

Credit Suisse

# # youthbarometer

## # 2016



Photo: Jonathan Alcorn/Reuters

A major survey targeting  
the **US**, **Brazil**,  
**Singapore** and  
**Switzerland**.



**Generation Stress?** – The world belongs to the young, goes the saying. Looking at the results of the 2016 Credit Suisse Youth Barometer, however, this feeling of freedom doesn't really emerge. Instead, today's 16-25-year-olds give the impression of being "Generation Stress." The young people surveyed in Switzerland, Brazil, Singapore and the US want to have it all: a career, but with a good work-life balance; to be independent and to work at an international company; to save less, but also own their own home. And no matter what they are doing, they are always online, communicating with each other, gaming and discovering new platforms – Snapchat is this year's superstar.

We have made the focus of the survey "Politics Online," fitting for the politically active times. The first chapter and the main feature discussion with politicians Flavia Kleiner (Operation Libero) and Lukas Reimann (SVP) and Professor Otfried Jarren (University of Zurich) are dedicated to this topic. US sociologist Sherry Turkle also talks about digital developments. She has concerns about the smartphone generation, which is mired in a state of "attentional disarray."

*Your editorial team*

## Contents

### #1 Politics Online

The Internet makes politics more exciting. Concerns about terrorism. Declining confidence. – p. 55

### #2 Communication

Digital is not the same as global: the regional differences. Online bullying is becoming more widespread. – p. 58

### #Roundtable

How do e-politics work? A discussion with Flavia Kleiner, Lukas Reimann and Otfried Jarren. – p. 60

### #3 Trends and Media

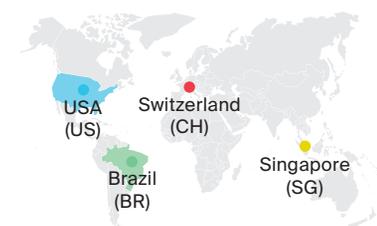
Mobile phones and apps are *in*, drugs and clubs are *out*. – p. 65

### #4 Job, Finances and Career

Home ownership and stocks instead of a savings account. People want independence and a home office. – p. 67

### #Interview

Professor Sherry Turkle warns against too much online and smartphone time. – p.69



The 2016 Credit Suisse Youth Barometer surveyed some 1,000 young people between the ages of 16 and 25 in the United States, Brazil, Singapore and Switzerland. The gfs. bern research firm conducted the survey online between April and June 2016. The Youth Barometer is commissioned by Credit Suisse and has been compiled annually since 2010. The editorial team (Simon Brunner) analyzed the results for Bulletin; Timo Meyer provided the illustrations.

This dossier contains the survey's most important and interesting findings, as well as expert analysis.

You can see the complete study at

 [#youthbarometer](#)

 [www.credit-suisse.com/youthbarometer](http://www.credit-suisse.com/youthbarometer)

# #1

# Politics Online

The Internet makes politics more personal and more engaging – but information can be manipulated. Worries about terrorism and health care are up. Confidence is somewhat down.

The past year has been a time of intense political activity, particularly in the four countries studied. Elections in Singapore (September 2015), elections in Switzerland (October 2015), impeachment proceedings against President Rousseff in Brazil, and the presidential campaigns in the United States.

Despite the wide differences in national issues and circumstances, for the past several years politicians all around the world have had one form of communication in common. More and more, politicians are using the Internet and social media to get their messages across. But are they reaching the youngest members of the electorate? And are the messages well received? A majority of young people in the countries surveyed welcome the opportunity to discuss and comment on political issues online.

They see this as beneficial to politics in their country. With the exception of Switzerland, there is broad agreement with the statement “Comments on Facebook, Twitter and other social media make politics more relevant and more engaging,

motivating me to become more politically active.”

Survey respondents also indicate that the Internet and social media have brought politics and economics closer to the people: “Because of online posts and comments, organizations and companies pay more attention to what people really want.” More than 62 percent of those surveyed in the United States, Brazil and Singapore agree; only the Swiss are less convinced (51 percent). Perhaps the Swiss feel that they have sufficient opportunities to make their opinions known in their country’s many elections and referendums.

A large majority of respondents worldwide are aware that posts on Facebook, Twitter and the like can be manipulated. >

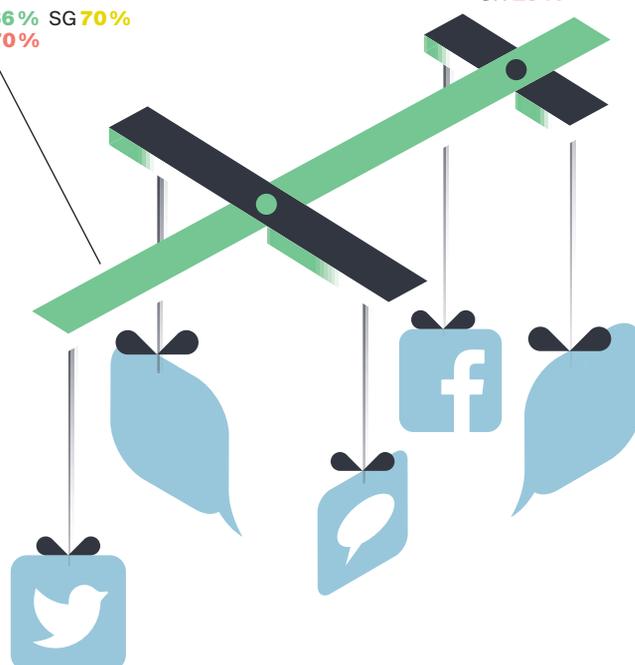
**82%**  
of those surveyed in Brazil believe that online posts/ comments have been beneficial to politics.  
US **58%** SG **70%**  
CH **50%**

It is possible that content on Facebook and Twitter is sometimes manipulated.

US **58%** BR **66%** SG **70%**  
CH **70%**

Comments on Facebook, Twitter and other social media are honest and unadulterated.

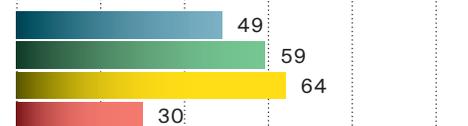
US **47%** BR **42%** SG **52%**  
CH **19%**



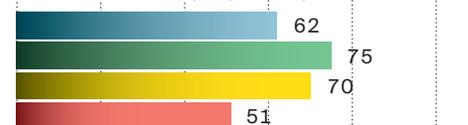
## # 1.1 Politics Online

### Engaging, transparent ... except for the trolls!

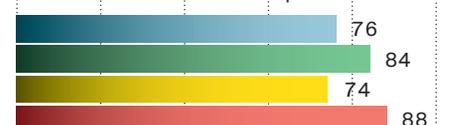
Comments on Facebook, Twitter and other social media make politics more relevant and engaging.



Because of online posts and comments, organizations and companies pay more attention to what people really want.



There are trolls who only want to provoke and offend with their online comments and posts.



0 Agreement in percent 100

Conversely, only a minority (except in Singapore) believe that these posts are honest and not fraudulent. Here, the Swiss are especially critical. Only 19 percent believe that people present their true selves on social media. Everyone is familiar with trolls who only want to provoke and offend, rather than to contribute honestly to online conversation (more on the relationship between politics and the Internet in the roundtable discussion on page 60).

The Internet aside, what do young people see as their country's greatest problems? Particularly in Brazil, there is a range of problems that have raised concern for years. In 2016, more than two-thirds of 16- to 25-year-olds identify corruption and unemployment as major problems. No other country demonstrates such consensus.

