Examining Donor Preference for Charity Religious Affiliation

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Abstract

In the United States, most charitable donations go to religiously affiliated organizations, yet the impact of a charity's affiliation on donor behavior is currently unclear. To better understand this impact, this article uses a laboratory experiment to explore how a charity's religious affiliation drives donor behavior. In the experiment, participants select one charity from a list of eight, with each charity varying in religious affiliation. Masked and unmasked sessions differ in the inclusion of religious affiliation from half the charities, with masked sessions omitting religious affiliation of the charities. This article finds that adding religious language decreases donation frequency and average donation amounts for Christian charities competing against other religious charities. This drop is primarily driven by participants that are politically liberal. Participants prefer charity religious affiliation to match their own religious identity; however, participant strength of religiosity is more predictive in charity choice than religious affiliation.

JEL Classification: C91, D20, L30, Z12

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Examining Donor Preference for Charity Religious Affiliation

What is the value of having a religious affiliation as a charity? On the surface, a religious affiliation seems quite valuable for a charitable organization. Within the United States of America's giving sector, 32% of charitable giving goes to religious organizations such as churches, mosques, and synagogues (Giving USA, 2017).[1] However, looking at direct religious giving does not encapsulate all religious giving. Expanding the definition to giving to all charities with a religious affiliation, the share of donation dollars jumps to nearly 75% (Giving USA, 2017).

In the United States, there are a plethora of religious charity options from which to choose. Scheitle (2010) reports nine different types of religiously affiliated charity organizations he refers to as "para-church organizations."[2] Of all listed "para-church" religiously affiliated charities, 22% do not have a religious keyword identifier on their Form 990, annually filed with the IRS. This number jumps to 45% for the second-largest category, home to some of the largest charities in the United States, relief and development charities (Scheitle, 2010). While the level of religious involvement within affiliated organizations likely varies, it is also possible that the omission is done intentionally to appeal to a broader donor base while maintaining some religious affiliation to attract religious donor substitutes (Smith et al., 2008).

As such, a natural question arises as to whether religiously affiliated charities have a financial incentive to selectively display their religious affiliation. This extends to how religious belief motivates a donor to select a charity and the donation amount they give to that charity. Additionally, it is unclear if individuals lacking religious belief will identify a secularly affiliated charity as a worthy reason to donate in a manner similar to a religious person identifying with their donation to a religiously affiliated charity. Finally, it is unclear if these results will be

dependent upon whether religious charities are religious majorities or minorities in the local culture.

In answering these questions, this paper contributes to the broader understanding of organization affiliation appeals to donors through exploratory research. Current knowledge of the impact of charitable organization branding and affiliations is limited (Michel and Rieunier, 2012). A better understanding of religious affiliation impact, in particular, is of interest to the public economics, public administration, and nonprofit management fields due to the high percentage of donation dollars going to religiously affiliated organizations and a changing religious demographic in the United States, with an increasing share of non-affiliated individuals and a decreasing share of "moderately religious" individuals (Schnabel and Bock, 2017).

Literature Review

The charitable giving literature does not have many studies focusing on the religious affiliation of charities themselves, as research on the impact of charitable organizational branding and affiliations is currently limited (Michel and Rieunier, 2012). However, there is evidence that religiously affiliated individuals are more likely to donate to religiously affiliated charities than non-religiously affiliated individuals (Chapman et al., 2018). Furthermore, some evidence exists that organizational religious affiliation, or lack thereof, can inspire pro-social behavior (Chen et al., 2017).

In contrast, there is a vast amount of literature studying how religiously affiliated individuals donate. Bekkers and Wiepking (2011), in a two-part literature review of 550 publications on donor characteristics, consistently find religiosity as a positive indicator for higher charitable donations.[3] Additionally, the National Center for Charitable Statistics [NCCS] (2017) reports that donations to religious organizations are at least double those of donations to secular organizations, in terms of both average donation and percent of income.[4] Some of this

difference in donation patterns among religious and secular individuals is driven by a social expectation of giving in Protestant churches (Bekkers and Schuyt, 2008).

Due to the spiritual incentives and communal nature of religious giving, it has been argued that religious giving should be examined in a different context than secular giving (Hrung, 2004). Giving towards an organization affiliated specific religious creed that an individual adheres to generally has spiritual incentives within the religion (McCleary, 2007). The community aspect of this creed can create a club good setting for religious participation (Iannaccone, 1992), which also can foster pro-social behaviors such as giving (Warner et al., 2015). The difference in giving rates between religious and secular individuals persists into the Millennial generation; however, the rate of giving difference between secular and religious individuals has decreased to roughly a 2% likelihood of donation (Koczanski and Rosen, 2019).

The observed difference between religious and secular giving in field data is not generally observed in experimental settings where religious and secular individuals give at the same frequency and amount. Eckel and Grossman (2004), using a variety of national charities with different causes, find no statistical difference in giving when responding to a subsidy. Religious affiliation has been found to have no effect on contribution levels in a public goods game (Anderson and Mellor, 2009) or in a bilateral trust game (Anderson et al., 2010).

The difference in laboratory and field data may stem from differing levels of religious salience in the donors in a laboratory setting versus a field setting. Brenner (2011a, b, c) details the importance of religious salience and its impact on religious American's behavior in survey questions where survey respondents over-report their religiously moral behaviors to convey the importance of their religious identity. Benjamin et al. (2016) provide some evidence for this hypothesis, as they found Protestants to give more in public goods games after a religious prime, increasing the salience of the participant's religious identity.

However, Benjamin et al. (2016) also find that religious primes have no effect on giving in the context of a dictator game. Combined, these lab findings imply that differences in religious and secular giving may not stem from differences in beliefs or signaling morality but instead may be due to mechanisms such as a difference in opportunities to give. This theory was echoed by Bottan and Perez-Truglia (2015) when they saw donations drop from formally Catholic individuals who left the church and Bekkers and Schuyt (2008) studying religious giving in the Netherlands. This explanation is consistent with Wang and Graddy's (2008) findings that donors with a more bridging social network and civic engagement donate more to religious and secular causes.

Experiment Design

If financial incentive exists to selectively display religious affiliation, charities with a religious affiliation may find it in their interest to distance themselves from their religious affiliation, as the Christian Child Fund did in 2009, becoming Child Fund International (Banks, 2009). Due to the nature of changing religious affiliation for an entire organization, it is not likely that many exogenous changes from the charity perspective exist in the field. Therefore, this paper utilizes a laboratory experiment.

An outline of the overall experimental procedure is included in Figure 1. The experiment is conducted as follows: students are recruited via the Florida State University XS/FS online system ORSEE, and all sessions take place in the Florida State University XS/FS lab (Greiner, 2004) using the computer software Z-tree (Fischbacher, 2007). Each participant is compensated with a $7.00 show-up fee, with the potential to earn more in phase two. The experiment then goes into the three-phased interactive program as indicated by Figure 1.

[Figure 1 Here]

As in Brown et al. (2017), phase one consists of a charity selection stage. Participants are asked to select one charity for a potential donation from a list of eight.[5] Participants are told that they do not have to donate anything to the charity; however, they must select one, and only one. Each charity is focused on international poverty aid or disaster relief. This type of organization was selected for two reasons. The second-largest group of religiously affiliated charities is relief and development charities. Furthermore, relief and development charities also happen to have the highest rate of not reporting a religious affiliation. All charities used are based in locations outside of Florida to avoid any location effects (Eckel et al., 2018). All charities have vague descriptions of international disaster or poverty relief efforts. These descriptions are constructed from materials that the organizations have authored. Participants were informed that all charity ratings are similar based on Better Business Bureau (or the United Kingdom government equivalent in one case) and Charity Navigator ratings when applicable.[6] Order of placement for charities is randomized for each session.

Based on the experiment's location in the United States, the experiment uses Christian charities, secular charities, and Islamic charities. Specifically, Islamic charities are included for several reasons. First, the effects of adding religious language to a charity description may be different for majority and minority religious groups. Second, Islamic affiliated charities provided a religious "out-group" based on running the experiment on a college campus in the southeastern United States. Finally, the experiment design required a religion with a sufficient number of international aid charities in operation within the United States.

The charities available to participants, as well as their descriptions, vary depending upon the experiment treatment. As the main goal of the experiment is deriving the value of a charity religious affiliation, one experimental treatment used is the addition of religious affiliation information into a mission statement. However, a study on how donors react to changes to a

religious affiliation requires nuance in terms of potential competition charities for the same donation dollars. The most obvious realm of competition is between religious charities and secular charities for a specific pool of donors, such as those individuals who give to international relief charities. The article defines this competition as *extra-religious competition*.

