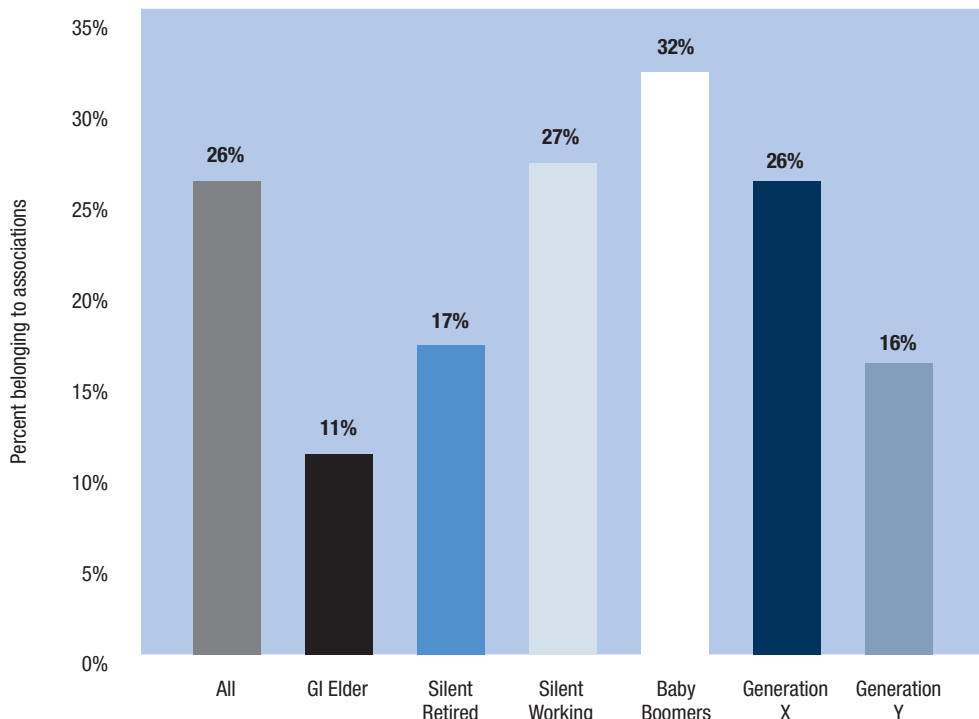
Source: U.S. Bureau of the Census

But we still have not addressed the claims about behavior — that Generation X tends not to join associations because of something unique to this generation — which requires a more careful look at the actual likelihood of joining.

### The behavior of generations

One major and important data source for studying association membership is the Social Capital and Community Benchmark Survey (SCCBS). The SCCBS was undertaken from July 2000 to February 2001 by researchers at various American universities in collaboration with the Roper Center for Public Opinion Research and the Saguaro Seminar at Harvard University’s Kennedy School of Government. The intent of the survey was to test hypotheses about civil society. The SCCBS contained three types of questions. First, attitudes of individ-

**Figure 4. Trade and professional association membership levels, 2000**



Source: 2000 Social Capital Community Benchmark Survey

uals about their communities were probed. Second, respondents were asked about their “civic behavior,” such as their participation in voluntary community activities—including, specifically, whether they belonged to any “trade or professional association.” Finally, the survey collected a full battery of sociodemographic measures for each respondent. The data consist of nearly 30,000 observations drawn from 41 communities across 29 states, as well as a nationwide sample.

One typical problem with survey data that ask about association membership is that it is difficult to control for incorrect responses. For example, it is clear to those administering a survey what belonging to a “trade or professional association” means, but some respondents may answer incorrectly, either because they forget their memberships at the time they answer the survey, or because they include inappropriate memberships (e.g. labor unions) in their response. This confusion is unlikely for the SCCBS, however, because most types of non-trade or non-professional association memberships (including unions) are probed separately.

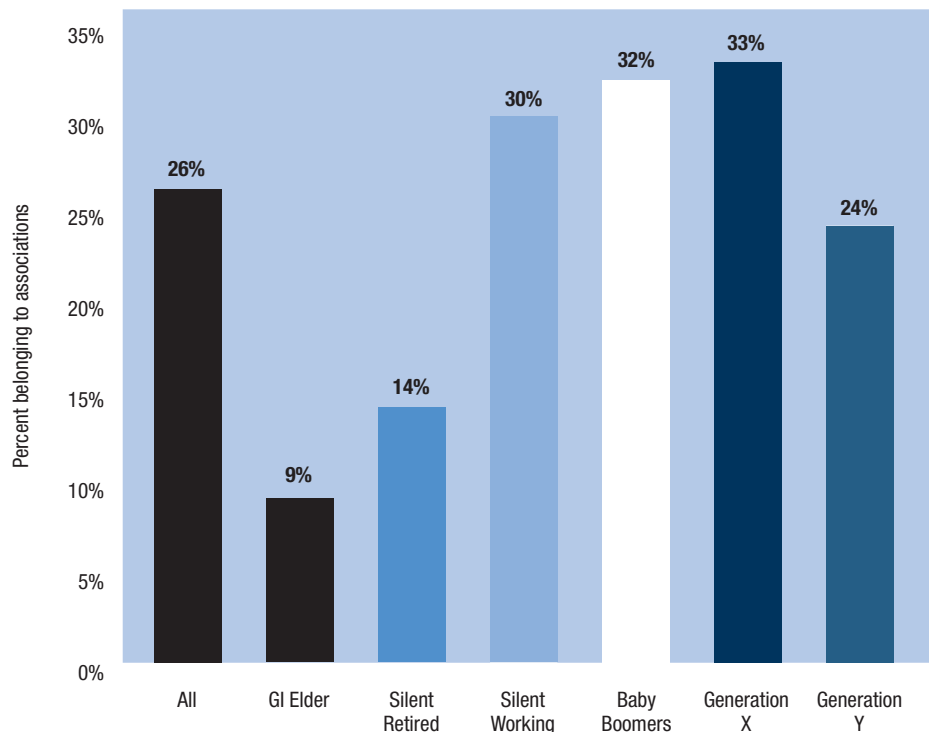
Figure 4 summarizes the percentages of SCCBS respondents that belonged to trade and professional associations in 2000, organized by generation. Across the whole population, 26 percent reported some association membership, but the variation among generations was considerable. Not surprisingly, the two retired cohorts (GI Elders and Silent retired) had low rates of participation. The highest level—32 percent—was among Baby Boomers, with Silent Generation working people behind them at 27 percent. Generations X and Y had significantly lower membership rates, which might seem consistent with the hypothesis that younger workers do not tend to join associations.

