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# Sound finances? Or needs

If any issue shows up the special characteristics of each party, that issue is social policy. The extent and complexity of this question make it impossible to put the parties into categories. A case by case approach has to be adopted.

There is nonetheless one aspect of social policy on which the parties are unanimous: making the pensionable age flexible – “flexibilisation” is the term used for this, one of the central elements of the Federal Council’s

*Pierre-André Tschanz*

projected eleventh revision of the old age pension system (AHV). Only the Labour Party stands apart. “Flexibility only benefits the rich” says national councillor Christiane Jaquet-Berger (PdA/VD). How should a reformed AHV be designed which achieves the need for flexibility in the retirement age, but takes social considerations into account?

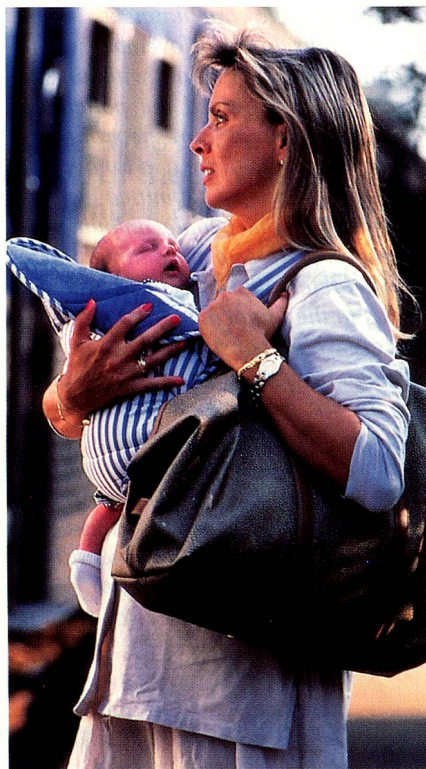
## Flexibilisation: yes, but ...

At this point there is already a parting of the ways. Unanimity was only a facade. The Swiss People’s Party (SVP) emphasises the need to put social insurance on a sound financial footing. Yes to flexibilisation, explains Ulrich Schlüer, a SVP

*“Flexibilisation of pensions must be achieved through the second pillar, i.e. professional pension insurance schemes.”*

*NORBERT HOCHREUTNER, CVP*

national councillor from Zürich, but only if it is financially viable and fair. His Liberal Democratic colleague Christine Eggerszegi, from Aargau, believes the



**Maternity insurance – yes or no? one of the most disputed issues in the field of social policy.**  
(Photo: Keystone)

ideal would be for everyone to be able to choose their own retirement age within a bracket ranging from 62 to 68, with of course a reduction in the pension paid for anyone taking payment earlier: “you can only spend what you have”.

For their part the socialists, like the Greens, call for retirement à la carte from the age of 62. On the right, the Swiss Democrats too say that they favour the possibility of anticipating the payment of the AHV pension down to the age of 62, the normal age being 65 for them as also for the Freedom Party (formerly the Motorists Party), for the Evangelical People’s Party, the Liberal Democrats and the Christian Democratic Party.

The Liberal Party of Switzerland has one reservation: sound financing for the AHV must come first; if necessary the normal age for entitlement to a retirement pension must be higher than 65, because introducing flexibility involves higher cost. “The reference age for

retirement must be fixed in a way that makes it possible to meet this extra cost” emphasises Suzette Sandoz, a former liberal national councillor from Vaud.

## The bourgeois party: consolidation

In general, the bourgeois parties put the need to guarantee the financial future of the social insurance schemes at the head

*“Poverty today affects above all young families, particularly single-parent families.”*

*URSULA HAFNER, SPS*

of their list of priorities. The word they bring up most often is consolidation – balancing the books. Maintaining what has been achieved and financial stringency are the key priorities for the SVP, the Liberal Democrats, the liberals and indeed the CVP as well. But the CVP stands out from the others in this group. It emphasises the need to look at the various elements of social insurance as a whole. “Flexibilisation of pensions must be achieved through the second pillar, i.e. professional pension insurance schemes”, national councillor Norbert Hochreutner from Berne explains.

He stands however a long way apart from the Labour Party which argues that old age insurance, disability, unemployment, sickness insurance and so on should all be grouped together in one single insurance scheme.

## Provision of basic needs

The Social Democratic Party too is headed in this direction, although taking a different path. Provision of basic needs for all is at the head of its priorities.

“Poverty today affects above all young families, particularly single-parent families” stresses national councillor Ursula Hafner, chair of the socialist group in parliament. It is this that has given rise to the idea of creating an allowance for children on the lines of the old age pension, financed by direct



# satisfied?

federal taxation. For old people for whom the labour market no longer provides an outlet, approaches have to be found which include flexible retirement, part-time work, unemployment benefit or invalidity insurance – a charge on society will arise in any case.

The Christian Democratic Party has two priorities: stabilising AHV finances with an additional one percent on VAT from 2005 onwards, associated with flexibilisation of retirement age through professional insurance, and the extension of professional insurance to the lowest paid, so as to include part-time workers – many of whom are women. "The economies that are needed ought to be made on sickness insurance", by limiting the range of services provided, by limiting the number of doctors in some large city areas, and by doing away with subsidies to hospitals, which stand in the way of fair competition, Norbert Hochreutner says.

