Illegal downloading of music files has plagued the recording industry for years and stricter enforcement of piracy laws has shown little effectiveness in slowing this phenomenon. This paper studies the effect that religion and morality have on illegal downloading practices of music files by college students at a large private Christian university. I conclude that church attendance is associated with lower illegal downloading only for very frequent attenders. Also, students who rate their morals above average are less likely to illegally download than those who self-identified with average or below average morals. Additionally I examine four other “wrong” acts: copying homework, breaking the speed limit, shoplifting, and underage drinking. The results suggest that college students view underage drinking and illegal downloading as morally equivalent.
APPROVED BY DIRECTOR OF HONORS THESIS:

________________________________________________

Dr. Charles North, Department of Economics

APPROVED BY THE HONORS PROGRAM:

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Dr. Andrew Wisely, Director

DATE:_____________________________
THE PIRATE’S MORAL COMPAS

RELIGION, MORALITY, UNDERAGE DRINKING, AND ILLEGAL MUSIC DOWNLOADING

A Thesis Submitted to the Faculty of

Baylor University

In Partial Fulfillment of the Requirements for the

Honors Program

By

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Waco, Texas

May 2012
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CHAPTER ONE

Introduction

Illegal downloading is a problem that has plagued the music industry for over a decade. In spite of stricter enforcement of piracy laws by the government, a large amount of music piracy still occurs on a daily basis. What is the driving force behind illegal downloading? Previous research finds many individuals do not consider illegal downloading to be a crime. Through an econometric approach, this paper seeks to understand what students think of illegal downloading in comparison to other acts, and what effect moral and religious identification has on their actions. This is accomplished by looking at a survey administered at Baylor University, one of the largest Christian universities in the world, investigating illegal downloading habits and opinions on various other illegal or immoral acts.

The study finds that religion only shows significance for frequent attenders of church, while morality plays a far more important role. Those who rated their morals at least above “average” are significantly less likely to be illegal downloaders than those rating at or below “average”. Other factors were also significant in determining the likelihood of an individual illegally downloading, including if the student attended Baylor from out of state, and how many songs a student downloads in a month. In comparison to other “wrong” acts underage drinking showed a large amount of similarity.

College students present an excellent group to examine when looking at the driving factors behind illegal downloading. As a whole they are the most often targeted group by the RIAA and MPA for distribution of copyrighted material, in part because
college students have strong incentives to illegally download. Culturally, music tastes in college are often well-defined, and there is a tradition of college-aged individuals (the 18-25 crowd) being a driving force behind the music industry’s success. College students who live and study on campus also have ready access to high speed broadband connections, though over the years this has become less of a driving factor as broadband access has expanded. College students have relatively low opportunity costs on their time, allowing them the opportunity to obtain the necessary skills needed to illegally download and to spend the time needed to find safe places to illegally download.

This paper begins with an examination of previous research on illegal downloading spanning the fields of both economics and psychology in the introduction. Using the knowledge gained from this, the data and collection processes are detailed in Chapter 2. Chapter 3 first presents an analysis of results covering a baseline of demographic factors that lead to illegal downloading, followed by further testing of religious attendance and moral self-perception as determinants of illegal downloading. The second part of Chapter 3 covers determinants of opinions on “wrong” acts. Special attention is paid to underage drinking and the driving factors behind the frequency of its occurrence. This leads to evidence showing a similarity between the acts of underage drinking and illegal downloading. Final thoughts and conclusions are presented in Chapter 4.

Gerlich, Lewer, and Lucas (2010) focused on demographic factors as determinants of illegal downloading. The authors looked at multiple demographic factors with few showing significance. The key factors showing significance were gender, age, and “locus of control”. With respect to gender and age, males and younger individuals
were more likely to be an illegal downloader. A series of questions to determine what they called a “locus of control”, or how much control an individual felt they had over repercussions from their actions, was performed. In general those who thought they had a greater amount of control were more likely to illegally download, the intuition being those higher scoring individuals thought they had a lesser chance of being caught. The authors suggested, while demographics played some importance, factors like “locus of control” were primarily driving the activity of downloaders.

Chiang and Assane (2008) further explored the connection between gender and illegal downloading. Using a probit model of “yes” or “no” to the question of an individual illegally downloading, they concluded that males have a more inelastic demand for illegal downloading and were less likely to be influenced by rules set up against it, while females were far more responsive to policies put in place to deter illegal downloading. Evidence for the gender effect, though, remained weak. The authors ultimately concluded that it is more likely that gender has little to do with the choice of illegally downloading or not, but that the gender measure was merely acting as a proxy for far more important underlying factors.

Another relevant factor may be religiosity. Gerlich, Lewer, and Lucas (2010) examined the role of religious attendance and religious intensity, measured by times attended each year and reported self-ranking of intensity. Neither variable proved significant as a driver of the act of illegal downloading. This led the authors to conclude that religion has no effect on whether or not an individual illegally downloads.

One of the key concerns with the data set used in this survey is the nature of the university where it was administered and whether or not the results are affected by the
implied Christian attitudes of the university and students attending. The issue of the effect of a Christian education on illegal downloading was tested by Lewer, Gerlich and Lucas (2008), who performed a survey examining the opinions and actions of students at three universities: a small Christian school, a small Division II school, and an historically Black university. They concluded there was no effect of Christian education on the results of the survey. The students at the Christian university did not act any differently than those at the Division II School or the historically Black college, all else equal. This evidence suggests that findings in this paper may be generalizable to college students nationwide.

It should not be surprising there is little evidence that illegal downloading habits are affected by measures of religiousness. There is existing research suggesting students do not see illegal downloading as an issue of right or wrong. A survey by the Business Software Alliance in 2005 found that 52% of students did not find it wrong to download and swap copyrighted software\(^1\). It seems intuitive to suggest that illegal downloading is simply not viewed as a criminal or wrong act.

