



# Article Baby Boomers as Congregational Volunteers in Community Ministry

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Academic Editor: Robert Wineburg Received: 26 November 2016; Accepted: 6 April 2017; Published: 13 April 2017

**Abstract:** Religious congregations are a significant setting for volunteerism in the United States, and increasing rates of volunteerism correlate with age. Because of their prolonged health and increased longevity, the large boomer generation represents a potentially significant volunteer resource for congregations. But current research on boomers and congregational life provides little information about this age cohort for engaging them in community ministry. Using a large purposive sample (n = 2883) drawn from Protestant congregations in four regions of the U.S., we explore differences between boomer volunteers and non-volunteers including self-reported motivations, barriers, and outcomes. Despite similarities in most demographics and barriers to volunteering, volunteers and non-volunteers report differing levels of motivation for and outcomes of volunteering. Using service-learning concepts to explore how characteristics of volunteer opportunities influence the faith of volunteers, we found that certain program characteristics indeed correlate with positive outcomes while other characteristics are generally absent. Based on these findings, we provide guidance for both congregation and community agency leaders to increase and enhance opportunities for boomer volunteers.

Keywords: religious congregation; community ministry; volunteerism; baby boomer

# 1. Introduction

The unprecedented number of potential volunteers among the baby boomer (boomer) generation offers religious congregations a unique resource for meaningful engagement with the human vulnerability of their communities. According to Culp ([1], p. 2), "boomers will retire earlier, stay healthier, be more physically active, and live longer than any previous generation. They have greater wealth and more expendable income than other generations . . . and exhibit greater independence, are more skilled, and have a higher level of education." Researchers have estimated that those ages 55 and older have already performed \$44.3 billion dollars' worth of work through formal volunteering, and \$17.8 billion dollars' worth of informal volunteering [2].

More people volunteer in religious settings than any other. This is true across age groups and especially for boomers (e.g., age 16–24 = 25%, 45–54 = 33%, 55–64 = 39%, 65+ = 43%) [3]. A more nuanced understanding of this age cohort reveals, however, that boomers are, at best, an uncertain resource for community ministry by religious congregations. Generalizations that suggest that most boomers are prime candidates for community ministry overlook the realities of boomer volunteerism. The volunteer participation rate in the 45–54 and 55–64 age groups has declined over 5 years (2011–2015) by 2.6 and 3 percentage points, respectively [3]. While boomers make up a significant proportion of U.S. volunteers, data also indicate that a little more than a quarter of boomers actually engage in volunteer behavior at least one time each year. According to the Corporation for National and

Community Service, 31% percent of boomers who volunteered the first year did not do so the second year [4]. Furthermore, there has often been a tendency to overlook intragroup age (older versus younger boomers), gender, and ethnicity differences in boomer volunteering as well as the economic necessity of continued employment, and the growth of encore careers.

Nevertheless, a significant number of boomers, particularly those in the 65–70 age range and recently retired, remain a potentially substantial community ministry volunteer resource for congregations. As we indicated, boomers are volunteering more than previous generations and researchers project that this number will continue to increase as the young baby boomers begin reaching retirement age [5–7].

Data on boomer volunteerism paints a complex picture and raises important questions about the role that this important generational cohort is likely to play in U.S. civic life over the next several decades. Moreover, current research on boomers and congregational life does not provide congregational leaders with evidence to help them move beyond generalizations about this age cohort or navigate the complexities of engaging them in community ministry. Comparison baseline data (e.g., age, gender, ethnicity, income and education level, and relationship status) on boomers who affiliate with religious congregations and do and do not volunteer as members are not readily available. Congregational leaders will benefit from having access to research findings that address questions such as: What motivates and sustains boomer involvement in congregationally-based volunteerism? What is the relationship between their religious faith and their involvement in community ministry? What benefits and barriers do they experience? What characteristics of the community ministry setting contribute and detract from their participation?

Based on a large purposive sample (n = 2883) drawn from Protestant congregations in four regions of the U.S., we address socio-demographic, personal, and relational differences between boomer volunteers and non-volunteers as well as questions related to motivation to serve, barriers to volunteering, and outcomes of service. Further, we apply service learning concepts to explore characteristics of volunteer opportunities and community ministry venues that benefit boomer volunteers while also examining how their involvement stimulates and transforms their religious faith. We then use these findings to provide guidance for both congregation leaders and community agency volunteer coordinators regarding the recruitment, design, and delivery of meaningful volunteer opportunities for boomer volunteers in congregations.

# 1.1. Boomer Volunteers

# 1.1.1. Education

The boomer generation is one of the most highly educated generations in American history—88.8% of boomers have completed high school and 28.5% have a bachelor's degree or higher [8]—and individuals with higher levels of educational attainment engage in volunteer activities at higher rates than did those with less education [3].

# 1.1.2. Ethnicity

Some indication of boomer volunteerism among ethnic groups can be derived from data on all adult volunteers. Surveys of adult volunteers report that whites continue to volunteer at higher rates (26.4%) than Blacks (19.3%), Asians (17.9%) and Hispanics (15.5%) [3]. Although there were fewer volunteers in ethnic sub-groups, the median hours per month were similar across ethnicities and ranged from 48 to 52 [3]. While variation in ethnic volunteerism seems evident, Einolf [6] noted that race and ethnicity were not statistically significant in the amount of volunteering performed by boomers.

#### 1.1.3. Gender

Women continue to volunteer at higher rates than men among boomers, as they do across all age groups [3,9]. Their type of volunteering also differs. Men are more likely to engage in general labor, provide transportation to people, and coach or supervise sports teams while women are more likely to collect and serve food, and tutor or teach. Further, women perform more informal volunteering than men through services to the community rather than through formal organizations [10].

# 1.2. Continuity and Role Theory

As baby boomers begin the transition to retirement, continuity and role theories help explain volunteerism in this age cohort. Continuity theory posits the importance of maintaining established patterns of behavior throughout one's life and especially across important status transitions such as retirement to preserve a person's well-being through the life course [11]. According to this theory, adults prefer to maintain existing internal and external structures through volunteer work consistent with their past experiences and enjoyable activities [12]. Essentially, patterns of volunteering preretirement lend to higher probability to volunteering postretirement.

