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Who Will Spare a Dime? Impulse Giving Decisions at the Checkout

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Campaigns asking for donations at the checkout of retail stores through rounding-up, donating an amount, or purchasing a token are becoming ubiquitous. The concept of "checkout charity" is really one of impulse giving, i.e., a prosocial activity done under time constraints. Industry reports inform us how much money the corporate campaigns are generating, but we have yet to develop a philanthropic profile of an "impulse giver" or compare them with traditional donors. Using the social heuristics hypothesis, this research helps us to better understand impulse giving and the individuals who engage in it. Women, the middle class, and those who are married or divorced were all more likely to give at the register. In contrast with formal giving, education levels had little relation to giving, and those approaching and over 50 years old were less likely to give. Familiarity with the charity and being Black or African-American correlate with greater amounts donated.

Keywords: checkout charity; impulse giving; charitable giving; social heuristics hypothesis; survey research

Introduction

Businesses are increasingly inclined to ask customers for donations to a charity at the register, providing little time for the donor/customer to identify the organization or decide on the benefits of giving. This practice, often called "checkout charity," is becoming more and more ubiquitous (Sudbury & Vossler, 2021; Thurston, 2013; Engage for Good; 2021, 2023). Engage for Good (2023) does a biennial market study of point-of-sale fundraising campaigns that raise at least $1 million. At least 77 point-of-sale fundraising campaigns in 2022 met this threshold; total funds raised by these campaigns at the checkout in 2022 exceeded $749 million. However, little is known about individuals' actual perceptions of and involvement in "impulse giving" or who is likely to give. This study uses data from a national sample of individuals aged 18 or older (N = 1,373) to explore the phenomenon of "impulse giving," i.e., spontaneous prosocial giving, in this case, prompted at a store checkout, such as rounding up the total of your purchase, adding an additional amount on to your charge, or purchasing a token to be displayed within the store to show evidence of donation to a cause.

In this paper, we first address research in terms of impulse giving from the business, psychological, and behavioral economics perspectives. This leads to five key questions. First, how common is giving at the register? What are the most popular methods of giving at the checkout? Who participates in this kind of giving? Are certain groups more likely to impulse give? How well

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do donors know the organizations that will be receiving the donations? The discussion highlights the evolving nature of checkout charity as an impulse decision and what the future may hold for this type of giving strategy. We provide initial findings regarding these questions and pose avenues for continued research in the discussion and conclusion.

Theoretical Framework

The Phenomenon of "Checkout Charity"

Being asked is one of the primary reasons people give to charity (Neumayr & Handy, 2019). Point-of-sale (POS) fundraising, or asking customers to donate in some fashion to a nonprofit cause either selected by the company or the customer at the time of checkout, is being implemented by businesses online and off as a means of corporate impression management.[1] Business consultant research reports have shown that businesses displaying a strong social purpose are rewarded with customers and customer loyalty. For example, Zeno's (2020) consumer survey found that customers are four times as likely to make a purchase from a company they perceive as having a strong social purpose and six times as likely to defend such an organization that experiences public criticism.

"Checkout charity" is conceptually distinct from cause-related marketing, another means of combining a market product or brand with a charitable outcome. While some take a broad view of cause-related marketing (Stole, 2006), its most popular meaning is a donation triggered by a purchase—in other words, a commercial co-venture, reportable on an organization's IRS form 990, and a regulated activity in several states (National Council of Nonprofits, 2023). For example, if Build-a-Bear workshop has an agreement with World Wildlife Fund, the company will give a specified donation to the charity each time specific branded products are purchased. While triggered by consumer behavior, this is a donation from the corporation to the charity. In contrast, "checkout charity" provides a prompt at the checkout asking customers whether they would like to make a gift to a charity selected by the retailer (Zaretsky, 2020). The consumer gets the tax benefits, as opposed to the business. There is evidence that cause-related marketing can have a negative effect on charitable donations (Krishna, 2011); to our knowledge, the effect of "checkout charity" on other giving to charity has not been determined.

The amounts donated at the checkout can vary widely. One can round-up their total charge by a few cents to the nearest dollar, can add a specified dollar amount, occasionally as high as they'd like, or purchase a token to be displayed in the store. Rounding-up results in a gift that never exceeds $1, while the other means often ask for higher donation amounts. This paper reviews all three methods.

