The Power of Collective Endorsements
Credibility Factors in Medical Crowdfunding Campaigns

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62% of bankruptcies in the U.S. were a result of medical expenses.

- Himmelstein et al. 2009
Mariah’s family and friends are uniting to raise money to help her with her medical battles from her accident.

On 5/29/14 my daughter Mariah was struck by a car while she walking from home after taking her year end Biology test. She was brought to the hospital with internal bleeding,
Medical crowdfunding campaigns helped prevent 3.9 percent of medical bankruptcies across the U.S.

- Burtch et al. 2014

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## Supporter activity

<table>
<thead>
<tr>
<th>Date</th>
<th>Donor Name</th>
<th>Amount</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sep. 12</td>
<td>Alexander Kranz</td>
<td>$50.00</td>
<td></td>
</tr>
<tr>
<td>Sep. 01</td>
<td>Nancy Truitt Pierce</td>
<td>$75.00</td>
<td></td>
</tr>
<tr>
<td>Aug. 31</td>
<td>Cascade Games / GPPDX’14</td>
<td>$1,500.00</td>
<td>Proceeds from the &quot;Cascade for Kids&quot; tourney at Magic Grand Prix Portland and additional donations. Mariah, we hope that you enjoyed the big playmat, so much love coming your way with it.</td>
</tr>
<tr>
<td>Aug. 24</td>
<td>Desert Sky Games and Comics</td>
<td>$400.00</td>
<td>We wish you the best of luck!</td>
</tr>
<tr>
<td></td>
<td>Emily Greenwood</td>
<td>$25.00</td>
<td>Good luck in your recovery Mariah.</td>
</tr>
<tr>
<td></td>
<td>Charles White</td>
<td>$500.00</td>
<td></td>
</tr>
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</table>
Supporter activity

Sep. 12  Alexander Kranz  •  $50.00

Katie Myers  •  $25.00
“Good luck, little 12. All of the 12s will be pulling for you!!!”

Aug. 24  Desert Sky Games and Comics  •  $400.00
“We wish you the best of luck!”

Emily Greenwood  •  $25.00
“Good luck in your recovery Mariah.”

Charles White  •  $500.00
Submit to Reddit

[Link]

URL:
www.giveforward.com/fundraiser/78s4/mariah-s-medical-
17 year-old Magic player, Mariah was struck by a car and sustained spinal injuries rendering her unable to walk. Here’s the story and how you can help.

I wish the site had more information on why this is going to cost $75,000 out of pocket. As someone who’s 17, she should be covered under her parent’s medical insurances, at very least. [...] It feels sketchy just pouring money into this fund.

Some of the things that are largely out-of-pocket are: making the home wheelchair accessible and a wheelchair accessible vehicle. [...] Take a look at your policy and see how many days you’re allowed to be in the ICU before they stop paying.

Was it a hit and run? Was she attempting to jay-walk and hit?

Let me find the news link that explains what witnesses saw. KIRO TV article

She was on the sidewalk, walking in the same direction as the car. [...]
'Disgusting' scammer uses B.C. teen's cancer story to solicit donations

$250,000 Needed By December 10th To Save Kyle's Life

$281,788 raised of $250,000 goal

21 days left

Beneficiary: Kyle McConkey
Organizer: McConkey Friends

Donate Now

Share on Facebook
Goal

Investigate **credibility factors** determining how people judge the authenticity of **medical crowdfunding campaigns**
Related Work

Credibility

- Online Information
- Charitable Organizations
Related Work

Credibility

Charitable Organizations

Morris et al. CSCW 12
Kittur et al. CSCW 08
Du et al. ACIS 15

Fogg et al. CHI 01
Pirolli et al. CHI 09

Du et al. ACIS 15

KICKSTARTER
The fundraiser’s expertise is not relevant to the trustworthiness of the campaign.
The fundraiser’s expertise is not relevant to the trustworthiness of the campaign.
Personal online fundraising can NO longer rely on an organization’s credibility.

The fundraiser’s expertise is not relevant to the trustworthiness of the campaign.
Research Question

What are the factors that influence perceived credibility in online medical crowdfunding campaigns?

Potential donors who personally do not know the beneficiary
Publicly Shared Medical Crowdfunding Campaigns

My friend was fired for being with his son in the ICU instead of at work. They are asking for help. (giveforward.com)

Help my friend with his fight against his brain tumor. Please show your support! https://www.youcaring.com/joab-cancer-fight-fund

This looks very much like a scam. FMLA should cover this.

I'm raising money for Mike cancer treatment. Click to Donate: https://t.co/OD0kMw

Is there a solidarity network down there that can start making a stink about this?
Mixed-methods Study

Reddit comment analysis
1,830 comments

Semi-structured interviews
20 participants
NOT associated with reddit comments

Credibility Factors
Reddit Comment Analysis

1542 reddit threads ➔ crowdfunding sites

Medical keywords

618 reddit threads ➔ medical campaigns

1,830 comments

149 comments criticizing credibility

Credibility Factors

A family friend was in a car accident without insurance, anything you can give helps.

