

**STATISTICAL COMMISSION and  
ECONOMIC COMMISSION FOR EUROPE**

**WORKING PAPER No. 23 / Rev. 1**

**CONFERENCE OF EUROPEAN STATISTICIANS**

**ENGLISH ONLY**

**Work Session on Gender Statistics  
(Orvieto, Italy, 11-13 October 2000)**

**LIVING CONDITIONS OF THE ELDERLY IN SWITZERLAND  
WITH SPECIAL FOCUS ON THE GENDER ASPECT**

Paper submitted by Switzerland\*

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\* Katja Branger, Scientific collaborator, Swiss Federal Statistical Office, Culture, Politics and Living Conditions Section.

## Introduction

Like almost all Western countries, Switzerland is experiencing a considerable increase in the elderly population segment, a trend which will continue – and even accelerate – in the years ahead. The birth rate is low, and the life expectancy of older people will probably rise even further. This ageing population phenomenon first attracted the attention of scientific research after the Second World War and has since been under close observation. In recent years, gerontology has developed considerably in Switzerland, and the Swiss Federal Statistical Office published an initial social report on the living conditions of the elderly in Switzerland in August 2000.

There is no generally valid and average life situation when it comes to older people, but many different situations. A simple demographic concept like "age" covers an extremely heterogeneous population. The situation of the elderly is just as varied as that of the other age groups. However, statistical records and the description of everyday reality reduce its complexity to a few concrete figures, that is to a common denominator for the group of the elderly. Subsequently, the "average" living conditions of older members of the population in various areas are compared with those of the population as a whole. This contribution also takes a closer look at gender differences. So the question it asks is: how do the living conditions of older women and men differ?

## Data

Basically, the latest data at the disposal of the Swiss Federal Statistical Office, namely those of the Swiss Health Survey 1997, have been used in this contribution. Besides collecting information about health, this Survey also covered many other aspects of interviewees' living conditions. The data source for the Demography chapter is the 1990 Swiss National Census.

The Health Survey data are derived from a random sample survey of the Swiss public, confined to persons living in private households. No statements can be made about the living conditions of persons living in institutions (7.6% of people of pensionable age in 1990) on the basis of the data available. Consequently, the population investigated consists of the elderly living in private households, ie 92.4% of women aged 62 and over and men aged 65 and over.

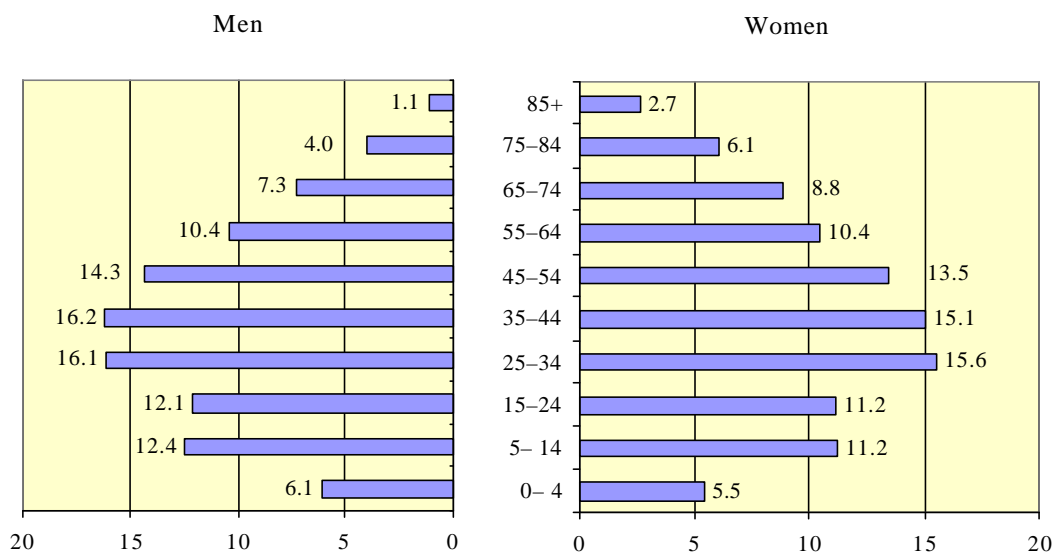
### 1. Demography<sup>1</sup>

In 1997, one sixth of Switzerland's permanent resident population<sup>2</sup> were older than 61 and 64 respectively, so qualified for a pension under current legislation (age 62 and over for women and 65 and over for men). Of these 1 172 637 persons, 92.4% lived in private households, and in the remarks that follow, this group constitutes the population group investigated. Women account for 63% of pensioners and for 51% of the population as a whole. In the highest age group of over 84-year-olds, the percentage of women is as much as 72%.

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<sup>1</sup> The figures currently available for 1999 have not changed fundamentally compared with 1997, so the figures that match the other data for 1997 are used in this chapter.

<sup>2</sup> Permanent resident population at the end of 1997: the permanent resident population covers people whose place of residence under civil law is generally in the relevant region all year round. The foreigners included in this population are as follows: permanent permit-holders, annual permit-holders (incl. recognized refugees), the officials of international organizations, the staff of diplomatic representations or foreign state enterprises, as well as their family members living in Switzerland.

**Chart 1: Age structure of the Swiss population by gender in percent, 1997**

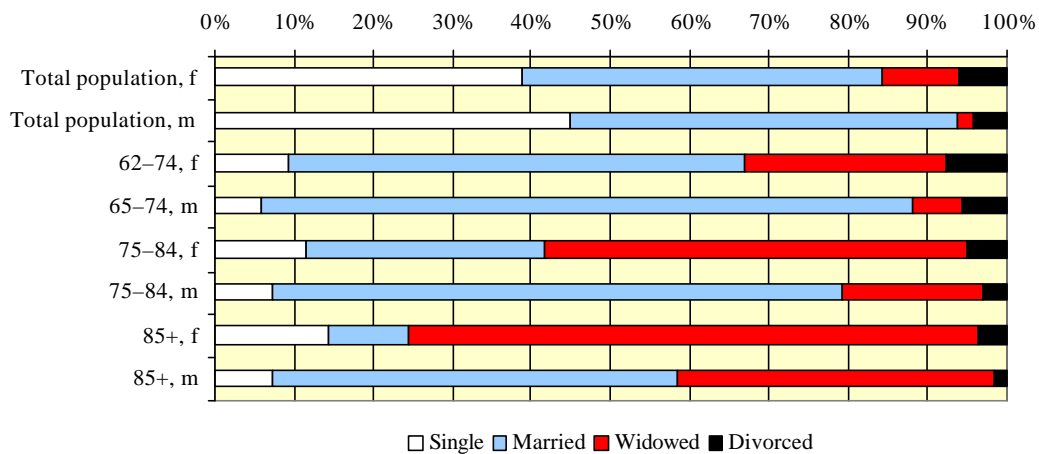
Taken overall, foreigners account for a good 19% of the permanent resident population. However, only 6.6% of people of pensionable age are not Swiss nationals. The big difference between these figures comes about after retirement, when the percentage of foreigners falls from 17% among 55- to 61/64-year-olds to 8.2% of 62/65- to 74-year-olds. A large percentage of foreign nationals obviously prefer to leave Switzerland when they retire. Among the higher age groups (75 to 84, 85+), the percentage of foreigners is around 4.4%.

Another interesting aspect of the foreign population is the percentage of women: in age groups in the labour market, men are strongly over-represented. Among 55- to 61/64-year-olds, almost two thirds are men (66%), while in the next age group, women are already clearly in the majority (58%) and in the 84+ group, the proportion of women is almost the same for foreigners (71%) as for Swiss (72%). This points to the conclusion that it is mainly men without families in Switzerland who return home on leaving the labour market.

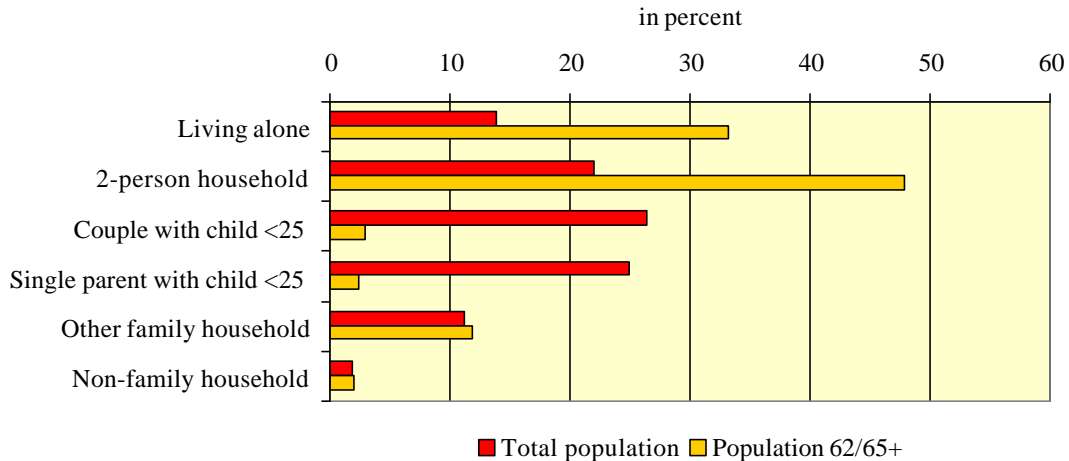
## 2. Civil status and family situation

Three quarters (77%) of men of pensionable age are married, as compared with only 43% of women. The percentage of widows (40%) is almost as high, while only 12% of men have lost their partner. The percentage of divorcees (6.3% for women and 4.6% for men) is fairly low. 6.3% of men over 64 and 11% of women over 61 have never been married.

The difference between the percentage of widowed or married women and men increases with age (see chart 2). Most 62/65- to 74-year-olds are married: 58% of women and 82% of men. 6.3% of men and one quarter of the women in this age group have lost their partners. The majority of 75- to 84-year-old women are already widowed (53%), 30% are married, compared with 17% of men who are widowers and 72% married. The majority of men aged over 85 are married (51%), while almost three quarters (72%) of women of the same age are widowed. Only 10% of women aged over 84 are still married, and 40% of men in this group are widowers.

