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Social Trust

Where Does It Come
From and How Do We
Protect It?

Summary

Human prosperity comes from cooperation, and cooperation is aided by trust. As expected, countries, cities, and areas where trust between people is high, tend to have high levels of prosperity almost regardless of how prosperity is defined and measured. One of the most pressing questions for policy is how to promote and foster trust where it is absent and how to protect it where it is high. This paper presents some research-based conclusions and policy recommendations that are relevant for addressing those questions.



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FORES

Social Trust

Where Does It Come From and How Do We Protect It?

Main Conclusions / Key Takeaways / TL;DR

- Human cooperation and social trust promote prosperity.
- There is a green aspect of social trust in that it helps people to overcome problems of collective action.
- Variation in social trust has deep historical roots and is partly inherited across generations. As a result, social trust is a sticky personality trait.
- Social trust is not deterministic. To foster social trust, policy should focus on the rule of law, economic growth, health, and education.
- Ethnic diversity is not necessarily detrimental for social trust, but forced contacts between ethnic groups may backfire.

Social trust: What is it and why is it important?

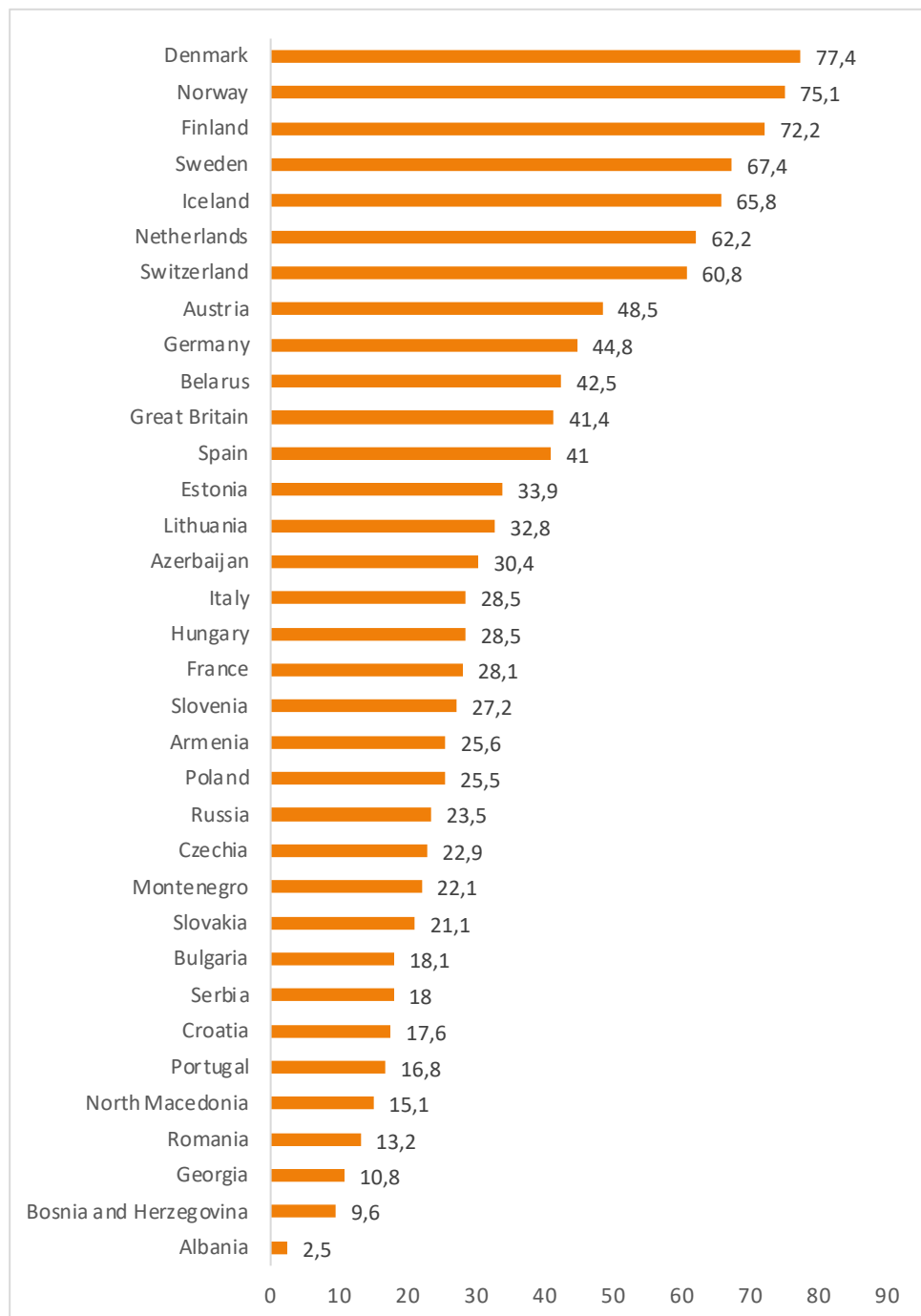
Trust is an individual attitude. It can be understood as a belief (or an assumption) about the behaviour of others when they must choose between behaviour that is trustworthy, honest and pro-social, and behaviour that is deceptive, self-centred and opportunistic. Trust (or mistrust) can be directed towards authorities, specific persons or towards strangers and people in general. The latter type of trust is called social (or generalised) trust, and it can be measured by asking a person if he or she agrees with the simple proposition that most people can be trusted.

