October 2024

FROM ISOLATION TO CONNECTION

EXAMINING POLICY APPROACHES TO SUPPORT SOCIAL CAPITAL

Miranda Spindt
Will Flanders, PHD.

WISCONSIN INSTITUTE FOR LAW & LIBERTY

Executive Summary

In this third paper of our social capital series, we suggest policy actions that can be taken by the federal, state, and local governments to support social capital, and highlight the rising importance of employers to building social capital in the workplace. No one policy or action is going to be a silver-bullet to rebuilding social capital, and the suggestions made in this paper are not a comprehensive list. This will hopefully serve as a starting point and inspire others to think of ways that we can rebuild social capital in our social and personal lives.

- Philanthropy is crucial for fostering social capital. While the U.S. excels in charitable giving, reforms like a universal charitable deduction could further boost donations. But proposed regulations like the Accelerating Charitable Giving (ACE) Act might hinder charitable activities and threaten donor privacy. Additionally, excessive state-level regulations can burden non-profits, potentially stifling their growth and impact. On a 50-state ranking of such regulations, Wisconsin ranks 29th but has some of the strictest audit requirements and fees.
- Family stability, particularly through marriage, significantly impacts child development by providing a more stable environment, which is linked to better long-term outcomes. However, marriage rates are declining, especially among lower-income families, partly due to federal welfare programs that create financial disincentives for marriage. Additionally, promoting childhood independence through reasonable laws can help counteract the negative effects of overprotection and encourage healthier development.
- Housing and development policies by local governments have the potential to foster greater social capital. Homeowners are more invested in their neighborhoods and communities compared to renters and walkable communities with more third-places create more opportunity for people to meet and build relationships.
- With the decline of participation in community institutions, clubs, and organizations, the workplace is the last source for some people to find a community and have social capital in their life. Employers should consider how important building social capital in the workplace is for both their employees and business.

Encouraging Charitable Giving and Non-Profits

Philanthropy plays an important role in measuring and supporting the growth of social capital. First, people tend to make charitable donations to people and organizations which they trust, and they may be more involved in their community—both important measures to understand the strength of social capital. In turn, this financial support empowers organizations to do more charity work and get more people involved in their mission which cultivates greater civic engagement. Overall, the United States is an extremely generous country with high rates of charitable donations and volunteering compared to other countries, and the number of non-profit organizations and foundations have continued to rise over the years.[i] This unique characteristic can and should be further supported by reforms at the federal and state level to policies that hinder donation.

One change that can be implemented by the federal government is a universal charitable deduction. When people file their taxes, they have the option to take the standard deduction or to itemize their deductions. When itemizing tax deductions, there is an option for a charitable tax deduction. This is not an option when choosing the standard deduction. By allowing for non-itemizers to choose a universal charitable deduction in addition to the standard deduction, there could be a significant increase in charitable giving.

An increase in charitable giving did happen during the 2020 and 2021 tax years when a special charitable deduction was available. This allowed for a deduction of up to $300 for individual filers and $600 for joint filers. During this time, there was a 28% increase in $300 donations, showing that more people did take advantage of the charitable deduction.[ii] The special charitable deduction has since expired, but there are bipartisan efforts to bring it back permanently. The Charitable Act, introduced in March of 2023 by Senators James Lankford (R-OK) and Chris Coons (D-DE), aims to revive and expand the special charitable deduction.[iii] If enacted, the act could increase the deduction threshold to $4,500 for single filers and $9,000 for married joint filers, potentially boosting charitable giving.

While this proposal would make a positive change, there are others that would harm charitable giving. In 2021, the Accelerating Charitable Giving (ACE) Act was introduced.[iv] It claims to support additional charitable giving but makes changes that would do the opposite.[v]

- It requires a 15-year payout period for money held in a donor-advised fund (DAF). If that deadline is not met, then there would be a 50% tax on those contributions. If the donor wants the pay-out to be over a longer period, or if meeting the goals of the charity requires a longer time frame, some giving could be threatened.
- It threatens donor privacy by requiring donations of non-cash assets to include an acknowledgement with the name of the donor, and for private foundations to report how much they contributed to a DAF, the DAF sponsor, and "contribution advice" if applicable.

Protecting donor privacy is crucial to maintaining the very generous culture we have in this country. When giving gifts to charitable and other non-profit organizations, donors may have to give personal information such as their name, address, and even social security number which they should be assured will be protected. Additionally, people should feel free to donate to the causes they support regardless of their broader popularity. Especially in our polarized political environment, people may fear becoming a target and having their safety threatened if their information must be public—even if it is just their name.

