Zürcher Hochschule für Angewandte Wissenschaften

School of Management and Law

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Master of Science in Banking and Finance, Major Digital Banking

2021 - 2023

Master's Thesis

Is the Swiss inheritance system fair?

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Winterthur, 11 June 2023

Abstract

There are two ways to become rich: either through inheritance or through one's own efforts. If people become rich mainly due to heritage, the question arises if it is considered fair in our modern society. The Swiss inheritance law has been adapted as of January 1st, 2023. The adaptations of the law should put it in the context of our current society but have triggered debates and discussions around the fairness of the Swiss inheritance system in various media. While some argue that the current system is fair, others believe there is room for improvement. This thesis answers the research question of whether the Swiss inheritance system is fair.

The work highlights wealth inequality in Switzerland, the new Swiss inheritance law, and inheritance taxation. Moreover, the consequences of unequal distribution, leading to the discussion of concepts of fairness are shown. Following this, different concepts of justice used in science and religion are elaborated. The final topic of the literature review addresses perceptions of wealth and inheritance fairness.

To answer our research question, a survey is conducted among 20–40-year-olds living in Switzerland. The drivers of inheritance fairness identified are included in the questionnaire. The questionnaire is broken down into seven sub-questions that help answer the research question. The most important commonalities to define whether the Swiss inheritance system is perceived as fair have been identified: socio-economic background, political affiliation, received or expected inheritance, perceived fairness of suggested / current policies, fairness considerations, relation to the heir, value of bequest and a meritocratic fairness view.

The Swiss inheritance system has the particularity of sub-centralized tax collection, and the relationship to the decedent significantly impacts the inheritance tax rate, as up to seven different relationship types are distinguished. There are also great cantonal differences in tax rates in Switzerland. The law establishes different compulsory shares, and the testators are therefore not completely free to decide how to distribute their assets at their deaths. The results confirm that political affiliations have the most decisive influence on one's perceptions of fairness. It was found that more conservative voters favour distribution less than Social Party voters.

Consequently, with its features, the Swiss inheritance system is perceived as fairer by voters of the SP and the Grüne than by voters of the FDP or the SVP. Furthermore, the fairness perceptions change between the two extreme income groups. Higher earners were

likelier to agree with more significant imbalances than lower-income groups. Respondents from the lowest income group are more likely to agree with the current Swiss inheritance system than respondents from the highest income group. Besides, the results suggest that meritocratic views impact the fairness perception of the Swiss inheritance system. Surprisingly, the respondents do not fully believe in meritocracy and think it is fair for people to get rich through inheritances or the lottery. A vital dilemma of meritocracy was not found, only slight tendencies.

The research shows that perceptions of fairness vary among individuals. Factors such as household income, political affiliation, meritocratic views, and the relationship between the testator and the heir influence these perceptions. The respondents believe it is fair for people to become wealthy through inheritances or gifts. However, they consider wealth acquired through personal efforts fairer. Finally, there is strong disagreement regarding the differences in inheritance taxation across cantons. The results illustrate that people generally agree with progressive taxation and exemption amounts but perceive different tax rates based on the relationship to the heir only as partially fair.

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1. Introduction

The first section of this thesis describes the context of the study. Furthermore, the problem statement, the aim and scope including the research question, the significance of the work and the structure are laid out.

1.1. Context of the study

"There is no single person who has become super-rich all by himself. [...] Consequently, birth is the most important money factor." – Marlene Engelhorn in an interview with Barbara Schmidt (2023).

During an interview, the Austrian heiress Marlene Engelhorn drew media attention after expressing her willingness to donate 90% of her wealth and endorse a wealth tax. She is a prominent and vocal supporter of a global wealth tax, frequently featured in newspapers and other media outlets. In Switzerland, the president of the Young Socialist Party (JUSO) made a similar proclamation:

"Wealth depends significantly on inheritance." – Nicola Siegrist, President of the JUSO, in an interview with Hehli & Fontana (2023).

The above statements raise the question of whether becoming rich through inheritance is perceived as fair in our modern society. As mentioned, Marlene and Nicola believe that birth alone already determines whether someone becomes rich or remains poor and that inheritances are unfair. Consequently, according to the statements, no effort is needed to become wealthy. Fredy Gantner, member of the board of directors and co-founder of Partners Group disagrees:

"Anyone in Switzerland can become wealthy" – Fredy Gantner in an interview with Barbara Lüthi (2023).

The chairman of the Young Liberals also disagrees with Marlene and Nicola and explains:

"Inheritance is fair. Everyone should be allowed to decide for themselves what they want to do with their assets." – Matthias Müller, President of the "Jungfreisinnigen" in an interview with Stefan Flury (2023).

Given the great inequality in the distribution of wealth, the question arises as to whether inheritances are fair. So, what do people think about these statements? Is it perceived as

fair if someone becomes rich due to an inheritance, without doing anything themselves? What influences people's perceptions of justice?

1.2. Problem statement

Piketty (2011, p. 1) makes similar declarations as the above quotes. He clarifies that there are two ways to become rich: through inheritance or through one's own efforts. Ugur (2021, p. 393) explains that wealth inequality can harm people's well-being. Wealth or inheritance taxes are usually proposed in the literature to reduce inequality. For example, Brülhart (2023, p. 1) suggests that it would be fair to impose an inheritance tax rate in Switzerland of up to 70%, while Piketty & Saez (2013, p. 1) recommend an optimal tax rate of 50 – 60% in France or the U.S. Stantcheva (2021, p. 27) explains that fairness perceptions regarding redistribution are in the eye of the beholder. However, political affiliation or social preferences impact personal views on fairness. Hvidberg et al. (2021, pp. 24–25) also highlight the importance of the social position for fairness perceptions, especially regarding redistributive measures. Other studies have used an experimental design to elicit individuals' perceptions of fairness about inheritance. For example, Gross et al. (2017) use vignettes to determine how fair people perceive different situations regarding inheritances.

The Swiss inheritance law has been adapted as of January 1, 2023. The adaptations make the law more flexible and take into account the new way of life also legally. The new law has again triggered debates and discussions about the fairness of the Swiss inheritance system in various media, such as podcasts, TV shows, newspapers, etc. While some argue that the current system is fair, others believe there is room for improvement. So far, there has yet to be a study specifically about how people in Switzerland perceive the fairness of the inheritance system. The landscape in this area has changed with the new law, and due to the media attention that this topic arouses, it is becoming increasingly important to carry out more research.

1.3. Aim and scope

Based on the above context and problem statement, I aim to answer the following research question:

"Is the Swiss inheritance system fair?"

Given this research question, the thesis will focus on Switzerland. Furthermore, an overview of the current state of knowledge on topics such as the wealth distribution in Switzerland and its inheritance system, fairness concepts, and the experience of fairness in distributing wealth and inheritances will be given. The details are outlined in Section 1.5.

Lexicons define *inheritance* as "money or objects that someone gives you when they die". Since it can be argued that these "gifts" are received only by luck of which family someone is born into, this can be considered unfair. *Fairness* is defined in the dictionary as "the quality of treating people equally or in a way that is right or reasonable". In answering the research question, I aim to determine the fairness perception of the Swiss inheritance system with its characteristics. I will achieve this goal by surveying Swiss citizens aged between 20 and 40. I chose this age group because it is likely to benefit from an inheritance in the not so distant future. Moreover, most people in this age group can be reached through the network of the author of this thesis. I cannot pay people to participate in the survey, so reaching out to the people in my network is a low-cost fall-back solution. Although the Swiss inheritance system is regulated at the cantonal level, I focus on the commonalities within the cantons and ask questions in the survey that may apply to all cantons. Therefore, the thesis only provides an overview and does not dig into differences between the cantons. In addition, fairness can be interpreted in many ways, and each academic field uses other interpretations. I briefly introduce the different notions of fairness but do not elaborate further. Instead, I focus on the general fairness perception used in the economic literature. Due to the short time span for elaborating this paper, I focus the questionnaire only on the main influences on fairness perceptions of inheritances described in the literature. These influences are explained in the literature review.

1.4. Significance

By answering the research question, I will contribute to the analyses of the fairness perceptions of 20 – 40-year-old respondents in Switzerland. No study has been conducted on this topic to date.

The topic of the Master's thesis is relevant since the Swiss government changed the inheritance law as of January 1, 2023. With the new inheritance law, there is more flexibility in the distribution of an inheritance. Unrelated heirs can inherit more than under the old law. This could lead to individuals emerging even richer due to inheritances.

While the fairness of inheritance tax rates has been the subject of studies, the fairness of receiving an inheritance itself has never been scrutinized. Meritocracy is often used in the media to explain why young people should not find it fair for someone to become rich through inheritance. The discussions in the media are mainly conducted with various celebrities or experts and their opinions on the subject. However, no study has been conducted to determine the views of the young population. With this work I would like to close this research gap.

1.5. Structure

The thesis begins with a literature review, where I focus on the main features of the wealth distribution and the reasons for an unequal distribution of wealth. Subsequently, I highlight wealth inequality in Switzerland and the new Swiss inheritance law and inheritance taxation in our country. In the second part of the literature review, I discuss the consequences of an unequal distribution, leading to the discussion of concepts of fairness. Following this, I elaborate on these different concepts of justice used in science and religion. The final topic of the literature review addresses perceptions of wealth and inheritance fairness. I include existing surveys and experiments with information from different countries. I conclude the literature review with an interim conclusion.

A survey is conducted among 20–40-year-olds living in Switzerland to answer the research question. From the surveys and experiments investigated in the literature review, the most meaningful questions are adopted and adapted to this study. The drivers of inheritance fairness identified in the literature review are also considered in the survey, and the most relevant questions are included in the questionnaire. They will be broken down accordingly and different sub-questions will be elaborated which will help to answer the research question. Since I am focusing on the Swiss system, specific questions that only fit Switzerland will be developed. The results are then compared with the findings from the literature and conclusions are drawn. This will allow me to answer the research question.

2. Literature review

This section provides an overview of the current literature on wealth and inheritance distribution worldwide and then focuses on Switzerland. In the second part, various fairness concepts from different sciences are discussed. In the third part, current wealth and inheritance fairness studies are analysed, and an interim conclusion is drawn.

2.1. Distribution of wealth and inheritance

In most countries, wealth is unequally distributed and much more concentrated than the income distribution (Fredriksen, 2012, p. 2). Switzerland is no exception (Kuhn, 2020, p. 2). In the literature, *wealth* is usually defined as the net worth of a household which means the households' physical and financial assets minus their debt. Generally, the pension rights and life insurance are excluded from the definition of wealth (Fredriksen, 2012, p. 6).

2.1.1. Salient features of the distribution of wealth

Wealth inequality is often measured by the Gini index (Fredriksen, 2012, p. 5). The Gini coefficient measures the degree of deviation from perfect equality (indicated by 0) to total inequality (indicated by 1) and is computed by the World Bank (Ugur, 2021, p. 381). Also percentiles of the wealth distribution are used to quantify wealth inequality. For instance, the lowest 50% of households in the OECD countries hold only a small part of wealth, whereas the upper 10% hold, e.g., 40% of wealth in Italy or 70% in the United States. Not all countries with the highest wealth inequality necessarily have the highest income inequality (Fredriksen, 2012, pp. 9–11). Overall, the author states that wealth inequality had come down during much of the twentieth century but has been rising again since the early 1980s. Assets are a more significant contributor to wealth inequality in all countries than debt. The wealth imbalances can also be seen in the difference between the mean and median of the net worth. Figure 1 illustrates some OECD countries rankings by mean and median net worth.
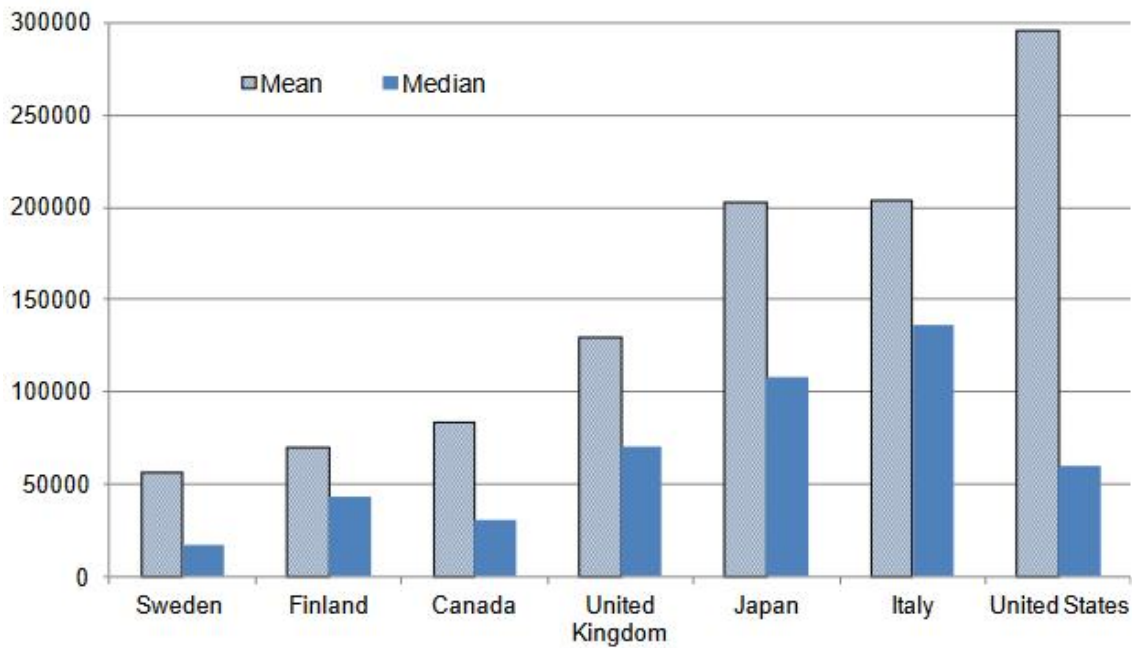
Figure 1: Country rankings by mean and median of net worth in USD (Fredriksen, 2012, p. 7).

Piketty & Zucman (2015) came to similar conclusions. They explained in their work that the concentration of wealth and inheritances is a phenomenon that has been around for a while. It was very high in the 18th and 19th centuries up until World War I. After the First World War, inequality dropped swiftly but has been rising again since the end of the last century until today. Piketty (2011) examined in another work the evolution of inheritances in France from 1820 to 2050, which makes it the most comprehensive study of inheritances to date. He found that in France, the annual inheritance flow was about 20% - 25% of the national income in the early 20th century and decreased to 5% in 1950. In 2010, the annual flow of inheritance was back to over 15% (Piketty, 2011, p. 3). Other studies indicate comparable findings, as they also find a turning point in wealth distribution around the 1970s (Fredriksen, 2012, p. 13). Since then, the author indicates that the wealth gap has been rising again, compared to Piketty (2011) around 20 years later. Fredriksen (2012), however, analysed the wealth distribution in the OECD countries, whereas Piketty (2011) only focused on France. Figure 2 highlights the development in France, according to Piketty (2011). The graph illustrates the annual inheritance flow as a fraction of national income in France from 1820 to 2008. The graph suggests that wealth and inheritance inequality is still a very current topic. A study by the OECD (2021, p. 136) also found that wealth inequality is higher today in some OECD countries than in recent decades and that the COVID-19 crisis thereby strengthened this development.
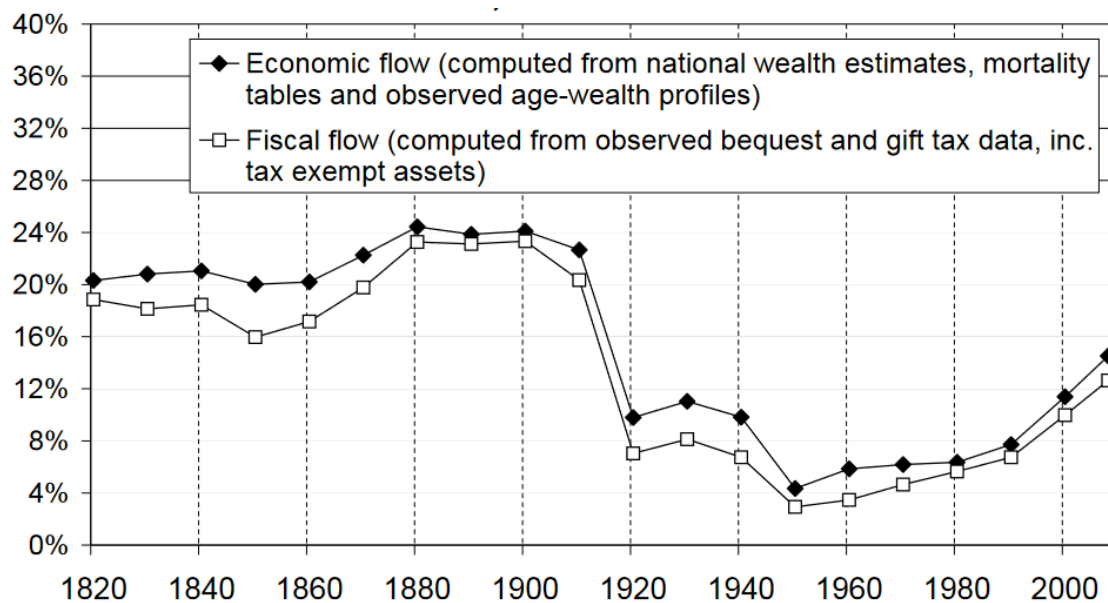
Figure 2: Annual inheritance flow as a fraction of national income (Piketty, 2011, p. 91).

The study by the OECD (2021, p. 19) measured disposable household wealth (value of assets minus liabilities that are directly tradable) and suggests that the wealthiest 10% of households across 27 OECD countries own half of all household wealth. The wealth is divided in real estate, where the wealthiest 10% own half of all landed properties, and these people also own nearly 80% of all financial wealth. Conversely, the poorest 20% own only as little as 1% of financial wealth and 2% of real estate wealth. Real estate wealth is, therefore, more equally distributed. The study shows that young households are overrepresented at the bottom of the wealth distribution since they are less likely to have already received an inheritance, and their income is typically lower, which does not allow them to save much money. In contrast, the authors emphasize that retired households aged 55 to 74 are concentrated at the top. Furthermore, there is a positive correlation between the highest incomes and wealth and vice versa for the lowest incomes. This indicates that the wealthiest did not inherit all their assets but saved some. Consequently, wealth inequality also depends on income or vice versa. Since networks, social status, or value concepts are also inherited, these aspects could lead to better conditions and higher positions in the profession with higher salaries. However, monetary inheritances remain important in shaping the wealth distribution, as wealthy households inherit more capital than less wealthy families (OECD, 2021, p. 30). On average, the study illustrates that in the OECD countries, 33% of all households stated that they have received an inheritance or a substantial gift. It is explained that the impact of wealth transfers on inequality are expected to lead to significant challenges. These asset transfers may increase in value and

in number and there is longer life expectancy and low fertility rates. Consequently, wealth concentrations among the older generation are expected to rise (OECD, 2021, p. 36).

2.1.2. Reasons for an unequal distribution and ways to reduce inequality

The literature describes two ways of becoming rich: through inheritance or work. Piketty (2011, p. 1) explains that people tend to believe that becoming rich through an inheritance belongs to the past and that in our meritocratic society[1] an unequal distribution of wealth mainly occurs due to somebody's own work. Nevertheless, this seems to be wrong. By examining all inheritance flows in France since the 19th century, the author concludes that overall inheritance flows during this period tended to be very high at the beginning of the analysed timespan and have been increasing again since the 1950ies, indicating again higher inheritances and thus inequalities in modern times. This development was already shown in Figure 2. There are various reasons why inheritances increase and consequently also inequality. Piketty & Zucman (2015, p. 6) indicate in their work that wealth inequality and inheritances are rising again because of a slower population and productivity growth today. Furthermore, the authors explain that the international competition to entice capital also supports inequality since wealth taxes have been declining over the last decades. Fredriksen (2012, p. 16) points out that socio-economic characteristics of the population, such as age, education, and family type have a bearing on wealth distribution as the Western population ages, becomes more educated, and has fewer children. Moreover, the inheritance patterns, the composition of wealth portfolios, and the evolution of relative returns on assets play an important role in shaping wealth inequality. Financial assets are more important at the upper end of the distribution. In contrast, the share of deposit accounts, principal residences and related mortgages are more concentrated at the other side of the distribution (Fredriksen, 2012, p. 16).

To dimmish the unequal distribution, a wealth or inheritance tax is usually suggested by economists (OECD, 2021, p. 81). Using a simple but realistic tax structure and micro-data from France and the United States, an optimal inheritance tax rate of 50% to 60% or even higher is suggested (Piketty & Saez, 2013, p. 1). However, the reality looks different. Some countries do not even have any form of inheritance taxation (OECD, 2021, p. 73). A wealth tax is levied in only 24 of the 36 OECD countries whereas inheritance taxation

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[1] A meritocracy is a society or social system in which people get status or rewards because of their abilities, rather than because of their money, family connections etc.
(source: https://dictionary.cambridge.org/dictionary/english/meritocracy)

is defined as a unique form of wealth taxation. In 20 of these countries, the states levy inheritance taxes. A wealth tax is usually levied periodically on the ownership of wealth while the inheritance tax occurs on the event of a wealth transfer.

