

PARTICIPATION IN VOLUNTARY ORGANIZATIONS AMONG
MODERATE INCOME HOME OWNERS AND RENTERS

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ABSTRACT

Owning one's home has long been a part of the "good life" in the United States. Although realized by most of today's adult population, it may become increasingly difficult to achieve in the future, especially for families with moderate and low economic resources. Given the importance and popularity of the status of home ownership among most Americans, it is surprising that so little is known about its subsequent social effects.

This paper explores one possible consequence of ownership, participation in voluntary organizations. While social scientists have rarely investigated the effects of home ownership, they have studied participation in voluntary organizations in great detail (Riger and Lura Kas, 1981; Hyman and Wright, 1971). One of the consistent results in those analyses is that socio-economic class is directly and strongly correlated with participation in voluntary organizations (Cohen and Hodges, 1964; Hyman and Wright, 1971). Because socio-economic class is also positively correlated with home ownership, it is difficult to glean information from the literature about the effects of home ownership that are separate from the effects of social class. The investigation reported in this paper will aid in that endeavor by use of a quasiexperimental research design that matches moderate income owners with renters and compares levels of participation in four types of voluntary organizations.

INTRODUCTION

Home ownership is sociologically significant because it is a social role with obligations, expectations and opportunities that are not characteristic of renting. The purchase of a home is a major economic investment, capitalized over a long period of time. The investment is not only in the physical dwelling and adjoining property, but also in the surrounding neighborhood and larger community. The economic worth of one's property is influenced to a considerable extent by the perceived value of the neighborhood and community. In addition to the economic investment, the acquisition of a home establishes membership in the neighborhood social system.

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The home owner not only occupies a physical dwelling, but also a place in the relationships of persons who live in the residential neighborhood.

What distinguishes the owner from the renter is the nature of the commitment made to the dwelling unit, neighborhood and community. The owner's commitment involves a considerably larger investment and, therefore, more risk than does that of the renter. Further, the typical mortgage holder's financial obligation is for a much longer period of time than is the renter's. The owner has a greater "stake" in the neighborhood than does the renter. This stake in the neighborhood means that home owners share the fear and frustrations when changes in the neighborhood or community appear to threaten their investments. Since renters do not have the kind of stake in the neighborhood that owners have, they do not share these experiences to the same extent as the owners. The crises that serve to increase the interactions among owners and thus produce greater cohesion, at least temporarily, do not affect renters in the neighborhood in the same way.

The home owner's social position in the neighborhood is often viewed, both by the owner and the owner's neighbors, as involving a much more stable future than the renter's position. This, presumably, produces friendship ties with neighbors that are both stronger and more wide-spread than those established by renters. Occupying a place in the same neighborhood produces interactions, contracts and opportunities for a variety of exchanges. If the home owner defines the occupancy as long-term, and if that perception also is held by neighbors, acquaintanceships and friendships probably will be seen as worthwhile by both parties. If residency is considered temporary, the establishment of friendships could be seen as less important since the opportunities for future exchanges are limited.

The greater economic investment, the longer commitment and the stronger affiliations with neighbors should produce more participation in voluntary organizations among home owners. People tend to act in ways to protect their investments. Because the value of residential property is typically linked to the attractiveness of the neighborhood and the community as places to reside, owners should find it beneficial to influence the direction of changes in these localities, or at least place themselves in positions to be informed about potential changes. The most apparent and typical sources of such information are voluntary neighborhood organizations. Thus, owners should possess stronger motivation to participate in neighborhood organizations than do renters.

If the assumption that ownership produces more affiliations with neighbors is true, then owners may be more likely to participate in voluntary associations (other than neighborhood organizations) because of these affiliations. Heller et al. (1981) find home owners to have stronger neighborhood affiliations. Booth and Babchuk (1969) report that most affiliations with voluntary associations are acquired through interpersonal relations. Allardt et al. (1958) support this idea by showing that wide participation in leisure activities such as "visiting friends and having guests" is associated with membership in voluntary organizations. They termed this idea the "cumulativeness hypothesis". This paper proposes that the

phenomenon will work to increase owners' participation in organizations. That is, more acquaintances with neighbors should produce increased opportunities and solicitations for memberships, not just in the neighborhood organizations, but in other types as well. It is believed that owners, because of greater involvement in the neighborhood social network, will encounter more inducements to participate in voluntary associations of all kinds.