Non-Profit Regulation

State governments can be just as guilty of threatening charitable activities as the federal government. One example is overregulation of non-profit charitable organizations. When regulations on charitable organizations are too burdensome, it is difficult to hire the staff or legal support necessary to keep up—especially for smaller organizations with fewer resources. This can prevent new charitable organizations from starting or eventually cause new ones to shut down. A study published by Philanthropy Roundtable found that the top five states with the lowest regulatory burden had 76 charities per billion dollars of GDP on average. The five states with the highest regulatory burden averaged 59 charities per billion dollars of GDP.[vi]

Wisconsin ranks 14th highest in startup costs, 23rd in annual reporting requirements, and 25th in oversight regulations, so there is some room for improvement.[vii] It is worth reviewing the rules and regulations in these categories to see if Wisconsin can be a more welcoming state for non-profits, especially new ones. We are ranked 41st in paid solicitor fees and regulations and 44th in audit requirements.

State	Start-Up	Annual Reporting / Filing	Paid Solicitor Fees and Regulations	Audit Requirements	Oversight Regulations
Idaho	11	3	1	1	17
Oregon	12	49	35	1	17
Nevada	13	18	1	1	17
Wisconsin	14	23	41	44	25
Colorado	15	28	12	1	45
North Dakota	16	5	17	1	30
Illinois	16	22	38	50	17
Kentucky	18	15	42	1	1
Texas	19	14	9	1	1
Michigan	19	17	14	44	17

Figure 1 The 50-State Index of Charity Regulations, Wayne Winegarden, 2023

Supporting Stronger Families and Child Development

Family is the very first community we develop and is where children first learn social skills before going to school. On average, marriage is correlated with more stability which strongly impacts child development, especially in the early years.[viii] Single parents can provide stability for their children, but it is easier to do so when the time and energy it takes can be shared between two people. Decades of research have shown that there is a heavy correlation between children having less stability and worse life outcomes. For example,

- Individuals who did not live with both parents continuously from birth to 18 years old had a median wealth penalty of $61,600 when they reached their late 40's and early 50's.[ix]
- There is a positive association between the number of partnership changes and children showing aggressive, anxious, and depressive behavior at age three.[x]
- In households where the biological father left and a social father entered, boys score 8 points lower, and girls score 13 points lower, on cognitive tests compared to children in stable two- or single-parent households.[xi]

Marriage as an institution is a significant factor in providing children with a stable home life. It has been decreasing over time, but especially for middle- and lower-income families. Figure 2 compares the marriage rate between the top 20% of income earners, the middle class, and the bottom 20% of income earners. While marriage has declined in all three groups, it is much more significant in the middle and lower quintiles.