Not only are businesses embracing checkout charity for their corporate social responsibility efforts, but it also benefits recipient nonprofits. In 2014, 71% of respondents in a sample of 3,030 U.S. citizens reported donating at some time at the point of sale (Good Scout Group, 2015). Engage for Good's (2023) survey found that the top 77 point-of-sale campaigns raised over $749 million for charities in 2022, which was an increase of 24% from 2020. In 2022, Engage for Good found that 64% of campaigns used the checkout pin pad to solicit a donation, while 17% asked the cashier to directly ask the customer. Year over year since 2012, the returns from point-of-sale campaigns have grown. However, what is not known is whether more people are giving, or whether they are giving more money. Nor do we have a good, recent review of the demographics of those who choose to give at the checkout to understand who is most likely to give. This is

[1] While accounting literature often imparts a deceptive motive to impression management (e.g., Brennan & Merkl-Davies, 2013), we follow a view of impression management as "tactical, but not necessarily deceptive" (Leary & Kowalski, 1990, p. 41).

important, both from a practical standpoint as well as from a theoretical standpoint. Understanding your donors is an important aspect of fundraising, and, while companies organize and facilitate POS campaigns, it is their customers who decide whether or not they will make a gift. From a conceptual standpoint, our current understanding of donors is based on the best evidence we have available typically measuring "formal" giving directly to charities, as detailed below in the "Demographics and Giving" section. Evidence of who gives at the POS may help us broaden or refine our ideas of who is generous in the United States and how they engage in charitable giving (Osili et al., 2019).

There has been some backlash to POS charity campaigns. In 2013, the *Tampa Bay Times* interviewed customers about their feelings toward checkout charity. One woman said she was "uncomfortable being solicited every time" (p. 4). Others have argued that checkout charity campaigns increase anxiety among consumers, with making a donation serving to mitigate that anxiety (Hepworth, Lee, & Zablah, 2021). Being asked to donate in person increases social pressure to act prosocially (DellaVigna, List, & Malmendier, 2012); even being observed while making a decision to give or not increases social pressure to be seen doing good things (Bhati & Hansen, 2020; Powell, Roberts, & Nettle, 2012; Ariely, Bacha, & Meier, 2009). Perhaps in response to this, Catalist (2017) found that 78% of customers prefer being asked to donate electronically at the register via the pin pad rather than by a person, limiting giving to those paying with a card. Another less flattering factor has been dubbed the "loose change effect" (Sudbury & Vossler, 2021). This concept highlights the convenience of giving whatever loose change the individual might have to reduce guilt upon being asked for a small donation (Fielding & Knowles, 2015). This may also play into POS rounding-up approaches. Bernholtz (2021) argues that asking for donations at the checkout commodifies concern, provides little transparency as to what is happening to the money, and "fails on every front when it comes to good giving" (p. 142). The amount and customer experience of POS donations have been reviewed in business and marketing literature. Behaviorally, this giving may also have a relation to the speed with which customers must make their decision to give, which is explored more in the next section.

Giving on Impulse, Giving upon Deliberation

According to a Children's Miracle Network (2023) report on a survey of 4,000 respondents in 2022, rounding-up has increased in popularity, with respondents stating by a 2:1 ratio that this is how they prefer to give. This "change" may be viewed as similar to the "loose change" effect. Customers may be asked to donate directly by the checkout attendant or electronically through the POS system, avoiding any verbal request. There are a number of survey reports from marketing consultant groups that ask questions about consumers' "checkout charity." Each finds slightly different results in the percentage of survey recipients who agree to donate. These are detailed in Table 1.

Table 1 Surveys Assessing Checkout Giving

Year of survey	Company researching	Survey size	Percentage of individuals reporting giving at the checkout
2014	Good Scout Group	3,030	71%
2016	Catalist	1,700	72%
2019	YouGov	1,242	32%
2020	Engage for Good/ Accelerist	Not reported	86%
2023	Children's Miracle Network	4,000	55%

The preference for being asked to donate electronically may indicate that elements of anxiety from being observed are alleviated. The request appears on the POS machine for only a few seconds during the checkout process, similar to the time it takes to be asked directly. When considering the behavioral motivations behind POS giving, it is good to understand the time-frame a consumer generally has to make the decision to give. It takes a customer an estimated 13.4 seconds to pay with cash (Abad et al., 2016), meaning the ask to donate would be a fraction of that time. The duration of time required to make the donation ask on a POS machine may be shorter but, in both cases, the process of asking and responding presumably lasts less than 10 seconds. The decision to donate must be made quickly, even impulsively. This becomes important to note as research and theories of economic behavior focusing on impulsive prosocial decision-making, which will be discussed below, often limit the duration of the decision-making time to 10 seconds or less (Capraro & Cococcioni, 2016).

