From Dissonance to Well-Being and Adaption?
Quality of Life in Switzerland Over the Past Decades

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Introduction

Switzerland, the small country in the heart of Europe with a population of eight million inhabitants, is known for its economic prosperity, its high standard of living, the excellent quality of life as well as for its cultural diversity and political stability. The country regularly occupies a top position in the global rankings of the various measures, indices and indicator systems of quality of life, standard of living and well-being. This comparatively high level of quality of life is highlighted in Table 31.1, which lists the most recent rankings of Switzerland, together with the three top countries, in several of these indices and measures. Switzerland shows by far the best average rating on the 11 selected well-being measures (average position of Switzerland is 3.6), followed by Sweden (average position of 5.1) and Norway (average position of 5.8).

As noted by Glatzer (2012) in his comparative analysis of several quality of life indices concerning developed countries, the small North European countries (Norway, Sweden, Island and Denmark) are usually the countries showing particularly high average values on most of the global well-being indices. He attributes the ranking of these countries to two factors: country size (smaller countries rank higher, particularly regarding subjective well-being scales, due to a higher degree of homogeneity) and the welfare state model (the social democratic welfare state of Northern Europe, i.e. the impact of social policy reducing social disparities and strengthening social cohesion). While the first factor, the small country size, seems to apply to Switzerland, the second is not applicable at all, since the Swiss welfare state is usually characterized as a liberal or a hybrid model. And even the apparently coherent country size explanation is, at a closer look, less convincing: despite its small size, Switzerland is rather heterogeneous, not only regarding its well-known cultural diversity with its four language regions, high immigration (from rather divers regions of origin) and mixed religious denominations, but also regarding the economic and political spheres.

The high quality of life in Switzerland was already noted in the early 1960s by Luc Boltanski (1966). In his study on The Swiss Happiness (Le bonheur suisse) he even diagnosed what he called “excessive well-being” of the Swiss. According to Boltanski, the (too) obvious material prosperity and the hedonistic attitudes inevitably conflict with the traditional work-centered, ascetic values and virtues attributed to and generally accepted by the Swiss. He concluded that “economic prosperity is really a universal palliative measure, which without banishing the illness raises the patient’s threshold
Table 3.1.1 Ranking of Switzerland in 11 selected global indices of well-being, quality of life, and economic and social progress

<table>
<thead>
<tr>
<th>Well-being index</th>
<th>Countries ranking on 1st to 3rd position</th>
<th>Ranking of top 3 countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDI 2012(^1)</td>
<td>Norway</td>
<td>Australia</td>
</tr>
<tr>
<td>Legatum Prosperity Index 2013(^2)</td>
<td>Norway</td>
<td>Switzerland</td>
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<tr>
<td>Global Competitiveness Index 2013-2014(^3)</td>
<td>Switzerland</td>
<td>Singapore</td>
</tr>
<tr>
<td>GDP per capita 2012(^4)</td>
<td>Luxembourg</td>
<td>Norway</td>
</tr>
<tr>
<td>Happy life years 2000-2009(^5)</td>
<td>Costa Rica</td>
<td>Iceland</td>
</tr>
<tr>
<td>Healthy life years 2011(^6)</td>
<td>Malta</td>
<td>Sweden</td>
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<tr>
<td>Human Capital Index 2013(^7)</td>
<td>Switzerland</td>
<td>Finland</td>
</tr>
<tr>
<td>Life satisfaction 2013(^8)</td>
<td>Switzerland</td>
<td>Norway</td>
</tr>
<tr>
<td>Better Life Index 2009(^9)</td>
<td>Australia</td>
<td>Sweden</td>
</tr>
<tr>
<td>Wealth per capita 2012(^10)</td>
<td>Switzerland</td>
<td>USA</td>
</tr>
<tr>
<td>Progress Index 2000-2008(^11)</td>
<td>Norway</td>
<td>Switzerland</td>
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Mean ranking on all indicators: 3.6, 5.1, 5.8


Note: For the Better Life Index, all indicators are equally weighted. Country abbreviations: CH Switzerland, NOR Norway, SWE Sweden

of resistance and makes him wisely forget his very sweet misfortune" (Boltanski 1966, 165). Boltanski thus diagnosed a “malaise Suisse”; the “the misfortune of being happy” (le malheur d’être heureux).

Adopting a longitudinal perspective, this chapter explores the apparently exceptional level and the puzzling pattern of Swiss quality of life and happiness over the past decades in more detail. The chapter proceeds as follows: starting point is Boltanski’s paradox of Swiss happiness (section “The Malaise of Swiss Happiness”). Many observers — including Boltanski — related the Swiss pattern of welfare and quality of life explicitly or implicitly to Swiss exceptionalism, i.e., to the conceptualization of Switzerland as a special case; the main arguments in the (Swiss and international) literature are presented in section “Swiss Exceptionalism and Its Demystification”, together with an overview of the early quality of life research in Switzerland evolving during the 1980s within the context of the first poverty studies. Based on results of recent Swiss social sciences research and on data from various quality of life studies, sections “The Quality of Swiss Society: Well-Being and Quality of Life in Switzerland at the Societal Level” and “Individual Quality of Life and Subjective Well-Being Across Life Domains” present and explain the Swiss pattern of quality of life and subjective well-being across the different life domains, both on the societal level (section “The Quality of Swiss Society: Well-Being and Quality of Life in Switzerland at the Societal Level”) and the individual one (section “Individual Quality of Life and Subjective Well-Being Across Life Domains”). Empirical evidence on the evolution of subjective well-being and happiness issues in Switzerland is still scant. Based on the data from the Swiss Household Panel study (SHP), section “Subjective Well-being and Satisfaction Since 2000”, therefore, presents our own analysis of subjective well-being over the past 12 years in Switzerland. Section “Conclusions”, finally, summarizes the most important results and develops the conclusions drawn.

\(^1\) Original in French, translated by the authors into English.
The Malaise of Swiss Happiness

The first empirical study on “Swiss happiness” and the “Swiss way of life” dates back to the early 1960s. For the preparation of the first Swiss national exhibition of the postwar period (held in Lausanne in 1964), a representative survey on the level of the four language regions of the country was carried out in 1962. This first empirical quality of life study aimed to provide information on everyday life in Swiss society in the early 1960s and was illustrated and shown to the visitors of the exhibition in the form of the “Swiss path” (la voie suisse). The 1,240 respondents were questioned about the image of Swiss society, their self-perception as Swiss, the ideals of the Swiss national character, as well as about several core areas of everyday life and well-being, notably work, education, family, religion, political participation, leisure and activities in associations.

The French sociologist, Luc Boltanski, who was mandated to write a report based on this survey, analyzed in detail the facets of Swiss identity and happiness. He documented the prime importance of traditional work- and duty-related values, i.e., the generally adopted image of the Swiss ideal as hard-working, persevering, serious, tidy, clean, thrifty, prudent, and family-oriented. He noticed that wives received more recognition for their sense of order and organization than for their physical beauty and that the qualities of a teacher were described by the respondents in terms of authority and discipline, rather than of knowledge and personality. In his interpretation of “Swiss happiness” Boltanski focused on the paradox of normative asceticism and high de facto material prosperity, i.e., the inconsistency between the puritanical virtues and the economic prosperity with comfortable living conditions, as evidenced by the preference for consumption over saving, the possession of and striving for consumer goods of contemporary comfort, as well as the importance of leisure activities, particularly among the middle classes. Of the different social classes analyzed by Boltanski, only the peasantry seemed to still conform to the traditional ascetic norms of the Swiss way of life. Thus, according to the report, 58 % of blue-collar workers went on vacation the year before; for employees this proportion varied between 70 % (lower and middle range positions) and 82 % (senior employees) of which more than a third traveled abroad (Boltanski 1966, 106, 189).

In his conclusion Boltanski argued that Switzerland suffers from an excess of comfort and wealth and that the discrepancy between the traditional norms demanding a puritanical lifestyle and actual living conditions provokes anomic tension within Swiss society (manifesting itself in high suicide and divorce rates). In order to illustrate his diagnosis of a “Swiss malaise” Boltanski quoted from the then famous Swiss-German cartoon periodical Nebelspalter, caricaturing an unhappy Swiss lamenting in the midst of a starry prairie: “I live in the most beautiful country in the world, I have a good stable job, I am insured against sickness and I have a pension fund, I own a new car, a radio and a tv set, my own house, and have a wife who can cook well, my health is excellent. Alas! Why can’t I be happy?” (Nebelspalter cited in Boltanski 1966, 157). The diagnosis of a specific Swiss affluenza – i.e. the combination

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2 The organizers of the Swiss national exhibition planned to conduct the same survey among the visitors to the exhibition. The visitors’ answers were to be immediately computerized, summarized and presented to the public as the “actual way of life” in Swiss society. This visitors’ survey, the “Gulliver survey”, was a big success with more than 500,000 persons participating. The Federal Council, however, intervened, since it considered several questions to be inappropriate (notably those on abortion, conscientious objection, the Swiss Army, state monopoly in radio and television, and the relationship between the EEC and Switzerland). Several of these questions had to be removed and the Federal Council prohibited the publishing of the survey results (Poget 2012; Levy 2000). The data from the scientific pre-study, too was thought to be lost. Only recently a part of the data was found in the United States, stored on microfilm. This data has been repatriated to Switzerland and is today archived at FORS, the Swiss Foundation for Research in the Social Sciences of the University of Lausanne (Levy 2000).

3 Original in French, translated by the authors into English.
of good objective living conditions and low subjective satisfaction (due to work- and duty-related, rational values) – has been observed by several other authors and contemporaries of the “trentes glorieuses”, the economic boom period between the 1950s and early 1970s. Illustrations of this can be found in the Swiss literature, for example Max Frisch’s novel, Homo Faber, or the song “Why are you looking so sad” by Mani Matter, the famous Swiss folk singer of those days.