Before concluding that Generation X is *inherently* less likely to join than Baby Boomers, however, we should remember that Generation X workers were much younger (25-35) in 2000 than Baby Boomers (36-54). This might explain part of the difference. Another dataset makes this explanation seem plausible.

In the fall of 2004, the Campbell Public Affairs Institute at Syracuse University’s Maxwell School undertook a national poll of about 600 American adults, randomly selected, on issues of civic participation. The survey asked respondents approximately 80 questions about their beliefs about the conduct of government, their involvement in governmental affairs, and their membership in many types of voluntary organizations. These organizations included religious groups, fraternal and special interest organizations, those dedicated to charitable activity, and those simply requiring a fee for membership. It also included the question, “Do you belong to any professional associations or societies, or trade or business associations that are somehow connected to your job or work?” In this poll (like the SCCBS), respondents cannot confuse trade or professional associations with organizations such as labor unions, which the survey asks about separately.<sup>2</sup>

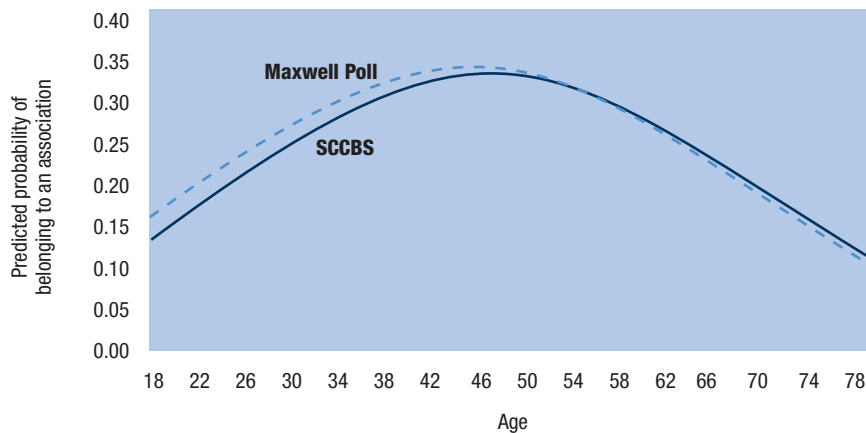
Readers can see in Figure 5 that the 2004 Maxwell Poll data are strikingly similar to the 2000 SCCBS data in some ways, such as in the population percentage belonging to an association (26 percent) and the participation rate among Baby Boomers (32 percent). Particularly notable, however, is the fact that Generation X membership appears to have surged from 2000-2004, from 26 percent to 33 percent. Indeed, Generation X is no longer a lagger, but rather a leader, in association membership.

**Figure 5. Trade and professional association membership levels, 2004**



Source: 2004 Maxwell School Poll of Civil Society

**Figure 6. Likelihood of belonging to a trade or professional association, by age**



Source: 2000 Social Capital Community Benchmark Survey

The most likely factor driving the different performance of Generation X in the two surveys is age. The oldest Generation Xers moved from 35 to 39, closer to the beginning of what labor economists describe as professionals’ peak earning years. If association membership holds significant professional benefits for workers, we would be most likely to see high rates of joining in one’s late thirties, when membership payoff begins to peak. To test this idea, we need to isolate age from generation.

### The effect of age

Age and generation are not the same thing, of course. All generations are born and ultimately disappear, but age elicits behaviors across every generation. Yet people frequently confuse the effects of generation and age. For example, if we look at types of civic participation, we might expect to find that the youngest and oldest groups in society participate less than those in their prime adult years.

Figure 6 charts the independent effect of age on the likelihood of joining a trade or professional association.<sup>3</sup> We can see that, as expected, association membership increases throughout early adulthood, peaks in one’s mid-40s, and declines thereafter. This result reinforces the comparison between the 2000 and 2004 samples, and suggests that the differences between Generation X and Baby Boom in the likelihood of joining an association are age-related, and hence self-correcting as Generation Xers (and, perhaps, Generation Yers and beyond) move into middle age.

### Other factors affecting association membership

Of course, there are many other possible characteristics besides age and generation that might also affect the likelihood of belonging to an association. Table 1 presents the result of a statistical procedure designed to separate generation and age from characteristics such as income, education, gender, family structure, race, religion, and political views. This table gives the individual impact of each characteristic on the likelihood of his or her belonging to an association. For example, if two people were identical in every way (same age, same income, etc.) except that one were a man and the other a woman, the

