

POVERTY MONITORING

IN SWITZERLAND

SUMMARY REPORT 2025



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In collaboration with the federal, cantonal and
communal authorities, civil society organisations
and researchers

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The National Report on Poverty Monitoring is tasked with regularly providing the federal government, cantons and communes with evidence-based insights that will help direct poverty prevention and reduction efforts. The report reviews the latest research and describes the actors working in the poverty prevention and reduction space as well as the measures that are currently in place. The report 2025 consists of a foundation booklet which provides an overview of poverty in Switzerland and three thematic booklets, each of which addresses one of three dimensions of poverty: material subsistence; employment and poverty; and education and poverty. This summary report recaps the main findings from all four booklets and maps their points of intersection.

FRAMEWORK AND METHODOLOGIES

The role of the National Report on Poverty Monitoring and its understanding of poverty

- ▶ The National Report on Poverty Monitoring collects and updates knowledge on poverty in Switzerland. It builds up a picture of the current state of poverty in the country and maps the stakeholders working in the poverty prevention and reduction space as well as the measures that are already in place.
- ▶ The National Report on Poverty Monitoring is intended to provide the federal government, the cantons and the communes with evidence-based insights to facilitate the design of effective poverty policies. The National Report on Poverty Monitoring publishes a report of its work every five years.
- ▶ A person is considered poor if their household income, including social benefits and transfer payments, is below the social subsistence minimum. Although the definition of poverty centres on the financial dimension, it includes an additional six core areas of life: education, employment, health, housing, social relationships and political participation.
- ▶ The first report is divided into four extensive papers: a foundation booklet and three thematic booklets: 'Poverty and education', 'Poverty and employment' and 'Material subsistence'. Together, they serve as a reference work on poverty in Switzerland.

The summary report outlines the main findings of the first cycle of the National Report on Poverty Monitoring. It shares key insights and identifies the points of intersection between the four booklets, as well as cross-cutting themes. Due to its brevity and compactness, the report does not include bibliographies or systematically documents the data sources. This information is provided in the thematic booklets.

Mandate, objectives and implementation

In June 2020, the Council of States Science, Education and Culture Committee (SECC-S) submitted a motion calling on the Federal Council to institute a mechanism that would regularly monitor poverty in Switzerland and provide the federal government, the cantons and the communes, as well as other stakeholders in the poverty prevention and eradication space with evidence-based insights to help them direct poverty-related efforts. The primary mission of this mechanism is to observe poverty trends, map the stakeholders in the poverty prevention and reduction space as well as the measures currently in place, and systematically review and summarise the current state of the research. Alongside the scientific analyses, profiles of individuals affected by poverty demonstrate that the lived experience of poverty may differ depending on personal circumstances.

Every five years, the Federal Social Insurance Office (FSIO), in partnership with the Federal Statistical Office (FSO) and with input from experts from the administration, academia and practice, publishes a report which sets out the monitoring findings to date.

Measuring poverty

The National Report on Poverty Monitoring considers that a person is poor if their household income, including social benefits and private transfer payments, is below the social subsistence minimum as derived from Swiss Conference for Social Welfare (SKOS) guidelines. This definition is widely used in Switzerland and is the basis of FSO poverty statistics.

The National Report understands poverty as a multidimensional phenomenon. Although the definition it applies centres on financial resources, it considers six additional

dimensions: education, employment, health, housing, social relationships and political participation (Figure 1). These are not only core aspects of life but also interconnected spheres of poverty policy action. The first monitoring report deals in depth with the dimensions of education, employment and material subsistence. Future monitoring cycles will address the remaining dimensions in detail.

Structure of the first monitoring report

The first National Report on Poverty Monitoring comprises this summary report and four detailed booklets: a foundation booklet and three thematic booklets. Together, these serve as a reference work on poverty in Switzerland:

- [Background booklet 'Overview of poverty in Switzerland'](#)
- [Thematic booklet 'Material subsistence in Switzerland'](#)
- [Thematic booklet 'Employment and poverty in Switzerland'](#)
- [Thematic booklet 'Education and poverty in Switzerland'](#)

All four booklets are written in scientific format. The analyses aim to be representative and methodically address each dimension of poverty. The report is structured around the following three questions, which are central to the report's remit of delivering insights that can help direct poverty prevention and reduction efforts:

1. What are the problems? (e.g. scale of monetary poverty, risk characteristics, poverty trajectories)
2. Who can do what? (e.g. actors and their competencies, strategies and courses of action)
3. What works? (e.g. conditions for success, outcomes and potential for innovation)

To answer these questions, the National Report on Poverty Monitoring uses statistical indicators and research findings; analyses of stakeholders and measures in the poverty prevention and reduction space are based on existing studies. It did not conduct its own research due to limited resources and the high cost involved.

Primary data source: Survey on Income and Living Conditions (SILC)

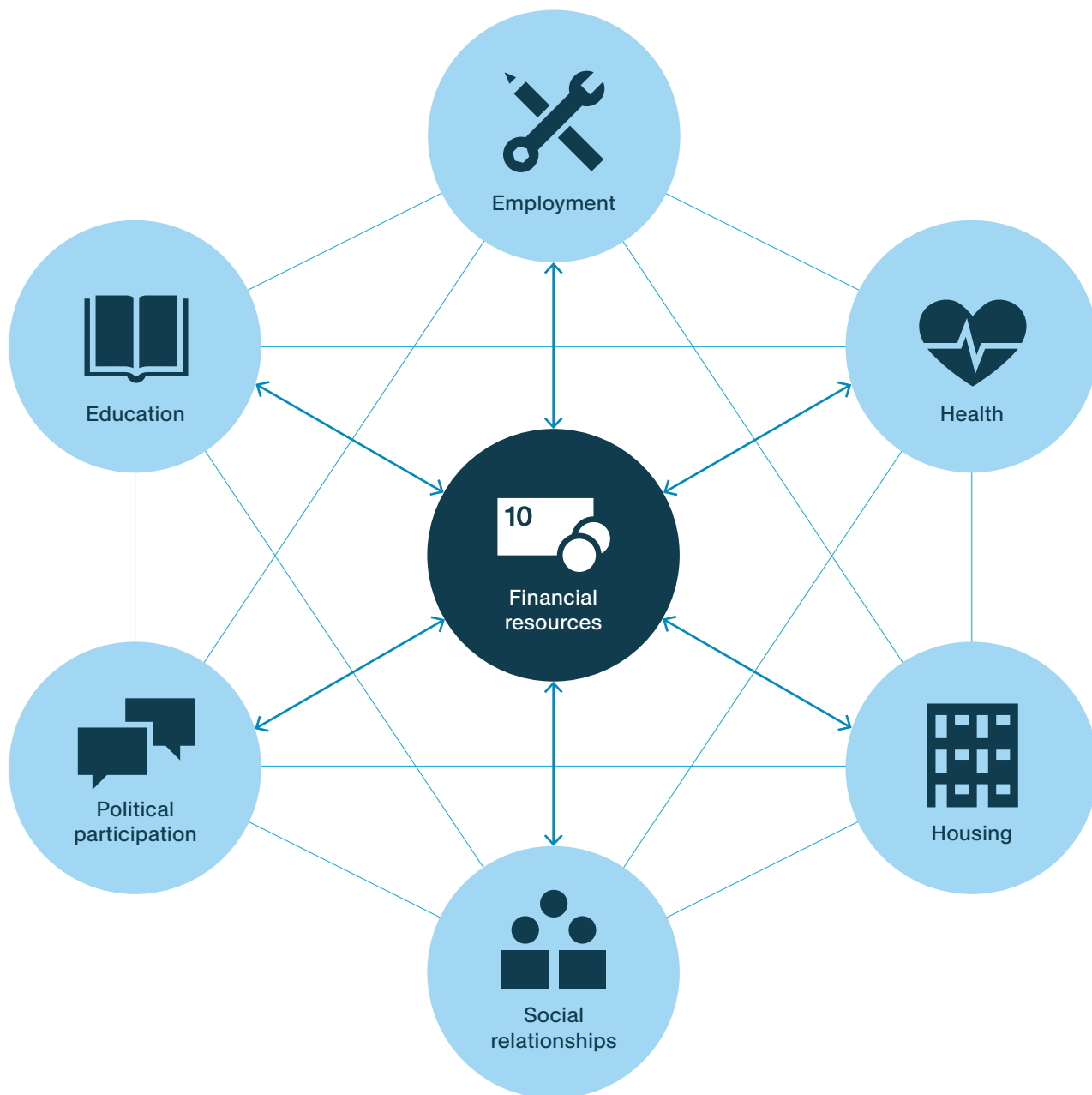
The central data source for the first national poverty monitoring report is the Survey on Income and Living Conditions (SILC), which interviews around 19,000 people from 9,000 households every year. The SILC provides nationally representative findings on Switzerland's permanent resident population and contains detailed information on income and other poverty indicators.