A recent study from the field of psychology supports what previous research suggests; individuals do not view illegal downloading as a criminal act. Wingrove, Korpas, and Weisz (2011) find a significant difference in the way college students view illegal downloading in comparison to shoplifting. Their study consisted of students answering questions about what they would do in specific situations when presented with the opportunity to illegally download music or shoplift a music CD. Wingrove suggested one potential reason for this result is the lack of enforcement of piracy laws. However,

the only observed factor driving the opinion of illegal downloading was a small effect from self-rated morality.

In this paper, I answer four basic questions: What is the effect of religious attendance on illegal downloading? What effect does self-reported morality have on the actions of the individual? Are there other “wrong” acts college students view as similar to illegal downloading? Finally, where does illegal downloading rank in comparison to other “wrong” acts?
CHAPTER TWO

Data and Collection

The data for this study were collected over three months in late 2011 and early 2012 at Baylor University in Waco, Texas. Participants took a survey of 47 questions consisting of demographic information, music and film preferences, and opinions on various “wrong” acts. The survey was administered through two different mediums: a paper copy and an online version. Both versions were identical. Individuals participating were randomly selected and took the survey at the request of professors administering in class, through digital distribution of social networking tools and email announcements, or at a table set up in a heavily traveled public area. A total of 201 surveys were taken with varying degrees of completeness. Summary statistics appear in Table 1. The complete survey form is attached as Appendix A.

Baylor University is currently the largest Baptist university in the world, with an enrollment of 12,575 undergraduates\(^2\). Of the survey respondents, 179 characterized themselves as an attender of a religious service (church attendance). 157 attended a Christian institution, one identified himself as a Muslim, and 21 did not say where they attended. Of the 157 church attenders the vast majority listed a Baptist Church as their church home. It is thus important to recognize that the data is heavily influenced by Baptist principles. One key example is a highly negative view of consumption of alcohol. This may create differences from what would otherwise be found at a secular institution of learning, or even a Christian university of a different denomination.

The survey respondents are not a representative sample of Baylor University. While Baylor is predominantly Baptist, the religious identification of its students is much more diverse than this survey seems to capture. This is also visible in the gender split. In the survey, 53% of respondents were male, while Baylor is actually 42% male\(^3\). Finally, over 50% of the respondents in the survey were in a business major field while Baylor consists of a much smaller 22% of all majors being business\(^4\). These differences reveal

\[^3\textit{Ibid}}\]

\[^4\text{“Enrollment by Program and Major Fall 2012.”} \text{Available at} \text{http://www.baylor.edu/content/services/document.php/151574.pdf.}\]
that the data collected is not a representative sample of Baylor’s campus, but there is little evidence the data are otherwise biased.

The survey took great care to prevent priming of any negative connotation to the reporting on illegal activities. It was important that the individuals being surveyed report accurately their downloading of illegal music without feeling the negative connotation of the word “illegal”. The dependent variable comes from the responses to the following question: “Check which of the following best characterizes your music downloading habits for music files you do not pay for” The following options were:

- I do not download music files I do not pay for
- I only download music files that artists give away for free
- I used to download files frequently, but now I do so only occasionally or never whether or not the artist gives them away for free
- I occasionally download music files whether or not artists give them away for free
- I often download music files whether or not artists give them away for free

I created a variable *Illegal Downloader* equal to zero for the first two categories. The third option was set equal to one, with the fourth option being set equal to two and the fifth option being set equal to three.

The attitude categories, which serve both as dependent and independent variables in this paper, were posed as questions on a scale of one to five. The one option was labeled “always wrong”, the five option was labeled “always ok”, with the three option labeled as “neither right nor wrong”. The frequency of underage drinking was recorded in the same manner with the one option as “never”, the three option as “sometimes” and the five option as “frequently.”
The questions covering religious attendance and rating of personal morals were placed at the end of the survey to avoid any priming of the attitude questions by self-rating of morals. The attendance variables were converted to dummy variables. As opposed to a continuous variable religious attendance frequency across categories is not continuous and the groupings are of individuals with similar attendance habits. The excluded variable from church attendance dummy variables consists of respondents identifying they attend church less than 2-3 times a month, which is about 25% of the sample.

**TABLE 2**

Cross Tabulation of Songs Downloaded

<table>
<thead>
<tr>
<th>Illegal Downloader Ranking</th>
<th>Songs Downloaded in a Month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
</tr>
<tr>
<td>0 - Doesn’t illegally download</td>
<td>13.2%</td>
</tr>
<tr>
<td>1 - Used to illegally download/very rarely illegal downloads</td>
<td>4.21%</td>
</tr>
<tr>
<td>2 - Occasionally illegal downloads</td>
<td>1.58%</td>
</tr>
<tr>
<td>3 - Often illegally downloads</td>
<td>0.00%</td>
</tr>
<tr>
<td>Totals:</td>
<td>18.9%</td>
</tr>
</tbody>
</table>

The morals dummy variables are collected from self-reporting on a seven point scale rating morals. The one option was defined as “very high standards”, the three option was marked as “high standards”, the five option was marked as “average standards”, and the seven option was marked as “low standards”. The variables “Morals Above Average” is a dummy variable consisting of ratings between 1 and 4. The excluded variables of ratings 6 and 7 represent about 3.73% of the respondents.
Captured in the survey was the number of songs (legal and illegal) an individual downloaded each month. I suspect that those individuals doing a large amount of music downloading each month is highly correlated with illegal downloading in general. Table 2 shows the distribution of songs downloaded in a month and what percentage of respondents in a specific range fell into each category of the Illegal Downloader variable. As seen in Table 2 the songs downloaded in a month variable has distribution that is heavily weighted in the 0-10 songs range. This is further evidenced by a low mean for songs downloaded in a month of 15.26 but a high standard deviation. This distribution also reveals that the greater than 20 songs in a month group consists of a substantial part of those illegally downloading.
CHAPTER THREE
Analysis and Results

Analysis of Illegal Downloading

Beginning in Table 3, the essential baseline demographic variables are examined as determinants of the illegal downloader categorical variable. All regressions were run as ordered logits. Column (1) reveals results slightly different than expected in comparison to previous research. Gender is the only significant variable, which is consistent with existing research. Age, however, is not a significant determinant. This is likely due to the narrow range of ages in the sample, with the majority falling in the 18-22 range. The findings about age are still somewhat surprising considering college is a time of maturation for many individuals. However, any maturation during college observed by age does not seem to have an effect on illegal downloading.