In 2010, **13%** believed terrorism was a problem in Switzerland. Today, it is **23%**.

Unemployment is a major problem in all the countries, ranking among the top five problems in three countries; in Switzerland, 21 percent identify it as the biggest problem. Among all adults surveyed by the Credit Suisse Worry Barometer, unemployment has been a high-ranking issue for years (see [www.credit-suisse.com/worrybarometer](http://www.credit-suisse.com/worrybarometer)). Young people in Switzerland are also concerned about the question of coexis-

tence regarding the acceptance and integration of foreigners. In the first Youth Barometer (2010), 22 percent of those surveyed identified the refugee issue as a problem; today, it is 46 percent. (The biggest problems for Swiss young people in 2010 and today can be found on page 62.) Unsurprisingly, terrorism has risen in importance, holding first place in Singapore, second place in the United States and sixth place in Switzerland on the list of concerns. In 2010, 13 percent of Swiss identified terrorism as a problem; today, it is 23 percent.

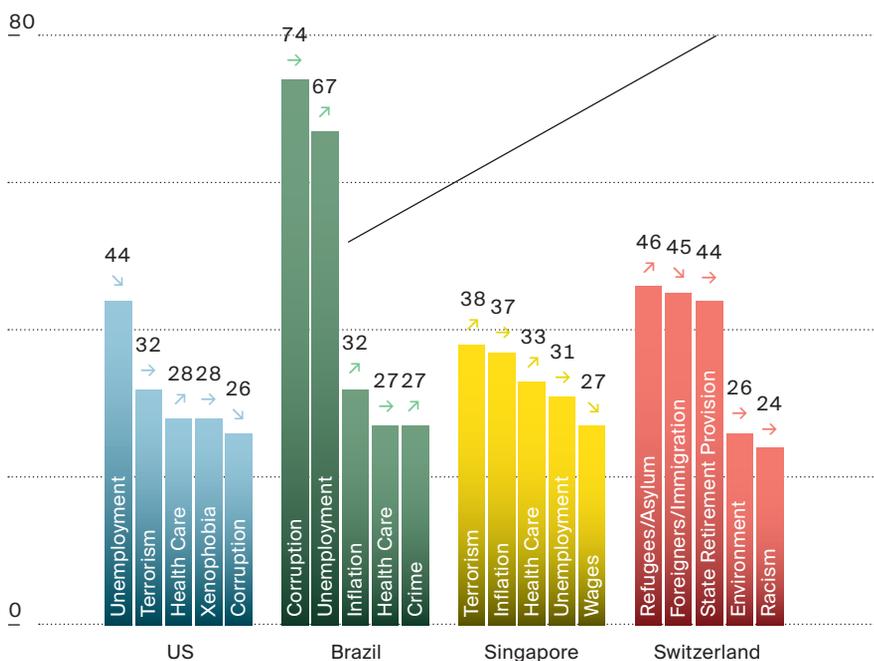
In the United States, Brazil and Singapore there are growing concerns about health care, particularly about health insurance premiums. In Switzerland, this issue does not even crack the top 10. For years, a different social benefit has been a source of concern: the AHV system of state retirement provision, currently in third place.

Despite all of these concerns, young people are confident about the future – if somewhat less so than in years past. It isn't surprising that Swiss young people are the most optimistic (59 percent), but even a majority of young Brazilians (54 percent) continue to believe that their future is bright. In 2010, however, 67 percent of young Brazilians responded affirmatively. In the United States, a narrow majority have consistently agreed with this sentiment. In Singapore, just under half of the young people surveyed agree. □

In 2012, the situation in Brazil was perceived as less dire: corruption **50%**, unemployment **43%**.

### # 1.2 The Biggest Problems

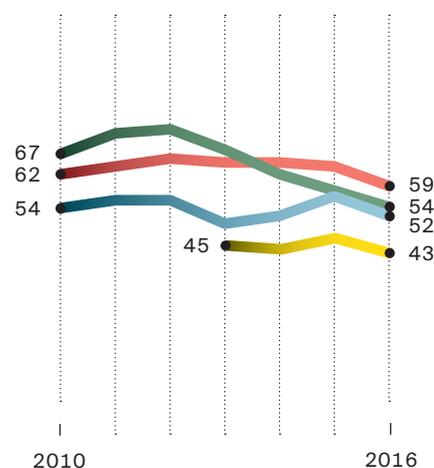
## What concerns young people



"This list contains some topics that have recently received a great deal of attention. Please look at the whole list, then select the five issues that you personally see as the biggest problems in your country.", in percent

### # 1.3 Attitudes About the Future

## Confidence edges downward



"What do you think your future will look like?" Response "reasonably confident," in percent



Dissatisfaction is high in Brazil. Pictured: protests against President Rousseff on Copacabana beach in Rio de Janeiro (April 2016).



Young people in the United States are concerned about unemployment, terrorism and health care. Pictured: participants at a rally for presidential candidate Donald Trump in Iowa in January 2016.

# #2

# Communication

- Few people like to be offline. Digital doesn't necessarily mean global – significant regional differences. Snapchat Superstar. Many young people have experienced cyberbullying.

# 25%

Few young people consider being offline “in” and actually go offline:

US **18%**, BR **19%**,  
SG **19%**, CH **25%**.



If you want to learn about young people, you have to look at how they communicate. Not surprisingly, only one-quarter of young people in Switzerland and nearly one-fifth in the US, Brazil and Singapore consider it socially acceptable to be offline and actually “log off” for a while.

One reason may be that young people have traditionally always been afraid of missing out on something interesting, now referred to colloquially as FOMO (fear of missing out) by young people.

A deeper reason might be that the young people surveyed don't even distinguish between online and offline. The generation born after 1990 doesn't know a world without the internet. As a result, for them the real world and the digital world are one. An example is the mobile app game Pokémon Go (photo below). Capturing virtual characters in the real world only seems strange to parents.



Smartphones dominate the lives of our survey participants. Pictured: Young people playing Pokémon Go on Casinoplatz Square in Bern, Switzerland (June 2016).

Across the board, the Youth Barometer shows that there are huge differences between the countries surveyed, although the digital world knows no borders and the term is often used interchangeably with global. This is especially clear with respect to communication. While text messaging (SMS) continues to gain popularity in the US and Singapore, only a minority of people text in Brazil and Switzerland. That is due in part to the fact that WhatsApp (interestingly, an American app), never really took off in the US because texting has almost always been free. WhatsApp is the go-to app in Switzerland and Brazil, on the other hand.

Facebook plays a growing number of roles in young people's lives. Facebook Messenger is among the top communication platforms in all of the countries surveyed (fourth in Singapore). The social network is also used for news and has been considered "in" for years (see chapter 3 for details). WhatsApp is also part of the Facebook group, which reports the following user numbers: Facebook: 1.6 billion active members per month, WhatsApp: 900 million, Messenger: 800 million.

