The Critical Link Between Tangibility and Generosity

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Abstract

Recent research finds that people respond more generously to identified victims compared to abstract victims. For example, people are more generous towards a single, identified victim compared to a group of victims (Kogut & Ritov, 2005) and compared to a single unidentified (i.e., not yet determined) victim (Small &d Loewenstein, 2003). In this chapter we propose that this 'identifiable victim effect' is one manifestation of a more general phenomenon: a positive impact of tangibility on generosity. We review a series of studies showing that generosity toward needy people and causes increases with the tangibility of the recipient of aid. We review evidence suggesting that tangibility operates both by increasing the feeling that one's contribution will make a difference, and, often relatedly, by intensifying emotions.

In 2006, the consumer products giant Procter and Gamble launched a new marketing campaign in South Africa for Pampers, its flagship brand of disposable diaper. The campaign, titled "1 Pack = 1 Vaccine," was a collaboration with UNICEF and was geared towards eliminating newborn tetanus, a leading causes of neonatal death in developing countries. This was a classic win-win situation: UNICEF received P&G's help in their neonatal tetanus campaign (assistance which ultimately amounted to distributing more than 150 million vaccines), and P&G enhanced its image among consumers.[1] The campaign was one of the most successful in Pampers' 50-year history both in its impact on consumer attitudes, and, more importantly, its impact on sales. [2] In contrast, a competing campaign launched in other countries using the slogan "1 Pack Will Help Eradicate Newborn Tetanus Globally" was much less successful.

Why, beyond the problematic wordiness, would "1 pack will help eradicate newborn tetanus globally" campaign be so much less effective than "1 Pack = 1 Vaccine?" In this paper, we argue that the answer lies in its inferior *tangibility*. We present evidence that documents the positive impact of tangibility on generosity and suggests that tangibility increases generosity for two reasons.

First, tangibility increases the perception that one's involvement will make a difference. Buying a pack of Pampers that will "help" eradicate tetanus is much less gratifying than buying a pack of pampers that will actually provide a vaccine to a specific baby. Likewise, although one

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[1] After the campaign, consumers increased in their propensity to endorse statements such as "Pampers helps me help others."

[2] We thank Paul Brest and Sandile Hlatshwayo for bringing this example to our attention.

might think that the term "globally" would underscore the pervasiveness, and hence importance, of the tetanus problem, highlighting the huge scope of the problem can backfire by making it feel as if one's own contribution is just a drop in the bucket.

Second, tangibility often intensifies emotional reactions. In a wide range of research, emotions have been shown to both lead to increased generosity (e.g., Batson et al., 1997; Batson, 1998; Batson et al., 1988; Batson et al. 1989; Coke et al. 1978; Dovidio et al. 1990; Toi & Batson, 1982, Smith, Keating, & Stotland, 1989) and to result from increased generosity (Andreoni, 1990; Dunn, Aknin & Norton, 2008; Harbaugh, Mayr, & Burghart, 2008). By emphasizing the idea that a single purchase of Pampers finances a single dose of vaccine, the "1 Pack = 1 Vaccine" message gives license to the consumer's imagination. Walking *in* to the store, the shopper may have been just another mother buying diapers; walking *out*, as she plays images in her mind of a child receiving the vaccine and of the smiling and appreciative parent, the shopper has been transformed into an activist, a humanitarian, and a heroine.

In this chapter we will explore how tangible information about both people and needs increases generosity.

Research on Tangibility and Generosity

The Identifiable Victim Effect

In a 1968 book chapter about inconsistencies in the valuation of human life, Thomas Schelling, an invariably astute observer of life, noted that in almost all cases, an individual life described in detail is more valuable to us than the equivalent life described only as a statistic . Simply knowing details about a person whose life is at stake, such as their age, gender, or hair color makes us value their life more than if the same endangered life is abstract and anonymous. This phenomenon clearly has consequences for how policy makers allocate money for saving

citizens' lives, which was Schelling's main focus, but it also has important implications for the types of appeals that are more or less effective in eliciting generosity.