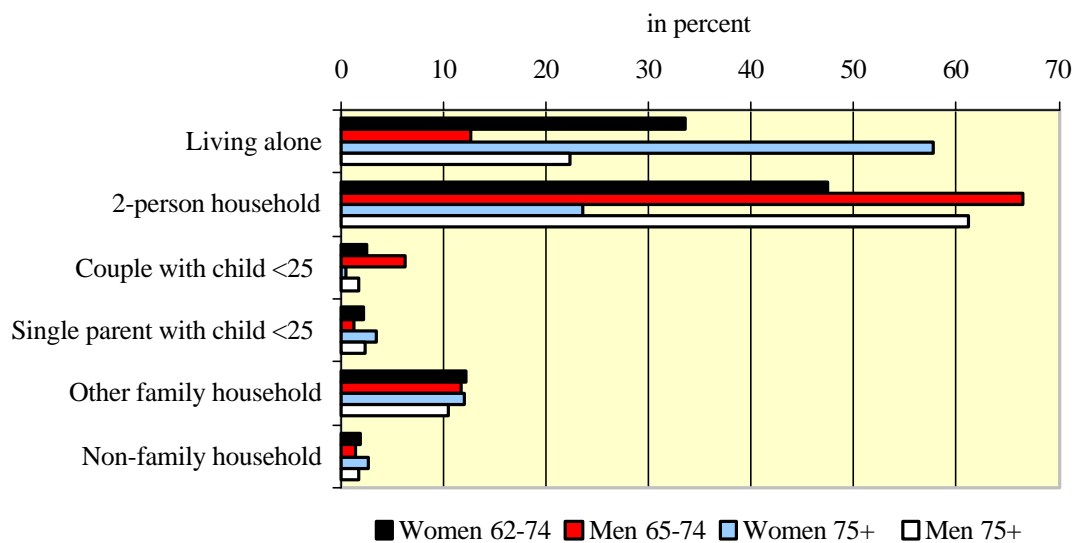
**Chart 2: Civil status by age and gender, 1997**

The civil status pattern is mirrored in the family situation of the elderly (see chart 3). One third (33%) of people of pensionable age live alone, compared with just 14% of the population as a whole. However, the two-person (couple) household with no further members is the most frequent living model, applying to almost half of people (48%) over 61 and 64 respectively. Twelve percent live in "another family household", ie with adult children or other relatives.

**Chart 3: Family situation, 1990**

As can be expected, the percentage of people living on their own rises with age, and as a result of the lower life expectancy of men, it is mainly older women who are in this situation (see chart 4): 34% of women between 62 and 74 and 58% of over 74-year-olds live alone, compared with just 13% of men between 65 and 74 and 22% of over 74-year-olds. Two thirds of men aged 65 to 74 live in a two-person household, and even in the highest age group of over 74-year-olds, this is still true for 61% of men. The figures for women are much lower. Half (47%) of women between 62 and 74 and just 24% of over 74-year-olds live with a partner in a two-person household.

Women in the highest age class avoid living alone more frequently (2.7%) than men of the same age (1.8%) by living together in the same household with non-relatives. In fact, compared with the overall average of 1.9%, they even live more frequently in non-family households.

**Chart 4: Family situation of the elderly by gender and age, 1990**

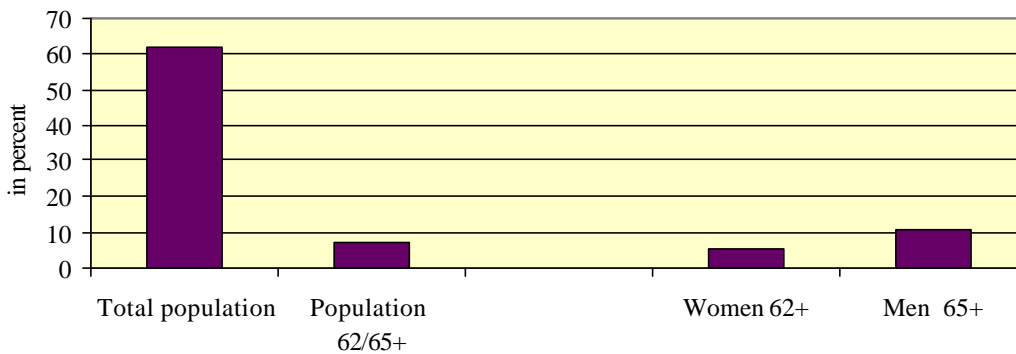
### 3. Economic resources

The economic situation of older people is a frequently discussed issue. This situation comprises many factors of greater or lesser significance. Two indicators were taken into consideration: the degree of the person's economic activity after they reach pensionable age and their income situation – on the one hand, through their personal monthly net income and, on the other hand, through the household's equivalence income and, last but not least, through the low-income rate. In addition, a selection of further economic situation indicators is presented: ability to maintain the same standard of living, even without sources of income, problems with debt repayment and financial support payments such as contributions towards health insurance premiums or benefit payments.

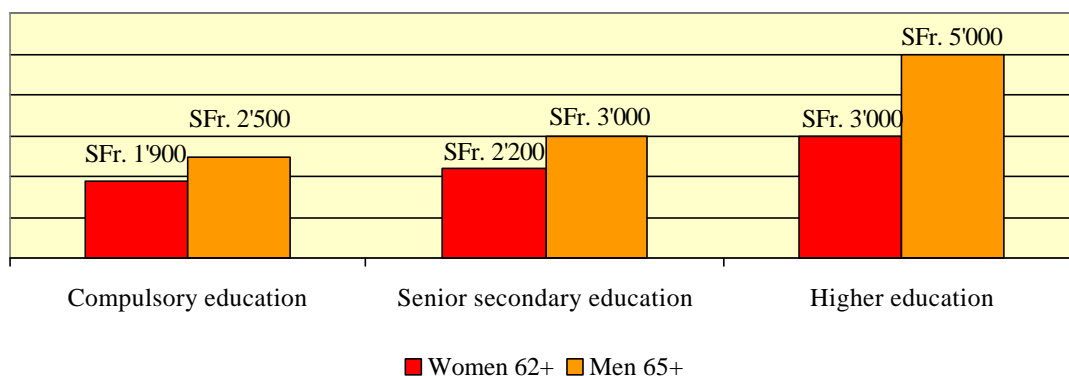
#### Economic activity and income situation

Although the official retirement age is 62 for women and 65 for men<sup>3</sup>, 7.5% of people aged over 61 and 64 respectively continue to work for wages, at least 1 hour a week (see chart 5). *Percentage economic activity* is 11% for men over 64 and 5.6% for women over 61. More than half of men of retirement age who are still working (53%) are self-employed and a good third are employed (full or part time). Among women of retirement age who are still working, this situation is reversed: more than half (58%) are employed and approximately one third are self-employed (31%).

<sup>3</sup> From 2001, the retirement age for women will be raised to 63, and from 2005 to 64.

**Chart 5: Economic activity, 1997**

The *personal monthly net income*<sup>4</sup> (median value<sup>5</sup>) of older people is around 2250 Swiss francs, which is substantially below that of the population as a whole (3390 Swiss francs). Depending on the socio-demographic characteristics, there are considerable differences in the population group of the elderly. The monthly net income of men (median) is 3000 Swiss francs, not far off that for the population as a whole, while the corresponding figure for women is 2000 Swiss francs. At the same time, the income of older people depends on their level of education: 1990 francs for people with no post-compulsory education, 2500 for persons with a senior secondary school education and 4500 francs for those with a higher education. As the level of education among women is generally lower than for men, their lower income should not come as a surprise. However, it is remarkable that the difference in the personal income of older women and men continues to exist, even if they have the same standard of education (see chart 6). This result has to do with the career and/or family situation of women which continues to have repercussions even in old age: less economic activity, part-time employment, interrupted employment, lower professional status, etc.

**Chart 6: Personal net income per month (median) by gender and education, 1997**

However, income analysis at individual level does not necessarily shed light on the actual financial situation of the individual and of the households, largely due to the possibility of

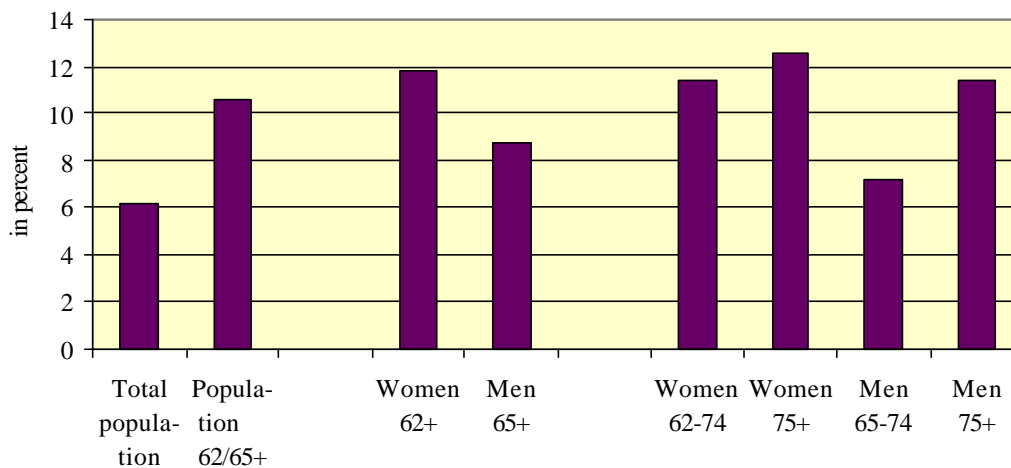
<sup>4</sup> The personal monthly net income corresponds to the income of the interviewees after deduction of mandatory contributions to social insurances and pension funds.

<sup>5</sup> The median is the value found in the middle of the distribution function: ie 50% of people or households have an income which is lower than this value, and 50% an income which is higher than it.

accumulating household income. That is why it is important to consider the equivalence income of households also. When a household's cumulative income is taken into account, the same sharp deterioration in the financial situation of the elderly, measured against income, becomes apparent as for the personal net income: the monthly *equivalence income*<sup>6</sup> for all households is 3333 Swiss francs (median) whereas for households of older people, the figure is much lower at 2867 francs.

*Low-income*<sup>7</sup> households are those whose equivalence income is less than half of the average (median) of all households. According to this definition, 11% of the elderly who were interviewed live in low-income households (see chart 7). Among women over 61, this percentage is 12%, compared with just 8.7% among men over 64. These figures are much higher than in the population as a whole where 6.2% of people live in such households. Within the population group of the elderly, the proportion of those with low incomes rises with age, particularly among men: from 7.2% among 65- to 74-year-olds to 11% among over 74-year-olds.

**Chart 7: Percentage of people living in a low-income household, 1997**



### Further indicators of the economic situation

Although the income level is clearly much lower among the elderly than among the population as a whole, this does not necessarily mean that the economic situation of older people is worse. This depends on many different factors. For a certain number of households, the findings are mitigated by the presence of personal assets and by the fact that many older people live in cheap accommodation or have their own apartment or house (see chapter 4). At the time of writing, no data about assets were available from the Federal Statistical Office, so a few more indicators are given below, solely as pointers for the financial assets of the interviewees. Examples of elements which may express a certain degree of financial insecurity (instability) are the availability of financial reserves that enable a household which is in temporary difficulties to maintain virtually

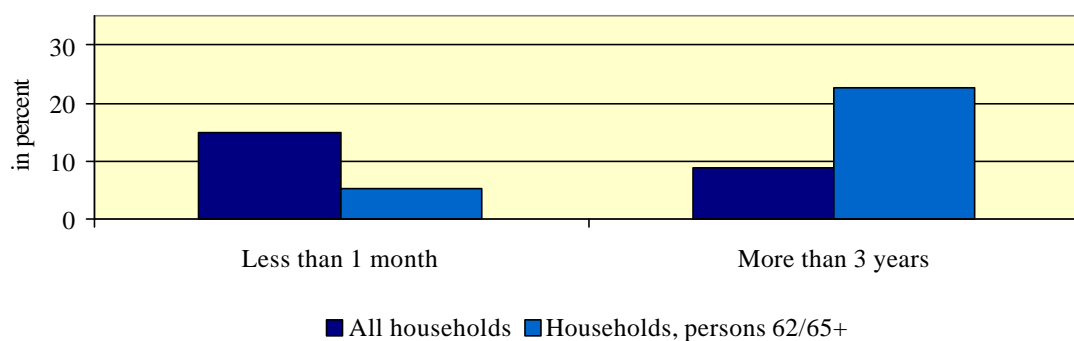
<sup>6</sup> The equivalence income corresponds to the household's monthly net income (all members of the household) before tax, whereby the number and age of the persons living in the household are taken into account in line with an (OECD) equivalence scale.