Interpreting an ordered logit regression is different from an OLS. Because the dependent variable is categorical, the distances between scores are not equal. The ordered logit imposes a linear parameterization in place of the exponent in a logistic distribution and then estimates the linear parameter values using a maximum likelihood estimation. To interpret the results we must look at both the coefficient and the cut point estimates, where each cut point represents the score that separates a category.

5 Variables that were tested in previous work and of interest to this specific research were all examined. The survey captured far more demographic information than reported in this paper. Variables such as computer competency, majors, employment status, hours worked, and dormitory lived in were tested as well. Tests with these variables did not alter results or prove significant and consistent measures predicting the action. This is likely due to some amount of multicollinearity. Combined with evidence of no significance from previous work these variables were excluded. Thus the three variables (gender, age, and if the student is from out of state) selected for testing present a strong set of significant control determinants.
example, in column (1) anyone with a score below 1.115 (cut 1) is in the 0 category while anyone above 1.115 (cut 1) but below 2.140 (cut 2) falls into the 1 category. To interpret the effect of gender in column (1), we begin with the statistically significant coefficient estimate of 0.526. This means all else held equal if the individual is a male their score will increase by 0.526, which in this case is about half the distance of the cut points. If a female has a score of 1.7 she will fall between cuts 1 and 2. If this individual is male the coefficient of the male variable is added to the score for a new score of 2.226, a jump that has moved him between cuts 2 and 3 and into a higher frequency of illegal downloading.

| TABLE 3 |
| Determinants of Illegal Downloading |

<table>
<thead>
<tr>
<th></th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
<th>(6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>0.526</td>
<td>--</td>
<td>--</td>
<td>0.343</td>
<td>0.505</td>
<td>0.302</td>
</tr>
<tr>
<td></td>
<td>(0.058)</td>
<td></td>
<td></td>
<td>(0.238)</td>
<td>(0.071)</td>
<td>(0.305)</td>
</tr>
<tr>
<td>Age</td>
<td>0.052</td>
<td>--</td>
<td>--</td>
<td>0.085</td>
<td>0.084</td>
<td>0.073</td>
</tr>
<tr>
<td></td>
<td>(0.400)</td>
<td></td>
<td></td>
<td>(0.184)</td>
<td>(0.459)</td>
<td>(0.265)</td>
</tr>
<tr>
<td>Out of State</td>
<td>-0.422</td>
<td>--</td>
<td>--</td>
<td>-0.684</td>
<td>-0.399</td>
<td>-0.668</td>
</tr>
<tr>
<td></td>
<td>(0.150)</td>
<td></td>
<td></td>
<td>(0.030)</td>
<td>(0.178)</td>
<td>(0.036)</td>
</tr>
<tr>
<td>Songs downloaded in a month</td>
<td>--</td>
<td>0.034</td>
<td>--</td>
<td>0.034</td>
<td>--</td>
<td>0.036</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.000)</td>
<td></td>
<td>(0.000)</td>
<td></td>
<td>(0.000)</td>
</tr>
<tr>
<td>Attend church more than once a week</td>
<td>--</td>
<td>--</td>
<td>-0.598</td>
<td>--</td>
<td>-0.415</td>
<td>-0.792</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.110)</td>
<td></td>
<td>(0.285)</td>
<td>(0.055)</td>
</tr>
<tr>
<td>Attend church weekly</td>
<td>--</td>
<td>--</td>
<td>-0.338</td>
<td>--</td>
<td>-0.193</td>
<td>-0.417</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.342)</td>
<td></td>
<td>(0.602)</td>
<td>(0.283)</td>
</tr>
<tr>
<td>Attend church 2-3 times per month</td>
<td>--</td>
<td>--</td>
<td>-0.026</td>
<td>--</td>
<td>0.103</td>
<td>0.009</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.957)</td>
<td></td>
<td>(0.835)</td>
<td>(0.985)</td>
</tr>
<tr>
<td>Cut 1</td>
<td>1.115</td>
<td>0.346</td>
<td>-0.359</td>
<td>1.993</td>
<td>0.814</td>
<td>1.359</td>
</tr>
<tr>
<td>Cut 2</td>
<td>2.140</td>
<td>1.448</td>
<td>0.637</td>
<td>3.129</td>
<td>1.844</td>
<td>2.517</td>
</tr>
<tr>
<td>Cut 3</td>
<td>3.247</td>
<td>2.721</td>
<td>1.673</td>
<td>4.449</td>
<td>2.955</td>
<td>3.861</td>
</tr>
<tr>
<td>Chi Squared</td>
<td>7.08</td>
<td>35.60</td>
<td>3.11</td>
<td>39.69</td>
<td>8.84</td>
<td>44.50</td>
</tr>
<tr>
<td>Prob &gt; Chi Squared</td>
<td>0.0693</td>
<td>0.0000</td>
<td>0.3753</td>
<td>0.0000</td>
<td>0.1827</td>
<td>0.0000</td>
</tr>
<tr>
<td>Number of observations</td>
<td>189</td>
<td>190</td>
<td>195</td>
<td>185</td>
<td>189</td>
<td>185</td>
</tr>
</tbody>
</table>

Note: p-values are in parentheses. Regressions are calculated by an ordered logit of the variable Illegal Downloader a categorical ranking from 0-3 representing the level of illegal downloading activity.
Column (2) tests number of songs downloaded as a determinant of illegal downloading. As expected, the variable is highly significant and positive, meaning the more songs downloaded on a monthly basis the more likely a greater amount of illegal downloading will be observed. The more songs an individual downloads the greater the impact it has upon their score\(^6\). Even though the coefficient estimate is small, it would only take downloading about 16 songs a month to move half the distance of a cut point.

