

Zurich, 24 June 2020

## **The Swiss want to take control of their own lives – and felt more self-determined during the pandemic than before**

**Among the Swiss, 83 percent see self-determination as a fundamental need leading to satisfaction, optimism and reduced stress. However, only six out of ten people in Switzerland really feel self-determined – and the figure is higher among older people and in rural areas. Swiss Life's representative survey also produced an unexpected result: namely, that self-determination has increased during the Covid-19 pandemic. Despite the lockdown, working from home and clouded economic prospects, the pandemic has not been seen as imposing huge constraints on people's lives.**

### **Swiss Life's 2020 self-determination barometer: the key findings**

- 1. Happiness factor and fundamental need** – Self-determination and independence are a fundamental requirement in the life of 83 percent of Swiss people. Self-determination leads to satisfaction, optimism and reduced stress.
- 2. A societal divide and cautious optimism** – In Switzerland, 61 percent of respondents say they are leading a self-determined life. Around one third (36 percent) of Swiss citizens are confident that they will live a more self-determined life in ten years than they do today.
- 3. Increase in self-determination during the Covid-19 pandemic** – More people (61 percent) felt self-determined in April 2020 than before the crisis at the end of 2019 (56 percent).
- 4. A question of age but not gender** – The older we are, the more self-determined we feel (18-49: 55 percent, 65 plus: 75 percent). Women (60 percent) and men (61 percent) feel equally self-determined.
- 5. Increased self-determination in rural areas** – People in the countryside (64 percent) feel more self-determined than people living in cities and surrounding areas (both 59 percent).
- 6. Financial knowledge creates independence** – Money makes us more self-determined. However, even more important than your account balance is good financial knowledge and/or good financial planning.
- 7. Switzerland not a special case** – There is a sort of “western European” feeling of self-determination.

## **The results in detail**

Shaping one's own life and being able to make free decisions is a universal human requirement. With its newly launched self-determination barometer, Swiss Life is analysing how widespread this positive feeling is and what factors are relevant to it.

### **Happiness factor and an important goal in life**

The survey clearly shows that self-determination is a key factor for our well-being and for our general outlook on life. People who are self-determined are much happier (57 percent vs. 13 percent), a lot more optimistic (54 percent vs. 17 percent) and significantly less stressed (8 percent vs. 29 percent). A large majority of adult people in Switzerland (83 percent) consider it extremely important to shape their own lives.

### **The majority feel self-determined**

Not everyone succeeds in this, but even so: six out of ten adults in Switzerland (61 percent) feel they enjoy self-determination overall. The percentage is rather higher in rural areas (64 percent) than in towns and suburbs (both 59 percent). Whereas in the Middle Ages people said "city air liberates", it is now rather the case that "country air makes you independent."

### **The pandemic has strengthened self-determination**

Self-determination has taken a remarkable step forward during the Covid-19 pandemic. Despite the lockdown, working from home and troubled economic prospects, the pandemic is not perceived as a massive constraint on people's lives. On the contrary: 61 percent of people felt themselves to be self-determined during the pandemic in April 2020, as against 56 percent according to a Swiss Life survey conducted in autumn 2019. Swiss residents felt the strongest sense of self-determination in the areas of leisure, social life and partnership – an indication that respondents can also see the positive side of the standstill, which has led, at least for the time being, to people reflecting on what really matters in life. However, this is not the case for everyone: the 35 percent of respondents who think the pandemic will affect them negatively now feel significantly less self-determined than in 2019. They fear they are in danger of losing control over their own lives as a result of the crisis.

### **A question of age, but not of gender**

Age has a significant influence on self-determination: the older we are, the more self-determined we feel. Only 55 percent of people between the ages of 18 and 49 see themselves as self-determined, compared to 60 percent for those aged between 50 and 64. Pensioners aged 65 and above are the group that most overwhelmingly feel self-determined (75 percent). Gender, on the other hand, has no influence: where self-determination is concerned, equality prevails – just as many women (60 percent) see their lives as self-determined as men (61 percent).

### **Financial knowledge fosters independence**

The most relevant occupational factor is the employment relationship: full-time employees feel more self-determined than part-time employees; and self-employed people feel more self-determined than employees. Financial conditions also play a central role: the higher your income or your savings, the greater your sense of self-determination. However, the survey also shows that financial literacy and/or financial planning are just as important as people's personal financial situation: 68 percent of people with good financial knowledge feel self-determined, versus only 55 percent of people without such knowledge. Two out of three people without financial planning assume that they will have less or only the same amount of money when they retire. People with financial or pension planning, on the other hand, are more confident about their finances: one in two expect to have more financial opportunities at the time of retirement.

### **Confidence about one's own future**

And how optimistic are the Swiss with regard to their future? A clear majority of the Swiss are confident that their degree of self-determination will remain the same (35 percent) or even increase (36 percent) over the next ten years. Only 29 percent are pessimistic and fear less autonomy. The finding for self-determination after retirement was similar: two thirds of respondents (68 percent) expect to enjoy at least as much, if not more, independence than today.

### **Switzerland not a special case**

For once Switzerland is not a special case. Rather, there seems to be a kind of "western European" feeling of self-determination. The differences between countries are very small, as Swiss Life surveys conducted at the same time show: people in Austria (64 percent) feel the most self-determined, followed by Germany (63 percent), Switzerland (61 percent) and France (59 percent). The French are only clearly more pessimistic when it comes to the medium-term impact of the Covid-19 pandemic: 52 percent fear a negative impact in the next three years, whereas in the other countries only about a third of people do.

### **Further contributions and studies by Swiss Life**

"The self-determined life" is a core theme of Swiss Life. It regularly presents interviews with experts, inspiring personalities and representative surveys. All contributions and studies can be found online at: [www.swisslife.com/hub](http://www.swisslife.com/hub).

### **Swiss Life self-determination barometer**

Swiss Life enables people to lead a self-determined life. In this context the company has launched the "Swiss Life self-determination barometer", which addresses the question of how self-determined people feel, what factors are involved and how they expect their degree of self-determination to develop in the future. The research institute ValueQuest surveyed about 1000 people between the ages of 18 and 79 online in Switzerland during the periods 8 to 14 April 2020 and 28 October to 18 November 2019. In addition to Switzerland, the Swiss Life self-determination barometer survey is conducted in France, Germany, Austria, the UK, the Czech Republic, Slovakia and Singapore.

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