Role theory adopts the concept of role salience for understanding "how people adjust to a role transition such as retirement and how they determine what other roles will be maintained or modified" ([13], p. 58). As individuals grow older, they lose specific roles in life and need to take on new roles. Smith found that those who volunteer for organizations (e.g., nonprofit board membership) during preretirement generally continue to do so but often shorten their volunteer commitments after retirement [13]. This researcher also reported that out of a pool of 258 working respondents ages 50 to 64, those who consider the volunteer role highly salient are much more likely to see volunteering as part of an ideal retirement lifestyle as are those who frequently attend religious services. In fact, Smith found that almost 6 in 10 midlife workers saw volunteering as part of an ideal retirement lifestyle [13].

#### 1.3. Boomer Volunteering: Perceptions, Motivations, and Outcomes

#### 1.3.1. Perceptions and Motivations

Congregational and community leaders seeking to recruit, match, and retain volunteers need to understand how boomers' perceptions and motivations of volunteering affect their willingness to take part in volunteering after retirement. Aging baby boomers may have more time in retirement, but perceptions are crucial in whether or not they volunteer with the free time available to them. In general, McClelland, Atkinson, Clark, and Lowell observed volunteers are motivated by incentives related to affiliation, power, and achievement [14]. More specific to boomers, the AARP intergenerational volunteer survey found retiree attitudinal factors such as altruism, high expectation of intergenerational support and equity, and fairness are important for volunteering [15]. Elcott and Himmelfarb observe that "the search for meaning and the pursuit of values can motivate an entirely new perspective on one's career and work life—and a long-desired unity of purpose [between interior expectations and external involvement] can be achieved that might have been unattainable in prior years" ([16], p. 200). They are navigating multiple personal and family transitions such as family caregiving, individual health, parenting adult children, rightsizing their living environment, and economic challenges. Developmentally, most are renegotiating their own identities, intimate relationships, and the sense of significance [8,17].

According to Smith and Gay, "leaving the workforce deprives people of the incidentals paid work generally provides: time structure, social contact, collective effort or purpose, social identity or status, and regular activity" ([18], p. 3). Related to these findings, Okun and Michel found that increasing volunteerism among boomers was related to engaging opportunities that reflect a concern for the community, benefitting the lives of those volunteering and the community members being served [19].

#### 1.3.2. Christian Faith

Boomer congregational volunteers may also be motivated by faith [20]. Dykstra views theological faith as "primarily a response to a gift, an activity of recognizing and accepting God's grace, which gives rise to a way of life—a way of believing, trusting, committing, and orienting all one's thoughts and actions" ([21], p. 18). Faith maturity, according to Benson, Donahue, and Erickson is defined as "the degree to which a person embodies the priorities, commitments, and perspectives characteristics of vibrant and life-transforming faith" ([22], p. 3). Several studies have examined the relationships among Christian faith, faith maturity, and adolescent and adult congregational volunteers [23,24]. To date, no studies have explored these relationships among baby boomers in Protestant congregations.

#### 1.3.3. Outcomes of Service

Volunteer service, especially which puts volunteers in relationship with persons in need, can transform volunteers personally and intellectually. Research indicates that volunteer service contributes to an improved sense of well-being and self-worth, satisfaction in helping others, and greater tolerance for human differences [25,26]. For religiously oriented volunteers, service may also provide opportunities to practice and strengthen their faith [27,28]. Indeed, there is a robust social scientific research literature demonstrating that religious participation is positively related to volunteering in the U.S. [29–31].

Based on research on the faith and service relationship among adult and adolescent congregational volunteers in community ministry, religious faith and community service have a mutual and synergistic relationship with both faith motivating service and service enriching faith [23,24]. These findings are particularly relevant for this study of the impact of community ministry involvement on boomer congregants. In an interesting frame on understanding religiously-oriented volunteers, Garland and Yancey do not refer to members of the church as volunteers, preferring to refer to volunteers as servants instead, because of the life that Christians are called to lead according to the Bible [32]. The center of a Christian congregation is intended to be its service to others, including the community. They note boomers in Protestant congregations share many similarities with their non-involved colleagues while also holding unique values and beliefs. Whereas boomer volunteers are altruistically motivated and congregational boomers are also faith motivated; boomer volunteers act out of humanitarian concerns whereas congregational boomers also act out of their obedience to God; and boomer volunteers tend to value affirmation for their service whereas congregational boomers also value a sense that God affirms their actions.

## 1.4. The Context for Congregational Boomer Volunteerism

As mentioned above, religious participation is consistently found to be a robust predictor of volunteering in the U.S. [29–31]. Further, congregations generate a significant amount of volunteerism in American communities [33]. Previous research indicates that these organizations are particularly effective in mobilizing volunteers. They provide important motivations for volunteering, and they also serve as significant contexts for the development of valuable social capital and social networks that contribute to volunteer recruitment and communication [34]. Often congregations provide members a variety of opportunities for volunteerism.

Congregants volunteer for educational and religious activities that are administered by the congregation and occur within the context of the congregation's physical space. These contributions directly support core functions such as religious education, worship rituals, and on-site benevolence services. Congregational boomer volunteers also express their religious commitments as well as the mission of the congregation to which they belong by serving community agencies that may or may not be formally aligned with the congregation. Boomers are therefore involved in these three contexts—volunteerism within the congregational context, volunteerism co-sponsored by the

congregation with other organizations (e.g., other congregations, denominational organizations), and volunteerism in community service agencies independent of congregation administrative control. This study focuses on congregational boomer involvement in agencies not connected with the congregation.

Meaningful involvement in community ministry by boomers in congregations requires that volunteers perceive benefit to recipients while also realizing the kinds of role performance outcomes that enrich their lives and faith. When this kind of reciprocity is available, both recipient and volunteer are changed by the interaction. Service-learning provides a framework for prescribing how these kinds of encounters can be intentionally created and sustained. In an ideal arrangement, boomer service becomes a context for their own personal and faith development. In effect, the ministry changes both the recipient and the boomer. To illustrate this effect, Lewis found that "older adults who have the opportunity to reflect on their service during and afterwards will be able to critically examine their involvement, make improvements, and integrate the experience into their lives" ([35], p. 663). In the full expression of the service-learning model, the boomer volunteer is offered opportunities to reflect on the impact of the engaged learning on changes in their beliefs and practices [36].

The process through which service-learning transforms volunteers has been characterized as a hermeneutical cycle of learning [20,28]. Volunteers initially have presuppositions, values, and beliefs based on their life experiences. As they experience volunteer service, particularly through developing relationships with persons in radically different life circumstances than their own, they experience dissonance with their initial presuppositions, values, and beliefs. These differences prompt them to either confirm or alter previous ideas and behaviors. Revised beliefs and values then become part of the basis for interpreting future experiences as the hermeneutical cycle of learning continues.