As shown by Table 2 the individuals downloading over 20 songs each month are primarily driving this result\(^7\). Causation however, becomes a serious issue here. If one downloads a large number of songs each month, is it because they already download illegally? In this case the marginal cost of an additional song is so low the individual is incentivized to download more music than they otherwise would. Or is it because they demand so many songs that the optimal way, likely due to costs, of obtaining music is through illegal downloading?

Alone, the church attendance variables show no significant results. This remains consistent with previous research in the field and continues to suggest that religiosity may not be a factor in illegally downloading music. When demographic controls are introduced in column (5), the religious attendance variables continue to be insignificant and negative, while males continue to be a driver of illegal downloading.

However, when the songs downloaded in a month is combined with the demographic controls of column (1), as shown in column (4), the male variable loses its

\(^6\) For continuous variables like songs downloaded in a month the coefficient represents the impact on the score by an increase of one in the variable.

\(^7\) Extensive testing on the data revealed the significance of the songs downloaded in a month provides evidence that the result is driven by the greater than 20 songs range shown in Table 2. The majority of individuals in this high volume range download between 20 and 100 songs, with one lone response of 200. When the 200 songs a month response is excluded, results remain consistent with the reported results.
significance; likely suggesting male is a proxy frequent music downloading. This result remains in column (6) with male no longer holding its significance. In columns (4) and (6) the out of state variable, however, is significant, with a negative coefficient equal to approximately half the distance between cut points. This suggests that those attending the university from out of state are more likely to not illegally download by a fair amount. Out of state, much like gender, is likely a proxy for an unmeasured driver. Many of the Texas residents attending Baylor come from the Dallas and Houston areas, about one-and-a-half and three-hour drives respectively, with proximity to home likely a key factor in their decision to attend. Those who attend Baylor from out of state are more likely to be drawn to the religious environment Baylor advertises. These individuals exhibit some unmeasured trait that affects their actions. It is likely the out of state variable is acting as a proxy for preferences of a Christian environment, and individuals who may hold themselves to a higher behavioral standard.

Column (6) presents the three groups of controls combined together. Songs downloaded in a month and out of state variables continue significance and are now joined by the dummy variable representing church attendance for more than once a week. In comparison to column (5), it appears that testing with the songs downloaded in a month is the control that causes greater than weekly attendance to become significant. The negative magnitude of approximately half a cut point is quite similar to that of the out of state variable. The continued significance of the out of state variable suggests then it is not my measure of religiosity that the out of state variable is proxying for.
It is intuitive that the type of person attending church more than once a week is more likely to avoid any morally or legally questionable acts. Church attendance is simply a proxy for religious adherence or, at the least, a public appearance of adherence.
Anyone attending more often than once a week is likely the type of person who is naturally averse to breaking with any religious teachings. Committing an act of theft like illegal downloading would fit into this category. With little evidence of religious attendance having a significant impact analysis of self-reported morals was performed.

Table 4 reports results involved in answering the question about self-reported morality and its effect. As revealed by column (7), the coefficients for morals rating 1-4 are both large and negative, around -1.2, but insignificant. However, when each point was regressed separately each rating was significant. The lack of significance in column (7) is troubling, but likely due to high collinearity with the constant and vector sum of the moral determinants. It is unlikely there is an observable difference between a rating of 1 and a rating of 2 and so on. In order to look at the effect higher morals have on illegal downloading, we must first find the levels of morality where attitudes actually differ. In order to measure for differences between the different moral effects, F-tests were performed looking to reject the hypothesis that the coefficients are the same.

The results of the F-tests are reported in Table 5. Results are as expected with one key exception: those with ratings above average, specifically a rating of 1, 2 and 4 show no observable difference from each other. The “average” rating of 5 shows a significant difference from the ratings of 1, 2, and 4. The unexpected result comes from the the moral rating of 3 characterized as “high moral standards”, which is significantly lower than the coefficients for ratings 1, 2, and 4. But not significantly different from a rating of 5. This suggests that the two groups of people identifying with these ratings act similarly. Those with a rating of 5 show a positive coefficient, as seen in column (8) and, when run separately, also give a positive significant result. This leads to the conclusion
that those who give themselves a rating of 3 are possibly more likely to be illegal
downloaders than people who rate their own morals as 1, 2, or 4.

Column (9) looks at this effect and finds a positive significant coefficient worth
about a 60-67% distance between cut points. This value is larger but not significantly
different from morals rating 5’s 50% distance between cut points shown in column (8).
This lends strong evidence that those individuals who rate their own morals as 3 are more
likely to be illegal downloaders, acting similarly to those with a rating of 5, although
results are mixed. This suggests either a large portion of individuals giving themselves a
rating of 3 are actually lying, be it to the survey or themselves, or they simply do not see
illegal downloading as an issue of morality. The latter is the far more likely explanation
given previous research showing illegal downloading is not viewed as a criminal act.

To remove collinearity problems with the morals variables, the “morals above
average” variable was created. Column (10) reports the findings of this exercise. As
expected, the out of state variable and songs downloaded in a month continue their

---

8 There are legitimate concerns that including that those who rated with a 3 would alter
results. However, extensive testing found no significant difference between a variable that consisted of
ratings 1-4 and ratings 1, 2, and 4. It is with confidence that the morals above average variable is used
throughout this paper.
significance, and a strong measurable effect from having “above average” moral views is found. The results show a magnitude of -1.069; about 82% the distance between cut points. It is clear that one’s view of their morals being above average has a large effect on the individual’s decision not to illegally download.

Column (11) returns to the question of religion and morality to see if these variables affect one another. When the “morals above average” variable is introduced with the religious attendance variables, none of the attendance coefficient estimates are significant. This suggests that the same type of people who are often attending church greater than once a week are also those with high self-rated moral standards. This is, in part, supported by a highly significant correlation of 0.19 between those rating themselves with “morals above average” (morals rating 1-4) and those reporting attendance of church more than once a week. It is likely individuals that hold themselves to “above average” moral standards are driving the significance of church attendance greater than once a week. This suggests that morals measures dominate religious attendance variables with religion acting as a proxy of sorts for morals. Still both variables merit further consideration.

