Universalism Across Private and Collective Allocation Channels: Evidence of Normative Layering Within Individuals

Laure Athias[a*], Bruno Ventelou[b]

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 in collective rather than private channels. This average gap is heterogeneous: men and right-leaning respondents expand their universalism in collective contexts, whereas individuals with higher cognitive skills contract it. These patterns suggest ethical and strategic divergences across normative layers within individuals: collective channels may expand normative boundaries by invoking societal obligations beyond personal preferences, but they may also contract them when efficiency trade-offs—such as the view that redistribution undermines growth—take precedence. Overall, this paper shows that universalism comprises distinct normative layers within individuals, cautioning against treating social norms as simple aggregates of private values and providing evidence on the institutional embedding of moral preferences.

Keywords: Universalism; In-group favoritism; Social preferences; Social norms; Private vs. public allocation; Institutions; Layered agency.

[a] Laure Athias, University of Lausanne, IDHEAP, Quartier UNIL-Mouline, CH-1015 Lausanne, Switzerland. Email: laure.athias@unil.ch. Phone: +41(0) 21 692 68 21
[*] Corresponding author.
[b] Bruno Ventelou, Aix Marseille Univ, CNRS, AMSE, Marseille, France. Email : bruno.ventelou@univ-amu.fr

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 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[3]. 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 channel 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 channels, in particular the welfare state[4]. Does universalism depend on whether allocations are made privately or collectively, and what does this reveal about its deeper nature?

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 prosociality[5]. However, following Arendt's (1958) distinction between the private and public realms, universalism expressed in the public domain may not reflect personal conviction.

[3] 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).

[4] The American-Western European gap in the relative importance of these two types of channel 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.

[5] Jetter (2025) directly tests these two hypotheses and finds stronger support for religiosity, rather than reason, as the primary driver of universalism.

Bursztyn 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 in the public sphere, independently of changes in private universalism.

In this paper, we assess 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 channel—to include two collective channels: 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 heterogeneity in universalism gaps, using as outcome the within-respondent difference in out-group allocations between each collective channel and the personal channel. This design mitigates concerns about unobserved heterogeneity and enables us to control not only for standard socio-demographic characteristics such as income and education, but also for political ideology and trust in government. Strikingly, we find that men and right-leaning respondents expand their universalism in collective contexts, whereas individuals with higher cognitive skills contract it. These patterns point to ethical and strategic divergences across normative layers within individuals: collective channels may expand normative boundaries by invoking societal obligations beyond personal preferences, but they may also contract them

when individuals emphasize efficiency trade-offs, such as the view that redistribution undermines growth.

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 social-norm preference, with within-individual divergences between them reflecting tensions between strategic interests and social commitments (Croson and Konow 2009). 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 (Fong 2001, Klor and Shayo 2010, Heinicke et al. 2022), 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 offers new insight into 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 nevertheless support institutional arrangements with larger redistributive impacts, even when this entails higher personal costs than 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 channel and the collective general and public service channels are $\rho = 0.761$ and $\rho = 0.714$, respectively, while the correlation between the two collective channels is higher, at $\rho = 0.789$. These correlations indicate that although allocation preferences are positively aligned across channels, they are not perfectly substitutable.

2.2. Private and Collective Channels of Universalism and the Private and Public Spheres

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 spheres, 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—while 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. Put differently, an increase in collective universalism is associated with lower personal contributions to collective welfare in the public goods 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, likely because both behavioral tasks involve general monetary transfers, making them more closely aligned with the personal and general collective channels.

Table 1: Private vs. Collective Universalism Predict and Behavior in Private and Public Domains

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

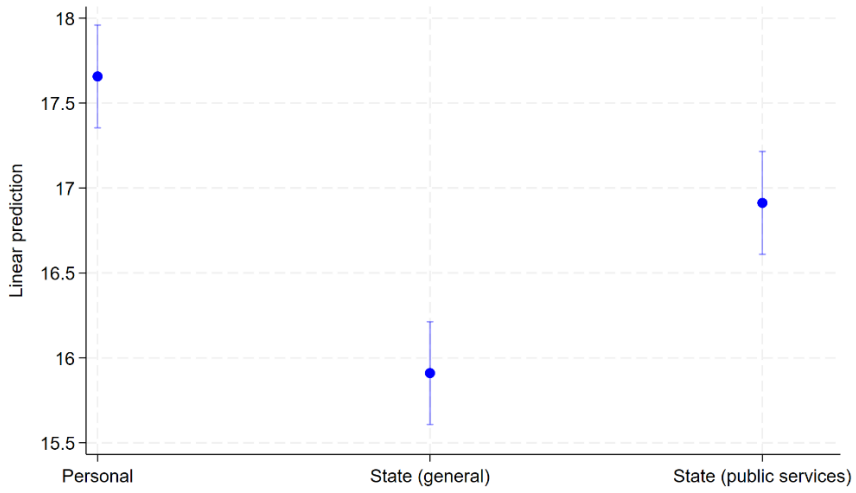
3.1. Within-Respondent Variation in Universalism Across Allocation Channels

