

EXECUTIVE SUMMARY

# HOW WE WILL LIVE TOMORROW

FOOD FOR THOUGHT FOR  
THE ERA OF LONGEVITY

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**W.I.R.E.**

[WEB FOR INTERDISCIPLINARY RESEARCH & EXPERTISE]

—  
THINK TANK FOR BUSINESS, SCIENCE & SOCIETY



SwissLife

NZZ LIBRO

*We are growing ever older. This means not only rising costs for pensions and declining economic productivity, but also more time – above all more time. This will open up entirely new modes of living.*

Ageing has been a primary topic of public discourse in Western societies for many years. This discourse has focused on the challenges faced by those age 65 and older: adjusting pensions, long-term care insurance, nursing homes and so on. But one aspect has so far been overlooked: we've got more time. This change will affect more than just our twilight years. Indeed, we will be able to plan our lives completely differently from an early age.

And developments apart from demographics will also play a key role. Progress in medical technology and automation, along with a loosening of traditional values, will open up new ways of structuring our lives – in terms of reproduction, work, education, maintaining relationships and leisure time, the way we live and stay healthy, and with respect to pensions and saying goodbye.

### NEW CONCEPT FOR STRUCTURING LIFE

Yet the dominant way of life today does not differ significantly from that of our grandparents. We still follow the preordained path of education, career, children, retirement and death. And, like our grandparents, we are not very active in the final stage of life, even though it now lasts much longer than it did in previous generations, and we all stay healthy longer. At the same time, we cram ever more activities into the middle years of life. With changing roles, the blurring of the line between work and private life, and the desire for self-actualisation, we are doing more and more things all at once. As a result, people feel overloaded and burn out or become depressed.

So in addition to tackling the challenges that the ageing of society represent for the economy and society, we must also rethink the life of tomorrow today. We must move away from our forebears' linear model of life and the current notion that we must do everything all at once, and strive for a flexible model. But how do we get there? Think tank W.I.R.E. has joined with insurance company Swiss Life to look for alternative life models. The book *HOW WE WILL LIVE TOMORROW* offers 44 scenarios that look at how we might live our lives in the future, ranging from the realistic to the radical: from becoming parents in the second half of life and raising children with friends instead of life partners, through building a different career in each phase of life and living in a multi-generational household, to loving artificial beings and ending life early on a voluntary basis.

### DISCREPANCY BETWEEN EXPECTED AND DESIRED FUTURE

With the transition to a world of near limitless options, individual responsibility will become more important. People will have to grapple with the new options for shaping life early on, deciding for themselves what is desirable and what is not. In a representative survey, Swiss citizens were asked to evaluate some of the scenarios presented in the book based on desirability and feasibility as a sort of initial reality check.

The survey revealed four key findings. First, there is an enormous discrepancy between what is desirable and what is feasible. Second, scenarios that make work flexible are especially desirable. Third, scenarios that are strongly influenced by technology are rejected to a much greater extent. And fourth, people would like to see a return to the old standards of interpersonal relationships.

## A NEED TO REVISIT OUTDATED CONCEPTS

The survey makes clear that there is a need to act. The enormous discrepancy between desirability and feasibility, the fear of too much technology in everyday life, the desire for more flexibility with respect to work, education and leisure time, and the traditional stance concerning relationships: all these will define the scope for action in the future. In order to ensure that the new options for structuring life can be put into practice, businesses and government, too, need to rethink the way they do things to adapt social, economic and political conditions to the age of longevity.

HOW WE WILL LIVE TOMORROW analyses four key areas of action for the future: redefining social guidelines, enhancing pension models, modifying concepts of work and education, strengthening social life and leisure time, and expanding physical infrastructure. Specific requirements include more flexible work models and education concepts that make lifelong learning, regular time off and part-time work easier. Housing needs to be adapted to new, more complex family structures as well. It is also necessary to look at the alternative pension models to be promoted, and what guidelines we want to adhere to in the future. We must ask ourselves these and other questions if we want to live in future not only longer, but also well.

Think tank W.I.R.E., working in collaboration with Swiss Life, has set itself the task of proactively initiating this dialogue. W.I.R.E. has for many years dedicated itself to developing life models for the future. Together with Swiss Life, it came up with the idea of providing food for thought for the age of longevity in the form of this publication.

Following is an extract from the book HOW WE WILL LIVE TOMORROW with selected life scenarios, results from the survey as well as measures and ideas for the age of longevity.





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# WE ARE GROWING EVER OLDER

ON THE QUIET SOCIAL REVOLUTION

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FACTS ON THE AGEING OF SOCIETY  
AGE IN PUBLIC DISCOURSE  
DRIVING FORCES OF CHANGE