Surveys that measure social trust include the World Values Survey, the European Social Survey, the Afrobarometer and several others, including surveys conducted in single countries. The question of trust is sometimes framed as a yes/no question, while the proposition that most people can be trusted is contrasted with the proposition that “you can’t be too careful when dealing with other people.” Respondents are sometimes asked agree to varying extents, e.g. on a scale of 0 to 10. Different ways of asking the question generates very similar patterns regarding, for example, levels of trust in different countries or the development of trust over time. The share that agrees that most people can be trusted in different European countries (based on the latest wave of the European Social Survey in 2017-19) is shown in Figure 1.

But why should we care about social trust? The trust question may seem vague and hard to interpret, but it translates well to any language and respondents typically find it easy to answer. Social trust measured using this survey question correlates strongly with different types of observed trusting behaviour. As an illustration, Figure 1 displays the share of returned wallets that had been dropped on the ground, plotted against the share which agrees that most people can be

trusted for countries around the world. The pattern is clear: where more people agree that most people can be trusted, a lost wallet is more likely to be returned.¹ The trust question does not only capture the individual's trust towards others but also works as a proxy for people's trustworthiness.

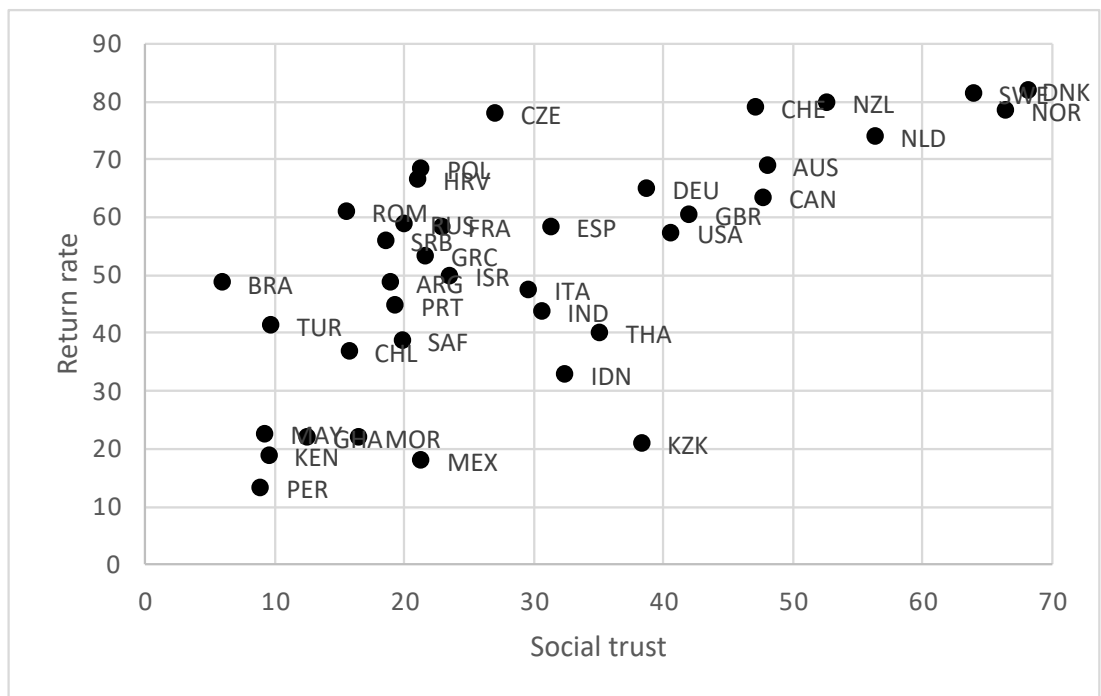
Figure 1. The share that agrees that most people can be trusted (European Social Survey, 2017-19).



