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Casa Verdi, Milan



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The neo-Gothic mansion in Milan filled with instruments is where ageing musicians go to retire

Each year, Casa Verdi is inundated with applications from artists who want to live out their twilight years in a mansion surrounded by instruments. Once you see inside, you'll understand why. Sally Mcgrane explains

Sally McGrane • Friday 27 April 2018 17:10 BST • Comments



black suit and tie had begun snoring gently.

“He’s 98,” whispered Mandelli, who is 95. She leaned over and slapped her former colleague’s knee.



The piano room at Casa Verdi. The building was completed in 1899

Mandelli is one of 60 older musicians living in Casa Verdi, a sumptuous neo-Gothic mansion built in central Milan by Verdi. Completed in 1899, the building was created as a sanctuary for musicians who found themselves poverty-stricken in old age, “Old singers not favored by fortune, or who, when they were young, did not possess the virtue of saving,” as Verdi wrote in a letter at the time.

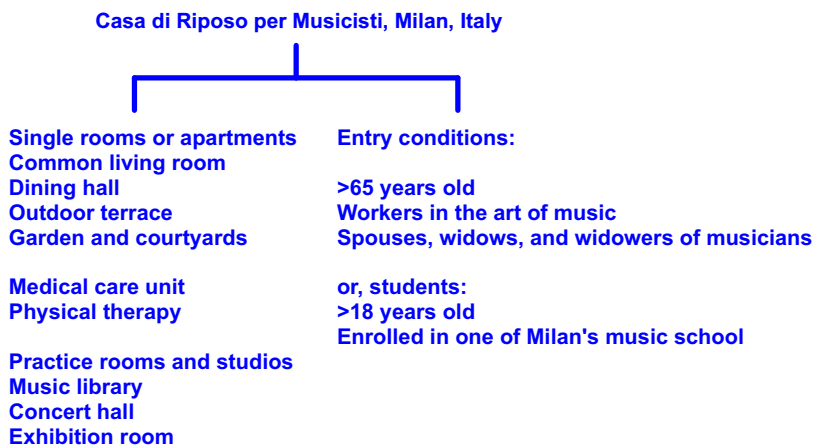
Nowadays, pensions and social security have reduced the economic necessity of a refuge like this, said Roberto Ruozzi, president of the Giuseppe Verdi Foundation, which uses investments made with the royalties from the composer’s operas to fund the rest home. Residents pay on a sliding scale, according to their means.

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Bissy Roman, taking a break from Casa Verdi’s afternoon bingo game — which, she said, she never wins, anyway — said she was originally from Romania, but had worked all over the world, including in New York, as an opera director and music teacher, before moving to Casa Verdi two years ago.

“I am alone, I never married, my family is music,” the 93-year-old said. “So, I was obliged to find a solution for my old age.”

Here, like many other residents, she continues to teach. And Roman is also trying to learn Hebrew and Korean, in addition to the seven European languages she already speaks fluently. Roman said she liked being in Milan, close to La Scala, surrounded by music and fellow musicians.



Maison nationales des artistes, near Paris



**Maison nationale
des artistes**

**ACCOMPAGNER
LE GRAND ÂGE
DANS UN EHPAD**

A la Fondation
des Artistes

14 rue Charles VII
94150 Nogent-sur-Marne

ehpad@fondationdesartistes.fr
t: 01 48 71 28 08
fondationdesartistes.fr

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La Maison nationale des artistes est un établissement hébergeant des personnes âgées dépendantes (EHPAD), née du vœu de Madeleine Smith-Champion et de Jeanne Smith en contrepartie du legs de leur propriété qu'elles souhaitaient toutes deux voir affectée « à la création d'une maison de retraite pour des artistes et des écrivains ».

La Maison nationale des artistes déploie un projet d'établissement autour du bien vieillir à l'appui d'un environnement artistique préservé, qui permet de poursuivre une pratique créative. Cet EHPAD est accessible sans condition de revenus.

LIEU D'ACCUEIL ET D'ACCOMPAGNEMENT

Historique

Créée en 1945, au lendemain de la guerre et administrée pendant de nombreuses années par le peintre Maurice Guy-Loë qui lui donna son caractère et son ambiance si particulière, elle a accueilli depuis des centaines de créateurs.

