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ABSTRACT

Trust as a Social Norm? A Lab-in-the-Field Experiment with Refugees in Switzerland*

Trust plays a crucial role in refugees' integration. This study examines how social information about trust levels among peers from home and host countries affects non-Western refugees' trust. Using a trust game, we measured experimentally trust levels among Swiss citizens, Turkish refugees, and Afghan refugees. We found that Turkish refugees exhibited higher trust levels than Afghan refugees, but no significant trust differences were found between Swiss participants and either refugee group. Turkish refugees adjusted their trust to match Swiss levels when receiving social information, but observation by compatriots reduced this effect. By contrast, Afghan refugees exhibited a more limited response to social information, except when told their behavior would be revealed, which led them to align more closely with Swiss trust levels. These findings highlight the complex impact of social information on refugee trust behavior and suggest that trust can be a social norm.

JEL Classification: C91, D83, D91, F22, J61

Keywords: refugees, trust, social information, lab-in-the-field experiment

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1. Introduction

In recent years, an unprecedented and steadily rising number of people worldwide have been forced to leave their homes, primarily due to war and persecution. By the end of 2023, 114 million people were globally forcibly displaced. For the sole year 2023, EU+ countries received over 1.1 million applications for protection. In the same year, about a third of asylum applications in Europe came from people from Syria, Afghanistan, and Turkey (EUAA, 2024). These figures prompted many Western countries to prioritize the integration of refugees into society as a major policy objective.[1]

One of the main challenges refugees face when attempting to build new social ties and integrate into their host society is the daily decisions of whom to trust and to what extent (*e.g.*, Essex *et al.*, 2022; Hall and Werner, 2022).[2] Trust is also essential for their integration in the workplace, as it plays a crucial role in fostering successful cooperation among culturally diverse individuals (*e.g.*, Buchan *et al.*, 2002; Ahern *et al.*, 2015). It has been found that immigrants who place higher trust in native populations are better integrated (Algan *et al.*, 2012). The problem is that many refugees often suffer from traumatic experiences that may impede their capacity to trust (*e.g.*, Alesina and La Ferrara, 2002; Hall and Werner, 2022). Additionally, trust levels are shaped by culture (Putnam, 1993; Knack, 2003; Guiso *et al.*, 2006). Regarding this aspect, many refugees come from countries with lower generalized trust than in their host countries. Recent data from the World Values Survey highlights this difference: locals of the top four receiving countries in the EU-15 are about 20-50 percentage points more likely to agree with the statement "Most people can be trusted" compared to people from countries submitting the highest share of asylum applications in Europe (Haerpfer *et al.*, 2022).[3] Nonetheless, trust and its drivers remain an under-studied topic in the context of forced displacement.

[1] According to the UN Convention and Protocol relating to the Status of Refugees (1951), a refugee is defined as "an individual who has fled their country due to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion."

[2] Trust in refugees, notably by employers, is also crucial, as it can increase their chances of being recruited and retained in a company. However, this study focuses on the trust that refugees place in others.

[3] Müller *et al.* (2023) retrieved data from the World Development Indicators 2023 and evaluated European countries' (EU-15) share of refugees compared to the host population's size. According to their assessment of the year 2021, Sweden was hosting 2.31% refugees as a share of their total population, Austria 1.70%, Germany 1.50%, and Switzerland 1.37%. The European Council published a list of refugees' countries of origin traveling to Europe in 2023 (https://www.consilium.europa.eu/en/infographics/asylum-applications-eu/, accessed on March 16, 2025). Syria, Afghanistan, Turkey, and Venezuela were the four countries with the most applications. We checked the survey question "Most people can be trusted" in the World Values Survey Wave 7 (2017-2022) (Haerpfer *et al.*, 2022) and found the following percentages of people who agreed with this statement: Sweden: 62.8%, Switzerland: 57.1%, Germany: 41.6%, Austria: 49.8%, Pakistan: 23.3%, Iraq: 11%, Turkey: 14%. Since Afghanistan is not included in the WVS, we looked at Iran, which shares a large part of its border with Afghanistan. In Iran, only 14.8% of respondents agreed with the statement.

This study investigates the generalized trust of Middle Eastern refugees living in Switzerland.[4] Its objective is threefold. First, we investigate whether refugees from Turkey and Afghanistan living in Switzerland are more reluctant than Swiss citizens to trust a European stranger, using a controlled lab-in-the-field experiment with incentivized measures of trust.[5] If this is the case, it might be key for policy interventions to foster refugees' level of trust in order to promote their integration process into the host society. This exploration contributes to the literature investigating the development of immigrants' trust in the host country compared to that among the native population (*e.g.*, Algan and Cahuc, 2010; Dinesen and Hooghe, 2010; Algan *et al.*, 2012; Dinesen, 2012; Cameron *et al.*, 2015; Ziller and Heizmann, 2020). The economic literature examining trust among non-Western refugee populations in Western high-income countries using incentivized measures is much scarcer (*e.g.*, Jaschke *et al.*, 2022; El Bialy *et al.*, 2023).

Second, we study whether providing refugees with social information about the trusting behavior of both co-nationals and host country natives influences their trust decisions. Migrating into another cultural environment exposes refugees to potentially contradictory social information from home and host country peers. This may create a loyalty dilemma between aligning with familiar in-groups (co-nationals) or adapting to majority out-groups (natives). Hence, we ask which reference group—home or host country peers—refugees rely on more when deciding to trust a stranger.

Our study expands the existing literature on the impact of social information provision on economic decisions by applying it to trust.[6] While extensive research exists on trust games and the effect of information on a trustee's reputation on trustors' choices (*e.g.*, Cassar and Rigdon, 2011; Charness *et al.*, 2011; Duffy *et al.*, 2013), little attention has been paid to how social information about other *trustors'* level of trust influences trust, and the results are contrasted. Ahern *et al.* (2014) found no peer effects on self-reported trust, using a standard question from the World Values Survey, whereas the neuroscientific study of Wei *et al.* (2019) found a significant conformity effect in a trust game but used deception to manipulate social

[4] We refer to trust as the "generalized" level of trust that a trustor—in our case, a refugee arriving in Europe—places in others, including individuals with whom the trustor has limited or no prior information (Coleman, 1990). This concept is opposed to "limited trust," which is directed exclusively toward closely related individuals.

[5] It would also have been interesting to measure refugees' trust towards their home country peers. However, we had no access to individuals located in those countries. Furthermore, while we could have assessed trust among fellow refugees, we would not have been able to distinguish the effects of their refugee identity from the influence of shared nationality.

[6] Several studies have shown that both the provision of social information and the observability of one's actions by others impact individuals beyond the context of trust. See, *e.g.*, Croson and Shan, 2008; Bursztyn *et al.*, 2020; Benistant *et al.*, 2022; Bicchieri *et al.* 2022; Bicchieri and Dimant, 2022; Dimant *et al.* 2024.

information. We provide the first study of peer effects in an incentivized trust game with refugees.

Third, we investigate whether refugees adjust their trusting behavior when they are aware that their choices are (anonymously) revealed to co-national peers. Newly arrived refugees often interact more with their own communities than with the local host society (*e.g.,* Nannestad *et al*., 2008; Esses *et al*., 2017). As a result, their behavior may be more visible and subject to co-national peers' judgment. The observability's impact on trust has received little attention although we suspect it should matter, especially because the literature has shown that observability plays a role especially when individuals are prompted to consider the empirical norm (Bolton *et al*., 2021) or when the observed behavior is associated with a strong social norm (Bursztyn *et al*., 2020).

Addressing these three questions contributes to the discussion on whether trusting behavior is shaped by social norms (*e.g.,* Bicchieri *et al*., 2011; Evans *et al*., 2021). Social norms are shared rules of behavior enforced by social pressure (Bicchieri, 2006). Because of this pressure, the presence of an audience may strengthen adherence to social norms. Bicchieri *et al*. (2011) did not observe mistrust to be punished and concluded that trusting decisions are not normatively shaped. However, if social information and observability affect refugees' trust, it would suggest that their behavior is norm-driven, potentially resulting from a normative conflict between out-group norms of the majority host country and in-group home country norms. Understanding how refugees navigate and resolve this tension is crucial for designing more effective integration interventions.

We investigated our research questions using a unique and novel dataset comprising 156 refugees from Turkey, 83 refugees from Afghanistan, and 200 Swiss locals, all residing in Switzerland. In 2021, Switzerland had the fourth-highest asylum seeker intake in Europe (EU-15) relative to its population (Müller *et al*., 2023). Between 2020 and 2022, Afghan and Turkish refugees were among the largest refugee groups in Switzerland, excluding Ukrainians.

We employed a one-shot trust game (Berg *et al*., 1995) to elicit refugees' and Swiss locals' levels of trust and beliefs about others' trustworthiness.[7] Both refugees and Swiss locals played as trustors, interacting with anonymous European trustees. Comparing Turkish, Afghan, and Swiss (Baseline) participants allowed us to study cross-national differences in trust.

[7] Compared to trust survey questions, the trust game offers the advantage of incentivized decisions, allowing us to measure actual behavior rather than stated intentions. For a comparison of incentivized and non-incentivized trust measures, see Glaeser *et al*. (2000), who found that these measures are often uncorrelated.

We introduced two between-subject treatments within each refugee sample. In both, we showed participants the *distributions* of amounts sent by a group of co-nationals and a group of Swiss participants before making their own decision, assessing whether in-group and out-group trust influenced refugees' trusting behavior. In one of these two treatments, we also informed participants that their decision would be anonymously shared with all the co-national participants at the end of the study.

Our results do not indicate any significant difference in trust between Swiss native and non-Western refugee respondents, while Turkish refugees exhibited significantly higher trust levels than Afghan refugees. Beliefs about the trustworthiness of another anonymous participant do not differ across national groups, except for Turkish refugees who hold significantly more optimistic beliefs than Swiss participants. This difference, however, disappears once we control for individual characteristics.

When participants received social information indicating a trust differential between home and host country past participants, Turkish refugees aligned their behavior with the more trusting modal action of Swiss participants rather than the less trusting modal action of their co-nationals. However, this effect diminished and became insignificant when they were aware that their behavior would be disclosed to co-nationals. Notably, the provided social information did not lead Turkish refugees to reassess their belief about the other's trustworthiness. One possible interpretation is that Turkish refugees seek to imitate the behavior of the local natives primarily to comply with a perceived social norm of trust in the host country. When observed by co-nationals, social proximity may weaken this effect, which is in line with existing literature on social identity (*e.g.*, Akerlof and Kranton, 2000).

Receiving information about others' trust also significantly increased Afghan participants' inclination to conform to the higher trust levels of Swiss participants rather than the lower levels of their compatriots. However, surprisingly and in contrast to group identity theory, this effect was particularly evident when Afghan participants were observed by their compatriots, not when they received social information alone. One possible interpretation is that Afghan participants aimed to signal to their in-groups that aligning with the majority behavior in the host country could be in their best interest, potentially as a safeguard against harm such as discrimination. Since Afghans' beliefs about the trustees' trustworthiness did not shift in the same significant way as their trusting behavior, we interpret their adjustment as a desire to imitate the behavior of the local natives to comply with a perceived social norm of trust in the host country.

These results are in line with previous experimental (Cameron *et al*., 2015) and non-experimental evidence (Algan and Cahuc, 2010; Dinesen and Hooghe, 2010) showing that relocation leads immigrants to adapt their trust levels to those of the host society. Therefore, informing non-Western refugees living in Western high-trust countries about the prevailing trust levels among natives may encourage trusting behavior and potentially facilitate their integration. Our findings highlight the importance of social context for refugees' trusting behavior, yet they also show that social information and observability influence Turkish and Afghan participants differently. Notably, refugees appear insensitive to social information from in-group peers. This suggests that social information influences trusting behavior more through the channel of social status than through identity.

In what follows, section 2 describes the experimental design and procedures, section 3 states the main conjectures, section 4 presents our main findings, and section 5 concludes.

2. The experiment

2.1 Experimental design

To study the trust levels and trustworthiness beliefs of refugees and Swiss natives, we conducted a trust game (Berg *et al*., 1995). Turkish, Afghan, and Swiss participants played as trustors, interacting with an anonymous trustee from Europe (France, Germany, or Switzerland). Trustors knew the trustee was from one of these countries but did not know which one. We selected trustees from these countries to provide a broader European trustee identity, aligning with our focus on generalized trust rather than limiting trustees to Swiss nationals. Furthermore, non-Western refugees may have a general perception of Europeans' trustworthiness but are unlikely to differentiate by nationality. Selecting trustees from multiple European countries ensures they represent 'typical Europeans' from the perspective of non-Western refugees.

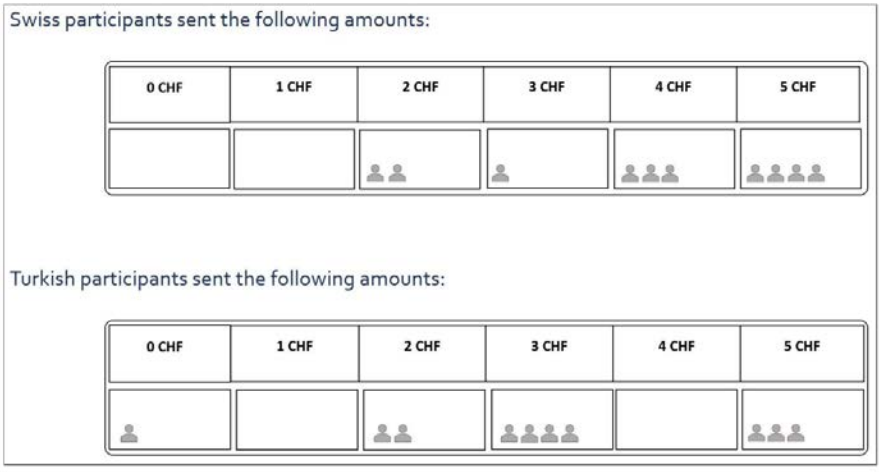
At the beginning of the game, all participants received five Swiss Francs (CHF). Each trustor then decided how much of their endowment, if any, to send to their trustee, choosing an amount between zero and five included. This amount serves as our measure of trust. The sent amount was tripled before being transferred to the trustee. Next, using the strategy method, the trustee determined how much to return to the trustor for every possible amount the trustor could send. The trustor's decision and the trustee's corresponding return amount determined the participants' final payoffs. Each trustor was also asked to predict how many Francs the trustee

would return for the amount sent. If their prediction was correct, they received a CHF1.50 bonus. This belief captures the trustor's belief about others' trustworthiness.

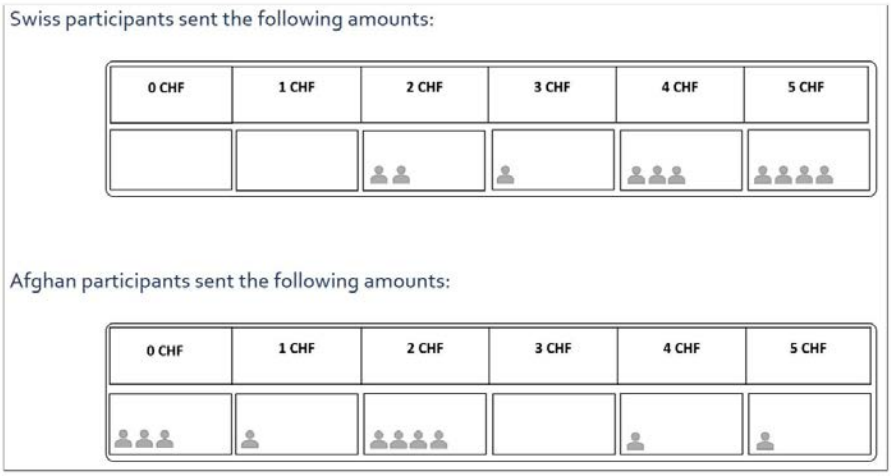
To evaluate the causal effect of social information and observability on refugees' trusting behavior, we randomly assigned refugee participants to either the 'Baseline' treatment (control group), the 'Social Info' treatment, or the 'Public' treatment.

Baseline treatment. Participants played the trust game, as explained above. The levels of trust among Turkish, Afghan, and Swiss participants assigned to this treatment were used to inform participants in the other treatments.

Social Info treatment. Before making their trust decisions, Turkish and Afghan trustors assigned to this treatment were shown the distributions of amounts sent by previous co-nationals and Swiss participants who had played as trustors in the Baseline treatment. Turkish trustors saw social information only from Swiss and other Turkish trustors, while Afghan trustors saw social information only from Swiss and other Afghan trustors. The information was presented as the amounts sent by ten previous participants, reflecting the percentage of prior co-national and Swiss trustors who chose each possible amount (see Figure 1 for an illustration). We followed this approach because we expected that not all refugee participants would be familiar with statistical data. Providing this social information was the only element distinguishing the Social Info treatment from the Baseline.