Congregational and agency volunteer leaders need to be able to deliver volunteer contexts that offer opportunities for role enactment that stimulate critical reflection on values, personal and religious beliefs, motivations, and perceptions. In an early study, Eyler and Giles specified characteristics of service learning programs and explored the relationships between these characteristics and volunteer outcomes [37]. The program characteristics included: (1) Placement quality—amount of direct recipient contact; leadership support, and meaningfulness and challenge of the volunteers' tasks; (2) Application—linkages between classroom and community service; (3) Reflection (oral and written)—opportunities to thoughtfully imagine the significance of service for intellectual and personal change; (4) Diversity—exposure to persons of differing ethnicity, socioeconomic level, age, gender, or lifestyle; and (5) Community voice—participation of service recipients in planning the service.

They found that these program characteristics at least moderately predicted the likelihood that volunteers would be transformed by their service. Service-learning programs may challenge a person's prejudices and previous experiences and assumptions, create cognitive dissonance, and cause a re-examination of beliefs. In addition, placement quality, application, and written reflection were significant predictors of knowing oneself better, experiencing a personal reward for helping, and developing increased levels of spirituality. They concluded that service learning promotes an appreciation for diversity and reduces negative stereotypes [37].

The effects on volunteers do not occur automatically, however. For example, Cotton and Stanton observe that eager but unprepared volunteers may do more harm than good if they serve without understanding the culture and needs of the recipients [38]. Rather than broadening and increasing the volunteers' understanding of others' lives, the experiences may only reinforce stereotypes about persons who are economically poor and culturally different. For these reasons, it remains important for leaders to design service-learning programs so as to overcome these unintended effects and maximize beneficial outcomes.

## 2. Methodology

The current study seeks to clarify how congregational boomers involved in community ministry programs (volunteers) differ from congregational boomers not involved in such programs (non-volunteers) and how their personal and spiritual lives are affected by the volunteer experience.

We compare volunteers and non-volunteers on socio-demographic variables, obstacles to volunteering, and motivations that may influence their decision to volunteer. Further, we explore the proposition that boomers who volunteer in congregational community ministries will report higher levels of faith practices than non-volunteers and that these differences will remain when controlling for potential mediating factors (e.g., socio-demographic variables, obstacles, and motivations). To address the study objectives, we utilize secondary data drawn from a survey of attenders in 35 Protestant congregations from across the U.S. and present results from descriptive, bivariate, and multivariate data analysis.

# 2.1. Congregation and Boomer Sample

In 2004, we conducted a survey of individual attenders in a purposive sample of 35 Protestant congregations drawn from six states across the U.S.: California, Louisiana, Michigan, New York, South Carolina, and Texas [39]). The sample focused on Protestant congregations located in urban or suburban communities and known to provide service programs within their communities. While the sample was restricted to Protestant congregations, it included denominations representing conservative Protestant, mainline Protestant, and Black Protestant traditions. Furthermore, the researchers sought to recruit an ethnically diverse set of congregations including some that were predominantly white (n = 18), black (n = 9), Latino (n = 5), and multi-ethnic (i.e., congregations having no dominant racial/ethnic group) (n = 3).

All attenders present in each congregation at the time of the survey were invited to participate resulting in a final sample of 7403 individuals. All participants gave their informed consent for inclusion before they participated in the study. The study was approved by the Institutional Review Board of Baylor University. For the current study, we analyze data drawn from a sub-sample of 2883 participants born between the years of 1946 and 1964 (boomers). The sub-sample includes 1398 self-identified volunteers and 1361 non-volunteers. There were 124 respondents who did not answer the question about volunteering for community ministry.

## 2.2. Instrumentation

#### 2.2.1. Congregational Survey

In addition to a standard set of demographic items, the congregational survey included questions about both the volunteer behavior and the religious faith and practice of participants. The resultant data allow us to examine, more closely than previous studies have been able, the relationship between religion and volunteerism among Protestant boomers.

#### **Christian Faith Practices**

Of particular importance for this study, the survey included a Christian Faith Practices Scale (CFPS), comprising a set of 13 Likert-type items that asked respondents to indicate the frequency with which they participate in specific faith practices or behaviors (from "Never" = 1 to "Always" = 7) [39,40]. Factor analysis of the CFPS items further revealed two underlying subscales: (a) a serving practices subscale, and (b) a relating practices subscale. The serving practices subscale (alpha = 0.80) is composed of three items including providing hospitality to strangers, volunteering time to help others less fortunate, and participating in activities to promote social justice. And the relating practices subscale (alpha = 0.75) is composed of three items including confessing faults to others; forgiving and working on healing relationships; and encouraging others, especially in failure. Other CFPS items were excluded because factor analysis indicated they did not fit well in either subscale.

#### Volunteerism

The congregational survey asked participants to report whether they currently volunteer in any "community ministry," defined as "involvement in activities encouraged by your church that support the physical, material, emotional, and social well-being of people from your congregation, neighborhood, and community." Utilizing this survey item, we were able to sort survey participants into "volunteer" and "non-volunteer" categories for comparison. Subsequently, the original researchers asked respondents who reported community ministry involvement (volunteers) to complete a second in-depth survey about their volunteer experiences (see below). In the current study, we designate those who completed this second survey as the "Volunteer Subsample" in order to distinguish them from respondents who reported volunteer involvement on the congregational survey but did not complete the follow-up volunteer survey.

## Motivation to Serve

Utilizing seven Likert-type survey items drawn from the Faith Maturity Scale, we created a Motivation to Serve scale (alpha = 0.83) [22]. The items included in this scale were: In my free time, I help people who have problems or needs; I do things to help protect the environment; I am active in efforts to promote social justice; I feel a deep sense of responsibility for reducing pain and suffering in the world; I give significant portions of time and money to help other people; I speak out for equality of women and minorities; and I care a great deal about reducing poverty in the U. S. and throughout the world. Respondents were asked to report how true each statement was (i.e., from "Never true" = 1 to "Always true" = 7).

# Life Satisfaction

We also created a Life Satisfaction measure from another item on the Faith Maturity Scale: My life is filled with meaning and purpose ("Never true" = 1 to "Always true" = 7) [22].

# **Control Variables**

For all multivariate analyses we include variables that are potentially associated with boomer volunteering as controls: gender, ethnicity, frequency of congregational attendance, access to transportation, family caregiving responsibilities, health problems, and work responsibilities.