Methodological limitations: lack of tax data

Due to small sample sizes, SILC analyses are restricted to smaller geographical units (e.g. cantons) and specific risk groups (e.g. single-parent households). Furthermore, longitudinal analyses, which observe the same individuals over a protracted period, are limited to a maximum of four years. The reason why the focus is on income poverty is because private wealth (financial reserves) data are not collected on a systematic basis. The original plan was to partially overcome these gaps by drawing on national tax data.¹ While some cantons already use them in their poverty analyses, these data are not available for statistical analysis at the nationwide level. In future, a combination of nationwide tax data and other administrative data or new methodological approaches could help to overcome the empirical gaps in our understanding of poverty in Switzerland.

Certain sections of the population are covered only partially, if at all, by the SILC. This is due to methodological limitations and low sample sizes. These groups include people with an asylum background (refugees and temporarily admitted persons) who have been in Switzerland for less than 12 months; undocumented immigrants; the homeless; and collective households (e.g. retirement home residents). Statements about these groups are based on supplementary data sources or existing research.

Figure 1
Multidimensional concept of poverty centred on the financial dimension



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Conceptual and methodological innovations

The National Report on Poverty Monitoring provides Switzerland with its first broad-based reference work on poverty. It includes a handbook which defines the key concepts used in poverty research; lists poverty policy instruments and the actors working in the poverty prevention and reduction space; observes poverty trends in Switzerland; provides a short summary of established knowledge; and sets out what is currently known about the effectiveness of different prevention and reduction approaches. The monitoring programme’s multidimensional concept of poverty predetermines the focus topics of future cycles and ensures that the reports are conceptually consistent.

The National Report on Poverty Monitoring also broke new empirical ground. In close cooperation with the FSO, a series of additional analyses were carried out using SILC data; these provided deeper insights into poverty in Switzerland.

A further innovation is the consideration of the subjective experience of low-income individuals. On the one hand, it presents profiles of people with experience of poverty. On the other, it draws on data from a SILC 2023 supplementary module which was designed specifically for the National Report on Poverty Monitoring. This module systematically collects data on the subjective perception of poverty, 'less visible' aspects of income poverty (e.g. feelings of shame or lack of recognition of talents and abilities), and attitudes towards the receipt of social assistance and supplementary benefits. The National Report therefore expands the scope of the SILC database by including subjective perspectives which statistical poverty reporting has hitherto covered on a purely ad hoc basis.

A variety of additional data sources were used alongside SILC data to address specific issues raised in the thematic booklets. Sources include linked administrative data (e.g. social assistance statistics and OASI (Old-Age and Survivors' Insurance) income data, the Swiss Labour Force Survey (SAKE) and longitudinal data from the education area (LABB). Although these data sets do not enable a direct analysis of poverty due to insufficient information on poverty status, they do help to shed light on poverty-related factors and conditions in a nuanced manner.

Alongside the data analysis and literature review, several thematic research projects were carried out; their findings are included in the report and published on the National Poverty Monitoring website (www.armutsmonitoring.ch). This work has led to a number of conceptual and methodological innovations, such as a statistical model that takes a more multifaceted view of how wealth affects the risk of poverty, particularly among the retirement-age population. This provides a new methodological basis for incorporating income and wealth in poverty analyses, initially as experimental statistics.²

Themes which the National Report on Poverty Monitoring cannot address in detail

Although considerable progress has been made on measuring poverty, limitations persist. The absence of nationwide tax data means that poverty measurements cannot draw on the private wealth information they contain. This also prevents the creation of longitudinal data sets. Consequently, current poverty measurements focus on income poverty, and longitudinal analyses are limited to a maximum of four years. Analyses over longer periods require alternative approaches, such as consideration of an indicator variable which shows the population in the lowest income quintile. Nonetheless, the observation period remains limited to a maximum of 10 years.

Another key task of the National Report on Poverty Monitoring is the comparison of poverty indicators across cantons. However, this is currently impossible to implement because it would require access to tax data. Furthermore, information on the effectiveness of poverty prevention and reduction measures is derived from existing studies but these are small in number and do not always focus on poverty specifically.

OVERVIEW OF POVERTY

Rate is stable but not falling

- ▶ In 2023, the household income, including social benefit payments, among 8,1 % of the permanent resident population of Switzerland fell below the social minimum subsistence threshold. Although the income poverty rate has changed little since 2017, the country has yet to achieve its stated goal of reducing poverty.
- ▶ Poverty is often triggered by critical life events. This is reflected in high poverty rates among the economically inactive, single parents, large families, and single-person households. However, not everyone is equally affected by these risks; social status plays an important role here. People without post-compulsory education qualifications and people from third countries are at highest risk.
- ▶ A relatively large number of households with children are living close to the poverty line. Raising the social minimum subsistence level by CHF 500 per month would roughly double the poverty rate.
- ▶ Poverty in Switzerland is rarely permanent but frequently recurs. Around half of those who escape poverty find themselves in the same situation within five years. The longer a person remains poor, the less likely they are to escape it.

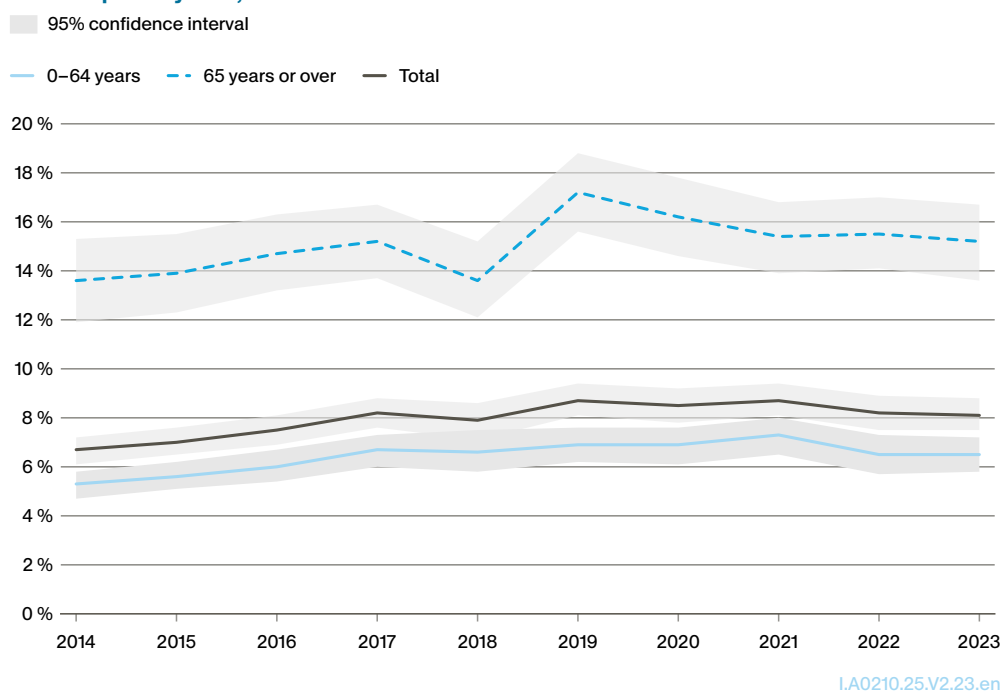
Between 2014 and 2017, the income poverty rate in Switzerland rose. Since then, it has remained at around 8 % or 9 %. The massive economic slump during the coronavirus pandemic was accompanied by wide-ranging support measures. Consequently, the poverty rate remained stable. Nonetheless, Switzerland has failed to achieve the longer-term goal of reducing poverty as set out in its 2030 Sustainable Development Strategy and the legislative agenda of the Federal Council.

