
Week 10 review · Mon Oct 26 & Wed Oct 28, 2026

Subsectors, part two, and the first build

SPEA-V221 Nonprofit and Voluntary Sector · Ji Ma · O'Neill School, Indiana University

Week 10 at a glance

Mon Oct 26 · Program studio and visit debriefs

TA-facilitated Habitat case, written worked example, flagship-program sketch and peer check; then four student visit debriefs. Keep the worksheets.

Wed Oct 28 · Tour two and the starter board

Arts, advocacy, and religion; board duties, filing locations, and independence; SCCAP's board as the case; then your own starter board.

- **Readings.** Suárez, “Advocacy, Civic Engagement, and Social Change,” **pp. 491–503**; Candid and SMU DataArts on arts revenue in 2024. Recommended: Fulton, “Religious Organizations,” pp. 579–588. Optional: Ostrower, the Lake Institute on Giving USA 2026, Pew 2025, Cato 2025.
- **Due.** Nothing uploaded this week. **A4, the report, is due Sun Nov 15.**
- **Built this week.** The Subsector, Program, and Board plank of B3: Monday's sheet 2 and Wednesday's sheet 2. Keep both and share copies with every teammate.

Week 10, Session 1 · TA-facilitated program studio and visit debriefs

Build a program; learn from visits

Ji Ma · O'Neill School, Indiana University

Monday, October 26, 2026

Watch: Habitat 101

Habitat for Humanity of Monroe County · 2015 · 3 minutes 15 seconds

Play the video

- Watch for who can join, what a family does, and what it gets.
- Note one claim about results. The video's figures are from 2015 and name no source: treat them as historical claims, not facts.
- After watching, discuss with your team and record brief notes on sheet 1.

Habitat for Humanity of Monroe County, Habitat 101, published 2015-02-11; title, channel, and duration checked 2026-10-01.

Discuss: what could your program learn from Habitat?

Eight minutes with your team. Keep sheet 1; compare with the written worked case.

1. **Problem and response.** Who is the program for? What does Habitat change so those families can buy a home?
2. **The dosage.** What does a family do, and for how long? Which requirement could keep out a family that needs a home, and what is it for?
3. **Your program.** Choose one of Habitat's design choices: who qualifies, what participants give, or the dosage. What would your program keep or change for the people it serves, and why? If none fits, explain why.

Habitat 101; B1: existing practice, adaptation, intended change

Habitat's program, cell by cell

Our written reading; compare with sheet 1 and the worked case on sheet 3.

- **Who qualifies, and how many:** households that need safe, affordable housing, can pay an affordable mortgage, and will partner; income for a family of four, \$38,465 to \$87,920. About 8 to 10 homes a year.
- **What:** homeownership classes; building with volunteers; buying the home at its assessed value, with no profit added and an interest-free mortgage.
- **Where:** lots Habitat owns, across Bloomington and Monroe County.
- **Dosage:** a one-hour information meeting, then 250 sweat-equity hours from each non-dependent adult in the home, at least 100 on site if physically able; they can take up to 24 months.
- **Intended outcome,** in the Apply page's words: affordable homeownership “can improve financial security, provide a safe and stable environment for children to grow.”

A program page shows the rules, not the results.

monroecountyhabitat.org, **Apply** and **About** pages, checked 2026-10-02 · Form 990, FY2025, Part III, EIN 35-1753977 (ProPublica lists it under the national name). The cells are our reading; the outcome is intended.

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Adapt one design choice to a new program

Hypothetical startup: free violin loans and lessons for middle schoolers

- **Borrow a practice:** participants give time instead of money. In Habitat's 2015 video, 250 sweat-equity hours come "in place of a down payment."
- **Re-decide how much it asks:** a loaned violin is worth far less than a house, so each family gives 10 hours a year at the program's concerts instead of a rental fee.
- **Set the dosage and the expected change:** two lessons a week through the school year, with the violin at home, should lead to regular practice, then skill and confidence.
- **Test the assumptions:** do two lessons a week build regular practice at home? Do the required hours push out families with the least free time? Track practice and who leaves.