**Table 1. Personal characteristics affecting the probability of belonging to a trade or professional association.**

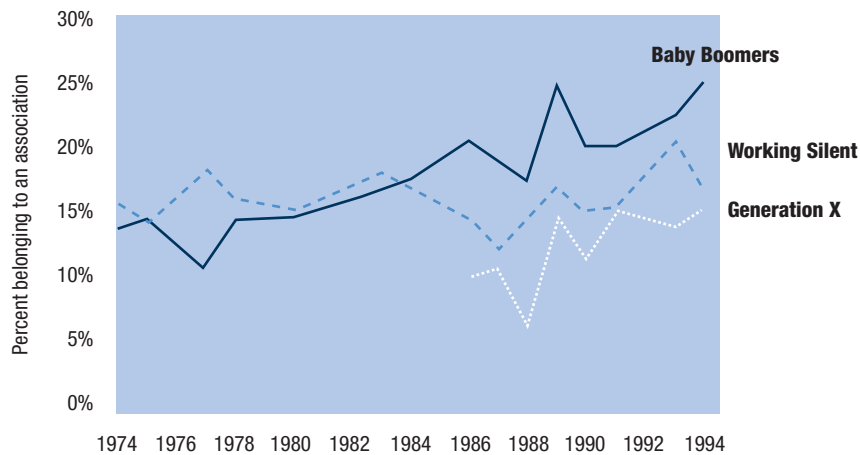
Characteristic	Effect on probability of belonging to an association (number of percentage points)
<b>Generations (compared to Baby Boomers) and age</b>	
GI Elder	0
Silent Generation	-4
Generation X	0
Generation Y and later	0
Extra ten years of age (e.g., difference between age 30 and age 40)	9
Retired	-4
<b>Other demographics</b>	
White (compared to non-black racial minorities)	6
Man (compared to woman)	5
Extra four years of education (e.g., college degree versus no college degree)	4
Politically liberal (compared to politically moderate)	4
Extra \$10,000 in household income	0
Black (compared to non-black racial minorities)	0
Married	0
Politically conservative (compared to politically moderate)	0
Religious (compared to people who attend their house of worship occasionally)	0
Extra person in family (e.g., an additional child)	-1
Nonreligious (compared to people who attend their house of worship occasionally)	-5

Notes: These effects are calculated as the statistically-significant (.10-level or above) marginal logit effects, evaluated at the population mean values. See Appendix for details.

man would be five percentage points more likely to belong to an association than the woman.

Table 1 shows that, when generation and age are considered simultaneously, age has greater importance. In fact, if it were possible to have workers of the same age from each Generation (which is impossible of course, but the data simulates this scenario), the only generation to differ from Baby Boomers would be the Silent Generation, who would be slightly less likely to belong. Age, on the other hand, has a

Figure 7. Trends in association membership as generations age



Source: General Social Survey data, various years

large effect: An extra ten years of age, by itself, increases the probability of belonging by nine points for the average worker (although extra years for older workers push the probability down, not up). Retirement is also important, by itself (separate from the effects of age) pushing down the probability by four points.

Other important effects affecting membership are education, gender, income, race, political views and religion. The portrait of the most likely association member is a 46-year-old white male with a college degree or higher, who has relatively high income, is politically liberal, but is not completely nonreligious. The education effect is especially strong: The difference between a high-school diploma and a college degree, with respect to the probability of belonging to an association, is roughly 16 points. Readers may find this unsurprising, because it suggests that associations add the most value to careers among the highly-educated. This is an interesting contrast to the traditional finding that labor unions can add particular value to careers among those with relatively low education (especially in manufacturing jobs).<sup>4</sup>

### The behavior of generations as they age

We know so far that both age and generation have some effects on association membership, but that age is the more important of the two. It is possible, however, that the two effects are intertwined. For instance, it may be that Baby Boomers act differently as they age than do Generation Xers. To investigate this possibility requires a dataset that looks at association membership over time. The General Social Survey (GSS) provides these data. The GSS is a survey that has been administered through the National Opinion Research Center (NORC) most years since 1972. It asks a sample of about 2,000 respondents different subsets of about 4,000 questions on a wide variety of topics. On 15 occasions between 1974 and 1994, the GSS asked the simple question, “Are you a member of a professional association?”

We can compare generations by age, by looking at the percentage of each generational cohort belonging to associations, each year. The trend across the years from 1974-1994 reflects each generation’s behavior as the average age increases. Figure 7 shows these trends for the Baby Boomers, working Silent Generation, and Generation X.

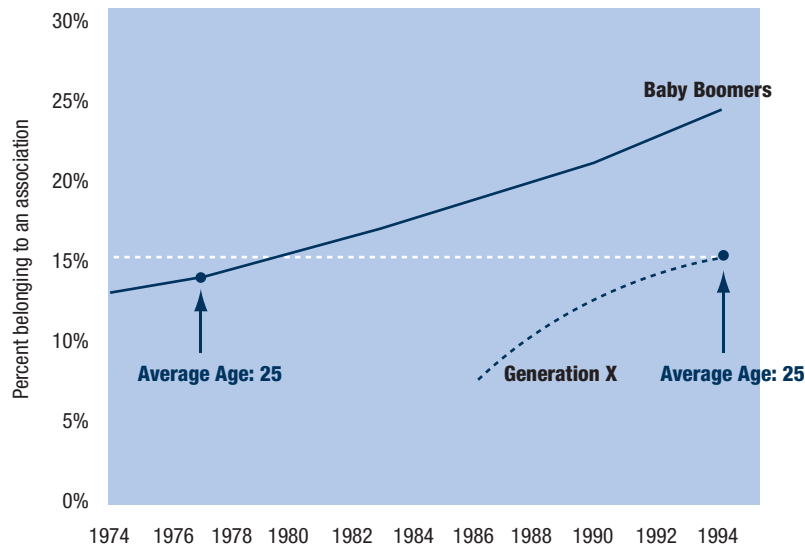
## WHERE DO ASSOCIATION MEMBERS LIVE?

How does membership differ by region of the country? More specifically, can we assume that association members tend to live in cities, especially major cities? The SCCBS provides some clues on this subject, because it looks at 48 communities nationwide.

In general, large urban areas—cities with half a million inhabitants or more—see a significantly higher level of association membership than rural areas. For example, while 31 percent of St. Paul, Minnesota’s workers were association members in 2000, only 20 percent of rural West Virginia’s workers belong. This is not a shocking finding, of course. What is interesting, however, is the fact that the urban-rural differences are much greater among older workers than they are among younger workers. Consider the two communities once again. Among Baby Boomers, the difference is eleven percentage points (37 to 26 percent). But among Generation Xers, the difference is only four percentage points (27 to 23 percent).