Panel (A)



Panel (B)

Figure 1: Information provided to Turkish (Panel (A)) and Afghan (Panel (B)) refugees in the Social Info and Public treatments

Public treatment. Turkish and Afghan participants in this treatment received the same social information as those in the Social Info treatment. However, they were also informed that their decisions on how much to send to the trustee would be anonymously shared with all other co-national participants at the end of the study. This meant that Turkish participants' individual trusting decisions would be shown to other Turkish participants, and Afghan participants' individual decisions would be shown to other Afghan participants. We used the following procedure to implement this public sharing. After each session, all participants received a sheet to take home with a link to a website they could access later. Through this link, the amounts sent by each participant in the Public treatment were made publicly available to all co-national participants once the data collection was complete.

Finally, participants, both refugees and Swiss locals, across all conditions, answered questions about their socio-economic background, including age, gender, and education level. Refugees were asked additional questions regarding their employment status in their home country, time of arrival in Switzerland, participation in job training or job coaching programs in Switzerland, and city or region of residence before departure. To assess refugees' exposure to violence during the last five years before displacement, we *ex-post* matched their reported city or region of residence in the home country with publicly available data from ACLED (Armed Conflict Location and Event Data Project).[8] The rationale was that exposure to violence may have

[8] ACLED is a non-profit organization based in the United States that analyzes conflict trends (see https://acleddata.com/about-acled/, accessed on March 16, 2025). We did not pre-register the extraction and matching of these data. Hence, all our analyses regarding these data are exploratory.

caused trauma, which, in turn, could have affected refugees' inclination to trust (Alesina and La Ferrara, 2002; Hall and Werner, 2022). We extracted two measures of exposure to violence. The first measure captured the average number of casualties per year and per location from 2018 to 2022 included. The second measure was the average yearly number of total violent incidents, such as battles, protests, riots, explosions, violence against civilians, and arrests per location during the same period.[9] Since refugees may have experienced violence beyond their immediate residential area, we considered these measures both at the city/region level and at the broader provincial level.

Lastly, we assessed refugees' tendency to give socially desirable answers using Stöber (2001)'s measure. This measure consists of sixteen short statements describing both socially desirable and undesirable behaviors. Participants had to indicate "true" if a statement personally described them and "false" if it did not. Hereafter, we refer to this measure as the "desirability score." We included this measure to account for the possibility that refugees' trusting choices might be influenced by a desire to act in a way they believed aligns with the researchers' expectations.

2.2 Samples

Table 1 below presents descriptive statistics about the background characteristics of our samples.

Refugees. We pre-registered a target of 180 participants per refugee sample, aiming for 60 participants per experimental condition. However, due to the highly constrained accessibility of refugees, our final two samples consisted of 154 Turkish and 83 Afghan participants.[10]

On average, Turkish participants had lived in Switzerland for about two years, while Afghan participants had been there for about one and a half years. Backgrounds differ notably: 80% of Turkish participants had completed university or professional education, whereas Afghan participants had a more balanced distribution across educational levels. Both refugee samples had approximately 15% more men than women. Among Turkish participants, 63% were men

[9] We chose 5 years as a reference interval because most refugees in our sample had arrived in Switzerland between 2021 and 2022, with a significant number also arriving between 2018 and 2020. A refugee journey can last from a few days to several years. However, when refugees are stuck in a transit country for more than 3 years, they usually stay in the transit country (Kuschminder, 2017). Yet, violent events may have started sometime before the flight.

[10] This naturally reduces the statistical power of our analysis. According to our a priori power analysis, comparing experimental groups of approximately 60 observations each (as with Turkish participants) would allow us to detect effects of medium magnitude at most (Cohen's $d = 0.5$). In contrast, groups of about 30 observations each (as with Afghan participants) would only allow us to detect effects of large magnitude (Cohen's $d = 0.7$ from ex-post computations).

and 37% were women, while among Afghan participants, 68% were men and 32% were women. The mean age was 36 years for Turkish participants and 29 years for Afghan participants. At the time of the study, only about 10% of refugees were employed in Switzerland.

Swiss natives. The sample of Swiss is composed of 200 participants. They were, on average, 44 years old and approximately equally distributed in terms of gender (51% men and 49% women). About 50% of subjects were highly educated, 40% reported an intermediate level of education, while the remaining 9% indicated a low level of education. Nearly 70% had a job at the time of participation.

Table 1: Descriptive statistics

	Swiss	Turkish	Afghan	Turkish *vs.* Swiss	Afghan *vs.* Swiss
Male	0.51 (0.50)	0.63 (0.49)	0.68 (0.47)	0.022	0.007
Age in years	44.35 (15.99)	35.67 (7.75)	28.65 (7.78)	<0.001	<0.001
High education	0.49 (0.50)	0.81 (0.40)	0.31 (0.46)	<0.001	0.006
Intermediate education	0.41 (0.49)	0.12 (0.33)	0.31 (0.46)	<0.001	0.105
Low education	0.09 (0.29)	0.07 (0.26)	0.39 (0.49)	0.569	<0.001
Job in Switzerland	0.69 (0.46)	0.08 (0.28)	0.13 (0.34)	<0.001	<0.001
Desirability score	.	12.80 (2.40)	13.16 (2.19)	.	.
Number of months stayed in Switzerland	.	25.14 (26.38)	20.27 (22.39)	.	.
Ever supported by job training in Switzerland	.	0.34 (0.48)	0.38 (0.49)	.	.
Observations	200	154	83		

Note: For each national sample, the first column reports mean values, with standard deviations in parentheses. Most differences in characteristics between refugees and the Swiss are statistically significant, based on either χ^2 tests or rank-sum tests. Exceptions are the proportion of individuals with a low level of education, which does not significantly differ between Swiss and Turkish participants, and the proportion of individuals with an intermediate level of education, which does not significantly differ between Swiss and Afghan participants.

2.3 Recruitment procedures

Refugees. We recruited the refugee participants in collaboration with institutions responsible for refugee support and integration across five German- and French-speaking Swiss cantons.[11] Since refugee integration structures and procedures vary by canton, our partner institutions were

[11] We cannot reveal the cantons participating in our study for data protection reasons regarding our refugee participants.

not uniform and included social assistance and integration services, as well as asylum centers. To contact and inform potential future participants, we created an information sheet containing all relevant aspects of our study in accordance with the guidelines of the General Data Protection Regulation in Europe (GDPR). The sheet was translated into Turkish for Turkish refugees and Dari for Afghan refugees.[12] Representatives from our partner institutions distributed it via email, postal mail, or in-person to Turkish and Afghan refugees within their networks. Some institutions also organized information events to communicate information directly to refugees. In one canton, the sheet was also shared through private networks.

Eligible participants were literate adult refugees of Turkish or Afghan origin (aged 18 or older) who had arrived in Switzerland between spring or summer 2017 and spring or summer 2023. To enroll, refugees had to register through our partner institutions. The process remained anonymous and independent of the researchers. After data collection was completed, all personal information required for registration was destroyed.[13]

Swiss natives. Swiss participants were recruited through the European online survey platform Bilendi. Interested individuals received a link from Bilendi, which redirected them to our server. We targeted a sample of participants born and residing in Switzerland. These individuals were representative of the Swiss population in terms of age, gender, education, income, and urban or rural residence. We included only Swiss participants from the German- and French-speaking parts of Switzerland (85% of the Swiss population). To determine eligibility, potential participants completed a pre-selection questionnaire before proceeding with the study. This sampling strategy aimed to measure trust levels in a sample closely representing the average Swiss native. For age and gender, reference quotas were calculated for each major geographical region. Quotas for income, educational level, and urban/rural residence were specified separately for the German- and French-speaking regions. Participants who did not meet the eligibility criteria were informed that they did not qualify but were not given a specific reason.

Europeans. European subjects living in France, Germany, or Switzerland who served as trustees participated in our study online and were recruited via Prolific. Shortly before each data

[12] Although Turkey and Afghanistan are multiethnic and multilingual countries, we had to select one language per refugee group for logistical and feasibility reasons. Based on information from our partner institutions, Turkish and Dari were the languages that allowed us to reach the largest number of potential participants in our partner cantons at the time of contact.

[13] Our refugee sample is not representative, as most of our partner institutions were in charge of refugees who had arrived in Switzerland at an early stage and had not yet gained job experience in the country. The absence of random sampling and the setup of our contact procedures may have led to self-selection, favoring participants who were more educated. These constraints were unavoidable, given the challenges of accessing and recruiting such a hard-to-reach population.

collection session with refugee or Swiss participants, we recruited an equal number of European participants to match the number of registered refugees or Swiss participants, ensuring that each trustor was paired with a trustee.[14]

2.4 Experimental procedures

Refugees. Refugees participated in the study in person using our GATE-Lab mobile laboratory, which was set up in their canton of residence. Although the study was conducted in different locations across Switzerland, the use of the mobile lab with sight-protection walls ensured comparable conditions across sites, creating an identical immediate environment for all participants. All experiment rooms were well-lit, regularly ventilated, and quiet.

Afghan and Turkish participants were never mixed. Upon arrival, participants were welcomed in a reception hall. A researcher provided a verbal summary of the procedures in French or German, depending on the canton, emphasizing key information such as anonymity and confidentiality. A professional translator translated this information line by line into Turkish or Dari, and remained present throughout the session to facilitate communication between researchers and participants. Participants were then escorted to the experiment room, where they were randomly assigned seats separated by sight protection walls to prevent communication and ensure privacy (see picture in the Appendix B.1). Each participant received a touchscreen tablet to enter their responses in their own language, with instructions translated into Turkish or Dari, along with a numbered tag to link their responses to the corresponding tablet and ensure proper earnings assignment. All tablets were connected to a central computer which controlled the course of the experiment. The experiment was programmed in PHP.

At the beginning of a session, the program randomly assigned each refugee participant to either the Baseline or one of the two other treatments. As shown in Table C.1 in the Appendix, randomization effectively balanced individual characteristics across conditions, with only one exception: we had fewer Afghan male participants in the Social Info treatment. During the session, researchers assisted refugee participants by answering their questions in private. Once participants completed the experiment, researchers calculated each participant's earnings, placed the corresponding amount into an envelope, and returned it to their seat based on their

[14] We occasionally faced a shortage of participants on Prolific, which forced us to match some trustees twice. This is why the final number of Prolific participants is slightly lower than that of Swiss and refugee trustors. This discrepancy arose for two reasons. First, in some refugee sessions, more participants than expected showed up spontaneously without having registered in advance. Second, as the study progressed, it became increasingly difficult to find new participants on Prolific who met the eligibility criteria and were willing to participate. In such cases, the indicated amount to be returned was used for more than one trustor from the same European trustee. Nonetheless, each trustee was only paid once, and only their interaction with the first trustor they were matched with was relevant for payment.

tag number. Due to Swiss social assistance regulations, refugee participants could not be compensated in cash. Instead, they received vouchers from *Migros*, one of the largest supermarket chains in Switzerland. Since the smallest available voucher denomination was CHF5 (approximately USD5.6), amounts below CHF5 were compensated in kind with tea, chocolates, and snacks, each valued at CHF1.

Note that the research presented in this paper is part of a larger research project and that participants completed additional tasks eliciting social norms at work in Switzerland before the trust game.[15] On average, Turkish and Afghan refugees took approximately 1 hour and 45 minutes to complete the entire study. Participants received a CHF15 show-up fee plus an additional CHF5 for each completed part of the study (four parts in total), including the trust game. On average, Turkish participants earned CHF6.95 from their decisions in the sole trust game, while Afghan participants earned CHF6.60.

We realized *ex-post* that the social information provided to refugees in the Social Info and Public treatments did not fully reflect the final distribution of decisions in the sample of Swiss, Turkish, and Afghan participants in the Baseline condition. This discrepancy arose because the social information provided to refugees had to remain the same for all treated individuals and, therefore, we relied on data from the first sub-samples of Swiss and refugee participants in the Baseline condition. As a result, treated individuals did not receive information that accurately reflected the full distribution of behaviors in the Baseline condition.

Swiss natives. Swiss trustors participated in the Baseline trust game online. We acknowledge that their online participation differed from the in-person administration of the game for refugees. However, this approach was necessary to ensure a sample with individual characteristics representative of the Swiss population across different cantons. Swiss participants received a CHF2 participation fee and earned an average of CHF6.35 from the trust game. Their earnings were transferred directly to their bank accounts via Bilendi.

Europeans. European trustees from France, Germany, and Switzerland participated online via Prolific. They received a fixed participation fee of GBP1.5 (approximately CHF1.7 or USD1.9) and earned, on average, an additional 11.5 GBP (approximately CHF13.1 or USD14.6) from the trust game. Earnings were transferred directly to participants' Prolific accounts.

[15] The additional tasks included questions unrelated to trust, designed to elicit personal and social norms in the workplace. Decisions in these tasks are analyzed in companion papers. The order of tasks remained consistent across sessions.

2.5 Ethics and Data Protection. The Ethics Committee of the Faculty of Management, Economics, and Social Sciences at the University of Fribourg approved this study. The data protection services of the CNRS in France confirmed that our procedures complied with GDPR. Given that refugee participants are a vulnerable group seeking protection due to threats to their lives, safeguarding their identity and place of residence was a top priority. Therefore, we applied enhanced precautionary measures to handle their data. To ensure data protection and anonymity, we do not disclose or publish certain personal information, including the number of children, place of residence in the home country, type of residence in Switzerland, and canton of residence. Furthermore, we only recorded the season and year of arrival in Switzerland, intentionally omitting the exact date.

3. Conjectures

We pre-registered the following four conjectures on *AsPredicted* (https://aspredicted.org) under ID #112073.

Conjecture 1 – Cross-national trust levels. *In a trust game, Turkish and Afghan refugees differ in their level of trust towards strangers compared to Swiss natives.*

Our first conjecture is based on two arguments. First, trust levels vary across countries due to cultural differences. Data from the World Values Survey (Haerpfer *et al*., 2022) show that 57.1% of Swiss respondents agreed with the statement 'M*ost people can be trusted,*' compared to only 14% of Turkish respondents. While no data is available for Afghanistan, trust levels in neighboring countries are also markedly lower than in Switzerland: 14.8% in Iran, 23.3% in Pakistan, and 20.6% in Tajikistan. Of course, respondents in the WVS may interpret the generalized trust question in the context of their compatriots, whereas our study examines trust toward a stranger living in Europe. However, previous research suggests that immigrants' general inclination to trust strangers is influenced by the trust levels prevalent in their countries of origin (*e.g*., Uslaner, 2008; Algan and Cahuc, 2010; Dinesen, 2012; Bilodeau and White, 2016). Based on this, we expect Turkish and Afghan refugee trustors to send significantly less money to an anonymous trustee in Europe than Swiss trustors do.

Second, trauma is believed to have a significant impact on generalized trust. Some scholars argue that exposure to conflict may increase trust. For example, Hall and Werner (2022) reported a positive correlation between refugees' traumatic war experiences and their belief that '*most people can be trusted.*' In contrast, Alesina and Ferrara (2002) found a significantly negative relationship between trauma and trust. Following this second line, we expect that

Turkish and Afghan refugee participants will exhibit significantly lower trust levels in the trust game compared to Swiss participants.

Conjecture 2 – Cross-national level of expected trustworthiness. *In a trust game, Turkish and Afghan refugees have different expectations about the trustworthiness of strangers compared to Swiss natives.*

There is a large literature attributing trustors' decisions to their beliefs in the trustworthiness of the trustee (*e.g*., Barr, 2003; Ashraf *et al*, 2006; Binzel and Fehr, 2013; Sapienza *et al.*, 2013). We expect Swiss natives to hold more positive beliefs about others' trustworthiness than refugees.

Conjecture 3 – Provision of social information. *When refugees receive social information, their trusting behavior will align more closely with the modal behavior of Swiss individuals than with that of their co-nationals.*

A large literature on social interactions has demonstrated the significance of peer effects in various contexts, even if the rare results about peer effects on trust are contrasted (Ahern *et al*., 2014; Wei, 2019). One reason to expect that refugees are particularly sensitive to social information about Swiss reference participants and may be more influenced by their trust behavior than that of their co-nationals is that people often derive normative obligations about what they should do from observing others' behaviors. We, therefore, conjectured that refugees may experience normative pressure when exposed to empirical social information, leading them to conform to the most common behavior and assign different weights to the various sources of social information. As a vulnerable minority in the host society, refugees may place greater importance on and respond more strongly to empirical information from Swiss individuals, who represent the majority. Beyond their legal dependence on the host country, fear of social rejection or exclusion due to their origin or identity may heighten their sensitivity to this information (*e.g*., Cialdini and Goldstein, 2004; Shapiro and Neuberg, 2008). The fact that the trustee is European may further amplify this sensitivity, as refugees might assume that the trustee holds specific expectations about how the trustor should behave.