At this point it has been established the key drivers appear to be the out of state variable, the songs downloaded in a month, and moral standards with little effect observable from the church attendance. Using these results as baselines, I will now answer the final two questions: what effect do the attitudes towards copying homework, underage drinking, illegal downloading, shoplifting, and speeding have as a determinant of the level of illegal downloading, and are any of them similar? Table 6 reports the
results from these tests. The songs downloaded in a month and the out of state variables continued to be significant with effects largely similar throughout the study as a whole.

When measured individually in columns (12) – (17), all of the opinion variables, except shoplifting, are both positive and significant. This means that those who believe other wrong acts are ok are more likely to be illegal downloaders. This in itself is not inherently surprising, as all acts are both morally and legally “wrong”. However, the effects are rather low, meaning rating an act slightly more ok does not present a high
probability of jumping to the next level of illegal downloading. The effect observed by
the opinion on illegal downloading in column (14) is highly significant and larger than
the other effects, approximately 42% the distance between a cut points. This means that
those who participate in illegal downloading are less likely to view it as a morally wrong
act. This supports previous research and confirms that those who illegally download are
more likely to view it as a wrong act.

In column (17) all variables are regressed together in order to look at other
attitudes as determinants of illegal downloading and in relation to one another. As
expected, the opinion on illegal downloading remains strongly significant at the 0.01
level with a similar coefficient. The opinion on underage drinking is the only other
opinion that is a significant determinant of illegal downloading.

Table 7 examines correlation between the respondents’ opinions of the different
acts. The data shows clearly all acts, excluding shoplifting and speeding, are significantly
positively correlated. This suggests the results from column (17) are very meaningful.
The correlation of underage drinking and illegal downloading is driving the other

| Table 7 |
| Correlation of Opinions on “wrong” acts |
|---------|---------|---------|---------|---------|
|         | Copying Homework | Underage Drinking | Illegal Downloading | Shoplifting | Speeding |
| Copying Homework | -- | -- | -- | -- | -- |
| Underage Drinking | 0.417*** | -- | -- | -- | -- |
| Illegal Downloading | 0.555*** | 0.348*** | -- | -- | -- |
| Shoplifting | 0.218*** | 0.339*** | 0.199*** | -- | -- |
| Speeding | 0.452*** | 0.338*** | 0.421*** | 0.098 | -- |

*** denotes significance at the 0.01 level, ** denotes significance at the 0.05 level, *
denotes significance at the 0.10 level
variables significance in columns (12), (15), and (16). This provides strong evidence that there are similarities between the opinions on drinking underage and illegal downloading.

*Analysis of Opinions of “Wrong” Acts*

In order to understand similarities between the varying opinions and confirm that underage drinking and illegal downloading are the driving factors, Tables 8-10 report the results of the attitude variables as dependent variables. Using the most revealing determinants from Table 1, tests are run in order to look for similarities in driving factors behind the attitudes toward specific acts. Table 8 reports the determinants of the opinion on illegal downloading. In column (18), as expected, songs downloaded continues to be highly significant at the 0.01 level. Unlike the action of illegal downloading, the opinion of it is not necessarily driven by whether or not the respondent attended from out of state, suggesting only the actions not the opinions are affected by the underlying trait of this proxy. Age and gender variables act similarly when comparing the opinion to the action - they are both inconsistent. All these effects remain consistent throughout all treatments in columns (18)-(20).

Much like in column (6), church attendance more than once a week is a significant determinant at the 0.05 level, but now with a higher coefficient. This parallels findings that attending church at this frequency leads to a lower likelihood of illegal downloading. This is likely due to some level of dedication to religious principles. The lack of significance in the morals “above average” variable is consistent with the hypothesis that illegal downloading is not viewed as an act that is morally wrong. This suggests that those who are less likely to participate in the act do not necessarily view it as morally wrong, even if that self-definition appears to affect their own personal actions.
In Table 9 results from columns looking at the determinants of the attitudes towards shoplifting and speeding were estimated. In the case of shoplifting it is interesting to note that through columns (21), (22), and (23) the only variable that comes up as a significant determinant towards the action is songs downloaded in a month. The effect is both positive and significant at the 0.01 and 0.05 levels, depending on the column. The lack of significance from any variables, aside from songs downloaded, is due to the consistently low moral ratings of responses only consisting of 1 and 2 on a 5-
point scale. Even those of low moral standards agreed the act is certainly wrong. This clearly defines the act as the lowest morally rated act observed, even though it is the most similar to illegal downloading from a legal perspective.

The results from the columns with speeding as the dependent variable show little similarity to determinants of the opinion on illegal downloading. All variables in

---

9 While an ordered logit was performed for the reported results, this is actually a standard binary logit due to the nature of the response only consisting of two categories.
columns (24) – (26), excluding that of songs downloaded at the 0.05 level, are insignificant. Even though determinants are similar between speeding and shoplifting, this is not evidence of similarity between the acts. The lack of correlation observed in Table 7 and a high median score of 2.749 for speeding compared to that of 1.124 for shoplifting is evidence of this. The only safe assumption is that there is little observed similarity between these actions and illegal downloading.

Table 10 reports the results of opinions on copying homework and underage drinking as dependent variables. Results prove interesting in that underage drinking and copying homework are viewed more as a question of morality than legality, at least in a Christian college setting.

In columns (27)-(29) songs downloaded mostly continues significance at a 0.01 level. The coefficient estimate value of 0.02 is not much smaller than the same coefficient for the effect on illegal downloading. When church attendance is introduced, its coefficient of -1.063 is just slightly lower than the distance between cut points. It has a significance level just slightly above the 0.01 threshold. It is clear the incentives that lead to attending church more than once a week are also correlated with a highly negative view of copying homework. This suggests that religious attitudes have more of an effect on the opinion on copying homework in comparison to that of illegal downloading. The other church attendance variables show little significance, suggesting a stark contrast between anyone who attends church more than once a week and those who attend less often.

