

# ARE YOU IN HARDSHIP?

## SOCIAL ASSISTANCE 2018 IN THE CANTON OF ZURICH: A BRIEF OUTLINE

Hardship has many causes, such as unemployment, illness, family commitments, personal crises, addiction issues or inadequate income.

People who are struggling with financial problems and personal difficulties are entitled to seek help from the social services of their communes.

## WHAT IS SOCIAL ASSISTANCE?

### SOCIAL ASSISTANCE COVERS PERSONAL ASSISTANCE AND FINANCIAL SUPPORT

Social assistance is supplementary assistance. It is only granted in situations where people have neither the opportunities nor the means to help themselves. The aim of social assistance is to alleviate the situation and help recipients get back on their feet.

### PERSONAL ASSISTANCE

Personal assistance is advice and support to help recipients deal with everyday problems. The social assistance office ensures that appropriate and professional help is provided. This personal assistance is voluntary and free of charge. If necessary, access to specialised services is made available that are normally provided at a charge.

### FINANCIAL SUPPORT

Financial support seeks to ensure a basic standard of living. People with inadequate income and no assets are entitled to submit an application for financial support to the social assistance office, which then looks into the financial situation of the applicant, i.e. whether the applicant is able to cover basic living expenses, including rent and basic healthcare, and other essential expenses.

### CALCULATING THE MINIMUM SUBSISTENCE INCOME

The relevant minimum subsistence income is calculated on the basis of guidelines laid down by the Swiss Conference for Social Assistance SKOS (<http://richtlinien.skos.ch>). Together with the applicant, the social assistance office calculates a personal monthly budget. The budget takes into account the essential expenditure and the available income (earnings, daily insurance benefits, pensions, alimony payments, child allowances, grants, cohabitation benefits, etc.). The level of financial support that may be provided is based on the difference between the expenditure essential to a basic standard of living and the person's actual income (entitlement threshold).

## YOUR RIGHTS

### ENSURING A BASIC STANDARD OF LIVING

The right to assistance in hardship situations is guaranteed under the Swiss federal constitution and the constitution of the canton of Zurich. How the social assistance system is applied in the canton of Zurich is defined in the relevant law and regulations.

### DUTY OF NON-DISCLOSURE AND CONFIDENTIALITY

The staff of the social assistance offices are bound to strict non-disclosure rules and data protection laws. The requisite confidentiality is thus ensured.

### CO-DETERMINATION

You are entitled to be heard in person and advised correctly. Your concerns will be taken into account in the process.

## SUPPORTING MEASURES

You are entitled to support in dealing with the challenges of daily life. These measures aim to improve your life situation. Successful integration efforts on your part will result in additional financial support. A disposable allowance will be granted if you have gainful employment yet still require additional financial support.

## WRITTEN DECISION

The decision on granting financial support is issued in writing. If you disagree with the decision, you may contest it. How, where and by when you may do so is specified in the written decision.

## YOUR OBLIGATIONS

### DUTY TO PROVIDE INFORMATION AND TO COOPERATE

You must provide complete and truthful information on your income, assets and personal circumstances. Moreover, you are obliged to submit documents such as tenancy agreements, health insurance registration cards, payslips, court rulings, bank statements, etc. You must notify the social assistance office of any changes to your situation, unrequested and without delay.

### PERSONAL INITIATIVE AND HELPING YOURSELF

You must do everything you can to improve your personal and financial situation, for example by accepting and pursuing paid employment. Failure to do so may cause you to lose your claim to financial support. With the aim of improving your life situation, the social assistance office may require active contributions on your part, and may reduce your financial support if you should fail to provide such contributions.

### REPAYMENT

You must repay the financial support you received if

- You should at a later date receive pension payments, daily insurance or other benefits for the same period;
- Your financial situation should at a later date become good or very good, for example as a result of an inheritance, a gift, a high wage, a lottery win.

You must repay the financial support you received

- In any case if you received financial support on the basis of the incorrect or incomplete information you provided, regardless of the circumstances;
- In certain cases if you used the financial support for purposes other than agreed.

### SUPPORT FROM RELATIVES

The social assistance office will look into the financial situation of your parents, children and grandparents. If these relatives are found to be in a good financial position, we will contact them; they may, depending on the circumstances, be obliged to contribute appropriately to your financial support.

### CRIMINAL LAW

The social assistance office will file charges against you if you obtain financial support on the basis of incorrect or incomplete information or failure to disclose information. If you are subsequently found guilty of wrongfully obtaining social assistance pursuant to Art. 148a of the Swiss Criminal Code, you face a prison sentence of up to one year or a fine. In addition, if you are a foreign national, your right to stay in Switzerland can be revoked, you risk being expelled from Switzerland and banned from entering the country for 5 to 15 years.

## PRACTICAL TIPS

### IF YOU ARE IN A SERIOUSLY DIFFICULT SITUATION:

- Do not delay. Get in touch with the social assistance authorities.
- Phone the social assistance office for an appointment.
- Make sure you have all the documents required to establish your personal and financial situation, and take them with you to the first appointment.

### IMPORTANT:

- Taking out a personal loan to help you through a financial tight spot will make your situation worse, and will more often than not lead to a growing personal debt problem. Consult the social assistance office – they have the means and know-how to help you.
- Use your first appointment to inform the social assistance office of any contacts with other authorities, for example with the Kinder- und Jugendhilfezentrum kjz (Children's and Adolescents' Assistance Centre), the Kindes- und Erwachsenenschutzbehörde KESB (Child and Adult Protection Agency), the DI Office, the RAV (Regional Job Centre), or any private or public specialised organisations.

## WHERE TO APPLY

Apply to the welfare/social authority, the social services or the social assistance office where you live. If you are not sure where to apply, your local town hall will be able to help you. If you live in the City of Zurich, contact the social services centre in your district.

### YOUR CONTACT IN OUR COMMUNE IS:

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### MORE INFORMATION IS AVAILABLE ONLINE:

Sozialhilfe-Behördenhandbuch des Kantons Zürich (Official Social Assistance Guidelines for the Zurich Cantonal Authorities): [www.sozialhilfe.zh.ch](http://www.sozialhilfe.zh.ch)

Sozialkonferenz Kanton Zürich (Social Committee of the Canton of Zurich): [www.zh-sozialkonferenz.ch](http://www.zh-sozialkonferenz.ch)

Schweizerische Konferenz für Sozialhilfe (Swiss Conference for Social Assistance): [www.skos.ch](http://www.skos.ch)

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