An alternative explanation for why refugees may respond more strongly – or exclusively – to empirical information from Swiss individuals is that they may perceive it as a signal about the European trustee's behavior. Since Swiss trustors and trustees share a European identity, refugees may align their behavior with that of Swiss individuals not out of a desire to conform to the majority's social norm, but rather to best respond to their updated beliefs about how the trustee will act. We can test this alternative explanation by examining refugees' beliefs.

Conjecture 4 - Provision of social information and observability by co-nationals. *When refugees receive social information* ***and*** *are informed that their decisions will be communicated to all other co-national participants, their trusting behavior will align more closely with the modal behavior of co-nationals than that of Swiss individuals.*

The observability of one's behavior by others triggers social image concerns, particularly when this behavior is tied to underlying social norms. This makes individuals more likely to conform to these norms when they are observed than when they are not (Andreoni and Bernheim, 2009; Bursztyn *et al*., 2017; Bolton *et al*., 2021). This effect may be even stronger when people are observed by peers with whom they share similar characteristics. Deviating from the behavior of similar peers may signal separation from the group and cause anxiety or discomfort (Akerlof and Kranton, 2000; Charness *et al*., 2007). For this reason, we expect that being observed by co-nationals will lead refugees to conform more closely to the prevailing trusting behavior of their co-nationals rather than that of Swiss individuals.

4. Results

We first present our results on the cross-national comparisons of trust and beliefs about others' trustworthiness, focusing on participants assigned to the Baseline condition. Next, we analyze the trusting behavior of refugees across experimental conditions.[16] Finally, we examine whether refugees' beliefs about their trustee's trustworthiness vary depending on the treatment.

We test for differences in trust and beliefs across nationalities and treatments by applying a Mann-Whitney rank-sum test (henceforth MW), using each individual's decision as an independent observation unit. We also report the outcomes of Tobit regressions, given the censored nature of the data, which allows us to control for individual characteristics. The control variables include dummies for the treatment, individual background characteristics (country of origin, age in years, dummies for being male and for holding a high level of education and the desirability score), and a set of covariates indicative of refugees' social interactions in Switzerland (duration of stay in Switzerland and a dummy for ever having been supported from job training in Switzerland).[17] In an exploratory analysis (reported in the Appendix D and

[16] We only pre-registred comparisons between the Swiss participants and the refugees. Therefore, any comparison between Afghan anfd Turkish refugees reported in the paper has to be considered as exploratory.

[17] Deviating from the pre-registration, we did not control for asylum status/permit because we were recommended not to collect this information to protect the participant's anonymity. We also did not control for the number of children because of multicollinearity issues with other variables such as age. For some covariates, we occasionally have missing data. If we replace the missing values with a constant (the mode) and include dummy variables to indicate imputed values (see White and Thompson, 2005; Van Buuren, 2018), our results do not change qualitatively. We report this analysis in the Appendix F.

briefly commented on in the main paper), we also included measures of past experienced violence, as trauma may significantly impact the level of trust.

4.1 Trust across national groups

Figure 2 displays the distribution of the amounts sent to the anonymous trustee by each national group. The modal amount sent was CHF5 for the Swiss (henceforth, CH), CHF3 for the Turkish (TR), and CHF2 for the Afghan (AFG). The mean amounts sent differed slightly across groups (CH: mean = 2.79, s.d. = 1.65; TR: mean = 3.25; s.d. = 1.39; AFG: mean = 2.21, s.d. = 1.57). However, contrary to Conjecture 1, there is no significant difference at the 5% level in the amounts sent between any of the two refugee groups and the Swiss participants (CH *vs*. TR: $p = 0.072$; CH *vs*. AFG: $p = 0.078$). The only significant difference is between Afghan and Turkish refugees, with Turkish refugees sending more money than Afghan refugees (MW, $p = 0.003$).

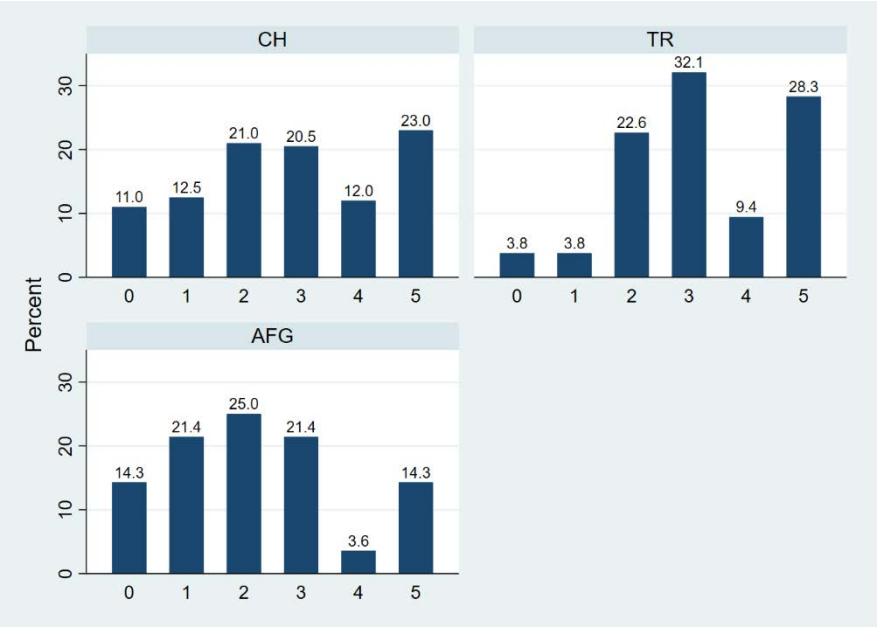


Figure 2: Distribution of the amounts sent by the trustors, Baseline condition by national group

Notes: CH represents Swiss participants (n = 200), TR denotes Turkish participants (n = 53), and AFG refers to Afghan participants (n = 28). In each panel, the x-axis represents all possible amounts trustors could send to the trustee, while the y-axis represents the percentage of participants who sent a specific amount. Data are from the Baseline treatment.

Table 2 displays the outcomes of four Tobit regressions, with or without control variables. In the first two regressions, we used the pooled data from Swiss, Turkish, and Afghan participants.[18] In the last two regressions, we only focused on the data from Turkish and Afghan participants. The results corroborate our non-parametric test results. Regardless of whether background characteristics are controlled for, we find no significant differences at the 5% level in the amounts sent between any refugee group and the Swiss. Moreover, when we restrict the analysis to refugees only, we find that Turkish refugees display higher trust levels than Afghan refugees, even when individual characteristics are controlled for.[19]

Table 2: Determinants of the amount sent, Baseline condition (Tobit)

Dependent variable: Amount sent	Pooled (1)	Pooled (2)	TR-AFG (1)	TR-AFG (2)
Turkish (d)	0.643	0.679	-	-
	(0.363)	(0.408)		
Afghan (d)	-0.759	-0.790	-1.343**	-2.202**
	(0.470)	(0.545)	(0.480)	(0.809)
Male (d)	-	0.051	-	1.105
		(0.295)		(0.675)
Age in years	-	0.015	-	-0.009
		(0.010)		(0.049)
High education (d)	-	0.147	-	0.003
		(0.306)		(0.810)
Desirability score	-	-	-	-0.059
				(0.116)
Months spent in Switzerland	-	-	-	-0.017
				(0.010)
Ever supported by job training in Switzerland (d)	-	-	-	-0.061
				(0.699)
Constant	2.957***	2.226***	3.543***	4.601
	(0.166)	(0.489)	(0.286)	(2.486)
Obs.	281	266	81	56
Uncensored obs.	188	178	56	37
Pseudo R2	0.006	0.010	0.026	0.079
Prob > chi2	0.034	0.066	0.006	0.023

Notes: In the first two regressions, we use the pooled data from Swiss, Turkish, and Afghan participants. In the last two regressions, we only focused on the data from Turkish and Afghan participants. (d) indicates a dummy variable. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Observations with missing data were dropped. Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

[18] The pre-registration specified regressions for the Swiss and regressions for the refugee samples. However, we think it is more informative to pool all the data, as our primary focus is examining potential differences between the refugee and Swiss samples.

[19] This is also confirmed in the pooled regressions where the coefficient for Turkish refugees is significantly larger than the coefficient for Afghan refugees ($p = 0.018$ in both regressions 1 and 2).

From this analysis, we derive our first result.

Result 1 – Trust across national groups. a*) The average amounts sent by Afghan and Turkish refugees to an anonymous trustee do not differ significantly from those sent by Swiss participants. b) Turkish refugees send significantly higher amounts than Afghan refugees.*

4.2 Beliefs about the trustworthiness of others across national groups

Figure 3 shows the distribution of the amounts that trustors expect trustees to return as a fraction of the total amount received (henceforth, "expected return rates"), with separate panels for each trustor's nationality (Swiss, Afghan, and Turkish). We interpret these beliefs as a measure of expected trustworthiness. On average, Swiss trustors expect to receive 45.1% of the tripled amount they have sent to the trustee. These percentages are 50.2% for the Afghan trustors and 53.6% for the Turkish trustors. MW rank-sum tests reveal highly significant differences in expected trustworthiness between Swiss and Turkish (p = 0.006) but no difference between Turkish and Afghan trustors (p = 0. 297) or between Swiss and Afghan trustors (p = 0.343).

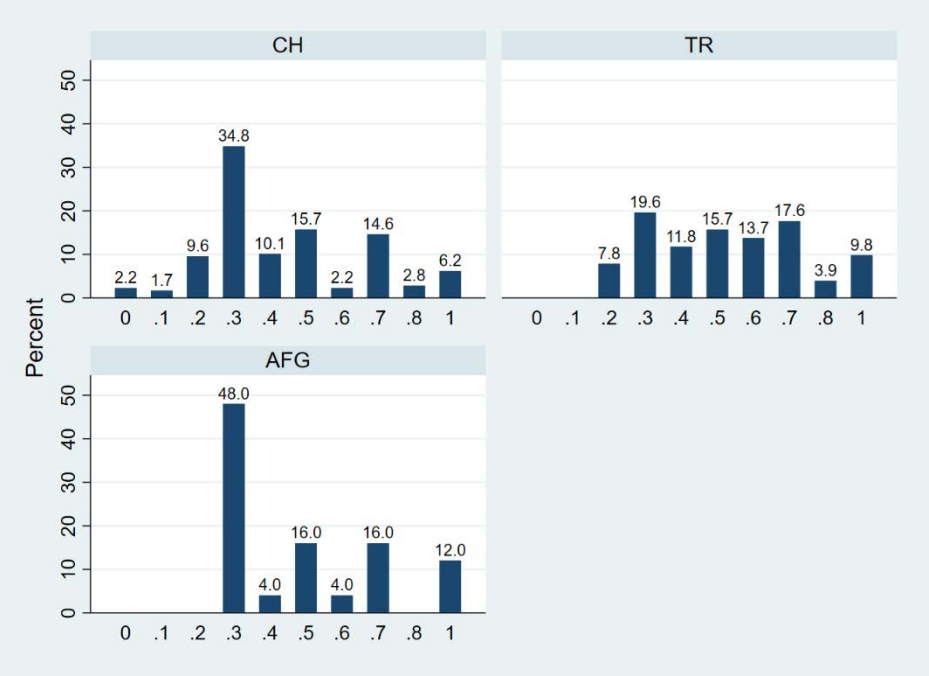


Figure 3: Distribution of the expected return rates, Baseline condition by national group

Notes: "CH" denotes the Swiss Baseline group of trustors (n=200), "TR" represents the Turkish Baseline group (n=53), and "AFG" refers to the Afghan Baseline group (n=28). In each panel, the x-axis indicates the expected return rates, *i.e.,* the amounts that trustors expect trustees to return as a fraction of the total amount received. The y-axis shows the percentage of Swiss, Turkish, and Afghan participants in the Baseline group who exhibit each possible expected return rate.

Table 3 shows that, without controlling for any background characteristics, Turkish participants in the Baseline expected the trustee to return a larger fraction (9.1 percent more) of the amount received compared to Swiss individuals (p = 0.016). However, the significance disappeared

once we controlled for individual characteristics. We also found no significant difference in expected trustworthiness between Turkish and Afghan refugees. These findings contrast with Conjecture 2, which suggested that beliefs about the trustees' trustworthiness would be highest among the Swiss and significantly lower among Turkish and Afghan trustors.

Table 3: Determinants of expected trustworthiness, Baseline condition (Tobit)

Dependent variable: Expected return rate	Pooled (1)	Pooled (2)	TR-AFG (1)	TR-AFG (2)
Turkish (d)	0.091*	0.048	-	-
	(0.038)	(0.042)		
Afghan (d)	0.059	0.047	-0.033	-0.04
	(0.051)	(0.060)	(0.059)	(0.104)
Male (d)	-	-0.014	-	0.200*
		(0.031)		(0.08)
Age in years	-	-0.001	-	-0.008
		(0.001)		(0.006)
High education (d)	-	0.054	-	0.087
		(0.032)		(0.101)
Desirability score	-	-	-	-0.016
				(0.013)
Months spent in Switzerland	-	-	-	0
				(0.002)
Ever supported by job training in Switzerland (d)	-	-	-	-0.138
				(0.088)
Constant	0.454***	0.494***	0.545***	0.878**
	(0.018)	(0.051)	(0.034)	(0.297)
Obs.	254	240	76	51
Uncensored obs.	231	220	68	45
Pseudo R2	0.101	0.203	0.014	0.469
Prob > chi2	0.042	0.122	0.58	0.244

Notes: In the first two regressions, we use the pooled data from Swiss, Turkish, and Afghan participants. In the last two regressions, we only focused on the data from Turkish and Afghan participants. (d) indicates a dummy variable. Observations with missing data were dropped. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. Trustors who did not send anything to the trustee were excluded. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

This analysis is summarized in Result 2.

Result 2 *– Turkish trustors hold significantly more optimistic beliefs about trustees' trustworthiness than Swiss trustors. However, this difference disappears once we control for individual characteristics. No significant difference is found between Swiss and Afghan trustors.*

4.3 Refugees' trust across experimental conditions

We now focus exclusively on refugee participants to study whether their trusting behavior varies across conditions. First, we analyze the behavior of Turkish participants, followed by that of Afghan participants.

Turkish trustors

Figure 4 presents the distribution of amounts sent by the Turkish trustors in the Baseline, Social Info and Public treatments, respectively.

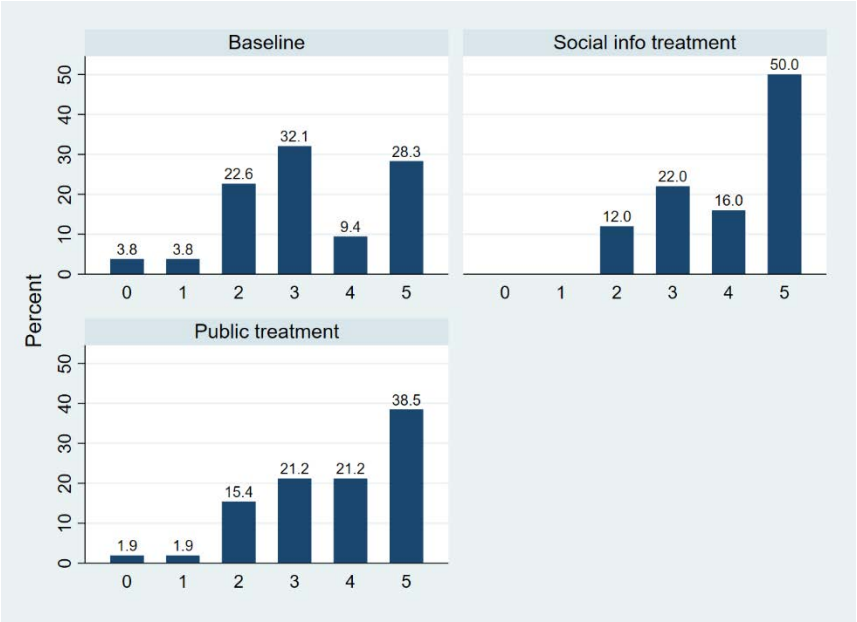


Figure 4: Amounts sent by Turkish trustors, by treatment

Notes: The figures display the percentages of Turkish trustors choosing each possible amount to be sent to the trustee across treatments (Baseline (n = 53), Social Info treatment (n = 50), and Public treatment (n = 52)).

Turkish Baseline (BL) vs. Social Info treatment (SI). A comparison of Turkish trust between the Baseline and the Social Info treatments reveals that providing information about amounts sent by other trustors from the home and host countries significantly increased the mean amounts sent by Turkish trustors (BL: mean = CHF3.25, s.d. = 1.39; SI: CHF4.04, s.d. = 1.11; BL *vs*. SI: MW, $p = 0.003$).