Reflecting on the Swiss paradox of happiness Boltanski pointed to several contradictions and inconsistencies. A first aspect concerns the “aristocratic” character of the educational system, where low levels of tertiary education result in high intergenerational reproduction of educational inequalities and corresponding barriers for lower- and middle-class groups to access high-status professions. Secondly, the economic prosperity and the high standard of living are, according to Boltanski, perceived as fragile due to their dependency on massive immigration of low-skilled workers (from Southern Europe). Immigration moreover contributes to a process of “understratification” and is associated by the Swiss population with various social problems. In fact, immigration itself was perceived in the public debate of the 1960s and 1970s as a “social problem,” the so-called “foreign workers problem” (Fremdarbeiterproblem) and several initiatives attempted to limit the number of foreigners. A third paradox refers to the considerable structural (economic and social) inequalities and the low level of (open) conflict. Boltanski, finally, pointed to substantial gender inequalities, particularly the lack of women’s right to vote; astonished by the large proportion of 40% of both female and male respondents who rejected women’s suffrage in the survey, he characterized Swiss society as being “impregnated by masculine values” (Boltanski 1966, 26).

Boltanski’s interpretation of Swiss happiness in the early and mid 1960s as a mismatch between objective situation and subjective interpretation corresponds to the pattern of dissonance of Wolfgang Zapf’s typology of quality of life constellations. Combining objective and subjective dimensions Zapf (1984) distinguishes between the constellations of (1) good objective living conditions and good subjective well-being (called “well-being”), (2) good objective living conditions and bad subjective well-being (“dissonance”), (3) bad objective living conditions and good subjective well-being (“adaptation”), and (4) bad objective living conditions and bad subjective well-being (“deprivation”). Before addressing the issue of how this Swiss pattern of dissonance evolved and changed over the past decades, we deal with the literature linking Swiss quality of life to Swiss exceptionalism.

Swiss Exceptionalism and Its Demystification

Economic prosperity, peace and a high level of quality of life – or, in Boltanski’s analysis the puzzling combination of happiness and sadness – have often been referred to and interpreted within the broader context of the conceptualization of Switzerland as a special case (“Sonderfall” or “Sonderweg”), both within Switzerland and by outside observers. Although the focus of this strand of early comparative literature that evolved from the 1960s onwards was on the characteristics of the economic and political success model of Switzerland, it provides interesting insights into the structural foundation of the Swiss model of well-being and quality of life.

The emphasis on the difference and divergence between Switzerland, on the one hand, and the “others” (Europe, the world), on the other hand, not only refers to a country outside the norms; for some (mostly outside) observers Switzerland serves as a role model (de Rougemont 1965; Segalman 1986; Steinberg 1996), whereas for others (from Swiss nationalistic and right-wing populist groups) Switzerland is simply not comparable to other countries and the preservation of its uniqueness is a matter of survival (Blocher 2000).
The conceptualization of Swiss exceptionalism highlights various economic, political, social and cultural aspects, especially the long and stable economic prosperity of the postwar period with the consequent high per capita income, the low unemployment rates (Schmidt 1985) which remained below 1% until the early 1990s, and the political culture and its unique institutional setting (de Rougement 1965; Deutsch 1976). Main aspects of the latter are notably the political participation in the context of direct democracy with the right of initiative and referendum, a militia-based army ensuring (armed) neutrality, humanitarian tradition, political stability and concordance based on a liberal model of corporatist consensus (whereby governments on all levels are made up of a coalition of all main parties, and, therefore, political conflicts are generally solved by a compromise agreed by the political forces; Katzenstein 1984), trust in political institutions, low level of social and political conflicts, the Swiss federalism, i.e., the division of competence between the federal state, cantons and communes, resulting in strong local community structures and correspondingly high levels of civic engagement (Segalman 1986). Cultural diversity as well as the above-mentioned traditional and conservative work-centered values are also often mentioned as key components of Swiss exceptionalism.

Although the historical roots of this conceptualization of Swiss exceptionalism go back to the nineteenth century or even earlier, it was the external threat of German Nazism and Italian fascism during the 1930s and the subsequent World War II, on the one hand, and the Cold War of the 1950s and 1960s on the other hand, which fueled in particular the debate on, and the identity construction of, Switzerland as a special case (see the contributions in Eberle and Imhof 2007). Despite the disappearance of this external threat after the fall of the Berlin Wall the stereotype of Swiss exceptionalism has survived the past twenty years. This can be attributed to the politicization of new cleavages, articulated by the (right-wing) populist parties and movements, notably the cleavages between openness/cosmopolitanism and isolation/"isola elvetica" (Meier-Dallach et al. 2003) as well as between "winners" and "losers" of globalization; these new cleavages particularly concern the issues of immigration and international relationships (e.g., between Switzerland and the European Union; see Rothmayr 2004; Giugni and Sciarini 2009).

This more recent debate on Swiss exceptionalism concentrates on particularities of the Swiss political system and institutional setting. Regarding quality of life and standard of living issues, Switzerland no longer seems to be "different," except for certain achievements in the public services area (e.g., public transportation, postal service, water supply).

This normalization and "ordinarization" of Swiss exceptionalism became increasingly apparent during the 1980s and 1990s (e.g., Lempen 1985). Economic recessions and crises demonstrated that Switzerland is affected by global business cycles and is no longer an island of economic prosperity. As a result of the deep and protracted economic recession of the early 1990s, the country's most pronounced recession of the postwar period, Switzerland lost much of its formerly privileged economic position in comparison to the other European and OECD countries (notably regarding unemployment, economic growth, economic competitiveness, welfare dependency, precariousness). This process of normalization and Europeanization of standard of living and lifestyles in Switzerland has been described and documented by a rapidly growing literature (see the volumes of Kriesi et al. 2005; Eberle and Imhof 2007; Suter et al. 2009; Bühlmann et al. 2013).

By demonstrating that poverty, although often hidden, is not merely a temporary phenomenon but is rather widespread and more durable than expected in this rich country, the first Swiss
Fig. 31.1 Evolution of welfare aid dependency in the city of Zurich, 1946–2011 (Notes: 1946–1997: number of cases of welfare aid per 1,000 inhabitants (one case may include more than one person); 1999–2011: number of persons receiving welfare aid per 1,000 inhabitants. Sources: 1946–1997: Eisner (2000, 174); 1999–2011: Stadt Zürich (2013))

poverty studies, carried out against the background of the economic slump of the mid 1970s and early 1980s, played an important role in the demystification of Swiss exceptionalism. According to the (only) national poverty study of Leu et al. (1997), between 5 and 11 % of the Swiss population (or 400,000–700,000 inhabitants) were affected by income poverty in the early 1990s. Similarly, various cantonal and communal poverty studies – about half of the Swiss cantons examined their poverty situation in the 1980s – concluded that a considerable proportion of their population (around 15 %) lived in poverty.5

The emergence of poverty as a (new) social problem in Switzerland from the early 1980s onwards is also documented by rising social assistance spending at the communal and cantonal and cantonal level, especially in the larger cities. Thus, as demonstrated in Fig. 31.1, while after World War II welfare dependency steadily declined until the mid-1970s, the economic recessions of 1975–1976, 1982–1983, 1991–1995 and 2002–2003 resulted in a marked increase in the number of welfare recipients. Although this number leveled off after the end of each recession, it did not substantially decline during subsequent economic upswings (except after the two most recent crises of 2002–2003 and 2008–2009). This evolutionary pattern of stepwise increases in welfare dependency and poverty related to business and unemployment cycles (with a time lag of approximately 2 years) has characterized the Swiss economy and society over the past 30 years.

These studies on welfare and (hidden) poverty eventually resulted – for the first time in Switzerland – in the evolution of systematic empirical research on (objective) quality of life issues. While the cantonal studies limited themselves to monetary, income-based poverty analyses (i.e., to the objective, material...

5Due to substantial methodological differences, the results of the various cantonal poverty studies are hardly comparable (poverty rates vary between 5 and 25 % across cantons, but more than half of this variation has to be attributed to differences in study design and methodology). It is symptomatic of Swiss federalism that cantonal poverty studies – each of them applying its own design and methodology – were carried out first (in the 1980s), i.e., before the federal government finally decided to conduct a large nationwide survey (carried out in 1992 and published in 1997; see Leu et al. 1997; Leu and Burri 1999). Due to the high quality of its data and methods (combination of interview data with tax data and data on social transfer payments on the federal, cantonal and communal levels), this survey is still a reference study for poverty and quality of life research in Switzerland.
situation), the national survey of Leu et al. (1997) systematically investigated objective living conditions and subjective well-being across different life domains (such as housing, employment and working conditions, income and standard of living, education, health, social relations and networks). This research, therefore, also represents the first comprehensive quality of life study for Switzerland.

The Quality of Swiss Society: Well-Being and Quality of Life in Switzerland at the Societal Level

Quality of life and well-being are not just individual characteristics. As stressed by Noll (2002, 52), the quality of societies – encompassing freedom, equity and equal opportunity, solidarity, social cohesion and trust – matters, too, since it significantly impacts on individual quality of life. This societal dimension of well-being should, therefore, be included in quality of life analyses.