Research on what has come to be known as the "identifiable victim effect" consistently finds that people give more to individual, identified victims than to equivalent statistical victims or groups of victims. In one hypothetical choice study, for example, participants given information about a child in need of medical treatment were willing to donate over 75% more when the child was identified by age, name, and picture, as compared to when the child was described without these identifying features (Kogut & Ritov, 2005a). In another demonstration involving real donations, participants gave 60% more on average when a victim was identified by age, name, and picture, compared to when the victim was not described with identifying details (Kogut & Ritov, 2005b). Similarly, in a laboratory experiment examining the "dictator game" (Forsythe, Horowitz, Savin, & Sefton, 1994; Kahneman, Knetsch, & Thaler, 1986), college students who received $10 and were given the opportunity to share any portion of that money with a fellow student, were more generous when they were informed of the would-be recipient's name, hometown, major, and hobbies than when they were not given this personal information (Bohnet & Frey, 1999; see also Charness & Gneezy, 2008). Importantly, this general phenomenon is not limited to cases involving donations. For example, in medicine, physicians consider individual patients and statistical patients differently. When physicians make decisions about individual patients, as opposed to making policy decisions applying to patients in general, they are more likely to recommend attentive care such as additional low-cost tests and in-person visits instead of phone consultations (Redelmeier & Tversky, 1990).

Even the most subtle differences between identified and statistical victims can have dramatic consequences for generosity. In one demonstration, (Loewenstein & Small, 2003),

people were more generous when the victim who would receive their aid had already been chosen compared to when the victim who would receive their aid had not yet been chosen. In this experiment, again involving the dictator game, each participant in a 10-participant session was given $10 and assigned a number (from 1 to 10). Five numbers were drawn randomly and people with those numbers (the 'victims') lost their $10. Then, each of the 5 participants who had not lost $10 could share their $10 with a participant who had lost the $10. In one of two experimental conditions; the fortunate participants who had retained their $10 *first* drew the number of the victim who would receive their contribution, then decided how much to share. In the other condition, the fortunate participants were told that the number of the victim who would receive their contribution would be drawn right *after* they decided how much to give; the participant first decided how much to share and then the number of the victim with whom they would share was drawn. In both conditions, participants knew that they would never learn the identity of the person with whom they could share. Yet, those who drew the number first, so they knew the number of the person with whom they were linked, shared, on average, 60% more than did participants whose recipient had not yet been, but was shortly to be, determined.

The effect replicated in a field experiment in which participants could donate to Habitat for Humanity to build a new home for a family. Half those of participants were told that the family whose home would be built had already been selected from a list of four families. The other half were shown the same list, but were told that one of the four would be chosen shortly. In neither case did the potential donor learn *which* family had been selected, however, consistent with the previous finding, participants donated over 25% more to Habitat for Humanity when they believed that the family who would receive help had already been determined.

Explanations for the Identifiable Victim Effect

One common explanation for increased generosity towards individuals rather than groups is that donating toward only one person promotes the feeling that the donor is making a greater proportional difference (Baron, 1997; Featherstonhaugh et al., 1997; Jenni & Loewenstein, 1997). For example, Featherstonhaugh and coauthors (1997) found that the perceived benefit of a lifesaving intervention increased as the proportion of people in need increased (e.g., from 4,500/250,000 to 4,500/11,000), while holding the actual number in need constant. Since the size of the denominator is often arbitrary, the impact of proportion suggests that concern can be manipulated relatively easily by, for example, focusing an appeal on a subsection of a group in need instead of the entire group in need.

This 'denominator effect' is robust, likely because it plays on both of the mechanisms identified earlier. When many people are in need, helping a few of them feels subjectively as if one is having only a small impact because one's intervention leaves so many untouched. In contrast, helping a few people out of a total of a few people who need help feels subjectively as if one is having a much larger impact. And, just as thinking of *oneself* as one out of 6 billion people alive on the earth has a tendency to render ones own life less significant, as the denominator increases of those in need it becomes difficult to identify with, or empathize with, any member of the multitude.

