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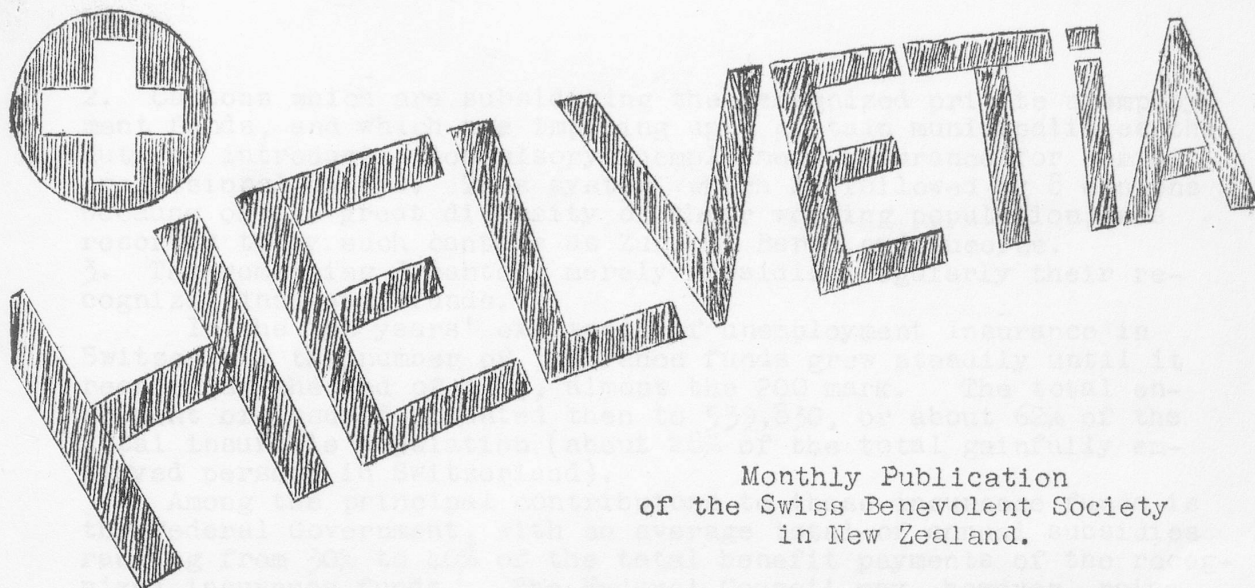
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No. 2

HOW DOES SWITZERLAND TAKE CARE OF HER UNEMPLOYED?

After the World War, Switzerland, as any other country, had to deal with the problem of unemployment. The number of unemployed increased steadily and became more and more a burden, which in the absence of adequate cantonal and municipal unemployment insurance, had to be cared for almost entirely by the Federal Government. From 1918 - 1924 over 170,000,000 Francs were paid out in relief, whereas the total appropriations for public works, which the Government carried out in co-operation with the cantons during that period, amounted to 345,000,000 Francs.

With the passage of the Act of October 17, 1924, the Federal Government brought about a drastic change in the care of the unemployed, by creating the basic legislation for Unemployment Insurance, which up to that time did not exist in Switzerland. The purpose of that law was twofold:

1. To provide annual Federal subsidies for duly recognized public unemployment Funds (Arbeitslosenkassen), which were to be set up by the cantons and municipalities, or for private funds, created by workers' associations and joint organizations of employers and employees.
2. To establish a set of rigid rules and regulations for all those unemployment funds for which the benefit of a Federal subsidy was sought. Foremost among them are the following: the fund has to be operated on the principle of insurance. No single person may receive more than 50% of former wages (60% for married insured) and for not more than 90 days. In the watch and metal industries during the depression, the Federal Council (Bundesrat) extended this limit up to 210 days in 1931. The age limit for eligibility for participation in the insurance is 65 years.

Under the Federal law of 1924, the Government left the actual creation of unemployment insurance funds to the cantonal governments, which soon began to establish unemployment insurance systems according to their own needs. Among the first ones to make headway were the more industrialized ones, later on, the others followed. At present, with the exception of the half-canton of Obwalden, all cantons in Switzerland dispose of some unemployment insurance legislation.

Among the various systems that are now in use, three principal groups can be distinguished, as follows :

1. Cantons, which have compulsory unemployment insurance for certain professional groups, including employees, and which are operating their own insurance funds. This system is followed by 13 cantons.

2. Cantons which are subsidizing the recognized private unemployment funds, and which are imposing upon certain municipalities the duty of introducing compulsory unemployment insurance for certain professional groups. This system, which is followed by 8 cantons because of the great diversity of their working population, was resorted to by such cantons as Zurich, Berne and Lucerne.

3. The remaining 3 cantons merely subsidize regularly their recognized insurance funds.

In the ten years' existence of unemployment insurance in Switzerland the number of insurance funds grew steadily until it reached, at the end of 1934, almost the 200 mark. The total enrolment of insured amounted then to 539,830, or about 62% of the total insurable population (about 28% of the total gainfully employed persons in Switzerland).

Among the principal contributors to these insurance funds is the Federal Government, with an average total of annual subsidies ranging from 30% to 40% of the total benefit payments of the recognized insurance funds. The Federal Council may, however, raise the subsidy by 10% for workers of such industries as are especially hard hit by the depression (from 1928-1931 the embroidery, watch, metal and building industries were benefitting by this emergency measure).

Next came the cantonal governments, the contributions of which were estimated to have averaged 24% in the past few years. As further contributors are to be listed the municipalities, the subsidies of which averaged 18% in recent years.

It is evident that the balance of approximately 20%, which represents the average of the total contributions on the part of the insured, is a comparatively small share of the total fund put up. Their significance becomes even more obvious if it is considered that the average weekly premium paid by the insured in 1933 reached only Fr. 53. (ca 9d.)

How favourable the arrangement of the unemployment insurance in Switzerland really is, can be better appreciated in the light of the fact that, in spite of the low weekly premiums of the insured, the daily benefit payments in case of unemployment were ranging in 1933 from Fr. 1. to Fr. 9.60, the latter amount being paid to older persons, and heads of larger families. The average daily payment was than Fr. 5.34. (ca Sh.8/-)

If there are about 28% of the gainfully employed persons in Switzerland enrolled in unemployment insurance plans, why are the remaining 72% not availing themselves of this social security plan? The answer to this lies to a great extent in the rigid requirements set up by the Federal Act of 1924, which makes it practically impossible for certain classes of the gainfully employed population to enjoy the benefits of unemployment insurance. Among those who cannot qualify under the prevailing requirements are the following: home-workers, travelling salesmen, all learned professions (doctors, dentists, lawyers, chemists, etc.), business executives, apprentices, servants, the employees of public offices, and all other employees whose salary exceeds a certain minimum. In making the requirements as strict as they are, the legislator thought probably of eliminating all those gainfully employed persons who were judged to be able, while employed, to provide sufficient funds for a possible temporary loss of employment, singling out those classes of the working population who may need compulsory measures in times of unemployment to provide for times of unemployment.

Despite the fact that actually only about one-third of the gainfully employed population of Switzerland is enrolled in unemployment insurance systems, the benefits which were derived so far out of this social security plan are generally regarded as a valuable contribution to the national economic stability of that country.

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