The Heart Has Reasons That Reason Cannot Understand: Private vs Institutional Universalism

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Abstract: Who is universalist when the state allocates? Using survey-based allocation games in a representative sample of the French population, we test whether universalist behavior differs across private (personal transfers) and collective (state transfers and public services) allocation channels. We find that universalism is channel-specific: the same individuals allocate about 10% less to an out-group recipient in collective than in private channels. This gap persists after controlling for political ideology and trust in government and is concentrated among respondents with higher cognitive skills. By contrast, the gap is smaller for men and right-leaning respondents. Finally, conditional on private-channel universalism, greater institutional-channel universalism is associated with lower public-goods contributions (PGG) but not lower prosociality (SVO angle), consistent with substitution from voluntary giving to tax-financed redistribution rather than weaker moral concern. Overall, institutional universalism does not simply mirror private morality; it reflects tradeoffs specific to collective provision.

Keywords: Universalism; In-group favoritism; Private giving; Collective provision; Prosocial preferences; Public goods; Redistribution.

JEL codes: D12, D64, D71, H1, Z13

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1. Introduction

Inclusive institutions are widely viewed as key to long-run prosperity (Acemoglu et al. 2001, 2002; Acemoglu and Robinson 2012). In Western countries, a central institutional dimension is the degree of universalism in state-operated social provision (Esping-Andersen 1990). Yet it remains unclear whether support for universalistic provision is simply the institutional expression of private moral universalism, or whether it reflects a distinct calculus shaped by the constraints and justifications specific to collective provision. This paper studies that distinction by comparing the same individuals' allocations to in-group and out-group recipients across private and institutional channels.

Using a representative sample of the French population, we extend Enke et al. (2022)'s survey-based measure of universalism — originally defined for a private allocation context — to two collective channels: redistribution through the state budget and allocation through public services. Holding the recipient pair fixed, we compare the same individuals' allocations to an out-group member across channels. We find that out-group allocations are about 10% lower in the state-budget channel than in the private channel, while the gap is smaller — about 4% — in the public-services channel. The difference between the two institutional channels indicates that 'institutional universalism' is not monolithic: it varies with how collective provision is framed and implemented.

We then relate these within-respondent gaps to covariates including gender, income, education, cognitive skills, political ideology, and trust in government. The collective–private gap is larger among respondents with higher cognitive skills. By contrast, the gap is smaller for men and for right-leaning respondents, who allocate relatively more to the out-group in institutional than in private contexts. These heterogeneity patterns reinforce that institutional universalism cannot be inferred from private allocations alone.

Finally, we examine the behavioral implications of collective universalism, conditioning on private universalism. Institutional universalism is neither positively nor negatively associated with prosociality (SVO), is negatively associated with public-goods contributions, and is as strongly associated with left-wing self-identification as private universalism. Taken together, these patterns are consistent with a substitution channel — shifting prosocial behavior from voluntary giving toward institutional provision — rather than weaker moral concern.

This paper contributes to work on universalism and social preferences by showing that universalist behavior is channel-specific: private moral universalism does not mechanically carry over to institutional allocation contexts. By extending Enke et al. (2022)'s measure from private

transfers to state-budget and public-service channels within the same respondents, we document systematic divergence between private and institutional universalism and identify which individuals drive it. Conceptually, the results align with a reason-based view of institutional endorsement (Athias 2026): institutional universalism reflects not only moral concern but also additional considerations specific to collective provision. The paper also speaks to the literature on the interaction between formal institutions and intrinsic prosocial preferences (Tabellini 2008; Lowes et al. 2017): individuals who appear less prosocial in direct behavior may nonetheless favor institutional arrangements with broader redistributive reach, even when this entails higher personal costs than voluntary contributions.

The remainder of this paper is organized as follows. Section 2 introduces the data. Section 3 presents the empirical strategy and results. Finally, Section 4 discusses implications and concludes.

2. Data

We replicate Enke et al. (2022)'s unincentivized, survey-based measure of universalism in a representative sample of the French population. Recruitment was carried out by Viavoice in August–September 2021 using quota sampling on gender, age, region, and socio-professional category. The original sample comprises 1,034 French-speaking adults living in France. The questionnaire was implemented on the oTree platform and had a median completion time of 42 minutes. Participants received a fixed participation payment of approximately €10. The study received ethics approval from the Aix-Marseille University Ethics Committee (approval no. 2022-10-20-009). These fieldwork and recruitment procedures are described in more detail in Guillon et al. (2024), which relies on the same survey infrastructure.

In our universalism module, respondents were asked how to split €40 between two individuals living in France — an in-group member (a French national) and an out-group member (a stranger) — under three allocation channels: a personal allocation, allocation implemented through the general state budget, and a state-implemented healthcare allocation. The three tasks were presented in a fixed order (personal, state budget, healthcare). Our final analysis sample is smaller because we restrict the analysis to respondents with French nationality.

The two institutional channels were introduced as follows. Respondents first considered the state-budget 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.” To capture universalism in access to a primary good, respondents then faced a public-services scenario: “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.”