Borrow the practice, then re-decide who it is for and how much it asks.

Habitat 101, 1:16–1:27, checked 2026-10-01. The violin program and its numbers are hypothetical.

Studio: your flagship program

twenty-five minutes on sheet 2, one per team, then an eight-minute swap

Sketch your flagship program

Sheet 2 goes into the program section of B3, due Sun Dec 6.

IN CLASS

1. **Lock your subsector and name one flagship program.** Use last week's NTEE hunt.
2. **Fill the cells:** who qualifies and how many, what, where, dosage (how much, how often, for how long), and the intended outcome from your B1 chain.
3. **Cite the practice you adapt** (start from the one on your Week 9 hunt sheet): legal name, EIN if in the US, page or section. Say what you keep or change, and why you expect it to produce the outcome.
4. **Name one assumption to test** between activity and outcome: is the dosage enough?
5. **Swap after twenty-five minutes.** Check the source, the dosage, who is left out, and the assumption, then sign. Return the sheet and revise.

Keep both worksheets and share the program sketch with every teammate; sheet 2 feeds B3.

v221.jima.me/assignments/startup-plan#b3 · [citing a practice: the B1 instructions](#) · [EIN Employer Identification Number](#) · [NTEE National Taxonomy of Exempt Entities](#)

Four site-visit debriefs

One minute

the organization, what it does, and what you went to see.

One minute

one thing the visit showed that the 990 did not, and one thing the 990 showed that the visit did not.

One minute

a question you would ask next.

Speakers stay seated. Listeners: one example in each direction, on your own sheet 4.

the A4 spec: the visit read against the filing

What the visits showed

- **Which direction was easier to fill**, the visit's or the filing's? What does that mean for your A4?
- **Which question would you ask first**, and which line of the 990 prompted it?
- **Did a debrief change a program cell or assumption on your sheet 2?** Say which, and why.

In A4, explain what the visit adds to the filing and investigate any disagreement.

v221.jima.me/assignments/site-visits#a4

Your exit slip

Individual, ungraded; hand it in before you leave. Keep your worksheets.

- Your name.
- One program choice with its source and an assumption to test; one visit-versus-filing contrast from the debriefs.

B3 · A4

Before you go

- **Wednesday: tour two, then the board studio.** Arts, advocacy, religion, then governance. Bring a laptop and today's program sketch; use the tour to reconsider one design choice.
- **Keep and share your worksheets.** Sheet 2 feeds B3; your own debrief notes help build A4.
- **Nothing is uploaded Sun Nov 1. A4 is due Sun Nov 15;** the template is on the assignment page.

Week 10 · A4

Week 10, Session 2 · arts, advocacy, religion, and governance

Three fields, then a working board

Ji Ma · O'Neill School, Indiana University

Wednesday, October 28, 2026

Tour two: arts, advocacy, religion

Suárez, pp. 491–503 · Candid on arts revenue · Fulton, pp. 579–588

Arts charities: gifts first, then fees

Ostrower: reporting arts charities, 2013

29,000

arts nonprofits large enough to
file in 2013: 10% of reporting
charities, 2% of revenue

44%

of arts revenue is private
giving; 13% for public
charities as a whole

32%, 10%

fees from private sources,
and government grants;
government fees under 2%

These are 2013 sector shares. Check each organization's own mix.

Ostrower, pp. 470 and 473

Which arts revenue fell most in 2024?

Candid and SMU DataArts, 2024 results

—26%

government funding, as
pandemic relief programs
ended

—25%

foundation funding, to
below its pre-pandemic
level

—6%

earned revenue: tickets,
memberships, tuition

- Individuals, board members, and corporations all gave less too, “at or below 2019 levels.” The typical organization cut expenses 8 percent and personnel 13 percent.
- One third now hold working capital under two months of expenses; more than a quarter ran deficits of 10 percent or more in both 2023 and 2024.
- The figures are medians: “the median tells us what the ‘typical’ organization is experiencing.” Week 3’s rule, in a field’s own report.