En 1976, l'Etat crée la Fondation Nationale des Arts Graphiques et Plastiques devenue en 2018 la Fondation des Artistes, chargée d'administrer notamment le legs des sœurs Smith et sa maison de retraite. Entièrement rénovée en 2000 puis en 2018, la Maison nationale des artistes est un établissement privé à but non lucratif, agréé, conventionné et habilité à l'aide sociale qui peut accueillir 80 résidents, prioritairement des artistes mais aussi des nogentais ou des val-de-marnais qui souhaitent se retirer, ou qui présentent des situations de dépendance.

L'EHPAD est placé, depuis 2002, sous le contrôle des autorités de tutelle que sont l'Agence régionale de Santé et le Conseil départemental du Val-de-Marne qui contribuent, avec la Fondation des Artistes, à son financement.

Des expositions sont programmées tout au long de l'année, souvent monographiques ou collectives qui, chaque fois, permettent de redécouvrir le travail de certains des résidents.

La Fondation des Artistes finance par ailleurs, chaque année, une résidence artistique dans la maison de retraite qui, au fil des rencontres avec les résidents, permet d'aboutir à la création d'une œuvre, d'une exposition, d'une représentation...



Une programmation quotidienne de rencontres, concerts, lectures, conférences, projections est définie chaque semaine. Certaines de ces activités sont ouvertes aux visiteurs extérieurs ou mises en œuvre dans le cadre d'activités intergénérationnelles.

Un journal interne trimestriel, le *Fil d'argent* est conçu avec les résidents. Il est le principal outil d'information sur la vie de la Maison nationale des artistes, sur son histoire, ses activités, ses résidents ainsi que

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sur ses relations privilégiées avec la Fondation des Artistes,
avec la MABA (le centre d'art contemporain mitoyen) ou encore
les artistes locataires d'ateliers en contrebas du parc.

Une collection de petits livres coéditée par la Fondation
des Artistes et Bernard Chauveau Editions, la *Collection du Parc*,
offre un regard singulier sur certaines des personnalités
qui habitent ou ont habité la Maison nationale des artistes,
au rythme d'un ou deux titres par an.

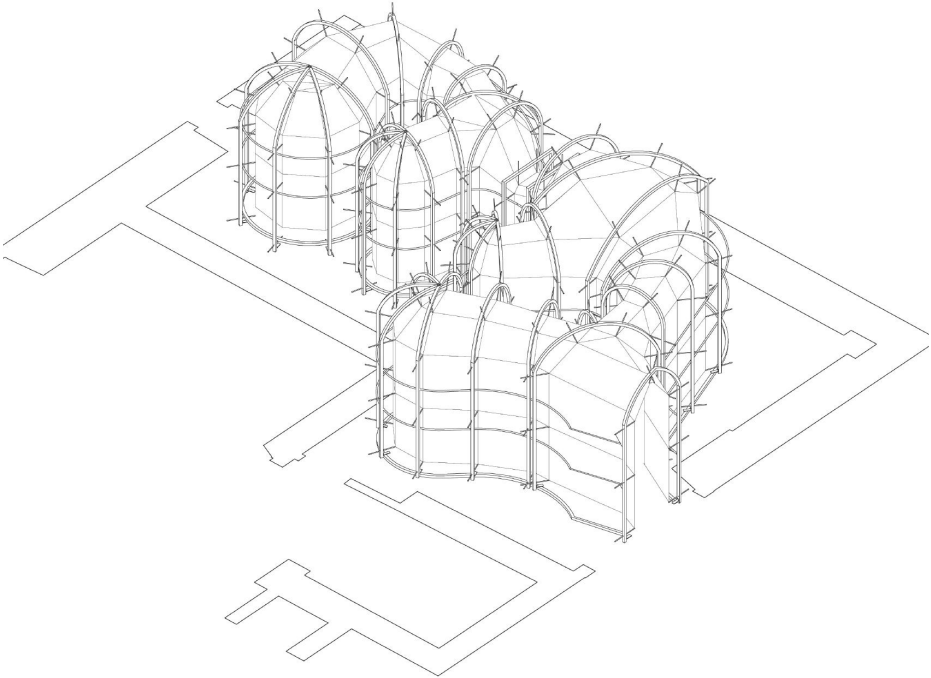
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Selenite dreams, BUREAU (Daniel Zamarbide, Carine Pimenta, Galliane Zamarbide), 2023

