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# Senior citizens on the rise

GABRIELLE KELLER

*Increasing numbers of Swiss Abroad are returning home to retire, perhaps in the hope of a better life. After all, life can be good here if you have a fat pension. But beware: if your pension is too small, your homeland will turn out to be anything but a paradise.*

**AS A RULE**, Swiss are leaving their home country at a later age. The average age of emigrants has gradually risen over the past few years. Swiss nationals are also returning to their homeland later. The latest statistics indicate that 66 percent more senior citizens (from age 65) returned to Switzerland than in 1989 (838:554). But what awaits those who have lived a long time abroad? Hans-Ulrich Kneubühler, university lecturer, sociologist and author emphasises that it is more difficult and takes more time for people of an advanced age to adapt. Consequently, Swiss Abroad returning to their

home country may suddenly feel like foreigners. As Kneubühler puts it, "Over the last twenty years Switzerland has experienced a strong shift in formalities, both generally and in the social area. Administrative procedures have become more complex and the attitude to citizens has changed. Spontaneous assistance has become rarer, and bureaucracy rules the day. That can be difficult to swallow for Swiss nationals returning home." Naturally the problem is exacerbated if returning nationals have little or no contact with Swiss at home and hence have no-one to turn to for support.

Yet the changes which our country has experienced in recent years are not all negative, by a long chalk. Knowledge has increased in the fields of geriatrics, gerontology and the care of the elderly, along with society's awareness of the importance of the social environment for the elderly. "Our society needs to see all generations working together", says National Councillor Christine Egerszegi-Obrist (Mellingen/AG), adding that "True social security consists not only of social insurance but also the requisite humanity and shelter to which each

individual must contribute." Switzerland has much to offer the senior citizen (see also the information below). Adult education colleges offer a broad range of leisure activities and further education options, and Pro Senectute, the "Grey Panthers" or the Seniors' Web offer opportunities for senior citizens to meet, share activities and join self-help groups.

Nor is medical progress to be underestimated. The choice of effective remedies against the problems of old age has become much greater. But it is the failure of faculties that can make becoming old problematic. Senior citizens returning from abroad should therefore be aware that, sooner or later, most older people – and hence they themselves – will need to rely on others for help. After all, many Swiss nationals returning from abroad can no longer depend on younger family members with sufficient time, infrastructure and money to take care of them.

In terms of outpatient care (Spitex), a patient is entitled to 60 hours of subsidised services per quarter. "Beyond this amount, the costs must be borne by the patient him-

self or else his needs are examined by a panel of experts," says Hans-Ulrich Kneubühler. If the required care can be provided more economically by a home,

## Points to remember

- **Before returning:** Retirees who decide to move back to Switzerland after a lengthy stay abroad should find out about their rights and obligations in advance. Returning is particularly difficult if a person only has a few connections with Switzerland and no longer speaks one of the national languages.
- **Finding an apartment / retirement home:** Generally speaking, you must look for an apartment or a place in a retirement or nursing home before you return to Switzerland. However, if you visit Switzerland before your return, you can contact the Pro Senectute Foundation which has a wide range of services for pensioners. For enquiries of a financial, personal or legal nature you can also contact regional information offices after returning to Switzerland.
- **Health insurance:** Persons taking up residence in Switzerland must take out an obligatory health insurance with a company of their choice within three months of their return. Health insurance companies are obliged to take on anyone in their region. The premiums are not indexed to gender, age or health, but vary depending on canton (or region) and health insurance company.
- **Financial problems:** Persons who have their domicile and normal place of residence in Switzerland and who draw an AHV or IV pension are entitled to apply for supplementary benefits if they fulfil certain legal criteria. To do this they must contact their local AHV office, where they can obtain an application form and additional information. In the event of financial difficulties they can also go to their local social service for advice.

MPC

Translated from the German by N. Chisholm



Erwin Zbinden

self or else his needs are examined by a panel of experts," says Hans-Ulrich Kneubühler. If the required care can be provided more economically by a home,

the patient is recommended for transfer to a home.

Senior citizens' residences and nursing homes generally have a long waiting list. To

spend the third age in the place of one's choice, one must look around early and find out all the relevant information. Because suddenly time is of the essence:→

## For a new generation contract

"Altern in der Schweiz" ("Growing Old in Switzerland") is the title of a comprehensive report published in 1995 by a Federal Commission of Experts which had been given the task of conducting a study on the quality of life in retirement years. "Far from being the gateway to the 'winter of life', retirement marks the start of a long, complex and varied stage of life," says the introduction to this publication. "From here on one is faced with a new set of problems: 'personal fulfilment in one's later years' and 'quality of life in old age.'"