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# HOW WE WILL LIVE TOMORROW

SCENARIOS BY STAGE OF LIFE

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NEW WAYS OF LIVING

STARTING A FAMILY

LEARNING

WORKING

STRUCTURING FREE TIME

STAYING HEALTHY

RAISING CHILDREN

MAINTAINING RELATIONSHIPS

HOUSING

SAVING AND PROVIDING FOR RETIREMENT

SAYING GOODBYE

NEW LIFE MODELS FROM THE PERSPECTIVE OF THE POPULATION



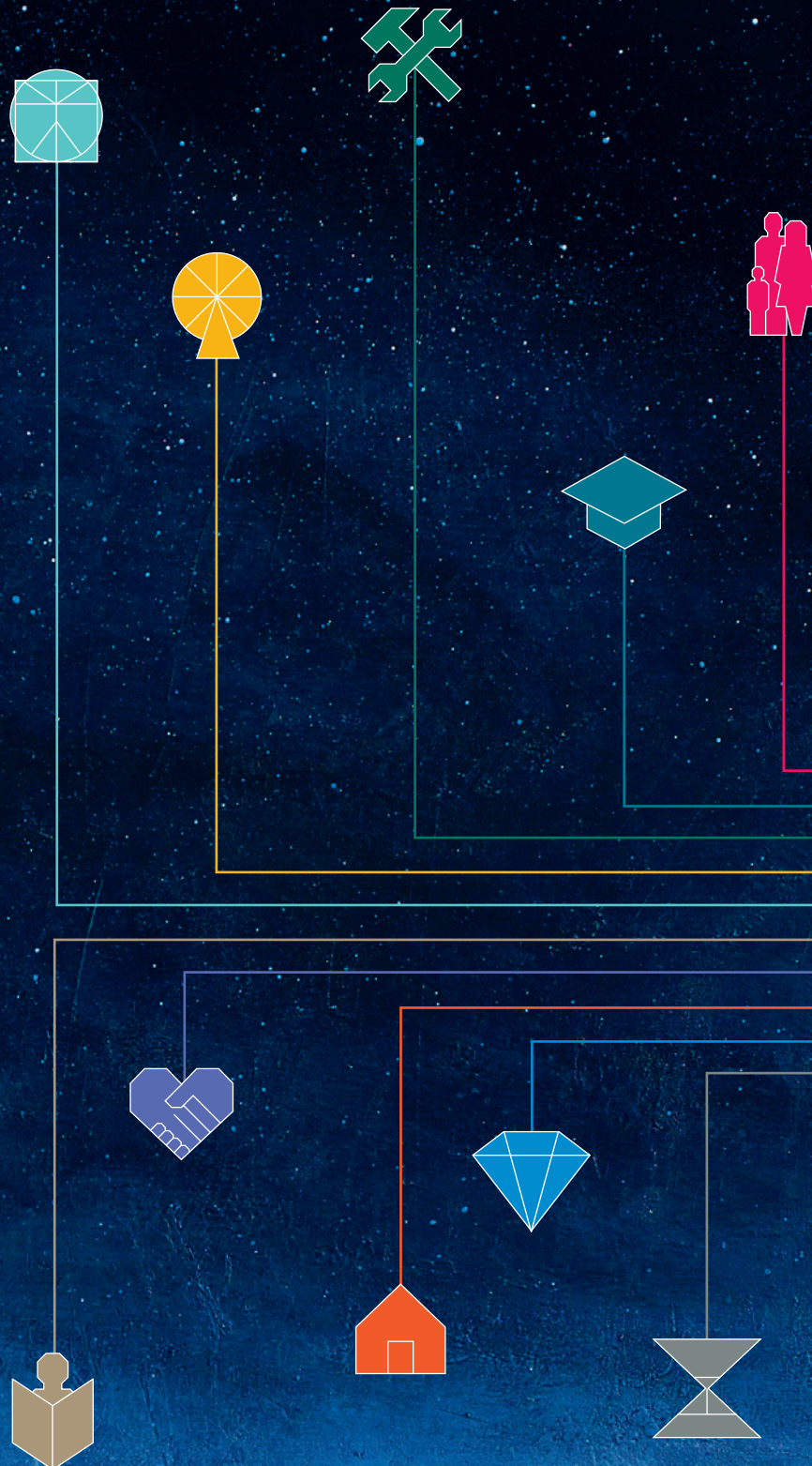
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# WHAT WE CAN DO

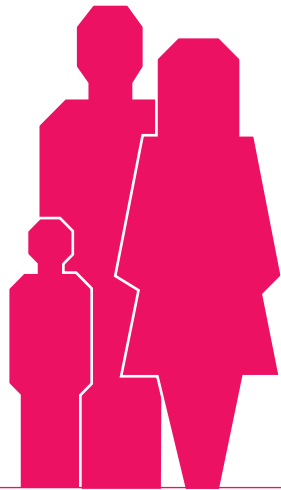
AREAS OF ACTION FOR THE ECONOMY, SOCIETY  
AND INDIVIDUALS

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MEASURES AND IDEAS







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## HOW WE WILL START A FAMILY IN THE FUTURE

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Increasing life expectancy allows for more flexible family planning and family life. First, we can better focus on raising children during the biologically appointed time if we do not have to worry about taking care of every other aspect of our lives – career, further training, maintaining relationships – at the same time. Second, the biologically predetermined period when we can have children is being extended thanks to medical progress. Artificial insemination and “social freezing”, the process of storing unfertilised female egg cells with the aim of using them later to become pregnant, is now allowing women to have children even if they are over 40 and, in extreme cases, at an age when most women are already grandmothers. So careers and children are more compatible – theoretically. The discussion around social freezing also shows that the technology increases pressure on women to focus on their career when it is most practical for the company.

Social developments are also making family life more flexible. Surrogacy, same-sex parents and adoption are all becoming more socially acceptable. Traditional gender roles – with men acting as breadwinners and women taking care of the home and children – continue to break down. Even the idea of a separation between romance and childrearing is no longer unthinkable. As a result, families, communities and living arrangements will likely diversify further. It is also possible that retro movements will develop.

Parents are not the only ones whose roles are changing – the role of children is changing as well. In this context, the declining birth rate means that the effective amount of time that parents spend with their children is increasing. The expectations placed on children are rising accordingly. The number of parents for whom their child is a status project that forms part of their self-actualisation process – like work and hobbies – is increasing. Men and women are also forgoing children entirely, whether for reasons of sustainability or self-actualisation. In very general terms, the perception of children is changing as a result of medical progress, from something that parents have, to something that they make.





## SCENARIOS FOR LIFE MODELS WHEN STARTING A FAMILY

## SCENARIOS

### DRIVING FORCES

DIGITALISATION



NEW VALUES



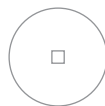
INDIVIDUALITY



HEALTH



REGIONALISATION



1. BECOMING A PARENT  
LATER IN LIFE

*Have children when there is time*

2. SERIAL PARTNERSHIPS  
*Relationships based on life situation*

3. CHILDREN BEFORE CAREER  
*Have children at a young age*

4. NO CHILDREN  
*Conscious decision not to have children*

5. ALTERNATING DIVISION OF ROLES  
*Equal status in childrearing and career*









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## HOW WE WILL LEARN TOMORROW

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While learning used to be something we completed in the first three decades of our lives, a longer lifespan will give us more time to work on our skills, allowing us to make learning nearly a life-long process. Learning never stops and it is becoming a constant aspect of life. As a result, in the future we will be able to enjoy more education. We will also have enough time to engage in learning through different phases of work. It will be possible to spend time on different interests or seek greater specialisation.

But life span is not the only factor that is altering our relationship to education. A constantly changing environment requires regular training, even development of brand-new skills. Those who stop learning will be left behind. There is, of course, a need to stay on top of technological developments.

While it was previously largely spared from the process of digitalisation, the education sector is on the verge of tremendous upheaval. Learning is no longer tied to a particular time, a particular location, a particular person, a particular method or a particular learning medium. All of these clear distinctions are disappearing in the digital age. The roles of schools, universities and teachers are changing just as much as the role of textbooks is. Students and apprentices are early adopters of new technologies. Observing their habits is worthwhile not only for marketing strategists, but for headmasters and education policy-makers as well.

Government-funded schools must figure out how to keep up with the rapid pace of digital change – in terms of both content and form. Taken to an extreme, digital learning may even involve the fusion of people with machines someday.