In summary, it is hypothesized that home owners exhibit higher levels of participation in voluntary organizations than do renters. It is expected that perceived characteristics of the residential neighborhood will be more strongly associated with owner's participation than with renters' participation. This paper examines these relationships. In addition, neighborhood contextual variables associated with participation will be compared between owners and renters to explore differences between the two.

Study Design

The data for this analysis were classified along two separate dimensions: (1) home ownership and (2) type of housing. Ownership connotes a financial contract in which the dweller is in the process of purchasing the dwelling unit or has completed the obligations of the purchase contract. In addition, a distinction was made between dwelling units operated by governmental agencies (i.e., public housing) and dwelling units owned or rented in the private sector.

Group I consists of households who have purchased dwelling units from the housing authority in Norfolk, Virginia, under the auspices of a federal program to encourage home ownership among low-income families. The Department of Housing and Urban Development subsidized the construction of the units in this program. Consequently, the sale prices were considerably below market level. For instance, a three bedroom townhouse sold for approximately \$20,000 in 1982. Eligibility for the program is determined by a number of factors, including minimum and maximum income levels and an agency judgement of the probability that the family can be a "successful" purchaser (i.e., a family which is likely to remain socially and economically stable and thus meet mortgage obligations). Families initially rent the units from the housing authority and part of the rent payment is put into an escrow savings account for the family. This money is eventually used as a down payment for the home. At the time of the survey, there were sixty families who had purchased homes in this program.

Groups II, III and IV are families in three different housing markets who were matched with families in the initial group on the basis of household size, family income and race, education and age of the household head. Group II consists of families who rent public housing from the housing authority in the standard program, Group III has families who have purchased homes in the private sector and Group IV is made up of those who rent in the private sector. The Group II families were matched with the experimental group on the basis of housing authority records, while the total of 120 families in Groups III and IV were selected and matched from a short telephone screening interview of about 1400 randomly chosen households in low-

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and moderate-income areas of Norfolk.

All families have low- to moderate-incomes, and mean family income is about \$12,000. Approximately 87 percent of the families are black and 67 percent are married. The mean level of formal education is the 11th grade and the average family size is slightly less than four persons.

Adult heads of the household or spouses of the head-of-household were interviewed in their homes. The typical interview lasted about one hour and consisted of questions about opinions and behavior patterns related to neighborhood activities and family relations. Ninety-seven percent of the families selected for study participated in the interview.

Dependent Variables: Indices of Participation

Participation in voluntary organizations was measured by questions about membership and participation in four types of organizations: neighborhood, social-fraternal, political and religious. The following descriptions were used in the interview to define the four types of voluntary organizations:

Neighborhood organizations: Do you or your husband/wife belong to any organizations which directly serve the neighborhood or schools such as neighborhood civic leagues, renters' union, P.T.A., etc.?

Political organizations: Do you or your husband/wife belong to any political organizations such as the Young Democrats, Young Republicans, civil rights organizations, NAACP, Urban League, etc.?

Social-Fraternal organizations: Do you or your husband/wife belong to any civic clubs or lodges such as the Shrine, Elks, Civitan, Lions, etc.?

Religious organizations: Do you or your husband/wife belong to any churches or religious organizations?

Participation was measured by a seven category scale as follows: (1) no membership, (2) membership but never attends, (3) attends once a year or less, (4) attends a few times a year, (5) attends about once a month, (6) attends a few times a month, (7) attends once a week or more.

Independent Variables: Neighborhood Contextual Variables

To examine the effects of neighborhood characteristics on organizational participation, the following variables were used as independent variables:

Residential Stability: Residential stability was measured by the length of time lived in the neighborhood.

Affiliation with Neighbors: The extent of affiliation with residential neighbors was indicated by a five-item Guttman-type scale. The items constituting the scale are as follows: (1) respondents who know the names of three or more families in the

neighborhood, (2) respondents who had entered three or more of their neighbors' homes, (3) respondents who talk to three or more neighboring families at least once a week, (4) respondents who consider four or more neighbors among their best friends and (5) respondents who trust three or more neighboring families enough to share personal problems or difficulties. This scale yielded a coefficient of reproducibility of 0.93, a minimum marginal reproducibility of 0.76, and a coefficient of scalability of 0.72.