Consideration of financial reserves: solving the paradox of poverty in old age

As [Figure 2](#) shows, the income poverty rate is roughly twice as high among the retirement-age population as among 0- to 64-year-olds. However, caution should be exercised when interpreting this divergence as the retirement-age population is less likely to report suffering deprivation or having difficulty making ends meet. This is partly due to private wealth, which can play an important role in allowing retirees to maintain their pre-retirement standard of living over a longer period of time.

In contrast to income poverty, the statistical definition of which has been settled long ago, the inclusion of wealth in poverty measurement is still a relatively recent approach. It has been further expanded for the National Report on Poverty Monitoring through the inclusion of experimental wealth data from the 2020 and 2022 SILC surveys, particularly wealth data for pensioner households. When financial reserves are taken into account, the poverty rate among the retirement-age population halves (2022: from 14,8 % to 7,3 %). The fall is less pronounced among the overall population (poverty rate falls by one-third). Given that wealth data are experimental and only available for two years (2020 and 2022), income poverty remains the central reference point for statistical poverty reporting.

Figure 2
Income poverty rate, 2014–2023



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Source: FSO, SILC 2014–2023, © FSIO 2025

Who lives very close to the poverty line?

The term ‘poverty line’ gives the impression that there is a clear boundary between low-income and non-low-income households. Yet even small changes in household income can cause a shift from one statistical category to another. Analyses show that a relatively large number of people live just above the poverty line. Even small fluctuations in household income cause them to move in and out of statistical poverty.

It is important to bear this fact in mind when considering poverty-related issues in a social policy context. The financial circumstances of households living just below or just above the poverty line share more similarities than the strict distinction between ‘poor’ and ‘non-poor’ suggests. The National Report on Poverty Monitoring therefore analyses all population groups who are living very close to the poverty line. It finds that the poverty rate would double if the monthly social minimum subsistence threshold were to increase by CHF 500.³ Living close to the social minimum subsistence threshold is a relatively frequent occurrence among households with children.

Dynamics and persistence of income poverty

Poverty in Switzerland is rarely permanent, but it does tend to recur. Existing research shows that around half of people who escape poverty experience financial hardship again within five years. Also, the longer a person lives in poverty, the lower their likelihood of escaping it. Around one tenth of all people living in income poverty remain in this situation for many years.

Analyses in the thematic booklets show how life circumstances which have the potential to mitigate or increase the risk of poverty may change. A key factor here is employment. The risk of poverty is significantly higher among people in households with a very low work intensity (20 % or less). Over the 2020–2023 period, only 1,6 % of individuals from working-age households with very low work intensity lived in these circumstances for more than two years.

There is a certain degree of permeability even among individuals with a marginal attachment to the labour market (e.g. in atypical forms of employment). The probability of them transitioning to normal employment within a year is about the same as the probability of them remaining in atypical employment.⁴

Analyses based on administrative data examine the persistence of low earnings, as poverty cannot be directly measured using this data. The results show that, with an average of four years, single-parent households and households with more than three children experience the longest low-earnings period.⁵

Answering the question of whether poverty is passed down through generations is highly challenging in terms of data sources and methods. Existing analyses are mostly based on subjective childhood recollections of family finances. They find a clear link between growing up in a financially precarious household and experiences of deprivation in adulthood.

Life transitions and life events

Poverty often happens at turning points in a person's life. These can be predictable transitions that affect the entire cohort, such as entering education, working life or retirement. Failure to manage these transitions successfully may place the person at an increased risk of poverty. Conversely, if these transitional phases are managed successfully, the individual may be able to improve or stabilise their economic situation in the long run. Analyses of the stakeholders working in the education and employment spaces as well as the measures currently in place show that support during these transitions are also critical for mitigating the risk of poverty.

Equally, life events which are less predictable and therefore harder to plan for may increase a person's risk of poverty. These include illness, separation, the death of a spouse and redundancy. Furthermore, these types of life event can happen to anyone. A key objective of the Swiss social security system therefore is to protect the population against these risks, especially when private resources and social networks cannot. Institutional instruments offering protection against the negative financial effects of family upheavals (especially separation or starting a family) is less extensive. This is because such events are, by their very nature, uninsurable. Labour market integration and supportive private networks have a very strong protective effect in such circumstances.

Although these types of life event can in principle happen to anyone, the negative effect they have on the risk of poverty can be stronger for some and weaker for others. Social status is a key determinant here. This is reflected, for example, in the fact that people without post-compulsory education qualifications and third-country nationals are more likely to find themselves in the low-income bracket. Although women do not generally appear as a risk group in the statistics, the report, particularly the 'Employment and Poverty in Switzerland' thematic booklet, addresses gender differences in income poverty protection.

Poverty tends to fluctuate over time, with phases of entry and exit, and is closely correlated with sociodemographic, biographical and institutional factors. Opportunities and pressures in other areas of life can cause those affected by poverty to find themselves in a downward spiral. Conversely, these circumstances may enable them to overcome poverty. Successful prevention therefore starts early, is multidimensional, actively provides support at all key junctures in life, and addresses longer-term structural risks (see 'Poverty as a policy challenge' section).

MULTIDIMENSIONAL CONCEPT OF POVERTY

Poverty is more than a lack of financial resources

- ▶ Poverty is multidimensional: over 80 % of the income-poor are also deprived in at least one other life dimension.
- ▶ Around half of the income-poor suffer from chronic illness; 10 % forgo essential dental care for financial reasons.
- ▶ 90 % of poor households spend more than 40 % of their income on housing costs; overcrowding is twice as common compared to other households.
- ▶ The income-poor trust the system slightly less than those who are not income-poor. They also tend to participate less in the political process. However, the differences are not significant.
- ▶ Whether a person classifies themselves as 'poor' or not depends on a range of factors; poverty is not just a lack of money.

The profiles of individuals affected by poverty make it clear that the money someone has at their disposal is not the sole determinant; opportunities to lead a self-determined and meaningful life and participate in society play a decisive role. This is the core idea behind the capability approach developed by the Nobel prizewinning economist Amartya Sen and used by the National Report on Poverty Monitoring to understand poverty and evaluate poverty policy.

Calculations by the Oxford Poverty and Human Development Initiative (OPHI) for the National Report on Poverty Monitoring show that two-thirds of the income-poor population in Switzerland are limited in at least one and up to three additional life dimensions; one-fifth are limited in more than three (see [Figure 3](#)).

The report discusses three dimensions of poverty – material subsistence, education and employment – in detail (see the next section). The first monitoring report did not analyse the dimensions of health, housing, social relationships and political participation in detail, but provided an overview of the key indicators. These are summarised below.

Health: chronic illness and limited access

The income-poor are significantly more likely to suffer from ill health. Around half have a chronic illness. Their access to healthcare is also restricted, with 10 % forgoing essential dental care for financial reasons compared to only 4 % of the non-income-poor population.

Housing: cost burden and overcrowding

There are striking disparities in terms of housing: 90 % of the income-poor spend more than 40 % of their disposable income on housing costs; this is the case for roughly 8 % of those who are not income-poor. The income-poor are also more than twice as likely to live in overcrowded households, which has an impact on the quality of their domestic life and their opportunities for privacy.

Political participation and trust in the system: no marked differences

Participation in the voting process, interest in politics and trust in the legal and political systems also tend to differ between the income-poor and the non-income poor. However, it would be an exaggeration to speak of alienation. Trust in key institutions remains relatively high among the income-poor.

