

# Universalism Across Private and Collective Allocation Channels: Evidence of Normative Layering Within Individuals<sup>◇</sup>

Laure Athias<sup>\*†</sup> and Bruno Ventelou<sup>‡</sup>

**Abstract:** Universalism—the extent to which individuals allocate resources equally between in-group and out-group members—is not only a personal preference but also a social norm in Western societies. Using survey-based money-allocation games in a representative sample of the French population, we test whether universalist preferences differ across private (personal transfers) and collective (state transfers and public services) allocation channels. We find that individuals allocate up to 10% less to out-group members when decisions occur through the collective rather than the private channel. Examining heterogeneity in within-individual universalism gaps, we show that individuals with higher cognitive skills are more universalist in private contexts, while men and right-leaning individuals are more universalist in collective ones, revealing ethical and strategic divergences in preferences for universalism across the private and public spheres.

**Keywords:** Universalism; Social norm; Social preference; Private versus public realms; Layered normative orientation.

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<sup>\*</sup> Corresponding author.

<sup>†</sup> Laure Athias, University of Lausanne, Email: laure.athias@unil.ch (ORCID : 0000-0002-1636-1770).

<sup>‡</sup> Bruno Ventelou, Aix Marseille Univ, CNRS, AMSE, Marseille, France (ORCID: 0000-0003-0774-1525).

## 1. Introduction

Universalism has attracted considerable interest in economics and the social sciences because it is an important individual identity marker, predicting trust boundaries, political ideology, social cooperation, and attitudes towards social and global challenges such as redistribution and environment (Cappelen et al. 2025, Enke 2024, Enke et al. 2022, 2023, Tabellini 2008a, Luttmer 2001, Schwartz 2012, Andre et al. 2021). The prevalence of this value within a society, in turn, has been linked to the quality of institutions and long-run economic development (Tabellini 2008b, Henrich 2020). Enke et al. (2022) provide a framework for measuring universalism through survey-based money allocation games. In these experiments, participants split a hypothetical sum of \$100 they receive between two individuals: one from their in-group and one randomly selected stranger<sup>1</sup>. The defining characteristic of universalists is not a higher level of morality or benevolence, but a greater propensity to allocate resources equally, regardless of group membership. However, while philanthropy is a major vehicle for social transfers in the US (with US charity accounting for 1.44 % of GDP, compared to 0.10% in European countries such as France (Charities Aid Foundation, 2016)), many European countries tend to operationalize social assistance through collective vehicles, in particular the welfare state<sup>2</sup>. Does the allocation channel – private versus collective – affect individuals’ universalism propensities? What can comparing individuals’ behavior across these distinct channels reveal about the deeper nature of universalism?

Prominent studies suggest that universalism is not only a personal preference but also a social norm rooted in specific historical and cultural contexts. Taylor (2004) argues that in Western Europe, universalism emerged as a dominant social norm in response to the Wars of Religion, grounded in seventeenth-century Natural Law theories that emphasized natural rights and mutual obligations based on shared humanity rather than particular identities. Henrich (2020), in turn, attributes the rise of universalism as a social norm to cultural changes — particularly within the Western Church — that fostered greater psychological independence and impersonal

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<sup>1</sup> They also measure universalism in trust using trust-point rather than the hypothetical \$100. They find that universalism is a general trait that is invariant to the specific domain (beliefs or preferences).

<sup>2</sup> The American-Western European gap in the relative importance of these two types of vehicles for social assistance is highlighted in Pew Research Center’s Global Attitudes Project (2011). When asked which is more important, “that everyone be free to pursue their life’s goals without interference from the state” or “that the state play an active role in society so as to guarantee that nobody is in need,” the results show that overwhelming majorities in Germany (62%), France (64%), Spain (67%), and to a lesser extent in Britain (55%), prefer that the state ensures that nobody is in need within their society. In the United States, however, only 35% of respondents preferred this option.

prosociality<sup>3</sup>. However, following Arendt's (1958) distinction between the private and public realms, universalism expressed in the public domain may not reflect personal conviction. Bursztny et al. (2020) find that in-group biased preferences may remain latent under strong prevailing universalist norms but are revealed when those normative constraints are exogenously weakened, such as after Donald Trump's victory. Athias (2025) demonstrates that universalism, as a social norm, follows the dynamics of deliberation within the public sphere, even without shifts in underlying private preferences.