The identifiable victim effect is more, however, than *just* a 'denominator effect'. Many demonstrations of the identifiable victim effect provide details about an individual rather than varying the number of people highlighted in the request (Kogut & Ritov, 2005a; Bohnet & Frey, 1999). Other research finds that people are less sympathetic and willing to help all members of a small group than they are to help one individual randomly selected from the group (and

presented alone; Kogut & Ritov, 2005a). Since in both of these cases the numerator and denominator are the same (e.g., 5/5 or 1/1), this effect cannot be attributed to an impact of proportionality.[3] There is evidence that people have a larger emotional response to individual victims rather than a group of victims. People report greater emotional distress for a single identified victim compared to a group of identified victims, and this greater emotional distress corresponds with greater contributions for the single identified victim compared to a group of identified victims (Kogut & Ritov, 2005a).

Why should people be less sympathetic to a small group of individuals than they are to any individual selected individually from the group? A fascinating study by Morewedge and Schooler (2009) may provide an important clue. The study was inspired by Schooler's daughter, who had an aquarium populated by brine-shrimp (popularly known as "sea monkeys") which died, one at a time until there was only one sea monkey left. Schooler noticed that, having previously viewed the sea monkeys as an undifferentiated mass, he and his children became fascinated with the last remaining one, imputing to it a personality and identity and experiencing a concern for its survival that they had not felt for its multitude of brethren. Morewedge and Schooler followed up on this observation with experimental studies. In one study, participants (commuters in Boston) were presented with a black and white image of two-finned sea creatures in a fish tank, and rated the extent to which the creature seemed to possess beliefs, desires, consciousness, and intelligence. The number of other identical sea creatures present (0, 1, 2, 3 or 4) varied for different participants. Participants who saw many sea creatures were less likely to

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[3] Interestingly, providing identifying information about group members does not increase contributions to a group (Kogut & Ritov, 2005a, 2005b), and in fact, the reverse effect sometimes occurs; unidentified groups raise more money than identified groups (Kogut & Ritov, 2005b).

attribute high-level mental states to those creatures compared to participants who saw fewer or only one creature. A follow-up study showed a similar effect holding the number of creatures constant, but varying whether the focal creature looked the same or different from its counterparts. Participants were more likely to attribute high-level mental states to those creatures who stood out from among their counterparts compared to those who were one of many similar other creatures.

Assuming that people are more likely to experience emotions, such as sympathy, toward sentient, conscious, intelligent creatures compared to those with less advanced mental states, Morewedge and Schooler's result helps to explain the greater emotion, and hence generosity, evoked by single victims. Other work about the importance of emotion finds that people are more likely to pass along stories that are emotional versus informational (Heath, Bell, & Sternberg, 2001) and that people are more likely to act upon emotionally-evocative compared to technical information (Sinaceur & Heath, 2005). Work focusing specifically on the identifiable victim effect finds that priming people to be calculating instead of emotional, for example by having participants solve arithmetic problems before making a donation decision, eliminates the identifiable victim effect by reducing generosity towards identified victims (Small, Loewenstein, & Slovic 2007). In sum, it appears that the ability for people to feel greater emotion towards individual victims is a critical element in understanding the identified victim and related effects.

Tangibility and generosity

A key difference between identified versus statistical victims is that identifiable victims are inherently more tangible than their statistical (and abstract) counterparts. Although the identifiable victim effect could be construed as a special case of tangibility, connections between tangibility and generosity exist beyond the identifiable victim effect. For example, people are

more generous toward causes with which they have direct personal experience, and hence more tangible information, such as when AIDS volunteers are more likely to have a loved one who suffered from AIDS than from Alzheimer's Disease, and Alzheimer's Disease volunteers are more likely to have a loved one who suffered from Alzheimer's Disease than from AIDS (Small & Simonsohn, 2007).

