

FACT SHEET 1

SERVICES TO SENIORS IN SWITZERLAND

The services to seniors are financed through different channels in Switzerland. The challenge for providers is to meet social objectives in good cooperation and without unnecessary duplication. According to a survey, the services provided with the support of the Old-Age insurance match the needs of the respective cantons and the Confederation is committed for greater transparency on such services within the cantons.

Services for the benefit of the elderly are provided in Switzerland by cantons and municipalities, but also through organizations subsidized by the Federal Old-Age and Survivors' Insurance. This multiplicity of services raises a coordination problem and a survey was mandated to investigate if the services provided with the support of the Old-Age Insurance match the needs of the respective cantons. The report also examined if services subsidised through the Old-age Insurance and services financed by the cantons and municipalities could be better coordinated.

Many cantons have made it a cornerstone of their old-age policy that priority should be given to enabling elderly people to remain in their own homes as long as possible and in as good health as possible. This complies with the [2007 strategy of the Federal Council](#) regarding Swiss old-age policy and to the object of the legal basis at federal level. At cantonal level, assistance for the elderly is often the responsibility of many different actors. And in some cantons the municipalities have sole responsibility for assistance for the elderly.

At federal level, the financial support of the Old-Age Insurance is focused on organizations active at national level and concerns specific supporting activities provided for older people or their relatives, such as (a) advice, assistance and occupation of older persons, (b) organization of courses to enhance their abilities, ensure their autonomy or enable them to build relationships. In addition the organizations may receive financial support for (c) coordination and development tasks on a national level as well as for (d) training of support personnel ([article 101bis LAVS](#)). Care and nursing services at home and in elderly homes are not financed by the Old-Age Insurance. They fall in the responsibility of the cantons.

[Pro Senectute](#), the [Swiss Red Cross](#) and the [Alzheimer Association](#) receive financial support from the Old-Age Insurance – based on service agreements - to finance services provided by their regional entities (cantonal branches). Pro Senectute is the organization that most commonly receives funding from both the canton and the municipality in addition to the funding from the Old-Age Insurance. The subsidies awarded to Pro Senectute tend also to be higher on average. Financial support from the cantons is generally provided on a subsidiary basis.

The use of funds from Old-Age insurance to support services provided on a local basis was welcomed by the majority of respondents to the survey mandated in 2012. The survey also revealed that the services provided by subsidized organizations do match the needs of the respective canton, but the lack of uniformity among the cantons remains and the need for coordination was not disputed. However, a majority of those interviewed tended to reject the idea of a coordination at federal level.

This study was a first step on the way to clarify how to address the lack of information on the services provided and on the subsidy practices. Exchange of information is essential and there is a common concern for improving transparency at all levels despite the differing perceptions of the need for coordination at federal level. Confederation can work for greater transparency on services subsidized through Old-Age Insurance within the cantons. But it

cannot easily determine on a continuous base whether services supported satisfy the actual needs of the cantons.

The Confederation has learned from the survey and took the request for more information seriously:

- Since 2013 the cantons have been supplied with a copy of all service agreements signed with subsidized NGOs. Transparency is ensured on the federal side. Cantons can now make informed choices when financing an organization subsidized through the Old-Age insurance.
- The Confederation endorses the efforts of cantons and municipalities to strengthen cooperation among the subsidized organizations, for example through integrated service networks with a single access point for older people or their relatives.
- It considers the well-known organization Pro Senectute best placed to play a stronger coordinating role, comparable to its mandate in various cantons, particularly in view of an overview of existing services to seniors
- It notes with satisfaction that decision-makers are keen to explore the potential of coordination measures as shown by the creation of a delegate position for elderly in Aargau or Fribourg, or the invitation to appoint a specialist at local level like in Zurich .
- It considers that the subsidized organizations including Pro Senectute are responsible to monitor the developing needs of older people and to make the necessary adjustments of the services provided.