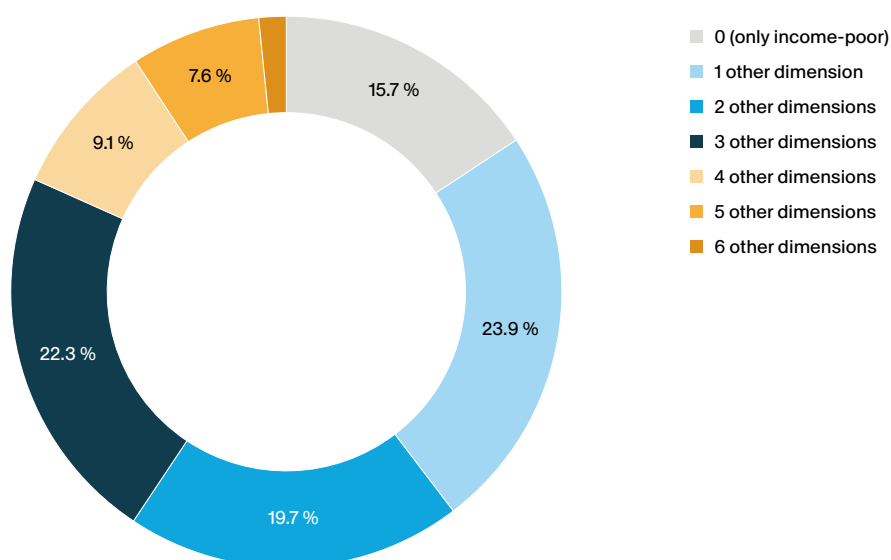
The analyses also show that, in addition to financial circumstances, the level of educational attainment is a key determinant of the trust that a person has in the system and the scale of their political participation.

Subjective poverty: experiences of those affected

As well as the objective disadvantages of income poverty, there are the subjective experiences and perceptions of poverty. These ‘hidden dimensions’ are difficult to quantify statistically, but they have a significant impact on the lives of those affected. Results from the SILC 2023 supplementary module show that the income-poor feel shame in social settings more frequently than the non-income poor (18,4 % versus 12,7 %). They are also more likely to feel that they are treated condescendingly, excluded and ignored, and that they are unable to determine their own lives because of a lack of autonomy and agency. Whether an individual classifies themselves as ‘poor’ or not depends largely, but not exclusively, on their financial circumstances. Perceived poverty is also exacerbated by other factors like poor health and unemployment (regardless of household income levels).

The multidimensional approach of the National Report on Poverty Monitoring highlights how closely different areas of life are interlinked. This has implications for poverty policy as ad-hoc, individual interventions generally do not have an enduring impact. What is needed is a joined-up, coordinated and long-term approach to poverty policy.

Figure 3
Income-poor persons by deprivations in non-monetary dimensions, 2023



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Source: FSO, SILC 2023; calculations: OPHI, © FSIO 2025

FOCUS TOPICS 2025

Education, employment and material subsistence

- ▶ Education and employment are not only core aspects of life but are also spheres of poverty policy action. They show where the source of poverty is, how it becomes entrenched and where preventive measures can be taken to effectively resolve the situation. State instruments to safeguard material subsistence are deployed when households are directly at risk of poverty and no longer have the financial resources to maintain the generally accepted minimum standard of living. Selected results from the thematic booklets are summarised below.

EDUCATION AND POVERTY

Prevention over the life cycle



- ▶ 9,6 % of people aged 25 to 64 without a post-compulsory education qualification are affected by poverty. They are at significantly higher risk compared to the overall population (6,6 %). Those with the lowest risk of poverty are individuals with a higher education qualification (5,6 %).
- ▶ In Switzerland, there is a strong correlation between social background and educational opportunities. Measures exist to offset these inequalities at all levels of the education system: early years, compulsory schooling and upper secondary education.
- ▶ Close to 30 % of individuals aged 16 to 65 have few skills in at least one area (adaptive problem-solving, numeracy and literacy). A lack of skills is increasingly correlated with low earnings and a higher risk of unemployment, and therefore a higher risk of poverty.

Education has a significant effect on a person's labour market chances. Acquiring educational qualifications and skills is therefore considered one of the key instruments in the poverty prevention and reduction toolbox. Discussions on both issues must address the reciprocal relationship between education and poverty. People with a low level of educational attainment are at greater risk of poverty. Equally, poverty can negatively affect the educational opportunities of children and young people.

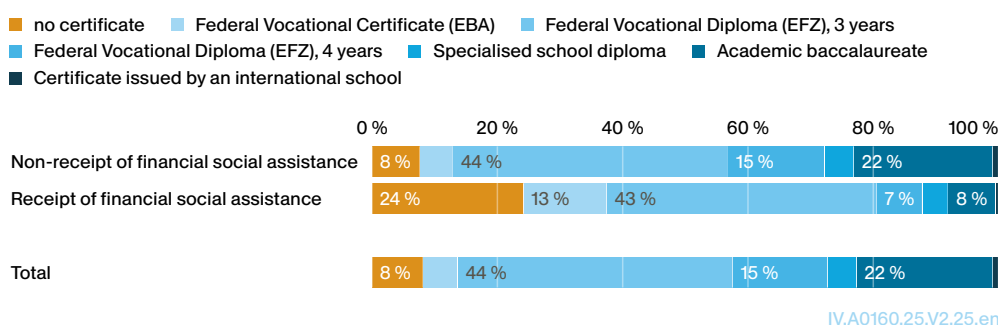
The Federal Constitution stipulates that the Confederation and the cantons shall, within the scope of their powers, jointly ensure the high quality and accessibility of the Swiss Education Area (Art. 61a Cst). Early childhood falls within the remit of the cantons and the communes, but civil society (clubs, associations and professional organisations) are also important contributors. As regards compulsory schooling, the Federal Constitution requires the cantons to harmonise the main education objectives and structures nationwide. The communes are responsible for the operational aspects of compulsory schooling. At upper secondary level, vocational education and training is coordinated by the federal government, the cantons and professional organisations (PrO); the cantons are responsible for baccalaureate and specialised schools. The federal government and the cantons may also take measures to promote continuing education and training when an intervention of this kind is in the public interest.

Educational opportunities among children and young people: influential role of social background

Statistical indicators show that there is a clear correlation in Switzerland between the financial resources a household has at its disposal and the educational outcomes of the children from that household. Alongside other aspects of a person's social background, the financial resources of a family have a bearing on their educational opportunities and ability to shape their own lives. For example, children from households on financial social assistance are three times less likely than children from households which are not on social assistance to acquire a post-compulsory qualification, and three times less likely to obtain an academic baccalaureate (see Figure 4). Equally, there is a wide range of support and assistance programmes available at different levels of the education system. This raises the question of what options exist at the systemic level to further decouple educational opportunities from the household's economic circumstances.

Figure 4
Completion of upper-secondary education after parental receipt of financial social assistance

Upper-secondary qualification by the age of 25



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Note: Receipt of financial social assistance refers to the period when the person was 15 years old.

Example: 24% of young people from families in receipt of social assistance do not obtain an upper secondary qualification by the age of 25. The share is 8% among young people from families not in receipt of social assistance.

Source: FSO, LABB/Swiss Population Survey/social assistance statistics, © FSIO 2025

Early years: lasting impact of early life conditions

Both research and policymakers agree that early childhood is a critical period of life. The foundations for a child's future development are established during their first four years. Early years measures in Switzerland are not coordinated nationally. Therefore, early years services and programmes differ from canton to canton and commune to commune. If early childhood education and care (ECEC) programmes and services are to achieve their full potential, it is imperative that they meet actual needs and are of good quality. External daycare provision is important for parents to achieve a work-family balance and is increasingly the subject of much public debate. In terms of equal opportunities and support for children from socially disadvantaged families, daycare facilities should increasingly be viewed as a learning environment and, as such, developed further.