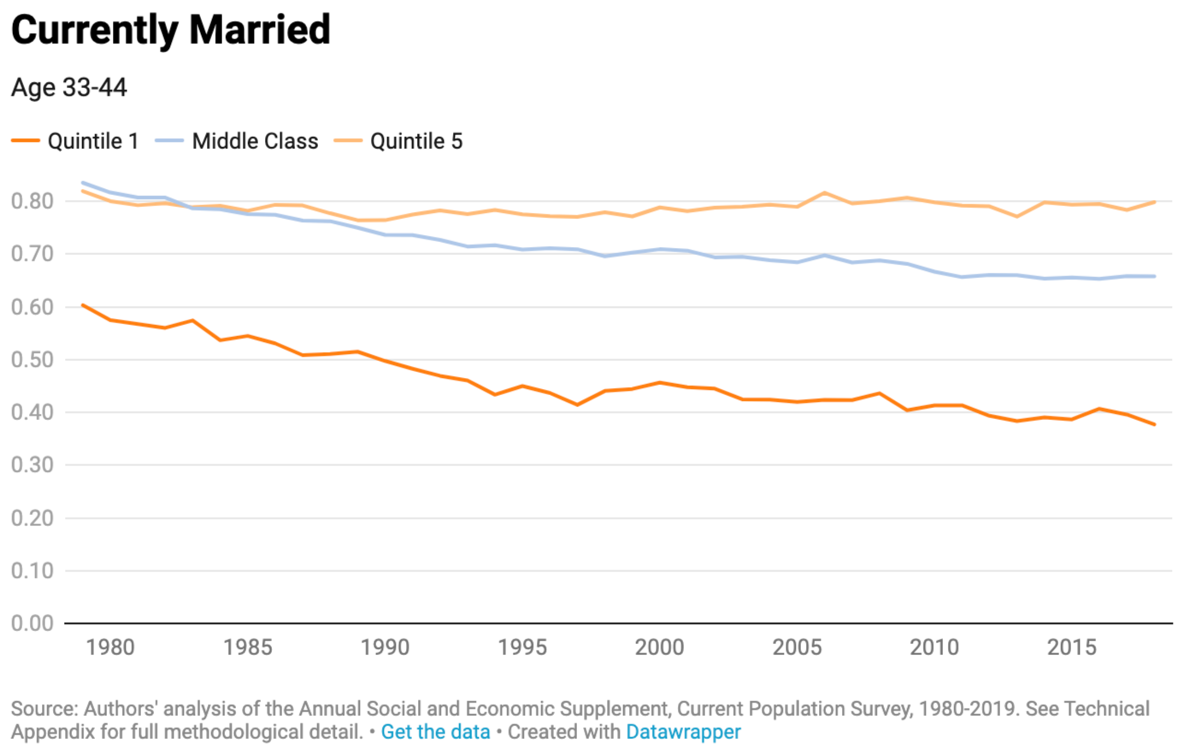

Figure 2

Families in the middle and lower-class are more likely to face additional external factors that correlate with worse outcomes such as crime and poor performing schools. Arguably, it is these families in most need of the stability that marriage can provide yet they are seeing the sharpest declines.

One reason for this is that welfare participation reduces the likelihood of getting married while receiving benefits.[xii] Marriage is disincentivized under most of our federal welfare programs such as Medicaid, Food Stamps (SNAP), and Temporary Assistance for Needy Families (TANF). Figure 3 shows the percentage of couples with children under the age of two who are at risk for at least one marriage penalty meaning that they are likely to lose benefits after marriage. The risk is particularly high for couples in the middle (77%) and lower-middle class (87%), with a majority still at risk in the lowest quintile (66%).[xiii]

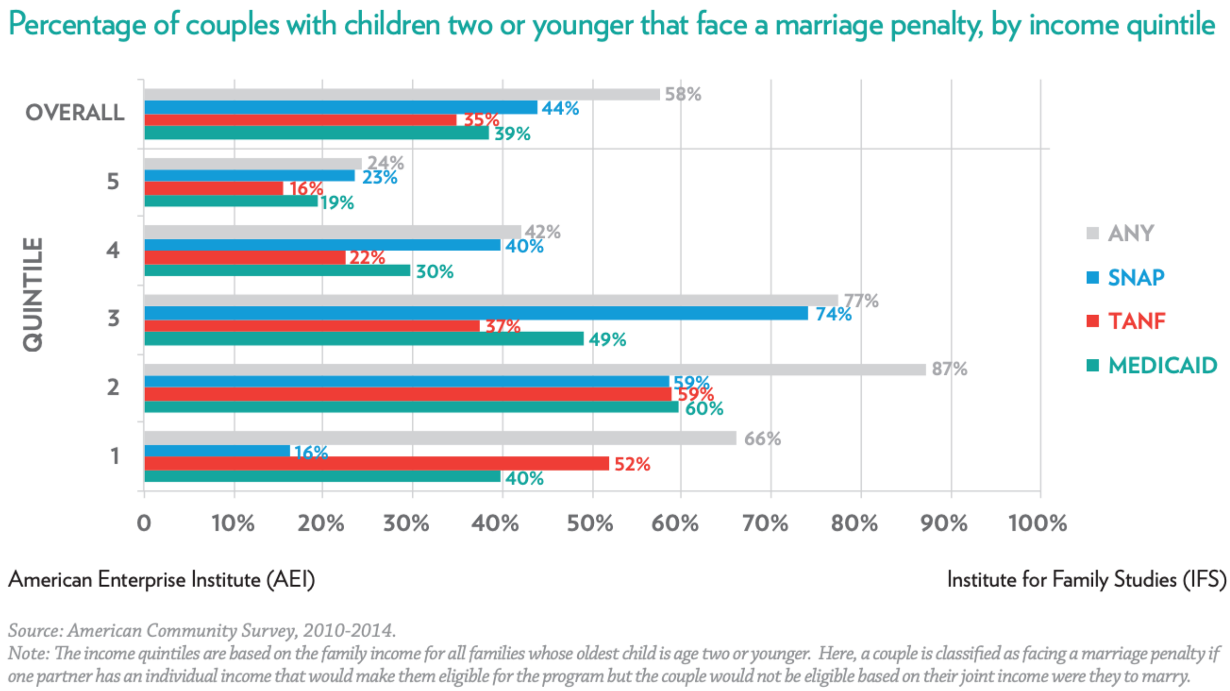

Figure 3

Another example is the Earned Income Tax Credit (EITC) which gives a tax break to low- and moderate-income families. This is currently calculated using household income. So, if two people get married, the combined tax return would be less than if they stayed unmarried. Figure 3 below shows an example of what this may look like for two low-income individuals.[xiv]

Unmarried		Married
Alex	**Morgan**	**Alex & Morgan**
$10,000 of earned income	$15,000 of earned income	$25,000 of earned income
No children	1 child	1 child
$1,502 EITC	$3,618 EITC	$3,618 EITC
Total EITC: $5,120		**Total EITC: $3,618**
EITC Marriage Penalty: $1,502		

Figure 4 The Expanded Childless EITC and Marriage Penalties, Congressional Research Service, 2022

One proposed solution to address this is to replace the EITC with an hourly wage subsidy program based on the income of each individual rather than the family structure. There would be a set target national or regional wage, and the cash assistance would make up some percentage of the difference. For example, if one makes $10 an hour, there is a 50%

assistance rate, and the target wage is $16 an hour, then they will get an additional $3 for every hour they work. As they get higher wage jobs, the subsidy decreases but the total income still rises until the target wage is reached as demonstrated in the table below. So, this not only eliminates the marriage penalties of the EITC, but it encourages working more hours and getting higher paying jobs.

