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Confederazione Svizzera
Confederaziun svizra

Eidgenössisches Justiz- und Polizeidepartement EJPD
Département fédéral de justice et police DFJP
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Welcome to Switzerland



Simonetta Sommaruga
Federal Councillor

You have decided to live in Switzerland. This involves lots of changes. You will have the impression that many things are unfamiliar compared to your native country. Work, school, healthcare, traffic and many other areas are organised differently.

Regardless of how long you will ultimately stay: Make the most of your time here and seize the opportunities offered to you. It is absolutely worth getting to know Switzerland. Many people who only planned to stay for a short time, end up spending their entire life here.

This brochure is intended to help you integrate more easily into day-to-day life in Switzerland. Information and social contacts are the most important requirements for people wanting to live together successfully. You must be familiar with the language to be able to get along in everyday life. To get off to a good start, you also require knowledge of the most important aspects of law, society and political system in Switzerland.

Perhaps not everything will work out as you imagined from the start. As immigrants, you are not the only

ones to face challenges; the Swiss and everyone who has been living here for some time also have to cope with them. Their lives also change if new faces appear at work or at school and they come into contact with people who are not familiar with the local circumstances.

It takes time for people to get on with each other. A great deal of patience is required as well as the "willingness of the immigrant and the openness of the local people". This is stated in our Aliens Act.

This information should give you a first impression of Switzerland and open the door to get you off to a good start.

Welcome

A handwritten signature in black ink that reads "S. Sommaruga". The signature is written in a cursive, flowing style.



Samba Kebbeh (34)

Train Conductor
Turbenthal

"I had a big culture shock when I came to Switzerland at the age of twenty-one for the love of my life, who is now my wife. The Swiss were very polite, correct and reliable – but they lacked a certain amount of openness. Then, after applying for jobs and receiving numerous rejections, I realised that Switzerland is not a fairytale country and that I have to fight for my happiness. I then went to school for a whole year to learn German intensively. This greatly improved my options and above all my self-confidence.

It is largely thanks to my employer that, after initial problems, I have become an absolutely satisfied Gambian Swiss. It was he who believed

in my abilities and who made me the first African train conductor in Switzerland.

Nowadays, I am very happy living in Switzerland and even consider it a great asset to be a mixture of two cultures and to be able to take the best of both worlds."

A country with many faces

Cultural diversity within a small area

Immigrants have always contributed greatly to Switzerland's prosperity. For example, the Gotthard Tunnel, one of the most important transport routes in Switzerland, was built primarily by Italian workers. In addition, immigrants have founded many of today's large and successful enterprises. Even nowadays, the Swiss economy is dependent on foreign workers.

People from around 140 countries live in Switzerland. One in five persons does not have a Swiss passport. And every third marriage is binational. Switzerland's entire resident population is nearly 7.8 million.

Such a small area requires respect and consideration

Travellers never fail to be astonished by the short distances within Switzerland. One needs no more than five hours from one end to the other. A third of the population in Switzerland live in the five large cities Zurich, Geneva, Basel, Berne and Lausanne and their agglomerations. More than half of the country is made up of mountains. Just about ten percent of the population live there. We live together, therefore, on a very small area and this calls for a certain amount of consideration from everyone.

Each region maintains its cultural idiosyncrasies

Four official languages are spoken in Switzerland: German, French, Italian and Rhaeto-Romanic. Depending on the area in which you are, you will encounter a different

language and come across different ways of living. This linguistic and cultural diversity has a long tradition and is fundamental for Switzerland.

Language is the key to successful integration

The majority of the population lives in the German-speaking part of Switzerland. About 70 percent of the population speaks Swiss-German. About 20 percent French, 7 percent Italian. Rhaeto-Romanic is only spoken in specific districts in the Canton of Graubünden. High German is used as the official language in the German-speaking part of Switzerland, particularly in written communication. In conversation however, a number of dialects are spoken. The everyday language in Basel is therefore different from that in the Canton of Zurich. The people in Berne speak differently from those in Fribourg. You don't have to learn to speak the dialects perfectly, but it will be considerably easier in daily life if you understand the dialect. Language skills are a prerequisite for settling into everyday life and work.



