

# Old age and how Switzerland tackles the problem

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### OLD AGE AND HOW SWITZERLAND TACKLES THE PROBLEM

"The days of our years are three-score and ten, or even by reason of strength four-score years; yet it is their pride but labour and sorrow, for it is soon gone, and we fly away". Thus speaketh the Psalmist, and many who near the end of their lives would agree with him. Nobody wants to be old, yet most people want to become old, usually, though, with the proviso of good health and comfortable means. The Romans used to say *Senectus ipsa morbus* — old age is really an illness. For many, age brings indeed sickness or infirmity, but as long as one is blessed with good health, it may be a rich time, a kind of second life. On the other hand, the more and more accepted opinion that after 65 one's usefulness as a working man has apparently come to an end, leads to often unnecessary and unwarranted waste of brain and brawn power. Human life is getting longer and longer, and therefore it is of paramount importance to give old age meaning and material security.

#### Foundation Activities

In this era of the Welfare State, old age has been called World Enemy No. 1, and in any civilised country, its problems have been given high priority. In Switzerland, enlightened men and women have been concerned with its problems for decades. Confederation, Cantons and Communes have given help. Excellent work has been done by the Foundation for Old Age (*Stiftung für das Alter*) whose activities have meant relief to many aged people. It celebrated its Golden Jubilee in October last year. Today, the organisation has over 3,000 workers who to a large extent work on a voluntary basis, especially where personal assistance is concerned. In money, 185 million francs have been given to about a million recipients to pay for doctors and medicines, etc., during the past 50 years. In one year, 90,000 francs was paid towards invalid chairs, artificial limbs, hearing aids, and so forth. Home helps were provided, and special help to the chronically sick. Vast sums are spent on workshops and homes for the aged. Holidays, outings, laundry services, *Altersturnen* and many other services are available through the Foundation.

#### Report on Changes and Facts

In 1952, on the basis of a Postulate, Parliament entrusted the Foundation with the setting up of a commission of expert men and women to study the whole problem on a nation-wide basis. Work on the report was started in 1961 only, and it came out at the end of 1967, a document of well-nigh 340 pages. When Federal Councillor Prof. Tschudi released it to Press and public, he called the *Altersfragen* the most important social problem of present-

day Switzerland. They become more and more urgent because the number of 65-year-olds and over has increased more substantially than the total population. From 1888 to 1920, that age group remained at 58 per mil of the Swiss population. Between 1930 and 1966, this quota rose to 122 per mil, and according to the estimates of the Federal Office of Social Insurance, it will go on rising in the future. Within this group again, the octogenarians and plus multiplied even more rapidly owing to a longer life expectancy. After all, the latter has gone up a full 25 years within the last century. In Switzerland, 554,240 people over 65 were registered at the last national census in 1960.

The former Director of the Social Insurance Office, Dr. A. Saxer, chaired the special commission of experts, which included insurance men, representatives of employers and employees from agriculture, trade, industry, scientific and welfare organisations, doctors, cantonal and communal authorities, and of course of the Foundation itself. They shared out the work to ten different groups and made a thorough job of it. The full commission had seven one-to-two-day meetings to go through the findings of the working groups.

The final report considers the aging of the population and of the individual, old age from the medical viewpoint and social/medical measures taken and desirable. It deals extensively with the economic position and security of old age at various social levels, housing, leisure and general welfare.

The whole structure of the population has changed. Longevity has brought increased sickness, and the list of old-age complaints is long, not the least among them sickness of the mind.

The economic state has changed, too. Whereas an old man carried on in his job for as long as he could, pension schemes compel a man (or woman) to retire at 65 at the latest. Thus a fit person suddenly finds himself at a loss and has the greatest difficulties to fill his days adequately and in a dignified way.

Still, the census of 1960 showed that of the full half-million of the 65's and over, 55,136 were still self-employed and 77,077 employed. It is also known that the income of one-third of the Swiss population decreases to less than 30% of the previous earnings. This again brings problems and often a drastic drop in the standard of living.

There are 250,000 to 300,000 employees in Switzerland, whose firms or employers have no pension schemes. Statistics show that between 1955 and 1966, the number of pension schemes went up from 9,935 to 13,304 with an insured membership of 1.5 million. And the number is still on the increase.

Life and endowment policies, too, are being taken out increasingly. In 1967 alone, new insurance agreements made totalled 10,117 milliard francs. Annuity sums insured during the same period amount to 207,882 million francs. Savings accounts funds with Swiss banks went up by 56% in five years to 47.3 milliard. This means 148 savings books for every 100 inhabitants.

### Women and the Home

Generally, women are worse off than men, financially speaking. Among the 136,000 housewives above 65, many are badly off. The increased cost of living which was 3.5% in 1967, one of the highest rates among similar countries, has not eased matters.

A special problem are the women who are on their own and without a pension. 26,000 "daughters" who have looked after father or mother or both and suddenly find themselves left literally high and dry. They never trained for anything in order to care for the parents, and it is often too late to make a life for themselves.