There is one empirical study on Switzerland that explicitly investigated societal and individual components of well-being. Based on the Swiss part of the Euromodule survey, a representative survey carried out in Switzerland in 1999–2000, Suter and Iglesias (2005, 22) found an individual and a societal dimension of subjective well-being. Interestingly, it was also possible to distinguish these two dimensions in other European countries included in the Euromodule survey (namely Austria, Germany, Spain and Slovenia). The factorial analysis of nine domain-specific satisfaction and subjective well-being scales, revealed two factors: a first dimension composed of indicators of subjective well-being which directly touch the individual level (like health, education, income, and standard of living), and a second factor that concerns quality of life and well-being of the broader societal context (notably the environmental situation, neighborhood and public safety). With a mean index score of 7.2 (on the scale between 0 = completely dissatisfied to 10 = completely satisfied) the level of societal well-being was highest in Switzerland, closely followed by Austria (index value of 7.0), whereas Germany showed a surprisingly low level of only 6.1. Most remarkable are the large differences between the societal and individual dimensions: scores for individual well-being in Switzerland are considerably higher (overall index value of 7.9) than those for societal well-being.

Based on these results and the conceptual framework provided by Noll (2002), the subsequent analysis considers seven key areas of Swiss societal quality of life in more detail: freedom, social security and welfare state, equity, fairness and social inequalities, political trust, social cohesion, public safety and public services, as well as sustainability (in the sense of quality of life for future generations).

Freedom

Freedom, liberty and self-determination in the context of direct democratic, federalist structures are essential elements of the Swiss national identity construction. The stereotype of a free Alpine republic does, as stressed by Deutsch (1976), nevertheless have some real historical roots, insofar as the Swiss peasantry succeeded in escaping feudal control and being disarmed.

With the notable exception of the poverty study of the canton of Berne, which utilized a comprehensive quality of life approach (see Ulrich and Binder 1998).

Satisfaction with one’s apartment, satisfaction with one’s current job, satisfaction with one’s standard of living, satisfaction with one’s household income, satisfaction with one’s health, satisfaction with one’s education, satisfaction with one’s neighborhood, satisfaction with public safety, and satisfaction with the environmental situation.

Eastern Germany in particular suffered from a low level of societal well-being (index value of 5.5), but Western Germany (index value of 6.1) also ranked clearly below Switzerland and Austria.

Interestingly, Eastern Germany shows a similar pattern with even larger differences than Switzerland. In Austria, on the contrary, this “cleavage” between individual and societal well-being is much less pronounced (see Suter and Iglesias 2005, 24).
during the high and late Middle Ages. Until today this is symbolized by the soldiers’ right
(and obligation) to keep their army weapons at home (and the right to retain the weapons after
the end of military service) which contributes to the fact that Switzerland has one of the highest
rates of gun ownership worldwide.\footnote{A public debate on this issue has emerged only recently,
provoked by several crimes and suicides, including the worst mass murder in Switzerland, the assault on
the parliament of the Canton of Zug in 2001, where 14 persons, among them several politicians, were killed by
a Swiss citizen using his military gun.}

The notion of freedom refers not only to political rights (e.g., the right to vote) but also to the
basic civil liberties and human rights (like freedom of opinion and expression, religious freedom)
as well as economic and social rights (i.e., the “second generation” of human rights). In a
comparative perspective the degree of civil liberties and political rights in Switzerland is
effectively rather high. This is evidenced by the top ranking of Switzerland on the Freedom
House indices. Similarly, economic freedom and economic rights are well established in
Switzerland, which is confirmed by the top position that the country occupies on the index
of economic freedom (fifth rank in 2013, see Heritage Foundation 2013). With the constitu-
tional revision adopted in 1999, social rights, notably those linked to social security and equal
opportunity, were explicitly included in the constitution.

The specific direct democratic political rights, the popular initiative and the optional (faculta-
tive) referendum, are being increasingly used. Since their introduction in the late 1890s, 405
popular initiatives were launched, but only 18 of these were eventually adopted. Figure 31.2
shows that the number of initiatives at the federal level steadily rose from the late 1960s onwards
and peaked in the 1990s. During the early 2000s their number dropped significantly, but increased
again in the last 5 years. This is partly explained by the fact that government parties themselves
increasingly use initiatives.

Despite the generally high level of political and economic freedom in Switzerland, there
have been some deficits and shortcomings. First and most important is the long time it took until
women’s right to vote could be established. Not until 1971 did the (male) population accept
women’s suffrage on the federal level and an equal rights amendment to the constitution was
introduced only in the early 1980s.\textsuperscript{11} Even after that, some reluctant cantons continued to resist, and it was not until 1990 that the last canton (Appenzell Innerrhoden) – forced by the Federal Supreme Court – had to recognize women’s right to vote on cantonal and communal level as well.

The second problem concerns the absolute obligation of (male) Swiss citizens to serve in the army. Conscientious objection, even for religious beliefs, was severely punished under military law (unconditional imprisonment for several months). Switzerland, therefore, was criticized by human rights organizations for violating human rights and for being one of the few Western countries having political prisoners. The number of conscientious objections considerably increased from the early 1970s onwards and peaked in the mid-1980s with up to 800 sentences per year. Finally, with the introduction of a constitutional amendment in 1992 offering an alternative in civil defense, this conflict was settled.\textsuperscript{12}

A third problematic aspect concerns immigrants’ rights. Under some types of permits, the economic and social rights of immigrants were considerably restricted, notably under the so-called seasonal permit, which included restrictions in residence, occupational choice and family status. The seasonal permit, established in the 1950s to recruit Italian and Spanish workers, was finally abandoned in 2002, not least due to pressure from the European Union. Regarding political rights, several attempts to improve the status of immigrants (e.g., simplified naturalization of the second and third generations of migrants, voting rights) have been rejected in popular votes. However, some cantons, particularly in French-speaking Switzerland, have granted certain political rights to immigrants at the communal and/or cantonal level.

More recently the situation of asylum seekers and undocumented immigrants has increasingly become an issue of concern (e.g., forced expulsion, delay in asylum decisions). Finally, several popular initiatives, such as the successful initiative of 2010 demanding a ban on the construction of minarets, are in conflict with international civil liberties and human rights standards.

**Social Security and Welfare State**

The principles of social security are laid down in the Swiss Federal Constitution of 1999. The goal of welfare is already mentioned in article 2 (aims) of the general provisions. Article 12 then stipulates the “right to assistance when in need” and, finally, article 41 (“social objectives”) states explicitly that “every person has access to social security” and health care, and that “the Confederation and Cantons shall endeavor to ensure that every person is protected against the economic consequences of old-age, invalidity, illness, accident, unemployment, maternity, being orphaned and being widowed” (Federal Constitution 1999).\textsuperscript{13}

As noticed by several observers (Tschudi 1989) the Swiss welfare state developed rather slowly, despite some early regulations (e.g., on child work in the early nineteenth century). The Swiss social security system is not based on a systematic comprehensive scheme, but evolved step-by-step over the past 150 years, leading to a patchwork pattern of rather diverse social security institutions. This is illustrated by the chronological establishment of the various institutions, but also by the considerable time lag between political decision (usually in

\textsuperscript{11} The constitutional equal rights amendment stipulates equal rights and equal treatment of men and women particularly in work and training, notably equal pay for equal work.

\textsuperscript{12} Before, several initiatives demanding civil defense as an alternative to military service were rejected by the voters.

\textsuperscript{13} It is important to add that the last paragraph of article 41 restricts these social rights by stating that “no direct right to state benefits may be established on the basis of these social objectives.” The Swiss model of social security, therefore, still reflects the paradox of public welfare mentioned by Simmel (1908) in his sociology of poverty, namely that the obligation of the modern state to help the poor does not correspond to an individual right of the poor to be helped.
popular votes on constitutional and/or legal amendments) and implementation.  

Thus, the first social security institution on the national level, the military insurance, was established as early as 1902, followed by accident insurance (1913), health insurance (1913/mandatory in 1996), old age and survivors insurance (1st pillar: 1948, 2nd pillar: 1985, 3rd pillar: 1987), invalidity insurance (1960), unemployment insurance (1984), maternity insurance (2005), and child allowances (2009). In addition to these institutions at the national/federal level, there are important welfare state and social security institutions at the cantonal and communal level too. This concerns notably social assistance and health insurance premium reductions, as well as various additional means-tested transfer payments (such as infant subsidies, scholarships, housing benefits).

Between the mid-1960s and 2000 considerable expansion of social security benefits occurred, especially regarding old age insurance. Most important was the establishment of the "three-pillar model" by a constitutional amendment in 1972, i.e., a combined government and private sector retirement provision model. The first pillar, based on a pay-as-you-go scheme, is the mandatory basic provision by the state, the so-called public old age and survivors insurance (AHV), the second pillar is the mandatory private retirement provision, based on private and public pension funds, the so-called vocational provision (funded scheme), and the third pillar is a voluntary private retirement provision with tax advantages (based on a funded scheme, offered by banks and insurance companies only). The first pillar is to provide the basic means of existence. The second and third pillars aim to maintain the individuals' existing standard of living by supplementing the guaranteed minimum subsistence of the first pillar.

Due to this particular pattern of welfare state evolution, it is difficult to place the Swiss model within the common welfare state typologies. Esping-Andersen (1990) classified Switzerland as a liberal welfare regime (together with the United States, Australia and Great Britain), whereas other authors stressed conservative components (e.g., Albert 1991; Merrien 2002). According to Arminger and Beyeler (2004, 139) the Swiss welfare state is characterized by a "liberal core with significant social democratic and conservative elements".

This hybrid nature of the Swiss welfare state model has been demonstrated by analyses comparing the different key institutions of the Swiss social security system (for instance regarding their degree of solidarity or de-commodification). Even within a particular social security branch rather diverse models of solidarity may coexist. This can be illustrated by the three pillars of the old age pension scheme with a public, universalistic and highly redistributive first pillar ("social democratic" model), a mixed (public-private) particularistic and corporatist second pillar ("conservative" model), and a third private pillar ("liberal" model). In a recent empirical analysis Nollert (2007) showed that between 1980 and 2000 Switzerland moved from a "liberal" model to a "European continental" model with conservative and social-democratic characteristics.