School system: an institution for all children

Schools have enormous potential to be an equaliser. Thanks to compulsory schooling, all children, regardless of their social background, participate in education. In terms of the design of the school system, focus is increasingly turning to early selection at the lower secondary level and the influence it has on students' educational opportunities. Research shows that streaming has a significant bearing on adolescents' future educational trajectory and skills development. Furthermore, there is a growing number of studies which confirm that early selection negatively affects equal opportunities and that social background influences the process of streaming students with similar abilities.

Raising teacher awareness is one possible approach to ensuring that the abilities of children from low-income households are not systematically underestimated. Another approach is class composition. Possible countermeasures include taking account of social background when assigning pupils to a class, defining school catchment areas, championing social diversity as a central urban development goal, and providing schools with additional resources.

As well as the formal school system, participation in extracurricular activities and informal education advances personal development and social integration. Here, too, there are observable differences across social backgrounds. A key challenge is therefore guaranteeing that all children and adolescents enjoy better access to these opportunities.

Individuals without a post-compulsory education qualification

A total of 9,6 % of people aged 25 to 64 without a post-compulsory education qualification are affected by poverty. The risk of poverty is much higher for this group than it is for the rest of the same-age population (6,6 %). People with a higher education qualification have the lowest risk of poverty (5,6 %).

Approximately 10 % of adolescents and young adults do not manage to acquire a post-compulsory education qualification by the age of 25. This means that the federal government and cantons have failed to reach the 95 % target set down in their policies. Given that people without a post-compulsory education qualification are at greater risk of poverty, this is also relevant from a poverty policy perspective. It is well-known that completion rates are lower among young people with a migration background (around 85 %) than their peers without a migration background (92 %). Recent analyses show that completion rates are also much lower among young people from working low-wage households (87 %) and from families on social assistance (76 %).

Roughly 14 % of the population aged 25 to 64 do not have a post-compulsory education qualification. Individuals in the 55–64 age group and first-generation immigrants are disproportionately affected. In addition to the standard vocational training programmes, Switzerland has a range of options that enable adults to acquire a vocational qualification through the recognition and validation of prior learning. The challenges here include coverage of living costs, balancing carer responsibilities, a lack of knowledge, the demands in terms of time and content that the skills demonstration process entails, and insufficient language proficiency among the potential target group.

Individuals with limited basic skills

People with limited basic skills are at greater risk of finding themselves in low-wage work or unemployed. Limited basic skills already emerge during compulsory schooling. At the same time, skills can also erode or lose relevance during adulthood. Although Switzerland offers a wide range of options that allow students to acquire basic skills, uptake remains low among the target group. Greater efforts are needed to raise awareness among those affected and their employers. Potentially, these courses could be better adapted to fit in with the everyday lives of participants and improvements could be made to existing measures that seek to make it easier for participants to balance learning with their family/work obligations.

EMPLOYMENT AND POVERTY

Best protection against poverty



- ▶ Employment is the main source of protection from poverty, especially if it is ‘normal’, year-round work. The poverty rate among the working population has remained stable at around 4 % over the last decade. This is significantly lower than the poverty rate among the unemployed population.
- ▶ In 2023, 168,000 people aged between 18 and 64 were ‘working poor, i.e. they were affected by income poverty even though they were in employment. If we also include other household members, roughly 300,000 people, including approximately 78,000 children, were living in working-poor households.
- ▶ People in atypical employment (fixed-term, part-time, on-call work) in low-wage sectors, or whose work intensity is low, or who work on a freelance basis are at particular risk of poverty.
- ▶ Zero or marginal attachment to the labour market primarily affects low-skilled workers, third-country nationals, young adults and older job seekers.
- ▶ Measures that have delivered positive outcomes tend to be implemented as early as possible, tailored to the individual and aligned with labour demand.

In Switzerland, paid employment is the most important poverty prevention instrument. The opportunity to take up decent paid work is crucial not only for a person’s material security but also for their social and civic participation.

Protective effect of paid work remains strong

Paid work has a strong protective effect and this situation has remained largely unchanged in recent years. While the poverty rate among the economically inactive rose from around 11 % to 17 % between 2014 and 2023, it remained at around 4 % among the economically active (see [Figure 5](#)). The risk of being dependent on social assistance despite paid employment has also fallen slightly since 2016 (roughly 7,000 fewer cases). This points to the stability of the Swiss labour market and the effectiveness of existing measures.

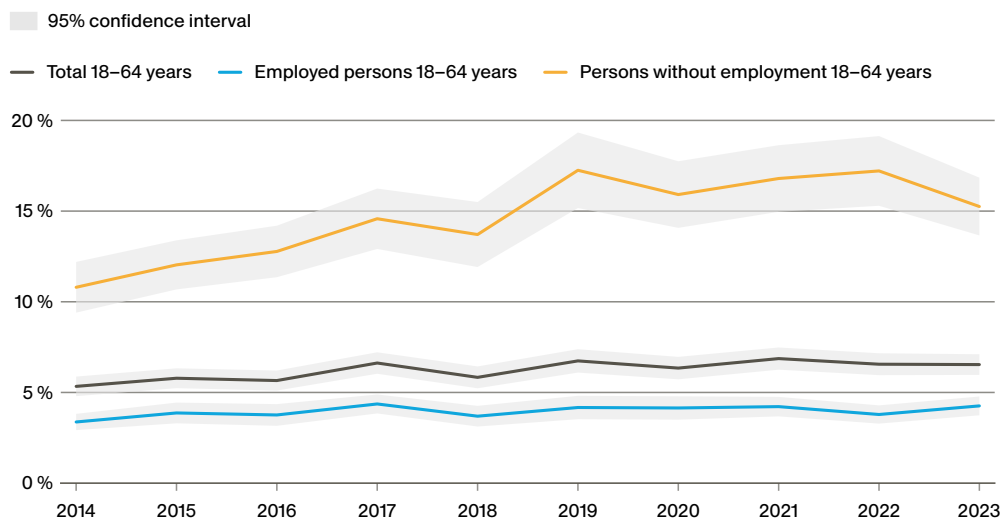
However, not all forms of paid employment afford protection from poverty. The working poor are defined here as people aged 18–64 who had been in paid work for more than six months during the year prior to the survey and live in a household where income is still below the poverty line. In 2023, 168,000 workers fell into this category. If we also include other members of the person’s household, roughly 300,000 people, including around 78,000 children live in a household affected by in-work poverty.

Overall, the labour market in Switzerland is largely buoyant. The employment rate among the 15–64 age group is high by international standards and has continued to rise over the last 20 years. Unemployment remains low, apart from normal economic fluctuations. Following the COVID-19 crisis, the labour market was very dynamic and was accompanied by extremely low unemployment and growing recruitment difficulties for employers.

Protection against the risk of in-work poverty is particularly high in households comprising two people of working age. In terms of household income, the situation analysis shows that household members whose work intensity is moderate to high (exploiting 55 % or more of their earning potential) and individuals in normal, year-round work are particularly well protected against poverty.

Figure 5
Income poverty rate by employment status, 2014–2023

Persons of working age



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Note: Employed persons (persons without employment) are defined here as persons aged 18–64 who were self-employed or employed for more (less) than half of the months in the year prior to the survey. The analysis excludes persons whose data covers a period of less than 7 months.

Source: FSO, SILC 2014–2023, © FSIO 2025

Correlations between atypical employment and the risk of poverty

Workers who are not in normal regular work are overrepresented among the working poor and are at increased risk of poverty. They include individuals in fixed-term or atypical employment, for example part-time work, on-call work or atypical working hours (evenings, nights and weekends). Freelancers and workers employed in small businesses are also at increased risk of poverty.

Analyses indicate that individuals in atypical employment earn lower hourly wages than those in normal work, even in broadly comparable income brackets. They are also less likely to undertake continuing education courses or programmes.

Although women are overrepresented in atypical forms of employment and have poorer career and wage opportunities, they are statistically not at a higher risk of in-work poverty. Since poverty is measured on the basis of total household income, intra-household differences are difficult to discern, a finding known as the ‘gender paradox of in-work poverty’. The literature as well as the analyses performed as part of the National Report on Poverty Monitoring also show that when a household breaks up, the risk of poverty is higher for women than it is for men.

