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German and French abstracts on page 509|513

Transformations of Retirement Policies

Edited by René Knüsel, Jean-François Bickel, François Höpflinger,
and Béatrice Vatron-Steiner

Contents

- 341 Introduction to the Special Issue [F] | René Knüsel, Jean-François Bickel,
François Höpflinger, and Béatrice Vatron-Steiner

- 359 The Challenges of the Swiss Pension System: Between Individual
Responsibility and Bounded Rationality [F] | Jenny Assi

In recent years in Switzerland, several measures have contributed to a redefinition of the balance between the three pillars, increasing the scope of the individual and private responsibility of old age. Starting from an analysis of the pension system, this article explores the trend towards an individualization of the old age pension and associates it with the theories of behavioural economics which deal with the bounded rationality of individuals towards savings. This analysis is essential in order to develop effective measures which specifically take into account population groups in Switzerland that are particularly vulnerable and at risk of being insufficiently provisioned in old-age.

Keywords: Swiss old age pension, pension coverage, private pension, behavioural finance, bounded rationality

- 377 Subjective Well-being: The Impact of the Transition to Retirement
in Switzerland [F] | Boris Wernli, Valérie-Anne Ryser, and Carmen Borrat-Besson

Based on the Swiss Households Panel Dataset (SHP) and in a life course perspective, this article aims at documenting the timing of the transition to retirement and its impact on the life satisfaction of seniors. The results demonstrate that workers with the most difficult working conditions present more difficulties to manage this life transition and its consequent change in social roles. These results show the need to possess personal resources, notably the ability to take on new social roles, to anticipate, prepare, and, finally, cope, when the time has come, with this major life transition.

Keywords: Retirement, life satisfaction, social roles, life course, regulation processes

401 Active Ageing at Work: Stigma and Deficiencies. Viewpoints from the Belgian Situation [F] | Nathalie Burnay

Active aging in Belgium has been reflected as of the early 2000s in federal employment policies. However, despite the development of public policies to keep older people in the labor market, this article shows how age discrimination remains operative in business and how these companies fail to develop real age management policy. This article takes a meso-sociological perspective based on the results of surveys carried out in Belgium and France in recent years in the corporate world.

Keywords: Older worker, ageism, age management, active ageing, public policy

419 Retired People Facing Active Ageing [F] | Marion Repetti

When the social insurance for old age came into force in Switzerland in 1948, the underlying idea behind it was that getting retired meant to allow older people to be protected from the constraints of the labor market. Conversely, today, to remain active – especially by keeping a professional activity – is presented as an opportunity to experience successful ageing. This article focuses on the way retired people react to this new way of looking at the links between ageing and activity. We show that they adopt the moral values of active aging, yet want to remain autonomous in the way they embody this model.

Keywords: Active aging, social policies, identity, retirement, normativity

437 Confronting Active Ageing with Empirical Evidence: A Structural Equation Model Approach. The Case of Older Migrants Living in Switzerland [E] | Laure Kaeser and Jonathan Zufferey

This article discusses the relationship between contemporary norms and actual practice in relation to ageing, by comparing Swiss policy ambitions for active ageing with the living conditions of older people. It focuses on older migrants, who are overrepresented among disadvantaged populations. The results are derived from the survey «Vivre/Leben/Vivere» which deals with the living conditions of individuals aged 65 and above. Using a structural equation model, the article identifies configurations of activities and their explanatory factors, in order to better understand the determinants which structure the access to active ageing. The conclusion is that the notion of active ageing does not embrace the diversity of older people's activities, and neglects socioeconomic inequalities at retirement.

Keywords: Active ageing, older migrants, Swiss ageing policies, activities of older people, structural equation modelling

465 The Persistence of Social Stratification? A Life Course Perspective on Poverty in Old-Age in Switzerland [E] | Rainer Gabriel, Michel Oris, Matthias Studer, and Marie Baeriswyl

The aim of this article is to investigate the factors underlying old-age poverty, with particular emphasis on its construction along the life course. We focus on the question whether the inclusion of life course information could account for social and gender differences in old-age poverty in Switzerland. Our results suggest that the most determining factor is a person's initial human capital, corresponding to a traditional social stratification framework. We were not able to detect any significant influence of work, family or relationship trajectories. Gender differences seem due mostly to the long-term impact of educational differences.

