

Trust, Civic Institutions, and Crisis:

A Study of Civic Culture in Italy

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Abstract

This paper examines whether cultural familism — the orientation of trust toward family at the expense of strangers and civic institutions — shapes civic institutional engagement in Italy across three levels of analysis. The first analysis links four familism indices constructed from the European Values Study (2017) to pre-COVID municipal 5 per mille tax allocation rates across approximately 7,700 Italian municipalities, finding that higher Trust Gap and Institutional Distrust robustly predict lower baseline civic giving, both nationally and within each region. The second analysis uses a Regression Discontinuity in Time design exploiting the sharp onset of COVID-19 in 2020, finding a broad solidarity rally in both Northern and Southern Italy, with suggestive evidence that familism moderated the magnitude of the response differently across regions. The third analysis draws on an original lab-in-the-field experiment conducted across four Italian regions in Summer 2025, demonstrating that the individual-level Trust Gap predicts significantly less generous allocation toward strangers in incentivized Dictator Games, while finding no effect on Public Goods Game contributions. Together, these findings suggest that cultural familism shapes the baseline level of civic participation and individual prosocial behavior toward strangers, but that acute institutional stress can partially override this suppression. Identifying the conditions under which civic salience rises, and whether individual trust gaps can be shifted, is a direct path toward policies that build lasting participation.

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1. Introduction

Italy’s North-South development and civic participation gap has persisted for more than a century post national unification. The gap is well documented across many domains including voluntary association membership, electoral participation, institutional trust, and tax compliance. Explaining this gap remains contentious. Cultural explanations attribute it to deep-rooted differences in social orientation, while institutional explanations argue that policy design and governance quality are the primary drivers.

One of the most influential cultural explanations is “amoral familism”, a concept introduced by Edward C. Banfield in his 1958 study of a village in Basilicata. Banfield argued that residents oriented their loyalty and trust narrowly toward the nuclear family, treating all interactions beyond it as zero-sum competition. According to Banfield, this disposition undermined the collective action required for strong civic institutions. While Banfield’s account has been widely criticized for its static view of culture and neglect of structural conditions, the core insight that family-oriented trust may crowd out generalized civic engagement is worth investigating further.

Critics of cultural explanations for policy failure argue that they risk obscuring institutional causes rather than informing policy design. They caution that these explanations are circular: low civic engagement is rooted in low social capital, which is itself rooted in low civic engagement. For cultural explanations to be useful, they must be measured independently from the outcomes they are predicting. Additionally, proving that culture is predictive at multiple levels of analysis is essential for strengthening the argument.

This paper approaches this challenge by going beyond treating familism as a regional label. Instead, it constructs behavioral indices from survey responses and examines whether these indices predict civic behavior across distinct empirical domains: revealed tax allocation decisions by millions of Italian tax payers, and incentivized economic games played by participants in a field-lab setting.

COVID-19 provides a valuable source of exogenous variation for this inquiry. A

pandemic is an acute collective threat that calls for broad social solidarity, a form of outward civic orientation that familism would be expected to suppress. If cultural familism is relevant to tax allocation rates and durable, its suppressive effect should be observable even in crisis conditions. If instead it is a strategic response to low institutional trust that vanishes when the state demonstrates competence or urgency, the crisis may temporarily override it. The design of this paper assesses both possibilities.

Three research questions guide the analysis. First, does familism predict baseline civic institutional engagement across Italian municipalities? Second, does familism moderate civic engagement responses to acute institutional stress? Third, does familism predict cooperative behavior at the individual level? Corresponding hypotheses are that familism decreases baseline civic engagement (H1), that civic response to COVID is dampened by familism (H2), and that individuals with higher familism scores exhibit reduced prosocial behavior toward strangers in economic games (H3).

The paper proceeds as follows. Section 2 reviews the relevant literature. Section 3 describes all data sources. Section 4 presents the empirical strategy for each of the three analyses. Section 5 reports results. Section 6 discusses findings. Section 7 addresses limitations and future research directions.

2. Literature Review

2.1 Amoral Familism and Italy’s North-South Divide

Italy’s North-South civic gap is one of the most studied regional disparities in comparative political economy. Banfield (1958) introduced the concept of amoral familism to describe a social orientation in which individuals maximize the short-run material advantage of the nuclear family and assume that all others do the same. Under this orientation, collective action is systematically underprovided because individuals expect no reciprocation from out-group members.

Putnam et al. (1993) built on this insight in their study of Italian regional governments. Tracing variation in institutional performance across twenty regions, they found that civic engagement — measured through participation in choral societies, soccer clubs, and cooperatives — was a far stronger predictor of government effectiveness than economic development. They further traced regional variation in civic culture to medieval institutional arrangements. Communes with historically high civic engagement developed durable social capital that proved persistent across centuries. The South’s relative civic deficit reflects a legacy of poor governance rather than innate cultural deficiency.

Guiso et al. (2004) extended this framework to financial behavior, demonstrating that provinces with historically higher civic capital measured using electoral participation and voluntary association density also exhibit higher rates of stock market participation, broader use of formal credit, and greater willingness to trust strangers in economic transactions. Their findings connect the historical account of social capital to economic outcomes.

These accounts converge on a claim that is central to the present paper: that the orientation of trust toward family or toward strangers and institutions has measurable consequences for civic and economic participation.

2.2 Strong Family Ties, Generalized Trust, and Cooperative Behavior

A parallel literature examines the relationship between family structure and generalized trust at the individual and cross-national level. Alesina and Giuliano (2010) show that individuals from cultures with stronger family ties participate less in civic organizations, trust strangers less, and are less likely to engage in political activity, while being more likely to provide financial support to relatives. Critically, these patterns persist even when individuals migrate to countries with different institutional environments, suggesting that family orientation is culturally transmitted rather than determined purely by local institutions.

Enke (2019) provides a theoretical framework linking kinship tightness to cooperative moral systems. Societies with historically tight kinship structures characterized by arranged marriages, cousin marriage, and strong extended family obligations develop moral systems

that enforce high in-group cooperation at the expense of outgroup trust. Societies with looser kinship ties, by contrast, develop universalist moral systems that support broader cooperation. This framework offers a mechanism for the North-South gradient in Italy: the South’s historically tighter kin networks reinforce family-oriented trust orientations that crowd out generalized civic engagement.