The place where one lives becomes of greater significance as one is compelled to spend more time in it. The report found that over 90% of the total population aged 65 and more live in private dwellings, either alone or with relatives. Settlements for the aged have been built in many parts of Switzerland. Geneva set an excellent example already in 1948 with two settlements comprising 179 flats for old people. By 1964, 79 such settlements were built with 4,000 flats in various Swiss towns, and many more have been constructed since. If such settlements can be included in housing schemes for the ordinary population, and if a nursing home for the old can be added at the same time, then, it is believed that the solution is a near-perfect one. Homes for the old are also a good way to solve the problem of loneliness.

The report sees the biggest problem not so much in housing, but looking after the old people, especially once they become infirm. To help them keep contacts, to provide entertainment, organise classes and other leisure activities should be given top priority.

To realise all this, the urgent need is staff, doctors, welfare and nursing personnel, voluntary helpers for home visiting, arranging outings and other activities. The report suggests that the potential amongst housewives be made use of — women who have time on their hands, specially once the children are out of the nurseries.

The report of the special commission is self-explanatory. It shows where the problems lie, it expresses desiderata, and it will be up to authorities and individual organisations to make the best use of it. One of the most important tasks is co-ordination. In Geneva, for instance, there are no fewer than 75 organisations which deal with the problem. As first Swiss Canton, Geneva has created an information and co-ordination centre for the aged; it has been put under the Department for Social Welfare and Health. In the same endeavour, the Foundation for Old Age has decided to concentrate in the first place on the human care of the old and to improve the co-operation with other private bodies who work in this field.

### Campaigns "7" and "P"

The "Swiss Winter Help" still spends several million francs every year, most of which is for old people. The "Clubs for the Old" in Zurich and elsewhere try and help the lonely. The "Operation Fensterladen" is a voluntary service started by young people in Zurich, the "Aktion 7", and taken on in many Swiss towns. In the autumn,

hundreds of youngsters take down the shutters and put in the winter windows, the *Vorfenster* for old people who find this such a difficult and often impossible job.

One of the most important schemes which was founded in Berne on 4th December 1961, is the "Aktion P" — selfhelp for the pensioned. National Councillor Armin Haller started an enquiry in the Bernese Cantonal Council, and it was discovered that there was an urgent need for help of a psychological nature. The aim of "Aktion P" is to prepare men and women for their retirement, to get them to enjoy it rather than to just tolerate the new state. A special manual is already in its third edition, and it has valuable hints and suggestions. Eleven old men and women form the office staff of the organisation in addition to the President, Mr. Haller. There is no membership fee and the service is open to all old-age pensioners, regardless of denomination, political or sectarian interests. The funds to keep going come from the sale of the manual and from agents' commissions for getting jobs, but not full-time employment. The Foundation for Old-Age are considering taking over the patronage of this most valuable scheme. One has to learn to get old. To retire from working life should not be retreat from all activity, but the moment to take on new tasks. Perhaps the painter Marc Chagall was right when he said: "The people who don't know how to get old are the same who did not understand how to be young."

### The 3 Pillars of Old Age Provision

It has been said that, economically, old age in Switzerland should be carried on three pillars, the first is the national old-age and dependents' insurance (AHV), the second pension schemes at work, and the third individual provision. The constitutional basis for the nation-wide AHV was made in 1925 when the population accepted an amendment to the Constitution to include provision for the old. When the new regulations based on the law were put before the electorate on 6th December 1931, depression reigned, and the draft was rejected by 513,512 to 338,032. Only Baselstadt and Neuchâtel accepted wholly. During the war, the idea was taken up again, a commission of experts was appointed in May 1944 who reported a year later. Both Houses of Parliament agreed to the new draft proposals in 1946, and on 6th July 1947, an overwhelming majority of the population accepted them (862,036 to 215,469), with a voting participation of 80%. Only Obwalden rejected it, whilst the Ticino accepted with 91%. The whole country celebrated the event, and in Berne, there were bonfires and a torch procession. The insurance came into force on 1st January 1948. And in 1960, an invalidity insurance was added.

It was called a creation of solidarity, solidarity of rich and poor, of young and old, of men towards women, of the married towards the unmarried. There has been much criticism, especially from the wealthier whose contributions know no ceiling (4% of the total earning, in the case of employees, half is borne by the employer), whilst they can never get more than the highest fixed allowance. Six times, the AHV was revised in the first 20 years, often just to take into account the increased cost of living and other changes, social and economic. The smallest allowance at the time was 40 francs a month, and in the six revisions, it rose to 138. The maximum was then 125 and is today 294 francs. Where a man or woman has no other means, he or she is entitled to an additional, non-taxable payment (*Ergänzungsleistung*), carried partly by the Confederation, partly by the Cantons. The minimum



income considered adequate (*Existenzminimum*) 3,000 francs or 4,800 for a married couple, and that is not charity, but entitlement.

In two decades, the AHV paid out 14 milliard and 800 million francs in pensions and allowances (single people, married couples, widows and orphans). In 1967, revenue from premiums totalled 2,174 million and expenditure 1,992 million francs. Yet, that was not enough to cover the payments due, and public funds had to provide the rest. Tobacco tax, incidentally, is used to feed the AHV funds of the Confederation — the 2.13 million smokers in Switzerland paid 188.— each towards the old-age insurance in 1967.