Sabri Aliu (46)

Co-founder of the Fathers' Group
Zurich

"My neighbour is a Swiss. He introduced us to life in the neighbourhood and made sure that our Kosovar customs were enhanced by Swiss ones. He did it very simply, from one person to another, and without prejudices. I will never forget that - above all because of my five children. I wanted to get them off to a good start in Switzerland.

Our neighbourhood means more to me than just having a roof over our heads. This certainly has something to do with the fact that the people who live here gradually realised that living happily together requires effort from all of us. It doesn't matter whether one is Swiss or a foreigner, old or young. One has to start talking

to one another. This is the only way to change things together. With this in mind, we set up our Fathers' Group, where we fathers meet up once a month to learn from each other and to deal with problems together. This has really simplified our daily life. And the best part of it all is: Our neighbours have become our friends."

Equal opportunities and respect

Having contact with your new neighbours or taking part in an organisation or a club in your municipality is a personal enrichment. At the same time, you will also get information which will help you and your family at school and at work or when contacting the relevant authorities.

Immigrants contribute to the economic and also cultural wealth of Switzerland. To ensure that living together also works out, all residents in our country are expected to be able to communicate with each other and to strive for financial independence. Living together peacefully also includes having respect for and complying with the Swiss legal system as well as the basic values of the constitution. Every individual should also have the same opportunity to play their role in society.

Important fundamental rights in Switzerland

In Switzerland, fundamental rights guarantee that you may not be discriminated against due to your origin, your race, your gender, your religion or your sexual orientation. Women and men have the same rights and are free for example to choose their occupation or profession and to decide who they want to marry. Everyone also has the right to choose their own religion and have their own philosophy.

In turn, however, everyone also has to grant the same right to their fellow human beings. Everyone can defend themselves against possible discrimination. In the case of conflicts, there are information centres which will help you find a solution.

Alongside written laws there are also unwritten rules

It is often the little things in everyday life which are important for people living together. Getting to know these day-to-day rules is often difficult. For example: perhaps there is a certain plan in your house which specifies when which family can wash their clothes. You have to comply with it. Or the neighbours react if you continue to discuss loudly on the balcony late in the evening or the children play on the stairs. You are expected to comply with such written or unwritten rules for living together. Get informed. For example, ask for the house rules or contact your neighbour. Mutual respect and open discussions are the first step to a good neighbourhood.



Anna Gruber (20)
Student, Member of the Youth Council
Fribourg

"To consciously set yourself goals, not to lose sight of them and at the same time remain true to yourself. That applies to me just as it did to Eva, who came to Switzerland from Macedonia when we were at primary school. But it was much more difficult for her as an eight-year-old foreigner. However, Eva learned fast. And we learned with her. In particular she practiced speaking German and we practiced being considerate and patient. We learned with each other and from each other. And we grew as persons. In the Youth Parliament, we also discuss integration topics. What bothers me slightly is that the word integration is often reduced to learning the language or to whether one wears

a headscarf or not. But integration means a lot more: It needs people who have the will to become involved with a new country and a foreign culture. And on the other hand it needs a society which allows this. Mutual understanding and tolerance just cannot be stipulated by laws."

Citizens have the final say

Federalism and direct democracy

In Switzerland, it is important that you become familiar with the life in your canton and in your municipality as quickly as possible. There you will get initial information on all important aspects of life such as residence, work and school. In particular, you will find out who to contact and where, in order to get an answer to your questions.

You need basic information about the state and the law to be able to know how Switzerland is organised locally, from schools to taxes to individual rights and duties.

Switzerland is made up of 26 independent cantons

Switzerland consists of 26 member states, the so-called cantons. The cantons used to be completely independent. One after the other, they then joined together to become what is now Switzerland and gave up some of their responsibilities to the Federal Government. In many areas, the cantons are to a large extent still independent. E.g. they have their own constitutions and laws, which however must not contradict federal law. They also have their own parliaments, governments and courts.

Many things differ from one canton to the next

The independence of the cantons is an important peculiarity of Switzerland. You will be confronted by it again and again in your daily life. E.g. if you move from one canton

to another with your family, your child might learn different things at school; or you do not have to pay the same amount of taxes even if your wages have remained the same. Or health insurance does not cost the same anymore even though you are able to use the same services.

