

# "Banking" Volunteer Hours

Sandra E. Cann, Virginia W. Junk and Linda K. Fox

## INTRODUCTION

Volunteering is part of our American culture. One out of every five persons volunteer his or her time to churches, schools, civic or political organizations (Hayghe, 1991). Volunteering is considered a national pastime for older persons (Wilson, 1993). Sharing experiences, expertise, wisdom and skills is one of the advantages of volunteer work for these persons (Rouse, 1992). The availability of older persons for volunteer work will significantly increase due to age shifts in the American population (Fischer, 1991; Stevens, 1993; Sandell, 1987). Currently persons age 65 or older account for 12 percent of the population (Longino, 1994). This percentage will increase to 14 percent in 2010 as the baby boom generation begins to retire (U.S. Bureau of Census, 1989).

As the proportion of older persons increases in the United States and the ability of government-funded social services to meet the needs of the community decreases, older persons can become resources of increasing value through volunteer work (Heil, 1991; Kaiser, 1993; Romero, 1987). The knowledge, abilities and skills acquired by older persons throughout their lifetimes are valuable assets to be shared through their volunteer work (Kouri, 1990).

Time spent in volunteer work can also be beneficial to older persons as a source of future assistance for themselves. This would be possible through a program designed for older persons to volunteer now

and "bank" volunteer hours to use as a source of help when they need it in the future. To effectively evaluate a program designed to "bank" volunteer hours, it is important to know older volunteers' demographic profiles and how factors in the profiles are related to influence an interest in banking volunteer hours.

## NATURE OF THE STUDY

The purpose of this study is to provide information about older persons, age 50 to 70, who would be influenced to volunteer now if they could bank their volunteer hours to use as a source of help when they need it. The first objective is to describe these persons, including:

- a) Gender, age, self-reported health, ethnicity, education, total family income, employment status, marital status, and household composition.
- b) Whether they live in a metropolitan or non-metropolitan community.
- c) The number of years they have lived in their current community.
- d) The extent of their involvement in church or religious activities.
- e) Whether or not they are involved in political activities such as campaigning for a candidate or promoting specific issues.
- f) Whether a person is satisfied with volunteer opportunities and community service groups in his/her community.
- g) Whether the person considers himself/herself to be retired.

---

*Sandra E. Cann, M.S.*, is a graduate student specializing in community satisfaction, retirement planning, and resource management of older persons in the School of Family and Consumer Sciences at the University of Idaho. *Virginia W. Junk, Ph.D.*, is an Associate Professor of family studies in the School of Family and Consumer Sciences at the University of Idaho. She has been teaching and conducting research there since 1986. Her teaching includes personal finance and research methods, and her research focuses on retirement financial planning and retirement community selection and satisfaction of older persons. *Linda Kirk Fox, Ph.D.*, has been the state specialist in family economics for the University of Idaho Cooperative Extension System since 1991. She received her Ph.D. from Oregon State University. Her interests include home-based educational programs on investments and retirement planning, and she coordinates the *Women's Financial Information Program* throughout the state of Idaho.

The second objective is to determine which of the above factors are significantly related to a person being influenced to volunteer now if he/she were able to bank his/her volunteer hours.

## BACKGROUND

Persons who volunteer have previously been profiled primarily using the demographic characteristics of gender, age, income, employment and marital status. Urban areas have been predominant in these studies where a diverse ethnic population exists. No previous studies were identified that profiled those who would be influenced to volunteer if they could bank their volunteer hours. Three western states with predominantly rural populations are the focus of this study.

Between 1987 and 1993, six previous studies were identified which examined older persons as volunteers. A 1987 study by Romero, who considered the household composition of volunteers, reported that having dependent children under the age of 19 in the household did not affect male volunteerism. Romero also found being financially secure encouraged males to volunteer more.

The American Association of Retired Persons (1988) conducted a telephone survey of 2,001 Americans over age 45. They found college-educated persons volunteered more and spent more actual hours in volunteer work than those with less education. Older persons who either worked part-time (51%) or were self-employed (40%) were more active in volunteer work. Those with an income of over \$30,000 contributed the most volunteer time and only the concerns about their physical limitations were a constraint on the degree and type of volunteer activities they chose. Community-related projects involved 40% of volunteer activities, with 57% of volunteer work involving church work. Most African-Americans (71%) in the study volunteered for work in connection with their churches. The American Association of Retired Persons

(AARP) reported most opportunities to volunteer came from associates or friends in the workplace.