In 1966, a supra-Party committee "Secure Old Age" asked for action on the part of the Government, especially with regard to the Old-Age Insurance and a seventh revision which would bring into line the allowances with the increased cost of living.

### Revision for the 7th Time

At the jubilee meeting of the Foundation for Old Age in October 1967, Federal Councillor Tschudi announced a further revision of the AHV with new and better payments as from 1st January 1969. In March, the Federal Council published their Message to Parliament. From then onward, much was said and written, criticised and praised, and opinions were voiced at every possible meeting. In the June Session, the Council of States considered the Government's proposals of an increase in contributions of 1% of pay or salary and a rise of 25% in pensions and allowances. An Initiative of the "Christlich-nationale Gewerkschaftsbund" proposing dynamic pension rates had been rejected by the Federal Council. The Council of States did not consider it. The Chamber put up the Government's proposed minimum pension from 175 to 190 and reduced the contribution by the self-employed to 4.5%. (The Initiative has since been withdrawn.)

In the autumn Session, the revision was on the agenda of the National Council. More than two dozen speakers had their say. The Parliamentary Commission had improved on the proposals by the Second Chamber and proposed a minimum pension of 200 francs and a maximum of 400, figures which were later accepted by the National Council and agreed to by the Council of States. 5.2% as contribution for the employed and 4.5% for the self-employed. In the final vote, these proposals were accepted by 180 to 0. Perhaps more important and more disquieting than the discussion about actual figures was the general uneasiness whether the three-pillar system was the right one after all, or whether the announced Initiative for a "Volkspension" by the Social Democrats was showing a better way. If the second pillar, that of pension schemes and other old-age provisions by employers can be increased considerably in the near future, the Initiative should not have much success.

For the first time then, employed and self-employed are being treated differently. This is also for the first time since its inception that the premiums have been increased. There has been much criticism, as was to be expected.

### . . . and its Cost

The Federal Office for Social Insurance estimates that at present already 350 million francs is being spent on the AHV by public funds, and that sum will go up to 530 million by 1st January 1969 when the revision comes into operation. Together with invalidity insurance and additional allowances, Confederation and Cantons will have

to spend 990 million francs, i.e. 224m. more than would have been necessary without the revision. It stands to reason that any future revision will not be made without a substantial increase in premiums.

### AHV and the Swiss Abroad

Now a word about the voluntary AHV insurance for the Swiss abroad. By the end of 1967, 27,677 Swiss abroad received pensions, 1,182 invalidity pensions, 303 AHV welfare grants. 58.7m. francs have been paid out as against only 8.2m. premiums. This reflects the fact that only people of low income classes have joined, seeing that an employed person has to pay the full premium, not like in Switzerland only half, with the employer paying the rest. The oldest Swiss pensioner abroad is a man born in 1865, the youngest an orphan barely a year old. Swiss living abroad can join up to the age of 40. The revision has brought a change affecting Swiss women separated from their husbands — they, too, can now join the voluntary AHV like divorced women. And there is a second point — Swiss living abroad who are insured but get no pension, such as wives who are temporarily unable to earn money, may get a special AHV grant.

The commission of experts on problems of old age said in their final comment that nobody could be indifferent as to what social, economic, physical and emotional conditions the ever increasing number of old people spend the last phase of their lives, nor whether the aged are bad-humoured, bitter, unhappy, whether they consider themselves useless and valueless, or whether they feel themselves as considered and respected members of the community. With the vast sums that are spent on welfare, the real problem is not solved. The human factor cannot be taken care of by monetary expenditure. One can still be miserable and lonely, even in comfort. The ideal way of growing old is to combine the enthusiasm of youth and the Maturity of middle age with the wisdom of old age — but how many are able to do this? To grow old is an art, and few master it. Wherever loneliness and poverty of the spirit can be relieved, many a young man and woman will find a rewarding task — "these days are soon gone, and we fly away."

*(Compiled by the Editor from news and reports received by courtesy of Agence Télégraphique Suisse, "Schweizerisches Kaufmännisches Zentralblatt", "Baeurin", "Echo", "Basler Nachrichten" and "Frau in Leben und Arbeit".)*

### SERIOUS FIRE COSTS TEN LIVES

A 17-year-old assistant nightporter, as a result of a quarrel and stimulated by drink, set fire to the 100-year-old hotel "Metzgerbräu" in Zurich in the night of 9th October. Seven of the ten people who lost their lives were guests, and the number of injured totalled eight. Several of the guests who were able to escape, had nothing beyond the nightwear in which they had been to bed. The Red Cross helped them with clothing, the authorities gave them money, and some had to have new passports. Two of the victims were Swiss, two German, one Spanish and one Italian, a Swedish mother and her son and an American couple. All hotel papers were destroyed, and identification of the bodies had to be helped by Interpol.

150 firemen tried to get the fire under control, but the age of the hotel and a glass-covered courtyard frustrated their efforts. A question in the Zurich Commune Council referred to the possibility of insufficient safety due to the courtyard roof.

[A.T.S.]