Ermisch and Gambetta (2010) and Ermisch et al. (2023) provide experimental evidence that strong family ties inhibit trust in strangers, finding that individuals who report closer family relationships show less cooperative behavior toward unknown others in trust experiments. Guiso et al. (2006) review the broader literature on culture and economic outcomes, concluding that cultural proxies for social capital have persistent effects on financial development, governance quality, and economic participation even after controlling for contemporaneous institutions.

2.3 Field Evidence on Cooperation in Italy

Bigoni et al. (2016) provide the most direct field evidence on the behavioral cooperation gap between North and South Italy. Running incentivized public goods games and trust games across multiple Italian cities, they found that Northern participants trusted other players approximately 50 percent of the time, compared to just 35 percent in the South. Their interpretation diverges from Banfield’s: the difference, they argue, reflects not different intrinsic values but different expectations about what others will do. Southerners hold pessimistic beliefs about cooperativeness that create a self-fulfilling low-trust equilibrium.

This study makes a direct contribution to this literature. Bigoni et al. (2016) did not measure familism in their participants, meaning the behavioral cooperation gap they document cannot be directly attributed to variation in the family-versus-stranger trust orientation. Our study bridges this gap by eliciting individual-level Trust Gap scores from participants alongside their game behavior, enabling a direct test of whether familism predicts cooperative dispositions toward strangers.

2.4 Civic Culture and Crisis Response

A growing literature examines whether pre-existing stocks of social capital and civic orientation shape how communities respond to acute collective shocks. Aldrich (2012) demonstrates that social capital is a primary driver of disaster recovery outcomes, with communities possessing denser civic networks recovering faster from natural disasters. Kahn (2005) finds that institutional quality and social capital significantly reduce mortality from natural disasters.

For COVID-19 specifically, Durante et al. (2021) show that Italian provinces with higher pre-pandemic social capital exhibited more compliant social distancing behavior. Bargain and Aminjonov (2020) find that trust in government significantly predicted compliance with public health measures across European countries during the pandemic. Bartscher et al. (2021) demonstrate that higher social capital predicted both better COVID health outcomes and stronger community solidarity responses.

Barone and Mocetti (2014) analyze the long-run effects of natural disasters on institutional development, finding that communities with higher pre-shock civic capital recovered more fully. Together, this literature supports the expectation that cultural familism may suppress civic orientation and institutional trust, shaping both baseline engagement and crisis response. However, the direction of the crisis effect is theoretically ambiguous: a perceived in-group threat might activate the same in-group solidarity that familism reinforces.

2.5 Tax Designation as Revealed Civic Preference

The 5 per mille program represents a distinctive measurement opportunity rarely exploited in the academic literature. Standard measures of civic engagement rely on self-reported participation, which is subject to misreporting due to bias or errors. Administrative tax designation data captures revealed preferences: the decision to designate, or not designate, reflects an actual behavioral choice by a tax-paying citizen at zero marginal cost.

Buonanno et al. (2024) use municipal 5 per mille designation rates as a behavioral measure of social capital, demonstrating that organized crime presence depresses local civic giving even after controlling for income and institutional quality. Our paper extends this use of the 5 per mille data by linking designation rates to cultural familism indices at the regional level, and by exploiting the time dimension of the panel to identify a COVID-driven discontinuity in giving behavior.

3. Data

3.1 The 5 per Mille Program

The primary behavioral outcome is derived from Italy’s 5 per mille tax program, administered by the Italian Central Revenue Agency (*Agenzia delle Entrate*). Beginning in 2006, Italian taxpayers could direct 0.5 percent of their gross income tax to an eligible nonprofit or civic organization of their choice. The designation costs the taxpayer nothing, it merely redirects a share of tax revenue that would otherwise flow to the state. Recipients include volunteer organizations, scientific research bodies, social assistance organizations, and local municipalities.

When a taxpayer designates their 5 per mille contribution to a municipality, the allocation flows automatically to the municipality in which they are registered as a resident. Unlike designations to nonprofits, which can be directed anywhere in Italy, municipal designations are geographically fixed to the donor’s own municipality of residence. The number of residents who choose to designate locally in a given year therefore provides a clean, administrative measure of local civic engagement. This captures actual revealed preferences rather than stated intentions.

The analysis uses annual 5 per mille records from 2012 through 2024, restricted to local municipalities. This yields a panel covering 13 years and approximately 7,700 municipalities. The key outcome variable is donation count per 1,000 population, constructed as:

$$\text{Donation Rate}_{it} = \frac{\text{Donation Count}_{it}}{\text{Population}_{it}} \times 1000 \quad (1)$$

Using donation counts rather than the Euro value of designations accounts for wealth variation across municipalities. The rate per 1,000 normalizes for population size.

3.2 Familism Indices — European Values Study Wave 5 (2017)

Four familism indices are constructed from the European Values Study (EVS), Wave 5 (2017), restricted to Italian respondents. Survey responses are aggregated to the NUTS2 regional level (20 Italian regions, with Valle d’Aosta excluded due to missing EVS data), then assigned to all municipalities within each region. Because the EVS is a single cross-section, familism indices are treated as time-invariant.

All four indices are coded so that higher values indicate greater familism:

Trust Gap: The difference between reported trust in family and mean reported trust in strangers (neighbors, acquaintances, people met for the first time, people of a different religion, and people of a different nationality). This is the primary index used throughout the analysis.

Civic Disengagement: The inverse of organizational and political involvement, constructed from membership in nine types of civic organizations and participation in four types of civic action. Higher values indicate greater disengagement from public life.

Institutional Distrust: The mean level of distrust expressed toward six state institutions (parliament, the civil service, the justice system, the police, political parties, and the European Union). Higher values indicate less confidence in state institutions.

Family vs. Civic Obligation: The difference between self-reported obligation to provide for family members and obligation to fulfill civic duties such as tax compliance and voluntary service. Higher values indicate prioritization of family over civic duties.

Figure 1 displays all four indices across Italian NUTS2 regions, ordered geographically from North to South. Southern regions and the islands score consistently higher on all four dimensions, though substantial within-region variation exists. This within-region variation is the primary source of identification in Step 1.