1 Cohn, A., Maréchal, M., Tannenbaum, D., & Zünd, C.L. (2019). Civic honesty around the globe. *Science*, 365, 70 - 73. Bjørnskov, C. (2021). Civic honesty and cultures of trust. *Journal of Behavioral and Experimental Economics* (forthcoming).

The wallet-drop experiment (made popular by The Reader’s Digest) also illustrates the type of situation where social trust matters. Anyone who finds a lost wallet containing cash has the opportunity to simply keep it. When wallets contain cash and resources that are especially valuable to the owner (e.g. photos or personal items), a society where wallets are returned is likely to be preferred by most people in the long run. Achieving such a society requires that people do not fall into the temptation of keeping lost wallets for themselves. The situation is an example of what is known as a social dilemma, also known as a collective-action problem. An important consequence of social trust is that it helps societies to overcome such social dilemmas.²

Figure 2. Share of lost wallets that are returned and average social trust around the world



mainly by lowering transaction costs and increasing productivity.³

The ability to overcome social dilemmas is also crucial for the success of the welfare state.⁴ To willingly finance universal benefits accessible for entire populations, people must trust that politicians and public officials use tax revenue efficiently in reasonable alignment with voter preferences. In addition, people must trust other citizens not to free-ride on or misuse the social benefits offered by the welfare state.

Empirical research has confirmed that high-trust individuals are more likely to support high welfare state spending. On the macro level, countries with historically high levels of social trust have larger welfare states.⁵

There is also a green aspect of social trust. By helping people to overcome collective-action problems, social trust is important for climate and environmental policies, as well as for private environmentally motivated behaviour. For example, high-trust individuals are more willing to engage in pro-social behavior such as waste recycling.⁶ Social trust also increases the probability of individuals taking personal actions to fight climate change and social trust is positively associated with environmental actions that are time-consuming.⁷

Explaining variation in social trust

Trust towards identified individuals or specific branches of government behave as you'd expect. Honest and efficient behavior will build trust. Betrayal, scandals, and disappointments will destroy it. For example, trust in banks and financial institutions took a hit in most countries during and after the financial crisis in 2008. Sweden at the time was considered to be one of few countries that handled the financial crisis well, an interpretation supported by data on trust in government, in parliament, and in political parties that was increasing and peaked around 2010. After the elections in 2014 and 2018, Swedish citizens were less impressed by the inability of the political parties in the parliament to form a stable government, and as a result, trust in political institutions fell.

3 Algan, Yann, and Pierre Cahuc. 2013. "Trust and Growth." *Annu. Rev. Econ* 5(December): 521–49
Bjørnskov, Christian, and Pierre Guillaume Méon. 2015. "The Productivity of Trust." *World Development* 70: 317–31.

Sangnier, Marc. 2013. "[Does Trust Favor Macroeconomic Stability?](#)" *Journal of Comparative Economics* 41(3): 653–68.

4 Rothstein, Bo. 2001. "The Universal Welfare State as a Social Dilemma." *Rationality and Society* 13:2: 213–33.

5 Bergh, Andreas, and Christian Bjørnskov. 2011. "[Historical Trust Levels Predict the Current Size of the Welfare State.](#)" *Kyklos* 64(1): 1–19.

Camussi, Silvia, Anna Laura Mancini, and Pietro Tommasino. 2018. "Does Trust Influence Social Expenditures? Evidence from Local Governments." *Kyklos* 71(1): 59–85.