This process of "normalization" or "Europeanization" of the Swiss welfare state is confirmed by the evolution of welfare spending. Up to the early 1990s Switzerland had one of the lowest rates in social expenditure in Europe, a fact that has been often attributed to Swiss exceptionalism (Segalman 1986). According to data presented by Bonoli (2004), Switzerland ranked 16th out of 18 European countries (EU-15 countries, Island, Norway and Switzerland) in 1980 with social spending amounting to only 15% of gross domestic product, a rate clearly below the European average. By the turn of the century, however, Switzerland had surpassed...
most European countries: it is now ranked in sixth position with a rate of up to 30%, only slightly below the Nordic countries like Sweden (Bonoli 2004; SFSO 2011b, 67; Bühlmann et al. 2013, 139). This marked increase can be explained by demographic ageing, the economic recession of the early 1990s with growth below average compared to other European countries, and especially by the maturing of the Swiss social security system. As social security was introduced and expanded rather late in Switzerland, particularly regarding the old age pension, the number of new recipients of welfare provision is growing faster than in countries with more mature, i.e., older, social security systems.

As noticed by Bonoli (2004), Swiss welfare policy still focuses on passive rather than active measures of integration (like measures supporting labor market integration and improving the work-life balance). The Swiss welfare state is characterized by comparatively high spending on old age, invalidity and health, and low support for families, youth and women. One advantage of the Swiss "patchwork model" of social security is its flexibility. Adjustments in one or the other direction on the level of individual social security instruments are possible, without having to change the system as such. This is of great importance, considering that the particularities of the Swiss political system (federalism, referendum democracy) make substantial and quick changes rather difficult. More recently, this has been demonstrated by the strong resistance to welfare state reforms and retrenchment. Since 2004 several revisions intending to reduce the costs of the old age pension scheme failed, both in the parliament and the national plebiscite. Contrary to most other countries, the Swiss welfare state has therefore not (yet) experienced a significant retrenchment trend, particularly regarding the core area of old age insurance.

**Equity, Fairness and Social Inequalities**

Equality among human beings together with fairness in selection processes and in the distribution of, and access to, highly valued and desired material and nonmaterial social goods and rewards are important components contributing to good quality modern societies. Equality of opportunity in particular – which, however, does not necessarily guarantee equality of outcome – is a core principle of contemporary meritocratic societies. Social inequalities implying systematic advantages and disadvantages in living conditions and life chances, therefore, impair societal and individual quality of life and well-being. Social inequalities are a multifaceted phenomenon and concern not only economic resources and assets (like income, wealth and material living conditions), but also organizational and occupational resources (labor market status and occupational position), as well as cultural and educational resources (like educational attainment). Ascriptive inequalities, i.e., gender, age, and race and ethnicity, are particularly disturbing, since they function as barriers to social mobility and are often not based on performance and meritocratic criteria.

Research on social and economic inequalities in Switzerland suggests a high persistence of inequality structures and mechanisms in several dimensions and areas, especially regarding income, earnings and wealth, but also with respect to gender, occupational, educational and health inequalities, and to the intergenerational reproduction of social inequalities (see Levy et al. 1997; Stamm et al. 2003; Sousa-Poza 2004; Tillmann and Voorpostel 2012; Liebig et al. 2014). The persistence of inequality structures is partly due to the rather low redistribution effects of the social security and the tax system, as well as of other state policies (see Suter and Mathey 2002; Künzi and Schürrer 2004).

Regarding income inequality, the core dimension of the social stratification system, it is rather difficult to find good quality data sets in Switzerland that allow the calculation of consistent time series before the end of the 1990s. The only historical time series available is the one provided by Dell et al. (2007), which, however, is limited to top incomes. Unlike other high-income countries (such as the United States, France, Great Britain) the share of top incomes did not significantly decline in Switzerland during the 1914–1945 period.
This resulted in a comparatively high income and wealth inequality during the early postwar period. Several studies, which however are not based on time series, concluded that inequality decreased slightly between the early and late 1970s and then slightly increased again during the 1980s and most of the 1990s (Buchmann and Sacchi 1995; Leu et al. 1997; Ecoplan 2004). A recent time series analysis by Grabka and Kuhn (2012) and Crettaz et al. (2013) based on data from the Swiss Household Panel, the Swiss Household Budget Survey and the Swiss Survey on Income and Living Conditions found decreasing income inequalities between the late 1990s and the mid-2000s, a slight increase until 2007 and again a decline in the aftermath of the global financial crisis of 2008–2009 (see also SFSO 2011b, 42). This cyclical pattern over the past 30 years suggests that periods of growth lead to an increase in income inequality while recessions generally translate into lower inequality (see also Flückiger 2000; Stamm and Lamprecht 2004). Due to this long-term stable degree of inequality, and against the background of rising inequalities in most other countries, the “relative” inequality position of Switzerland has improved. Thus several countries, like Germany (see Grabka and Kuhn 2012), which traditionally showed lower income inequality, surpassed Switzerland in the past decade.

Political Trust

Trust in political and public institutions is fundamental for the functioning and legitimacy of modern societies and the stability of the political system. Traditionally, the level of trust in the government and in political institutions is very high in Switzerland – a characteristic also attributed to Swiss exceptionalism. Empirical data on political trust is available from the mid-1970s onwards. These figures show that trust remained stable on a rather high level until the late 1980s: a vast majority of the population (70 % or more) declared being content with the performance of the federal government (Suter 2000, 191).

In the early 1990s, however, trust in political institutions considerably declined – in 1995 only 40 % of the Swiss population still trusted in the federal government and in the national parliament (see Suter 2000, 191, 2009, 127). Most remarkable is a corresponding shift in political trust from the (traditionally state supportive) center-right groups to the center-left; the erosion of political trust thus foremost concerned right-wing-oriented persons. These developments were associated with fundamental transformations in the Swiss party system: the right-wing populist Swiss People’s Party (SVP) gained considerably in strength (by increasing its voter share in national council elections from 11 % in the late 1980s to over 25 % in the early 2000s). Moreover, the federal government lost several important votes (notably the referendum on Switzerland’s membership of the European Economic Area in 1992). In addition, the Swiss economy experienced a deep recession with long-lasting economic stagnation and comparatively high unemployment during the early 1990s, accompanied by economic adjustment processes, restructuring of firms, public administration reforms (e.g., New Public Management programs) and cuts in public spending contributing to rising poverty. The more critical attitude towards politics and authorities may, therefore, also be related to a certain disintegration of the old “contrat social” that seems to be no longer valid.

During the early 2000s trust in political institutions quickly recovered (Suter et al. 2009, 126) without, however, attaining the very high levels of the early postwar period, particularly as concerns trust in government and parliament. This may be partly attributed to the general decline of traditional authority in modern individualizing and pluralizing societies. Still, compared to most other central European countries (like Germany, France, and the UK), the level of political trust is high in Switzerland, especially regarding trust in tribunals, the parliament or politicians (Bühlmann et al. 2013, 180).
Social Cohesion

Social cohesion refers to societal integration, solidarity, and the strength of social ties and connectedness within and between communities. Two important dimensions of social cohesion concern the strength of interpersonal relations (within and outside the family) and activities in, and commitment to, associations and voluntary work.¹⁷

Interpersonal Relations Like in other European countries, the proportion of one-person households has considerably risen in Switzerland over the past decades. This increase concerns all age groups and women as well as men; living as a single before living with a partner and/or a family has become common for young adults, for middle-aged people separation and divorce have become more frequent, and women in particular tend to remarry less often than men after a divorce. Among the elderly higher life expectancy and the fact that widows remain in their own homes for a longer time contributed to the increase in single-person households. Living alone does not necessarily mean having few contacts and feeling isolated. Thus singles do not have fewer social contacts outside home than people living in households with several members, nor do they less often have a confidant, with whom they can discuss intimate and personal matters. As demonstrated by Suter et al. (2009, 102) and Bühlmann et al. (2013, 134) the proportion of people with few social contacts outside home is rather low in Switzerland, lower than in other European countries, particularly for the elderly.

Volunteering Voluntary work may take place within the framework of associations (formal voluntary work) or without such organizational structures (informal volunteering). Another important aspect of solidarity deals with financial donations to organizations and associations. These activities are rather widespread in Switzerland. As demonstrated by Freitag and Stadelmann-Steffen (2009) there are marked regional differences within Switzerland, with higher voluntary commitment in German-speaking Switzerland than in the French- or Italian-speaking part of the country. Compared to other countries voluntary commitment is rather high in Switzerland, notably regarding donations and informal volunteering (Suter et al. 2009, 108–111; Bühlmann et al. 2013, 142–145).

Social cohesion of a society is particularly strengthened by social ties between members of different socioeconomic and sociodemographic groups. This “bridging” capacity between social groups, however, seems to be much less developed in Switzerland than the “bonding” capacity within groups. Thus, regarding intergenerational relationships, research demonstrates strong intrafamilial solidarity in Switzerland, both economically and socially (Bühlmann et al. 2013; Perrig-Chiello et al. 2008). Extraparental social relationships and solidarity, on the contrary, are rare: A large majority of young adults has no friends or acquaintances among the elderly outside the family. Likewise, extraparental friendships of the elderly with young adults exist only very rarely. A recent Swiss report on intergenerational relationships therefore concluded that, outside family relations, the different generations are living apart, although this mere “coexistence” has not (yet) turned into a generational conflict (Bühlmann et al. 2013).

Public Safety and Public Services

Public safety as well as the access to and the quality of the various public services are important aspects of societal quality of life.