Hourly Wage	50% Assistance Rate	Total Hourly Income
$10	$3	$13
$12	$2	$14
$14	$1	$15
$16	$0	$16

Childhood Independence Laws

Just as marriage is more likely to provide children with a foundation that better allows them to thrive as adults, so is the independence they experience throughout childhood. A recent book by Jonathan Haidt called “The Anxious Generation” explores how the decline of a play-based childhood, and the rise of a phone-based childhood, is one of the main causes for why mental health has gotten so much worse for younger generations.

In the 80’s, it was common for children to have more unsupervised activities such as riding their bikes around town with their friends. These types of experiences allow children to expand their horizons and develop skills like risk assessment and decision-making—enabling them to overcome the natural fears and anxieties of childhood and preparing them to be adults. However, in the late 90’s and 2000’s there was growing fear over children’s safety despite crime decreasing. The graphs below show FBI reported murder, violent crime, and property crime rates since 1990. Murder rates have certainly been rising since about 2014 and accelerated during the pandemic, but it is still considerably lower than it was in the 90’s. Property Crimes had a slight uptick but has continued to stay low as well as violent crimes.

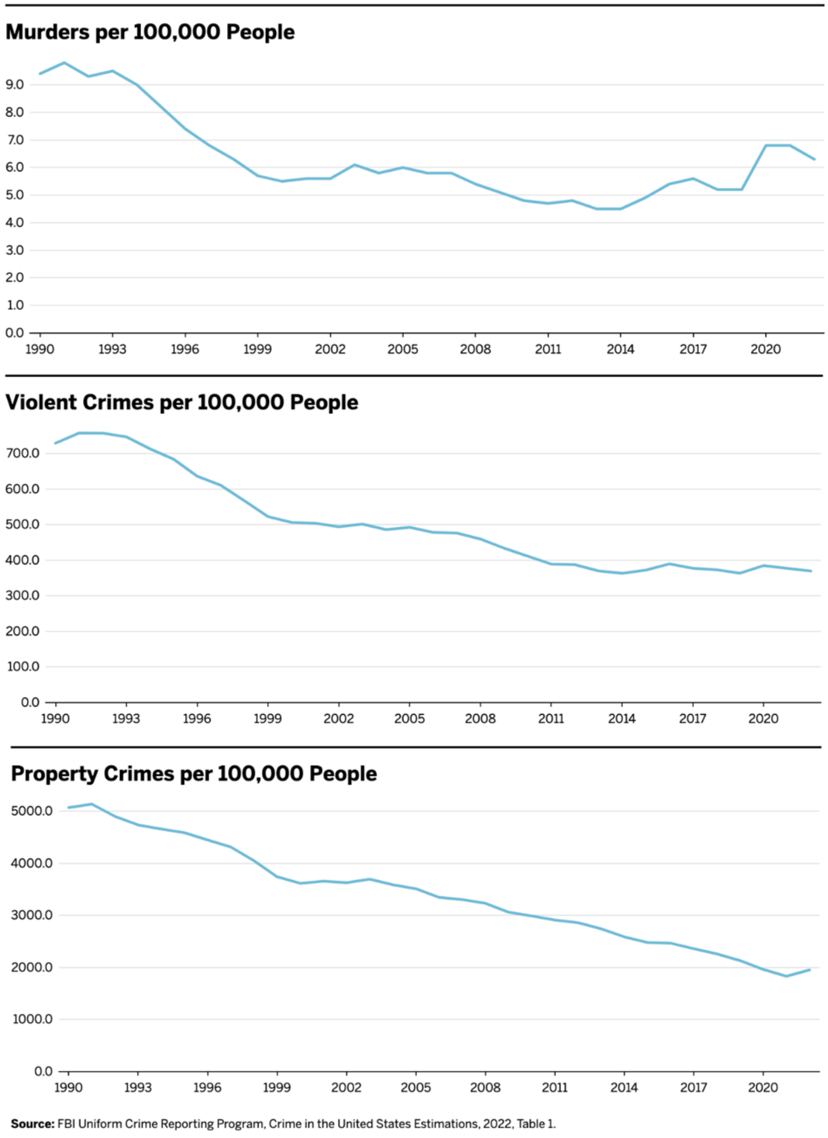

Figure 5

Starting in the early 2000's, children began a transition to a phone-based childhood rather than a play-based one, which was accelerated around 2010 with the release of smartphones. Shortly after this is when we see the rise of mental health issues among Generation Z and some younger Millennials. They were overprotected from the real world, and no one had the knowledge to protect them from the addictive social media platforms they were exposed to.