According to Kouri (1990) older persons between the ages of 65 and 74 provided 40% of the volunteer workers in the United States, with 20% of the volunteers over the age of 75. Of those doing volunteer work for religious organizations, most were over the age of 65.

Fischer et al. (1991) found that women volunteered more throughout their lives than men, and college-educated persons volunteered more than those with fewer years of education. The health status of older volunteers was an important factor in how frequently and to what extent older persons volunteered. Volunteers in church-related work, social welfare activities, health and civic organizations (such as Lions and Rotary Clubs) are more apt to have an education level of at least some college. Older persons who remain employed (59%) volunteer more than those who are not employed, and married persons are more apt to volunteer than a single person. Fischer et al. also reported the type of volunteer work men and women chose was different. Men chose recreational and employment-oriented volunteer work and women chose volunteer work with a health and education emphasis. Hayghe's study (1991) using data from a 1989 Current Population Survey, also found that women volunteered more than men. But, in contrast with Fischer's study, Hayghe found volunteers with a college degree were less likely to participate in church-related volunteerism than those without a college degree. The study also reported that those with higher income levels were more likely to volunteer. Hayghe reported the opportunities to volunteer increased if both spouses were employed because of their extended group of friends and associates known through the work place. Hayghe also found that Blacks and Hispanics volunteered less often than Caucasians. Hayghe stated the reason for this was because Blacks and

Hispanics, as a group, have less education, income, and higher unemployment rates than Caucasians. However, Hayghe did find that volunteers who were Black, Hispanic, and persons over age 65 volunteered more hours a week than other volunteers to various projects.

Stevens's (1989–90) study of one metropolitan volunteer organization also found that women volunteered more often than men throughout their lives. Over half of the 151 sample of older persons who volunteered in a metropolitan area survey had an annual income of less than \$10,000, with 23 percent reporting an income of less than \$5,000 a year. Of those surveyed, 62% were minorities; this percentage was not typical for the population-at-large. The majority had been community residents for over 30 years. The reasons given for satisfaction in community volunteer work were tied to personal recognition, respect found in holding a position and interacting with professionals and other volunteers.

In 1992 Stevens studied a sample of 248 older persons and reported a positive relationship between volunteer satisfaction and retention of older volunteers. Five factors were related to volunteer satisfaction: a sense of purpose, gaining social ties, increased self-esteem, having personal recognition, and appreciation for work well done.

Stevens's 1993 study was of 119 older female volunteers in the northeastern United States. Stevens reported 45% were between the ages of 60 and 69, and 44% between 70 and 79 years of age. The study found that of 199 racially diverse, older women (60–93) who did volunteer work, only 17% were Caucasians with 25% being Black and an additional 19% Italian. In this study only 27% of older women who volunteered were married, with the remainder either widowed (53%), divorced (5.1%), separated (2.6%) or never married (12.0%). Of the 119 older women volunteers, slightly over half had lived in the same community for over thirty years and another 20% had lived in their pres-

ent communities between twenty and thirty years. According to Stevens, the number of women available for volunteer work will increase along with the growing population of older persons. Stevens reported "a sense of usefulness" a major factor in volunteer satisfaction among 119 older (60–93 years) volunteers.

## METHODS

The research reported in this study was conducted in conjunction with Western Regional Project W176, entitled *Housing Transitions of the Maturing Population: Consequences for Rural/Non-Metropolitan Communities in the Western Region*. Funded by Agricultural Experimental Stations in Idaho, Nevada, and Wyoming, this project examined factors in community satisfaction of older persons, age 50 to 70, in these three states.

In order to adequately represent the three states' populations, it was determined that 600 completed surveys were needed per state, with half from metropolitan areas and half from non-metropolitan areas. A dual frame sampling method was used, including an equal combination of phone numbers obtained from telephone directories and from random digit dialing (Frey, 1989; Groves and Lepkowski, 1985). This dual method was used because using names only from phone directories often underrepresents renters and lower-income persons and excludes households with unlisted numbers. In particular, Nevada has a high percentage of persons with unlisted numbers who would not be included if the sample were obtained solely from listed phone numbers.