Public Safety Compared to other countries, Switzerland has comparatively high levels of burglary and theft – partly related to the high level of wealth – but low levels of assault and threat. However, whereas crimes against

¹⁷ Other important components of social cohesion concern equality, solidarity and general trust; these aspects have been separately treated in this chapter (see the respective sections above).
property have been relatively constant during the past 30 years, crimes of violence and other crimes directed against human beings have tended to increase. Nevertheless, studies on feelings of insecurity show that the Swiss feel more secure (or less insecure) than people in most other countries, particularly regarding feeling unsafe when walking alone after dark (Bühlmann et al. 2013, 153).

Public Services The Swiss population benefits from a high standard of public services, for instance in public transportation, but also energy, water and communication. As a result of the increasing spatial separation of home and workplace and with increasing mobility for leisure activities and holidays, the volume of traffic has dramatically increased (quadrupling between 1960 and 2010). While the share of public transportation diminished between the 1960s and 1980s, it has increased again during the past 15 years, particularly with regard to rail travel. This can be attributed to the expansion of rail services in urban and peri-urban networks as well as between the larger cities. Despite some inconvenience (e.g., overcrowding during rush hours) satisfaction with transportation is generally high.

As demonstrated by various sustainability indicators, it was possible to reduce environmental damage in different areas thanks to the political measures introduced, particularly concerning waste management and recycling, water pollution, and air quality. In other areas a certain degree of stabilization has been achieved, notably concerning energy consumption and greenhouse gas emissions—which however are still above the levels agreed in Kyoto (cf. Suter et al. 2009; Bühlmann et al. 2013). As a result, the ecological footprint, which significantly increased up to the early 1970s, stabilized and it currently amounts to roughly 5 global hectares per capita. With this number Switzerland is less unfavorably placed than other European and OECD countries. However, due to the increasing settlement density, Switzerland's biocapacity has steadily declined.

This ecologization of Swiss society was triggered and supported by ecological movements which succeeded in introducing their concerns into the political arena. The federal administration, the cantons and municipalities, but also economic and civil society actors, have considerably improved their environmental capacity and their potential for promoting ecological behavior (Knoepfel 2000).

Sustainability

Like other countries, Switzerland has committed itself to the principles of sustainability, the aim being to move from an exploitative to an environmentally sound use of natural resources and to protect these resources and the quality of life for future generations. Environmental damage and risks have been extensively discussed in public in particular from the 1970s onwards and the Swiss general public has been very concerned with these issues. This changing relationship between society and environment is not only due to an objectively more threatening situation, but also to a changing, postmaterialist evaluation, increasingly receptive to ecological issues (Sacchi 1992). Despite a decrease in environmental concerns since the late 1980s, ecological commitment and ecological awareness has not declined (Diekmann and Meyer 2008).

Individual Quality of Life and Subjective Well-Being Across Life Domains

As stressed by many quality of life scholars, individual quality of life includes both objective material and non-material living conditions and the subjective assessment and evaluation of these circumstances. While there has been—as documented above—a growing interest in, and research on, material living conditions and objective indicators of quality of life in Switzerland from the 1980s onwards, subjective well-being across life domains has been less treated. Systematic empirical evidence in particular has not been available until very recently. Thanks to several new empirical data sets which included subjective well-being measures, notably the Swiss Household Panel initiated in the late
1990s, research on individual quality of life and subjective well-being has increasingly emerged in the Swiss social sciences over the past 10 years (see Frey and Frey Marti 2010; Budowski and Tillmann 2013).

This research relates mainly to three topics: Firstly, the “direct democracy makes happy” research and hypothesis which received considerable attention in the international scholarly debate; this hypothesis was advanced by Frey and Stutzer (2002) who argued that direct democratic institutions positively impact on happiness; secondly, employment, especially regarding job satisfaction and the negative impact of unemployment on subjective well-being (e.g., Winkelmann 2009; Oesch and Lipps 2013) and thirdly, the impact of (relative) income and deprivation on well-being (Suter and Paris 2002).

Adopting the conceptual framework of existing international indicator systems – namely Gesis’s (2013) European System of Social Indicators and the OECD (2013b) Better Life Index – individual quality of life in Switzerland will be presented in combination with subjective assessments across the various life domains. We consider the following seven life domains: education, employment and work, income and poverty, housing, health, leisure, and political participation.

**Education**

Education plays an important role in individual quality of life as it provides the skills, knowledge, and capabilities, as well as the independence and autonomy, to fully participate in society and the economy. A good education provides good opportunities on the labor market and for a professional career, protecting against unemployment. Finding a job and earning a good salary in order to have a satisfactory life is, therefore, strongly associated with educational attainment. Two core aspects of quality of life and well-being in the domain of education refer to educational attainment and to the satisfaction with, and trust in, the educational system.

**Educational Attainment** The share of young people who receive post-compulsory education is quite high in Switzerland (up to 90 %) and this has increased considerably over the past decades. Women in particular have improved their level of educational attainment: they have caught up with men and even surpassed them at the college level (“matura”) which provides access to university. Vocational training, as well as higher education is, however, still characterized by strong horizontal gender segregation. Due to its dual educational system (with parallel vocational training and higher education) the level of tertiary education is lower in Switzerland than in most other European countries. The Swiss educational system is characterized by early tracking, which contributes to a high level of educational inequality and processes of educational inheritance and reproduction. Empirical research on educational success demonstrated that these origin-based educational inequalities are not counterbalanced by the school system, but rather reinforced by it (cf. Kronig 2007).

**Satisfaction with Education** Despite these shortcomings, subjective satisfaction with education is relatively high in Switzerland. According to the national poverty study of Leu et al. (1997, 216) over 80 % of the Swiss population was satisfied with their education in the early 1990s. Similarly, Suter and Iglesias (2005) found high average satisfaction with education in the early 2000s with an average index value of slightly under 8 (on an 11-point scale from 0 to 10). This is somewhat lower than average satisfaction scores in other life domains (particularly health and standard of living), but higher than educational satisfaction in neighboring countries (mean score for Austria was 7.4 and for Germany 7.2). This positive evaluation of education is confirmed by the more recent Gesis (2013) data indicating that Switzerland achieved the highest satisfaction value for education (83 %) among European countries in 2008.
Employment and Work

Employment and work are a basic component of individual quality of life. Work gives access not only to income, consumption and standard of living, but also contributes to integrating the individual into society. Three aspects are of particular importance for quality of life in the sphere of work: labor force participation, unemployment, and also employment and working conditions.

Labor Force Participation Due to its strong economy, employment rates for men and women in Switzerland are rather high. Thus, in 2011 labor force participation amounted to 83% — this is not only considerably above the average rate of the EU-27 countries (with 71%), but also higher than in Sweden or Germany (based on Gesis 2013).

Over the past 30 years employment rates of men (both Swiss and immigrants) have slightly decreased, whereas women's labor market participation rate has considerably increased (from about 50% in the early 1980s to almost 70% in 2011), although temporary (slight) decreases during times of crises are also visible (particularly in the early 1990s). This marked increase in female labor market participation is demonstrated in Fig. 31.3 which also shows that women increasingly withdraw from the labor market at a later age (although still earlier than men). Despite the increasing labor force integration of women, significant gender differences in occupational trajectories persist. Thus the Swiss pattern of female labor force participation still shows an early (and lasting) reduction in female employment due to maternity and childcare obligations. Moreover, a very high (and increasing) proportion of female employees are working part-time: only 40% of Swiss women are working full-time (compared to almost 90% of men). A drastic drop in female full-time employment occurs in the group aged 25–39 years.

Unemployment Unemployment was very low in Switzerland until the crisis of the 1990s. Between the 1950s and the early 1980s a shortage of labor, rather than unemployment, put pressure on the labor market. As demonstrated in Fig. 31.4, unemployment rates constantly remained under 1% after World War II until 1991. This Swiss miracle of full employment was, as noted by Schmidt (1985), a paradox, since full
employment was achieved despite high wage levels, low inflation, restrictive monetary policy and passive economic policy, as well as weak trade unions and social democratic parties. The surprisingly low impact of the economic recessions of 1975–1976 and 1982–1983 on unemployment resulted from the high flexibility of the Swiss labor market, which rapidly adapted (reduced) labor supply in times of economic crises, notably by returning migrants to their countries of origin and by the labor market withdrawal of women (Plückiger 2000).

This situation significantly changed from the mid-1980s onwards and became manifest in an increase of unemployment rates to 4–6%, with significantly higher than average unemployment rates for women and immigrants in the wake of the deep economic crisis of the early 1990s. Although unemployment rates in Switzerland are still low in comparison to other countries – and the EU countries in particular – unemployment has never dropped below 2% during the past 25 years. Furthermore, as demonstrated by Fig. 31.4 the evolution of unemployment became closely linked to the business cycle from the 1990s onwards, with a marked rise in unemployment rates after each recession (after a two-year time lag), even in the case of the rather mild downturns of 2002–2003 and 2008–2009. During economic upswings the reduction of unemployment is rather slow and the phase of low unemployment very short.

Unemployment considerably impairs on quality of life and subjective well-being. Swiss research confirms this well-known strong impact of job loss on subjective well-being (Winkelmann 2009; Oesch and Lipps 2013).