I was going to donate but got thrown off by the 50,000 goal. It seems suspicious.

How do we know this is a legitimate fundraiser? This link lacks information.
Semi-structured Interviews

Credibility evaluation using medical crowdfunding campaigns

20 participants (10 females, mean age = 28)
Familiar with medical crowdfunding campaigns
Results
Credibility Factors

<table>
<thead>
<tr>
<th>Reasoning Factors</th>
<th>Communicative Factors</th>
<th>Emotional Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detail information</td>
<td>Personal and authentic relationships</td>
<td>Appropriate emotion</td>
</tr>
<tr>
<td>External financial support</td>
<td>Updates</td>
<td>Lower expectations in professionalism</td>
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<tr>
<td>Offsite verification details</td>
<td>Personal comments</td>
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<td>Realistic funding goals</td>
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<td>Redundancy</td>
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<td>Identity verification</td>
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<td>Reasoning Factors</td>
<td>Online Information Credibility Factors</td>
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<td>Comprehensiveness</td>
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<td>Offsite verification details</td>
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<tr>
<td>Realistic funding goals</td>
<td>Plausibility of information</td>
<td></td>
</tr>
<tr>
<td>Redundancy in campaign description, multimedia, &amp; external resources</td>
<td>External links to reputable sites</td>
<td></td>
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<tr>
<td>Beneficiary merit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraiser and beneficiary identity verification</td>
<td>Author qualification &amp; identification</td>
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Off-Site Verification Details
(Reddit: 21%, Interview: 55%)

“Can you post more details? This looks very much like a scam. FMLA should cover this: http://www.dol.gov/compliance/laws/comp-fmla.htm”
Fundraiser and Beneficiary Identity Verification
(Reddit: 19%, Interview 85%)

“It’s only about her aunt. No word from [the beneficiary] herself.” (P11)
Redundancy in Campaign Description, Multimedia, & External Resources (Reddit: 17%, Interview: 90%)

Campaign webpage

Links to a news article
Links to Facebook photo

Injured cyclist talks about crash that cost him his leg
Redundancy in Campaign Description, Multimedia, & External Resources  (Reddit: 17%, Interview: 90%)

Fundraising Pitch

Consistency

External Links  Multimedia
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Updates (Interview: 75%)

Updates

9/1/2014 - LABOR DAY...

September 1st
by Tony Pegliocco
This might be a long one...#justsaying
So much to talk about, so much to be thankful for, so...
more →

8/5/2014

August 6th
by Tony Pegliocco
And now the countdown begins...the
countdown to coming home! I won't lie,
May 29, 2014 at 11:4...
more →

7/24/2014

July 24th
by Tony Pegliocco
So I looked at the last update and cant
believe how much time has gone by
since my last update...
more →

7/11/2014 - 85% to G...

July 11th
by Tony Pegliocco
It's been a few days since I've updated,
I know I know, I'm a slacker. Mariah has
been crushin...
more →
“Johnny is a total inspiration to my son whom he instructed with Master Fatima. My family and I went to all his fights in Chicago to support him.”
Lower Expectations in Professionalism ★
(Interview: 70%)

My daughter was struck by a car while she was walking from home after taking her year end and biology test. She was brought to the hospital with internal bleeding, multiple fractures, and needed immediate surgery.

"Your level of education and your ability to write has no bearing on the right to your medical care and need for financial assistance." (P1)
Lower Expectations in Professionalism ★
(Interview: 70%)

“If you are so emotional and in a sad situation, how can you have time to make such a good video? A high quality video seems sketchy.” (P15)
Appropriate Level of Emotions ★
(Interview: 45%)

Lack of emotion  Too much emotion
Appropriate Level of Emotions ★
(Interview: 45%)

Lack of emotion “inappropriate”

Too much emotion
Appropriate Level of Emotions ★
(Interview: 45%)

Lack of emotion

Too much emotion
“a template for scam”
Appropriate Level of Emotions ★
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Lack of emotion  
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"a template for scam"
How can we signal credibility in medical crowdfunding campaigns?
Collective Endorsements

Personal messages + online community discussion

become an online watchdog

Alistair continues to astound with his positive attitude!

Help Alistair!

$100  David Blumer
Glad to have been your customer for almost 20 years. You treat everyone like family!

A cyclist lost his leg after uninsured pickup truck turned into him. Let’s help him out!

all 29 comments

Twitter photo
online community discussion
Fundraising Instagram photos

Team Alistair’s Community

VISITOR POSTS

David Blumer
August 24, 2015 at 9:05pm

How is the cookie dough fundraiser doing?

Like · Comment 1 Comment

Mary Kathleen
July 8, 2015 at 7:10pm

Tinsman Family – you are not alone! Our youngest son, Levi, also has… See More

Like · Comment 1 Like 1 Comment
Thank you!

Jennifer G. Kim (jgkim2@illinois.edu)
Ha Kyung Kong
Karrie Karahalios
Wai-tat Fu
Hwajung Hong