For both samples, each phone number was screened via a telephone call to determine if someone in the household met the age criteria and was willing to participate. If more than one person in the household met the criteria, then the person with the most recent birthday was asked to respond. The most recent birthday was used in order to maintain random gender representation.

### Instrument

A telephone survey was developed by the research team, based on the Dillman (1978) method of the phone survey item construction. The survey questioned respondents about their satisfaction with their communities, by referring to various aspects related to community life.

### Data Collection

A pool of trained interviewers collected data for all three states via telephones at the Social Survey Research Unit computer-aided telephone survey lab at the University of Idaho. Telephone interviews were conducted from November, 1993 through March, 1994.

For the phone directories sample, a letter was sent prior to the phone survey. When called, many of the respondents commented that they would not have participated if they had not first received the letter. The random digit dialed calls were "cold calls" with no prior notice to the households that they called. Response rates ranged from 43% in Nevada to 57% in both Idaho and Wyoming.

### Data Analysis

Percentages were used to provide a profile of the demographic characteristics of the volunteers. Cross-tabulations and the Chi square statistic were used to determine the relationships between each independent variable and the dependent variable of banking volunteer hours.

## FINDINGS

This study was designed to meet two objectives: (1) to describe those persons who would be influenced to volunteer now if they could bank their volunteer hours, and (2) to determine the relationship between the degree of influence a volunteer bank would have on a person's volunteering now and an older person's demographic characteristics. The survey questionnaire that is the focus of this study and the older persons' responses is shown below:

If you could "bank" (or save up) the hours you spend in volunteer work to use as a source of help when YOU need it, to what degree would that influence you to do volunteer work NOW? Would you say . . .

		N	%
1.	A Great Deal	266	17
2.	Some	560	35
3.	A Little	281	18
4.	Not At All	359	22

Only 22% of the respondents in these three states said they would not be influenced to volunteer. As the emphasis of this particular study is to learn how being able to bank volunteer hours for future needs influences older persons to volunteer now, only those persons answering "a great deal," "some," or "a little" were used in the following data analysis. Table I displays the demographic profile of those persons who would be influenced to some degree.

Persons of both genders would be almost equally influenced to volunteer. Of those who could be influenced, the female's average age was 60 and the male's was 59. The majority (86%) rated their health as good to excellent when comparing it to others their age. The prevalent (94%) ethnic group in all three states was White, which represents the racial composition in these three predominantly rural states (U.S. Bureau of the Census, 1990). Over 50% of the respondents had some college or were college graduates, with 37% being at least high school graduates. The annual family income for the majority of respondents was over \$25,000 a year. Just over half of the respondents were employed. Seventy-three percent of the respondents were married, with an additional 22% being either divorced (11%) or widowed (11%). Sixty percent of respondents lived with another person, 20% lived with two or more other persons, and 20% lived alone. Over half (60%) lived in their current residence over 14 years. Those living in non-metropolitan areas of the predominantly rural states accounted for just

**Table I**  
**Demographic Characteristics of Those Who Would Be Influenced to Volunteer**

Descriptor	n <sup>+</sup>	%			
			<i>Marital Status</i>		
			Married	1184	75
<i>Sex</i>			Separated	16	1
Female	841	52	Divorced	190	11
Male	791	48	Widowed	194	11
			Never Married	42	2
<i>Mean Age</i>			<i>Community Size</i>		
Female	841	52	Metropolitan	766	47
Male	791	48	Nonmetro	866	53
<i>Health</i>			<i>Community Tenure</i>		
Excellent	491	30	1 to 7 years	337	24
Very Good	550	34	8 to 14 years	225	16
Good	363	22	15 to 21 years	248	18
Fair	154	9	22 to 33 years	303	22
Poor	73	5	Over 34 years	281	20
<i>Ethnicity</i>			<i>Involvement in Church or Religious Activities</i>		
White	1533	98	Daily	71	6
Black	17	1	Once a week	727	62
American Indian	18	1	Once a month	152	13
Hispanic	3	<1	Six times a year	83	7
			Once a year	146	12
<i>Education</i>			<i>Political Involvement</i>		
Less than 12 years	174	11	Involved	402	25
High School Grad	604	37	Not Involved	1232	75
Some College	457	28	<i>Community Service Groups</i>		
College Grad	396	24	Not Satisfied	54	3
<i>Employment Status</i>			Don't Know	345	21
Employed	674	41	Somewhat Satisfied	422	26
Retired	839	51	Very Satisfied	814	50
<i>Family Income</i>			<i>Community Volunteer Opportunities</i>		
Less than \$15,000	249	18	Not Satisfied	33	2
\$15,000 to \$25,000	297	21	Don't Know	160	9
\$25,000 to \$35,000	224	16	Somewhat Satisfied	255	16
\$35,000 to \$50,000	295	21	Very Satisfied	1187	73
\$50,000 or more	338	24			