Benoit-Bryan and Thomas, Candid and SMU DataArts, June 24, 2025, read 2026-09-09

What a charity may say

Suárez, Table 20.1: three tax categories

501(c)(3)

lobbying allowed while
“insubstantial,” or
within 501(h) limits;
no partisan politics;
gifts deductible.

501(c)(4)

lobbying without limit;
politics allowed as a
secondary activity;
gifts not deductible.

527

politics without limit;
donors disclosed; gifts
not deductible.

- Unlimited for a charity: “public education, policy research, litigation, rulemaking, community mobilization and/or organization.” What it may not do is endorse a candidate.
- The NAACP and the Sierra Club were “deemed excessively political” in the 1950s and 1960s and pushed into 501(c)(4). The vague “substantial expenditure test” they fell to is still the default.

Advocacy includes public education and organizing; lobbying is only one part of it.

Same cause, two charters

Two related organizations in Indianapolis

Line	Citizens Action Coalition Education Fund, 501(c)(3)	Citizen Action Coalition Inc, 501(c)(4)
total revenue, line 12	\$2,227,179, FY2024	\$902,723, FY2024
contributions and grants, line 1h	\$2,164,678 (97%)	\$899,042 (99.6%)
what the charter allows	education and research without limit; a little lobbying; deductible gifts	lobbying without limit; gifts not deductible

A related charity and advocacy organization have separate filings. Check both.

ProPublica, EINs 51-0181687 and 35-1345514, subsection codes 3 and 4, FY2024 returns, read 2026-10-02 ·
Suárez Table 20.1

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What makes a charity speak up

Look for these patterns, then check actual advocacy.

- **Government-funded charities advocate more in most studies.** Contractors were expected not to “bite the hand that feeds”; “most studies instead find a positive relationship.” Line 1e.
- **Market revenue is linked to less advocacy,** and foundation grants steer organizations “away from contentious tactics.” Line 2g, and Schedule B if you can get it.
- **Allies win.** The side with more high-level government allies won “78 percent of the time.” Collaboration and ties: Part III’s partners, the website’s coalitions.
- **Field and mission.** Environmental and human-service organizations advocate more; so do those whose mission names justice or rights. Part III, in the organization’s own words.

Funding patterns suggest questions about advocacy; verify what the organization actually does.

Religion: the largest subsector, and the least visible

Giving figures include groups with no public 990.

\$151.6bn

Giving USA's estimate of
giving to religion in 2025

49% to 23%

religion's share reported
by Lake Institute:
1991–1995 against
2024–2025

3 in 4

adult volunteers regularly
attend religious services

- Fulton counts about 500,000 religious nonprofits: some 350,000 congregations and groups promoting religion, and about 150,000 faith-based organizations working in other fields.

A large share of giving supports religious organizations whose finances may not appear on ProPublica.

Why a congregation has no 990

Fulton, p. 585; current IRS guidance; Bloomington examples

- Churches meeting the 501(c)(3) requirements are automatically tax exempt: no application for recognition is required, and they generally do not file an annual Form 990. Fulton reports that fewer than 2 percent of congregations receive government funding for social services.
- The IRS considers a group's characteristics and the facts and circumstances to determine church status. A name or self-description alone does not establish it.
- On ProPublica: **Sherwood Oaks Christian Church** and the **Islamic Center of Bloomington** have records and no filings. **Catholic Charities Bloomington**, faith-based but not a congregation, files: \$910,549 in FY2025, 82 percent gifts, 18 percent fees.

To cite a congregation's program, use its own description and its EIN if ProPublica lists one.

Fulton pp. 581, 585 · IRS, "Definition of church" and "Churches, integrated auxiliaries," checked 2026-10-10 · ProPublica, EINs 35-1555334, 46-1658970, 35-0867980, read 2026-10-02

IRS Internal Revenue Service · EIN

Employer Identification Number

Bring your own

BRING YOUR OWN

Where you grew up, is a house of worship a charity, a public body, or neither? Who pays for the theater? The charters on the advocacy frames are American law, and so is a congregation's exemption from filing. Name one of today's three fields that works differently there, and who pays for it.

