

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)

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