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RUBRIQUE ROMANDE

LA sécurité sociale est fondée en Suisse sur la théorie dite des trois piliers. Le premier pilier doit garantir aux personnes âgées le minimum vital.

Il se présente sous la forme d'un système étatique d'assurance générale et obligatoire financé en grande partie par des cotisations d'assurés et d'employeurs.

Le deuxième pilier désigne les rentes versées par les caisses de pension des entreprises et des administrations. Ces rentes sont financées par les employés et les employeurs mais l'affiliation aux caisses n'est pas encore obligatoire et la loi qui coordonnera tout le système fait l'objet d'après controverses depuis des années.

Il y a enfin le troisième pilier qui représente simplement l'épargne individuelle des particuliers.

Actuellement, chaque caisse de pension d'entreprise décrète librement l'âge donnant droit au versement d'une rente. Pour les hommes, c'est presque toujours 65 ans.

Pour les femmes, en revanche, il existe des différences. Dans l'industrie des machines et de l'horlogerie, c'est généralement 62 ans. Mais dans la chimie l'alimentation, le secteur bancaire et l'administration publique, on était souvent descendu à 60 ans ces dernières années.

Aujourd'hui, les caisses se plaignent de difficultés financières et elles reviennent peu à peu à 62 ans. On assiste d'ailleurs à un phénomène analogue aux Etats-Unis et en Allemagne fédérale.

Dans le système étatique de l'assurance vieillesse Suisse, l'âge donnant droit à la rente est fixé uniformément à 65 ans pour les hommes et à 62 ans pour les femmes.

En 1978, lors d'un référendum national, les Suisses avaient refusé à une forte majorité d'abaisser ces limites à 60 ans

EN SUISSE, plusieurs grandes sociétés industrielles sont en train de relever l'âge de la retraite de leur personnel féminin. C'est le cas notamment du géant de la chimie Ciba-Geigy. Le président de la caisse de prévoyance de la célèbre entreprise a annoncé qu'à partir de 1982, les femmes employées par les usines du groupe n'auront vraisemblablement droit à la retraite qu'à 62 ans et non plus à 60 ans comme c'est le cas actuellement. Pour les hommes, l'âge limite

reste fixé à 65 ans. Récemment, Nestlé, la multinationale de l'alimentation - dont le siège est en Suisse - a pris une décision analogue qui est déjà en vigueur.

Cette évolution peut surprendre lorsqu'on sait qu'en France, par exemple, il est plutôt question d'abaisser l'âge de la retraite pour tout le monde. En fait, comme nous l'explique MICHEL WALTER, les comparaisons en la matière sont difficiles car il s'agit souvent d'un problème de définitions.

Age de la retraite: vers un relèvement pour les femmes

pour les hommes et à 58 ans pour les femmes.

Le débat est toutefois loin d'être terminé et il fera probablement l'objet d'autres scrutins nationaux. On sait en effet qu'en Suisse, il suffit de récolter 100'000 signatures pour obliger le gouvernement à soumettre une proposition à l'ensemble du corps électoral.

L'extrême-gauche s'apprête à utiliser cette procédure en vue de réclamer 62 ans pour les hommes et 60 ans pour les femmes. Quant aux socialistes, représentés au gouvernement, ils pourraient cet automne demander la retraite pour tous, hommes et femmes, à 62 ans.

Et il semble bien que la différence existant encore entre l'âge de la retraite des femmes et celui des hommes tendra à disparaître maintenant que les Suisses ont accepté d'inscrire dans leur constitution le principe de l'égalité des droits entre hommes et femmes.

Encore faut-il savoir si cette

nouvelle égalité sera réalisée en abaissant l'âge de la retraite des hommes ou en relevant celui des femmes.

L'attitude des caisses de pension privées jouera à cet égard un

rôle important. Et la décision de Nestlé et de Ciba-Geigy, les deux plus grandes entreprises du pays, de relever l'âge à 62 ans pour les femmes est sans doute significative.



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