Psychologists and behavioral economists have been investigating impulsive versus deliberative prosocial decision-making for at least the past decade (Bago et al., 2021; Capraro, 2019; Capraro & Cococcioni, 2016; Capraro & Cococcioni, 2015; Carlson et al., 2016; Karlan et al., 2019; Grossman & Weele, 2017; Mrkva, 2017; Rand et al., 2014; Rand et al., 2012). This paper refers to making a decision to donate money to a charity under time restrictions, usually 5 to 10 seconds, as "impulse giving." Impulse givers are not investigating the subjects of their giving. One of the key themes within the literature is Rand's social heuristics hypothesis (SHH), which relies on a dual decision-making process. This theory asserts that "people internalize strategies that are typically advantageous and successful in their daily social interactions" (Rand et al., 2014, p. 2). This socialization leads to automatic, impulsive responses they may bring to sudden inquiries or decisions they must make in a time-limited situation, especially when they are unfamiliar with the ask. However, if the individual is given a longer amount of time to deliberate, they may change their decision, overriding their impulsive response. The SHH states that people have intuitive and deliberate sets of preferences that are socialized based on the context of the decision to be made, and that these impulses tend to be prosocial rather than egoistic. Rand et al. (2014) also state, "daily life typically involves factors such as repetition, reputation and the threat of sanctions, all of which can make cooperation in one's long-term self-interest" (p. 2). Making repeated prosocial decisions that lead to prosocial behaviors may help us all in the long run.

To test the SHH theory of prosocial, impulsive giving, many lab experiments on impulsive giving focus on the distribution of some amount of money through a variety of games (see Bago et al., 2021; Capraro, 2019; Capraro & Cococcioni, 2016; and Grossman & Van der Weele, 2017, for examples). One game commonly used to test giving impulses is the dictator game. This involves providing an individual with an amount of money and asking them to give some portion of it to charity or another person or keep it for themselves. This structure aligns with donation requests posed at checkout counters as customers have a particular amount of money that they can decide to give to a charity under time pressure. Impulse giving is a real-life dictator game. Rand and co-authors (2012 & 2014) find that people under time pressure significantly chose to give more money—up to 21.5% more—than in deliberative decision-making situations. Carlson et al. (2016) found similar results.

However, there are some contradictory studies indicating that time constraints may not in itself lead to more impulse giving. Tinghög et al. (2016) found that time pressure made no difference in donation decisions. Kohlberg (1984) and later Capraro and Cococcioni (2016) discuss the "rationalist approach," which argues that there is some cognition even in time-limited circumstances. However, having naïve participants, those unfamiliar with the experiment or ask, is often a key element in testing prosocial behavior as the decision to give may change over time

if repeatedly asked. Some research indicates that experienced respondents—those familiar with the ask or prosocial giving game—give more than impulse givers (Capraro & Cococcioni, 2015) indicating that, even given time to change their mind, individuals still give.

Impulse giving at the checkout is a type of dictator game, testing behavioral theories of economics and psychology such as the social heuristics hypothesis. The customer has an amount of money, and they can make a prosocial decision to share that money with a charity or not. As an exploratory study, this current research does not enact an actual dictator game experiment, but understanding prosocial giving decisions as an impulse-giving theory does illuminate the potential motivations for these respondents. Individuals with different backgrounds such as demographic characteristics may have different heuristics and social norms that alter their response to dictator games. For example, Capraro (2019) finds gender is a moderator of impulse giving, with women being more generous during dictator games, especially under intuitive, time-limited situations. We explore this and other demographics further in the next section.

Demographics and Giving

Several studies examine the relationships between demographic factors and formal charitable giving (e.g., Osili, Clark, & Han, 2019; Osili et al., 2019; Ottoni-Wilhelm, 2010).[2] Many of these studies rely on the Philanthropy Panel Study (PPS) of the Panel Study on Income Dynamics (PSID) to help us understand formal giving—that is, financial gifts made to charitable organizations. Among these, demographics commonly associated with charitable giving include age, household income, wealth, level of education, geographical location, marital status (Ottoni-Wilhelm et al., 2021), gender (Capraro, 2019; Osili, Clark, & Han, 2019; Mesch, Rooney, Steinberg, & Denton, 2006), race (Mesch, Rooney, Steinberg, & Denton, 2006), and religion (Ottoni-Wilhelm, 2010; Brooks, 2003). According to data collected in 2019, nearly half of all US households made charitable donations of at least $25 in 2018, with the median household giving $850 over the year; the mean average was $2,581 (Ottoni-Wilhelm et al., 2021). Older adults are more likely to give to charity, with two-thirds of households headed by an adult of 65 years or older making gifts, compared with one-third of households headed by an adult aged 40 years or less (Ottoni-Wilhelm et al., 2021). Those who are married or widowed are significantly more generous than those who are divorced or single (Ottoni-Wilhelm et al., 2021), and single women are more generous than single men (Mesch, Rooney, Steinberg, & Denton, 2006; Piper & Schnepf, 2008). Race has some correlation to giving. For example, Osili and Bhetaria (2022) write that while African-American and Hispanic households give less frequently to charity, African-American households give the largest proportion of their wealth. Informal giving is also highest amongst African-American households versus Hispanic, Asian, and White households. A 2015 report by Blackbaud (Rovner, Loeb, Carson, & McCarthy, 2015) states that African-American giving is frequently more spontaneous, and they are more likely to say they donated at the checkout.