- Fulton: “the U.S. government views all religious organizations equivalently under the religion clauses of the First Amendment.” A country with a state church has no rule against favoring one religion.
- Suárez: the 501(c) designation dates from 1954; until the Tax Reform Act of 1976, every charity was held to the vague “substantial expenditure test.” A charity abroad may lobby freely, or not at all.

Fulton p. 584 · Suárez p. 495

What a board is for

- WonderLab's board "functions as a policy-making body. The board is responsible for setting policies, raising funds, approving and monitoring budgets, and hiring and evaluating the Executive Director. Each board member is appointed to a three-year term."
- Fulton: "because many board members of nonprofit organizations (faith-based and secular) work in the for-profit sector, they bring templates for how effective organizations should look and function."

For each proposed seat, explain what the person would help the board decide or oversee.

wonderlab.org, "Board of Directors," WonderLab Museum, EIN 35-1956521, read 2026-10-01 · Fulton p. 588
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Where the board is on the 990

Page 1, Part I

line 3, the number of voting members; line 4, how many are independent.

Page 6, Part VI

Section A, the governing body; Section B, policies: conflict of interest (12a), whistleblower (13), records (14), the top executive's pay (15a).

Page 7, Part VII

every officer, director, and key employee by name, with hours per week and pay.

The filing gives the counts, the names, and the policies; a board page may add what each member does.

Independent, in the IRS's sense

- **Not independent:** anyone paid as an officer or employee, or paid more than \$10,000 as a contractor. Reasonable pay for board service does not count.
- **Also not independent:** a member who, or whose family member, has a transaction with the organization or a related one that Schedule L reports, such as a loan or a business deal.
- **Can still be independent:** a donor, a founder, or someone the organization serves. Check the pay and the transactions, not the label.

For the studio: a majority of independent voting members.

2025 Instructions for Form 990, Part VI line 1b and the Glossary, irs.gov/instructions/i990, checked 2026-10-01

IRS Internal Revenue Service

Read: SCCAP's board

South Central Community Action Program, Bloomington: a tripartite board

Elected officials

or their representatives, from the counties served. 5 seats listed.

Low-income representatives

elected at a meeting of low-income residents, or through a partner group. 4 seats listed.

Community groups

private agencies and groups: business, labor, religious, education, and others. 5 seats listed.

- You read its revenue in Week 9. Its bylaws require “equal representation of three (3) groups”; federal block-grant law requires this shape for a nonprofit community action agency.
- As listed on its site: the president and vice president hold low-income seats, and one more seat represents the Head Start Policy Council. The 2024 Form 990, Part I: 16 voting members, all 16 independent.

insccap.org, Our Team page; SCCAP Bylaws (effective Aug. 8, 2024), pp. 3–5 · 42 U.S. Code § 9910(a) · ProPublica, EIN 35-6050163, 2024 Form 990, Part I lines 3–4 · all read 2026-10-01 SCCAP South Central Community Action Program · EIN Employer Identification Number

Discuss: what could your board learn from SCCAP's?

Eight minutes with your team. Keep sheet 1 for your plan.

1. **Who sits there.** Who holds SCCAP's seats? How are the low-income representatives chosen?
2. **Seats and duties.** What could each group bring to the board's work on policy, the budget, and the executive director? What would you check before calling the design effective?
3. **Your startup.** Choose a practice your team could learn from. What would you keep or change for your board, and why? If it does not fit your mission, explain why.

insccap.org, Our Team page · SCCAP Bylaws, pp. 2–5, EIN 35-6050163, read 2026-10-01 · **B1: existing practice, adaptation, intended change** · SCCAP South Central Community Action Program · EIN Employer Identification Number

SCCAP's board: our reading

Compare with your sheet 1.

Elected officials

ties to the public money and local government the programs depend on.

Low-income representatives

the view of low-income residents, through representatives chosen by a democratic process.

Community groups

partners, referrals, and skills from outside the agency.