Definition 1: *Extra-Religious Competition: A competition for donors between religious charities and secular charities.*

The effect of looking at religious charities as a whole is an incomplete analysis as it assumes that the value of a religious affiliation in a charitable organization is homogeneous across religions. This likely is not the case as the value of a religious affiliation that is the same as the majority religion in a region is plausibly different than a religious affiliation from a minority religion. Thus, there is an element of competition for donors between religious organizations that the article defines as *intra-religious competition.*

Definition 2: *Intra-Religious Competition: A competition for donors within the sub-sector of religiously affiliated charities, among religious charities affiliated with differing faiths.*

Each type of competition for donation dollars, as well as the base idea of altering how a charity advertises its religious affiliation, factors into the experiment design through charity choice. Table 1 lists each charity used in extra-religious and intra-religious competition, as well as their masking status in masked and unmasked sessions. In all sessions, the eight charity options consist of four charities with Christian affiliation and four of either Islamic or secular affiliation. Masked sessions omit the religious affiliation information of half the charities, specifically two Christian charities and two either Islamic or secular charities depending upon the realm of competition. Doing so effectively makes the charity descriptions read as “neutral” charities, impossible to tell what their religious affiliation is. These “neutral” charities define the difference between masked and unmasked sessions. Simulating the change in the way a charity

highlights their religious affiliation, unmasked sessions provide religious affiliation information for all charities, including those previously masked.[7]

The same charities are masked in every masked session within both intra-religious competition and extra-religious competition. Thus, over masked and unmasked sessions, the summary of information content is varied as opposed to the charities themselves. Additional variation comes in the form of religious competition. The intra-religious sessions show how specific religious in-grouping motivates charitable giving, while extra-religious sessions show how religious affiliation motivates giving versus secular affiliation. Thus, the experiment has a 2x2 design [half charities masked, fully identified charities] x [intra-religious competition, extra-religious competition]. Specific differences between intra-religious and extra-religious competition are both explained below.

[Table 1 Here]

Intra-religious competition features four Christian and four Islamic charities. These specific religions were selected to have a clear majority and minority religious group for the region where the experiment was conducted. Each religious group received a balancing of the emphasis on religious affiliation within the charity, based on the descriptions on their websites and fundraising materials. This was done intentionally to match the varying levels of emphasis on religious affiliation used by all charities in fundraising materials. A similar process was followed for extra-religious competition.

Of the two realms of competition, extra-religious competition featuring religious and secular charities competing for donations is what most people probably first think of in terms of the value of a charity's religious affiliation. As the majority religion in the United States is Christianity, all four Christian charities from intra-religious competition treatment are kept as the religious charities. The four Islamic charities are substituted for four secular charities. The

differences between masked and unmasked sessions are identical in extra-religious competition to those in intra-religious competition. Extra-religious competition only changes the charities used in the experiment. For the secular charities, descriptions were constructed to match the same level of variability in emphasis on lack of an affiliation as the emphasis placed on religious affiliation for the religious charities used in this experiment.

In phase two, participants can earn money through a real effort task. The real effort task is necessary in a charitable giving paper to counteract the "windfall effect" where participants donate more often and more of their money in experiments with endowed charitable donation allowances (Reinstein and Riener, 2012). This is only important in the context of the analysis if the effect threatens to systematically disrupt the distribution of charity selection and donation dollars given to the charities. Such a risk does exist. In addition to finding differing rates of donation with and without a real effort task, Reinstein and Riener (2012) find differing rates of donation between men and women. Men and women additionally have differing rates of religious affiliation in the United States, particularly when it comes to Christianity (Pew Research Center, 2016). Internationally, Christians are more likely to be women rather than men; conversely, non-affiliated individuals are more likely to be men than women (Pew Research Center, 2016). While interactions of these effects are not explored, and gender is controlled in the regression analysis, to mitigate threats to external validity further, a real effort task is included to better simulate the charitable giving process.

Using the counting grid from Abeler et al. (2011), participants have 10 minutes to count as many 10x10 matrices of 1's and 0's as they possibly can. Each correct grid earns the participant completing it $2.50. There is a $10 earnings cap placed on the participants, set at a low enough level to ensure that all participants should hit the earnings cap. Establishing the earnings cap allows for donation amounts to be comparable across participants, avoiding income

effects. Over 99% of participants achieved maximum earnings in the actual experiment, and those who did not complete four tables were dropped from the analysis.

Prior to the 10-minute earning session, participants complete a practice grid to make sure they understand the concept of the task. After the task is finished, participants can donate as much or as little of their earnings as they wish to the charity they selected. They are not allowed to donate their show-up fee. To ensure that participants believe that their donations will go to the charity that they select, they are explicitly informed that the experimenter will write a check to these charities for each of them. At the time of payment, the experiment shows the participants their donation check and place it in a corresponding envelope, addressed to the selected charity with appropriate postage. Participants are allowed to accompany the experimenter to the mailbox on Florida State's campus to verify that the checks are mailed if they wish.

Phase three consists of a demographic survey, used to elicit participant religious background and other controlling factors for regression analysis. Importantly, participants are asked their familiarity with any of the charities listed.[8] In order to control for other identifying factors that could cause participants to donate, it is important to know participant familiarity with the charities. If a participant has a prior history to any of the charities listed, the role their religious identity plays in the charity choice and donation decisions is likely compromised. The survey questions are constructed with questions and responses consistent with racial, gender, and religious belief categories used in the General Social Survey and the Baylor Religion Survey. Finally, to obtain a measure of religiosity in addition to affiliation, the survey includes all questions from the Duke University Religion Index, an index ranging from 5 to 27 used to measure the intensity of the participant's religious belief (Koenig and Bussing, 2010). The questions used in the Duke University Religion Index are consistent with Brenner's (2011c)

findings that questions on religious activities such as attendance can be used as a proxy for determining the importance of religiosity to a participant's identity.

Experiment Data and Baseline Analysis

The experiment consisted of 16 sessions with 4 masked and 4 unmasked sessions for extra-religious and intra-religious competition treatments, respectively. Sessions had between 9 and 26 participants, resulting in 164 observations for intra-religious competition and 157 observations for extra-religious competition. Three participants failed to reach maximum earn maximum earnings and were dropped to allow for data analysis without having to control for income effects. Those observations were not included in the total count of observations. Participants earned on average $16.51, including their show-up fee. Sessions lasted 65 minutes on average.

[Table 2 Here]

Demographic balance tables across sessions are reported in Table 2. The dashed line separates the three religious variables used to measure participant religious identity, including indicator variables for secular and Christian affiliated individuals, as well as the composite score of the Duke University Religion Index (Koenig and Bussing, 2010) from other demographic control variables used in the experiment. The demographic controls include participant age as well as indicators for female participants, participants who are economic majors, black participants, Latino participants, participants from states outside of Florida, participants who indicated that they had either previous experience in either donating or volunteering for a charity listed in the experiment, or had previously been exposed to / heard of charities listed in the experiment, and participants who answered "slightly conservative," "conservative," or "extremely conservative" when asked on their political beliefs. Sessions are mostly balanced along these variables, with the exceptions of participants in extra-religious unmasked sessions

having an 11.8 percentage point higher level of prior exposure compared to masked sessions, and a 13.4 percentage point higher rate of identifying as secular. Conversely, intra-religious sessions only differ with a difference in participant age of 0.853 years between masked and unmasked sessions. Finally, there is a 19-percentage point difference in the differences at the means between previous exposure across all sessions.

[Figure 2 Here]

Donation behavior across charity type in extra-religious and intra-religious competition is plotted in Figure 2 for changes in the frequency of donations, and in Figure 3 for changes to average donation received conditional upon having donated to that type of charity. Each plot contains 90% confidence intervals, robust to heteroskedasticity. Starting with the donation frequency changes in Figure 2, the only group of charities experiencing a statistical change in their donation behaviors were masked Christian charities in intra-religious competition, seeing donation frequencies decrease by 11.0 percentage points. The change in conditional average donations plotted in Figure 3 show that unmasking decreases average donations to previously masked Christian charities in intra-religious competition by $1.667. Conversely, unmasking changes donations in previously masked secular charities saw an increase in average donation, conditional upon donating to a secular marked charity, of approximately $1.408 after unmasking. Putting these results into context, as participant earnings were $10 in the experiment, these results indicate a decrease in conditional average donation by 16.67% of subject earnings and increase in in conditional average donation by 14.08% of subject earnings respectively.

[Figure 3 Here]

To determine how donation behavior changes across the four treatments, this article estimates a regression model with the following form:

$$y_i = \alpha_i + \beta unmasked_i + \delta extra_i + \theta(unmasked * extra)_i + u_i$$

where: y_i represents donation frequency (measured as a linear probability model) and amount, $unmasked_i$ is an indicator for unmasked sessions, *extra* indicates extra-religious competition sessions, $(unmasked * extra)_i$ is an interaction term of each indicator, and $u_i \sim (0, V)$ represent idiosyncratic errors robust to heteroskedasticity. Analysis is ran over donations to all charities, as well as a narrowing of analysis to donations to Christian charities and finally donations to Christian charities masked in the experiment. These restrictions of y_i are due to the fact that Christian charities are the only charities used in both extra-religious competition and intra-religious competition, and masked Christian charities are the only charities subject to unmasking used in both extra-religious competition and intra-religious competition.

[Table 3 Here]

The results from the regression are reported in Table 3. Donation frequency and amounts do not change across any of the four treatments when analyzing donations to charity as a whole or donations specifically to Christian charities. However, donation frequency does decrease by 11.0 percentage points in unmasked sessions. Additionally, unmasking decreased unconditional average donations to previously masked Christian charities by $0.341, or 3.41% of subject income. As shown in the previous figures, the majority of this effect is driven by changes in donor behavior in intra-religious competition.

Hurdle Model Analysis

Empirical Strategy

In addition to the baseline analysis in the preceding paragraphs, the data collected in the experiment allows for regression analysis to determine donor preferences for charity religious affiliation over a variety of religious demographic factors, including strength of religiosity and affiliation of the donor. The regression model utilizes a hurdle model featuring a Probit selection model and a Tobit Model censored at $0.00 to measure donation amount. The choice to censor

the Tobit model only at $0.00 is driven by the experimental data. Donation amount frequencies are provided in Table 4. Roughly 35.51% of participants chose not to donate any of their income to charity, compared to only 1.25% of participants who chose to donate the entirety of their earnings.