Today, while parents are more cognizant about children's online activity and screen time, there hasn't been a similar push to encourage more independent play again. In fact, parents who might allow their children more unsupervised play could be putting themselves at risk for child neglect accusations or even criminal charges. Below is an example of an Illinois family from the organization Let Grow, founded by Jonathan Haidt.

> *"Natasha Felix was cited for neglect after she let three children, aged 5, 9, and 11, play in the park next to her home, where she could see them from her window. She checked on them every 10 minutes, but a passerby thought the kids were unsupervised, and called the Department of Children and Family Services Hotline. 'These were not kids being left in a crack house with no food,' said Felix's attorney, Diane Redleaf, who is now Let Grow's legal consultant. It took two years but a state appellate court finally overturned the finding of neglect against Natasha".*

To address this issue, eight states (Utah, Virginia, Texas, Illinois, Colorado, Montana, Oklahoma, and Connecticut) have passed "Reasonable Childhood Independence" laws since 2017. The language varies by state, but these laws clarify the definition of neglect to protect families from unnecessary investigations and charges for allowing their children reasonable unsupervised activities. They typically outline some of these activities such as;

- traveling to and from school or nearby recreational facilities on foot or bicycle,
- playing outside,
- and remaining alone at home or in a vehicle for a reasonable amount of time.

They also specify that the parents of unsupervised children must not willfully disregard any obvious harm their children may face in a situation depending on their maturity and physical and mental capabilities. By removing a government barrier to independent childhood activities and raising awareness, hopefully parents will begin incorporating more independence into their children's lives

Wisconsin currently has open-ended laws allowing some discretion which could restrict independence.

- Under criminal law, neglect includes a lack of "necessary care" which could be interpreted to mean a lack of supervision.
- In Child Welfare codes, neglect is defined as "failure to provide food, shelter and other necessary care" which, again, could be interpreted to mean supervision.
- The Wisconsin Department of Children and Families manual states that the "unmodified term 'care' in the definition (of neglect) can be assumed to include, at a minimum, a level of supervision consistent with the child's needs as well as protection from dangers that a caregiver can reasonably be expected to foresee and prevent". It should be clarified that a lack of supervision should not be the only reason to investigate neglect as it is not always necessary.

Improving Housing and Development Policies

One important aspect to naturally building social capital in a community is homeownership. Compared to renting, homeowners have a unique stake in the well-being of their property, neighborhood, and community. This is because they expect to live there longer, and they want their property value to increase. Homeownership has been shown to improve educational achievement, reduce crime rates, and promote civic engagement.[xv] However, the percentage of U.S. households that rent their home has increased significantly since 2006 while ownership has stagnated.[xvi]

Even for those who do plan to own a home one day, it has become increasingly difficult to do so especially since the pandemic. The national median sale price of a home is $417,700 which is almost $100,000 higher than before the pandemic.[xvii] According to the National Association of Realtors, the median household income for homebuyers jumped from $88,000 in 2022 to $108,000 in 2023, and the typical downpayment for a first-time home purchase is 8%— the highest it's been since 1997.[xviii] The age for both first-time and repeat homebuyers has reached record highs and 20% of Americans believe they will never be able to buy a home.[xix]

It is important that good policies are implemented to help make homeownership achievable, and an innovative solution has been introduced in Washington County that not only supports homeownership but directly fosters greater community service and charitable giving.[xx] The Heart and Homestead Earned Down Payment Incentive gives qualifying individuals in Washington County either 10% of the purchase price or $20,000, whichever is less, for homes up to $420,000. This money can go towards the downpayment, closing costs, renovation costs, or escrow reserves. What makes this program unique is that this is not a handout. The buyer must earn this money back over five years by volunteering or making charitable donations in the community. If they fail to do so, then they must pay it back when they sell the home, get a new primary residence, or transfer the deed. This is a very creative, all-of-the-above solution to housing that goes beyond immediate needs and considers the growth of the community overall.

In addition to creative programs like this, local governments should consider how strict zoning and regulations are hindering homeownership in their communities. A recent housing study by WILL found that there are certain regulatory and zoning barriers that add unnecessary costs to the development of new homes.[xxi] Minimum lot sizes and setbacks require developers to build on larger plots of land—reducing the supply of homes and increasing the cost. Some areas only allow for low-density, single-family housing rather than building new duplexes, townhomes and condos that can be more affordable for first-time buyers.