#### 2.2.2. Volunteer Survey

The follow-up volunteer survey obtained additional information about the experiences of self-identified volunteers. Open-ended questions solicited information about types of service; recipients; specific volunteer activities; and changes volunteers experienced in their faith, values, attitudes, and behaviors. Checklists solicited information regarding congregational support for volunteer activities, and the volunteer's relationships with service recipients, motivation to volunteer, satisfaction with the experience, and the perceived relationship between service and evangelism. The volunteer survey also operationalized several key characteristics of community ministry programs drawn from the service-learning literature. These include program quality, reflection, diversity, and community voice [37]. Additionally, the survey asked about potential conflict experienced within community ministry programs. Following previous research, conflict was operationalized as "the extent to which volunteers encounter dissonance while involved in community service and the extent to which their involvement negatively affects other aspects of life" [20]. Using a seven-point Likert scale ranging from "Never" = 1 to "Always" = 7, respondents were asked to answer 16 survey items evaluating their community ministry program in these five areas (i.e., program quality, reflection, diversity, community voice, and conflict).

# 3. Findings

Our findings are based on data drawn from the full congregational survey and a follow up volunteer survey administered to respondents who indicated involvement with at least one community ministry program. These data allow us to compare the characteristics of Protestant boomer volunteers and non-volunteers in our sample. Further, our findings reveal important information about the

service learning contexts in which boomer congregational volunteers serve as well as some of the ways that service involvement may impact their values, beliefs and religious faith.

## 3.1. Demographic Characteristics of Boomer Volunteers

Survey data reveal that while Protestant boomer volunteers and non-volunteers are similar in some ways, there are also important differences between these groups. Demographic characteristics of boomer non-volunteers, volunteers, and a subsample of volunteers who completed the follow up survey (i.e., Volunteer Subsample) are presented in Table 1 below. Further, independent samples *t*-test results reported in Table 1 indicate statistically significant differences in the demographic profile of volunteers and non-volunteers in our study.

		Mean/Percent				
Variables	Description	Non-Volunteers	Volunteers	Volunteer Subsample	t-Test	
Age	Average age in years	47.3	47.5	47.6	-1.221	
Gender	Percent male/female					
Male		43.3	40.3	40.6	1.601	
Female		56.7	59.7	59.4	-1.601	
Education	Highest level of education					
Less than HS	-	5.7	2.9	2.6	3.713 ***	
HS/GED		17.8	12.2	9.5	4.123 ***	
Some College		27.7	22.1	17.9	3.404 ***	
College		33.1	35.1	33.9	-1.288	
Graduate Degree		15.7	27.4	36.0	-7.540 ***	
Ethnicity	Racial/ethnic identity					
African American		18.7	23.8	15.5	-3.265 **	
Latino		12.9	10.2	6.9	2.221*	
Native American		1.8	0.9	0.5	2.044 *	
Pacific/Asian		1.5	0.4	0	3.086 **	
White		65.9	64.9	77.6	0.529	
Other		1.4	0.9	0.5	1.340	
Live with	Relational living situation					
Alone	č	11.0	11.7	10.0	-0.587	
Spouse		70.5	71.7	76.2	-0.701	
Children		50.6	52.5	55.0	-1.030	
Friend		2.3	2.4	1.7	-0.144	
Others		5.9	5.9	4.8	0.019	
Years in Cong	Years in congregation	10.6	12.3	12.3	-4.005 ***	
Involvement	Frequency of involvement					
More than 1/week	1 5	34.7	62.2	72.3	-14.817 **	
Weekly		48.5	30.4	21.0	9.758 ***	
Every 2–3 weeks		8.4	4.7	4.3	3.955 ***	
1/month		2.1	1.8	1.2	0.704	
Less than 1/month		6.2	0.9	1.2	7.479 ***	
Hours Worked	Average hours worked for pay	35.6	42.2	34.4	-0.879	

## Table 1. Demographic Characteristics of Protestant Boomers in Sample.

Notes: Independent sample *t*-test results indicate differences between means for Non-Volunteers and Volunteers; \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001.

Survey data reveal that both volunteers and non-volunteers are slightly more likely to be female than male (volunteer—59.7%; n = 834; non-volunteer—56.7%; n = 771). The average age for both volunteers and non-volunteers in our sample is approximately 47 years (volunteer—47.5; SD = 5.5; non-volunteer—47.3; SD = 5.3). When asked about their current living situation, a majority of both groups reported that they lived with a spouse (volunteer—71.7%; n = 1002; non-volunteer—70.5%; n = 959). Protestant boomer volunteers and non-volunteers in our sample are also similar in racial and ethnic composition. The majority identify as white (volunteer—64.9%; n = 908; non-volunteer—65.0; n = 897). Interestingly, among boomer respondents who volunteered, almost a quarter identified as African American (23.8%; n = 333). Finally, the average weekly hours worked for pay was similar for both volunteers and non-volunteer—34.8; SD = 17.0; non-volunteer—35.6; SD = 16.6).

In contrast to the similarities between these groups, our data reveal that Protestant boomer volunteers and non-volunteers do tend to differ significantly in areas such as educational attainment and congregational involvement. Consistent with the findings of previous research on U.S. volunteers [3], Protestant boomer volunteers report having higher levels of education than non-volunteers. Approximately sixty-two percent (62.5%; n = 873) of Boomer volunteers indicate having completed a bachelor's degree compared to only 48.8% (n = 662) of non-volunteers. Boomer volunteers also report having attended their religious congregation for a longer period of time than non-volunteers. On average, boomer volunteers reported attending their congregations for 12.3 years (SD = 10.8) compared to 10.6 years for non-volunteers (SD = 10.4); t (2605) = -4.01, p < 0.001. And our data indicate that boomer volunteers are more frequently involved with their congregations than non-volunteers. Approximately 93% of volunteers (92.6%; n = 1269) report involvement with their congregations at least once a week compared to 83% of non-volunteers (83.2%; *n* = 1096). Taken together, these initial findings suggest that boomer volunteers and non-volunteers tend to share demographic characteristics such as gender, race, and age. However, boomer volunteers tend to be more highly educated and may be more involved in the life of their religious congregation than non-volunteers.

## 3.2. Boomers' Life Satisfaction and Motivation to Serve

Our survey data also allow us to examine whether boomer volunteers and non-volunteers differ significantly in regards to reported life satisfaction, motivation to serve, and participation in faith practices. Table 2 presents findings that shed light on these relationships. When asked whether their "life is filled with meaning and purpose," boomer volunteers reported a small but significantly higher level of life satisfaction (M = 5.89; SD = 1.06) than did non-volunteers (M = 5.49; SD = 1.25). This suggests that volunteering may be related to increases in levels of life satisfaction among boomers.