Activities with Neighbors: The measurement of sharing interpersonal activities with neighbors was accomplished with a single item as follows:

"How frequently do you get together with your neighbors?" The response alternatives ranged from never to more than once a week.

Satisfaction with Neighbors: Satisfaction with neighbors was measured by a three-item Likert-type scale. The item, "How do you feel about the people who live in this neighborhood?" was used twice in the questionnaire. Each time it was presented with a different set of response categories. The third questionnaire item used to construct this scale was: "To tell the truth, we really don't like most of our neighbors." This scale yielded a coefficient of reliability of Alpha = 0.59.

Neighborhood Satisfaction: Satisfaction with the residential neighborhood was measured by a four-item Likert-type scale. This scale is made up of one item repeated three times during the interview with three different types of response alternatives. The item was: "How do you feel about the neighborhood as a place to live?" The coefficient of reliability for this scale was Alpha = 0.86.

Neighborhood Conditions: Neighborhood conditions is a two-item index which assesses how well the homes, yards and sidewalks are kept up. The assessments were made by the interviewers, who made their ratings on the following scale: (1) very well, (2) mixed, (3) poorly kept and (4) very poorly kept.

Neighborhood Services: To measure opinions about the quality of neighborhood services a twelve-item index was constructed by calculating the average score across items measuring the adequacy of the following services: parks and playgrounds, sports and recreation centers, police protection, fire protection, garbage collection, street repairs, ambulance service, schools, street lighting, traffic control, street and sewer drainage. In addition, an item was included which asked respondents to compare the overall quality of services their neighborhood receives to those provided other neighborhoods in the city. The coefficients of reliability for these items was Alpha = 0.72.

Perception of Safety: A scale measuring perception of personal safety in the residential neighborhood was constructed by summing responses to two items: (1) "How safe do you feel being out alone in your neighborhood at night?" and (2) "How safe do you feel being alone in your neighborhood during the day?". Alpha = 0.65.

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Satisfaction with the Home: This scale is also a Likert-type index consisting of eight items measuring respondents' opinions about the adequacy of the following aspects of their homes: size of the home, heating system, plumbing, roof, electrical system, safety, general interior appearance and general exterior appearance. Alpha = 0.87.

Control Variables

The following variables were used as control variables. It was assumed that each could act to contaminate the effects of the neighborhood contextual variables on the indices of participation in voluntary organizations. They are as follows:

Sector: This is a dichotomous variable indicating whether the respondent obtained housing from the public sector housing authority or in the private market.

Children: This is a dichotomous variable indicating if the respondent has children under the age of eighteen living in the home.

Years in Area: This variable indicates the number of years the respondent has lived in the metropolitan area.

Age: This is the age of the respondent in years.

Education: This variable indicates the number of years of formal education obtained by the respondent.

Marital Status: This variable indicates if the respondent is currently married. It is a dichotomous variable.

Income: This variable indicates the level of total family income before taxes. Income is measured by asking respondents to indicate their family's income by selecting one of eleven categories that includes their family income. The categories ranged from under \$3,000 to over \$25,000.

Presentation of Findings

Table 1 shows the rates of participation for home owners and renters in each of the four types of organizations. To simplify the presentation of data, participation is collapsed into three categories. "No membership" means that neither the respondent nor the spouse of the respondent hold a membership in any organization of the type. "Low attendance" means that a membership is held, but attendance is less than once a month. "High attendance" includes respondents or spouses attending an organization of the specified type at least once a month.

Except for religious organizations, home owners indicate higher levels of participation in voluntary organizations than renters. The strongest association is between home ownership and participation in political organizations followed by participation in neighborhood organizations and social-fraternal organizations. All three of these relationships are statistically significant ($p < 0.05$ for chi square).

Table 1. Participation in Four Types of Organizations
By Home Ownership

Organization Type	Renters Percent	Owners Percent
Neighborhood		
High Attendance	15	26
Low Attendance	14	31
No Attendance	71	43
Total	100	100
Gamma = .436; Chi Square = 16.86		
Social/Fraternal		
High Attendance	16	30
Low Attendance	2	4
No Attendance	82	66
Total	100	100
Gamma = .385; Chi Square = 6.85		
Political		
High Attendance	2	5
Low Attendance	5	14
No Attendance	93	81
Total	100	100
Gamma = .516; Chi Square = 7.05		
Religious		
High Attendance	64	72
Low Attendance	17	11
No Attendance	19	17
Total	100	100
N	(107)	(108)
Gamma = .121; Chi Square = 1.66		

To discover if the relationships between ownership and participation in voluntary organizations were spurious, each of the four participation indices was regressed on ownership after the effects of the control variables were removed from the indices. This was done by removing the variance accounted for in each of the participation indices by a linear combination of the control variables. Then the residual variation in each of the participation indices was regressed on ownership.