Household income level is positively associated with the likelihood of giving and the amount given to charities, as is wealth (Ottoni-Wilhelm et al., 2021).[3] Completing a college degree is also

[2] See Bekkers and Wiepking (2011b) and also Wiepking and Bekkers (2012) for a review of studies on this topic.

[3] Studies dating back to Clotfelter and Steurle (1981) have found evidence of a "U-shaped curve," i.e., that, when giving is divided by income, those who are poorer give more generously than those who are middle-income, and that generosity rises again at the highest income levels. However, James and Sharpe's (2007) analysis of data from the consumer expenditure survey finds this is due to the "committed few," i.e., those who are both wealthier and of retirement age. Duffy, Steinberg, Hansen, and Tian (2014) confirmed similar findings using the PPS.

positively associated with incidence and level of giving (Ottoni-Wilhelm et al., 2021). Brown (2005) in the United States argues that higher education results in greater social networks, which affect giving. It should be noted that these relationships are correlations rather than necessarily explaining cause.

Much less is known about informal charitable giving. Osili et al. (2019) suggest that some of the declines in formal charitable giving post the 2008 recession may correspond with increases in less documented, informal ways of helping. We have limited information when we focus on the individuals contributing money at the checkout. To date, the best data available are from marketing consultants (see Table 1).

This study is exploratory, but the literature leads us to the following research propositions. Our first broader research question (RQ1) is what is the percentage of individuals who donate at the checkout? We would assume, given the time constraints and SHH, that it is fairly high. There is quite a bit of variation in previous studies, and we seek to add to this line of research through nonaffiliated academic research. Research Question 2 asks what the most common method of POS giving is used by donors as reported by the donors themselves. While we know that rounding up is now the most popularly used request by companies, we do not yet have much academic research on this topic. Furthermore, based on previous research, we expect that giving patterns will vary across demographic groups. This leads us to research questions 3 and 4:

> RQ3: Will there be statistically significant differences in the likelihood of impulse giving across demographic groups?
> RQ4: Will there be statistically significant differences in the annual donation amounts across demographic groups?
>
> Finally, based upon the research above, we hypothesize that:
>
> H1: Donors who are most familiar with the organizations benefitting will be statistically significantly likely to donate larger sums overall.
>
> We now review our survey research design and data.

Research Design

The questions in this study were part of a larger survey on charitable giving patterns. The survey itself used a Qualtrics platform soliciting respondents via Amazon's Mechanical Turk (MTurk) through the third-party system CloudResearch from September 9 through September 15, 2021. Two identical surveys were launched, which solicited 700 self-identified women and 700 self-identified men. The respondents (or *workers*) were required to be U.S. citizens over the age of 18. These demographics are controlled for by MTurk. *Workers* who fit these parameters see a solicitation to participate in the survey (a HIT) and the amount of money that will be paid for its full completion (Stritch, Jin Pederson, & Taggart, 2017). The title of the HIT was "Donor Response to Appeals (~27 minutes)." This included the estimated completion time that Qualtrics provided; however, the average amount of time to complete the survey was recorded at about 12 minutes. Using Qualtrics, respondents were also asked to provide a generated completion code to weed out bots or AI. After removing incomplete surveys, those with incorrect or missing completion codes, and those who self-identified as gender nonbinary,[4] the sample was n = 1,373.

[4] Each sample included MTurk-registered men and women, but we gave every respondent the opportunity to self-identify outside of the gender binary. Whenever this analysis reviews men, it included men and transgender men, likewise for the women's sample. While the option to choose nonbinary or genderqueer

There are benefits and limitations to using Amazon's Mechanical Turk (MTurk) platform. *Workers* have a wide array of survey options and can even take surveys as their full-time job. The amount of money provided and topics displayed may lead to irregular demographics and bias. Inattention and speeding through surveys just to achieve payment are other limitations. The fact this survey had a steady average completion time indicates that this may not be a concern. MTurk remains a popular survey platform in major social science and hard science fields. For example, economists and psychologists have been engaging in its use (Paolacci & Chandler, 2014; Stritch, Jin Pederson, & Taggart, 2017).

