

# AHV/IV and sickness insurance : your questions - our answers

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# AHV/IV and sickness insurance

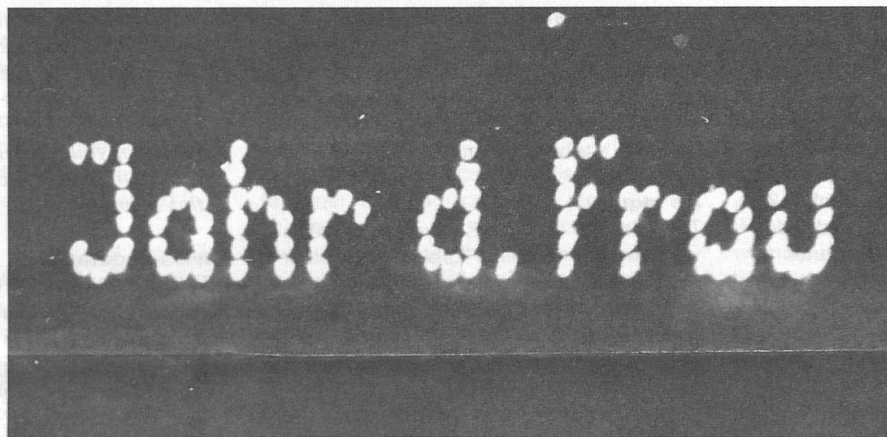
## Your questions – our answers

*Is there a special rate of premiums for the many foreigners living in Switzerland? If so, is it also applicable to Swiss from abroad who have to undergo hospital treatment unexpectedly in Switzerland?*

According to art. 22 KUVG, rates paid to doctors for their services are laid down in agreements be-

tween insurances and doctors at cantonal level. These agreements provide for two categories of rates graduated according to income and property of the insured. If these agreements also cover people in very high income classes, rates can be graduated in three categories. If treatment is provided in a hospital, sickness insurances

have to carry the cost according to agreements made between hospital and sickness insurance, but at least medical care including scientifically accepted treatment, pharmaceuticals and analyses according to the going rates in the general wards, as well as a daily minimum amount towards further cost of nursing (art. 12 KUVG).



«Woman's Year»

(Keystone)

Many Swiss, men and women, believed that absolute equality between man and woman had been established in Switzerland once voting rights for women had been accepted. The entry of women into the Chamber of the National Council gave the impression here and there that true equality had been reached. Since then, three years have passed and we write the year 1975 which stands under the mark of «Woman's Year» also observed in Switzerland, even in the first few months. A further group of socially active people, men and women, take «Woman's Year» as an opportunity for helping women in Switzerland to achieve real equality. A further large group, also consisting of men and women, look upon «Woman's Year» and the actively engaged groups for women's rights as nothing more than a community of interests intent on arousing an artificial conflict between men and women...

### **Woman's Year: Freedom, parity, sisterhood?**

1975 was declared woman's year. Why 1975, why «Woman's Year»? Every year

there is a «Year» of something or other. A bad conscience prevents us from questioning such arbitrary decisions, for the themes and problems chosen are usually of the kind which need not only a one-year recognition and examination, but deserve constant consideration. The years come and go. Who still remembers the name of the previous year? Oh yes, «World Population Year». What has actually been done to solve the population problem? And what will happen in this «Woman's Year» and after it?

### **Obstacles**

We take the following from the draft of a survey by the Federation of Swiss Women's Organisations (BSF) made at the request of the European Centre of the International Council of Women (CECIF) on the legal status of women in Europe as compared to that of men:

### **In authorities and parties**

Seen from the woman's point of view, it is often the traditional distribution of roles, which stands in the way of active co-operation in Commune and party. The higher the

income of the husband, the greater the interest of the wife in politics seems to be. The same also applies to schooling and vocational training: the higher the education of the woman, the greater the readiness to work in Commune and party. According to place of residence (town, country, developed or little industrialised area) and civil status, 1 to 7% of women are members of a party or trade union.