This analysis indicates that, after the effects of the control variables were removed, ownership maintained a strong effect on participation in neighborhood (beta = .20) and social-fraternal (beta = .11) organizations. However, the influence of ownership on participation in political organizations became negligible (beta = .02) as was the relationship between ownership and participation in religious organizations.

So, the hypothesis correctly predicted that owners would participate more in neighborhood and social-fraternal organizations but failed to predict relationships between ownership and religious/political organizations. This suggests that the "cumulativeness hypothesis" may not operate in the manner expected. It was hypothesized that because of their increased stability, home owners would develop a larger number of friendships in their residential neighborhoods and thus be exposed to a larger number of attempts at organizational recruitment. Given the greater recruitment efforts, a larger number of owners should participate in voluntary organizations. This relationship is not evident in political and religious organizations.

On the other hand, the strong relationship between ownership and participation in neighborhood organizations suggests the "protection of investment" explanation may have some validity. Since neighborhood organizations are most directly linked to concerns about the quality of the neighborhood, owners should possess the strongest motivations to participate in them. To examine these issues in a more direct fashion, the effects of the neighborhood contextual variables were examined in a multiple regression format. The variation in the participation indices due to the control variables was extracted and the residual variation was regressed on the neighborhood contextual variables.

Table 2 shows the standardized regression coefficients for each of the neighborhood variables on participation in each of the four types of organizations, after the effects of the control variables have been removed. Examining the amount of variation explained by the neighborhood participation variables indicates that the variables account for a greater proportion of the variation in participation of owners in neighborhood and social/fraternal organizations. They also explain a larger proportion of the variation in rates of participation for renters in religious and political organizations. The important finding for the "protection of interests" hypothesis is that the neighborhood characteristics exert more influence on owners' than renters' participation in neighborhood organizations. However, the "cumulativeness hypothesis" leads one to believe that interaction in the neighborhood would produce higher rates of participation due to the increased opportunities through acquaintanceship. This hypothesis fails for both religious and political organizations because renters' participation was more strongly related to neighborhood characteristics than was owners'. In order to understand the nature of the influences of neighborhood characteristics, the total effects of each of the neighborhood variables on organizational participation was determined.

Because the neighborhood satisfaction variable is more general than the other neighborhood contextual variables and since it is in large part determined by the other variables, both the indirect and the direct effects of these variables on participation must be added to obtain the total effect.

This was accomplished by calculating the path coefficients (betas) of all the neighborhood contextual variables to neighborhood satisfaction after the effects of the control variables were removed from neighborhood satisfaction.

Table 2. Standardized Regression Coefficients For Neighborhood Contextual Variables on Residualized Voluntary Organization Participation Indices

Neighborhood Variables	Neighborhood Organizations		Social/Fraternal Organizations		Political Organizations		Religious Organizations	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Satisfaction with the Home	.170	-.006	.088	-.025	.021	-.003	.038	-.056
Residential Stability	.077	-.063	.044	.023	.048	-.196	-.010	.040
Neighborhood Safety	.103	-.123	.001	.108	-.008	.086	-.177	-.043
Satisfaction with Neighbors	.271	.114	-.022	-.005	-.026	-.065	.328	-.264
Affiliation with Neighbors	-.190	.227	-.183	.045	.047	.076	.021	.335
Informal Activities	.148	-.224	-.029	.071	-.053	-.094	.162	-.217
Neighborhood Services	-.133	-.024	-.022	.008	.115	-.069	-.054	.109
Neighborhood Conditions	.066	-.020	-.060	-.051	.068	.025	-.010	-.029
Neighborhood Satisfaction	-.219	.146	-.088	-.064	-.188	.112	-.159	.163
Total Explained Variance (R ²)	.126	.107	.060	.028	.052	.059	.101	.157

Table 3. Standardized Regression Coefficients for Neighborhood Contextual Variables on Residuals of Neighborhood Satisfaction