## SCENARIOS FOR LIFE MODELS FOR LEARNING

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



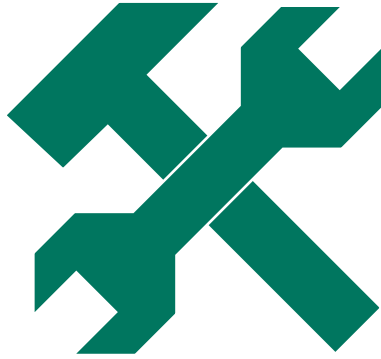
### SCENARIOS

6. CAREER BY LIFE STAGE  
*Lifelong learning*

7. DOING IS POWER  
*Self-learning*

8. EXTREME SPECIALISATION  
*Career as calling*

9. THE REDISCOVERY OF HANDICRAFTS  
*Against academisation*



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## HOW WE WILL WORK TOMORROW

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Increasing life expectancy has wide-ranging consequences for working life. In the future, work will no longer be defined as the period from the completion of one's studies until retirement. Instead, it will last longer and be divided into different stages separated by breaks.

This will open up new opportunities for planning careers and every other aspect of work. One example is regular periods of recovery. Not only will this benefit the individual and his or her family, but the economy will gain healthy and motivated employees over the long term. As with education, in many sectors work is no longer location-dependent as a result of digitalisation. Employees can now work anywhere – in the office, at home or on the road. One result of these new opportunities and the increasing need for independence is a growing number of self-employed people and those who live self-sufficiently – those whose entire income stems from goods that they produce themselves.

For companies, this means, among other things, that their employees may not work in the office and they may not remain loyal for years. Compensation models will have to be made more flexible and modes of work adapted to a multi-generational society. In order to reliably attract the best employees, company structures will have to allow staff to work remotely and establish side businesses. Many companies will meet the challenge of integrating older employees in the work process by introducing flexible levels of employment or by creating positions that are especially suited for older workers.







## SCENARIOS FOR LIFE MODELS FOR WORKING

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

10. AUTONOMOUS CAREERS  
*Victory of the self-sufficient*

11. FLEXIBLE WORK INTENSITY  
*More freedom in career and leisure-time planning*

12. 30-HOUR WEEK  
*Reduction in level of employment*

13. EARLY WITHDRAWAL OF PENSION ASSETS  
*Regular time off*

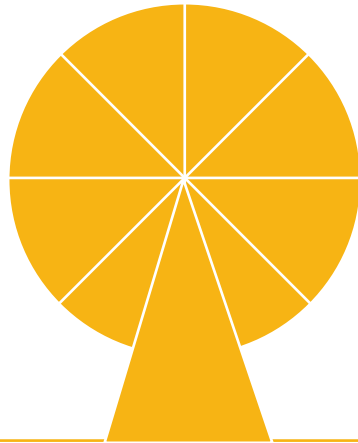
14. AGE-APPROPRIATE POSITIONS  
*Work is in line with employee's ability*





SWISS FAMILY ROBINSON ON ITS WAY  
TO SELF-SUFFICIENT HAPPINESS





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## HOW WE WILL STRUCTURE OUR FREE TIME TOMORROW

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Rising life expectancy primarily means one thing: more time. And that means more free time too. It will in the future be possible to work longer – but it will also be possible to take more and longer breaks. Increasing automation supports this trend. If we maintain our level of prosperity, we will soon have more work-free time than ever before in human history.

This new-found free time and the desire for self-actualisation as well as the failure to identify with standardised work mean that free time will have much greater value in the future. Some people will strive for greater self-actualisation, while others will seek to create meaning through volunteer service, or focus on a life of leisure. And some will spend their free time attempting to reduce stress – in order to remain fit for work for as long as possible.

In addition to giving us more free time, increasing automation will also change the way we spend it. If robots do our housework and help take care of the children, we will have more time to do nothing. Or we will spend our free time with the intelligent machines that surround us – flying drones or cooking with robots.

However, there is also a scenario in which we have less free time. For example, we may have to work longer as a result of a pension shortfall. Or the line between work and free time may increasingly blur. The ability to work from anywhere and always be available may also make free time a rare commodity.





## SCENARIOS FOR LIFE MODELS FOR STRUCTURING FREE TIME

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

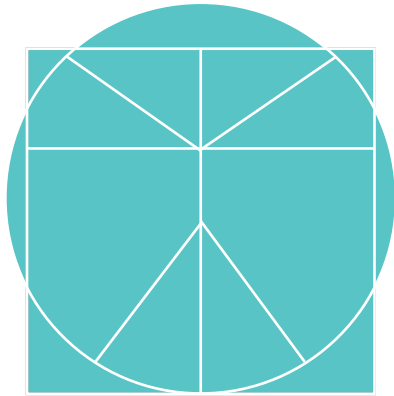
15. THE REDISCOVERY OF LEISURE  
*Creating meaning in free time*

16. VOLUNTEER SERVICE AND SELF-ACTUALISATION  
*The return of part-time public service*

17. BLURRING THE LINE BETWEEN FREE TIME AND WORK  
*The personal sphere and work are becoming one*

18. NO FREE TIME  
*The society of work*





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## HOW WE WILL STAY HEALTHY TOMORROW

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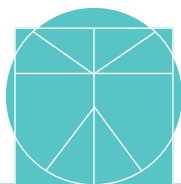
Am I healthy? The answer to this question no longer refers solely to physical health, but to mental well-being as well. Health is thus increasingly becoming bound up with lifestyle decisions. Nutrition and the way free time is structured are being examined to see what effect they have on well-being. While it was once a matter of visiting the doctor, receiving treatment and medical intervention, health is increasingly becoming a life project.

Digitalisation will help us to optimise our bodies and souls. Tracking systems save precious time by more precisely detecting health problems early on – and storing health data non-stop. Technological progress will also allow medicine to be personalised.

In addition to greater freedom, this also means greater responsibility. Health is becoming “doable”, with the consequence that individuals face greater pressure to perform. This is not least a question of cost. Health insurers are already offering cheaper premiums to customers who allow themselves to be tracked completely and who stay demonstrably healthy.

But there are conceivable counter-trends here as well: a total focus on enjoyment and a rejection of perfection.





## SCENARIOS FOR LIFE MODELS FOR STAYING HEALTHY

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

19. THE END OF PERFECTION  
*A return to variety*

20. TOTAL OPTIMISATION  
*Living longer*

21. DIY HEALTH  
*Doctors are history*

22. EXCESS  
*Enjoyment instead of control*

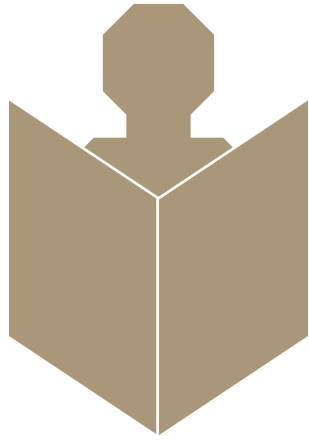


THE END OF PERFECTION



A BEER BELLY, PLEASE!