Data and Analysis

As stated above, demographics can be skewed in MTurk samples due to self-selection. This research has a balanced sample of men and women, but no other socioeconomic demographics were specifically controlled. To identify representativeness of the general population, basic descriptive statistics were calculated. Descriptive statistics are provided in Table 2. 75% of respondents are White, versus the national population, which, as of the 2020 Census, was 61.6% nationally (US Census, 2021). The plurality of survey respondents was near the US median age of 38 years old (35%); 43% of this sample have lower than average mean household incomes, and the political leanings of the group are more liberal than the population at large (Saad, 2021). Our sample is less likely to be married and more likely to be divorced than the US national average, although the likelihood of being single was similar across our sample and the national average (Fry & Parker, 2021; Mayol-García et al., 2021).[5]

Our survey asked people to self-report whether they had donated money at a store checkout over the previous year. We asked: "Have you made a donation when prompted to at a store checkout in the last year?" (yes/no). If they answered "yes," we asked five more questions:

- Did you round up your total charge?
- Did you add an additional amount, such as $1 or $5?
- Did you purchase a small token that would be displayed within the store?
- Thinking of the last time you donated this way, how familiar were you with the charity?
- How much money do you think you have donated in this way over the past year?

Prompts such as these are referred to as "input cues," prompting respondents to think about methods of making a donation and tend to reflect an increased incidence of giving, particularly with smaller gifts (Ottoni-Wilhelm, 2007). Giving at the checkout is unlikely to be a strongly memorable event for most people; however, in their study using the Giving in the Netherlands Panel Study, Bekkers and Wiepking (2011a) found that low salience typically did not result in over- or under-self-reporting of past donations.

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was present, so few selected this option, it could not be analyzed separately. They have been dropped from this analysis, though future work will hopefully be able to better capture nonbinary and genderqueer individuals.

[5] Only 13% of respondents reported being married or in a long-term partnership, compared with an estimated 53% of Americans currently married nationally (Fry & Parker, 2021); 40% of respondents reported being divorced; nationally, 17% of women and 15% of men are estimated to be currently divorced, although that number rises to 33% of women and 34% of men who have ever had a divorce (Mayol-García et al., 2021); 36% reported being single, which is generally consistent with national averages (Fry & Parker, 2021; Mayol-García et al., 2021).

Table 2 Survey Participant Demographics

	Freq	%
Donated at Checkout in Past Year		
No	651	46.77
Yes	741	53.23
Age		
18–23	46	3.3
24–29	218	15.66
30–39	486	34.91
40–49	287	20.62
50–59	176	12.64
60–64	97	6.97
65+	82	5.89
Gender		
Man	693	49.79
Woman	682	48.99
Transgender woman	3	0.22
Transgender man	2	0.14
Household Income		
Less than $25K	204	14.73
$25K–$34.9K	155	11.19
$35K–$49.9K	244	17.62
$50K–$74.9K	300	21.66
$75K–$99.9K	222	16.03
$100K–$149.9K	159	11.48
$150K+	101	7.29
Race/Ethnicity		

White	1,047	75.22
Black or African-American	119	8.55
Hispanic or Latina/Latino	70	5.03
Asian or Asian-American	107	7.69
Native American	3	0.22
Middle Eastern	2	0.14
Two or more races	41	2.95
Political Views		
Very conservative	82	5.9
Conservative	182	13.09
Moderately conservative	138	9.93
Moderate	257	18.49
Moderately liberal	202	14.53
Liberal	302	21.73
Very liberal	227	16.33
Education		
<High school degree	7	0.5
High school degree or equivalent	148	10.64
Some college, no degree	286	20.56
Associate degree	156	11.21
Bachelor degree	593	42.63
Graduate degree	201	14.45
Employment		
Employed, working 1–39 hours per week	894	64.32

Employed, working 40 or more hours per week	233	16.76
Not employed, looking for work	99	7.12
Not employed, NOT looking for work	67	4.82
Retired	70	5.04
Disabled, not able to work	27	1.94
Marital Status		
Single	505	36.33
Married	171	12.3
Long-term partnership	12	0.86
Separated	120	8.63
Divorced	559	40.22
Widowed	23	1.65
Has children		
No	746	53.63
Yes	645	46.37