<sup>7</sup> The definitions of low income used here largely correspond to a commonly used definition of poverty, whereby the poverty threshold is set at 50% of the median equivalence income of households taken as a whole. This means that households whose income is less than half of the median income of all households taken together are regarded as poor. In contrast to this analysis, the income **after deduction of taxes** is used. Because deduction of taxes is not taken into account in these data, we prefer to use the concept of low income rather than poverty.

the same standard of living, and difficulty with repaying debts. The claiming of financial support such as health insurance subsidies or benefits can also be interpreted as indicators of insecure economic circumstances.

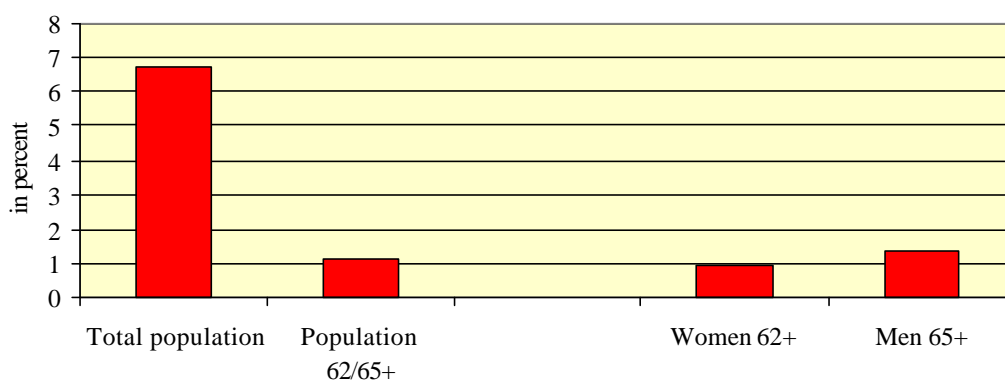
Seen from this angle, older people have an advantage over the population as a whole. Fifteen percent of all Swiss households could not maintain their *standard of living* more than one month if their sources of income were to dry up (see chart 8). This is only true for 5.2% of older people, and 23% of these households could even maintain their standard of living for more than 3 years, with no income. In contrast, only 8.8% of all households could do so. This is an indirect indicator of higher assets, on average, among older people, compared with the population as a whole.

**Chart 8: Maintaining of standard of living without income: period for which the standard of living can be secured, 1997**



Likewise, older people seldom have problems repaying debts (1.1%), while approximately 6.7% of the overall population have such problems (see chart 9). In this connection, there is no difference between the sexes. The fact that older people seldom get into debt or, if they take on debts, are able to repay them without major difficulties also points to greater security thanks to financial reserves such as personal assets.

**Chart 9: Problems with debt repayment, 1997**

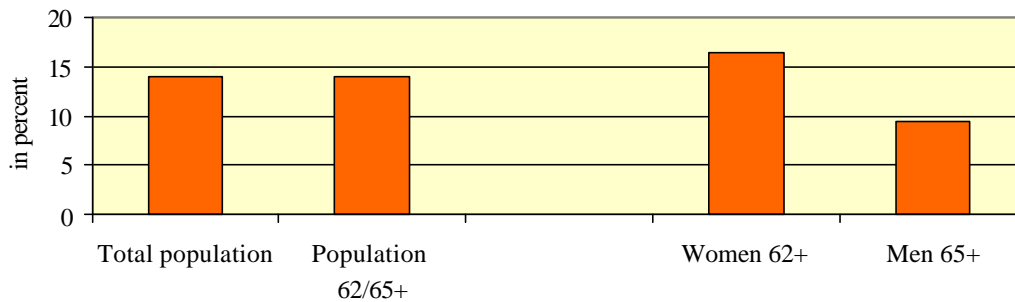


Fourteen percent of persons of pensionable age receive a *contribution to their health insurance premiums* from their commune or canton, the same figure as for the population as a whole (see chart 10). This indicator once again reveals that older women are financially worse off: 16% of them receive contributions, compared with only 9.5% of men. This may be due to several reasons. On the one hand, it can be interpreted as pointing to lower financial reserves (eg



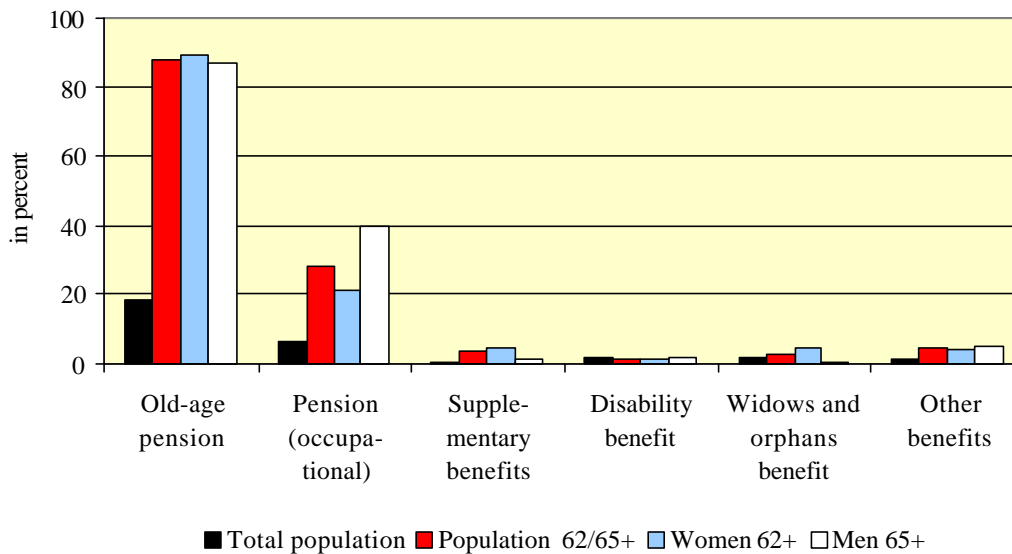
personal assets) among women. On the other, it can be seen as reflecting greater awareness among women of their right to claim such subsidies.

**Chart 10: Health insurance contributions, 1997**



The income of older people in Switzerland is mainly made up of various *pensions*. An old-age and survivors' benefit (AHV), known as the "1<sup>st</sup> pillar" of provision for old age, is paid to just under nine out of ten women and men aged over 61 and 64 respectively (89% and 87% respectively, see chart 11). In addition, 21% of older women and 40% of older men receive a pension under an occupational benefits scheme ("2<sup>nd</sup> pillar").

**Chart 11: Financial support by type, 1997**



Furthermore, people who cannot live on the AHV pension can claim supplementary benefits<sup>8</sup>. Many more women than men apply for these benefits (4.5% compared with 1.2%). From the 1992 national study on poverty<sup>9</sup>, we know that the number of people who would be entitled to regular benefits but do not claim them is fairly high. According to the authors' calculations, in

<sup>8</sup> Supplementary benefits are additional guidelines for beneficiaries of an AHV pension, whose income is insufficient to cover their living requirements. Since their introduction (intended as an interim measure) in 1966, these benefits have become an indispensable Swiss social policy instrument. The level of supplementary benefits is set on a case-by-case basis and is calculated using the difference between the expenditure allowed for and income taken into account.

<sup>9</sup> Leu, Robert E.; Burri, Stefan; Priester, Tom: *Lebensqualität und Armut in der Schweiz*. Berne: Paul Haupt, 1997.

1992, 17.3% of old-age and disability pension beneficiaries could have claimed supplementary benefits, but only 11.4% of them actually drew these benefits and 5.9% did not claim them. Consequently, 34% of pensioners (33% of AHV beneficiaries and 39% of disability beneficiaries) did not draw these benefits. Male pensioners living in private households (48%) represent a higher proportion of this group than female pensioners (32%). However, in the multi-variant analysis, this difference is not significant. It still remains largely unclear why so many people with benefit entitlement do not claim these benefits.

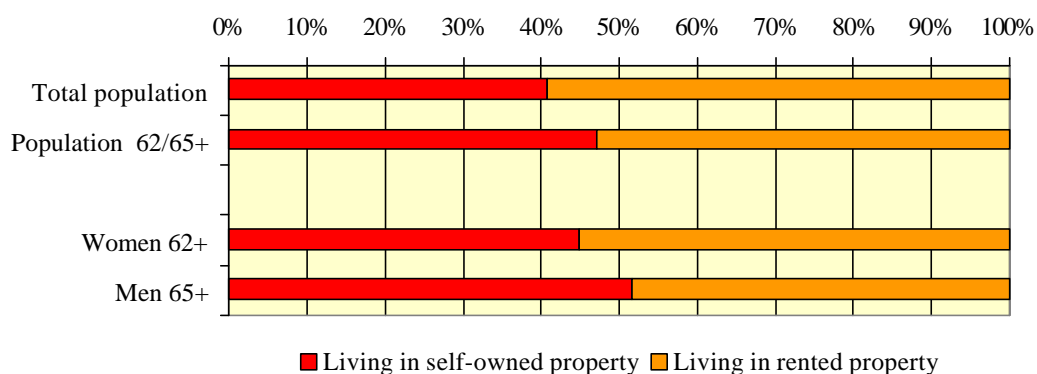
To sum up, it can be assumed that, while older people have a lower average income than the population as a whole, they are more likely to be able to maintain their standard of living in the event of loss of income, partly thanks to personal assets but also due to their more modest requirements. Moreover, their life style largely excludes difficulties as the result of debts, and they do not claim health insurance subsidies more often than the population as a whole. However, this qualification does not apply to older women who are at a disadvantage when it comes to income and have fewer financial reserves than men.

#### 4. Accommodation situation

Accommodation is an important part of people's living conditions. Depending on their situation, it can be a burden or an enrichment. Various forms of accommodation are possible for the elderly in Switzerland: they can live in their own household, in the household of children or relatives, in old people's or nursing homes or in communes. The following remarks apply only to those living in private households.

Almost half (47%) of people of pensionable age live in their own apartment or house, compared with 41% in the population as a whole (see chart 12). Older men are more likely to live in their own apartment or house than older women (52% compared with 45%).