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## HOW WE WILL RAISE CHILDREN TOMORROW

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The option of taking longer time off means that young fathers and mothers can reduce the stress caused when they try to balance work, family and relationships. New modes of work will allow couples to prioritise and either divide their duties or devote themselves exclusively to raising their children for a certain period of time.

Parents may also get help from others. Thanks to increasing life expectancy, grandparents and relatives will also have more time to help raise children. And there are others who can help as well. In the future, parents may increasingly turn to people outside of their biological family. These include friends, neighbours, senior citizens and so on. Redefining who helps us raise our children could also result in a redefinition of family. If raising children is better with people other than our partner, why not separate child-rearing and romance entirely?

Digitalisation will become more pervasive in all areas of education. In addition to baby monitors and GPS systems for older children, learning and behaviour will continue to be influenced by technology. In the future, children will find learning information, rules and norms fun thanks to digital assistants. And when we start using robots to help mind the children, the door to the nursery will always be open.





## SCENARIOS FOR LIFE MODELS FOR RAISING CHILDREN

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

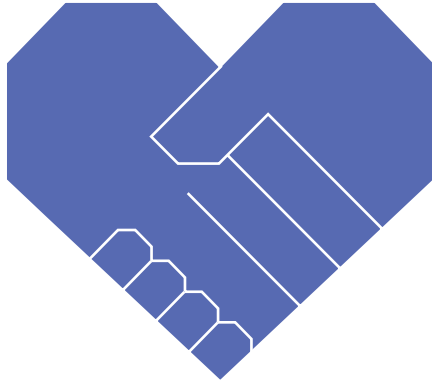
23. SEPARATING CHILDREARING FROM ROMANCE  
*Children with colleagues*

24. DIGITAL CHILDREARING  
*Robots as parents*

25. KIDS OVER CAREER  
*Focus on children*

26. COMMUNITY AS FAMILY  
*Social distribution of childrearing*

27. LOOKING AHEAD TO TRADITION  
*Division of roles 2.0*



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## HOW WE WILL MAINTAIN RELATIONSHIPS TOMORROW

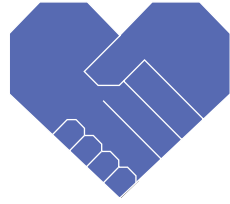
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When it comes to relationships, people – including our modern peers – are fairly conservative. Particularly in times of fast-paced change, long-term relationships keep people grounded and demonstrate the steadfastness of old friends. At the same time, the number of divorces and separations is constantly on the rise. While relationships have largely been monogamous to date, there will be a number of different options in the future. This diversity reflects the change in social values and technological progress in equal measure.

Living longer increases individualistic tendencies as well as the desire for self-discovery, and it also strengthens the yearning for common values. The alternatives to individualistic lifestyles, in which the self is at the centre of all that we do, range from the establishment of a “we culture”, in which everything is shared and given away, to a conscious decision to remain apart from society.

It is only at first glance that relationships between humans and machines seem to be the stuff of science fiction. Technology has aided interpersonal communication since well before the development of the internet. The next stage is communication with technology itself. Advances in the area of virtual reality are accelerating this development and making relationships with artificial intelligence more real and more natural.





## SCENARIOS FOR LIFE MODELS FOR MAINTAINING RELATIONSHIPS

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

28. LOVE FOR ARTIFICIAL INTELLIGENCE  
*Maintaining a relationship with your smartphone*

29. PLATONIC LOVE  
*Disembodied relationships in virtual territory*

30. CAREER OR ROMANCE  
*Enough with the multitasking*

31. A RELATIONSHIP WITH YOURSELF  
*The end of partnership*





AFTER THREE YEARS, GÜNTER AND L.I.S.A. HAD FINALLY  
REACHED A TURNING POINT





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## WHAT OUR HOUSING WILL LOOK LIKE TOMORROW

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Our homes are becoming increasingly intelligent. In so-called smart homes, more and more household devices – from heating to vacuum cleaners to washing machines – can be operated via the internet, or can even run themselves. But while refrigerators that communicate with us are striking, the true innovation remains in the background. For example, intelligent systems can help households structure energy consumption in a more environmentally-friendly and economical manner.

One change in how we live that most people will notice much more readily, however, is driven not by technology, but rather by the change in social values. The progressive fragmentation of society, the loosening of traditional moral values and ever scarcer space is leading to a diverse range of new living arrangements. These range from multi-generational households to standardised housing tailored to a given age group and high-tech apartments for single people.

With the ability to work whenever and wherever, housing is moving from a stationary concept to one that is more mobile. Ever more people want to be able to move around flexibly, allowing them to preserve a certain amount of independence. As a result, mobile homes and furnished apartments are experiencing growing popularity, especially among the older generation, which prefers this new nomadic lifestyle to the last-stop character of nursing homes.





## SCENARIOS FOR LIFE MODELS FOR HOUSING

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

32. BACK TO THE CLAN

*The rediscovery of the multi-generational household*

33. MOBILE HOME

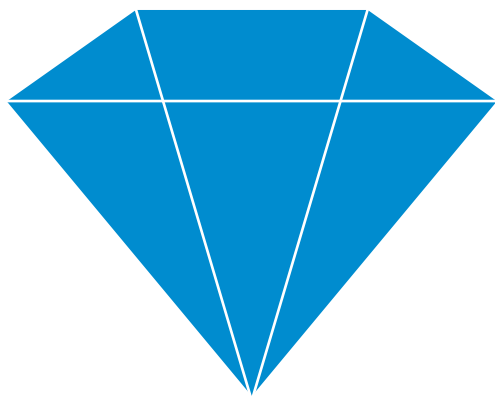
*Retired nomads*

34. EASY LIVING

*Technology as the key to independence*

35. SHARED FLATS BASED ON COMMON INTERESTS

*The like-minded living together*



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## HOW WE WILL SAVE AND PROVIDE FOR RETIREMENT TOMORROW

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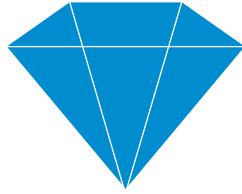
The generational contract is coming under pressure as a result of increasing life expectancy and falling birth rates. Pensions will have to be adapted to the new framework conditions accordingly. What is needed are new models that take account of changing demographics and give individuals more responsibility.

The range of alternative retirement provision options spans from greater personal responsibility to lifelong saving or even forgoing external support in favour of self-sufficiency, to the decision not to save at all – and instead to work right on into old age. Particularly in order to maintain health and well-being, additional savings pillars such as a fourth pillar or the conclusion of private long-term care insurance will play a more important role.

In addition to saving money, saving other types of assets is also very important. One example is the “time bank”, which allows people to deposit hours that have been invested in social activities and, when necessary, withdraw them – for the same or other services.