Interestingly, 21.7% more Turkish trustors sent CHF5 – the Swiss modal response – in the Social Info treatment compared to the Baseline. This corresponds to a 76.67% increase in the proportion of choices to send CHF5 compared to the Baseline (χ^2 test, $p = 0.024$). In the Social Info condition, the proportion of Turkish trustors who selected the Turkish modal response from the Baseline (CHF3) was 10 percentage points lower than in the Baseline condition, corresponding

to a 31.42% decrease. This difference is, however, not statistically significant (χ^2 test, $p = 0.251$). Other observations worth noting include that 7% more Turkish trustors sent CHF4 in the Social Info treatment than in the Baseline, corresponding to a 70% increase (χ^2 test, $p = 0.316$), while approximately 18% fewer Turkish trustors sent an amount below CHF3, corresponding to a 61% decrease (χ^2 test, $p = 0.021$). Additionally, unlike in the Baseline, no Turkish trustor sent CHF0 or 1. These findings align with our third conjecture stating that refugees would adjust their behavior toward the Swiss modal response rather than that of their co-national peers when informed about others' sent amounts.

Turkish Social Info treatment (SI) vs. Public treatment (P). Although the distribution of trust levels in the Public treatment appears slightly less skewed to the right than in the Social Info treatment, we found no statistically significant difference in trust levels between Turkish participants in these two treatments (SI: CHF4.04, s.d. = 1.11; P: CHF3.73, s.d. = 1.29; SI *vs*. P: MW, $p = 0.236$). Likewise, no significant differences were found when comparing each trust level separately (χ^2 tests, $p > 0.1$). Thus, we conclude that informing participants that their choices would be revealed to co-national peers did not significantly affect Turkish trustors' decisions.

Turkish Baseline (BL) vs. Public treatment (P). Comparing the trusting behavior of Turkish trustors in the Baseline and Public treatments show that participants trust others slightly more in the latter (mean amount sent: CHF3.73 *vs*. 3.24). However, this effect is not significant at a 5% level (MW, $p = 0.068$).[20] This suggests that being observed by co-nationals very slightly mitigates Turkish refugees' tendency to adjust their trusting behavior to that of the Swiss.

As shown in Table 4, Tobit regressions controlling for individual characteristics confirm these results. Compared to Turkish trustors in the Baseline, those in the Social Info treatment sent significantly higher amounts – approximately between CHF1.24 and CHF0.95 more ($p = 0.003$ in the first and 0.044 in the second regression). There is no evidence that this effect is driven by social desirability bias toward pleasing the researchers, as illustrated by the insignificant coefficient for the social desirability score ($p = 0.762$). We also found that Turkish men sent around CHF1.14 more than Turkish women ($p = 0.005$). An exploratory analysis in Appendix D further reveals that exposure to violent incidents (*e.g.,* protests and attacks) in one's province of residence or city/region did not influence the amount sent by Turkish participants. All other covariates (age, high level of education, duration of stay in Switzerland, and support by job training) were also insignificant.

[20] When comparing each possible trust level separately, Turkish refugees sent CHF5 more often in the Public treatment than in the Baseline, but this result is not significant at the 5% level (χ^2 test, $p = 0.095$).

Table 4: Determinants of the amount sent by Turkish/Afghan trustors, by treatment (Tobit)

Dependent variable: Amount sent	TR (1)	TR (2)	AFG (1)	AFG (2)
Social Info treatment (d)	1.244**	0.948*	0.790	1.341*
	(0.413)	(0.465)	(0.588)	(0.636)
Public treatment (d)	0.683	0.283	1.202*	1.592*
	(0.400)	(0.477)	(0.590)	(0.660)
Male (d)	-	1.135**	-	0.571
		(0.394)		(0.598)
Age in years	-	0.003	-	-0.011
		(0.028)		(0.043)
High education (d)	-	0.138	-	0.509
		(0.492)		(0.611)
Desirability score	-	0.024	-	-0.200
		(0.080)		(0.135)
Months spent in Switzerland	-	-0.016	-	-0.014
		(0.009)		(0.013)
Ever supported by job training in Switzerland (d)	-	-0.342	-	0.776
		(0.426)		(0.643)
Constant	3.535***	3.092*	2.199***	4.319
	(0.280)	(1.431)	(0.413)	(2.656)
Obs.	155	120	83	52
Uncensored obs.	92	68	58	38
Pseudo R2	0.018	0.060	0.014	0.060
Prob > chi2	0.0106	0.00361	0.122	0.164

Notes: In the first two regressions, we focus on Turkish participants. In the last two regressions, we focus on Afghan participants. Observations with missing data were dropped. (d) indicates a dummy variable. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

Overall, after controlling for background characteristics, we cannot reject Conjecture 3, which states that social information prompts Turkish participants to align their behavior with the most common behavior of previous Swiss participants. However, we can reject Conjecture 4, which posits that observability by co-nationals would lead Turkish trustors to adopt the most frequent behavior of previous Turkish participants. This leads us to the following result:

Result 3 – Turkish trustors. *a) Receiving information about the trusting behavior of past participants from both their home and host countries led Turkish refugees to adjust their trust levels closer to the higher trust levels of the Swiss. b) Adding observability by co-nationals to receiving social information did not significantly influence Turkish refugees' trusting behavior. c) The combination of social information provision and observability by co-nationals did not influence Turkish refugees' trusting behavior compared to the Baseline.*

Afghan trustors

Figure 5 presents the distribution of amounts sent by the Afghan trustors in the Baseline, Social Info and Public treatments, respectively.

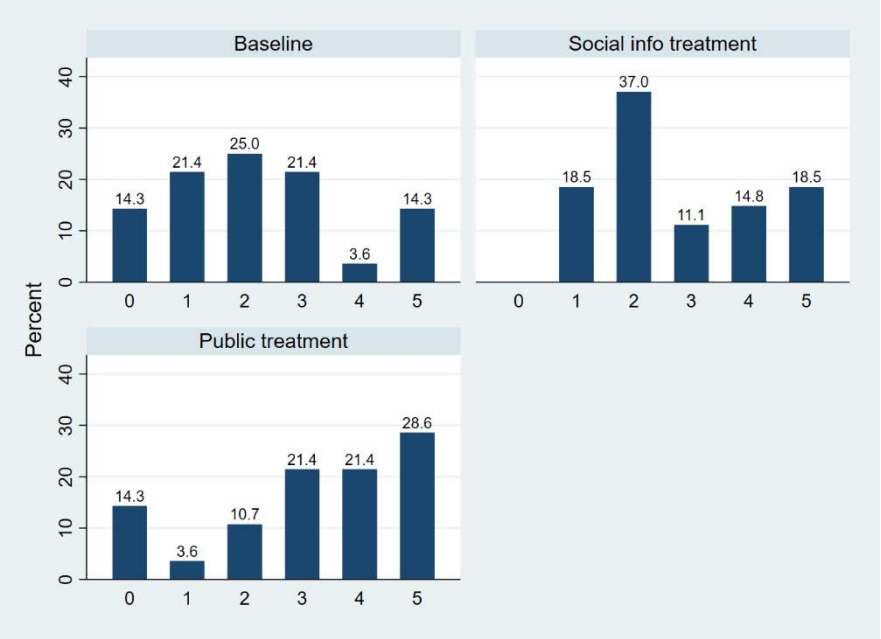


Figure 5: Amounts sent by Afghan trustors, by treatment

Note: The panels display the percentages of Afghan trustors choosing each possible amount to be sent to the trustee across treatments (Baseline (n = 29), Social Info treatment (n=28), and Public treatment (n=28).

Afghan Baseline (BL) vs. Social Info treatment (SI). A comparison of Afghan trust levels between the Baseline and Social Info treatments reveals that providing information about amounts sent by other trustors from the home and host countries had no significant effect on the average amounts sent by Afghan trustors (BL: mean = CHF 2.21, s.d. = 1.57; SI: CHF2.78, s.d. = 1.42; BL *vs*. SI: MW, $p = 0.186$). However, when analyzing each possible trust level separately, we found that the proportion of Afghan refugees who sent nothing to the trustee is zero in the Social Info treatment, a value significantly lower than in the Baseline (χ^2 test, $p = 0.041$).[21] Since the social information they received indicated that no previous Swiss trustors sent anything, while 30% of previous Afghan participants did, we interpret this result as (weak) evidence that Afghan trustors were somewhat influenced by the behavior of Swiss participants but not by that of their Afghan peers. In particular, knowing that Swiss participants always entrusted at least some amount made Afghan participants more reluctant to withhold trust entirely from the trustee.

[21] None of the other comparisons for different amounts sent are statistically significant (χ^2 test, $p > 0.1$).

Afghan Social Info treatment (SI) vs. Public treatment (P). When informed about amounts sent by participants from their home and host countries, knowing that their own amount sent would also be communicated to co-national peers did not significantly affect Afghans' trusting behavior (P: CHF3.18, s.d. = 1.72; SI *vs*. P: MW, $p = 0.236$). However, compared to the Social Info treatment, a significantly smaller proportion of Afghan participants in the Public treatment (10.7% *vs*. 37%) selected the most frequent amount (CHF2) sent by previous Afghan participants, as displayed in the treatment information (χ^2 test, $p = 0.022$).[22] Although not statistically significant, more Afghans in the Public treatment sent the same amount most frequently chosen by the Swiss (CHF5) compared to those in the Social Info treatment (χ^2 test, $p = 0.380$). Altogether, these results suggest that while observability by co-nationals does not significantly alter the average trusting behavior of Afghan refugees, it nonetheless makes them more likely to adopt the most common choice of their host society rather than that of their co-nationals.

Afghan Baseline (BL) vs. Public treatment (P).

Comparing Afghan trustors in the Baseline and Public treatments shows that those in the latter group sent significantly higher amounts (CHF3.18 *vs*. 2.21; MW test, $p = 0.027$). Additionally, compared to the Baseline, twice as many Afghan trustors in the Public treatment sent the modal amount chosen by previous Swiss participants (CHF5), although the difference is not statistically significant (28.57% *vs*. 14.29%; χ^2 test, $p = 0.193$). Furthermore, approximately five times as many Afghan trustors sent CHF4 (21.43% *vs*. 3.57%; χ^2 test, $p = 0.043$). For amounts below CHF4, including the modal choice of previous Afghan participants, the proportion of Afghan trustors either remained the same or sharply decreased in the Public treatment compared to the Baseline (this decrease is statistically significant only for the CHF1 amount: 21.43% *vs*. 3.57%; χ^2 test, $p = 0.043$). Thus, when Afghan trustors, already informed about amounts sent by previous participants from their home and host countries, were additionally told that their own choices would be revealed to other Afghan participants, they adjusted their trusting behavior toward the most frequent behavior of the Swiss.

Regressing Afghan trustors' amounts sent on individual and social characteristics corroborates our findings from nonparametric testing. Table 4 shows that Afghan trustors in the Public treatment sent approximately CHF1.20 more than those in the Baseline ($p = 0.045$), an effect that becomes even stronger once we control for individual and social characteristics ($p = 0.020$).

[22] Afghan trustors in the Public treatment also became significantly less reluctant to send nothing to the trustee (χ^2 test, $p = 0.041$) and less prone to send CHF1, although the latter is not significant at a 5% level (χ^2 test, $p = 0.075$).

Afghan trustors in the Social Info condition also sent, on average, higher amounts than those in the Baseline; however, this increase is statistically significant only when controlling for individual and social characteristics (p = 0.041). Table 4 also shows that none of the other covariates (age, male, high level of education, social desirability, duration of stay in Switzerland, and support by job training) was significant. Finally, an exploratory analysis in Appendix D reveals that exposure to violent incidences did not affect Afghan refugees' trust levels.[23]

In sum, the analysis shows some support for Conjecture 3, as social information influences the trusting behavior of Afghan participants by encouraging them to send at least a positive amount to the trustee. Conjecture 4 is rejected since observability by co-nationals led Afghan trustors to adjust their behavior in alignment with previous Swiss participants rather than that of co-national peers. Our next result is as follows.

Result 4 – Afghan trustors. *a) Providing information about the trusting behavior of other participants from both home and host countries had some impact on Afghan refugees' trusting behavior, particularly in reducing the proportion of those who did not trust at all. b) The combination of social information and observability by co-nationals led Afghan refugees to adopt trust levels even closer to those of the Swiss.*

4.4 Refugees' beliefs about the trustworthiness of others across experimental conditions

We now examine the return rates that Turkish and Afghan refugees expected from the trustees across experimental conditions. Tobit regression results are presented in Table 5.

Turkish trustors

Appendix Figure E.1 shows the expected return rates of Turkish participants across the Baseline, Social Info and Public treatments. These beliefs did not significantly differ across conditions (BL *vs*. SI: MW, p = 0.086; SI *vs*. P: MW, p = 0.054; BL *vs*. P: MW, p = 0.937). This result is confirmed by the regressions reported in Table 5. This analysis also reveals that Turkish men held more optimistic beliefs than Turkish women (p = 0.005); on average, they expected to receive 12% more money from the trustee than women. Furthermore, Turkish participants with a high education held significantly more positive beliefs than those with a lower education (p = 0.048). All other covariates (age, social desirability, duration of stay in Switzerland, and support by job training) are not significant.

[23] Note that the number of observations in this regression is very small. Yet, including violence in the regression did not change our results.

Afghan trustors

Appendix Figure E.2 illustrates the expected return rates of Afghan trustors across experimental conditions. Afghan participants held similar beliefs across conditions (BL *vs*. SI: MW, p = 0.601; SI *vs*. P: MW, p = 0.758; BL *vs*. P: MW, p = 0.378). Controlling for other factors corroborates the result from nonparametric testing (see Table 5).

We can derive the following last result.

Result 5 – Refugees' beliefs about others' trustworthiness. *Conditional on refugees' amounts sent to the trustee, both Turkish and Afghan trustors did not exhibit significantly higher beliefs about a stranger's trustworthiness when provided with social information and when exposed to observability by co-nationals.*

Table 5: Determinants of expected return rates of Afghan and Turkish trustors, by treatment (Tobit)

Dependent variable: Expected return rate	TR (1)	TR (2)	AFG (1)	AFG (2)
Social Info treatment (d)	-0.062	-0.051	0.055	0.059
	(0.046)	(0.048)	(0.091)	(0.105)
Public treatment (d)	-0.008	0.012	0.067	0.129
	(0.046)	(0.051)	(0.095)	(0.115)
Male (d)	-	0.119**	-	0.072
		(0.041)		(0.100)
Age in years	-	0.002	-	-0.013
		(0.003)		(0.007)
High education (d)	-	0.104*	-	0.060
		(0.052)		(0.103)
Desirability score	-	-0.013	-	-0.001
		(0.008)		(0.022)
Months spent in Switzerland	-	0.000	-	0.002
		(0.001)		(0.003)
Ever supported by job training in Switzerland (d)	-	0.056	-	-0.047
		(0.051)		(0.105)
Constant	0.545***	0.438**	0.519***	0.783
	(0.032)	(0.147)	(0.066)	(0.441)
Obs.	153	117	77	47
Uncensored obs.	140	108	61	38
Pseudo R2	0.085	1.55	0.00759	0.144
Prob > chi2	0.347	0.00606	0.75	0.675

Notes: In the first two regressions, we focus on Turkish participants. In the last two regressions, we focus on Afghan participants. Observations with missing data were dropped. (d) indicates a dummy variable. "Prob > chi2" indicates the p-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. Trustors who did not send anything to the trustee are excluded. * p<0.05, ** p<0.01, *** p<0.001.

5. Discussion and Conclusion

Trust can be an essential facilitator for the integration process of refugees in their host countries. In a lab-in-the-field experiment using a standard trust game, we investigated whether refugees from Turkey and Afghanistan living in Switzerland are more reluctant than members of the Swiss host society to trust individuals from Europe. Furthermore, we studied whether social information about the trust levels of peers from both home and host countries, as well as the observability of one's trusting behavior by co-nationals, influenced refugees' trusting behavior. This second analysis was motivated by the possibility that refugees may experience a conflict of loyalty -balancing the trusting behaviors prevalent in their host country with those of their home country peers.

Addressing these questions contributes to an ongoing debate on whether trust has a normative component. Understanding whether behavior is guided by social norms is crucial, as successfully influencing normative behavior requires considering its relational nature. Normative behavior depends on individuals' expectations about others' actions or their beliefs about what one ought to do. Therefore, interventions such as providing information about others' behavior will be ineffective if the targeted behavior does not depend on such expectations – that is, if it is not normative (Bicchieri, 2017). To the best of our knowledge, we are the first to collect incentivized data on generalized trust among non-Western refugee populations in a Western high-income country with manipulation of social information and observability by others.