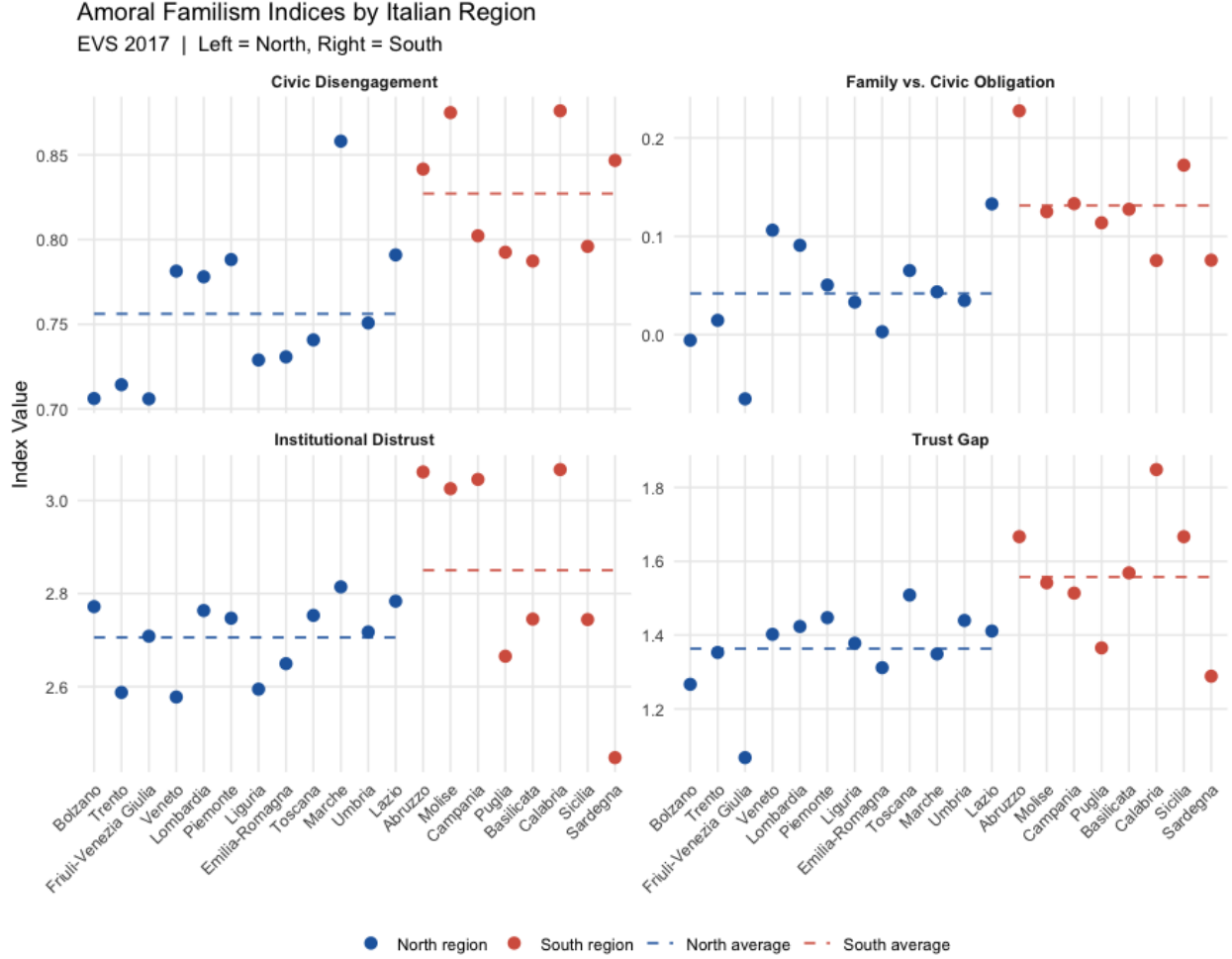


Figure 1: Familism indices across Italian NUTS2 regions, ordered from North to South. Higher values indicate greater familism on each dimension. Valle d’Aosta excluded due to missing EVS data.

3.3 Population and Income Data

Annual population figures at the municipality and province level are obtained from ISTAT (*Istituto Nazionale di Statistica*). Province-level population is constructed by summing municipality populations within each province in each year. Annual median household income

at the NUTS2 regional level is also obtained from ISTAT, used as a time-varying control to ensure that familism effects are not driven by correlated income differences.

3.4 Field Experiment — Original Data Collection

The third step of the analysis draws on original data collected through a lab-in-the-field experiment conducted across six locations in four Italian regions during Summer 2025: Milan, Torino and Pavia (Piemonte and Lombardia, North) and Ischia, Martano, and Otranto (Campania and Puglia, South). Participants were recruited in public spaces and invited to participate in incentivized economic games, for which they were paid in Euros based on their decisions.

The experiment included three behavioral tasks. In the Dictator Game, each participant was endowed with 20 euros and asked to allocate any amount to a series of recipients: family members, participants from the same session, participants from the same region, participants from another region, and participants from another country. There was no endowment given back. Therefore, any Euros not allocated to others were kept by the participant. This design elicits unconditional generosity and allows comparison of giving toward family versus strangers.

In the Public Goods Game, participants were endowed with 10 Euros and decided how many to contribute to a common pool with other participants (both a family group and a stranger group). Contributions were multiplied by a factor greater than one and divided equally among group members. This task introduces strategic uncertainty absent from the Dictator Game. Optimal individual behavior depends on beliefs about what others will contribute.

Following the games, participants completed a survey eliciting values, beliefs, and demographic characteristics. The individual-level Trust Gap is constructed from this survey as the difference between self-reported trust in family and mean self-reported trust across five categories of strangers (neighbors, acquaintances, people met for the first time, people of a different religion, people of a different nationality), mirroring the construction of the EVS

regional index.

The final field experiment dataset contains 184 participants, of whom 59 percent are female, with a mean age of 35 years. 61 percent of participants reside in the South. Mean Dictator Game giving to strangers is 27.8 percent of the endowment, and mean Public Goods Game contribution to the stranger group is 53.1 percent.

3.5 Summary Statistics

Table 1 presents summary statistics for the municipality-year panel used in Steps 1 and 2. The panel contains 99,235 municipality-year observations. The mean donation rate is 16.0 designations per 1,000 population, with considerable right skew: the distribution is heavily concentrated near zero, with Northern municipalities showing systematically higher rates than Southern ones (Figure 2). Approximately 39 percent of observations fall in the post-COVID period (2020–2024), and 31 percent of municipalities are classified as Southern.

Table 1: Summary Statistics: Municipality-Year Panel (2012–2024)

Variable	<i>N</i>	Mean	SD	Min	Max
Donation Rate (per 1,000)	99,235	16.02	19.16	0	340.91
Post-COVID	99,235	0.39	0.49	0	1
South	99,235	0.31	0.46	0	1
Population	99,235	7,255	40,301	29	2,820,219
Donation Count	99,235	69.73	194.22	0	10,444

Notes: Municipality-year panel, 2012–2024, restricted to municipalities with non-missing donation records. Donation rate is designations per 1,000 population. Familism indices are time-invariant, assigned at the NUTS2 regional level from EVS Wave 5 (2017). South indicator equals one for municipalities in the Italian Mezzogiorno.

