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To which benefits?  
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To safeguard the future of the social security system

## What changes? To which benefits?

**Experts calculate that the social security system will be in deficit by more than Sfr. 15 billion in 2010. At the request of the Federal Council they have examined how benefits could be adapted. The debate on reform of the social security system has been launched.**

**S**et up in 1994, a first inter-departmental working group (IDA FiSo 1) worked out the financial resources needed to underpin the country's social security system in the medium and long term. Its conclusions, published in June 1996, were that Sfr. 15.3 billion in in-

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creased revenue (equivalent to 6.8% of VAT) would be needed in 2010 to finance the welfare benefits now fore-



**Their old age pension is still guaranteed. But how do things look for 2010? (Photo: Keystone)**

In order to have available all the information it requires to make the changes needed in the welfare system, the government called on a second group of experts (IDA FiSo 2) to analyse the benefits the welfare system pays out. The group had to look at possible increases – and reductions – in various benefit areas and marshal them into three separate scenarios for the year 2010: a “status quo” scenario supposing that the present level of bene-

fits is maintained; a “targeted increase” scenario; and a “targeted reduction” scenario.

### Principally at stake: AHV/IV

Principally at stake in the reorganisation of the welfare system is the old age, survivors and disability insurance scheme. The heaviest burden on the AHV/IV comes from the ageing of the population. And the 11th revision of the AVH now in preparation is aimed at ensuring that the system stays viable in the long term. The first point at issue is the age of retirement and associated arrangements. As far as retirement age is concerned the gamut of proposals which the experts have been studying ranges from retirement “à la carte” (bringing with it an increase of nearly Sfr. 3 billion) to raising retirement age to 66 for women as well as for men – bringing in a reduction in cost of nearly Sfr. 1.5 billion.

### Between 9 and 18 billion

At the moment men are entitled to their AHV pension at 65; women are currently entitled at 62, but that is to be raised to 64 between 2001 and 2005 following a decision taken by parliament in the context of the 10th revision of the AHV. Other questions on the table include changes in pensions, for instance raising the minimum pension or reducing the maximum pension or possibly a combination of both; slowing down or speeding up the pace of adaptation of pensions. Any reorganisation of the first pillar (AHV/IV) could bring with it changes in the second pillar, occupational pensions (e.g., an increase for low incomes or a limitation for larger salaries).

Further substantial changes are being examined in unemployment insurance (in particular a reduction in the maximum length of time for which benefits are granted) and health insurance (an increase in the patients' contribution towards costs, or reduction in hospital provision). Where these two aspects are concerned the options run from the status quo to a reduction in benefits, for the experts have their money on a reduction in the unemployment rate and a slowing down in the growth of health costs. Where other branches of welfare are concerned (accident insurance, military insurance and farmers' family allowance) the changes possible are much less substantial.

There is one welfare allowance which the experts never mention, yet which is nonetheless taken into account in their calculations: maternity benefit. This is likely to be added to the welfare palette in a few years time. The government is thinking of introducing it in the form of loss of earnings insurance for women who are earning, and a maternity payment for women with low income, wage-earning or not. Cost: nearly Sfr. 500 million.

In sum what the experts are putting to the government is a wide range of possibilities to choose from. Additional resources required lie between a 4% increase in VAT, Sfr. 9 billion, and an 8% increase, Sfr. 18 billion.

### Two question marks

The experts' proposals are on the table, and the time has come for political debate. First the government will make some fundamental decisions, setting the general direction of the Swiss social security system. The discussion will get down to brass tacks next summer when the Federal Council puts to parliament its proposals for the 11th revision of the AHV and the 1st revision of the occupational pension scheme.

The debate is likely to be lively, not least because prediction in the social and economic field has never been an exact science. Putting figures to the cost of health insurance and unemployment insurance, the experts could only make working hypotheses. For unemployment they looked at two possibilities: one an average annual rate of 2.5% until 2010, the other an unemployment rate of 3.5%. In both cases this would represent a substantial improvement over the present situation: at unemployment close to 5%. ■