

Life in old age

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Rights

It's important to address certain personal and legal questions in advance of old age. Planning ahead allows you to have a say, for example regarding what should happen if you fall ill or need care, or in the event of your death.

Advance directive

An advance directive (Vorsorgeauftrag) is a written arrangement. It's helpful if, for example, someone is no longer able to make decisions for themselves due to an accident, illness or the effects of old age (incapacity to make decisions). The advance directive appoints a trusted person to take care of personal matters. It can be drawn up as a handwritten declaration or be prepared by a notary. The advance directive should describe exactly what tasks are to be handed over. It may be amended or withdrawn at any time. The child and adult welfare authority (Kindes- und Erwachsenenschutzbehörde, KESB) checks whether the advance directive is valid. The KESB may take measures to protect the interests of the person preparing the directive.

Power of attorney

A power of attorney (Vollmacht) authorises a particular person or entity to take care of certain matters on someone else's behalf. The person or entity who receives the power of attorney may act in the name of the other person (authorising person, bevollmächtigende Person).

Unlike an advance directive, a power of attorney becomes effective as soon as it is granted.

The power of attorney must be drawn up in writing. The person who grants it may amend or withdraw the power of attorney at any time. The power of attorney may state exactly what the other person or entity is authorised to do. There are specific powers of attorney (spezifische Vollmacht) for certain tasks or a general power of attorney (Generalvollmacht) that allows another person or entity to carry out all legal actions.

Normally, a power of attorney ends when the person dies or if they no longer have capacity to make decisions (nicht mehr urteilsfähig).

Living will

A living will (Patientenverfügung) states what someone wants in the event that they are no longer able to make decisions themselves. For example, it may describe what medical treatments are allowed or refused, whether they want to make an organ donation and what wishes the person has for their funeral. It's important that at least one trusted person is entered in the contact details of the living will.

Last will

Statutory succession determines who gets the money and possessions of a deceased person. If someone wishes to make other arrangements, they can write a last will (Testament). This allows them to make changes to statutory succession. In a last will, you can describe exactly who should receive what. However, spouses and children are always entitled to a certain share. This share is known as the compulsory portion (Pflichtteil). A last will is necessary if you don't want the law to determine everything. The rules on inheritance are set down in the Swiss Civil Code (Schweizerisches Zivilgesetzbuch, ZGB). Without a last will, the estate is distributed according to the provisions of the ZGB.

A last will may be written by hand. For it to be valid, certain rules need to be followed. A notary can help to make sure the last will is properly prepared and confirmed (certify, beglaubigen).

Death and funeral

If someone dies at home, it's important to call their family doctor. If they are unavailable, the emergency medical service (emergency doctor) should be contacted on 0800 401 501 (free of charge). If someone has died as a result of an accident or is found dead, the police must be informed (call 117).

The death must be reported to the funeral office (Bestattungsamt) in the commune of residence within two days. The funeral office will then provide information on the next steps.

The relatives must also inform other organisations about the death. This includes the landlord, the pension fund (Pensionskasse), the health insurer (Krankenkasse), banks, insurance companies as well as other institutions and authorities.

Specific information is available for Muslims in the Canton of Aargau from the Association of Aargau Muslims (Verband Aargauer Muslime, VAM), for example on the topic of Islamic cemeteries.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/rechte

Finances

Financial situations often change when people reach old age. When people stop working, they typically receive a pension. In Switzerland, there are different insurance schemes and support programmes that provide older people with financial protection.

Helplessness allowance

People who need help regularly in daily life can obtain financial support from disability insurance (Invalidenversicherung, IV). This support is also known as the helplessness allowance (Hilflosenentschädigung). It helps people to live more independently. The allowance is granted regardless of income and assets.

The amount of the helplessness allowance is determined by the degree of helplessness: slight, moderate or severe. The disability insurance institution determines the degree of helplessness.

A waiting period of one year applies.

Individual financial support from Pro Senectute Aargau

Financial support is available from Pro Senectute Aargau for people aged 65 and above. It can help them deal with a financial emergency. To be eligible to apply, the person must have their registered address in the Canton of Aargau. People from countries outside the EU/EFTA must have lived in Switzerland without interruption for five years. A consultation at Pro Senectute Aargau is required in order to submit an application. The consultation is free of charge.

The money does not need to be repaid. No legal claim to the individual financial support exists.

Discounts for people with low incomes

Cartons du Coeur - food aid in the Canton of Aargau

Food aid in the Canton of Aargau provides groceries to families and individuals in distress in the Canton of Aargau. A telephone questionnaire is carried out to determine a person's needs. The relief is free of charge. However, this relief is not intended for the long term but to cover crisis situations.

Pro Senectute Aargau

The programmes and services of Pro Senectute Aargau are for people aged 60 and above. If someone is unable to use these services for financial reasons, Pro Senectute Aargau offers discounts.

Swiss Red Cross (SRK) in the Canton of Aargau

The Swiss Red Cross (SRK) in the Canton of Aargau offers a range of services with discounts for people with low incomes, such as the Red Cross driver service or the Red Cross emergency hotline. A number of relief services are also available, such as for the relatives of dementia patients. A day care facility and day centre are also available.

"Tischlein deck dich" food bank

"Tischlein deck dich" food bank collects and distributes leftover groceries to people in need. People who wish to obtain groceries need a customer card. Customer cards are available at various counselling centres and other institutions. You can find the nearest distribution centre for groceries on the "Tischlein deck dich" website. You can also find out where you can obtain a customer card.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/finanzen

Participation

Many older people want to take an active part in community life. In the Canton of Aargau, there are many programmes that enable people to meet others, undergo training and carry out volunteering. This can help to build social contacts and become involved in the community.