[Table 4 Here]

The choice to use a hurdle model as opposed to a separate Probit and Tobit models stems from the fact that the standard errors of the Probit selection model likely help identify the decision on how much to give to philanthropy. For analyses on specific types of charitable giving with insufficient donation observations for the hurdle model to converge, separate Probit and Tobit models of the same form as described below are utilized.[9] Unlike the preceding analysis, the hurdle model analysis does not pool extra-religious and intra-religious competition data due to the use of a Probit selection equation. The marginal effects of interaction terms are not able to be computed, rendering it impossible to determine differences in behavior across intra-religious competition and extra-religious competition (Ai and Norton, 2003).

The selection model equation takes the following form:

$$P(Donated_i = 1|Z_i) = \Phi(\alpha_i + Rel_i\varphi + \delta Duke_i + \gamma Unmk_i + X_i\beta)$$

where $Donated_i$ is a binary variable indicating that the charity received a donation from individual i, Z_i represents the total control vector with all the independent variables of interest and controls, Rel_i indicates religious affiliation as reported, $Duke_i$ is the composite Duke University Religion Index score measuring strength of religiosity, $Unmk_i$ is a binary indicating those in unmasked sessions, and X_i represents control demographic variables such as major, age, gender, political beliefs, charity experience and exposure, whether the participant is from outside of Florida, and racial background. Doing the above analysis answers how religious identity drives donations in terms of the donation decision. Thus, to see how the change in information

alters donations, the analysis above is repeated with the sample restricted to individuals selecting specific types of charities. In intra-religious competition, these include selection of Christian or Islamic charities, as well as an examination specifically on the charities affected by unmasking. The same procedure is followed for extra-religious competition with restrictions to either religious or secular charities, as well as further restrictive analysis on the charities altered specifically by unmasking. The results of the selection equation demonstrate how the probability of donation changes with a change in charity religious affiliation information.

From here, the Tobit model takes the following form:

$$Donation_i = \alpha_i + Rel_i\varphi + \delta Duke_i + \gamma Unmk_i + X_i\beta + u_i$$

where: $Donation_i$ stands for donation amount, all other dependent variables being the same as above, and finally $u_i \sim N(0,V)$ represents the idiosyncratic errors. As in the first stage of the selection equation, analysis over the specific affiliations is rerun for both intra-religious and extra-religious competition, along with an analysis directly on those charities altered by unmasking. The results of the Tobit model demonstrate how the average donation amount changes with a change in charity religious affiliation information.

Hurdle Model Results

Results for the Hurdle Model analyzing Intra-Religious Competition are reported in Table 5 and Table 6, and for Extra-Religious Competition are reported in Table 7 and Table 8. In all cases, the dashed line separates the estimates on the unmasking impact on donations within the specific type of competition from a variety of religious demographic controls of interest. Each subset of charities examined is analyzed twice, once only with religious demographic controls and once with the full set of demographic controls reported in the balance table in Table 2.

Intra-Religious Competition

[Table 5 Here]

Beginning with the results of the Probit selection equation reported in Table 5, the analysis find that unmasking does not impact donation rates when looking at all charities. The only subgroup reporting decreases in donation frequency were Christian charities who were unmasked, seeing a drop in donation rates by 14.5 percentage points. Additionally, the results reported in Table 5 demonstrate the importance of strength of religiosity in donation preference rather than donation affiliation alone. Individuals with a higher overall strength of religiosity are 3.2 percentage points more likely to donate, corresponding to an additional point at the mean on their Duke University Religion Index Score. Furthermore, individuals with a higher strength of religiosity are more likely to donate to a Christian charity, increasing the likelihood of donation by 1.5 percentage points for an additional point at the mean on a respondent's Duke University Religion Index Score. Affiliation of the donor does not impact the likelihood of donating overall, but there are some differences across specific subgroups of charities. Christian-affiliated individuals are more likely to donate to Christian charities overall at a rate of 17.8 percentage points higher than non-Christian participants.

[Table 6 Here]

Turning to the Tobit model measuring changes in conditional average donation amounts reported in Table 6, unmasking does not change conditional average donations received in aggregate across all charities. Analysis over all subgroups shows that unmasking again only impacts Christian charities who were previously masked. The number of donations to this subgroup of charities was too small for the hurdle model to converge; however, analysis using a Tobit model over all observations shows a decrease in average donation received by $3.720. Additionally, the results reported in Table 6 show that differences in conditional average

donations received are not driven by either the strength of religiosity or religious affiliation, with the exception of Christian-affiliated individuals donating to Christian charities. In donations to Christian charities, Christian-affiliated individuals donate $1.750 more on average than non-Christian donors.

Extra-Religious Competition

[Table 7 Here]

Starting with the results of the Probit selection equation reported Table 7, the analysis shows that unmasking does not change donation behavior across all charities in extra-religious competition, nor among any specific subset of charities analyzed. Additionally, the analysis finds that religious and secular individuals do not donate at different rates of donation frequency when all demographic controls are included. Furthermore, strength of religiosity is not a predictor of donor likelihood. However, Table 7 demonstrates that donors sort by their religious preference. Donors with higher Duke scores are less likely to donate to secular charities and are more likely to donate to religious ones. Additionally, secular individuals are 17.8 percentage points less likely to donate to any Christian charity, and 11.9 percentage points less likely to donate to an unmasked Christian charity.

[Table 8 Here]

Turning to the Tobit model for donation amounts in Table 8, the analysis finds that unmasking does not statistically change the amounts of an average donation received. This implies that earlier results indicating increases in conditional average donations to secular unmasked charities are largely explainable by the religious demographics of participants. The significant predictor for donation amounts in both religious and secular unmasked charities, when the hurdle model converges, appear to be respondents who are secular. Finally, the analysis finds that there is no significant difference between the giving patterns of Christian or secular

individuals regarding conditional donation amount. However, there is a relationship between a higher religiosity score and average donation, with an increase of a point on the Duke University religion index at the mean corresponding to an increase in donations by $0.578. This positive correlation extends to all Christian charities, including analysis over the unmasked charities, as well as secular unmasked charities. However, there is no relationship between average donations to secular charities as a whole and strength of religiosity.

Political Affiliation and Participant Behavior

While the regression analysis controls for political affiliation and the political composition of the participant pool is not significantly different across treatments, it is possible that participants with differing political leanings behave differently when presented with religious affiliation information in a charity description. In the United States, a relationship between fundamentalist Christianity and conservative political leanings has existed from at least the 1980s onward with the "Moral Majority" and has roots tracing back to the 1960s (Johnson et al., 1986; Durham, 2000; Phillips-Fein, 2011). The relationship between American Christianity and American conservatism persists today, in behaviors and beliefs such as voting patterns (Baker et al., 2020), opposition to same-sex couple adoption (Whitehead and Perry, 2016), and disregarding COVID-19 precautions (Perry et al., 2020). The combined literature indicates that conservative-leaning participants may react differently to the inclusion of religious language than liberal-leaning participants, particularly when it comes to the inclusion of Christian affiliation.

To explore donation patterns by political affiliation, participants are separated by their political based on whether they self-identify as liberal. This grouping is used rather than the conservative binary used as a control in the regression analysis and balance table to have a more evenly distributed number of participants.[10] Plots of the raw data from the experiment are provided in Figure 4.

[Figure 4 Here]

Beginning with analysis on donation frequency among self-identified liberal participants, the raw data indicates a large decrease in donations to Christian charities subject to unmasking in both intra-religious competition and extra-religious competition, decreasing donations by 21.2 percentage points in intra-religious competition and decreasing donations by 11.4 percentage points in extra-religious competition. No other type of organization saw a statistically significant change in donation frequency among self-identified liberal participants.

[Figure 5 Here]

Due to a lack of participants donating to certain types of charity organizations, it is impossible to calculate changes in average donations conditional upon donating to the same organizational type as done analyzing the full dataset. Instead, plots demonstrate the change in average donation received, conditional upon the participant donating at all. While this will bias average donations towards zero, it will still provide a measure of how adding religious affiliation information impacts donation amounts for self-identifying liberal and non-liberal participants. Among self-identifying liberal participants, the data indicates that the process of unmasking charities results in decreased average donations to Christian charities subject to unmasking, with a decreased average donation of $0.901 in intra-religious competition, and a decreased average donation of $0.281 in extra-religious competition. These changes represent a decrease in average donation corresponding to 9.01% of participant income and 2.81% of participant income, respectively.

[Figure 6 Here]

Turning to analysis on donation frequency among self-identified non-liberal participants, the raw data indicates changes only to secular charities not subject to unmasking in extra-religious competition, with an increased donation likelihood by 18.1 percentage points and

Islamic charities subject to unmasking, with a decreased donation likelihood of 17.9 percentage points. While the data is insufficient to run regressions controlling for religious affiliation, it is likely that the increase in giving to secular charities among non-liberal participants is driven by a greater number of secular participants participating in unmasked sessions.

[Figure 7 Here]

Finally, in examining average donations among self-identified non-liberal participants, the raw data shows that average donations received only change for Christian charities not subject to unmasking in intra-religious competition. These organizations saw an increased average donation of $0.841, corresponding to 8.41% of subject income.

Discussion

This article finds that adding religious language results in a reduced selection of previously masked Christian charities by an 11.0 percentage point likelihood when competing exclusively against Islamic organizations. Additionally, adding religious language reduces average donations by $1.667, or approximately 16.67% of participant income, for Christian charities competing for donations against Islamic charities. Much of this drop in donations come from self-identifying liberal participants, as their donations to Christian charities subject to unmasking decrease in both extra-religious and intra-religious competition. These results are exploratory in nature, providing some of the first building blocks in understanding the impact of charity religious affiliation on donor behavior.