We found no evidence that trust levels are lower among non-Western refugees compared to Swiss natives. This result aligns with experimental evidence from Cox and Orman (2015) and survey-based evidence from Bilodeau and White (2016) in different countries, both of whom found no significant difference between immigrants' and natives' inclination to trust members of the host society. Moreover, we did not observe lower levels of expected trustworthiness in Turkish and Afghan refugees compared to Swiss locals. If anything, we found some evidence of the opposite for Turkish refugees. This is an important finding as it may be an indicator of mismatch since it has been found that immigrants' trust tends to receive a lower return than natives' (see Cettolin and Suetens, 2018, for a study in the Netherlands).

Several mechanisms can explain why non-Western refugees and Swiss natives in our study exhibited similar trust levels toward a European trustee, despite much lower levels of generalized trust in their home countries than in Europe. First, Turkish and Afghan refugees may trust a European stranger more than they would trust another refugee or more than their

compatriots in their home countries would trust a random co-national. This is consistent with Nannestad *et al.* (2014) who showed that non-Western immigrants in Denmark exhibited higher levels of generalized trust than their compatriots in their home countries. Similarly, Cox and Orman (2015) and Cameron *et al.* (2015) found that immigrants tend to trust co-national immigrants less than they trust members of the native population. Trusting a European stranger may feel less risky to refugees, or it may be perceived as a necessary cost to pay for social acceptance in the host country. It may also result from exposure to Switzerland's high-trust environment.

Another possible explanation is that our measure of trust does not reflect 'generalized trust' from the perspective of refugees. For Swiss natives, trusting an 'anonymous European' may be akin to trusting a 'Swiss' person 'in general'. However, refugees may have little context for what it means to trust a 'European,' as their experience of trusting others 'in general' is primarily shaped by their home countries. A third possible explanation is that any trust difference between refugees and the Swiss is too small to be detected, given our relatively limited number of observations. However, while this may be true for Afghan refugees, the effect for Turkish refugees, if anything, goes in the opposite direction of what was predicted. Thus, it is unlikely that increasing the number of observations would reverse what we observed in our data.

Social information about the trust levels of home and host country peers, as well as the anonymous revelation of one's trusting behavior to co-nationals, yielded significant yet slightly different reactions from the two refugee groups. When informed about the trusting behavior of both home and host country peers, Turkish refugees adjusted their trusting decisions to align with the higher trust levels of the Swiss rather than the lower levels of their co-nationals. However, knowing that their trusting behavior would be observed by co-national peers slightly dampened this adjustment – potentially due to social image concerns.

While social information significantly affected Turkish participants' trusting decisions, it did not influence their beliefs about trustees' trustworthiness. This suggests that their increased trust was not driven by expectations of reciprocation by trustees but rather by a desire to imitate Swiss participants. One possible explanation for this imitation is that Turkish refugees perceive trust as regulated by a social norm, one that, if not followed, may trigger social sanctions, such as a lower probability of integration. One could argue that imitation does not necessarily indicate the existence of a social norm, as individuals may align their actions with others based

on personal preferences for conformity. However, this perspective fails to account for why observability by co-nationals weakens this effect.

Like Turkish participants, Afghan refugees slightly adjusted their trusting behavior to align more closely with that of the Swiss when provided with information about the trust levels of Swiss and Afghan participants. However, unlike Turkish refugees, this effect was stronger when the information was accompanied by an announcement that their choices would be shared with all other Afghan participants. One possible explanation for the role of observability by co-nationals in Afghan trustors' behavior is that trust may serve as a signal to the co-nationals, expressing a desire to identify with and integrate into the host society (Cialdini and Goldstein, 2004). This signaling may be thought of as helping to protect the group from potential harm, such as discrimination or marginalization.

Afghan refugees did not change their beliefs about trustees' trustworthiness when receiving social information, nor when their behavior was revealed to other co-nationals. As with Turkish participants, this confirms that any adjustment in their trust levels was not motivated by expectations of reciprocation by trustees but rather by a desire to imitate Swiss participants.

Interestingly, neither Turkish nor Afghan refugees exhibited in-group imitation. One possible explanation is that refugees perceive themselves as having low social status in the host society. Previous research has shown that low-status minority groups are less likely to discriminate against out-groups and may even exhibit out-group favoritism (*e.g.*, Sachdev and Bourhis, 1987). From this perspective, the influence of social information on trusting behavior in the context of forced displacement may be driven more through the channel of social status than through group identity. If refugees see themselves as having a lower status, they may be more inclined to align their behavior with higher-status norms rather than reinforce in-group cohesion.

However, it is important to note that our study was conducted under anonymous conditions, where social pressure from one's own group was likely less intense than in real-world settings. This may explain why observability by co-nationals played only a minor role. In this regard, our results on the effect of observability on refugees' trusting choices should be interpreted as a lower-bound estimate.

We acknowledge several limitations of our study, stemming from challenges in accessing our refugee target groups. First, we have been able to recruit fewer refugees than initially planned, which limited the statistical power of our analyses. Second, our refugee sample is not fully representative, which may affect the generalizability of our findings. Third, implementing

random sampling was not feasible. As a result, participants may have self-selected based on various characteristics, such as education and motivation, that could have also influenced their decisions in the game.

Keeping these limitations in mind, our findings nevertheless suggest that refugees' trust levels do not pose a significant challenge to their integration process. As a policy implication, raising awareness among both the host society and refugee groups about the malleability of trust and the tendency for trust to converge when the host social norms are known could be crucial to reducing mutual prejudice and misperceptions. Moreover, given that social information and observability encouraged both refugee groups to align their trust levels with those of their high-trust host society, informing non-Western refugees in Western receiving countries about prevailing trust norms in the host society could promote more trusting behavior. This, in turn, may support their integration efforts. Finally, the heterogeneity in behavioral patterns between Turkish and Afghan refugees highlights the importance of tailored policy interventions. Rather than adopting "one-size-fits-all" policies, interventions that account for group-specific dynamics may prove more effective in fostering social cohesion.

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APPENDIX

A. Instructions

Information sheet for potential participants

Hello and welcome!
We are a team of researchers from the University of Fribourg in Switzerland and the University of
Lyon in France and we would like to invite you to participate in a scientific study. In this study we examine how people from different cultures make decisions. This study has been approved by the Ethics Committee of the Faculty of Management, Economics and Social Sciences at the University of Fribourg.

The study
The goal of this research is to help people from different cultures to better understand each other's preferences and habits. It consists of simple questions and decisions **that require no special knowledge (you just need to be able to read and write).** All in all, participating in the study takes **about 2 hours**.

At the [**date/time]**, our research team will be in **[town]** at the address **[address]** in the room **[xxxx]** in order to conduct the study with those of you who are willing to participate. Participants will enter their answers into a tablet (small computer) which we will provide. During the whole study, a person speaking your language will be present to help you and answer any questions you may have.

Who is carrying out the study?
The study is being conducted by professor Marie Claire Villeval and assistant professor Fabio Galeotti from CNRS and the University of Lyon (France), and doctoral student Stefanie Baumgartner from the University of Fribourg (Switzerland).

Will the study benefit me?
For taking part in our study, you will receive a fixed amount of **gift vouchers** from **"Migros"** with a value of **CHF15** (abbreviation for Swiss money). The study consists of four different parts. For each of these parts, you will receive an additional fixed amount of CHF5 if you answer all questions (in each part). Hence, just for completing these four parts of the study, you will receive a **fixed amount of CHF35 (in vouchers)** regardless of your answers. Sometimes you will have the **possibility to earn additional vouchers** based on your choices and the choices of other participants in the study. Thus, if you participate in the study until the end, you will **earn at least CHF35 and at most CHF63.50** (in the form of vouchers). You will receive your earned vouchers right after the end of the study. For organizational reasons, amounts lower than CHF5 will be paid in kind (such as chocolates, snacks and so forth) from which you can choose. **We have already agreed in advance with the management of [responsible institution] that you will be allowed to receive and keep these vouchers.** If you do not have a transport pass, the **cost of your journey by public transport (train and bus)** to the address **[address]** will be **reimbursed to you in cash** by our research team on the day of the survey **upon presentation of your ticket**. We do not consider there to be any foreseeable risks, inconveniences or harms associated with participating in this study.

Can I withdraw from the study?
The participation in our study is **voluntary**. You are under no obligation to take part. If you take part, you are allowed to leave the study at any time without stating any reason. If you decide to exit the study, this will not have any consequences for you and if you wish, we will erase all answers you have already given. In this case, however, you will receive only the fixed amount of CHF15 and for each part of the study where you have answered all the questions, you will receive

CHF5 and the additional gain (all in vouchers). For the parts that you do not complete, you will not receive any vouchers. Withdrawal from the study will not affect your relationship with the people from your institution (social workers etc.) or the researchers.

Once you have submitted your questionnaire, it will not be possible anymore to delete your responses. Your participation in the study (or withdrawal) will **not** have any influence on your asylum permit in Switzerland!

Will anyone else know the results?
All answers which you give in this study are **strictly confidential and anonymous**. This means once you complete our study, nobody, not even us as researchers, will be able to match your identity to your answers. So, nobody will ever know which answers you have given to the questions. At no point in the study, you will be asked to tell your name. Some of your responses may be used by the researchers to inform other participants in this study, but nobody will ever know from which person these responses come from.

All your answers will be used only for **scientific purposes.** The results of this study may be published in international research journals. To this end, your anonymized responses may be transferred outside the European Union. In these journals, only participants' pooled responses will be published, not individual responses.

After our research is completed, the responses from all study participants will be stored in a public repository. However, no personal information which could identify you will be made public. Information about your canton of residence, the date and time of participation will not be put on this repository and will be destroyed after 4 years.

For organizational reasons you need to register at the **[responsible institution] of canton [xx]** to participate in this study. However, note that registering occurs **only** at **[responsible institution]**. The **[responsible institution]** will never communicate your name or any other details about you to our research team. As soon as the data collection in your canton is completed, the **[responsible institution]** will destroy the information that you have participated in this study.

Questions and comments?
If you have any questions or comments regarding this study, please contact us using the email address **research_uni_FRLyon@gate.cnrs.fr** or by asking a person from your institution who will transmit your questions to us. If you have any concerns about how we handle your anonymized data, you can contact us directly via the above email address or you can contact the Data Protection Officer at CNRS (France) at **dpE.demandes@cnrs.fr**. If you have concerns regarding your data, you may alternatively contact the Institutional Review Board for Research Ethics (IRB) of the University of Fribourg at **irb-ses@unifr.ch**.

Registering for the study:
If you are interested in participating in our study and are at least 18 years old, please contact Mrs./Mr. **[name] (phone; e-mail)** to register. Please provide Mrs./Mr. **[name]** (by email, SMS, WhatsApp or phone) with the following information:

- Your first name / last name:
- Your nationality:
- When would you like to participate in the study?

    - I would like to participate in the study on **[date/time]**.
    - I would like to participate in the study on **[date/time]**.
    …

If you wish, you can also fill in this information by hand (please check one date/time of participation!) and send a picture of it by email, SMS, or WhatsApp to Mrs./Mr. **[name]**.
Your participation would be very valuable to us, and we would be very grateful if you were willing to help us!

Instructions - Pre-selection questionnaire for Swiss participants

{*Before participating in our study, Swiss participants only had to fill a pre-selection questionnaire. The purpose was to select a quasi-random sample of Swiss natives reflecting the distribution of individual characteristics of the Swiss population. Potential Swiss participants answered to the following questions*:}

How old are you?

- 18-29 / 30-39 / 40-49 / 50-59 / 60-69 / 70-79 / 80 or older

What is your sex?

- Male
- Female

In which language region do you live?

- German-speaking part
- French-speaking part
- Rhaeto-Romanic-speaking part
- Italian-speaking part

In which geographical region do you live?

- Zürich
- Nordwestschweiz (AG, BS, BL)
- Ostschweiz (GL, SH, TG, AR, AI, SG, GR)
- Zentralschweiz (LU, OW, NW, UR, ZG, SZ)
- German-speaking parts of the cantons of Berne (incl. Biel and german-speaking Bernese Jura), Fribourg and Valais (Oberwallis)
- Neuchâtel, Jura, french-speaking part of Bernese Jura, french-speaking part of canton of Fribourg
- Geneva, Vaud, french-speaking part of canton of Valais (Unterwallis)
- Ticino

How would you describe your place of residence?

- Rural
- Urban

Please select the highest level of education which you have completed:

- Compulsory education
- Secondary education
- Tertiary education

Please indicate your monthly net income.

- Less than CHF4000 per month
- CHF4001-6000 per month
- CHF6001-9000 per month
- More than CHF9000 per month

Where were you born?

- Switzerland
- Germany
- France
- Italy
- Other country

Instructions for the trust game

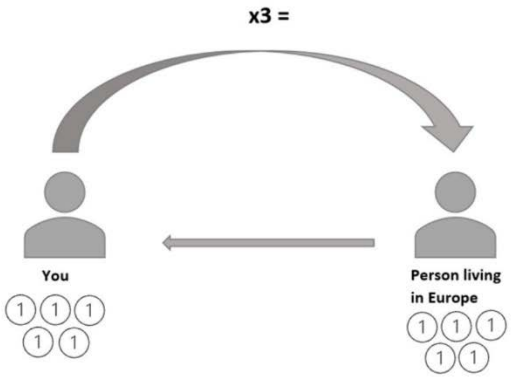
Part 4 - Instructions

- In this part, each of you will be paired with an **anonymous person who currently lives in Europe** (France, Germany or Switzerland). This person has participated from the internet and is therefore not physically present in the room. You will not know the identity of the person you will be paired with. And the other person will know nothing about you, except that you are either a non-European person or a Swiss native who lives in Switzerland.
- Please click "OK".

OK

Part 4 - Instructions

- Both, you and the other person, receive 5 CHF each. This is an amount of real money which is offered to you. **Only you must decide how many CHF to send to this person**. It is possible to send any amount between 0 and 5 CHF. That is, you can send 0, 1, 2, 3, 4 or 5 CHF to this person.
- **The computer program will multiply this amount by 3 and then pass it on to the other person**. So, if you send 5 CHF, this person will receive 15 CHF. If you send 4 CHF, this person will receive 12 CHF. If you send 3 CHF, this person will receive 9 CHF. If you send 2 CHF, this person will receive 6 CHF. If you send 1 CHF, this person will receive 3 CHF. If you do not send any money, this person will receive nothing from you.
- Please click "OK".



BACK

OK

- If you send money, **the other person will have the possibility to send something back to you**. (S)he can send you back an amount between zero and the total number of CHF (s)he receives.

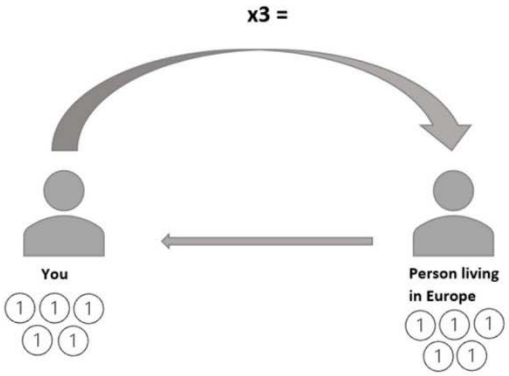
- For example, if you send 2 CHF, this person receives 6 CHF, and can send back to you anything between 0 and 6 CHF (including 0 and 6 CHF). If you send 5 CHF, this person receives 15 CHF, and can send back anything between 0 and 15 CHF (including 0 and 15 CHF).

- **Your earnings** in this task will be 5 CHF, **minus** the number of CHF you send to the person, **plus** the number of CHF returned to you by this person.

- We will pay you these earnings in the form of additional vouchers at the end of the study.

- **Note**: The person you will be paired with has already participated. We have asked this person to make a return decision for each possible amount that you could send to him or her. Once you will have made your decision, we will implement the return decision of this person for this amount that you sent.

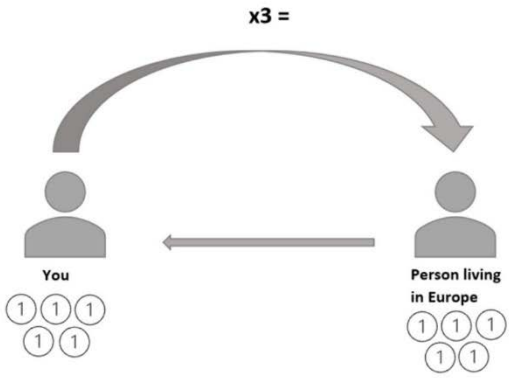
- Please click "OK".



BACK

OK

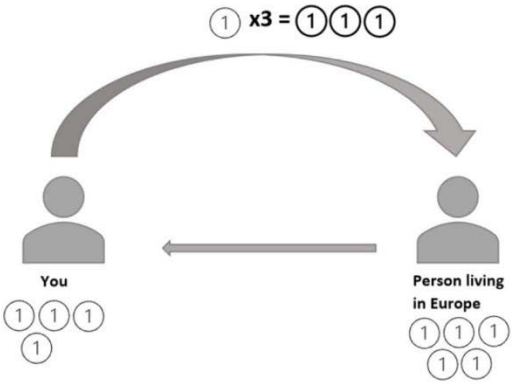
Part 4 - Example 1



- Let's make an example. In the beginning, each of you receive 5 CHF.
- Please click "OK".