		Mean		
Variable	Non-Volunteers	Volunteers	Volunteer Subsample	t-Test
Life Satisfaction Motivation to Serve	5.49 ( <i>n</i> = 1342) 28.33 ( <i>n</i> = 1259)	5.89 ( <i>n</i> = 1383) 33.56 ( <i>n</i> = 1318)	5.90 ( <i>n</i> = 417) 33.38 ( <i>n</i> = 403)	9.05 *** 18.97 ***

Notes: Independent sample *t*-test results indicate differences between means for Non-Volunteers and Volunteers; \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001.

Similar to life satisfaction, boomer volunteers indicated a significantly higher motivation to serve (M = 33.56; SD = 6.75) than their non-volunteer counterparts (M = 28.33; SD = 7.25). Independent sample *t*-test results reported in Table 2 indicate that there is a statistically significant difference between the mean response provided by non-volunteers and volunteers on these two items.

#### 3.3. Obstacles to Volunteerism among Boomers

In addition to the influence that demographic and religious characteristics have on boomers' decisions to serve, there are additional obstacles that could prevent some boomers from volunteering such as family and work commitments, transportation, and health. Analyses of our survey data suggest, however, that boomer volunteers and non-volunteers tend to experience similar challenges and obstacles to their involvement with community ministry programs (see Table 3). When asked what factors "always" or "almost always" prevent them from being more involved in community ministries, the most common factor indicated by both groups was work responsibility (volunteer—15.6%; n = 208; non-volunteer—27.6%; n = 352). This comports well with previous studies that have suggested that increases in hours worked may have some negative impact on volunteering. The next most commonly reported barrier for both volunteers and non-volunteer—18.8%; n = 236). Obstacles that were

reported by smaller numbers of volunteers and non-volunteers were health (volunteer—2.6%; n = 34; non-volunteer—3.1%; n = 38), transportation (volunteer—3.2%; n = 42; non-volunteer—4.1%; n = 51), and other (volunteer—9.4%; n = 16; non-volunteer—19.8%; n = 39). Additionally, independent samples *t*-tests were run to determine whether there were any significant differences in the percent of volunteers and non-volunteers reporting each of these obstacles. The only significant difference is in the percent reporting that work is an obstacle. Non-volunteers (M = 3.99, SD = 1.99) tended to rate work as a more significant obstacle than volunteers (M = 3.74, SD = 1.76), *t* (2602) = 3.48, p < 0.001.

Non-Volunteers		Volunteers		Volunteer Subsample		
Obstacle	Mean (SD)	Percent Always or Almost Always (n)	Mean (SD)	Percent Always or Almost Always ( <i>n</i> )	Mean (SD)	Percent Always or Almost Always (n)
Work	3.99 (1.99)	27.6 (352)	3.74 (1.76)	15.6 (208)	3.75 (1.72)	13.6 (56)
Family/Dependent Care	3.28 (2.07)	18.8 (236)	3.19 (1.82)	11.3 (150)	3.31 (1.72)	9.7 (39)
Other	3.02 (2.16)	19.8 (39)	2.89 (1.98)	9.4 (16)	3.17 (1.84)	7.5 (4)
Health	1.84 (1.37)	3.1 (38)	1.93 (1.30)	2.6 (34)	1.94 (1.31)	3.0 (12)
Transportation	1.52 (1.33)	4.1 (51)	1.47 (1.18)	3.2 (42)	1.40 (1.09)	2.8 (11)

Table 3. Obstacles to Volunteerism among Protestant Boomers.

# 3.4. Effects of Volunteering on Volunteers' Faith Practices

Table 4 presents results from a series of OLS regression models examining the effects of volunteering on the faith practices of boomers. All models also include controls for volunteer characteristics and common obstacles to volunteering. The dependent variables in each model represent volunteers' scores on a different dimension of the Faith Practices Scale.

Table 4. Standardized Coefficients for Regression of Volunteering on Faith Practice Dimensions.

	Dependent Variables				
Independent Variables	Serving CFPS ( <i>n</i> = 2241)	Relating CFPS ( $n = 2239$ )	Total CFPS ( <i>n</i> = 2166)		
Male	-0.001	-0.127 ***	-0.057 ***		
Age	-0.033 *	-0.080 ***	-0.048 **		
Education	-0.009	-0.051 **	-0.046 **		
African American	0.072 ***	0.047 **	0.055 ***		
Active in Congregation	0.026	0.021	0.179 ***		
Life Satisfaction	0.029	0.237 ***	0.206 ***		
Motivation to Serve	0.622 ***	0.422 ***	0.517 ***		
Health	-0.006	0.018	0.020		
Family Caregiving	-0.017	0.012	-0.004		
Access to Transportation	0.053 **	-0.036	0.026		
Work-Related Responsibilities	-0.029	-0.009	-0.039 **		
Volunteer	0.199 ***	-0.014	0.128 ***		
$\mathbb{R}^2$	0.58	0.37	0.60		

Note: \* *p* < 0.05; \*\* *p* < 0.01; \*\*\* *p* < 0.001.

Findings for the final model (Total CFPS) indicate that for Protestant boomers volunteering in a community ministry program tends to have a significant positive impact on their faith practices as measured by the Faith Practices Scale (0.128; p < 0.001). Boomer volunteers tend to report more frequent participation in various faith practices than their non-volunteer counterparts. For a clearer understanding of the relationship between volunteering and faith practice, however, we break the Faith Practices Scale down into two smaller dimensions (i.e., serving and relating) and examine whether volunteering positively effects some types of faith practices more than others.

Results from our first model illustrate the effects of volunteerism on the serving dimension of the Faith Practices scale. Boomers who volunteer more frequently engage in such faith practices as providing hospitality to strangers, volunteering to help those who are less fortunate, and promoting social justice than non-volunteers (0.199; p < 0.001). This finding is not surprising as the community ministries with which boomers in our sample volunteer are likely to provide opportunities to develop and engage in these specific types of faith practices.

Interestingly, our results indicate that boomer volunteers do not tend to engage more frequently in "relating" practices of faith than their non-volunteer counterparts. Volunteers do not more frequently engage in such activities as confessing faults to others, forgiving and working on healing relationships, and forgiving others. While volunteering for community ministries may significantly broaden the social network of participants and expose volunteers to new groups of people, the experience appears to have minimal impact on these specific practices.