The Liberal Democratic Party puts great emphasis on balancing the social insurance budget. "We need healthy finances to guarantee pensions for the next generation as well", Christine Egerszegi notes. The principle must be to help those who are in need. No new insurance schemes should be created – attention should rather be given to a better distribution of benefits. Rather than introduce a new maternity insurance, the Liberal Democratic party would prefer to fill the existing gaps in cantonal support.

## Individual responsibility the primary concern

The Swiss People's Party (SVP) puts the restoration of individual responsibility high on its priority list. "Anyone standing on his own feet in daily life makes a contribution to society by saving limited resources for those who really need them," says Ulrich Schlüer who does not want any new mechanisms, such as maternity insurance, unless the finances remain in balance.

The liberals too take this view. They think that it would be wrong to finance

maternity insurance by drawing on allowances for loss of profit, and that, before such an insurance scheme is created, a vote should be taken on drawing on VAT.

The Evangelical People's Party puts the interests of the family at the head of its social policies priority list. It calls for a tax system which favours families, maternity insurance, a 20 mph limit in built up areas, access to training for all and sickness insurance premiums which families can pay.

## Taxes on energy

The Greens argue in favour of retirement à la carte from 62 onwards, financed by taxes on energy, for "tapping further into earnings must be avoided" notes national councillor Roland Osterman from Vaud. Furthermore a minimum jobseekers' allowance should be introduced and the integration of foreigners promoted.

Apart from a complete review of sickness insurance (with lower contributions and privatisation of the hospi-

*"Anyone standing on his own feet in daily life makes a contribution."*

ULRICH SCHLÜER, SVP

tals) the Freedom Party calls for the self-employed to have the option of joining the professional pensions insurance scheme, and (combining the first and second pillars) a pension sufficient to live on; but is opposed to maternity insurance.

For the Swiss Democrats, Swiss workers must be given priority in the labour market; this is their first priority. Secondly they refer to the need for economies in the asylum field. Apart from that they are in favour of keeping optional AHV/IV for Swiss Abroad.

For its part the Labour Party would like to tax new sources of wealth to finance social insurance schemes; this would take for instance the form of solidarity contributions for the AHV. The PdA would like changes in the share-out between the AHV and professional insurance schemes. Christiane Jaquet-Berger: "the share assumed by the first pillar in financing retirement pensions should be increased."

## Parties in brief (II)

### Labour Party (PdA)

Seats in the National Council: 3 (members of the Social-Democratic group), in the Council of States: 0

President: Christiane Jaquet-Berger (VD)

Address: P. O. Box 232, CH-1211 Geneva 8

Tel. + 41 22 322 22 99, Fax +41 22 322 22 95

The PdA on itself:

*"The PdA advocates policies which take into account the needs of all humanity, and opposes the plundering of natural resources and the destruction of nature. As our contribution to such policies of solidarity, we wish to strengthen the movement for socialism in our country, and to fight for more justice by the side of all disadvantaged people."*

### National Association of Independents (LdU)

Seats in the National Council: 3 (forming a group with the EVP), in the Council of States: 0

Chairmanship: currently vacant

Address: P. O. Box 7075, CH-3011 Berne

Tel. + 41 31 382 16 36, Fax +41 31 382 36 95

Internet: [www.ldu.ch](http://www.ldu.ch), e-mail: [ldu@ldu.ch](mailto:ldu@ldu.ch)

The LdU on itself:

*"The National Association has always stood for a Switzerland open to the world and proves this once again on the issue of Europe. Other countries tend to be more positive towards the Swiss as long as our country does not cut itself off."*

### Evangelical People's Party, Switzerland (EVP)

Seats in the National Council: 2 (forming a group with the LdU); in the Council of States: 0

President: Otto Zwygart (BE)

Address: P. O. Box, CH-8023 Zurich

Tel. +41 272 71 00, Fax: +41 272 14 37

Internet: [www.evp-pev.ch](http://www.evp-pev.ch)

e-mail: [info@evp-pev.ch](mailto:info@evp-pev.ch)

The EVP on itself:

*"The EVP has an attitude of openness towards Europe and the rest of the world. It favoured accession to the UN and EEA. In the light of the voters' decision the question of accession to the European Union is not an immediate issue. Before the question of accession can be judged afresh, the bilateral negotiations must be conducted and a decision taken quickly."*

### Swiss Democrats (SD)

Seats in the National Council: 3 (making up a group with the League of the people of Ticino and Massimo Pini, Independent/TI); in the Council of States: 0

President: Rudolf Keller (BL)

Address: P. O. Box 8116, CH-3001 Berne

Tel. +41 31 311 27 74, Fax +41 31 312 56 32

Internet: [www.schweizer-demokraten.ch](http://www.schweizer-demokraten.ch)

e-mail: [sd2.fraktion@bd.admin.ch](mailto:sd2.fraktion@bd.admin.ch)

The SD on themselves:

*"The Swiss Democrats campaign for the greatest possible independence for our country and the maintenance of neutrality. The proportion of foreigners, currently 20%, excessive foreign influence, and overpopulation must all be cut back."*

*"You can only spend what you have."*

CHRISTINE EGERSZEGI, FDP