Table 2 presents summary statistics for the field experiment sample.

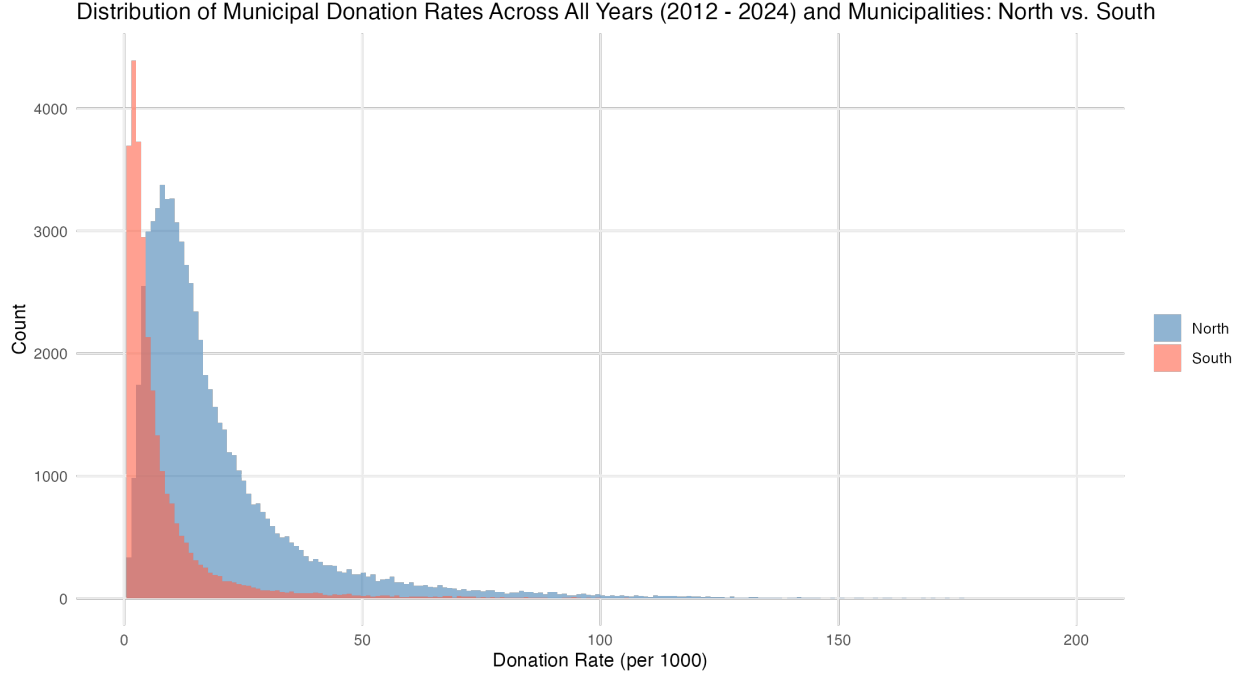


Figure 2: Distribution of municipal 5 per mille donation rates (designations per 1,000 population). The distribution is right-skewed with Northern municipalities concentrated at higher values.

Table 2: Summary Statistics: Field Experiment Sample

	N	Mean	SD	Min	Max
Trust Gap (Survey)	184	1.58	0.60	-0.20	3.00
DG Giving to Strangers (%)	184	27.76	23.21	0.00	100.00
PGG Stranger Contribution (%)	184	53.07	25.65	0.00	100.00
South (Residence)	177	0.61	0.49	0.00	1.00
Female	184	0.59	0.49	0.00	1.00
Age	180	35.07	14.58	18.00	98.00
Children	184	0.60	0.99	0.00	4.00
Partnered	184	0.50	0.50	0.00	1.00
Education	184	5.25	1.59	1.00	9.00
Income Scale	184	5.83	1.60	0.00	10.00

Notes: 184 participants recruited across six locations in four Italian regions (Milan, Torino, Pavia in the North; Ischia, Martano, Otranto in the South) during Summer 2025. Trust Gap is the individual-level difference between self-reported trust in family and mean trust across five stranger categories. DG giving and PGG contribution reported as percentage of endowment.

4. Empirical Strategy

4.1 Step 1 — Establishing Baseline: Does Familism Predict Civic Engagement?

The first step asks whether familism predicts baseline civic institutional engagement across Italian municipalities before COVID-19. The unit of observation is the municipality, and the outcome is each municipality’s mean 5 per mille donation rate averaged over the pre-COVID period (2012–2019). Using a pre-period mean rather than the full panel avoids artificially inflating the sample size without adding variation in the explanatory variable (familism indices, which are time-invariant), and keeps the measured relationship separate from the COVID shock.

The estimating equation is:

$$\overline{DR}_i = \beta_0 + \beta_1 F_i + \beta_2 \text{South}_i + \beta_3 (F_i \times \text{South}_i) + \varepsilon_i \quad (2)$$

where $\overline{DR}_i$ is the municipal mean donation rate over 2012–2019, F_i is the familism index score assigned to municipality i from the EVS (estimated separately for each of the four indices), South_i is an indicator equal to one if the municipality is in the Italian South, and $F_i \times \text{South}_i$ is an interaction allowing the familism-donation slope to differ between North and South. The coefficient β_1 captures the North baseline effect of familism; β_3 captures the differential slope in the South.

Standard errors are clustered at the municipality level. No province or region fixed effects are included, as these would absorb the familism indices themselves (which vary only at the regional level). To verify that results reflect genuine within-region variation rather than the North-South geographic contrast alone, the specification is replicated separately for Northern and Southern municipalities.

4.2 Step 2 — Behavioral Reaction to Crisis: Does Familism Shape Civic Engagement Under Stress?

The second step exploits the sharp onset of COVID-19 in Italy in 2020 as an exogenous threshold in time. The design proceeds in two stages.