The Confederation, cantons and municipalities share the state functions

Switzerland is divided into three levels of government: the Confederation, cantons and municipalities. The Confederation, as the superior level, assumes only those tasks which are explicitly transferred to it by the federal constitution. This includes national defence or regulating road traffic. The cantons look after e.g. the school system, police, healthcare and levy taxes to be able to deal with these tasks. The approx. 2700 municipalities in Switzerland also have a great deal of independence. For example, they are responsible for the registration of local residents or they assume specific tasks for schools.



Bruno Moll (62)

Freelance writer and filmmaker

Berne

"Broadly speaking my documentaries deal with politics. Being political in my opinion does not mean attracting attention by shouting slogans, but paying close attention to what goes on around you. Responding to prejudices and opening doors, not closing them – this is my aim.

Not only as a Swiss person, but from one person to another, I would give the following advice to new residents arriving from abroad: They should approach our country inquisitively and not shut themselves away with people in the same situation. Of course, I would advise them to learn our language and explore our mentality. I would prefer them to see what we have in common, instead of the dif-

ferences. They should ask questions and try to discuss with their fellow citizens. They should definitely climb our mountains and join the strollers on Sundays. They should go shopping at the weekly markets and read, watch and listen to our media. To put it simply: They should try to become a part of things. Of course, I also wish this for ourselves, the natives."

Citizens have the final say

Federalism and direct democracy

→ **The people enjoy an extensive right of co-determination**

The form of government is direct democracy. Persons entitled to vote can not only elect the representatives into parliament regularly at federal level, at the level of the respective canton and in the municipality. They can also vote on a variety of issues, such as the amount of taxes and charges, the layout of roads or the postal services, and also on Switzerland becoming a member of international organisations or agreements with other states. Swiss citizens from the age of 18 can elect and vote on matters which affect all of Switzerland.

Participation is important and welcomed

In Switzerland there are many ways of getting involved. For example, you can become a member of the parents' association or take part in local clubs. In addition, all persons of sound mind can file applications, address their questions, suggestions and complaints to the authorities; this can for example be in the form of a petition (collection of signatures). In a few cantons and municipalities, you also have political rights if you have spent a longer

period in Switzerland, such as for example voting and election rights. Get more information from your municipality.

All important political forces are represented in the government

The government in Switzerland consists of seven members and is called Federal Council. The Federal Council is elected by the parliament and is made up of representatives of the large political parties. Each member of the Federal Council is appointed by the parliament to be the President for one year. The parliament is made up of two chambers: the National Council, which represents the people, and the Council of States, which represents the cantons. Together they form the United Federal Assembly.

Same rights and duties for all

Switzerland is a constitutional state. This means that not only the residents of our country have to observe the laws, but also the state itself is bound by the existing law. The courts are independent of the government and parliament. The Swiss Federal Constitution specifies the fundamental rights and duties which apply here, and how Switzerland is organised.



Vasco Belo (31)
Swiss-Portuguese family
La Chaux-de-Fonds

"I find the way vocational training is offered in Switzerland exemplary. It helps youths with their transition from education into a working environment. In my country of origin, Portugal, education is provided only by the schools, which means that those who do not go to a secondary school do not have any really good options.

For us it is important that we can offer our children a good future. This means taking part in their schooling and training, and supporting each child in his/her abilities. Those who don't have any qualifications will quickly find themselves without work – it doesn't matter where one comes from.

In our family we only speak French – which I find is rather a pity. As my wife is Swiss and does not speak Portuguese and I grew up in the French-speaking part of Switzerland, it just sort of happened. But we still have our Portuguese festivities within the family and our holidays in Portugal where the children have the possibility to get to know my mother tongue in a playful manner."

The bridge to success

High priority for education and work

Qualified education/training after completing compulsory schooling is normal in Switzerland. Around ninety percent of all youths gain a vocational qualification or academic degree. This increases the opportunities in the labour market and the flexibility for their future working life.

Education and work have a high priority in Switzerland. All children and youths as well as adults should be supported and encouraged according to their abilities.

Support from birth

Linguistic development is of great significance for children. Support from an early age contributes significantly to equal opportunities. There are many possibilities for your child to learn the local language before starting school: for example “day nurseries” (children of pre-school age are supervised from morning to evening) and “playgroups” (children of pre-school age are looked after on an hourly basis and are encouraged to play). These public or private facilities look after your child for certain periods before he/she starts compulsory schooling and also afterwards, in addition to the lessons at school (e.g. school lunches, homework supervision). Such facilities are worth visiting. In most cases, fees are charged which have to be paid by the parents, whereby the fees are often graded according to the parents’ income.