Even if inheritance taxes apply only to a small group of people, they can have a significant impact on wealth distribution in the short and long run. The study by the OECD (2021, p. 79) argues that inheritance taxation enhances equality of opportunities, strengthens horizontal and vertical equity and can help prevent the build-up of dynastic wealth. In conclusion, a highly progressive tax on personal capital income combined with a progressive inheritance tax might reduce significant wealth accumulation over generations (OECD, 2021, p. 98). Besides, Brülhart (2023, p. 1) explains that an inheritance tax does not influence individual performance and can be used precisely to redistribute wealth which was not generated by the individuals themselves. He states that an inheritance tax does not reduce the propensity to save but on the other hand, the recipient of an inheritance is usually less motivated to contribute economically. Moreover, an inheritance tax is easy to levy but very unpopular in our society. People who might inherit money in the future save for various reasons. Research in this area suggests that the desire to leave an inheritance plays a vital role in how these potential testators respond to changes in the taxation of inherited wealth (OECD, 2021, p. 58). However, researchers found that the theory does not apply in practice and there is no consensus on what drives inheritance behaviour. On the other hand, bequest taxation also influences the behaviour of the heirs since they expect less wealth, which leads them to work and save more (OECD, 2021, p. 92). The authors of the OECD study also reason that the argument against an inheritance tax because of double taxation seems to be weak. Double taxation means that the wealth is already taxed during the lifespan of the donor and then taxed again at their death. Nevertheless, double taxation also appears in wage earnings or consumption taxes, and because of the heir, the inheritance is not taxed twice. Besides, the tax rate depends in many countries on the relationship between the donor and the heir. Some countries (Switzerland included) differentiate between as many as seven beneficiary groups with different tax rates (OECD, 2021, p. 85). Usually, a lower tax rate is applied to closer family members.

Most countries have some form of forced heirship, which limits the freedom of donors to decide how their wealth is distributed after they die (OECD, 2021, p. 85). Of the 20 OECD countries which levy an inheritance tax, only Latvia, the United Kingdom, and the United States allow complete testamentary freedom. Other countries instead have stricter

rules regarding to whom the assets can be distributed. Such rules are said to limit unfair behaviour while retaining some flexibility for donors to bequest a portion of their assets as they wish (OECD, 2021, p. 87).

2.1.3. Wealth inequality in Switzerland

Kuhn (2020) analysed wealth inequality in Switzerland. The author does include pension wealth in the general definition of wealth, which is usually excluded. In Switzerland, when a pension is added to net worth, the average wealth doubles, and the Gini coefficient drops by 26% (Kuhn, 2020, p. 2). Furthermore, it is explained that the pensions of most retired people in Switzerland exceed their savings. This leads to a redistribution of wealth from the working to the retired population. There needs to be more research on wealth distribution in Switzerland, and the information is generally based on tax records. Bundesamt für Statistik collects these data. Figure 3 illustrates the distribution of wealth based on tax data and the black line represents net wealth. An apparent growth over the last 20 years can be seen.
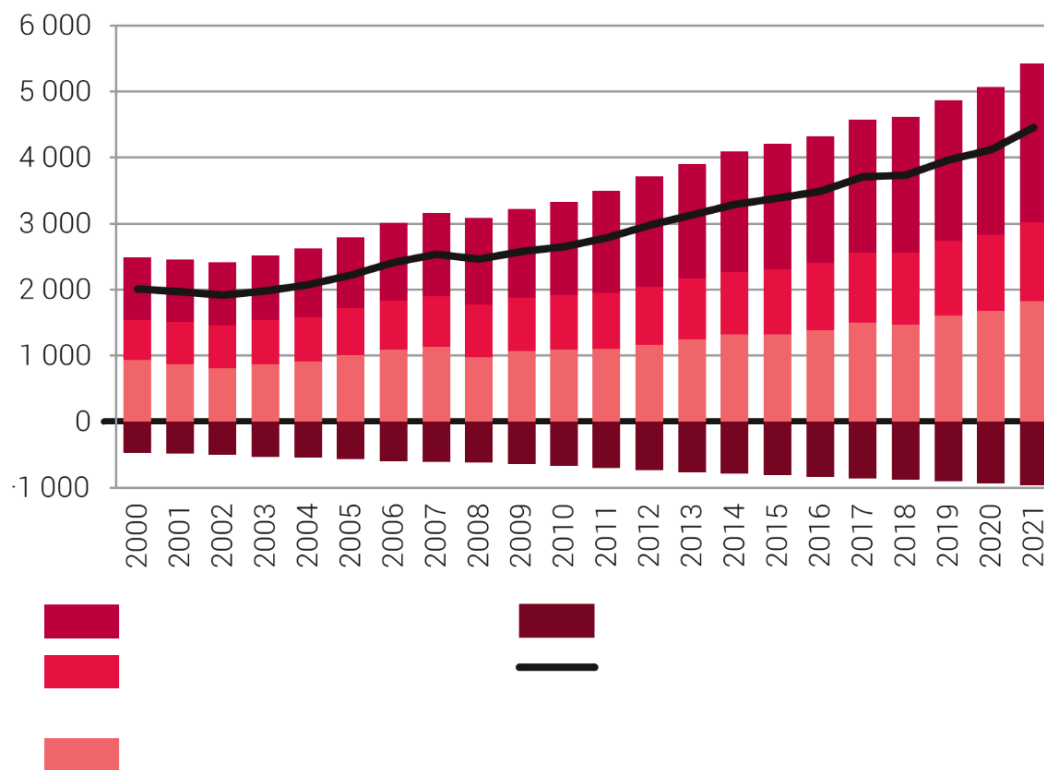
Figure 3: Net worth of private households in billions of CHF (Bundesamt für Statistik, 2022)

The Gini index was estimated in 2015 to be 0.86. The wealthiest 1% owned as much as 40% of the taxed wealth (Kuhn, 2020, p. 4). Kuhn argues that in the tax records, pensions are excluded, and housing wealth is undervalued. The author suggests that the estimated Gini index is rather 0.74, which is close to the worldwide average. Switzerland has the highest revenue share from annual wealth taxation in the OECD countries. Since the unequal distribution of wealth has been rising over the last four decades, there is a higher focus on wealth taxes, either annually or upon death. Switzerland is the country that uses the wealth taxes the most among all OECD countries (Brülhart et al., 2022, p. 120). Brülhart et al. (2022) states that in 2018, 3.88% of all taxes revenues in Switzerland was due to wealth taxes. Sweden, Germany, Italy, and Austria are some of the few countries which do not tax wealth. The authors discovered that a "one percentage point increase in wealth taxes leads to 43% lower wealth holdings after five years" (Brülhart et al., 2022, p. 147).

Morger and Stutz (2017) studied the wealth distribution in the canton Zurich in 2013. Similar to the OECD studies mentioned before, they found that in Zurich, the age group of 65 to 74 are the wealthiest (Morger & Stutz, 2017, p. 3). The whole distribution of wealth in Switzerland according to age groups is presented in Figure 4.
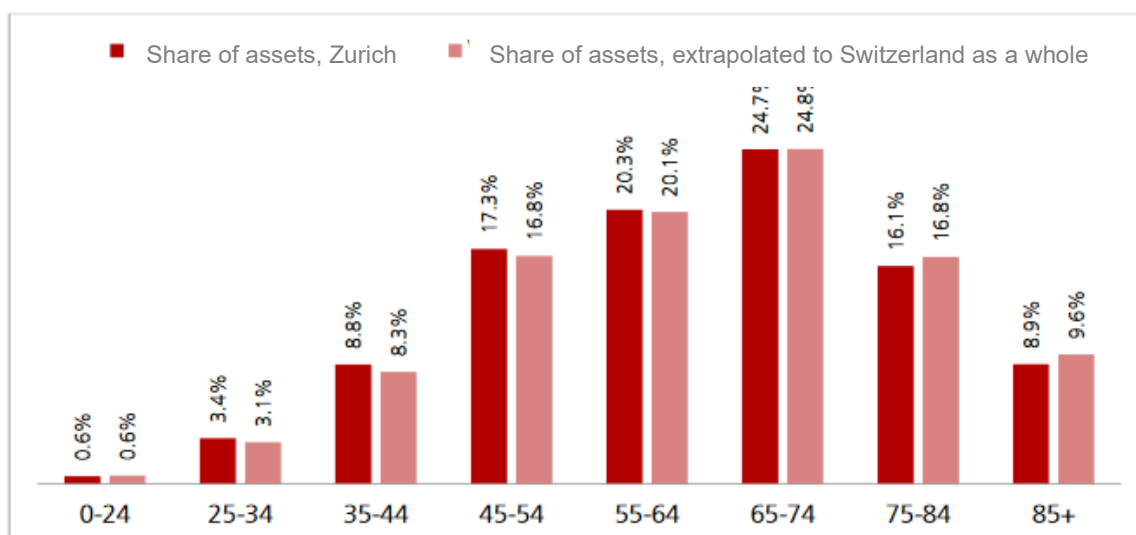
Figure 4: Wealth distribution according to age groups in Zurich and Switzerland (Morger & Stutz, 2017, p. 3).

Brülhart et al. (2018) analysed the size of inheritance flows in Switzerland over a long period, similar to the study for France by Piketty. They used Swiss data from 1911 to 2011 and found that inheritance flows had grown slower than the national income (Brülhart et al., 2018, p. 1). This development changed in the 1970s when the inheritances

outpaced the national income growth. In 2011, the annual inheritance flow was about 13% of the national income. The authors explain that the share of inherited wealth has remained stable between 45% and 60% over the last century. These developments thus demonstrate that wealth inequality in Switzerland is lower than in France, for example, or that wealth inequality has remained stable, at least in Switzerland. One reason for Switzerland to be an outlier could be the high value of "gifts inter vivos" compared to other countries, which explain the transfer of wealth to descendants or other close family members throughout life (Brülhart et al., 2018, pp. 2–4).

To reduce wealth inequality, Swiss economists believe that the inheritance tax is the most efficient instrument. Calculations were made, which suggest an optimal inheritance tax of up to 70% in Switzerland (Brülhart, 2023, p. 1). This would not concern the whole population, because one-third of the Swiss population will never inherit in their life (Stefan Flury, 2023). In contrast, Flury explains that 1% of the population inherits around 20% of all yearly inheritances.

Stutz et al., (2006) scrutinised the motivations for leaving an inheritance to the descendants. Generally, they found three reasons such as accidental bequest, altruistic bequest and exchange-motivated bequest based on tax data from 1997 to 1999 in the canton of Zurich (Stutz et al., 2006, p. 6). According to a population survey in 2004, 33% of Swiss inhabitants had already received an inheritance, and 14% received a substantial gift. In 2000, CHF 28.5 bn. were inherited, whereas CHF 22 bn. were saved (Stutz et al., 2006, p. 12). This means that the inheritances a Swiss household receives are higher than the amount they save. This discrepancy is greater than in any other country. Newer studies estimate that inheritances in Switzerland were about CHF 63 bn. in 2015 (Morger & Stutz, 2017, p. 1) and CHF 88 bn. in 2022 (Brülhart, 2023, p. 2). This amount is around double what is distributed yearly by the first pillar of the pension system or more than government spending in a year. As presented, the inherited amount over the last 20 years quadrupled and even quintupled over the last 30 years. If inflation is taken into account, bequests rose by around 90% between 1997 and 2015 (Morger & Stutz, 2017, p. 1). The inheritances thereby increased more than wealth since, during the same period, general wealth increased by 73%. The authors estimate the average amount of inheritance to be CHF 1 Mio. The median inherited amount, on the other hand, is estimated way lower at CHF 170'000. Additionally, only in every 6th case, the bequest is higher than CHF 1 Mio.

In 2022, from the CHF 88 bn. inherited, around CHF 1.4 bn. taxes were paid (Brülhart, 2023, p. 1). The taxes for heirs decreased over the last decades in every canton. A wealth tax did not outweigh the missing amounts since also the wealth tax was reduced over the last years. The reason for the decrease in taxes is competition with other countries and even within cantons and therefore a fear that rich people leave, Brülhart argues. Switzerland is a particular case regarding inheritance taxation since it is levied at the sub-central level of the cantons. They have full autonomy in the imposition and design of inheritance taxes. In the OECD countries, only Belgium implements a similar system; all other countries levy inheritance taxes nationally (OECD, 2021, p. 78).

The Swiss inequality database (SID) analyses the development of income distribution in Switzerland. These data show that the top 10% of earners gain around 35% of all income (Institut für Schweizer Wirtschaftspolitik, 2023). This value slightly increased from 32.5% in 2000 but remained stable in the past ten years. Over the last century, income inequality rose from less than 23% share of the top 10% earners to up to 35% today. A significant rise of income inequality occurred in the late 1920s and early 1930s from around 23% to 32%. This development is depicted in Figure 5. As we can see, income inequality is much smaller than wealth or inheritance inequality.
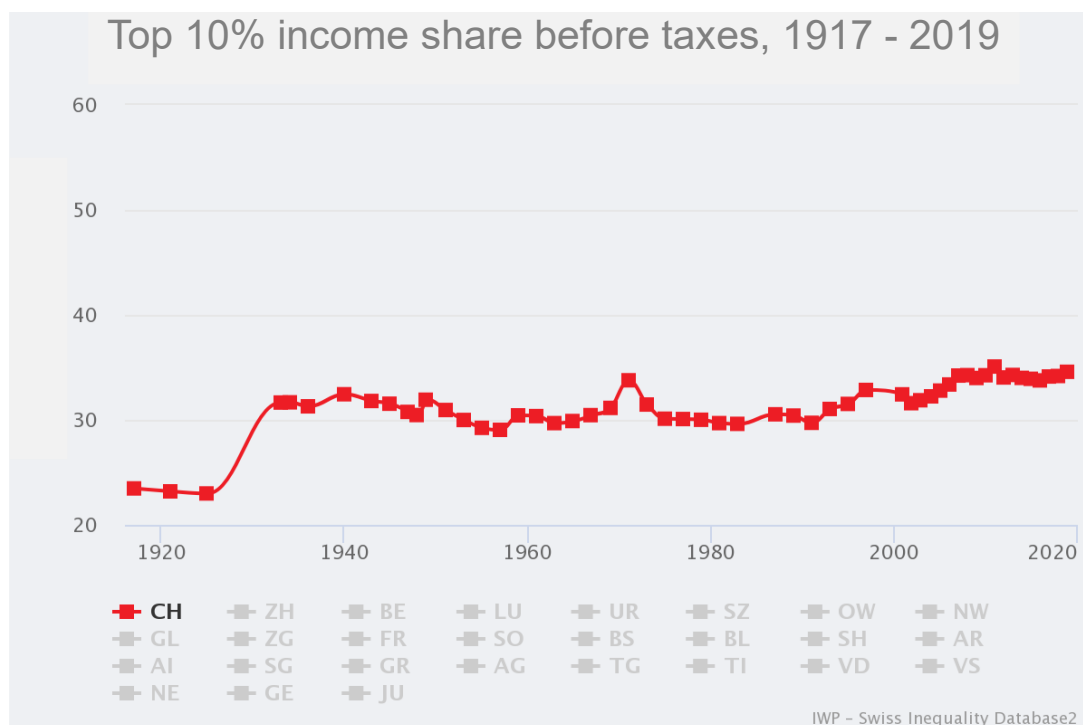
Figure 5: Income distribution over the last century in Switzerland: the top 10% income earners (before taxes) from 1917 – 2019 (Institut für Schweizer Wirtschaftspolitik, 2023).

2.1.4. New Swiss inheritance law

The new Swiss inheritance law became effective on January 1, 2023. The reform was decided in 2020 by the Swiss Parliament, giving testators more freedom to decide what happens to at least half of their estate after they die. (Heresta GmbH, 2023). Many countries have some forced heirship, but in Switzerland the restrictions were stringent (OECD, 2021, p. 87). Under the new law, the forced heirship became loser.

The old Swiss inheritance law was in place for over 100 years, and the main features of the law have remained unchanged (Bircher-Suits & Balmer, 2023). Therefore, societal developments were neglected. The divorce rate nowadays is higher and hence, second marriages. Moreover, couples who live together without being married are more common, and patchwork families as well. Under the old law, it was challenging to benefit non-married partners as much as married partners or other close family members who were not in direct blood relationship due to the strict forced heirship rules (David Rüetschi, 2021). The new inheritance law is more flexible and takes into account the new way of life also legally by reducing the compulsory shares[2] of an inheritance.

In detail, the Council of States changed the compulsory share for parents to zero, and the compulsory share for descendants got reduced from ¾ of the legal estate to ½ (Heiniger, 2019). Furthermore, the surviving life partner does not have any statutory claim to support and spouses undergoing a divorce each lose their claim to the compulsory share as soon as joint divorce proceedings have been initiated. Since the compulsory shares are smaller, there is more freedom to benefit other people or organisations. In Figure 6, I provide a stylised calculation for a single mother with two children and an estate of CHF 200'000 on the day of death of the mother. The figure illustrates that under the old law, the compulsory shares of the first and second child are together 25% (each 12.5%) more than under the new law. This leads, in this example, to a higher free quota of 50% under the new law. The single mother, therefore, can distribute double as much as before to other close people such as her life partner or organisations.

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[2] The law restricts the freedom to distribute the estate as the testator wishes. The law stipulates that certain heirs have a mandatory right to a certain portion of the inheritance share of the estate. (Vontobel, 2022)

Example: single mother with 2 children

compusory shares with an estate of CHF 200'000
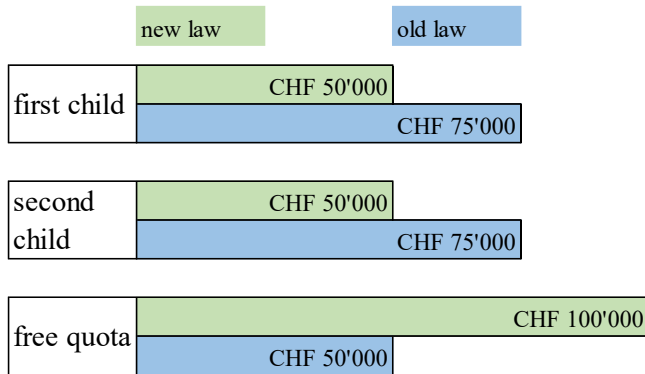
Figure 6: Example calculation single mother with 2 children (own illustration with examples from Bircher-Suits & Balmer (2023)).

Figure 7 depicts a stylised calculation of a married couple with one child. This example illustrates that the compulsory share of the only child is 12.5% less than under the old law. The husband or wife still receives at least 25% of the estate, which means that the compulsory share of the child and the married partner is the same. Consequently, the free quota under the new law is, in this case, 12.5% higher, which leads to a free quota of 50% of the estate on the day of death.

Example: married couple with 1 child

compulsory shares with an estate of CHF 3'500'000
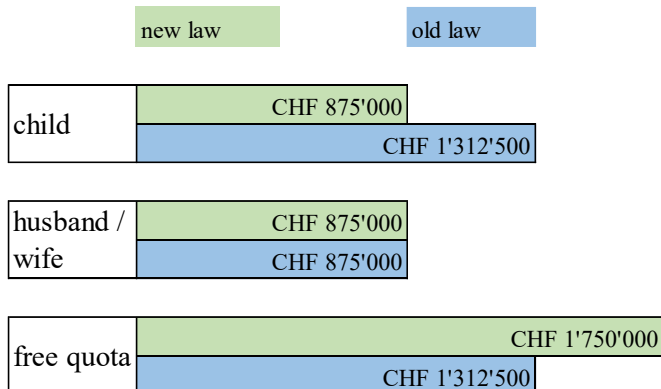
Figure 7: Example calculation married couple with 1 child (own illustration with examples from Bircher-Suits & Balmer (2023)).

Figure 8 illustrates a stylised calculation of a married couple with no children. As explained above, the compulsory share of the parents is eliminated. The husband or wife still receives the same with 37.5% of the estate, but since the parents' compulsory share is eliminated, the free quota under the new law is 12.5% higher.

Example: married couple with no children

compulsory shares with an estate of CHF 3'500'000

new law   old law

| husband / wife | CHF 1'312'500 (new law) |
| | CHF 1'312'500 (old law) |

| parents | CHF 0 (new law) |
| | CHF 437'500 (old law) |

| free quota | CHF 2'187'500 (new law) |
| | CHF 1'750'000 (old law) |

Figure 8: Example calculation married couple with no children (own illustration with examples from Bircher-Suits & Balmer (2023)).

The three examples demonstrate that the free quota under the new law is higher for these cases. Furthermore, a single person with no descendants can freely dispose of the entire estate (Zuber, 2023).

2.1.5. Inheritance tax in Switzerland

In Switzerland, the inheritance taxations are regulated by each canton separately. Therefore, the cantons are entitled to levy any inheritance taxes. However, the inheritance law and tax base are regulated by the federal government. Credit Suisse (2023) provides an *"Overview of cantonal inheritance and gift taxes"*. The federal government does not levy any of these taxes. When calculating liability for inheritance tax, the testator's last domicile generally applies. There are exceptions for landowners if more than one country is involved. Generally, the Swiss inheritance tax distinguishes between descendants (children or grandchildren), parents, siblings, partners, and others. The tax rates differ for each of these categories and each canton. All cantons do not tax the spouses or registered partners of same-sex couples if they receive an inheritance. Non-married or non-registered partners face a different tax rate and are only tax-exempt in seven cantons. In most cantons, descendants' inheritances are tax-exempt[3]. In the cantons where inheritance taxes for descendants apply, they are between 1% and 3.5%. Rates for siblings who receive assets are higher. They pay a tax of at least 4% and up to 23%, depending on the canton and the amount. Only two cantons (Schwyz and Obwalden) have tax exemptions for siblings. The rates vary between 2% and 15% for parents, whereas 15 out of the 26

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[3] Exceptions are the cantons Appenzell Innerrhoden, Lucerne, Neuchâtel and Vaud.

cantons do not tax parents' inheritance. For partners, the range of the inheritance tax is vast, from 4% up to 40%, and seven cantons provide a tax-exemption. For other persons, only two cantons are tax-exempt (Obwalden and Schwyz), and in the rest of Switzerland, the receivers pay taxes between 12% and 49.5%.