The declining urban-rural gap in association membership is consistent across communities in the SCCBS data, suggesting that this gap in association membership may be closing. This could be due to a decreasing necessity of living in an urban area to hold a meaningful professional job (as firms and industries spread out across the nation), to rising education levels in rural America, and to the use of new communication technologies by younger generations of workers. What does this mean for association management? Future research on this topic, with data collected specifically on urban and rural groups, could help answer that question.

**Figure 8. Association membership of Baby Boomers and Generation X, by age**



Source: General Social Survey data, various years

The latter does not enter the analysis until 1986—when the oldest Generation X members were 21 years old—because the samples were too small prior to this year.<sup>5</sup>

Three facts stand out in Figure 7. First, the Baby Boomers outperform the Silent Generation by the early 1980s, when the Silent workers were in their peak years (mid-40s), but the Baby Boomers were only in their mid-20s. Second, the Baby Boomers increased their participation across the whole period — as we would expect, because by 1994, the average Baby Boomer in the data was still only about 39 years old. Third, Generation X falls far below the Baby Boomers each year.

It is this last finding that we need to isolate, because once again, it gets to the heart of the question animating this study. Is this evidence—contrary to what we already have found—that Generation Xers do, in fact, underperform, relative to Baby Boomers, at all age levels?

On the contrary, this is actually more evidence that Generation Xers promise especially strong association membership in the future. To see this, it is convenient to take out all the trend lines except the Baby Boomers and Generation X, and smooth them out to reveal their core trends.<sup>6</sup> The result is depicted in Figure 8.

It is true that the Baby Boomers outperform Generation X in association membership throughout the whole series, but notice the difference between the generations when we hold age constant. In 1977, when the average Baby Boomer was 25 years old in the GSS data, approximately 14 percent belonged to an association. In contrast, in 1994, when the average Generation Xer was 25, 15 percent of this cohort belonged to an association. The GSS data do not continue beyond 1994, unfortunately, but the story they tell up to that point is completely consistent with that revealed by our later data.

### What do we know so far?

The analysis so far leads us to two conclusions:

1. There are fewer Generation Xers in the workforce than Baby Boomers, but the differences are not large.
2. The supposed behavioral difference between the generations suppressing Generation X association membership turns out to be a function of age, not generation. As Generation Xers move into their peak professional years, they show every indication of joining associations at even higher rates than the Baby Boomers.

In fact, there is no cause for pessimism about Generation X. But is there cause for optimism? Will Generation X's high participation levels — in spite of its slightly lower numbers — lead to a new era of prosperity for associations? To reach an answer to this question requires projecting into the future, which the next section does. As we shall see, there is reason in the association community to be quite hopeful. ●



# PREDICTING THE FUTURE

Looking into the future is tricky, when it comes to predicting behavior. Unforeseen events can easily throw off predictions based on current conditions. For the case at hand, we should be especially concerned about large changes in the labor market. To illustrate how this might be the case, note that in 1955, the future looked bright for the labor union movement: One third of non-farm workers were unionized, and the percentage was increasing. But as manufacturing jobs began to move overseas and the American economy became increasingly focused on service industries (which are not especially congenial to unionization), union membership began to decline. By 2002, only 13 percent of non-farm workers belonged to unions. Furthermore, the greatest expansion of unions in 2005 is in the public sector.<sup>7</sup> Hardly anyone would have predicted these changes in the 1950s. Of course, associations and unions offer dramatically different services to workers, and forces affecting unions may not affect associations. Nonetheless, both types of organizations are influenced by changes in workforce conditions that may or may not be anticipated in advance, and thus the example of union decline provides a useful example for all other worker-related organizations.

What we should seek to do, then, is project the future given our expectations about the population and observations about current behavioral trends. But it is sensible also to ask “what if”—to relax our assumptions and examine scenarios that might require new strategies for associations to remain prosperous.

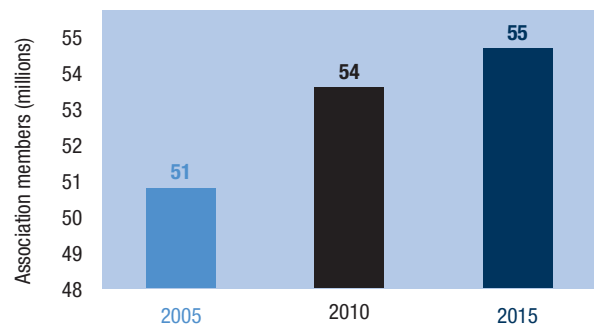
## The most likely case

The U.S. Census Bureau regularly projects population trends, and breaks them down by age. Using the propensity exhibited in 2000 and 2004 of various generations to join associations, and the effects of age on joining, we can thus predict the total number of association members, and the percentage of the American workforce belonging to associations in future years. The assumptions used in the projections here are as follows:

1. U.S. Census projections about population through 2015 are accurate.
2. The current effects of generation and age on joining associations do not change over the next 10 years.
3. The average retirement age remains approximately 65, and on average, people stop participating in associations at this point.

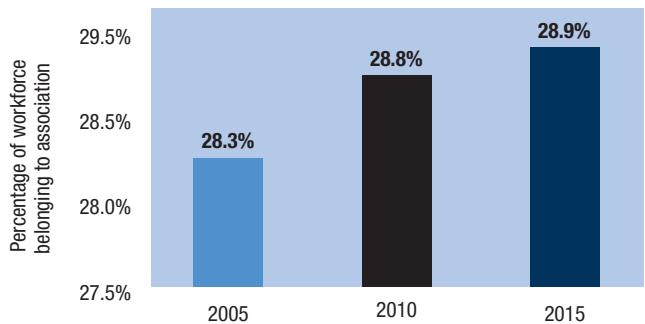
Given these assumptions, the number of association members can reasonably be expected to rise over the next 10 years, from about 51 million members at present to about 55 million by the year 2015. Figure 9 depicts this progression. This is a substantial increase in membership,

Figure 9. Projected numbers of association members, 2005-2015



Source: 2000 Social Capital Community Benchmark Survey, U.S. Census population projections

Figure 10. Association members as a percentage of the workforce, 2005-2015



Source: 2000 Social Capital Community Benchmark Survey, U.S. Census population projections

and can be explained by noting that, by 2015, all of the Silent Generation workers will be retired (as well as nearly half of Baby Boomers), and will have been replaced in a rising general population by Generation X and Generation Y workers. These workers are much more likely to join associations than the Silent Generation, and are at least as likely to do so as the Baby Boomers.