Kindergarten prepares children for school

Depending on the canton, the kindergarten takes children from the age of three to five. Attending a public kindergarten is free of charge. Two years of kindergarten are offered in most cases. In some places, the kindergarten is compulsory; but even if it is voluntary, almost all children attend. This is important preparation for compulsory schooling. Take advantage of this offer. The contact with other children will help your child to improve his/her language and social skills. It is also important for your child’s language skills that you continue to speak your mother tongue with him/her at home.

How does school work?

As soon as your child has reached the school entrance age, the municipality will assign him/her to a school near to your home and will inform the parents in writing of the place and date of the first day of school. In Switzerland, all children attend the compulsory school. State schools provide free basic education

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① Information and addresses concerning the school system in Switzerland

→ www.edk.ch

Political bodies > To the list of EDK members

→ www.educa.ch

Bildungsszene > Bildungssystem der Schweiz

① Help in choosing a career

Career service

→ www.berufsberatung.ch

① Vocational training

Information on basic vocational training

→ www.berufsbildungplus.ch

→ of a very good quality for nine academic years.

The compulsory school is divided into a primary level and a secondary level I: the primary level normally lasts six years. This is followed by three years secondary level I, where pupils are streamed into groups for lessons.

In Switzerland, the cantons are primarily responsible for education. The organisation is not the same everywhere. Get information at an early stage from your municipality.

Additional educational support

Schoolchildren with special educational needs get free support as part of compulsory schooling. Special support programmes are also offered to children with inadequate knowledge of the school language. Native-language lessons are also offered outside school. Ask, for example, your school or the organisations within your language community for lessons offered in "Native language and culture".

It is not possible without the parents

There are regular information evenings for parents in the kindergarten and at the school. Parents are expected to take the opportunity to talk to the teachers about their child and his/her education options. If you do not understand the local

language well enough, ask for intercultural translations.

After the compulsory school

In Switzerland, getting qualifications from secondary level II is very important for the professional and social future of your child. There are different ways to get them. The two main ones are: vocational training in a particular occupation, the so-called "basic vocational training" in a firm where apprentices are trained, or attending a secondary school (e.g. Fachmittelschule, Gymnasium). The pupils, together with their parents and teachers, already take decisions about their education towards the end of secondary level I (from Class 8) based on their professional interests and their capabilities. Careers offices and information centres will help you and your child to choose.

Vocational training plays an important role in Switzerland

In Switzerland, around two thirds of youths complete their basic vocational training after the compulsory school. Such an apprenticeship combines on-the-job training in a company with school education. Most apprenticeships last between two and four years. In addition, high-capability youths can take the vocational school-leaving certificate. It opens the way to colleges

of higher education or, if a supplementary examination is taken, also to the universities.

An apprenticeship after compulsory schooling

You have to look for an apprenticeship in time, i.e. at the latest one year before finishing the compulsory school. However, not all youths find a suitable apprenticeship. In this case, you can attend a bridging programme. Ask your school or the career service for suitable offers.

Vocational training and further education at tertiary level

Higher education institutions in Switzerland are divided into universities and colleges (e.g. teacher training colleges or universities of applied sciences or social studies). Depending on the type of institution and field of study, the secondary or vocational school-leaving certificate is generally a prerequisite for the course of studies.

The significance of work

In Switzerland, hard work and financial independence are traditionally considered important for integration into society. Alongside being able to finance their daily life, many people need to have work for a good self-esteem and for their social standing.

Further education is also important for adults. There are different options available for vocational training and further education. These qualifications have become increasingly important. Further education courses are offered above all by private institutions, but also by state institutions.

① **Lessons in your native language**

→ www.edk.ch

> Bildungssystem CH > Kantonsumfragen > HSK-Unterricht

① **Foreign degrees**

Information and addresses for recognition of foreign qualifications

→ www.opet.admin.ch

> Topics > Recognition of foreign qualifications

① **Work, residence and family**

Federal Office for Migration FOM

→ www.fom.admin.ch

> Topics

Cantonal authorities

→ www.fom.admin.ch

> The FOM > Contact address

> Cantonal authorities

There are liberal labour laws in Switzerland

The rights and duties of employers and employees are specified in a written employment contract. It regulates the most important points such as working hours, probationary period, wages, periods of notice and holiday. For some employment sectors, there are generally applicable rules (collective labour agreements). In Switzerland, people work an average of 42 hours per week. However, up to 50 hours (maximum legal working week) are possible depending on the sector. The wage agreed with your employer is a gross wage. The compulsory social security contributions are deducted from this. There is no statutory minimum wage in Switzerland. In many industries, however, there are minimum wages which have been agreed upon in the collective labour agreements between employers' associations and trade unions.