In conclusion, inheritance tax rates vary widely between the different cantons and different relationships with the heir. Only in canton Obwalden and Schwyz are all inheritances tax-free. Moreover, the free-limit allowance (the limit above which taxation starts) differs from 0 to 300'000 CHF between the categories and cantons.

2.2. Fairness concepts

While the poor may desire to levy taxes on the wealthy, this factor does not uniquely determine redistributive policies (Alesina et al., 2012, p. 1244). The authors argue that the perception of what is considered "fair" or "unfair" or the acceptable degree of inequality depends on the individual's position in the income hierarchy. The same degree of inequality may be viewed differently depending on how wealth was acquired, either through hard work and talent or through chance, connections, or unethical practices. Essentially, whether various levels of income and wealth are considered "deserved" is influenced by individual preferences. The following subsections will outline the consequences of an unequal wealth distribution and the different fairness perceptions.

2.2.1. Consequences of an unequal wealth distribution

In the World Values Survey, which is conducted every fifth year in 120 countries and represents 94.5% of the world population, people's social, political, economic, religious, and cultural values are assessed (Allison et al., 2021, p. 1). Social values impact people's decisions and views, and fairness concepts influence how they treat each other. These different fairness views affect people's behaviour and how people experience inheritance or the fairness of wealth distributions.

Ugur (2021, p. 381) argues in his work, which is based on the World Values Survey, that inequality is negatively associated with life satisfaction and happiness. Interestingly, the author also shows that inequality is needed to sustain individual effort. But the individual fairness perceptions influence the outlook of inequality, and people are bothered by wealth imbalances mainly due to their fairness concerns. Many studies confirm that an average person has a distaste for inequality (Ugur, 2021, p. 377). However, inequality

seems to be advantageous for the upper-income group as they benefit in terms of social comparison.

On the other hand, another study shows that wealth inequality also reduces the happiness of the wealthy, and they desire less inequality than currently exists in the U.S. (Alesina et al., 2012). Nevertheless, some inequality seems to be accepted by society. The optimal wealth ratio of the bottom to the top quintile is suggested to be 1:50 by Ugur (2021, p. 378). The author argues that the effect of inequality on one's justice could change depending on how fair someone perceives society. The study investigated the impact of income inequality on subjective well-being for more than 180'000 participants from 51 countries between 1990 and 2014. The author observed that inequality affects life satisfaction substantially more than happiness, which is valid for every analysed country. Happiness was measured using the answers to the question: "Taking all things together, would you say you are happy?". Life satisfaction was measured using the answers to the question: "All things considered, how satisfied are you with your life as a whole these days?" (Ugur, 2021, p. 380). Furthermore, the Gini coefficient, subjective well-being, and happiness correlate negatively (Ugur, 2021, p. 390). Ugur argues that "inequality may be socially acceptable; therefore, it might not hurt people's life satisfaction nor their happiness" (p. 393). The happiness of different countries as a function of the Gini coefficient is depicted in Figure 9.
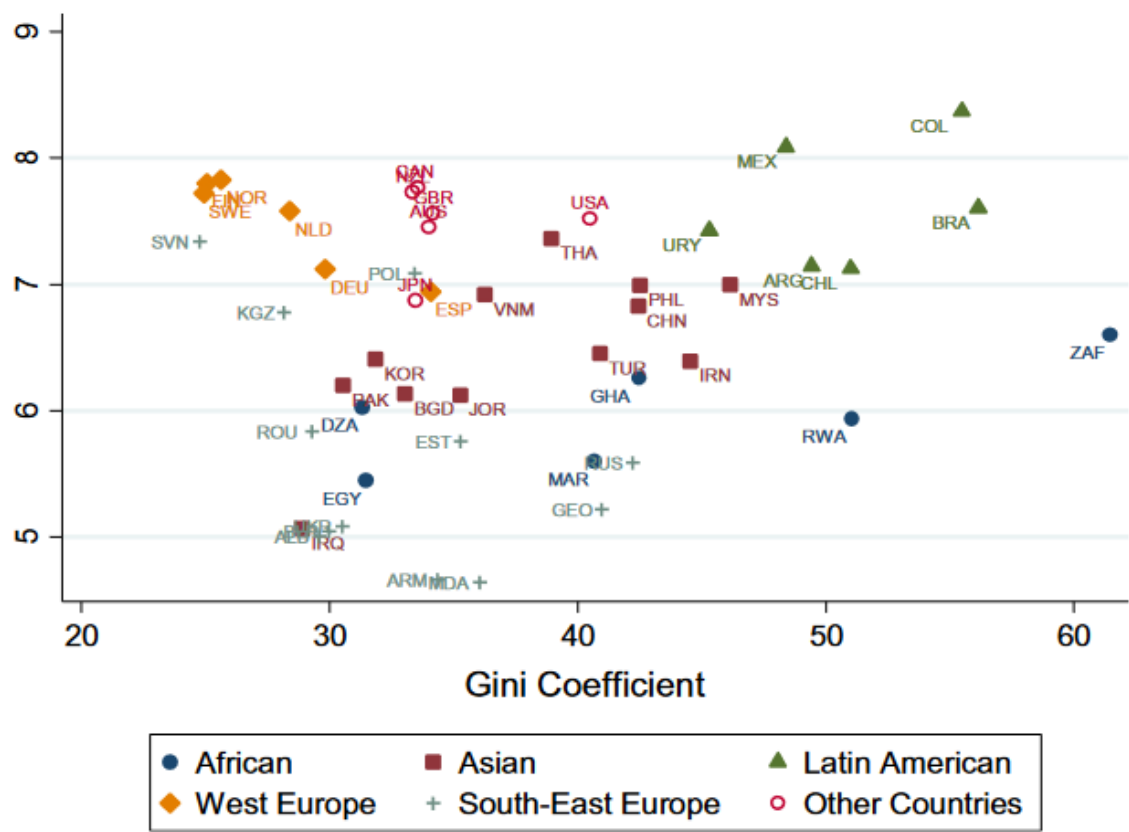
Figure 9: Overview of a cross-country comparison of income inequality (Ugur, 2021, p. 394).

Gallenstein (2021, p. 2) explains that wealth inequality can have many implications for economic growth and social well-being. Inequality can harm civility as it is negatively correlated with social trust and participation in society. Furthermore, inequality can weaken meritocratic behaviour in society since income inequality is negatively correlated with social mobility. Therefore, the author argues that public policy plays a significant role in reducing wealth imbalances and understanding the underlying fairness perceptions is crucial. Another study by Fehr et al. (2020) provides evidence that inequalities influence social interactions. They found that wealth imbalances have a considerable impact on trustworthiness. It is explained that lower trust is associated with poverty within countries and greater imbalances between countries (Fehr et al., 2020, pp. 10–11). The authors highlight that this is due to increased pessimism about others' willingness to collaborate and the lower willingness to take the social risk of trusting a stranger. They found evidence that people are more pessimistic when experiencing unjust behaviour. This leads to a vicious cycle of diminishing trust and cooperation, leading to a substantial loss of social capital. Furthermore, they found that even though wealthier people are more generous in absolute terms, in view of fairness, most people regard them as selfish. This is not the case for people who experience poverty, as the expectations when it comes to

distributing money are lower. Decrease in trustworthiness is therefore mainly driven by the less well-off, as they see affluent people as selfish.

2.2.2. Main fairness concepts used in economic research

Several fairness concepts are used in economic research. A major survey on economic fairness concepts has been conducted by Isaac et al. (1991). This was the first study to analyse the systematic interaction between economic policies and fairness perceptions. The main outcome of the study was that the framing of institutional policies can significantly impact people's perception of fairness. The literature describes different fairness models and theories which are used in economics:

- *Distributive Justice*, which states that "equals should be treated equally, and unequals unequally, in proportion to relevant similarities and differences" (Isaac et al., 1991, p. 329 ff.). It aims to explain whether the distribution of goods or resources are seen as fair. This concept is often measured by examining people's preferences for different types of distributional outcomes.
- *Institutions and Perceptions of Fairness*, or in other words the *Procedural Fairness*, which explains the treatment of others and if this is regarded as fair or not (Isaac et al., 1991, p. 335 ff.). This concept is often measured by examining people's preferences for different types of decision-making procedures, such as voting or lottery. Beliefs are shaped by the institutions we grew up in.
- *Informational Fairness*, where individuals have different fairness perceptions due to different information (Isaac et al., 1991, p. 353). Informational Fairness also describes how information is provided during the process with a focus on explanations or reasons (Michalos, 2014, p. 4694).
- *Interpersonal Justice* refers to the interpersonal treatment such as respect or dignity (Michalos, 2014, p. 4695). The author argues that interpersonal justice is significantly related to well-being.

Consequently, the perception of fairness with regards to inheritance can be explained by these models.

Gallenstein (2021, p. 1) argues that individual fairness perceptions regarding economic inequality and social stability are endogenous. He explains that individual fairness views are a function of one's position in the wealth distribution. Gallenstein distinguishes between the equity and proportionate fairness views and the egalitarian and libertarian.

Equity fairness refers to the idea that resources should be distributed fairly based on individual merit, effort, or contribution, whereas proportionate fairness suggests that they should be distributed fairly based on the needs or disadvantages of individuals (Gallenstein, 2021, p. 4 ff.). The egalitarian and libertarian views focus on the political views, or the procedural fairness as explained above. Another study by Fleurbaey & Maniquet (2018) analyses the optimal taxation depending on people's fairness perceptions. They also distinguish between egalitarian and libertarian views and explain that the libertarian view stands in strong contrast with the redistributive objective of labour income taxation (Fleurbaey & Maniquet, 2018, p. 1041).

The paper of Alesina et al. (2012) states as well that the political ideology defines the fairness of the constellation of income and wealth in society. The authors hereby explain that the different perceptions of fairness and unfairness generate very different policies even in countries which are otherwise similar (Alesina et al., 2012, p. 1251 ff.). They also show that temporary adjustments to preferences or ideologies due to inheritance or rise in the social ladder because of a much higher salary have long lasting effects on people's fairness perceptions. An earlier work by Alesina & Angeletos (2005, p. 960 ff.) explains that "if a society believes that individual effort determines income, and that all have a right to enjoy the fruits of their effort, it will choose low redistribution and low taxes". The authors argue that in equilibrium, the efforts of the individuals are high, and the role of luck is reduced. Therefore, the outcome would be fair. On the other hand, if a society believes that luck, birth, connections, and corruption lead to higher wealth, the country levies high taxes to ensure redistribution. The authors use these arguments to explain the cross-country variations in taxation levels.

The most common way to measure the fairness perception of an individual in the economic literature is by analysing their political affiliation. Blinder & Krueger (2004) argue in their work that economic fairness views are influenced by people's ideology rather than their self-interest or knowledge. They conclude that the left or right ideology shaped people's opinions more than any other parameters (Blinder & Krueger, 2004, p. 42). They explain this behaviour by pointing out that it is often easier for people to use an ideology as a short-cut. Properly informing oneself is usually more time-consuming and, therefore, difficult. In the income tax example, Stantcheva (2021) found that the political views are more important regarding people's fairness perceptions than tax efficiency or distributional considerations. The author explains that in the U.S., 92% of Democrats and only 42% of Republicans believe that wealth should be more equally

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distributed (Stantcheva, 2021, p. 18). Almost 70% of the Democrats think that wealth inequality is a very serious issue, but only 25% of the Republicans believe the same. As a result, people responded due to self-interest since the higher income group was less likely to believe that wealth distribution is unfair. Furthermore, the study suggests that 62% of the respondents think wealth should be more equally distributed. The author outlines that 61% of the people believe it is unfair to tax the assets of wealthy parents who worked hard, and 47% think it is unfair to tax people who inherited their wealth. For the heirs, on the other hand, it is unfair for 32% of the respondents if they have access to better amenities, and 53% of the respondents believe that it is fair that children of affluent families inherit more. Consequently, it is perceived as unfair for children to start with different opportunities in life. Moreover, the author found that 58% of the respondents think it is fair that parents pass all their assets onto their children. This shows much disagreement between the respondents since the other half thinks that "children should not start their life with much larger wealth just by virtue of being born in a richer family" (Stantcheva, 2021, p. 19).

In contrast to the findings of Stantcheva (2021), Kornhauser (1994) stated that until the early 20th century, the perceptions of fairness of a given income distribution were not mainly due to political views but rather due to the "interdependence of production and consumption in industrialized society" (Kornhauser, 1994, p. 130). However, he concludes that economic fairness is largely influenced in the U.S. by the political affiliation in the last 100 years.

A recent study by Hvidberg et al. (2021) investigated people's perceptions of fairness in Denmark depending on their income level. They support the findings of Gallenstein (2021) and explain that individual fairness views are a function of one's position in the wealth distribution. The authors found that people are in general aware of the income distribution and their own social position, but they underrate the degree of inequality since people believe that the income of others are closer to their own than they actually are (Hvidberg et al., 2021, p. 1 ff.). Their fairness perception is thereby highly correlated with their social position. They explained that the current social position is more important for the individual's fairness perception than their past social positions, i.e., where they grew up. Moreover, the study reveals that people perceive inequality within peers working in the same sector or who have the same education level as more unfair than inequalities among others who have the same age, same gender or live in the same city. Therefore, people underestimate inequalities within their working peers. They also found some

surprising effects, such as that people know little about the social position of their parents when they were around the same age but estimate the social position of former schoolmates and their siblings accurately. Ultimately, the authors suggest that the social position is very important for an individual's fairness perceptions.

2.2.3. Fairness concepts of other sciences and religions

Fairness concepts of other sciences such as psychology, law or philosophy can differ from the concepts used by economists. However, there are usually only small differences.

In psychology, the distributive fairness views are the most important (Boran, 2006, p. 1 ff.). This is explained for example, by the fact that in the production of a public good from which society benefits, it is morally unacceptable to free ride. Enjoying the benefits without bearing the costs is socially unacceptable according to psychology theory.

In law, fairness perceptions are mostly perceived as legal justice. In societies, this is usually viewed as public interest or in favour of general welfare. A paper by Allan (1993) outlines the role of the judge's political morality in his judgments about the law. They should be impartial and apply the law. Consequently, judges determine legal rights by applying fairness principles and they must decide what exactly the legislature wants (Allan, 1993, p. 64 ff.). Therefore, from a societal perspective, existing legal practice provides the correct principles of justice and fairness. The author explains that fairness in this sense "is a matter of adopting procedures which distribute political power in the right way, requiring in practice arrangements which give all citizens equal influence in the decisions that govern them". Fairness requires adherence to the law where legislation is the result of a democratic decision-making procedure. Therefore, fairness perceptions in law are very closely linked to the political fairness views in a country or community.

In philosophy, the primary focus is on why fairness matters and what conceptions of fairness animate us in everyday life. This is strongly correlated with the theory of "Distributive Justice" and "Interpersonal Justice". Ryan (2006) argues that people blame or praise certain actions as an expression of a moral sense. This moral sense is founded in human nature and the circumstances of ordinary life influence how we tend to judge fairness (Ryan, 2006, p. 597 ff.). As an example, the author mentions that humans naturally blame cruelty and praise kindness. In philosophy, fairness is defined as a situation which yields an outcome that every rational person would agree on. The paper states two important questions to define this fairness: "What reasons are relevant?" and

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"When do we have to act on good reasons?". But both questions do not seem to be easy to answer. The author explains that an agreement on relevance requires an agreement on the point of an activity which is usually difficult to find within a group of people.

Henrich et al. (2010) argue that fairness perceptions are often driven by internalized motivations and religions. Religion is seen as a major driver of social behaviour and thus of fairness perceptions and honesty (Henrich et al., 2010, p. 22 ff.). The believers of a world religion such as Islam, Protestantism, Evangelical Protestantism, Russian Orthodoxy or Catholicism gain their understanding of fairness from the teachings of their religion. The authors found that powerful, moralizing religions and gods increase with increasing size and complexity of a society. A scrutiny of 186 societies showed that larger, more complex communities were much more likely to punish norm violators in case of divergent morality views, especially if the views are against the teaching of their deities. Smaller societies are usually less morally ambiguous, but this does not mean that they lack morality or fairness, but their gods usually are not involved in policing behaviour. The authors write that "the connection between morality and religion has evolved culturally over human history, probably rather recently". The study also explains that the smaller societies believe that their gods tend to punish errant individuals for breaches like theft, murder or disloyalty with illness, bad luck, or accidents. Furthermore, behavioural experiments reveal that religious beliefs unconsciously lead to increased generosity toward strangers, whereas atheists are less generous. They also show that religious beliefs decrease cheating. Also, in the example of Israeli kibbutzim, the authors describe that their religion leads them to be more cooperative in comparison to the non-religious peers. Interestingly, the study also states that by Islam spreading into Africa, the Islamic beliefs such as abstaining from alcohol, blood and pork, pilgrimages, and fasting lead to greater trust within the society which is then followed by greater economic success.

2.3. Perception of wealth and inheritance fairness

The following sections illustrate the main empirical studies regarding the perception of wealth and inheritance fairness. They will help to develop a method to answer the research question and are a major part of the preliminary research activities (see Section 3).

2.3.1. Fairness studies regarding wealth and inheritance taxes

In a lot of studies, the fairness of wealth taxes in different parts of the world has been investigated. As mentioned in Section 2.1.2., inheritance taxation is defined as part of wealth taxation (OECD, 2021, p. 81). Consequently, the perception of the fairness of wealth taxes and inheritance taxes are closely linked.

The study by Stantcheva (2021) is one of the main examinations of wealth taxation, as I have already highlighted in Section 2.2. The author analysed the attitude toward wealth taxes in the United States between February and May 2019 by using a survey with 2'780 participants for income tax and 2'360 participants for estate tax. She started the questionnaire by general questions about the sex, race, political affiliation, age, income, education etc. since she argues that these questions are common across surveys (p. 9 ff.). The political affiliation was investigated in three ways because it plays an important role for fairness perceptions. The questionnaire continued by knowledge questions about the correct tax levels for income and estate taxes as well as questions about the current wealth distributions. For example, "What share of their income do you think the median income household pays in taxes?", where the correct answer was 13% in 2017 or "What share of total U.S. wealth is currently owned by the top 1% wealthiest households?", where the correct answer was 42%. The subsequent part of the survey was about policy. The respondents were displayed an instructional video that provided information about a potential policy change. Afterwards, the participants had to answer what they think about the behavioural responses to the policy such as the distributional consequences or if the participants have fairness concerns regarding the policy change. Some answer options of the consequences of a tax increase were "save less, work less, stop working altogether, evade taxes, etc". The respondents also answered questions about the current tax system, for example whether they are satisfied with it or experienced it as fair. In the last section of the survey, the respondents were asked to express their views about the role and capacity of the government to deal with the issue at hand, i.e., if they think that the government has the tools and ability to reduce income inequality or their general attitudes towards government. In conclusion, the author found that policy support depends on the social preferences and views of the government. This is also true for the tax system where efficiency effects as well play a minor role and people are driven by their fairness perceptions. Stantcheva therefore explains that fairness is very much in the eye of the beholder, but the political affiliation plays an important role for the individual fairness

perception. Moreover, it was shown that more educated citizens are more supportive of redistribution, and they are also more likely to vote (Stantcheva, 2021, pp. 27–28).

Gross et al. (2017) undertook a survey in Germany in September 2012 with 479 participants. The aim of the study was to investigate views about the fairness of the inheritance tax rate. The authors argue that inheritance taxation divides public opinion since it is one of the most unpopular taxes in a lot of countries. They analysed with experiments which factors are considered relevant for inheritance tax rates and what the characteristics of the respondents are. In the experiment, they focus on self-interest, fairness considerations, and family values since they believe those are the most important in the context of redistribution through inheritance taxation. The authors hypothesize that "The proposed inheritance tax rate increases with the heir's income" and "The proposed inheritance tax rate increases with the value of bequest" (Gross et al., 2017, p. 99 ff.). Since most bequests take place between family members, they argue that it is important to consider this relationship. Therefore, they hypothesize that "The proposed inheritance tax rate increases with decreasing closeness in the relationship between testator and heir". Gross et al. take government debt into account and argue that the relationship between public spending and revenue raising is important regarding redistribution policies, because high public debt leads to a stronger need for tax revenue. The methods the authors used to find answers were survey experiments using vignettes with short descriptions of people or situations with varying dimensions. The authors developed vignettes with different cases of inheritance to assess fairness views about a proposed inheritance tax rate. The vignettes included descriptions regarding the heir's gender and monthly gross income, the value of heritage, the type of bequest, the relationship between testator and heir and government debt. They used six vignettes. The authors found that the average proposed inheritance tax rate was 16%. They discovered that the perception of a fair inheritance tax rate depends on the value of the bequest, the income of the heir and governmental debt. However, the proposed tax rate decreases with a closer family relationship between the heir and the testator and if the asset is a family-occupied house or enterprise (Gross et al., 2017, pp. 109–110).

The study by Dallinger (2021) in November 2020 was also done in Germany and investigates the attitudes towards a wealth tax with an online survey with 1'300 respondents. The author examines the extent to which inequality is inaccurately perceived and how bias influences distributional policy preferences (p. 1). She explains that the reduction of taxes on inheritance, wealth and top incomes is a trend over the last 50 years.

