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THE SPEED OF TRUST:
An Experiment Examining the Effect
of Trust on Giving among Members of
Diverse Racial/Ethnic Groups



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ACKNOWLEDGMENTS

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CONTENTS

Acknowledgments.....	2
Executive Summary.....	4
Key Findings.....	5
Background.....	5
Hypotheses.....	7
Study Methodology.....	8
Study Results.....	9
Discussion.....	16
Implications.....	17
Limitations and Directions for Future Research.....	18
References.....	19



EXECUTIVE SUMMARY

In August 2021, the Indiana University Lilly Family School of Philanthropy released findings from the study, *Everyday Donors of Color: Diverse Philanthropy During Times of Change*, which examined the philanthropic motivations and practices of donors of color with a focus on the ways that diverse racial and ethnic populations participate in philanthropy. Findings from the report drew attention to the importance for nonprofit organizations in envisioning more inclusive approaches to philanthropy by building trust among communities of color.

Trust in nonprofit organizations is presumed to be of fundamental importance for charitable giving, and previous research has generally found this to be true. The current research was borne out of the need for research examining differences in the effect of trust on giving that considers the role of participants' racial and ethnic background, as well as a need for more experimental work on trust and giving, more generally.

This study employed an experimental methodology to examine whether charitable organizations with different trust levels (i.e., high-trust vs. low-trust) have differential effects on charitable giving, including giving directly to the organization and giving directly to its beneficiaries. We hypothesized that participants will be more likely to make a donation directly to the nonprofit organization in the “high-trust”, compared to the “low-trust”, organization condition. However, we also hypothesized that participants will be more likely to make a donation directly to a person experiencing homelessness in the “low-trust”, compared to “high-trust”, organization condition. In addition, we examined whether participants' race/ethnicity influenced these effects.

The results revealed that a trusted nonprofit is important to donors, particularly when giving directly to the organization. However, when examining the role of race/ethnicity, the nature of the effect was different from that predicted. Compared to participants of color, White non-Hispanic participants are particularly less likely to give in the low trust condition. We did not find an effect of the trust condition on the likelihood of giving directly to a person experiencing homelessness. However, in general, participants of color reported being more likely to donate directly to a person experiencing homelessness compared to White non-Hispanic participants. We address the implications of this work for philanthropy research and practice.

KEY FINDINGS

- 1. Knowing that a nonprofit organization is highly trusted influenced people's likelihood of giving to the organization.** Specifically, participants who viewed the organizational profile with a high-trust rating were more likely to donate than those who viewed the organizational profile with a low-trust rating.
- 2. The advantage of the “high-trust” over the “low-trust” nonprofit condition was moderated by the participant's race/ethnicity.**
- 3. Knowing that a nonprofit organization is highly trusted did not influence people's likelihood of giving directly to a person in need, who were among the population served by the nonprofit.**
- 4. However, willingness to give directly to a person in need was influenced by the participant's race/ethnicity.**

BACKGROUND

Trust in nonprofit organizations is presumed to be of fundamental importance for charitable giving (Becker, 2018; Dwyer & Perry, 2022; Gaskin, 1999; Independent Sector, 2022; Payton & Moody, 2008; Tempel & Seiler, 2016). When examining the many reasons people engage with nonprofits, including donating money, trust consistently makes its way into the conversation (Hager & Hedberg, 2016). Although some exceptions exist (e.g., Treiblmaier & Pollach, 2008), findings from several studies reveal a relationship between donors' trust in a charitable organization and their donation behavior. Trust is a primary component shaping donors' decisions to provide support to a charity (Alhidari et al., 2018; Burt, 2014; Moon, 2017; Sargeant & Lee, 2004) as well as a motivating factor for giving (Konrath & Handy, 2017; Ranganathan & Sen, 2012). Research shows that people's trust in nonprofit organizations affects both donor intention and donor behavior (Sargeant & Lee, 2004; Torres-Moraga et al., 2010), and trusted organizations typically receive larger donations (Alhidari et al., 2018; Burnett, 2002; Liu, 2019; Sargeant & Lee, 2004). Trust in organizations is not only linked to the amount of money received through fundraising efforts, but is also tied to repeated donations which may foster the maintenance and growth of a charitable organization's donor community (Burnette, 2002; Burt, 2014; Naskrent & Siebelt 2011; Sargeant & Lee, 2002; Shabbir, Palihawadana, & Thwaites, 2007).



