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Jennifer E. Stellar¹ and Robb Willer²

Abstract

We investigate the possibility that negative moral associations can reduce the desirability and perceived value of money, and that they do so by threatening to contaminate individuals' perceptions of their morality. In Study 1, participants filled out fewer raffle tickets to obtain a money prize with immoral associations and perceived it to have less purchasing power than a morally neutral prize. In Study 2, we experimentally manipulated participants' moral self-image, reasoning that ameliorating moral self-image concerns would make participants less averse to accepting morally tainted money. Consistent with this, participants who recounted a past virtuous act completed more tasks to receive monetary payment with immoral associations than participants who recounted a neutral act. These findings provide experimental evidence that immoral associations reduce the desirability of morally tainted money by threatening to contaminate the recipient's moral self-image.

Keywords

money, morality, contagion

People value money to such an extent that they will often act in immoral, exploitative ways to acquire it, evidence that appears consistent with a narrow view of human preferences as materialistic and selfish. Here, however, we explore the reverse causal claim that moral concerns are sufficiently strong as to shape the desirability and perceived value of money. We propose that money can take on moral associations based on how it was earned and that individuals view the prospect of accepting money that another has acquired through immoral means as potentially contaminating their own moral identity. As a result, morally tainted money will generally be perceived by others as less desirable. We argue that these moral associations are so powerful they can even impact the perceived value of money.

Moral values have a profound impact on a variety of attitudes and behaviors, shaping our political views (Graham, Haidt, & Nosek, 2009), who we choose to spend time with (Skitka, Bauman, & Sargis, 2005), and even what we eat (Rozin, Markwith, & Stoess, 1997). Moral values are vital to defining group membership, maintaining social order, and promoting solidarity and cohesion (Durkheim, 1915; Haidt, 2007). But moral commitments also serve important functions for the self, forming a critical aspect of individuals' identities (Aquino & Reed, 2002).

The extent to which people behave in ways consistent with their moral convictions impacts their moral self-image. People are generally motivated to maintain a positive moral self-image (Monin & Jordan, 2009). While this motivation can lead people to rationalize and justify their immoral acts (Valdesolo &

DeSteno, 2007), it also leads people to behave in value-consistent ways (Aquino & Reed, 2002; Blasi, 1983; Damon & Hart, 1992; Monin, Pizarro, & Beer, 2007). Individuals build and maintain a positive moral self-image through behavior they view as ethical, upholding this self-image by avoiding immoral acts. When individuals feel as if their moral identity has fallen below an acceptable threshold, they enact compensatory behaviors in order to recover it (Jordan, Mullen, & Murnighan, 2011). For instance, when reminded of past immoral behavior, individuals behave more prosocially. Likewise, when individuals build up their "moral credentials," they subsequently feel permitted to behave in a less morally upright fashion, a robust phenomenon called *moral licensing* (Khan & Dhar, 2006; Monin & Miller, 2001; Sachdeva, Iliev, & Medin, 2009).

The desire to maintain a positive moral identity may motivate individuals to avoid contact with objects possessing negative moral associations for fear of *moral contagion* (Nemeroff & Rozin, 1994). Contagion refers to the notion that an object can transfer its essence to another object merely through contact. In principle, objects can transfer their either moral or

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immoral essence through contact, though past research has found the effects of negative moral contagion are significantly stronger than positive moral contagion (Nemeroff & Rozin, 1994). While sensitivity to contagion and contamination may have evolved to protect individuals from contracting infectious diseases or eating spoiled food (Nemeroff & Rozin, 1994), there is mounting evidence that the principles of physical contamination also feature prominently in the domain of morality. Indeed, research suggests that physical and moral contamination even share overlapping conceptual frameworks; foul smells motivate harsher moral judgments (Schnall, Haidt, Clore, & Jordan, 2008) and physical cleansing ameliorates threats to one's moral self-image (Zhong & Liljenquist, 2006).

Contamination is associated with a strong emotional response and the motivation to distance oneself from tainted objects or people (Haidt, Rozin, McCauley, & Imada, 1997; Rozin & Fallon, 1987). For instance, study participants were averse to the idea of wearing a sweater previously worn by someone they believed to be morally objectionable (Nemeroff & Rozin, 1994), sat further from a confederate who held an opposing moral view on abortion (Skitka et al., 2005), and perceived people standing near stigmatized individuals less positively (Pryor, Reader, & Monroe, 2012). Thus, it appears that moral contamination can affect perceptions of desirability and value, but can it alter even perceptions of something highly desirable, fungible, and objectively valued, such as money? If so, does the need to maintain a positive moral self-image explain the reduced desirability of morally contaminated money?