In terms of overall donation patterns, the article's findings are consistent with other experimental papers finding no difference between religious and secular individuals in donation frequency or conditional average donation when controlling for demographic factors, providing supporting evidence to the differences in opportunities to give theory discussed in the literature review. Additionally, the article's results provide corroborating evidence to Eckel and Grossman

(2004), Anderson and Mellor (2009), and Anderson et al.'s (2010) results indicating that non-religious individuals were as likely to make a charitable donation compared to religiously affiliated ones.

Building off their research, this article finds that a connection between the religious identity of an individual and their preference for religious affiliation of a charity does exist; however, it seems to be driven by the strength of an individual's religiosity rather than affiliation. This result is consistent with the religious salience theories put forward by Brenner (2011a, b, c) and is also consistent with donor preferences found in Chapman et al. (2018). This article finds that individuals who have a higher overall strength of religiosity donate at a higher frequency in intra-religious competition and in larger amounts in extra-religious competition.

This article finds differences in participant behavior by separating participants based on self-identified political affiliation. Participants self-identifying as liberal donate less to Christian charities subject to unmasking, in terms of donation frequency and average donations received, in both intra-religious competition and extra-religious competition. Furthermore, self-identified non-liberal participants decrease donation frequency to Islamic charities with the inclusion of religious identifying language. These results build on a literature demonstrating a relationship between American conservatism and American Christianity and provide evidence that politically conservative and liberal donors behave differently in response to the inclusion of religious language in a charity description.

Combined, the article's exploratory results indicate that a financial incentive to selectively display religious affiliation does exist for charities. Religious charities must consider their target audience's political affiliation, as well as the religious affiliation or lack thereof associated with their closest competitors. Financial incentives could explain why 45% of religious relief service organizations, as well as 22% of all religious charity organizations,

choose not to report at least one religious keyword in their description to the IRS on their Form 990 (Scheitle, 2010).

However, these results are subject to the participant pool generating the data. External validity concerns exist due to the age and demographic composition of the participants. Being college students at Florida State University, these participants are likely young in their religion and charitable giving life cycles. Furthermore, the participant pool consists mainly of 18–22-year-old participants that are either Christians or religiously non-affiliated. The participants are also nearly all from the United States, with between 75-80% of the participants from the state of Florida. Additionally, a small minority of the participants identify as politically conservative, ranging between 15% and 30% of the participant pool for a given session. Finally, due to the nature of using college students, the sample by construction excludes individuals with only a high school level of education or less. Changing the composition of participants could potentially change the results, which is left to be explored in future research.

Due to the nature of the experiment, it is impossible to determine if religious charities have an incentive to increase their religious affiliation ties for a specific religious audience to potentially substitute for church giving, as no outside church giving option is available for participants to select. Additionally, it cannot be determined if charity religious affiliation is a primary driver in the donation decision or a secondary driver. Based on the construction of the charity descriptions and the donation patterns of each participant, the data from the experiment suggest that donors may react differently to a religious affiliation in intra-religious and extra-religious competition, thus changing the primary factor of the donation decision and necessarily the financial incentive for religious affiliation emphasis. The experiment instead focuses on appealing to donors in an overall general context, as if they were selecting from a menu of charities to potentially donate to in a workplace charity drive. These questions could be answered

in a “laboratory in the field,” which would also address the external validity concerns present due to the participant pool, which is left for future research.

Conclusion

This article demonstrates that increasing information on religious affiliation results in decreasing charitable donations for Christian charities, both in terms of frequency, as well as the total dollars received within the donation dollar distribution when competing in intra-religious competition. The decrease in donations is driven by self-identified liberal participants in the sample. This article demonstrates that religiosity strength does predict preference for charity religious affiliation among experiment participants.

The article indicates that Christian charities in the United States would be better served to not acknowledge their religious affiliation when fundraising from a politically liberal audience. Still, maintaining enough of a religious affiliation to keep their church networks available may be in a charity’s financial interest, as indicated in Bottan and Perez-Truglia (2015). The maintenance and selective display of affiliation mirrors the unmasking process of religious affiliation described in the discussion section of the paper and is consistent with 45% of religious relief service agencies not reporting a religious connection (Scheitle, 2010).

The outcomes of the experiment, as well as the questions raised in the experiment’s shortcomings, have real-world implications for charities trying to maximize their appeal to donors. The article tells a story consistent with current charity behavior and provoke interesting questions for the future. Ideally, future research will take the experiment to a “laboratory in the field” setting to see if the results hold with a different participant pool more representative of charity donors. Additionally, a field setting would provide the opportunity to further test if individuals are shifting their donations from direct religious giving into more indirect measures such as international relief charities. Finally, a field setting would provide the opportunity to

investigate the driving decisions in charity selection in reference to charity emphasis on religious affiliation.

Endnotes

[1]This number simultaneously represents the largest subsector of charitable giving, as well as a drastic decline over 25 years. In 1992, giving to churches, mosques, and synagogues made up 63% of charitable giving (Hoge, 1996). Additionally, the share of charitable donations received by direct religious organizations has shrunk, with the sector growing more slowly than any other charitable sector (Giving USA, 2017). It may be the case that donations leaving direct religious causes are being substituted into religiously affiliated charities. Schnabel and Bock (2017) show decreasing church attendance over the past 20 years, and church attendance and religious giving have been shown to be substitutes (Gruber, 2004).

[2]Scheitle (2010) sorts the entirety of religiously affiliated nonprofits into the following categories: charismatic evangelism, relief and development, education and training, publishing and resources, radio and television, missions and missionary, fellowship and enrichment, activism and advocacy, and finally, fundraising, grant-making and other.

[3]The positive relationship between religiously affiliated individuals and charitable giving extends to individuals with a higher level of religiosity (Reitsma et al., 2006)

[4]$1,703 versus $863 and 1.8% versus 0.9% respectively.

[5]The list of charities, along with a short description from their mission and value statements, is included in Supplemental Appendix A and Supplemental Appendix B.

[6]Full summary provided in Supplemental Appendix D

[7]Full comparison information is available in Supplemental Appendices A, B, and D.

[8]The full list of survey questions and answer possibilities is provided in Supplemental Appendix C.

[9]This includes analysis with demographic controls over unmasked Christian charities in extra-religious competition, analysis with demographic controls over all Christian charities in intra-religious competition, and all models analyzing unmasked Christian charities in intra-religious competition.

[10]The number of participants self-identifying as liberal is 84 in intra-religious sessions and 82 in extra-religious sessions, compared to 80 non-liberals in intra-religious sessions and 75 non-liberals in extra-religious sessions. There are no significant differences in liberal identification across treatments.

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Tables

Table 1: Experiment Design

	Charity Name	Intra-Religious Competition		Extra-Religious Competition	
		Masked Sessions	Unmasked Sessions	Masked Sessions	Unmasked Sessions
Christian 1	World Vision	Unmasked	Unmasked	Unmasked	Unmasked
Christian 2	World Hope International	Unmasked	Unmasked	Unmasked	Unmasked
Christian 3	Opportunity International	Masked	Unmasked	Masked	Unmasked
Christian 4	World Concern	Masked	Unmasked	Masked	Unmasked
Islamic 1	Islamic Aid	Unmasked	Unmasked		
Islamic 2	Islamic Relief USA	Unmasked	Unmasked		
Islamic 3	Life for Relief & Development	Masked	Unmasked		
Islamic 4	Mercy-USA	Masked	Unmasked		
Secular 1	S.H.A.R.E. through C.F.I.			Unmasked	Unmasked
Secular 2	Direct Relief International			Unmasked	Unmasked
Secular 3	Oxfam			Masked	Unmasked
Secular 4	Mercy Corps			Masked	Unmasked

Notes: Placement of each charity is randomly determined before each session.

Table 2: Demographic Control Balance Tables

	Intra-Religious Competition				Extra-Religious Competition				Diff-in-Diff
	Pooled	Masked	Unmasked	Difference	Pooled	Masked	Unmasked	Difference	(Extra - Intra)
Secular	0.268	0.230	0.312	0.082	0.293	0.233	0.366	0.134‡	0.052
	(0.444)	(0.423)	(0.466)	(0.069)	(0.457)	(0.425)	(0.485)	(0.073)	(0.100)
Christian	0.530	0.540	0.519	-0.021	0.452	0.453	0.451	-0.003	0.018
	(0.501)	(0.501)	(0.503)	(0.079)	(0.499)	(0.501)	(0.501)	(0.080)	(0.112)
Stength of Religiosity	13.409	13.701	13.078	-0.623	12.764	12.988	12.493	-0.495	0.128
	(6.073)	(6.075)	(6.093)	(0.952)	(5.850)	(5.779)	(5.964)	(0.940)	(1.339)
Female	0.646	0.678	0.610	-0.068	0.585	0.581	0.591	0.010	0.078
	(0.480)	(0.470)	(0.491)	(0.075)	(0.494)	(0.496)	(0.495)	(0.079)	(0.109)
Age	19.664	19.264	20.117	0.853‡	20.299	20.384	20.197	-0.187	-1.039
	(3.006)	(1.505)	(4.052)	(0.467)	(4.510)	(4.875)	(4.055)	(0.725)	(0.855)
Economics Major	0.061	0.069	0.052	-0.018	0.051	0.035	0.070	0.036	0.053
	(0.240)	(0.255)	(0.223)	(0.038)	(0.221)	(0.185)	(0.258)	(0.035)	(0.052)
Conservative	0.177	0.195	0.156	-0.040	0.261	0.244	0.282	0.038	0.077
	(0.383)	(0.255)	(0.365)	(0.060)	(0.441)	(0.432)	(0.453)	(0.071)	(0.093)
Black	0.165	0.161	0.169	0.008	0.153	0.128	0.183	0.055	0.047
	(0.372)	(0.370)	(0.377)	(0.058)	(0.361)	(0.336)	(0.390)	(0.058)	(0.082)
Latino	0.244	0.218	0.273	0.054	0.172	0.174	0.169	-0.005	-0.060
	(0.431)	(0.416)	(0.448)	(0.067)	(0.379)	(0.382)	(0.377)	(0.061)	(0.091)
Not from Florida	0.226	0.253	0.195	-0.058	0.204	0.209	0.197	-0.012	0.046
	(0.419)	(0.437)	(0.399)	(0.066)	(0.404)	(0.409)	(0.401)	(0.065)	(0.092)
Previous Experience	0.250	0.264	0.234	-0.031	0.172	0.151	0.197	0.046	0.077
	(0.434)	(0.444)	(0.426)	(0.068)	(0.379)	(0.360)	(0.401)	(0.061)	(0.092)
Previous Exposure	0.116	0.149	0.078	(0.072)	0.146	0.093	0.211	0.118*	0.190***
	(0.321)	(0.359)	(0.270)	(0.050)	(0.355)	(0.292)	(0.411)	(0.056)	(0.075)
N	164	87	77	164	157	86	71	157	321