BACK OK

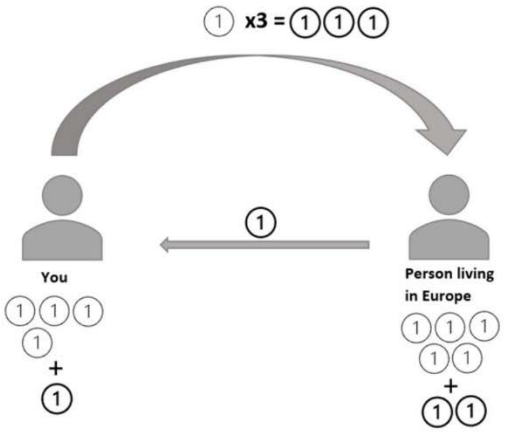
Part 4 - Example 1



- Assume that you send 1 CHF to the other person. You are left with 4 CHF.
- The 1 CHF which you have sent is multiplied by 3. The other person receives 3 CHF.
- It is now up to this person to decide how much he or she wants to send back to you: 0 CHF, 1 CHF, 2 CHF or 3 CHF.
- Please click "OK".

BACK OK

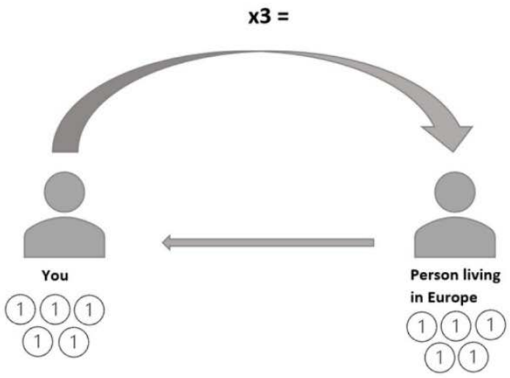
Part 4 - Example 1



- Assume that the other person sends 1 CHF back to you and keeps 2 CHF (from the 3 CHF he or she received). This person earns the initial 5 CHF and the additional 2 CHF. That is, (s)he earns 7 CHF in total.
- You earn the 4 CHF that you did not send to the other person and the additional 1 CHF that the other person sent back to you. That is, you earn 5 CHF in total.
- Please click "OK".

BACK OK

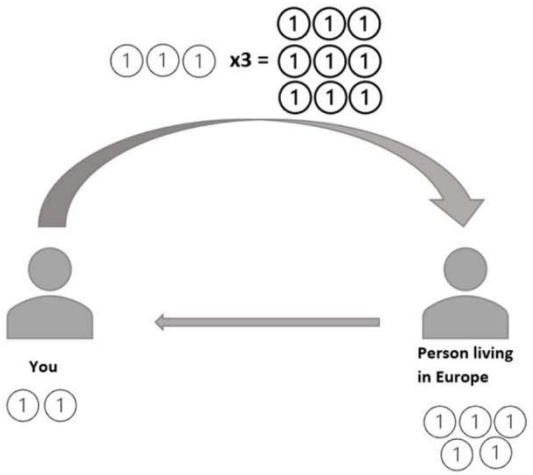
Part 4 - Example 2



- Consider this second example. Each of you receive 5 CHF in the beginning.
- Please click "OK".

BACK OK

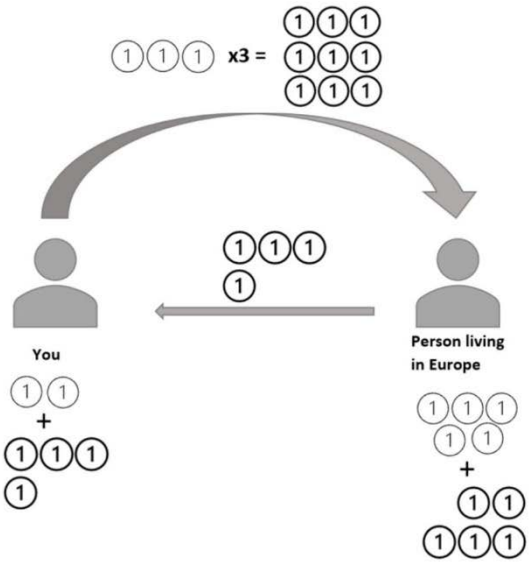
Part 4 - Example 2



- Assume that in this example, you send more CHF to the other person compared to the first example. Assume that you send 3 CHF. You are left with 2 CHF.
- The 3 CHF you have sent are multiplied by 3. The other person receives therefore 9 CHF, which is much more than in the previous case.
- It is now up to this person to decide how much to send you back between 0 CHF and 9 CHF.
- Please click "OK".

BACK OK

Part 4 - Example 2



- In this example the other person returns 4 CHF and keeps 5 CHF. This person earns the initial 5 CHF and the additional 5 CHF. That is, (s)he earns 10 CHF in total.
- You earn 2 CHF which you have not sent and the additional 4 CHF that the other person sent back to you. You earn 6 CHF in total.
- Please click “OK”.

BACK OK

Part 4 - Understanding questionnaire

To make sure that you understand the task, please answer the following questions. If something is not clear, please ask one of us.

Suppose that you send 2 CHF to the other person. You keep 3 CHF.

- How many CHF does the other person receive ?

CHF

- How many CHF could the other person send back to you ?

Between 0 CHF and CHF

- Suppose that the other person sends 1 CHF back to you. How many CHF do you earn in total ?

CHF

BACK OK

Part 4 - Understanding questionnaire

Suppose that you send 2 CHF to the other person. You keep 3 CHF.

- How many CHF does the other person receive ?

Correct, the answer is: 6 CHF

- How many CHF could the other person send back to you ?

Correct, the answer is: Any amount between 0 and 6 CHF

- Suppose that the other person sends 1 CHF back to you. How many CHF do you earn in total?

Incorrect, the answer is: 5 - 2 + 1 = 4 CHF

BACK

OK

Part 4 - Questions?

- Do you have any questions? If yes, please raise your hand and wait for one of our team to come to you.
- If you have no questions, please click “OK”.

OK

Baseline screens:

Let's start the task!

- You have received 5 CHF. Please choose how many of your 5 CHF you wish to send to the other person.
- The program will multiply this amount by 3 and pass it on to the other person.
- The other person can send you back any amount between 0 and the amount that you sent to this person multiplied by 3.
- Please click "OK".

OK

Your choice

How many of your 5 CHF do you want to send to the other person ? Please answer by selecting one of the options below:

- ◯ I send 0 CHF (and I keep my initial 5 CHF. The other person receives nothing and will also earn 5 CHF).
- ◯ I send 1 CHF (and I keep 4 CHF. The other person receives 3 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 2 CHF (and I keep 3 CHF. The other person receives 6 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 3 CHF (and I keep 2 CHF. The other person receives 9 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 4 CHF (and I keep 1 CHF. The other person receives 12 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 5 CHF (and I keep 0 CHF. The other person receives 15 CHF from which he or she has the choice to send any amount back to me).

BACK OK

Turkish Social Info treatment screens:

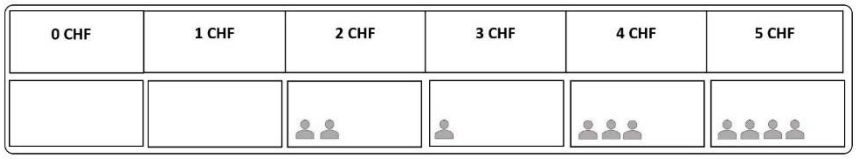
Let's start the task!

- You have received 5 CHF. Please choose how many of your 5 CHF you wish to send to the other person.
- The program will multiply this amount by 3 and pass it on to the other person.
- The other person can send you back any amount between 0 and the amount that you sent to this person multiplied by 3.
- Please click "OK".

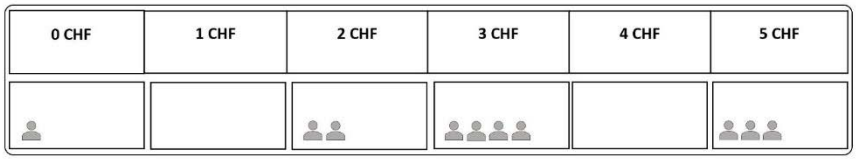
OK

Part 4 – Additional information

- The previous **Swiss native** participants and the previous **Turkish** participants, who both live in Switzerland, performed this same task as you in the same role as you (they also had to decide how many CHF to send to an anonymous person living in Europe who participated on the Internet). The following figure shows how many participants, among 10 **Swiss native** and 10 **Turkish** participants, sent 1, 2, 3, 4, and 5 CHF to the other person:
- Swiss participants sent the following amounts:



- Turkish participants sent the following amounts:



- **Note**: Unlinke you, these previous participants were not given any information about other participants' choices.

BACK

OK

Your choice

How many of your 5 CHF do you want to send to the other person ? Please answer by selecting one of the options below:

- ◯ **I send 0 CHF** (and I keep my initial 5 CHF. The other person receives nothing and will also earn 5 CHF).
- ◯ **I send 1 CHF** (and I keep 4 CHF. The other person receives 3 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 2 CHF** (and I keep 3 CHF. The other person receives 6 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 3 CHF** (and I keep 2 CHF. The other person receives 9 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 4 CHF** (and I keep 1 CHF. The other person receives 12 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 5 CHF** (and I keep 0 CHF. The other person receives 15 CHF from which he or she has the choice to send any amount back to me).

BACK OK

Turkish Public treatment screens:

Let's start the task!

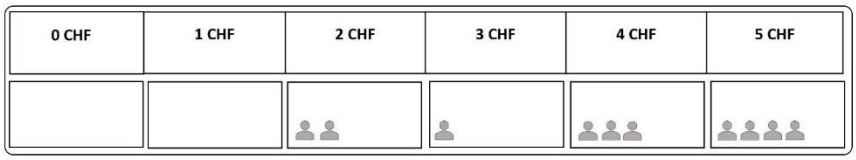
- You have received 5 CHF. Please choose how many of your 5 CHF you wish to send to the other person.
- The program will multiply this amount by 3 and pass it on to the other person.
- The other person can send you back any amount between 0 and the amount that you sent to this person multiplied by 3.
- Please click "OK".

OK

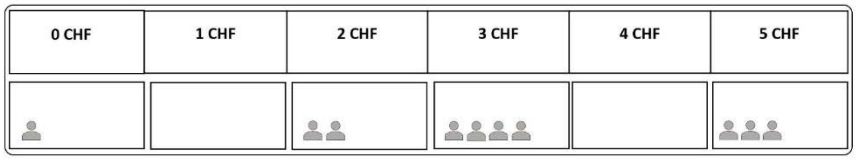
Part 4 – Additional information

- The previous **Swiss native** participants and the previous **Turkish** participants, who both live in Switzerland, performed this same task as you in the same role as you (they also had to decide how many CHF to send to an anonymous person living in Europe who participated on the Internet). The following figure shows how many participants, among 10 **Swiss native** and 10 **Turkish** participants, sent 1, 2, 3, 4, and 5 CHF to the other person:

- Swiss participants sent the following amounts:



- Turkish participants sent the following amounts:



- **Note**: Unlinke you, these previous participants were not given any information about other participants' choices.

BACK OK

Part 4 – Additional information

Some weeks after the study, **all Turkish participants will be able to see the amounts which some Turkish participants (including you) have sent** to the person living in Europe. This information will be displayed as follows:

…
Turkish participant 53 amount sent: 4 CHF
Turkish participant 54 amount sent: 2 CHF
Turkish participant 55 amount sent: 1 CHF
Turkish participant 56 amount sent: 3 CHF
…

Assume you were participant 56. The other **Turkish** participants will know that participant 56 sent 3 CHF to the other person living in Europe, but they **will not know** that participant 56 was you. Hence, anonymity will be preserved. Note that these answers are only examples and not the real amounts sent by the study participants.

BACK OK

Your choice

How many of your 5 CHF do you want to send to the other person ? Please answer by selecting one of the options below:

- ◯ **I send 0 CHF** (and I keep my initial 5 CHF. The other person receives nothing and will also earn 5 CHF).
- ◯ **I send 1 CHF** (and I keep 4 CHF. The other person receives 3 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 2 CHF** (and I keep 3 CHF. The other person receives 6 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 3 CHF** (and I keep 2 CHF. The other person receives 9 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 4 CHF** (and I keep 1 CHF. The other person receives 12 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 5 CHF** (and I keep 0 CHF. The other person receives 15 CHF from which he or she has the choice to send any amount back to me).

BACK OK

Afghan Social Info treatment screens:

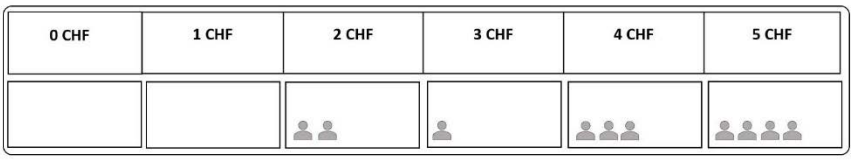
Let's start the task!

- You have received 5 CHF. Please choose how many of your 5 CHF you wish to send to the other person.
- The program will multiply this amount by 3 and pass it on to the other person.
- The other person can send you back any amount between 0 and the amount that you sent to this person multiplied by 3.
- Please click "OK".

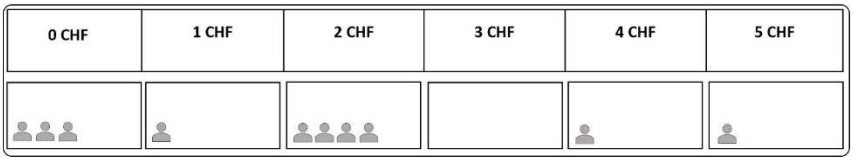
OK

Part 4 – Additional information

- The previous **Swiss native** participants and the previous **Afghan** participants, who both live in Switzerland, performed this same task as you in the same role as you (they also had to decide how many CHF to send to an anonymous person living in Europe who participated on the Internet). The following figure shows how many participants, among 10 **Swiss native** and 10 **Afghan** participants, sent 1, 2, 3, 4, and 5 CHF to the other person:
- Swiss participants sent the following amounts:



- Afghan participants sent the following amounts:



- **Note**: Unlinke you, these previous participants were not given any information about other participants' choices.

BACK OK

Your choice

How many of your 5 CHF do you want to send to the other person ? Please answer by selecting one of the options below:

- ◯ I send 0 CHF (and I keep my initial 5 CHF. The other person receives nothing and will also earn 5 CHF).
- ◯ I send 1 CHF (and I keep 4 CHF. The other person receives 3 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 2 CHF (and I keep 3 CHF. The other person receives 6 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 3 CHF (and I keep 2 CHF. The other person receives 9 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 4 CHF (and I keep 1 CHF. The other person receives 12 CHF from which he or she has the choice to send any amount back to me).
- ◯ I send 5 CHF (and I keep 0 CHF. The other person receives 15 CHF from which he or she has the choice to send any amount back to me).

BACK OK

Afghan Public treatment screens:

Let's start the task!

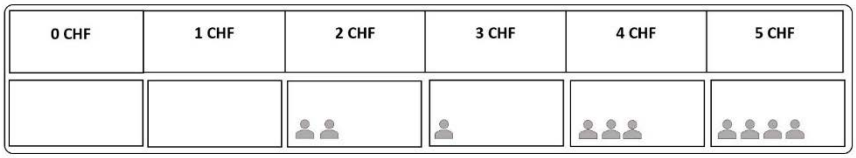
- You have received 5 CHF. Please choose how many of your 5 CHF you wish to send to the other person.
- The program will multiply this amount by 3 and pass it on to the other person.
- The other person can send you back any amount between 0 and the amount that you sent to this person multiplied by 3.
- Please click "OK".

OK

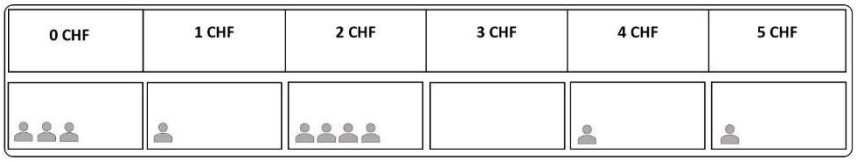
Part 4 – Additional information

- The previous **Swiss native** participants and the previous **Afghan** participants, who both live in Switzerland, performed this same task as you in the same role as you (they also had to decide how many CHF to send to an anonymous person living in Europe who participated on the Internet). The following figure shows how many participants, among 10 **Swiss native** and 10 **Afghan** participants, sent 1, 2, 3, 4, and 5 CHF to the other person:

- Swiss participants sent the following amounts:



- Afghan participants sent the following amounts:



- **Note**: Unlinke you, these previous participants were not given any information about other participants' choices. In addition, their choices were not shown to any other participants in this study.

