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## Families in the Social Services

Families are undoubtedly the stepchildren in the Swiss system of social services. There are, however, five areas in which the interests of families are taken into account and which shall be briefly discussed in the following section: (1) advance maintenance (*Alimentenbevorschussung*), (2) educational grants, (3) housing programmes, (4) public transportation discounts, and (5) counselling services for families (*Familienberatung, Schwangerschaftsberatung*).

### *Advance Maintenance*

The revised family law (in force since 1978) provides governmental support at the cantonal level for child maintenance in case of divorce (ZGB, Art. 290 and 293). Between 1977 and 1989, advance maintenance laws were implemented in all cantons. In this respect, Switzerland belongs to the forerunners in Europe; the first EU-member states introduced advance maintenance legislation in 1980 and some have yet to do so.

However, cantonal regimes on advance maintenance differ widely (see Synopsis 5). Maximum payments per child range from 4,200 to 14,400 Sfr, with a median of 7,200 Sfr. Four cantons require waiting periods (*Karenzzeit*) between three and 24 months; in six cantons, payments are means-tested, and in four cantons payments are discontinued if the ex-spouse responsible for paying fails to reimburse the government. In most of the cantons (22), maintenance levels are related to income and/or assets. Only five cantons provide maintenance for adults. Furthermore, marked differences in the enforcement of cantonal law lead to significant inequalities in maintenance provided.

In 1990, total expenditures for maintenance were 88.8 million Sfr (or 13 Sfr per capita). Of this amount, 50.5 million Sfr (56.9%) was recovered from ex-spouses responsible for maintenance. Data from a subsample of nine cantons show that recuperation rates increased from 1983 to 1988, but have decreased since then.

Total expenditures by cantons correlate positively with cantonal divorce rates, but the recuperation rate does not show a significant correlation with the divorce rate. Neither between the total of prepaid maintenance nor the recuperation rate

on the one side and the proportion of Protestants, the canton's financial capacity, the proportion of employees in the third sector, or the density of medical health institutions on the other side, there exist significant associations.

According to a federal court decision, ex-spouses who fail to reimburse advance maintenance payments may be imprisoned for up to four months. In 1991 530 people were penalized, among them only 11 women.

SYNOPSIS 5. Cantonal advance-maintenance schemes, Switzerland 1990

Canton	Law introduced	Max. payment per child	Total exp. in Sfr 1,000	Repayment in % of exp.	Waiting period (months)	Means Recu- -tested pera- tion test	Adult main- tenance	In- come/ asset limits	
Geneva	1977	6,900	11,576	78.0	—	•	•		
Grisons	1977	6,200	1,798	49.4	—			•	
Vaud	1977	8,400	5,137	68.1	—		•	•	
Basle (city)	1978	7,200	597	21.0	—			•	
Fribourg	1978	4,200	1,514	52.0	—	•	•	•	
Neuchâtel	1978	4,800	1,453	74.9	3	•	•	•	
Nidwalden	1978	6,400	186	68.4	—			•	
Schaffhausen	1978	7,200	1,026	66.6	—	•		•	
Zug	1978	6,400	283	48.8	—	•		•	
St Gallen	1979	7,200	6,418	44.9	24	•		•	
Ticino	1979	14,400	3,162	37.3	—				
Appenzell-Ausserrh.	1980	7,200	308	53.5	—			•	
Berne	1980	7,200	17,634	60.0	—				
Solothurn	1980	7,200	3,03	42.6	—			•	
Valais	1980	4,800	772	49.8	—	•			
Appenzell-Innerrh.	1981	7,200	19	53.4	—	•		•	
Zurich	1981	6,900	21,116	52.0	—			•	
Aargau	1982	7,200	4,322	51.0	—			•	
Jura	1982	7,200	1,006	79.4	3		•	•	
Basle (canton)	1983	7,200	2,697	55.5	—	•		•	
Obwalden	1983	7,200	307	55.8	—			•	
Thurgau	1984	7,200	1,412	47.0	—			•	
Schwyz	1985	7,200	748	35.4	—	•		•	
Glarus	1987	7,200	500	54.2	—			•	
Uri	1987	7,200	69	12.6	3			•	
Lucerne	1989	7,200	1,954	48.0	—			•	
Switzerland	1980 <sup>a</sup>	7,200 <sup>b</sup>	88,816 <sup>c</sup>	56.9 <sup>d</sup>	— <sup>b</sup>	6 <sup>e</sup>	4 <sup>e</sup>	5 <sup>e</sup>	22 <sup>e</sup>

<sup>a</sup> Median. <sup>b</sup> Modus. <sup>c</sup> Total amount. <sup>d</sup> Mean. <sup>e</sup> Number of cantons.

Sources: Federal Statistical Office (ed.): Politique familiale et budget social de la Suisse, Bern 1994.