Allocation decisions to the out-group member are positively correlated across channels (pairwise correlations around 0.7), indicating a stable disposition toward out-group giving while leaving room for meaningful channel-specific variation.

3. Results

3.1. Within-respondent variation in universalism across channels

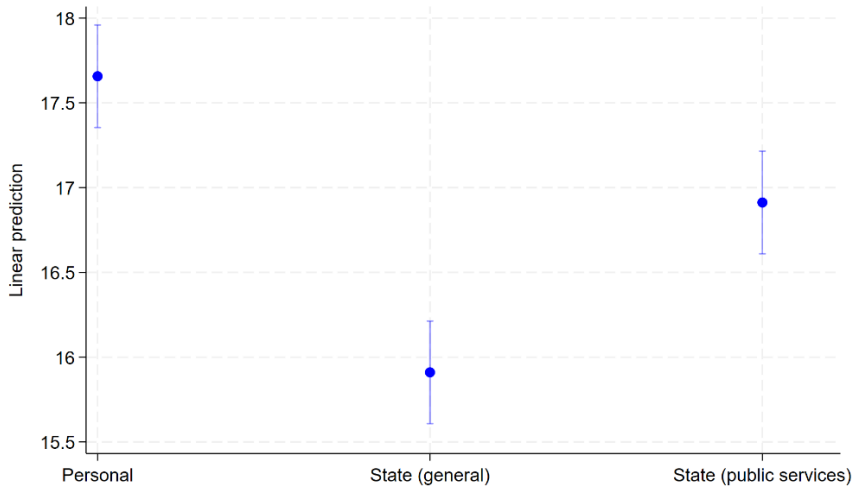
We first exploit within-respondent variation in allocations to the out-group recipient across the three channels: personal, state (general budget), and state (public services/healthcare). We stack the three allocation decisions per respondent and estimate:

$$y_{ic} = \alpha_i + \delta_c + \varepsilon_{ic},$$

where y_{ic} is respondent i’s allocation to the out-group in channel c, α_i are respondent fixed effects, and δ_c are channel fixed effects. This specification differences out stable individual propensities to give and identifies the average within-person shift in out-group allocations across channels.

Figure 1 plots the estimated marginal means of out-group allocations by channel. Relative to the personal channel, respondents allocate substantially less to the out-group when allocation is implemented through the general state-budget channel (about 10% of the mean out-group allocation), while the reduction is smaller in the public-services channel (about 4%). These within-respondent differences are highly statistically significant, indicating that both the institutional framing (private vs state) and the type of state mechanism (general budget vs healthcare/public services) systematically affect the expression of universalism.

Figure 1: Predicted mean out-group allocation (€) by channel



Notes. The figure reports estimated marginal means of allocations to the out-group recipient by channel from regressions of stacked allocations on respondent fixed effects and channel fixed effects. Linear predictions are in euros. Vertical bars denote 95% confidence intervals; standard errors are clustered at the respondent level.

3.2. Individual heterogeneity in universalism gaps

We next move beyond average channel effects δ_c and study how the within-respondent channel differences vary with respondent characteristics. We construct two outcomes: the *State-budget–Private Universalism Gap* and the *PubService–Private Universalism Gap*. For each respondent, each gap is defined as the difference between the out-group allocation in the relevant institutional channel and the out-group allocation in the private channel (so negative values indicate *lower* out-group allocations under the institutional channel). This differenced specification differences out respondent fixed effects and allows us to relate channel-specific gaps to observable characteristics, including political ideology and trust in government.

Table 1 reports the results. Men exhibit smaller institutional–private gaps, allocating relatively more to the out-group in institutional than in private contexts. Right-leaning respondents display a similar pattern, but only for the public-services channel. By contrast, cognitive skills — measured using a three-item reasoning test — are negatively and significantly associated with both gaps: higher-skill respondents reduce out-group allocations more when the allocation channel is institutional, especially for the general state-budget channel. Because this relationship holds conditional on income, ideology, trust in government, and education, it is unlikely to be driven purely by these observables and is consistent with greater sensitivity among higher-skill respondents to the tradeoffs activated by collective provision. Overall, the correlates

of universalism differ across channels, reinforcing that institutional universalism cannot be inferred from private allocations alone.

3.3. Behavioral implications of private and institutional universalism

Finally, we examine behavioral correlates of institutional universalism, conditioning on private universalism, using two additional 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 (PGG), which captures cooperative behavior in a public setting. We also consider left–right self-identification as a summary measure of political ideology.

Table 2 reports the results. Universalism measures are standardized (z-scores), and all specifications include the baseline individual controls listed in the table notes. We focus on the state-budget measure of institutional universalism, as the behavioral tasks involve general monetary transfers (results using the healthcare-based measure are similar). We enter private and institutional universalism separately and jointly to compare their independent associations.

Columns (1)–(3) show that private and institutional universalism are each positively associated with the SVO angle when entered separately. In the joint specification, only private universalism remains statistically significant, indicating that variation in prosocial orientation is primarily captured by universalism expressed in private allocations.