But when it comes to digital technology, young people do not have much brand loyalty. According to their statements, Facebook and WhatsApp could soon come under pressure from the new favorite among young people: Los Angeles-based Snapchat, which was launched in 2011. Snapchat focuses more on photos and videos than WhatsApp and offers more privacy (messages are deleted after a certain amount of time, and users

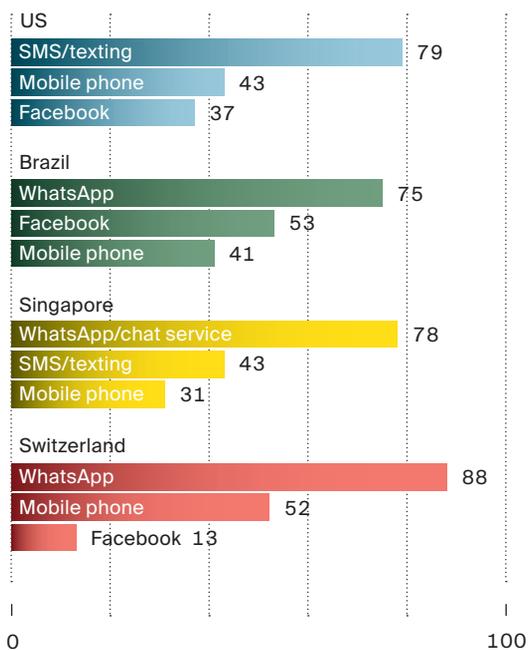
are informed whenever a recipient archives something). In Switzerland, 52 percent of survey participants use Snapchat, with more and more young people using Snapchat in all four survey countries. According to Bloomberg, Snapchat is already worth 18 billion US dollars. The total number of Snapchat users has not been released.

In closing, some less pleasant news: Many young people have had negative experiences while communicating online. A troubling number of respondents in the US (40 percent), Brazil (25 percent), Singapore (33 percent) and Switzerland (39 percent) indicated that they had been harassed or outright bullied on Facebook. The number has increased dramatically in Switzerland, up from only 11 percent reporting such experiences in 2010. This could be one reason why other social media networks (WhatsApp, Snapchat, Facebook Messenger) have gained in popularity in recent years, as users have more control over who can read what and reply compared to Facebook's timeline. □

**39%**  
Bullying on Facebook is widespread: us **40%**, BR **25%**, SG **33%**, CH **39%**.

## # 2.1 Contacting Friends

### Texting Popular Only in the US



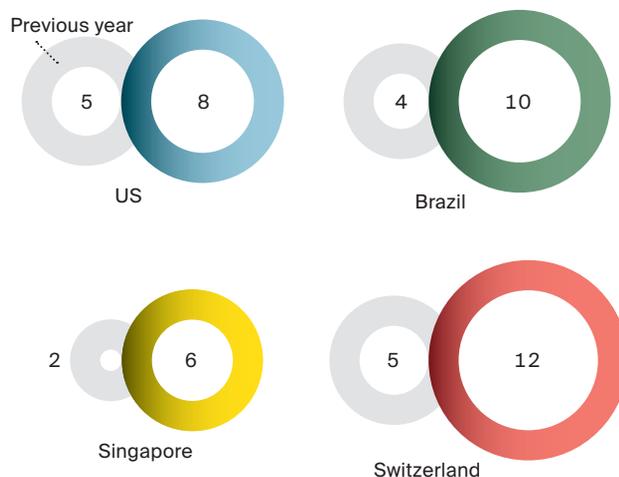
"What do you use to communicate with your friends?"  
Combined share of "most important" and "second-most important" media, in percent

● US ● BR ● SG ● CH

## # 2.2 Trends

### Snapchat Superstar

Snapchat is a mobile messaging and image-sharing app from the US that focuses on photos and videos, which self-destruct shortly after they've been viewed (and can't be saved).



"How long do you use the following media on an average day for personal purposes?" Percentage responding "at least 1-2 hours"



# “Social media is like a playground”

Two politicians and a journalism professor discuss the Youth Barometer’s findings on the role of social media in the political process, e-voting and the US election.

By Simon Brunner and Michael Krobath

### Do the Internet and social media already play a relevant role in Swiss politics today?

**FLAVIA KLEINER (FK)** Yes, I would say their relevance is growing all the time. But there is still plenty of room for improvement.

**LUKAS REIMANN (LR)** You're right about that, but these days social media is already reaching different and significantly more people than traditional word of mouth. Moreover, unlike communication via traditional media, it allows a much more intensive dialogue with the public. And it enables the direct mobilization of voters. You can make a targeted address to supporters on a specific topic. That is much more direct than a newspaper interview.

**OTFRIED JARREN (OJ)** I think that social media can influence and shape public opinion, especially when it comes to setting the agenda and with its rapid response to events.

### To what extent does an e-campaign differ from a traditional campaign?

**LR** There are fewer direct debates between political opponents. The campaign concentrates too much on mobilizing and activating its own sympathizers. This means candidates are preaching to the converted.

**FK** The communication and speed are different, and content must be ported more trenchantly. Political campaigns on social media are a 24/7 opportunity. But anyone who thinks they can do this just a little bit on the side between stops at the podium and hanging up posters would be better off leaving it alone.

### Only 19 percent of young people in Switzerland believe that Facebook, Twitter and online blogs are honest. 70 percent believe these channels can be manipulated. What does this low level of credibility mean for politics and politicians?

**OJ** Social media's potential for manipulation and low level of credibility in the area of political information are making politicians aware of the major importance of the traditional mass media, especially the SRG channels, as well as the press. Another area of the Youth Barometer shows that young people trust Swiss radio and TV, NZZ

and Tages-Anzeiger (Swiss publications) the most. Independence and journalistic professionalism are important features for social communication and differentiate it from personal or group communication.

**LR** As a politician, it puts my mind at ease that young people are so skeptical. It is much easier to manipulate people online than in other political arenas, for example by purchasing likes or providing anonymous comments. It's a positive thing that young people have recognized this ...

**FK** ...And it reminds us that true credibility is a problem everywhere in life. We should all fight this problem online by expressing ourselves with authenticity.

### 88 percent of those surveyed believe there are many trolls online who only want to be provocative and have a negative impact. How do we manage to have an objective and civil discussion in spite of this?

**FK** Anyone who lets trolls control the field has already lost. There are two things that help against trolls, and only in combination: facts and follower power. We deployed people from Operation Libero – sympathizers with our movement – to search through social

“Like in real life,  
there are plenty of  
strong interest  
groups online, too.”

Otfried Jarren

media and give fact-based answers to trolls, counter their false statements, speak in clear language, but never turn impolite.

**LR** The trolls' complete lack of restraint is at times extremely fierce due to their presumed anonymity. On the other hand, you can't ignore them completely: They're also a barometer for the real public mood and people's innermost convictions. For that reason, you have to

pay attention to them, as unpleasant as it may be – especially for politicians.

### Only 35 percent of young Swiss people believe that Facebook, Twitter or online comments help uncover conspiracies in powerful companies, the government or the military. That number is much higher in the US, Brazil and Singapore. Why?

**OJ** It's an interesting phenomenon. Presumably, social media users are becoming increasingly aware that common goals cannot be pursued over the long term there either – only the goals of certain groups, at best. As in real life, there are plenty of strong interest groups online, too!

**FK** Although social media is global, it always needs to be seen in a local context as well. It is used in some other countries far more intensively – and more politically – than here in Switzerland. In South America this may be the most appropriate place to express your opinion: Politics there is becoming an online happening and an online statement. For example, people in Venezuela posted pictures of their ink-covered thumbs to show that they had voted. The political and media work on social media is lagging somewhat behind in Switzerland.

**LR** At the same time, the diversity of opinions has certainly become more developed via the Internet in the US, Brazil and Singapore than in Switzerland. Here we already had a wide variety of citizen initiatives before the Internet age thanks to the direct democracy and popular initiatives, and small groups were also able to have a large impact.

### A growing number of young people report bullying on Facebook. In 2011 it was 11 percent, with that number growing to 39 percent by 2016. Does the government need to play a bigger role here?