Tangible information, broadly, is information that is specific and concrete as opposed to general and abstract. Information can be inherently tangible, such as when it is highly specific and imbued with rich detail or information can become more tangible due to the way that it is processed. Information that is very "psychologically near" to us (i.e., close or immediate in terms of time, space, or social proximity; see, e.g., Pronin, Olivola, & Kennedy) is processed more concretely (Lewin, 1951; Liberman, Trope, & Stephan, 2007). For example, we process information about the present more concretely than we process information about the future (Trope & Liberman, 2003), and we process events that are spatially close to us more concretely than we process those events that are spatially far away from us (Fujita, Henderson, Eng, Trope, & Lieberman, 2006).

In our own research, we have examined diverse consequences of the hypothesis that generosity is positively related to tangibility. For example, in one set of experiments we varied the order in which potential donors made the two most basic choices associated with donating to charity: 1) How much should I donate? and 2) To whom will I give? Both orders are common in charitable giving. Many times, people choose the cause or causes that they will support, and then decide how much to give. Other times, however, people decide the amount first, for example subscribers to the Fidelity® Charitable Gift Fund first contribute money to the fund,

typically in the form of appreciated stock at year's end, and then subsequently, at their leisure, decide where to allocate those contributions.

We hypothesized that if people first decide how much money to donate, the recipient would not be concrete when they made the decision. In contrast, if people first decide to whom they wish to donate, the recipient is much more tangible at the moment when they choose an amount. Thus, we hypothesized that people would donate more when they made the 'who' decision before they made the 'how much' decision than if they made the same two decisions in the reverse order.

In experiments testing this idea, we asked participants to make real or hypothetical choices about how much to donate to one of several charitable organizations such as Save The Children, the American Red Cross, and Oxfam America. All participants first viewed a list of charities that they could support, to ensure that everyone knew what organizations they could donate to. Then, participants in one condition first chose one of the charities to support then chose an amount to give, while those in the other condition first chose an amount to give to one of the charities and then picked which organization their donation would go to.

Participants who picked a specific charity first, and then picked an amount to give, donated more than those who made the two decisions in reverse order. This effect was replicated using several procedural variations including hypothetical choice scenarios, decisions made using real money, and decisions made at a within-charity level in which participants were willing to donate more to a charity when they chose a specific fund to support within that charity before deciding how much to give to the charity. One study also demonstrated that participants' assessments of the impact of their donation partially explained the findings. People who chose a specific donation target before deciding how much to give felt as if their donation would have

more of an impact, and this increased feeling of impact led to increased giving (Cryder & Loewenstein, 2009).

In a second project, we tested a new way to increase the tangibility of a donation target. Instead of changing the scope of the target as in the project above (considering one charity versus several when deciding how much to give), participants focused on a single charity from the start and received more specific versus less specific information about that charity. In the first experiment, participants read information about the charity Oxfam, and decided how much, if anything, they wished to donate to Oxfam. In one experimental condition, Oxfam was framed in a tangible way with detailed information explaining that one way donations are used is to provide clean water to villagers in West Africa. In another condition, Oxfam was framed in an intangible way with general information explaining that donations would go to a broad range of needs across the globe. Participants who read about Oxfam framed in a tangible way donated almost twice as much as participants who read about Oxfam framed in a general way, and consistent with previous tangibility findings, an increased feeling of impact explained this difference (Cryder, Loewenstein, & Scheines, 2009). In a second, "real-world", experiment, we measured generous responses to two different charities that naturally differed in tangibility. In one condition, participants read about an inherently tangible charity ("Nothing but Nets" a charity that provides mosquito protection bed nets to families in Africa). In another condition, participants read about an inherently intangible charity (Oxfam International, an international aid organization that provides aid to people across the globe). Consistent with results from the previous study, participants who read about the tangible charity donated almost three times as much as participants who read about the intangible charity and an increased feeling of impact again mediated this effect (Cryder et al., 2009).