## SCENARIOS FOR LIFE MODELS FOR SAVING AND PROVIDING FOR RETIREMENT

### DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



### SCENARIOS

36. SAVING TIME

*Making a deposit into time banks*

37. SELF-SUFFICIENCY

*Security through self-reliance*

38. NOT SAVING

*Living from hand to mouth*

39. EARLY INHERITANCE

*Bequeathing when it makes sense*

40. LIFELONG SAVING

*Retirement pension as a lifelong project*

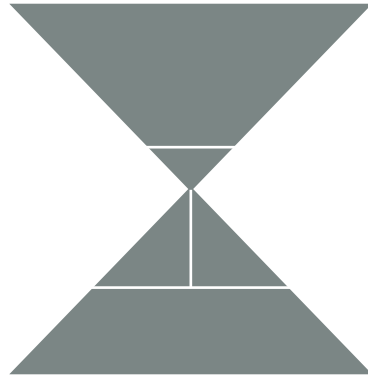


DOG WALKING .....	HOSPITALITY	8:1
DRONE SUPPORT.....	STORYTELLING	3:1
COOKING .....	SHAVING	1:2
TAX RETURN .....	GARDENING	1:3



WHAT IS THE EXCHANGE RATE FOR DOG WALKING?





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## HOW WE WILL SAY GOODBYE TOMORROW

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Increasing life expectancy is postponing the moment of death. Medical progress, too, is holding death at bay, and making the time preceding it less painful. Google's project to overcome death is even allowing us to dream of immortality.

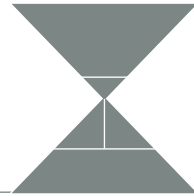
While some seek immortality and an end to pain, others accept their own end; they want to be cognisant of it and actively shape it. In the future, we will bid farewell to life with as much self-determination and individuality as possible.

Accordingly, the range of scenarios related to death spans from the expectation of growing ever older to the desire to incorporate finality and death into one's life. The latter is less about high-tech medicine, which is becoming increasingly important, and more about palliative care, which allows the individual to maintain his or her dignity and quality of life during the final stages of life, and while dying.

Although it is extremely unlikely that technology will do away with death, it is already immortalising our digital avatars. How we deal with this, and what we want to leave behind, are also questions that will become the subject of a personal decision.







SCENARIOS FOR LIFE MODELS  
FOR SAYING GOODBYE

DRIVING FORCES

DIGITALISATION



NEW VALUES



INDIVIDUALITY



HEALTH



REGIONALISATION



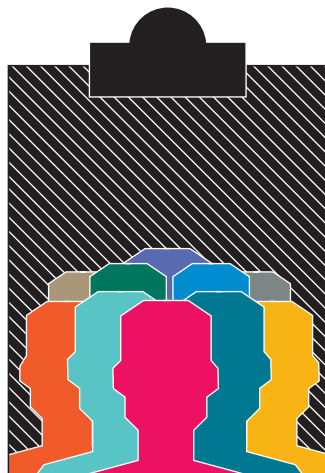
SCENARIOS

41. THE EARLY GOODBYE  
*Ending life in a self-determined manner*

42. DIGITAL IMMORTALITY  
*"I will survive"*

43. ACCEPTED FINALITY  
*Dying is part of life*

44. SEEKING IMMORTALITY  
*Overcoming death*



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## LIFE MODELS FROM THE PERSPECTIVE OF THE POPULATION

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Career by life stage? A relationship with artificial intelligence? Living with great-grandparents? Seeking immortality? How realistic are the new options for structuring a long life? And most importantly, how desirable are they? A representative survey was conducted to ask the Swiss population their opinion on some scenarios.\*

There were four key findings:

### 1) THERE IS AN ENORMOUS DISCREPANCY BETWEEN WHAT IS DESIRABLE AND WHAT IS FEASIBLE

Only one third (33%) of survey respondents consider all of the scenarios to be desirable, but nearly half (47%) deem them to be realistic. The logical conclusion? We believe we are headed for a future that we do not want. At the same time, much that is considered desirable is viewed as still far off. The conditions for a flexible life have yet to be created.

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### 2) SCENARIOS THAT MAKE WORK AND FREE TIME FLEXIBLE ARE ESPECIALLY POPULAR.

The Swiss would like careers by life stage and regular time off. Their rationale? They want to develop their interests over the course of their lifetime, achieve higher productivity through time off and career changes, and prevent burnout. However, assessments of the feasibility of these wishes vary.

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\*PUBLIC OPINION SURVEY:

SURVEY DATA COLLECTED FROM: 27 May to 6 June 2016

TARGET GROUP: People in German and French-speaking Switzerland who have adopted the local language, ages 18 to 79, who use the internet at least once a week for personal purposes

NUMBER OF INTERVIEWS: n=1018 interviews

METHOD: LINK internet panel with 120 000 active members recruited by phone

### 3) THE INCREASING PENETRATION OF TECHNOLOGY IN EVERYDAY LIFE IS RATED NEGATIVELY

Scenarios that are strongly influenced by technology are rejected to a much greater extent than other scenarios. The fear of a blurring of the line between human and machine plays a key role here as does an excessive reliance on technology. At the same time, technology-focused life models were found to provide a realistic vision for the future.

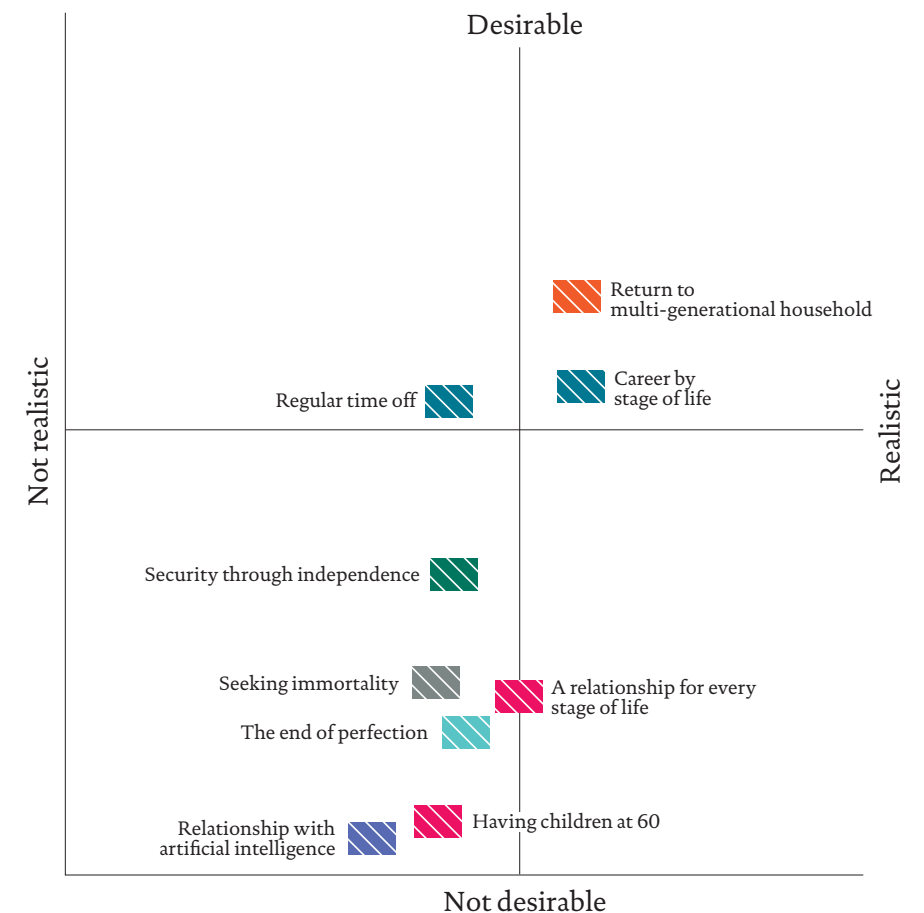
### 4) WITH RESPECT TO INTERPERSONAL RELATIONSHIPS, RESPONDENTS INDICATED A DESIRE FOR A RETURN TO OLD NORMS