In this paper, we aim to appraise whether individuals express different universalist preferences across private and public normative layers by distinguishing between private and collective allocation channels. Using a representative sample of the French population, we extend Enke et al. (2022)'s survey-based measure of universalism — originally based on a personal allocation vehicle — to include two collective vehicles: the general state budget and public services. To provide evidence that private and collective channels reflect distinct normative layers, we compare their predictive power for individual behavior in the private and public realms. Specifically, we implement two behavioral tasks: a six-item Social Value Orientation (SVO) task, from which we derive an angle-based measure of interpersonal prosociality in the private sphere (Murphy et al. 2011), and a standard public goods game. As expected, we find that only private universalism predicts private prosocial behavior, while both private and collective universalism are significantly associated with public-good behavior.

To examine whether individuals express systematic different universalist preferences across normative layers, we stack all allocation decisions to the out-group member across channel types into a single outcome column and regress this on respondent and channel fixed effects. The results show that all channel fixed effects are statistically significant at the 1% level or below. On average, individuals allocate up to 10% less to the out-group member when the decision occurs through a collective channel rather than a private one.

Finally, we examine individual heterogeneity in universalism gaps, using as the outcome variable the within-respondent difference in out-group donations between each collective vehicle and the personal vehicle. This within-individual comparison mitigates concerns about unobserved heterogeneity and allows us to control not only for standard socio-demographic variables but also for political ideology and trust in government. We find that individuals with higher cognitive skills are significantly more universalist in private contexts, whereas men and right-leaning

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<sup>3</sup> Jetter (2025) directly tests these two hypotheses and finds stronger support for religiosity, rather than reason, as the primary driver of universalism.

individuals are more universalist in collective ones. These patterns suggest ethical and strategic divergences in preferences for universalism across the private and public spheres. In particular, collective channels may expand individuals' normative boundaries by invoking societal obligations beyond personal preferences — especially for men and right-wingers. By contrast, individuals with higher cognitive skills may contract these boundaries in collective contexts to preserve market-based mechanisms from which they are more likely to benefit (Kuziemko et al. 2023).

This paper contributes to the growing literature on values and norms by showing that a single moral preference can comprise distinct normative layers within individuals. Universalism is both a private preference and a preference for a social norm, with within-individual divergences between them reflecting tensions between personal interests and societal commitments. This distinction exposes the risk of measurement error when universalism is captured solely through its private dimension (Enke et al. 2022, Cappelen et al. 2025). Social norms are thus not mere aggregations of private values but constitute an independent layer of normative reasoning, consistent with the concept of layered individual agency developed in Athias (2025). These layers differ not only in content but also in behavioral implications, as they assign responsibility to different agents. In particular, the public layer may crowd out personal contributions to collective welfare by shifting perceived responsibility onto collective institutions. This layered perspective sheds then new light on the interplay between formal institutions and intrinsic preferences for good behavior (Tabellini 2008a, Lowes et al. 2017): individuals who appear less prosocial in their direct behavior may, in fact, support institutional arrangements that yield greater collective benefits, even at a personal cost exceeding that of direct contribution.

The remainder of this paper is organized as follows: Section 2 introduces the research data. Section 3 presents the empirical strategies employed in our study and the results. Finally, Section 4 discusses the implications of our findings and offers concluding remarks.

## **2. Data**

### **2.1. Private and Collective Allocation Channels in Out-Group Transfers**

We replicate Enke et al. (2022)'s unincentivized survey-based measure of universalism in a representative sample of the French population (N=1017). Respondents were asked how they would split 40 euros between two individuals who live in France, one French and one stranger, using different allocation channels. Specifically, in addition to the personal channel considered by Enke et al. (2022), respondents were also asked to consider the following scenario: "This time,

however, it is not you, but the French state, that is provided with 40 euros. Indicate how you would like the state to split this amount of money between the two aforementioned individuals”. Furthermore, as universalism can channel not only through social transfers but also through access to primary goods, such as healthcare, respondents were also presented with the following situation: “For this final task, the state is still provided with 40 euros, but this amount must be spent on healthcare (e.g., for a doctor’s visit or medications). Indicate how you would like the state to allocate this healthcare spending between the two aforementioned individuals”.