# 3.5. Changes in Values, Beliefs, and Faith

Data provided by congregational volunteers who completed the follow-up volunteer survey also make it possible for us to explore some of the ways that boomer volunteers perceive their volunteer activity impacts their own religious lives. Specifically, the follow-up survey asked congregational volunteers to indicate whether they were aware of changes that had occurred in their values, behavior, or faith resulting from involvement with congregational community ministries. Table 5 presents the results of these analyses for boomers (39–57 years) as well as results for the age cohort before (21–38 years) and after (58–95 years).

Table 5. Perceived	l Effects of Service or	i Volunteers' V	/alues, Behavior, and Faith	

	Percent of Volunteer Subsample that Perceive a Change in				
Cohort	Values	Behavior	Faith		
21–38 years	80.95 ( <i>n</i> = 136)	70.83 ( <i>n</i> = 119)	73.78 ( <i>n</i> = 121)		
39–57 years	84.34 (n = 350)	71.15 (n = 291)	80.65 (n = 325)		
58–95 years	76.17 ** ( <i>n</i> = 227)	59.25 ** ( <i>n</i> = 173)	65.86 *** $(n = 191)$		

Notes: Independent sample *t*-tests revealed significant differences between means for Boomers (39–57 years) and older adults (58–95 years); \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001.

Our results indicate that a significant majority of boomer volunteers feel that their values (84.3%; n = 350), behavior (71.2%; n = 291), and faith (80.7%; n = 325) have changed as a result of their service activity. It is interesting to note that approximately 10% fewer boomers indicate changes to their behavior than values or faith. Furthermore, the results of independent sample *t*-tests comparing the responses of younger and older cohorts to those of boomers reveal that there is a significant difference between boomers and older volunteers on these items. Boomers were significantly more likely to indicate that volunteering brought about changes in these aspects of their religious life than older volunteers. There is no significant difference between the responses provided by boomers and the younger cohort.

#### 3.6. Service Learning Contexts

Congregational volunteers completing the follow-up survey were also asked to respond to 16 items evaluating characteristics of the community ministries for which they volunteered. These 16 items allowed respondents to indicate the frequency with which the community ministries demonstrated qualities that are considered desirable from a service learning perspective. Factor analysis revealed that these 16 items can be organized into five larger categories representing important service learning program characteristics: program quality, reflection, diversity, community voice, and conflict [20,37]. All factors have a Cronbach's alpha score of 0.65 or higher.

Table 6 below presents the average responses provided by the volunteer subsample for each of the 16 service learning items as well as the percent of volunteers reporting that each item is "always" or "almost always" true of the community ministry for which they volunteer.

Service Learning Characteristics	Mean (SD)	Percent Always or Almost Always ( <i>n</i> )
Program Quality		
I do meaningful work in my community.	5.60 (1.23)	56.0 (229)
I have important responsibilities in my community ministry.	5.47 (1.45)	53.9 (217)
My community ministry involves challenging tasks.	5.15 (1.48)	44.6 (182)
I work face to face with people we are caring for.	5.65 (1.71)	63.2 (258)
I receive support from ministry leaders.	5.33 (1.71)	53.8 (213)
Reflection		
Before the community ministry began, leaders encouraged me to think about and discuss my expectations about the work.	3.38 (1.88)	16.2 (63)
Those of us serving in the community ministry talk about our experiences with one another.	4.72 (1.55)	32.2 (129)
Leaders encourage critical reflection that challenges me to think in new ways about my ministry.	3.83 (1.73)	17.7 (70)
I have opportunities to discuss connections between my community ministry and biblical and church teachings.	4.18 (1.69)	23.1 (94)
Leaders provide me with both supporting and challenging feedback.	4.38 (1.69)	25.1 (99)
Diversity		
My community ministry is in a neighborhood where I don't feel safe. How frequently do you encounter the following kinds of differences in	2.51 (1.57)	6.2 (25)
carrying out your ministry?	4 91 (1 70)	27 E (1E2)
Race/ethnicity	4.81 (1.70)	37.5 (153)
Income Education	5.44 (1.34)	50.0 (203)
	5.38 (1.32)	46.7 (189)
Personal habits	5.12 (1.46)	40.6 (164)
Physical/mental/emotional difficulties	4.37 (1.62)	24.8 (101)
Religious beliefs	4.41 (1.56)	24.2 (95)
Sexual orientation	3.04 (1.76)	10.4 (40)
Political ideas	3.97 (1.70)	16.2 (61)
Community Voice		
We plan and organize the community ministry together with those receiving the ministry.	3.60 (1.86)	17.9 (70)
Ministry leaders provide me with information about the problem (s) of those receiving the ministry.	4.18 (1.74)	22.4 (88)
Conflict		
My involvement in this ministry creates stress in other areas of my life.	2.66 (1.43)	3.7 (15)
There have been conflicts or disagreements to work through in my community ministry.	2.57 (1.39)	3.8 (15)

#### Table 6. Service Learning Characteristics Reported by Volunteer Subsample.

# 3.7. Program Quality

Our data indicate that a majority of boomer volunteers serve in contexts where characteristics associated with high program quality are frequently exhibited. More than half of boomer volunteers feel that they always or almost always do meaningful work in their community (56.0%; n = 229), have important responsibilities in their community ministry (53.9%; n = 217), work face to face with the people they are caring for (63.2%; n = 258), and receive support from ministry leaders (53.8%; 213). In contrast, slightly less than half of respondents indicate that their community ministry involves challenging tasks (44.6%; n = 182). These positive findings suggest that a majority of respondents feel supported, adequately challenged, and that they are engaged in meaningful work through their volunteering. Nevertheless, we also note that a significant percentage of boomer volunteers indicate these characteristics are not often true of their service context.

# 3.8. Reflection

In contrast, our data reveal that few boomer volunteers report frequent opportunities to reflect critically on their work either before, during or after volunteering. Only 16.2% (n = 63) of volunteers

indicated that they had always or almost always been encouraged by leaders to think about and discuss their expectations about the volunteer work. And while approximately a third of volunteers reported always or almost always talking about their volunteer experience with other volunteers (32.2%; n = 129), a much smaller number felt encouraged by their leaders to think critically about their work (17.7%; n = 70). Likewise, only one quarter of respondents report always or almost always being given opportunities to make connections between their service and church teachings (23.1%; n = 94) and being provided significant feedback from their leaders (25.1%; n = 99). The majority of boomer volunteers indicate that such opportunities for reflection are not frequent within their service contexts. This is a particularly significant finding as opportunity for reflection has often been identified as a central component of the service learning process [37].