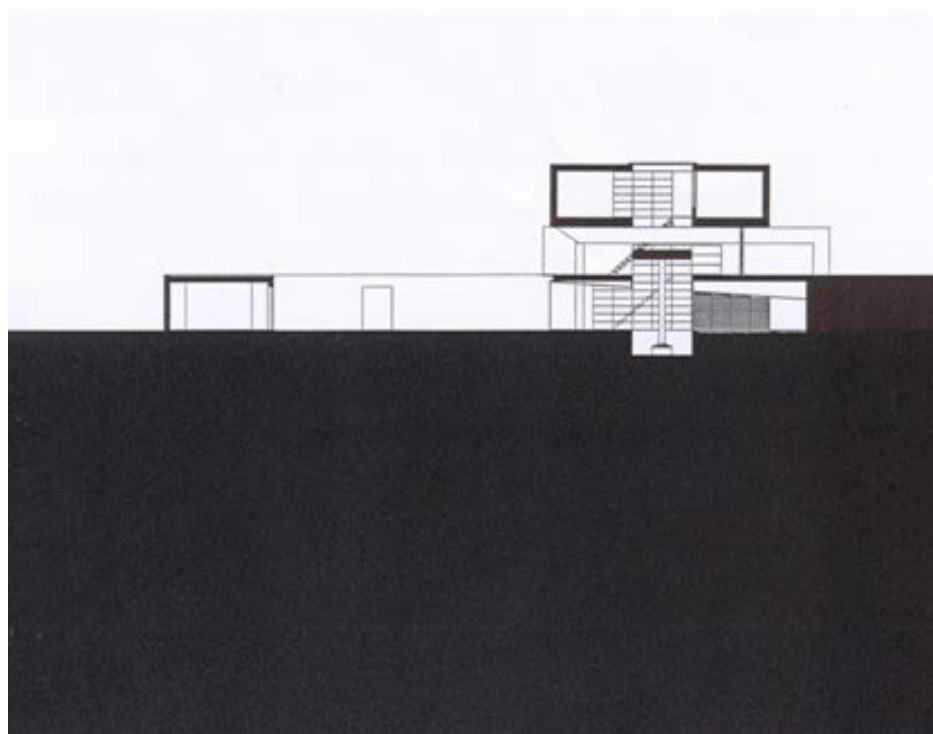


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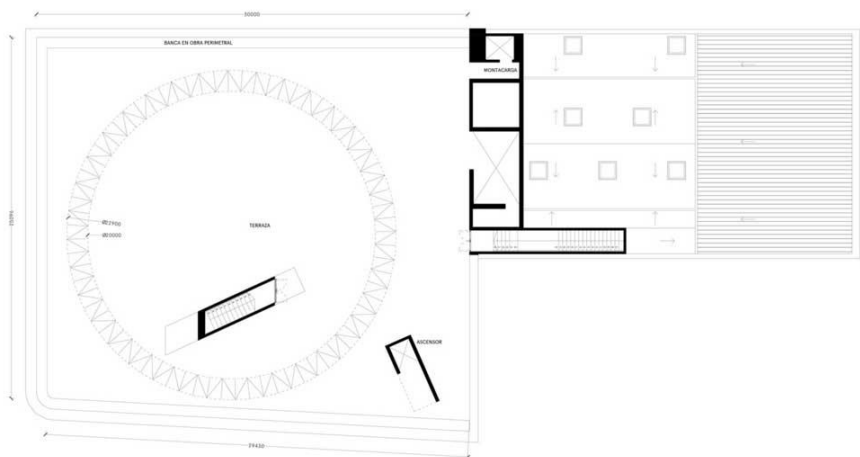
Maison à Bordeaux, OMA, 1994-8





Nave - Arts Hall in Santiago, Smiljan Radic, 2014





Situation of Senior Artists: Summary of International Research Findings

**Prepared for the
Senior Artists' Research Project**



By Kelly Hill



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Released November 9, 2010

Housing

Housing for artists remains a challenging issue in almost all countries, let alone housing for *older* artists. However, the (US) Actors Fund has significant housing offerings and is expanding what it does in this area. Other than the Actors Fund, none of the countries visited have an organization like Performing Arts Lodges that is looking into needs and opportunities in this area.

Situation of older artists, including their artistic activities, potential isolation and health

Information on the situation of older artists, including earnings, pensions, isolation and health issues is anecdotal in most jurisdictions. Few have conducted extensive studies into these key issues.

In Germany, the input of Dr. Andreas Wiesand, the author of a report in 1973 that eventually led to the creation of the Kunstlersozialkasse (Artist Social Fund), was very important in terms of how to approach the Canadian work. Dr. Wiesand shared a copy of his report (French-language translation), which provides a blueprint for the type of Canadian research that we would want to conduct.