To provide an initial indication that personal and collective allocation channels are empirically distinct constructs, we consider the pairwise correlations of allocation decisions to the out-group member across channel types. All correlations are positive and statistically significant, suggesting a stable underlying disposition toward out-group giving. The correlations between the personal vehicle and the collective general and public service channels are  $p = 0.761$  and  $p = 0.714$ , respectively, while the correlation between the two collective channels is higher, at  $p = 0.789$ . These correlations indicate that although allocation preferences are positively aligned across channels, they are not perfectly substitutable.

## **2.2. Private and collective channels and the distinct normative layers of universalism**

Our assumption is that the allocation channels in the survey elicit distinct normative layers of universalism within individuals: a private orientation – what individuals endorse for themselves – and a public orientation – what they endorse for society. To test this, we incorporate two behavioral tasks in the experimental design, each mapping onto one of these spheres. If the distinction is meaningful, the corresponding universalism measures should differentially predict behavior across the private and public domains.

Specifically, we implement two established tasks. First, a six-item Social Value Orientation (SVO) task following Murphy et al. (2011), which presents respondents with six dictator-like monetary allocation choices involving personal transfers to a randomly selected recipient. The resulting SVO angle serves as a validated measure of private prosociality: the higher the angle, the more prosocial the individual. Second, a standard public goods game, which captures cooperative behavior in a public setting. This dual-task design allows us to test whether private and collective universalism differentially predict behavior across normative domains, as posited by our framework.

We standardize our three universalism measures — personal universalism, general collective universalism, and healthcare-specific collective universalism — into z-scores and include them

simultaneously as predictors in our behavioral regressions. This specification allows us to interpret each coefficient as the effect of a one-standard-deviation increase in the corresponding universalism measure and directly compare their relative explanatory power within a unified model. We conduct pairwise estimations, each time including the personal measure alongside one of the collective measures to isolate their independent associations.

Table 1 reports the results. As expected, only personal universalism significantly predicts the SVO angle, consistent with its role in capturing interpersonal prosociality in the private sphere. By contrast, both personal and general collective universalism are significantly associated with behavior in the public goods game. Strikingly, their effects go in opposite directions: higher private universalism increases contributions, whereas higher collective universalism reduces them. Alternatively stated, individuals who exhibit stronger preference for universalism with the collective channel have a weaker “spontaneous” propensity for direct contribution in the public good game. One potential explanation is that the public layer crowds out personal contributions to collective welfare by shifting perceived responsibility onto public institutions (Athias 2025). The healthcare-specific collective measure, by contrast, shows limited independent explanatory power. This may be because both behavioral tasks involve general monetary transfers, making them more closely aligned with the personal and general collective measures.

**Table 1: Private and Collective Universalism Predict Behavior Differently Across Private and Public Domains**

	(1)	(2)	(3)	(4)
	PG behavior	PG behavior	SVO angle	SVO angle
Private UNIV	1.258*** (0.382)	0.760** (0.360)	1.229** (0.594)	1.945*** (0.592)
Collective (general) UNIV	-0.821** (0.379)		0.977 (0.613)	
Collective (pub. service) UNIV		-0.164 (0.352)		0.0207 (0.627)
Observations	805	805	805	805

*Notes.* All regressions are estimated using Ordinary Least Squares, on the same sample (considering only individuals with French nationality), and include individual controls (gender, age, income, college education, cognitive skills, urban, foreign origins). All universalism variables are standardized into z-scores. Private UNIV is the difference in donation amounts between a stranger and an in-group member using the private allocation channel, with a total of 40 euros to be divided. Collective (general) UNIV is the difference in donation amounts between a stranger and an in-group member using the collective state general budget channel, with a total of 40 euros to be divided. Collective (pub. service) UNIV is the difference in donation amounts between a stranger and an in-group member using the healthcare channel, with a total of 40 euros to be divided. See the text for more details on the outcome variables. Heteroskedasticity robust standard errors are in parentheses. \* Indicates significance at the 10 percent level, \*\* at the 5 percent level, \*\*\* at the 1 percent level.