It is not possible to answer empirically and with certainty the question of whether atypical forms of employment are a ‘springboard’ to regular employment or represent a ‘dead end’. Both are possible depending on personal circumstances and the prevailing structural context. The evidence to date for Switzerland suggests that atypical forms of employment and unemployment are permanently entrenched problems but that there is a certain degree of labour market permeability whereby the person can move out of atypical employment to normal work. However, these correlations have not been subjected to a thorough analysis.

Work intensity and wage levels: starting points for in-work poverty prevention

Income from employment can be increased in two ways: working more or earning more. The risk is greater for individuals in low-paid jobs, but in-work poverty does not automatically mean that the person affected is a low-wage earner.⁶ Depending on the number of hours worked and the size of the household, it is possible that even earnings that are higher than the low-income threshold may not be sufficient to cover the household’s basic needs. Conversely, low-wage earners may be spared from poverty if their household

needs are relatively modest or there are additional sources of income (e.g. partner's earnings). In fact, the literature shows that only a minority of low-wage earners are affected by poverty. By international standards, the share of low-wage jobs in Switzerland is relatively small, remaining largely at around 10. Collective employment agreements (CEAs) with minimum wage provisions are considered one of Switzerland's most important wage protection mechanisms.

Households with high work intensity are generally well-protected against poverty. People who work full-time and are in normal, year-round work are also at lower risk of poverty. However, a significant share of low-wage earners works part-time, sometimes involuntarily. As they are underemployed, they would be willing and able to increase their working hours but cannot find a suitable job. This affects women more than men, which points to segmented labour markets, where increased working hours in traditionally female occupations is either not possible or offered.

Employability, lack of or weak attachment to the labour market: starting points for stakeholders and measures

Numerous stakeholders are active in the field of employment and poverty. They include the federal government, the cantons and communes, social partners, educational institutions, social services and non-profit organisations. Their goal is twofold: give people the prospect of earning a livelihood from paid work and improve their employability. The latter is understood as the dynamic interaction of individual factors (e.g. health, skills, motivation) and labour market requirements and structures. The thematic booklet identifies eight key areas where action could be taken to improve employability: health, social integration, skills, guidance, work-life balance, incentives, remuneration, labour market access and discrimination. Stakeholders have already introduced a variety of measures in each of these areas.

These activities focus particularly on people at increased risk of having a non-existent or weak attachment to the labour market: people with low educational attainment, third-state nationals, young adults and older workers who have lost their job. A wide range of measures is available to them. The most successful measures are those which are provided early on, tailored to the individual and aligned with labour demand. However, the labour market integration of individuals who have multiple issues or who have been unable to work for a long time (career interruptions) remains difficult. Close coordination between stakeholders and services is essential here so that support needs can be comprehensively identified and addressed. This is where interinstitutional cooperation (IIZ) could play a decisive role. In the future, its considerable impact potential, which evaluations bear out, could be further exploited.

MATERIAL SUBSISTENCE

Cornerstone of anti-poverty efforts



- ▶ **Switzerland's social safety net consists of social insurance schemes as well as means-tested social benefits for people with few financial resources. Collectively, these benefits make a significant contribution to preventing poverty. For the working-age population and their children, they reduce the income poverty rate from 16 % to 6 %. Around two-thirds of this reduction is due to social insurance cover.**
- ▶ **Since the mid-2000s, the share of the population claiming financial social assistance has remained relatively stable at 3 %. In more recent times, this share has tended to fall.**
- ▶ **Around 20 % to 40 % of individuals who are eligible for means-tested social benefits do not claim them. Other challenges include the ambivalent effects of penalties, civic participation of social assistance claimants and sensitive differences in the design and delivery of the minimum subsistence guarantee.**

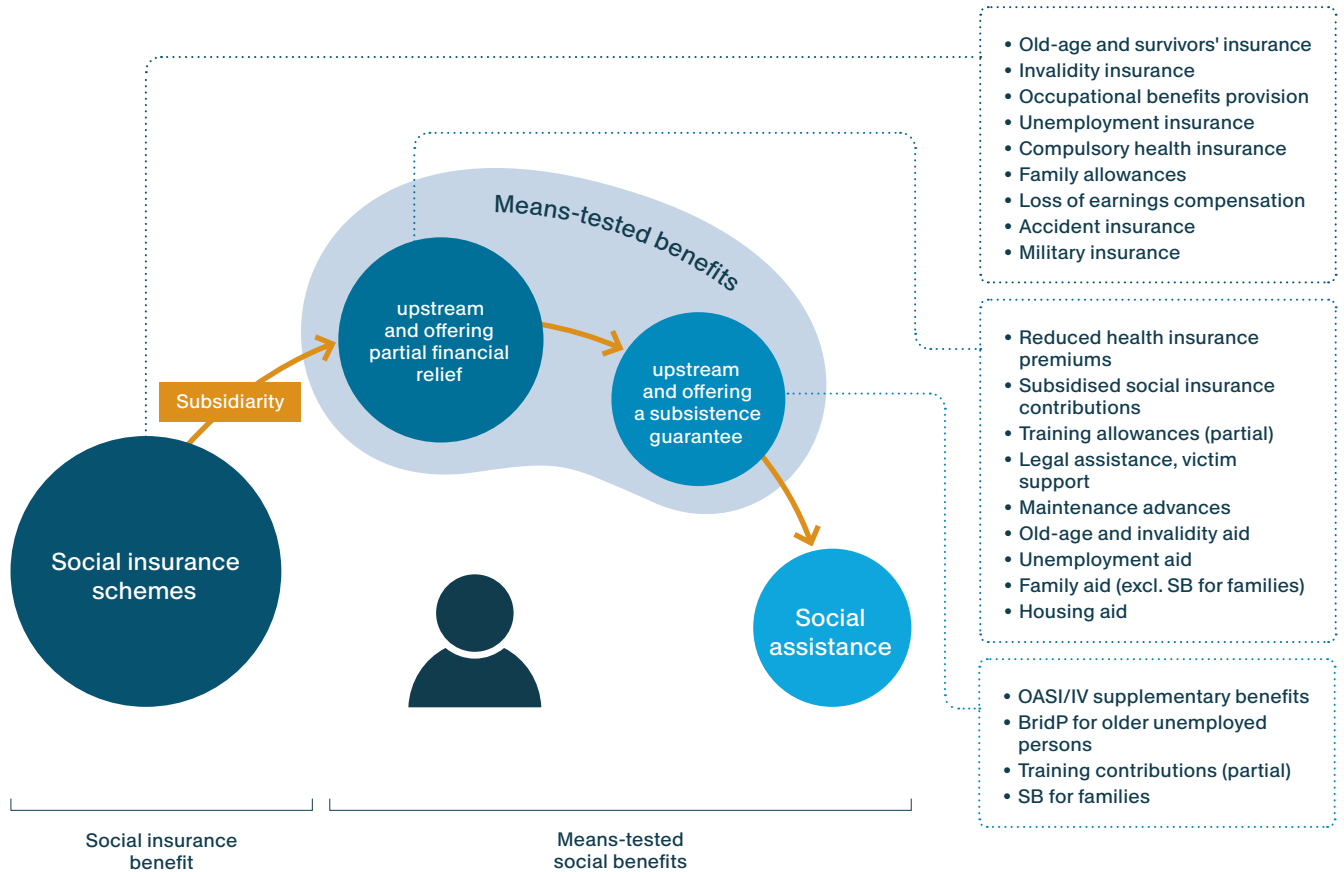
If a person's income is insufficient to cover their basic social needs, Switzerland has a number of instruments it can deploy to guarantee material subsistence. A fundamental distinction is made between two types of financial social benefits. On the one hand, there is social insurance, which protects all insured persons equally against economic risks, such as loss of earnings (e.g. unemployment insurance, old-age and survivors' insurance) and expenses incurred as the result of ill-health or an accident. On the other hand, there are means-tested benefits, which are targeted exclusively at households with few financial resources (e.g. social assistance, reduced health insurance premiums). Other instruments also exist, such as tax relief for households with few financial resources and in-kind social transfers (e.g. public education system, tiered daycare fee schedule). While the social insurance schemes are primarily a federal responsibility, the other instruments for guaranteeing material subsistence are largely a matter for the cantons and communes. Charitable organisations also provide ad-hoc and flexible material support, but the services they primarily deliver are counselling and personal support.

