



Skin in the Game:

The Effect of Personal Experience on Prosocial Behavior

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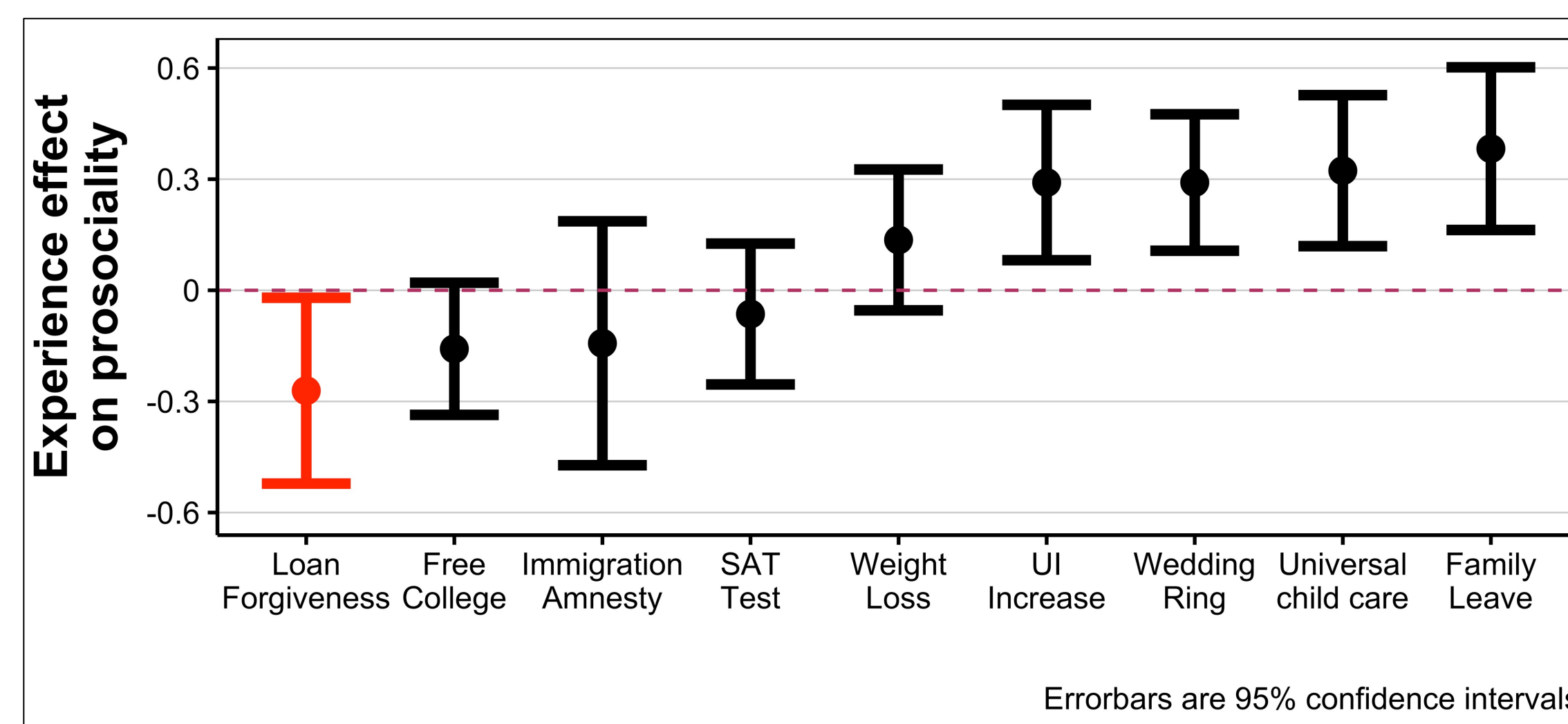
Summary

Personal experience is commonly shown to be positively associated with prosocial behavior.

However, we find that, for **student loans**, personal experience is **negatively** associated with prosociality, unlike many other domains.

We find that this relationship is driven by **attitudes towards the policy targets** and is not by **spontaneous attributions of luck or effort**.