From the standpoint of the trade and professional association community as a whole, the projection in Figure 9 is good news. However, given that population growth from 2005-2015 might spur an increase in the number of individual associations, it is important to see if the *percentage* of the workforce belonging to associations can be expect-

ed to rise over this period as well. The idea here is that if more workers and a higher percentage of workers belong to associations, we can expect associations to find prosperous conditions even if these organizations proliferate at a rate equal to population increases.

Figure 10 shows that it is also the case that the percentage of workers belonging to associations can be expected to increase slightly, from about 28.3 percent at present, to 28.9 percent by 2015.<sup>8</sup>

The scenario depicted in Figures 9 and 10 is a positive one for associations, to be sure. Two caveats are in order, however. First, we must remember that these projections are based on the assumption that employment conditions, attitudes, and behaviors do not change dramatically in America over the next 10 years. This may or may not be a valid assumption, given the changing face of American employment under rapid globalization, racial and ethnic change, and currently unforeseen cultural shifts.

Second, the data used to build the projections in Figures 9 and 10 are very blunt with respect to ascertaining what “association membership” means. All the surveys ask—and thus all we can project out to 2015 here—is whether someone will join an association: yes or no. But, of course, there is more to belonging to an association than just joining. The level of involvement—the “intensity” of participation, such as the amount of time or other resources spent in conjunction with the association—can vary dramatically among members, and over time. In fact, 25 percent of workers that are highly involved in associations might be much better than 34 percent that are minimally involved.<sup>9</sup>

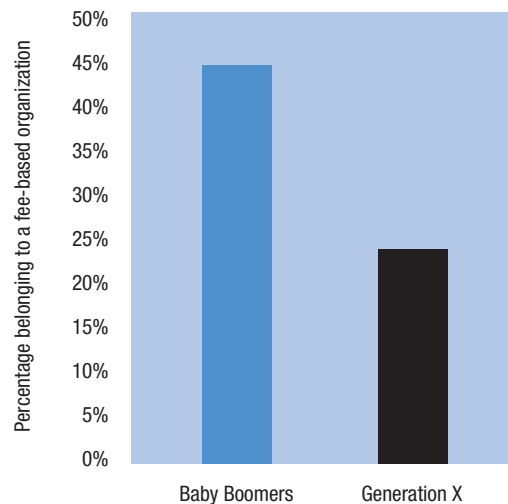
*“The level of involvement – the ‘intensity’ of participation, such as the amount of time or other resources spent in conjunction to the association – can vary dramatically among members and over time.”*

### What do younger workers want?

Recall the assumption that motivated this research: Generation X workers are more tenuously attached to the workforce than their parents and grandparents, care less about their “careers,” and consequently are less likely to join trade or professional associations to enhance their professional lives. This assumption does not stand up to scrutiny — on the contrary, younger workers are beginning to show great promise in joining associations, and their future involvement looks better still.

However, this is not to say that an attitudinal shift might not occur in the future, which could lower the interest among younger workers in associations. A growth in cynicism or major economic downturn could disproportionately affect younger professionals, changing the tendency to join associations over the coming decade, thus rendering the projections in Figures 9 and 10 useless. But rather than projecting major macroeconomic and social trends, associations can meet poten-

**Figure 11. Percentage of Generation X and non-Generation X belonging to organizations where the only participation is paying a fee**



Source: 2004 Maxwell School Poll of Civil Society

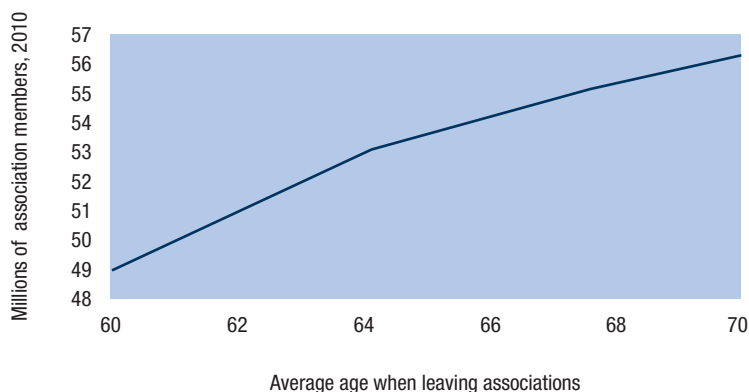
tial new challenges by thinking proactively about the benefits they provide for members, and how younger workers might differ from previous generations in what they demand from associations.

What are the benefits sought by Generation X and Y workers? The direct evidence on this point is sparse, but some indirectly-related civic activities provide intriguing clues.