Moreover, nonprofits provide and support some of the most important elements of society, and when they fail, public trust is damaged. Past transgressions linked to prominent, well-known nonprofit organizations have consequently undermined the public's trust (Herzlinger, 1996), and these recurring incidents can erode society's perceptions of charitable organizations (Webb, Green, & Brashear, 2000). Donors contribute to nonprofits because they believe charitable organizations are trustworthy and serve the public benefit (Moon, 2017). When contributing to a charitable organization, donors are placing their trust in the organization to use the resources in a prudent and effective manner to successfully achieve their mission (Laidler-Kylander, Quelch, & Simonin, 2007). Because nonprofits depend on the financial support of their donors, without those resources some organizations are likely to struggle to maintain normal functioning and will face a downward path (Burt, 2014).

Although these findings provide broad support for the role of trust in giving, a recent systematic analysis of dozens of studies on trust and charitable giving revealed that all of the existing evidence is correlational (Chapman, Hornsey, & Gillespie, 2021). Although correlational research can uncover associations between variables, experimental research is needed to determine whether one variable actually causes changes in another. Without experimental evidence, it is possible that high trust levels are a consequence, rather than a cause, of giving.

Due to these considerations, the current study employed an experimental methodology to examine whether charitable organizations with different trust levels (high-trust vs. low-trust) have differential effects on charitable giving, including giving directly to the organization and giving directly to its beneficiaries.

In addition, there is a need for research examining differences in the effect of trust on charitable giving that considers the role of a potential donor's racial/ethnic background. The existing body of literature has largely focused on the general population rather than specific racial and ethnic groups, but the findings from the August 2021 report suggest that a lack of trust may explain why many donors of color choose not to engage with nonprofit organizations (Indiana University Lilly Family School of Philanthropy, 2021). Therefore, in this study we also examine the moderating effects of participant race/ethnicity.

Why might a donor’s race or ethnicity matter in this context? Research looking at people’s distrust in institutions, in general, has found that it is more prevalent among people of color, and that it is the result of historical and present-day experiences of injustice they have faced (Best et al., 2021; Boulware et al., 2003; Brandon et al., 2005; Musa et al., 2009). Looking specifically at trust in philanthropy and nonprofits reveals a similar pattern, which appears to result from a lower sense of confidence that help will actually go to those who need it (e.g., Chen, 2022; Indiana University Lilly Family School of Philanthropy, 2021; Rovner, 2015; Siegel & Yancey, 2003; Smith, Shue, Vest, Villareal, 1999). This might explain why donors of color often report a preference for giving directly to people in need, and bypassing nonprofits entirely. Research also suggests that informal giving, such as giving directly to an individual in need, is prevalent among communities of color (Chen, 2022; Smith et al., 1999), and this may be due to diminished trust in nonprofit organizations (Moon, 2017). In the present study, we therefore take a more focused approach toward determining whether trust may influence both formal and informal giving.

HYPOTHESES

We pre-registered the following hypotheses (at [AsPredicted.org](https://aspredicted.org)).

- Participants will be more likely to make a donation directly to the nonprofit organization in the “high-trust”, compared to “low-trust”, organization condition.
- This effect will be stronger among participants of color, compared to White participants.
- Participants will be more likely to make a donation directly to a person experiencing homelessness in the “low-trust”, compared to “high-trust”, organization condition.
- This effect will be stronger among participants of color, compared to White participants.