Still, in Germany, 72% of the population were accepting the introduction of a wealth tax in 2019. The author argues that society taxes the rich when people think that the state has privileged the wealthy. Therefore, a fair balance means that the rich must bear the burden of a higher tax. Dallinger (2021, pp. 7–8) states three hypotheses: "The more the income tax burden on the rich is overestimated, the lower the support for the wealth tax". And vice versa: "If the tax burden is underestimated, support for a wealth tax increases." Additionally, "The higher respondents rate their own position in the income hierarchy, the more likely they are to reject a wealth tax." Finally, "The stronger the perception that society is too unequal, the more likely people are to support wealth taxation.". The survey started with questions about the sociodemographic background such as age, school education, household income and employment status. The questionnaire then collected information about the perception of taxes and inequality. First, the respondents were asked about the current tax rate and then about one's own position and about social inequality. As an example, "What percentage of citizens do you think have a lower income than yourself?" or "Is the income inequality in Germany too great?" was asked (Dallinger, 2021, p. 10 ff.). In the second part of the questionnaire, framing experiments were done. The frames were based on typical arguments used in media such as "a participation of the wealthy in the debt burden" after the high national debt due to the Corona measures or a wealth tax "should not burden the forces that create jobs". With these frames, the study concludes that respondents estimated the top tax rate at 42%, which is an overestimation of 5%. This means that people often think that the income tax burden for top earners is higher than it actually is. Moreover, the author found that the higher one's income is, the less wealth taxation is supported. On the other hand, if the society is perceived as unfair, the support for a wealth tax is much greater. Dallinger concludes that even though there is a lot of support for wealth taxation, no such taxes have been introduced in Germany until today.

Rowlingson et al. (2020) did an online survey with 2'243 adults in the UK in 2020 to analyse the public attitudes to a wealth tax. Similar to Germany, wealth is not taxed in the UK. In comparison to Germany, earlier studies found that fewer people support inheritance taxation in the UK with only 50%. But 74% of the British wanted to see the wealthy pay higher taxes. The authors focused in their questionnaire on why people hold particular attitudes towards wealth taxation. They chose a mixed methods design to answer their research question with four focus groups. The groups differed in age (25 to 44 or older), voting (floating, conservative, or labour) and income (low, mid, or high

income). The questions included support for paying higher taxes or public service cuts, preferences for different types of tax increases and tax design, views on best arguments for a wealth tax and against it. The authors asked direct questions about tax design such as "If the government decides to raise taxes in order to fund public services, which of the following measures, if any, would you most strongly support?" (Rowlingson et al., 2021, p. 438 ff.). To answer the respondents' attitudes or fairness views, the following question was asked: "We are now going to ask you what you think about certain proposals for new forms of taxation. […] But we are interested in finding out your immediate reactions to them, whether they seem fair and sensible. Below are two types of property wealth that the government could tax. Which do you most strongly support, if either?". The key finding of this study was that people support wealth taxation of the wealthy since they assumed that they would not have to pay it personally. The threshold was chosen to be £500'000, supported by 36% (Rowlingson et al., 2021, p. 453). Another finding was that younger and low-income people did not support a wealth tax even if they are the least likely to pay it.

2.3.2. Other fairness studies regarding inheritances

This section presents the main studies on perceptions of inequality and inheritance in terms of fairness. Compared to the previous section, the focus is on the perception of wealth inequality in our society and does not consider taxation.

Kuziemko et al. (2015) conducted survey experiments in the United States from 2011 to August 2012 in which they examined how elastic preferences for redistribution are and how fairness is perceived with respect to redistribution. They linked the top income tax rate with economic growth and the wealth tax and asked the participants about their fairness considerations. Over 4'000 people participated in their initial online survey and later some follow-up experiments with 6'000 participants evaluated the mechanisms of the initial results. The preliminary survey included background socioeconomic questions, as well as on political leanings, providing information about inequality and tax policy and questions on the inequality view and policies. Example questions about the inequality were "Do you think that inequality has increased?" or "Do you believe the rich deserve their income?" (Kuziemko et al., 2015, p. 1489 ff.). In the follow-up survey, the structure remained the same but with some differences in the questions. As an example, they asked participants whether "poverty is a serious problem" or to rank "private charity" and "education" in a list of tools to address inequality. The paper found that "greater

information can increase participations' sense of concern about an issue but not necessarily their support for policies that might ameliorate it" (Kuziemko et al., 2015, pp. 1504–1506). They suggest that information about income inequality and poverty only limited the support for an increase in incomes taxes on the well-off. One reason seems to be the generally low trust in the government.

Almås et al. (2016) analysed differences in fairness perceptions between Americans and Norwegians in 2016, specifically differences in "what kind of inequalities are considered fair and in the importance assigned to fairness relative to efficiency". The authors conducted experiments with 3'334 participants. The Scandinavians and Americans have the same notions of meritocratic fairness, meaning that inequalities due to differences in individual productivity are considered fair, while inequalities due to luck are considered unfair (Almås et al., 2016, p. 3 ff.). However, the Americans accept larger imbalances and have therefore a different social equilibrium than the Scandinavians. Furthermore, Americans have less trust in the government which leads to less support of policies for redistribution. Income inequality, as measured by the Gini coefficient, is at 0.24 in Norway and at 0.43 in the United States. The conducted experiment had two types of participants: workers and spectators. The workers and spectators were matched in pairs, and they had to decide whether and how much of the initial earning they want to redistribute. The participants were informed that the earnings are representative of real life and that their choices need to be made accordingly. In all treatments, the initial distribution of earnings was the same, i.e., one worker had earned all money and the other nothing. The authors then provided information about luck, merit, or efficiency, depending on the treatment. In the luck treatment, the workers were informed that they won their money in the lottery, and they had to distribute it to the spectators. In the merit treatment, the workers were informed that the money was earned due to their productivity. In the efficiency treatment, the source of income was also luck, but there is a significant cost of redistribution. Before the treatment, the participants were asked about their social preferences and background information such as political orientation, socioeconomic status, and gender. The authors concluded that Norwegian and Americans differ significantly in their distributive behaviour for the same situation (Almås et al., 2016, pp. 22–25). In all treatments, the Americans implemented more inequality than the Norwegians. Almås et al. (2016) argue that the Americans endorse a libertarian fairness view whereas the Norwegian lean towards an egalitarian fairness view.

Freyer & Günther (2022) conducted online experiments with 600 participants to explore the views about inherited inequality and the dilemma of meritocracy. The authors explain the dilemma in a world where parents care for their children. If one compares two pairs of parents, and one pair works harder than the other, there are different resources to bequeath to their children. This means that the children end up with different amounts of resources and hence, an inherited inequality. This may be considered fair and unfair at the same time in a meritocratic society. Precisely, the parents worked differently but the children worked with the same effort. People with a meritocratic fairness view see an inequality as fair when it is the result of higher levels of effort. Therefore, a meritocrat finds the explained situation as fair and unfair at the same time which is called the dilemma of meritocracy (Freyer & Günther, 2022, p. 6 ff.). Similar to Almås et al. (2016), the authors conducted experiments in two phases. In the first stage, USD 10 were distributed to two participants resulting in an initial allocation. In the second stage, the participants had to redistribute their earnings to determine their final allocation. The initial allocation was determined as luck or effort. In conclusion, the authors found that meritocrats resolve the dilemma in favour of those who generated the wealth. Generally, the inherited inequality was seen as fair as long as the parents worked harder for it (Freyer & Günther, 2022, p. 25). This would explain why some people accept large imbalances in a society. They do not agree on general inequalities but weigh one concern against the other and decide according to their fairness judgement.

A 2018 study by Lekfuangfu et al. (2022) with experiments in Bangkok and Singapore is similar. They investigated whether people generally perceive inheritance as effort-induced or luck-induced. The authors conducted experiments where the participants received an initial endowment either based on own effort, own luck, passively inheriting the opportunity endowment of a testator who had put in effort, or passively inheriting the opportunity endowment of a testator who had obtained it by sheer luck (Lekfuangfu et al., 2022, p. 4 ff.). They first started the experiment by asking a general question about the participants' preferences of distribution. In the second part of the experiment, the participants were endowed with different chances of winning and the winner was asked to redistribute the fixed endowment. The non-winners were asked how they would like the winners to redistribute. The experiment was done for 10 rounds with a new winner selected each round. The authors found that "redistribution was highest among the heir participants whose chance of winning was determined purely by luck in the first generation" (Lekfuangfu et al., 2022, pp. 16–17). Moreover, the redistribution was the

same if the initial endowment given by the own effort or the effort of their testator. The non-winners in luck and inheritance were the most satisfied about the final redistribution. They explain that personal experience shapes people's fairness perceptions.

2.4. Interim conclusion

The previous subsections have highlighted that wealth is very unequally distributed, and inequality has even risen in recent years. Wealth inequality depends partly on income or vice versa but income is more equally distributed than wealth or inheritances. The literature describes two main ways to become wealthy: either through inheritances or through one's efforts. This shows that not all wealthy people got their wealth because of their family situation. Other reasons for the unequal distribution are also mentioned in the literature. For example, it is explained that slower population growth, lower tax rates or the socioeconomic background have an impact on wealth inequality. A high degree of inequality leads to less trust within society in the government and life satisfaction decreases. Nevertheless, the literature argues that some imbalances are essential to spur one's efforts and are widely accepted for this reason. We also learned that Switzerland has the highest share of revenues from wealth taxes of all OECD countries. Wealth taxes are seen as a useful instrument for reducing wealth inequality. However, only 20 of the 36 OECD countries levy taxes on inheritances. Switzerland's peculiarity is that inheritance tax rates are set at the sub-central level by the cantons. In 2022, CHF 88 billion was inherited in Switzerland. On January 1, 2023, a new inheritance law came into force that attempts to take new societal developments into account.

Various studies have revealed that people tend to argue with their own perceptions of fairness. These perceptions may be influenced by their social situation, political affiliation, or the religion they believe in. To analyse these fairness views, various methods have been explored and illustrated in the previous subsections.

All this information forms the basis of this work to frame the research question in the context of the literature. The learnings from the literature are used to develop a method to answer the question of whether the Swiss inheritance system is fair.

3. Methods

The distribution of wealth and inheritance are perceived differently, as shown in the literature review, and analysed in several studies with various experiments or surveys. Different methods to find out the perception of fairness regarding wealth and inheritances were reviewed in Sections 2.3.1 and 2.3.2. These studies provide insightful findings about the perception of inheritance and wealth distribution fairness and lead to the conception of my method to answer the following research question:

"Is the Swiss inheritance system fair?"

The studies scrutinised in the literature review in Sections 2.3.1 and 2.3.2 laid the foundation of the method used in this thesis. To find an answer to the research question, the survey is based on the works of Callegaro et al. (2015) and Raithel (2008). Raithel (2008) derives various methods with different phases, while Callegaro et al. (2015) specializes only in web survey methodology. I combine these two approaches and use the wording of the authors mentioned, resulting in the workflow depicted in Figure 10.

Preliminary research activities & research question

Pre-Fielding
- Mode elaboration
- Questionnaire preparation
- Design of the survey
- Sampling
- Technical preparation & Pre-tests

Fielding
- Recruiting
- Processing & Montoring

Post-Fielding
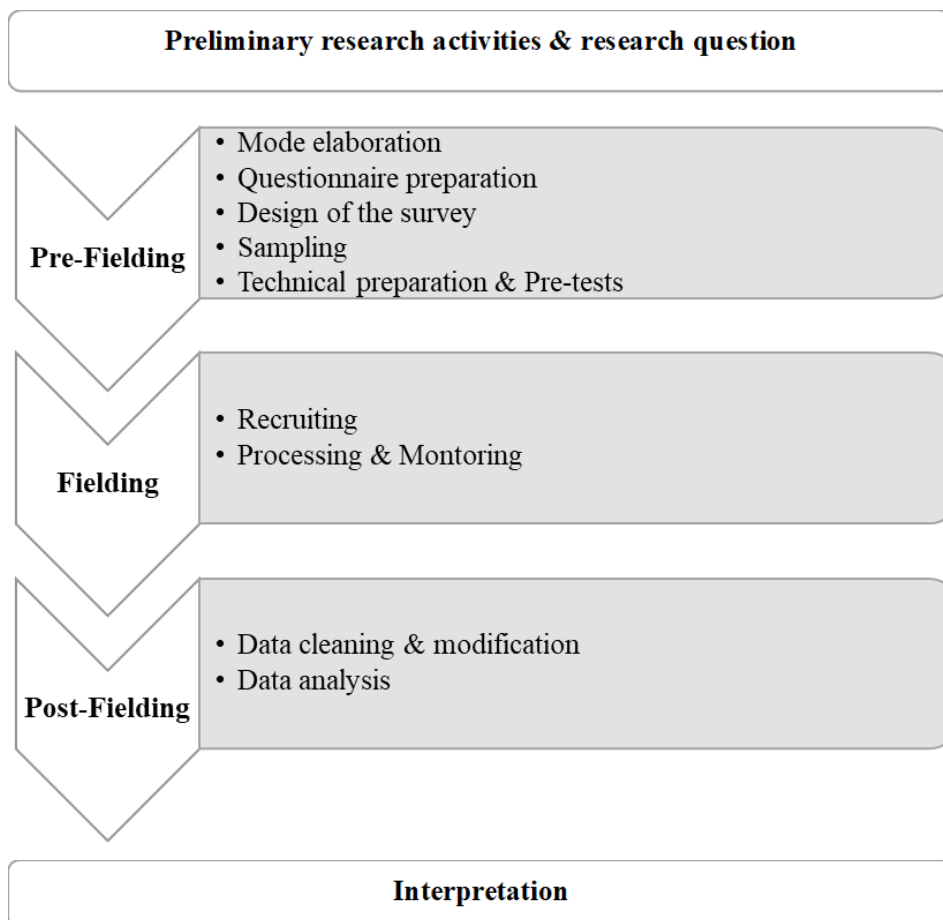- Data cleaning & modification
- Data analysis

Interpretation

Figure 10: Steps and stages of the research process (own illustration).

In the following subsections, I describe each of these steps and stages.

3.1. Pre-Fielding

According to Callegaro et al. (2015, p. 11), the process starts with the preliminary research activities or the research question. The author defines these activities as general preparations which are important to understand the context of the study but are independent of any survey mode (Callegaro et al., 2015, p. 237). Typically, this includes research on the topic, the definition of the research problem, and different research methods used in the literature which we have seen in the previous section. The process continues with the Pre-Fielding. In this part of the process, the mode elaboration, the questionnaire preparation, the research design, the sampling, and the technical preparation including the pre-tests take place.

3.1.1. Mode elaboration

Callegaro et al. (2015, pp. 4–5) explain that web surveys are used for the purpose of quantitatively examining a target population by using standardized questionnaires. The authors clarify that sensitive topics such as money, gambling, addiction, etc. are best asked in anonymous web surveys. Wagner-Schelewsky & Hering (2022, pp. 1052–1054) come to similar conclusions. On the other hand, they also describe the disadvantages of this method compared to other methods such as interviews, telephone surveys or written surveys. They explain the different drawbacks of online surveys such as the accessibility of the users which require a device and access to the internet. Furthermore, the authors justify that potential participants already receive a huge number of invitations to online surveys which makes it difficult to motivate people to do so. However, the advantages outweigh the disadvantages. Indeed, it is possible to dynamically adapt the questions in an online survey, insert pictures or use different answer modalities such as drag and drop. Videos can complement the survey and provide more context, making it easier for applicants to understand the topic. Also, web surveys are a cost-effective tool for both the participants and the researchers. Callegaro et al. (2015, p. 21) explain as well that the ease of implementation makes web surveys superior to other methods. The authors conclude that this benefit is not outweighed by any other aspect and is therefore an "absolute advantage". Time and geographical flexibility and self-administration can also be seen as advantages of a web survey compared to other methods.

Since I would like to ask questions about wealth respectively inheritances and because of all the benefits explained above, an anonymous online survey suits very well to answer the research question of this thesis. I rely on a "cross-sectional design" (Callegaro et al., 2015, p. 6), where the survey is independent from other questionnaires, and the sample is drawn for this survey only.

3.1.2. Questionnaire preparation

The questions of the questionnaire are based on the studies reviewed in Section 2.3. To answer to the research question, I break the research questions down into several sub-questions. The following table illustrates the sub-questions and their motivation according to the literature.

Table 1: Sub-questions to answer the research question (own illustration).

		Motivation
Q1	Does the fairness perception change with the heir's income?	Various socio-economic background questions are asked in every examined survey. The answers can be used to distinguish between the gender, the age, income group or education and the sub-question 1 can be answered by asking if the fairness perception changes with the heir's income. The relationship between fairness and income was analysed in the studies of Dallinger (2021), Gross et al. (2017) or Rowlingson et al. (2021). Gross et al. (2017) found that the proposed wealth tax rate in Germany increases with the heir's income. I would like to find out whether I also find different perceptions of fairness concerning inheritances due to income differences.
Q2	Does the political affiliation change peoples' fairness perceptions and do people who vote more prefer redistribution?	According to Stantcheva (2021) the political affiliation is an important indicator of the fairness view and people who vote more often are more likely to prefer redistribution. The studies of Almås et al. (2016); Dallinger (2021), Kuziemko et al. (2015) or Rowlingson et al. (2021) came to similar

		conclusions. Since political affiliation seems to matter for individual perceptions of fairness, it is interesting to ask these questions and draw conclusions regarding the respondents' perceptions of fairness.
Q3	Does the received or expected inheritance change the fairness perception?	Rowlingson et al. (2021) suggest that a previously received or expected inheritance affects' the fairness perception of the respondents. Freyer & Günther, (2022), Kuziemko et al. (2015) and Lekfuangfu et al. (2022) also investigated in their experiments situations in which individuals receive an inheritance and if this has an impact on fairness perception. In order to investigate whether the Swiss inheritance system is seen as fair, it is intriguing to include this aspect in the questions on the socio-economic background and to analyse whether perception regarding fairness changes.
Q4	Do people in Switzerland have a meritocratic fairness view and do we find a dilemma of meritocracy?	The work of Freyer & Günther (2022) focuses on the dilemma of meritocracy and meritocratic fairness views. Moreover, the experiments of Freyer & Günther (2022), Kuziemko et al. (2015) and Lekfuangfu et al. (2022) test meritocratic fairness perceptions. Since they argue that a lot of governments base their rules on meritocratic fairness perceptions, it is interesting to explore the Swiss opinion and see if I can find a dilemma of meritocracy in the respondents' answers. The situation described in the study of Freyer & Günther (2022) about the daughters of hardworking and lazy men will help us to find this out.
Q5	From a fairness perspective, is there a difference between luck and inheritance?	Since fairness is perceived very individually, Freyer & Günther (2022) distinguish between luck and inheritance in their experiments. Kuziemko et al. (2015) briefly mention that inheritances can be

		considered as pure luck and are not related to the efforts of the heir. Therefore, it can be argued that these two aspects should be treated equally regarding taxes. However, the Swiss tax system distinguishes between inheritance and gift taxes and makes it compelling to evaluate this issue in our method. Almås et al. (2016) explored these differences in their analysis on Norway and the U.S and Lekfuangfu et al. (2022) focused on the perception of fairness regarding luck and effort in Asia. This study will attempt to find out how luck and inheritance affect fairness perceptions in Switzerland.
Q6	Since the Swiss inheritance tax rate is based on the principle that the rate increases with decreasing closeness in the relationship between testator and heir and increases with the value of bequest, is it considered fair?	Different studies such as Gross et al. (2017) or Freyer & Günther (2022) explain that the relation to the heir and the value of bequest change people's perception of the fairness of an inheritance tax rate. Since the Swiss inheritance tax system is based on these assumptions, questions will be asked to find out whether people think the current inheritance tax system is perceived as fair or not. Moreover, four out of the eight analysed studies asked people about their perceived fairness of the suggested or current policies. Therefore, such questions will be included to answer the research question.
Q7	Do the general fairness perceptions match the rest of the answers?	All the research analysed focused on people's general perceptions of fairness. General questions about fairness attitudes thus help us to understand the respondents' answers and place them in the context of this work. Hence, more thorough conclusions can be drawn.

Based on these questions, I identified commonalities in the cited literature that are the most important in defining whether the Swiss inheritance system is perceived as fair or not. These aspects are the following:

- Gender, age, income, education
- Political affiliation
- Received or expected inheritance
- Perceived fairness of suggested / current policies
- Fairness considerations
- Relation to the heir
- Value of the bequest
- Meritocratic fairness view

The literature (Almås et al., 2016; Dallinger, 2021; Gross et al., 2017; Kuziemko et al., 2015; Rowlingson et al., 2021; Stantcheva, 2021) examines aspects of knowledge questions about the current inheritance or tax system in the countries studied, as well as questions about attitudes towards the government. However, in my method these two aspects are not relevant since already several other studies indicate that in Switzerland, the trust in government is high compared to other European countries (Fuchs et al., 2015; Hanitzsch et al., 2020; Martínez et al., 2021 etc.). Thus, these aspects are not included in my method.

Table 2 provides an overview of the studies reviewed in Section 2.3 and the various aspects, including the sub-questions.

Table 2: Overview of investigated aspects in empirical research (own illustration).