### **At universities**

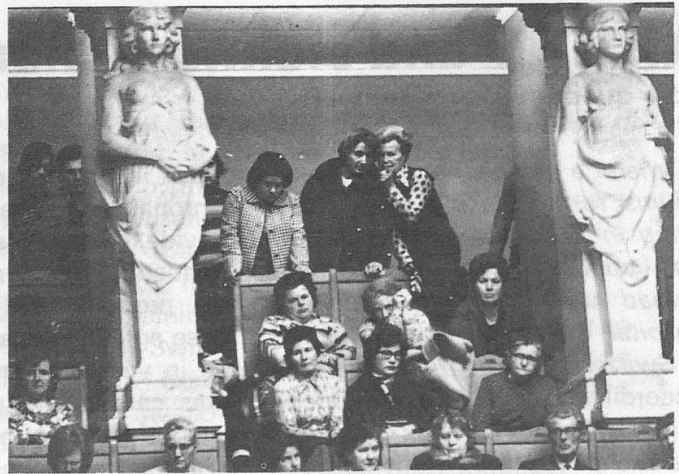
As regards secondary education (according to Canton 4th, 5th, 6th or 7th to 13th school year), the picture looks as follows:

At *Maturitaet* schools (secondary schools which lead to university) 6870 pupils passed the *Maturitaet*, i.e. school-leaving examination in 1973. Of these, 2169 were girls (31.6%). There was no girl at all in the Canton of Nidwalden, on the other hand over 50% in Geneva.

In teachers' colleges and commercial schools (i.e. those secondary educational establishments which prepare for teaching and for a commercial occupation), girls predominate. In addition, some Cantons have



In the voting local (Keystone).



Listeners at the National Council (Keystone).

special diploma schools which prepare pupils for social work, educational and nursing jobs; so far these have been frequented almost exclusively by girls.

Thus only 31.6% of those who pass the *Matura* are girls. A mere 25% finally start university studies. In 1973, out of 1279 doctorates at Swiss universities only 181 were girls. Very few women indeed graduated from the two Federal Institutes of Technology, and equally few at the Institute of Economic and Social Sciences. The result is that hardly a woman can be found in a leading position in economy and industry.

#### In other social and scientific institutions

A woman holds the job of deputy curator of the Swiss *Landesmuseum*, and in several

towns, there are women curators at museums. Until a few years ago, a woman was in charge of an animal park. Membership of the Swiss Science Council includes two women, and the Federal Council of Medicine has a woman member.

#### An inquiry

The editors of the «*Welschweizer*» invited a well-known women's group and other people specially qualified in women's problems to comment on the following four questions:

1. *Do you believe that the Swiss woman is repressed?*
2. *What proposals are you formulating in connection with the objective of achieving fully comprehensive equality between man and woman?*

3. *How would you visualise equality of man and woman in questions of AHV (old-age insurance), family legislation and military duties of the man?*

4. *Which of your demands would require a change in today's society and how would this be achieved?*

#### Swiss Federation of Liberal Women's Groups

Is the Swiss woman suppressed? To answer this in the affirmative is an empty challenge. There are grievances and misuses, bad ones, to which woman is subjected in society and in law, and which according to her personal situation can have most unjust consequences. It is true, the Swiss woman can choose her own place of work and change it at will. She can decide of her own free will whom to marry and how to bring up her children. All vocational paths are open to her, and she, too, gets assistance from the state for training. Even a simple background would allow many possibilities for free and useful choice, if only the prejudices— with men as well as women — were demolished, the prejudices to doubt women's abilities and achievements simply because they are women.

Behind this, there is an obstinate belief in what a woman's role should be and a definite educational scheme, both entrenched in old traditions and laws hopelessly antiquated in today's industrial society. Equality and partnership are the aims with which we want to improve our own and other people's quality of life. Are these just words and slogans of a fashionable trend or is it more?

We are all born as individuals into a certain period and a certain background. The Swiss moral and legal standards accept every human life as of equal value, and thus everyone is equally entitled to the same

Pretty female messengers for the voting rights (Keystone).





development and evolution into a mature person. Whether boy or girl, man or woman, everyone has a right to his or her best possible growth into an individual. The undisputed equal value must legitimise the demand for equal rights.

