

## Learning from the Young

*Childhood and youth have been given a social function – now it is time to give old age a vision.*

**Maurus Blumenthal**

When it comes to the biggest political issues concerning the Swiss population, the retirement provision always ranks highly on the Credit Suisse Worry Barometer. Retirement provision, however, is not an exclusive topic of discussion between adults. It is also becoming an increasingly important topic in the Credit Suisse Youth Barometer.

On the political stage, the need for a reform of the Old Age and Survivors' Insurance (AHV) is irrefutable. Nonetheless, over the last 20 years, all significant reforms related to the matter have been rejected. With the reform project Retirement Provision 2020, the Federal Council has made a new start, which should also win a majority among voters. But even this time, there is a risk that the changes will be crushed in the melee of party politics, with sociopolitical integration lacking once again.

### *Old Age without a Sociopolitical Function*

The demographic trend, rising healthcare costs, and retirement provision financing models are the most prominent challenges in terms of retirement provision. In the future, the consequences of technical and social developments will continue to have an ever-increasing effect on life in old age, and therefore on the retirement provision. This shows that retirement provision is not just about the financing of living costs in old age; it actually encompasses all aspects of life in old age.

The meaning of old age has changed, away from living out the days in tranquility, when one could no longer work due to health reasons, to becoming its own stage in life, which nowadays lasts as long as childhood and youth put together. What we tend to forget is that childhood and youth have only existed as separate phases with clear sociopolitical functions since the beginning of the 19th century. These two phases serve to encourage socialization within society (childhood) and provide training for working life (youth). But what is the meaning and purpose of the 10, 20, sometimes even 30 years that come after working life? What is their sociopolitical function, aside from living a private life and perhaps caring for grandchildren?

### *National Generational Project "Life in Old Age"*

These questions are currently on the agenda of civil society organizations such as the Swiss Council of Senior Citizens (*Schweizerischer Seniorenrat*), Grandmothers' Revolution (*Grossmütterrevolution*), and Gray Panthers, and are also the subject of the latest generational and old age research. In politics, however, the subject of old age is largely limited to the financial and health-related aspects, while questions concerned with promoting the potential of senior citizens, their innovative capacity, and opportunities to make good use of their experiences are generally disregarded. We need to focus on the added value that these people could bring to politics, the economy, and society, instead of concerning ourselves solely with how to provide for and look after them.

What is missing is a common vision of life in old age that spans all generations. It is only on this basis that it will be possible to come up with a comprehensive old age policy together with civil society. The government and the economy should provide the basic conditions to allow such a vision to develop in order to encourage initiatives and new participatory instruments aimed at developing a social compass for life in old age in Switzerland. The focus could therefore be on the following questions:

What function does old age have in our society? What do senior citizens require from society and politics, and what resources can they offer? What effects will the individual biographies, which often do not clearly separate the three stages of life, have on old age? How does the working world influence life in old age? Will a completely non-monetary market of social interaction, sense of purpose, and creativity even come to fruition? What are the expectations of young people today for when they reach old age?

A national generational project is needed to answer such sociopolitical questions. New instruments of political participation must therefore be created to determine the vision, needs, and approaches of the Swiss population – otherwise these issues will not be raised at all or will only be raised through direct democracy, which is not necessarily their purpose. This means that the project should not only include experts and interest groups – it should encompass the entire population. New, innovative ideas and approaches are not only needed to overcome the biggest economic challenges. They are also required for the political level, which also calls for the right instruments.

*Maurus Blumenthal has been chief executive officer of the umbrella organization for Swiss youth parliaments (DSJ) since 2012. The DSJ is the national competence center for youth and politics and has promoted the political participation of young people for 20 years under the motto "From young people, for young people."*

## Meaning Promotes Health

*The ageing population is forcing Switzerland to think about how prosperity and welfare can be ensured and sustained in the future, which will only be possible if changes are made to life plans and aspirations.*

**Hans Groth**

The life expectancy of the Swiss population has been steadily increasing since the 18th century. In just ten years, people aged 65 and above will represent more than 20% of the population. In 2050, this ratio will increase to 2.8 million people, or 27% of the resident population. Even now, men and women in Switzerland spend the vast majority of their pension years in good health. Today, the life expectancy of 65-year-olds is approximately 20 years (19.5 for men and 21.1 for women), with two thirds of this time being spent in "good health." Lifestyle, social surroundings, education, medical care, the environment, and our genes are all contributing factors to an increasingly longer life.

However, life expectancy is not increasing proportionally across the population. On average, well-educated people live longer (in Switzerland, the difference between highly educated and less-educated people is nine years). This is probably also because chronic illnesses and poorly controlled risk factors tend to affect the less-educated groups of the population more frequently. And, even though women have a higher life expectancy, on average they are more susceptible to illnesses than men are in old age.

### *Potential Not Used to the Fullest*

Increasing life expectancy raises new questions with regard to our way of life. Even in the third stage of life (generally 65 and over), people want to enjoy life to the fullest. This is where meaning promotes health: people who are "needed" are less often ill and are happier than less active people. This claim largely explains the differences in life expectancy when considering differing levels of education. The higher the level of education, the stronger the social networks and professional integration – even above the age of 65. Whereas better qualified people can still find professional employment even at 70 years of age, this is often impossible for those whose jobs involved a high level of physical strain or whose skills are not in demand.

Employees and policymakers are therefore being confronted with a challenge with which they have no experience – supporting older people in their quest to find a productive purpose in their pension years. Retirement was originally intended to allow people who had lived a busy working life to spend their remaining years resting. Nowadays, however, 65-year-olds can still expect between 10 and 15 years of good physical and mental health. Employment therefore plays a large part in this approach to lend purpose to the older generation. The job market needs to be made more flexible for our senior citizens. Employers are being encouraged to create jobs and positions that are suitable for older people; particular emphasis is being put on increasing the opportunities for the less educated. The challenge, therefore, is not only to provide those in old age with a long and healthy life, but also to give old age meaning by making it a productive stage in life. Currently, this potential is largely untapped. Innovative models could be used to redefine the job market, allowing new markets to arise in line with social developments.

### *The Key to Our Society*

Any changes to structures and legislation related to the job market or retirement provision require majority support from voters. This cannot be achieved politically without first successfully testing the alternatives using pilot projects involving both businesses and individuals. Innovations are accepted and become capable of winning a majority if there is widespread agreement that a new approach actually works.

The Credit Suisse Worry Barometer clearly shows that retirement provision has been one of the main concerns of the Swiss population for over ten years. What can be done? The new solutions for productivity in old age are not only key to the further development of our society – they also include the solution for a sustainable retirement provision suited to the Swiss population. But this change process is not without its hurdles, requiring everybody involved to reset their compass, adapting their attitudes and expectations.

*Dr. med. Hans Groth, MBA, is chairman of the board of directors of the World Demographic & Ageing Forum, linked with the University of St. Gallen, and a member of the board of directors of the RehaClinic in Bad Zurzach. Demographic change has been the central focus of his work for 14 years.*