In summary, three factors are always required for active volunteer engagement to be practiced in housing co-operatives as well as civil society: capacity, willingness, and opportunity ([cf. Blumberg & Pringle,](#_ENREF_11) 1982). On the one hand, a certain degree of capacity must be present. With regard to volunteer engagement, this can mean having the appropriate professional skills (education) or, more generally, the free time needed for volunteering. The importance of this element is reflected in the study, which found above-average volunteer engagement among retired housing co-operative members. Willingness comprises a member’s motivational structure. This aspect is primarily recorded under member value, which demonstrates the importance of a person’s desire to make an active contribution to society. Within this context, long-term membership and a strong degree of identification with the housing co-operative have a positive influence on members’ capacity – because they have had more experience in the co-operative and are more familiar with its procedures – and willingness – because of a stronger sense of connection and involvement. Organizational factors, on the other hand, must be considered in terms of opportunity. In order for members to volunteer their time, they need the necessary freedom to actively contribute. If platforms for interaction and participation are lacking and the management of the co-operative has become highly automated, a culture will develop that leaves members little room for active contributions. The fundamental right of members to participate in decision-making may be regulated by law and volunteer engagement may not be formally forbidden in any housing co-operative, yet a culture that discourages volunteer engagement can still develop.