- Skills too: SCCAP's bylaws note that Head Start requires directors with accounting, early-childhood, and legal expertise.

*Bylaws can show that a seat exists without showing that it shapes decisions.
Start with the minutes, which must record the vote on every motion.*

SCCAP Bylaws (effective Aug. 8, 2024), pp. 2–3 (the board's powers), p. 5 (Head Start), p. 9 (minutes), EIN 35-6050163, read 2026-10-01. The cards are our teaching interpretation. SCCAP South Central Community Action

Adapt SCCAP's practice to a new board

Hypothetical startup: evening English conversation groups for adult immigrants

- **Borrow a practice:** reserve seats for representatives of the people served, as SCCAP does for a third of its board.
- **Design your version:** two of six seats for current participants, elected at an open meeting of participants; board meetings in the evening, when they can attend.
- **Explain the expected change:** participants should catch times, places, and materials that do not work for learners, so more of them keep coming.
- **Test the assumptions:** will participants run for the seats, come to meetings, and speak up? Do their votes change decisions? SCCAP's example cannot answer those local questions.

SCCAP's thirds follow a federal funding rule. Your board needs its own reason for each seat.

SCCAP Bylaws, p. 3, EIN 35-6050163 · 42 U.S. Code § 9910(a), checked 2026-10-01. The startup and its board are hypothetical.

SCCAP South Central Community Action Program · EIN Employer Identification Number

Bring your own

BRING YOUR OWN

Where you grew up, who sits on a charity's board: founders, donors, officials, clergy, the people it serves? Is there a board at all? Name who would answer for your program there, and who could remove them.

- The independence test is a U.S. disclosure rule, from the Form 990 instructions. Its question, whether the people who govern are separate from the people paid, is worth asking anywhere.

2025 Instructions for Form 990, Part VI line 1b

Studio: the starter board

eighteen minutes on sheet 2, one per team, then a swap

Design the starter board

Sheet 2 feeds the board section of B3, due Sun Dec 6.

IN CLASS

1. **Six seats.** A role or skill, not a name. Say what each helps the board decide or oversee for Monday's program.
2. **Cite the practice** behind each borrowed seat or rule: legal name, EIN if in the US, source page or section. Say what you changed and why it fits your program.
3. **Set the basics:** circle the four officers and tick each independent seat; most should be. Add a term, meetings a year, and the first two Part VI policies.
4. **Name the least-sure seat** and the assumption you need to test.
5. **Swap after eighteen minutes.** Check the practices, the reasons, independence, and the assumption, then sign. Return the sheet and revise.

Keep both worksheets and share the board sketch with every teammate; sheet 2 feeds B3.

B1: how to cite a practice · SCCAP 35-6050163 · WonderLab 35-1956521 · **B3** EIN Employer Identification Number · SCCAP South Central Community Action Program

Your exit slip

Individual, ungraded; hand it in before you leave. Keep your worksheets.

- Your name.
- One board seat and what it oversees; the source of a practice you adapted; an assumption to test.

B3

Before you go

- **Nothing is due Sun Nov 1. A4, the report, is due Sun Nov 15;** the template is on the assignment page.
- **The Subsector, Program, and Board plank is built.** Both sheet 2s feed that section of B3, due Sun Dec 6. Keep them and share a copy with every teammate.
- **Week 11 is people.** Monday: Eliasoph, “What Do Volunteers Do?”; bring the AmeriCorps summary and your A3 table (or your organization’s 990, open to page 1). Wednesday: Paxton, “What Influences Charitable Giving?,” **pp. 543–551.**

IN CLASS

Progress check-in, thirty seconds per team: A4 drafts started? Both sketches shared? Visit still ahead? It has to happen before A4 is due on Sun Nov 15. Tell me its date today.

v221.jima.me/assignments/site-visits#a4 · v221.jima.me/week/w11

Week 10 review

test yourself before Module 6

Can you define these without looking?