Authors, Year	Relevant investigated aspects							Other investigated aspects	
	Gender, age, income, education	Political affiliation	Received or expected inheritance	Meritocratic fairness view	General fairness considerations	Relation to the heir and value of bequest	Perceived fairness of suggested / current policies	Knowledge questions	Attitudes towards the government
Sub-questions	Question 1	Question 2	Question 3	Question 4	Questions 5 & 7	Question 6	Question 6	-	-
(Stantcheva, 2021)	X	X		X	X		X	X	X
(Gross et al., 2017)	X				X	X	X		X
(Dallinger, 2021)	X	X			X		X	X	
(Rowlingson et al., 2021)	X	X	X	X	X		X		X
(Kuziemko et al., 2015)	X	X	X		X				X
(Almås et al., 2016)	X	X		X	X				X
(Freyer & Günther, 2022)	X	X	X	X	X	X			
(Lekfuangfu et al., 2022)	X		X	X	X	X			
My method	X	X	X	X	X	X	X		

3.1.3. Design

The web survey was conducted using Google Forms due to its ease of use. Participants entered the survey via a link with their mobile phone, laptop, or any other device. Due to the disadvantages of an online survey, discussed in Section 3.1.1, it is important that the survey appears professional and includes an informative introductory part (Callegaro et al., 2015, p. 89). According to Wagner-Schelewsky & Hering (2022, p. 1058) it is beneficial to split the online survey in different sections since otherwise participants tend to quit the survey if they see too many questions. The authors mention that the progress in filling out the survey should be shown. Hence, the online survey was split in four sections with a progress bar on top. Providing answer options increases the likelihood of participants answering questions, thus such options were offered whenever feasible. The questionnaire was developed with 32 different questions in four sections based on the topics and sub-goals mentioned in Table 1 and Table 2.

First, the participants are shown an introductory paragraph with background information on the questionnaire. In this part, the goal of the study is explained, and the approximate time for completion is given. It is explained that the survey is anonymous and that it would not be possible to find out who the participant was. Then, the socio-economic background questions are asked (sub-question 1). These questions included the political affiliation and asked about any received or expected inheritances to answer the sub-questions 2 and 3.

In the second part of the questionnaire, the fairness views are tested. This section of the survey dealing with "performance vs. luck" assesses how the fairness of different situations is judged. Participants are asked to give their opinion on various scenarios based on either performance or luck. Participants are asked to rate fairness in different scenarios and indicate whether they think the situation is fair or not. This section was designed to see if the respondents have a meritocratic fairness view. All questions had an answer choice using the Likert-Scale. This is defined as an ordinal scale with different values from low to high expressing a gradation of intensity, for example "strongly disagree" to "strongly agree", including one neutral option (Universität Zürich, n.d.). This section helped to answer the sub-questions 4 and 5.

In the subsequent part, questions about the current inheritance tax system in Switzerland are asked to answer the sub-question 6. Participants in the survey were asked to give their opinion on whether they consider the Swiss inheritance system as fair. The questions

posed in this context pertain to the fairness of the asset and property distribution after an individual's death and the possibility of implementing changes to ensure a more equitable distribution. I put emphasis on the relation to the heir, which is a specificity of the Swiss inheritance tax system and the value of bequest. In this part of the questionnaire, the answer options were also based on the Likert-Scale with five options from "strongly disagree" to "strongly agree" with one neutral option.

In the last part of the questionnaire, participants were asked questions to determine their attitudes about various aspects of fairness. Also here, the Likert-Scale provides answer options, as in part 2 and 3 of the survey. This last section helps to answer the sub-question 7.

At the end of the survey, a short message to thank the participants appears. The whole questionnaire including all answer options can be found in Appendix A. and B.

3.1.4. Sampling

The sample size is important and defined according to Raithel (2008, p. 29). To answer the research question, Raithel explains that the survey must be representative. I clarify later in Section 4, how the sample compares to the population for the aspects, for which data are available. In the case of this thesis, the sample size is defined to be between 100 and 150 respondents. Only people living in Switzerland are included in the sample and people aged 20 to 40.

3.1.5. Technical preparation and pre-tests

After implementing the web survey in Google Forms, the method was pre-tested. Callegaro et al. (2015, p. 105) explain that pre-testing is necessary to find major weaknesses in the survey. Usually, a few respondents are sufficient to recognize them. It is therefore useful to identify various substantial and cognitive issues. The pre-tests took place with people from the network of the author of this thesis. The pre-testers were advised to focus on the grammar, the technology, the understanding of the questions, the length of the survey and other issues.

Some small adjustments were requested by the testers and implemented accordingly. After successfully testing the questionnaire, the answers of the testers were deleted, and the respondents were excluded from the survey.

3.2.   Fielding

The participants of the survey were recruited from the personal network of the author of this thesis. The URL-link to the survey was sent directly to the prospects, starting on the 2nd of April 2023. Callegaro et al. (2015, p. 152) mention that the best time to contact the participants is during the weekend, which is why a Sunday was chosen as the start date. The time span to answer the questionnaire was one week until 9th of April 2023. The response rate RR (Callegaro et al., 2015, p. 136) ($RR = \frac{responding\ units}{eligible\ units}$) cannot be identified since the questionnaire was anonymous and was spread in the social media of the author. To provide help during the questionnaire, the e-mail address of the author was given in the introductory part. However, no questions were raised during the fielding period.

Since after one week 125 answers were collected, the panel was closed as planned on the 9th of April 2023.

3.3.   Post-Fielding

In the post-fielding phase, the focus is on methodological issues (Callegaro et al., 2015, p. 176). This includes data cleaning or modification as well as data analysis.

3.3.1.   Data cleaning and modification

In the data cleaning or modification phase the collected data are corrected to match the defined respondent criteria or insufficient answers are excluded (Callegaro et al., 2015, p. 176). The questionnaire could have been interrupted due to ignorance or lack of understanding. The parameter describing such interruptions is called "Total Breakoff Rate (TBR)", which is explained in the study of Callegaro et al. (2015, p. 139). The formula is defined as follows:

$$TBR = \frac{Introduction\ breakoffs + questionnaire\ breakoffs}{Units\ starting\ the\ questionnaire}$$

Surprisingly, the TBR in this survey was 0%, which means that no respondent interrupted the questionnaire. Therefore, no answer needed to be excluded for this reason.

Since the age range was defined between 20 and 40 years old, some answers may have had to be excluded, but the URL-link was spread in social media of the author where it was not possible to ensure only answers of people in the defined age range.

3.3.2. Data analysis

Once the data was successfully collected and cleaned, it was stored and structured for quantitative analysis. Raithel (2008, p. 123) states that it is important to confirm the significance of the data. However, newer studies suggest that the significance test should not be calculated anymore, due to the risk of misinterpretation (Hirschauer et al., 2019). For this reason and because I did not specify a hypothesis, we do not calculate the significance for the 7 sub-questions.

Raithel examines (p. 127 ff.) that the frequency of answers should first be investigated, either in per cent or in absolute numbers. Continuing the analysis, the median or arithmetic mean can be calculated for different answer choices, depending on what the questions are targeting and where it is meaningful to do so. To compare the answers to different questions, the answers are presented in a cross table. These cross tables are illustrated in Appendix B. For the first part of the survey, the arithmetic mean is calculated for the age in the study. The formula looks as follows:

$$\bar{x} = \frac{\sum(n \times x)}{\sum n}$$

Moreover, I illustrate the dataset for the first part of the survey with graphs and charts and explain them accordingly. The analysis of the data continues with the answers to the seven sub-questions I defined in Section 3.1.2. The questions will be answered by linking and illustrating the different parts. n in the text, charts or formula stands for the number of respondents.

After answering all sub-questions, a final conclusion can be drawn which will answer the research question.

4. Results

This section presents the results of the survey. A total of 125 people between the ages of 15 and 71 participated in the survey. However, because the age range was set from 20 to 40, twenty responses had to be eliminated. Thus, the total number of responses used is 105 with an arithmetic mean of 28.6 years. In Switzerland, the 20 to 40 years-olds represent 26% of the population (Bundesamt für Statistik, n.d.-b).

4.1. Dataset

The dataset for the survey responses includes 53% identified as female, while 47% identified as male. Furthermore, 70% of the respondents hold a university degree. According to Bundesamt für Statistik (n.d.-a), 33% of Swiss citizen hold a university degree. This makes the focus group more educated than the average Swiss. The data on the respondents' household income was divided into six groups. Each income group accounted for 14% to 19% of the total number of respondents. Only four people did not share their income. The income distribution of the respondents is depicted in Figure 11.

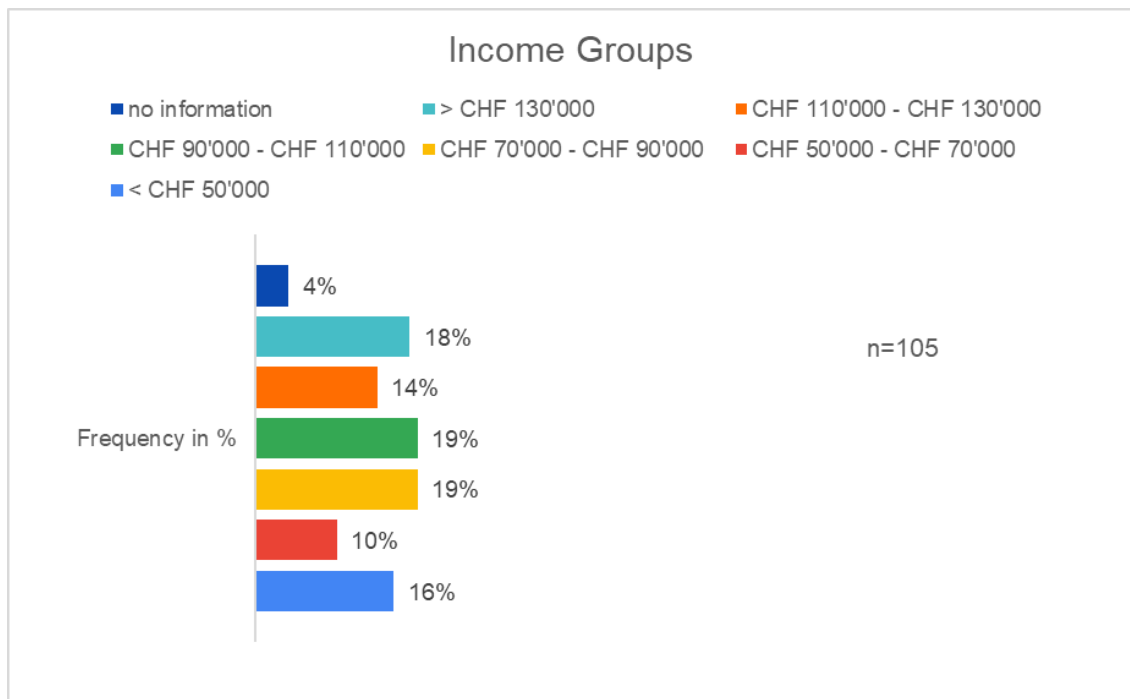*Figure 11: Income distribution of the respondents (own illustration).*

As already mentioned, the survey collected data on political preferences. Specifically, respondents were asked to indicate which political party they would vote for if an election was held at the time of the survey. The questionnaire also included a question about how often respondents vote in elections. This information provides insights into the

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respondents' level of political engagement and the extent to which their perceptions of fairness regarding inheritance may be influenced by their political views. The percentage of votes for parties are illustrated in Figure 12. The most favoured party is the FDP (The Liberals) with 28 answers, followed by the GLP (Green Liberal Party / grünliberale) with 21 voters. This does not represent the voters' share of the last national elections in 2019, where the most favoured voted party was the SVP (Swiss People's Party) with 25.6%, followed by the SP (Social Democratic Party) with 16.8%, then the FDP with 15.1% (easyvote.ch, n.d.). In the last national vote, only 7.8% voted for the Green Liberal Party. This makes the focus group of this thesis more liberal than the average Swiss.
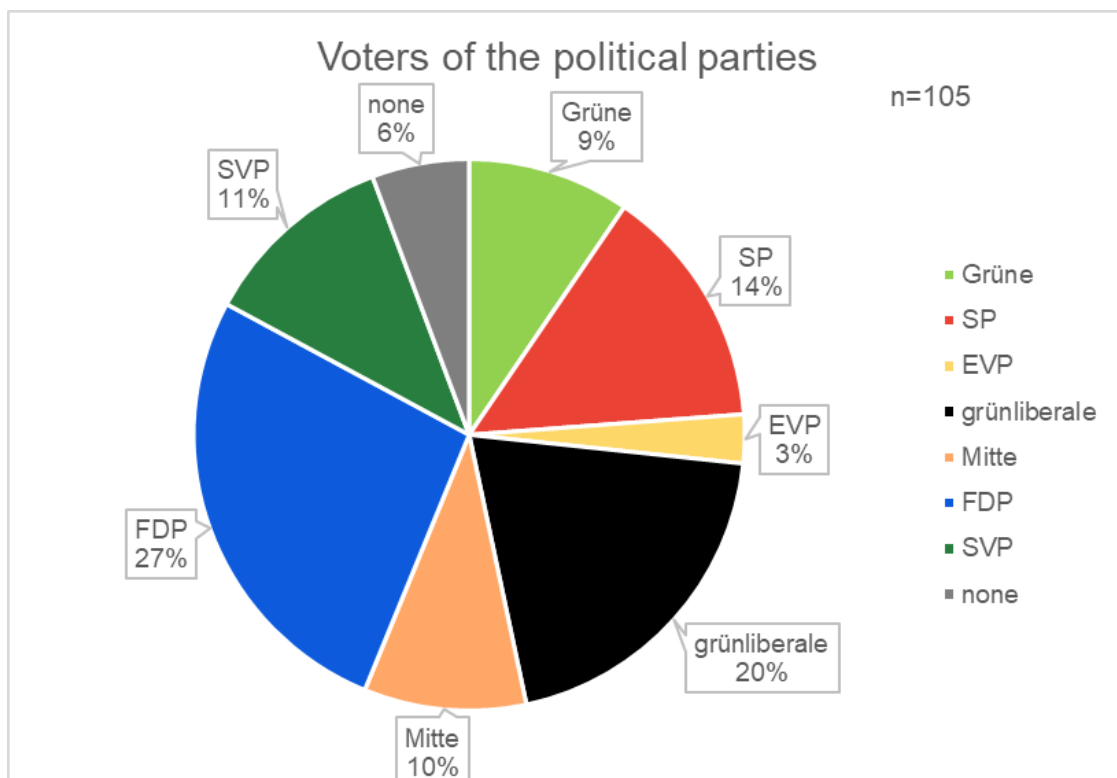
Figure 12: Frequency in percentage of the political parties voted for (own illustration).

By answering the question how often people vote, 42% answered that they always vote and 34% that they most often vote. In 2022, the voting participation of a national vote was around 45% (Bundesamt für Statistik, n.d.-c). The higher political involvement of the respondents can be explained by their higher education level.

The sample may not be entirely representative due to factors such as the education level of the respondents, their household income, the political participation, and the parties they vote for. Nonetheless, the dataset can provide a comprehensive understanding of the factors that shape young individuals' perceptions of the fairness of an inheritance.

4.2. Answers to the sub-questions

In this Section, I present the results by answering the sub-questions which were defined in Section 3.1.2.

Sub-question 1:

Q1	Does the fairness perception change with the heir's income?

To address the fairness attitudes of the respondents, I dive deeper into the fourth part of the survey. This part is dealing with general fairness perceptions. To the question if it is seen as fair if someone becomes rich through inheritances or gifts, the respondents were not in agreement. While 53% answered that they "totally agree" or "agree" with the statement, 20% said that they "disagree at all" or "disagree". 27% were not sure whether they agree or not. A bit a different picture can be seen in the answers to the questions if the respondents' view it as fair if a person becomes rich through a lottery. 71% "totally agree" or "agree" with the statement and only 10% disagree. 20% neither agree nor disagree. This is like the answers to the statement "I think it is fair that people become rich through their own effort." 69% of the respondents "totally agree" with the statement and 29% "agree". Only 1% disagree with the phrase and 6% did not choose any side. By asking questions which trigger emotions, such as if the respondents see it fair that doctors earn a lot of money or that the CEO of UBS earned CHF 12.6m last year or if the salaries of soccer players and actors are viewed as fair, the respondents did not support their previous response that it is fair that someone becomes rich through their own effort. For the doctor, 72% agree that they should earn CHF 197'000 but already 16% neither agree nor disagree and 12% disagree. This is not in line with the only 1% who disagreed with the statement that "it is fair that people become rich through their own effort". Even more extreme are the results for the soccer players and actors and the CEO of UBS. Only 23% agree that the soccer players and actors should earn as much as they do and 19% agree with the salary of the CEO. The last question was about the fortune of Roger Federer and whether it is seen as fair. Here, 53% agreed that it is fair that he has his fortune, which is more in line with the responses that "it is fair that people become rich through their own effort". The effort of Roger Federer seems to be more appreciated by the participants than the effort of the CEO or the actors and soccer players.

When examining these questions in conjunction with income, interesting findings emerge. In the lowest income group (< CHF 50'000 yearly, n=17), 41% agree that they see it as fair that people become rich through major gifts or inheritance. In the highest income group (> CHF 130'000 yearly, n=19), 69% see it as fair and the other 32% neither agree nor disagree. In the lowest income group, 24% disagree and 35% do not choose a side. On this question, there is a clear difference between the two extreme income groups. These results are shown in Figure 13.

	totally agree	agree	neither agree nor disagree	disagree	disagree at all
lowest income group	12%	29%	35%	18%	6%
highest income group	32%	37%	32%	0%	0%

Figure 13: Answers of different income groups to the statement "I think it is fair that people become rich through major gifts or inheritance" (own illustration).

The differences in the fairness perception between these two contrasting income groups remain the same across all responses in the fourth part of the survey. This means that people from the highest income group agree more strongly that it is fair for people to get rich through the lottery (79% agreement) or through their own efforts (95% agreement), while agreement is lower for the lowest income group (lottery 59% agreement, effort 88% agreement). Similarly, 90% of the highest income group agree with the salaries of doctors, 58% agree with the salaries of soccer players and actors, and 37% agree with those of the CEO of UBS. In the lowest income group, the approval of salaries is lower. 77% approve of the high salaries of doctors, but only 6% approve of the high salaries of soccer players

and actors, and likewise only 6% approve of the salary of the CEO. Roger Federer's fortune is also judged differently by these two groups. From the lowest income group, 35% agree that it is fair that Roger Federer to earn so much. In the highest income group, 79% agree that his earnings are fair.

Consequently, it can be clearly seen that the fairness view changes with the heir's income. People who earn less agree more with a broader distribution of wealth or income, while people who earn more agree less.

Sub-question 2:

Q2	Does the political affiliation change peoples' fairness perceptions and do people who vote more prefer redistribution?

To find answers to sub-question 2, I evaluate the effect of political views on fairness perceptions. In doing so, I compare the different voters. The voters of the party "EVP" are neglected, as only three respondents voted for this party. Respondents who did not choose any party were also neglected when answering this sub-question. The "Smartspiders" of the different parties can be seen in Appendix C.

I begin with the responses to the statement "I think it is fair for people to become rich through inheritance or substantial gifts." This statement illustrated a significant difference especially between the SVP voters and SP voters. The SVP stands for conservative values such as limiting immigration, Swiss independence, more small businesses, less government, and promoting domestic production. The SP, on the other hand, is more left-leaning and favours Swiss membership in the European Union and stands for a government that provides comprehensive public services, social progressivism, and more redistribution. These features are also evident in my results. While 83% of the SVP voters agree that one can become rich through inheritance or larger gifts, only 20% of the SP voters agree. The respondents of the various voters to this statement are displayed in Figure 14.
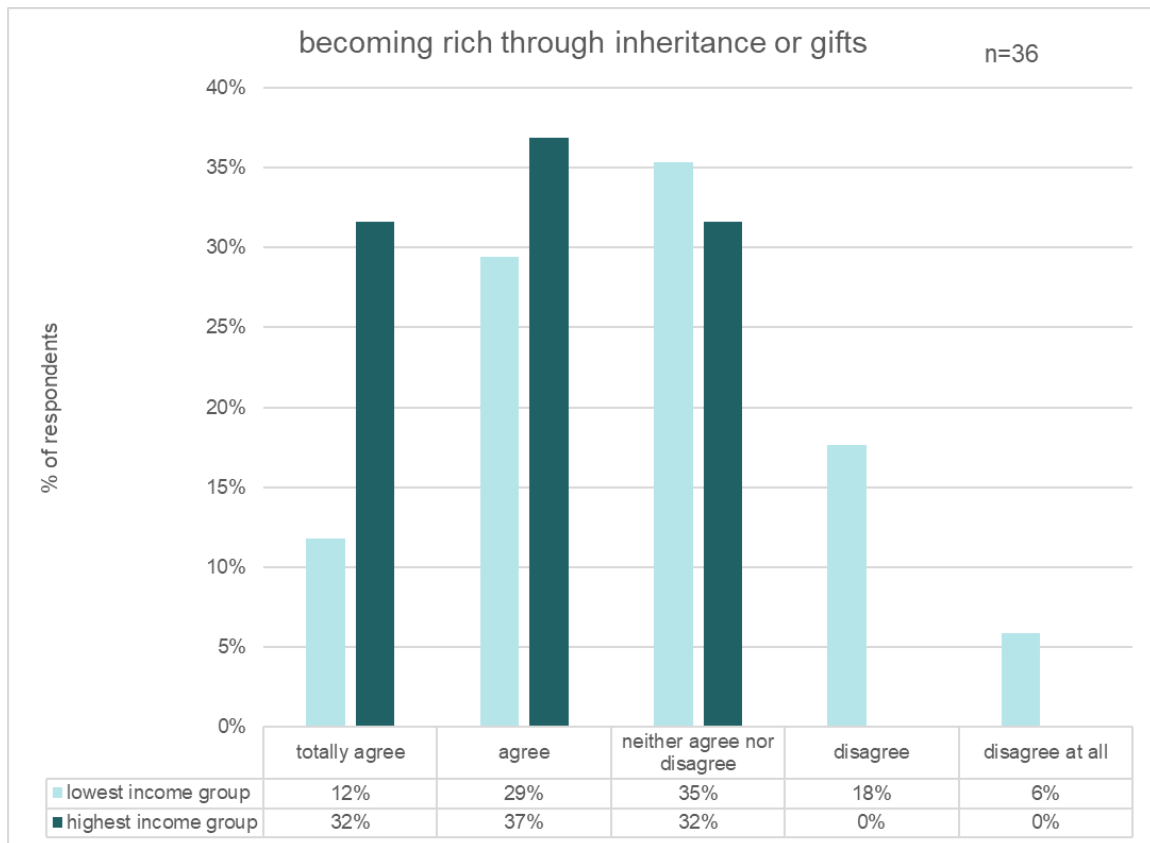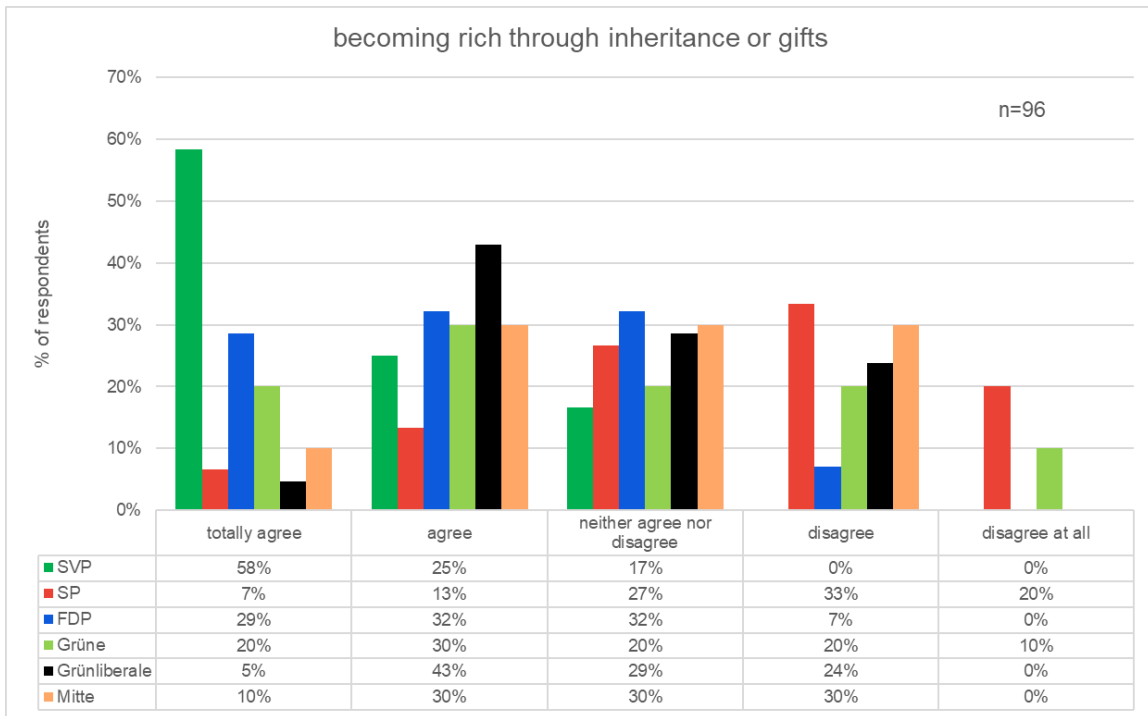
Figure 14: Answers of different voters to the statement "I think it is fair that people become rich through major gifts or inheritance" (own illustration).