BACK OK

Part 4 – Additional information

Some weeks after the study, **all Afghan participants will be able to see the amounts which some Afghan participants (including you) have sent** to the person living in Europe. This information will be displayed as follows:

…
Afghan participant 53 amount sent: 4 CHF
Afghan participant 54 amount sent: 2 CHF
Afghan participant 55 amount sent: 1 CHF
Afghan participant 56 amount sent: 3 CHF
…

Assume you were participant 56. The other **Afghan** participants will know that participant 56 sent 3 CHF to the other person living in Europe, but they **will not know** that participant 56 was you. Hence, anonymity will be preserved. Note that these answers are only examples and not the real amounts sent by the study participants.

BACK OK

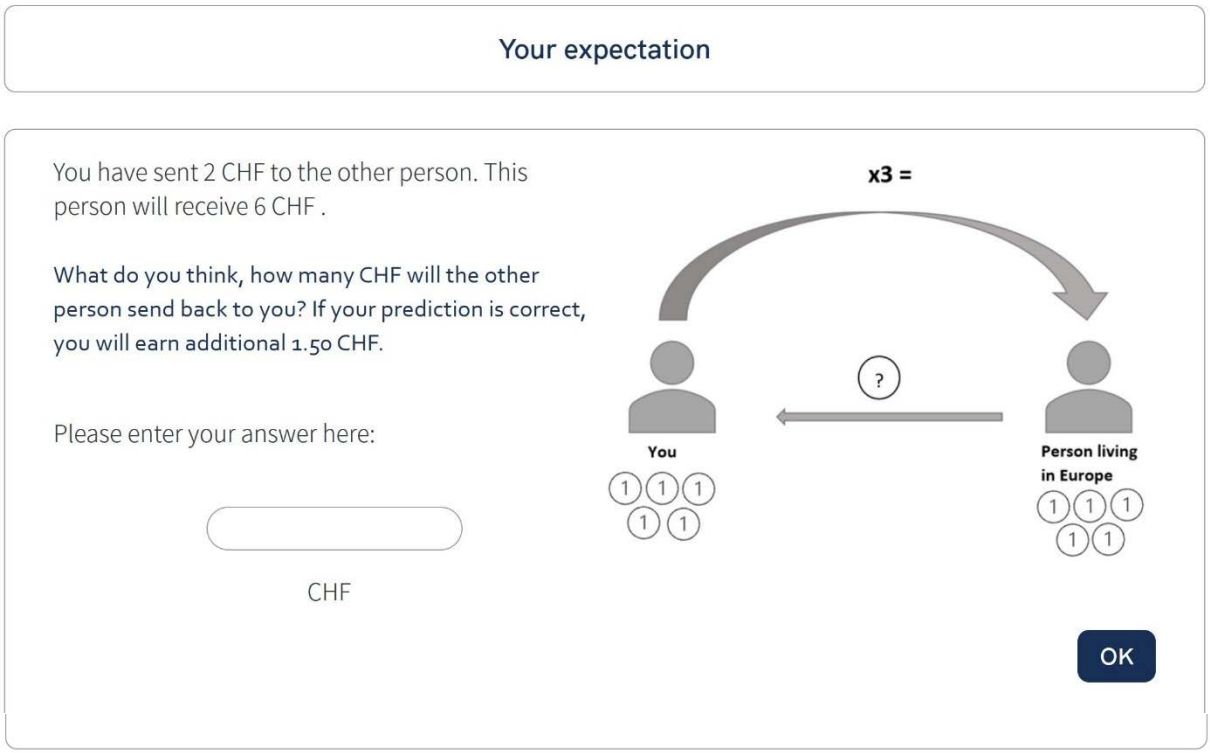
Your choice

How many of your 5 CHF do you want to send to the other person ? Please answer by selecting one of the options below:

- ◯ **I send 0 CHF** (and I keep my initial 5 CHF. The other person receives nothing and will also earn 5 CHF).
- ◯ **I send 1 CHF** (and I keep 4 CHF. The other person receives 3 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 2 CHF** (and I keep 3 CHF. The other person receives 6 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 3 CHF** (and I keep 2 CHF. The other person receives 9 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 4 CHF** (and I keep 1 CHF. The other person receives 12 CHF from which he or she has the choice to send any amount back to me).
- ◯ **I send 5 CHF** (and I keep 0 CHF. The other person receives 15 CHF from which he or she has the choice to send any amount back to me).

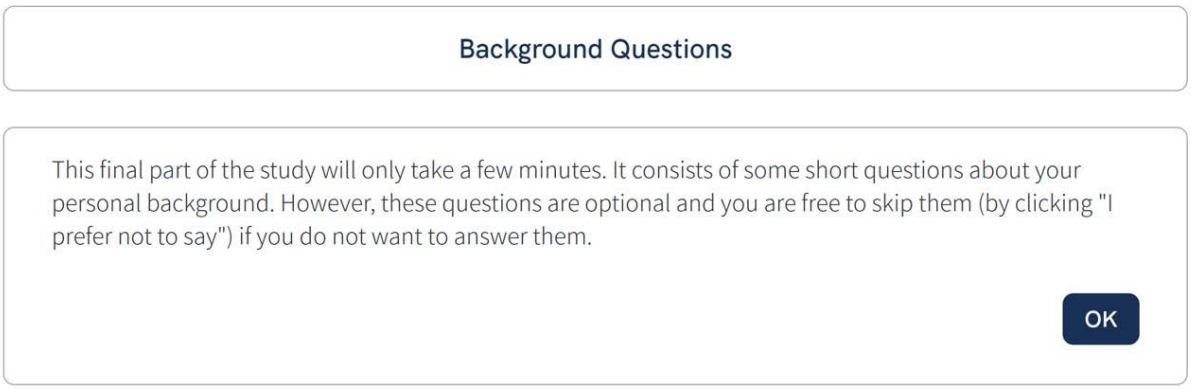
BACK OK

Last decision screen for Baseline and treatment groups



Individual background questions

{In this subsection, we list all individual background questions. In parentheses after the question, we mark with "CH" and "Ref" to indicate whether the question was asked to both Swiss samples, to refugees, or both.}



How old are you? ..... (Ref, CH)

- I prefer not to say.

What is your sex? (Ref, CH)

- Male
- Female
- I prefer not to say

Are you married/ living in a relationship? (Ref, CH)

- Yes
- No
- I prefer not to say.

What is your mother tongue? ..... (Ref, CH)

- I prefer not to say.

How many children do you have? ..... (Ref, CH)

- I prefer not to say.

Please select the highest level of education which you have completed in your home country. (Ref)

- I have learned to read and write without being schooled.
- 1-3 years of (primary) schooling
- 4-6 years of (primary) schooling
- 7-9 years of (secondary) schooling
- Upper secondary education: vocational education and training
- Upper secondary education: general education (high school diploma)
- Tertiary education: Professional education (higher professional school, professional certificate)
- Tertiary education: University degree (bachelor, master, PhD)
- I prefer not to say.

Please select the highest level of education which you have completed. (CH)

- Compulsory schooling (without post-compulsory education)
- Upper secondary education: vocational education and training
- Upper secondary education: general education (high school diploma, baccalaureate)
- Tertiary education: Professional education (higher professional school, federal diplomas and professional certificates)
- Tertiary education: Higher education (universities of applied sciences, teacher training colleges, university)
- I prefer not to say.

In which canton do you currently live? (CH) (each canton is a response option)

- Appenzell Ausser Rhodes / Appenzell Inner Rhodes / Aargau / Basel-Country / Basel City / Bern
- Fribourg / Geneva / Glarus / Grisons / Jura / Lucerne / Neuchâtel / Nidwalden / Obwalden
- St. Gallen / Schaffhausen / Schwyz / Solothurn / Ticino / Thurgau / Uri / Valais / Vaud
- Zug / Zürich
- I prefer not to say.

When did you arrive in Switzerland? (Ref)

- In autumn/winter
- In spring/summer
- I prefer not to say.

In the year: .....

- I prefer not to say.

In which city/region did you live before you left your home country?

Please enter the city/region here: ..... (Ref)

- I prefer not to say.

Did you have a paid job in your home country? (Ref)

- Yes
- No
- I prefer not to say.

If yes, what did you do? .....

- I prefer not to say.

Which permit of stay do you have in Switzerland? (Ref)

- N permit
- F permit
- B permit
- Other
- I prefer not to say.

How many times did you have dinner with a **Swiss** person in the last three months? Please enter the approximate number here:..... (Ref)

- I prefer not to say

How many times did you have dinner with a **Turkish** person in the last three months? Please enter the approximate number here:..... (Ref)

- I prefer not to say

Have you ever taken part in a job training program in Switzerland? (Ref)

- Yes
- No
- I prefer not to say

Have you ever been supported by a job coach in Switzerland? (Ref)

- Yes
- No
- I prefer not to say

Do you currently have a paid job on the (first) labor market here in Switzerland? (Ref)

Do you currently have a paid job? (CH)

- Yes, I have a permanent (regular) job.
- Yes, I am doing an internship or having a temporary job.
- Yes, I am doing an apprenticeship.
- No, I am a student.
- No, but I am currently looking for a job.
- No, but I am not currently looking for a job.
- I prefer not to say.

If you have or ever had a paid job in Switzerland (including apprenticeships, internships and temporary jobs) or if you are looking for a job, what is/was this job? (Ref)

If you have or had a paid job or if you are looking for a job, what is/was this job? (CH)

- Health care services
- Social services or education
- IT or communication
- Print media or media technology
- Retail trade or sales
- Cleaning services
- Gastronomy or accommodation services
- Bakery or confectionery
- Agriculture, forestry or fishery
- Meat industry
- Building services (heating/ventilation/sanitary/plumbing)

- Construction or manufacturing services (incl. Wood works, engineering, architecture, bricklaying, painting, plastering)
- Railway construction
- Mechanics or electronics
- Logistics
- Manager
- Clerical administrative support
- Business, financial operations, real estate or insurance services
- Academics or research
- Legal services
- Public sector or security
- Other
- I have never had a paid job in Switzerland
- I prefer not to say

Please indicate your monthly net income in Switzerland. Please indicate your household net income if you live together with your family/husband/wife. If you live by yourself or in a shared apartment (not with family member(s)), please indicate your individual net income. (Ref)

Please indicate your monthly net income (before taxes). Please indicate your household net income if you live together with your family/husband/wife. If you live by yourself or in a shared apartment (not with family member(s)), please indicate your individual net income. (CH)

- Less than CHF500
- From CHF501 up to CHF1000
- From CHF1001 up to CHF2000
- From CHF2001 up to CHF3000
- From CHF3001 up to CHF4000
- From CHF4001 up to CHF5000
- From CHF5001 up to CHF6000
- From CHF6001 up to CHF7000
- From CHF7001 up to CHF8000
- From CHF8001 up to CHF9000
- Over CHF9000
- I prefer not to say

What income group did you belong to in your home country? (Ref)

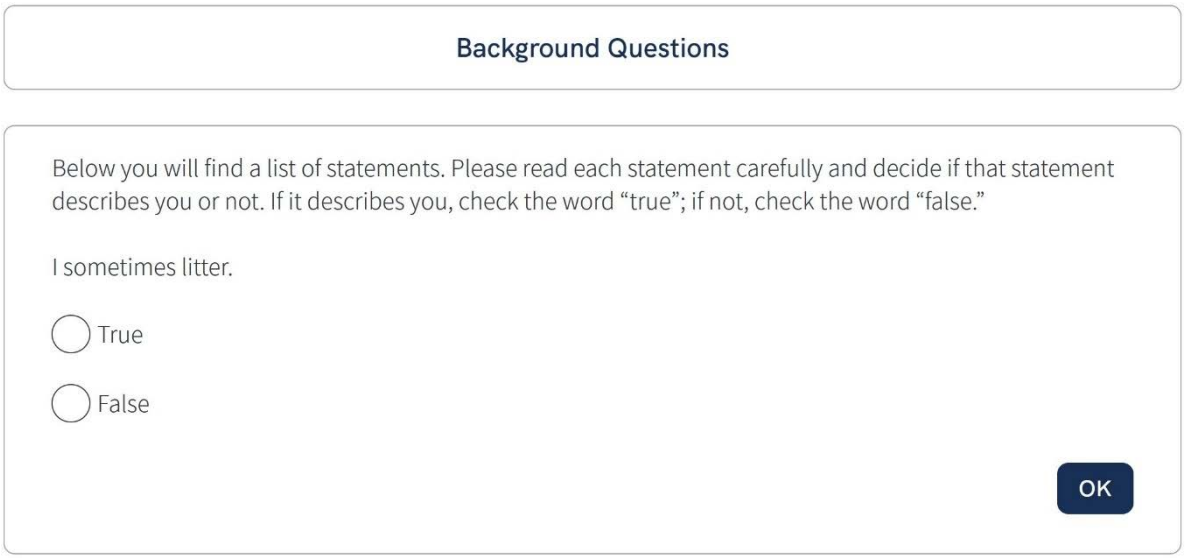
- High income group
- Middle income group
- Low income group
- I prefer not to say

Please help us to improve our questionnaire! How clear did you find the instructions and the questions in this study? (Ref, CH)

1 (very unclear) - 2 - 3 - 4 - 5 - 6 - 7 - 8 - 9 - 10 (very clear)

Social desirability scale - 17

{*Below, we present the statements from the "Social Desirability Scale – 17" according to Stöber (2001), for which participants had to indicate true or false. Every statement was presented as in the screenshot (always together with the introductory sentence, which appeared repeatedly and remained the same. This questionnaire was asked of refugees only*.}



I always admit my mistakes openly and face the potential negative consequences.

- True
- False

In traffic I am always polite and considerate of others.

- True
- False

I always accept others’ opinions, even when they don’t agree with my own.

- True
- False

I take out my bad moods on others now and then.

- True
- False

There has been an occasion when I took advantage of someone else.

- True
- False

In conversations I always listen attentively and let others finish their sentences.

- True
- False

I never hesitate to help someone in case of emergency.

- True
- False

When I have made a promise, I keep it – no ifs, ands or buts.

- True
- False

I occasionally speak badly of others behind their back.

- True
- False

I would never life off other people.

- True
- False

I always stay friendly and courteous with other people, even when I am stressed.

- True
- False

During arguments I always stay objective and matter-of-fact.

- True
- False

There has been at least one occasion when I failed to return an item that I borrowed.

- True
- False

I always eat a healthy diet.

- True
- False

Sometimes I only help because I expect something in return.

- True
- False

B. Mobile laboratory installment

Figure B.1: Mobile laboratory

C. Randomization of individual characteristics

Table C.1: Randomization of individual characteristics across experimental conditions

	Baseline (TR)	**Social Info (TR)**	**Public (TR)**	***p***
Male	0.57 (0.5)	0.64 (0.48)	0.67 (0.47)	0.535
Age in years	35.06 (7.78)	35.86 (6.6)	36.08 (8.83)	0.685
High education	0.82 (0.39)	0.8 (0.41)	0.8 (0.41)	0.922
Intermediate education	0.1 (0.3)	0.12 (0.33)	0.14 (0.35)	0.789
Low education	0.08 (0.27)	0.08 (0.28)	0.06 (0.24)	0.917
Desirability score	12.2 (2.64)	13.02 (2.25)	13.1 (2.25)	0.143
Number of months stayed in Switzerland	31.25 (37.65)	21.67 (17.78)	21.87 (15.4)	0.23
Job in Switzerland	0.08 (0.28)	0.08 (0.28)	0.08 (0.28)	0.999
Ever supported by job training in Switzerland	0.35 (0.48)	0.31 (0.47)	0.38 (0.49)	0.741
Observations	52	50	52	
	Baseline (AFG)	**Social Info (AFG)**	**Public (AFG)**	***p***
Male	0.85 (0.37)	0.5 (0.51)	0.7 (0.47)	0.026
Age in years	29.08 (6.32)	28.09 (8.83)	28.76 (8.41)	0.472
High education	0.38 (0.49)	0.21 (0.41)	0.33 (0.48)	0.427
Intermediate education	0.29 (0.46)	0.42 (0.5)	0.21 (0.41)	0.288
Low education	0.33 (0.48)	0.38 (0.49)	0.46 (0.51)	0.664
Desirability score	12.96 (2.32)	12.96 (2.23)	13.54 (2.06)	0.518
Number of months stayed in Switzerland	22.08 (26.44)	16.62 (12.3)	21.89 (25.64)	0.902
Job in Switzerland	0.17 (0.38)	0.1 (0.3)	0.13 (0.34)	0.774
Ever supported by job training in Switzerland	0.35 (0.49)	0.38 (0.49)	0.4 (0.5)	0.933
Observations	28	27	28	

Notes: TR refers to the sample of Turkish participants, while AFG refers to the sample of Afghan participants. The table reports mean values, with standard deviations in parentheses. The last column reports *p*-values from either χ^2 or Kruskal-Wallis tests assessing balance between treatments.