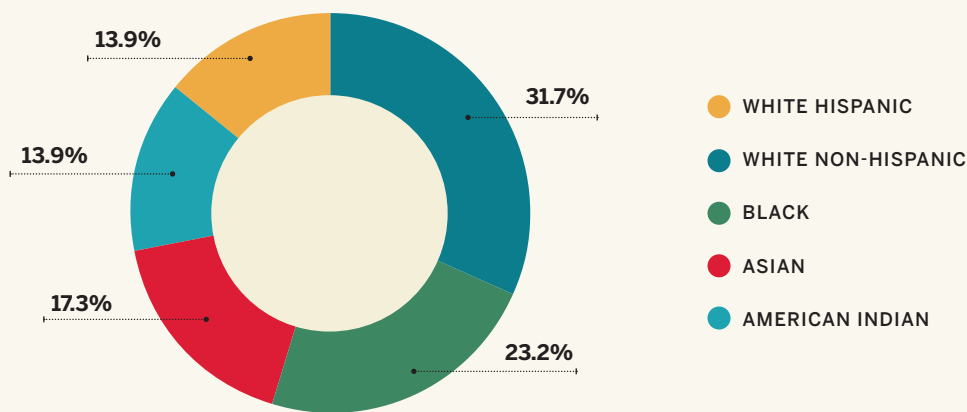
STUDY METHODOLOGY

This study was conducted using an online survey through the CloudResearch Prime Panels platform. Prime Panels integrates several online research panels commonly used in market research, allowing us to recruit a racially and ethnically diverse sample. Participants were randomly assigned to view one of two organizational profiles of a nonprofit serving people experiencing homelessness. The two profiles were identical except for the "trusted" community rating—one profile had a high-trust rating (5 stars) and the other had a low-trust rating (2 stars). Here, we followed previous research suggesting that third-party ratings of nonprofits can influence people's decisions to give to an organization (Brown, Meer, & Williams, 2017). Just as consumers care about the ratings and reputation of sellers when they make purchasing decisions (Reinstein & Snyder, 2005), potential donors also appear to judge nonprofit organizations based on other people's ratings.

After reading the organizational profile containing the rating of how trusted the organization is, participants were asked how likely they were to donate directly to the organization that serves people experiencing homelessness and how likely they were to donate directly to an individual experiencing homelessness. The scale was from 1 (Extremely Unlikely) to 7 (Extremely Likely).

Participants then provided demographic information. The final sample included 991 participants who came from a variety of racial and ethnic backgrounds (see Figure 1): 31.7% White Non-Hispanic, 23.2% Black Americans, 17.3% Asian/American Pacific Islander (AAPI), 13.9% American Indian, and 13.9% White Hispanic.

FIGURE 1: Breakdown of Participants according to Race/Ethnicity (n=991)



The mean age of study participants was 47.25 years (SD = 17.43). Participants were 49.2 percent male, 50.5 percent female, and .3 percent who prefer another term.