Neighborhood Variables	Neighborhood Satisfaction	
	Owners	Renters
Satisfaction	-.002	.105
Residential Stability	.179	.065
Neighborhood Safety	.107	.184
Satisfaction with Neighbors	.543	.406
Affiliation with Neighbors	-.019	.010
Informal Activities	.053	.122
Neighborhood Services	.119	.076
Neighborhood Conditions	-.113	-.094
Total Explained Variance (R ²)	.512	.406

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Table 4. Total Effects of the Neighborhood Contextual Variables on Residuals of Voluntary-Participation Indices*

Neighborhood Variables	Neighborhood Organizations		Social/Fraternal Organizations		Political Organizations		Religious Organizations	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Satisfaction with the home	.136	-.206	--	--	--	--	--	-.197
Residential Stability	--	--	--	--	--	-.189	--	--
Neighborhood Safety	--	--	--	--	--	.107	-.194	--
Satisfaction with Neighbors	.152	.173	--	--	-.128	--	.242	-.198
Affiliation with Neighbors	-.186	.229	-.181	--	--	--	--	.337
Informal Activities	.136	-.206	--	--	--	--	--	-.197
Neighborhood Services	-.159	--	--	--	--	--	--	.121
Neighborhood Conditions	--	--	--	--	--	--	--	--
Neighborhood Satisfaction	-.219	.146	--	--	-.188	.122	-.159	.163

* Total effects that were less than .100 in magnitude were excluded from the table and regarded as substantively insignificant for purposes of analysis.

These path coefficients are presented in Table 3. The indirect effects of the neighborhood variables were then obtained by standard procedure (multiplying the path coefficients of the neighborhood variables by the path coefficient of neighborhood satisfaction to each of the indices of participation). The indirect effects were then added to the direct effects as presented in Table 2 to determine the total effects. These total effects are presented in Table 4 and will provide the basis for the discussion.

Home owners

Turning to the substantive effects of the individual neighborhood variables, a very interesting pattern is revealed for owners in comparison to renters. The pattern suggests that negative neighborhood characteristics provide the strongest motivation for home owners' participation in voluntary organizations. This pattern is best revealed in the effects on participation in neighborhood organizations, but is evidenced in the other types as well.

The standardized regression coefficients for neighborhood organizations suggest that home owners who are satisfied with their neighbors (.152), engage in relatively frequent informal activities with them (.136), but do not establish affiliations with many people in the neighborhood (-.186), tend to participate more in their neighborhood organizations. When owners are dissatisfied with the characteristics of their neighborhoods (neighborhood satisfaction, -.219; neighborhood services, -.159), they are more likely to

participate in neighborhood organizations. However, higher participation among owners is associated with satisfaction with their individual homes (.170) and the safety of the neighborhood. Even though few neighborhood contextual variables accounted for participation in the other types of organizations, dissatisfaction with the neighborhood is related to participation in political and religious organizations. Owners who participate more are relatively dissatisfied with their neighborhoods.

The explanatory power of the neighborhood variables is weakest when applied to owners' participation in political organizations ($R^2 = .052$). Only two variables exert much influence at all on owners' participation in political organizations: dissatisfaction with the neighborhood (-.188) and dissatisfaction with neighbors (-.128). Whether it is dissatisfaction with the neighbors that leads owners to participate in political organizations or strongly held political views that turn away neighbors and simultaneously produce participation in political organizations is not known. However, as was the case for neighborhood organizations, it is mostly negative qualities that produce higher levels of participation in political organizations. (In any event, the low variability in political participation--most of the sample is never active in political organizations--makes it difficult to obtain a clear picture.

Dissatisfaction with the neighborhood (-.159) also leads to greater owner participation in religious organizations, where rates of participation are highest. And like neighborhood organizations, satisfaction with neighbors (.242) produces greater participation in religious organizations. Unlike neighborhood organizations, owners who perceive that their neighborhoods are not safe participate most in religious organizations. It is interesting to note that owners' affiliations with their neighbors is not strongly related to participation. This finding is surprising since it would seem that, of all the neighborhood variables, interaction with neighbors would exert the most influence on participation in religious organizations which are the most expressive organizations in the study.

Very little of the owners' participation in civic organizations is explained by the neighborhood contextual variables ($R^2 = .060$) and only one variable exerts a noteworthy effect. Owners who have relatively little affiliation with their neighbors are more likely to participate in social/fraternal organizations (-.181). Again, doubt is cast on the "cumulative hypothesis", for this finding suggests that participation in social/fraternal organizations may be a substitute for low levels of interaction in the neighborhood.