Stage 1 — Measuring the jump at the threshold. The primary specification estimates whether provincial donation rates exhibit a discontinuous shift at 2020, using a Regression Discontinuity in Time (RDiT) approach at the province-year level with province fixed effects:

$$DR_{pt} = \beta_0 + \beta_1 \text{Post}_t + \beta_2 \tau_t + \beta_3 (\text{Post}_t \times \tau_t) + \beta_4 (\text{South}_p \times \text{Post}_t) + \alpha_p + \varepsilon_{pt} \quad (3)$$

where DR_{pt} is the province p donation rate per 1,000 in year t , $\text{Post}_t = 1$ for $t \geq 2020$, $\tau_t = t - 2020$ is the running variable (time to treatment), $\text{South}_p \times \text{Post}_t$ allows the jump to differ by region, and α_p are province fixed effects absorbing all time-invariant provincial characteristics including the level of familism. Standard errors are clustered at the province level.

The main identification assumption is that without COVID-19, donation rates in Northern and Southern provinces would have continued along their pre-2020 trajectories. Figure 3 shows that both regions follow smooth, gradually declining trends from 2012 through 2019 with no sign of pre-existing divergence near the threshold, supporting this assumption.

Stage 2 — Measuring the correlation with familism. The moderated specification adds Trust Gap interacted with the Post indicator to ask whether provinces with higher familism showed a different-sized jump at 2020:

$$DR_{pt} = \beta_0 + \beta_1 \text{Post}_t + \beta_2 \tau_t + \beta_3 (\text{Post}_t \times \tau_t) + \beta_4 (\text{South}_p \times \text{Post}_t) + \beta_5 (\text{TG}_p \times \text{Post}_t) + \beta_6 (\text{TG}_p \times \text{Post}_t \times \text{South}_p) + \alpha_p + \varepsilon_{pt} \quad (4)$$

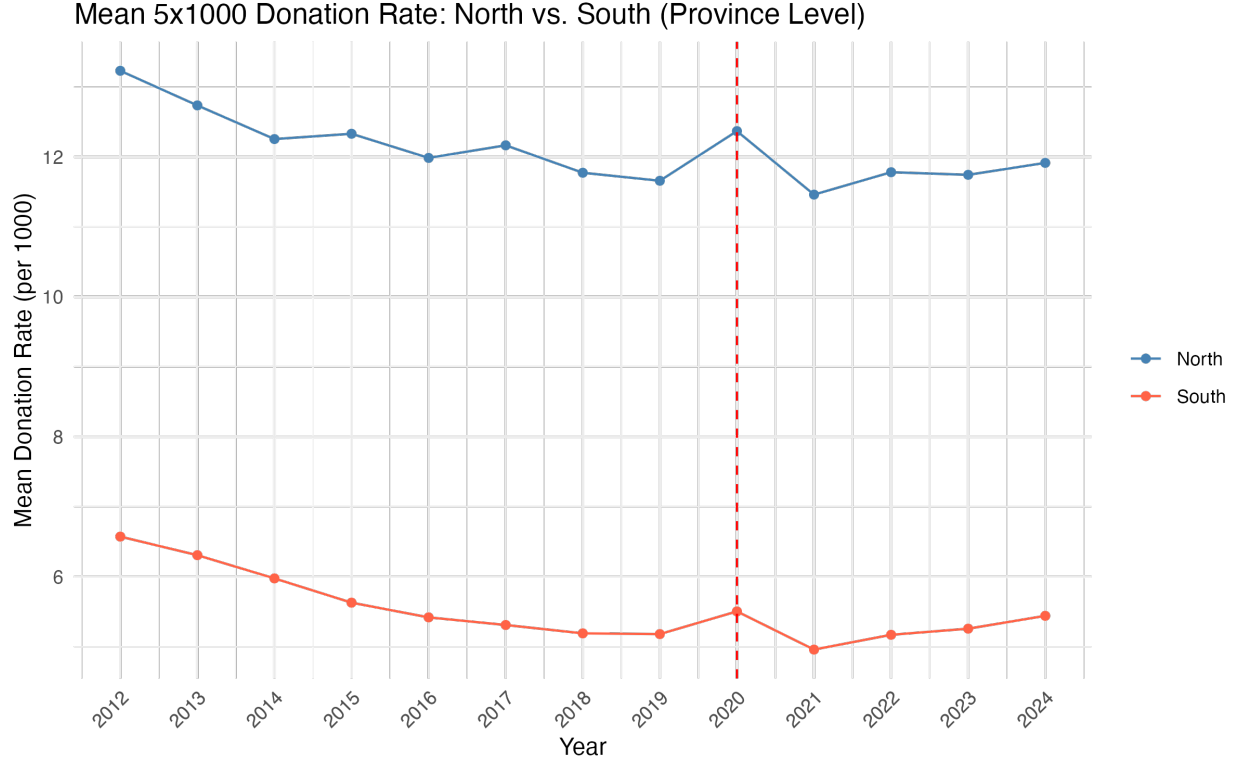


Figure 3: Province-level mean 5 per mille donation rates, North and South Italy, 2012–2024. The vertical dashed line marks the 2020 COVID threshold. Both regions follow parallel declining trends through 2019.

Because province fixed effects absorb the main effect of TG_p , only the interaction β_5 (familism moderation of the rally in the North) and β_6 (difference in familism moderation between South and North) are identified. Models are estimated on the full sample, the North subsample, and the South subsample.

4.3 Step 3 — Micro-Foundations: Does Familism Predict Cooperative Behavior at the Individual Level?

The third step uses the field experiment to ask whether the Trust Gap — measured at the individual level from the survey — predicts cooperative behavior in incentivized games. The estimating equation is:

$$Y_i = \beta_0 + \beta_1 \text{TrustGap}_i + X_i' \gamma + \varepsilon_i \quad (5)$$

where Y_i is a behavioral outcome (percentage of initial endowment allocated to strangers), TrustGap_i is the individual-level trust gap constructed as family trust minus mean stranger trust from the survey, and X_i is a vector of demographic controls including a female indicator, age, number of children, partnership status, education level, and income scale. Standard errors are clustered at the family level to account for potential within-family correlation in both values and behavior.

The primary outcomes are (1) percentage of the Dictator Game endowment given to strangers and (2) percentage of the Public Goods Game endowment contributed to the stranger group. South residence and a Trust Gap $\times$ South interaction are also included to test whether the individual-level relationship varies by region.

5. Results

5.1 Step 1 Results — Familism and Pre-COVID Civic Allocation

Table 3 presents the main cross-sectional results at the municipality level, where the outcome is each municipality’s mean pre-COVID donation rate over 2012–2019. Each of the first four columns enters one familism index independently alongside the South indicator and their interaction. Column 5 enters all four indices simultaneously.

