



The SIA Safety Monitor 2018

The Swiss population – between
security, risk and freedom

Executive summary

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In brief

On behalf of the Swiss Insurance Association SIA, the sotomo research centre has asked 10,401 persons in Switzerland to rate a series of safety-related questions. The Academic Department of Military Sociology of the Military Academy at ETH Zurich (MILAC) provided specialist support. The survey took place between 21 March and 4 April 2018. Results have been weighted according to sociodemographic and political criteria which means that they are representative of the adult population of Switzerland.

A close correlation between safety and freedom exists for people living in Switzerland. First published in June 2018, the “SIA Safety Monitor” indicates a pronounced need for safety. However, it also indicates a deeply rooted respect for both individual freedom and individual responsibility among the Swiss population.

No-go areas also exist in Switzerland

Most participants feel safe even when walking about after dark in their own neighbourhood; however, 27 percent of the male participants and 53 percent of the female participants say that they avoid certain areas for safety reasons. For women, deserted places such as underpasses and parking facilities are often no-go areas. Not only women, but also those from the political right-wing refrain from venturing into certain sites with an above-average frequency. Right-wing people, however, tend to avoid “difficult neighbourhoods” and other urban areas. Women in general set great store by “freedom of movement” and “freedom from fear” when assessing their safety and liberty with a strong correlation among those with right-wing political views. Whereas women focus on potential harassment or assault, those on the right’s insecurities are fuelled by feelings of alienation.

Fears of increasingly extreme natural events

Job losses were the most named personal risks among the participants in the survey: 21 percent of the respondents think that there is a high medium-term probability of this risk materialising. The fear of physical attacks is much less widespread (9 percent). By comparison with the actual incidents, however, this risk is grossly overstated. A similarly gross overstatement concerns the risk of being affected by an extreme natural event. In this case, three quarters of the respondents think that the frequency of such events is on the increase. On the road, adults in Switzerland tend to behave most “unwisely”, although they do not rate themselves as particularly risk prone road users. Judging from the respondents’ statements, “unwise” risk-taking is the least frequent in insurance and financial matters.

A relative majority thinks that driver assistance systems would contribute towards increasing road safety, unlike driverless cars. Only 18 percent expect autonomous cars to improve road safety, while 42 percent of the survey participants fear the contrary. The financial sector also is set to become rather less safe according to the respondents, in particular as regards cryptocurrencies such as bitcoin. A slim relative majority is also of the opinion that cashless payments are impairing safety rather than improving it.

Individual responsibility instead of interdictions

Despite a widespread need for safety, the majority does not advocate on-line surveillance by the police without specific suspicion. No more than 19 percent of the interviewees are in favour of prohibiting base jumping, a high-risk sport that regularly causes fatalities. Infringements on personal liberty are not seen as a matter of course. However, a large number of respondents adhere to the principle that risk-takers should also be held responsible for any eventual consequences. No more than a third are of the opinion that the costs for the treatment of accidents caused by high-risk sports should be fully covered by insurance. A further third is in favour of a deductible, whereas the last third thinks that the person(s) causing the accident should be held financially responsible.

The ownership principle is even more of an issue in the case of kidnappings: Persons who travel to another country and choose to ignore official travel warnings should have to pay for the costs of liberating them. Given this pronounced willingness to hold people accountable, it is rather surprising that 65 percent of the participants are in favour of obliging cyclists to wear helmets. Obviously, this is not viewed as a grave infringement of individual freedom. The trend towards protective and safety equipment has apparently been adopted by the entire population.

Old-age pensions – a source of insecurity

Individual responsibility also seems to be the guiding principle when old-age pensions are concerned. People tend to focus first on their own savings, then on help from their family, and lastly on the welfare state, when considering financial distress. Nevertheless, many people worry about the financial network enabling them to live safely. Just 36 percent of the respondents think that the current pension system meets their need for safety. Three quarters of the interviewees are of the opinion that the means for state pensions (AHV) are going to dwindle. While just a minority aims to draw their pension in the form of a lump-sum pay-out, those in favour of the existing individual choice between a monthly pay-out or a lump-sum payout are clearly in the majority.

Once again people seem to combine a strong orientation towards security with a pronounced sense of ownership. The “SIA Safety Monitor” shows clear evidence that this very Swiss correlation between a need for safety on the one hand and a love of freedom on the other marks many areas of life in Switzerland. It is no surprise that the interviewees’ own definitions of “safety” and “freedom” closely resemble each other.