Column (29)’s treatment of the “morals above average” variable suggests, similarly to frequent church attendance, the higher an individual rated their morals, the
less likely they were to view copying homework in a positive light. The variable held significant at a 0.05 level with a negative coefficient of -0.934. These results show little similarity to opinions on illegal downloading outside of significance from similar variables in church attendance.

The opinion of underage drinking as a dependent variable in columns (30) – (32) reveals strong significant effects from church attendance and morality and an interesting effect from songs downloaded in a month. Similar to previous regressions nothing of interest comes from the controls of gender, age and whether or not the student is from out
of state. Highly negative significance of church attendance variables in column (31) suggests religiousness is a major factor in the opinion on underage drinking. This strong significance in underage drinking may be explained by spill-over from the traditional negative view Baptists have toward drinking in general.

In column (32) the morals “above average” variable has a negative magnitude with an effect rated between those of the weekly or greater church attenders, and a strong level of significance at the 0.01 level. The high coefficient is likely due, in part, to correlation between morals and church attendance. This means that the morality variables are being affected to some degree by the Baptist bias against drinking. However, the significance of this effect being driven exclusively by this correlation is unlikely.

Results from Tables 9-10 have one common trait: songs downloaded in a month remains highly significant and at similar magnitudes. There is no reason that songs downloaded each month should be a determinant for many of these acts. Instead, songs downloaded in a month, likely acts as a proxy for some unmeasured variable. The results suggest the more songs downloaded the more likely an individual is to think these “wrong” acts are ok. As previously discussed this variable is likely driven by those who are doing the most illegal downloading. With this knowledge the variable may be acting as some incremental proxy measure representing the willingness to participate in risky behavior with possible negative consequences.

While songs downloaded in a month is a significant driver of all the acts, the similarity between the variable in underage drinking and illegal downloading is striking. The magnitude of the variable for these acts is very similar with scores between 0.02 and
This is further evidence of a similarity between underage drinking and illegal downloading as already discussed.

Since there are observable similarities between the opinion of illegal downloading and underage drinking, it is only logical to look for similarities between the determinants of the respective acts. Table 11 reports on this by using the self-reported frequency of underage drinking as the dependent variable. Column (33) reveals results consistent with what would be expected: no significance between genders, but, the age of those admitting to underage drinking is significant and positive throughout the three columns. This is due

<table>
<thead>
<tr>
<th></th>
<th>(33)</th>
<th>(34)</th>
<th>(35)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>0.012</td>
<td>-0.056</td>
<td>-0.133</td>
</tr>
<tr>
<td></td>
<td>(0.967)</td>
<td>(0.848)</td>
<td>(0.647)</td>
</tr>
<tr>
<td>Age</td>
<td>0.222</td>
<td>0.206</td>
<td>0.195</td>
</tr>
<tr>
<td></td>
<td>(0.004)</td>
<td>(0.012)</td>
<td>(0.007)</td>
</tr>
<tr>
<td>Out of State</td>
<td>-0.532</td>
<td>-0.458</td>
<td>-0.310</td>
</tr>
<tr>
<td></td>
<td>(0.077)</td>
<td>(0.143)</td>
<td>(0.317)</td>
</tr>
<tr>
<td>Songs downloaded in a month</td>
<td>0.018</td>
<td>0.022</td>
<td>0.015</td>
</tr>
<tr>
<td></td>
<td>(0.002)</td>
<td>(0.000)</td>
<td>(0.017)</td>
</tr>
<tr>
<td>Attend church more than once a week</td>
<td>--</td>
<td>-1.975</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.000)</td>
<td></td>
</tr>
<tr>
<td>Attend church weekly</td>
<td>--</td>
<td>-0.712</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.067)</td>
<td></td>
</tr>
<tr>
<td>Attend church 2-3 times per month</td>
<td>--</td>
<td>-0.693</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.169)</td>
<td></td>
</tr>
<tr>
<td>Morals Above Average (ranking 1-4)</td>
<td>--</td>
<td>--</td>
<td>-1.470</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.003)</td>
</tr>
<tr>
<td>Cut 1</td>
<td>4.344</td>
<td>3.072</td>
<td>2.386</td>
</tr>
<tr>
<td>Cut 2</td>
<td>5.207</td>
<td>4.018</td>
<td>3.265</td>
</tr>
<tr>
<td>Cut 3</td>
<td>6.098</td>
<td>4.999</td>
<td>4.190</td>
</tr>
<tr>
<td>Cut 4</td>
<td>6.886</td>
<td>5.855</td>
<td>5.009</td>
</tr>
<tr>
<td>Chi Squared</td>
<td>22.96</td>
<td>46.92</td>
<td>29.95</td>
</tr>
<tr>
<td>Prob &gt; Chi Squared</td>
<td>0.0001</td>
<td>0.0000</td>
<td>0.0000</td>
</tr>
<tr>
<td>Number of observations</td>
<td>185</td>
<td>185</td>
<td>181</td>
</tr>
</tbody>
</table>

Note: p-values are in parentheses. Regressions are calculated by an ordered logit of the variable listed above each regression a categorical rating from 1-5 representing the frequency the activity is done.
to probable reporting bias that those who can legally drink are more willing to admit to having participated in underage drinking. Column (33) shows, without morality or church variables, out of state is weakly significant and negative at the 0.10 level, much like in illegal downloading. This strengthens the argument of the out of state variable actually being a proxy for some attitude or trait present in those individuals.

Column (34) introduces the church attendance variables. Much like the underage drinking attitudes, church attendance has highly significant results for those attending church more than once a week and 0.10 significance for individuals that attend on a weekly basis. The morals “above average” variable in column (35) reveals high significance as a determinant of underage drinking. Both the church attendance variables of weekly and more than weekly attendance, along with the morals “above average” variable have high magnitude negative coefficients. This suggests that religious and moral values are key factors in respondents being less likely to participate in underage drinking. The effect is much larger than that of illegal downloading. Regardless, this similarity is noteworthy in suggesting the acts are viewed the same. The stronger effect is likely due to a Baptist bias against drinking in general.

