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# 8. WHOM DO FINNS TRUST? IN-GROUP AND OUT-GROUP TRUST IN FINLAND

**Thomas Karv and Maria Bäck** 

#### Introduction

People's preparedness to trust strangers (generalized trust) has been associated with numerous public benefits, such as vibrant and well-functioning democracy<sup>1</sup>, economic growth<sup>2</sup>, social integration, cooperation and harmony<sup>3</sup>. The concept of generalized trust is often defined as "the belief that others will not, at worst, knowingly or willingly do you harm, and will, at best, act in your interests"4. However, research has also found that such generalized trust is more common in ethnically homogeneous societies, such as Finland, than in societies that are more diverse. Ethnic diversity, it is argued, often breeds particularistic, in-group trust, which undermines both generalized trust and cross-ethnic trust<sup>5</sup>. According to Fukyama<sup>6</sup>, the radius of particularized trust is narrow. While in-group trust may be beneficial for those who are included in the group, it reduces the ability of the group members to liaise with outsiders and may even impose negative externalities on out-groups. Within the literature, the existence of an in-group bias has been established, suggesting that individuals tend to favor members of their in-group versus members who are not part of that group<sup>7</sup>. Some researchers have even suggested that the relationship between in-group trust and out-group trust is zero-sum: "the higher the trust in one's own group, the lower the faith in people outside of it"8. However, there are also differences

regarding how different out-groups are evaluated, depending on a number of both unifying and differentiating factors<sup>9</sup>.

This chapter examines the Finns' in-group trust, defined here as trust in other Finnish nationals, and their out-group trust. As people may respond to various groups differently, we infer out-group trust from the respondents' dispositions to trust a number of different nationalities. Trust in other nationalities is considered to reflect the extent of solidarity, acceptance and affective attachment across countries. Considered as a type of generalized trust, it allows individuals from different countries to cooperate<sup>10</sup>. When it comes to trust in other nationalities, earlier research on the topic has shown that cultural proximity (including in particular the similarity of languages and dominant religion proximity) are significant predictors for out-group trust<sup>11</sup>. Language similarities implies kinship ties while a shared religion facilitates closer cooperation between countries<sup>12</sup>. In short, "cultural distances between two populations affect mutual trust between those populations"13. Cultural values are also stable and durable<sup>14</sup>, and familiarity between nationals is expected to increase transnational trust, which, in turn, is necessary for facilitating cooperation between different nationalities<sup>15</sup>. Closer cooperation also contributes to cultural diffusion across borders. leading to value convergence between countries over time<sup>16</sup>. However, in Europe there are different clusters of countries sharing common

values originating from a shared cultural heritage. These groups of countries are clustered around linguistic, religious and geographical regions<sup>17</sup>, which broadly can be divided into a Western- and an Eastern Europe value cluster<sup>18</sup>. In a landmark study, Inglehart and Baker have even proposed that there are four main value clusters within Europe, divided into historically communist, protestant, catholic and orthodox clusters.

These cultural differences within Europe are often cited as obstacles for the deepening of the European Union (EU) within the European integration literature. This is because the cultural differences are associated with a wide range of other social differences, such as the quality of governance and levels of generalized trust. These two factors are related, and, in general, countries with higher quality of governance are characterized by higher levels of generalized trust. Thus, these types of intra-European differences have been described as a barrier for European integration. However, the absence of a united European cultural cluster does not exclude the possibility that such a cluster could be created by a political project, such as the EU, over time. There are studies suggesting that a cultural diffusion process is already occurring, as member states have undergone a process of cultural diffusion since joining the EU. This diffusion process also includes a simultaneous process of differentiation from the non-EU European countries. One explanation for this cultural diffusion process is that political cooperation between countries functions as a mechanism for value diffusion, which has contributed to a more culturally homogenous EU area. This process is also considered as a

vital step towards the creation of a European demos, as the notion of shared European values is a precondition for a shared European identity. Nevertheless, within the EU it has recently been suggested that two main clusters – or cleavages – have emerged between the Northwestern and the Southeastern member states, based on both cultural and economic differences.

