

Inglese  
English



# Il Ticino in breve

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## Informazioni generali



Repubblica e Cantone Ticino  
Dipartimento delle istituzioni



## Important notice

The primary purpose of this publication is to provide people intending to settle in Ticino with some general information about the canton. As such, this document does not claim to be exhaustive in regards to content. In fact, the municipal offices of the Canton of Ticino and the numerous bodies, associations and the canton's administrative offices mentioned herein can provide further information, clarifications, in-depth explanations and, if requested and

necessary, competent and personalised advisory services. All the information has been verified with the utmost care and was accurate at the time of publication. However, in view of the large amount of information provided, errors cannot be totally excluded, for which we apologise in advance. The authors of this brochure do not accept any responsibility whatsoever for the accuracy, reliability or completeness of the websites indicated.

All information provided refers to 2012.

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# Introduction

When people think of Switzerland, they often imagine a rural country with crystal-clear lakes, pine forests, snow-capped mountains with perennial glaciers, valleys crossed by little red

Switzerland shares 346 km of its borders with Germany, 572 km with France, 734 km with Italy, 165 km with Austria and 41 km with the Principality of Liechtenstein. Its total surface area is 41,285 km<sup>2</sup>, 74.5% of which is productive land (30.8% forests and woodland, 36.9% agriculture, 6.8% built-up area) with 25.5% composed of water, uncultivated or unproductive land.

The major urban agglomerations are Zurich (population approx. 1,200,000), Geneva (population approx. 530,000), Basel (population approx. 500,000), Berne (population approx. 355,000), Lausanne (population approx. 335,000), Lucerne (population approx. 210,000), St. Gallen (population approx. 150,000), Winterthur (population approx. 140,000), Lugano (approx. 138,000). The resident population consists of some 8 million people, 22.8% of whom are foreigners (population approx. 1,815,000). The national languages are German (63.7%), French (20.4%), Italian (6.5%) and Romansh (0.5%). The principal religious groups are Roman Catholics (41.8%), Protestants (35.3%) and Muslims (4.3%). (Swiss statistics of 2012)

The Swiss Confederation has been a Federal state since 1848. It is made up of 26 cantons (20 cantons and 6 half-cantons). Its government is a collective body (Federal Council) with 7 members. Its parliament (Federal Assembly) consists of 2 chambers: The State Council (representing the Cantons) with 46 members and the National Council (representing the people, by population) with 200 members.

trains, lush green hills dotted with edelweiss and wooden chalets, cows and grazing goats, St. Bernard dogs running everywhere, men blowing their alp horns, working in clock factories or banks, blonde Heidis preparing fondue, raclette, roesti or bircher muesli for ski-loving tourists. Others think of Switzerland as a land of plenty, lots of money, bank secrecy, streets paved with gold, chocolate flowing in streams, cheese with holes, military bunkers and bomb shelters, the Swiss army knife, the crossbow, neutrality, closed borders, orderliness and cleanliness. There are those who see in the Swiss cross (on a red background) the symbol of the Red Cross (on a white background), humanitarian commitment, federalism, as well as the values that created the myths of William Tell, Arnold von Winkelried, Helvetia, General Guisan, the mercenaries, the Pontifical Swiss Guard, Jean-Jacques Rousseau, Ursula Andress, Roger Federer, Alinghi, Le Corbusier, USM modular furniture, ever-punctual trains, yellow postal buses, Crossair and Swissair. Then again there are those who immediately associate Switzerland with places such as the Matterhorn, the Jungfrau, the wooden Chapel Bridge in Lucerne, the Bear Pit in Berne, the Water Jet of Geneva, the Chillon Castle, the River Rhine waterfalls, the Gotthard mountain pass, the World Economic Forum of Davos, the luxury residences of Zermatt, Gstaad and St. Moritz. Finally, there are those who confuse us with Sweden or Swaziland or imagine us dressed up like rich and paunchy Tyroleans.

There are many stereotypes and assumptions, often the result of «Swiss made» labels that, as a whole, contribute to forging a Swiss identity or at least refer to part of its complex reality, possibly best-known abroad. These are clichés, however, which do not appear to immediately relate to Ticino as well. But does this mean that living in Ticino is not like living in Switzerland? Is Ticino Switzerland? Certainly, since its Italian

language, Lombardian culture, Mediterranean climate form an integral and inseparable part of the Swiss identity. Very often, people abroad and also those in the rest of the country have difficulty in thinking of Helvetia or the Swiss Confederation as a subtropical region with palm trees, agaves, prickly pears, vineyards, olive groves, lemon groves and summer temperatures above 30°C! Ticino is part of the mosaic of «Switzerland», not only with its «Gazosà» lemonade of Mendrisio and the Zincarlin goat milk cheese of the Muggio Valley but also with its medieval castles of Bellinzona and the Splüi «stables constructed under boulders» of the Bavona Valley, with the works of Francesco Borromini and the buildings designed by Mario Botta at Lugano, with the International Film Festival of Locarno and the Teatro Dimitri, with its dinosaur fossils of Mount San Giorgio and the Romanesque churches of the valleys, with the olive oil of Ceresio and the Swiss Scientific Computing Centre. These and other aspects of Ticino, which are unique at a national level, actively contribute to the much sought after, renowned, innovative and at times envied «Swiss made» label.

**«Warfare, terror, murder and bloodshed raged in Italy for thirty years under the Borgias, but they produced Michelangelo, Leonardo da Vinci and the Renaissance. In Switzerland, they had brotherly love; they had five hundred years of democracy and peace and what did that produce? The cuckoo clock.» (Orson Welles in the «The Third Man» (1949), directed by Carol Reed)**

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Delegato cantonale all'integrazione degli stranieri

# Ticino in a nutshell



Its mild climate, subtropical vegetation, topography, urban centres, cuisine, culture, history and the Italian language set the Canton of Ticino apart from the rest of Switzerland. It is the only canton located entirely south of the Alps, along its 100 km there is a concentration of all types of European vegetation, from lichens growing in the alps to agaves and palm trees on the shores of the lakes.

Ticino consists of two principal geographical zones separated by Monte Ceneri: Sopraceneri which has an alpine configuration and is crossed by the upper course of the River Ticino; by contrast the Sottoceneri features foothills and includes the Italian exclave of Campione d'Italia in its midst. A land of Italian culture ruled by Swiss politics, the canton is a modern and dynamic region with major European rail transit routes and motorways. It is also easily accessible by plane. Ticino is at the centre of the region known as Regio Insubrica, it borders with Italy and the Cantons of Valais, Uri and Graubünden. Ticino is officially called the Republic and Canton of Ticino, its official language is Italian and its capital is Bellinzona. It makes up the Italian-speaking part of Switzerland together with four other valleys in Graubünden, it has a surface area of 2,812 km<sup>2</sup> which is equivalent to 6.8% of Switzerland, and nearly 340,000 people, who are predominantly

The Canton of Ticino (Tesiñ or Tisiñ in the local dialect) owes its name to the River Ticino, which flows through it from its source at the Nufenen Pass and then into Lake Maggiore. According to the cantonal constitution, «the Canton of Ticino is a democratic republic of Italian culture and language» (Article 1 of the Constitution) and the preamble states that «the people of Ticino» shall «honour the historic task of interpreting Italian culture within the Swiss Confederation».