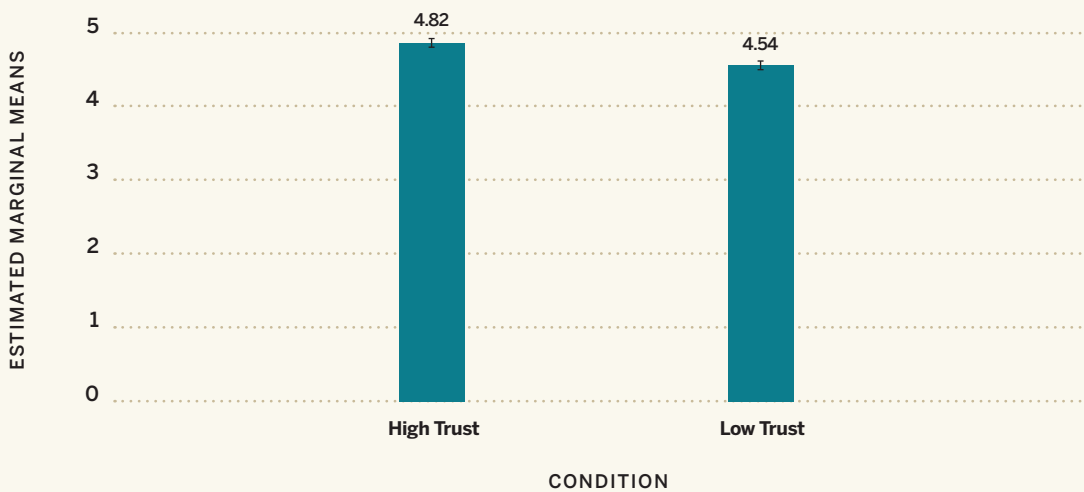
STUDY RESULTS

We used analysis of variance (ANOVA) to test our hypotheses. The experiment yielded six main findings.

FINDING 1

As we expected, there was a significant effect of the trust condition on the likelihood of donating directly to the nonprofit organization. Participants in the high trust condition—receiving the organizational profile that had a high-trust rating—were more likely to donate than those in the low trust condition—receiving the organizational profile that had a low-trust rating (see Figure 2).

FIGURE 2: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to this organization?”



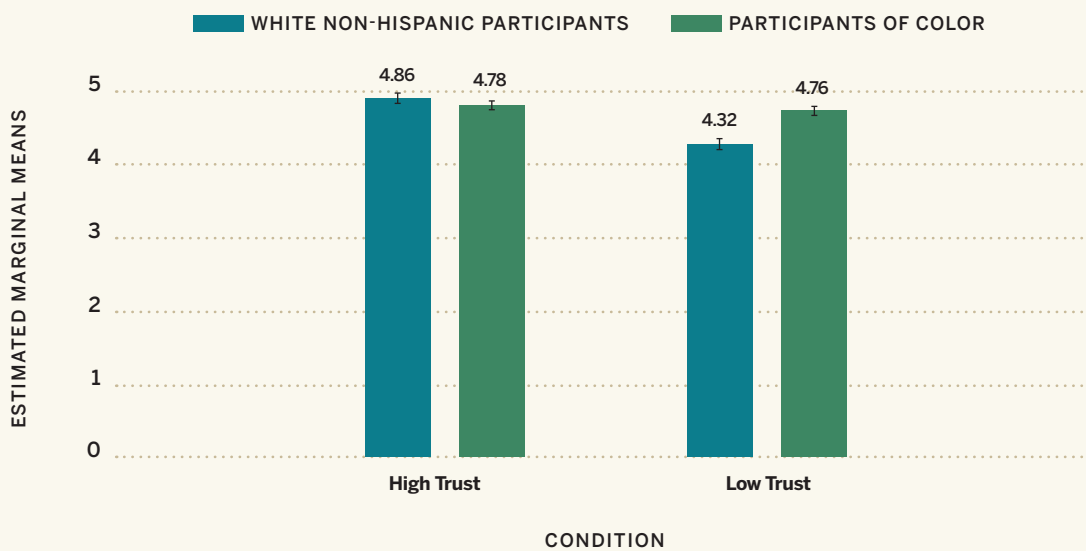
Note: Error bars represent one standard error (SE) above and below the mean.



FINDING 2

As we expected, there was a significant interaction between the trust condition and participants' race/ethnicity on the likelihood of making a donation directly to the nonprofit organization. However, the form of the interaction was different from what was expected, with White non-Hispanic participants being less likely to give in the low trust condition compared to participants of color (see Figure 3).

FIGURE 3: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to this organization?”