In conclusion, there is an increasing awareness of coherence at all levels of power concerning elderly issues in Switzerland. It is clearly reflected in the responses to the survey. This is promising for progress even if no overall monitoring and coordination mechanisms are in place. Switzerland has to cope with the advantages (services are developed on a local base close to the needs of older people) and the disadvantages (high variety and fragmentation of services) of the federal systems. Still there is room for improvement and the above stated developments are pointing in the right direction.

Decision-makers have to consider ageing issues in the overall context of good governance, like any domain involving public expenditure. At the same time the demographic developments puts the financial situation of the Old-age insurance under high pressure. This is why the authorities are urged to check the quality, efficiency and effectiveness of services they subsidize.

Current challenges for ageing policies – the increasing number of elderly people in need, the lack of support for caregivers, the demand for solutions to reconcile care and work - are felt at all levels. They are likely to intensify and will not vanish from the agenda. The preconditions are therefore close to be met so that an acceptable solution can emerge in line with a bottom-up approach.

AGEING POLICIES IN SWISS CITIES

A growing proportion of the elderly population in Switzerland lives in urban areas. Swiss cities have to find solutions adapted to the very old. Most recognize the challenge of ensuring enough adapted housing. Many cities and towns developed their own guidelines, with often the quality of life and independence of seniors at the top of their ranking. But Swiss cities also consult and speak their own voice.

Cities and municipalities play a prominent role to find solutions on how to deal with the challenges of structural demographic change. As a place to live they are responsible for the quality of life of seniors. Due to the decentralization, they implement their own ageing policies through the measures they consider appropriate. But in order to prepare for changes to come, they consult each other and speak their own voice through a specific association ([Swiss Union of Cities and Towns](#)¹). A special Network called “[Swiss network of age friendly cities](#)” has been established under the roof of this association. It has also the purpose to implement policies and ideas propagated by the WHO-Initiative for age-friendly communities ([link](#)).

The ways to improve the quality of life and the social integration of seniors are still uncertain. But the initiatives listed reflect the creativity of local entities across Switzerland. With limited resources and in closer network with interested stakeholders, Swiss cities create conditions in order to help bridge the generation gap, to support senior involvement initiatives and to promote participatory projects

An **on-line** survey of 130 Swiss towns mandated by the Swiss Union of Cities and Towns provided important lessons on instruments and priorities of the Swiss towns cities as to ageing policy (*Alterspolitik in Schweizer Städten, Politique de la vieillesse dans les villes suisses*). Three quarters of respondents have specific instances in charge of ageing policies, except in Latin Switzerland, where ageing issues are often dealt with at regional level and through services in charge of social policy. Many towns and cities developed strategic guidelines on ageing policy, that are more than 10 years old. Interested parties are involved in most of the cases.

In terms of values, there are discrepancies between Latin cities more focused on empowerment or solidarity and German-speaking cities privileging the suitability to needs, the security of supply and efficiency. But across the country, cities’ strategies often mention at the top of their ranking the quality of life and independence of seniors. Only a few strategies target women or migrants as a specific group.

Ageing policy is a mobilizing theme for politicians at local level: policy demands or initiatives were submitted since 2012 in 56 percent of cities, mostly on intergenerational relations and social integration in Latin Switzerland and on care and housing in the German-speaking regions. Cities themselves consider the supply of affordable age-friendly housing as the most challenging issue for ageing policies. They also mention financial issues and social isolation.

Swiss cities have various expectations towards the Confederation (federal state), for example the development of national strategies or the financing of old-age provision measures. They expect the canton to be a reliable financing partner and to provide specialized advice and support.

¹ www.staedteverband.ch (in german and french)

A **Colloquium** organized by the Swiss Union of Cities and Towns in 2015 discussed possible lines for action for a future-oriented ageing policy ([link](#)). It also helped to strengthen a network of local entities, including other stakeholders of ageing policy. The colloquium was sponsored by the Age-Friendly Cities of Switzerland ([link](#)).