Catholics (2012), live mainly in the concentrated urban areas of Lugano (135,000 pop.), the third-largest financial market of Switzerland, Locarno/Ascona (55,000 pop.), Bellinzona (50,000 pop.) and Chiasso/Mendrisio (50,000 pop.). More than 26% of the resident population of Ticino are foreigners.

## Historical outline

In ancient times, the Ticinese territory was inhabited by the Celtic populations of the Lepontii. They were then annexed to the Roman Empire and became part of the province of Rezia. There then followed the invasions of neighbouring Lombardy by the Ostrogoths, Lombards and Franks during the Middle Ages. The area later became the scene of the wars between the municipalities of Como and Milan and was finally conquered in the mid-14<sup>th</sup> century by the Dukes of Milan and the Visconti, followed by the Sforzas. The valleys of Blenio and Leventina signed the Patto di Torre in 1182 swearing mutual support and preceding the Ruetli Oath of 1291, the legendary founding deed of Switzerland. The region was later gradually occupied by the Swiss cantons, in particular that of the Gotthard.

The territory of the present-day Canton of Ticino was subdivided into eight bailiwicks in 1512 jointly administered by the Confederate Cantons, which were annexed to the Helvetic Republic in 1798 then abolished in 1803 by Napoleon Bonaparte who changed it into a Confederation of 19 cantons. A military force from the Cisalpine Republic made a surprise landing at Lugano in 1798 but encountered the resistance of the Volontari del Borgo, a body of guards recruited from the local population. A frantic day of clashes ensued, at the end of which the Cisalpines were driven out despite their initial success. Far-sighted representatives of the Lugano bourgeoisie took advantage of the events to achieve the eagerly awaited



independence of the district under the motto of «Free and Swiss». With the Act of Mediation of 19 February 1803, the Emperor elevated previously subordinate territories such as Ticino to the rank of Sovereign Cantons. Bellinzona has been the sole permanent capital since 1878. The canton suffered a severe economic recession during the 19<sup>th</sup> century, which led to large-scale emigration to European countries and even overseas. It was only with the growth of tourism, the opening of the Gotthard Railway and the first wave of industrialisation at the beginning of the 19<sup>th</sup> century that the situation started to change. The canton emerged as a major financial and services centre during the second half of the 20<sup>th</sup> century. The founding of the Università della Svizzera Italiana (the University of Italian-speaking Switzerland) in 1996 represented the culmination of this economic growth. Ticino's economy is now largely composed of small and medium-sized businesses. The majority of the working population is employed in the service sector (banking, insurance, commerce, tourism, administration), one-third in industry and only 2% in agriculture.

# 2 Taking up residence in Ticino

Switzerland has been part of the Schengen area since 12 December 2008. A Schengen tourist visa is issued under certain conditions to foreign nationals who require a visa (not citizens of an EU or EFTA member state), for stays of up to three months; this visa is valid for the entire Schengen area. Foreign nationals need a valid and recognised identity document to enter Switzerland. It is also necessary for them to have sufficient financial means to meet the cost of living during their transit or stay or that such means can be legally obtained. The Federal Office for Migration (FOM), the Swiss embassies and consulates abroad and the competent cantonal authorities for foreign affairs can provide

The European Union (EU) and Switzerland signed numerous bilateral agreements on 21 June 1999, including the Treaty on the Free Movement of Persons that came into law on 1 June 2002. Following the expansion of the EU in 2004, the Treaty was updated by a protocol that came into law in 2006 and regulates the progressive introduction of the free movement of persons, also including nationals of Estonia, Latvia, Lithuania, Poland, the Czech Republic, Slovakia, Slovenia, Hungary, Cyprus and Malta. In 2009, Swiss voters approved the renewal of the Treaty on the Free Movement of Persons and its extension to nationals of Bulgaria and Romania.

information concerning the general conditions of entry. Foreign nationals entering Switzerland for tourism purposes do not require a residence permit if their stay in the Schengen area does not exceed three months within a six-month period. Foreigners who require a visa are obligated to comply with the duration and purpose of their stay as specified in the visa. Foreigners, who for serious reasons, are unable to leave Switzerland by the scheduled deadline must immediately report to the official municipal and cantonal authorities. Anyone providing paid accommodation for foreign nationals must immediately notify the official local authorities.

Foreign nationals who are not from an EU or EFTA member state must obtain the required entry authorisation/insurance to take up residence in Switzerland. You must report to the Ufficio regionale degli stranieri of the town where you wish to live and also to the local authorities within 14 days of your arrival. In any case you must be registered before starting work. These authorities must be notified of any change of address, even within the same municipality, and likewise of any departures abroad. An extension/renewal of the residence permit for foreigners must be requested at least two weeks before its expiry date.

→ See Useful information

Fundamental values, rights and obligations

The Swiss Federal Constitution defines the fundamental rights and rules for coexistence and the relationship with the State. It furthermore distributes the powers and obligations between the Confederation and the cantons. The Federal Constitution applies to the whole of Switzerland and each canton has its own constitution. The Canton of Ticino attributes great importance to the fact that the freedom of every human being and the rules of coexistence are mutually observed. This assumes that everybody recognises the same fundamental values, including the following: The respect and safeguarding of human dignity, all persons are equal in the eyes of the law, men and women have equal rights, the freedom of the individual is limited by that of others, the laws and regulations of the State must be observed. Every person living in Switzerland must contribute to public sector expenses, pay taxes, obtain health insurance and pay social security contributions. It is obligatory for children to attend school.

**Switzerland expects its immigrants and citizens alike to also take an interest in social conditions and relations for which they should be able to address when conversing with neighbours, enrolling in an association, participating in events and local customs by performing voluntary work in a cultural, sport or social context. And, above all, to undertake to acquaint themselves with, observe and accept the fundamental principles and values of the host country. All foreigners should learn at least one of the national languages. In the Canton of Ticino, all new arrivals should learn to speak, read and write in Italian. The Swiss people, for their part, should demonstrate an adequate willingness in welcoming the new arrivals.**

→ See Chapter 7 – Integration of foreigners

# Residence permits

## Competent authorities for residence and domicile

The respective cantons where residence is sought are responsible for decisions relating to the residence and domicile of foreign nationals. In principle, the cantons may freely decide as to whether permits are to be issued to foreigners or not on the basis of the law. The cantonal migration office is responsible for the supervision of foreign residents. Decisions regarding the procedure in asylum matters, on the other hand, are made by the Federal authorities and are subject to the corresponding Federal law governing the right of asylum (Lasi – federal Law on Asylum). → See Useful information

## Regime applied to EU/EFTA nationals

The Agreement on the Free Movement of Persons and the relative protocols apply to nationals from EU/EFTA member states, for whom the conditions for obtaining a residence and/or work permit are less strict than those applicable to third-country foreign nationals. The provisions governing the recognition of professional qualifications, the right to acquire real estate and the coordination of social security systems are correlated with the right of free movement of persons.



## Regime applicable to third-country nationals

Third-country nationals (not from UE/EFTA member states) are subject to the Federal Act on Foreign Nationals (Foreign Nationals Act, FNA) and the Ordinance on admission, residence and gainful employment (OASA). The admission and the granting of permits for foreign nationals from these countries are more restrictive than for nationals of the UE/EFTA. Permits for foreigners to take up gainful employment may be issued if the provisions regarding the labour market and the aforementioned legislation are met, but there is no right to a permit.

