

Unemployment insurance in Switzerland

Autor(en): **[s.n.]**

Objektyp: **Article**

Zeitschrift: **Helvetia : magazine of the Swiss Society of New Zealand**

Band (Jahr): **19 (1955)**

Heft [2]

PDF erstellt am: **09.08.2024**

Persistenter Link: <https://doi.org/10.5169/seals-942489>

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lated motor-bus, which will be called upon to render very useful services and will be run for public transport in the city of Zurich. It was necessary to find a means of assuring traffic during the peak hours, and this with the maximum of efficiency and of rapidity. The public transport services of Zurich, therefore, directed their quest towards a vehicle, not requiring rails, which offered a maximum of capacity for transport and which, at the same time, made it possible to reduce to a practicable extent the number of personnel required for its running. It was thus that they arrived at the idea of a motor-bus composed of two articulated parts, linked up by means of flexible gangway bellows, in this way providing a large single space in the interior of the bus. This vehicle is supported by three axles, of which the first and the last are mobile, thus making it possible for the motor-bus to carry out very sharp turns. Its holding capacity is of 180 seats.

This new motor-bus has been the subject of research carried over a number of years, in an effort to make it perfectly adapted to topographical conditions in Switzerland. Equipped, as it is, with a Diesel engine of 240 h.p., it is capable of being adapted easily to the traffic in big cities, in spite of the 25 tons which represent its load, when complete.

Growth of Swiss Towns

Between the census taken in 1941 and that taken in 1950, Switzerland's population increased by 450,000 inhabitants, i.e., by a little less than 11 per cent. The rate of increase varies considerably from one town to another. Whereas at Chiasso it has not exceeded 2.1 per cent., it has attained 67.3 per cent. at Riehen, which, so to speak, forms part of the suburbs of Basle. In the big towns, this increase is, in general, above the average, exceeding it by 1.7 per cent. in Berne, by 2.5 per cent. in Basle, by 4.7 per cent. in Lausanne, by 5.2 per cent. in Zurich and by 6.2 per cent. in Geneva. These figures do not, however, take into account the increase in the neighbouring Communes, which is often a multiple of that in the town itself.

UNEMPLOYMENT INSURANCE IN SWITZERLAND

"La Vie Economique," a monthly review published by the Federal Department of Public Economy, which is the equivalent in Switzerland of a Ministry of Economy, presents in its last issue a study of the development which has taken place in this country in regard to unemployment insurance.

Its beginnings go back to the end of the last century. The first Unemployment Insurance Funds were founded, at that time, by trade union organisations, the first to do so being the Swiss

Federation of Typographers. This was in 1884. It was at that time that the public Unemployment Insurance Funds began to appear, instituted by the towns, namely by Berne and by St. Gall. Then, at the beginning of the twentieth century there came into being, for the first time, a Joint Fund, that is to say, a Fund which was administered jointly by the employers and the workers and was for the benefit of the workers in the embroidery industry. Soon after that, these insurance funds received subsidies from the public authorities, namely, the Cantonal authorities, but it was only when the First World War broke out that the system was extended to the whole of the Confederation. During the war, that is to say, between 1914 and 1918, the rate of employment declined markedly in several branches of industry, and clamours arose from various sides asking for bigger allocations, and calling for the aid of the Confederation.

These requests were heard, and, as from 1919, important allocations were paid out, in which the Confederation, the Cantons and the Communes, all participated.

Taking into account all that had been learned from experience, the Federal Parliament edicted, in 1924, a law which was to remain in force for twenty-six years. The Confederation subsidised, to an appreciable extent, not on the Public Insurance Funds, but also the Paritary Funds and the Trade Union Funds. Later on, a Compensation Fund was created for the purpose of coming to the assistance of funds which were particularly heavily burdened. And the system was still further improved by the coming into force of a new law on this matter, on the 1st of January, 1952.

Throughout the whole of her territory, Switzerland possesses 192 Unemployment Insurance Funds. The greatest number of these are paritary. Out of a total of one million seven hundred thousand workers in Switzerland, there are 613,000 persons insured against unemployment, that is to say, 35 per cent. of the total. But, whereas the proportion of insured persons is very high in the industrial or urban Cantons, it is very feeble in the agricultural Cantons, where unemployment is not feared. Insurance is only obligatory in some of the Cantons, and even then it does not extend to all the categories of workers. The amount of the average daily benefit paid to insured persons throughout Switzerland was 11 francs 49 centimes, in 1953. It has increased by 123 per cent. since 1939, whilst the cost of living figure has gone up by 70 per cent. In 1953, rather more than 13 per cent. of insured workers had recourse to benefits from their fund, whereas during the crisis years of 1935-36, the proportion exceeded 45 per cent.

As for the subsidies granted by the public authorities, they attained as much as 86 per cent. of the expenditure, during those years, whereas in 1953 they declined to below 40 per cent.