The three fields

Term	You should be able to say
what moves a charity's advocacy	government funding and collaboration are linked to more advocacy; market revenue to less; field and mission matter
the arts revenue split	Ostrower's 44, 32, and 10 percent, and what fell in 2024
501(c)(3) against 501(c)(4)	what each may do about lobbying and elections, and whose gifts are deductible
the substantial expenditure test, and 501(h)	the vague default, and the election that replaces it with numbers
congregation vs. faith-based organization	Fulton's distinction and the usual Form 990 filing rule

Can you define these without looking?

The build

Term	You should be able to say
dosage	how much, how often, and for how long a participant takes part, in numbers
an adapted practice	what you cite for it, what you keep or change and why, and the assumption you test
a tripartite board	SCCAP's three groups, and how its low-income representatives are chosen
an independent voting member	the money tests, who can still qualify, and what Part I line 3 minus line 4 counts
Part VI Section B	the four policies, by line, and the two your board adopts first

Seven questions you should be able to answer

1. Arts revenue fell in 2024. **Why does Candid report medians instead of means?**
2. **How do lobbying and candidate-endorsement rules differ for 501(c)(3)s and 501(c)(4)s? What does the 501(h) election change?**
3. **Which Part VIII lines test Suárez’s link between funding and advocacy?**
4. **Why do giving statistics include congregations absent from Form 990 data? How would you cite a program a congregation runs?**
5. SCCAP’s bylaws give three groups equal seats. **Who holds each third, and what would show whether the low-income seats shape decisions?**
6. Of six voting directors, two are paid employees and four meet the independence tests. **What do Part I lines 3 and 4 read? What does Part VI line 15 ask?**
7. Habitat asks each non-dependent adult for 250 sweat-equity hours and sets an income floor. **What is each rule for, and who could it keep out?**

Answers: Q1 *Which arts revenue fell most in 2024?* and Candid; Q2 Suárez p. 495 and Table 20.1; Q3 Suárez pp. 495, 502; Q4 Fulton pp. 581, 585 and current IRS guidance on the congregation frame; Q5 SCCAP’s bylaws, pp. 3–5, 9; Q6 the independence and 990 frames, Part VI line 15a; Q7 the Habitat frames SCCAP

Numbers worth remembering from this week

44 / 32 / 10

arts revenue: private
giving, fees, government
grants, in percent

23%

religion's share reported
by Lake Institute for 2025;
49% in 1991–1995

16 / 16

SCCAP's voting and
independent members,
2024 Form 990

- **–26, –25, –6 percent:** government, foundation, and earned arts revenue, 2023 to 2024, at the median of 6,498 organizations.
- **78 percent:** how often the side with more high-level government allies won a policy fight. **Fewer than 2 percent** of congregations receive government funding to provide social services.
- **About 500,000** religious nonprofits. **250 hours:** Habitat's sweat equity per non-dependent adult in the home. **\$10,000** is the contractor threshold in the independence test.

Ostrower p. 473 · Candid 2025 · Lake Institute 2026 · Suárez p. 502 · Fulton pp. 582, 585 ·
monroecountyhabitat.org/apply and Habitat's Form 990, EIN 35-1753977, FY2025, Part III, checked
2026-10-02 · ProPublica, EIN 35-6050163, 2024 Form 990, Part I lines 3–4, read 2026-10-01 SCCAP South
Central Community Action Program · EIN Employer Identification Number

Carry into Week 11

- **Nothing is uploaded Sun Nov 1. A4, the report, is due Sun Nov 15;** the template is on the assignment page.
- **Module 6 opens: who powers it, and why people give.** Monday Nov 2 is the volunteer-labor activity: read Eliasoph, “What Do Volunteers Do?,” and bring the AmeriCorps summary and your A3 table (or your organization’s 990, open to page 1). Wednesday Nov 4 is the giving-motivations session: Paxton, “What Influences Charitable Giving?,” **pp. 543–551**, and Osili and Han on donors down, dollars up.
- **Work from your kept copies of both studio sheets.** The Subsector, Program, and Board plank is banked in B3 on Sun Dec 6; the next plank, volunteers and staffing, is built Wed Nov 11.

Give each program cell and each board seat a reason, cite the practice behind it, and name an assumption to test.