Goal proximity

Concrete information can lead to an increased feeling of impact (Cryder & Loewenstein, 2009) and can lead to increased emotional response (Cryder, Loewenstein, & Seltman, 2008). In a final project about goal proximity, we observe cases in which the increased feeling of impact not only leads to greater giving, but also leads to greater emotional satisfaction *from* giving.

Actions near the end of a sequence seem more influential than actions at the beginning of a sequence. For example, in a scenario in which two people flip a coin and win a prize if the outcomes match (both heads or both tails), participants report that the person who flips last will receive more blame for a failed outcome than the person who flips first, even though both contributors clearly have equal impact (Miller & Gunasegaram, 1990). Just as individuals who play a role near the end of a sequence receive disproportionate blame when the final outcome is bad, in a line of work about goal proximity and generosity, we hypothesized that individuals who play a role near the end of a sequence also receive, or at least anticipate receiving, disproportionate credit when the outcome is good.

This hypothesis has clear consequences for the domain of charitable giving. Specifically, donations that are made near the end of a fundraising campaign (e.g., the final $100 of a $10,000 campaign) may feel more satisfying, and hence be more attractive to potential donors, than donations made near the start of the campaign (e.g., the second $100 contribution made to the same campaign). Thus, in a series of studies we hypothesized that rates of donation would increase as charities approaching reaching their fundraising goals (Cryder, Loewenstein, & Seltman, 2008).

Our first study addressing this idea was an internet field study that used information from the website for Kiva, a non-profit organization that facilitates brokerage of low-interest loans to

low income individuals in the developing world. On the Kiva website, potential loan recipients are listed along with information about their background, the nature of their loan request, and the progress that they have achieved towards reaching their loan amount goal. Private individuals can go to the Kiva website and contribute money towards recipients' loan requests. Using a web robot (i.e., a Bot), we collected information about the progress each recipient had achieved in obtaining a desired loan, every hour, every day, for approximately one week. As predicted, rates of donation increased as recipients approach their fundraising goals. The rate of contributions when recipients were 33-66% of the way toward reaching their fund-raising goal was significantly and substantially greater than when recipients were 0-33% of the way towards reaching their goal, and the rate of contributions when recipients were 66-100% of the way toward reaching their fundraising goal was significantly and substantially greater than when recipients were 33-66% of the way towards reaching the goal.

A field experiment conducted in partnership with a local disaster relief agency tested this idea experimentally. In the experiment, several thousand donors received one of four mailings. The mailings informed the donors that the fund they could support was either a) 10% of the way toward reaching its goal b) 66% of the way toward reaching its goal c) 85% of the way towards reaching its goal, or d) did not mention the fund's progress toward the goal (control condition). Donation rates were highest when a fund was very close to reaching its fundraising goal (control condition). In a pattern similar to that from the first study, there was a large benefit in the number of donations garnered when mentioning that a fund was 85% of the way towards its goal, but less benefit to mentioning that a fund was 10% or 66% of the way towards its goal.

In a third and final study in this series, we investigated the underlying processes behind this pattern. Participants were asked how likely they would be to help Sheila, a junior high

student who was selling candy bars to raise money for a school fundraiser. In one condition, Sheila needed to sell 17 more candy bars to reach her goal. In another condition, Sheila needed to sell only 3 more candy bars to reach her goal. Participants reported being more likely to buy a candy bar when Sheila was only 3 candy bars away from her goal compared to 17 candy bars away from her goal, even though participants in both conditions were told that Sheila was sure to reach her goal within the next 24 hours (ensuring that Sheila's likelihood of success was not driving the results). In addition, participants' reports of excitement and satisfaction of helping Sheila when she was very close to reaching her goal completely mediated, or explained, the effect. The finding that rates of donation increase as charities approach their fundraising goals is consistent with the notion that efforts at the end of the process feel more concrete and influential than do efforts near the beginning of a process, and that the increased feeling of impact leads to an increase in the excitement and satisfaction of giving (Cryder, Loewenstein, & Seltman 2008).