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Columns 2-4, 6-8 standard deviation in parentheses. Columns 5, 9 and 10 standard errors in parentheses.

Table 3: Differences in Donor Behavior Across Specific Charities

	All Charities		All Christian		Christian Unmasked	
	Donated	Donation	Donated	Donation	Donated	Donation
Unmasked	-0.097	-0.218	-0.038	-0.031	-0.110*	-0.341*
	(0.077)	(0.268)	(0.071)	(0.214)	(0.044)	(0.142)
Extra-Religious Competition	-0.004	-0.182	-0.101	-0.125	-0.033	-0.099
	(0.073)	(0.270)	(0.067)	(0.232)	(0.052)	(0.190)
(Extra-Religious Competition*Unmasked)	0.164	0.675	-0.003	-0.045	0.065	0.250
	(0.107)	(0.414)	(0.095)	(0.319)	(0.064)	(0.219)
N	321	321	321	321	321	321

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Standard errors robust to heteroskedasticity in parentheses.

Table 4: Donation Frequency by Amount

Donation	Frequency	Percent of Donations
0.00	114	35.51%
0.10	1	0.31%
0.25	1	0.31%
0.40	1	0.31%
0.50	6	1.87%
0.75	1	0.31%
1.00	82	25.55%
1.25	1	0.31%
1.50	5	1.56%
1.80	1	0.31%
2.00	57	17.76%
2.25	1	0.31%
2.34	1	0.31%
2.50	3	0.93%
3.00	12	3.74%
3.40	1	0.31%
3.50	2	0.62%
4.00	6	1.87%
5.00	14	4.36%
6.30	1	0.31%
7.00	4	1.25%
8.00	2	0.62%
10.00	4	1.25%
N	321	100%

Intra-Religious Competition

Table 5: Probit Selection Equation Marginal Effects, Intra-Religious Competition

	All Charities		All Christian		Christian Unmasked		All Islamic		Islamic Unmasked	
Unmasked	-0.094	-0.098	-0.036	-0.045	-0.114**	-0.145**	-0.053	-0.075	-0.050	-0.065
	(0.078)	(0.082)	(0.072)	(0.073)	(0.043)	(0.483)	(0.073)	(0.073)	(0.070)	(0.069)
Strength of Religiosity	0.022*	0.032**	0.013	0.015‡	-0.006	-0.006	0.006	0.010	0.002	0.008
	(0.009)	(0.010)	(0.008)	(0.009)	(0.005)	(0.006)	(0.008)	(0.009)	(0.008)	(0.008)
Christian	0.031	0.055	0.201*	0.178‡	0.075	0.078	-0.151	-0.160	-0.082	-0.070
	(0.102)	(0.115)	(0.305)	(0.104)	(0.055)	(0.068)	(0.099)	(0.103)	(0.097)	(0.100)
Secular	0.065	0.126	0.157	0.163	0.067	0.063	-0.074	-0.076	-0.037	-0.025
	(0.121)	(0.118)	(0.144)	(0.140)	(0.089)	(0.091)	(0.109)	(0.111)	(0.329)	(0.110)
Full Demographic Controls		✓		✓		✓		✓		✓
N	164	164	164	164	164	136†	164	164	164	164

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Standard errors robust to heteroskedasticity in parentheses. Controls include those for gender, ethnicity, political beliefs, charity exposure and experience, economics majors, out of state subjects and age. Regressions with *N* denoted by † represent models where certain observations are dropped as they predict failure with certainty, and the hurdle model does not converge.

Table 6: Tobit Model for Donors, Intra-Religious Competition

	All Charities		All Christian		Christian Unmasked		All Islamic		Islamic Unmasked	
Unmasked	0.009	-0.002	0.322	-0.285	-3.865*	-3.720**	-0.411	0.076	-0.260	0.192
	(1.015)	(0.881)	(2.090)	(0.670)	(1.776)	(1.384)	(1.110)	(1.023)	(1.289)	(1.194)
Strength of Religiosity	-0.058	-0.086	-0.240	0.090	-0.220	-0.199	0.071	0.029	0.057	0.003
	(-0.101)	(0.089)	(0.299)	(0.081)	(0.139)	(0.14)	(0.132)	(0.117)	(0.147)	(0.130)
Christian	0.199	0.790	1.010	1.750‡	2.161	1.862	0.432	1.056	0.348	1.002
	(1.314)	(1.119)	(2.769)	(1.040)	(1.605)	(1.593)	(1.249)	(1.329)	(1.566)	(1.722)
Secular	-0.873	-0.864	-1.073	1.161	1.639	1.281	0.166	0.016	0.012	-0.216
	(1.896)	(1.519)	(4.152)	(1.296)	(2.234)	(1.868)	(1.776)	(1.780)	(2.040)	(2.135)
Full Demographic Controls		✓		✓		✓		✓		✓
N	100	100	48	164†	164†	164†	52	52	45	45

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Standard errors robust to heteroskedasticity in parentheses. Controls include those for gender, ethnicity, political beliefs, charity exposure and experience, economics majors, out of state subjects and age. Regressions with *N* denoted by † are Tobit regressions used because the number of subjects donating to this charity type are too small for the hurdle model to converge.

Extra-Religious Competition

Table 7: Probit Selection Equation Marginal Effects, Extra-Religious Competition

	All Charities		All Christian		Christian Unmasked		All Secular		Secular Unmasked	
Unmasked	0.095	0.082	-0.039	0.013	-0.039	-0.016	0.126	0.073	0.007	-0.009
	(0.075)	(0.080)	(0.249)	(0.068)	(0.040)	(0.042)	(0.083)	(0.094)	(0.069)	(0.067)
Strength of Religiosity	-0.003	0.003	0.017**	0.029***	0.005	0.008‡	-0.027**	-0.032**	0.001	0.001
	(0.008)	(0.008)	(0.006)	(0.008)	(0.005)	(0.005)	(0.009)	(0.010)	(0.007)	(0.007)
Christian	-0.036	-0.031	0.035	-0.058	-0.009	-0.066	-0.081	-0.005	-0.170*	-0.145
	(0.103)	(0.107)	(0.068)	(0.093)	(0.049)	(0.060)	(0.107)	(0.120)	(0.081)	(0.076)
Secular	-0.230*	-0.191	-0.123‡	-0.178**	-0.079‡	-0.119**	-0.187	-0.123	-0.109	-0.067
	(0.116)	(0.126)	(0.074)	(0.081)	(0.048)	(0.047)	(0.116)	(0.133)	(0.084)	(0.080)
Full Demographic Controls		✓		✓		✓		✓		✓
N	157	157	157	157	157	126†	157	157	157	157

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Standard errors robust to heteroskedasticity in parentheses. Controls include those for gender, ethnicity, political beliefs, charity exposure and experience, economics majors, out of state subjects and age. Regressions with *N* denoted by † represent models where certain observations are dropped as they predict failure with certainty, and the hurdle model does not converge.

Table 8: Tobit Model for Donors, Extra-Religious Competition

	All Charities		All Christian		Christian Unmasked		All Secular		Secular Unmasked	
Unmasked	1.824	2.293	1.137	3.081	4.762	-0.509	1.718	1.292	3.894	1.039
	(2.268)	(1.844)	(2.669)	(2.080)	(5.696)	(1.319)	(1.760)	(1.191)	(2.804)	(1.066)
Strength of Religiosity	0.615	0.578‡	0.751	0.641*	-0.133	0.231‡	0.229	0.295	0.347	0.474**
	(0.437)	(0.320)	(0.512)	(0.270)	(0.266)	(0.121)	(0.225)	(0.197)	(0.339)	(0.181)
Christian	-3.375	-2.997	1.552	0.122	-2.346	-2.023	-3.024	-3.236	-3.212	-2.408
	(3.458)	(2.737)	(3.146)	(2.471)	(2.676)	(1.565)	(2.956)	(2.467)	(4.109)	(1.922)
Secular	6.287	4.227	22.629*	16.113***	8.743***	-3.446‡	1.397	1.095	4.201	3.436**
	(4.630)	(2.908)	(9.674)	(3.965)	(1.333)	(1.980)	(1.446)	(1.223)	(2.162)	(1.086)
Full Demographic Controls		✓		✓		✓		✓		✓
N	107	107	30	30	15	157†	77	77	36	36

‡ $p < 0.10$ * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Notes: Standard errors robust to heteroskedasticity in parentheses. Controls include those for gender, ethnicity, political beliefs, charity exposure and experience, economics majors, out of state subjects and age. Regressions with N denoted by † are Tobit regressions used because the number of subjects donating to this charity type are too small for the hurdle model to converge.