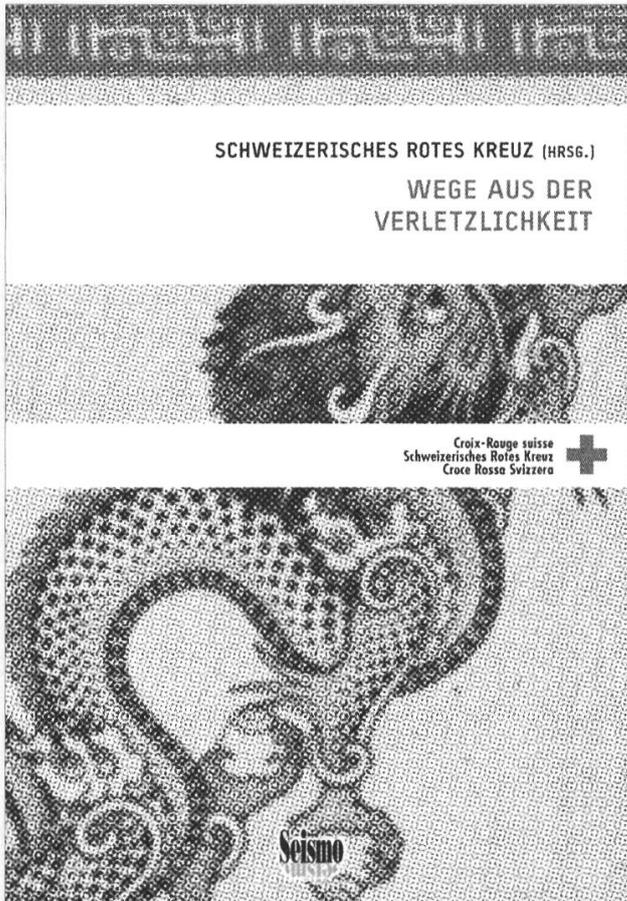
Keywords: Old-age, poverty, life-course, social stratification, inequality

- 489 **Social Insurances System's Shortcomings: The Example of the Low-income Young Retirees' Access to Healthcare [F]** | Blaise Guinchard, Mélanie Schmittler, Marie-Laure Gally, Michael Amiguet, and Alpha Barry

This article presents the results of a study involving 2 445 recently retired persons from the Canton of Vaud in Switzerland who choose to forego health care. These persons of modest means barely qualify for government assistance programs and do not benefit from the social safety net that is provided to the truly destitute. 17.9% of the respondents to the questionnaire said that they forego health care for financial reasons. Interviews reveal the complex reasons that lie behind such a choice, as well as the compensation strategies that are sometimes used to get medical treatment. These strategies show that the people are able to act when the circumstances require them to do so. Despite that, their situation remains insecure.

Keywords: Foregone, health insurance, retirement, care, agency

- 517 **Index**



Reihe «Gesundheit und Integration – Beiträge aus Theorie und Praxis»

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(Hrsg.)

Wege aus der Verletzlichkeit

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Naturkatastrophen, Epidemien, fehlende Bildungschancen, Arbeitslosigkeit, Armut, soziale Isolation, Aufwachsen unter schwierigen Bedingungen, unerwartete individuelle Schicksalsschläge – all dies und noch vieles mehr kann Menschen verletzlich machen, weltweit und auch in der reichen Schweiz. In solchen Situationen ist das körperliche, seelische und soziale Wohl gefährdet. Menschen in schwierigen Lebenssituationen entwickeln zwar oft zusätzliche Kräfte, um die Situation zu bewältigen. Sie brauchen aber auch Unterstützung – sei es vom Umfeld, von staatlichen Stellen oder zivilgesellschaftlichen Organisationen. Doch wie helfen? Zielführend und nachhaltig sind jene Massnahmen, die zum einen strukturelle Ungleichheiten eindämmen und zum anderen

die aktive Beteiligung der Betroffenen ermöglichen. Neben theoretischen Beiträgen aus Psychologie und Soziologie enthält der Band eine Reihe praktischer Projekte, die der Verletzlichkeit etwas entgegensetzen.

Das Schweizerische Rote Kreuz (SRK) engagiert sich seit vielen Jahren in der Grundlagen- und Projektarbeit in den Bereichen Gesundheit und Integration. Mit regelmässig erscheinenden Publikationen leistet das SRK in diesen gesellschaftlich relevanten Bereichen einen Beitrag zur aktuellen Diskussion und spricht Fachpersonen verschiedener Disziplinen aus Theorie und Praxis an.