A return to the clan and monogamous love: Living in a multi-generational household is the most desired scenario (73% in favour); more than 80% prefer a lifelong attachment over serial partnerships. However, nearly 60% believe that the latter will become much more important in the future – compared to monogamous love.

The enormous discrepancy between desirability and feasibility, the fear of too much technology in everyday life and a generally traditional attitude, even among young people, define the scope for action in the future.

If we not only want to live longer, but also live longer better, we need to set the course to ensure that what is desirable is also feasible. And conversely, we must ensure that what is feasible is also desirable (see the section “What we can do”).

#### OVERVIEW OF ASSESSED SCENARIOS







## DEFINING SOCIAL GUIDELINES

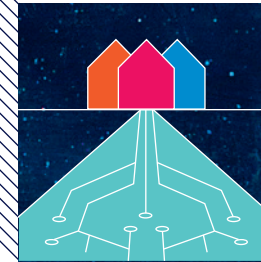
WORKING TOGETHER TO DEFINE  
A DESIRABLE FUTURE  
AND PROMOTE AN ACTIVE SOCIETY

Norms and values are the cornerstone of social coexistence. They promote or limit the development of traditional life models. Ethically controversial issues, such as reproductive medicine, the regulations governing assisted suicide and new forms of employment, must be discussed early on and widely, and the guidelines for society redefined. The focus here is not on the feasibility, but rather the desirability of particular developments. We must determine, for example, which technological tools are advantageous for individuals and society and gear innovation processes towards them, as in citizen science projects. And new role models who show that alternative modes of living and careers are possible are increasingly important.



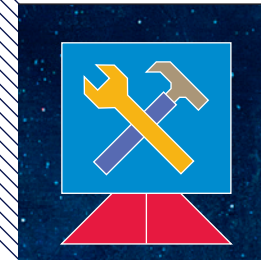
### CONCEPTUALIZE A DESIRABLE SOCIETY:

Create 21st century “cantonal assemblies” in cities and conurbations that actively look at the fundamental opportunities, challenges and models for the society of tomorrow. Include citizens from all levels of society and age groups as a conscious counterweight to virtual discussion platforms, which entail the risk of more fragmentation and escalation.



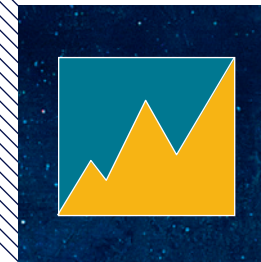
### SHOW THE DIVERSITY OF LIFE MODELS:

Promote various models for families and careers using a digital platform launched by a coalition of educational institutions, companies, government and the media. Present people who have both traditional and unconventional life stories or life models. The media learn about interesting people and stories, while companies use these stories to promote diversity and the search for qualified employees.



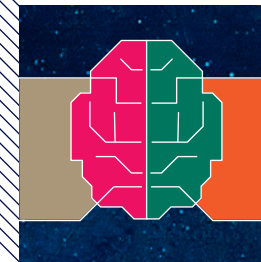
### PROMOTE AN ACTIVE SOCIETY:

Make society active by increasing authority and allowing people to exercise influence. In part, this can be done by promoting citizens’ technology skills, for example by teaching programming languages in a fun manner or conveying critical thinking skills in schools and companies. It also involves the inclusion of people in research projects, for instance by collecting individual observations.



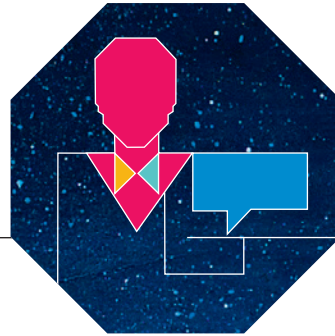
### LIFESTYLE INDEX:

Introduce a comprehensive index for assessing possible lifestyles using non-traditional life quality indicators that focus on degree of participation, freedom and flexibility as well as solidarity level in order to compare regions, cities and countries.



### BREAK DOWN SILOS:

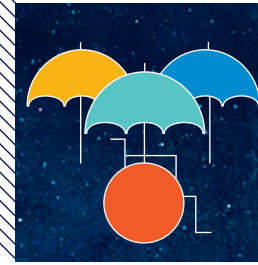
Promote a comprehensive approach to establishing the social, legal and economic conditions for structuring life by setting up cross-departmental organisations within companies that combine product development, human resources and communications in order to promote long planning horizons. Simultaneously launch a national think tank so government, universities and companies can work together to develop solutions and clarify basic principles. This includes, for example, answering key ethical questions in connection with robot assistants or the age limits on parenthood. Above all, however, it entails communication among educational institutions, employers, hospitals and even robot manufacturers.



## DEVELOP PENSION MODELS AND PRODUCTS

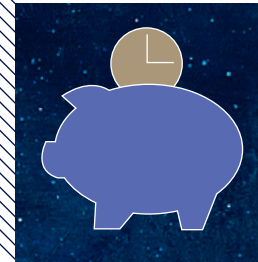
### INCREASE PERSONAL RESPONSIBILITY

The essence of pensions must be redefined. An important point in this regard is to shift the focus away from the last phase of life to life as a whole, from a model in which people begin saving early on and for their entire lives to one in which they “pay in” informal services. This will result in a system of pensions which, alongside traditional models, offers a wide range of new products and allows for holistic life planning. Individuals will also assume more responsibility in future. Whether one makes deposits to a time bank, concludes long-term care insurance or simply sets a small amount aside each month is a personal decision. However, in order to turn these new options into reality there must be corresponding offers as well as financing and advisory models that show the opportunities and limits of the various products.