Working Conditions The Swiss labor market has always been characterized by a rather liberal model, even before flexible capitalism became dominant worldwide from the 1980s onwards. As a result of the crisis and the economic restructurings of the 1990s, atypical and precarious employment conditions, i.e., fixed-term work, temporary jobs, and work on-call, increased. Young adults (below 30 years of age) and women are particularly affected by precarious employment conditions (Bühlmann et al. 2013, 40; Baechtold and von Mandach 2007; Cettiau 2011; Vlase and Sieber 2013).
Despite these adverse developments, working conditions are in general positively evaluated. The empirical application of Paugam’s (2000) typology of precarious work to Switzerland and other selected countries for 1997 and 2005 found high levels of “assured integration” with both high employment security and high satisfaction at work for Switzerland (Suter et al. 2009, 42). In comparison to other countries Switzerland showed better working conditions and a higher level of satisfaction at work. The very high and stable level of satisfaction at work is confirmed by the results reported by Leu et al. (1997) for the early 1990s, Branger et al. (2002) for the late 1990s and our own analysis of the 2000s (see below section “Subjective Well-Being and Satisfaction Since 2000”). Thus, only 9% of the active population was not satisfied with their working conditions in 1992, and the average index value for satisfaction at work remained stable at a value of around 8 (on a scale between 0/1 and 10). Research on subjective well-being at work in Switzerland also confirmed the importance of job satisfaction for job turnover (Sousa-Poza and Sousa-Poza 2007).

**Income and Poverty**

Income and consumptionincreased considerably during the postwar period in Switzerland – real wages, adjusted for inflation, trebled between 1939 and 2011 (nominal wages have been multiplied by 22). Wage increases were particularly marked during the 1960s but slowed from the 1980s onwards (Bühlmann et al. 2013, 52). Despite the severe economic downturn in the 1990s Switzerland still ranks among the richest countries of the world. The subjective evaluation of income and the financial situation is also rather positive, at least on the level of the whole population. As will be shown in more detail below, average index values for satisfaction with the financial situation are over 7 (on an 11 point scale between 0 and 10) and have remained very stable over time.

As already showed above (see section “Swiss Exceptionalism and Its Demystification”), poverty, which did not completely disappear during the economic boom of the “trente glorieuse,” became a major problem in Switzerland from the early 1980s onwards.

Data on the evolution of poverty rates is presented in Fig. 31.5. Switzerland does not know an official poverty line, but guidelines are provided by the Swiss Conference on Social Welfare (SKOS) for the cantons and municipalities to calculate welfare aid and these are considered as an informal poverty level. Using these guidelines the poverty rate for the 20 to 59-year-old population amounts to about 8% and the rate of working poor to about 5%.

As a result of the economic recession of the early 1990s, there is an increase in poverty between 1994 and 1996 (by about 3 percentage points). During the second half of the 1990s poverty rates remained on a high level and did not decline to the pre-crisis level until the early 2000s. Between 2003 and 2006 there was a slight increase again, followed by a slight decrease.

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18. Data on the long-term evolution of poverty in Switzerland is still scarce and inconsistent. Unfortunately, the national poverty study of 1992 with its high quality data has not been repeated since. Until recently the “official” poverty statistics provided by the Swiss Federal Statistical Office (SFSO) were based on the Swiss Labor Force Survey (SLFS); this data has been also used for Fig. 31.5. Since this data refers to the economically active population, poverty rates for the elderly cannot be calculated. Moreover, the SLFS is based exclusively on survey data, whereas the national poverty study also included administrative register data (tax statistics, statistics on welfare payments). Calculating the poverty rates for the economically active population for 1992 by comparing the national poverty study with the SLFS data shows differences of 2 percentage points (6% according to the national poverty study, 8% according to the SLFS data). This suggests an overestimation of poverty rates by the SLFS data. Moreover, due to measurement changes, levels of poverty spells based on SLFS data are not strictly comparable over time. Doubts concerning the reliability and validity of income data of the SLFS have, therefore, prompted the SFSO to remove information on income from the SLFS and to rely, from 2007 onwards, on the new SILC survey.

19. Due to the Swiss federalist structure, welfare aid is administered on the cantonal and local level. The SKOS guidelines, however, are recommendations and are not binding for the decisions made by the cantons and municipalities.
from 2007 onwards. This cyclical pattern in the evolution of poverty corresponds with the above-mentioned cyclical dynamic linked to the business cycle (the deep recession of the early 1990s with high unemployment rates between 1993 and 1998, and the comparatively mild crises of 2002–2003 and 2008–2009). Interestingly, effects of the recent global financial crisis are not (yet) visible. This can be explained by the usual time lag (of up to 3 years) but also by the only moderate impact of the crisis on the Swiss labor market.

As from the late 1990s the traditional analysis of monetary poverty based on income data has been complemented by research on material living standard and material deprivation. A comparative analysis of relative deprivation showed that Switzerland has a lower degree of deprivation than comparable central European countries (like Austria, or West Germany) and that deprivation is less concentrated on the lowest income quintile (Suter and Paris 2002; Suter and Iglesias 2005). The evolution of relative deprivation over the past decade is presented in Fig. 31.6. The higher level of deprivation indicated by Fig. 31.6 (23–27 %), as compared to the level of monetary poverty (see Fig. 31.5), is due to the measurement of the deprivation index which includes also very slight levels of deprivation (i.e. not being able to afford one out of nine items). The share of the population affected by material deprivation fluctuates parallel to the poverty rate and inversely to GDP growth. In contrast to the evolution of the poverty rate, there seems to be a (very) slight temporary impact of the 2008–2009 crisis. Over the whole decade the data indicate a slight decrease in material deprivation, a result which is confirmed by recent research (Gazareth and Suter 2010).

Like in other countries, poverty and material deprivation in Switzerland massively impairs well-being. Poverty affected groups show lower satisfaction and lower subjective well-being (both regarding domain-specific and general life satisfaction) and suffer more often and much more from other problems (like housing, health, social isolation) in addition to low income. Moreover, research in Switzerland points to strong impacts of adaptive preferences on subjective well-being. Based on SHP data...
Fig. 31.6  Proportion of the Swiss population affected by relative deprivation, 2000–2011 (Notes: Relative deprivation is measured using Halleröd’s (1994) Proportional Deprivation Index (PDI), which gives a weight to each deprivation item that equals the proportion of respondents who think that un item is necessary to lead a decent life (see Gazareth and Suter 2010). The PDI calculated for Fig. 31.6 is based on nine deprivation items (washing machine in home or for exclusive use, color TV, computer, car, dishwasher, private pension plan, take out family for dinner once a month, invite friends for dinner once a month, capacity to afford 1 week’s annual holiday away from home). The proportion of households affected by relative deprivation includes all households with a PDI > 0. Source: Swiss Household Panel, cross-sectional weighting, own calculations)

Crettaz and Suter (2013) found that individuals and household affected by monetary poverty and material deprivation lower their expectations and adapt their aspirations and preferences to their material and financial constraints. Similarly, Vlase and Sieber (2013) report downward adaption processes for households in precarious living conditions.

**Housing**

Housing is a basic requirement of a decent life. Home often constitutes the center of one’s life and should be a place where people feel safe and secure, with enough space for all members of the household, where time can be spent with friends or the family, but also for recovering from a tiring day. The most important dimensions of housing quality concern access to housing, housing space, amenities and expenses.

A detailed analysis of housing conditions in Switzerland has been provided by Leu et al. (1997) for the early 1990s, as well as by Suter and Paris (2002) and Suter and Iglesias (2005) for the early 2000s. These studies show that quality of housing is generally on a high level: the large majority of households dispose of more than one room per person, and average housing space per person increased over the past decades.20 Almost all households are equipped with basic facilities like indoor flushing toilets, bathroom/shower, kitchen, washing machine, refrigerator, stove, oven, and balcony, terrace or access to a garden. Moreover, most households are able to afford basic consumer durables like a

20 According to Leu et al. (1997) the average number of rooms per person was 1.6 in 1992. Own calculations based on the Swiss Household Panel data show that this rate increased continuously during the 2000s and amounted to about 1.9 in 2011.
phone, television, radio, hi-fi system, vacuum cleaner. Further commodities, like dishwashers, new furniture, video recorders (1990s), computers (2000s), cameras, bicycles or cars are also present in the majority of households (60–85%).

This high level of quality of life in housing is confirmed by subjective indicators. Thus, the average index value for satisfaction with housing amounts to about 8.3 (on a 10 or 11 point scale between 0/1 and 10) and seems to be quite stable over time. In 1992 only 10 % of the Swiss population was not satisfied with their housing conditions; recent analysis based on Swiss SILC data indicates a quite similar share of people dissatisfied with housing (Bühlmann et al. 2013, 136).

Despite this general satisfaction, specific problems with housing conditions are often mentioned. Thus according to Leu et al. (1997) 38 % of the Swiss population mentioned at least one housing problem in 1992 (like coldness, humidity, noise, pollution, vandalism in the neighborhood) and 19 % two or more problems. Our own analysis of the Swiss Household Panel data showed a quite similar proportion for the year 2011: 39 % of households mentioned at least one problem and 14 % two or more problems. As noticed by Leu et al. (1997) immigrants particularly suffer from bad housing conditions.

Other problems often mentioned related to housing are the tight housing market and the correspondingly high expense (especially for apartments). In the early 1990s 20 % of the households considered their housing to be too expensive. Immigrants, single-mother households, families, young people and low income households are particularly affected (Leu et al. 1997).

Health

Personal health is a core pillar of individual quality of life and well-being. Due to its close relationship to the other quality of life domains – notably education, work, income and standard of living, interpersonal relationships as well as leisure – it is often considered as the most important component of well-being. Health research usually distinguishes between physical, psychological and subjective health.