In sum, our own and others' research about identifiability, concreteness and goal proximity highlight the importance of tangibility for generosity, and point to three interrelated causal mechanisms outlined in Figure 1. First, increasing the concreteness of someone's contribution leads to an increased feeling of impact associated with giving. Second, increasing the concreteness of a victim or need leads to heightened sympathy (affect) for that need. Finally, the increased feeling of impact from giving to a concrete need can also increase affect such as excitement and "warm glow" satisfaction from giving (Andreoni, 1990). The direct path from impact, the direct path from emotional response, and the indirect path from impact to emotional response all lead to increased generosity. The identifiable victim effect capitalizes on all three of these effects by making victims very concrete, and increasing sympathy felt towards the victim, but also by maximizing the proportion of the need that is fulfilled by a single donor and

increasing a donor's feeling of impact (and potentially, anticipated satisfaction). In real world requests for generosity, methods of increasing the concreteness to encourage affect and perceived impact can be used to encourage generosity and contributions.

How do Organizations Currently Use Tangible information?

Despite the importance of tangibility, many if not most of the most worthy organizations – organizations that actually make a major (tangible) difference in people's lives – fail to exploit the power of tangibility when it comes to fundraising. For example, the entry page for the United Way website relies almost exclusively on abstract information to encourage people to volunteer and donate. The main graphic on the page is an abstract cut-out shape of the United States. Words on the webpage encourage people to "Live United" and go on to say "It's a credo. A mission. A goal." After a few seconds, pictures of about a dozen volunteers in white "Live United" shirts appear, however, nowhere on the webpage are people who are helped by the United Way pictured or mentioned, nor is there even an explanation of exactly what it means to "Live United"

The donation webpage for the United Way continues in abstraction. Although there is a well designed section of the donation page that asks people to choose a specific cause (education, health, etc…) before deciding how much to give, most of the text on the donation page paints a vague picture of how the United Way, and contributions to the Untied Way, make a difference. The page asks people to "invest in their community" by giving to the United Way and explains that their worldwide network is vast and widespread, "working to advance the common good in 47 countries and territories, including nearly 1,300 local organizations in the U.S. "Finally the text offers a vague appeal to supporters by saying "With your help we can reignite a movement that is committed to creating opportunities for everyone." Such an absence of tangibility leaves

the potential donor unmoved, and potentially unconvinced, about how his or her donation can make a difference.

Finally, the lack of tangibility persists for those who despite the weakness of the appeals, donate nevertheless. This is the point at which the process becomes entirely intangible because once a donation is sent, it simply disappears. Donors never receive information about how their donation helps, and, lacking reinforcement from concrete information about their contribution's accomplishment, donors are unlikely to have motivation to donate ever again. Unfortunately, The United Way is not the only major charity that solicits but then fails to follow-up on donations; the donation process for Oxfam and other major organizations is quite similar.

There are, however, a few unique examples of charities that have effectively put tangibility to work, and their remarkable success is testament to the potential power of tangibility. One recent success story is from the UN Foundation campaign "Nothing but Nets," mentioned earlier in the paper in an experiment that we ran on the impact of tangibility on sympathy. In the "nothing but nets" campaign, potential donors are informed that all overhead costs are covered by a single large benefactor so that all other donors' contributions directly provide bed nets – a concrete contribution-- to protect against Malaria – a tangible problem. The campaign focuses on a tangible need and tangible contribution from the start and has demonstrated remarkable success, raising over 18 million dollars in the campaign's first 19 months (United Nation Foundation, 2007). Even this campaign, however, does not use tangibility as effectively as it could. Although the entry page to the website effectively communicates the simple message that a small donation provides nets that can save lives, the actual donation page reverts to abstraction. Potential donors are not reminded where their money will go nor how many nets it will buy (i.e., lives they can save). And again, as far as we know,

donations are not followed up with information about what one's donation has accomplished. The success of this campaign reinforces the potential gains from increasing tangibility, but also highlights the potential for further improvement.