Approval processes and other regulatory hoops increase the waiting time before construction can even start, taking 14 months on average in Wisconsin. It is estimated that regulations add $88,500 to the average price of new homes built in the Midwest. One developer interviewed for that report stated that they "cannot build a home for a normal family anymore" due to zoning regulations. The WILL paper recommended several policy changes that can be made by local county and municipal governments.

- Reduce or eliminate minimum lot sizes and setbacks.
- Remove barriers to building alternative entry level new builds such as duplexes, townhomes and condos which are more affordable for first-time homebuyers.
- Creating more transparency and clear standards in the approval process. At times, criteria for approving new projects can be unclear and subjective, making the process unpredictable and inefficient.
- Allowing more "by-right" zoning which is the creation of community wide standards for what can be allowed in an area. This prevents hyper-localism where community members have many opportunities to give input and slow down or stop a project due to personal preferences.

More flexible zoning laws can also support better and more creative development plans that foster greater social capital beyond homeownership. The way our communities are built greatly impacts how people interact with others. It is important for people to have third places—a public place where people can gather and interact outside of home and work—so that relationships across backgrounds, and stronger connections to the community overall, can be built. Small and local businesses of all kinds are a great example of a third place. We may meet others at a bar, spend time in a barber shop, or run into a neighbor at a boutique store.

A study conducted in Seattle suggested the approval of more mixed-use development to support the utilization of third places and build community. Mixed-use development means that a building or development area serves more than one purpose. This could be a two-story building with stores on the first floor and apartments on the second. It could also be a neighborhood development where things like restaurants and offices are also allowed to be built among residential homes. Decades ago, new neighborhoods were more likely to have a neighborhood corner store, for example, where neighbors could interact.

The Village of Dousman in Waukesha County will soon have a great example of mixed-use development. There are plans to develop a vacant lot along the Glacial Drumlin State Trail into a 145-acre multi-use subdivision called Talbot Woods.[xxii] It will include 140 single family homes, 300 apartments and condominium units, and commercial buildings along the two nearby highways. There will also be a 26-acre conservancy to preserve some of the woodland.

Employers' Role in Civil Society

Civil society is defined as "a community of citizens linked by common interests and collective activity." This includes many groups, often non-profit, from food banks to community theatres. Most of these groups inherently improve social capital in their communities by bringing people together and providing resources for them to improve their lives socially or economically.

Unfortunately, it has become difficult for organizations to maintain and grow membership or participation. For example, membership to a church, mosque, or synagogue fell below 50% in 2020 as shown in Figure 6 below.[xxiii] Over the past 20 years, club membership has significantly declined, with Kiwanis experiencing a 60% drop, Jaycees seeing a 64% decrease, and Masons losing 76% of their members..[xxiv] Policies such as the charitable deduction and removing non-profit regulations can help support community organizations, but it can't make people participate in them.

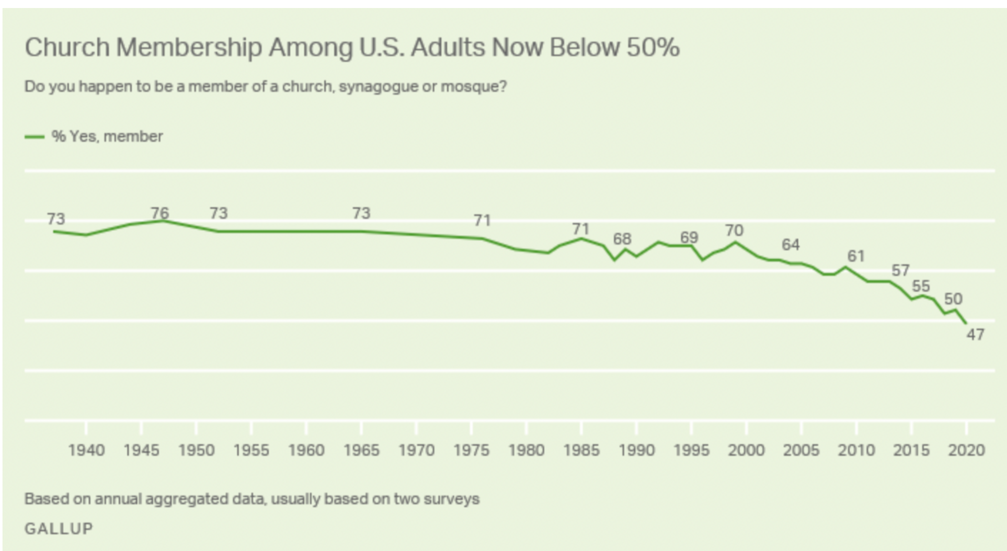

Figure 6

Participation in community and social organizations should be encouraged, but it's more common today for someone to have no commitments outside of their job. Employers have always had a vital role in promoting social capital, and it's more important than ever before as they may be the only place people have to find community.