The large differences in the fairness perceptions between the SVP and SP voters are also evident in the other questions. While 75% of SVP voters think it is fair that Roger Federer has a high income, only 7% of SP voters agree. None of the SP voters thinks that the CEO of UBS should earn that much, while 25% of the SVP voters agree. The distribution of responses on fairness perceptions of high actor and footballer salaries is visible in Figure 15.
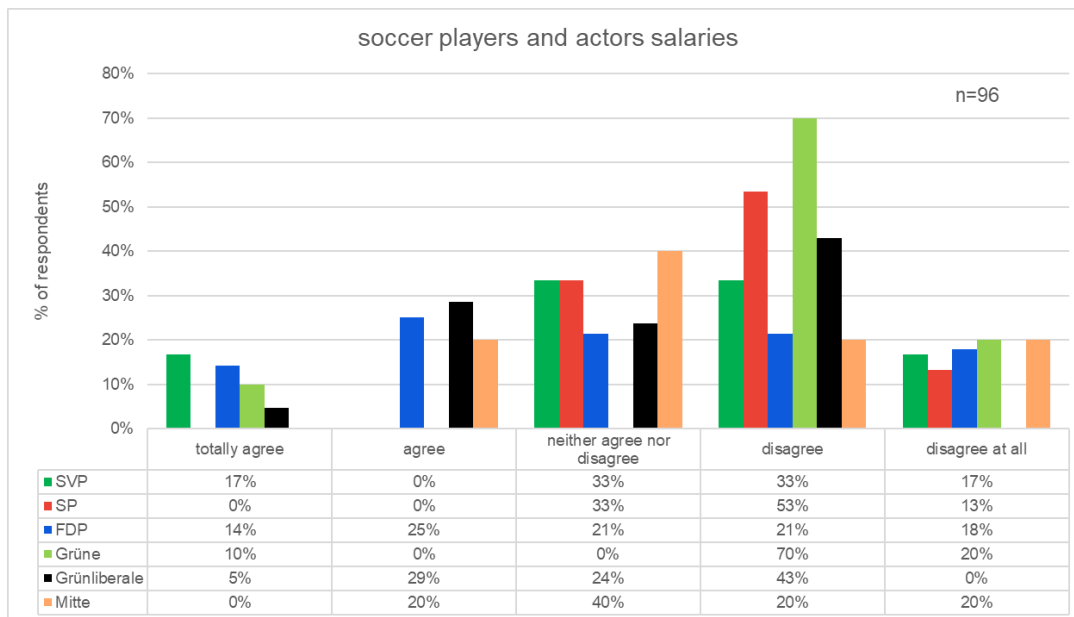
Figure 15: Answers of different voters to the statement "I think it is fair that soccer players and actors receive very high salaries" (own illustration).

	totally agree	agree	neither agree nor disagree	disagree	disagree at all
SVP	17%	0%	33%	33%	17%
SP	0%	0%	33%	53%	13%
FDP	14%	25%	21%	21%	18%
Grüne	10%	0%	0%	70%	20%
Grünliberale	5%	29%	24%	43%	0%
Mitte	0%	20%	40%	20%	20%

Again, one can see that 66% of SP voters do not support high wages and 50% of SVP voter do not either.

The parties of the centre, such as "grünliberale" and "Mitte", have common ideas of fairness among the respondents. This tendency can be seen in Figure 15, where 34% of Green Liberal voters (n=21) approve of high salaries and 20% of Centre voters (n=10). Analysing all the answers to the questions in Part 4, we find that the "grünliberale" and "Mitte" voters are very much in agreement.

FDP voters share liberal views and are therefore opposed to the views of Grüne voters. The Greens focus on ecological and social commitment and are similar in their values to the SP party. The difference between these two groups of voters is also illustrated by my results. Whereas 46% of the Liberal voters disagree with the high salary of the CEO of UBS, the figure for the Greens is as high as 70%. In addition, all FDP voters agree or are neutral about the wages of doctors, while 30% of the Grüne voters disagree with the wages of doctors. On the question of whether they think it is fair to become rich through one's own efforts, Grüne and FDP voters have common values. SVP and SP voters, on the other hand, are again not in line.

By scrutinising the participation of the voters, I could not find clear results.

In summary, my results reveal significant differences across voter groups and that the political affiliation strongly affects individuals' perception of fairness. However, no clear

conclusion can be drawn from the evaluation of voter turnout. Therefore, I cannot answer the question of whether people who vote more often prefer more redistribution.

Sub-question 3:

Q3	Does the received or expected inheritance change the fairness perception?

I continue by investigating the effect of having received or expecting an inheritance. One important factor to shape the individual perception of fairness can be the fact that the person already received an inheritance, which improved the economic situation (Rowlingson et al., 2021; Stantcheva, 2021). 10% of the respondents (n=10) mentioned that they have already received an inheritance which had a big impact on their economic situation and 21% (n=22) have already received assets which had a slight impact on their economic situation. As explained in Section 2.1.3, 14% of the Swiss inhabitants receive a substantial gift or inheritance in their life. Participants' responses to the question of whether they expect to receive a major gift or inheritance in the future are roughly consistent with what is reported in the literature. 17% expect to receive a major gift or inheritance in the future (n=18), while 82% do not expect to and 1% did not answer this question. The answers also show that people who have already received an inheritance with a significant impact no longer expect to receive anything in the future. 18% of respondents who have already received an inheritance with a small impact on their economic situation expect to receive something in the future.

In this section, I focus on people who have received something with a large impact on their economic situation and those who expect to receive something. As expected, people who have already received an inheritance or are expecting one agree more strongly with the statement "I think it is fair that people become rich through substantial gifts or inheritance." 60% of people who have already received an inheritance and 66% of those who are expecting one agree with this statement, while among all respondents only 53% agree. Differences in the fairness perceptions of those two groups compared to all respondents are also evident in the salary questions. People who have already received an inheritance are less likely to agree with the salary of UBS's CEO, but those who expect an inheritance are more likely to disagree. These differences are presented in Figure 16.

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Figure with title "fairness of the salary of the CEO":

	totally agree	agree	neither agree nor disagree	disagree	disagree at all
all respondents, n=105	9%	10%	15%	38%	29%
inheritance received, n=10	10%	0%	40%	50%	0%
inheritance expected, n=18	11%	11%	17%	17%	44%
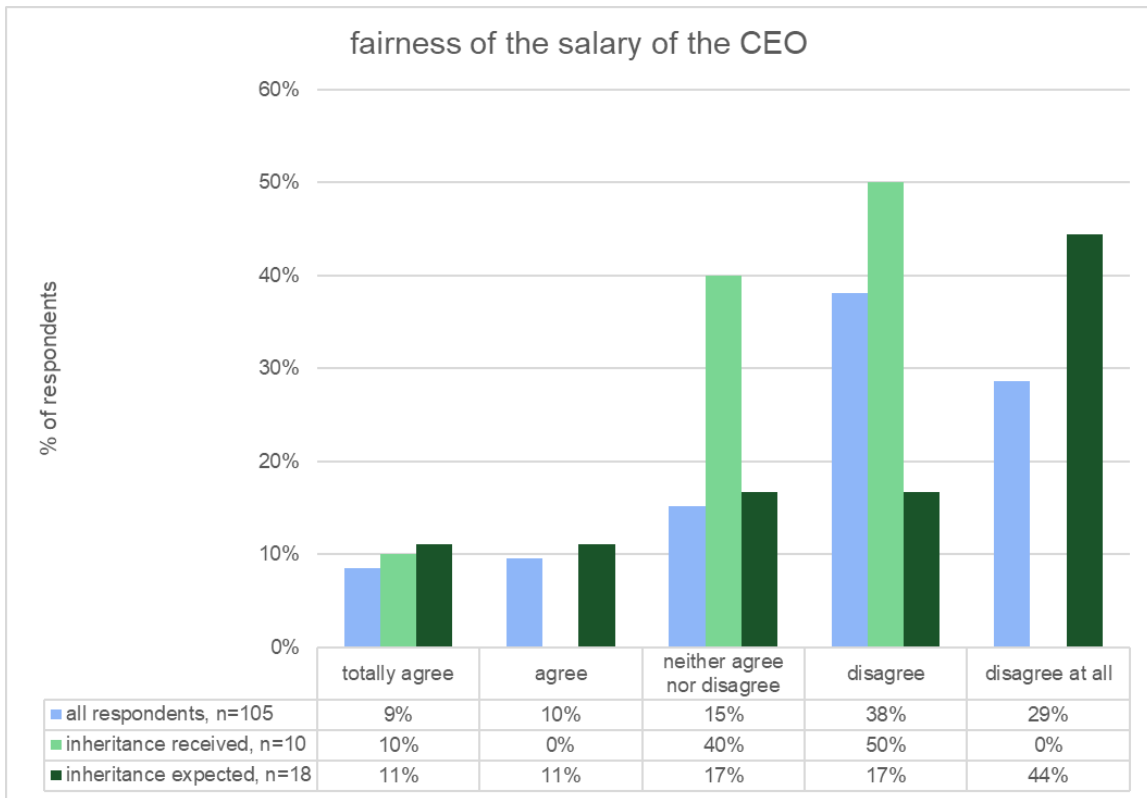
Figure 16: Answers to the statement "I think it is fair that the former CEO of UBS, Ralph Hamers, earned CHF 12.6m last year" (own illustration).

For all other questions I could not find clear contrasts between these 28 respondents and all respondents.

Ultimately, I find that the received or expected inheritance changes the redistribution view slightly, but not as much as the differences in the political affiliation or the salary differences.

Sub-question 4:

Q4	Do people in Switzerland have a meritocratic fairness view and do we find a dilemma of meritocracy?

Next, I focus on the second part of the survey. This part is based on the same statement, which Freyer & Günther (2022) use in their work. The respondents read in the survey the following paragraph:

"This part of the survey is about different situations in which you are to judge whether you agree or disagree with the statements. Therefore, please read the initial situation

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carefully: We are comparing two men who are not related to each other. Both men start their lives in the same country under similar conditions. Their abilities and other characteristics are identical, with one exception: one of the men is hardworking, the other is lazy. Thanks to his efforts, the hardworking man becomes wealthy, while the lazy man remains poor. Each man has a daughter. The daughters are nearly identical and equally industrious. Both fathers die early and bequeath all their wealth to their daughters. Thus, the daughter of the hardworking man becomes rich, while the daughter of the lazy man remains poor."

As explained in Section 2.3.2, a meritocratic fairness perception is the view that society is based on a person's abilities and merits rather than on wealth or social background. The dilemma arises when children are involved, as explained in the paragraph above, and they inherit something without doing anything in return. Therefore, a meritocrat supports the wealth of the father, but not the wealth of the daughter, who has inherited everything. The reverse is also true: a meritocrat sees the poverty of the lazy father as fair, but not the poverty of the daughter.

My results reveal that 95% of the respondents agree that the hardworking man should become rich, and 74% agree that the lazy man should remain poor. This result underscores that respondents have a meritocratic fairness view. These outcomes are also supported by the general question in Part 4, which asked whether it is fair for people to become rich through effort. 90% of respondents agreed with this. When examining the daughters, respondents are not sure if it is fair that the daughter of the hardworking man becomes rich and the daughter of the lazy man remains poor. 48% agree that it is fair that the hardworking man's daughter becomes rich, and 27% disagree. 26% neither agree nor disagree. That the lazy man's daughter should remain poor is considered fair by 24%. 44% think it is unfair. The answers can be seen in Figure 17.
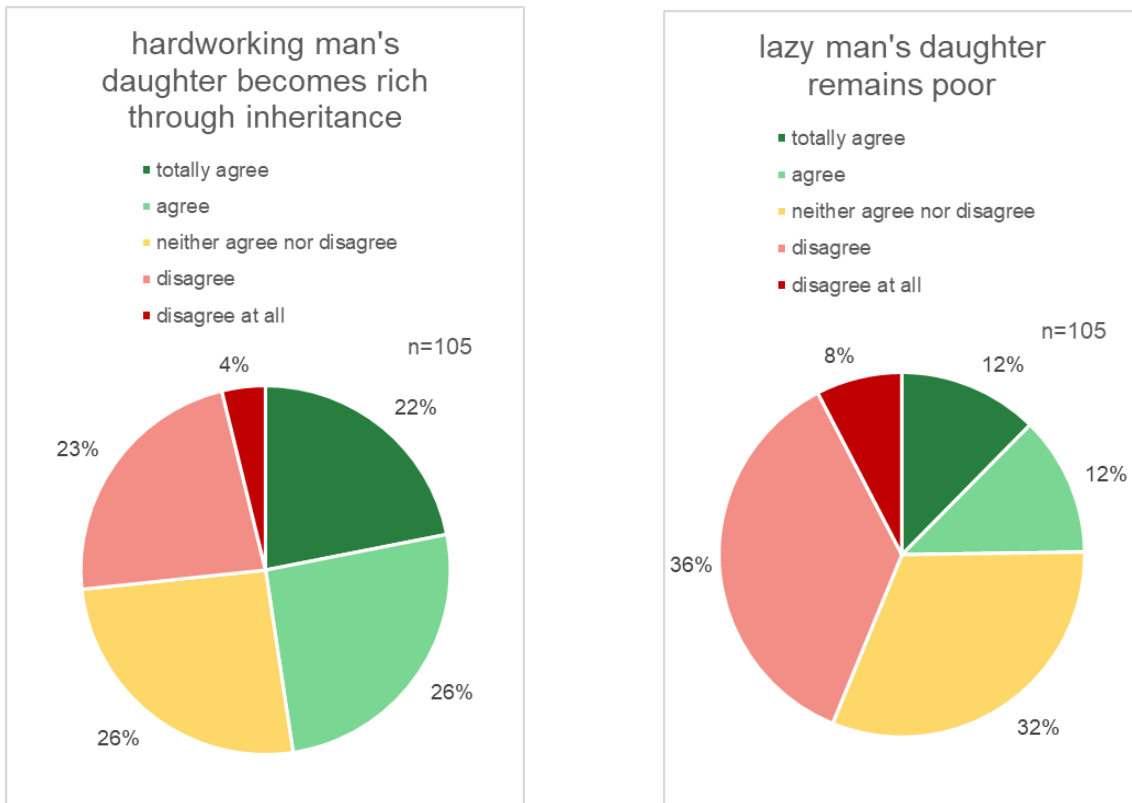
Figure 17: Answers to the different statements of inheritance (own illustration).

The answers to the question "I think it is fair that people become rich through inheritance or major gifts." from Part 4 are similar. 53% agree with this statement, while 20% disagree and 27% are undecided. However, in a clear dilemma of meritocracy, respondents would see this as clearly unfair, as only one's own effort should lead to wealth. Thus, I find a slight dilemma of meritocracy only in the described situation with the fathers and daughters. I conclude that the focus group does not fully identify with the meritocratic principle and still finds it fair that people become rich without doing anything about it.

Sub-question 5:

Q5	From a fairness perspective, is there a difference between luck and inheritance?

To answer sub-question 5, I focus again on the second part of the survey. I asked the respondents: "The lazy man's daughter wins the lottery and becomes equally rich as the hardworking man's daughter. It is fair that the lazy man's daughter is now also rich. Do

you agree with this statement?" and "The rich man's daughter wins the lottery and becomes even richer. It is fair that the rich man's daughter becomes even richer. Do you agree with this statement?" 71% of the participants responded that they agree with the first statement and 66% agreed with the second statement. The answers are revealed in the two Pie Charts in Figure 18.
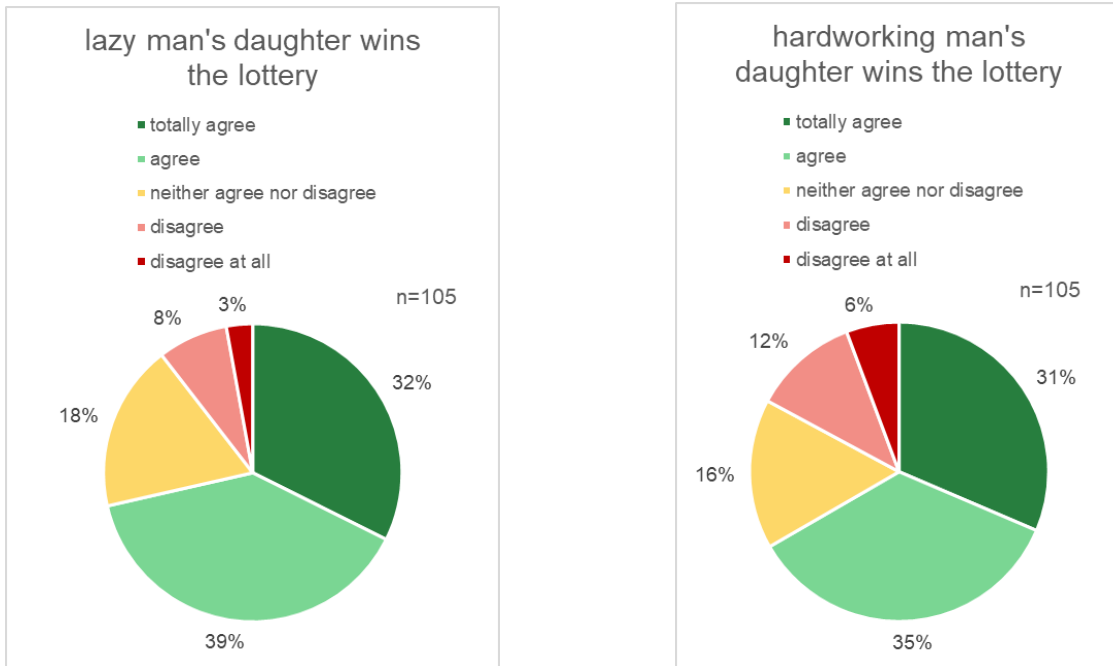
Figure 18: Answers to the different statements of winning the lottery (own illustration).

I now compare these answers with the previously analysed questions about daughters who either become rich through inheritance or remain poor. I arrive at the following results: People answered the questions regarding the lottery different from the questions regarding the inheritance. Becoming rich through winning the lottery seems to be widely accepted with 66% for the rich daughter and 71% for the poor daughter. Becoming rich through inheritances is only accepted by 46% resp. 53%. I therefore conclude that there is a difference between luck and inheritances from a fairness perceptive. These responses also demonstrate that the focus group is not only meritocratic and that respondents believe it is fair for people to become rich through luck or inheritance.

Sub-question 6:

Q6	Since the Swiss inheritance tax rate is based on the principle that the inheritance tax rate increases with decreasing closeness in the relationship between testator and heir and increases with the value of bequest, is it considered fair?