Harnessing the Power of Technology

It could be argued that historically, technology often has had a detrimental effect on human kindness by decreasing tangibility of victims and thereby increasing callousness rather than generosity. As Jonathan Glover discusses in his book *Humanity: A Moral History of the 20th Century* (2001), modern weapons, including airplanes and boats, made it possible to inflict suffering on large numbers of people who are out of sight and hence unidentified. Thus, for example, sailors and officers on British ships that blockaded German ports during World War I had no direct exposure to the widespread hunger that the blockade caused, and those who flew B-52 bombers 40,000 feet over Vietnam had no direct exposure to the horrors produced by the bombs they dropped. Indeed, some historians have argued that a photograph of a girl – a single identified victim -- running down the street burned from a napalm fire behind her played a more significant role in turning American public opinion against the war than did all of the casualty statistics.

Even if technology has historically decreased sympathy, however, some of the newest technologies hold the promise of increasing sympathy by increasing tangibility. New information technologies, most notably the internet, have the capacity to connect us to specific people, places, and events, even in real time, to a degree that was unthinkable in the past. Many of the neediest potential recipients of aid, such as people in Africa suffering from AIDS, malaria and dysentery are extremely distant both in geographic and cultural terms from people located in

centers of wealth such as the U.S. At a mass level, the internet holds the potential to bring needy people and potential donors much closer together.

One organization that is remarkable in harnessing the power of technology to benefit distant others is Kiva. As discussed earlier in this chapter, Kiva is a young non-profit organization that facilitates the brokerage of low-interest loans to individuals in the developing world. Kiva is also one of the few non-profit organizations that matches contributors directly with aid recipients. On the Kiva website, potential contributors first see a list of small business owners whom they can support. The list includes highly detailed information about each recipient including a picture and information such as country of origin, occupation, family background, and business background. The list also describes the request that the potential loan recipient has made in terms of the loan amount requested and the need the loan would fulfill. Once a contributor has chosen a loan recipient to support, the tangible connection between contributor and recipient continues. The contributor can log in to the Kiva website at any time and check the loan repayment progress of their recipient. In addition, contributors receive an e-mail each time their recipient makes a loan payment. Finally, contributors receive an e-mail when their recipient has completely paid off the loan, in a sense, when success for the project has been achieved. Kiva supporters have a connection with the person they have helped from the beginning when they choose the person through the very end when the person has repaid the loan. Though this approach is revolutionary in its strategy, it relies on what is by now relatively basic technology to establish and maintain connections between contributors and recipients: digital photography, the internet, e-mail, and information systems.

Kiva's approach is noteworthy not only in its innovation but also in success. Although Kiva is only a few years old, in the less than year-long interval between March 2008 and January

2009 they raised over $33 million in loans (Kiva.org, 2009). This is more than half of the contributions that Oxfam America raises in a whole year (Oxfam America, 2009), even though Oxfam is a much older organization (almost 40 years old) and has sparkling reputation in the non-profit world. Indeed, there have been times when Kiva has been so successful in raising funds, that they could not maintain an adequate supply of loan recipients. In January and March of 2008, there were times when potential Kiva supporters who visited the Kiva website learned that there were no recipients available to fund (Walker, 2008); there were more people willing to help than could be listed at that time as needing help. Undoubtedly, the fact that Kiva solicits loans that are repaid to lenders (without interest) instead of soliciting pure donations contributes to Kiva's success. Nevertheless, we suspect that a main factor driving Kiva's success is the constant and tangible link that Kiva provides between contributors and those who are helped.