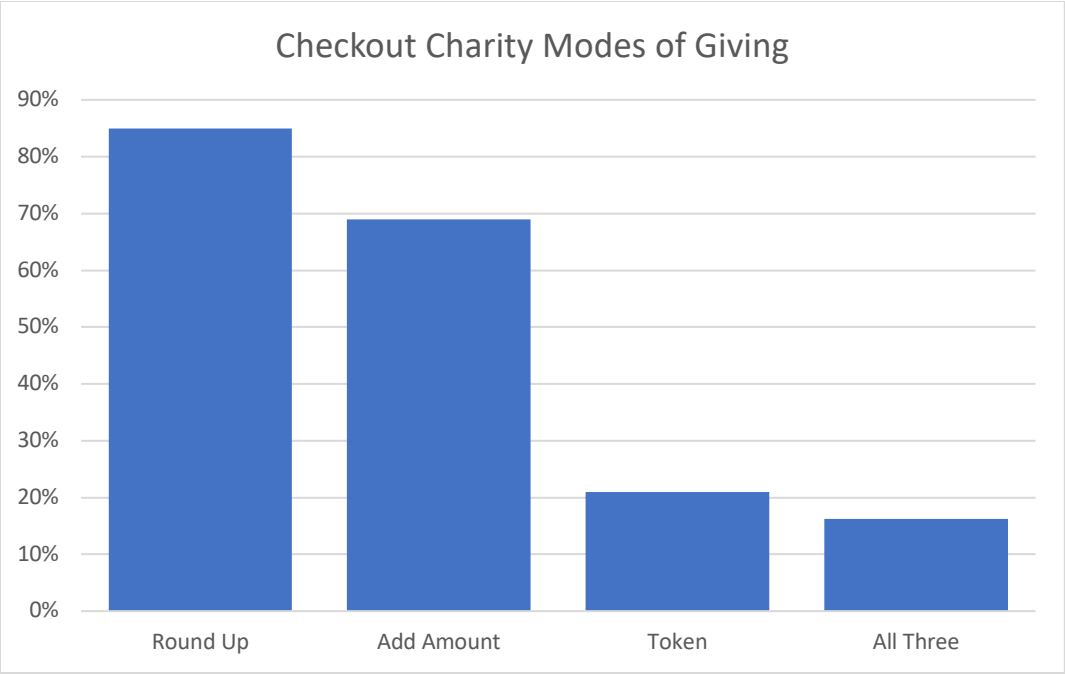
For analysis, research questions 1 and 2 are evaluated through descriptive statistics. We have used a logistic regression model for the third research question because it is a binary dependent variable, and we cannot assume linearity. Marginal effects were run to better interpret the results of the logistic regression. RQ 4 and Hypothesis 1 were analyzed using OLS regression, allowing for direct interpretation of the data.

Findings

Over half—53.23% (741 respondents)—of those surveyed reported impulse giving at a store checkout. This is much lower than the proportions reported in the 2014, 2016, and 2020 marketing reports detailed above. This current research finding is still a higher percentage than what was reported in the YouGov survey of 2019, which was 32% of respondents, but about on par with the Children's Miracle Network survey in 2022.

Of those who reported engaging in impulse giving, 85% reported rounding-up their total charge, 69% added a set dollar amount to their purchase, and 21% reported purchasing a token to be displayed in the store. See Figure 1 for a visual comparison. Finally, 59.5% gave in more than one way and 16.2% gave through all three modes. This addresses our second research question.

Figure 1.



The next research question addresses, based on previous giving research, whether there will be demographic differences in who decides to give at the register. A logistic regression was run on the variable "Donate_yes_no" where "yes" was coded as "1." All collected demographic information was tested, with the variables listed in Table 2. The results of the logistic regression for all statistically significant variables are in Table 3.

Table 3 Statistically Relevant Results: Logistic Regression – Likelihood to Impulse Give at Register

Variables	
Age	
24–29 years old	-0.0523
	(0.345)
30–39	-0.0288
	(0.335)
40–49	-0.101
	(0.349)
50–59	-0.655+
	(0.369)
60–64	-1.034*
	(0.410)
65 or older	-0.610
	(0.443)
Gender	
Women	0.275*
	(0.121)

Household Income	
$25K–$34.9K	0.192
	(0.231)
$35K–$49.9K	0.475*
	(0.211)
$50K–$74.9K	0.429*
	(0.210)
$75K–$99.9K	0.620**
	(0.235)
$100K–$149.9K	0.487+
	(0.257)
$150K+	-0.0214
	(0.292)
Relationship Status	
Married	0.503**
	(0.191)
Divorced	0.559**
	(0.176)
Constant	0.661
	(0.966)
Observations	1,373
Standard errors in parentheses	

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; + $p < 0.1$

When it comes to the likelihood of respondents to impulse give at the register, we find that demographics do play a role. Above we see a variety of statistically significant demographic variables. After running their marginal effects, we find that there are some meaningful differences. Respondents who are 50–64 years old are 15%–24% less likely to give at the register than their Gen-Z counterparts, contrary to formal, deliberative giving. Those with a household income over $35,000 but below $100,000 a year were between 10% and 14% more likely to donate, and those who were married or divorced were also more likely to donate by about 12% and 13%, respectively. Similar to other types of giving, however, women are about 6% more likely to impulse-give at the checkout. We find that demographics have significant relationships with impulse giving, in response to Research Question 3.