The first clue comes from the world of fundraising. Many nonprofit donor development experts are finding a fundamental difference between the desires of Generation X donors and those of their parents when they were the same age. The consensus, based on data from fundraising experiments, is that younger donors to organizations require more of a “return” on their charitable “investments.” They want specific knowledge on the impact their donations are having. For example, according to the Domain Group, a for-profit marketing firm specializing in fundraising services for major charities, Generation X donors are demanding evidence that their contributions “make a difference.” Based on data-based research, the firm tells its nonprofit clients that “[A Generation X donor] puts more demands on the organization she supports — she wants more information and involvement. When she gets what she wants from a nonprofit, she also offers more rewards: larger gifts, better retention, and more upgrade potential.”<sup>10</sup>

A second clue comes from patterns in membership in civic and political organizations. There is a huge difference between Generation X and Baby Boomers with respect to the interest younger people show in being involved only by way of paying a fee — that is, in joining organizations that don’t feature any tangible returns or real participation for the member. Figure 11, for example, tells us that Generation Xers in 2004 were only about half as likely as Baby Boomers to belong to organizations such as the Sierra Club or the National Rifle Association. Some of this may be due to age, if younger people belong to all types of organizations less than older people. But age is not a plausible explanation for all of this difference. Indeed, by 2004, Generation Xers had essentially caught up with Baby Boomers in

**Figure 12. The impact of retirement age on association membership in 2010**



Source: U.S. Census Population projections, 2000 SCCBS data

many types of memberships (e.g., local hobby and sports clubs), and even surpassed them in others (e.g., neighborhood groups).<sup>11</sup>

A more likely explanation than age for the difference in Figure 11 is the perceived return on the investment one makes by joining an organization. And this is a principle worth considering for trade and professional associations. The question is: What kinds of returns do younger people seek and demand in return for membership? There are a number of possibilities, many of which are already available from some associations. What we need to know is the right scale and combination of services to meet the demand of younger members.

- *Services.* Members may require more services that are of immediate tangible use. Such services might include group health and dental plans, retirement planning services, and outplacement assistance.
- *Accountability.* Members might seek greater evidence that associations are accountable to members and the industries or professions they represent. Beyond just hearing from associations that they provide services and create value, younger members may require real evidence of this.
- *Career advantages.* How does association membership advance a member's career? Younger members might need more career-enhancing benefits from associations than members from previous generations. For example, associations may consider how they can act as conduits between senior executives and ambitious younger members.
- *Community.* Members of certain industries or professions may seek the communities that associations can provide. Particularly in jobs that require frequent moves at the beginning of one's career, a tangible industry or professional community might be quite socially valuable to younger members.
- *Opportunities to serve.* Charitable nonprofits find that younger donors want to know how they are helping others with their gifts. Younger members of associations may desire service opportunities, both to the associations and to related charities. Associations could broker many types of charitable activities, from time to money gifts, in ways that are appropriate to the interests of members.

What the data suggest to us is that, if there is a meaningful difference between Generation X workers and Baby Boomers, it is not in the

propensity to join associations, but rather in their expectations about what membership means, and the returns it provides. This discussion of the nature of the returns is speculative because we do not have specific data on this question. This is, therefore, an important opportunity for future research on associations. Finding the bundle of services that make membership most attractive to younger workers has the potential to usher in a whole new kind of mutual benefit between associations and their members.

### Keeping older workers

The discussion so far has centered on younger workers — on the ways to maintain and increase their membership levels. But the out-year projections in Figures 8 and 9 depend not just on Generation X and Y workers, but also the Baby Boomers, who will still make up a large percentage of association membership. For example, in 2015, even after the oldest Baby Boomers have begun to retire in fairly large numbers, they will still make up about a third of association membership. The behavior of Baby Boomers is thus crucial to association success for at least two more decades.

In the case of Baby Boomers, the key dimensions to focus on are (a) the retirement age, and (b) the relationship between retirement and association membership. To get an idea of how many workers are at stake, consider the difference between an average retirement age of 60 and an average retirement age of 70: In 2010, this would mean a difference of 7.3 million association members. Figure 12 shows how, in 2010, the predicted number of workers belonging to associations would change with retirement age.

Figure 12 illustrates that the threat of early retirement is more serious than the opportunity from later retirement. Moving from an average retirement age of 65 to 60 would cost associations approximately 4.6 million members, while moving from age 65 to 70 would only result in a gain of 2.6 million members.

There is mixed evidence on trends in the average retirement age. On the one hand, the average age at which people have begun to receive Social Security benefits has been falling ever since the early 1950s.<sup>12</sup> On the other hand, people appear to be staying with their jobs longer. For example, in 2004, 36.2 percent of those 55 and older were either working or job-hunting, up from about 30 percent in the early 1990s. Furthermore, a 2004 study from the University of Michigan found that 42 percent of men and 36 percent of women in their 50s planned to work past age 65, up from 30 percent of men and 23 percent of women in 1992.<sup>13</sup> Even more promising, the Bureau of Labor Statistics is now predicting that more than 60 percent of men aged 60 to 64 are expected to be still in the workforce in 2012 (up from about 54 percent in 1992), and a new study from Merrill Lynch finds that fewer than 20 percent of professionals say they see themselves stopping work altogether as they age.<sup>14</sup>

Disagreement among economists about the future of the retirement age might be expected, because there are forces among Baby Boomers that could push them in either direction. On the one hand, professionals in the U.S. workforce have enjoyed wage increases that have outstripped the rate of inflation for most of the past two decades, making early retirement possible for more people. On the other hand, health and life expectancy have improved over the same period, making it possible to work later into life than ever before. The dominant

effect on the average retirement age — and on association membership — will probably depend on the relationship people have with their vocations.

Trade and professional associations are ideally positioned to affect this relationship. Three approaches are worth considering, which either keep people in the workforce longer, or keep them involved with associations after they leave the workforce.

1. *Enhancing work and career satisfaction among older workers.* Can associations provide new opportunities for older workers? For example, in certain industry or professional communities, there may be mentorship relationships between older and younger workers that could be brokered by associations. Or associations might create special interest groups for older workers that specifically address issues such as retirement and estate planning (some associations have already done this). New benefits for older workers could put off the retirement decision for some.
2. *Finding semi-retirement employment options.* In many careers, retirement could be more gradual than it currently is. Associations could help search for ways to phase retirement among older professionals that are mutually beneficial between workers and firms.
3. *Keeping retired workers involved in association communities.* Many retired workers would undoubtedly like to stay involved in their fields, if not in a day-to-day work capacity. Can associations find new ways to keep retired professionals abreast of developments in their industries or professions? Could there be a special “emeritus” status at educational and networking events?