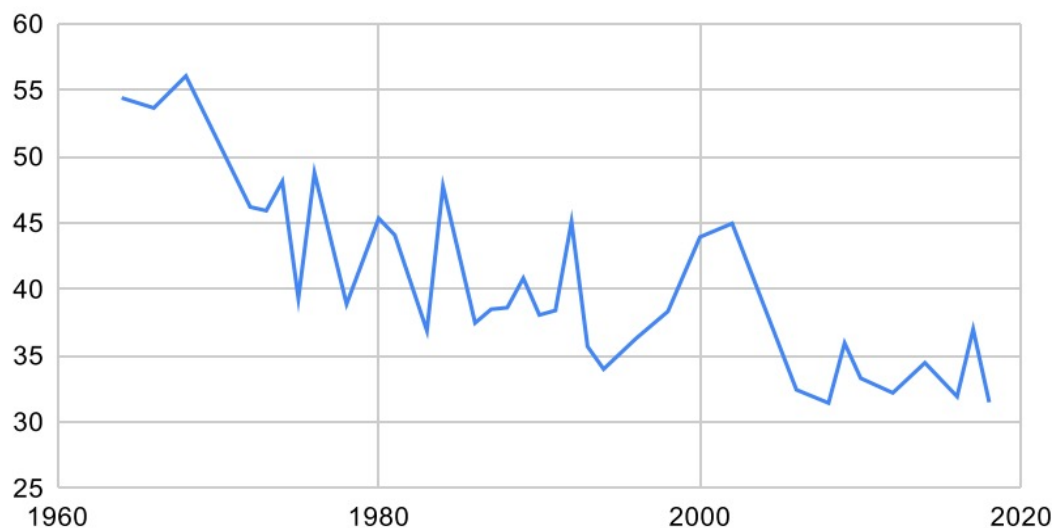
Daniele, Gianmarco, and Benny Geys. 2015. "Interpersonal Trust and Welfare State Support." *European Journal of Political Economy* 39: 1–12.

6 Sønderskov, Kim Mannemar. 2011. "Explaining Large-N Cooperation: Generalized Social Trust and the Social Exchange Heuristic." *Rationality and Society* 23(1): 51–74.

7 Gür, Nurullah. 2020. "[Does Social Trust Promote Behaviour Aimed at Mitigating Climate Change?](#)" *Economic Affairs* 40(1): 36–49.

In contrast to the intuitive variation in political trust, social trust is more stable over time and also harder to explain. A common misperception is that social trust decreases over time⁸, but in most countries the data say otherwise. The idea that social trust is falling can to some extent be traced back to the research on social capital (a related but broader concept that includes not only trust but also networks of friends and memberships in clubs and associations) popularised by the political scientist Robert Putnam in the 1990s. Putnam's 1995 essay "Bowling Alone: America's Declining Social Capital" was later developed into a book where Putnam among other indications of falling social capital, powerfully communicated the message that Americans no longer went bowling with friends, they had begun bowling alone.⁹ A long debate followed regarding various aspects of social capital, but as far as social trust is concerned, Putnam was right. In the US, the social trust question was asked already back in 1964 in the American National Election Survey. By combining that survey with the General Social Survey and the World Values Survey, an informative time series of social trust in the US can be constructed (see Figure 3).

Figure 3: The Decline in social trust in the US (1964-2018)



Source: Kevin Vallier, "[US Social Trust Has Fallen 23 Points Since 1964](#)" [read 2021-10-31]

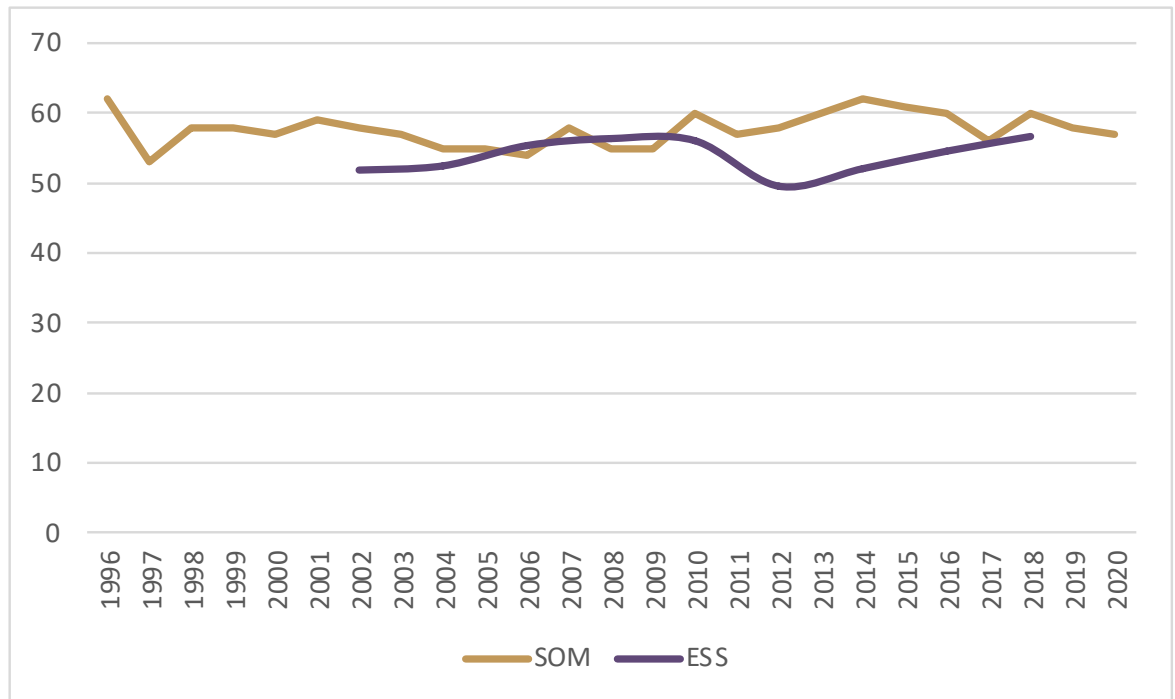
The falling social trust in the US, however, seems to be an exception. Another (less known) exception is Denmark, where social trust has been increasing (from 58% in 1990 to 77% in 2017 as measured by the European Social Survey). The most common pattern of country-level social trust over time is that trust is holding steady or fluctuates with no clear trend visible even in the long run. As an illustration, Figure 4 shows social trust for Sweden using data from both the European Social Survey and the national yearly surveys from the SOM Institute at the University of Gothenburg.¹⁰