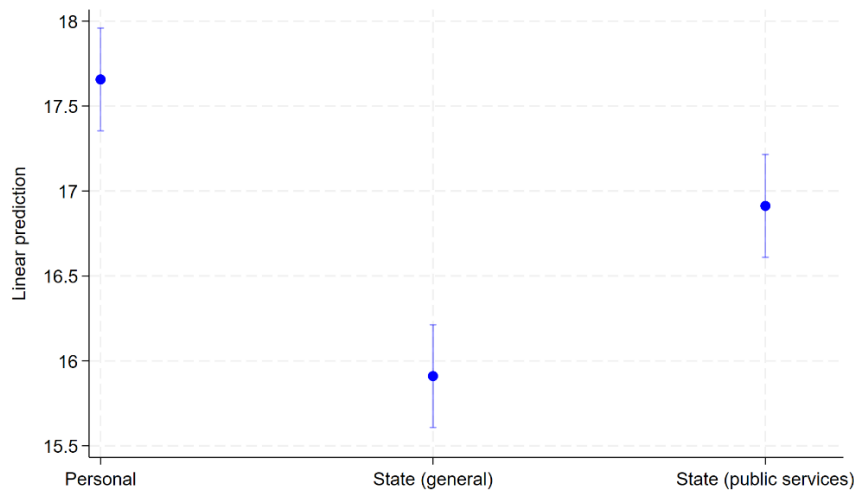
### 3. Results

#### 3.1. Within-Respondent Variation in Universalism Across Allocation Channels

To evaluate whether individuals express different levels of universalism across normative layers, we examine within-respondent variation in allocation decisions to the out-group member across the three channels: personal, general collective (state budget), and public services. We pool all allocation-game outcomes into a single dependent variable and regress it on respondent fixed effects and channel fixed effects. This specification isolates the variation attributable to the channel type, net of individual-specific propensities to give.

Figure 1 displays the estimated marginal means by channel. Respondents consistently allocate more to in-group members across all channels. However, they allocate significantly less, by up to 10%, to the out-group member when the decision occurs via a collective channel compared to the personal one. These within-respondent differences are highly statistically significant ( $p < 0.001$ ), indicating that both the channel level (personal vs. collective) and the type of collective mechanism (general vs. public service) systematically shape individuals' expression of universalism.

**Figure 1: Estimated Marginal Means of Donations to the Out-Group Member Across Vehicle Types**



*Notes.* The figure reports estimated marginal means of allocations to the out-group member across allocation channels (personal, general collective, and public services). All allocation decisions are stacked into a single outcome variable and regressed on respondent and channel fixed effects, isolating within-respondent variation attributable to channel type. Vertical bars denote 95% confidence intervals. Standard errors are clustered at the respondent level.

### 3.2. Individual Heterogeneity in Universalism Gaps

In this section, we examine heterogeneity in the within-individual gap in universalism across allocation channels to better understand how the different normative layers of this value map onto respondent characteristics. We construct two outcome variables: the *Collective\_vs\_private Universalism Gap (general state budget)* and the *Public service\_vs\_private Universalism Gap (healthcare)*. Each is defined as the difference between the amount allocated to the out-group member via the respective collective channels and the amount allocated via the private channel, by the same respondent. This differenced specification eliminates all respondent fixed effects and enables precise estimation of how divergences in universalism relate to observable characteristics. In addition to standard socio-demographic controls, we include key control variables such as political ideology and trust in government, which may plausibly influence how individuals interpret or respond to allocation contexts.

Table 2 reports the results. We find that men display greater universalism in collective contexts across both channels. By contrast, individuals with higher cognitive skills are significantly less universalist when the allocation channel is collective, especially through the general state budget. These effects remain robust after controlling for ideology and trust in government. Additional heterogeneity emerges along ideological lines: right-leaning individuals are more universalist in the public sphere — through the public services channel — than in the private one. Taken together, these results provide evidence of ethical and strategic divergences in preferences for universalism across the private and public spheres. Collective channels may expand normative boundaries by invoking societal commitments that go beyond personal preferences — particularly for men and right-wing respondents (in the case of public services). By contrast, individuals with higher cognitive skills may contract these boundaries in the public sphere to preserve market-based mechanisms from which they are more likely to benefit (Kuziemko et al. 2023).