**Chart 12: Housing ownership, 1997**

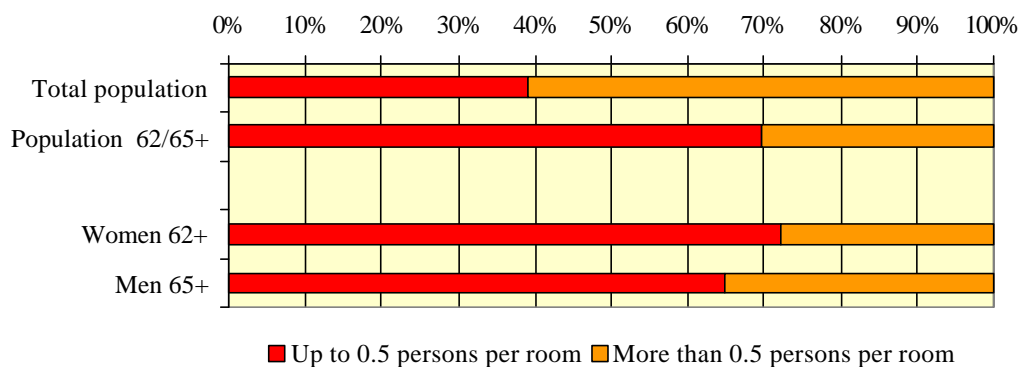


A further aspect which characterizes the housing situation is accommodation density<sup>10</sup>. In this respect, older people live in more comfortable conditions than the population as a whole (see chart 13): 70% have at least two rooms per person at their disposal (99% have at least one room per person), compared with just 39% for the population as a whole (92% have at least one room per person). More older men than women live in slightly "more cramped" circumstances: 65%

<sup>10</sup> Accommodation density is obtained by dividing the number of household members by the number of rooms (excluding kitchen, bathroom, toilet, garage and office/storage space). A density of 0.5 persons per room corresponds to 2 rooms per person.

have at least two rooms per person compared with 72% of older women. This figure is due to the higher number of widowed older women living on their own. Men aged over 64 are more likely to still be living with a partner than women aged over 61 (see chapter 2).

**Chart 13: Accommodation density, 1997**



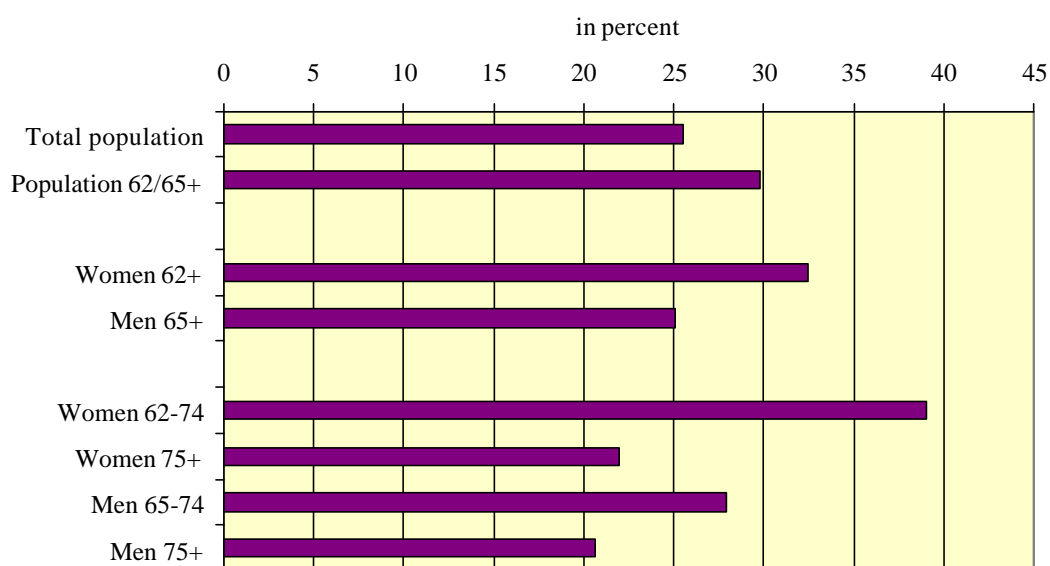
## 5. Social network

Being part of a social network is of crucial importance for everybody, and this is particularly true for older people who often live on their own or are dependent on others. Indicators for social integration include social support through giving or receiving assistance, the presence of somebody to confide in and participation in associations and leisure pursuits.

### Social support

*Helping others* is a kind of voluntary activity which is not only proof of social integration but also of informal solidarity. Older people claim to help other people regularly more often than the population as a whole: 30% compared with 26% (see chart 14).

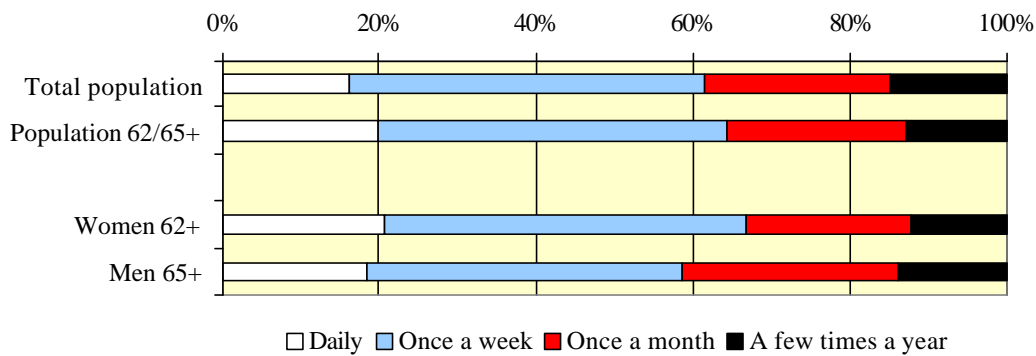
**Chart 14: Assistance to others, 1997**



There are gender differences among the elderly. For instance, 32% of older women help others regularly, compared with 25% of older men. This commitment tails off as they grow older, decreasing from 39% for women aged 62/65 to 74 to 22% for over 74-year-olds, and from 28% to 21% for men in the same age groups.

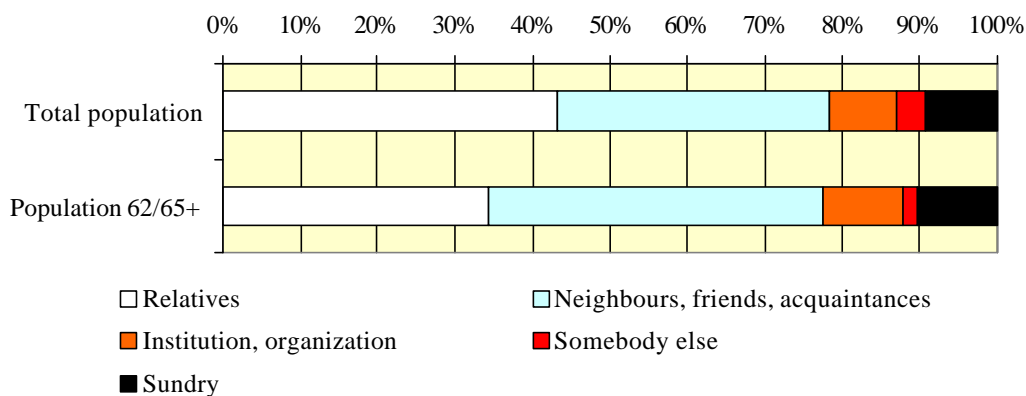
Similarly, older people offer assistance more frequently than the population as a whole. 61% of interviewees claimed to help others regularly at least once a week, whereas among older people, the percentage was 64% (see chart 15). The same applies to daily assistance (16% compared with 20%). Among the elderly, 67% of women provide such assistance at least once a week, compared with 59% of men.

**Chart 15: Frequency of assistance, 1997**



In the population as a whole, this help mainly benefits relatives (43%), but as the helpers get older (irrespective of gender), it is mainly directed at neighbours, friends and acquaintances (43%, see chart 16).

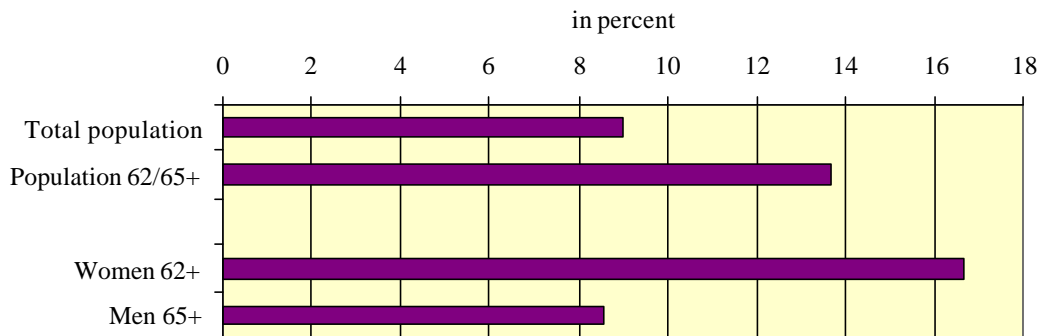
**Chart 16: Persons helped, 1997**



Lastly, it was found that people of pensionable age spend more time helping others: about 16% of the total population spend 10 and more hours a week on help, while 19% of older people do so (women 19%, men 17%).

Over the past 12 months, approximately 14% of older people *received assistance* (eg. with shopping, nursing, meals) from relatives, acquaintances or neighbours because of health problems, as compared with just 9% of the population as a whole (see chart 17). Older women received help much more frequently (around 17% compared with 8.6% of older men).

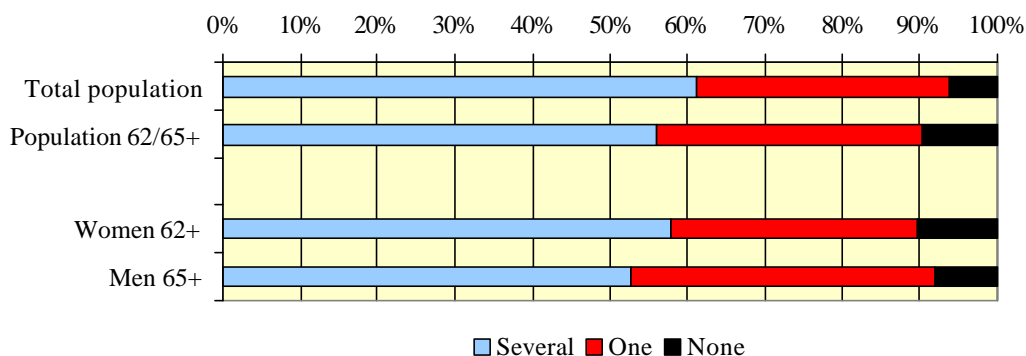
**Chart 17: Proportion of people who received assistance from others over the past twelve months, 1997**



This help was mainly provided to the very elderly, both male and female, aged over 74 and is mainly given by relatives: in two thirds of all cases for older women and in four fifths for older men. With age, the assistance received from relatives decreases and that received from neighbours or acquaintances increases. These findings should be seen in conjunction with the loss of a partner who used to provide part of the assistance.

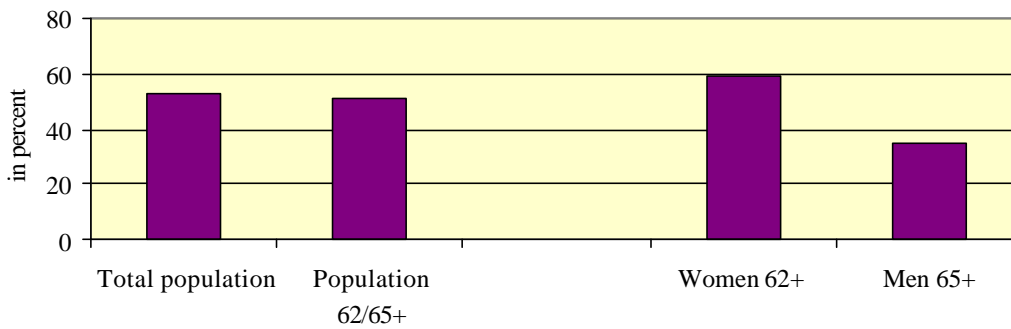
In social terms, *somebody to confide in* fulfils a vital support function, by helping the person facing the problem to come up with his/her own solution following a discussion or by mobilizing resources to solve the problem. On the assumption that older people are rather lonely, it could be supposed that they can seldom count on having a confidant. 61% of the overall population claim to have several persons they can confide in, compared with 56% of older people (see chart 18). Among the latter, there are gender differences: 58% of women over 61 and 53% of men over 64 have several confidants. However, more men than women have just one person to confide in (39% compared with 32%), and 10% of older women and 8.1% of older men have no such support.