Figure 6 shows the benefits available under the Swiss social security system. Some social insurance schemes, such as unemployment insurance, invalidity insurance and social assistance, also offer non-financial benefits, including advice and support services that aim to facilitate the occupational and social integration of their clients.

Poverty eradication is not an explicit aim of Switzerland's social insurance schemes. Their purpose is to compensate for the financial losses arising from certain life events (e.g. unemployment, illness, death of the partner). Nonetheless, these schemes make a major contribution to reducing poverty: without any social benefits, 16 % of the resident population living in households with no old-age pension claimants would be affected by poverty. Social insurance benefits reduce this rate by 6 percentage points and means-tested benefits by a further 4 percentage points (see Figure 7). This effect is even more pronounced in households with at least one old-age pension claimant. However, the social insurance schemes serve a different purpose in this phase of life than when the person is of working age. For most retirees, first (OASI) and second pillar (occupational) pensions are their household's primary and permanent source of income.

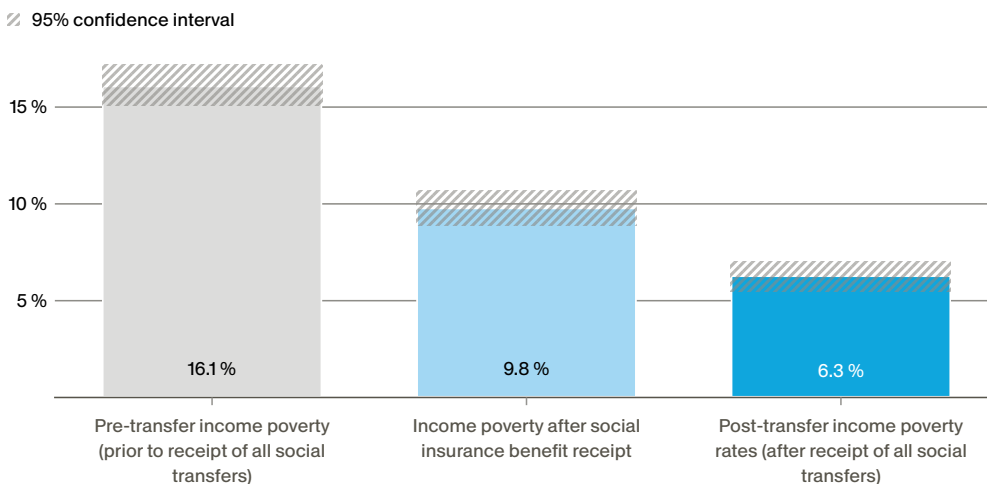
Means-tested social benefits can vary considerably across cantons and communes. Until retirement age, social assistance is always the 'last resort'. It guarantees the social subsistence minimum regardless of the reasons for the financial hardship. The share of the population claiming social assistance rose sharply from the early 1970s to the mid-2000s. Since then, the rate of social assistance receipt has consistently hovered around 3 %. In more recent times, it has even fallen, thanks in part to favourable labour market conditions (2023: 2.8 %).

Figure 6
Benefits provided by the Swiss social security system



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Figure 7
Pre- and post-transfer income poverty in households without an old-age pension recipient, 2023



II.A0050.25.V5.23.en

Source: FSO, SILC 2023, © FSIO 2025

In terms of means-tested social benefits, the National Report on Poverty Monitoring identified the following challenges (excluding specific measures for education and labour market integration):

Non-uptake of social benefits

Around 20 % to 40 % of people who are entitled to means-tested social benefits do not claim them. The reasons are many and include a sense of shame, a lack of information and administrative obstacles. Consequently, this measure does not fully realise its desired effect. It may also indicate that the design of these benefits is sub-optimal. There is a risk therefore that this situation will exacerbate existing inequalities observed among the most vulnerable in society.

Impact of penalties

Penalties have a limited impact on material subsistence (e.g. social assistance). International research shows that coercion and automatic penalties can lead to short-term success, but the impact rarely lasts and can even have counterproductive consequences in the longer term. A more promising approach is the provision of a support service that seeks to offer case-specific, consensus-based solutions. This does not fundamentally rule out the use of penalties. However, it is important that they are integrated in action strategies that are appropriate to the recipient's circumstances and are likely to significantly improve their prospects. Implementation of such an approach will require sufficient and well-qualified staff.

Social integration

The social assistance scheme is responsible for facilitating the integration of its clients in the labour market as well as their participation in civic life. Conventional employment measures are not always conducive to achieving this goal. Alternatively, measures could be devised that offer clients a wider range of potentially meaningful activities. These include community-based activities that strengthen social cohesion, environmental change and democratic structures. is still at the early stage. Added to this is the fact that a nuanced and reliable assessment of the impact of such measures is difficult.

Equality and equity in benefit provision

Primary responsibility for means-tested social benefits lies with the cantons and communes. On the one hand, the federal nature of the system offers the necessary latitude to introduce situation-appropriate solutions and undertake innovative experiments. On the other hand, cantonal and communal differences can make people feel that they are being unfairly treated because these disparities touch on many issues in relation to basic and human rights. Possible solutions could be found in uniform standards, case law, legal protection and enforcement structures.

POVERTY AS A POLICY CHALLENGE

Interplay between multiple factors and structural conditions

- ▶ **Poverty is the product of the interplay between multiple factors and structural conditions.**
- ▶ **Individual factors like educational attainment, employment status and personal background are important, but they alone do not fully explain poverty.**
- ▶ **Structural conditions have a decisive influence on people's agency and development opportunities.**
- ▶ **Due to data availability, statistics focus more on individual characteristics, while structural influences are more difficult to measure and therefore do not feature heavily in current discussions on poverty.**

Public debate on poverty often focuses on individual factors like educational attainment, migration status and labour market participation as well as on perceived apathy, poor decision-making or an unwillingness to learn. However, efforts to explain poverty must go beyond an analysis of individual factors. The monitoring results show that individual characteristics like educational attainment and employment status play an important role in a person's risk of poverty but do not fully explain why poverty happens.

Rather, poverty results from the interaction of individual factors, personal life circumstances and structural conditions, such as the education system, external daycare provision, the legal framework underpinning the labour market and the structural aspects of the system that guarantees a social subsistence minimum. These can expand or restrict the options a person has and can therefore mitigate or exacerbate their risk of poverty. At the same time, these conditions also influence individual factors like educational attainment and the number of hours a person works per week.

Statistical poverty analyses tend to draw on personal data with individual factors; information on structural conditions is more difficult to collect. This helps to explain why there is a greater focus on individual factors even though poverty is caused by a combination of individual and structural factors.

Low educational attainment: individual requirements and structural barriers

All three thematic booklets show that people with a low level of education (e.g. no post-compulsory qualification) are at significantly higher risk of poverty due to poorer labour market opportunities. They are also more likely to live in households whose income is just above the poverty line and are dependant on social assistance (almost 50% of social assistance recipients have no post-compulsory qualification).

However, the level of educational attainment is not exclusively a reflection of an individual's performance or ability. Social background and institutional conditions such as the timing of the school selection process, entry in the education system at a relatively older age and unequal access to and uptake of support measures affect educational success. A possible additional contributory factor is the design of the school assessment systems as teachers' expectations can influence pupils' performance at school.

Even for adults, there are structural barriers to continuing education. People with a low income, few skills or in atypical forms of employment are less likely to take up continuing education opportunities, not only because of a lack of interest. Direct and indirect obstacles such as cost, lack of time, stress or lack of organisational support may also prevent them from pursuing these opportunities. Employers are less likely to invest in continuing education for low-wage workers (81%) than their co-workers in the higher wage bracket (93 %). Workers in atypical employment are much less likely to embark on

a continuing education course and tend to earn lower wages. These disadvantages can be mutually reinforcing and worsen over the person's working life.