Physical Health

The most commonly used indicator of physical health is life expectancy, either in its traditional form (i.e., life expectancy at birth, or at a specific age), or in one of the modified, more refined versions (i.e., healthy life expectancy, happy life years). According to the most recent OECD (2013c) figures, Switzerland has become the country with the longest life expectancy (82.8 years), surpassing the previous leader Japan. Life expectancy in Switzerland has steadily increased over the past 50 years (from 70 years in the late 1950s to over 75 years in the early 1980s; cf. Weiss 1993). Several factors contribute to this comparatively high life expectancy in Switzerland, notably the economic prosperity and the high standard of living, the high quality (and the high expense) of the health care system, health prevention as well as individual health behavior and lifestyles.

Psychological Health

According to a recent report 5–20 % of the Swiss population complain of psychological health problems, depending on the indicator used and the degree of impairment. Thus, 16 % report mild depression and 3 % strong symptoms (Schuler and Burla 2012). Young women and inhabitants of Italian-speaking Southern Switzerland are more likely to report symptoms of depression. The proportion of persons with psychological health problems seems to have remained quite stable over the past years.

21 According to Leu et al. (1997) the average satisfaction with housing amounted to 8.3 in 1992. For 1998 Branger et al. (2002) report a mean score of 8.6. Own calculation based on SHP data showed almost identical index values fluctuating between 8.2 and 8.4 (data are available for the years from 2000 to 2004).

22 Based on comparisons between 2002 and 2007. Unfortunately, there are no consistent long-term time series on psychological health problems available.
Subjective Health  Perceived health status and satisfaction with health are two indicators for subjective health. According to the recent figures provided by the OECD (2013c) 81% of the Swiss population rate their health as good or very good. This proportion has remained fairly stable over the past 20 years: Leu et al. (1997, 229), who used the same item in their study of 1992, report a share of 78% of Swiss adults considering themselves to be in good or very good health. This high level of subjective health as well as its high stability is confirmed by Branger et al. (2002) and our own analysis of satisfaction with health based on the Swiss Household Panel data: On the 11-point scale from 0 (completely dissatisfied) to 10 (completely satisfied) the mean index value varied between 7.8 and 8.1 (between 2000 and 2011; see Table 3.1.2 below).\footnote{The satisfaction rating seems to be highly reliable since the difference between two large independent surveys (Swiss Household Panel and the Euromodule survey) using the same question in 2000 is minimal (8.05 and 8.06; cf. Suter and Iglesias 2005, 24).}

As in other countries individual health is strongly related to social inequalities. The substantial differences in physical, psychological and subjective health between the various socioeconomic and sociodemographic groups are increasingly being dealt with in recent Swiss research on health inequalities (cf. Leu et al. 1997; Zimmermann and Weiss 2004; Budowski and Scherpenzeel 2005; Meyer 2009). Thus, people with a tertiary educational level have a longer and healthier life expectancy, report less physical and psychological health problems and are more satisfied with their health.

Leisure

It is well known that leisure and free time is important for subjective well-being. Like in other developed countries, average working hours have been reduced and leisure time has expanded considerably in Switzerland over the past decades. As demonstrated by various studies the previous “working society” has been substituted by a “leisure time and event society” – not only regarding time use and the activities carried out, but also on the level of identity construction and values (Lalive d’Epinay 1990; Sacchi 1992; Gross 1994; Buchmann and Eisner 1998). However, compared to other European countries, people in Switzerland still tend to work more hours per week and, therefore, spend less time on leisure.

There is a high diversity of leisure activities, as preferences and the intensity of these activities vary considerably across the types of activity (e.g., media consumption, sports activities, vacation and travelling, cultural consumption and practices, religious and spiritual practices) but also between sociodemographic and socioeconomic groups.\footnote{Cultural capital (educational level) in particular, but also age/generation and gender are important structural determinants of leisure activities (Lamprecht and Stamm 1994; Modetta et al. 2004; SFSO 2011a; Moeschler 2013).} Thus, a considerable amount of time daily is spent on media consumption (television, radio, newspapers, internet), and sport activities are also very common. Cultural activities, i.e., the consumption of culture and especially active cultural participation, however, are less often practiced (Bühlmann et al. 2013). Hence, only a minority of the Swiss population is culturally active, for example, with playing music and singing (around 12% of the population in 2008), whereas photography, drawing and painting, writing and doing handicrafts are even less practiced (4–7%). As regards sports activities, more than 50% of the Swiss population were active or even very active (data for 2008). The most practiced sports in Switzerland are cycling and hiking (regularly practiced by up to 30%); these activities are not only carried out during leisure time, but also serve as a means of transport and locomotion in daily life. In third and fourth place of sports activities are swimming and skiing (20%); performance-related sports (jogging, aerobics,
strength training) are less often practiced (Bühmann et al. 2013, 100).

The subjective evaluation of leisure time and activity is quite positive in Switzerland (Branger et al. 2002). As demonstrated in more detail below, average satisfaction with leisure is high, and remains very stable over time, even in times of economic recession and crisis: mean scores (on the 11-point scale from 0 to 10) only varied between 7.2 and 7.4 between 2000 and 2011 (see section “Subjective Well-Being and Satisfaction Since 2000”).

Political Participation

Political participation refers to the last important dimension of individual quality of life. At the societal level, participating in political activities and decisions strengthens social and political integration and the legitimacy of the political system. At the individual level, political commitment is often perceived to have a positive impact on subjective well-being and happiness. Due to its federalist structure and direct democratic institutions Switzerland offers an interesting case for investigating the relationships between political participation, quality of life and well-being.

Regarding institutional forms of political participation, especially participation in voting and elections, Switzerland shows significantly lower participation rates than most other European and OECD countries. During the twentieth century voter turnout in national elections steadily declined from about 80% at the beginning of the twentieth century to about 40% at the end of the century. Only very recently (since the late 1990s) did voting and election participation start to rise slightly again (Suter et al. 2009; Bühmann et al. 2013). A similar pattern, although less pronounced, seems to exist in other political activities like signing a petition, working in a political party, contacting a politician, participating in demonstrations and boycotts etc. Thus, despite (or because of) direct democracy, the level of political activity is lower than in most other countries.

Several scholars have argued that political participation, and direct democratic institutions in particular, are positively associated with subjective well-being. This “democracy makes people happy” hypothesis originally initiated by Frey and Stutzer (2000, 2002) has received much attention in the past few years, both in and outside Switzerland (Dorn et al. 2007, 2008). Recent research presented by Stadelmann-Steffen and Vatter (2012) based on Swiss cantons, however, found neither a strong relationship between the degree of direct democracy and happiness, nor between satisfaction with democracy and satisfaction with life in general. However, there seems to be a relation between the degree of democracy and the degree of satisfaction with democracy.

Subjective Well-Being and Satisfaction Since 2000

There is only scant empirical research on the evolution of subjective well-being and happiness in Switzerland over time. The few studies available, notably those of Vettiger and Walter-Busch (1993) and Walter-Busch (2000) who examined the assessment of quality of life of young male adults between 1978 and 1987, found little change in well-being over time. In what follows we shall present some own descriptive evidence on subjective well-being and satisfaction in Switzerland based on our analysis using the longitudinal data from the Swiss Household Panel study (SHP) between 2000 and 2011.

Based on the evidence regarding the multidimensional structure of subjective well-being, notably the distinction between societal and individual well-being as discussed in section “The Quality of Swiss Society: Well-Being and Quality of Life in Switzerland at the Societal Level”, we attempted in the first step to reproduce this two-dimensional structure with the SHP data. This data set contains several questions evaluating the satisfaction of respondents across different life domains, as well as a question on general life satisfaction. As in other surveys (including the Euromodule

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25 The most important passive sport consumption in Switzerland refers to football, tennis, and skiing.
Table 31.2 Subjective well-being in Switzerland 2000–2011: General life satisfaction, index of individual well-being, and satisfaction with democracy

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>General Life Satisfaction</td>
<td>8.17</td>
<td>8.08</td>
<td>7.98</td>
<td>8.00</td>
<td>8.05</td>
<td>7.95</td>
<td>7.91</td>
<td>7.95</td>
<td>7.96</td>
<td>7.95</td>
<td>7.97</td>
<td>7.93</td>
</tr>
<tr>
<td>Index of Individual subjective well-being</td>
<td>7.62</td>
<td>7.60</td>
<td>7.57</td>
<td>7.60</td>
<td>7.62</td>
<td>7.57</td>
<td>7.49</td>
<td>7.46</td>
<td>7.48</td>
<td>7.46</td>
<td>7.45</td>
<td>7.47</td>
</tr>
<tr>
<td>Working conditions</td>
<td>7.88</td>
<td>7.89</td>
<td>7.88</td>
<td>7.91</td>
<td>7.92</td>
<td>7.85</td>
<td>7.78</td>
<td>7.76</td>
<td>7.79</td>
<td>7.79</td>
<td>7.73</td>
<td>7.75</td>
</tr>
<tr>
<td>Financial situation</td>
<td>7.22</td>
<td>7.22</td>
<td>7.13</td>
<td>7.16</td>
<td>6.99</td>
<td>6.96</td>
<td>6.97</td>
<td>6.99</td>
<td>7.02</td>
<td>7.02</td>
<td>7.04</td>
<td>7.05</td>
</tr>
<tr>
<td>Health</td>
<td>8.05</td>
<td>8.03</td>
<td>7.98</td>
<td>7.98</td>
<td>8.10</td>
<td>8.06</td>
<td>7.85</td>
<td>7.85</td>
<td>7.86</td>
<td>7.86</td>
<td>7.79</td>
<td>7.77</td>
</tr>
<tr>
<td>Leisure</td>
<td>7.28</td>
<td>7.27</td>
<td>7.29</td>
<td>7.36</td>
<td>7.42</td>
<td>7.39</td>
<td>7.33</td>
<td>7.23</td>
<td>7.23</td>
<td>7.24</td>
<td>7.22</td>
<td>7.27</td>
</tr>
<tr>
<td>Satisfaction with Democracy</td>
<td>6.12</td>
<td>6.08</td>
<td>6.05</td>
<td>5.91</td>
<td>5.90</td>
<td>6.05</td>
<td>6.18</td>
<td>6.12</td>
<td>6.21</td>
<td>6.11</td>
<td>n.a.</td>
<td>6.22</td>
</tr>
</tbody>
</table>

Source: Swiss Household Panel, cross-sectional weighting, own calculations
Notes: mean values on 11-point scales (from 0=completely dissatisfied to 10=completely satisfied); index of individual subjective well-being: unweighted mean of satisfaction with working conditions, financial situation, health and leisure; n.a.: no data available.