The conclusions drawn from Table 11 are that religious determinants influence the act of underage drinking to a greater degree than the act of illegal downloading. With respect to the other determinants, the same variables are significant across both acts, but not with the same magnitude. This leads to the conclusion that, while there is clearly similarity between the decisions to illegally download and to drink under age, the factors driving the decision to commit the act are only loosely associated.
The songs downloaded each month variable remains a highly significant positive determinant of both illegal downloading and underage drinking with regard to both the opinion on the act and the act itself, albeit it with a small magnitude. The similarity between the magnitude of the coefficients in the opinions of the acts, shown in columns (18)-(20) and (30)-(32), are striking. There is strong evidence the opinions of the acts are driven by similar characteristics. It is these similarities and the significance of a higher opinion of underage drinking as a determinant of illegal downloading that suggest respondents view the acts in a similar light. Similar mean ratings of 2.221 and 2.169, along with standard deviations around one, provide strong evidence that the acts are viewed in the same way.
CHAPTER FOUR

Conclusions

The results ultimately suggest that the key factors leading one to not illegally download are attending Baylor from out of state, attending church more than once a week, and having an above average moral opinion of oneself. As expected, the more music one downloads, the more likely one is to do it illegally. Opinions on certain other “wrong” acts are mostly irrelevant except underage drinking, which is significant as a determinant of illegal downloading and exhibits similarities between the ways the two acts are viewed.

Many of the significant variables appear to be proxies for some underlying trait. As discussed out of state is likely a proxy for a trait that draws students to Baylor’s advertised image. For songs downloaded in a month, there is some underlying driver that causes it to be significant for any “wrong” act suggesting that it is a proxy for some disregard for rule of law.

The self-reporting nature of the attendance variables is far more representative of how individuals views themselves or wish for themselves to be viewed, than of their actions. There is evidence that those with the greatest amount of church attendance are not illegal downloaders, but those individuals only account for 29% of respondents. To say, then, that religion is the reason one is less likely to illegally download is flawed, considering 48% of respondents attend church on a regular basis. The underlying factor(s) leading that 29% to attend church more than once a week appears to affect their decision to download illegally. Its correlation with “above average” morals is noteworthy and further examination of this is certainly warranted.
There is a similar effect with the morality variables. Only those who rated
themselves “above average” show a noticeable difference from those rating themselves
below average in their actions. This is, of course, with the exception of those rating
themselves with a 3 - “high standards.” The lack of an observable difference between
those marking themselves with “high standards” and those with “average standards” is
noteworthy, in that there is a subsection of people that appear to not see illegal
downloading as something that negatively impacts their morality. The data suggests that
the lower your moral rating the more likely you are to illegally download. Average and
below average people both seem to lean towards a higher likelihood of being an illegal
downloader. This is supportive of the findings that illegal downloading is not similar to
shoplifting; the act is not viewed as an issue of strict morality.

When comparing illegal downloading to other “wrong” acts, underage drinking
shows the most similarity. Acts such as shoplifting and copying homework show little
similarity and are generally viewed in a more negative light than illegal downloading.
Opinions on speeding show little similarity when a comparison to determinants of illegal
downloading is made. It is, however, viewed as a more acceptable act. While there is
strong evidence the opinions of illegal downloading are similar to underage drinking,
there is only weak evidence for similarity between determinants of the acts.

There is strong evidence to suggest the acts of illegal downloading and underage
drinking are at least viewed similarly, and determinants leading to these opinions are very
similar. The larger observed effect from church attendance on underage drinking is likely
due to the Baptist view on drinking in general. It could also suggest that illegal
downloaders are often underage drinkers as well, and not that factors that lead to illegal
downloading also lead to drinking under age. Further examination of this topic is also warranted.

In conclusion, this survey finds the act of illegal downloading, from a moral perspective, is not viewed in a negative light. Religiousness appears to only be a factor at one extreme - high attendance. It also finds a relationship between the opinions of underage drinking and illegal downloading. Individuals rating their morals above average are less likely to be illegal downloaders with high significance. All this seems to suggest that religious attendance has little impact on illegal downloading. The level of moral standard an individual self-reports is a far better predictor of whether or not he is going to illegally download. Overall, morals and religion are clearly important in the context of illegal downloading, but not necessarily at high levels. Religion, and more importantly morality appear to affect one’s actions when it comes to illegal downloading, but not necessarily their opinion on the act.
Survey

Survey on Music and Movie Downloading

Thank you for agreeing to take this survey! It should take you only a few minutes to answer. This survey is part of an undergraduate thesis project on music and movie downloading habits of Baylor students. The responses to this survey will be analyzed statistically to gain more knowledge about the downloading practices of college students.

You are not required to provide your name and you may refuse to answer any question. We will not record your identity in any way beyond the basic demographic information that you provide. There are only minimal physical or psychological risks to you from taking this survey.

The data collected may be used as part of a published research article, but your identity will remain confidential. If you have any questions about this research, you may contact Charles M. North, Associate Professor of Economics, Baylor University, One Bear Place # 98003, Waco, TX 76798-8003, 254-710-6229. For any other inquiries regarding your rights as or any other aspect of being a research subject, contact Dr. Michael Sherr, Chair of Baylor University’s Institutional Review Board, c/o School of Social Work, One Bear Place #97320, Waco, TX 76798-7320, 254-710-4483.

