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## LABOUR PROBLEMS.

By THÉO CHOPARD.

All social progress has two faces and comprises — just like man — both positive and negative aspects. Although it is important to stress the former, one must also take into account the latter in connection with the progressive improvement in social institutions. Since the end of the Second World-War, the Governments of the industrial countries of the West have realised the existing requirements of the masses and have considerably developed the system of social security. That this effort has borne fruit, and continues to bear fruit, is very evident. In a great many European countries, for instance, millions of persons who formerly had to endure sickness and pain for want of medical treatment are now no longer subject to such anxieties. For another thing, the distribution of medical staff is now much better. Whereas prior to the war there was one doctor available for six hundred inhabitants in the well-to-do districts of London, there was only one for every four thousand inhabitants in the poorer quarters of that town. This is only one example out of many. All this has now changed — in a radical manner. Everyone is entitled to the same treatment and medical care, whether he be rich or poor. This is undisputed social progress.

At the same time, one must admit that when instituting the system of social security the legislators did not sufficiently take into account man's nature — with all its weaknesses and temptations. No provision was made for the fact that *the human element would slip in between theory and practice*. To-day, it would appear that the cost of social security, more particularly in the branch relating to sickness and accident insurance, is swelling to an exaggerated extent, so that this institution is now imposing heavier and heavier charges on the State. It is true that the progress of medicine renders treatments more costly, but the reason for this excessive increase in charges is to be found elsewhere.

The mistake has been made in desiring to free the individual from all responsibility, in exchange for the payment of his social benefits tax. In a great many countries, sickness and accident insurance covers the slightest risks, all the so-called insignificant cases, and all chemists' bills. For the slightest indisposition, a slight cold in the head, an extraordinarily high proportion of insured persons have recourse to the benefits of the insurance and remain absent from work. The multiplication of such anodyne cases and imaginary illnesses has the effect of placing an increasingly heavy burden on the administrative machinery and of steadily increasing expenditure. No thought is paid any longer to solidarity among those who are insured, to the principle of mutuality, or to the compensation that should exist between receipts and expenditure. Deficits are accumulating and they have got to be covered by the State, and this, by means of taxation. And, in spite of the system of progressive fiscality, which delivers harder blows on those who are well-off, than on the others, the essential part of fiscal receipts continues to be assured by the small wage-earners, who constitute the great mass of the taxpayers — in other words by the mass of people who are socially insured. In the long run the abuse of insurance is to their disadvantage because it causes an increase in taxation.

Although the many abuses of it do not condemn the system of social security — the advantages of which are far greater than the disadvantages — they do mark its limits. The idea of social security which covers the slightest risks goes back to the period immediately after the War. It was influenced by the memory of the sufferings and the privations undergone during those years, and by the lack of security which marked them. This idea was also influenced by the memory of the precarious economic situation which prevailed during the years just before the War, and proved so hard for the working classes. One can easily understand how it was that this aspiration towards absolute security triumphed. Since then, however, there has been a definite improvement in living conditions, and a considerable increase in purchasing power. Full employment exists. The consumption of goods of every kind has increased very considerably. Articles which only recently were looked upon as luxuries are now available to everyone — and that is a very good thing.

Because of all this, it is difficult to understand why a person who possesses a car or a motor-cycle, and has sufficient means to be able to enjoy a holiday away from home — for two or three weeks — is not able to undertake a small portion of the risks covered by social insurance, and is not able to assume part of the responsibilities. This would be the sole means by which the system of social security could be rendered sound again and an end be put to those abuses which discredit an institution which has not deserved such treatment.

Reproaches are sometimes levelled at Switzerland for not having instituted a system of social security as generous as is to be found elsewhere. In Switzerland, however, all reforms and social laws of any importance have to be submitted for the approval of the electorate. On a number of occasions the latter has refused to sanction generous laws which have been voted by Parliament because the electoral body realises that, in the long run, the cost of social insurances, when their benefits exceed certain limits, will have to be borne by the taxpayers. Rather than possess a too-expensive system of the redistribution of incomes, the Swiss electoral body prefers that the individual should himself assume part of the social charges and responsibilities, which the general improvement in incomes makes it possible for him to shoulder.

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