**FK** Social media is just as real a place as a playground, and any bullying here needs to be judged accordingly. The government can shed light on it and judge punishable actions. But I also think that the community needs to play an important role here – just like in real life. Public pressure, >

friends and NGOs need to reprimand troublemakers and demand civility.  
**LR** That's similar to how I see it. The government should not become the Internet police and issue fines for Facebook posts. But shedding light on the subject is important. And criminally relevant posts should be reported, of course.

**OJ** I assume that social rules and norms will establish themselves through the interventions of users and by the market, because providers want "satisfied" users, after all. However, there is a massive conflict of norms, for example, when providers are liable in American culture and are active in European markets. Forms of co-regulation make sense, meaning the cooperation of independent regulatory agencies in developing the rules and norms as well as their implementation. There also needs to be a legal framework. Private companies do not want to submit to any public entities, but there is a lack of entities for self-regulation. In this sense, the government needs to act.

**"The government should not become the Internet police and issue fines for Facebook posts."**

Lukas Reimann

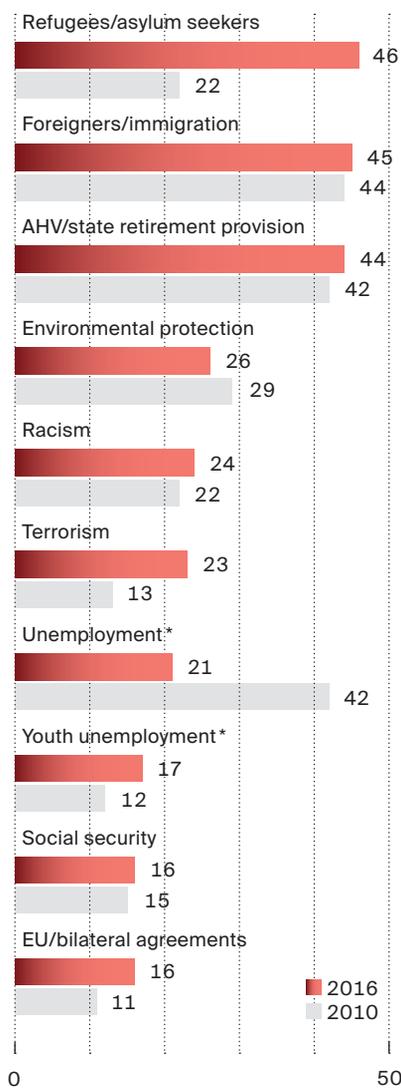
**Can the Internet bring a younger electorate back to the ballot box?**

**FK** Absolutely. Part of young people's lives now plays out in social media. Therefore, we need to collect these potential voters right at that point of contact, pursue new communication channels and prepare content that is suitable for social media. Furthermore, we need to be aware that interaction is what counts in social media. There is no one-way communication as is often the case with political work.

**LR** And you need to speak young people's language to reach them. The Easyvote app is a good example. It simplifies politics and makes it easy to

**CH: Top Problems**

**Developments that cause the greatest concern**



"This list contains some topics that have recently received a great deal of attention. Please look at the whole list, then select from the list the five points that you personally see as the five biggest problems in Switzerland.", in percent

\* Up to and including 2014, unemployment and youth unemployment were surveyed together. Accordingly, the older value for youth unemployment (12 %) dates from 2015.

understand while explaining things in a neutral and factual way – making voting easier for young people.

**OJ** In my opinion, there is a wide variety of reasons for participating or not participating in elections and voting, and all of them have to do with the media. The political institution system with its intermediaries has to be present in everyday politics. But this is rapidly changing. Swiss parties in particular are clearly having problems with acceptance.

**Is social media truly so important in the US election, or is it just media hype?**

**LR** Selling Obama as a social media star was a clever aspect of his presidential campaign. But the billions in support were not donated online. Candidates who were not previously well known – like Ron Paul – were able to heavily expand their influence thanks to social media.

**Should e-voting be introduced?**

**LR** Only for Swiss nationals abroad! The opportunities for manipulation are too great, and the system is not yet mature. Time and again there are serious problems in other countries, which could destroy people's trust in democracy.

**FK** I'm following the efforts in Estonia and some communities in Switzerland with great interest, but I haven't made up my mind yet.

**OJ** E-voting requires institutional trust. Political institutions also live from their visibility, from collective records, and act through their immediacy. They are in no way anonymous. This is the hallmark of a democratic system.

**Is the Internet producing a new, louder, more simplistic type of politician?**

**OJ** Hardly. But there have always been personalities who have tried and continue to try to define the political issues. However, setting the agenda in no way means influencing how political decisions are being made. Moreover, the diversity of channels is once again reducing the visibility of individual statements.

**LR** It's true that there have always been politicians in the analog world, too, who were louder than everyone else. But Internet-savvy politicians often

recognize people's real problems faster and more precisely than those who discount the importance of the Internet. If they make something of that, it can give them a decisive advantage.

**FK** Clearly social media rewards those users who attract attention. However,

**“There is no one-way communication with social media as is often the case with political work.”**

Flavia Kleiner

I'm convinced that you can also attract attention with good political communication that is brief, catchy and honest.

Since 2010, the Credit Suisse Youth Barometer has worked to determine the top ten problems in Switzerland as

**young people see them (see graphic, left). What stands out for you?**

**LR** Immigration, a lack of integration and foreign infiltration are ongoing issues for young people – and rightfully so – and they are in the spotlight even more now. Young people experience these problems close up and personal: in school, in public transportation, when they go out or search for an apprenticeship. Many young people don't understand why the majority of government doesn't respond with a more restrictive policy on foreigners and immigrants.

**OJ** The concerns vary in accordance with the major themes on the political agenda. The shifts reveal that the political climate and current affairs are being recognized. At the same time, there are topics that remain on the problem agenda. People respond rather pragmatically to some of the heated “problem” topics in the political system, like the EU, refugees, immigration and foreigners.

**FK** I've noticed that people continue to regard retirement provision as a major problem, and the medium and long-term

financing of our state retirement provision is in fact at risk. It's obvious that we need to develop reasonable proposals quickly. Aside from that, I have noticed that European issues are no longer central – perhaps because young people have grown up with the benefits of living in Switzerland in the midst of Europe and are not fully aware of the current threat to this achievement. □



**FLAVIA KLEINER (FK)**, 25, is a history student at the University of Fribourg and Co-President of the Operation Libero Association, which pursues liberal social and economic

objectives. The association gained recognition through the NGO campaign against the Durchsetzungsinitiative (Enforcement Initiative).



**OTFRIED JARREN (OJ)**, 62, is a journalism professor and head of the Media & Politics department at the University of Zurich and President of the Swiss Media

Commission. Jarren has published several books and essays on journalism and the media.



**LUKAS REIMANN (LR)**, 33, is an attorney, Member of the National Council (Swiss People's Party), Member of the National Council Legal Committee and President of the

Campaign for an Independent and Neutral Switzerland (AUNS). In addition, he works at a law firm in Wil, Canton of St. Gallen.