According to the authors of the report, while people in permanent care have gained many rights there is one that still eludes them: the right to participate. Moreover, the authors propose a new "generation contract" which on the one hand would invite retired persons to take part in socially beneficial activities to the best of their ability, and on the other hand oblige society to create conditions which would motivate retired persons to become involved. "Their experience and balanced, more detached view of our country's affairs could be a lifeline for our society if we learn how to leverage it," says Pierre Aeby, the Director of Pro Senectute for French-speaking Switzerland and former SP state councillor for the canton of Fribourg.

Additionally "we must also discuss the need for greater solidarity within each generation," stresses pedagogue and journalist Kurt Seifert in a paper published recently by Pro Senectute Switzerland. He points to the striking economic contrasts within the generation of senior citizens and to the fact that the majority of private assets in Switzerland are in the hands of the elderly. A recent study by the Senior Citizens' Council of the city of Lucerne drew attention to the fact that some 82 percent of taxable capital was owned by persons aged 66 or older.

Pierre-André Tschanz

Translated from the German by N. Chisholm



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For discerning senior citizens: apartment in the Park Residence Meilen.



a fall is all it takes to make a recommendation for permanent residence in a home essential.

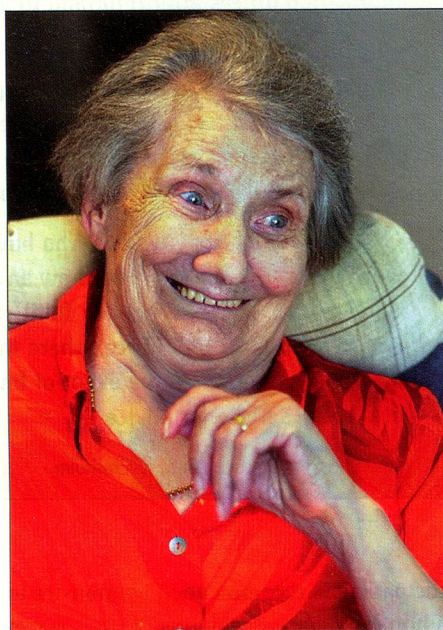
Switzerland offers a large number of stylish, comfortable options for retirement housing. A private consortium in Zurich, for example, has set up so-called "single houses" where senior citizens can leverage synergies in order to help each other with day-to-day tasks. There is also sheltered housing, as well as luxurious senior citizens' residences such as the Park Residence in Meilen, where the price of accommodation (half-board) is between CHF 5,000 and 15,000 and medical care is charged separately.

But for those who have not made enquiries well in advance or who have insufficient savings and are now unable to manage on their own, the choice is limited. They need to apply to at least two institutions. It is then up to a state commission to decide where they will be assigned. In many nursing homes the situation is precarious, and such institutions are not subject to any external quality controls.

"Ideally there should be a balanced number of trained personnel and assistants," says Madeleine L., a doctor in a nursing home in eastern Switzerland, "but that's a pipe dream. Wherever you look, there is a shortage of skilled staff." Hans-Ulrich Kneubühler has calculated that the Senior Citizens' and Nursing Home of Lucerne has seven times more unskilled staff members than qualified staff, "and that is far from unusual", he adds. Virtually every day Madeleine L. experiences the tragic consequences of this deficit of



Luxury end of the market for a discerning clientele: The Park Residence Meilen



After the death of her husband Emma Ziörjen suffered a stroke. Since then she has been paralysed and partially blind, and lives in a Basle nursing home: "At the beginning it was hard to accept," she says, "but I don't mean to complain – there are others a lot worse off than us."

skilled personnel: most assistants are foreigners, which makes communication with the patients difficult. "There is no more interaction and patients feel isolated," she says. Moreover, the instances of human error are

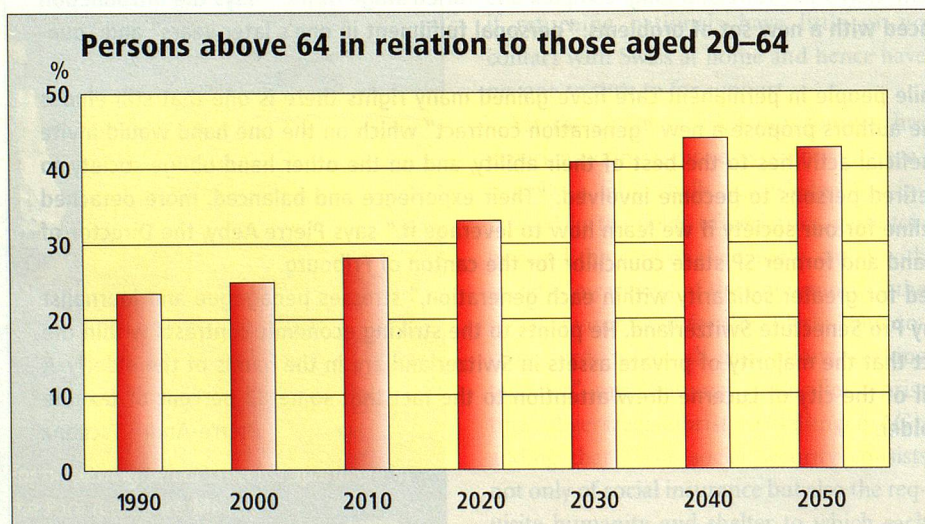
## "The situation is

**INTERVIEW: GABRIELLE KELLER**

*When people reach the stage at which they need permanent care, a nursing home is often the only option. Monika Brechbühler, editor-in-chief of the magazine "Homecare", views developments in the nursing home sector with concern.*