# In-group and out-group trust in Finland according to the eOpinion survey

We begin the empirical part of the chapter by looking at the extent of generalized trust in Finland. Generalized trust has been measured by the standard survey-question for this purpose: Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please tell me on a score of 0 to 10, where 0 means you can't be too careful and 10 means most people can be trusted. The mean value of the data is 6.4 (N=1,208), suggesting that Finns are, in general, relatively trusting of strangers. This result is in line with much of the previous research on social trust. In country comparisons, Finland consistently ranks high on indicators of trust together with the other Nordic countries, whereas generalized trust is considerably lower in e.g. Eastern and Southern Europe

Looking at the results presented in Table 8.1 by gender, age and education, there are no gender differences, while the level of social trust seems to increase both with age and with education. Similar results have been obtained also in previous studies

Table 8.1 Generalized trust in Finland (%).

	Generalized trust		
	Low (0-3)	Medium (4-6)	High (7-10)
Gender			
Female	14.1	23.9	62.0
Male	14.2	23.3	62.6
Age			
18 – 24	26.4	19.1	54.5
25-34	14.8	24.3	60.8
35 – 54	13.2	25.1	61.7
55 – 69	14.6	19.5	65.9
70 –	8.3	27.8	63.9
<b>Education level</b>			
Primary	19.4	25.5	55.1
Secondary	16.3	27.5	56.2
Tertiary	9.0	17.6	73.2

In general, levels of in-group trust are very high within European countries, but the cross-country variations in both in-group and out-group trust that do exist have been attributed to the levels of income inequality. High levels of income inequality decreases both in-group and out-group trust in the country of the trust-giver. In order to measure the extent of in-group trust in Finland we use a survey item asking the respondents: *Please tell me on a scale from 0 to 10 how much* 

you personally trust the following nationalities, where 0 means that you do not trust that nationality and 10 means that you have complete trust in that nationality. Table 8.2 (see page 4) presents the levels of in-group trust ("Finns can be trusted"). With regard to in-group trust, females appear to be more trusting towards other Finns in general than males. Moreover, generalized trust in Finns seems to increase both with age and with the level of education.

Table 8.2 In-group trust in Finland (%).

	In-group trust		
	Low (0-3)	Medium (4-6)	High (7-10)
Gender			
Female	0.3	9.4	90.2
Male	1.8	13.9	84.3
Age			
18 – 24	0.0	18.9	81.1
25 – 34	0.5	16.4	83.1
35 – 54	2.8	11.0	86.3
55 – 69	0.3	10.4	89.3
70 –	0.5	6.3	93.2
<b>Education level</b>			
Primary	0.0	13.5	86.5
Secondary	1.9	13.1	85.0
Tertiary	0.7	8.8	80.5

Next, we shift to measuring out-group trust. In Table 8.3 (see page 5), the respondents were asked to evaluate the trustworthiness of a number of other nationalities. We refer to this as transnational trust. As could be expected, Swedes are considered the most trustworthy, followed by Germans and Estonians. Somewhat surprisingly, the Chinese are considered more trustworthy than Greeks, followed by Russians, Turks and Somalis. This implies that some cultural diffusion has occurred from Finns towards Swedes, Germans and Estonians – three countries that are geographically, religiously and culturally close to Finland.

The finding that the Chinese are considered more trustworthy than Greeks can most likely be explained by the fact that Finland, among other countries, was forced to financially "bail-out" Greece during the Eurozone crisis, a measure that was far from popular among the Finnish public. The finding that the Russians are not considered trustworthy among Finns could be expected based on the complicated bilateral history of the two countries. Finally, Turks and Somalis are considered the least trustworthy, which is probably explained by religious differences.

Table 8.3 Trust in different nationalities in Finland.

	Mean	SD	N
Finns	7.8	1.4	1,212
Swedes	7.5	1.5	1,206
Germans	6.9	1.7	1,207
Estonians	5.9	2.0	1,204
Chinese	5.4	2.0	1,203
Greeks	5.2	1.9	1,202
Russians	4.8	2.2	1,203
Turks	4.4	2.3	1,206
Somalis	4.1	2.5	1,202

