

## **Private Welfare State and Gender Relations**

Changes of social policy during the last 30 years in Switzerland have been described time and again as an expansion of the welfare state. Our country swam, so to speak, against the neo-liberal tide and bade farewell to the liberal-residual welfare state model. The assumption is based on international comparisons of social-security payments in relation to GDP, which show that Switzerland, until the 1980s, was on a similar level with the US but today ranges on average rather with the „old“ EU countries.

In my contribution I criticize this point of view and propose that the most important political game-changer since the 1970s in no way led to the creation of new, or the expansion of existing, social insurance. On the contrary, private provisions were made to take responsibility for mandatory insurance. Today, some 60 of 140 billion Swiss francs of welfare payments for elderly people and health care are being carried out by private pension funds and insurance companies. This politically very influential „private welfare state“ constitutes an exemplary feature of the Swiss model, which is still neglected in the comparative welfare state research. This Swiss distinctiveness is also meaningful regarding gender relations. That is, how women are disadvantaged in the pension fund system, because they earn, as a rule, considerably less retirement funds, than do men, in their employment. And as the state reduces health care budgets today, pressure increases for female family members to care for sick and geriatric family members themselves.

Dr. Peter Streckeisen  
Institute of Sociology, University of Basel

## **Privater Sozialstaat und Geschlechterbeziehungen**

Die sozialpolitische Entwicklung der letzten 30 Jahre in der Schweiz wurde immer wieder als Ausbau des Sozialstaats beschrieben. Unser Land sei sozusagen gegen den neoliberalen Strom geschwommen und habe sich vom liberal-residualen Sozialstaatsmodell verabschiedet. Die These stützt sich auf internationale Vergleiche von Sozialausgaben im Verhältnis zum BIP, die zeigen, dass die Schweiz bis in die 1980er Jahre auf ähnlichem Niveau lag wie die USA, sich heute aber etwa im Durchschnitt der "alten" EU-Länder bewegt.

In meinem Beitrag kritisiere ich diese Sichtweise und stelle heraus, dass die wichtigsten politischen Weichenstellungen seit Beginn der 1970er Jahre keineswegs zur Schaffung neuer oder zum Ausbau bestehender Sozialversicherungen geführt haben. Vielmehr wurden private Vorsorgeeinrichtungen zu Trägern von obligatorischen Versicherungen gemacht. Heute entfallen etwa 60 von 140 Milliarden SFr. Sozialausgaben auf solche Einrichtungen der Alters- und Gesundheitsvorsorge. Dieser politisch sehr einflussreiche "private Sozialstaat" stellt ein herausragendes Merkmal des schweizerischen Modells dar, das in der komparativen Sozialstaatsforschung noch zu wenig beachtet wird.

Diese schweizerische Besonderheit ist auch in Bezug auf die gesellschaftlichen Geschlechterverhältnisse bedeutsam. So sind Frauen im Pensionskassenregime der Altersvorsorge benachteiligt, weil sie aufgrund ihrer Erwerbslaufbahnen in der Regel deutlich weniger Alterskapital ansparen können als Männer. Und bei der Krankenversicherung steigt der Druck auf meist weibliche Familienangehörige, sich selbst um kranke und betagte Menschen zu kümmern, während der Staat seine Budgets kürzt.

Dr. Peter Streckeisen  
Institut für Soziologie, Universität Basel

## **Some Milestones in the History of the Swiss Welfare State**

- 1848 Appearance of the modern Swiss Nation-State (Swiss Confederation)
- 1877 Federal Factory Law (Fabrikgesetz)
- 1900 Lex Koller (mandatory health and accident insurance) defeated in popular vote
- 1912 Mandatory federal accident insurance for industrial workers (SUVA) (1918)
- 1918 National strike in favour of 8 hours working day, old-age insurance, inter alia
- 1931 First federal law on old-age insurance defeated in popular vote
- 1948 Mandatory federal old-age insurance for all people (AHV)
- 1960 Mandatory federal disability insurance for all people (IV)
- 1965 Complementary social security benefits to AHV/IV (Ergänzungsleistungen (EL))
- 1971 Right to vote for women in Switzerland
- 1972 Popular vote in favour of the Three-Pillar-System (old-age insurance)
- 1982 Mandatory federal unemployment insurance
- 1985 Mandatory pension fund old-age & disability insurance (second pillar)
- 1987 Modernization of (very conservative) marriage and divorce law
- 1994 Mandatory health insurance (with private health funds)  
Retirement age for women in AHV: 64 instead of 62 (splitting, education bonus)
- 1995 Onset of activating labour market policy & benefit cuts in unemployment insurance
- 2000 Onset of benefit cuts in mandatory health insurance
- 2002 Onset of benefit cuts in mandatory second pillar of old-age insurance
- 2003 Onset of benefit cuts in mandatory disability insurance
- 2005 Mandatory federal maternity insurance

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[1875-1900: Early attempts to create an exemplary liberal Welfare State]

[1912/18-1972: Development of a residual, but suddenly very expanding Welfare State]

[1972-today: Strengthening of the Private Welfare State (old-age & health insurance)]

[1995-today: Development of a neoliberal workfare regime (unemployment insurance)]

## Percentage of procedures in financing social security benefits (1950-2005)

	1950	1975	1985	1995	2005
pay-as-you-go	31.0	62.7	60.5	56.7	56.7
capital cover funding	28.1	13.1	18.3	23.7	25.7
tax receipts	29.6	15.8	13.6	13.4	13.6
other	11.4	8.4	7.6	6.2	4.0

[pay-as-you-go: AHV, IV, health insurance (no solidarity), unemployment insurance]

[capital cover funding: second pillar of old-age & disability insurance]

[tax receipts: social assistance, EL, and state contributions to various regimes]

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## Social Security Benefits in Switzerland 2007

Old-age & disability, second pillar	39.09 bn	
Old-age, first pillar (AHV)	33.17 bn	
Health insurance	19.90 bn	
Disability insurance (IV)	11.74 bn	
Accident insurance	6.48 bn	
Family benefits	4.97 bn	
Unemployment insurance	4.31 bn	
Social assistance	4.05 bn	
Complementary benefits (EL)	3.25 bn	
OVERALL	132.36 bn	25.4% of GDP

## Discrimination of Women in the Second Pillar (old-age, disability)

### First pillar (AHV/IV) (January 2009)

	Men	Women
Recipients old-age benefits:	807'100	1'068'500
Overall old-age benefits p.m.:	1.103 bn	1.598 bn
Average old-age benefits p.m.:	1'367.-	1'495.-
Recipients disability benefits:	163'400	128'100
Overall disability benefits p.m.:	0.233 bn	0.177
Average disability benefits p.m.	1'424.-	1'380.-

### Second Pillar (2007)

	All	Women
Recipients old-age & disability:	832'625	389'928
Overall old-age credit:	158.23 bn	43.64 bn
Average old-age benefits p.a.:	30'768.-	19'080.-
Average disability benefits p.a.:	16'899.-	13'981.-

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## Unpaid work 1997-2007 (million of hours worked)

	house work		care work (children & adult)		care work (adult only)	
	women	men	women	men	women	men
1997	4'306.3	1'929.9	599.7	368.8	21.4	13.5
2000	4'077.4	1'968.7	752.0	492.8	18.9	15.2
2004	4'191.5	2'202.1	814.2	488.6	27.2	11.3
2007	4'232.7	2'381.2	853.8	547.7	31.3	21.2