Study 1 Results



Study 3: Shifting support by priming

Baseline

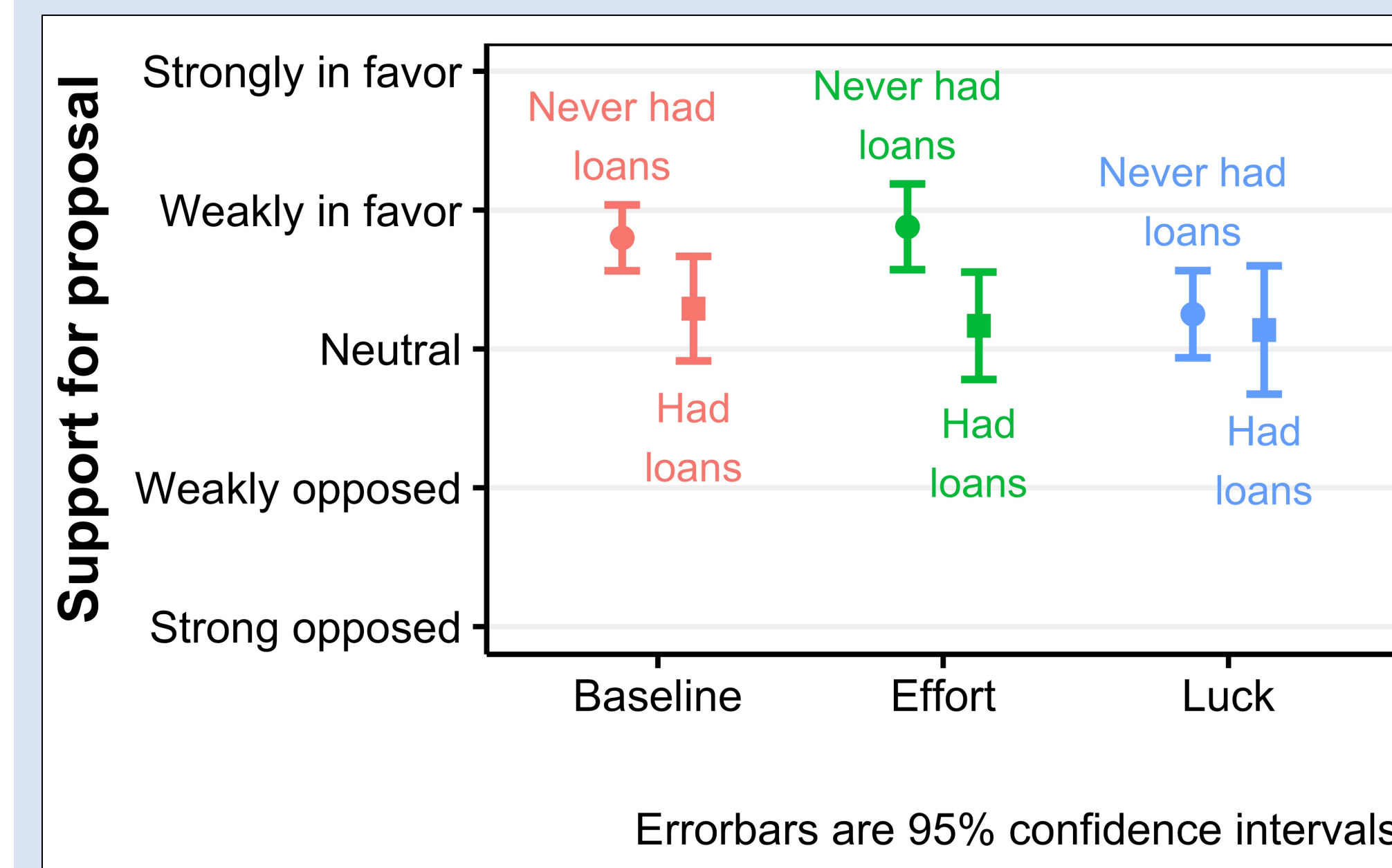
No task

Effort

Write about a time in your life where you worked hard or used your skills.

Luck

Write about a time in your life where you were lucky.



Study 2: Shifting support by framing

Debtor condition

Consider a policy that would pay every student loan **debtor** in order to eliminate their outstanding debt balance.

Lender condition

Consider a policy that would pay every student loan **lender** in order to discharge all student loan debt.

DV: Support for proposal

Condition	Debtor	Lender
Had loans	47% support	64% support
Never had loans	49% support	50% support

Study 1: Correlations between personal experience and prosocial attitudes

1. Elicit attitudes on 9 different public policy proposals
2. Collect subjects' history of **personal experience** related to each policy
3. Measure **demographics** (age, sex, education, race, income, and political beliefs)
4. Analyze correlations between experience and policy support while controlling for demographics

Conclusion

- Student loan forgiveness is the **most consistent** domain where we find personal experience decreases prosociality
- Framing the policy away from borrowers increases support only among those who had loans
- Priming luck only negatively shifts attitudes among those who never had loans