D. Regression analysis with inclusion of violence measures

Table D.1: Determinants of the amount sent by Turkish trustors, by treatment (Tobit)

Dependent variable: Amount sent	TR (1)	TR (2)	TR (3)	TR (4)
Social Info treatment (d)	1.484*	1.346*	1.470*	1.305*
	(0.570)	(0.562)	(0.569)	(0.550)
Public treatment (d)	0.701	0.765	0.669	0.666
	(0.582)	(0.588)	(0.569)	(0.563)
Male (d)	1.451**	1.401**	1.489**	1.332**
	(0.477)	(0.480)	(0.469)	(0.468)
Age in years	0.006	0.008	0.005	0.012
	(0.035)	(0.035)	(0.035)	(0.034)
High education (d)	0.747	0.962	0.750	0.818
	(0.602)	(0.602)	(0.593)	(0.582)
Desirability score	0.023	0.009	0.023	0.006
	(0.092)	(0.092)	(0.091)	(0.089)
Months spent in Switzerland	-0.019	-0.018	-0.019	-0.016
	(0.011)	(0.010)	(0.010)	(0.010)
Ever supported by job training in Switzerland (d)	-0.623	-0.821	-0.650	-0.580
	(0.519)	(0.509)	(0.510)	(0.508)
Number of fatalities in location of residence	-0.021	-	-	-
	(0.013)			
Number of fatalities in province of residence	-	-0.004	-	-
		(0.004)		
Number of (violent) incidents in location of residence	-	-	-0.005	-
			(0.004)	
Number of (violent) incidents in province of residence	-	-	-	-0.001
				(0.001)
Constant	2.919	2.894	2.883	3.097
	(1.693)	(1.732)	(1.689)	(1.676)
Obs.	94	94	95	95
Uncensored obs.	46	46	47	47
Pseudo R2	0.108	0.1	0.104	0.107
Prob > chi2	<0.001	<0.001	<0.001	<0.001

Notes: Observations with missing data are dropped. (d) indicates a dummy variable. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

Table D.2: Determinants of the amount sent by Afghan trustors, by treatment (Tobit)

Dependent variable: Amount sent	AFG (1)	AFG (2)	AFG (3)	AFG (4)
Social Info treatment (d)	0.979	1.002	0.954	1.022
	(0.622)	(0.622)	(0.623)	(0.632)
Public treatment (d)	2.004**	2.069**	2.015**	2.096**
	(0.692)	(0.687)	(0.683)	(0.682)
Male (d)	0.433	0.383	0.501	0.345
	(0.573)	(0.565)	(0.604)	(0.608)
Age in years	-0.122*	-0.120*	-0.115*	-0.119*
	(0.046)	(0.046)	(0.045)	(0.045)
High education (d)	0.574	0.461	0.421	0.411
	(0.661)	(0.669)	(0.579)	(0.587)
Desirability score	-0.281	-0.263	-0.277	-0.251
	(0.147)	(0.144)	(0.143)	(0.145)
Months spent in Switzerland	0.039*	0.040*	0.039*	0.041*
	(0.015)	(0.015)	(0.015)	(0.015)
Ever supported by job training in Switzerland (d)	1.524*	1.472*	1.462*	1.443*
	(0.586)	(0.594)	(0.563)	(0.571)
Number of fatalities in location of residence	-0.000	-	-	-
	(0.001)			
Number of fatalities in province of residence	-	-0.000	-	-
		(0.002)		
Number of (violent) incidents in location of residence	-	-	-0.000	-
			(0.000)	
Number of (violent) incidents in province of residence	-	-	-	0.000
				(0.001)
Constant	7.771*	7.418*	7.555*	7.139*
	(2.852)	(2.889)	(2.710)	(2.797)
Obs.	31	31	31	31
Uncensored obs.	23	23	23	23
Pseudo R2	0.207	0.205	0.207	0.205
Prob > chi2	0.005	0.006	0.005	0.006

Notes: Observations with missing data are dropped. (d) indicates a dummy variable. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Afghan (AFG). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

E. **Expected return rates by experimental condition**

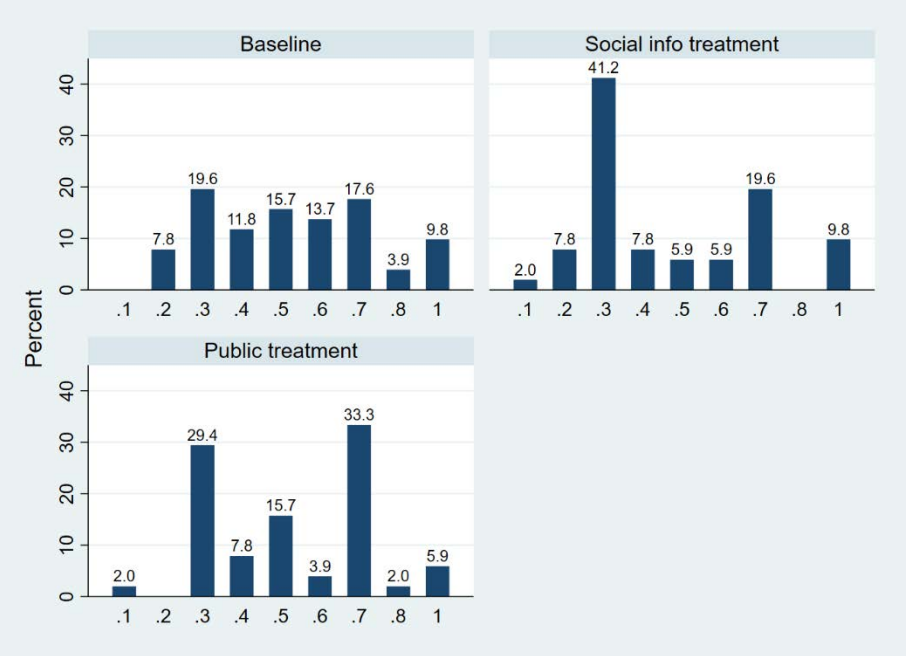


Figure E.1: Turkish trustors' expected return rates, by experimental condition

Notes: In each panel, the x-axis indicates the expected return rates, i.e., the amounts that Turkish trustors expect trustees to return as a fraction of the total amount received. The y-axis shows the percentage of Turkish participants exhibiting each possible expected return rate. Baseline (n = 53), Social Info treatment (n = 50), and Public treatment (n = 52).

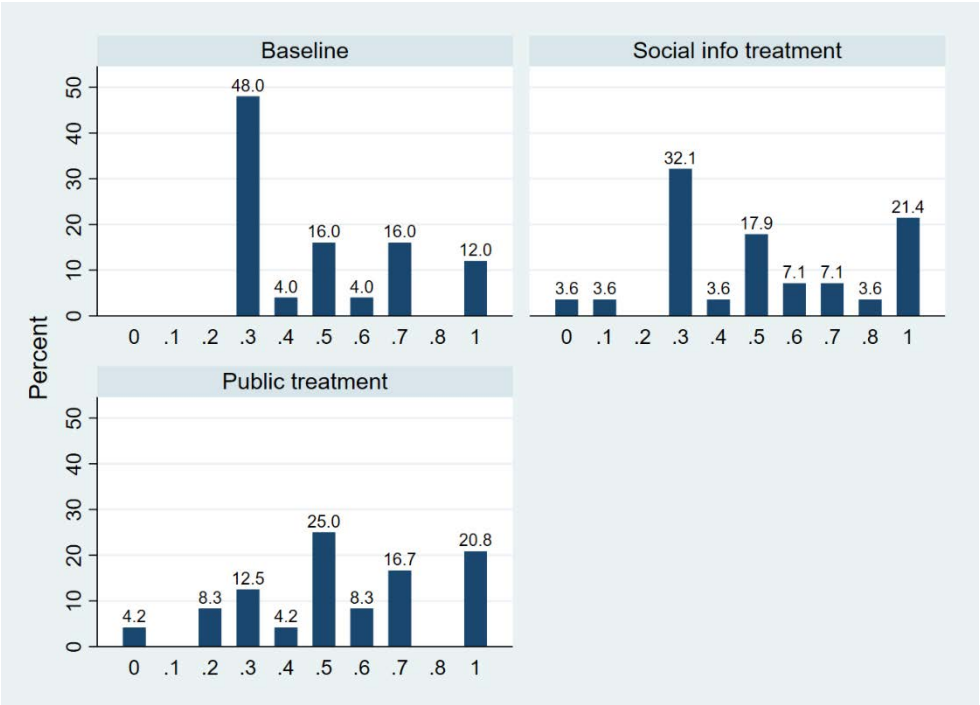


Figure E.2: Afghan trustors'expected return rates, by experimental condition

Notes: In each panel, the x-axis indicates the expected return rates, i.e., the amounts that Afghan trustors expect trustees to return as a fraction of the total amount received. The y-axis shows the percentage of Afghan participants exhibiting each possible expected return rate. Baseline (n = 29), Social Info treatment (n = 28), and Public treatment (n = 28).

F. Regressions with imputation of missing values

Table F.1: Determinants of the amount sent, Baseline condition (Tobit regressions)

Dependent variable: Amount sent	Pooled (1)	Pooled (2)	TR-AFG (1)	TR-AFG (2)
Turkish (d)	0.643	0.722	-	-
	(0.363)	(0.395)		
Afghan (d)	-0.759	-0.541	-1.343**	-1.916**
	(0.470)	(0.519)	(0.480)	(0.573)
Male (d)	-	-0.051	-	1.004
		(0.290)		(0.535)
Age in years	-	0.015	-	-0.016
		(0.010)		(0.033)
High education (d)	-	0.205	-	0.437
		(0.301)		(0.551)
Desirability score	-	-	-	0.018
				(0.099)
Months spent in Switzerland	-	-	-	-0.011
				(0.008)
Ever supported by job training in Switzerland (d)	-	-	-	-0.457
				(0.539)
Constant	2.957***	2.230***	3.543***	3.475
	(0.166)	(0.486)	(0.286)	(1.881)
Obs.	281	281	81	81
Uncensored obs.	188	178	81	45
Pseudo R2	.006	.010	.026	.070
Prob > chi2	.034	.248	.006	.078

Notes: In the first two regressions, we use the pooled data from Swiss, Turkish, and Afghan participants. In the last two regressions, we only focused on the data from Turkish and Afghan participants. (d) indicates a dummy variable. Missing values are replaced with a constant (the mode), and imputation dummies are included in the regressions. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

Table F.2: Determinants of expected trustworthiness, Baseline condition (Tobit regressions)

Dependent variable: Expected return rate	Pooled (1)	Pooled (2)	TR-AFG (1)	TR-AFG (2)
Turkish (d)	0.091*	0.058	-	-
	(0.038)	(0.041)		
Afghan (d)	0.059	0.026	-0.033	-0.087
	(0.051)	(0.058)	(0.059)	(0.074)
Male (d)	-	-0.013	-	0.056
		(0.031)		(0.066)
Age in years	-	-0.002	-	-0.005
		(0.001)		(0.004)
High education (d)	-	0.042	-	-0.003
		(0.032)		(0.071)
Desirability score	-	-	-	-0.006
				(0.012)
Months spent in Switzerland	-	-	-	-0.001
				(0.002)
Ever supported by job training in Switzerland (d)	-	-	-	-0.096
				(0.069)
Constant	0.454***	0.509***	0.545***	0.847***
	(0.166)	(0.486)	(0.286)	(1.881)
Obs.	254	254	76	76
Uncensored obs.	231	231	68	68
Pseudo R2	.101	.17	.0141	.459
Prob > chi2	.0418	.216	.58	.697

Notes: In the first two regressions, we use the pooled data from Swiss, Turkish, and Afghan participants. In the last two regressions, we only focused on the data from Turkish and Afghan participants. (d) indicates a dummy variable. Missing values are replaced with a constant (the mode), and imputation dummies are included in the regressions. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. Trustors who did not send anything to the trustee were excluded. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

Table F.3: Determinants of the amount sent by Turkish/Afghan trustors, by treatment (Tobit regressions)

Dependent variable: Amount sent	TR (1)	TR (2)	AFG (1)	AFG (2)
Social Info treatment (d)	1.244**	0.883*	0.790	0.891
	(0.413)	(0.424)	(0.588)	(0.615)
Public treatment (d)	0.683	0.337	1.202*	1.030
	(0.400)	(0.421)	(0.590)	(0.601)
Male (d)	-	0.762*	-	0.597
		(0.338)		(0.567)
Age in years	-	-0.002	-	0.022
		(0.022)		(0.037)
High education (d)	-	0.250	-	0.543
		(0.421)		(0.580)
Desirability score	-	0.002	-	-0.025
		(0.073)		(0.129)
Months spent in Switzerland	-	-0.016*	-	-0.009
		(0.008)		(0.013)
Ever supported by job training in Switzerland (d)	-	-0.165	-	0.725
		(0.364)		(0.592)
Constant	3.535***	3.607**	2.199***	1.153
	(0.280)	(1.266)	(0.413)	(2.454)
Obs.	155	155	83	83
Uncensored obs.	92	92	58	58
Pseudo R2	.0181	.051	.0135	.0464
Prob > chi2	.0106	.029	.122	.417

Notes: In the first two regressions, we focus on Turkish participants. In the last two regressions, we focus on Afghan participants. (d) indicates a dummy variable. Missing values are replaced with a constant (the mode), and imputation dummies are included in the regressions. "Prob > chi2" indicates the p-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.

Table F.4: Determinants of the amount sent by Turkish/Afghan trustors, by treatment (Tobit regressions)

Dependent variable: Amount sent	TR (1)	TR (2)	AFG (1)	AFG (2)
Social Info treatment (d)	1.244**	0.883*	0.790	0.891
	(0.413)	(0.424)	(0.588)	(0.615)
Public treatment (d)	0.683	0.337	1.202*	1.030
	(0.400)	(0.421)	(0.590)	(0.601)
Male (d)	-	0.762*	-	0.597
		(0.338)		(0.567)
Age in years	-	-0.002	-	0.022
		(0.022)		(0.037)
High education (d)	-	0.250	-	0.543
		(0.421)		(0.580)
Desirability score	-	0.002	-	-0.025
		(0.073)		(0.129)
Months spent in Switzerland	-	-0.016*	-	-0.009
		(0.008)		(0.013)
Ever supported by job training in Switzerland (d)	-	-0.165	-	0.725
		(0.364)		(0.592)
Constant	3.535***	3.607**	2.199***	1.153
	(0.280)	(1.266)	(0.413)	(2.454)
Obs.	155	155	83	83
Uncensored obs.	92	92	58	58
Pseudo R2	.0181	.051	.0135	.0464
Prob > chi2	.0106	.029	.122	.417

Notes: In the first two regressions, we focus on Turkish participants. In the last two regressions, we focus on Afghan participants. (d) indicates a dummy variable. Missing values are replaced with a constant (the mode), and imputation dummies are included in the regressions. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Table F.5: Determinants of expected return rates of Afghan and Turkish trustors, by treatment (Tobit regressions)

Dependent variable: Expected return rate	TR (1)	TR (2)	AFG (1)	AFG (2)
Social Info treatment (d)	-0.062	-0.039	0.055	0.094
	(0.046)	(0.046)	(0.091)	(0.094)
Public treatment (d)	-0.008	0.009	0.067	0.086
	(0.046)	(0.048)	(0.095)	(0.097)
Male (d)	-	0.069	-	0.045
		(0.038)		(0.090)
Age in years	-	-0.001	-	-0.006
		(0.003)		(0.006)
High education (d)	--	0.083	-	0.056
		(0.047)		(0.094)
Desirability score	-	-0.010	-	-0.006
		(0.008)		(0.020)
Months spent in Switzerland	-	0.001	-	-0.000
		(0.001)		(0.002)
Ever supported by job training in Switzerland (d)	-	0.015	-	-0.086
		(0.045)		(0.093)
Constant	0.545***	0.544***	0.519***	0.718
	(0.032)	(0.140)	(0.066)	(0.388)
Obs.	153	153	77	77
Uncensored obs.	140	140	61	61
Pseudo R2	.085	.729	.008	.137
Prob > chi2	.347	.199	.75	.731

Notes: In the first two regressions, we focus on Turkish participants. In the last two regressions, we focus on Afghan participants. (d) indicates a dummy variable. Missing values are replaced with a constant (the mode), and imputation dummies are included in the regressions. "Prob > chi2" indicates the *p*-value from the likelihood ratio test. Turkish (TR), Afghan (AFG). Standard errors are in parentheses. Trustors who did not send anything to the trustee were excluded. * $p<0.05$, ** $p<0.01$, *** $p<0.001$.