## Family reunification for third-country nationals

For third-country nationals who have a «C» domicile permit, «B» residence permit and «L» temporary residence permit, together with Swiss nationals, the entitlement to family reunification is limited to their spouse and unmarried children who are under 18 years of age. The competent immigration authorities may authorise a family reunification provided that certain conditions are met (e.g., availability of suitable accommodation, sufficient income, etc.).

## Swiss citizenship

Swiss citizenship may be acquired through descent, by way of adoption on the part of a Swiss citizen or by the completion of a specific procedure. Swiss citizenship comprises a number of rights and obligations (e.g., the right to vote and to stand for election, the obligation to perform military service). Swiss citizenship can be obtained through a regular or facilitated naturalisation procedure. A change in domicile from one canton to another may affect the naturalisation application. Further information may be obtained from the municipal authorities, the Department of Population or the Registry Offices.

→ See Useful information

### Types of permits for foreigners:

**B permit:** residence

**C permit:** domicile

**G permit:** cross-border commuters

**L permit:** temporary residents

**F permit:** provisionally admitted persons

**N permit:** asylum seekers

**S permit:** persons in need of protection

# 3 Democracy and federalism

## International treaties

As a member of the UNO and of the European Free Trade Association (EFTA), Switzerland addresses European policy, like foreign policy in general, with caution and pragmatism. After the failure of several referendums on its possible membership, Switzerland has opted for a bilateral approach towards the European Union by signing numerous treaties enabling, among other things, the free movement of persons and the adherence to regulations of the association agreements of Schengen and Dublin.

Switzerland is a Federal state based on three levels of government: The Federal government, the 26 constituent cantons and the towns or municipalities. The cantons are autonomous within the limits recognised by the Federal Constitution and each canton has its own constitution, laws, government, parliament and courts. The municipalities (approx. 3,000 in Switzerland and 150 in Ticino) represent the smallest institutional and political unit and benefit from an autonomy defined by the constitutions of the various cantons. A peculiarity of the Swiss Confederation is that it consists of four different cultures and languages: the German-speaking, French-speaking, Italian-speaking – only in Ticino and a few valleys of the Canton of Graubünden – and Romansh-speaking parts of Switzerland. In order to withstand the tensions and historical vicissitudes that swept across Europe over the last two centuries, Switzerland, as constituted after 1848, could not be anything other than a Confederation of states governed on a federal basis.

## Swiss federalism

Federalism means, as sanctioned by the Constitution, that the cantons and towns or communities enjoy considerable autonomy and can coordinate their own functions. The politico-administrative powers are distributed together with the Federal government while maintaining a close collaboration. The cantons are free to pass legislation on all matters not regulated by the Federal Constitution.

## Direct democracy

Switzerland has a particular form of direct democracy, which is best explained by the direct popular election of all political offices with the exception of the members of the Federal government and also by the right of referendum, initiative and voting by the people on every amendment of the constitution. The right of referendum, i.e., a general consultation on a decision made by the parliament, has been included in the Swiss constitution since 1848. Thanks to a popular initiative, on the other hand, a determined number of voters may request a vote to amend or supplement an article of the constitution. Petitions are a right granted to each and every citizen to directly address the authorities and may also be signed by foreign residents. Switzerland has a multi-party system, in which no party is allowed to secure an absolute majority; the sense of compromise thus constitutes an essential factor in the management of Swiss democracy. The Swiss voting system is also unique compared to that of other modern democracies.



## Distribution of powers between the Federal government, the cantons and the municipalities

	Parliament	Government	Magistrate
Powers Functions	<b>Legislative</b> Formulation of laws Control of the government and administration	<b>Executive</b> Application of laws, government, administration and representation of the State in domestic and foreign policies	<b>Judicial</b> Judgments, pronouncement of judgments, punishment, defence
Switzerland	<b>Federal Assembly National Council</b> (200 members) Council of States (46 members)	<b>Federal Council</b> (7 members elected by the Federal Assembly). Each year, the President of the Swiss Confederation is elected by parliament from the 7 Federal Council Members	<b>Federal Court</b> (41 members elected by the Federal Assembly, number may vary)
Canton of Ticino	<b>Cantonal Parliament</b> (90 members)	<b>Cantonal Executive Council</b> (5 ministers)	<b>Civil courts:</b> Court of Appeals Magistrate's Court District Court <b>Criminal courts:</b> Court of Appeals Criminal Court Juvenile Court <b>Administrative courts:</b> Administrative Court Insurance Court; Expropriation Court
Towns or Municipalities	<b>Municipal (or) Town Council</b>	<b>Municipality</b>	

The members of the Federal Assembly, the Cantonal Parliament, the Cantonal Executive Council, the municipalities and the Municipal (or) Town Councils are elected every 4 years by those with voting rights.

### Conditions for the right to vote and eligibility in the Canton of Ticino

Swiss citizens must be 18 years of age and resident in the canton for no less than thirty days. Foreigners in Ticino do not have the right to vote or to be elected.

# Living in Ticino

## 4

Most of the residents in Ticino are tenants; they live in rented apartments or houses. Advertisements for house rentals (leases) are mainly found in the daily newspapers and on specialist websites.

→ See Useful information

Irrespective of nationality and whether the move is within a canton or Switzerland or to another country, you must register with both municipal offices for departures and arrivals (Cantonal Office of Population, Servizio controllo abitanti) before you move, notify the Foreigner's Regional Registration Office, (Ufficio regionale degli stranieri), your health insurance provider and the post office of your change of address, inform

The Swiss attribute ever increasing importance on recycling waste. In many cantons, everyone pays a fee for the disposal of waste, which is proportional to the amount of waste placed in the bags. The main advantage of this charge is to provide incentives to separate as many recyclable materials as possible, the collection of which is free of charge. Most household waste is recycled for the benefit not only of the people but for the whole environment, this includes: Paper, glass, plastic bottles (PET), tins, aluminium, metals, and vegetable waste. Every municipality has waste collection centres. It is not just domestic households that are involved in the recycling process, businesses are also separating their waste.

→ See Useful information

your telephone service provider (to respectively cancel or activate a telephone, Internet or digital TV connection), inform Billag about radio and TV subscriptions, ask your employer for a day off, which as a rule you are entitled to, inform the Department for Transportation and contact the teachers and school authorities if you have school-age children.

You need to sign a lease before moving into an apartment or house. In most cases, you have to pay a deposit into a protected bank account. If you wish to terminate a lease, the procedure for giving notice specified in the agreement must be observed. The landlord must receive your notice before the start of the period of notice, which is generally three months for apartments. It is possible to terminate the agreement prematurely if another solvent tenant is found. In the event of a dispute with the proprietor (landlord) during the period of lease or at the end of the agreement, you can contact the official arbitration authorities who advise tenants and landlords on all issues relating to rental matters. In addition to the rental costs, you must pay for the electricity, water, heating, cable TV, parking and waste disposal. These expenses may be included in the basic rental costs and specified as «incidental expenses» (Spese accessorie) by the proprietor of the apartment. Everyone who owns a radio or TV set, a computer, a mobile telephone or other electronic devices for the reception of radio and television must pay the basic Billag fee.

The neighbourhood relations are generally governed by the rules of the apartment block or according to custom. Special efforts must be made to avoid a breach of the peace, or making unpleasant noises and sounds, especially in the evening, at night and on public holidays, and to respect the user schedule in the laundry rooms, the reserved parking spaces and the cleaning of common areas (stairways, lift, garage, garden, etc.). Special efforts should also be made to avoid emitting kitchen odours and smoke in the case of barbecues on the patio, to dispose of waste properly and to respect the opening and lock-up times of the main entrance.