Next, I take a closer look at the responses regarding the fairness of the Swiss inheritance tax system. This topic was covered in Part 3 of the survey. First, people were asked whether they find it fair that the government levies inheritance taxes in general. Interestingly, only 51% agree and 36% find it unfair that the state levies taxes on inheritances. The following questions in Part 3 illustrate the current Swiss inheritance tax system and participants were asked to say whether they perceive the statements as fair or unfair. All statements described how the current Swiss inheritance tax system is structured. First, general questions were asked, such as whether the progressivity of the tax system is considered fair, that there is no tax paid up to a certain amount, or that the relationship to the decedent influences the inheritance tax rate. The answers to these three questions are illustrated in Figure 19.
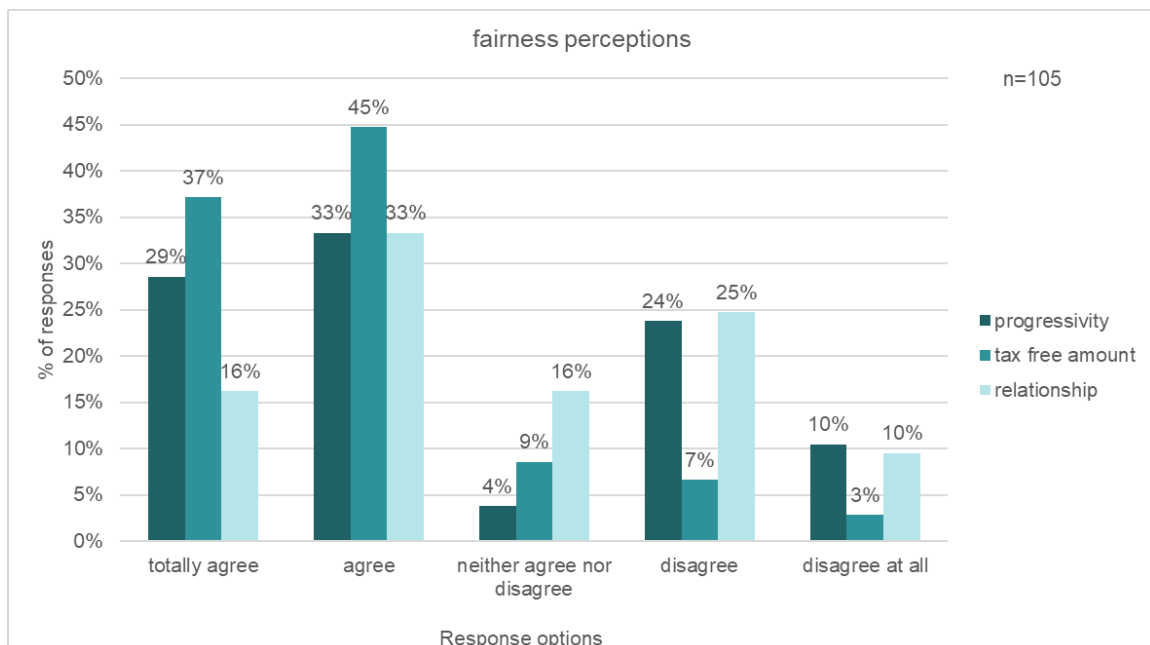

Figure 19: Answers to different questions regarding the fairness perception of the Swiss inheritance tax system (own illustration).

The tax-free amount is widely perceived as fair with a total of 82% in agreement, while the impact of the relationship to the heir on the inheritance tax rate is only seen as fair by

49% of the respondents. The progressivity of the system, which means that the higher the inheritance, the more taxes in percentage need to be paid, are perceived as fair by a total of 62%. Overall, the general cornerstones of the Swiss inheritance tax system are therefore judged to be fair by the majority.

The next questions in Part 3 of the survey focused more on the details of the inheritance tax. Since the relationship to the heir is a speciality of the Swiss inheritance tax system (see Section 2.1.5), questions were asked on the specific relationships and how fairly the different tax rates are perceived. 75% of the respondents find it fair that no taxes are paid by the wife, husband, or registered partner in any canton in case of an inheritance. A similar agreement rate with 64% is given to the following statement: "In 22 cantons, no inheritance tax is levied on grandchildren and children of the deceased. I think it is fair that the children and grandchildren of the decedent do not pay inheritance taxes." In addition, 56% of respondents judge that it is fair that third parties such as cousins, neighbours, nieces, etc. pay higher inheritance taxes than wives, parents, siblings etc. In contrast, different results occurred for the following statement: "In 24 cantons, the parents of the decedent pay less inheritance tax than the siblings of the decedent. I think it is fair that the parents of the decedent pay less inheritance tax than the siblings of the decedent.". Only 24% of the respondents agreed with this statement. The Swiss inheritance tax system distinguishes between married and unmarried partners. When participants are asked whether they feel it is fair that unmarried partners pay higher inheritance taxes than married partners, only 29% agree. Furthermore, in 14 cantons the unmarried partners pay similar or less inheritance taxes than the parents or siblings of the decedent. 35% answered that they perceive this as fair. The clearest result came when respondents were asked whether they perceive it as fair that there is a difference of up to 49.5% in inheritance taxes between the individual cantons. Only 4% agreed with this statement. This clear result is depicted in Figure 20.
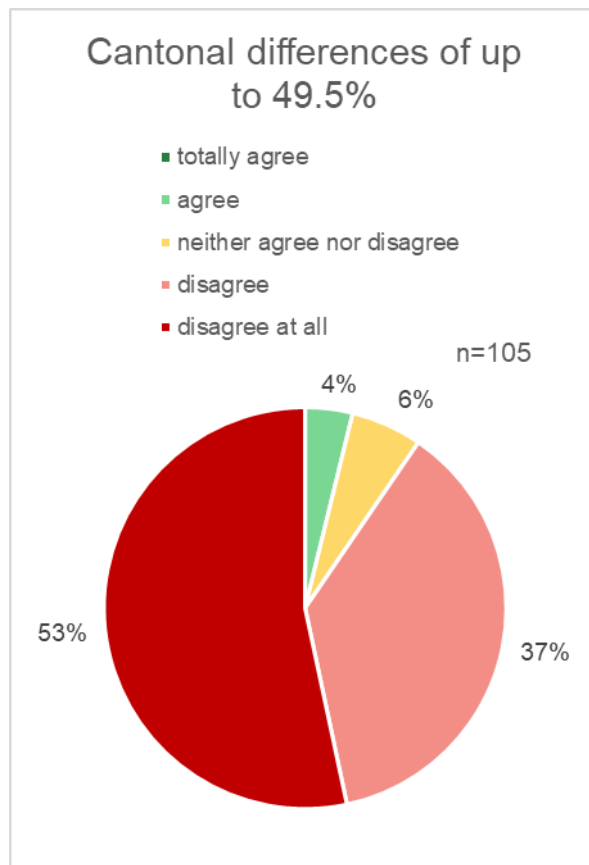
Figure 20: Answers to the statement "I think it is fair that in some cantons no inheritance taxes are paid, while in other cantons up to 49.5% inheritance taxes are paid" (own illustration).

I also found that only 26% of conservative and liberal voters (voters of the SVP and the FDP) agree that it is fair that the state levies taxes on inheritances. 80% of left-wing voters (voters of Grüne and SP) support that that the state levies taxes on inheritances. Only 46% of the conservative and liberal voters perceive the progressivity of inheritance tax as fair, while left-leaning voters agree with 68%. The other questions in Part 3 do not reveal any major differences between the voter groups. Besides, the results show that 59% of the lowest income group, feels it is fairer for the state to levy taxes on inheritances than the highest income group, with only 37% agreement. The progression and the exemption amount are also perceived as fairer by respondents in the lowest income group than by those in the highest income group. During the analysis of these questions, I also focused on those respondents who have already received or expect to receive a major gift or inheritance. These respondents are less supportive of levying taxes on inheritances than the other respondents. However, the differences of the results are not as stark as for the previously mentioned respondent characteristics.

In conclusion, it can be said that not all components of the Swiss inheritance tax system are perceived as fair. While the respondents agree with the progressivity, the tax-free

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amount, the tax freeness of the married partners and the descendants, they do not agree with the wide tax-rate differences between the cantons, the lower tax rates of the parents than the siblings, the difference between married and unmarried partners and the lower tax rates of the unmarried partners than the parents or siblings. The existence of inheritance taxes in general is perceived as fair by only 51% of respondents, which consequently represents only a low level of support for the Swiss inheritance tax system. Moreover, there are differences between the respondents of different voter and income groups.

Sub-question 7:

Q7	Do the general fairness perceptions match the rest of the answers?

Finally, I compare the different answers of the several parts. I already noticed an inconsistency in the analysis of sub-question 1, where respondents answered with 94% agreement that they think it is fair for people to become rich through their own efforts, but for the actors, soccer players, the CEO and Roger Federer the agreement is much lower. In Part 2 of the survey, I also asked whether the respondents felt it fair that the hardworking man gets rich and the lazy man remains poor. Here, with 95% and 74% agreement, respectively, I found that respondents perceive this as fair, which is therefore coherent.

Furthermore, I found in the study of sub-question 4 that people think with 48% agreement that it is fair that the hardworking man's daughter becomes rich through inheritance and only 14% perceive it as fair that the lazy man's daughter remains poor. In Part 4, 43% of the respondents answered that they think it is fair that people become rich through inheritances or major gifts. These results suggest that people think it is fair to become rich due to inheritances but not fair that people remain poor due to the family they are born into. Becoming rich by winning the lottery is perceived as fair by 71%, which is consistent with the results from Part 2 of the survey. Also 71% agreed that it is fair for the lazy man's daughter to win the lottery and become rich and 66% of respondents agreed that it is fair for the hardworking man's daughter to win the lottery and become richer.

Overall, the respondents answered the survey coherently and the answers were mostly consistent throughout the entire questionnaire. The results consequently provide insightful findings. These will be discussed further in the following Section 5.

5. Discussion

In this section, I focus on the interpretation of the results and compare them with the literature. I also highlight the limitations of this work. The focus of the discussion is on the research question:

"Is the Swiss inheritance system fair?"

I have underlined in the literature review in Section 2 that wealth is unequally distributed and that the social situation, religion, political affiliation, etc. can influence fairness perceptions. Furthermore, I outlined the Swiss inheritance system with the particularity of the setting of the inheritance tax rate at the cantonal level. In addition, I illustrated that the relationship to the decedent has a significant impact on the inheritance tax rate, as up to seven different relationship types are distinguished in Switzerland. I explained that the law establishes different compulsory shares, and that the testators are therefore not completely free to decide how to distribute their assets at their deaths. I also showed that in Switzerland there are no inheritance taxes to be paid up to a certain amount and that the tax rates are progressive. Moreover, there are large cantonal differences in tax rates.

I identified three major drivers of the fairness perceptions of the Swiss inheritance system.

5.1. Influence of the social situation

First, I found that fairness perceptions depend on the respondent's social situation. In particular, income, political affiliation, or whether someone has already received or expects to receive an inheritance influence individual fairness perceptions.

The literature describes political affiliation as having the strongest influence on one's perceptions of fairness. My results can confirm this. I found that different voter groups do not consistently share common perceptions of justice and that political affiliation has a large impact on responses. More conservative voters are clearly less in favour of distribution than Social Party voters, while voters of centrist parties have similar values regarding fairness as the Social Party voters. Liberal voters strongly support the individual pursuit of wealth, while Greens support redistribution, similar to Social Party voters. I hereby have findings that are similar to those of Stantcheva (2021), Rowlingson et al. (2021), and Kuziemko et al. (2015). They also found that left-leaning parties (in the U.S. the Democrats) are more in favour of redistribution than the right-leaning-parties (in the U.S. the Republicans). Moreover, my results are in line with Alesina & Angeletos (2005)'s statement that "if a society believes that individual effort determines income,

and that all have a right to enjoy the fruits of their effort, it will choose low redistribution and low taxes" for liberal and conservative voters but not the others. There is also agreement with Alesina et al. (2012) who suggest that political ideology can influence inequality and redistribution in a society. Since my findings illustrate that conservative and liberal voters do not support redistribution as strongly as left-wing voters, a society may face a larger wealth gap when more liberal and conservative voters are in power. This is the case in Switzerland. However, the Swiss inheritance system with its special features is perceived as fairer by voters of the SP and the Grüne than by voters of the Liberals or the SVP.

The social situation also includes one's position in the distribution of wealth or income. Gallenstein (2021) or Hvidberg et al. (2021) show that this individual position has an impact on fairness perceptions. They showed that people who occupy higher positions in these distributions are less likely to agree with redistributive measures. My research results confirm the findings of these two authors as the fairness perceptions between the two extreme income groups are very different. Higher earners were more likely to agree with greater imbalances than lower income groups. Since Gross et al. (2017) explain that the proposed inheritance tax rate in Germany increases with the heir's income, I compared this statement with my findings. The high earners agree more that people should become rich through inheritances or major gifts and are more in favour of wealth through luck. Consequently, these results do not suggest that my focus group is more in favour of a progression of the inheritance tax rate, as assumed in the literature. On the contrary, the higher-income group sees it as fair for people to pay lower tax rates. This means that my results do not support the statement of Gross et al. (2017). However, I found that income can influence individual perceptions of fairness, which is consistent with the rest of the literature. Respondents from the lowest income group are more likely to agree with the current Swiss inheritance system than respondents from the highest income group.

Another aspect that determines the social situation of the respondents and could have an influence on the perception of the fairness of the Swiss inheritance system is whether the individuals have already received a major gift or inheritance or expect to receive one. The results suggest that perceptions of fairness change only slightly upon the receipt of a major gift or inheritance. However, people who have already received or expect to receive an inheritance find it fairer to become rich in this way. I also found that these people perceive it less fair for the state to levy taxes on inheritances. That said, the results do not suggest any clear findings with respect to this focus group.

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Since Switzerland has the highest share of wealth tax revenues of all OECD countries, this emphasises that the government focuses on redistribution. Consequently, the government supports social justice ideas rather than conservative or liberal justice ideas.

5.2. Influence of meritocratic views

My results suggest that meritocratic views have an impact on the fairness perception of the Swiss inheritance system. In the literature (Almås et al., 2016; Freyer & Günther, 2022; Lekfuangfu et al., 2022) meritocracy has been tested in various ways. Freyer & Günther (2022) presented diverse approaches to how people solve the dilemma of meritocracy that they believe modern societies face. I investigated whether the respondents argue meritocratically and whether I find a dilemma of meritocracy. Surprisingly, I found that the respondents do not fully believe in meritocracy and think it is fair for people to get rich through inheritances or lottery. I did not find a strong dilemma of meritocracy, only slight tendencies of it. Freyer & Günther (2022) showed that meritocrats usually resolve the dilemma of meritocracy in favour of those who generate the wealth. My results suggest a similar conclusion, as respondents had the opportunity to edit their answers in Part 2 of the questionnaire and may have already resolved the dilemma by answering accordingly. In summary, I find that the Swiss inheritance system tries to solve the dilemma of meritocracy by levying taxes in general and making them progressive. Yet not all cantons do so, which leads to different interpretations of fairness. The influence of meritocracy creates justice and injustice perceptions within the system that are difficult to resolve. Thus, due to the different cantonal circumstances, I cannot draw a clear conclusion. However, this also means that the respondents perceive the Swiss system as unfair for precisely this reason as I have illustrated in the results.

5.3. Influence of the relationship to the heir and value of bequest

Last, the relationship of the testator to the heir and the value of bequest has an influence on the fairness perception of the individuals. The literature has indicated that in Switzerland up to seven different relationship levels are distinguished in the inheritance system, which is a peculiarity. The respondents answered that they only partially agree (49%) that the relationship should have an influence on the inheritance tax rate. This suggests that it is precisely this feature of the Swiss inheritance system that is not perceived as entirely fair. By contrast, the progressivity of the tax and the fact that no tax must be paid up to a certain amount are largely perceived as fair, with 62% and 82% agreement respectively. This shows that at least these characteristics are largely accepted.

Looking more closely at the relationship between the decedent and the heir, I found that respondents perceive it as unfair that parents pay lower tax rates than siblings, that tax rates differ between married and unmarried partners, and that the tax rates of unmarried partners are lower than those of parents or siblings. However, it is perceived as fair that spouses and descendants do not pay inheritance taxes. Consequently, some important features of the Swiss inheritance system are not perceived as fair.

5.4.   Limitations to the work

Although the results provide insightful findings on the fairness perception of the Swiss inheritance system, the work has some limitations. The study focuses on 20- to 40-year-olds, so an essential segment of the population is neglected in the results. In addition, I could not determine whether respondents resolved the meritocracy dilemma themselves by answering the questions appropriately. As the literature suggests, future work should focus more on meritocracy and build vignettes. This would help to determine better whether we live in a meritocratic society and how fairness is perceived accordingly. Due to the significant cantonal differences, focusing on only one canton may be helpful in the future to get more precise results about the fairness perception of specific laws or taxes. The presentation of the general rules that apply to the whole country was only partially possible in this survey. The results could be compared if the same survey was conducted in each canton of the respective inheritance law or taxes. In this way, the cantons would understand, which features of the inheritance law are better accepted, and appropriate adjustments could be made.

6. Conclusion

In answering the research question "Is the Swiss inheritance system fair?" I found that perceptions of fairness concerning inheritances are highly individual. However, the results highlight that some characteristics influence perceptions of fairness, such as household income, political affiliation, meritocratic views, or the relationships between the testator and the heir. Overall, while 20- to 40-year-olds think it is fair for people to become wealthy through inheritances or large gifts, they think that acquiring wealth through their efforts is fairer. My results do not demonstrate an apparent meritocracy dilemma, as people find it almost as fair to become rich through gifts or inheritances as through their own efforts. People agree with the progressivity and the exemption amount but only perceive the different tax rates depending on the relationship to the heir as partially fair. They strongly disagree with the significant cantonal tax rate differences.

Furthermore, a narrow majority only supports the general levying of taxes on inheritances. Consequently, the Swiss inheritance system has room for improvement to be perceived as fairer by society. Particular attention should be paid to the cantonal differences, as the wide differences are seen as very unfair. Since there are more conservative and liberal party voters in the Swiss society than left-wing party voters, fewer redistribution measures would be perceived as fairer. The Swiss are also less meritocratic than assumed. One reason for this could be that individuals hope to benefit from fewer redistributive measures themselves one day. Therefore, the Swiss inheritance system should be adjusted accordingly, especially with regard to inheritance taxes, in order to be perceived as fairer by society. If more left-wing party voters would be in charge, the current system would be seen fairer.

In addition, there may also be a need for economic and socio-political action regarding inheritances in Switzerland. Switzerland has relatively low inheritance tax rates compared to many other European countries. A review of the current inheritance tax policy could help to achieve a more equitable distribution of wealth.

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8. Appendix

A. Survey screenshots

Following, the original questionnaire from Google Forms is shown.

Ist das Schweizer Erbschaftssystem fair?

Liebe Teilnehmerin
Lieber Teilnehmer

Vielen Dank, dass Sie sich kurz Zeit nehmen! Mein Name ist Sibylle Rutishauser und ich studiere Digital Banking an der Zürcher Hochschule für Angewandte Wissenschaften (ZHAW). Im Rahmen meiner Masterarbeit untersuche ich die Fairness des Schweizer Erbschaftssystems. Aus diesem Grund hilft es mir sehr, wenn Sie die folgenden Fragen beantworten.

Dieser Fragebogen umfasst 4 Abschnitte und die Bearbeitungsdauer beträgt ca. 5 -10 Minuten. Für den Erfolg dieser Studie ist es wichtig, dass Sie den Fragebogen vollständig ausfüllen und keine Fragen auslassen. Alle Daten werden anonym erhoben und streng vertraulich behandelt. Ihre Daten werden unter keinen Umständen an Dritte weitergegeben. Rückschlüsse auf Ihre Person sind nicht möglich.

Bei Fragen oder Anmerkungen können Sie mich per E-Mail unter rutissib@students.zhaw.ch kontaktieren.

Herzlichen Dank für Ihre Unterstützung!

Mit welchem Geschlecht identifizieren Sie sich? *
Ich bin...

○ weiblich

○ männlich

○ sonstige / andere

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Wie alt sind Sie? *

Kurzantwort-Text

Welches ist Ihre höchste abgeschlossene Bildungsstufe? *

○ Obligatorische Grundschule

○ Berufslehre / Berufsschule / Handelsschule

○ Maturität (Gymnasium) / Berufsmatura (BMS) / Diplommittelschule

○ Eidg. Fachausweis / Fachdiplom / Meisterprüfung / höhere Kaufm. Gesamtschule

○ Universität / ETH / Fachhochschule

○ Weitere…

Wie hoch war Ihr Haushaltseinkommen letztes Jahr? *

○ < CHF 50'000

○ CHF 50'000 - CHF 70'000

○ CHF 70'000 - CHF 90'000

○ CHF 90'000 - CHF 110'000

○ CHF 110'000 - CHF 130'000

○ > CHF 130'000

○ Keine Angaben

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Nehmen wir an, nächsten Sonntag wären Nationalratswahlen. Welcher Partei würden Sie Ihre *
Stimme geben?

○ Grüne
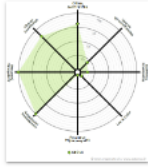
○ SP
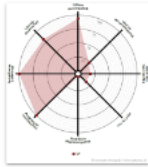
○ EVP
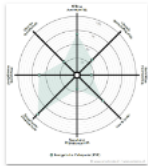
○ grünliberale

○ Mitte

○ FDP

○ SVP

○ keine

Gehen Sie normalerweise wählen / abstimmen? *

○ Immer

○ Meistens

○ Teilweise

○ Selten

○ Nie

Haben Sie in Ihrem Leben bereits eine Erbschaft / Erbvorbezug / Schenkung erhalten, welche *
Ihre ökonomische Situation verbessert hat?