Migration: structural barriers and individual challenges

Foreign nationals in Switzerland are more likely to be affected by poverty than Swiss citizens. However, this group is highly heterogeneous: the reasons for immigration, residence status, level of education, employment history and migration experience differ considerably. While the risk of poverty among EU/EFTA nationals is comparatively low at 5,7 %, it is 11,7 % for third-country nationals.⁷

These differences indicate that a combination of structural barriers and individual challenges are at play. Discrimination in the labour market (e.g. during the job-seeking process), non-existent or unrecognised qualifications from the country of origin, residence permit obstacles and language barriers are challenges when it comes to accessing paid work, education and social security. A lack of social ties and poor knowledge of the system can also have a negative effect.

Part-time work: structural constraints, and not just individual choice

At 5,8 %, the risk of poverty for people who work predominantly part-time is more than twice as high as that for people who work full-time (2,8 %). This is also evident at the household level: those with a very low work intensity rate (less than 20 %) are significantly more likely to be affected by poverty, despite being in paid work.

Part-time work – especially involuntary part-time work – or interruptions in employment appear in the statistics as individual characteristics, whereas the root cause is often structural obstacles, such as a lack of or inflexible external childcare provision, inflexible working conditions, segmented labour markets and traditional role allocation which influences not only the relationship between partners but also the behaviour of employers. This is particularly evident among individuals who would like to work more and are available for additional work but cannot find a suitable job (underemployment). People cannot always find work that offers the work hours they would ideally like. Underemployment is particularly prevalent among women and affects their personal income, social security cover and private old-age provision.

Single-person and single-parent households: systematic protection for an individualised society

Most couple households in Switzerland are financially secure. However, changing lifestyles, such as separation, divorce and individualised living arrangements, are increasingly weakening financial security. Today, people living alone and single parents make up around 40 % of all households, and their risk of poverty is significantly higher than other household types.

The social security system (e.g. unemployment insurance and old-age provision) is strongly conditioned on individual employment histories. Individuals on a low income or who have had protracted employment interruptions are therefore particularly at risk of poverty if their household breaks down. Women tend to be hardest hit, as they do an above-average amount of unpaid housework and care work. This leads to reduced labour market participation, lower incomes and makes career advancement more difficult. However, with the individualisation of lifestyles, employment is increasingly important for financial security. Prevention therefore means that care should be ensured at societal level or within the couple. Also, information gaps should be closed, career re-entry should be systematically encouraged, and support should be provided actively and promptly to those whose employment has been interrupted.

Regional disparities: poverty also depends on place of residence

The risk of poverty is influenced not only by individual factors, but also by the structural conditions in the place of residence. These include the design of the education system (e.g. timing and mechanisms of the selection process at lower secondary level), the availability and quality of external childcare services, regional job market regulations and specificities, the tax system and the instruments that guarantee material subsistence.

Accordingly, the instruments for preventing and combating poverty like the availability and financing of external childcare services and the provision of means-tested social benefits vary from region to region and from locality to locality. On the one hand, federalism lends itself to solutions that are innovative and respond flexibly to local conditions. On the other, this diversity may lead to people in similar situations being treated differently.

Non-uptake: when support does not come

Non-uptake is a phenomenon that is not confined to social assistance and other financial benefits. Although Switzerland has a finely calibrated support system, assistance for low-income individuals often arrives too late, not at all, or is inadequate.

Estimates show that between 20 % and 40 % of individuals who are eligible for means-tested benefits do not claim them. Reasons include a lack of knowledge about them, a feeling of shame or administrative hurdles. Uptake of early years education (e.g. nursery school attendance and parental advice) and continuing education opportunities is also less common among low-income groups despite the fact that high-quality programmes targeted at them already exist. Obstacles to uptake include costs, a lack of flexibility of the services on offer, cultural barriers and a lack of information.

These examples show that not everyone enjoys the same level of access to the system. Non-uptake and low uptake of support and assistance programmes therefore indicate that structural barriers and exclusion mechanisms play a role alongside individual behaviours.

Interaction between individual and structural measures

According to the capability approach, the extent to which material resources increase a person's scope for action are determined by 'conversion' factors. These variables are not only personal in nature (e.g. health and skills) but also, and particularly significantly, economic, social, legal and institutional. Without sustainable structures, individual strengths often cannot be effectively utilised, which can further exacerbate existing risks.

Consequently, strategies that effectively prevent and combat poverty require a balanced combination of personal measures (e. g. coaching, counselling, potential assessments, activation programmes) and structural measures (e.g. access to education, care, the health system and legal system). Efforts to expand the scope for action and sustainably reduce the risk of poverty need to simultaneously address both individual and structural issues.

NEXT STEPS

Report 2030 and National Poverty Strategy

This publication concludes the first cycle of the National Report on Poverty Monitoring. The extensive work at the conceptual level and in terms of content marks the start of a longer-term process over the coming cycles during which monitoring will be further developed. The primary mission of these monitoring activities is to provide evidence-based insights for policymakers. The regularity of the National Report on Poverty Monitoring opens up the possibility of continuous poverty reporting which identifies long-term trends, explores the different dimensions of poverty in detail, lays the foundations for further analyses and regularly updates established knowledge on the subject.

Plans for the second monitoring cycle (2026–2030) include the systematic examination of four dimensions of poverty which have not yet been subjected to an in-depth analysis: health, accommodation, social relationships and political participation. A further focus will be database development. This step is key to enabling cantonal comparisons and trend analyses requested by Parliament and refining the intertemporal precision of the monitoring. The ideal database for this work would be tax data. However, these will not be available at the nationwide level in the medium term.⁸ The first monitoring cycle used linked administrative data (without tax data) and these remain an option for gaining new insights into employment trajectories and specific risk groups. However, the lack of access to tax data will place considerable limitations on the cycle, as it will not be able to draw on poverty-relevant information like maintenance payments, occupational pension income and personal wealth.

During the first monitoring cycle, an annual stakeholder meeting also provided an opportunity for intensive and regular dialogue with officials from the cities and cantons (heads of government offices and cantonal poverty statistics experts). A growing number of cantons already use cantonal tax data to calculate their cantonal-level poverty indicators. Therefore, for the coming cycles, it is conceivable that all involved in national poverty monitoring will work more closely with the cantons to improve indicator comparability and even envisage comparable nationwide poverty indicators. How far these goals are achievable during the second cycle also depends on the resources that are made available for this work.

Poverty monitoring provides a strictly neutral scientific report that brings together not only key data and analyses on poverty in Switzerland but also knowledge about the stakeholders in this space and the measures that are already in place. It lays the groundwork for the National Poverty Strategy, which the Federal Council will devise in collaboration with the key actors in the poverty prevention and reduction space. This strategy should be ready by mid-2027 and will fulfil a key demand of the motion by National Councillor Estelle Revaz, 'Combating poverty by extending the prevention programme and adopting a national strategy' (Motion 23.4450).

ENDNOTE

- 1 This refers to individual data from the tax returns of households and individuals that could be collated and harmonised at national level.
- 2 FSO experimental statistics are used for novel evaluations which pick up on innovative themes, data sources and methods. However, these data do not yet have 'official' status and are therefore treated as provisional.
- 3 The amount of 500 Swiss francs applies to single-person households. For multi-person households, the social minimum subsistence threshold is raised in proportion to household size.
- 4 Analyses based on SAKE 2021–2023.
- 5 Calculations cover the 2013–2021 period. The measure retained equivalence scale adjusted gross earnings, which fall into the lowest 20% of the income distribution.
- 6 A low wage is defined as two-third of the standardised gross median wage. In 2022, this equated to CHF 4,525 for a full-time, job (40-hour week).
- 7 Figures refer to working-age households.
- 8 See approved motions 25.3024 ('No disclosure of tax data without anonymization') and 25.3025 ('Transmission of tax data by the cantons to the federal government for statistical purposes'. Putting in place a formal legal basis').

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