Two consistent patterns bear on the hypothesis. First, neighborhood dissatisfaction is related to participation in all but civic organizations. Second, affiliation with neighbors is either not significantly related to participation or negatively related for all types of organizations.

Renters

The influence that neighborhood contextual variables exert on renters' participation is greater than expected. It is interesting, however, that participation in neighborhood organizations is often

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motivated by forces opposite those influencing the participation of home owners. It is the renters who are relatively satisfied with their neighbors (.173), who establish stronger affiliations with their neighbors (.229) and who are relatively satisfied with their neighborhoods (.146) who exhibit the greatest participation in neighborhood organizations. Although participating renters establish ties with their neighbors and are satisfied with their neighbors, they share in relatively few informal activities with them (-.206).

Renters' participation in political organizations is not only associated with satisfaction with their neighborhoods, but also with lower residential stability (-.189). Renters who join and participate in political organizations may be people who would participate in neighborhood organizations if they had longer time commitments to their neighborhoods. Since political organizations tend to be community-wide organizations without attachments to any particular neighborhood, renters who are very mobile may feel that they can maintain affiliation with a political organization while changing residential neighborhoods. Of course, they could not do this with neighborhood organizations.

Very little variation in renters' participation in social/fraternal organizations is explained by neighborhood variables ($R^2 = .024$). Only neighborhood safety exerts much influence.

That so much of renters' participation in religious organizations is related to the neighborhood contextual variables is surprising ($R^2 = .157$). Renters who participate more in religious organizations have relatively positive opinions about their neighborhoods. They have relatively strong affiliations with their neighbors (.337). They are satisfied with most of the people in their neighborhoods, but seldom share in informal activities with them. They are satisfied with their overall neighborhoods (.163).

Because churches and associated organizations typically serve particular neighborhoods, renters who establish positive relations with their neighbors may simply be carrying over these associations with the same people in religious organizations.

Discussion

This paper began with the objective of exploring the relationship between home ownership and participation in voluntary organizations. Two explanatory hypotheses guided the inquiry. First, it was proposed that home owners have a greater stake in the neighborhood and, thus, should participate in neighborhood organizations with greater frequency than do renters in order to "protect their interests". Since renters do not share the kind of commitments that owners have in their neighborhoods, they should be less inclined to join and participate in neighborhood organizations.

The second explanatory hypothesis was based on the "cumulative hypothesis", which argues that owning a home provides an *entre* into the neighborhood social network which is not as available to renters. This *entre* is based on the real and subjective stability which is perceived to accompany ownership. Inclusion in the neighborhood social system should increase affiliations with neighbors and, in turn,

increase opportunities and solicitations to participate in voluntary organizations of all kinds.

The analysis of the data on participation in the four types of voluntary organizations indicates that home owners did, in fact, participate more than renters in neighborhood and social/fraternal organizations. However, there was no relationship between ownership and participation in political and religious organizations once the effects of relevant control variables were removed.

To explore the differences in which neighborhoods affect owners and renters, the influences of neighborhood contextual variables on participation in voluntary organizations were examined for home owners and renters.

This analysis showed that neighborhood features exert more influence on owners' participation in neighborhood and civic organizations, but influenced renters' participation in religious organizations more than owners. It was hypothesized that neighborhood features would have more salience for owners and be more strongly related to owners' participation in all types of organizations. So it was not anticipated that neighborhood characteristics would be more influential on renters' participation in religious organizations than owners' participation.

Examination of the total effects of the neighborhood variables on participation revealed one difference between owners and renters consistent across all organizational types. Dissatisfaction with the neighborhood is correlated with owners' participation, while satisfaction with the neighborhood is characteristic of renters' participation. The exception to this finding is for participation in social/fraternal organizations. Here, the effects of neighborhood satisfaction were too weak to be considered.

These findings support the "protection of interests" hypothesis. The negative relationship between neighborhood satisfaction and participation in neighborhood organizations suggests that home owners who participate frequently do so attempting to correct perceived deficiencies in their neighborhoods'. The owners who are satisfied with their neighborhoods probably become complacent and feel no need to participate in local neighborhood affairs, at least not in an organizational context. Thus, owners view neighborhood organizations as means to alleviate problems.