These three approaches are not the only ones that might affect association membership of retiring Baby Boomers. Individual associations have the key role to play in crafting the strategies most appropriate to keeping the older workers in their ranks. ●



# CONCLUSIONS

## What we have learned

**T**he purpose of this research has been to answer the question of whether Generation X and Y workers present a serious danger for the future membership ranks of trade and professional associations in America. What I found is that, while there are slightly fewer Generation Xers coming into their peak professional years as Baby Boomers begin to retire, they show a higher willingness to join associations. Furthermore, they join at much higher rates than the Silent generation, whom they are also replacing in the workforce. The net effect, under most likely future scenarios, will be positive for the association community. If current trends persist, we can expect more workers, and a higher percentage of workers, to join associations over the next 10 years.

This conclusion should not lead to any complacency, however. I have also outlined possible scenarios in which association membership might fall, in particular due to a change in behavior among younger workers, or a move toward earlier retirement among older workers. These scenarios suggest that associations will do well to treat membership issues proactively, developing strategies for increasing interest among Generation X and Y members, and finding ways to delay workforce exit among the Baby Boomers.

## What we still need to know

While this report has provided several firm answers to questions of interest and concern in the trade and professional association community, it has raised a number of issues that are worth exploring in future research.

1. *The “intensity” of membership.* This research has focused on the decision to join associations, but has not looked at all at the *level* of involvement members choose. This resulted in a major caveat to the good news about younger workers’ tendency to join. If new research undertakes surveys of individuals, it will be important to ask questions that measure the depth and breadth of membership, not just the fact of joining.
2. *The benefits from membership.* The work in this report has set the stage for understanding the types of association benefits sought by

various generations of workers. Anticipating what workers want is obviously the best protection against drops in membership, and holds promise to enhance association prosperity. New research could carefully specify various types of association products and services with the objective of learning how different age groups, industries, and regions differ in what they seek. This would be particularly useful in trying to nail down the return that Generation X workers expect from joining an association, and in finding the best enticements to older workers to keep them involved in their professional associations.

3. *Decision-making for company-based versus individual association membership.* This research has used survey data that do not distinguish between an individual joining a professional society and a corporate decision-maker joining a trade association (or allowing others on the team to join) on behalf of his or her company. These types of membership decisions might be similar, because they both come down to an individual decision-maker. However, there might be important differences as well, which could lead to different predictions about the future of these two association types as new generations of decision-makers emerge. Future research seeking to understand these differences would do well to probe the two types of memberships separately.
4. *Industry-specific generation effects.* Looking at the association community as a whole, we can be quite confident that younger workers are at least as likely to join associations as were their parents. This is almost certainly not the case for each individual association, however. Different industries have different relationships to the workforce, and so it is surely true that some associations will see generational drop-offs, while others prosper disproportionately. Future work might replicate the analysis here for associations attached to particular industries.
5. *Regional variation.* The data in this report offer tantalizing clues on how the relationship between geography and association membership might be changing. Specifically, there is some evidence to suggest that membership is decreasingly an urban phenomenon. Geographically-focused work could answer questions about where associations are most likely to see their most promising growth in the coming decades. ●



# APPENDIX: STATISTICAL ANALYSIS

Table 2 provides the summary statistics for the 2000 SCCBS data.

**Table 2. Summary statistics on the 2000 SCCBS data**

Variable	Definition	Mean (standard deviation)
Association	Respondent belongs to a professional or trade association	0.26
GI Elder	Respondent is in GI Elder generation	0.05
Silent	Respondent is in Silent Generation	0.21
Baby Boomer	Respondent is in Baby Boom generation	0.40
Generation X	Respondent is in Generation X	0.23
Generation Y	Respondent is in Generation Y or later	0.11
Age	Respondent's age	44.8 (16.7)
Retired	Respondent is retired	0.14
Male	Respondent is a man	0.41
Income	Respondent's household income, in \$1,000s of dollars	\$49,666 (\$28,674)
Education	Respondent's education level, in years	13.5 (2.5)
Family size	Number of people in respondent's household	2.76 (1.62)
Black <sup>1</sup>	Respondent is black	0.12
White <sup>1</sup>	Respondent is white	0.73
Married	Respondent is married	0.52
Conservative <sup>2</sup>	Respondent is politically conservative	0.43
Liberal <sup>2</sup>	Respondent is politically liberal	0.29
Secular <sup>3</sup>	Respondent attends a house of worship less than a few times per year, or has no religion	0.42
Religious <sup>3</sup>	Respondent attends a house of worship every week, or more often	0.41

N=26,216.

<sup>1</sup> Compared to non-black racial minorities.

<sup>2</sup> Compared to political moderates.

<sup>3</sup> Compared to people who attend their house of worship more than once per year but less than every week.

The empirical model leading to Table 1 is

$$1) \text{ ASSOC}_i = f(\alpha + \beta'X_i + \varepsilon_i), \text{ where}$$

$\text{ASSOC}_i=1$  if the respondent answers affirmatively to *Association* (and 0 otherwise),  $X_i$  is the vector of demographics, and  $\varepsilon_i$  is a random disturbance. I estimate equation (1) using a logit specification. The results of these estimations are summarized in Table 3.

*(Appendix continues on next page)*

**Table 3. Logit regressions on SCCBS data**

Variable	Coefficient	Standard error
Constant	-6.162*	0.413
GI Elder	-0.275	0.212
Silent Generation	-0.21*	0.081
Generation X	-0.043	0.075
Generation Y	-0.037	0.141
Age	0.056*	0.017
Age squared	-0.0006*	0.0002
Retired	-0.221	0.117
Male	0.253*	0.032
Income	0.014*	0.001
Education	0.228*	0.007
Family size	-0.069*	0.013
Black	0.077	0.068
White	0.315*	0.05
Married	-0.039	0.038
Conservative	-0.03	0.039
Liberal	0.202*	0.041
Secular	-0.301*	0.045
Religious	-0.069	0.045

N=24,784.