Social capital in the workplace tends to happen naturally through casual office interactions like talking about weekend plans around the coffee maker or eating lunch together. Some employers go above and beyond to build community. For example, Molson Coors Beverage Company sponsors a bowling league, offers courses for employees to learn about their product and build professional skills, partners with volunteer organizations, hosts monthly beer and cider events, and organizes a retiree club.[xxv]

What an employer can offer depends on their resources, but any way social capital can be encouraged is a valuable investment—especially as working virtually becomes more common. As of 2023, 12.7% of US workers are completely virtual and 28.2% work in a hybrid model.[xxvi] For these types of environments, it may be worth hosting consistent in-person events, encouraging virtual coffee meetups, or starting online meetings with casual conversation.

A greater workplace community can improve employee retention, reduce conflict and burnout, and foster better collaboration and efficiency.[xxvii] Employees also benefit from having easier access to mentorship, building a stronger brand and network, and having more professional opportunities.[xxviii] This is especially important for workers in the early stages of their career who do not already have a strong professional network and may be missing out on opportunities to grow.[xxix]

Conclusion

Government policy solutions alone are not going to be the catalyst for rebuilding social capital. However, by examining what barriers have been created and working to remove them, governments can take that first step to allow civil society to thrive. The multifaceted nature of social capital requires a holistic and collaborative approach from various sectors of society, which is why the rising importance of employers in social capital is important to discuss. Recognizing that there is no one-size-fits-all solution and that collective efforts are needed, the suggestions presented in this paper serve as an actionable starting point. It is our hope that this paper raises awareness, sparks conversations, and inspires further innovative ideas and actions to contribute to the collective effort of rebuilding and strengthening social capital in our communities.

Endnotes

[i] *Statistics on U.S. generosity*. Philanthropy Roundtable. (2023, November 20). https://www.philanthropyroundtable.org/almanac/statistics-on-u-s-generosity/

[ii] *Fundraising effectiveness project: Giving increases significantly in 2020, even as donor retention rates shrink*. Association of Fundraising Professionals. (2021, March 15). https://afpglobal.org/fundraising-effectiveness-project-giving-increases-significantly-2020-even-donor-retention-rates#:~:text=%E2%80%9CIt's%20striking%20that%20on%20December,than%2015%25%20throughout%20the%20year

[iii] *Lankford, Coons, colleagues advocate for more charitable giving to America's nonprofits, houses of worship, religious organizations, and charities*. Senator James Lankford. (2023, March 1). https://www.lankford.senate.gov/news/press-releases/lankford-coons-colleagues-advocate-for-more-charitable-giving-to-americas-nonprofits-houses-of-worship-religious-organizations-and-charities/

[iv] S.1981 - Ace Act 117th Congress (2021-2022). (n.d.). https://www.congress.gov/bill/117th-congress/senate-bill/1981?s=1&r=1&q=%7B"search"%3A%5B"ACE+Act"%5D%7D

[v] McGuigan, E. (2021, August 26). *Understanding the King-Grassley bill to restrict charitable giving, s. 1981*. Philanthropy Roundtable. https://www.philanthropyroundtable.org/resource/understanding-the-king-grassley-bill-to-restrict-charitable-giving-s-1981/

[vi] Salmon, J. (2023, May 17). *Federal oversight: When regulatory burdens rise, charities suffer*. The Hill. https://thehill.com/opinion/finance/4007119-federal-oversight-when-regulatory-burdens-rise-charities-suffer/

[vii] Winegarden, W. (2023, January 31). *The 50-State Index of Charity Regulations*. Philanthropy Roundtable. https://www.philanthropyroundtable.org/resource/the-50-state-index-of-charity-regulations/

[viii] Waldfogel, Jane, et al. "Fragile Families and Child Wellbeing." *The Future of Children*, vol. 20, no. 2, 2010, pp. 87–112, www.ncbi.nlm.nih.gov/pmc/articles/PMC3074431/, https://doi.org/10.1353/foc.2010.0002

[ix] Bernardi, Fabrizio, et al. "Childhood Family Structure and the Accumulation of Wealth across the Life Course." *Journal of Marriage and Family*, vol. 81, no. 1, 3 Aug. 2018, pp. 230–247, www.onlinelibrary.wiley.com/doi/full/10.1111/jomf.12523, https://doi.org/10.1111/jomf.12523

[x] Osborne, Cynthia, and Sara McLanahan. "Partnership Instability and Child Well-Being." *Journal of Marriage and Family*, vol. 69, no. 4, Nov. 2007, pp. 1065–1083,

joygreenberg.typepad.com/files/partnership-instability-and-child-well-being.pdf, https://doi.org/10.1111/j.1741-3737.2007.00431.x

[xi] Craigie, Terry-Ann. *Effects of Paternal Presence and Family Instability on Child Cognitive Performance Center for Research on Child Wellbeing Working Paper 2008-03-FF*. 2008.