Renters do not participate in neighborhood organizations as much as do owners and their participation is less influenced by neighborhood characteristics. However, renters' participation in neighborhood organizations is positively correlated with neighborhood satisfaction. Perhaps renters who are relatively satisfied with their neighborhoods participate in neighborhood organizations to extend more formally the kinds of rewards they receive from social interaction in the neighborhood. Perhaps the renters who are unhappy with their neighborhoods choose not to participate since there is nothing to gain from neighborhood organizations. They do not have the kind of economic investments in the neighborhood that owners have and have less reason to expend effort to improve features of their unsatisfactory neighborhoods.

Because of the variation in commitment to the neighborhood, owners and renters have different perceptions of the functions of neighborhood organizations. At least, they choose to participate for different reasons. The data suggest that owners use neighborhood organizations for instrumental reasons and renters participate in them to satisfy expressive goals. This conclusion is further supported by the fact that renter participation in neighborhood organizations is associated with rather low participation in informal neighborhood "get-togethers", but a relatively high level of satisfaction and acquaintanceship with neighbors. Thus, it appears that participation in neighborhood organizations is a means for renters to increase their interactions with their neighbors.

Why the relationship between neighborhood satisfaction and participation extends beyond the neighborhood organizations into political and religious organizations is difficult to explain with the data currently available. It is possible that owners perceive these organizations as instrumentally connected to neighborhood concerns. Certainly, political organizations could be considered as a means of affecting changes in local neighborhoods and communities. It is not too far-fetched to assume that participation in religious organizations is instrumentally tied to the amelioration of neighborhood problems. The traditional instrumental role of the black church is widely recognized. Thus, the owners' desire to "protect their interests" could account for much of the participation in organizations other than those that are explicitly meant to serve the interests of the neighborhood.

If the "protection of interests" hypothesis explains the participation of owners, what accounts for variation in the participation of renters in organizations other than neighborhood organizations? Here the "cumulative hypothesis" may provide the answer, but the data do not provide conclusive support for it. It is apparent that renters who participate in voluntary organizations, with the exception of social/fraternal organizations, have a relatively great appreciation for the neighborhoods in which they live. It appears that this satisfaction with the neighborhood may provide the stake in the neighborhood which economic investment provides for the owners. Where it has a significant effect, affiliation with neighbors is a positive force in the participation of renters in voluntary organizations. This is a crucial factor for the "cumulative hypothesis". However, participation of renters in both neighborhood and religious organizations is coupled with a negative relationship between participation in informal activities with neighbors. In other words, even though relatively wide affiliations with people in the neighborhood are strongly related to participation in neighborhood and religious organizations, so is sharing in relatively few activities with neighbors. It appears that the higher rates of participation in neighborhood and religious organizations may be a replacement or substitute for informal activities with the neighbors. This finding calls to question the "cumulative hypothesis". It seems that if acquaintanceship leads to participation in formal organizations, it would do so through participation in social activities. However, it seems that for the renters, formal participation replaces informal group process. The renters who participate in religious and neighborhood organizations seldom participate in informal activities with their neighbors. Those who share a relatively high number of

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informal activities with their neighbors do not tend to participate in religious and neighborhood organizations.

How much one likes one's neighborhood is significantly related to participation for owners and renters, but its effect is inconsistent for both owners and renters. Satisfaction with neighbors is positively related to both owner and renter participation in neighborhood organizations. It would seem to be a necessary ingredient for participation in local neighborhood affairs both in an informal as well as formal context. Beyond the neighborhood organizations, satisfaction with neighbors is inconsistently related to participation in organizations.

Conclusion

In this paper, home owners were compared with renters. The following results were found:

1. Owners exhibit higher rates of participation in neighborhood and social/fraternal organizations. There is no difference between owners and renters in rates of participation in political and religious organizations.
2. Neighborhood features are more strongly related to owners' participation in neighborhood and social/fraternal organizations. They are more strongly related to renters' participation in religious organizations.
3. Owners participate in voluntary organizations mainly to protect their economic investments by correcting neighborhood deficiencies. Renters appear to participate in voluntary organizations for expressive reasons, possibly as a substitute for insufficient informal interaction in the neighborhood.

This study would have benefited from data on respondents' perceptions of the expressive versus instrumental functions of the various organizations in which they participated. With that information, substantial grounds could be made for arguing that owners and renters seek out voluntary organizations for very different reasons.

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