<sup>+</sup> Note: n varies since not all persons answered all questions

over half of those who would be influenced to volunteer.

Most (62%) of the respondents were involved with church or religious activities once a week. In contrast, only one quarter of those questioned were involved in political activities. Fifty percent were "very satisfied" with service groups, 26% were "somewhat satisfied" and only three percent were "not satisfied." Most persons were either "very" (73%) or "somewhat satisfied" (16%) with volunteer opportunities.

Cross-tabulations and the chi square statistic were used to test the significance of the relationships ( $p < 0.05$ ) between each independent variable and the dependent variable of how being able to bank hours would influence a person to volunteer now (see Table II). The gender of respondents was not significantly related to banking volunteer hours, though males were more likely to be influenced "a great deal." Older persons between 67-70 years of age would be more influenced to volun-

teer if they could bank volunteer hours than those between the ages of 50–66. Those in poor health were significantly more likely to be influenced by being able to bank hours than those who reported their health being either good or excellent. Ethnic orientation was not significantly related to an increased interest in banking volunteer hours, although a tendency to be influenced “some” to “a great deal” was shown more by Black, American Indian and Hispanic respondents. However, in this sample very few respondents (<one percent) were non-white. Neither the education level nor the family income was significantly related to an increased interest in banking volunteer hours. Employment status of the respondents had no effect either. Their marital status was not related to increased interest in banking volunteer hours, but those who had never married were more likely to be influenced “a great deal” than those who had been or were married. Neither how long a person lived in the community nor the number of people a person lived with was related to a person being influenced by the opportunity to bank volunteer hours. Living in a metropolitan or non-metropolitan area did not affect the older person’s interest in banking volunteer hours.

Among the community satisfaction and participation questions, significant relationships were found between volunteer opportunities and political involvement as they related to banking volunteer hours (see Table III). Those who were “less satisfied” with volunteer opportunities within their communities were significantly more likely to be influenced to bank volunteer hours. Of the 402 respondents who were politically involved in their communities, 30% would be greatly influenced if they could bank their volunteer hours.

### CONCLUSIONS AND RECOMMENDATIONS

In light of the building momentum to shrink government, many publicly supported social programs may have reduced funding. This will make the job of practitioners, who continually look for new ways to interest persons to volunteer through various recruitment and marketing strategies, even more challenging (Cook, 1993–94). Volunteer banks could be one way to fill the gap while allowing persons to maintain their independence and dignity.

Being able to bank volunteer hours will influence a large majority of persons

**Table II**  
**Cross-tabulations of Respondents’ Demographics With the Degree They Would Be Influenced to Volunteer by Being Able to “Bank” Their Volunteer Hours**

Demographic Variables	n <sup>+</sup>	d.f.	Chi Square Value	Chi Square Significance
Gender	1197	2	4.93004	.08501
Age	1200	8	18.88857	.01547*
Self-reported Health	1197	8	19.47751	.01250*
Ethnic	1065	6	7.12544	.30940
Education	1197	6	3.88765	.69188
Employment Status	1107	2	2.64650	.26627
Total Family Income	1041	8	8.28488	.40615
Community Tenure	1028	8	6.66633	.57302
Marital Status	1193	8	5.91195	.65709
Household Size	1195	6	3.90215	.68992
Current Community Size	1198	2	1.01023	.60344