In the following studies, we argue that (i) money can take on negative moral associations based on how it was earned, (ii) accepting morally tainted money is viewed as contaminating an individual's moral identity, even if the money was acquired honestly by that person, and (iii) as a result, morally tainted money will be perceived as less desirable and even less valuable. In Study 1, we test whether immoral associations affect money's desirability as well as its perceived value, which we measure via perceived purchasing power. In Study 2, we manipulated our proposed mediator—moral self-image—using the moral licensing paradigm. We increased participants' positive views of their moral self-image and measured how hard they worked for payment with morally tainted money.

Study 1

We test whether money can take on moral associations based on the manner in which it was earned by a third party and, as a result, be viewed as less desirable if it was immorally earned than if it was earned through neutral means. Participants entered a raffle to win a money prize that ostensibly had been earned in either an immoral or neutral fashion by one of two well-known businesses. In order to circumvent social desirability concerns, we assessed individual's willingness to accept immorally earned money as a behavioral measure using persistence. We measured motivation to obtain the money based on

how many raffle tickets participants chose to fill out in order to earn the prize. In addition, we assessed participants' perceptions of the purchasing power of the raffle money before and after learning its moral associations.

Method

Participants

A total of 59 (7 male, 52 female) undergraduates participate in this study for extra credit in a sociology course. Participants' age ranged from 18 to 20, with a mean of 18.51 ($SD = 0.69$).

Materials and Procedure

Participants arrived in the lab in groups of 10–20 and were seated at private computer stations. They first completed a basic demographic survey and then were asked to estimate the cost of 8 items (a bag of Doritos, a box of cereal, a gallon of milk, a magazine, a one-subject notebook, a package of 10 pencils, a Pepsi can, and a Snickers bar). After completing the survey, the experimenter informed participants that the next task involved a raffle for a US\$50 cash prize sponsored by one of two well-known corporations. Participants were randomly assigned to one of the two conditions. In the “neutral money” condition, participants were told the raffle money was provided by Target and were asked to acknowledge that they were receiving payment from this corporation. In the “immoral money” condition, participants were provided the same raffle money but from Walmart. Participants were also asked to acknowledge that they were receiving payment from this corporation. In addition, information was included about the 2005 lawsuit against Walmart by the International Labor Rights Forum (ILRF) for its failure to meet internationally mandated labor standards. It was noted that the profits for this raffle were likely a result of these substandard labor practices and that as a result the experimenter was legally bound to disclose this information.

Participants then took part in a highly repetitive task of filling out raffle tickets to assess how long they would persist to win the raffle money. The experimenter provided 70 small raffle tickets in an envelope. Participants could fill out as many as they wished, but in order for a ticket to be eligible they had to legibly include their name, e-mail, and student identification number on each individual ticket. After they had filled out as many tickets as they wished, they could proceed to the next part of the study. Participants then estimated how many of each of the same 8 items they had rated earlier could be purchased with the US\$50 raffle prize. Finally, participants were probed for suspicion using two free response questions, “Who funded this study?” and “What was the hypothesis of this study?”

Results and Discussion

Two participants exhibited suspicion about the origins of the money and were excluded from analysis.¹ We hypothesized that participants would fill out fewer raffle tickets to win

Table 1. Chi-Square of Raffle Tickets.

	0 Tickets	1 + Tickets
Neutrally earned Money	6	25
Immorally earned Money	13	13

Note. Frequencies of completed raffles (0 vs. 1 or more) as a function of whether money was earned neutrally or immorally.

money that was earned immorally compared to neutrally. In an initial analysis of the data, we made our variable dichotomous (participants who filled out no tickets and those who filled out at least one ticket). A chi-square test revealed a pattern such that participants in the immoral condition were more likely to fill out zero tickets and less likely to fill out at least one ticket than individuals in the neutral condition, $\chi^2(1, N = 57) = 5.98$, $p = .02$ (see Table 1).

We also examined the raffle tickets as a continuous variable. In order to create a normal distribution of data, given that one third of our sample chose not to fill out any raffle tickets, we performed a natural logarithmic transformation of the number of completed raffle tickets after adding 0.5, an appropriate practice when data contain a moderate proportion of zeros and the distribution is skewed (Fox, 2008). Individuals who completed raffle tickets for the immorally earned money filled out significantly fewer raffle tickets ($M = 0.74$, $SD = 1.78$) than those who filled out tickets for the neutrally earned money ($M = 1.63$, $SD = 1.52$), $t(55) = 2.06$, $p = .04$. These results corroborate our previous analyses that individuals work less hard to obtain immorally earned money than neutrally earned money.