**Chart 18: Number of confidants, 1997**



Among people who have nobody to confide in, age does not seem to particularly affect the feeling of missing out on something; roughly half (52%) of both the population as a whole and of 61- to 64-year-olds regret not having a confidant (see chart 19). However, gender plays a major role: 59% of older women and just 35% of older men miss not having somebody to confide in, so older women seem to be particularly affected by loneliness, especially when the lack of a confidant is used as a yardstick.

**Chart 19: Regret at not having a confidant, 1997**

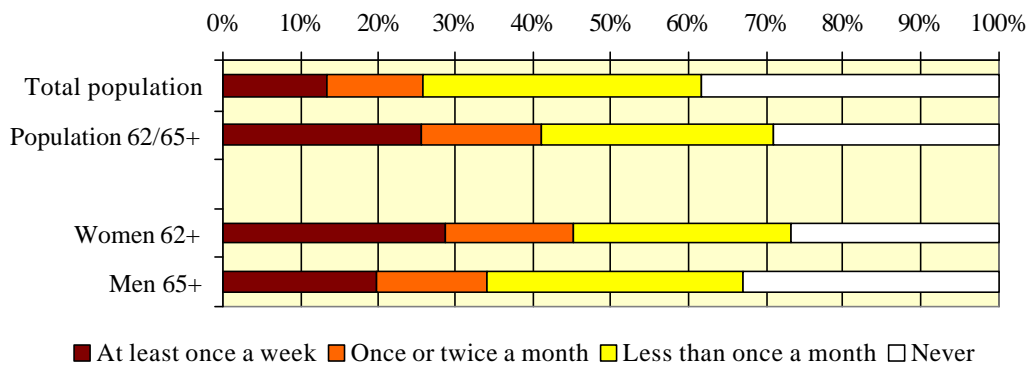


**Practising of religion, association membership and political participation**

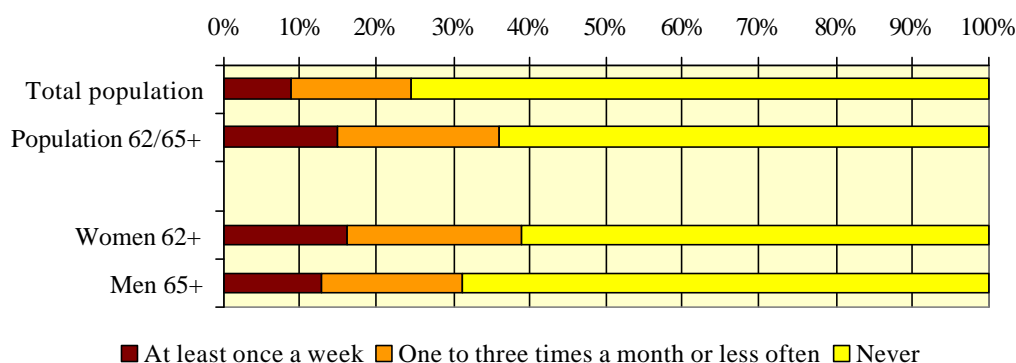
In this contribution, the *practising of religion* is considered from the angle of collective religious behaviour. Two indicators are available: active participation in a church group or religious community and the frequency of attendance at religious events. If it is assumed that religion (at least in its traditional forms) has become obsolete, one would expect to find greater religious commitment among the elderly ie among those who grew up in a society where these traditional forms were still a strong integrating factor.

About 13% of interviewees claimed to attend some religious event once or twice a week (see chart 20). As was to be expected, the figure was higher among the elderly (25%). It also transpires that 38% of the population as a whole never participate in religious events, while this applies to only 29% of older people. Regular attendance (once or twice a week) is commoner among women (29%) than men (20%).

**Chart 20: Attendance at religious events, 1997**

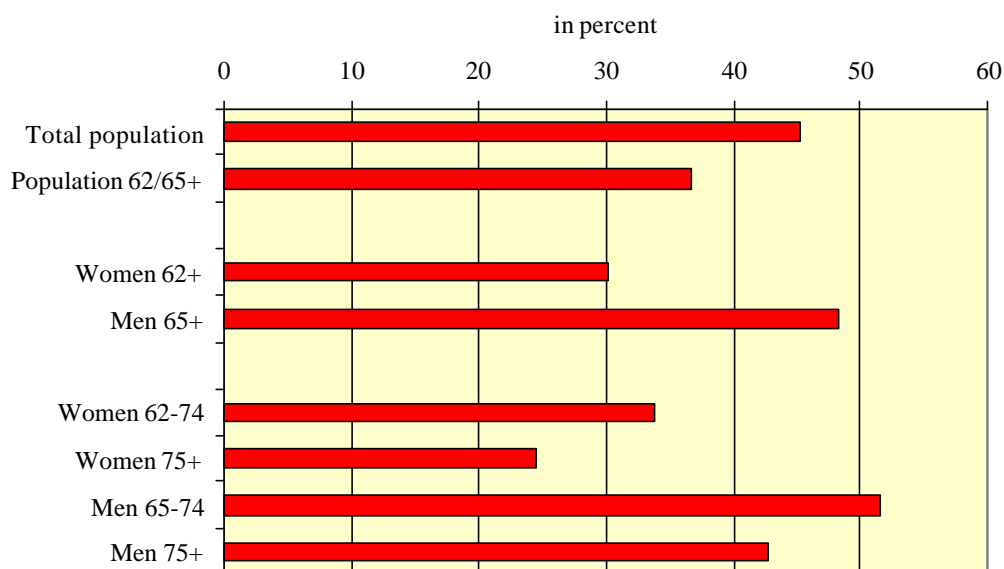


Similarly, there seems to be a connection between age and participation in the activities of a church group or a religious community: 15% of older people participate in such activities at least once a week (16% of women and 13% of men), compared with just 9% of the population as a whole (see chart 21).

**Chart 21: Participation in a church group or religious community, 1997**

On the whole, and even though these data do not really permit detailed conclusions, it can be assumed that practising religion is an important form of integration, particularly for the elderly, and within this group, especially for women, whereby this also applies to the population as a whole.

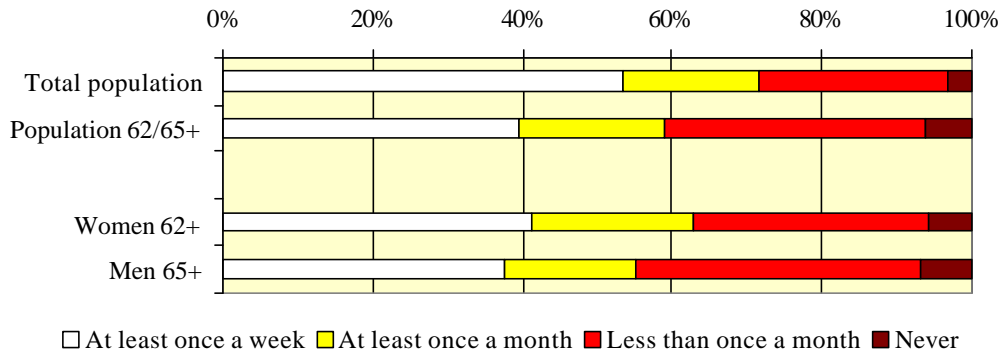
*Membership of an association* is another indicator of social integration and is defined here in the widest sense, namely whether somebody belongs to some sort of association and attends its events. 45% of the interviewees stated that they are members of an association, but only 37% of people of pensionable age (see chart 22). Gender and age have a marked influence on this type of commitment among the elderly. While 48% of men claim to belong to an association, the figure for women is 30%. There is a sharp decrease in membership in people aged over 61 and 64 respectively.

**Chart 22: Membership of an association, club, political party or other grouping, 1997**

This tendency to "withdraw" to a certain extent is intensified when the frequency of participation in club activities is taken into account. When it comes to intensive participation (at least once a week), there is a clear difference between older people (40%) and the population as a whole (54%, see chart 23)). In their turn, over 74-year-olds participate even less frequently in such

events than 62/65- to 74-year-olds. When it comes to frequency, gender differences are less marked. In other words, if women are members of an association, they tend to participate in events slightly more than their male counterparts.

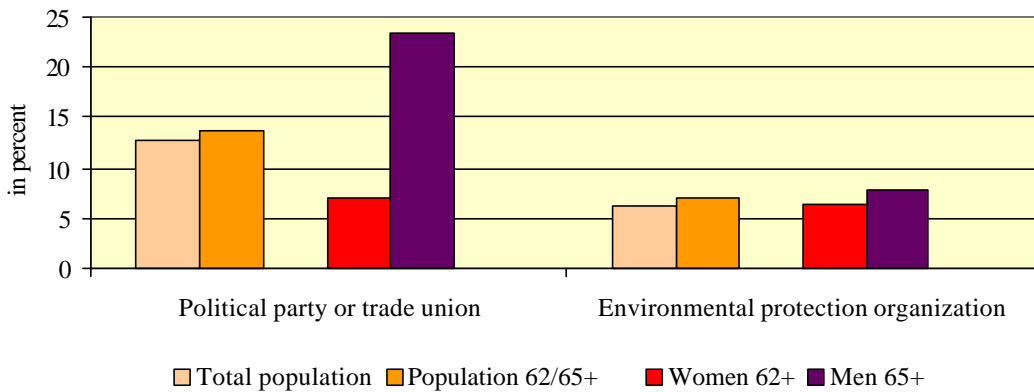
**Chart 23: Participation in association events, 1997**



*Political activities* may take various forms. Here, we will be considering two areas, conventional political activity (confined to active membership of a party or trade union) and "socio-political commitment" (in the present case, active participation in an environmental protection organization)<sup>11</sup>. It could be expected that older people generally tend to withdraw from public life and that more of them are involved in conventional activities than in "socio-political commitment".

Within the framework of traditional politics, slightly under 13% of the interviewees participate in party or trade union activities (see chart 24). This applies to 14% of those aged over 61 and 64 respectively. Among other things, commitment in all age groups differs according to gender: 23% of men over 64 and only 7% of women over 61 are in a political party or trade union.

**Chart 24: Active membership in the (socio-)political sector, 1997**



When it comes to socio-political activities, commitment to environmental protection organizations is about the same for both the population as a whole and the elderly (6.1% compared with 6.9%). In this area too, older men tend to participate more frequently than older

<sup>11</sup> Because so few people answered the question about the frequency of regular or very regular commitment in the affirmative, we have confined ourselves to two groups: members/non-members, irrespective of the frequency of participation.



women (7.7% compared with 6.3%); however, gender differences are less marked than for membership of a political party.

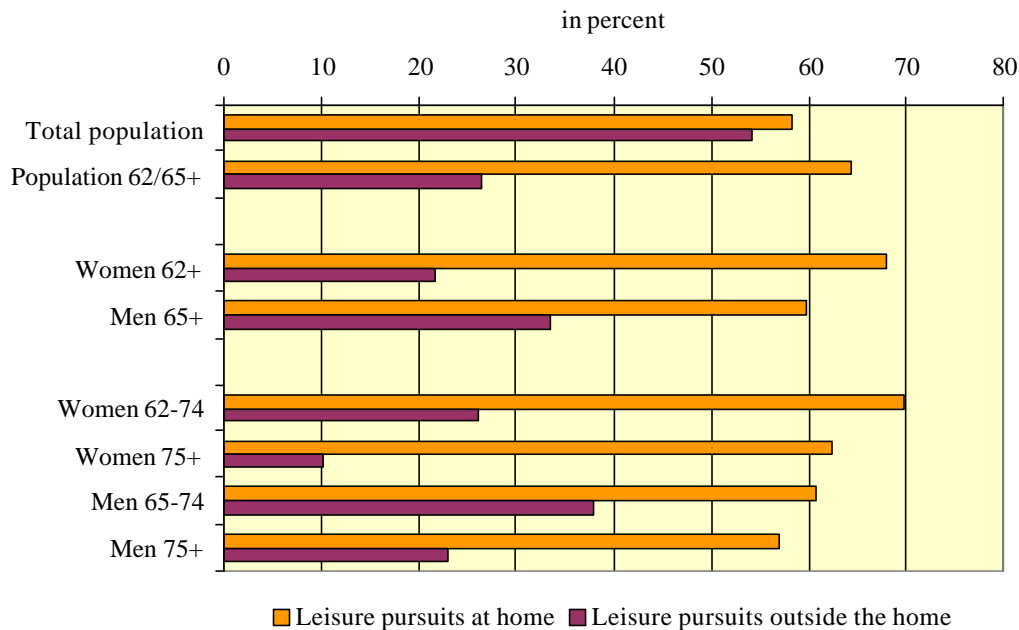
Thus, on the whole it can be said that older people by no means withdraw from public life in politics. Both as regards traditional political activities and "socio-political commitment", they seem to be just as active as the population as a whole. Only a small proportion of women over 61 are politically active, but this commitment is not much greater in younger age groups.

### Leisure pursuits

The growing importance of leisure activities is well known. Once they are no longer economically active, the elderly also have more free time. So it could be assumed that, while older people do not necessarily take up more leisure activities, they at least pursue those they already have more frequently. In actual fact, we found that older people are less active and tend to withdraw into the domestic sphere. We investigated a wide variety of leisure pursuits and divided them into two categories<sup>12</sup>.

If activities are first studied according to a "*location*" criterion, older people are more active at home when it comes to leisure pursuits than the population as a whole: 65% compared with 58% (see chart 25). Among the elderly, women more frequently pursue such activities than men (68% to 60%). Activities outside the home are generally less frequent than home pursuits, particularly among over 62s/65s (26% compared with 54% of the population as a whole). In contrast to "domestic" activities, more retired men than women are likely to remain active (33% as opposed to 22%).

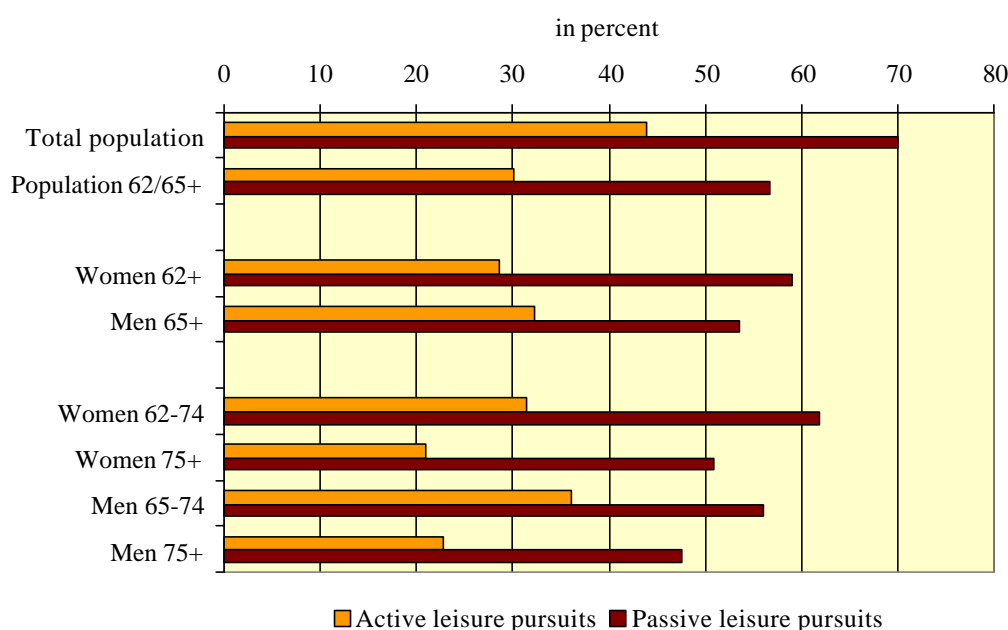
**Chart 25: Leisure pursuits at home and outside the home, 1997**



<sup>12</sup> The list used to survey leisure activities was subdivided into two typologies. The first concentrated on the location of the pursuit (at home or outside the home), while the second took account of the level of activity and distinguished between active and passive occupations. Frequencies (daily, weekly, ...) were classified as simple contrasts (active/non-active). See the appendix for further details.

Study of leisure activities according to *level of activity* brings out important differences between older people and the population as a whole. Roughly 44% of the population are involved in *active* pursuits, compared with just 30% of older people (see chart 26). Differences between the sexes are not very marked (older women: 29%, older men: 32%). The profile for *passive* leisure pursuits is very similar. This type of leisure activity is also pursued more frequently by the population as a whole than by older people (70% compared with 57%). Older women tend to pursue these more *passive* recreational activities more frequently than older men (59% compared with 54%).

**Chart 26: Leisure pursuits by activity level (active/passive), 1997**



In general it can be said that, for all leisure activities – whether at home or outside the home, active or passive – activity tends to decrease with age among over 61s/64s, irrespective of gender.

Overall, it can be said that older people are generally less active when it comes to leisure pursuits than the population as a whole, and this inactivity increases as they age. In the end, older people – and above all women – in a sense withdraw into domestic activities. Nevertheless, older people claim to be very content with their leisure activities more frequently than the population as a whole (54% compared with 39%). Many more men than women of pensionable age say they are very satisfied with their leisure time (61% to 50%). These percentages are the same for both 62/65 to 74-year-old men and women and for over 75s.

## 6. Health

Health is yet another factor in people's living conditions which is decisive for quality of life. Older people have more health problems which influence their daily lives. We tried to show how this impacts on them with a few indicators about physical and mental well-being.

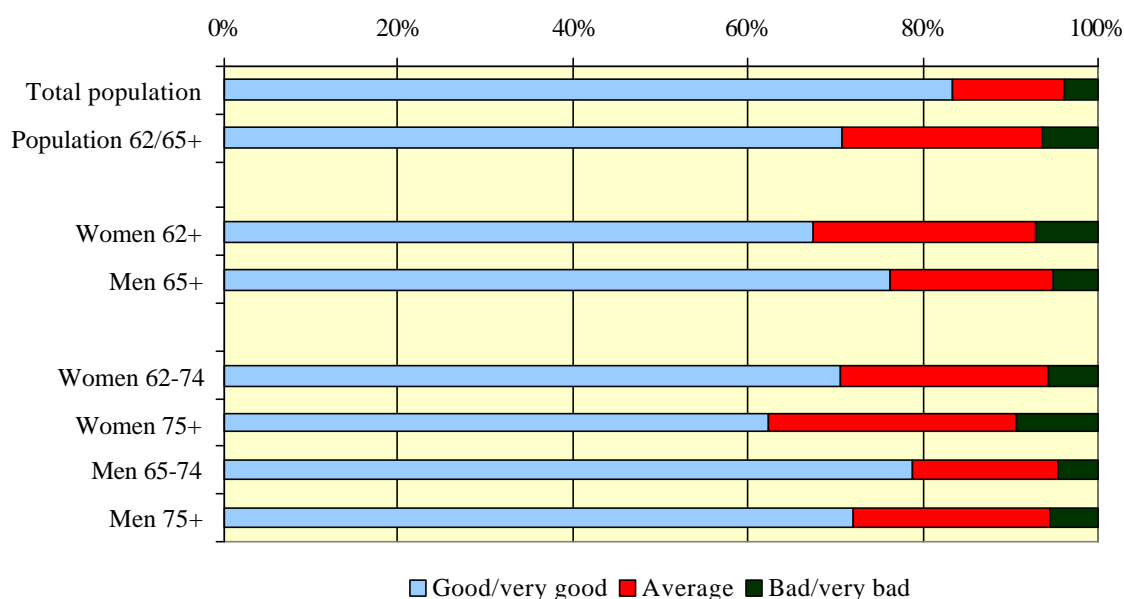
### State of health

Direct questions about the subjective state of health proved to be a reliable indicator for an interviewee's health where objective measurement of health would otherwise prove extremely complicated. The indicators used for ailments were protracted health problems that restrict daily

activities, and the examples used were problems with sight or hearing. In addition, use of SPITEX (outpatient) services also points to the role that health problems play in making the living conditions of the elderly more difficult.