The Trust Gap is negative and highly significant in the full specification ($\hat{\beta} = -0.024$, $p < 0.01$ in the North baseline). A one-unit increase in the regional Trust Gap — corresponding to a shift from trusting family and strangers equally to trusting family one full scale point more — is associated with approximately 0.024 fewer 5 per mille designations per 1,000 inhabitants. The Trust Gap $\times$ South interaction is positive and significant ($\hat{\beta} = 0.016$, $p < 0.01$), indicating that the negative relationship between the Trust Gap and civic giving is attenuated in the South. This finding is consistent with a floor effect where low baseline giving limits further suppression.

Institutional Distrust is also negative and significant ($\hat{\beta} = -0.020$, $p < 0.01$ in the North). Provinces with greater distrust in state institutions give less to their municipal gov-

Table 3: Familism and Pre-COVID Municipal Donation Rates (Step 1)

	Donation Rate per 1000 Population				
	(1)	(2)	(3)	(4)	(5)
Trust Gap	-0.024*** (0.004)				-0.007 (0.005)
Trust Gap $\times$ South	0.016*** (0.004)				-0.004 (0.005)
Civic Disengagement		0.008 (0.008)			0.070*** (0.010)
Civic Disengagement $\times$ South		-0.011 (0.010)			-0.024* (0.013)
Institutional Distrust			-0.020*** (0.004)		-0.022*** (0.004)
Institutional Distrust $\times$ South			0.017*** (0.004)		0.020*** (0.005)
Family vs. Civic Obligation				-0.046*** (0.007)	-0.059*** (0.009)
Family vs. Civic Obligation $\times$ South				0.067*** (0.009)	0.101*** (0.011)
South	-0.033*** (0.005)	-0.003 (0.008)	-0.058*** (0.011)	-0.018*** (0.001)	-0.051*** (0.015)
Num. Obs.	7646	7646	7646	7646	7646
R^2	0.095	0.086	0.091	0.094	0.108

Notes: OLS estimates. Dependent variable is mean municipal 5 per mille donation rate (per 1,000 population) over 2012–2019. Familism indices assigned at the NUTS2 level from EVS Wave 5 (2017); higher values indicate greater familism. South indicator equals one for municipalities in the Italian Mezzogiorno. All specifications include log(regional median income) as a control. Standard errors clustered at the municipality level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

ernments, a finding that connects the familism framework directly to institutional confidence: if citizens do not trust the state, they may be less likely to voluntarily direct resources to it. Family vs. Civic Obligation is the largest coefficient in absolute terms ($\hat{\beta} = -0.046$, $p < 0.01$), indicating that the explicit prioritization of family duties over civic duties is the strongest predictor of lower baseline allocation.

Civic Disengagement is not statistically significant within the North subsample (+0.008, SE = 0.008). Subsample analyses (reported in Appendix Tables 8 and 9) confirm that Civic Disengagement’s apparent negative coefficient in the full sample reflects geographic sorting rather than within-region variation: Northern regions are simultaneously more civically engaged and donate more, producing a correlation that vanishes when North and South are analyzed separately. Trust Gap and Institutional Distrust retain their expected negative signs within both the North and South subsamples, confirming that these indices capture genuine within-region variation in civic culture.

These results support H1: familism, as measured by the Trust Gap and Institutional Distrust in particular, is negatively associated with baseline civic institutional engagement

across Italian municipalities. The relationship holds within each region, is robust to the inclusion of income controls, and is not merely a reflection of the North-South geographic divide.

5.2 Step 2 Results — Crisis, Civic Engagement, and the Familism Interaction

Parallel trends. Figure 3 shows province-level mean donation rates for North and South Italy from 2012 through 2024. Both regions follow smooth, gradually declining trajectories through 2019, with no sign of pre-existing divergence near the 2020 threshold. The North consistently maintains higher donation rates throughout the pre-period, but the trends move in parallel.

Main RDIT results. Table 4 presents the core RDIT estimates. The Post coefficient is positive and highly significant across all specifications. With province fixed effects, the estimated jump at the 2020 threshold is 0.547 designations per 1,000 population ($SE = 0.107$, $p < 0.01$). This is a meaningful increase relative to the pre-COVID mean of approximately 12 in the North and 5 in the South. Both the North subsample (0.547, $p < 0.01$) and South subsample (0.326, $p < 0.01$) show significant positive jumps, confirming a broad solidarity response to the pandemic. The South $\times$ Post interaction is negative but not statistically significant (-0.222 , $SE = 0.153$), indicating that the initial impact at the threshold was not statistically distinguishable between regions.

The Time to Treatment coefficient is negative and significant across all specifications (approximately -0.202 per year), consistent with the pre-period declining trend visible in Figure 3. The Post $\times$ Time to Treatment interaction is positive (0.130, $p < 0.01$ in the North), indicating that the post-COVID trajectory begins a reversal relative to the pre-period decline. The crisis may not merely produce a one-time spike, but possibly initiates a partial recovery in the donation trend.

These results support the first part of H2 only partially: COVID-19 produced a broad increase in civic allocation in both regions, which is inconsistent with simple suppression by

Table 4: RDiT Estimates: COVID-19 and the Civic Solidarity Rally (Step 2, Stage 1)

	<i>Donation Rate per 1000 Population</i>			
	(1)	(2)	(3) North	(4) South
Post	0.547*** (0.107)	0.547*** (0.107)	0.547*** (0.108)	0.326*** (0.110)
Time to Treatment	-0.202*** (0.034)	-0.202*** (0.034)	-0.202*** (0.034)	-0.187*** (0.039)
Post $\times$ Time to Treatment	0.124** (0.049)	0.130*** (0.047)	0.130*** (0.047)	0.214*** (0.066)
South	-6.906*** (1.113)			
South $\times$ Post	-0.222 (0.153)	-0.222 (0.153)		
South $\times$ Time to Treatment	0.014 (0.051)	0.014 (0.051)		
South $\times$ Post $\times$ Time to Treatment	0.090 (0.082)	0.084 (0.080)		
Num. Obs.	1329	1329	861	468
R^2	0.190	0.983	0.983	0.890
Province FE	No	Yes	Yes	Yes
Sample	Full	Full	North	South

Notes: RDiT estimates at the province-year level, 2012–2024. Dependent variable is provincial 5 per mille donation rate per 1,000 population. Post equals one for $t \geq 2020$. Time to Treatment (τ) is $t - 2020$. All specifications include province fixed effects. Standard errors clustered at the province level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

familism. The next stage tests whether familism moderated the size of this rally.