\* Denotes significance at the 0.05 level

+ Note: n varies since not all persons answered all questions

**Table III**  
**Cross-tabulations of a Person's Participation and Satisfaction**  
**in Community Organizations With the Degree They Would Be**  
**Influenced to Volunteer by Being Able to "Bank" Their Volunteer Hours**

Dependent Variable = Volunteer Participation				
Independent Variable	n <sup>+</sup>	d.f.	Chi Square Value	Chi Square Significance
<i>Participation</i>				
Service Groups	1200	6	23.20360	.00073***
Volunteer Opportunities	1200	6	16.37820	.01186**
<i>Satisfaction</i>				
Political Involvement	1200	2	8.15446	.01695*
Church or Religious	851	8	7.89055	.44423

\* Denotes significance at the 0.05 level

\*\* Denotes significance at the 0.01 level

\*\*\* Denotes significance at the 0.001 level

+ Note: n varies since not all persons answered all questions

age 50 to 70 to volunteer now. Persons age 67 to 70 are more likely to be influenced to volunteer by opportunities to bank volunteer hours than those age 50 to 66. These younger persons are primarily still in the workforce, and therefore probably have more limits on the time they have to spend in volunteer work.

The profile of the older persons who would be most influenced to volunteer are those age 67 to 70, of both genders, predominantly White, in good to excellent health, married, and not living alone. These persons have at least some college education, are employed, and have a family income of over \$25,000 per year. The majority have lived in their communities for at least eight or more years, attend church or religious activities once a week and are not involved in politics. Knowing this profile will help those who want to start or revitalize a volunteer bank to target older persons who are more likely to become involved. The older persons in our society are a relatively underutilized community resource. While many are involved in volunteer activities, our expanding proportion of vital, healthy older persons provides an opportunity to engage them to a greater extent in helping their communities. At a

time when many younger persons are seeing the aging segment of society as an economic drain, due in part to Social Security transfer payments and Medicare, volunteering to bank volunteer hours as a source of help for themselves could be a way to show the contribution older persons make to our society.

Volunteering and banking volunteer hours may be increasingly used as a family resource management strategy for people in caring for their relatives. Men and women who would not normally add volunteering to their busy schedule may do so if the volunteering is balanced by the use of these hours as a resource to help with an aging family member. This would be particularly true if a relative in need lives too far away for the person to provide the help personally. They would be earning help that would then be volunteered in the community where their relative lives. This could overcome a person's reticence to accept help perceived as charity, since a relative earned the help for them. It would also save money for the individual in need, the family, taxpayers and the government by putting less of a demand on some public services.

Although the number of persons "not satisfied" (33%) with opportunities to volunteer in their communities is rela-

tively small, these same persons are the ones who would be influenced to the greatest degree to volunteer if they could bank their hours. Since 36 states have some form of volunteer banking (Wexler, 1994), proponents of volunteer banks could make efforts to be sure that older persons are aware of opportunities to volunteer, and to point out the benefits to the individual and his/her family as well as the community.

Community leaders and program directors can explore volunteer banks in states similar to theirs to determine what might work best in their state. Since this study focused on predominantly rural western states, the profile of western volunteers and what motivates them to volunteer may be different from the profile in urban areas or in predominantly urban states in other parts of the country. Clearly, some older persons are motivated by being able to bank their hours. The challenge is to determine how best to involve them in volunteer efforts for their benefit and for the benefit of their community.