⁸ [Tillitsbarometern](#) [read 2021-11-01]

⁹ Putnam, Robert D. 2000. *Bowling Alone - The Collapse and Survival of American Community*. New York: Simon and Schuster.

¹⁰ See <https://www.gu.se/en/som-institute> [read 2021-11-01].

Figure 4: Social trust in Sweden according to the European Social Survey and the SOM Institute



Several attempts have been made to explain the falling trust in the US. Initially, Robert Putnam suggested that television was a prime suspect. Later Putnam gravitated towards ethnic diversity as an explanation of the decline in social trust.¹¹ There are also some attempts to explain the increasing trend in Denmark, suggesting that political stability is an important factor.¹² The problem with these explanations is that it is more or less impossible to falsify nor prove any explanation of how social trust develops over time in a single country, simply because there are many plausible explanations, leaving writers more or less free to pick their favourite scapegoat. Instead, the remainder of this policy paper will present five conclusions regarding the origin of social trust, how it can be fostered and protected, that are supported by the most recent comparative research.

1. Geographic variation in social trust can be explained by historic climatic variability

The idea that climate shapes human traits in ways that matter for society and politics goes back (at least) to Montesquieu's "The Spirit of the Laws".¹³ For social trust, an important mechanism is that relatively cold winters mean that people will be more dependent on strangers for survival. In the absence of well-functioning

¹¹ Robert D. Putnam, "The Strange Disappearance of Civic America," *The American Prospect* no. 24 (Winter 1996).

Putnam, Robert D. 2007. "E Pluribus Unum: Diversity and Community in the Twenty-First Century The 2006 Johan Skytte Prize Lecture." *Scandinavian Political Studies* 30(2): 137–74.

¹² Svendsen, G. L. H., Svendsen, G. T., & Graeff, P. (2012). *Explaining the Emergence of Social Trust: Denmark and Germany*. *Historical Social Research / Historische Sozialforschung*, 37(3 (141)), 351–367.

¹³ Available here for example: <https://archive.org/details/spiritoflaws01montuoft/page/n9/mode/2up> [read 2021-10-30]

insurance markets, weather fluctuations entailed substantial economic risks for subsistence farmers. Learning to trust and cooperate with strangers was thus an evolutionarily dominant strategy in these areas.