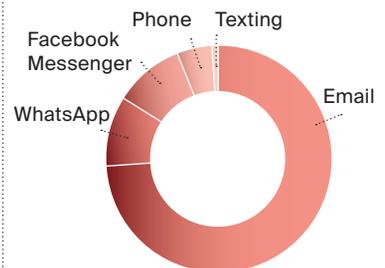
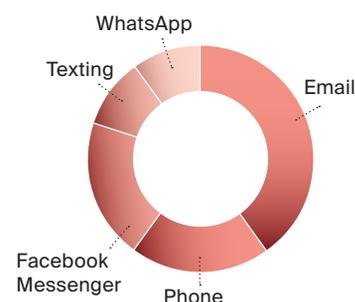
Social media posts (per day)

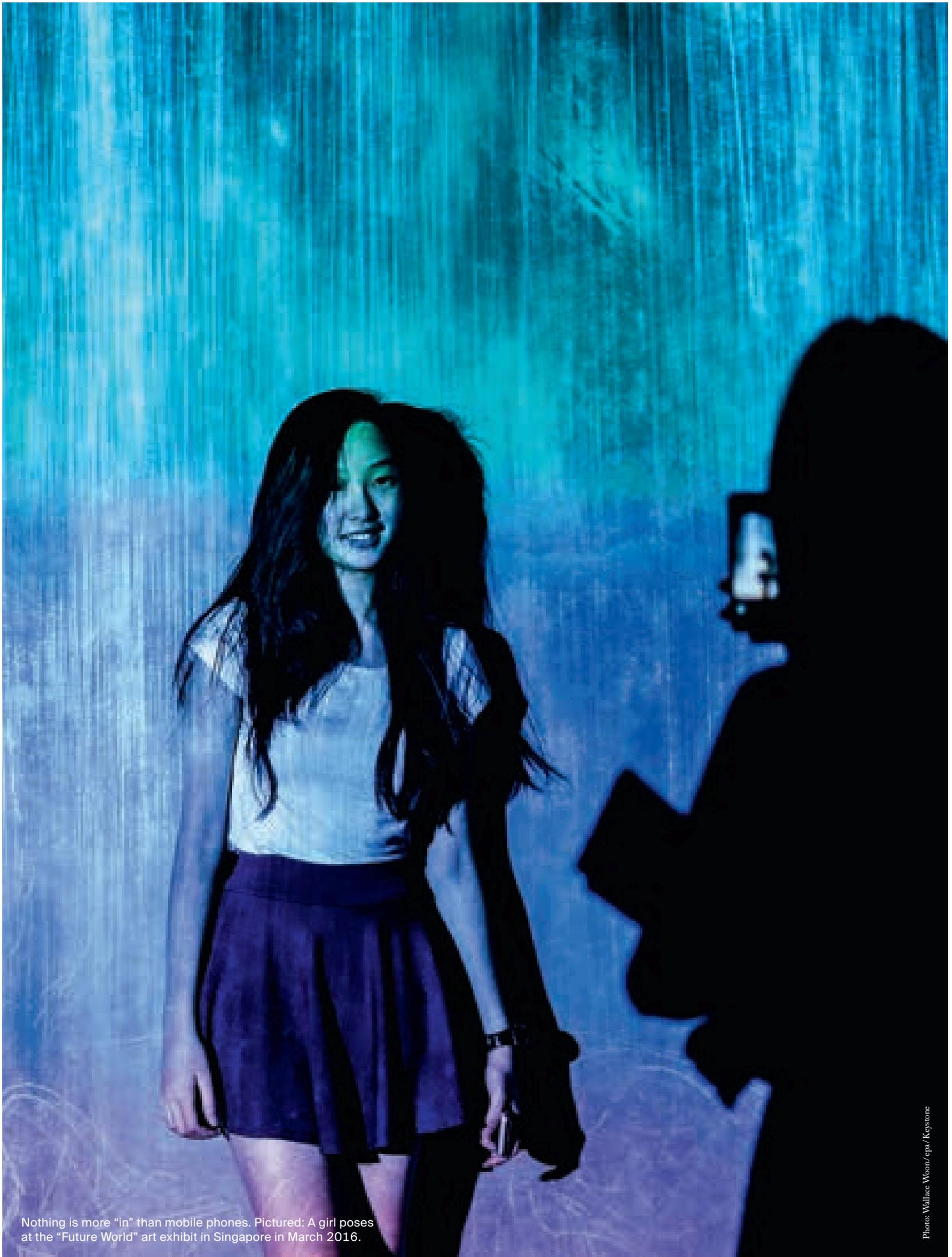
0-1

—

1-2

Communication split





Nothing is more “in” than mobile phones. Pictured: A girl poses at the “Future World” art exhibit in Singapore in March 2016.

Photo: Wallace Woon/epa/Keystone

# #3

# Trends and Media

• Mobile phones and apps are in, drugs and clubs are out. Radio is becoming less important. SRF, NZZ, Tages-Anzeiger news sources are more trusted than social media.

Young people have always defined themselves through what is *in* and *out* – by being involved or not. And the Internet has strengthened this dichotomy even further: *Like* or thumbs up if you like it. Withhold the *Like* or thumbs down if you don't. The Youth Barometer examines these trends. Anything to do with smartphones is in. This even takes first place in Singapore and

the US, and second place in Switzerland. WhatsApp, Facebook and YouTube are often cited – all platforms that can or must be used as smartphone apps.

YouTube has edged out TV – except in the US – and young people only *like* three non-digital things: “Going to the movies” (Brazil), “vacationing abroad” (Switzerland), “getting together with friends” (Brazil and Switzerland). A quick look back shows how short-lived

these trends are. Switzerland’s *in* ranking looked very different back in 2010: 1. texting, 2. Italian food, 3. email, 4. vacationing abroad and 5. being yourself.

Nowadays mobile phones without Internet service and landlines are *out* – these are both obvious. But drugs, smoking and performance-enhancing substances are also *out*. Parents should be happy about that. However, various social associations like youth organizations and political parties are often unpopular, especially in Singapore and Switzerland.

The declining importance of traditional religion is expressed directly in the question: “Which religion do you belong to?” Between 22 percent and 34 percent of the young people in the four countries being surveyed describe themselves now as agnostic/atheist/unaffiliated with any religion. Just two years ago it was between 5 percent and 13 percent.

The media behavior of young people is more differentiated than one would generally assume. Take Switzerland as an

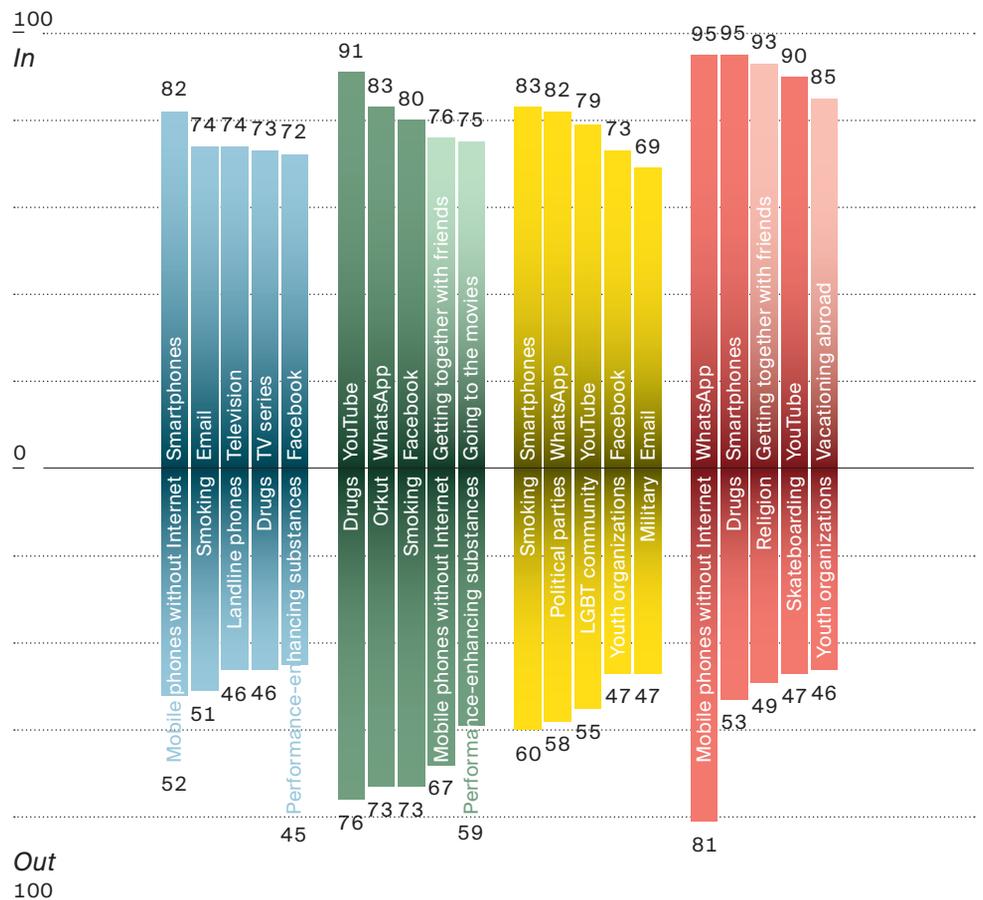
- This is what the “*in*” ranking list looked like for Switzerland in 2010:
1. Texting
  2. Italian food
  3. Email
  4. Vacationing abroad
  5. Being yourself