## 4. Conclusion

This paper suggests that universalism is not a unitary moral disposition but comprises distinct normative layers: a private preference shaping interpersonal behavior and a social-normative preference shaping expectations of state responsibility. Using allocation experiments in a representative French sample, we demonstrate that individuals express systematically different levels of universalism depending on whether the allocation channel is private or collective, activating distinct layers of moral reasoning about what *one* should do personally versus what society should ensure collectively. These divergences follow systematic patterns: men and right-



leaning individuals are more universalist in collective contexts, whereas individuals with higher cognitive skills exhibit greater universalism in private contexts. These findings point to ethical and strategic divergences across normative layers within individuals.

This paper opens several avenues for future research. One direction is to examine how these normative layers develop and interact over time — whether exposure to certain institutional environments strengthens universalism as a social norm or narrows the gap between private and public commitments. Another is to investigate cross-cultural variation: do countries with weaker welfare states or different democratic institutions display the same pattern of within-individual divergence? Finally, future work could explore whether and how policy framings — emphasizing individual responsibility versus institutional provision — activate different normative layers and thereby shift behavior.

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**Table 2: Individual Heterogeneity in Universalism Gaps**

	(1) Private Universalism	(2) Private Universalism	(3) Collective_vs_private Universalism Gap (general state budget)	(4) Collective_vs_private Universalism Gap (general state budget)	(5) PubService_vs_private Universalism Gap (helathcare)	(6) PubService_vs_private Universalism Gap (healthcare)
Male (dummy)	-8.161*** (1.510)	-6.260*** (1.342)	1.895* (0.994)	1.821* (1.008)	2.143** (1.080)	1.851* (1.078)
ln(age)	5.244** (2.204)	3.115 (1.966)	-2.227 (1.558)	-2.055 (1.589)	-0.310 (1.763)	0.133 (1.773)
Monthly individual income	0.211 (0.00588)	0.943* (0.00549)	-0.718 (0.00461)	-0.730 (0.00462)	-0.421 (0.00397)	-0.512 (0.00401)
College educated (dummy)	4.882** (1.992)	1.230 (1.828)	-1.792 (1.491)	-1.628 (1.509)	-2.157 (1.487)	-1.568 (1.498)
Cognitive skills	2.300*** (0.834)	1.140 (0.761)	-1.504*** (0.546)	-1.464*** (0.540)	-1.147* (0.587)	-0.975* (0.589)
Foreign origin (dummy)	-0.133 (2.216)	0.677 (1.989)	-0.593 (1.545)	-0.633 (1.547)	-0.160 (1.664)	-0.296 (1.650)
Urban (dummy)	1.152 (1.798)	0.515 (1.610)	-0.584 (1.309)	-0.521 (1.295)	-0.496 (1.319)	-0.347 (1.307)
Political ideology (left to right)		-4.093*** (0.284)		0.147 (0.219)		0.613** (0.257)
Trust in Government		3.629*** (0.824)		-0.421 (0.655)		-0.924 (0.686)
Observations	766	766	766	766	766	766

Notes. All regressions are estimated using Ordinary Least Squares. The sample includes only respondents with French nationality. *Private universalism* is the difference in amounts of money allocated between a stranger and an in-group member using the private allocation channel (total budget: €40). *Collective\_vs\_private Universalism Gap* is the difference between the amount allocated to a stranger via the general state budget and the private channel, by the same respondent. *PubService\_vs\_private Universalism Gap* is the equivalent difference using the public service (healthcare) channel. Monthly individual income is computed as the respondent's share of household income, multiplied by the midpoint of their reported household income bracket (12 brackets total). Cognitive skills range from 0 to 4 and reflect performance on a three-item IQ test. Foreign origin takes the value 1 if at least one parent was not born in France. Political ideology is self-reported on a 0-10 scale (0 = very left, 10 = very right). Trust in Government ranges from 0 (not at all) to 3 (fully). Robust standard error in parentheses. \* $p < 0.10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .