# Disability insurance in difficulties

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# Disability Insurance in Difficulties

Nearly 60% of voters came out in favour of annual spending cuts of about SFr 500'000'000 and a reduction by 20% in the number of new beneficiaries each year. The Disability Insurance has notched up debts of SFr 9 billion after dropping into the red ten years ago, mainly as a result of a rise in cases of psychological disorders.

The number of beneficiaries increased to 256'300 last year, from 173'200 in 1997. 3,2% of the total population claimed disability benefits in 1990; the figure rose to 5,3% in 2005. The percentage of claimants unfit for work for psychological reasons increased to 37,5% from 28% in the same period.

"The most likely reasons for the increase in cases of mental problems are the pressure, the faster pace and fewer possibilities for worker participation", said Achim Elfering, a specialist for industrial psychology at Bern University. He points to the economic slump in the 1990s, which led to numerous company closures, redundancies – particularly of unskilled workers – and the easing of labour regulations at the expense of employees. Elfering says he can't rule out cases of abuse where people pre-

tend to suffer from a disorder to obtain benefits. But he warns against the term of 'bogus patients'. "Many people who were diagnosed with psychological problems or other disorders which are difficult to pin down often feel left alone to their fate. According to Elfering, there is a high risk of the problems worsening and becoming chronic if nothing is done about them.

He rejects allegations that employers as a rule pursue a policy of shunting off under-performing employees onto the state disability insurance scheme. "This is not in the interest of an employer. It is costly to replace the know-how of an experienced employee", says Elfering. He considers the proposed reform of the disability benefit scheme a step in the right direction, as its aim is to improve prevention. "It is key to intervene at an early stage in case of psychological disorders. It can help prevent people with mental problems from being shut out from the job market", says Elfering. He is convinced that all sides have to make an effort to boost integration of weaker members of society.

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# Four Swiss cities in the top 20 - but nothing to be proud of

A new method for analysing cocaine abuse places four Swiss towns and cities — St.Moritz, Zürich, Basel and Bern — among the world's top 20 coke capitals.

Tests on wastewater show that an estimated 22 lines of cocaine are consumed daily per 1'000 inhabitants over the age of 15 in St.Moritz. Responding to the findings in the 2007 World Drug Report, Swiss police officials denied that St.Moritz had a cocaine problem. "Last year we conducted a major operation and arrested three dealers and forty users, but it's no worse than in other places. We think the situation is under control," the canton Graubünden police spokesman said.

from swissinfo

## Das Gras wächst nicht schneller, wenn man daran zieht.

Weisheit aus China

## Mental Health Problems

Mental health problems are driving increasing numbers of young Swiss people towards a lifestyle dependent on state benefits. Between 2000 and 2004, the number of 18 and 19 year olds receiving disability welfare payments for psychiatric reasons increased by 40 per cent. In 2004, there were 1'525 new cases of 18 to 30 year olds qualifying for benefits on the basis of psychiatric illness. These young people are likely to remain a long time on benefit, which means it will become very expensive for the Federal Social Insurance, Invalidity Benefit Division.

Allan Guggenbühl, youth psychologist, believes the problem lies in the lack of opportunities for young people who, for reasons of ability or attitude, do not fit into the model of achievement through more studying and training. At the same time it has become more acceptable, especially among adolescents, to get benefit or have a psychiatric diagnosis.

The Federal Social Insurance Office has already begun to increase its efforts to provide help for claimants to return to work: This year it increased the number of staff who help place claimants in jobs from 40 to 200.

Guggenbühl argues that life and work are often hazardous. with dangers and challenges that are difficult to meet, and that attack our self-esteem. The question is: What kind of approach have we developed to tackle these kinds of problems? It has become more acceptable to see problems in the individual, either in the form of a social phobia or panic attacks. And the person can take refuge in that and then he gets stuck in that diagnosis. And he can also profit from that kind of status, which is a trap, and very difficult to get out

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