Table 4 shows the descriptive statistics for the results of the question "Thinking of the last time you donated this way, how familiar were you with the charity?" The question of familiarity with the charity was only visible to those who donated. The majority of respondents were "somewhat familiar" with the charity to which they donated at about 57%. About 30.5% were very familiar with the organization. Those who were not familiar with the organization but still donated were in the minority at about 12.5% of respondents.

Table 4 Givers' Familiarity with Charities

	Freq.	%
Not at all familiar	92	12.48
Somewhat familiar	420	56.99
Very familiar	225	30.53
Total	737	100

Table 5 provides regression results for the amount of money donated amongst those who impulse-gave at the register. This question stated: "How much money do you think you have donated in this way over the past year?" This was an open-ended question only for those who responded that they did impulse-give and the respondent could write their estimated response. The statistically significant regression results are exclusively shared for simplicity's sake. This regression tests demographics and the familiarity of the respondent with the most recent charity to which they donated.

Table 5 Regression of Demographics on Annual Impulse Giving Amounts

Variables	
Very familiar with charity	74.24*
	(35.72)
Income percentage from gig work	0.776*
	(0.380)
	(44.83)
Not employed, NOT looking for work	-100.1*
	(48.45)
	(52.65)
Black or African-American	122.8**
	(37.43)
Constant	-89.08
	(149.8)
Observations	724
R-squared	0.126
Standard errors in parentheses	

*** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; + $p < 0.1$

Table 4 indicates that most respondents who impulse-gave at the register were "somewhat familiar" with the organization. Nearly half as many stated that they were "very familiar." However, as we see in Table 5, being "somewhat familiar" did not result in larger overall donation amounts. Compared with being "not at all familiar" only being "very familiar" had a statistically significant relationship with donating a larger sum over the past year. Those that were very familiar gave approximately $74 more annually than those who were not at all familiar with the organization.

The most drastic impact on giving at the register was being Black or African-American, who reported giving $122.80 more annually than a White respondent. This is in alignment with previous research on African-American giving detailed above.

The most frequent annual amount given was $10 (96 respondents, 13.3%), though 12% of respondents gave $20 annually, and 10% gave $50, which was also the median amount given annually overall. These data address RQ4 and support Hypothesis 1.

Discussion and Conclusion

Compared with previous industry reports, our findings show that about half of respondents engage in impulse-giving at the checkout. Why might this be? We've identified four possible explanations. First, in the psychological and economic literature, studies often look for "naïve" participants, meaning they have no previous experience with this type of dictator experiment. The findings suggest that, as respondents became accustomed to this line of questioning, they tend to donate less than those who were new to the ask (Capraro & Cococcioni, 2015). Given that impulse-giving is essentially a real-life dictator game, and impulse-giving requests at the checkout are so ubiquitous, respondents may now be familiar with the ask. Their prosocial heuristics can change from one of immediate generosity or feelings of pressure to a learned automatic response (Rand et al., 2014). This dual-process decision-making is still in alignment with Rand's social heuristics hypothesis in that deliberation over time regarding whether to donate at the checkout can alter the intuitive response to be donative. Second, over time persistent asks might result in decreasing responses due to the request annoying shoppers (Sakakibara, Kyriazis, & Algie, 2019). Third, there is the possibility of bias in the multiple industry reports. They are targeted at companies and are not subject to peer review. Finally, some report that cashiers bypass the donation question, making it even more simple to ignore a request (Engage for Good, 2023; 2021).

We do find very significant differences by race, with respondents who were Black or African-American reporting much higher giving at the checkout than others—about $100 more per year than White respondents. We have examined our data, and our outliers for high amounts reported were overwhelmingly White. We recommend future research intentionally recruiting a sample split by race to examine racial and ethnic factors. Another variable missing from this study is religious affiliation. Being religious is often correlated with higher levels of charitable giving, and this variable is missing from the current study.

We find that even households at low- to middle-incomes engage in giving at the checkout, with households between $35,000–$100,000 significantly more likely to give in this way; households making between $100,000–$150,000 were marginally significantly more likely to give at the register.[6] This contrasts with findings of formal charity, which show a positive correlation between income and the likelihood of making a gift, especially at the highest income levels.