Survey reported above) satisfaction is measured by an 11-point scale from 0 (completely dissatisfied) to 10 (completely satisfied).26 Unfortunately, the life domains of these SHP satisfaction scales are not identical with those of the Swiss Euromodule survey, particularly concerning the societal dimension of well-being. Thus, there is no question on satisfaction with public safety or with the environmental situation. There is however an interesting question on satisfaction with democracy, an item that also contains “collective” aspects of well-being (although more oriented towards the political system and less towards social structures). We therefore expect it to at least partially cover the dimension of societal well-being.

We analyzed the dimensionality of subjective well-being on the basis of the following five satisfaction scales: (1) satisfaction with free time, (2) satisfaction with health, (3) satisfaction with the financial situation, (4) satisfaction with the working conditions, and (5) satisfaction with the functioning of democracy. Contrary to the results of the Euromodule survey data of 1999–2000, our factor analysis revealed only one dimension. However, since the goodness of fit did not reach acceptable levels, we had to discard the satisfaction with democracy item, which was only weakly correlated with the other four items. The remaining four satisfaction scales showed acceptable fits and the one-dimensional structure (excluding satisfaction with democracy) was confirmed for all of the 12 years (2000–2011).27 This single factor, composed of satisfaction with health, the financial situation, working conditions and leisure, clearly represents the individual dimension of subjective well-being. We therefore call the index which we constructed based on these four items “individual subjective well-being”.28 The democracy item which is not included in this index may be considered to reflect societal aspects of well-being.

The mean values of the individual subjective well-being index are presented in Table 31.2, together with the scores for its components, as well as the average values of general life satisfaction and satisfaction with democracy. All well-being measures show high stability between 2000 and 2011. Moreover, the yearly figures in Table 31.2 indicate that level and evolutionary pattern of the individual well-being index and general life satisfaction are quite similar. The highest satisfaction scores can be found for satisfaction with health and for general life satisfaction.

26 The exact wording of these satisfaction questions is as follows: How satisfied are you with your state of health (the amount of free time/your financial situation/your working conditions/your life in general/the way in which democracy works), if 0 means “not at all satisfied” and 10 “completely satisfied.”

27 The detailed results of this analysis are presented in Iglesias et al. (2015).

28 The index value has been calculated as unweighted mean of the four satisfaction items, since all four items show a similar correlation with the common factor; the newly constructed index, therefore, is also highly correlated with the common (latent) factor (r = .98).
(mean scores between 7.8 and 8.2). Satisfaction with working conditions amounts to 7.7–7.9 and the composite index of individual well-being to 7.5–7.6. Satisfaction with leisure varies between 7.2 and 7.4 and satisfaction with one’s financial situation between 7 and 7.2. By far the lowest level of well-being items – although still on the positive side – can be found for satisfaction with democracy, scoring between 5.9 and 6.2.

As demonstrated in the preceding sections, research has pointed to several core factors impacting on subjective well-being, in particular relative income and deprivation, unemployment, social policy (welfare state model), health status as well as social capital and social cohesion. We examined these relationships for Switzerland for the 2 years 2000 and 2011 by computing multiple linear regressions on our index of individual subjective well-being. The results of this analysis highlight three core predictors of individual well-being for both 2000 and 2011: firstly, health status, secondly relative deprivation and financial precariousness, and thirdly, labor market status, notably unemployment. These three factors explain almost 20% of the variance for the models of both years.

The importance of these core factors for subjective well-being can be demonstrated by comparing the highest and lowest income groups, employed and unemployed, deprived and non-deprived population groups. As already mentioned, the level of these well-being measures remains fairly stable within groups over time. Between the different socioeconomic groups, however, there are significant differences in well-being. Figure 31.7 presents the yearly situation, satisfaction with health and satisfaction with leisure; index values between 0 (completely dissatisfied) and 10 (completely satisfied); Q5: highest income quintile; Q1: lowest income quintile. Source: Swiss Household Panel, cross-sectional weighting, own calculations.

The following predictors and independent variables have been included in our regression models: gender, age, education, occupation type, income, financial precariousness, relative deprivation, status on the labor market, state of health, working conditions, vandalism, participation in associations, interest in politics and trust in institutions as determinants. A stepwise selection method was used for the model selection. The analysis of the 2 years 2000 and 2011 showed identical results, both concerning the predictors and the explained variance (22% in 2000 and 27% in 2011). Detailed information on the regression models are presented in Iglesias et al. (2015).
mean scores of the individual well-being index and those for financial satisfaction for the highest and lowest income groups. In the highest income quintile the level of individual well-being and of financial satisfaction fluctuates around 7.8–7.9, whereas the corresponding value for the lowest income quintile amounts to 7.4 (for the index of individual well-being) and 6–6.7 (for financial satisfaction). An even higher discrepancy can be found between employed and unemployed concerning financial satisfaction, with scores of 7–7.2 for employed and scores of only 4–5 for unemployed; people suffering from unemployment thus show high dissatisfaction with their financial situation (but not with their life in general). Figure 31.7 also demonstrates that the well-being of underprivileged income groups fluctuates considerably over time, inversely related to the evolution of unemployment, poverty and deprivation.

Conclusions

... we live in an environment that is healthy, that is safe, it is beautiful, we have a beautiful country. We have money... life is beautiful. For me life is beautiful... it is like it is, but it is... that's good. I am very, very happy. Voilà!30

Our analysis of the quality of life in Switzerland on the societal and individual levels across different life domains and over time confirms the high level of welfare and well-being enjoyed by the Swiss population. The empirical evidence presented in the previous sections on the developments in the various key areas and life domains of societal and individual well-being and quality of life from the mid-1960s – the time when Boltanski published his analysis on Swiss happiness and the Swiss malaise – to the present (2011/2012) is summarized in Table 31.3.

It shows that there is no unidimensional and unidirectional change over time. Rather, developments vary considerably across key areas and life domains, and the changes are characterized by different evolutionary patterns. Thus, while quality of life and well-being improved in some areas (freedom, social security, education, income, health, leisure), it remained unchanged in others (inequalities, social cohesion, subjective well-being), or even deteriorated (sustainability). In addition to these linear changes, there are U-shaped evolutions (political trust, employment and work), logarithmic patterns (i.e., improvement and stabilization; freedom, social security) or inversely proportional developments (deterioration and stabilization on a lower level; political participation, poverty). Considering all these developments together leads to the conclusion that quality of life levelled off during a first phase (between the early 1970s and the crisis of the early 1990s) and then increased again, particularly regarding individual quality of life and well-being.

An important factor behind these developments was the deep and protracted economic recession of the early 1990s which became a focal point of different economic, social, political and cultural changes with long-term impacts. These transformations contributed to an increasing normalization of previous Swiss exceptionalism. Social and cultural changes affecting traditional Swiss happiness and identity construction (as described by Boltanski) play a key role in this normalization process. Contemporary Switzerland is no longer a “working society” impregnated by ascetic values. Instead, pluralization of values, including hedonistic and postmaterialist orientations, individualization and a greater diversity of life styles and biographies have emerged. The pattern of dissonance observed by Boltanski in the early 1960s, i.e., the contradiction between high material well-being and ascetic norms and values, has been moderated by both a levelling off of material prosperity – together with a rising awareness of

30 A statement from Céline, 2013, living in an urban area in French-speaking Switzerland under precarious living conditions with an income of about 3,000 Swiss francs per month (Vlase and Sieber 2013).
Table 31.3  Stylized pattern of long-term changes in quality of life across domains on societal and individual levels between since the mid-1960s

<table>
<thead>
<tr>
<th>Societal well-being</th>
<th>Individual well-being</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freedom</td>
<td>Education</td>
</tr>
<tr>
<td>Social security</td>
<td>Employment</td>
</tr>
<tr>
<td>Equity, fairness, Social inequalities</td>
<td>Income</td>
</tr>
<tr>
<td></td>
<td>Poverty</td>
</tr>
<tr>
<td>Political trust</td>
<td>Housing</td>
</tr>
<tr>
<td>Social cohesion</td>
<td>Health</td>
</tr>
<tr>
<td>Public safety</td>
<td>Leisure</td>
</tr>
<tr>
<td>Sustainability</td>
<td>Political participation</td>
</tr>
<tr>
<td></td>
<td>Subjective well-being</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
</tbody>
</table>

Note: stylized patterns based on the empirical evidence presented in sections “The Quality of Swiss Society: Well-being and Quality of Life in Switzerland at the Societal Level”, “Individual Quality of Life and Subjective Well-Being Across Life Domains” and “Subjective Well-Being and Satisfaction Since 2000”. The graphs represent a time continuum between the mid-1960s and 2011/2012. The gradient of the curves should not be interpreted as a continuous, but as an ordinal scale (increasing, stable, declining well-being).

vulnerability to potential prosperity losses – and a softening of the moral concepts underlying happiness and subjective well-being. As evidenced by the consistently high rating of subjective well-being and satisfaction across various life domains over the past years, Switzerland has been gently moving from “dissonance” towards “well-being” and “adaptation.”

References