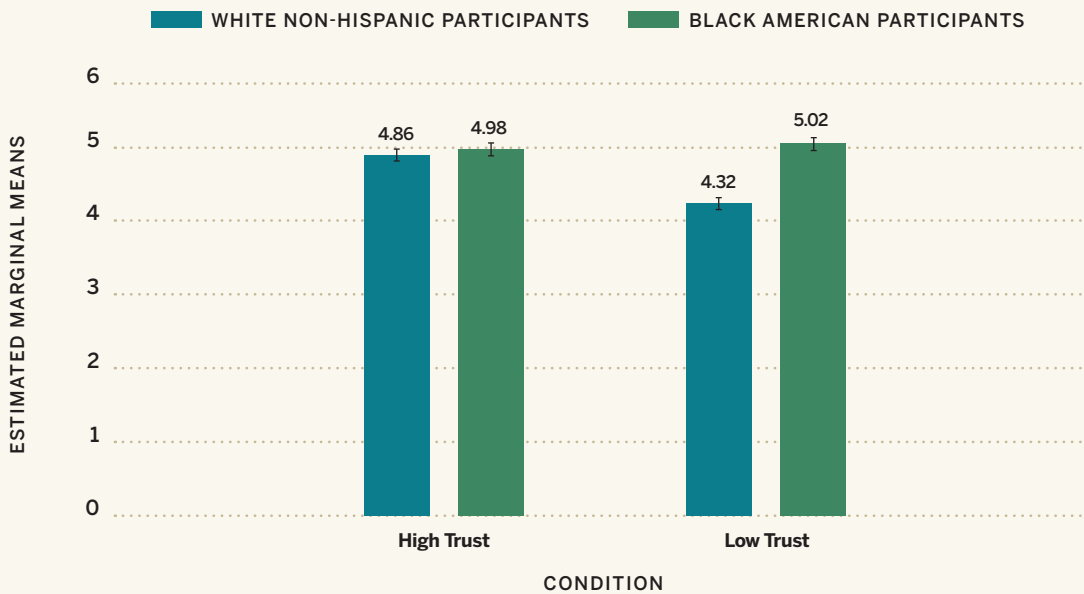


Note: Error bars represent one standard error (SE) above and below the mean.

FINDING 3

We explored whether this interaction effect is true for each racial/ethnic group (i.e., Asian, Black Americans, Hispanic, and American Indian participants), and the only significant interaction emerged in the comparison of White non-Hispanic with Black Americans participants (see Figure 4). A marginally significant comparison emerged when comparing White non-Hispanic participants with American Indian participants (see Figure 5).

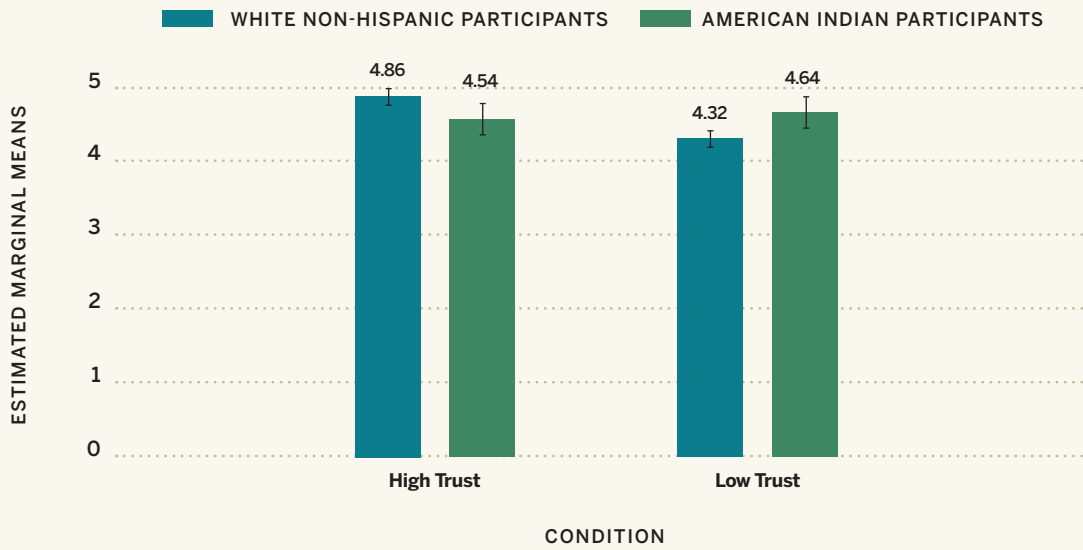
FIGURE 4: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to this organization?”