England's *Pensions for Artists* study found that there is low take-up of pensions among artists, in part because artists are not aware of the benefits of a pension. Other key challenges include affordability and lack of trust in financial providers. One belief expressed by many artists during focus groups sessions was that they planned to rely entirely on the state pension, with no savings, home equity or other pensions to rely on. This highlighted the fact that the need for support is a current issue, not just an issue of educating younger artists.

Other key findings of the *Pensions for Artists* study include:

- A large majority of respondents did not have a pension, and a slim majority indicated that they did not know what their retirement age would be.
- Affordability was viewed as the key reason for not having a pension.
- Understanding of the benefits of pension schemes is very low amongst the artistic community.
- Many artists continue to work until the end because of a desire to work combined with financial commitments.
- For many artists, the lifestyle choice and personal recognition was more important than financial rewards.
- Many artists have low earnings.

Many international interviewees could not say with any certainty, for example, whether many artists feel isolated when they are older. In many international locations visited, interviewees noted that Canada's vast geography would lend itself to a higher degree of isolation than in their own country. Similarly, the specific health issues of older artists have not been closely examined, with the exception of physical performers, such as dancers.

Switzerland

Sources: Meetings with representatives of Suisseculture

- Nicole Pfister Fetz, President of Suisseculture Sociale and General Secretary of the authors' association (Auteurs et auteurs de Suisse)
- Hans Läubli, Suisseculture Secretariat
- Brigitte Zimmermann, Adjunct Secretary General of the Swiss Screenwriters and Directors Association and (formerly) representative of Suisseculture Contact (now working for the new Réseau prévoyance culture)

Other sources:

<http://www.prevoyance-culture.ch/fr>

<http://www.suisseculture.ch>

Association-led retirement, disability and death benefit fund

In Switzerland, Kelly met with representatives of an umbrella association of artists at a very exciting time. They were on the cusp of implementing a new, association-driven program to support independent artists as they age (as well as in cases of disability or death).

Suisseculture, located in Zurich, is an umbrella association whose members include 23 artists' associations and, via the associations, about 60,000 artists and creators.

The new program is called "Réseau prévoyance culture" [fairly literally translated as Cultural Foresight Network or, less literally, Cultural Social Security Program]. The program will support artists via retirement, disability and death benefits.

The program, which came into effect on May 1, 2009, is a "second pillar" of support, complementing the general state pension program (the "first pillar"). Very few artists have the resources to invest in private pension or insurance schemes (the "third pillar").

In order to implement the new program, a new federal Law was required. The government provides support for the first three years of the new program's administration (estimated at 50,000 CHF per year, about \$51,000 CDN). After three years, it is hoped that the program will be self-financing.

Brigitte Zimmermann, Adjunct Secretary General of the Swiss Screenwriters and Directors Association and (formerly) a representative of Suisseculture Contact, has been hired to administer the program.

A fact sheet about Réseau prévoyance culture indicates that the contribution rate is 12%, with 6% paid by the engagers and 6% by the artist. For example, on professional fees of 5,000 CHF,

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the engager would contribute 300 CHF and deduct another 300 CHF from the fees paid to the artist. (In effect, this program would add 6% to the engager's costs of hiring an artist.)

Although information specific to the new program was not available, a member social security organization (in the film / audiovisual sector) has a similar 12% contribution rate. Of this amount, roughly 60-65% goes to the personal retirement fund of the contributor, while 25-30% is used for disability and death benefits. The remaining 5% supports the organization's administrative costs.

Because many artists receive relatively small payments from a number of different sources, many of them had previously fallen through the cracks of various support systems (especially the requirement to have minimum earnings levels). About one-half of the members of artists' associations had not contributed to "second pillar" social security programs in the past. Five social security organizations came together to create the new network: music, film / audiovisual, publishing, as well as separate French and German-language organizations in the performing arts. The beauty of the new model is its relative simplicity: it provides one place to collect all artists' social fund contributions.

At this point, the program is geared toward members of the member associations of Suisseculture. It is not entirely clear whether other, non-member artists could participate. Association membership is thought to provide some confirmation that the artist is a working professional.

Does it work?

A key challenge for Réseau prévoyance culture will be to market the program effectively, so that a sufficient number of artists sign up. Suisseculture is working with their member associations to help them convince their (individual) members to join the program. Suisseculture is developing a brochure for associations, members and cultural producers. They plan to conduct workshops and, of course, disseminate information via the Internet. In addition, member associations are planning rallies for their members. Convincing engagers of their social responsibilities is another key challenge.