Empirically, the theory is supported by a strong correlation between present-day social trust and pre-industrial climatic variability with cold winters and substantial temperature variation between seasons. As implied by the theory, the association is more pronounced in regions more dependent on agriculture.¹⁴

2. Social trust is partially inherited

Social trust has been shown to be transmitted from parents to children.¹⁵ A vivid literature on the biology of trust indicates that the transmission of trusting behavior is at least to some extent genetic. Humans are endowed with genetic variation that influences the decision to trust, and to reciprocate trust by acting trustworthy.¹⁶ Social trust has been connected to specific hormones (such as Oxytocin) and to specific brain areas.¹⁷ Further support for that theory is provided by the fact that the psychological mechanism associated with trusting behaviours is not rational calculation regarding the probability of being cheated or reciprocated. Rather, people who act trustingly do so expressively, i.e., because it feels good to behave trustingly towards another person. Importantly, the feeling comes not from expectations about reciprocal behavior, but from the act itself.¹⁸

3. Social trust explains variation in institutional quality

The finding that climatic variability explains a large chunk of trust variation both between countries and regions, has implications for a long-standing debate regarding the relationship between institutional characteristics (such as rule of law) and social trust. Simply put, the question is the following:

14 The result is derived using the European Seasonal Temperature and Precipitation Reconstruction, providing data on European climate over the last 500 years. See further Buggle, Johannes C, and Ruben Durante. 2021. "Climate Risk, Cooperation and the Co-Evolution of Culture and Institutions." *The Economic Journal* 131(637): 1947–87.

Dang, Duc Anh, and Vuong Anh Dang. 2021. "Cooperation Makes Beliefs: Weather Variation and Social Trust in Vietnam." *Journal of Behavioral and Experimental Economics* 91: 101669.

Bergh, Andreas, and Christian Bjørnskov. 2011. "Historical Trust Levels Predict the Current Size of the Welfare State." *Kyklos* 64(1): 1–19.

See also Halstead, P. and O'Shea, J. (2004). *Bad Year Economics: Cultural Responses to Risk and Uncertainty*, Cambridge: Cambridge University Press

15 Uslaner, E. M., Steffen Wirth, Jakob de Haan, and Martin Sommer. 2008. "[Where You Stand Depends Upon Where Your Grandparents Sat: The Inheritability of Generalized Trust.](#)" *Public Opinion Quarterly* 72(4): 725–40.

Ljunge, Martin. 2014. "[Trust Issues: Evidence on the Intergenerational Trust Transmission among Children of Immigrants.](#)" *Journal of Economic Behavior and Organization* 106(2012): 175–96.

16 Cesarini, D., Dawes, C. T., Fowler, J. H., Johannesson, M., Lichtenstein, P., & Wallace, B. (2008). Heritability of cooperative behavior in the trust game. *Proceedings of the National Academy of Sciences*, 105, 3721–3726. doi:10.1073/pnas.0710069105

17 Riedl, R., & Javor, A. (2012). The Biology of Trust: Integrating Evidence From Genetics, Endocrinology, and Functional Brain Imaging. *Journal of Neuroscience, Psychology, & Economics*, 5(2), 63–91. <http://10.0.4.13/a0026318>

18 Schlösser, T., Fetchenhauer, D., & Dunning, D. (2016). Trust against all odds? Emotional dynamics in trust behavior. *Decision*, 3(3), 216–230. <https://doi.org/10.1037/dec0000048>

Do good institutions foster social trust, or do trusting people create better institutions?

The term “institutions” here is defined as the rules (including laws and constitutions) that govern human interaction, a definition that goes back to the works of Douglass North.¹⁹ Scholars in several fields and disciplines have noted that certain types of institutions correlate strongly with human prosperity. There is some debate as to which institutions matters the most (e.g. political institutions such as the rule of law and absence of corruption, or economic institutions such as property rights and competition). There are also some differences in terminology between fields (the term “institutional quality” is often preferred by economists; “quality of government” preferred by (some) political scientists). Despite these (minor) differences, there is widespread agreement that institutions are important for growth and prosperity.²⁰ But what is the relationship between social trust and institutions?

Theoretically, a case can be made that where the state is governed by an impartial rule of law while corruption is low, people who cheat and deceive are more likely to be punished, and when this is commonly known, it is rational for most people to behave honestly, which results in a common societal belief that most people can be trusted. A similar rationale holds for economic freedom: When competition is high, trading partners that are not trustworthy will be punished by their flawed reputation.²¹

“... the enforcement of institutions that help people overcome social dilemmas, is in itself a social dilemma.”

While that reasoning is theoretically sound and in line with cross-country evidence, it merely transforms the question of Where does social trust come from? to Where do good institutions come from? Introducing institutions such as the rule of law and getting rid of corruption is tricky because many people will have an immediate self-interest in preserving the possibility of asking for bribes (and others will want to keep the opportunity to make things easier by paying bribes).²² In other words, the enforcement of institutions that help people overcome social dilemmas, is in itself a social dilemma.²³

19 North, D. 1990. *Institutions, Institutional Change and Economic Performance*. Cambridge University Press.

20 See e.g. Acemoglu, Daron, and James A Robinson. 2012. *Why Nations Fail: The Origins of Power, Prosperity, and Poverty*. New York: Crown Publishers.