To assess 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 Channel Types



Notes. The figure reports estimated marginal means of allocations to the out-group member across channels (personal, general collective, and public services). Estimates are obtained from regressions of allocations on respondent and channel fixed effects, stacking all allocation decisions into a single outcome variable. 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 to better understand the sources of divergence across allocation channels. 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, for the same respondent, between the amount allocated to the out-group member via the respective collective channel and the amount allocated via the private channel. This differenced specification sweeps

out all respondent fixed effects and enables precise estimation of how divergences in universalism relate to observable characteristics. In addition to standard socio-demographic covariates, we include 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 expand their universalism in collective contexts. By contrast, individuals with higher cognitive skills—measured on a 0–3 scale from a three-item IQ test[6]—contract their universalism when the allocation channel is collective, especially through the general state budget. Because this effect holds net of income, ideology, trust, and college education, it cannot be explained by standard compositional channels and instead points to a cognitive mechanism. Additional heterogeneity emerges along ideological lines: right-leaning individuals expand their universalism in the public sphere, but only through the public-services channel.

Taken together, these results provide evidence of ethical and strategic within-individual divergences in preferences for universalism across the private and public spheres. Collective channels may expand normative boundaries by invoking societal commitments beyond personal preferences, particularly for men and right-leaning respondents. Yet they may also contract these boundaries when efficiency trade-offs—such as the view that redistribution undermines growth—take precedence in societal reasoning, especially among individuals with higher cognitive skills. If such individuals are disproportionately represented in policymaking, this mechanism may help explain why redistribution is often limited in practice, despite the broader fairness rhetoric of those same individuals—our results (Table 2, Column 2) show that they are not less universalist than others in the private sphere but contract their universalism in collective contexts. This pattern is consistent with recent evidence that higher-educated groups have shifted left on social issues but remain less supportive of redistribution (Kuziemko et al. 2023).

4. Conclusion

This paper shows 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

[6] The items are as follows: (i) If three elves can wrap three toys in one hour, how many elves are needed to wrap six toys in two hours? (ii) Jerry received both the 15th best grade and the 15th worst grade in the class. How many students are there in the class? (iii) In a track-and-field team, tall members are three times as likely to win a medal as short members. This year, the team won 60 medals. How many of them were won by short members? Similar short IQ modules are widely used in economics; for example, Enke et al. (2022) employ a five-item Raven matrices IQ test in their study of moral universalism.

representative French sample, we find that individuals allocate up to 10% less to out-group members through collective than through private channels, revealing a baseline gap in within-individual universalism across contexts. This gap is not uniform: it is largely driven by individuals with higher cognitive skills, while men and right-leaning respondents are more universalist in collective contexts. These patterns suggest 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—for example, 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 exhibit the same pattern of within-individual divergences? Finally, future work could explore whether policy framings—emphasizing individual versus collective responsibility—activate distinct normative layers and in turn shape individuals' 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 (healthcare)	(6) PubService_vs_private Universalism Gap (healthcare)
Male (dummy)	-8.161***	-6.260***	1.895*	1.821*	2.143**	1.851*
	(1.510)	(1.342)	(0.994)	(1.008)	(1.080)	(1.078)
ln(age)	5.244**	3.115	-2.227	-2.055	-0.310	0.133
	(2.204)	(1.966)	(1.558)	(1.589)	(1.763)	(1.773)
Monthly individual	0.211	0.943*	-0.718	-0.730	-0.421	-0.512
income	(0.00588)	(0.00549)	(0.00461)	(0.00462)	(0.00397)	(0.00401)
College educated	4.882**	1.230	-1.792	-1.628	-2.157	-1.568
(dummy)	(1.992)	(1.828)	(1.491)	(1.509)	(1.487)	(1.498)
Cognitive skills	2.300***	1.140	-1.504***	-1.464***	-1.147*	-0.975*
	(0.834)	(0.761)	(0.546)	(0.540)	(0.587)	(0.589)
Foreign origin (dummy)	-0.133	0.677	-0.593	-0.633	-0.160	-0.296
	(2.216)	(1.989)	(1.545)	(1.547)	(1.664)	(1.650)
Urban (dummy)	1.152	0.515	-0.584	-0.521	-0.496	-0.347
	(1.798)	(1.610)	(1.309)	(1.295)	(1.319)	(1.307)
Political ideology		-4.093***		0.147		0.613**
(left to right)		(0.284)		(0.219)		(0.257)
Trust in Government		3.629***		-0.421		-0.924
		(0.824)		(0.655)		(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. *$p < 0.10$, **$p < 0.05$, ***$p < 0.01$.