We also assessed whether negative moral associations would be powerful enough to influence the perceived value of money. We measured participants' perceptions of the purchasing power of the raffle money before and after they learned of its moral associations. We phrased the value questions differently in order to avoid commitment and consistency effects that may be especially strong, given the short duration of time between the presentation of the same question, in our study (Cialdini, 1993). Before the manipulation, participants estimated the price of the 8 items. The amount of each item that could be purchased with US\$50 was calculated. For instance, if a participant thought a Snickers would cost 2 dollars, then we calculated that they could buy 25 Snickers bars with US\$50. The estimated purchasing power for the 8 items was averaged to create a composite ($\alpha = .68$). We created a composite because we intended these 8 items to measure a broader underlying factor: the value of morally tainted or untainted money. As a result, we were left with one score for each participant, which represented how many items (on average) could be purchased with US\$50. After the manipulation, participants stated how many of each item they could buy if they won the US\$50 from the raffle. Participants responded to this question by selecting a range of how many of each of the 8 items could be purchased with the US\$50 (e.g., 0–5, 6–10, . . . 71–75). The midpoint of each

Table 2. Mean Purchasing Power Premanipulation and Postmanipulation.

Item	Premanipulation		Postmanipulation	
	Neutral	Immoral	Neutral	Immoral
Doritos	26.87	29.02	28.13	21.84
Snickers	52.08	48.43	44.42	33.24
Cereal	14.61	16.88	17.65	15.06
Notebook	32.49	43.21	31.83	26.4
Pepsi	43.26	41.30	39.74	30.64
Magazine	18.52	15.73	18.23	14.56
10 Pencils	22.74	19.67	26.48	20.64
Milk	15.00	14.75	15.71	13.04

Note. Premanipulation values indicate the mean number of each item that could be purchased with \$50 calculated from participants' estimates of each item's cost. Postmanipulation values represent the mean number of each item participants reported could be purchased with \$50.

range was selected as the participant's response. Again, we created a composite ($\alpha = .87$) made from participants' answers for the 8 items. The purchasing power of the US\$50 for each item premanipulation and postmanipulation is indicated in Table 2.

As expected, premanipulation there were no differences between the immoral ($M = 28.50$, $SD = 8.83$) and neutral ($M = 28.20$, $SD = 6.46$) conditions in the amount of items participants reported that they thought they could purchase with the US\$50, $t(55) = .15$, *ns*. However, postmanipulation participants in the immoral condition thought the US\$50 from the raffle could purchase fewer items ($M = 22.10$, $SD = 11.68$) than those in the neutral condition ($M = 27.77$, $SD = 8.12$), $t(54) = 2.14$, $p = .04$. The condition interacted with the number of items individuals could purchase with the money premanipulation and postmanipulation, $F(1, 54) = 4.07$, $p = .05$. While the number of items that could be purchased with the US\$50 significantly declined in the immoral condition from premanipulation to postmanipulation ($M = -6.31$, $SD = 14.21$), $t(24) = 2.22$, $p = .04$, it did not in the condition with no moral connotations ($M = -0.42$, $SD = 7.12$), $t(30) = .33$, *ns*. These results revealed that postmanipulation differences in perceived purchasing power were the result of a decrease in the perceived purchasing power of immorally earned money upon learning of its moral associations.

Study 2

In Study 2, we examine our proposed mechanism for this effect, threats to one's positive moral self-image, which we argue result from contact with morally tainted money. Thus, in Study 2, we experimentally manipulate participants' moral self-image to confirm that moral identity concerns explain our effects. Previous research shows that when individuals are made to feel secure in their moral self-image, it has the ironic effect of licensing them to act less morally in the future (e.g., Monin & Miller, 2001). Past research has established that moral licensing is a process centered on moral identity

concerns. Building moral credentials allow individuals to be released from the negative self-image implications that result from behaving in a morally questionable manner. In support of this claim, Conway and Peetz (2012) demonstrated that moral licensing effects only occur when a participant's own past moral behavior was recounted, not the past moral behavior of others. Although it may appear that moral licensing is a process devoted to regulating self-presentation concerns, this is not the case; individuals build moral credentials for themselves, not for others. Moral licensing effects persist even in the presence of a new audience that knows nothing of the individual's past moral credentials (Monin & Miller, 2001). Recent work has directly measured changes in moral self-image as a result of moral licensing paradigms. Participants who imagined volunteering rated themselves more highly on a host of moral traits compared to a control group, which mediated whether participants preferred an expensive frivolous object later (Khan & Dhar, 2006). Therefore, in our study, we use this moral licensing paradigm to manipulate our mediator—moral self-concept—and examine its effect on willingness to accumulate morally tainted money. We predict that allowing participants to build moral credentials would lead them to complete a greater number of tasks for payment with tainted money. We reasoned that participants who had established moral credentials would have reduced concerns about feeling immoral, removing their inhibitions about acquiring morally tainted money.

The study featured three additional methodological improvements over the prior study. First, participants were paid money for completion of tasks instead of being presented with the chance to win raffle money. Second, participants had to work to earn the money. We aimed to show that even when participants can earn the money in an honest fashion, they will be less willing to work for immorally earned money. Third, we conducted our study with a more demographically diverse sample with respect to age, education, income, and region to show greater generalizability of our effects.

Method

Participants

A total of 140 (46 male and 94 female) adults participated in this study for payment. Participants' age ranged from 18 to 68, with a mean age of 34.35 ($SD = 11.05$).

Materials and Procedure

Participants were recruited through Amazon Mechanical Turk, an online website that recruits adult participants for participation in Internet-based studies, and paid 2 dollars for their time. Participants were told they would answer some surveys as part of a social psychological study. After completing a demographic survey, participants were given 2 minutes to write about either a time they recently acted morally or, as a control, the path they took the last time they went to a store to get something to eat. Then participants

were told that they could receive an additional 20 cents for completing up to 10 tasks where they would categorize 50 words in each. Participants learned that Walmart provided the funding for these tasks but that the funds were acquired through exploitative labor practices, as in Study 1. The lawsuit against Walmart by the ILRF was taken directly from the ILRF's website and therefore had the added benefit of being a legitimate manipulation, which was important because participants completed the study online and would be able to check the veracity of our statement if they wished. The tasks consisted of rating the characteristics of 50 words on 7-point Likert-type scales. Participants classified nouns (objects) on valence and how common they were, verbs on valence, how passive or active they were, and whether they are often enacted in public or private, adjectives on valence, intensity, and how masculine or feminine they were, and emotions on arousal and valence. Care was taken to ensure none of the words related to morality. After each set of 50 words was categorized, the participant was allowed to opt out of completing more word categorization tasks, forfeiting payment for those tasks, and go directly to the end of the survey. They were given as much time as they needed to finish each task. When participants had completed their desired number of tasks, they were asked a single open-ended question about the manipulation, 'Why do you believe Walmart donated this money?' to give them a chance to express any suspicions they might have about the origins of the money. Finally, participants were debriefed and paid.

Results and Discussion

We excluded seven participants who did not start the word categorization tasks and thus had no responses to analyze. Additionally, an attention-check question was included in the initial demographic survey section of the study which simply asked participants to select the answer choice *strongly disagree*. An additional 13 participants were removed from analysis for incorrectly answering this question.² No participants expressed suspicion about the origins of the money.

We hypothesized that a strong belief in oneself as moral would buffer against the threat to one's moral identity that occurs from obtaining morally tainted money. Thus, we hypothesized that individuals who were made to feel secure in their positive moral self-image would feel licensed to obtain immorally earned money, thereby completing more tasks than participants in the control condition. Participants who were primed to see themselves as moral completed more tasks ($M = 5.54, SD = 3.65$) than individuals in the control condition ($M = 3.98, SD = 3.41$), $t(118) = 2.42, p = .02$. By removing or reducing concerns about feeling immoral, participants felt licensed to earn morally tainted money. These results supported our hypothesis that individuals find morally tainted money less desirable because they wish to avoid contamination of their moral self-image.

General Discussion

Commonly heard metaphors such as *dirty money* and *blood money* suggest that individuals view ethical concerns as relevant to the value and desirability of money. Evidence further suggests that this phenomenon is enduring. The New Testament of the Bible is the original source for the term *filthy lucre* defined as money earned by dishonest means, which gave rise to the contemporary term *filthy rich* (Titus 1:11). But to date research has not systematically evaluated the implication of these everyday expressions that the value of money can be damaged by the acquisition of negative moral associations from how it was earned. Our results demonstrated that immorally earned money was perceived as less desirable and valuable than neutrally earned money. We hypothesized that the reduced desirability of immorally earned money resulted from concerns that this money could contaminate an individual's own moral self-image. Ironically, we found that increasing an individual's moral self-image buffers against the potentially damaging effects of taking immorally earned money, reducing any inhibitions associated with accepting this money. Purchasing power, a more objective measure of value, indicates that individuals do not merely find immorally earned money less desirable, but they also devalue it.

These findings lend support for our two central, theoretical claims that (1) even money can be tainted by moral contagion, losing value as a result of negative moral associations and (2) this occurs because individuals seek to maintain an identity as a moral person and view morally contaminated money as a threat to that self-image. One might reasonably expect that the prospect of earning money would be attractive regardless of its origin as long as the individual himself or herself did not behave immorally to obtain it, but this was not the case. That we observed moral contamination of the value of money highlights the strength of moral contagion effects. Money provides a particularly conservative medium for examining moral contagion effects, given that it is both highly valued and fungible. Further, one might assume that money would be unlikely to diminish in value as a result of acquired moral associations, given that, even without such explicit associations, money's mere salience increases selfishness and encourages less ethical behavior (Vohs, Mead, & Goode, 2006).

These findings extend past research by Loewenstein and Issacharoff (1994) showing that the value of objects is dependent in part on their source. Participants in those studies valued objects more or less depending on whether they had earned the objects as a result of performing well or poorly on a test. That we obtained similar effects for money is perhaps surprising, given that value is money's most fundamental and essential quality, the very reason it exists. These results suggest the possibility that moral contamination has the power to shape not only the value of objects but also the perception of their most basic qualities. One wonders whether people perceive morally contaminated tools as less effective, vehicles as less reliable, clothes as less warm, in the same way that they perceived contaminated money as unable to buy as

many goods. This is a potentially fruitful avenue for future research to explore.

Moral identity concerns are a core mechanism underlying moral contagion effects. While the moral contagion literature suggests that objects can be vectors of moral contamination and that even mere contact with them can be aversive, we proposed a novel mechanism for this contagion effect—obtaining a contaminated object threatens to negatively implicate the self, especially one's moral self-concept. With the same ease that money can acquire moral associations from the manner by which it was earned, it passes on those associations, damaging a person's sense that they are maintaining a moral identity. The desire to maintain a positive self-image, therefore, leads to an aversion to money with immoral associations.

Our findings provide a psychological foundation for understanding why organizations often receive criticism for accepting morally tainted money, causing them to devote costly resources to verify the integrity of the finances they acquire. In one prominent example, Bain Capital was the target of outrage for accepting money in the 1980s from a group of investors who had funded "death squads" in their home country of El Salvador (Grim & Stangler, 2012). Not only can morally tainted money lead to negative consequences for the individuals and corporations that accept it, it also has implications for those individuals and corporations viewed as the source of tainted money. Boycotts of goods and services produced by corporations viewed as morally objectionable not only punish these companies but may also represent an aversion to the idea of accepting money from immoral practices and an expression of moral identity through social protest. A growing number of investment funds have emerged to address such concerns, helping individuals find ethical, socially responsible investment opportunities, and avoid investment in companies that have behaved in morally questionable ways. Investors' responsiveness to these sorts of concerns with morally contaminated profits may be a strong force motivating companies to engage in compensatory moral behaviors like corporate philanthropy. However, one suggestion of the present research is that evading negative moral associations in the first place may be the most effective way to avoid the detrimental effects of moral contagion.

In addition, our work may have implications for how morally tainted money is spent. For instance, a study followed Oslo prostitutes who earned money through prostitution and also behaviors perceived to be morally neutral (Hoigard & Finstad, 1992). When these women received money from health benefits or welfare subsidies, they were more likely to budget it carefully, in theory because the money was from a morally untainted source, but when they earned it through prostitution they spent it carelessly, perhaps in an effort to rid themselves of the *dirty money* (see Zelizer, 1997). These findings are consistent with the more general idea that moral associations shape the perception of money. Future research should empirically explore various ways in which money with immoral associations may be spent differently than money without these associations. For example, it could be that individuals seek to

contain the spread of morally tainted money by confining its use to the purchase of less pure products, protecting the integrity of their untainted money.

Conclusion

The present research speaks to an enduring tension between the concepts of morality and money. Morality, like other social constructions, can have a profound impact on economic decision making, introducing effects beyond those accounted for in traditional economic models. Further, our results turn the typically assumed relationship between ethical and material domains on its head. While some argue that money has the power to transform one's morals, we find that it may be just as much the case that one's morals can transform the perception of money.

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Notes

1. Inclusion of these participants in our analyses did not affect the significance of any of our results.
2. Inclusion of participants who failed the attention check did not substantially affect our results. Our central test remained marginally significant, $t(131) = 1.88, p = .06$.

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