21 Berggren, N., & Jordahl, H. (2006). [Free to trust: Economic freedom and social capital](#). *Kyklos*, 59(2), 141–169.

22 Persson, Anna, Bo Rothstein, and Jan Teorell. 2013. [“Why Anticorruption Reforms Fail—Systemic Corruption as a Collective Action Problem.”](#) *Governance* 26(3): 449–71. See however also Jensen, Mette Frisk; Svendsen and Gert Tinggaard (2020). *Corruption and Bureaucratic Reforms: “Getting to Denmark?”*, p. 177-192 in *“The Oxford Handbook of Danish Politics”* (ed. Peter Munk Christiansen; Jørgen Elklit; Peter Nedergaard). Oxford University Press.

23 Oliver, P. (1980). Rewards and punishments as selective incentives for collective action: Theoretical investigations. *American Journal of Sociology*, 85(6): 1356–1375.

The good news is that if good institutions are created by high-trust individuals, and trust is explained by a climatic variation that dates back to pre-industrial times, the classic “chicken & egg problem” has an answer: In most places, social trust came before and explains institutional characteristics, and not the other way round. A simplified causal chain is illustrated in Figure 5.

Figure 5. A causal chain from climatic variability to economic prosperity



While climatic variability is an exogenous factor that explains trust, it is plausible that some aspects of institutions feed back on social trust. For example, low-corruption and high social trust may be mutually reinforcing.²⁴

4. Social trust is a sticky trait...

The fact that social trust seems to be genetically inherited and rooted in historic climatic variability does not mean that social trust is deterministically consistent. It does, however, seem to be a sticky personality trait. It is often said that social trust takes a long time to build but can nonetheless be quickly destroyed. However, to say that social trust is fairly rigid seems to be closer to the truth. For example, research shows that personal experiences of insults, threats, and injuries have no significant impacts on social trust.²⁵

A study of Swedish expatriates²⁶ found out that for those who had migrated to a highly corrupt country, trust was lower among those who had lived longer in the new, more corrupt country. For expatriates who migrated to less-corrupt countries, social trust was independent of length of stay. These patterns suggest that corruption and inferior rule of law can reduce social trust. The study also divided expatriates based on the age at which they emigrated from Sweden, and noted that the negative association between social trust and time spent in countries with inferior institutions could be seen only among those who were younger than 30 when they emigrated. That pattern supports what is known as the impressionable years hypothesis, according to which many attitudes and traits are formed in younger years. Exposure to corrupt institutions seems to be harmful for social trust among the young only.

24 Uslaner, Eric M., 2002. *The Moral Foundations of Trust*. Cambridge University Press, Cambridge

25 Bauer, P. C. (2015). [Negative Experiences and Trust: A Causal Analysis of the Effects of Victimization on Generalized Trust](#). *European Sociological Review*, 31(4), 397–417.

26 Bergh, Andreas, and Richard Öhrvall. 2018. [“A Sticky Trait: Social Trust among Swedish Expatriates in Countries with Varying Institutional Quality.”](#) *Journal of Comparative Economics* 46(4): 1146–57.

The decrease in social trust among Swedish expatriates to corrupt countries was however relatively small, and started from a very high level. After more than 20 years in highly corrupt countries, Swedish expatriates have levels of social trust that are similar to the average trust in Sweden. The resilience of high social trust among Swedish expatriates even in countries with high corruption and low institutional quality suggests a strong vertical cultural transmission of social trust from parents and home-country surroundings.

5. ...but it can be influenced!

On the individual level, social trust is associated with both self-rated health and personal income. Obviously, a much-debated research task has been to examine the direction of causality that explains those associations. Does having high trust result in better health, or does better health improve social trust? Does high income result in high trust, or is high income a result of having high trust?

“Having higher trust seems to be a cause of higher income, but income increases also cause increases in social trust.”