Figures

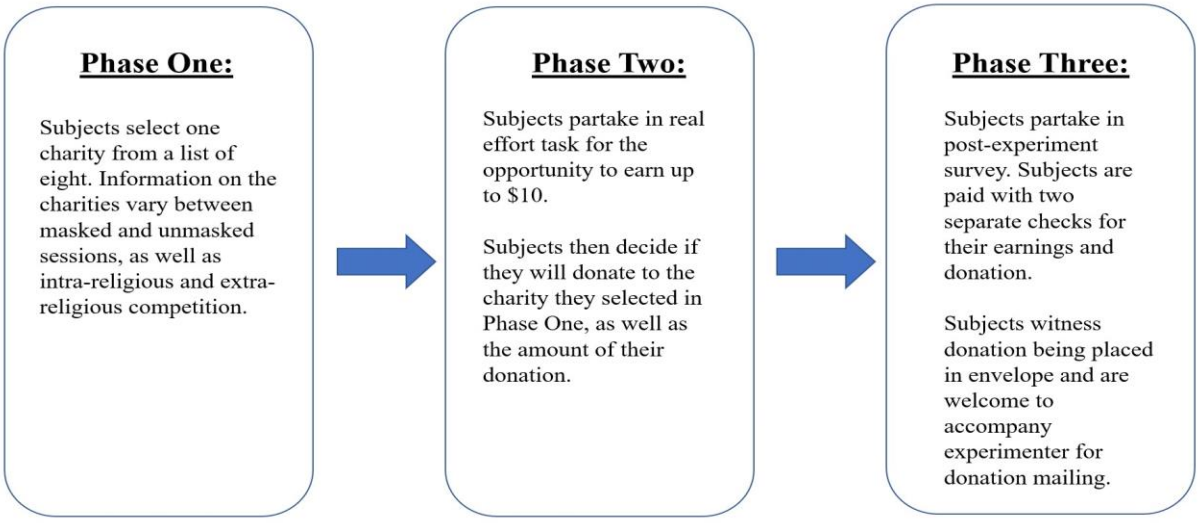

Figure 1: Experimental Design

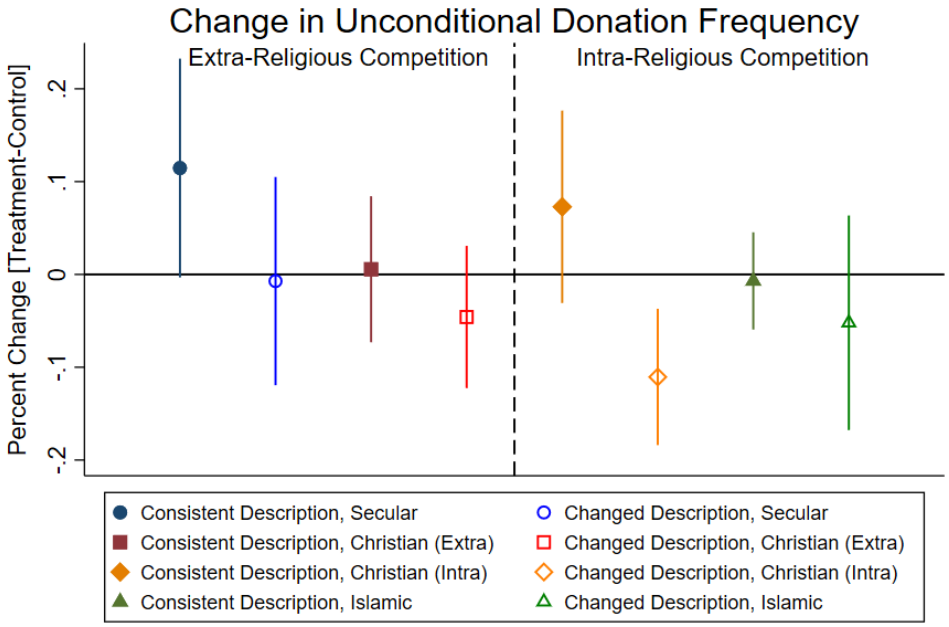

Figure 2: Mean Changes in Donation Frequency with Unmasking

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

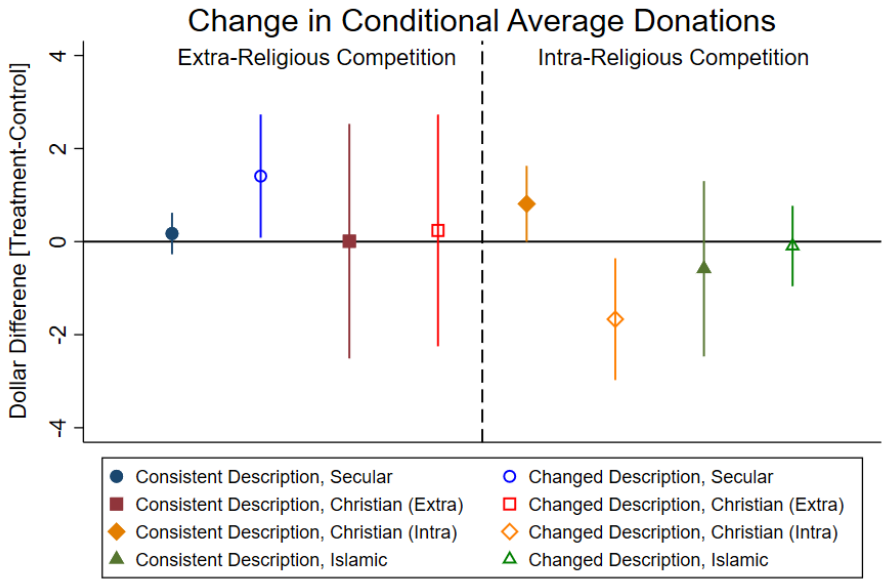

Figure 3: Mean Changes in Conditional Average Donations with Unmasking

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

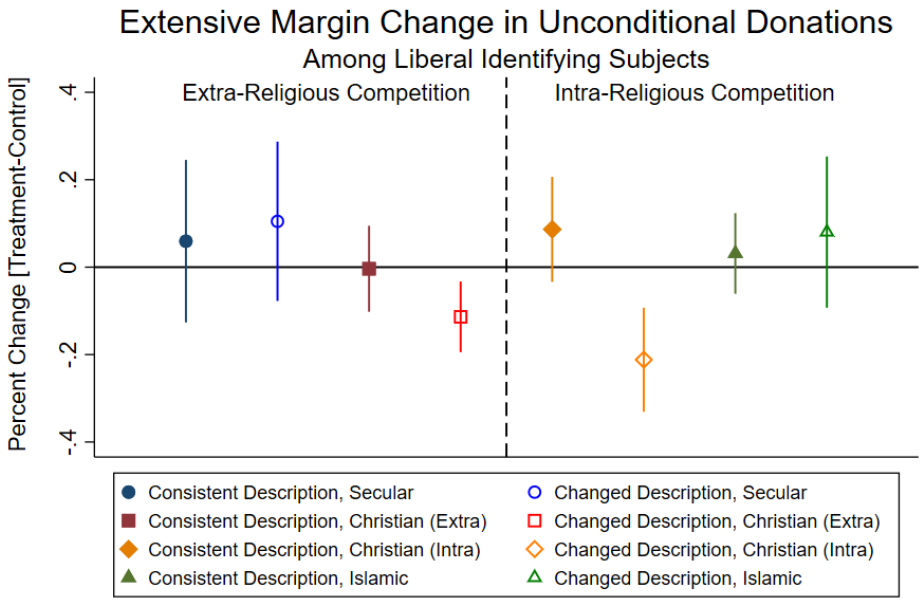

Figure 4: Mean Changes in Donation Frequency Among Liberal Participants

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

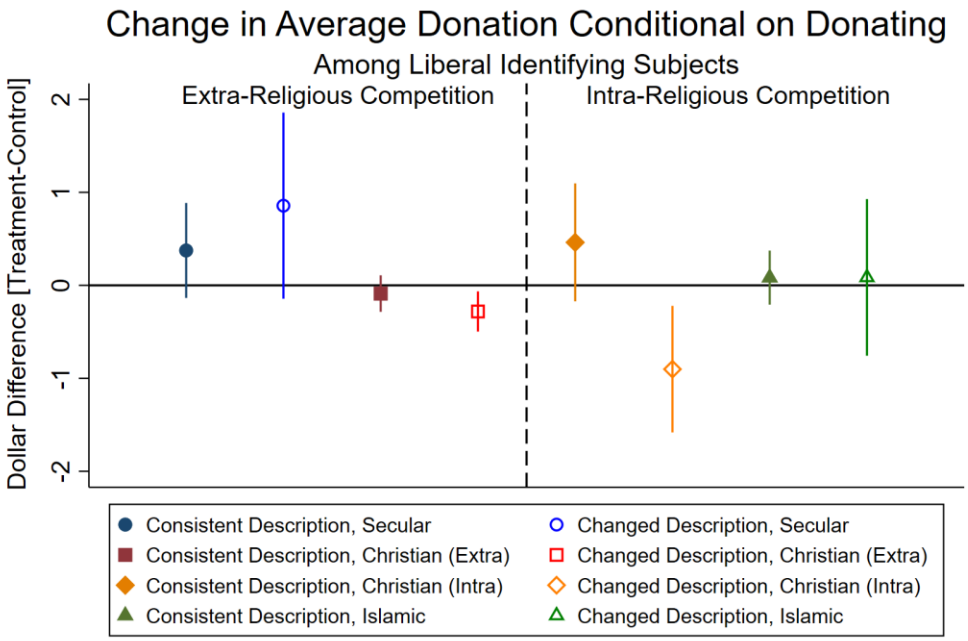

Figure 5: Mean Changes in Conditional Average Donations Among Liberal Participants