[xii] Teitler, Julien O., et al. "Effects of Welfare Participation on Marriage." *Journal of Marriage and Family*, vol. 71, no. 4, Nov. 2009, pp. 878–891, ncbi.nlm.nih.gov/pmc/articles/PMC3068203/, https://doi.org/10.1111/j.1741-3737.2009.00641.x

[xiii] Wilcox, W. Bradford, et al. *MARRIAGE, PENALIZED Does Social-Welfare Policy Affect Family Formation?* 2016.

[xiv] *CRS INSIGHT Prepared for Members and Committees of Congress the Expanded Childless EITC and Marriage Penalties*. 2022.

[xv] Yun, L., & Evangelou, N. (2016, December). Social Benefits of Homeownership and Stable Housing. https://www.hocmn.org/wp-content/uploads/2019/09/Social-Benefits-of-Home-Ownership-2.pdf

[xvi] Cilluffo, A., Geiger, A. W., & Fry, R. (2017, July 19). *More U.S. households are renting than at any point in 50 years*. Pew Research Center. https://www.pewresearch.org/short-reads/2017/07/19/more-u-s-households-are-renting-than-at-any-point-in-50-years/#:~:text=Meanwhile%2C%20the%20number%20of%20households,rate%20of%2037.0%25%20in%201965

[xvii] *Median sales price of houses sold for the United States*. FRED. (2024, May 23). https://fred.stlouisfed.org/series/MSPUS

[xviii] *NAR Finds Typical Home Buyer's Annual Household Income Climbed to Record High of $107,000 in Wake of Rising Home Prices and Mortgage Rates*. National Association of Realtors. (2023, November 13). https://www.nar.realtor/newsroom/nar-finds-typical-home-buyers-annual-household-income-climbed-to-record-high-of-107000

[xix] New York Post. (2023, June 23). *1 out of 5 Americans believe they'll never be able to afford a home*. New York Post. https://nypost.com/2023/06/23/1-out-of-5-americans-believe-theyll-never-be-able-to-afford-a-home/

[xx] *Heart and Homestead*. Washington County, WI. (n.d.). https://www.washcowisco.gov/departments/community_development/heart_and_homestead

[xxi] Diekemper, N., Koenen, K., & Flanders, W. (2022, December). *Priced out of House and Home: How Laws and Regulations Add to Housing Prices in Wisconsin*. Wisconsin Institute for Law & Liberty. https://will-law.org/housing/

[xxii] Riccioli, Jim. *Little Dousman Sees Big Plans for Multi-Use Development along Highways 18 and 67*. Milwaukee Journal Sentinel, 20 Sept. 2023, www.jsonline.com/story/communities/west/2023/09/20/plans-for-big-development-along-highways-18-and-67-advance-in-dousman/70866302007/

[xxiii] Jones, Jeffery. "U.S. Church Membership Falls below Majority for First Time." *Gallup*, 29 Mar. 2021, https://news.gallup.com/poll/341963/church-membership-falls-below-majority-first-time.aspx

[xxiv] Shafer, Ross. "Why Are Clubs and Associations Dying? - Ross Shafer, Speaker and Change Expert." *Ross Shafer, Speaker and Change Expert*, 30 Nov. 2017, rossshafer.com/clubs-associations-dying/.

[xxv] Jones, K. (2014, March 4). *A 6-pack of perks: Employee perks of working at MillerCoors*. Molson Coors Beer & Beyond. https://www.molsoncoorsblog.com/news/6-pack-perks-employee-perks-working-millercoors

[xxvi] Haan, K. (2023, June 12). *Remote work statistics and trends in 2024*. Forbes. https://www.forbes.com/advisor/business/remote-work-statistics/#:~:text=As%20of%202023%2C%2012.7%25%20of,to%20a%20hybrid%20work%20model

[xxvii] Perry, E. (2022, July 19). *Why social capital might be the most valuable asset you aren't using*. BetterUp. https://www.betterup.com/blog/social-capital

[xxviii] The Economist Newspaper. (n.d.). *How do we build social capital in a hybrid workplace?*. Economist Impact. https://impact.economist.com/projects/nextpectations/social-capital/

[xxix] Daniel Davies, M. (2021, June 13). *Fed-up Young Workers Fear They Need Offices to Save Their Careers*. Bloomberg. https://www.bloomberg.com/news/articles/2021-06-14/return-to-office-young-people-seek-wellbeing-at-home-purpose-at-work