*Educational Grants*

In general, education comes under the jurisdiction of the cantons and is free of charge. The federal government is responsible for the polytechnics in Zürich and Lausanne. Art. 27 of the constitution, adopted in 1874, regulates the division of competences between the state and the cantons regarding education. In 1902 the federal government was given the authority to provide school subsidies to cantonal grant provisions for students. The entitlement for grant provisions was later extended to vocational and agricultural training. These subsidies amount to between 20 and 60% of the cantonal grants dependent on the economic situation of a canton. In 1976, about 55,000 students—approximately one-quarter of all students—received public grants. The total of the cantonal and federal expenditures for educational grants amounted to about 140 million Sfr in 1976, or about 4.5% of the total expenditures for education. In 1980, the average grant per beneficiary amounted to 2,984 Sfr. But grant amounts vary widely among cantons and depend on the type of education. Since the late 1970s the question of harmonizing educational provisions has been under discussion.<sup>1</sup>

*Housing Programmes*

The proportion of tenants is comparatively high in Switzerland. Only about 30% of households own their own house or apartment. However, marked differences exist between urban and rural areas. In 1980, the share of owners was highest in the cantons Valais (59.5%) and Appenzell-Innerrhoden (59%) and lowest in the canton of Basle-City and Geneva, both 12%. These figures hardly changed since 1970. The housing shortage in the cities, especially during the late 1980s, as well as the comparatively high rents (the average rent expenditures of all households increased from 18% of income in 1983 to 19.7% in 1986; Gerheuser and Sartoris, 1988: 40) have had a negative impact on the living situation of younger people, lone parents, and large families. The federal government successively provided amendments to the tenants' protection legislation in the post-war period and was active in the field of housing policy.

The development concerning tenants' protection is characterized by a transformation of the Emergency Rent Law into ordinary legislation. Since 1972 a constitutional article (Art. 34septies) has enabled the government to protect tenants against abusive rents and other demands of landlords. The scope of this law was first restricted to municipalities with severe housing shortages, but after 1987 it was extended to all areas. In an overall perspective, the protection of tenants is comparatively weak.

The family protection article in the Constitution delegated the legal competence to provide housing programmes to the federal government. First measures

of housing policy were in the form of federal subsidies for housing construction and later also contributions to interest payments (*Kapitalverzinsung*). A first programme (1942–49) provided subsidies for the construction of about 85,200 apartments, and a second programme (1958–66) for about 12,600 apartments. A third programme (1966–76) provided subsidies for construction of individual homes, with a total expenditure of 589.2 million Sfr.

Federal law, effective 1970, to improve housing conditions in mountain areas covers the restoration of homes and provides direct grants of between ten and 30% of total construction costs. The amount of subsidies depends on the financial capacities of the cantons. Contributions are higher for socially disadvantaged families. These federal subsidies are conditional on corresponding provisions of the cantons.

Based on a new constitutional article, Art. 34<sup>sexies</sup>, in 1975, a new federal law promoting housing construction and ownership (*Wohnbau- und Eigentumsförderungsgesetz WEG*) came into effect and aimed at encouraging the development of land for housing construction and the building of flats, reducing housing costs and rents, and making it easier to buy a home. Once again, the federal provisions are linked with supplementary subsidies by the cantons. Family-related provisions in this field are generally income- and asset-tested.<sup>2</sup>

#### *Public Transportation Discounts*

The transport legislation provides reduced fares for children and youth. The federal railways, postal administration, and private transport companies are obliged to offer free transport to children under six. Youths between age six and 16 generally pay half of the ordinary fares.

Most Swiss transport services voluntarily provide reduced-fare family tickets for children who are travelling together with their parents, or sometimes with relatives or other persons living in the same household.

Students, persons in vocational training, and apprentices are entitled to cheaper tickets for travelling between the place of residence and the school. Transport law provides fare reductions of between 20 and 40%.

#### *Family Counselling Services*

In the early 1930s, counselling services were founded mainly in the urban areas (Zurich, Berne, Basle, St Gallen, and Geneva) and organized as associations (*Vereine*) or co-operatives (*Genossenschaften*) to provide counselling for youth and adults on issues such as sexual conflicts, family planning, pregnancy, and hygiene. In the late 1980s more than 100 different organizations existed; about 45% are charitable associations (religiously-affiliated or non-denominational);

35% of these are run by the churches or in ecumenical co-operation. Another 15% are managed by the municipalities themselves or (5%) in co-operation between the municipalities and the churches (*Kirchgemeinden*). Only the city of Basle had a governmental organization, which was privatized in 1988 (Duss-von Werdt, 1991: 494).

Counselling services are rather unevenly distributed. Density is highest in the urban areas and lowest in the peripheries (e.g. Glarus, Grisons). According to the revised family law (Art. 171), the cantons are supposed to encourage and support advisory services, but there is no valid information about recent developments in this respect.

#### NOTES

<sup>1</sup> For more detailed information, see Federal Office of Social Insurance 1978: 173–85, Arbeitsgruppe Familienbericht 1982: 153–56.

<sup>2</sup> For more detailed information on the history of Swiss housing policy, see Angelini and Gurtner, 1978; Federal Office of Social Insurance 1978: 154–61; Arbeitsgruppe Familienbericht 1982: 61–89; Gross and Puttner, 1987: 635ff.