Note: Error bars represent one standard error (SE) above and below the mean.



FIGURE 5: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to this organization?”

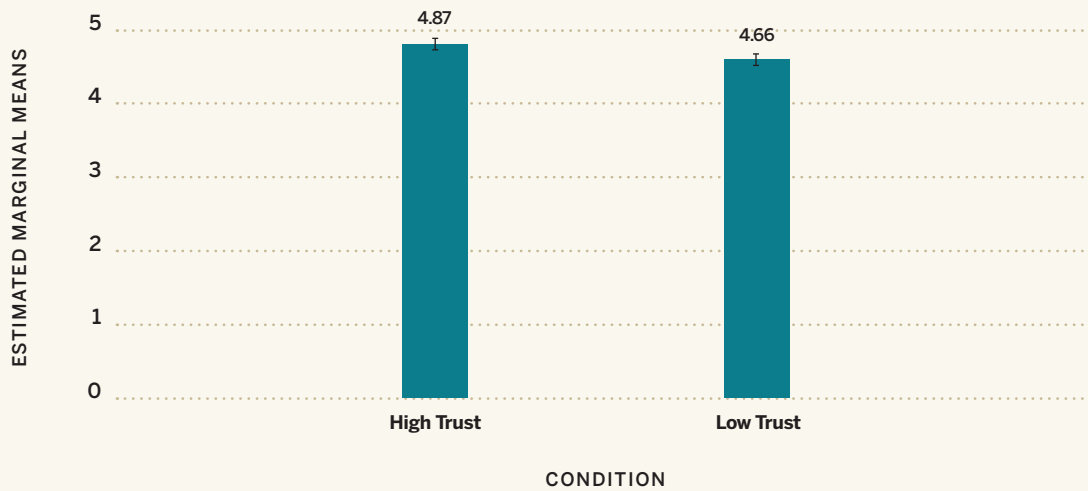


Note: Error bars represent one standard error (SE) above and below the mean.

FINDING 4

There was not a significant main effect of the trust condition on the likelihood of donating directly to a person experiencing homelessness (see Figure 6).

FIGURE 6: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to an individual experiencing homelessness?”



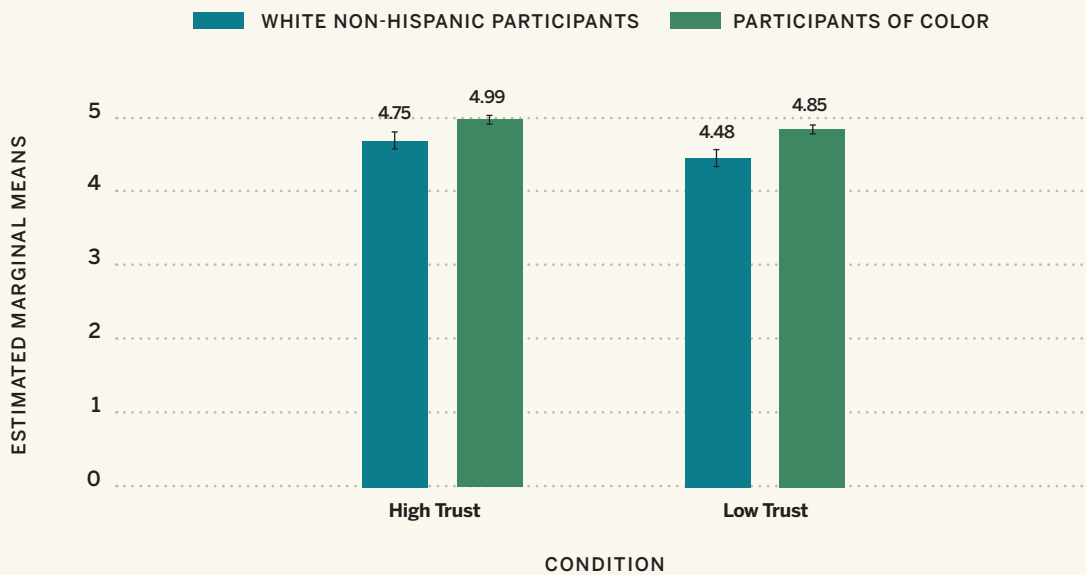
Note: Error bars represent one standard error (SE) above and below the mean.



