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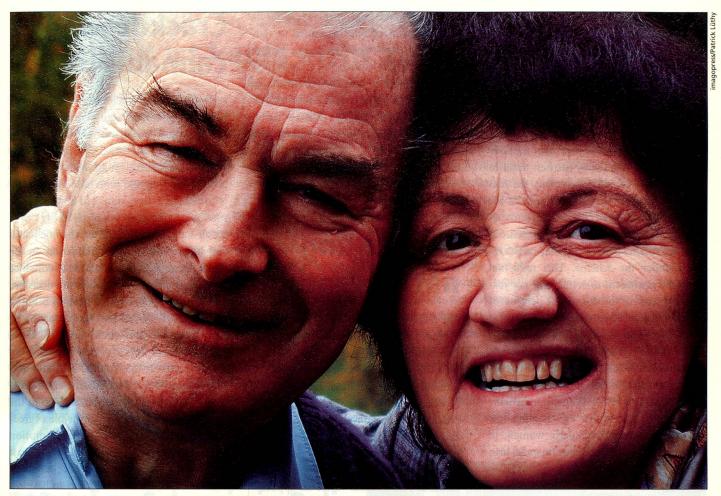
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The decision to bring women's retirement age into line with that of men has aroused Left-wing anger.

# Retirement at 65 for all

The retirement age for women is to be raised to 65 by 2009. This is the main change in the 11<sup>th</sup> revision of the AHV (old age and survivors' insurance) pension scheme which was approved during the autumn session of parliament.

HOWEVER, IT IS HIGHLY PROBABLE that a people's referendum will be held before the new ordinances can be enacted. The Social Democrats and the Greens rejected this reform, which they regard as a step backward for women and widows, as well as a threat to social stability. Right-wingers reminded parliament that the aim of the revision was not

to extend retirement benefits, but rather to consolidate funding for Switzerland's most important social insurance, whose mediumterm existence is threatened by an ageing population. The Left intend to challenge their parliamentary defeat by launching a referendum.

### "For the abolition of obligatory health insuance"

The federal people's initiative "for the abolition of obligatory health insurance" was launched by the "stoplamal" initiative committee, a movement for the rights of insured persons. It calls for an amendment to Article 117 of the federal constitution to the effect that the government may declare only accident insurance generally mandatory or for certain categories or persons, but no longer health insurance.

In addition to the abolition of obligatory health insurance, the initiative calls for cantonal health insurance schemes or a federal health insurance scheme, as well as solutions to address economic problems in the health insurance sector. The level of premiums would be defined based on health care costs.

BDK

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### 65 for everyone

Aside from bringing the retirement age for women in line with that for men, one of the key elements of the reform (which nevertheless was rejected by the Right) is the introduction of a flexible retirement age from 62 for low-income groups. This was intended as a form of compensation for raising the retirement age for women. Instead of the CHF 800 million demanded by the Left to cushion the effects of early retirement, the majority of members decided in favour of the "minimalist" solution: only women born between 1948 and 1952 will be able to retire at 64 with a smaller pension cut than others insured under the scheme. This reduction would be equivalent to 3.4 percent per year for life instead of the normal 6.7 percent for early retirement. These costs are estimated at CHF 140 million. Faced with the determination of centre-right parties to reduce costs to a minimum, Social Democrats and Greens had no alternative but to protest that the 11th revision of the AHV pension scheme had broken its promise of enabling low wage-earners, and particularly women, to retire early without any major financial loss. Even the proposed scheme for widows failed to satisfy the Left-Green camp. The pension for childless widows is to be gradually reduced, and the law envisages a once-only payment, equivalent to the annual pension, for childless widows who are at least 45 years old at the time of their husband's death and have been married for at least five years. The pension for widows with children is to be retained, but will be gradually reduced from 80 to 60 percent of the AHV pension six years after the new law comes into force (provisionally in 2005). By contrast, orphans' pensions will be increased from 40 to 60 percent. It is hoped that this measure will result in annual savings of CHF 250 million. An additional CHF 150 million is to be saved by another new measure which aims to adjust pensions only every three years instead of every two years, provided inflation does not exceed four percent.

### Social stability at risk?

The chasm which this issue has opened up between the Left and Right reflects the extreme social tensions which Switzerland has been experiencing in recent months, in common with other European countries such as Italy, France and Germany, to name but a few. The main bone of contention is the decision to raise the retirement age as the main platform for reforms aimed at redimensioning the social state. Since Federal Councillor Pascal Couchepin bluntly proclaimed the need to raise the retirement age to 67 to tackle the problem of an ageing population, the Minister of the Interior has become a bogeyman for unions and Left-wing parties.

Pablo Crivelli

Translated from German.

### Facilitating naturalisation

The revision of the law on citizenship was another subject of heated debate. Discussion centred on a ruling by the Federal Court in Lausanne (see Editorial) which pronounced that putting citizenship applications to the popular vote was discriminatory and hence unconstitutional. At the end of a passionate debate, members of parliament voted to exclude from the law on citizenship the entitlement to a Federal Court appeal in cases where an application is rejected. The problem will be discussed again when the law is examined by the Federal Court, which also governs access to the Supreme Court. The lengthy discussions on this issue have overshadowed the most important aspects of the reform. For instance, the new law provides for automatic naturalisation for thirdgeneration children born in Switzerland, provided their parents do not object. As a result, ten thousand children a year will automatically become Swiss citizens. Furthermore, second-generation foreigners aged between 14 and 24 will be entitled to Swiss citizenship if they can prove that they have attended obligatory schooling for at least five years and lived in the same community for at least two years. A simplified procedure and reduced administrative costs will ease the way for other foreigners to become Swiss citizens. The proposed law is subject to an obligatory referendum. If approved by the people and cantons, it could reduce the number of foreigners from 20 to 13.4 percent, according to the "Zukunft Schweiz" ("Future Switzerland") organisation.

## Crackdown on cannabis

Following repeated filibustering of the debate on decriminalising the consumption of cannabis and its derivatives, the National Council finally addressed this controversial issue. But, to general amazement, it opted to take no decision and send the narcotics law reform back to the Council of States. After a passionate debate between defenders of a tough stand on soft drugs on the one hand, and supporters of decriminalisation on the other, the upper house managed to convince undecided members to postpone a decision: in other words, to refrain from examining the law article by article. This means the issue is passed back to the Council of States, which voted in favour of decriminalisation back in 2001. If the Council of States also opts to postpone a decision, the entire procedure would fall by the wayside. Up to the beginning of this year, the principle of freedom from prosecution for the consumption of soft drugs appeared to be a given, at least at the political level; but over the past six or eight months, the trend appears to have reversed. Why? After years of turning a blind eye, many cantonal authorities have once more closed down dozens of hemp shops selling various forms of cannabis, and confiscated tons of plants. In view of the growing consumption of marijuana among young people and the concerns expressed by parents and teachers, parliament has opted to retreat (in order, among other things, to avoid any nasty shocks at election time). By delaying a decision, National Councillors have prolonged the current situation whereby marijuana consumption is forbidden but largely tolerated. Paradoxically, during the same session parliament decided to legalise the consumption of absinthe, which was formerly regarded as the cause of social disintegration and a number of diseases.

### Date of upcoming referenda in 2004

8 February / 16 May / 26 September / 28 November