Our findings on age and education suggest that the dynamics of impulse giving are different from those of formal charitable donations. Households aged 65+ are twice as likely to give to formal charity as households that are aged 40 or under, but our respondents indicated that no one age group was more likely to give at the checkout. Instead, those aged 60–64 were significantly *less* likely to give on impulse, and those aged 50–60 were marginally less likely to give. Education was also not a factor among these respondents, as opposed to formal giving research findings.

[6] Using a family of three to illustrate, a recent study from the Pew Research Center places the median income for a lower-income household at $29,963 per year; for a middle-income household at $90,131; and for an upper-income household at $219,572 (Kochhar & Sechopoulos, 2022).

Some findings align with previous research on formal giving. For example, women were more likely to give on impulse. This is an interesting finding, as data suggests men and women shop at similar rates (CapitalOne Shopping Research, 2023). Data also suggest there are different shopping patterns for different types of goods (e.g., Schaeffer, 2019), but checkout campaigns are ubiquitous across types of companies, from fast food to auto parts to grocery stores (Engage for Good, 2023). Similarly, our findings on impulse giving and previous research on formal giving show that being married or widowed is significantly associated with making charitable donations. We find related but slightly different results: being married or divorced was more strongly associated with impulse giving at the POS.

One limitation of this study is that it is based on self-reported giving at the checkout within the past year. Memory is often inaccurate (Koriat, Goldsmith, & Pansky, 2000), but past research has found strong correlations between the giving people self-reported and the gifts actually recorded, although the amounts recalled were generally larger than the actual gifts recorded by an average 30% (in their case, just under €8) (Bekkers & Wiepking, 2011a). In this study, on average, impulse givers state that they give about $15 per month at the checkout. Surveys relying on individual recall are the primary data source for philanthropic demographics of formal giving, with regular iterations of surveys such as Giving and Volunteering in the United States, the General Social Survey, and the Panel Study of Income Dynamics (Ottoni-Wilhelm, 2007). Surveys that use input cues, such as ours (see Data and Analysis section), tend to show higher participation in giving and, similarly, higher incidence of small gift amounts (Ottoni-Wilhelm, 2007).

We are also unaware whether the stores respondents shopped at were partnering with large, well-known charities or smaller, less well-known ones. Our finding that respondents who were very familiar with the charity gave more may be confounded by the fact these charities with brand awareness are the most commonly chosen organizations by corporations, as the businesses seek to gain a positive reputation (Harrison, 2019; Peng et. al, 2019; Vafeiadis et al., 2021). Finally, this survey was fielded during the COVID-19 pandemic in the fall of 2021, which may have led to fewer individuals being exposed to checkout impulse-giving requests. We did, however, ask specifically for information regarding their practices over the previous year and vaccines for adults became available approximately halfway through that time.

We have a few observations that can help nonprofits and retailers consider a POS charitable campaign. First, whether because of retailer preference, customer preference, or some combination, "buying" tokens was relatively uncommon among participants; rounding up was the most common form of POS giving. Individual transactions are generally small, but in some cases – whether due to individual characteristics, organizational characteristics, or other underlying factors – the amounts given can be quite large over time. Understanding this will help nonprofits manage their expectations.

A charity's brand awareness plays a part in people's POS-giving behavior. More people participated in the campaign when individuals were at a minimum "somewhat familiar" with the charity that would benefit. Individuals who were "very familiar" with the charity that would benefit gave more generously. Organizations and retailers can take advantage of the space at the cash register to make an impression, but they should also consider visibility campaigns outside the retail environment to increase familiarity with the recipient organization and its good work.

Finally, businesses should increase trustworthiness by being transparent about whether customers are funding the donations. A legal complaint filed in 2022 against the pharmacy chain CVS Health Corporation alleged that CVS's POS campaign was merely reimbursing CVS for a

corporate gift to the American Diabetes Association, resulting in negative publicity both for CVS and for the practice of POS fundraising as a practice (Gagosz, 2022). This can be avoided by transparency in communications with consumers by businesses running campaigns.

This study expands our understanding of impulse giving and checkout charity from a donor's perspective. While the Engage for Good reports inform us as to how much money businesses are generating, we have yet to discern a donor profile for someone who may give at the checkout or a possible motivation for giving. This research helps complete that picture: In a national sample, we found that those reporting giving at the checkout tended to be women under age 65 who were married or divorced, with household incomes up to $100,000. This study begins to break new ground in the study of informal impulse giving and importantly recenters the research away from the corporations engaging in the ask onto the individuals who are responding to requests.

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