If the disturbances caused by neighbours in the apartment building are excessive, you can contact the authorities to assert your rights. Renovation work on the house or construction work on an adjacent property can often be disruptive (noise, scaffolding). This disturbance must be tolerated even if it is excessive and you cannot ask for them to be terminated. However, if the construction work causes damage, you can request compensation under certain conditions.

EU/EFTA nationals with permanent residence permits and residence permits in Switzerland have the same rights as Swiss nationals as regards the purchasing of residential real estate or apartments for private use in Switzerland.





# The Italian language and living together

Historically, Switzerland was formed with the convergence of three great European cultures and languages, Italian («l'italiano»), French («le français») and German («die deutsche Sprache») to which Romansh must be added («rumantsch», «romontsch» or «rumauntsch»), one of the official languages of the Canton of Graubünden, a neo-Latin language which, as such, has great affinity with Ladin and Friulian that are spoken in Italy and several Lombardian dialects. As a result, Switzerland adopted four national

Switzerland is a multilingual and multicultural country. It has four national languages but they are not uniformly spoken across the country. German is by far the most widely spoken language (64%). In 19 of the 26 cantons, the most widespread language is Swiss German. French (21%) is spoken in the western parts of the country. 4 cantons are entirely French-speaking: Geneva, Vaud, Neuchâtel and Jura. French and German are spoken in 3 cantons: Berne, Fribourg and Valais. Italian (6.5%) is spoken in Ticino and in four valleys of the Canton of Graubünden. Romansh is only spoken in the trilingual Canton of Graubünden, together with German and Italian; like Italian and French, it is a language with Latin roots. It is only spoken by 0.5% of the entire Swiss population. Serbo-Croatian, on the other hand, represents the largest foreign language group. (Swiss demographics 2012)

languages, now sanctioned by the Federal Constitution (Art. 4 and 70). In the Canton of Ticino as well as in the Grison valleys of Mesolcina, Calanca, Bregaglia and Poschiavo, the current official language is Italian. A Lombardian dialect with its many local variations is also often used among friends and family in the Italian-speaking part of Switzerland. In Ticino, anyone attending compulsory school also learns at the same time how to speak and write in French and German, which is unique in Switzerland. In the German-speaking cantons («Deutschschweiz»), Swiss German («Schwyzerdütsch») is widespread and used in everyday life, a dialect which is not always easily understood by people who studied German and may often vary considerably from region to region. In the French-speaking part of Switzerland («Romandie»), on the other hand, the use of local dialects has been lost except in Valais and in the Cantons of Fribourg and Jura. Multilingualism and multiculturalism are part of the process of Swiss cultural self-understanding: Differences are considered Swiss attributes. However, Switzerland has evolved over the last few decades from a country that only spoke four languages to a multilingual country. Its linguistic pluralism has multiplied due to the spread of the English language and the fact that many resident foreigners continue to use their own native language. More than 40 languages are currently spoken in Switzerland.

It is necessary to understand and speak Italian so that you can get to know your neighbours, participate in the activities of the community, understand radio and television broadcasts, read the newspapers, look for housing or find a job, understand what your children are learning at school and talk to their teachers, improve communication with the public administration and services, to be able to feel at home in Ticino and keep yourself informed about Ticino in general. The municipal administrative offices, among others, can provide information on opportunities for learning Italian and other national languages. → See Useful information

Swiss nationals know how difficult it can sometimes be to learn their languages, but if foreign nationals make an effort to learn and understand the language of their place of residence it can truly help them in making contacts, earn respect and favour mutual comprehension and understanding. In addition to Italian language courses, there are also courses on socialisation, raising awareness, information on local customs, traditions and institutions. You can turn to qualified intercultural interpreters for help with difficult conversations during the first few months of residency in Ticino.

→ See Useful information

Joining a local club gives you the ideal opportunity to establish new contacts since most of the social life in town and the canton takes place within organisations. In many municipalities (towns), there are clubs for cultural affairs, sports, women, parents and young people. The municipal administration can also provide useful information for these.

In Ticino, there are also numerous municipal and cantonal libraries, some specialising in the native languages of the new arrivals with foreign language courses and cultural and recreational activities organised by the numerous associations of foreign resident communities.

→ See Useful information



# Schools and education

## 6

Switzerland has few natural resources, it therefore owes its prosperity to the intellectual capabilities of its resident population and thus relies heavily on optimum standards of public education.

### The Swiss school system

Switzerland has a strongly decentralised school system. Primary, middle and secondary schools are managed by the cantons while the number of compulsory school years is the same throughout the country. The system is subdivided into four levels: pre-school (nursery school and kindergarten), compulsory school (primary and middle schools), upper level, university level and further education.

For pupils who do not speak Italian as their mother tongue and require special support, Ticinese schools offer Italian language courses and integration activities. Newly arrived students aged 16 and over can benefit from a programme proposed by the Pretirocinio d'integrazione (pre-traineeship of integration).  
→ See Useful information

Stefano Franscini was born in 1796 at Bodio. He was elected Federal Counsellor in 1848. As the principal founder of the educational system of the Canton of Ticino, he dedicated himself to the development of the first comprehensive (state) schools removed from the control of the Church. He was also involved in the establishment of the Federal Institute of Technology at Zurich, contributed to the study of the History of the Confederation and laid the foundations for the Federal Office of Statistics. It was also his drive that brought about the Swiss Federal Archive.

### Compulsory school

Compulsory school takes 9 years and is divided into primary and middle school. Even though there are also various private schools, the majority of the pupils attend public schools. The minimum age for starting primary school varies from canton to canton; in Ticino it is 6 years whereas in the future, compulsory school attendance will be moved to 4 years of age. At middle school, the pupils are given a basic general education. Some schools provide practical instruction that prepares the pupils for apprenticeships, others aim at broadening their general knowledge to allow them to access the next level. The role of public schools is important, also from an integration viewpoint since it covers 95% of the country's pupils from a variety of social, linguistic and cultural backgrounds. As a country with four national tongues, Switzerland attaches great importance to language learning. During the compulsory school years, pupils study at least one other national language, in Ticino, this is French and German in addition to English.

### Secondary schools

At 16 years of age, pupils intending to continue their studies enrol in secondary schools which take 3 to 4 years. They may complete a technical aptitude traineeship which will then allow them to pursue either university studies or to do vocational training or enter the working world. Secondary school offers a general education and prepares pupils for university entry examinations granting access to one of the 10 Swiss universities, including the University of Italian-speaking Switzerland at Lugano and Mendrisio (Academy of Architecture) or one of the two Federal Institutes of Technology (Lausanne and Zurich). Apprentices receive a Federal Certificate of Aptitude/competency recognised by all the cantons.



### University education

Many will continue their education by attending a university or a university-level vocational school. Furthermore, there are many courses for continued professional training and specialisation offered by private institutions or trade and professional associations. Universities and other higher education institutions also offer further education courses.

Ticino has a university system, which includes the Department of Economics, Communication Sciences, Architecture, Information Technology and Theology. In addition, there is the SUPSI (University of Applied Sciences of Italian-speaking Switzerland), which provides an education with a vocational orientation. Important research centres include the Institute of Computer Integrated Manufacturing of Italian-speaking Switzerland (CIM), the Swiss Scientific Computing Centre (CSCS), the Dalla Molle Institute of Artificial Intelligence (IDSIA) and the Biomedical Research Institute (IRB).