## # 3.1 Trends

### Digital is *in*, joining clubs and drugs are *out*

Young people only *like* three non-digital things: “Going to the movies” (Brazil), “vacationing abroad” (Switzerland), “getting together with friends” (Brazil and Switzerland).

“We have compiled a list of very different things in life. Please tell us whether these things are *in* or *out* for you and your friends, and also whether you use them.”, in percent



example. Free newspapers are still the most important medium for news consumption for 62 percent of young people aged 16 to 25. But 75 percent chose this answer in 2010. Competition from online news sites and news apps is becoming fiercer. In the case of “20 Minuten” and “Blick am Abend” (news sites), it is just a matter of switching media: Instead of reading a print newspaper, people read the articles online.

Not surprisingly, television has lost popularity over the last six years. What’s interesting, though, is that radio’s popularity has also declined for the first time. For years, around half of those surveyed in Switzerland answered that they listened to radio. Now only 42 percent answer yes. One explanation could be the rise of streaming services that allow people to put together their own music channel. This trend was not seen in the other countries, but radio never had the same importance in those countries as in Switzerland. Facebook is increasingly becoming a news channel: In 2010 only 35 percent of young people used it as such. Now that figure has risen to 47 percent.

Readily available media products like free newspapers are popular among those surveyed. This does not mean, however, that they are not quality conscious. When asked which media sources they trust, SRF, “NZZ” and “Tages-Anzeiger” (Swiss newspapers) top the list. Digital-only channels are at the bottom of the ranking list: YouTube, Facebook and Twitter. □

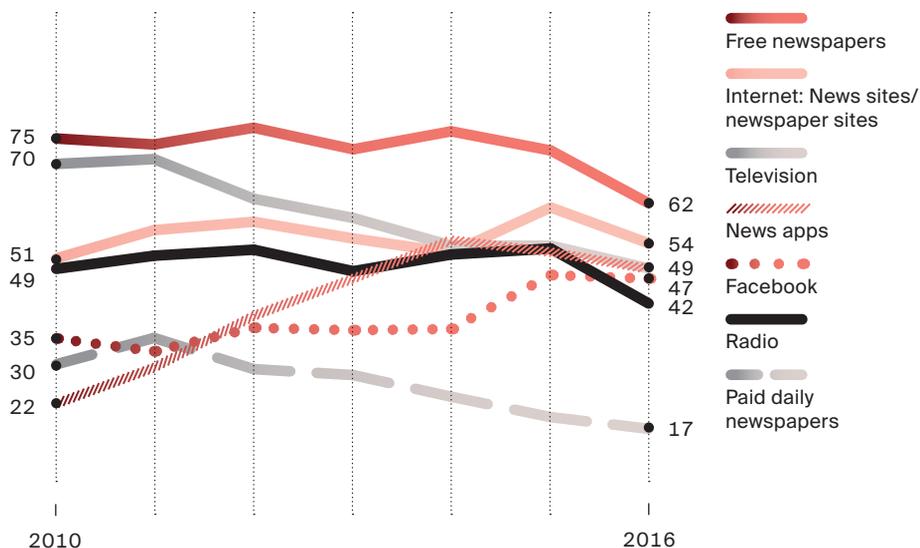


34%

Many describe themselves as agnostic/atheist/unaffiliated with any religion: US 34%, BR 28%, SG 29%, CH 22%.

### # 3.2 CH: Information About Current Events

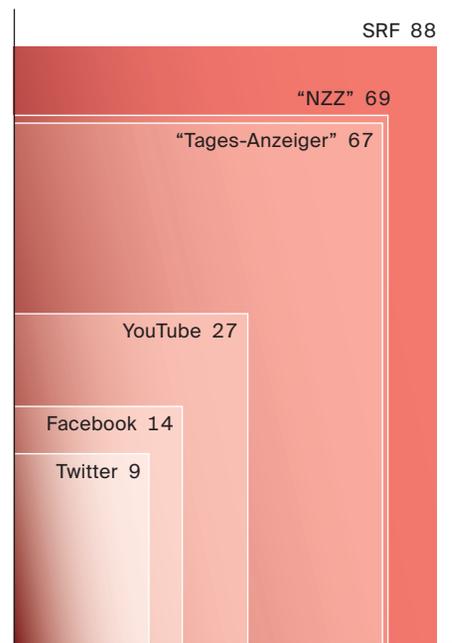
## Facebook is becoming a news channel



“How do you find out about current events?”, in percent

### # 3.3 CH: Trust in the Media

## Conscious of tradition



“How much do you trust the following information sources?”, first and last three, in percent

# #4

# Jobs, Finances and Careers

- Home ownership and stocks instead of a savings account. Career: People want independence and a home office. Home ownership is important, especially for women.

The tough economic environment in recent years has left its mark. In every country, home ownership is people's greatest desire when it comes to financial matters. This could have to do with a growing need for financial security and/or low interest rates. Mortgages are "cheap," and investing money profitably elsewhere has become more difficult.

Another result supports this theory as well. When 16- to 25-year-olds were asked what they would do if they were given 10,000 units of their national currency, they replied that they would put far less of it in their savings account than in 2015. In the US it was 1,338 USD less; in Singapore, 1,536 SGD less; in Brazil, 1,483 BRL less; and 98 CHF less in Switzerland. In every country, the largest portion of the money would still go into savings, but other things have become more important: Saving for a house (US, SG), buying stocks and investments (US, BR, SG), going on vacation (BR, SG, CH) and investing in the family (US, BR, SG).

The debt level in Switzerland shows another major change. More young people state that they are behind on payments to a mobile network provider. Last year it was 3 percent, rising to 7 percent this year. That number has more than doubled, but it is still small in comparison to other countries: US 20 percent, BR 28 percent, SG 19 percent. However, this type of debt has increased more in Switzerland than in any other country, while at the same time 33 percent of those surveyed stated that their financial obligations were a major or very major burden (12 percentage points more than 2013).