FINDING 5

There was not a significant interaction between the trust condition and participants' race/ethnicity on the likelihood of making a donation directly to a person experiencing homelessness (see Figure 7).

FIGURE 7: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to an individual experiencing homelessness?”

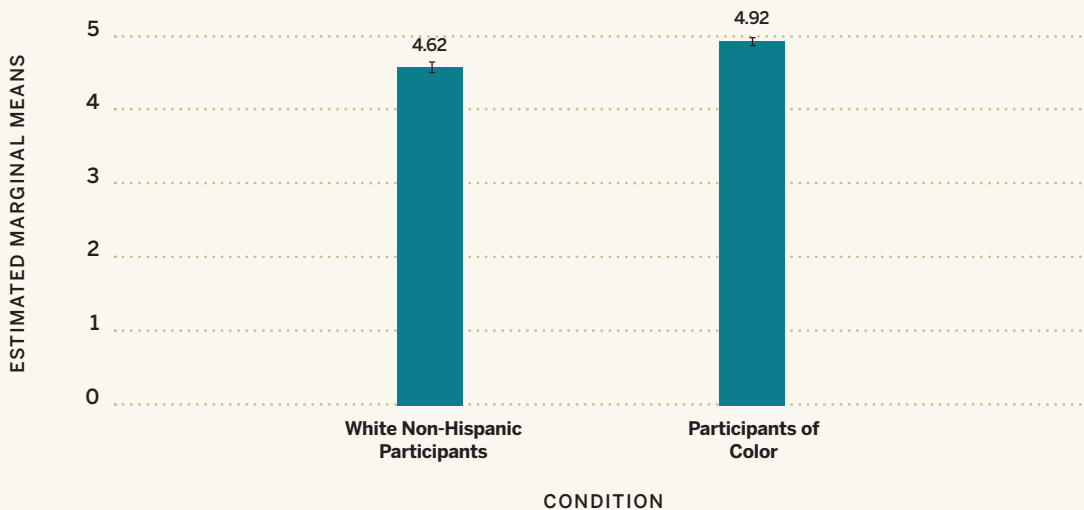


Note: Error bars represent one standard error (SE) above and below the mean.

FINDING 6

There was a significant effect of race/ethnicity on the likelihood of making a donation directly to a person experiencing homelessness, with participants of color being more likely to give compared to White non-Hispanic participants (see Figure 8). When we explored comparisons with specific racial/ethnic groups, the effect remained significant on all except the comparison between White non-Hispanic and Asian participants.

FIGURE 8: Estimated Marginal Means of “After reading this profile of The Mission, how likely are you to make a donation directly to an individual experiencing homelessness?”



Note: Error bars represent one standard error (SE) above and below the mean.



DISCUSSION

The results of this experiment show that people's charitable donation decisions can be influenced by their perceptions of how trusted a nonprofit organization is. This is consistent with previous research on trust and giving but is the first experimental evidence in this area. Considering this evidence for the role of trust in giving, it becomes even more important for the nonprofit community to pay attention to reports of diminishing public trust in the nonprofit sector (Independent Sector, 2022) and to explore potential remedies.