# Integration of foreigners and prevention of discrimination

In Ticino the presence of foreigners (more than 26% of the resident population) is a matter of fact, irrespective of composition, numbers and perception. Integration is therefore a necessity that imposes itself both on the Swiss population and on the foreign population and awaits from the host country a readiness to welcome them and the willingness of the arriving parties to integrate in the new society. Sharing the same territory, understanding, tolerance and mutual respect between different cultures are indispensable for the social, cultural and economic development of society and are based on the fundamental values ratified by the Federal Constitution.

With the Foreign Nationals Act, which came into law in 2008 and the Ordinance on the Integration of Foreigners, the objectives of Swiss policy regarding the integration of foreigners were anchored in law for the first time. In Ticino, the furthering of the integration of foreigners and the prevention of discrimination are laid down in Article 2, Clause d) concerning the application of the Federal legislation to foreign nationals (1998). Canton Ticino, for its part, has appointed a Cantonal Representative for the integration of Foreigners and established the Cantonal Commission for the integration of foreigners. There are also numerous communities and associations of resident foreigners collaborating with the Office of the Cantonal Representative for the Integration of Foreigners to jointly promote the integration of their members through different activities and events. The law against racial discrimination, Article 261bis of the Swiss Penal Code, is an important tool in the fight against racism in Switzerland.  
→ See Useful information

Italians make up the largest community of foreign residents in Ticino with approx. 16% of the population, followed by nationals from the Balkans (approx. 3%) and Portugal (approx. 2.5%). The majority of the foreigners living in Ticino are from the European continent, only 2% come from Africa, Asia or the Americas. At times, however, due to current news events or news items chronicled by the media, the perception by many citizens does not always correspond to the actual figures.

In Ticino, in particular in the regions of Locarno and Lake Lugano, there is also a strong presence of German-speaking citizens, especially Swiss and German nationals, often well-to-do older people attracted more by the climate and the landscape than by the local culture and language. In addition, tens of thousands of Italian cross-border commuters enter the Canton of Ticino every day to work. Finally, one of the four Registration Centres for asylum seekers of the Federal Office for Migration is located at Chiasso.

In Switzerland, as everywhere in Europe, the population is aging and there is a shortage of manpower: Without the work of immigrants, even in Ticino entire industrial sectors would be threatened in their development. Many services and businesses could not function without their indispensable contribution. The presence of foreigners in Ticino is an historical reality: In 1880, foreigners represented 16% of the population and about 28% in 1914, then dropping off during the following economic crisis and World War Two and increasing again until 1970. Ticinese businesses have been confronted with a need for manpower that the normal evolution of the local population has been unable to satisfy.





Federalism, municipal autonomy and direct democracy characterise the Swiss political system. As a result, there is not always one single solution to the integration challenges that the institutions face at a cantonal level, for instance in the schools or in the workplace. This traditional municipal autonomy thus ensures that integration takes a front seat in the local communities.

Switzerland is a small, densely populated country with a well-developed infrastructure and high living standards for a large portion of the population where people with different habits and outlook on life arrive as a result of global migration. The intersecting of different languages, culture, customs and religions, constitutes the great challenge for mutual coexistence. Immigration with employment rates remaining low as a result of integration difficulties in the labour market is not a solution. Integration must therefore also allow immigrants to participate in economic, social and cultural life. It therefore has to be presumed that foreigners are willing to integrate themselves and that the Swiss population is prepared to truly welcome them. Integration requires the participation of the various elements of society: Confederation, cantons, cities and towns, social partners, non-governmental organisations (NGOs) and organisations of resident foreigners. Integration should allow foreign nationals to feel and live in harmony with the host society. Integration means embracing the culture of the host nation while remaining faithful to one's own roots, to contribute with personal commitment, participation and resources. Integration thus means to be part of a whole, on equal terms with the local people and their culture.



# 8 Working in Ticino

The Swiss economy is based on high-quality production and a highly skilled workforce. The key economic sectors include banking, insurance, tourism, commerce, microtechnology, high-tech industries, biotechnology, pharmaceuticals and construction. The services sector has the largest number of employees. In Ticino, the key economic sectors are finance, fiduciary services, insurance, commerce, biotechnology, construction and tourism. The largest portion of resident employees in Switzerland work in small and medium-sized businesses.

The Swiss are hardworking: The average working week is 41.6 hours for full-time employees who are entitled to at least 20 days of holidays per year to which 8 or 9 public holidays are added, depending on the Canton. Strikes are rare and levels of absenteeism are reduced to a minimum. Differences in pay for equal skills, on the other hand, may vary from region to region. In

## Public holidays in Ticino:

New Year (01.01)  
Epiphany (06.01)  
Saint Joseph's Day (19.03)  
Easter Monday  
Labour Day (01.05)  
Ascension  
Whit Monday  
Corpus Christi  
Solemnity of Saints Peter and Paul (29.06)  
Swiss National Day (01.08)  
Assumption (15.08)  
All Saints (01.11)  
Immaculate Conception (08.12)  
Christmas Day (25.12)  
Saint Stephen's Day (Boxing Day) (26.12)

Switzerland, there is no statutory minimum wage established by law, as a rule, salaries are agreed upon between employer and employee.

In many sectors, for instance, in the hotel industry or in several branches of the building industry, there are collective employment contracts stipulating the terms and conditions of work and mandatory minimum wages. For other sectors, normal employment contracts stipulating mandatory minimum wages, for example in the domestic economy sectors, call centres or beauty parlours have been introduced as part of the accompanying measures pertaining to the Treaty on the free movement of persons between Switzerland and the European Union. The wages stipulated in the contracts are gross wages from which social insurance contributions such as AHV/AVS (old age and surviving dependents' insurance), IV/AI (disability insurance), pension funds, accident and unemployment insurance are deducted. Black market work is prohibited and punishable. Many trade unions support employees in the event of work-related problems but not only in this area.

→ See Chapter 12 – Social insurance [p.22](#)  
→ See Useful information

To be able to work and live in Switzerland, you must have valid work and residence permits, the formalities for which vary according to the nationality of the applicants. The rights and obligations of employers and employees are defined by the Code of Obligations, the Federal Labour Act (employee protection) and the corresponding ordinances that also regulate the maximum duration of the working week and the number of days off. As a rule, employment starts with a trial period during which reduced periods of notice apply. After the trial period, the agreement may be terminated subject to a period of notice. Female employees are entitled to paid maternity leave of at least 14 weeks.

→ See Chapter 2 – Settling in Ticino [p.6](#)

In the event of dismissal, registration with the official Regional Labour Office (URC) is urgently recommended even during the final period of notice. In Ticino, vacant positions are usually published in the daily newspapers or over the Internet; personal relationships also play an important role when searching for a job. Unemployment insurance is compulsory for all employed workers who have not yet reached 65 years of age. To be entitled to unemployment benefits, insured persons must have worked for at least twelve months during the last two years, be resident in Switzerland and have a valid work permit. Thanks to the Treaty on the free movement of persons, contribution periods completed in an EU/EFTA member state are also recognised.