---

## REFERENCES

- American Association of Retired Persons. (1988, September). *Attitudes of Americans over 45 years of age on volunteers*. Washington, D.C.: Hamilton, Frederick & Schneiders.
- Cook, A. F. (1993-94). A case for research: Understanding the characteristics of potential volunteers. *The Journal of Volunteer Administration*, XII(1/2): 27-30.
- Dillman, D. A. (1978). *Mail and phone surveys: The total design method*. New York: Wiley.
- Frey, J. H. (1989). *Survey research by telephone* (2nd ed.). Newbury Park: Sage Publications.
- Fischer, L. R., Mueller, D. P., & Cooper, P. W. (1991). Older volunteers: A discussion of the Minnesota senior study. *The Gerontological Society of America*, 31(2): 183-193.
- Groves, R. M., & Lepkowski, J. M. (1985). Dual frame, mixed model survey designs. *Journal of Official Statistics*, 1(Fall): 264-286.
- Hayghe, H. V. (1991). Volunteers in the U.S.: Who donates the time? *Monthly Labor Review*, February, 17-23.
- Heil, W., & Marks, L. N. (1991). Resourceful aging: today and tomorrow. *Aging International*, June, 47-51.
- Kaiser, M. A., & Camp, H. J. (1993). The rural aged: Beneficiaries and contributors to rural community and economic development. In C. N. Bull (ed.), *Aging in Rural America*, Newbury Park, CA: Sage, 49-50.
- Kouri, M. K. (1990). *Volunteerism and older adults*. Santa Barbara: ABC-CLIO.
- Longino, C. F. (1994). Myths of an aging America. *American Demographics*, August, 36-42.
- Rouse, S. B., & Clawson, B. (1993). Motives and incentives of older adult volunteers. *Journal of Extension*, Fall, 99-112.
- Romero, C. J. (1987). Retirement and older Americans' participation in volunteer activities. In S. H. Sandell (ed.), *The problem isn't age: Work and older Americans*, New York: Praeger, 218-227.
- Sandell, S. H. (1987). *The problem isn't age: Work and older Americans*. New York: Praeger.
- Stevens, E. S. (1993). Making sense of usefulness, an avenue toward satisfaction in later life. *The International Journal of Aging and Human Development*, 37(4): 313-324.
- Stevens, E. S. (1993). Older women who volunteer: Tapping a valuable woman resource. *The Journal of Volunteer Administration*, XI(4): 9-13.
- Stevens, E. S. (1992). Senior volunteer satisfaction: A route to mental health in later life? *Clinical Gerontologist*, 12(2): 101-106.
- Stevens, E. S. (1989-1990). Utilizing a "rich" resource: Older volunteers. *The Journal of Volunteer Administration*, VIII(2): 35-38.
- U.S. Bureau of the Census. (1989). Projections of the population of the United States, by age, sex, and race: 1988 to 2080. *Current Population Reports* (Series

- P25, No. 1018). Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. (1990). General Population Characteristics. Washington, D.C.: Government Printing Office.
- Wexler, M. (1994, July, August). Banking on benevolence. *Regional*.
- Wilson, L. B., & Simson, S. (1993). Senior volunteerism policies at the local level: Adaptation and leadership in the 21st century. *The Journal of Volunteer Administration*, XI(4): 15-23.

## Appendix A

In February a survey was sent to volunteer bank programs listed in Time Dollar Network's "Directory of Volunteer Service Credit Programs." The intent of the survey (see Appendix B) is to determine how programs are both similar and different related to age range of typical volunteers, number of people who participated in the past year, average number of volunteer service credit hours redeemed, types of services that can be exchanged for volunteer service credits, the sponsoring organization area the program covers (town, city, state), and if they have reciprocal agreements with other service credit programs.

Gathering this information and further information about what works and what doesn't will aid coordination and information exchange among programs. If you are involved with a service credit program or would like to start one please contact:

Virginia Junk/Sandra Cann  
Volunteer Research Coordinators  
Family and Consumer Sciences  
University of Idaho  
Moscow, ID 83844-3183  
(208) 885-7264  
gjunk@aspen.csrvidaho.edu

**Appendix B**  
**Information on Volunteer Service Credit Programs**

1. Name of city
2. Volunteer service credit program started in 19\_\_.
3. Is the volunteer service credit program only in your city/town or is it a statewide program?  
 A. City/town-wide  
 B. Statewide
4. What is the age range of typical volunteers in your program? (Check all that apply.)  
 A. Under 50 years of age  
 B. Between 50–60 years of age  
 C. Over age 60  
 D. Other (please explain)
5. Approximately how many participants were in your volunteer service credit program last year?
6. What is the approximate average number of service credit hours redeemed?
7. How are the volunteer service credits accounted for?  
 A. The organization keeps records  
 B. Individuals keep track of their credits  
 C. Other (please explain)
8. What types of services can be exchanged for volunteer service credits?  
 A. Home assistance  
 B. Child/adult care  
 C. Other (please describe)
9. Do you have reciprocal agreements with other service credit programs?  
 Yes  No  
Would you be interested in exploring the possibility of reciprocal agreements?  
 Yes  No