Additionally, the importance of trust in people's giving decisions appears to depend on the race/ethnicity of potential donors. Although we expected this to be true, the nature of the effect was different from what was predicted, with White non-Hispanic participants being particularly less likely to give in the low trust condition when compared with participants of color. Although unexpected, these findings align with those of the BBB Wise Giving Alliance's Give.org Donor Trust Report (BBB Wise Giving Alliance, 2018), which found most survey participants responded that it is essential for them to trust a charity before donating. The report also found differences across racial groups with the data showing that a charity's trustworthiness before giving was more important to White participants than other racial and ethnic groups.

We also found that participants of color reported a greater likelihood of giving directly to a person in need, compared to White participants. When we explored comparisons with specific racial/ethnic groups, the effect was significant on all except the comparison between White non-Hispanic and Asian participants. Although this effect was not predicted in this study, it is consistent with recent work showing that Black Americans and Hispanic households have the highest rates of informal giving (Indiana University Lilly Family School of Philanthropy, 2021). Giving cash directly to people in need also grew substantially in popularity during the COVID-19 pandemic (Soskis, 2021). Since research shows that giving directly to people in need is effective (Soskis, 2021), future research might examine ways in which it can be encouraged among all donors.

IMPLICATIONS

One important implication of this study for nonprofit organizations is the finding that a donor's trust in an organization is an important component influencing charitable donations. "Public trust is the currency of the nonprofit sector" and with trust in institutions trending downward, it is essential for nonprofits to understand and manage that trust (Independent Sector, 2022). Findings from both popular and academic publications have shown that the trustworthiness of an organization is a primary factor in a donor's decision to give to a charitable organization. Given that donations by individuals account for nearly 67 percent of giving to charitable organizations (Giving USA, 2022) and nonprofits receive significant financial support from donors, it is imperative for nonprofits to build trust with donors in order to remain sustainable and continue their work for public benefit.

The results also align with recent research showing that trust in a charitable organization is influenced more by a person's perception of an organization and is less dependent on a person's disposition to trust (Aldihari et al., 2018). Other research has also found the relation between giving and trust in a specific nonprofit is stronger than that between giving and an individual's generalized disposition to trust (Chapman et al., 2021). These findings demonstrate the importance for nonprofit organizations to develop a trustworthy reputation among donors rather than trying to find people with a trusting propensity to become donors (Aldihari et al., 2018).

This research also points to the value of considering differences in race/ethnicity for academic researchers and fundraisers, who may find that their theories about what promotes giving may not hold for all groups of people all of the time. For instance, historically, people of color may be motivated by a cause rather than an institution because of a lack of trust in the latter. The way in which institutional trust has been historically defined impacts individual perspectives. Black Americans and Hispanics experience historical and contemporary forms of discrimination in institutional settings such as employment, housing, and policing, resulting in racial differences in trust (Evangelist, 2021). Hence, for people of color, institutional trust may be less important than an individual cause. Considering these differences in race/ethnicity is essential as it has implications for the work of nonprofit practitioners, who are increasingly reaching out to diverse donors for support.



LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This research has a few limitations. First, our study only examined trust in a specific nonprofit. Future research could examine organizational trust alongside other forms of trust, such as institutional trust or sectoral trust, to provide a more nuanced explanation of determinants or drivers of charitable giving. Second, because our evidence was gathered in the context of a nonprofit organization serving people experiencing homelessness, more research on the role of trust in charitable giving for different causes would provide a broader understanding of the importance of nonprofit trustworthiness to donor behavior. Third, this research relied on self-reported measures of giving decisions, which may not perfectly align with donors' actual giving behavior. Therefore, future research could build on the present work by considering donors' giving behavior.

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