→ See Chapter 2 – Settling in Ticino [p.6](#)

After completing compulsory school, many young people take up a traineeship (basic vocational training); they receive practical training and attend a vocational school. Together with job training, they can also earn a vocational baccalaureate. Various institutions offer training opportunities for adults. In Switzerland, employers attach great importance to academic qualifications and job references. The Federal Office for Professional Education and Technology (OPET) evaluates the equivalence of academic qualifications and certificates acquired abroad concerning vocational training and institutes of higher education. There are other institutions that evaluate university degrees and diplomas in the academic and non-academic medical professions.

→ See Useful information

# 9 Economy, taxes and communications

Virtually deprived of mineral resources and with a limited surface area, Switzerland owes its prosperity to foreign trade. Its comparatively modest domestic market has forced Swiss producers to look abroad to ensure returns on the investments made. Switzerland imports raw materials and exports goods of the highest quality. There is an abundance of small and medium-sized businesses, generally with less than 250 full-time employees, representing about two-thirds of the total workforce. The largest Swiss company is Nestlé, the world's largest food company.

→ See Chapter 7 – Working in Ticino p. 14

Almost all the municipalities of Ticino have a post office. Letters are divided into two categories of A (priority) and B. Parcels, on the other hand, are despatched as Priority or Economy. Charges vary according to format, weight and the desired speed of delivery. You can also make payments or carry out other financial transactions by using the services provided by PostFinance. On request, letters and packages can be kept as *poste restante* at the post office, which must be informed without delay of any change of address when you move house.

## Banking, tourism and trade

After the mountains, chocolate and cheese, the image which instinctively springs to mind when thinking of Switzerland is undoubtedly that associated with banking. The banks are the key players in the Swiss financial market, the preferred activity of which is asset management. The financial sector is of paramount importance, contributing more than 11% of the value of the Swiss economy. More than 6% of the population work in banking, insurance and other financial services. The major financial centres are Zurich, Geneva, Ticino and Basel. Current or savings accounts can be opened at banks or Post offices which will even grant loans subject to certain conditions. You can withdraw cash and perform banking transactions at more than 60,000 Bancomat machines. Major credit cards are also accepted everywhere in Ticino.

Another vital sector of the Swiss economy is tourism and specifically the hotel and restaurant industry, which traditionally employs many people of foreign origin. Ticino, and in particular, the regions of Locarno/Ascona and Lugano, is one of the main tourist destinations of the country.

In Ticino, shops are generally open from 8.00 a.m. to 6.30 p.m., except for Thursdays when they usually remain open until 9.00 p.m. On Saturday, they do not close before 5.00 p.m. Several large department stores, small local businesses and many petrol stations are allowed to stay open until late in the evening on Sundays or on public holidays.

→ See Useful information

## Taxes and tax returns

Cantons and municipalities levy income and capital gains tax on persons resident or domiciled in Ticino. Moreover, Federal taxes are levied by the Confederation. Foreign workers without a permanent residence permit are subject to withholding tax on income from work. The withheld tax is directly deducted from the wage paid by the employer. Payments from insurance providers compensating for the lack of wage payments in the form of unemployment insurance benefits are also subject to taxation. A tax return must be filed every year. Tax returns must be submitted to the municipalities, which are also responsible for the collection of cantonal and municipal taxes. Numerous public and private agencies and also the trade unions can help you complete your tax return. For more information, please contact the municipality where you live.

## Communications

The new means of communication such as the Internet and mobile telephones are very widespread in Switzerland and benefit from optimum network area coverage. Landline and mobile networks are managed by several operators and span the whole country. Numerous companies sell telephone networking products. It is also possible to use the Internet for telephone calls. The majority of households receive radio and television programmes by cable. Satellite dishes are often needed to receive programmes from countries outside Europe. You have to pay for radio and television reception via your mobile phone or the Internet. It is necessary to register with the Billag SA agency, which is responsible for collecting the payments and also carries out regular system checks.

→ See Useful information

# Mobility 10



Switzerland has one of the densest public transport networks in the world. Trains, trams, metro trains and buses travel at very short intervals and cover the whole territory. In Ticino, people tend to opt for the car on account of the natural terrain of the canton, a sometimes infrequent service and certain personal set habits.

In Switzerland, you must drive on the right-hand side of the road and give way to traffic on the right. The speed limit is 120km/h on motorways, 100km/h on dual carriages, 80km/h on cantonal roads, 50km/h in built-up areas and 30km/h in certain residential zones. The maximum permissible blood alcohol content is set at 0.5 per thousand. For certain professions, as for instance professional drivers, the limit is set at 0. When vehicles meet on narrow roads, the ascending vehicle has precedence over the descending one. Seat belts are mandatory in the front and rear seats and the use of mobile phones when driving is strictly prohibited.



## Public transport

The agglomerations of Lugano, Locarno, Mendrisio/Chiasso and Bellinzona have numerous urban and suburban bus lines with an optimum daily service which is frequent and regular, generally from 6.00 a.m. to approx. 11.45 p.m. The peripheral communities and the Valli del Ticino (Valleys of Ticino) connect with the urban centres thanks to the AutoPostale Svizzera SA postal bus service and other private transport companies.

At 30-minute intervals, the metropolitan train service (TiLo) also ensures the connections between Airolo/Biasca and Chiasso/Como (S10), Chiasso and Milan (S11), Castione-Arbedo/Bellinzona and Locarno (S20) and between Castione-Arbedo/Bellinzona and Luino/Malpensa Airport (S30). The S60 train line (FLP) connects Lugano and Ponte Tresa while the regional Ferrovie Autolinee Regionali Ticinesi (FART) trains run between Locarno and Domodossola.

The Swiss Federal Railways (SBB/CFF/FFS) run across Ticino, connecting it to the major Swiss and European cities. Lugano Airport (located at Agno) links Ticino to the intercontinental airline network via the connections with the hubs of Geneva, Zurich and Rome.

Numerous shipping lines service Lake Maggiore and Lake Lugano. Many of the mountains of Ticino and several isolated villages can be accessed by cable railway, cable cars, cableways, chairlifts and a cog railway.

→ See Useful information

The Arcobaleno season ticket entitles you to unlimited travel on all public transport within the entire tariff zone of Ticino. The so-called half-fare card, on the other hand, enables you to use public transport in Switzerland at half price. Various reductions and season tickets for children, young people, students, families and pensioners are available at the train stations. Many municipalities also offer reductions for season tickets and day passes.

→ See Useful information



## Driving licence

You need a driving licence (for the driver) and a vehicle licence (for the vehicles) to drive in Switzerland. You may use your national driving licence to drive a vehicle corresponding to the categories listed in it for the first 12 months of your stay in Switzerland (with B or C permits). To do this you must be at least 18 years old. After this period you must exchange your foreign driving licence for a Swiss one, the foreign driving licence is then registered at the Traffic Office at Camorino and you will receive a Swiss driving licence.

Unlike third-country nationals, EU/EFTA nationals do not have to undergo any driving test checks. Anyone who does not have a driving licence must enrol at a driving school and pass a written theory test, which can only be taken in one of the three national languages (Italian, French and German) and a practical test.

→ See Useful information

## Vehicles

Imported vehicles must be immediately declared at customs when entering Switzerland.

Within a period of one year from the date of entry in Switzerland (B or C permits), the foreign nationals must have obtained Swiss number plates and Swiss documents for the vehicle. The vehicle undergoes a thorough technical inspection before the number plates are issued. All motor vehicle owners are obliged to take out third-party liability insurance, which covers any damage caused to third parties by the policy holder. They must also pay an annual road tax fee.