Courses and events

There are many courses and events for older people as well as any other age group. Communal authorities, local organisations and larger providers like Pro Senectute Aargau, Migros Klubschule or adult education centres offer these courses. The Canton of Aargau subsidises services for migrants in connection with social integration and participation. The services are open to all age groups.

Volunteering

Many older people volunteer in clubs and other organisations and projects. Those interested in doing so can contact the clubs and organisations within the local commune or region directly. Benevol supports volunteering activities and connects those interested with volunteering opportunities throughout the Canton of Aargau.

Loneliness

Sometimes people may feel lonely or have the feeling they can no longer participate in society. In these situations, it's important to seek help. There are anonymous counselling centres that offer free support. Family doctors (Hausärztin/Hausarzt) can also help.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/teilhaben

Staying at home for as long as possible

People who need help – either at home or out and about – can find a lot of support in the Canton of Aargau. For example, there are emergency call systems, home care services (Spitex) and support in the household. Driver and visitation services are also available. There are care homes for those who can no longer live at home. Many of these services cost money. Sometimes, health insurers (Krankenkasse) or the communal authority can provide support.

Safety – emergency call systems

An emergency call system allows you to get help quickly if something happens. You carry a button on your person, for example as a wrist strap or necklace. Pressing the button connects you with an emergency call centre. The centre then arranges immediate help. A range of providers exist. You can choose for yourself and pay the relevant costs. The Red Cross in Aargau also offers an emergency call system.

Spitex – care at home

When someone is ill or needs care, Spitex can help. Specialists work at Spitex who visit patients' homes. They provide care services or assistance in the household. This is particularly helpful for older people. Some of the costs are covered by basic health insurance. Public Spitex services (such as the Spitex Association of Aargau) and many private providers are available.

Support in the household and care at home

There are various organisations in the Canton of Aargau that help people at home. They come for as long as required. Some organisations also offer help at night. This way, relatives who normally provide care can rest. During an organisation's first visit, they find out what level of support is needed. Usually the person receiving the care pays the costs. In some cases, disability insurance (Invalidenversicherung, IV), supplementary insurance, assistance contributions or supplementary benefits contribute to the costs. You can contact your family doctor for more information.

Help in everyday life – meals, driver services and administrative tasks

People can have difficulties with everyday tasks in old age or in the event of health problems. In many communes, voluntary or paid helpers are available. They deliver lunch, provide a lift to the doctor or simply visit for a chat or a game. These services usually cost something. Some health insurers cover a portion of the costs under supplementary insurance policies. Further information can be obtained from the local communal authority or your insurance provider.

Care home

A care home is an option for people who can no longer live at home. A care home provides care services, medication and accommodation. These services cost money. The health insurer and responsible communal authority pay some of the costs of care. You have to pay the rest yourself, such as for the room or additional care. The care home can provide further information.

If a person can't afford these costs, it's possible to apply for supplementary benefits or social assistance. The social insurance office in the local commune can help. There are specific conditions on who is eligible to receive this assistance.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/moeglichst-lange-zu-hause-bleiben

Caring for relatives

Some people receive care from their family or friends in old age or in the event of illness. This can be very helpful but also difficult. It's important that everyone involved plans well in advance and talks about their needs. Caring relatives also need support and breaks. There are many services and counselling centres that can help.

When you receive care yourself

Those who need an increasing amount of help in everyday life are often supported by relatives or friends. While it may begin with small tasks, the work involved may increase over time. At that point, it's a good idea to consider some questions:

- Where or from whom can I get help and support?
- Which help or care services do I want to receive from this person? What services would I prefer to receive from someone else (e.g. Spitex or other specialists)?
- Who can help and handle some tasks when my usual carers are on holiday or have no time?
- What legal aspects need to be kept in mind when paying someone to provide care?

When caring for relatives

Caring for a relative is an important job. But it can also be very difficult physically and emotionally. To provide long-term support, it's important to pay attention to your own needs. It's helpful to seek advice at an early stage. There are a number of different centres that offer tips and support.

Many people who care for relatives also work at the same time. It's often hard to balance the two commitments. Specialists can help to find solutions, such as for conversations with your employer or in organising daily life. This way, care work and employment can be combined more effectively.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/angehoerige-pflegen-und-betreuen

Health promotion

People change as they get older. It can become harder to remember things or move about with confidence. The body also needs different nutrients than before. Early help, appropriate exercise and healthy nutrition can help people stay independent for longer. There are many services that provide support in everyday life – for the elderly and for their relatives.

Dementia

When memory worsens or forgetfulness increases, it's a good idea to talk to a doctor. Doctors can determine whether there are any signs of dementia (Demenz). Various centres offer advice, support and relief for affected families.

Safety – avoiding falls

Appropriate exercise strengthens muscles and improves balance. This makes everyday life safer and helps people stay independent for longer. Movement also helps to improve well-being. Daily activities such as ascending the stairs or cleaning can then be done safely and steadily, helping to maintain independence for longer.

Nutrition in old age

When people get older, the body needs different nutrients. It needs fewer calories, but more protein. This keeps muscles and bones strong. Foods containing lots of vitamins and minerals are good for health.

Additional information (links, addresses, information sheets, brochures)

dev.hallo-aargau.ch/en/alter-und-migration/gesundheitsfoerderung