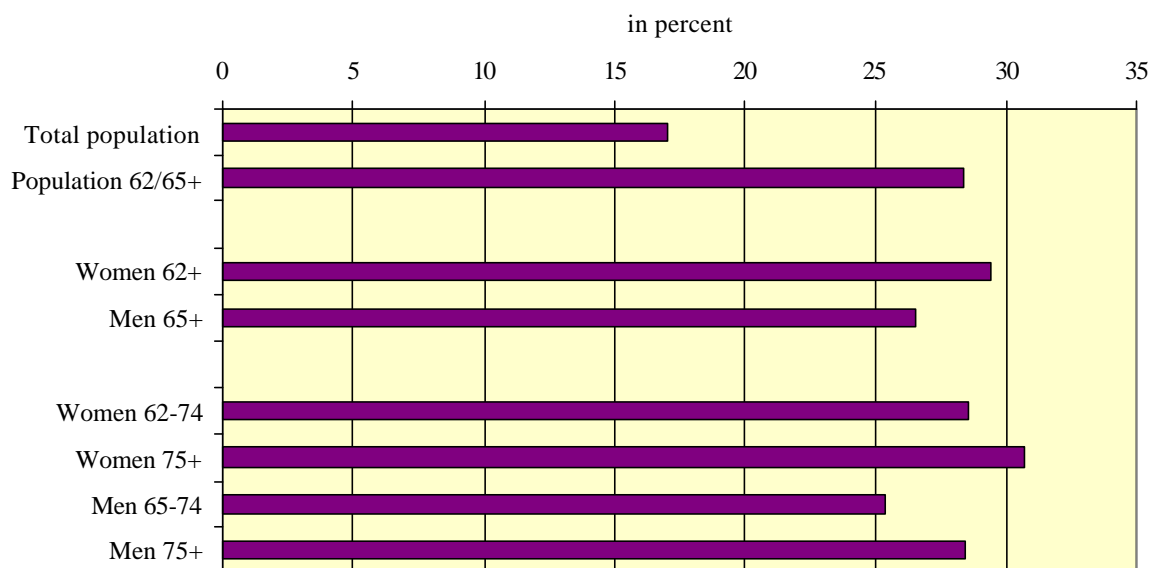
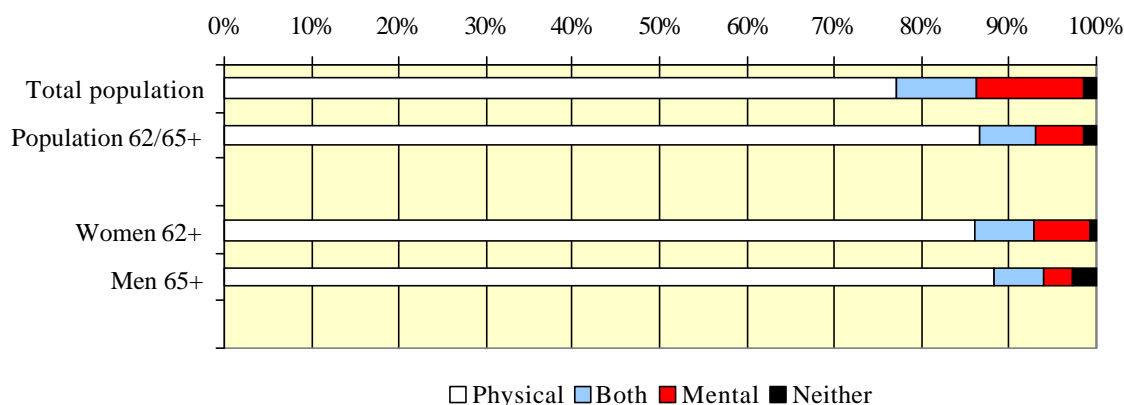
Compared with the population as a whole, the elderly tended to describe their state of health as good or very good rather less frequently: 71% as opposed to 83% (see chart 27). The proportion of (very) healthy elderly people up to 74 is around 73% and falls to two thirds (66%) among the very elderly. Despite their shorter life expectancy, three quarters (76%) of older men rate their health as good to very good, while this applies to only two thirds (67%) of women over 61.

**Chart 27: Subjective state of health, 1997**



A *chronic physical or mental problem* which restricts their daily activities was reported by 28% of women and men over 61 and 64 respectively, compared with 17% among the population as a whole (see chart 28). As a complement to the information about the state of health, the percentage of women is slightly higher (29%) than that of men (27%) and the very elderly are slightly more likely to suffer from a chronic illness (30%) than "younger" senior citizens (27%).

Of all persons with a chronic health problem (=100%), most of them see the *cause* of these problems as physical (see chart 29): 86% of the total population compared with 93% of older people. The decline in old age of the number of illnesses of mental origin is particularly striking. On average, 22% of people with chronic ailments say they are mental in origin, compared with just 12% of 61/64-year-olds (the total percentage is greater than 100 because some people indicate both physical and mental ailments). There is virtually no difference in the way older men and women assign their chronic problems.

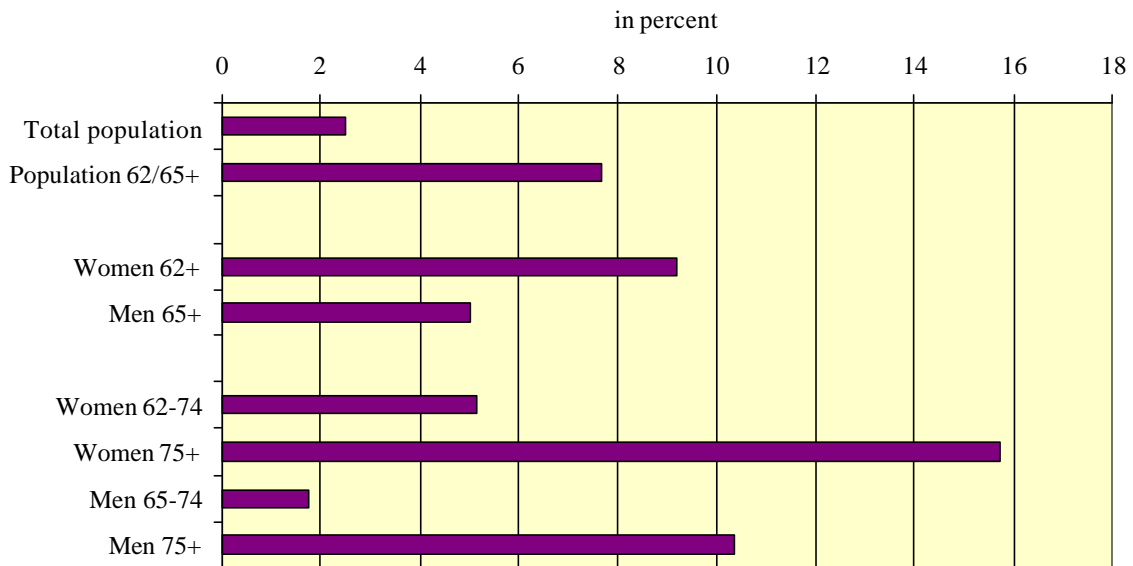
**Chart 28: Chronic health problems, 1997****Chart 29: Cause of chronic health problems, 1997**

We studied *impaired sight or hearing* as examples of frequent physical ailments which worsen with age. Of the total population, 5.3% say that they cannot read a book or a newspaper, or can do so only with difficulty. Among older people, this percentage rises to 13%, with over one fifth of the very elderly (21% compared with 8.2% of 62/65- to 74-year-olds) mentioning sight problems. The picture is similar for hearing problems. 5.4% of the population cannot follow a conversation between two other people, or can do so only with difficulty. Among senior citizens, this figure rises to 10% and among the very elderly to 22%. There are no differences between the genders when it comes to sight or hearing impairment: age alone is the decisive factor.

In the 12 months preceding the survey, 7.7% of people used the SPITEX services available to people with health problems<sup>13</sup>, most of them women and over 75s (see chart 30).

<sup>13</sup> Examples of SPITEX services include visits from a district nurse, a maternity advisor, a cleaner, a household auxiliary or aid for the elderly, a meals or taxi service.

**Chart 30: Use of SPITEX services over the past 12 months, 1997**

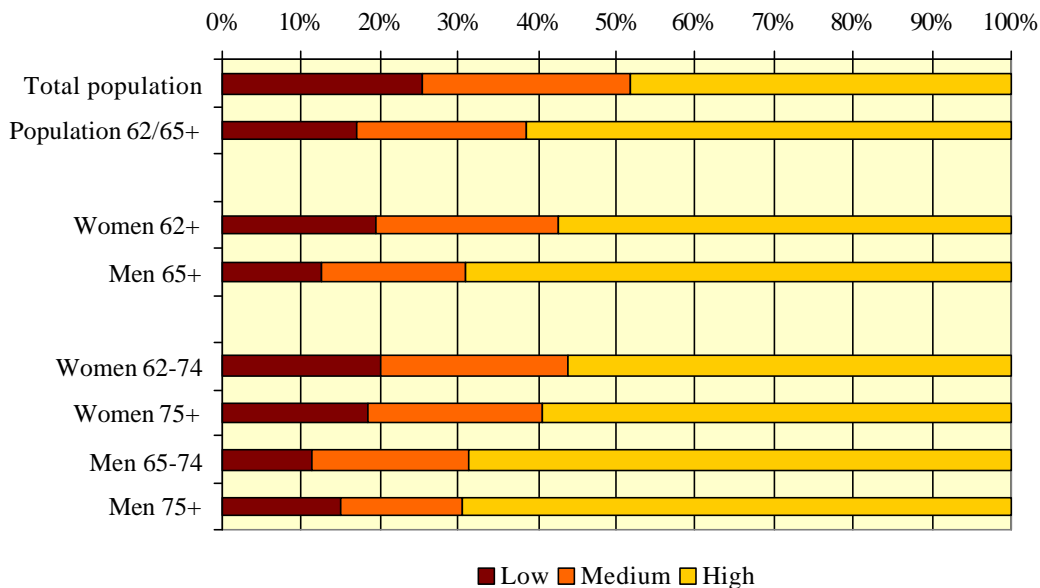


**Mental health**

The indicator about chronic problems was flanked by another general indicator which covers several mental symptoms, namely "mental well-being". Examples of concrete problems include loneliness, despondency and fear of illness.

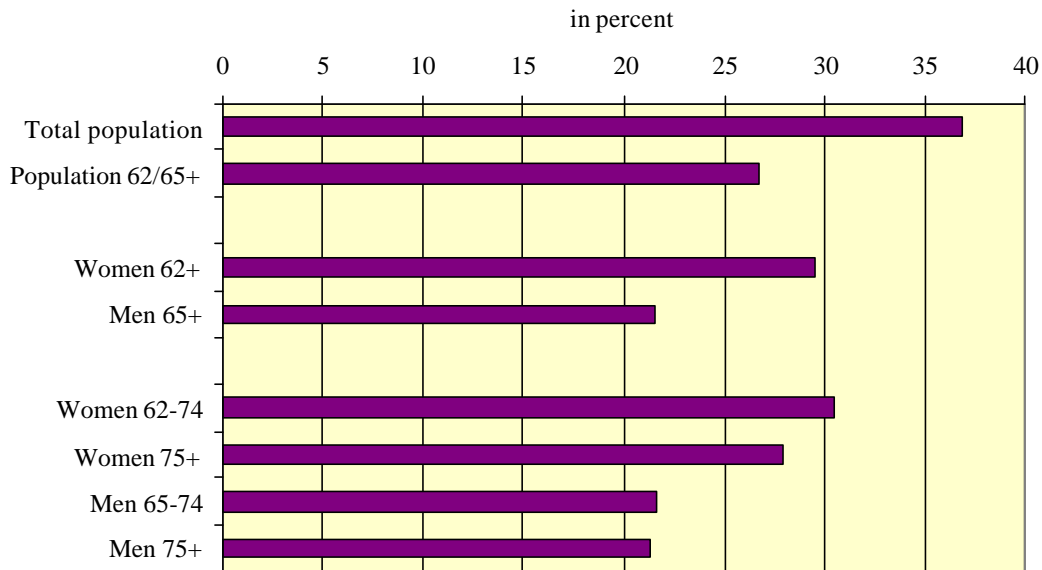
Mental problems decrease with age. While half the total population (48%) claims to enjoy a high degree of mental well-being, this applies to 62% of the elderly considered in this study (see chart 31). And as for the general state of health, more men are represented in this category than women (69% compared with 57%). This development continues, even within the age group under observation, but only for the women. Whereas 56% of women in the 62/65- to 74-year-old category claim to have a high degree of mental well-being, this proportion rises to 59% among the very elderly.

