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## Early retirement without a social cushion

The National Council wants to raise the retirement age for women to 65. It also plans to increase the opportunities for early retirement. But with a reduction in benefits on full retirement, for lower earners too. The left is threatening a referendum. By René Lenzin

Four years have already passed since 68 per cent of the Swiss people voted against the 11th review of old age and survivors' insurance (AHV). And there is still no sign of any new review plans that enjoy wide support. Admittedly, the National Council did approve an AHV reform in the spring session, but an outcome of 97 to 89 votes shows just how controversial the issue remains.

The National Council wants to unburden the AHV fund of CHF 800 million a year. The main measure this would involve would be to align the retirement age for women with that of men: instead of 64, women would also retire at 65 in future. The political right in the Council has argued that this measure is a small step that would help deal with future pension problems. The ageing population will soon be placing a financial strain on the AHV fund.

The left in the Council will only accept the higher pension age for women if early retire-

ment is also made easier. It is calling for pensions to be reduced less than would be necessary based on insurance calculations alone for people on lower and middle incomes who take an advance on their pension savings. Opinions are divided on this point. There is only agreement on the need for greater flexibility with regard to retirement age. In future, everyone should be entitled to claim their pension from the age of 60 or to defer it until 70. However, the majority do not want to use the savings from the higher retirement age for women to facilitate early retirement because this would create unsuitable incentives.

The left argues that early retirement will remain a privilege of the wealthy without this social cushion. The Swiss people rejected virtually the same proposals in 2004. If things remain as they are, there will be another referendum. The left has a trump card up its sleeve, a popular initiative by the unions call-

ing for no pension reductions from the age of 62 for people on an income of up to CHF 120,000. This initiative would cost the AHV fund an extra CHF 1.4 billion a year.

Social Affairs Minister, Pascal Couchepin, also fears that the people will reject the National Council's reform. Nevertheless, he is opposed to the proposals from the left because they are based on a "something-for-everyone" principle which would also benefit his wife, for example. Couchepin himself had proposed a system based on supplementary benefits, whereby only those who could prove it was necessary would receive financial support for early retirement. However, this idea was not supported by the National Council. Now it is down to the Council of States to look for a solution that will gain majority support both in Parliament and among the people.

## No to deciding on naturalisation at the ballot box

Three "Nos": the Swiss people and states rejected the healthcare article, as well as the naturalisation and muzzle initiatives on 1 June.

64% of the people and 25 out of 26 cantons rejected an initiative that sought to reintroduce voting on naturalisation applications in the communes. 70% of the people and all the cantons voted against a constitutional article on healthcare policy. And as many as 75% of the people and likewise every state said "No" to the muzzle initiative, which would have minimised the information issued by the Federal Council on ballot issues. RL