Because the program has just been implemented, it is much too early to evaluate any successes or failures. However, given the relatively low earnings of artists, it is possible that artists will not accumulate sufficient funds in their account to support their retirement.

Development of the program

Suisseculture representatives indicated that they have been trying for over 10 years to get this type of program implemented.

Switzerland's political culture is quite unique, with cultural responsibilities being largely decentralized to the cantons. A few years ago, a federal law regarding culture – the first such law in Switzerland – was being debated. During the discussions surrounding this law, artists' associations became more and more engaged in the issue of the social security of artists.

Effective arguments

- Changes in the labour market made the situation of “intermittents” (employed persons on short-term contracts) more prominent and more urgent in terms of need, especially in the fine arts and literature. For “intermittents”, contributions to second pillar social security arrangements are only mandatory for contracts longer than three months. (In Switzerland, “independents” are roughly equivalent to the self-employed in Canada. Contributions to second pillar social security arrangements are optional for independents.)
- It is important to support the social situation of artists, not just cultural products and services. It is important to view artists as a valid profession. (The concept of “prévoyance professionnelle”, or professional foresight/professional social security, is fairly unique to Switzerland.)
- The situation of a creator is different from other workers.
- For neo-liberals, the associations could argue that they have done their work in trying to improve the social situation of artists. It is time for the state to step up.

Situation of older artists

Many older artists continue to work, whether out of choice or financial necessity. A few manage to survive from their art.

Some older artists might be isolated, especially those who are not members of an association. Some associations waive their membership fees if they know that a potential member might not have the means to pay their fees. In the screenwriters’ association, membership fees are waived once members reach retirement age.

The association itself

Suisseculture has one office, located in Zurich. They have “antennae” in different regions of Switzerland. These antennae are devoted members who work in other regions. These members organize meetings and develop contacts within their region. This helps to show Suisseculture’s interest in supporting the region. A few member associations have a regionalized structure.

Suisseculture Sociale aims to help active professional creators who are in financial difficulty or facing a difficult social situation. Applications must be addressed in writing and include the amount desired and a brief description of the situation. This program continues to exist.

Suisseculture Contact, located in Zurich, was an information centre for artists and creators. Suisseculture representatives indicated that this information centre functioned well from one location. Currently, the Suisseculture Contact program is being folded into the new Réseau prévoyance culture. Suisseculture Contact provided information on pensions, unemployment,

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public authorities, associations, private insurance, self-employment, taxes, and many other issues related to artistic activity.

Ensure (insure) your independence

(Kelly's translation of the preamble to a Swiss guide to social insurance and contracts for independent and "intermittent" cultural workers)

"Did you know that the minimum Swiss pension through AVS [similar to CPP] for a single person is just 12,060 francs per year, while the maximum pension is 24,020 francs [roughly equivalent to Canadian dollars]? And that is only if the pensioner has contributed regularly for 41 to 44 years. The benefits from disability insurance are just as modest and, in cases of inability to work due to sickness or an accident, an independent professional risks rapidly falling into social precariousness if he or she has not had sufficient foresight. It is true that we all have the right to complementary benefits up to a vital minimum level [think of Old Age Security and the Guaranteed Income Supplement in Canada]. In case of need, it is also possible to call on public or private emergency assistance organizations. But it is a bitter pill to arrive at retirement age and have only a "vital minimum" level available to you. After a life of intense and creative labour, resorting to emergency assistance organizations is often perceived as humiliating.

With independent workers not having the right to unemployment insurance, a number of cultural sector professionals have been forced to give up their creative work in order to take a more "suitable" job. In the area of social security, the legislation does not take into account, in many ways, the needs and the situation of independent and intermittent workers in the performing arts and audiovisual sectors. There are, however, some possibilities to safeguard yourself without having to pay exorbitant amounts to private insurers. This brochure serves as a guide to how you can contribute to your own social protection. Without a minimum social safety net, independent creative work is rarely sustainable in the long term."

Switzerland 4.1.3

AUGUST 14, 2019 |

There is no comprehensive social security framework for artists in Switzerland. The Culture Promotion Act stipulates (Art. 9) that the Confederation and the Swiss Arts Council Pro Helvetia transfer a percentage of the financial assistance granted to creative artists to the individual's pension fund or another form of financial provision. The Federal Council determines the percentage (see Art. 9 CuPA), which is currently 12%. This amount is equally financed by the cultural practitioner and half by the Federal Office of Culture and Pro Helvetia respectively.