**Chart 31: Mental well-being, 1997**



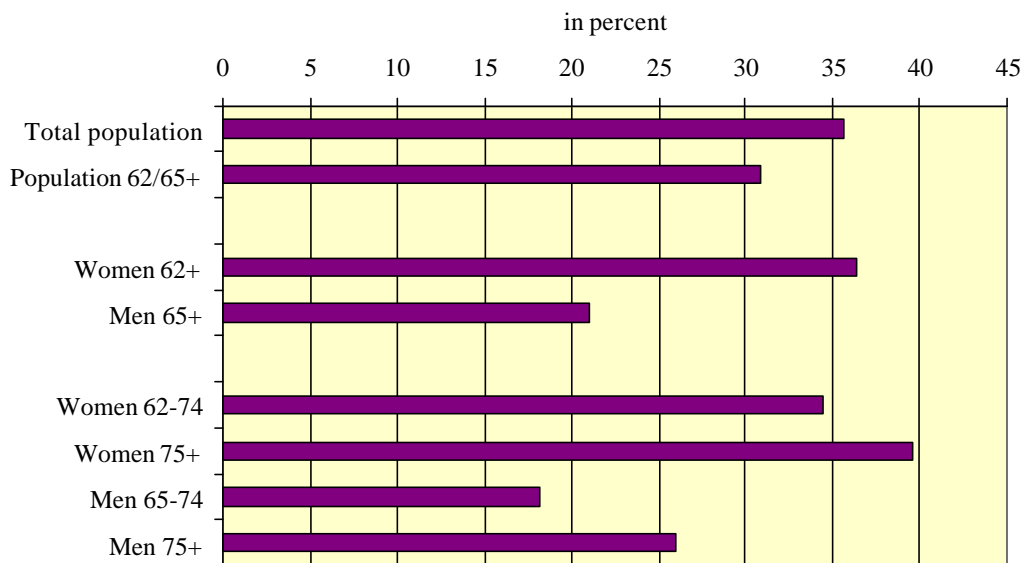
However, *despondency and depression* are fairly common among older people: 30% of women and 22% of men suffer from them on 1-2 days a week or more frequently (see chart 32). This produces an average of 27%, but the figure for the population as a whole is ten percent higher. With age, this percentage decreases only slightly among women (approx. -2%). However, only 5.4% of the elderly consult a doctor about depression or nervous breakdowns, 6.9% of women and 2.9% of men.

**Chart 32: Despondency and depression over the last week, 1997**



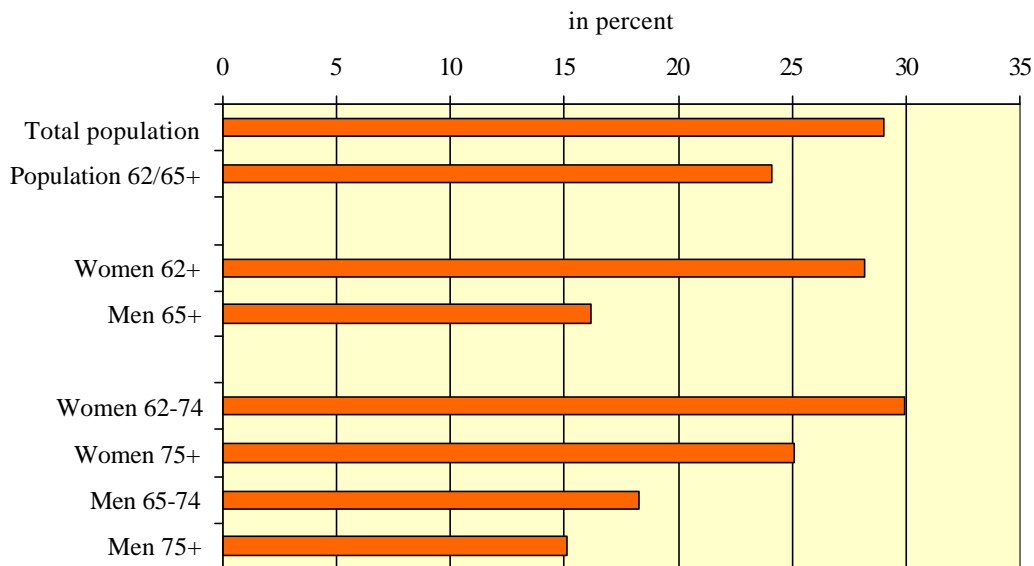
The overall average for people who *sometimes feel lonely* is 36% (see chart 33). Here too, those aged over 61/64 tend to be generally rather less affected (31%). However, in this group, women (36%) suffer much more frequently from loneliness than men (21%). With age, the sense of loneliness intensifies among the elderly.

**Chart 33: Loneliness, 1997**



Lastly, the *fear of falling ill* is also not as widespread among the elderly: 24%, compared with 29% among the total population (see chart 34). Older women are much more afraid of this than older men, but this fear declines with age. Over 74s are even more relaxed about illness: only 25% of women and 15% of men are afraid of becoming ill (compared with 30% and 18% respectively for 62/65- to 74-year-old women and men).

**Chart 34: Fear of falling ill, 1997**



## 7. Conclusions

This brief overview of the living conditions of the elderly in Switzerland reveals a multi-dimensional picture. In the context of gender, the differences between older women and men were the most interesting factor, and these are reviewed again briefly below.

Forty percent of women of pensionable age and only 12% of men in the same age group are widowed. Thus, old women live alone a lot more often than older men. The latter win some and lose some: because of their shorter life expectancy and because their wives are usually younger, most of them can still live in a couple household.

The economic situation of women over 61 is much worse than that of men. Their personal monthly net income is considerably lower, and the difference to older men persists, even with the same level of education. Going by the monthly equivalence income of the household, 12% of retired women and 8.7% of retired men live in a low-income household. Only about 1% of older people have problems when it comes to debt repayment. With such a low percentage, it is hardly surprising that there is no difference between men and women in this respect. The more precarious financial situation of women is also reflected in communal or cantonal subsidies for health insurance premiums: 16% of women over 61 receive subsidies, compared with just 9.5% of men over 64. People who cannot live on their old-age pension alone can claim supplementary benefits, and many more women than men make use of this option also (4.5% compared with 1.2%). In general, it can be said that although older people have a lower average income than the population as a whole, their economic situation does not look so bad, partly because they have

assets in reserve but certainly due to their more modest requirements. Should their income dry up, they are more likely to be able to maintain their standard of living, have fewer problems with debts and do not apply for health insurance subsidies more frequently than the population taken overall. However, for older women, this qualifying remark does not apply. They are disadvantaged as regards income and also have fewer financial reserves than men.

Their accommodation situation also illustrates that men of pensionable age are better provided for in material terms: older men are more likely to live in their own apartment or house than older women (52% as opposed to 45%).

When it comes to social support through assistance to others, people of retirement age show this type of solidarity, with women being more active. A third of them help others regularly, compared with only a quarter of older men. More elderly women than men receive assistance (17% compared with 8.6%). This is due to the poorer health of older women. About nine in ten people of pensionable age have somebody to confide in, irrespective of gender. Of those that have none, women are much more likely to suffer from not having a confidant than men (59% as opposed to 35%). If loneliness is measured not only in terms of having a confidant but also of feeling lonely now and again, older women seem to be particularly affected (36% compared with 21% of older men).

With the exception of political commitment (active membership of a party or of an environmental organization), growing old seems to result in a certain withdrawal from public life, and this mainly applies to women over 61. They are less frequently members of an association and tend to occupy their free time more with domestic activities than older men. And they are also less content with their leisure time than men. However, if women are members of an association, they attend events more frequently than their male counterparts. It is only in connection with practising religion, on the lines of collective religious behaviour, that women over 61 are much more active than men over 64, and older people are generally more active than the overall population.

Setting aside assistance to others and religious practice, it transpires that the danger of exclusion and marginalization, whether as the result of straitened financial circumstances or greater social isolation, appears to be greater among older women than older men.

Older women are also worse off when it comes to health: three quarters of male pensioners and only two thirds of female pensioners describe their state of health as good or very good. Although mental problems decline with age, fewer older women than men enjoy a high degree of mental well-being (57% compared with 69%). Moreover, they are more likely to suffer from despondency and depression than their male counterparts and tend to be more afraid of falling ill.

## **Appendix**

### ***Sources***

The *National Census* (NC) is a full-scale survey conducted every 10 years and contains detailed information about individuals and households.

The *Swiss Health Survey 1997* is based on a nationwide random sample survey of private households equipped with a telephone. 13'000 interviews are in the sample. The basic population is all persons of Swiss nationality as well as foreigners with a permanent or annual residence permit aged over 14. The topics covered include: state of health, behaviour and attitudes of relevance to health well as particulars about living conditions in general.



### ***Definitions***

In this contribution, *the elderly* are all people of pensionable age, ie women over 62 and men over 65. For most of these people, a new stage in their life begins, and that is what is studied in this report.

### ***Leisure typologies***

The question "The following is a list of very different leisure activities. How often do you pursue them in your free time?" lists 23 activities and the following reply options: daily, at least once a week, at least once a month, less than once a month, never. Depending on the frequencies stated by the interviewees, these replies were combined to form "active" or "non-active" categories for each of these leisure pursuits. Frequencies for the individual activities vary considerably (many people listen to music or read every day, but hardly anybody goes to the theatre or the cinema every day). That is why the most frequently mentioned reply category, with the reply options which represent more frequent activity, were combined for each leisure pursuit in a new "active" category (eg "at least once a week" was put with "daily", when the majority of replies concern the former). Likewise, the other reply categories (in this case "at least once a month", "less than once a month", "never") were combined in the "non-active" group of interviewees.

The contents of the 23 leisure activities fall into two categories. One is based on "location" criteria and covers *domestic* pursuits:

- Inviting friends, acquaintances, colleagues
- Being together with friends
- Gardening
- Handicrafts, Do It Yourself
- Making music, playing an instrument
- Yoga, relaxation
- Doing nothing
- Reading
- Watching TV, videos, playing computer games
- Listening to music

as well as *external* activities:

- Going to bars, pubs or restaurants
- Going to discos, dancing
- Going out for meals
- Meeting friends, colleagues, acquaintances
- Sport with others (eg volleyball)
- Sport on one's own (eg keep fit, jogging)
- Hiking, walking
- Going on bike, moped, motorbike or car trips
- Visits to sporting events
- Shopping, window-shopping
- Going to the theatre, opera, art exhibitions
- Further education courses
- Going to the cinema

The second typology distinguishes between various levels of activity. The following were considered as *active* leisure pursuits:

Inviting friends, acquaintances, colleagues  
 Being together with friends  
 Gardening  
 Handicrafts, Do It Yourself  
 Making music, playing an instrument  
 Going to bars, pubs or restaurants  
 Going to discos, dancing  
 Going out for meals  
 Meeting friends, colleagues, acquaintances  
 Sport with others (eg volleyball)  
 Sport on one's own (eg keep fit, jogging)  
 Hiking, walking  
 Going on bike, moped, motorbike or car trips

and the following as *passive* pursuits:

Yoga, relaxation  
 Doing nothing  
 Reading  
 Watching TV, videos, playing computer games  
 Listening to music  
 Visits to sporting events  
 Shopping, window-shopping  
 Going to the theatre, opera, art exhibitions  
 Further education courses  
 Going to the cinema

The "active"/"non-active" classification is applied as follows in the typologies: if a person is regarded as being "active" for most of the domestic activities, they are classified as active in this sphere. However, if "non-active" leisure pursuits are in the majority, the interviewee is also described as "non-active" in relation to the typology.