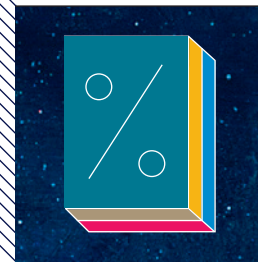
#### ESTABLISH BUILDING BLOCKS FOR PENSION OFFERINGS:

Create new insurance products for the age of longevity: make existing solutions, such as long-term care insurance, available to the broader population or promote modified forms of life insurance that not only mitigate the risk of early death for the insured’s family, but also provide financially for a very long life and make policyholders aware of the opportunities and risks of long-term investments.



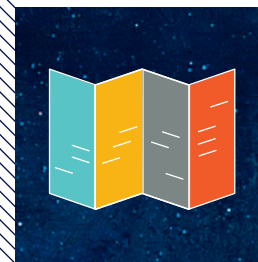
#### SHIFT PENSIONS TO THE COMMUNITY:

Promote supplemental “pension models”, such as time banks, which allow people to “deposit” work rather than money, which can then be withdrawn later on. At the same time, informal services should be rewarded through compensation or tax deductions, and the re-establishment of the “militia” system of public service should be promoted with the support of employers – by combining civil service duties with professional duties.



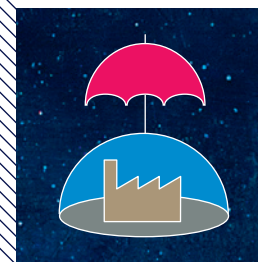
#### EXTEND PLANNING HORIZON:

Create incentives for early, lifelong saving by offering tax breaks to parents who put money in blocked accounts for their children and by increasing awareness in schools of the need to use natural and financial resources carefully.



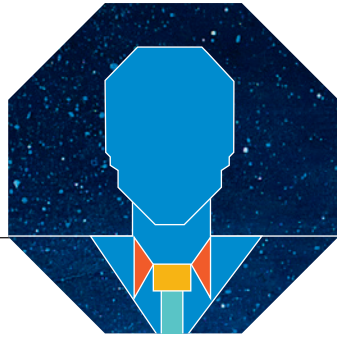
#### CREATE HOLISTIC ADVISORY SERVICES FOR STRUCTURING LIFE:

Develop holistic advisory offerings for life model planning – as an extension of traditional occupational and career planning and as a supplement to financial planning by insurance companies and banks that provide support to customers through a network of educational institutions, health experts and housing advisors and help them weigh the opportunities and risks of decisions as scenarios.



#### ESTABLISH THE FOUNDATION FOR A SELF-SUFFICIENT LIFE:

Introduction of quality standards and insurance products for a self-sufficient economy, such as liability insurance for self-produced and 3D-printed products as well as for actions by artificial intelligence, such as self-driving cars.



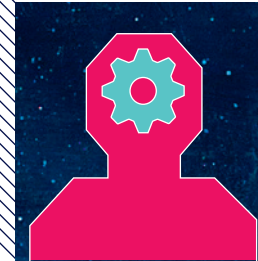
## RESTRUCTURE WORK AND EDUCATION CONCEPTS

MAKE WORK, TIME OFF AND EDUCATION FLEXIBLE

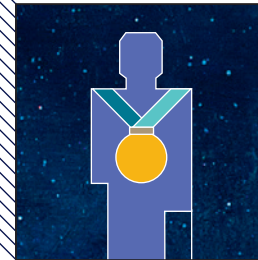
Work and education must be adapted to the increasing life expectancy. In this respect, it will be important to integrate old employees in the work process by making pensions flexible and instituting a compensation policy that is not based on age, among other things. At the same time, taking time off must be made easier so as to prevent burnout, extend the employee's ability to work and better align his or her family and career. In parallel to this, educational concepts must be rethought in order to enable lifelong learning and prepare people for life in a digital and automated world – for example, through multi-year or lifelong educational subscriptions at universities and universities of applied sciences and expanding the range of courses to include basic technical knowledge and self-learning.



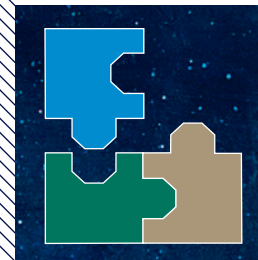
**DEFINE OVERALL ASSESSMENT CRITERIA:**  
Introduce comprehensive assessment criteria for evaluating the skills of employees that go beyond traditional emphases, such as school marks and project experience. Take equal account of “extracurricular” activities and include family and leisure time accomplishments, such as the ability of gamers to coordinate virtual teams – in order to promote diversity in the workplace.



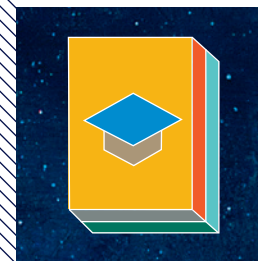
**STRUCTURE PERFORMANCE-BASED COMPENSATION FLEXIBLY:**  
Establish a human resources policy that is not based on age with such measures as performance-based compensation to increase the attractiveness of older employees in the workplace. This will enable employees to decide for themselves what level of employment they want and how complex their activities should be, giving them the opportunity to work longer and in line with their individual desires or potential range of duties.



**CREATE MODELS FOR EMPLOYEES WHO GO THE DISTANCE:**  
Test new work models in which employees work with a high workload for a longer period of time at a lower level of employment and later retirement. Provide incentives by offering milestone awards that promote working later in life through recognition or financial rewards.



**ALLOW MICROJOBS:**  
Promote part-time jobs through digital employee matching platforms that connect people with similar or complementary work profiles, thus making job sharing easier and providing companies with access to specific expertise with limited levels of employment. This will increase the opportunity for part-time work for mothers and fathers, older employees and freelancers. Simultaneously establish working later in life by offering rotation models in which employees can choose new jobs that match their skills at regular intervals, creating variety and increasing the learning curve.



**EDUCATIONAL SUBSCRIPTIONS INSTEAD OF ONE-OFF EDUCATION:**  
Enable lifelong learning by offering educational subscriptions at universities and universities of applied science to allow for regular training and development both within and outside of the employee's area of activity, funded, for example, through a release of pillar 3a assets.