# 3.9. Diversity

Several items on the survey examined respondents' exposure to diverse populations and contexts as a result of their volunteer activity. Our data reveal that the most common types of differences encountered by boomer volunteers were related to income (50.0%; n = 203), education (46.7%; n = 189), personal habits (40.6%; n = 164), and race/ethnicity (37.5%; n = 153). We note that even the most common differences encountered (i.e., income and education) were experienced by half or less of the boomer volunteers. Differences that were less often encountered by volunteers were physical/mental/emotional health difficulties (24.8%; n = 101), religious beliefs (24.2%; n = 95), sexual orientation (10.4%; n = 40), and political ideas (16.2%; n = 61). These findings suggest that community ministry most often brought volunteers into contact with individuals that they considered similar to themselves in many of these categories. Furthermore, our data indicate that only a small percentage of volunteers indicate that they frequently feel unsafe in their community ministry's neighborhood (6.2%; n = 25).

## 3.10. Community Voice

Two items gauged the volunteers' perception of community ministries' responsiveness to the needs of service recipients. Our survey data reveal that less than a quarter of boomer volunteers indicate always or almost always receiving information about the problems experienced by those that they are helping (22.4%; n = 88). An even smaller proportion report being involved in programs that include service recipients in planning and organizing (17.9%; n = 70). Indeed, the majority of volunteers indicate that such measures to increase ministry responsiveness to service recipients are not often characteristic of the programs with which they are involved. A significant area of improvement for community ministry programs may be in this area.

#### 3.11. Conflict

Finally, two items sought to assess the extent to which boomer volunteers experienced any dissonance or personal conflict while engaged in community service. Our data suggest that very few boomer volunteers feel that their service always or almost always creates stress in other areas of their lives (3.7%; n = 15). Likewise, few reported always or almost always experiencing conflicts or disagreements in their community ministry involvement (3.8%; n = 15). It appears that dissonance and personal conflict are not significant problems experienced by most boomer volunteers.

To further examine the impact that service learning contexts may have on volunteers' experience, we developed a series of regression models examining the relationship between the five broad service learning characteristics identified above and volunteers' life satisfaction, motivation to serve, and perceived change in values, behavior and faith. For these analyses, we created a composite measure for each of the five service learning characteristics (i.e., program quality, reflection, diversity, community voice, and conflict) by summing volunteers' responses to the questions included in that category. These composite measures represent volunteers' evaluation of these aspects of their service learning contexts.

Table 7. Standardized Coefficients for Regression of Service Learning Characteristics on Life Satisfaction,
Motivation to Serve, and Values, Behavior and Faith.

	Dependent Variables				
Independent Variables	Life Satisfaction ( <i>n</i> = 303)	Motivation to Serve (n = 294)	Change in Values ( <i>n</i> = 303)	Change in Behavior ( <i>n</i> = 302)	Change in Faith ( <i>n</i> = 295)
Male	-0.021	-0.144 **	0.012	0.040	0.041
Age	-0.047	0.075	-0.083	-0.054	-0.133 *
Education	0.029	0.104 *	-0.056	-0.093	-0.123 *
African American	0.037	0.059	-0.099	-0.065	-0.214 ***
Active in Congregation	0.093	-0.033	0.141 *	0.025	0.038
Program Quality	0.113	0.072	0.075	-0.015	0.011
Reflection	0.073	0.198 **	0.131	0.307 ***	0.145
Diversity	0.197 **	0.332 ***	0.063	0.118	0.133 *
Community Voice	-0.067	-0.024	0.014	-0.116	0.002
Conflict	0.060	0.197 ***	0.149 *	0.183 **	0.096
R <sup>2</sup>	0.11	0.35	0.11	0.14	0.12

Note: \* *p* < 0.05; \*\* *p* < 0.01; \*\*\* *p* < 0.001.

Results in the first model reveal a significant positive relationship between life satisfaction and the opportunity to interact with diverse individuals and groups within the context of a congregation's community ministry (0.197; p < 0.01). Results from our second model reveal that contexts where reflection on service is encouraged (0.198; p < 0.01), where volunteers are exposed to diverse individuals and groups (0.332; p < 0.001), and where volunteers have experienced dissonance or personal conflict (0.197; p < 0.001) are all positively related to an increased motivation to serve. The final three models reveal that opportunities for reflection and the experience of conflict are both related to perceived changes in the volunteers' spiritual lives. The experience of dissonance or conflict is positively related to perceived changes in values (0.149; p < 0.05) and behavior (0.183; p < 0.01) while the opportunity for reflection on service is positively related to perceived changes in behavior (0.307; p < 0.001). These findings provide additional support for the notion that the characteristics of service learning contexts make a significant difference in the experience that boomer volunteers have. Further, they demonstrate some of the unique ways that service learning characteristics shape the experience of Protestant boomers.

# 4. How to Promote Boomer Recruitment, Retention, and Reflection

Within the limitations of our study, our findings on the outcomes of boomer volunteering and the characteristics of the service context (placement quality, opportunities for reflection and application, recipient diversity, and recipient involvement in planning) provide a basis for recommendations in three key result areas—recruiting, retaining/recognizing, and reflecting. We offer evidence-informed guidance to social workers, agency leaders, and congregational leaders in activating and sustaining the involvement of Protestant boomer volunteers in ways that address community need, energize the mission of the agency, and deepen the religious faith of the boomer.

## 4.1. Recruiting

Our boomer congregational volunteers reported that volunteering benefitted them by greater life satisfaction when compared with their non-volunteering counterparts as well as by changes in their values, faith, and behavior. These outcomes of their volunteering are rarely recognized or highlighted by leaders in congregations and community service organizations. Acknowledging and communicating the potential impact of the service on the server provides an important tool in recruitment and sustaining boomer volunteers. The reports of deeper life satisfaction and substantive changes in values, faith, and behavior are evident and reflect outcomes that resonate with an age cohort seeking meaningful engagement and opportunities to reset their trajectory for the second half of life. Opportunities to strengthen faith and engage new values and behaviors may be viewed as paths to finishing well.

