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## Increase in AVS and AI contributions from 1st July 1975

### *The Federal Council's decision*

As decided by the Federal Council on 12th February 1975, contributions to the AVS and the AI will be increased from 1st July 1975 and will thus rise in Switzerland from 8,6% to 9,4% of wages or salaries and from 7,6% to 8,3% for self-employed persons.

For the Swiss abroad who are enrolled in the voluntary insurance scheme AVS/AI contributions will also rise from 7,6% to 8,3% of their earned income (AVS: 7,3% instead of 6,8%; AI: 1% instead of 0,8%). In the case of incomes of less than 20 000 francs per year, the descending scale of contributions will, of course, be maintained. The contribution of voluntarily insured persons who are not gainfully occupied will in future be not less than 94 francs per year (AVS: 84 francs; AI: 10 francs) and not more than 9400 francs (AVS: 8400 francs; AI: 1000 francs)<sup>1</sup> according to the insured person's means.

### *The reasons for the increase*

Why these increases? Many readers may be asking themselves this question. The following explanation is an attempt to answer it.

The year 1973 saw the entry into force of the 8th revision of the AVS. This reform sanctioned a big increase in the old-age and disability pensions, which have since

then no longer simply been basic benefits but must enable the vital needs of the recipients to be covered. At that time the Federal Council, followed by the Federal Assembly, provided that the AVS and AI pensions would be increased not only in 1973 but also, in a second stage, in 1975. The new general rise which has occurred in 1975 has increased the full pensions by 25%, on average. The Federal Council, conscious of the considerable financial burdens entailed by this improvement, had already obtained from Parliament in 1973 the power to increase, if necessary, the AVS and AI contribution rates from 1975 at the earliest and from 1978 at the latest. In 1974 the Confederation saw its deficit increase, and the popular vote of 8th December 1974 against the measures proposed to reduce this deficit aggravated the situation. The Federal Assembly was therefore called upon to review the whole of the Confederation's budget. It voted for an appreciable reduction in the Confederation's share in the costs of the insurance scheme. This has therefore been reduced for 1975 from 1,31 milliard of francs to 770 million francs. Thus the Swiss social insurance scheme has become more «autonomous», that is to say, a greater proportion of it is borne by the insured persons themselves and, in Switzerland, by their employers.

Compared to the AVS contribution which had remained fixed at 4% for 20 years (from 1948 to 1968) and to the increases in 1969 and 1973, the new scales do not

show an excessive rise in the amounts charged to insured persons. In many foreign countries the social insurance rates have been increased by higher amounts during the last few years.

It is clear that an additional sacrifice is being demanded of all compulsory contributors who are domiciled and working in Switzerland. The increase must, of course, also be applied to our compatriots who have settled abroad and who have joined the voluntary insurance scheme.

### *The increase in contributions and the Swiss abroad*

For some Swiss abroad, particularly those residing in countries where cost of living is rising still more than in Switzerland, this increase may come as an unpleasant surprise and in some cases one that is rather difficult to bear. However, those compatriots should realize that, in view of the improvements in benefits introduced in 1973 and 1975, the older ones among them at least will quite soon be enjoying pensions which are unquestionably to their advantage if it is remembered that the single full pension (paid to a bachelor) is rising from 500 to 1000 francs per month and the married couple's pension from 750 to 1500 francs per month. Even for those who are already included in the social security scheme of their country of residence, and bearing the sometimes high costs of that, it will continue to be worth while to participate. Nor must it be forgotten that voluntarily insured persons benefit in large measure from the contributions paid by insured persons living in Switzerland.

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<sup>1</sup> Until 30th June 1975 – minimum: 86 francs (AVS: 78 francs; AI: 8 francs), maximum 8600 francs (AVS: 7800 francs; AI: 800 francs).

### *Special measures concerning the exchange rate and the payment of contributions*

With the consent of the Federal Social Insurance Office, the Caisse suisse de compensation in Geneva will take into account the special position of Swiss abroad living in countries whose currency exchange value fluctuates considerably. To this end it has provided that voluntarily insured persons can pay the new contributions at either the old or the new exchange rate of their country of residence in cases where this rate has undergone appreciable fluctuations. The contribution payment dates have also been deferred a little, which will give some people more «breathing space».

### *Conclusions*

On this basis it is hoped that the Swiss abroad who are affiliated to the AVS/AI will remain faithful to this insurance scheme in spite of the increase. The number of «resignations» and exclusions (a sanction against bad payers) should therefore not increase appreciably. Many compatriots abroad who succumb to the temptation to leave the insurance scheme may afterwards seriously regret this (loss of entitlement to AI benefits, possible reduction in AVS pensions).

The intake of nearly 13 000 new insured persons in 1973, at the time of the 8th revision, and the regular addition, year after year, of insured persons newly arrived from Switzerland or enrolling for the first time in the insurance scheme is a measure of the interest taken by the Swiss abroad in the Federal AVS/AI. This interest should not diminish despite indications of more difficult times ahead.