\*Coefficient is significant at the .01 level.

These results can be evaluated at the margin to produce the results in Table 1. The expected probability that a respondent with one particular demographic characteristic will belong to an association can be defined as

$$2) \hat{p}_k = [1 + \exp\{- (\theta + \beta_k)\}]^{-1}, \text{ where}$$

$\hat{p}_k$  is the expected probability of a “yes” response,  $\beta_k$  is the regression coefficient on characteristic  $k$ , and hence its marginal impact on  $\hat{p}_k$ , and  $\theta$  is the log-odds that  $y=1$  for the “average” respondent.  $\theta$  can be estimated as

$$3) \theta = \ln(\bar{p}/1 - \bar{p}), \text{ where}$$

$\bar{p}$  is the population proportion for which  $y=1$ . Table 2 shows that  $\bar{p}=.26$ . Then, the effect on the expected probability owing to a marginal increase in variable  $k$  (0 to 1 in the case of the dummy variables; a one-unit increase for the continuous variables) is defined as

$$4) \hat{p}_k - \bar{p}.$$

Age is separated into linear and quadratic terms, and the effect of “ten years” is therefore the inner product of the two coefficients [10,100].

To simulate the expected levels of association membership from 2005 to 2015 involves the use of the U.S. Census projections, created from the 2000 Census.<sup>15</sup> These projections begin with the estimated number of people of age  $A$  at year  $t$ ,  $\hat{N}_{At}$ . Then, we can estimate the equation

$$5) ASSOC_i = f(\alpha + \beta_1 A_i + \beta_2 A_i^2 + \gamma' G_i +$$

where  $G$  is the vector of generations, once again using a logit estimation. The probability that a person of age  $A$  will belong to an association in year  $t$  is

$$6) p_{At} = [1 + \exp\{- (\alpha + \beta_1 A + \beta_2 A^2 + \gamma' G_{At})\}]^{-1}.$$

The predicted total number of association members in year  $t$  is

$$7) \sum_{A=18}^{65} \hat{N}_{At} \hat{p}_{At}$$

<sup>15</sup> These data are available at

<http://www.census.gov/population/projections/nation/detail/np-d1-a.txt>



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- <sup>1</sup> See Mettler, Suzanne. (2005). *Soldiers to Citizens*. New York: Oxford Univ. Press.
- <sup>2</sup> See <http://poll.campbellinstitute.org>
- <sup>3</sup> To generate Figure 5, I regress the binary likelihood of belonging to an association on a constant, age, and age-squared, using a logit model. Then, I predict the probability of belonging using the logit cumulative distribution function.
- <sup>4</sup> While not the subject of this report, there are many other similarities and differences for careers and professions between associations and labor unions. Education is only one contrasting effect among, presumably, many that might be identified in future research.
- <sup>5</sup> The “roughness” in the trendlines is mostly due to natural variation in the survey samples. For example, 1989 appears to be a big spike in association membership, but when combining the data from the preceding and following years—when economic and other conditions were largely the same—the spike disappears.
- <sup>6</sup> To smooth out the lines in Figure 6, I regressed the percentage of each cohort belonging to associations each year on linear and quadratic terms of the year, and plot the resulting fitted curve.
- <sup>7</sup> <http://www.aflcio.org/>
- <sup>8</sup> The 28.9 percent figure for 2005 differs slightly from the 2004 Maxwell Poll data (which put membership at 26 percent) because the membership projection from 2005-2015 imputes the rates based on the 2000 Census projections and the 2000 SCCBS population data. The difference between these two levels is not statistically significant.
- <sup>9</sup> “Intensity” is not a defined measure, but rather is intended to express levels of participation.
- <sup>10</sup> Brooks, Jeff (2004). “Donor Power: How to Meet the New Generation of Donors.” *Loyalty* (Newsletter of the Domain Group).
- <sup>11</sup> In 2004, 26 percent of Generation Xers belonged to hobby and sports clubs, versus 28 percent of Baby Boomers; 26 percent of Generation Xers belonged to neighborhood groups, versus 25 percent of Baby Boomers. In both cases, these percentages are statistically indistinguishable at the five percent level. Data source: 2004 Maxwell School Poll of Civil Society.
- <sup>12</sup> Siegel, Jacob S. (July 1992). “Trends in retirement age by sex, 1950-2005.”
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The following publications are listed because they were used in this report. While they are not necessarily of much direct use to association professionals, readers may find them to be intellectually stimulating.

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Over the past seven years, Dr. Brooks has published more than 75 articles and books on nonprofit organizations and associations, philanthropy, cultural policy, and social entrepreneurship. He speaks frequently on these topics in the U.S., Europe, and Asia. His work has appeared in *The Wall Street Journal*, *The Public Interest*, *Policy*

*Review*, and *The Chronicle of Philanthropy*. His latest book, entitled *The Surprising Truth About Who Is Charitable, Who Isn't, And Why It Matters for America*, will be published in 2006 by Basic Books.

Dr. Brooks has acted as an economic consultant to many industries, including cable television, commercial aviation, and global communications. Preceding his work in public policy and economics, Brooks spent 12 years as a professional musician, holding positions with the Barcelona Symphony Orchestra and other ensembles.

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SmithBucklin wishes to thank Katherine M. Finley for her service as the Smith Institute's first research director.

## About The William E. Smith Institute for Association Research

The William E. Smith Institute for Association Research was established by SmithBucklin to fund new practice-based research that is delivered to the association community free of charge. The mission of the Institute is to provide the latest, most useful information and insights to volunteer and staff leaders on topics, issues and trends that help advance the growth of associations and enhance the value delivered to the constituencies they serve. As evidence of its commitment to the association management field, SmithBucklin provides both human and financial resources to manage the work of the Institute. The Institute reflects SmithBucklin's philosophy of giving back to the association community, and provides a meaningful way to honor its founder, Bill Smith. The Institute is governed by a Leadership Council comprising:

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