Non-compulsory comprehensive insurance, on the other hand, covers any damage caused to your own vehicle.

Drivers using the motorway system (the A2 and A13 in Ticino) must purchase a «vignette», which is valid for one year and paid for in advance, this «vignette» must be affixed to the windscreen of the vehicle. Parking spaces are generally subject to a charge. The blue zones are free of charge, but only for a limited period of time and require a parking disk, which must be displayed behind the windscreen. You do not need a «vignette» if you travel by bicycle. A crash helmet is strongly recommended as well as appropriate lighting for optimum visibility.

→ See Useful information



# Health



The Cantonal Hospital Authority or EOC of Ticino is renowned for the multidisciplinary nature of its high quality healthcare system, which allows patients to find medical specialists from various disciplines under one roof. The presence of six facilities over the entire territory furthermore guarantees comprehensive choice and proximity, irrespective of the place where the services are required. In Ticino, there are also high-quality specialised private clinics, numerous retirement homes, institutions and facilities for people who are mentally and psychologically impaired and home care services.

→ See Useful information

The drive behind promoting people's health is to maintain and improve the health potential of the population. The three classic ways for promoting people's health are physical activity, nutrition and leisure. Healthcare and health promotion are the main tasks of the public healthcare system. The Confederation is dedicated, among other things, to the fight against and prevention of infectious diseases and deals with social insurance, research and environmental protection. The cantons ensure healthcare coverage and medical care of the population whereas the municipalities are locally responsible for hygiene on a local level. Furthermore, the cantons and municipalities provide various healthcare services including cantonal doctors, medical and dental services for schools, social hygiene and socio-psychiatric services.

In Switzerland, each citizen chooses his or her own physician (GP). They become the first port of call for any health problems, even in emergencies. In general, you do not go directly to a hospital. In the event that no common language is spoken by both the patient and physician, it is advisable to bring along a qualified interpreter in order to conduct specialist conversations.

→ See Useful information

Every person residing in Switzerland must take out health insurance within three months of his or her arrival. Compulsory health insurance guarantees access to comprehensive and high-quality medical care in your own canton. Insurance can be freely chosen among the 90 insurance companies authorised to provide compulsory health insurance. The health insurance providers must insure the person in question irrespective of his or her age and state of health without reservation or waiting periods. Children must be insured within three months of their birth. Anybody with temporary residence is exempt from compulsory insurance if he or she has sufficient health insurance to cover at least the equivalent of that provided by Swiss health insurance providers.



Health insurance (LAMal) covers the costs of medical care in the event of an illness, maternity and, if not provided for by the employer, injury. Anyone employed for at least eight hours per week is covered by compulsory insurance for non-work-related accidents (UVG). Compulsory insurance covers the costs of out-patient medical care provided by physicians and for any prescribed medication, hospitalisation in the common wards of hospitals in their own canton of residence or, if necessary or in case of emergencies, at a hospital outside the canton. Furthermore, this includes help and care at home (Spitex), the costs of nursing homes and medical rehabilitation fees. Dental treatments are only part of the compulsory insurance if they are related to serious illnesses. Dental fees must therefore be paid independently. In addition to the compulsory coverage, it is possible to take out non-compulsory complementary health insurance policies that will cover, for instance, the costs of greater comfort in semi-private or private rooms in hospitals or clinics. Prescription-only medications are directly supplied by the physician or can be picked up at pharmacies. Other medications can also be found at herbalists.

Health insurance premiums vary according to the policy and the place of residence. Anyone opting to restrict the choice of physicians or hospitals or to increase their own contributions will benefit from a reduction in their premiums. Insured parties on a means-tested low income are entitled to premium reductions. As a rule, health insurance providers will reimburse treatments performed or prescribed by physicians who are obliged to inform their patients on non-refundable services.

→ See Useful information



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# Social security

# 12

Social security is a determining element of the Swiss state. Part of this security, the **three-pillar system**, which is laid down in the constitution, assures a system for personal and occupational retirement, also for family members, in respect to old age, disability or death. Social security insurance is financed by the contributions of the policy holders, the employers and the Confederation and the cantons.

The less privileged are helped by public assistance (social welfare). After careful analysis and verification of their personal situation, they will receive the minimum amount for living and health insurance. The persons concerned are furthermore given advice on how to overcome their present critical phase in order to provide them with more independence regarding their outlook and decisions. In addition to social welfare from the State, there are numerous charitable institutions that support people in need with services and material aid. This support, however, cannot replace public social welfare. In many towns and municipalities, more information can be obtained at the LAPS counters and requests for social welfare can be filed (LAPS – Federal Act on the Harmonisation and Coordination of Social Services). General information is available at all communities of residence.

The three-pillar system is founded on the following bases: State (first pillar), occupational (second pillar) and private retirement policies. The aim of these pillars is to ensure that the accustomed standard of living can be maintained even in old age and in the event of disability or death, for the policy holder or any surviving dependents.

The **first pillar** includes old-age and surviving dependents' insurance (AVS) and disability insurance (AI). Any person residing or working in Switzerland is automatically subject to AVS and AI insurance. Contributions are directly deducted from earnings, company income or personal assets. Men are entitled to an AVS pension once they have reached 65 years of age and women after 64 years of age (effective as of 2012).

The AVS retirement plan is the pivotal element of the Swiss social insurance system and provides for the payment of two principal pensions: One for those who have reached the age of retirement, the other for their surviving dependents. The old-age pension fund guarantees financial independence for insurance holders retiring from work. The aim of the surviving dependents' pension is to prevent people having to endure a precarious financial situation in addition to the pain of losing a parent or spouse. Such a pension is paid to surviving widowed spouses if they have children or if the widow is over 45 years old and was married for at least 5 years. Orphans are entitled to a pension until 18 years of age or, if they have not yet completed their studies, until 25 years of age. Disability pension is paid to all persons who, as the result of disease, injury or congenital disability, suffer from a degree of disability of at least 40%.

To cover the basic cost of living of the beneficiaries of the first pillar, there are additional benefits to the AVS/AI.





The compulsory occupational retirement plan (LPP – Federal Occupational Pensions Act) represents the **second pillar**. Together with the first pillar, the occupational retirement plan (pension funds) is intended to ensure that the accustomed standard of living can be maintained even in the event of old age, disability or death. All salaried employees already insured within the first pillar and earning an annual income of more than CHF 20,880 (valid as of 2012) are covered by compulsory insurance. Persons engaged in an independent gainful employment, on the other hand, must take out optional insurance. Whoever wishes to do so, depending on the regulations of their personal pension fund and the terms and conditions of their employer, may request early retirement.

The **third pillar** is the individual retirement plan (time deposit savings). Its aim is to ensure that the standard of living desired by each individual citizen can be maintained. Private retirement plans consist of a restricted pension provision (3a pillar) and a voluntary pension provision (3b pillar). The Confederation supports the third pillar by fiscal policy measures and the promotion of home ownership. Banks and private insurance companies offer further personal provision plans.

Women covered by AVS insurance during the 9 months before giving birth and with at least five months of employment are entitled to maternity insurance allowances. The benefits are paid out during 14 weeks after the birth. Government family allowances «Assegni familiari» contribute to the payment of the financial expenditures of all families. For adolescents and young adults who are studying, there are also educational allowances. The contributions are financed by the employer who assures their payment. For families on a low income with children up to 3 or 15 years of age, there are early childhood benefits and supplemental benefits.