Columns (4)–(6) report PGG contributions. Private universalism is positively associated with contributions when included alone and remains strongly positive in the joint specification. Institutional universalism is not significantly related to PGG contributions on its own, but becomes significantly negative once private universalism is controlled for: conditional on private universalism, respondents with higher institutional (state-budget) universalism contribute less to the public good. In the joint specification (Table 2, col. 6), a one–standard deviation increase in institutional universalism (z-score) is associated with 0.82 fewer points contributed to the public account (approximately 8.5% of the mean contribution), conditional on private universalism; by contrast, a one–standard deviation increase in private universalism is associated with 1.26 more points contributed (approximately 13% of the mean). Note that this negative association is stable across observable characteristics: we find no significant heterogeneity by income, ideology, gender, cognitive skills, or education (results not shown). This pattern is consistent with

substitution from voluntary giving toward institutional (tax-financed) provision rather than weaker moral concern.

Columns (7)–(9) show that both private and institutional universalism are strongly associated with more left-wing self-identification when entered separately; in the joint specification, both remain large and highly significant, with institutional universalism slightly more strongly associated. This suggests that political ideology is at least as tightly linked to preferences over institutional universalism as to universalism expressed in personal giving.

4. Conclusion

Who appears universalist depends on the allocation channel. Using survey-based allocation games in a representative sample of the French population, this paper measures universalism separately in a private transfer context and in two institutional contexts — allocation through the general state budget and through public services. Universalism is strongly channel-specific: the same individuals allocate less to an out-group recipient when allocation is institutional than when it is private, with a larger reduction in the state-budget channel than in the public-services channel. Heterogeneity in these within-respondent gaps is systematic: higher cognitive skills are associated with larger institutional–private declines, while men and right-leaning respondents exhibit smaller gaps. At the behavioral level, the findings support a reason-based view of institutional endorsement: the universalism expressed in institutional contexts reflects tradeoffs specific to collective provision, not simply the moral dispositions revealed in personal giving. Taken together, these results show that institutional universalism is not monolithic and cannot be inferred from private moral universalism alone.

An important implication is that if particular types of individuals are over-represented among political elites, the design and implementation of universalistic institutions may reflect their own tradeoff calculus — potentially shaping the institutionalization of universalism even when broad support exists for universalistic provision. This offers a micro-founded channel through which elite composition can matter for inclusive institutions.

Future research could extend our design by directly measuring — or experimentally varying — the beliefs that underlie institutional tradeoffs and by linking channel-specific universalism more tightly to concrete policy choices.

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Table 1: Individual Heterogeneity in Institutional–Private Universalism Gaps

	(1) Private Universalism	(2) Private Universalism	(3) State-budget–Private Universalism Gap	(4) State-budget–Private Universalism Gap	(5) PubService–Private Universalism Gap (healthcare)	(6) PubService–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	0.002	0.009*	-0.007	-0.007	-0.004	-0.005
Income	(0.006)	(0.005)	(0.005)	(0.005)	(0.004)	(0.004)
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. OLS regressions. Sample restricted to respondents with French nationality. *Private universalism* is defined as the difference between allocations to the out-group and to the in-group in the private channel. The *State-budget–Private Universalism Gap* is the difference between the respondent's out-group allocations in the general state-budget channel and in the private channel. The *PubService–Private Universalism Gap* is defined analogously for the healthcare/public-service channel. Monthly individual income is constructed from income bands and the respondent's share of household income. Cognitive skills range from 0 to 3 based on a three-item reasoning test. Foreign origin = 1 if at least one parent was not born in France. Political ideology is self-reported on a 0-10 left–right scale. Trust in Government ranges from 0 to 3. Robust standard errors in parentheses. *$p < 0.10$, **$p < 0.05$, ***$p < 0.01$.

Table 2: Private vs Institutional Universalism and Behavioral/Ideological Outcomes

	(1) SVO angle	(2) SVO angle	(3) SVO angle	(4) PGG	(5) PGG	(6) PGG	(7) Pol. Ideology	(8) Pol. Ideology	(9) Pol. Ideology
Private UNIV	1.960***		1.229**	0.644**		1.258***	-1.002***		-0.555***
	(0.406)		(0.594)	(0.266)		(0.382)	(0.0729)		(0.108)
State-budget UNIV		1.882***	0.977		0.106	-0.821**		-1.006***	-0.597***
		(0.419)	(0.613)		(0.265)	(0.379)		(0.0777)	(0.112)
Observations	805	805	805	805	805	805	805	805	805

Notes. OLS regressions. Sample restricted to respondents with French nationality. All specifications include individual controls (gender, age, income, college education, cognitive skills, urban, foreign origin). *Private UNIV* is the difference between allocations to the out-group and the in-group in the private channel; *State-budget UNIV* is defined analogously in the state-budget channel. Universalism variables are standardized (z-scores). *SVO angle* (Murphy et al., 2011); higher values indicate greater prosociality. *PGG* is the respondent's contribution to the public account in standard public-goods game (0–20). *Political ideology* is self-reported on a 0-10 left–right scale. Heteroskedasticity-robust standard errors are in parentheses. *$p < 0.10$, **$p < 0.05$, ***$p < 0.01$.