Like most volunteers, religiously-affiliated boomers are seeking opportunities to do important, meaningful, and challenging work in the community [4]. Our respondents reported that they always or almost always experience these opportunities a little over 50% of the time while reporting that challenging work occurs less than 45% of the time. According to these boomers, there is considerable room for improvement in creating the kinds of volunteer venues that attract the boomers to community service. Invitations should clearly specify the facets of the volunteering that offer meaning, importance, and challenge.

Significant differences in barriers to volunteering between volunteers and non-volunteers were reported in areas such as family caregiving, health, and transportation. Agency leadership and their congregational colleagues should consider what resources could be applied to mitigating the effects of these barriers, thereby allowing more opportunity for boomers to benefit from community engagement.

## 4.2. Retaining/Recognizing

A commitment to delivery of substantive volunteer opportunities that attract congregational boomer volunteers also energizes retention. Community service volunteers will benefit from an intentional evaluation process that periodically assesses the meaningfulness, importance, and challenge of the volunteer assignment and improves assignments based on this continuous review and change process.

Our respondents also reported disturbingly low frequency levels of program characteristics associated with quality of the volunteering experience such as discovering the expectations for volunteering; offering information on recipients; and providing feedback. These findings provide specific ways that congregational boomer involvement can be sustained through careful matching of volunteer expectations with a very specific description of the assignment and information on the characteristics of recipients. Consistent feedback and "checking in" on service performance may further promote retention and provide recognition for their engagement.

Previous research highlights the benefits of reciprocal relations between religious volunteers and recipients including involving them in planning of service opportunities as well as the benefit of serving those who differ from the boomer volunteer in some important way [20]. Respondents reported rare occurrences of reciprocal relations. Many respondents reported frequent interaction with recipients who differed from them by income, education, or personal habits. Apart from these differences, however, our respondents tended to serve those with similar characteristics. To the extent that increased reciprocity and "out of comfort zone" experiences promote personal and spiritual change, agency and congregational leaders may find that paying attention to these service facets will yield greater attractiveness to the venue and improved rates of retention.

#### 4.3. Reflecting

As previously mentioned, faith and service have an interactive relationship, each informing the other. Agency leaders who want to retain and sustain these volunteers should welcome opportunities

for them to reflect on the meaning of the volunteering for their faith development. Unfortunately, our respondents reported low levels of opportunities to benefit from this interactive relationship, infrequently talking about their volunteering, engaging in critical reflection; and connecting their community ministry with their religious beliefs. Agency and congregation leaders that encourage congregations to provide venues for reflection will facilitate the spiritual and personal benefits of the service. In some cases, these reflection opportunities will also help the boomer volunteer process the opportunities and issues related to the implications of service for evangelism.

# 5. Study Limitations and Conclusions

The current study has several significant limitations that must be taken into consideration. The first is the age of the data itself. The initial survey was administered in 2003 when members of the boomer cohort were between the ages of 39 and 57. Thirteen years later, the oldest members of the boomer cohort are now 70 and many are nearing or have already reached retirement age. This is significant for the issue of volunteering because age and work status have been shown to impact the amount of time individuals have to invest in volunteer service. We might expect that as members of the boomer cohort enter retirement, average levels of involvement in volunteer service will increase. While the current data cannot speak to this directly, they do suggest important factors that are likely to impact boomers' volunteer experiences as they have more time to commit to volunteering in the future.

It should also be noted that our findings are not generalizable to the entire population of congregations and attenders in the U.S. Rather than using a random sample of national congregations, we rely on a purposive sample of 35 Protestant congregations that were actively engaged in community ministry at the time of the survey. Congregations were selected to include geographic, denominational, and racial/ethnic diversity. Furthermore, data was collected only from individuals who were in attendance at a congregation on the day the survey was conducted. In addition, the sample was limited to Protestant Christians and did not address the volunteer experience of boomers in the context of other faith traditions. It is imperative that future research address this population in other religious and spiritual contexts.

Therefore, it is not possible to determine with any precision how representative our sample may be of the membership of participating congregations or of congregations in the U.S. Because our survey data are cross-sectional it is also not possible to determine the causal direction of the relationships we have identified between volunteering and other aspects of volunteers' lives and religious experience (e.g., life satisfaction, motivation to serve, faith practices).

Finally, in the current study we have adapted the service-learning characteristics originally developed by Eyler and Giles [37]. However, we included an additional category and survey items that were intended to assess the extent to which volunteers have experienced any dissonance or personal conflict while engaged in community service. In doing so, we expected that exposure to situations and contexts where volunteers experienced such dissonance may promote personal reflection and growth. However, our finding that less than four percent of boomer volunteers indicated experiencing dissonance or conflict in their service contexts suggests to us that most respondents may have interpreted the survey items more negatively than intended. Future research on the effects of service learning contexts might benefit from a close examination of the ways that the experience of conflict and dissonance impact service learning and volunteering.

Despite the limitations of the current study, our findings provide important information on the relationship between volunteering and the religious lives of boomer volunteers. Consistent with continuity theory [11], these boomers continued their engagement with the congregation and with the community ministry as they transitioned to retirement at higher rates than their non-volunteering counterparts. Also, indicators such as life satisfaction and changes in behavior, values, and faith verified the significant salience of the congregationally-based volunteer role for the boomers we sampled [13]. Further, our findings contribute to a growing body of literature examining the effects that service learning contexts have on the experience of volunteers. Our data encourage leaders of

congregational ministry programs to provide the types of supports that our findings suggest would encourage service. This information will be valuable to social workers, congregational leaders, and administrators in organizations which rely on the service of volunteers to provide programs and services. Indeed, as more members of the boomer cohort approach retirement age over the next decade and have additional time to volunteer in their communities and congregations, research programs like this one will inform religious and community leaders as they intentionally match the unique beliefs, assets, and motivations of this cohort with volunteer opportunities and organizational supports that activate and sustain the vital work they do.

Acknowledgments: The authors acknowledge contributions to the original research project by Diana R. Garland, Beryl Hugen, David Sherwood, and Paula Sheridan.

**Author Contributions:** Terry A. Wolfer was co-investigator on the original research project, including conceptualization and data collection; co-conceptualized the current manuscript, drafted literature review and methods sections, revised and edited entire paper. Dennis R. Myers was co-investigator on the original research project, including conceptualization and data collection; co-conceptualized the current manuscript, drafted literature review and discussion sections, revised and edited entire paper. Edward C. Polson conducted quantitative analyses, drafted results section, and constructed data tables, revised and edited entire paper. Betsy Bevis assisted with the literature review and references.

**Conflicts of Interest:** The authors declare no conflict of interest.

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