This issue is also a priority for umbrella associations, and some steps in this area have already been taken. To date, three voluntary Vorsorgeeinrichtungen (pension funds) in the area of film, the performing and dramatic arts, and music have existed; they are all private foundations, some are solidarity funds, while others are run by collecting societies. With the financial support of the Federal Office of Culture, "Suisseculture Sociale" (a social capital scheme for artists in need, which acts on the basis of subsidiarity) and "Suisseculture Contact" (an advice centre for artists), have been established. In 2020 and until the end of 2021, the Suisseculture Sociale association is operating an emergency fund ("Notfonds") for supplementary support for professional cultural workers who have experienced economic hardship as a result of Covid-19 and related measures (based on the Federal Act on the Legal Basis for Federal Council Ordinances to Deal with the Covid-19 Epidemic (Covid-19 Act, SR 818. 102) of 25 September 2020 and on the Ordinance of 14 October 2020 on Measures in the Cultural Sector pursuant to the Covid-19 Act (Covid-19 Cultural Ordinance, SR 442.15).

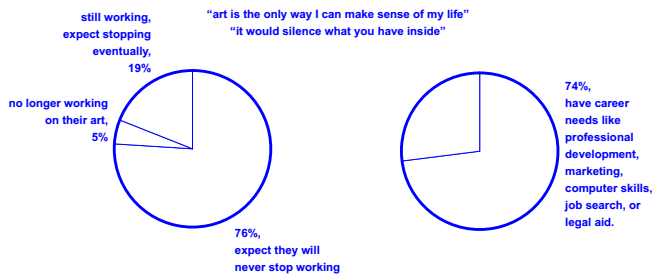
Swiss artists and social security: Suisseculture Sociale

According to a [survey published by Suisseculture Sociale \(SCS\) in 2016](#), more than half of the artists in Switzerland live in precarious circumstances despite additional non-artistic gainful employment and have no pension provision beyond the AHV. In 2021, SCS has published new survey-based data on the income situation of professional cultural workers. Whereas in 2016 50% of cultural workers earned CHF 40 000 or less, in 2021 the proportion has risen to just under 60% (detached from the effects of the current Covid 19 crisis, according to SCS). This corresponds to a net monthly wage of around 3 000 CHF, whereas the gross median wage in Switzerland is around 6 500 CHF per month. According to the [study](#), the social security of cultural workers in Switzerland in old age and in the event of loss of income also remains inadequate. As part of the study, SCS presented concrete directions and recommendations for action in order to achieve necessary reforms in the field of social security at the federal level on the levels of (1) information and counselling, (2) conditions for funding and (3) new solutions in social insurances – cultural sector as a pilot sector.

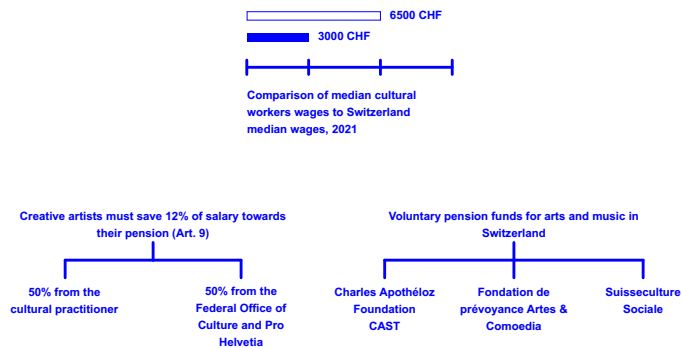
Established with funding from the Federal Office of Culture, “Suisseculture Sociale” is a social capital fund for artists in need; it operates according to the principle of subsidiarity. More specifically, large umbrella organisations like SUIISA or Pro Litteris provide such funds to their members. Typical of Switzerland are the numerous small private funds for artists.

All of this, nevertheless, cannot hide the fact that a comprehensive social security framework for artists is non-existent in Switzerland. The *Culture Promotion Act*, enacted at the end of 2009, stipulates (Article 9) that the Confederation and the Swiss Arts Council Pro Helvetia must transfer a percentage of the financial assistance granted to creative artists to the individual artist’s pension fund or another form of financial provision. The Federal Council determines the percentage (see chapter 4.1.3).

The **Cultural Fund** ([Kulturfonds](#)), which is administered by the BAK, has an artistic and social character and supports professional artists with grants of between CHF 2 000 and CHF 10 000, taking into account the economic situation of the applicants.



Study on Elder artists throughout the world



No social security framework for artists

in Switzerland