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

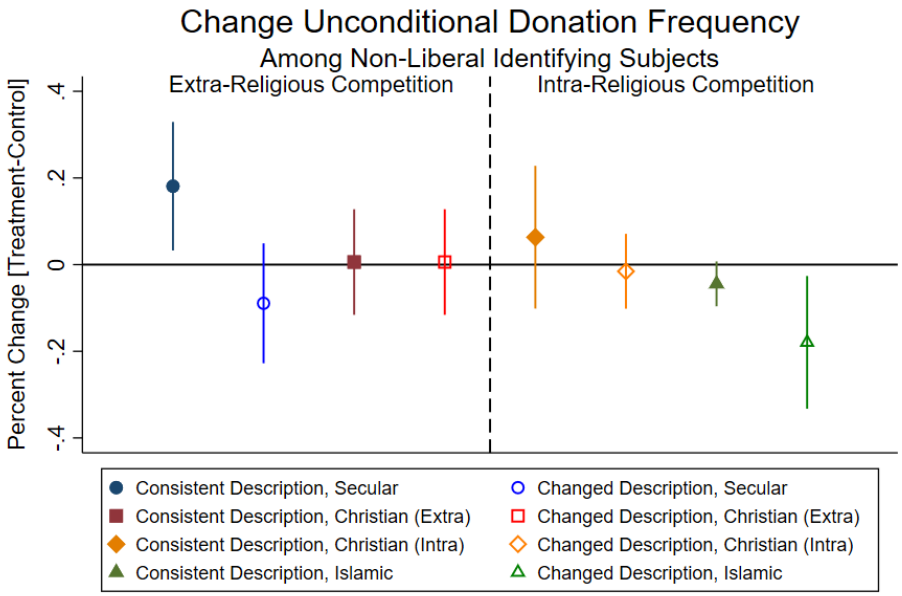

Figure 6: Mean Changes in Donation Frequency in Non-Liberal Participants

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

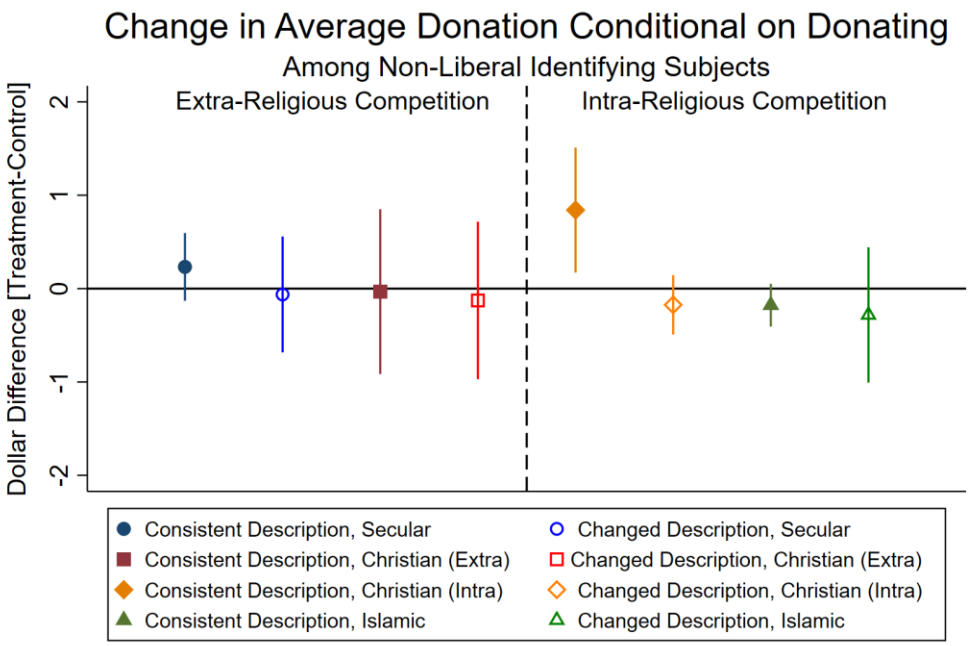

Figure 7: Mean Changes in Conditional Average Donations Among Non-Liberal Participants

Notes: Plots include 90% confidence intervals robust to heteroskedasticity

Examining Donor Preference for Charity Religious Affiliation Supplemental Appendix

Appendix A - Charity Names and Description, Masked Sessions

All charity information comes directly from each charity's website or promotional materials.

Christian Charities:

- World Vision
  - World Vision is an international partnership of Christians whose mission is to follow our Lord and Savior Jesus Christ in working with the poor and oppressed.
- World Hope International
  - World Hope International is a Christian relief and development organizations working with all people, regardless of ethnicity, gender, race or religion, to help alleviate poverty and suffering.
- Opportunity International
  - Our vision is a world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.
- World Concern
  - World Concern is a global relief and development agency extending opportunity and hope to people facing extreme poverty.

Islamic Charities:

- Islamic Aid
  - Islamic Aid is a Muslim relief and development charity. Islamic Aid's work is founded on the Muslim faith, inspired by hope and acts to help end poverty.
- Islamic Relief USA

  - Islamic Relief USA provides relief and development in a dignified manner, regardless of gender, race or religion, and works to empower individuals in their communities.

- Life for Relief and Development
  - Life for Relief and Development is a global humanitarian relief and development organization, dedicated to providing humanitarian aid to people regardless of race, gender, religion and cultural background.
- Mercy-USA for Aid and Development
  - Mercy-USA for Aid and Development is dedicated to alleviating human suffering, and supporting individuals and their communities in their efforts to become self-sufficient.

Secular Charities:

- Skeptics and Humanist Aid and Relief Effort through the Center for Inquiry
  - SHARE allows for donations to relief efforts without the intermediary of a religious organization. The money collected through SHARE goes directly to secular relief effort in nations and areas effected.
- Direct Relief International
  - Direct Relief is a humanitarian aid organization with a mission to improve the lives of people affected by poverty. Nonsectarian, Direct Relief provides assistance without regard to politics, religious beliefs or ethnic identities.
- Oxfam
  - Oxfam is a global organization working to end poverty. We help people build better futures for themselves and save lives in disasters.
- Mercy Corps

  - Mercy Corps seeks to alleviate suffering and poverty by helping people build secure, productive communities.

Appendix B - Charity Names and Description, Unmasked Sessions

All of the charity information comes directly from each charity's website or promotional materials.

Christian Charities:

- World Vision
  - World Vision is an international partnership of Christians whose mission is to follow our Lord and Savior Jesus Christ in working with the poor and oppressed.
- World Hope International
  - World Hope International is a Christian relief and development organizations working with all people, regardless of ethnicity, gender, race or religion, to help alleviate poverty and suffering.
- Opportunity International
  - Our vision is a world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose. We respond to Jesus Christ's call to love and serve the poor by emulating the Good Samaritan, whose compassion crossed ethnic groups and religions.
- World Concern
  - World Concern is a global Christian relief and development agency extending opportunity and hope to people facing extreme poverty.

Islamic Charities:

- Islamic Aid

  - Islamic Aid is a Muslim relief and development charity. Islamic Aid's work is founded on the Muslim faith, inspired by hope and acts to help end poverty.

- Islamic Relief USA
  - Islamic Relief USA provides relief and development in a dignified manner, regardless of gender, race or religion, and works to empower individuals in their communities.
- Life for Relief and Development
  - Life for Relief and Development is a global humanitarian relief and development organization, dedicated to providing humanitarian aid to people regardless of race, gender, religion and cultural background. In doing so, Life has become the largest U.S-founded Muslim American humanitarian relief and development organization.
- Mercy-USA for Aid and Development
  - Mercy-USA for Aid and Development is dedicated to alleviating human suffering, and supporting individuals and their communities in their efforts to become self-sufficient. At Mercy-USA, your zakat [obligatory charitable payment under Islamic Law] goes directly where it's needed most.

Secular Charities:

- Skeptics and Humanist Aid and Relief Effort through the Center for Inquiry
  - SHARE allows for donations to relief efforts without the intermediary of a religious organization. The money collected through SHARE goes directly to secular relief effort in nations and areas effected.
- Direct Relief International

  - Direct Relief is a humanitarian aid organization with a mission to improve the lives of people affected by poverty. Nonsectarian, Direct Relief provides assistance without regard to politics, religious beliefs or ethnic identities.

- Oxfam
  - Oxfam is a global organization working to end poverty. We help people build better futures for themselves and save lives in disasters. We are secular, open-minded and pluralistic.
- Mercy Corps
  - Mercy Corps seek to alleviate suffering and poverty by helping people build secure, productive communities. Mercy Corps is a nonsectarian organization, unaffiliated or restricted to any religious group.