Recognition of qualifications

In Switzerland, employers attach great importance to qualifications which are officially recognized, i.e. degrees and job references. Various points of contact are responsible for assessing the equivalence of qualifications or experience you have gained elsewhere. They will inform you about the possible steps to take.

Illegal employment harms everybody

People who work but do not pay any social security contributions and taxes are working illegally. Illegal employment is liable to prosecution both for the employer and also for the employee and is not worth the risk. Illegal employment endangers both your own insurance protection as well as the benefits for others.

What type of permits do you need for work and residence?

If you have entered Switzerland as a citizen of a European Union (EU) state or the European Free Trade Area (EFTA), then the free movement of persons agreement applies to you. If, on the other hand, you have come from another state or live here as a provisionally admitted foreign national or as a recognised refugee, the provisions in the Foreign Nationals Act or Asylum Act apply. The Federal Office for Migration FOM will inform you about the general provisions which apply to access the Swiss employment market, for residence or for family reunification. The cantons are responsible for issuing the permits. Please contact the relevant cantonal authority, normally the Immigration Office, for matters regarding the exact formalities for the different types of permits.



Yasar Turgut (44)
General practitioner
Lucerne

"I have cared for my patients for a number of years. This enables me to assess the described medical conditions better than in the case of a person who I have only seen once and whose medical history I do not know. The fact of the matter is that not only the body but the person as a whole suffers from an illness. A personal conversation or a relationship between doctor and patient based on trust can make a big difference. Especially in the case of foreigners who come to me in the surgery, cultural differences must not be underestimated and have to be interpreted. My Turkish roots help me not only to understand their problems but also to relate to them. It is not easy for

many of them to adjust to the Swiss healthcare system. It is therefore my duty to negotiate between specialists, hospitals and patients and to accompany them individually."

Social security and health

Everyone can be affected by hardship. The social security network is based on solidarity. This is the reason why everyone makes their contribution: the healthy for the sick, the young for the old, the rich for the poor or singles for families.

Switzerland has a well-developed social system. It ensures that people in difficult situations do not have to suffer material hardship in the long term.

Solidarity on the one hand and personal responsibility on the other

Every person is responsible for themselves and contributes to the best of their ability to dealing with tasks in state and society. This is stipulated by the Federal Constitution of Switzerland. In situations where this does not work, the Confederation, cantons and municipalities provide the required protection, e.g. against the economic consequences of age, invalidity or sickness, accident and unemployment. To be able to provide such services, it is important that everyone pays their insurance contributions as well as taxes and does their best to earn their own living.

Health insurance is compulsory in Switzerland

Everybody living in Switzerland has to have health insurance. At the lat-

est after three months of residence in Switzerland, you must have registered yourself and your family with a health insurance company. The basic insurance cover, which is compulsory for all adults and children in Switzerland, covers the costs for treatment by doctors and in specific hospitals as well as for most prescribed medication. Every month, you pay the health insurance company a premium for this. The level of this premium depends on where you live, whether you want to pay part of the costs yourself and whether you have insurance for additional benefits. Dental treatment is an example of such an additional benefit which is not covered by the basic insurance and has to be paid for separately.

At your place of work, you are also insured against accidents

Those who work for eight hours a week or more are insured by the employer against accidents. This insurance covers the costs and loss of income in the event of accidents. Persons employed for less than eight hours or the self-employed

→ have to take care of their own accident insurance.

Are you looking for a general practitioner whom you trust?

In Switzerland, most people have a general practitioner to whom they go regularly in the event of sickness or an accident. Depending on the sickness or accident, he/she will refer them to a specialist or to the hospital. You should only go directly to the hospital in case of an emergency.

Every individual has a right to physical and mental integrity

In Switzerland, every form of violence is forbidden and liable to prosecution. This includes domestic violence, female genital mutilation or forced marriage. If you find yourself in an emergency situation, seek help from the responsible agency.