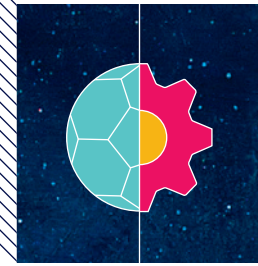




## STRENGTHEN SOCIAL LIFE AND RESPONSIBILITY

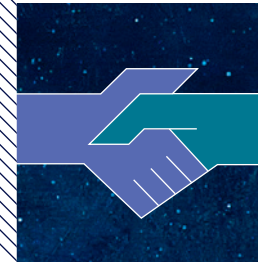
PROMOTE SOLIDARITY  
IN A TIME OF DIVERSITY

With the increasing ageing of society and the growing importance of individualisation and self-actualisation, solidarity among generations is being put to the test. However, if different conceptions of life are to function alongside one another, there must be greater unity. Building connections between older and younger people for the purpose of providing mutual support and social and monetary incentive systems for social engagement will play an important role. At the same time, free time – particularly regular time off – must be structured in a way that is meaningful and reduces stress. Social engagement during free time is also becoming increasingly important.



### SEPARATE WORK AND FREE TIME:

Promote a clear separation between work and free time to increase efficiency and reduce stress, for example by introducing defined time off without access to the employer's infrastructure, "geofences" with fixed mailing and callback times outside of official working hours, and clearly defined home office opportunities.



### PAIR OLD AND YOUNG:

Launch a digital referral platform for seniors and young families so they can offer one another support. Retirees who have time and are looking for social interaction can offer to help mind children and do simple household tasks, and parents, in turn, can carry out more physically intensive work or offer to have the pensioner over for regular dinners.



### PROMOTE RESPONSIBILITY FOR THE COMMUNITY:

Develop new incentive systems for social engagement and informal work during free time through a combination of tax benefits and social recognition, for example by having cities present community awards that recognise people and projects that work to increase solidarity.



### LOCAL PROCUREMENT OF RESOURCES AND EXPERTISE:

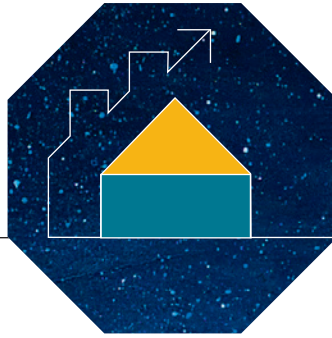
Design districts and neighbourhoods as mini-ecosystems where goods and residents' expertise can be exchanged and procured – from veterinarian services to handicrafts, gaming and engineering.



### BACK TO ANALOGUE:

Promote digital detox programmes in everyday life for businesses and government to reduce stress and non-digital exchanges by introducing internet and mobile-free working times with a system of bonuses and penalties in order to increase productivity and health.



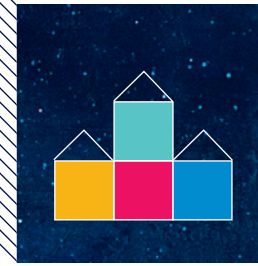


## EXPAND PHYSICAL INFRASTRUCTURE

GEAR THE ENVIRONMENT TOWARD  
INDIVIDUAL MODES OF LIVING AND  
STRENGTHENING  
THE COMMUNITY

In order to ensure that new modes of living and improved solidarity are put into practice in everyday life, the physical environment must be rethought as well: from flexible housing for “patchwork” families to trams that promote community, playgrounds at retirement homes and spaces for personal reflection at work. Planning of senior homes will move away from a focus on an environment that is as comfortable and barrier-free as possible to apartments that increase the fitness level of residents through sloped floors and extra high drawers.\* Promoting the diversity of individual neighbourhoods by purposely mixing their functions – as places for education, living, working, playing – is also increasingly important.

\* One pilot project is “Architecture against Death”, [www.reversibledestiny.org](http://www.reversibledestiny.org)



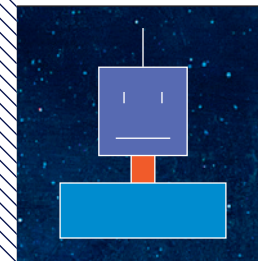
### DEVELOP FLEXIBLE INFRASTRUCTURE:

Promote new forms of housing and construction that meet the changed circumstances of patchwork families and multi-generational households by allowing for the shared and flexible use of spaces or the ability to increase and decrease the size of living spaces or open and close walls, for example – depending on the change in family structures or life circumstances.



### MAKE INFRASTRUCTURE FUNCTIONAL:

Increase the added value of homes or public spaces in line with the needs of people, for example by promoting health in homes through the integration of uneven surfaces and stairs and reorganising public spaces to allow for debates with people who have different opinions or as areas for personal reflection.



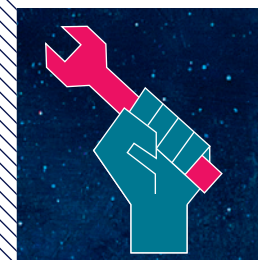
### OPEN ROBOT SHOPS:

Provide access to technical infrastructure by allowing people to lend or share anything from robots that do housework or care for children or the elderly to 3D printers, in order to support residents in their daily activities, promote trust of technology and gradually begin the transition to an artificially intelligent, automated environment – and to determine how useful it is in practice.



### SET UP MICRO-MARKETPLACES:

Create new indoor and outdoor marketplaces to simplify the purchase and sale of home-made and used goods in order to promote the development of local, self-sufficient structures, and in the process strengthen the community.



### HACK LIVING SPACES:

Enable new design ideas for neighbourhoods and living spaces by allowing the people to have a say in infrastructure building or to become involved in the planning or construction process and to finance projects through crowdfunding.



## W.I.R.E.

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W.I.R.E. is one of Europe's leading interdisciplinary think tanks. In ten years of engaging with global trends in business, science and society, the Swiss idea laboratory has focused on identifying new trends early and translating them into strategies and areas for action by private companies and public institutions.

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W.I.R.E.'s document- and experience-based knowledge transfer formats are notable for their harmony of form and content and the outstanding quality of their aesthetics and design. In addition to its partnership with the Collegium Helveticum of the ETH Zurich and the University of Zurich, W.I.R.E. boasts an international network of experts, thought leaders and decision makers.

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## SWISS LIFE

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Swiss Life is Switzerland's number one provider of comprehensive life and pensions and financial solutions. More than 1.3 million people put their trust in us, providing with self-determination for a longer life. But we are not only living longer, we are also staying young longer. That means the concept of ageing has to be redefined. Swiss Life views it as its responsibility to initiate a broad discussion regarding increasing life expectancy and looks closely at the challenges this social change poses. The urgency of this issue is enhanced by people's fundamental need to enjoy a self-determined and dignified life. Self-determination and pension provision are an opportunity for our company, given demographic trends, to improve our solutions and products and add customer value in a growing pensions market by providing high-quality and relevant advice. Against this background, Swiss Life has worked together with the think tank W.I.R.E. to realise this publication.

[www.swisslife.ch](http://www.swisslife.ch)

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