When it comes to ideas about professions and dream jobs, the success stories of Mark Zuckerberg and other start-up millionaires and billionaires seem to have heavily influenced young people. When asked who their ideal employer would be, many say they would like to be self-employed – except in Switzerland. Perhaps that's because Switzerland (currently) has a lack of these role models, or they stay out of the public eye. >

# 94%

would like to own their own home in Brazil

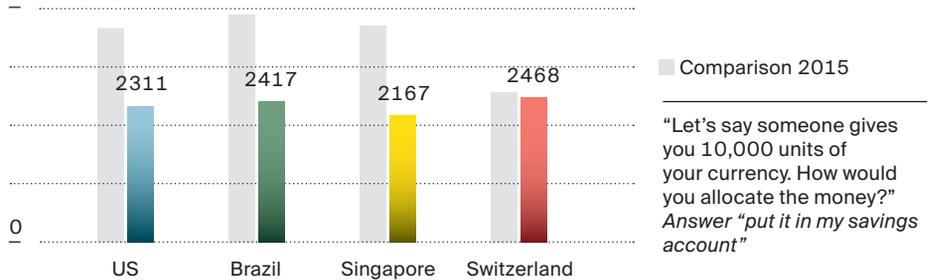
US 89% SG 91% CH 83%



## # 4.1 Finances

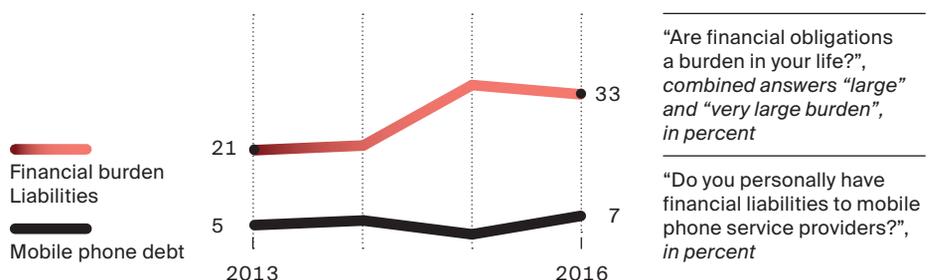
### Put less in their savings account

in USD/BRL/SGD/CHF



## # 4.2 CH: Financial Obligations

### Debt is a growing burden



In Switzerland the dream employer is Google, the California-based internet company, which opened its largest development site outside of North America in Zurich in 2004. Next is the SBB (Swiss Federal Railways), perhaps because it got

# #1

“Self-employed” takes first or second place for “Dream employer” in the US, Brazil and Singapore.

lots of positive press during the survey timeframe due to the opening of the Gotthard Base Tunnel. Three major international Swiss companies took places 3 through 5: Novartis, Roche and Credit Suisse.

Demand is growing for opportunities to work from home: US +6 percentage points (pp) since 2010,

Brazil +15 pp, Switzerland +14 pp. Only in Singapore has demand remained constant, but it was already at the highest level of all countries surveyed. Interestingly, there is little difference here between the genders. If we consider the results on jobs and employers, we could conclude that young people are on the search for a flexible, modern, international job.

When asked what they aim to achieve in life, young people give a long list of goals – some of which are not easily

compatible. The following items score 50 percent or higher in all of the countries: maintaining a good work-life balance, following their own dreams, home ownership, making use of their talents, trying out and discovering many different things, pursuing a career, having a family with children, getting to know many countries and cultures. If we look at these goals differentiated by gender, two facts leap out at us: In all of the countries, home ownership is more important to women than men. By contrast, men in all of those countries more often list “being a VIP” as a goal.

The young people of 2016 are not better or worse than any of the previous generations. The biggest difference from other generations is likely that those surveyed grew up after the digital revolution. They have never experienced life without the internet or smartphones. But what we all need to figure out is: What is the best way to deal with these new technologies? Sociologist Sherry Turkle takes a more critical view here (see the accompanying interview). She calls for people to set aside their mobile phones and talk to each other. She doesn’t just mean our children. □

#### # 4.3 CH: Employment Preference

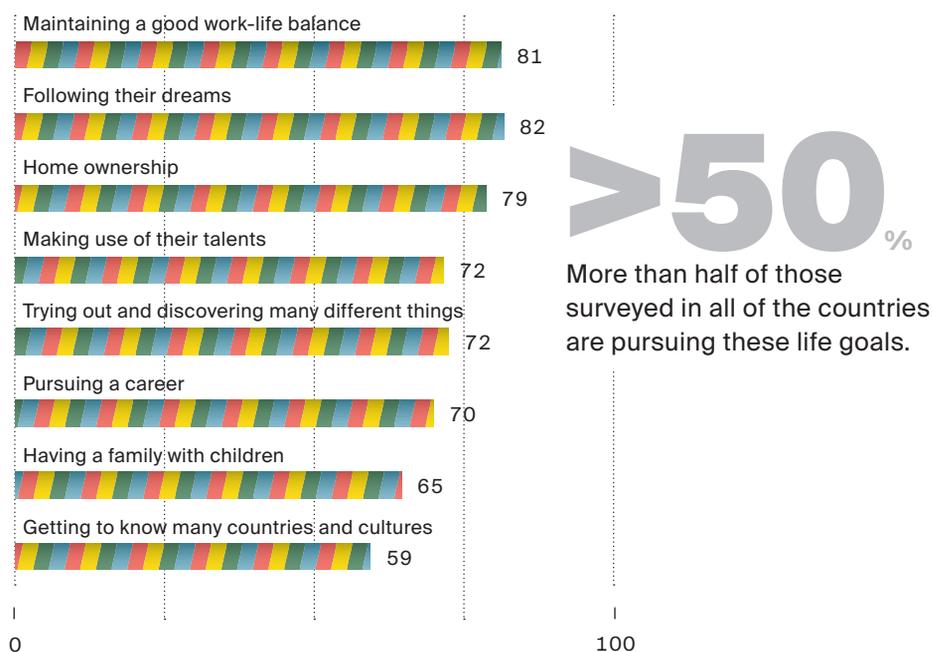
### The job hit parade

- 1 **Google**
- 2 **SBB**
- 3 **Novartis**
- 4 **Roche**
- 5 **Credit Suisse**
- 6 **Apple**
- 7 **Migros**
- 8 **Schools**
- 9 **UBS**
- 10 **Federal government**
- 11 **Nestlé**
- 12 **Hospitals**

“Off the top of your head, which Swiss company would you like to work for the most?”

#### # 4.4 All Countries: Life Goals

### We want it all!



“When you think about your life goals, what do you want to achieve?” Combined responses “definitely want to achieve” and “probably want to achieve,” in percent

# “We are in attentional disarray”

Although we are continually connected online, we have lost the ability to talk to one another, says sociologist Sherry Turkle. She was one of the first researchers to study digital culture. Today, she takes a critical view of the impact of increasing connectedness.

by Helene Laube

Ms. Turkle, according to the Youth Barometer, 54 percent of 16- to 25-year-olds in the US feel closer to their online community than to US society (49 percent) or to a religious community (40 percent).

**What do you make of this finding?**

This result is a natural outgrowth of the positive side of being able to stay in touch via social media if other forms of connection are allowed to atrophy. The challenge, I think, is to increasingly focus on using social media to enhance the ties of face-to-face encounters in our communities, to make that a priority.

**Why?**

We assume that encounters on social media do the emotional and social work that face-to-face encounters can do. But we make this assumption at our risk. We do not feel the same sense of commitment and responsibility for people we know only online. You can feel affiliated or close to a group, that is, you share their beliefs and are proud to associate with them, but do not feel responsible for the other members.