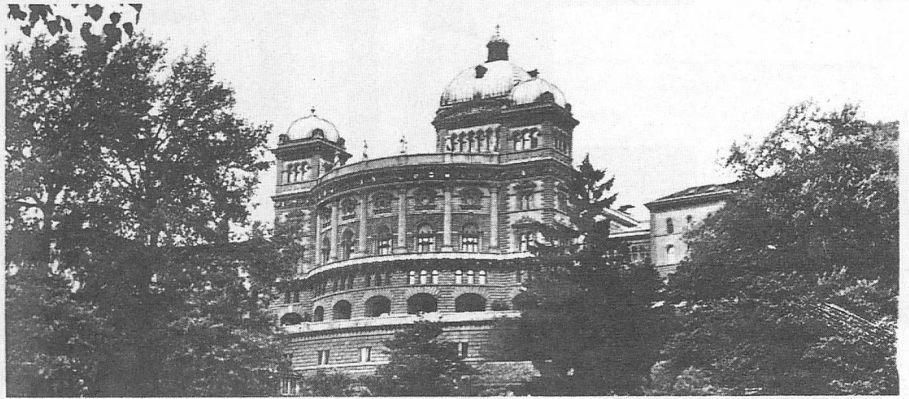
That does not mean rivalry between the sexes, nor taking the ideal from the other sex – it means to become oneself. Biological differences will remain, but they are no justification for conditions of submissiveness. Differentiations are necessary, for mother and father are not interchangeable in their roles. That they should fulfil their tasks as partners in marriage is the aim of sound family policy.

One must remember something else. In a world-wide development process the restructuring of society into an industrial society is taking place. It means compulsion and need for opening up towards the outside world of the family which is today represented by the small family unit. Isolation and loneliness, unused and missing forces in society create the need for the woman to step out into life. It goes therefore without saying that old forms will have to be discarded and new ones must be looked for and tried out.

What can be done in political reality? Coercive mobilisation of all women to rebellion? That would be wrong. Spectacular upheaval is only possible in times of great trouble, and that is not the case today. But we are called upon to draw attention to the exigencies of our society. As politicians, we ask for a decisive improvement in the position of women by adjusting legal provisions. Higher valuation of woman's majority is important in this field, and for that common endeavour by men and women amongst responsible authorities and people.

It would be wrong to say that nothing is being done. Changes in the law have been made, which will bring great improvements above all in marriage and family legislation. The task of expediting matters in this field is the concern of a strong minority. And it is our aim in «Woman's Year» to recruit the necessary forces.

Basically it seems to me that equal rights mean equal value. Thus the Swiss citizenship law is of great importance for the self-evaluation of women. In the revised citizenship law, woman should be considered equal with man. The fact of having two kinds of citizenship laws, one for men and one for women, is degrading. In the present Civil Code it says «The wife takes the family name and the citizenship of the husband.» Thus the injustice arises that, on one side, the marriage of the Swiss citizen is fully protected by the automatic granting of the husband's citizenship to the wife and, on the other side there is the marriage of a Swiss woman to a foreigner, which can lead to considerable difficulties when residential



The Parliament.

permits for husband and children have to be applied for and when, in the case of divorce, the children are treated as foreigners. Switzerland, incidentally, is one of the last countries in Europe, together with Spain and Italy, which grant automatically the husband's citizenship to his wife.

The revised law shall provide the right of domicile and facilitate naturalisation for a foreigner in a marriage with a male Swiss citizen or Swiss woman. But the woman shall no longer get the husband's citizenship automatically. A new demand is that not only the father, but also the mother can pass on citizenship to the children, regardless of whether these children live in Switzerland or abroad. The citizenship of these children in case they have another nationality, would cease at the age of 22, unless a written application were made.

Did you know that in Swiss family law the husband is the absolute sovereign of the family? He decides on domicile and education of the children; he looks after earned funds and property brought into the marriage; he may allow her an outside job or

prohibit it. These are principles which in normal circumstances are disregarded nowadays, but where there are quarrels, strife, revenge and hatred – human failures – which demand legal judgement, the law, in a degrading fashion, is applied. For this reason, the revision of this legislation is urgent so that woman's majority which has been accepted from a sociological point of view, is confirmed by law.

We have been talking about the married woman, but we also mean the woman on her own. As single woman, divorced or widowed, she is outside the family and then it is equally important for her to have equality legislation, for only with that, acknowledgment of the woman as a person will have been achieved.

Rights mean duties. But the woman is equally ready for these as the man. It is co-operation between men and women that is essential. That this is possible has already been demonstrated by what has been begun, and we may show trust and appreciation.

(Extracts from «Weltschweizer» No 95)

At the National Council (Keystone).