Recent research suggests that both associations may reflect bi-directional causality. Having higher trust seems to be a cause of higher income, but income increases also cause increases in social trust. Bi-directional causality also holds for self-rated health.²⁷ Both results suggest that improvements in health and income can cause increases in social trust, and higher trust may feed back on both health and income. Interestingly, the effect of poverty seems to be different: More trusting individuals experience less material deprivation, but material deprivation does not lead to lower

social trust.²⁸ There are also signs that social insurance policies matter: in the US, the Affordable Care Act may have dampened the negative effect of low self-rated health on trust.²⁹

A strong and robust finding is the positive association between education and social trust, as documented in hundreds of studies.³⁰ Most of these studies, however, cannot identify if education causes trust or if high-trust individuals are more prone to education. The few studies that identify causal effects of education on social trust find small and often insignificant effects - but they are typically

27 G.N. Giordano, M. Lindström. Trust and Health: testing the reverse causality hypothesis *J. Epidemiol. Community Health*, 70 (2016), pp. 10-16.

Brandt, M. J., Wetherell, G., & Henry, P. J. (2015). Changes in income predict change in social trust: A longitudinal analysis. *Political Psychology*, 36: 761–768.

28 Leenheer, S., Gesthuizen, M., & Savelkoul, M. (2021). [Two-Way, One-Way or Dead-End Streets? Financial and Social Causes and Consequences of Generalized Trust](#). *Social Indicators Research*, 155(3): 915–937.

29 Mewes, J., & Giordano, G. N. (2017). Self-rated health, generalized trust, and the Affordable Care Act: A US panel study, 2006–2014. *Social Science & Medicine*, 190, 48–56. <https://doi.org/10.1016/J.SOCSCIMED.2017.08.012>

30 Huang, J., Maassen van den Brink, H., & Groot, W. (2009). A meta-analysis of the effect of education on social capital. *Economics of Education Review*, 28(4), 454–464

positive.³¹ There is also some evidence of education reforms reducing tracking (i.e., reducing the sorting of students based on skills or interests) have a modest but positive and statistically significant effect on social trust.³²

Finally, it is worth noting that the results regarding ethnic diversity and social trust are highly mixed, but under the right conditions, contact between ingroups and outgroups can foster mutual understanding and trust.³³ A study of Norwegian soldiers that were randomly assigned to rooms with or without ethnic minorities showed that social integration involving personal contact can reduce negative effects of ethnic diversity on trust.³⁴ In contrast, a study of ethnic diversity and social trust among Swedish schoolchildren found that ethnic diversity in the classroom undermined social trust among native-born adolescents.³⁵

A Danish study noted a similar pattern: ethnic diversity lowers the social trust of Danes only if it is geographically close to where Danes live (within a radius of 80 metres), whereas the effect vanishes in larger contexts.³⁶ Paradoxically, the geographical segregation that results from the human tendency to settle in areas with people who are similar to themselves, may thus dampen the negative effect of ethnic diversity on trust.

In sum, social trust research is still a vivid research field with several unsettled debates. Substantial progress has, however, been made not only regarding the consequences of social trust, but also on the origin and individual robustness of trust. To foster social trust, policy should focus on the rule of law, economic growth, health, and education.

31 Milligan, Kevin, Enrico Moretti, and Philip Oreopoulos. 2004. "Does Education Improve Citizenship? Evidence from the United States and the United Kingdom." *Journal of Public Economics* 88(9–10): 1667–95.

32 Österman, Marcus. 2020. "[Can We Trust Education for Fostering Trust? Quasi-Experimental Evidence on the Effect of Education and Tracking on Social Trust.](#)" *Social Indicators Research* 2020 154(1): 211–33.

Yang, Songtao. 2019. "Does Education Foster Trust? Evidence from Compulsory Schooling Reform in the UK." *Economics of Education Review* 70: 48–60.

33 Dinesen, Peter Thisted, and Kim Mannemar Sønderskov. 2017. *Ethnic Diversity and Social Trust: A Critical Review of the Literature and Suggestions for a Research Agenda*. In *The Oxford Handbook of Social and Political Trust*, edited by Eric Uslaner, 1–35. New York: Oxford University Press.

34 Finseraas, H., Hanson, T., Johnsen, Å. A., Kotsadam, A., & Torsvik, G. (2019). [Trust, ethnic diversity, and personal contact: A field experiment](#). *Journal of Public Economics*, 173: 72–84.

35 Loxbo, K. (2018). [Ethnic diversity, out-group contacts and social trust in a high-trust society](#). *Acta Sociologica (United Kingdom)*, 61(2), 182–201.

36 Dinesen, P. T., and K. M. Sønderskov. 2015. Ethnic diversity and social trust evidence from the micro-context. *American Sociological Review* 80: 550–573.

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