Appendix C - Participant Questionnaire

1. How Old Are You? [Open Response]
2. What gender do you identify as?
   (a) Male
   (b) Female
   (c) Other
   (d) Prefer to not answer
3. Are you currently, married, widowed, divorced, separated, or have you never been married?
   (a) Married
   (b) Widowed
   (c) Divorced
   (d) Separated

(e) Never Married

(f) Prefer to not answer

4. On a 7 point scale of political beliefs, arranged from extremely liberal to extremely conservative, where would you place yourself on this scale?

(a) Extremely Liberal

(b) Liberal

(c) Slightly Liberal

(d) Moderate, Middle of the Road

(e) Slightly Conservative

(f) Conservative

(g) Extremely Conservative

(h) Unsure

(i) Prefer to not answer

5. What is your religious preference?

(a) None

(b) Protestant

(c) Catholic

(d) Christian

(e) Orthodox Christian

(f) Jewish

(g) Buddhism

(h) Hinduism

(i) Other Eastern Religion

(j) Muslim/Islam

(k) Native American

(l) Inter-/non-denominational

(m) Other

(n) Unsure

(o) Prefer to not answer

6. In what religion were you raised?

(a) None

(b) Protestant

(c) Catholic

(d) Christian

(e) Orthodox Christian

(f) Jewish

(g) Buddhism

(h) Hinduism

(i) Other Eastern Religion

(j) Muslim/Islam

(k) Native American

(l) Inter-/non-denominational

(m) Other

(n) Unsure

(o) Prefer to not answer

7. Would you call your religious preference strong, or not a very strong preference?

(a) Inapplicable

(b) Strong

(c) Somewhat Strong

(d) Not very strong

(e) No Religion

(f) Unsure

(g) Prefer to not answer

8. Which Statement comes closest to expressing what you believe about God?

(a) I don't believe in God

(b) I don't know whether there is a God, and I don't believe there is any way to find out

(c) I don't believe in a personal God, but I do believe in a higher power of some kind

(d) I find myself believing in God some of the time, but not at others

(e) While I have doubts, I feel that I do believe in God

(f) I know God exists and I have no doubts about it

(g) Unsure

(h) Prefer to not answer

9. How often do you take part in activities and organizations of a church or place of worship other than attending services?

(a) Never

(b) Once a year or less

(c) A few times a year

(d) A few times a month

(e) Once a week

(f) More than once a week

10. Which of these categories comes closet to the type of place you were living in when you were 16 years old?

(a) In open country, but not on a farm

(b) On a farm

(c) In a small city or town (under 50,000 people)

(d) In a medium-sized city (50,000-250,000)

(e) In a suburb near a large city

(f) In a large city (Over 250,000 people)

(g) Don't know

(h) Prefer to not answer

11. In what state, region of the United States, or foreign country were you living in when you were 16 years old?

(a) Florida

(b) Georgia

(c) Alabama

(d) Elsewhere in the Southeast United States

(e) Middle Atlantic

(f) New England

(g) East North Central

(h) West North Central

(i) East South Central

(j) West South Central

(k) Mountain

(l) Pacific

(m) Foreign Country

(n) Prefer to not answer

12. What race do you consider yourself?
    (a) White
    (b) Black/African American
    (c) American Indian or Alaska Native
    (d) Asian
    (e) Native Hawaiian or other Pacific Islander
    (f) Hispanic or Latino
    (g) Other
    (h) Prefer to not answer
13. Have you heard of any of the charities used today prior to this experiment?
    (a) Yes
    (b) No
14. Did you have any previous experience with the charities prior to today's experiment? (Experience includes donating time or money, or having someone within your social circle who donated their time or money to the organization.)
    (a) Yes
    (b) No
    (c) Unsure
15. What year in school are you?
    (a) Freshman
    (b) Sophomore
    (c) Junior
    (d) Senior
    (e) Graduate Student

16. Which of the following is closest to your major or field of study?

    (a) Economics

    (b) Political Science

    (c) Sociology

    (d) Other Social Science

    (e) Business Administration

    (f) Accounting

    (g) Finance

    (h) Other Business

    (i) Foreign Language (Spanish, German, etc.)

    (j) Biology

    (k) Chemistry

    (l) Physics

    (m) Other Physical Science

    (n) Elementary Education

    (o) Secondary Education

    (p) Other Education

    (q) Other Not Listed

17. Do you plan to donate your earnings today to a different charity or cause, not included in the experiment?

    (a) Yes

    (b) No

    (c) Unsure

18. If so, is the cause related to your religious beliefs?

(a) Yes

(b) No

(c) Unsure

19. In the past 12 months, how frequently did you make monetary donations towards religious and charitable purposes?

    (a) More than once a week

    (b) Once a month

    (c) At least two to three times in the past year

    (d) Once in the past year

    (e) Not at all in the past year

    (f) Unsure

    (g) Prefer to not answer

20. In the past 12 months, how frequently did you do volunteer work for religious and charitable purposes?

    (a) More than once a week

    (b) Once a month

    (c) At least two to three times in the past year

    (d) Once in the past year

    (e) Not at all in the past year

    (f) Unsure

    (g) Prefer to not answer

Duke University Religion Index (DUREL)

1. How Often do you attend church or other religious meetings?

    (a) Never

(b) Once a year or less

(c) A few times a year

(d) A few times a month

(e) Once a week

(f) More than once a week

2. How often do you spend in private religious activities, such as prayer, meditation, or scripture study?

(a) Rarely or never

(b) A few times a month

(c) Once a week

(d) Two or more times per week

(e) Daily

(f) More than once a day

3. In my life, I experience the presence of the Divine

(a) Definitely not true

(b) Tends not to be true

(c) Unsure

(d) Tends to be true

(e) Definitely true

4. My religious beliefs are what really lie behind my whole approach to life

(a) Definitely not true

(b) Tends not to be true

(c) Unsure

(d) Tends to be true

(e) Definitely true

5. I try hard to carry my religion over into all other dealings in life

(a) Definitely not true

(b) Tends not to be true

(c) Unsure

(d) Tends to be true

(e) Definitely true

Appendix D - Charity Quality Information

Table D:1: Charity Quality Information

Charity	BBB Accreditation	Charity Navigator Star Rating
World Vision	Yes	3
World Hope International	Yes	4
Opportunity International	Yes	3
CRISTA Ministries (World Concern)	No	4
Islamic Aid	UK - FRSB	N/A, 990N
Islamic Relief USA	Yes	4
Life for Relief and Development	Yes	3
Mercy for Relief and Development USA	Yes	4
Center for Inquiry (SHARE)	No	3
Direct Relief International	Yes	4
Oxfam	Yes	3
Mercy Corps	Yes	3

Appendix E - Charity Selection Location

Figure E.1: Selection Location for Charities on Experiment Menu

Appendix F - Experiment Instructions

Hello! And welcome to my experiment! Your work here today will help me examine economic decision making, and I thank you for your participation. Before formally introducing the experiment, please note the following rules in the lab:

1. Please do not use your cell phone throughout the experiment. Our experiment relies on individual decision making; as such, we must make sure your decisions are not being driven by outside influences. Anyone caught on their cell phone will be dismissed from the experiment without pay.
2. Please no talking during the experiment. It is important for our experiment that your decisions are, just that, your decision.

3. We want you to ask questions! But we request that you raise your hand and let one of the experimenters come to you before asking your question.
4. On screens that say" Please wait for experiment instructions", please do not click continue until instructed to do so.

Today you will be simulating the role of a worker selecting a charity to donate to and the portion of your earnings that you would like to donate to said charity. This will be accomplished across three phases.

Phase One:

In Phase One, you will select one and only one charity from a list of eight to potentially donate to. Please note that you do not have to donate any of your earnings from this experiment to the charity; however, you must select one charity on the list to continue the experiment. The selection screen will have some general information about the charities you may select from. These charities are all similar in quality based on their ratings from independent monitoring agencies, and all focus on international poverty or disaster relief. Finally, the charities are all based in locations outside of the state of Florida. You will have four minutes to make your selection

Phase Two:

Phase Two consists of multiple tasks for you to earn money in this experiment. The first task is counting the number of 0's on a 10x10 matrix of 1's and 0's. You will have 10 minutes to complete as many screens as you possibly can, with an untimed practice grid to show you the mechanics of the task. You have 10 chances to get each grid correct and will not be penalized for wrong answers. You will earn $2.50 per correctly counted grid, with a maximum earning of $10.00. After the 10-minute task is completed, you will have an opportunity to donate any portion of your earnings that you like to the charity you selected in phase one. When you have

completed your donation decision, you will have the opportunity to earn an additional amount up to $1.00 for answering a question about the experiment. Your payment will be determined based on the following equation:

$$\$[1 - ((\text{Your Response} - \text{Average Session Response})^2)/ 100].$$

It is in your best interest, and is your highest paying strategy, to answer this question with your honest opinion.

Phase Three:

Phase Three consists of a demographic survey. You will be asked a series of questions relating to your own demographics and association with charities listed in the experiment. It is imperative for the experiment that you answer these questions honestly to the best of your ability.

After completing Phase Three, you will be paid for your efforts in the experiment. You will receive a $7.00 show up fee in addition to the earnings you received in Phase Two. When you are being paid, you will receive two checks - one for your earnings and one for your charitable donation. You will be able to leave the experiment with the check from your earnings; however, the check for the charitable donation will be deposited in an envelope addressed to the charity you selected. After the experiment concludes, I will be mailing each of the eight charities checks from the donations in this experiment. You may accompany me to witness this donation if you wish; however, you will not be paid to do so.