**In all of the countries surveyed, except Brazil, respondents said they were responsible for their own online security and safety. Does that mean they have a greater sense of responsibility than we give them credit for?**

Young people know that they are responsible because nobody else is >



Young people should turn off their phones once in a while and share real-life experiences, says Professor Turkle. Pictured: Festivalgoers at Paléo in Nyon, Switzerland, in July 2015.

paying attention or assuming responsibility. But that does not mean that they are acting responsibly. We know they are often not. For example, drivers can say they shouldn't text while driving, that is, that car manufacturers are not responsible for automatically disabling the phones of the person driving the car. But that doesn't mean drivers actually behave responsibly and don't text and drive.

**You were an early and influential advocate of computer-mediated communication. You've become more skeptical in recent years.**

**What happened?**

One development, in particular, was central to the evolution in my thinking. In the early days we had to go to our computers when we wanted to pursue our online lives for a certain amount of time. Now we have our phones – they are always on and they are always on us. We are essentially always online. We are always dividing our attention between the people we can reach on our phones and the people we are with in person. We are in attentional disarray.

**What effects of this attentional disarray concern you most?**

Where to begin? Our phones constantly interrupt us and interfere with our capacity for solitude. But we need to be alone every now and then. In solitude, we find ourselves, we prepare ourselves to come to conversations ready to hear who other people really are, not just who we would like or need them to be.

**Most respondents in the Youth Barometer study said that – outside of school or work – they spend at least two hours a day online. They don't want to be alone.**

The capacity for solitude is a necessary step on the path to empathy. We have to be content with ourselves in order to be able to hear what other people have to say. Solitude is also a necessary virtue because it is on the path to self-reflection. When we learn to listen to other people, it teaches us to listen to ourselves.

Our conversations with others advance self-reflection, the “conversations with ourselves” that are the cornerstone for development but that continue throughout life.

**And this development is disrupted by our mobile devices?**

Absolutely. We are at a point where we have come to think of life as a kind

of steady “feed,” a flow of information, text messages, emails, chat, photos, videos, Facebook posts, Tweets and Instagrams. We have become increasingly intolerant of solitude. Indeed, recent research shows that people are uncomfortable if left alone with their thoughts for as little as six minutes. In one recent experiment, college students were asked to sit alone without their phones for fifteen minutes. The study participants were asked, before the study began, if they ever considered giving themselves an electroshock to break the boredom. They said absolutely not. They would even pay to avoid a shock. But in a period of fifteen minutes alone without a device, 67 percent of men and 25 percent of women who said they would never shock themselves had begun to do just that, rather than spend those minutes with their own thoughts.

**Did the results of the experiment surprise you?**

Not really. We all see that when people are alone in the checkout line at the supermarket or at a red light – they almost panic and reach for a device. And here is where the problem starts: When we struggle to pay attention to ourselves, we struggle to pay attention to each other.

## Data Protection

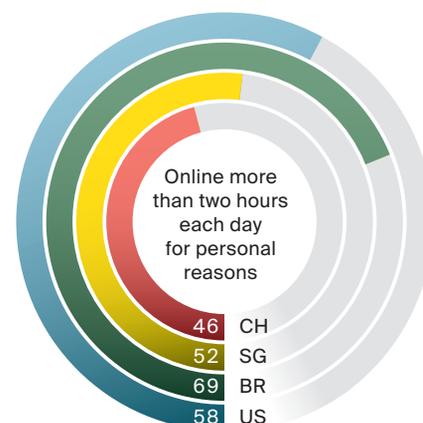
### Who is responsible? I am.

US	Brazil	Singapore	Switzerland
1 Everyone for themselves	1 Providers of Internet-based services	1 Everyone for themselves	1 Everyone for themselves
2 Providers of Internet-based services	2 Internet providers	2 Providers of Internet-based services	2 Schools / training facilities
3 Internet providers	3 Companies	3 Internet providers	3 State / politics

“How important do you consider the role of the following institutions in protecting individuals and their personal data?”, in percent

## Internet use

### Surf, surf, repeat



“On a typical day, do you spend more than two hours on the Internet for personal reasons?”, in percent

**Is this particularly pronounced in adolescents, since they've grown up with digital devices?**

The toll that digital devices are taking on adolescents is not different from the toll it is taking on all of us. The crisis of attention has led to a crisis in empathy.

**But don't adolescents have a different relationship with digital devices?**

Adolescents are perhaps a special category, because they have grown up with this technology. They have never known a world without it. But everybody is distracted, regardless of age. Students text during classes, parents text at dinner with their families or when they're with their children at the park. Meanwhile children, too, text each other rather than talk to each other or, for that matter, look at the sky, allowing themselves to daydream. We want to be with each other, but at the same time we want to be connected to other people and places with our phones. The thing we now value most is control over where we put our attention.

**What fundamentally new behaviors develop from this?**

One example: Even the presence of a phone changes the atmosphere. It is alarming that new research shows that even the presence of a phone on the table changes what we talk about – even a phone that is turned off. We keep the conversation light and we form less of an empathic connection with each other. So it is not surprising that in the past 30 years we've seen a 40 percent decline in the markers for empathy among college students. The researchers link this drop to the new presence of digital communications.

**How do devices manage to have such fundamental effects?**

Our phones make us three promises. Firstly, that we can put our attention wherever we want it to be. Secondly, that we will never have to be alone. And thirdly, that we will always be heard. But as I said before, when we can put our attention anywhere, we take our attention off each other. The ability to be alone is important in the development of the

capacity both of self-reflection and of empathy. We are so focused on being heard that we have more difficulty listening to others.

**How do you teach children solitude?**

By being "alone with" them. Traditionally you would take a child for a quiet walk in nature. And then the child learns to feel comfortable being alone in nature. But now, when a parent walks with a child, a phone often comes along and children don't have the experience of being alone with a parent, let alone of being alone with a silent parent who is teaching a respect for quiet reflection. I interview so many

## No smartphones in the kitchen or dining room.

children who say that they have never, literally never, had the experience of taking a walk to a local store with a parent without a phone coming along that interrupted conversations along the way.

**What are the rules in your home? What rules did you have for your daughter?**

The same rules I would ask everyone to follow. No smartphone use in the kitchen or in the dining room. In short, no smartphones during meals. Or in the car. These should be spaces that you reserve for conversation.

**Are there other rules? On average, children in the US are getting their first smartphones around age ten.**

Children under thirteen should never go to their bedrooms at night with their phones. There is a great temptation to text when you wake up in the middle of the night. And then it is hard to go back to sleep. Indeed, the greatest favor you can do your family is give everyone an old-fashioned alarm clock.

**Should we stop using smartphones?**

I'm not suggesting that we run away from our devices. I advocate that we have a more self-aware relationship with them. I'm optimistic because we are resilient. After only a few days without screens, children begin to relearn the ability to identify the feelings of others, to have empathy.

**So you haven't gone from technology optimist to technology pessimist?**

I am not anti-technology, I am pro-conversation. Conversation is the most human and humanizing thing that we do. So look up, look at each other, and start a conversation. □



**SHERRY TURKLE**, 68, is a professor for Social Studies of Science and Technology at the Massachusetts Institute of Technology (MIT). She has published a number of best-sellers, including her latest book, *Reclaiming*

*Conversation: The Power of Talk in a Digital Age*. Her research focuses on the psychology of people's relationship with technology, particularly computers.



If they were given **10,000 dollars**, US citizens would put 1,338 less in a savings account compared to last year. The responses that have increased include “save for a house” and “invest in stocks/funds.”



**75 percent** of Brazilians are worried because of the corruption in their country. Four years ago, the figure was only **50 percent**.

Facebook, Twitter and online comments make politics more interesting and more grounded in the real world, according to **64 percent** of young people in Singapore.



Despite all the worries, young people look to the future with optimism. **59 percent** of young Swiss people think that things will turn out well.