STATISTICS

The age distribution does not substantially differ according to the size of the city or the linguistic area. Compared to the rest of the country, the over-80 age group is slightly overrepresented in Swiss cities (5.4 %) and is the fastest-growing age group, while the persons aged 65-to-79 are almost equally represented than in the rest of the country (12.5 %) but their number has risen less rapidly. Local estimates are not at hand, but the tendencies at national level indicate for the period 2010 to 2030 11% increase for the entire population, 50 % for the persons aged 65-79 and 80% for the over-80 age group.

Most of those between 65 and 79 years of age are married, while the majority of the over-80s are living alone. In the group of persons aged 80 and more there are twice as many women as men. The proportion of people of foreign origin is relatively low among the 65 and older but increases significantly.

Significant differences prevail as to housing: half of the women over 80 live alone while men of the same age group live in a multiperson household. The proportion of women living in a nursing home is significantly higher than the proportion of men in the same situation (20.8 % vs 11.4 %),

FACT SHEET 3

How do local authorities address ageing issues in Switzerland : converging signs of common concern for harmonization and access to services

In a high-decentralized country like Switzerland, each authority works normally within the limits of its own territory and is not necessarily aware of measures taken elsewhere in the country. But there is an increasing interest in sharing practices, which is reflected in different measures. Firstly at municipal level, but, depending on the canton, also at district level. This encouraging development could one day lead to work together on finding solutions.

Ageing issues are not tackled uniformly but **primarily at local level** in Switzerland, except for old-age pensions and health insurance coverage. Cantons and municipalities are competent for housing, social services, institutional care, transports, access to social life. For concrete questions like finding a flat, getting appropriate services, being advised about nursing homes, seniors must deal with local authorities.

The multitude of responsible authorities working separately was not perceived as an obstacle as long as problems were considered from a sectorial point of view. But when demographic ageing made clear that the system's capacity to cover basic needs would be challenged and the social cohesion put under pressure, increased attention started to be devoted to the harmonization of politics. On the other hand, the difficulties for some people to find their way through the administrative maze as well the development of a true culture for user

friendliness lead to an awareness of the complexity of the system and called for improved access to services.

To be effective, the efforts to harmonize ageing policies and to facilitate access to services had to be made at the closest possible levels to citizens of municipalities and cantons. As diversity prevails, different kind of measures were implemented across Switzerland.

- The institutional response lead some cantons to endorse **guidelines for public action**. After Sankt-Gallen (1996), Bern (2004) and other cantons, Aargau (5th canton in terms of population) adopted recently [guidelines](#) in 2013 as a result of extensive consultations with municipalities, social partners and local organizations. This text refers to ageing as a positive challenge and exempts itself from a purely accounting point of view.
- Some cantons created **coordination units** with a specific mandate towards both public and private stakeholders, in the form of a specific service like [Berne Ticino](#) or [Aargau](#) or in a more flexible approach like [Lucerne Canton](#). Municipalities have also such services ([Biel](#), [Lucerne](#) for example). Such units contribute to eliminate stereotypes in dealing with older persons and help to get practices of administrative bodies more closely aligned to the preferences of policy-makers.
- Other cantons like Fribourg mobilize the regions (districts) in creating the **momentum for action** in specific sectors ([projet Senior+](#)). The idea is to coordinate and make these initiatives visible under the guidance of the canton. In particular as to nursing homes, especially in terms of planning ([current references](#)).
- Existing arrangements are often sufficient to address issues such as the need for care, adequate housing or income security, But brainstorm **new ways of working together** reveals avenues for improving services. In Aargau coordination goes under the concept of Health Regions (*Gesundheitsregionen*) which aims at better coordinate the action of all actors across the health system ([link](#)). But the support of public authorities is not always required like in the canton of Berne, where private doctors and sickness insurance funds went into developing common management models on outpatient care services ([link](#)).

The emergence of disparate initiatives does not necessarily reflect a basic movement. However the wide range of approaches used to improve the practice of relevant authorities illustrates a real convergence among the policymakers on the need to improve efficient government and services to seniors and caregivers. Such efforts can successfully contribute to broaden understanding among policymakers and public and private stakeholders in the best interest of all users.