Familism moderation. Table 5 presents the moderated RDiT results. The Trust Gap $\times$ Post interaction is positive and marginally significant in the full sample (3.247, SE = 1.801, $p < 0.1$) and significant in the North subsample (3.247, SE = 1.806, $p < 0.1$). This is a counterintuitive finding relative to H2: rather than dampening the COVID rally, higher familism in the North is associated with a larger jump at the 2020 threshold. In the South subsample, the Trust Gap $\times$ Post coefficient is near zero and insignificant (0.048, SE = 1.151).

This finding suggests a more nuanced picture than H2 anticipated. Cultural familism suppresses long-run baseline civic participation, as documented in Step 1, but during acute institutional stress it may actually amplify local solidarity responses — at least in the North.

Table 5: Familism Moderation of the COVID Solidarity Rally (Step 2, Stage 2)

	<i>Donation Rate per 1000 Population</i>			
	(1)	(2)	(3) North	(4) South
Post	-0.886 (1.151)	-4.053 (2.510)	-3.959 (2.521)	0.250 (1.803)
Time to Treatment	-0.197*** (0.026)	-0.197*** (0.026)	-0.202*** (0.034)	-0.187*** (0.039)
Post $\times$ Time to Treatment	0.158*** (0.038)	0.158*** (0.038)	0.128*** (0.047)	0.214*** (0.066)
Trust Gap $\times$ Post	0.934 (0.785)	3.247* (1.801)	3.247* (1.806)	0.048 (1.151)
South $\times$ Post		4.474 (3.130)		
Trust Gap $\times$ Post $\times$ South		-3.199 (2.131)		
Num. Obs.	1326	1326	858	468
R^2	0.983	0.983	0.984	0.890
Province FE	Yes	Yes	Yes	Yes
Sample	Full	Full	North	South

Notes: Moderated RDIT estimates at the province-year level, 2012–2024. Dependent variable is provincial donation rate per 1,000. The main effect of Trust Gap (TG) is absorbed by province fixed effects; only interactions are identified. Standard errors clustered at the province level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

One interpretation is that in-group orientation, which ordinarily redirects civic energy away from anonymous institutions, may activate when a perceived collective threat is salient enough to make the local community feel like an in-group. Alternatively, the result could reflect a ceiling effect: low-familism northern provinces already gave at relatively high rates before COVID, leaving less room for the rally to increase further.

The South $\times$ Post interaction in the combined model is positive but insignificant (4.474, SE = 3.130), and the three-way Trust Gap $\times$ Post $\times$ South interaction is negative but also insignificant (−3.199, SE = 2.131). The evidence for regional heterogeneity in familism moderation is therefore suggestive but inconclusive, consistent with the limited statistical power available from 21 NUTS2 regions mapped to 102 provinces.

5.3 Step 3 Results — Micro-Foundations

Dictator Game giving to strangers. Table 6 presents the primary field experiment results. The dependent variable is the percentage of the 20-Euro Dictator Game endowment allocated to strangers. The Trust Gap is negative and highly significant across all three model specifications: in the fully controlled model, a one-unit increase in the individual Trust Gap predicts a 13.8 percentage point reduction in giving to strangers ($SE = 3.990$, $p < 0.01$). This is a large and robust effect: the Trust Gap alone accounts for 11.7 percent of the variance in Dictator Game giving ($R^2 = 0.117$ in the bivariate model).

Table 6: Trust Gap and Dictator Game Giving to Strangers (Step 3)

	<i>Percentage of Initial Endowment Given to Strangers</i>		
	(1)	(2)	(3)
Trust Gap (Survey)	-15.637*** (3.856)	-14.798*** (3.706)	-13.814*** (3.990)
Female		-5.053 (3.242)	-6.109* (3.232)
Age		0.326** (0.127)	0.297** (0.140)
Children			1.071 (2.101)
Partnered			-2.446 (3.497)
Education			3.023*** (1.107)
Income Scale			0.161 (0.976)
South	-4.223 (11.672)	-3.951 (11.343)	-2.713 (11.278)
Trust Gap $\times$ South	4.629 (5.688)	5.026 (5.485)	4.706 (5.624)
Num. Obs.	177	174	174
R^2	0.117	0.165	0.208

Notes: OLS estimates. Dependent variable is percentage of the 20-Euro Dictator Game endowment allocated to strangers. Trust Gap is individual-level family trust minus mean stranger trust (5-point scale). South equals one for participants residing in southern Italy. Full controls include female indicator, age, number of children, partnership status, education level, and income scale. Standard errors clustered at the family level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

The South indicator and Trust Gap $\times$ South interaction are both insignificant (-2.713

and 4.706 respectively in the full model), indicating that the negative relationship between individual familism and generosity toward strangers does not differ significantly between Northern and Southern participants. This is consistent with the interpretation that the Trust Gap captures a genuine psychological orientation that operates similarly regardless of regional origin.

Among the demographic controls, older participants give more (0.297, $p < 0.05$) and more educated participants give more (3.023, $p < 0.01$). Females give slightly less (-6.109 , $p < 0.1$).

Public Goods Game cooperation. Table 7 presents results for the percentage of the 10-Euro endowment contributed to the stranger group in the Public Goods Game. The Trust Gap is not significantly related to PGG cooperation in any specification (full model: -3.855 , $SE = 6.748$, $p = 0.57$). This null result is informative rather than merely negative. The Dictator Game is a pure measure of unconditional generosity. Participants decide how much to give with no uncertainty about what others will do. The Public Goods Game introduces strategic interdependence. Optimal contribution depends on beliefs about others' contributions. The Trust Gap appears to operate through the unconditional-generosity channel rather than strategy governed by beliefs about reciprocation.

These results partially support H3: the Trust Gap predicts significantly less generous Dictator Game allocation toward strangers, providing individual-level behavioral validation of the survey-based familism measure. The null PGG result is consistent with theoretical expectations and does not undermine the core finding.