Federal Social Insurance Office

## **Employment Opportunities abroad for Swiss Nationals**

Whereas other countries had to face signs of economic recession combined with partial unemployment long before, Switzerland was known as an «island of full employment» until about the end of 1974. Such worldwide phenomena, however, cannot in the long run spare our country, whose economy is so closely inter-linked with other countries. So Switzerland, too, now has some unemployment, which has led to an increased interest in employment opportunities abroad.

The immigration authorities of many countries which had previously accepted Swiss personnel now require a written assurance of employment from the future employer. This assurance often has to be approved by the local department of employment in order to protect native job seekers.

Experience shows that only those applicants who have private or business contacts in the country concerned are able to obtain employment abroad. Since the majority, who often include the best qualified people, have no such contacts, the Emigration Service of the Federal Office for Industry and Labour is seeking to provide them with more help.

In many countries unemployment is regional or structural and therefore, to judge by experience, Swiss applicants can still be considered for certain vacancies. Information on employment opportunities in foreign countries can be sent to the Emigration Service by any Swiss national residing abroad; it will be published free of charge in the monthly bulletin «Vacant Positions Abroad». Such assistance would help to avoid a further reduction in the number of Swiss abroad, a phenomenon often complained about by their delegates. Under today's circumstances there should be no lack of applicants for vacancies abroad, regardless of whether they are for mother's helps, secretaries, skilled workers or highly qualified personnel.

Every advertisement should give the employer's address, so that all further communication can take place directly between the employer and the applicants. Particulars of vacant positions for free publication should be addressed to: Federal Office for Industry and Labour, Emigration Service, Monbijoustrasse 43, 3003 Berne, Switzerland.

## **Political Rights of the Swiss Abroad**

On 3rd March 1975 the Federal Council approved the «Message» to the Federal Assembly and the draft law on the political rights of the Swiss abroad. The draft law provides that the Swiss abroad can exercise their political rights

in Switzerland in federal elections and ballots. They can choose their political domicile and vote there in accordance with the cantonal regulations. This review will keep you informed on the parliamentary debates.

## Enrolment at Swiss Universities for the Winter Semester 1975/76

Compatriotes abroad who wish to begin university studies in Switzerland are strongly advised to enrol as soon as possible at the university of their choice. The secretariats of the various Swiss universities (Basle, Berne, Fribourg, Geneva, Lausanne, Neuchâtel, Zurich, the Federal Institutes of Technology in Zurich and Lausanne, the St.Gall Graduate School of Economics, Business and Public Administration) will be pleased to send all the necessary

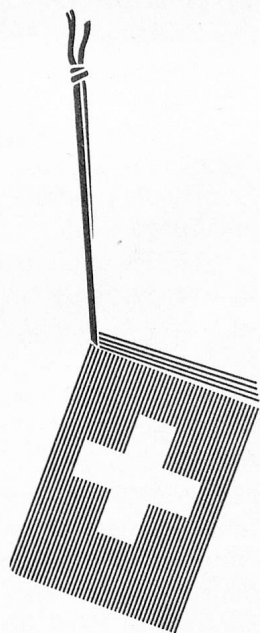
details to anyone interested. The Central Office of the Swiss Universities (Schweizerische Zentralstelle für Hochschulwesen), Gloriastrasse 59, 8044 Zurich, tel. 01 47 02 32, will also provide information about the academic requirements of the individual universities and about syllabuses.

### Medical Studies

Swiss with foreign diplomas or certificates must send their applications in good time to the Eidgenössische Gesundheitsamt, z. Hd. des Präsidenten des leitenden Ausschusses für die eidg. Medizinprüfungen, Postfach 2644, 3001 Berne. Application for the recognition of foreign matriculation certificates by the Federal Matriculation Commission should be made to the Amt für Wissenschaft und Forschung, Wildhainweg 9, Postfach 2732, 3001 Berne, who will also supply information about the required additional examinations. Admission to the federal examinations in medicine is conditional on passing the additional examination in the necessary matriculation subjects.

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## The 1975 Swiss National Day Collection



The desire to mark the Swiss National Day, commemorating the foundation of the Confederation, by a public collection for some charitable purpose was realized for the first time in 1910. That collection, for compatriots who had

been flood victims, raised 29 000 francs. Nowadays the proceeds exceed three million francs annually.

The proceeds of the 1975 collection (Pro Patria stamps and First of August badges) are earmarked for the national work of the Swiss Red Cross. The sums collected are to be allocated to the following services in particular:

- nursing training (at present 105 recognized schools); information and recruitment
  - training of nursing cadres
  - training of home-visiting nurses
  - training of lay personnel as Red Cross hospital auxiliaries and for home nursing
  - development of out-patient ergotherapy
  - first aid and rescue service
- Swiss abroad can obtain the badges through the local Swiss societies.

### Pro Patria 1975

Archaeological Finds



Gold fibula



Head of a bronze statuette of Bacchus



Solid-hilt bronze daggers



Coloured glass bottle

Day of issue: 30th May 1975

Wertzeichenverkaufsstelle GD PTT, CH-3000 Berne