○ Ja, deutliche Verbesserung

○ Ja, kleine Verbesserung

○ Nein

○ Keine Angaben

Erwarten Sie in absehbarer Zukunft eine Erbschaft / Erbvorbezug / Schenkung, welche Ihre *
ökonomische Situation deutlich verbessert?

○ Ja

○ Nein

○ Keine Angaben

Nach Abschnitt 1   Weiter zum nächsten Abschnitt   ▼

Leistung vs. Glück

In diesem Teil der Befragung geht es um verschiedene Situationen, in denen Sie beurteilen sollen, ob Sie mit den Aussagen zustimmen oder nicht. Bitte lesen Sie aus diesem Grund die Ausgangslage genau durch:

Wir vergleichen zwei Männer, die nicht miteinander verwandt sind. Beide Männer beginnen ihr Leben in demselben Land unter ähnlichen Bedingungen. Ihre Fähigkeiten und sonstigen Eigenschaften sind identisch, mit einer Ausnahme: Einer der Männer ist fleissig, der andere ist faul. Dank seinen Bemühungen wird der fleissige Mann wohlhabend, während der faule Mann arm bleibt. Jeder Mann hat eine Tochter. Die Töchter sind praktisch identisch und gleich fleissig. Beide Väter sterben früh und vererben ihr gesamtes Vermögen an ihre Töchter. So wird die Tochter des fleissigen Mannes reich, während die Tochter des faulen Mannes arm bleibt.

Wie beurteilen Sie folgende Aussagen?

Es ist fair, dass der fleissige Mann reich wird. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Es ist fair, dass der faule Mann arm bleibt. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Es ist fair, dass die Tochter des fleissigen Mannes reich wird. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

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Es ist fair, dass die Tochter des faulen Mannes arm bleibt. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Die Tochter des faulen Mannes gewinnt im Lotto und wird gleich reich wie die Tochter des *
fleissigen Mannes. Es ist fair, dass die Tochter des faulen Mannes nun ebenfalls reich ist.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Die Tochter des reichen Mannes gewinnt im Lotto und wird somit noch reicher. Es ist fair, dass *
die Tochter des reichen Mannes noch reicher wird.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

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Erbschafts- und Schenkungssteuer

In diesem Abschnitt geht es um die Schweizer Erbschafts- resp. Schenkungssteuer. Bitte beurteilen Sie, ob Sie den folgenden Aussagen zustimmen oder nicht.

Die verwendeten Personenbezeichnungen beziehen sich gleichermassen auf weibliche und männliche Personen. Mit Erbschaft ist immer auch Erbvorbezug oder Schenkung gemeint.

Ich finde es fair, dass der Staat (resp. die Kantone und / oder die Gemeinden) Erbschaften besteuert. *

- ◯ Stimme voll und ganz zu
- ◯ Stimme zu
- ◯ Stimme weder zu noch lehne ich ab
- ◯ Stimme nicht zu
- ◯ Stimme überhaupt nicht zu

Ich finde es fair, dass hohe Erbschaften prozentual mehr besteuert werden als niedrige Erbschaften. *

- ◯ Stimme voll und ganz zu
- ◯ Stimme zu
- ◯ Stimme weder zu noch lehne ich ab
- ◯ Stimme nicht zu
- ◯ Stimme überhaupt nicht zu

Ich finde es fair, dass bis zu einem gewissen Betrag keine Erbschaftssteuern erhoben werden. *

- ◯ Stimme voll und ganz zu
- ◯ Stimme zu
- ◯ Stimme weder zu noch lehne ich ab
- ◯ Stimme nicht zu
- ◯ Stimme überhaupt nicht zu

Ich finde es fair, dass die Beziehung (Verwandtschaft oder Partnerschaft) zum Erblasser einen *
Einfluss auf die Erbschaftssteuer hat.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass die Ehefrau / der Ehemann / die eingetragene Partnerin / der *
eingetragene Partner des Erblassers in keinem Kanton Erbschaftssteuern bezahlt.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

In 22 Kantonen wird keine Erbschaftssteuer für Enkelkinder und Kinder des Erblassers erhoben. Ich finde es fair, dass die Kinder und Enkelkinder des Erblassers keine Erbschaftssteuern bezahlen. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

In 24 Kantonen bezahlen die Eltern des Erblassers weniger Erbschaftssteuern als die Geschwister des Erblassers. Ich finde es fair, dass die Eltern des Erblassers weniger Erbschaftssteuern bezahlen als die Geschwister des Erblassers. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

In 19 Kantonen wird der (nicht verheiratete / nicht eingetragene) Partner des Erblassers besteuert, während verheiratete / eingetragene Partner in allen Kantonen keine Erbschaftssteuern bezahlen. Ich finde es fair, dass nicht verheiratete / nicht eingetragene Partner mehr besteuert werden als verheiratete / eingetragene Partner. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

In 14 Kantonen wird der (nicht verheiratete / nicht eingetragene) Partner des Erblassers gleich * oder weniger besteuert als die Eltern und Geschwister des Erblassers. Ich finde es fair, dass der Partner weniger besteuert wird als die Geschwister und Eltern des Erblassers.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

81

Ich finde es fair, dass Dritte (bspw. Cousin, Nachbarin, Nichte etc.) höhere Erbschaftssteuern *
bezahlen als die Ehefrau / Ehemann / eingetragene Partner, Eltern, Geschwister oder Partner
des Erblassers.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass in einigen Kantonen keine Erbschaftssteuern bezahlt werden, während in *
anderen Kantonen bis zu 49.5% Erbschaftssteuern bezahlt werden.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Nach Abschnitt 3   Weiter zum nächsten Abschnitt   ▾

Abschnitt 4 von 4

Fairness Einstellung   ⌄   ⋮

Dies ist der letzte Abschnitt der Umfrage. Hier geht es um Ihre allgemeine Fairness Einstellung.

Ich finde es fair, dass Personen durch Erbschaften / Schenkungen reich werden. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass Personen durch Lottogewinne reich werden. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass Personen durch eigene Leistung reich werden. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass Ärzte ein Medianeinkommen in der Schweiz von CHF 197'000 *
bekommen.

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

Ich finde es fair, dass Fussballstars und Schauspieler hohe Löhne erhalten. *

○ Stimme voll und ganz zu

○ Stimme zu

○ Stimme weder zu noch lehne ich ab

○ Stimme nicht zu

○ Stimme überhaupt nicht zu

83

Ich finde es fair, dass der ehemalige CEO von UBS, Ralph Hamers, letztes Jahr CHF 12.6 Mio. *
verdient hat.

- ◯ Stimme voll und ganz zu

- ◯ Stimme zu

- ◯ Stimme weder zu noch lehne ich ab

- ◯ Stimme nicht zu

- ◯ Stimme überhaupt nicht zu

Ich finde es fair, dass Roger Federer so viel Reichtum besitzt. *

- ◯ Stimme voll und ganz zu

- ◯ Stimme zu

- ◯ Stimme weder zu noch lehne ich ab

- ◯ Stimme nicht zu

- ◯ Stimme überhaupt nicht zu

Vielen Dank für Ihre Teilnahme!

Mit Ihren Antworten helfen Sie uns sehr!

B. Answers to the questionnaire

In this Section, the answers to the questions are illustrated in absolute numbers and percentages.

Part 1

F1: Mit welchem Geschlecht identifizieren Sie sich?		
Answer options	Frequency in %	Frequency absolute
weiblich	53%	56
männlich	47%	49
sonstige / andere	0%	0
Total	*100%*	*105*

F2: Wie alt sind Sie?		
Answer options	Frequency in %	Frequency absolute
20	2%	2
21	4%	4
22	2%	2
23	1%	1
24	2%	2
25	7%	7
26	10%	10
27	17%	18
28	9%	9
29	12%	13
30	6%	6
31	8%	8
32	7%	7
33	4%	4
34	5%	5
35	0%	0
36	3%	3
37	3%	3
38	1%	1
39	0%	0
40	0%	0
Total	*100%*	*105*

F3: Welches ist Ihre höchste abgeschlossende Bildungsstufe?		
Answer options	Frequency in %	Frequency absolute
Obligatorische Grundschule	0%	0
Berufslehre / Berufsschule / Handelsschule	8%	8
Maturität (Gymnasium) / Berufsmatura (BMS) / Diplommittelschule	12%	13
Eidg. Fachausweis / Fachdiplom / Meisterprüfung / höhere Kaufm. Gesamtschule	10%	10
Universität / ETH / Fachhochschule	70%	74
Total	*100%*	*105*

F4: Wie hoch war Ihr Haushaltseinkommen letztes Jahr?		
Answer options	Frequency in %	Frequency absolute
< CHF 50'000	16%	17
CHF 50'000 - CHF 70'000	10%	10
CHF 70'000 - CHF 90'000	19%	20
CHF 90'000 - CHF 110'000	19%	20
CHF 110'000 - CHF 130'000	14%	15
> CHF 130'000	18%	19
Keine Angaben	4%	4
Total	*100%*	*105*

F5: Nehmen wir an, nächsten Sonntag wären Nationalratswahlen. Welcher Partei würden Sie Ihre Stimme geben?		
Answer options	Frequency in %	Frequency absolute
Grüne	10%	10
SP	14%	15
EVP	3%	3
grünliberale	20%	21
Mitte	10%	10
FDP	27%	28
SVP	11%	12
keine	6%	6
Total	*100%*	*105*

F6: Gehen Sie normalerweise wählen / abstimmen?		
Answer options	Frequency in %	Frequency absolute
Immer	42%	44
Meistens	34%	36
Teilweise	16%	17
Selten	6%	6
Nie	2%	2
Total	*100%*	*105*

F7: Haben Sie in Ihrem Leben bereits eine Erbschaft / Erbvorbezug / Schenkung erhalten, welche Ihre ökonomische Situation verbessert hat?		
Answer options	Frequency in %	Frequency absolute
Ja, deutliche Verbesserung	10%	10
Ja, kleine Verbesserung	21%	22
Nein	69%	72
Keine Angaben	1%	1
Total	*100%*	*105*

F8: Erwarten Sie in absehbarer Zukunft eine Erbschaft / Erbvorbezug / Schenkung, welche Ihre ökonomische Situation deutlich verbessert?		
Answer options	Frequency in %	Frequency absolute
Ja	82%	86
Nein	17%	18
Keine Angaben	1%	1
Total	*100%*	*105*

Part 2

F9: Es ist fair, dass der fleissige Mann reich wird.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	48%	50
Stimme zu	47%	49
Stimme weder zu noch lehne ich ab	4%	4
Stimme nicht zu	2%	2
Stimme überhaupt nicht zu	0%	0
Total	*100%*	*105*

F10: Es ist fair, dass der faule Mann arm bleibt.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	33%	35
Stimme zu	41%	43
Stimme weder zu noch lehne ich ab	21%	22
Stimme nicht zu	5%	5
Stimme überhaupt nicht zu	0%	0
Total	*100%*	*105*

F11: Es ist fair, dass die Tochter des fleissigen Mannes reich wird.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	22%	23
Stimme zu	26%	27
Stimme weder zu noch lehne ich ab	26%	27
Stimme nicht zu	23%	24
Stimme überhaupt nicht zu	4%	4
Total	*100%*	*105*

F12: Es ist fair, dass die Tochter des faulen Mannes arm bleibt.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	12%	13
Stimme zu	12%	13
Stimme weder zu noch lehne ich ab	31%	33
Stimme nicht zu	36%	38
Stimme überhaupt nicht zu	8%	8
Total	*100%*	*105*

F13: Die Tochter des faulen Mannes gewinnt im Lotto und wird gleich reich wie die Tochter des fleissigen Mannes. Es ist fair, dass die Tochter des faulen Mannes nun ebenfalls reich ist.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	32%	34
Stimme zu	39%	41
Stimme weder zu noch lehne ich ab	18%	19
Stimme nicht zu	8%	8
Stimme überhaupt nicht zu	3%	3
Total	*100%*	*105*

F14: Die Tochter des reichen Mannes gewinnt im Lotto und wird somit noch reicher. Es ist fair, dass die Tochter des reichen Mannes noch reicher wird.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	31%	33
Stimme zu	35%	37
Stimme weder zu noch lehne ich ab	16%	17
Stimme nicht zu	11%	12
Stimme überhaupt nicht zu	6%	6
Total	*100%*	*105*

Part 3

F15: Ich finde es fair, dass der Staat (resp. die Kantone und / oder die Gemeinden) Erbschaften besteuert.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	19%	20
Stimme zu	32%	34
Stimme weder zu noch lehne ich ab	12%	13
Stimme nicht zu	24%	25
Stimme überhaupt nicht zu	12%	13
Total	*100%*	*105*

F16: Ich finde es fair, dass hohe Erbschaften prozentual mehr besteuert werden als niedrige Erbschaften.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	29%	30
Stimme zu	33%	35
Stimme weder zu noch lehne ich ab	4%	4
Stimme nicht zu	24%	25
Stimme überhaupt nicht zu	10%	11
Total	*100%*	*105*

F17: Ich finde es fair, dass bis zu einem gewissen Betrag keine Erbschaftssteuern erhoben werden.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	37%	39
Stimme zu	45%	47
Stimme weder zu noch lehne ich ab	9%	9
Stimme nicht zu	7%	7
Stimme überhaupt nicht zu	3%	3
Total	*100%*	*105*

F18: Ich finde es fair, dass die Beziehung (Verwandtschaft oder Partnerschaft) zum Erblasser einen Einfluss auf die Erbschaftssteuer hat.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	16%	17
Stimme zu	33%	35
Stimme weder zu noch lehne ich ab	16%	17
Stimme nicht zu	25%	26
Stimme überhaupt nicht zu	10%	10
Total	*100%*	*105*

F19: Ich finde es fair, dass die Ehefrau / der Ehemann / die eingetragene Partnerin / der eingetragene Partner des Erblassers in keinem Kanton Erbschaftssteuern bezahlt.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	41%	43
Stimme zu	34%	36
Stimme weder zu noch lehne ich ab	9%	9
Stimme nicht zu	13%	14
Stimme überhaupt nicht zu	3%	3
Total	100%	105

F20: In 22 Kantonen wird keine Erbschaftssteuer für Enkelkinder und Kinder des Erblassers erhoben. Ich finde es fair, dass die Kinder und Enkelkinder des Erblassers keine Erbschaftssteuern bezahlen.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	34%	36
Stimme zu	30%	31
Stimme weder zu noch lehne ich ab	10%	10
Stimme nicht zu	22%	23
Stimme überhaupt nicht zu	5%	5
Total	100%	105

F21: In 24 Kantonen bezahlen die Eltern des Erblassers weniger Erbschaftssteuern als die Geschwister des Erblassers. Ich finde es fair, dass die Eltern des Erblassers weniger Erbschaftssteuern bezahlen als die Geschwister des Erblassers.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	6%	6
Stimme zu	18%	19
Stimme weder zu noch lehne ich ab	17%	18
Stimme nicht zu	50%	52
Stimme überhaupt nicht zu	10%	10
Total	100%	105

F22: In 19 Kantonen wird der (nicht verheiratete / nicht eingetragene) Partner des Erblassers besteuert, während verheiratete / eingetragene Partner in allen Kantonen keine Erbschaftssteuern bezahlen. Ich finde es fair, dass nicht verheiratete / nicht eingetragene Partner mehr besteuert werden als verheiratete / eingetragene Partner.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	5%	5
Stimme zu	24%	25
Stimme weder zu noch lehne ich ab	12%	13
Stimme nicht zu	30%	32
Stimme überhaupt nicht zu	29%	30
Total	100%	105

F23: In 14 Kantonen wird der (nicht verheiratete / nicht eingetragene) Partner des Erblassers gleich oder weniger besteuert als die Eltern und Geschwister des Erblassers. Ich finde es fair, dass der Partner weniger besteuert wird als die Geschwister und Eltern des Erblassers.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	5%	5
Stimme zu	30%	31
Stimme weder zu noch lehne ich ab	23%	24
Stimme nicht zu	32%	34
Stimme überhaupt nicht zu	10%	11
Total	100%	105

F24: Ich finde es fair, dass Dritte (bspw. Cousin, Nachbarin, Nichte etc.) höhere Erbschaftssteuern bezahlen als die Ehefrau / Ehemann / eingetragene Partner, Eltern, Geschwister oder Partner des Erblassers.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	14%	15
Stimme zu	42%	44
Stimme weder zu noch lehne ich ab	12%	13
Stimme nicht zu	25%	26
Stimme überhaupt nicht zu	7%	7
Total	100%	105

F25: Ich finde es fair, dass in einigen Kantonen keine Erbschaftssteuern bezahlt werden, während in anderen Kantonen bis zu 49.5% Erbschaftssteuern bezahlt werden.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	0%	0
Stimme zu	4%	4
Stimme weder zu noch lehne ich ab	6%	6
Stimme nicht zu	37%	39
Stimme überhaupt nicht zu	53%	56
Total	100%	105

Part 4

F26: Ich finde es fair, dass Personen durch Erbschaften / Schenkungen reich werden.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	20%	21
Stimme zu	33%	35
Stimme weder zu noch lehne ich ab	27%	28
Stimme nicht zu	16%	17
Stimme überhaupt nicht zu	4%	4
Total	100%	105

F27: Ich finde es fair, dass Personen durch Lottogewinne reich werden.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	30%	31
Stimme zu	41%	43
Stimme weder zu noch lehne ich ab	20%	21
Stimme nicht zu	10%	10
Stimme überhaupt nicht zu	0%	0
Total	100%	105

F28: Ich finde es fair, dass Personen durch eigene Leistung reich werden.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	65%	68
Stimme zu	29%	30
Stimme weder zu noch lehne ich ab	6%	6
Stimme nicht zu	1%	1
Stimme überhaupt nicht zu	0%	0
Total	100%	105

F29: Ich finde es fair, dass Ärzte ein Medianeinkommen in der Schweiz von CHF 197'000 bekommen.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	23%	24
Stimme zu	49%	51
Stimme weder zu noch lehne ich ab	16%	17
Stimme nicht zu	12%	13
Stimme überhaupt nicht zu	0%	0
Total	100%	105

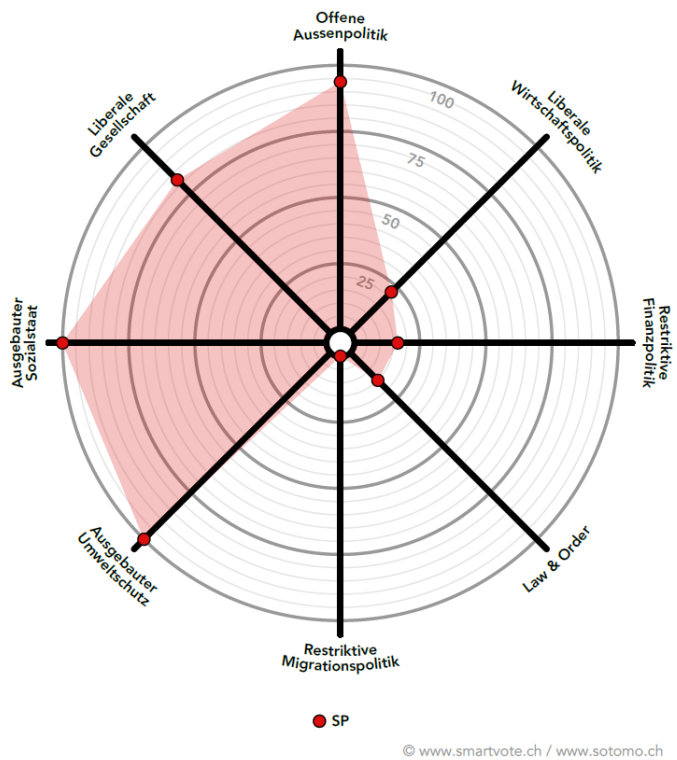| F30: Ich finde es fair, dass Fussballstars und Schauspieler hohe Löhne erhalten.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	8%	8
Stimme zu	15%	16
Stimme weder zu noch lehne ich ab	27%	28
Stimme nicht zu	38%	40
Stimme überhaupt nicht zu	12%	13
Total	100%	105

F31: Ich finde es fair, dass der ehemalige CEO von UBS, Ralph Hamers, letztes Jahr CHF 12.6 Mio. verdient hat.		
Answer options	all respondents, n=105	Frequency absolute
Stimme voll und ganz zu	9%	9
Stimme zu	10%	10
Stimme weder zu noch lehne ich ab	15%	16
Stimme nicht zu	38%	40
Stimme überhaupt nicht zu	29%	30
Total	100%	105

F32: Ich finde es fair, dass Roger Federer so viel Reichtum besitzt.		
Answer options	Frequency in %	Frequency absolute
Stimme voll und ganz zu	21%	22
Stimme zu	32%	34
Stimme weder zu noch lehne ich ab	28%	29
Stimme nicht zu	14%	15
Stimme überhaupt nicht zu	5%	5
Total	*100%*	*105*

C. Smartspiders of the Swiss parties

Evangelische Volkspartei (EVP)

FDP-Liberale

GLP

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Die Mitte (M-E)

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SP

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Offene
Aussenpolitik

Liberale
Wirtschaftspolitik

Restriktive
Finanzpolitik

Law & Order

Restriktive
Migrationspolitik

Ausgebauter
Umweltschutz

Ausgebauter
Sozialstaat

Liberale
Gesellschaft

100

75

50

25

● SVP

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