Do not fill out this survey if you are under 18 years of age. By filling out any part of the survey and returning it to the surveyor, you are consenting to our use of your responses in this research.
Demographic Information:

<table>
<thead>
<tr>
<th>Gender:</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age:</td>
<td>_______</td>
<td></td>
</tr>
<tr>
<td>Classification:</td>
<td>Freshman</td>
<td>Sophomore</td>
</tr>
<tr>
<td>Where do you currently live:</td>
<td>On Campus</td>
<td>Off Campus</td>
</tr>
<tr>
<td>Where did you live freshman year?</td>
<td>____________________</td>
<td></td>
</tr>
<tr>
<td>Do you work a job during the school year?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>About how many hours a week do you typically work?</td>
<td>____________</td>
<td></td>
</tr>
<tr>
<td>Major:</td>
<td>____________________</td>
<td></td>
</tr>
<tr>
<td>Hometown:</td>
<td>____________________</td>
<td></td>
</tr>
</tbody>
</table>
Now we are going to ask you some questions about your music listening habits:

Typically, how many hours a day do you listen to music? _______

What types of music do you like to listen to (circle all that apply)?

- R&B/Hip Hop
- Country
- Rock
- Pop
- Rap
- Christian
- Other _______________

What do you most often listen to music on? Radio MP3 Player/IPod Computer

In a typical month how many physical CD’s do you buy? ___________

How often do you stream music online with a pay service or free internet radio?

- More than Once a Week
- Once a Week
- 2-3 Times a Month
- Once a Month
- Less Frequently
- Never

How often do you download music online?

- More than Once a Week
- Once a Week
- 2-3 Times a Month
- Once a Month
- Less Frequently
- Never

In a typical month what types of music do you download (not stream)? Circle all that apply.

- R&B/Hip Hop
- Country
- Rock
- Pop
- Rap
- Christian
- Other _______________
- I don’t Download
Now we’ll ask you some questions about your opinion on the morality of certain issues:

<table>
<thead>
<tr>
<th>Action</th>
<th>Always Wrong</th>
<th>Neither Right or Wrong</th>
<th>Always OK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drinking Underage:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Shoplifting:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Downloading Music Without Paying For It:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Copying Another Person’s Homework:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Breaking the Speed Limit:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

On a scale of one to five please identify how often you have done the following things:

<table>
<thead>
<tr>
<th>Action</th>
<th>Never</th>
<th>Sometimes</th>
<th>Frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drinking Underage:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Downloading Music Without Paying For It:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Intentionally Breaking the Speed Limit:</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Check which of the following best characterizes your music downloading habits for music files you do not pay for?

<table>
<thead>
<tr>
<th>Habit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>I only download music files that artists give away for free</td>
<td></td>
</tr>
<tr>
<td>I <strong>often</strong> download music files whether or not artists give them away for free</td>
<td></td>
</tr>
<tr>
<td>I <strong>occasionally</strong> download music files whether or not artist give them away for free</td>
<td></td>
</tr>
<tr>
<td>I <strong>used to</strong> download files frequently, but now I do so only occasionally or never, whether or not artists give them away for free</td>
<td></td>
</tr>
<tr>
<td>I do not download any music files that I do not pay for.</td>
<td></td>
</tr>
</tbody>
</table>
Now we are going to ask you some questions about your Movie and Television viewing habits:

How many hours a week do you watch movies at home?  
(Examples: Movies on Netflix, DVD, Blu Ray, Downloaded on Computer)

________

Other than live sports and entertainment events how many hours a week do you watch TV shows?  
(Including Hulu-like services, DVR, TV Shows on Netflix, and Movies on Television)

________

How do you typically watch movies (circle all that apply)?

On DVD/Blu Ray  Downloaded from Computer  On Streaming Service

What types of films do you like to watch (circle all that apply)?

Action/Adventure  Animated  Comedy  Drama  Horror

Science Fiction  Westerns  War  Other_________________

In a typical month what types of films did you download and/or stream online (circle all that apply)?

Action/Adventure  Animated  Comedy  Drama  Horror  Science Fiction

Westerns  War  Other_________________  I do not download/stream

How often do you download and/or stream movies online?

More than Once a Week  Once a Week  2-3 Times a Month

Once a Month Less Frequently  Never

How often do you stream movies online with a service like Netflix, Hulu, or Amazon Prime?

More than Once a Week  Once a Week  2-3 Times a Month

Once a Month Less Frequently  Never
Please tell us about your downloading habits.

**In a Typical Month:**

How many songs do you download? _______

If more than zero, what percentage of songs did you obtain without paying for them? _____% 

How many movies do you download/stream? _______

If more than zero, what percentage of movies did you obtain without paying for them? _____% 

Now we are going to ask some questions concerning computer usage:

How would you rate your computer skills?

<table>
<thead>
<tr>
<th>Beginner</th>
<th>Intermediate</th>
<th>Very Knowledgeable</th>
<th>Expert</th>
</tr>
</thead>
</table>

How many hours per day do you spend on the internet? _______

In the past year have you visited the following websites?

<table>
<thead>
<tr>
<th>The Pirate Bay</th>
<th>Only a Few Times</th>
<th>Occasionally</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.thepiratebay.org">www.thepiratebay.org</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Isohunt</th>
<th>Only a Few Times</th>
<th>Occasionally</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.isohunt.com">www.isohunt.com</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Demonoid</th>
<th>Only a Few Times</th>
<th>Occasionally</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.demonoid.me">www.demonoid.me</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BT Junkie</th>
<th>Only a Few Times</th>
<th>Occasionally</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.btjunkie.org">www.btjunkie.org</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Have you taken an Ethics Course in your time here at Baylor?  Yes  No

On the scale below, how do you characterize your moral standards?

<table>
<thead>
<tr>
<th>Very High Standards</th>
<th>High Standards</th>
<th>Average Standards</th>
<th>Low Standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>6</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Approximately how many hours a week are you involved in volunteer opportunities?  

______

How often do you attend religious services?

More than Once a Week  Once a Week  2-3 Times Per month  
Once a Month  A Few Times a Year  Less than once a year  Never

What is the name of the congregation where do you attend religious services?  

___________________________________

How often do you go to a Bible Study/Small Group/similar activity?  

Weekly  Sporadically  Rarely  Never
BIBLIOGRAPHY