## **Summary**

The trustworthiness of an out-group – in this context a range of other nationalities - reflects the specific image of the countries that these nationals represent. It has been argued that cross-national interactions foster value-convergence, which, over time, generates trust. However, it seems that no single contextual-level factor is exclusively accountable for the formation of these value-clusters. Nevertheless, based on our data, Finns, Swedes and Germans do constitute a kind of cluster, at least seen from a Finnish perspective. In other words, Finns do not tend to make a significant difference between their own nationals and Swedes and Germans. The perception that these three countries are part of the same cultural cluster has been brought up in previous research as well. Moreover, these kinds of beliefs appear to remain stable over time and it has been suggested that people often use this kind of trust as a heuristic when evaluating international developments. To some extent, the levels of transnational trust are also an indication of how difficult, or easy, it would be to mobilise help for a country in times of need. It has also been proposed that "EU citizens are clearly more attached to European than to non-European countries". This is, however, a statement not straightforwardly supported by our data. Still, the fact that the Chinese are considered more trustworthy than Greeks does not directly suggest that Finns would be more positively minded towards China than towards Greece, the birthplace of democracy.

Trust in out-groups is believed to raise the likelihood that the members of the in-group

begin to view the values of the out-group as compatible with their own. In-groups and out-groups can be tied together, through this mechanism, into larger clusters of like-minded people. Hence, building trust between people from different nations is a first step of a political community-building process. Finns, who are citizens of a country characterized by a high overall level of generalized trust, also tend to

have similar opinions about the trustworthiness of people from like-minded countries such as Sweden and Germany. On the other hand, people from more culturally different countries, like Turkey and Somalia, are not considered particularly trustworthy. These initial results about in-group and out-group trust among Finns seem to support hypotheses and findings from previous research.

<sup>&</sup>lt;sup>1</sup> Putnam 1993; 2000

<sup>&</sup>lt;sup>2</sup> Bjørnskov 2018

<sup>&</sup>lt;sup>3</sup> Delhey & Newton 2003; Misztal 1996

<sup>&</sup>lt;sup>4</sup> Delhey & Newton 2003, 105

<sup>&</sup>lt;sup>5</sup> Bahrv et al. 2005

<sup>&</sup>lt;sup>6</sup> Fukvama 2000. 5

<sup>&</sup>lt;sup>7</sup> Genna 2009, 215; Tajfel 1982

<sup>8</sup> Bahry et al. 2005, 1

<sup>&</sup>lt;sup>9</sup> Gundelach 2014

<sup>&</sup>lt;sup>10</sup> Klingemann & Weldon 2013

<sup>11</sup> Delhey 2007

<sup>&</sup>lt;sup>12</sup> Akaliyski 2017

<sup>13</sup> Gerritsen & Lubbers 2010, 284

<sup>14</sup> Inglehart & Baker 2000

<sup>&</sup>lt;sup>15</sup> Genna 2017, 359

<sup>&</sup>lt;sup>16</sup> Akaliyski 2017

<sup>&</sup>lt;sup>17</sup> Ronen & Shenkar 2013

<sup>&</sup>lt;sup>18</sup> Schwartz 2006

<sup>19</sup> Inglehart and Baker, 2000

<sup>&</sup>lt;sup>20</sup> Rothstein, 2011

<sup>&</sup>lt;sup>21</sup> Gerhards 2007

<sup>&</sup>lt;sup>22</sup> van Houwelingen, ledema & Dekker 2018

<sup>&</sup>lt;sup>23</sup> Akaliyski 2019

<sup>&</sup>lt;sup>24</sup> Bonikowski 2010

<sup>&</sup>lt;sup>25</sup> Akaliyski 2019

<sup>&</sup>lt;sup>26</sup> Fligstein, Polyakova & Sandholtz 2012

<sup>&</sup>lt;sup>27</sup> van Houwelingen, ledema & Dekker 2018

<sup>&</sup>lt;sup>28</sup> Bäck 2019

<sup>&</sup>lt;sup>29</sup> Bäck 2019

<sup>30</sup> Gerritsen & Lubbers 2010

<sup>&</sup>lt;sup>31</sup> Delhey 2005, 4

<sup>32</sup> Genna 2009, 226

<sup>33</sup> Bonikowski 2010

<sup>34</sup> Akaliyski 2017, 406

<sup>35</sup> Bonikowski 2010; Inglehart & Baker 2000

<sup>&</sup>lt;sup>36</sup> Brewer, Gross, Aday & Willnat 2004, 105

<sup>&</sup>lt;sup>37</sup> Delhey 2005, 4

<sup>&</sup>lt;sup>38</sup> Deutschmann, Delhey, Verbalyte & Aplowski 2018, 980

<sup>&</sup>lt;sup>39</sup> Genna 2017