People are getting older, and more and more of them are needing permanent care. What does this mean for nursing homes? The number of qualified nursing staff is declining. Nursing homes make up for this by hiring auxiliary staff, and qualified nurses have no time to spare for patients because of the need to instruct their untrained colleagues. So the situation is gradually getting worse.

Which doesn't exactly make caring an attractive job...





increasing: broken bones that have been incorrectly set, neglect in the area of personal hygiene. It must also be noted that, at a going rate of CHF 6000 per month, public nursing homes are far from cheap. Moreover, many of the services cost extra. Once a person's savings have been used up, social security has to be called in, frequently to the embarrassment and shame of elderly residents.

How does Switzerland compare with other countries in terms of care for the elderly? Says Kneubühler, "It is difficult to claim that Swiss homes are better than others in the OECD region." According to Madeleine L., residents are increasingly being put to bed for the night during the afternoon because there are too few person-

nel around to see to all the patients later in the evening.

Why this lack of personnel? According to Kneubühler the main culprits are the cantons. They have no interest in improving the quality of nursing homes to any significant degree. Communities used to be proud of their schools, churches and nursing homes. "Pride alone is no longer sufficient," he says. "What is needed is a critical look at life in a home and the strong political will to do everything possible to improve the lot of nursing home residents."



Translated from the German by N. Chisholm

## Bookmarks

- [www.seniorweb.ch](http://www.seniorweb.ch) (d/f/i)
- [www.zeitlupe.ch](http://www.zeitlupe.ch) (d)
- [www.pro-senectute.ch](http://www.pro-senectute.ch) (d/f/i)
- [www.heimfinder.ch](http://www.heimfinder.ch) (d)
- [www.seniornetz.ch](http://www.seniornetz.ch) (d)
- [www.sozialinfo.ch](http://www.sozialinfo.ch) (d)
- [www.heime.ch](http://www.heime.ch) (d)
- [www.eurag.ch](http://www.eurag.ch) (d/f/i/e)
- [www.altersmigration.ch](http://www.altersmigration.ch) (d/f/i)
- [www.computerias.ch](http://www.computerias.ch) (d)

# getting gradually worse"

Of course not, because it's no fun having to spend most of your time teaching the basics to auxiliaries, many of whom cannot even speak one of our national languages and have no time to build a personal relationship with the residents. A main factor is the very high turnover of staff and employees, who lack motivation due to overwork, excessively long hours and poor working climate. Added to this, there are few instances of successful treatment in nursing homes – most patients are beyond recovery – and residents are often depressed and apathetic due to the lack of communication.

## Given such circumstances, do the elderly still have someone they can relate to?

Mostly the answer is no, unless they have relatives or friends who can take care of them and visit them regularly.

## Are lack of time and poor training leading to more errors on the part of nursing staff?

Absolutely. I know of one old lady who is partially paralysed but was still able to get around under her own steam when she entered the nursing home. But because no-one had time to give her the requisite physiotherapy, she has gradually lost the ability to walk. She is reluctant to ask someone to help her because she is afraid staff may react negatively and take out their resentment on her.

Such levels of dependence are inhumane and undignified!

## And the staff didn't notice anything?

You have to imagine the situation: Sometimes only one nurse per shift is on duty to

care for 42 residents! At most she only has time to administer the type of essential medical care she cannot delegate for legal reasons. Everything else goes by the board. And this home is no exception – cases like this are becoming increasingly common.

## What's the legal situation?

Of course there is a code that governs the ratio of skilled to unskilled personnel. But it sheer eyewash, because homes find it impossible to comply with. Switzerland has a deficit of 3000 qualified nurses. And there are not enough places available in homes. So in many cases there is a general tendency to conceal the true condition in order to avoid risking the few places available.

## Will the situation improve?

Highly unlikely: The baby-boomers will soon be reaching old age. According to Professor François Höpflinger of the Sociological Institute of the University of Zurich, the number of persons requiring care looks set to triple over the next 15 years. The situation will not improve by itself.



Translated from the German by N. Chisholm



Erwin Zbinden

Monika Brechbühler was editor-in-chief for twelve years at "Krankenpflege", a magazine for qualified nursing staff. Two years ago she launched "Homecare", a publication which provides advice specifically for relatives who are caring for ill or infirm relatives.