Decision Making and Policy

It is clear that there is a difference in the way that people value tangible versus intangible victims and causes, however, it is less clear which type of framing is "correct" or should be adopted for decision making. When people learn about the identified victim effect and then participate in an experiment in which they can donate to an identified victim (in one condition) or a statistical victim (in another condition), the identified victim effect disappears, and the equalization between conditions is entirely driven by a decrease in donations to the identified victim (Small, Loewenstein, & Slovic 2007). Similarly, when people simultaneously compare donating to a single victim or donating to a group of victims (compared to considering a single victim or a group of victims in isolation), preference for the single victim disappears and overall donations decrease by over 60% (Kogut & Ritov, 2005b). It seems almost as if any method of priming a deliberative mindset such as performing math calculations (Small et al., 2007), gaining

information about the identified victim effect (Small et al., 2007), or comparing different potential recipients (Kogut & Ritov, 2005b) leads to less generosity. Although one interpretation of these results is that a cognitive mindset shrivels an otherwise noble generous tendency, another interpretation is that it squelches immature sentimentality. Somewhat consistent with the latter view is research by Batson and colleagues (Batson et al., 1995, 1999) showing that empathy-inducing information about an individual causes people to unfairly and inefficiently allocate resources toward that individual and away from other equally (or more) deserving group members. Collectively, this work suggests that we should rely upon our rational selves to guide us in decisions about allocating resources between causes, lest we be steered astray by the biasing powers of emotion. In the case of choosing which of several worthy causes to support, such as in the case of policy decisions, allowing reason to rule may indeed yield the best outcome by allowing each worthy cause to have consideration rather than letting the one that garners the most sympathy to rule.

In the case of individuals choosing whether or not to support a needy cause at all, however, letting ourselves be guided by our heartstrings, and simply therefore being more likely to give, may yield the best collective outcome. Increased individual generosity from those of us with resources to spare may not only benefit the recipients of aid, but may also benefit us as givers. Recent research demonstrates that acting generously increases happiness. People who spend money on others report greater happiness than do those who spend money on themselves, even when people are randomly assigned to spend money on others or themselves (Dunn, Aknin, & Norton, 2008). In addition, mesolimbic reward systems activate when we receive rewards activate when people are informed that they have donated to charity (Moll et al., 2006). In sum, when individuals act generously, there is opportunity for all parties to benefit, suggesting that

acting upon our sympathies in individual decision making can encourage both overall generosity to those in need as well as donor well-being.

As argued by Loewenstein and Small (2007), the ideal altruistic situation is one in which our sympathies and rational sides align, that is, when both our heart and our head tell us to support the same cause in the same magnitude. When there is conflict, however, relying on our sympathy for decisions about *whether* to give and relying on our reason for decisions about *how* to give may yield the best policy of all.

Conclusions

In this chapter we explored how tangible information about victims and needs leads to increases in generosity. We started by discussing demonstrations of the "identifiable victim effect" that illustrate how we respond more generously to identified, individual victims than to statistical groups of victims. We then discussed how the identified victim effect represents a more general phenomenon, namely, that people respond more generously to concrete rather than abstract needs because concreteness allows greater emotion and allows each donor's contribution to feel more impactful.

Many future directions and open questions for this work remain. First, what are the long-term consequences of making concrete requests? While we expect that increasing the feeling of a donor's impact can only increase likelihood of donating again in the future so that the donor can regain that positive feeling, the long-term impact of using sympathy-based appeals is unclear. Do people become immune to sympathy appeals over time? Do they become avoidant of messages they know will tug at their heartstrings? Second, how are different types of supporters influenced by different messages? For example, new donors may respond very differently to different types of solicitations than do established donors. Finally, what types of solicitations

effectively appeal to our sense of reason? While too much statistical information seems to hinder generosity, there may be some types of factual information that allow greater confidence that our contributions will actually make a positive difference. Answers to these questions will not only allow a greater understanding about the foundations of human generosity, but will also, hopefully, lead to new methods to increase philanthropic donations.

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Figure 1