Support in old age, for surviving dependants and in the event of invalidity

In Switzerland, it is compulsory for adults from the age of 18 to be insured under the old-age and survivors' insurance (AHV) as well as the invalidity insurance (IV) schemes and to pay contributions. The AHV pays a pension to women from the age of

64 and to men from the age of 65. After the death of a close relative, it also pays pensions to surviving dependants and orphans. The aim of the IV is to support persons with a disability. It also helps affected persons to keep their job or to find a new one. If neither is possible, the IV also pays pensions. The pensions of the AHV and IV are high enough to cover the costs for absolutely essential expenses. If this is not the case, additional supplementary benefits can be requested.

Additional requirements, which go beyond the subsistence level, are covered by the pensions of the pension funds. Insurance through a pension fund is compulsory for employees from a certain income (approx. 20000 Swiss francs per year). Self-employed persons can become voluntary members of a pension fund and pay contributions. Those who wish to save additionally for a comfortable life in old age can invest money in the so-called "third pillar" through an insurance company or a bank and will be rewarded with tax relief.

What to do in the event of unemployment?

If you are looking for work or have lost your job, please contact the re-

gional employment agency (RAV) in your canton. They will advise you when searching for a new job. You will get unemployment benefit if you have worked for at least 12 months in the last two years (as of 2010) or can provide a reason for exemption from paying the compulsory contributions. All dependent employees in Switzerland are compulsorily insured against unemployment.

Additional support for families

Every employed woman is entitled to a 14-week maternity leave as well as to a maternity allowance during this period amounting to 80% of her last wage or income. In principle, employees with children are entitled to family allowances regardless of their income. These allowances are also granted to persons with a modest income who are not working.

The aim is to provide everyone with a decent existence

In cases where the income is not enough to live on and also none of the social security benefits can help any more, social welfare fills the gap. Social welfare is the responsibility of the cantons and is normally paid by the municipality of residence. It is financed by taxes.

Dear Readers

We hope that we have been able to give you a first impression of life in Switzerland with this brochure and have supported you in getting a good start in your new environment. If you have more questions and personal problems, you will find links to additional information below. Please do not hesitate to request additional information. We will be happy to provide you with further assistance. We wish you the best of luck and lots of motivation!

Integration

Competence centres within the cantons and additional addresses regarding integration

→ www.bfm.admin.ch
> Themen > Integration > Weiterführende Adressen

Federal Commission on Migration Issues (EKM)

→ www.ekm.admin.ch

Integration Forum for Migrants (FIMM)

→ www.fimm.ch

Information on all areas of life in different languages

→ www.migraweb.ch

Intercultural translations

→ www.inter-pret.ch

Migration

Federal Office for Migration

Work/Residence/Family reunification

→ www.fom.admin.ch
> Topics
Cantonal addresses
→ www.fom.admin.ch
> The FOM > Contact address > Cantonal authorities

Naturalisation

→ www.bfm.admin.ch
> Themen > Schweizer Bürgerrecht/ Einbürgerungen
Cantonal addresses
→ www.fom.admin.ch
> The FOM > Contact address
> Cantonal authorities

FOM publications

→ www.fom.admin.ch
> Documentation > Publications

Additional topics

Work

State Secretariat for Economic Affairs (seco)

→ www.seco.admin.ch
Illegal employment
→ www.keine-schwarzarbeit.ch

Education

Swiss Conference of Cantonal Ministers of Education (EDK)

→ www.edk.ch
State Secretariat for Education and Research
→ www.sbf.admin.ch
Federal Office for Professional Education and Technology (OPET)
→ www.bbt.admin.ch

Discrimination/Racism/Violence

Federal Service for Combating Racism (SCRA)

→ www.edi.admin.ch/ara
Federal services for combating violence
→ www.ebg.admin.ch
Topics > Equality in the Family
> Violence Prevention Service

Health

Federal Office of Public Health FOPH

→ www.bag.admin.ch
Information on questions regarding health in different languages
→ www.migesplus.ch

Social security system

Federal Social Insurance Office FSIO

→ www.bsv.admin.ch
Information on AHV/IV and EL
→ www.ahv.ch

Social welfare

→ www.skos.ch

Housing

Federal Housing Office FHO

→ www.bwo.admin.ch

Civil status

→ www.bj.admin.ch
> Themen > Gesellschaft > Zivilstand
> Merkblätter

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