Table 7: Trust Gap and Public Goods Game Contribution to Stranger Group (Step 3)

	<i>Percentage of Initial Endowment Invested</i>		
	(1)	(2)	(3)
Trust Gap (Survey)	-5.356 (6.365)	-4.743 (6.472)	-3.855 (6.748)
Female		-3.957 (3.493)	-5.265 (3.660)
Age		0.232 (0.158)	0.089 (0.176)
Children			2.908 (2.687)
Partnered			0.406 (4.696)
Education			2.307* (1.231)
Income Scale			-0.596 (1.089)
South	-0.973 (13.672)	0.562 (13.919)	1.952 (14.298)
Trust Gap $\times$ South	4.489 (7.639)	3.708 (7.612)	2.545 (7.893)
Num. Obs.	177	174	174
R^2	0.020	0.041	0.066

Notes: OLS estimates. Dependent variable is percentage of the 10-Euro Public Goods Game endowment contributed to the stranger group. Trust Gap and controls defined as in Table 6. Standard errors clustered at the family level in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

6. Discussion and Conclusion

This paper set out to examine whether cultural familism — the orientation of trust toward family at the expense of strangers and civic institutions — has measurable consequences for civic engagement, crisis response, and interpersonal behavior in Italy. The three empirical steps provide a picture with important nuances.

Macro findings. Familism predicts baseline civic institutional engagement across Italian municipalities. The Trust Gap and Institutional Distrust indices are the most robust predictors. Municipalities in regions where the family-stranger trust differential is wider, and where confidence in state institutions is lower, exhibit lower 5 per mille designation rates in the

pre-COVID period. These effects hold within both the North and the South, ruling out the interpretation that results merely reflect the North-South geographic divide.

COVID-19 produced a broad solidarity response in both regions. Donation rates increased significantly at the 2020 threshold in both Northern and Southern provinces. Rather than dampening the crisis response, higher familism in the North was associated with a larger jump in civic giving at the threshold, suggesting that acute institutional stress can temporarily override or redirect the in-group orientation that ordinarily suppresses outward civic engagement. However, the familism-crisis moderation evidence is suggestive rather than conclusive and is limited by the coarseness of the NUTS2-level familism measure and the small number of Italian provinces.

Micro findings. At the individual level, the Trust Gap predicts significantly less generous allocation toward strangers in the Dictator Game, providing direct behavioral validation of the survey-based familism construct. This finding fills an important gap identified by Bigoni et al. (2016), who documented a North-South behavioral cooperation gap without measuring familism in participants. The null result for Public Goods Game cooperation (where strategic uncertainty governs behavior more than unconditional generosity) helps clarify the mechanism: familism operates through the willingness to give to strangers unconditionally, not through beliefs about strategic reciprocity.

Policy implications. Taken together, these findings suggest that cultural familism suppresses long-run civic participation but that in certain contexts it can be overridden. Identifying what events increase the salience of civic engagement, and whether individual-level trust gaps can be shifted through institutional design, is a direct path toward policies that build lasting participation. Interventions that demonstrate state competence during crises, or that make civic contributions feel like contributions to an in-group rather than an abstract institution, may be particularly effective in high-familism contexts.

7. Limitations and Future Research

This study has several important limitations that should inform interpretation and guide future work.

Limited power for crisis moderation. The moderated RDiT is identified from variation in Trust Gap scores across 102 Italian provinces, assigned from 20 NUTS2 regions. With familism varying only at the regional level, there are effectively 20 distinct familism values in the moderation analysis. This coarseness substantially limits statistical power to detect interaction effects, particularly those that differ between North and South.

Selection bias in the field experiment. Participants were recruited opportunistically in public spaces in six Italian municipalities. This recruitment strategy is likely to oversample individuals who are already more outwardly oriented and civic-minded than the general population. The field sample is also geographically concentrated in Campania, Puglia, Piemonte, and Lombardia, limiting generalizability to other Italian contexts and preventing direct comparison with the Bigoni et al. (2016) locations.

Time-invariance of EVS data. The familism indices are constructed from a single cross-sectional wave of the European Values Study (2017). This prevents any examination of how familism itself changes over time — a significant limitation given that cultural values are not fixed, and that COVID-19 may have shifted trust orientations in ways this design cannot detect. All estimates assume that regional familism rankings were stable across the 2012–2024 panel period.

Single dimension of civic engagement. The 5 per mille municipal designation captures one specific and unusual form of civic engagement: zero-cost tax allocation to a local government body. This may not be representative of the broader construct of civic participation, which also includes voluntary association membership, political activity, charitable

giving of personal income, and community volunteering. Future work should incorporate multiple behavioral measures of civic engagement to assess whether the familism-engagement relationship generalizes across domains.

Future research should expand the field sample to more representative recruitment, ideally using random sampling within municipalities. Longer post-COVID panels would enable event study designs capable of testing North versus South recovery trajectories with greater precision. Time-varying measures of cultural values, potentially constructed from social media or other digital data, would address the time-invariance limitation. Finally, incorporating additional measures of civic engagement such as voluntary association participation, charitable donations, political activity would strengthen the construct validity of the familism-engagement relationship.

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A. Robustness Tables

Table 8 and Table 9 replicate the Step 1 cross-sectional OLS specification from Equation 2 on the Northern and Southern municipality subsamples respectively. These within-region analyses confirm that the Trust Gap and Institutional Distrust results in the main text reflect genuine within-region variation rather than the North-South geographic contrast.

Table 8: Familism and Pre-COVID Donation Rates: Northern Municipalities (Appendix)

	(1) Trust Gap	(2) Civic	(3) Inst. Distrust	(4) Family-Civic	(5) All
Trust Gap	-0.024*** (0.004)				-0.007 (0.005)
Civic Disengagement		0.008 (0.008)			0.070*** (0.010)
Institutional Distrust			-0.020*** (0.004)		-0.022*** (0.004)
Family vs. Civic Obligation				-0.046*** (0.007)	-0.059*** (0.009)
Num. Obs.	5299	5299	5299	5299	5299
R^2	0.009	0.000	0.006	0.009	0.023

Notes: OLS estimates, Northern municipalities only. Dependent variable is mean municipal donation rate over 2012–2019. Standard errors clustered at the municipality level. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 9: Familism and Pre-COVID Donation Rates: Southern Municipalities (Appendix)

	(1) Trust Gap	(2) Civic	(3) Inst. Distrust	(4) Family-Civic	(5) All
Trust Gap	-0.008*** (0.001)				-0.012*** (0.002)
Civic Disengagement		-0.003 (0.006)			0.047*** (0.009)
Institutional Distrust			-0.003*** (0.001)		-0.002 (0.001)
Family vs. Civic Obligation				0.022*** (0.005)	0.042*** (0.006)
Num. Obs.	2347	2347	2347	2347	2347
R^2	0.014	0.000	0.004	0.009	0.040

Notes: OLS estimates, Southern municipalities only. Dependent variable is mean municipal donation rate over 2012–2019. Standard errors clustered at the municipality level. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.