Social welfare, on the other hand, ensures the support of persons in need, boosts their material and personal independence and helps them to pursue their social and occupational integration. Social welfare is available irrespective of the causes that make it necessary. As a rule, social welfare includes a detailed evaluation of the applicant's situation. An individualised assistance scheme programme is set up and adapted according to the circumstances.



# Family 13

Nowadays the family is defined as a community of life founded on the relations between parents and children. It constitutes a privileged unit of care providing affection, support and protection, a point of reference for all of its members. The family is a fundamental element of society, an emotional, educational, cultural, civil, economic and social fact. It is a place of encounter, learning, dialogue, mutual respect, communication of values and solidarity between generations. Each individual gains his or her first social experience within the family, which should provide the potential for developing indispensable resources for life through support, mutual encouragement, division of responsibilities and promotion of independence. Some people from cultures of foreign origin living in Ticino do not always have the same western concept of the family, gender equality and the education of children. While retaining the customs and traditions of their country of origin within the family, it is nevertheless desirable that all family

In the case of a death, a physician must issue a death certificate. Hospital deaths are directly reported by the hospital administration. In other cases, the family members are obliged to report the death to their local community office and to present the death certificate issued by the physician. The local municipality/ community office will provide information on funeral options and the necessary steps to be taken. If the celebration of a religious service is desired, this can be arranged independently. For non-Christian communities, there is a Muslim cemetery and a Jewish cemetery, both at Lugano.

members have the opportunity to openly deal with the principles and values of the host country not only through work or school, but also by attending Italian language classes and courses in awareness for our culture, courses for mothers with their pre-school infants or by enrolling in organisations or participating at events.

In Switzerland, all men and women have the right to freely decide who they wish to marry. The Registry Office at the place of residence of the spouses can provide information about the necessary documents for getting married and will arrange civil weddings. Anybody also wishing to celebrate a religious service must arrange this with their own religious community.

## Mixed marriages and marriages between foreign nationals

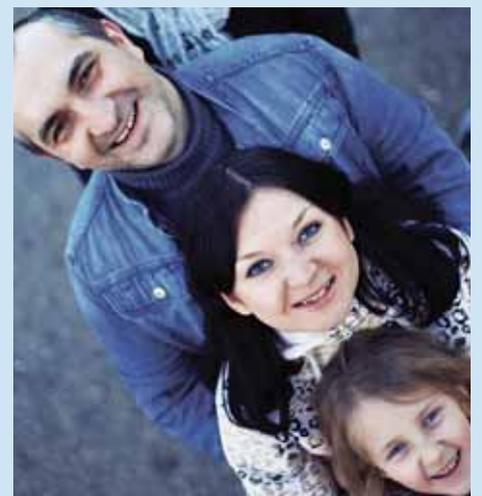
If one or both of the future spouses are foreign nationals, a series of personal documents must be submitted which can be obtained from the country of origin or through the embassies or consulates for the civil marriage procedure. It is therefore strongly recommended to have all the necessary information available in good time before the chosen date. If the spouses have different nationalities, they may acquire that of the other spouse after marriage if this is possible under the legislation of the respective states. For mixed marriages, residency in Switzerland of the foreign national requires at least 5 years of marriage. District Registry Offices will handle preliminary marriage procedures, celebrate marriages and issue the relevant certificates. In Switzerland, same-sex partners may not marry but can establish a registered domestic partnership.

## Cohabitation, separation and divorce

The cohabitation of persons not united by marriage or by civil wedding registration does not result in any negative consequences. With the exception of certain areas of interest such as eligibility for certain social benefits, the rights and obligations are applied as to any other single person. For cohabitation matters, the community of residence and the District Registry Offices are the main contact addresses. A separation or divorce has personal and social consequences, especially if there are children, also with possible effects on residence permits. More and more couples that separate or divorce conclude agreements regulating the consequences of the decision taken. This type of «mediation» is favoured since the revision of the Swiss Civil Code finally abolished the concept of culpability previously attributed to one or other of the spouses.

## Births

Hospital births are directly reported to the Registry Office by the hospital administration. Home births, on the other hand, must be personally reported to the Registry Office by family members, the physician or the midwife. The newborn babies must be registered with a healthcare provider within three months of birth. If the celebration of a religious service is desired, this can be arranged through the relevant religious community.



# Childhood and adolescence

As everywhere in Europe and also in Switzerland and in Ticino, many people nowadays prefer to acquire pre-owned or second-hand items at a low price which are still in good condition such as toys, books, furniture, household appliances and clothes. In Ticino, there are second-hand markets in the main localities, thanks to the initiative of organisations such as the ACSI, the Consumers' Organisation of Italian-speaking Switzerland ([www.acsi.ch](http://www.acsi.ch)), Caritas Ticino ([www.caritas-ticino.ch](http://www.caritas-ticino.ch)), the Ticino branch of the Swiss Red Cross ([www.redcross.ch](http://www.redcross.ch)), Emmaus ([www.emmaus-arce.ch](http://www.emmaus-arce.ch)) and SOS Ticino ([www.sos-ti.ch](http://www.sos-ti.ch)). Many towns also run eco centres where it is possible to take household waste and fruit and vegetable waste, hand in used goods and find items that are still usable.

Ticino supports the autonomy and responsibility of families by promoting additional daycare activities for the families and the school during parents' working hours or education to increase compatibility between family, work and education. The provision of facilities (day nursery, daycare families, centres organising extracurricular activities, socialisation centres) thoroughly covers the needs throughout the Canton and ensures the quality of daycare conditions. Another important aspect in the support of families is the assistance offered for parents who are experiencing difficulty in carrying out their role. To address this, Ticino supports institutions, groups and organisations that offer projects and services in this area.



## Crèches and nursery schools

The crèches in Ticino are generally intended for infants aged between 0 and 3 years of age. Crèches are considered daycare centres if they have capacity for more than 5 children, they are open for more than 15 hours per week and are authorised by the Cantonal Executive Council (Consiglio di Stato). Authorised daycare centres must have the necessary amenities for accommodating children and carrying out the daily activities (sleeping, meals, personal hygiene) and also have sufficient toys and educational material. The daycare family is a person, a couple or a family who, for a modest charge, offer to take not more than 5 children at the same time, generally under 12 years of age, into their household during the day (mainly for lunch and after school). In many towns, there are centres that offer ideal socialising opportunities for the children and support for the mothers. Paediatric outpatient clinics, paediatricians and home treatment services play an important role in the prevention and treatment of childhood diseases and those of their mothers.  
→ See Useful information

The main basis for the development of an individual is established during the first few years of life. In Switzerland, particular attention is paid to the early infancy stage, an important time for all children for the development of their motor, linguistic, cognitive and social skills. Support is provided through a warm and reassuring relationship with the parents and by a coherent educational approach and outside assistance by specialized staff. Children growing up in underprivileged families are, from a socio-economic viewpoint, at greater risk of being disadvantaged during their development. These disadvantages will frequently appear later in the form of under achievement at school, during education and in the labour market. Children of immigrants benefit greatly from the

educational help, support and the instruction assistance available in early infancy. The goal is thus to increase the accessibility to help and support for parents and children with an immigrant background and improve the intercultural skills of people responsible for the care.  
→ See Useful information

## Adolescence and leisure time

For young people, leisure time ought to be understood as activities outside school or work as educational and recreational moments. A privileged space for socialising and meeting others where young people can experiment in expressing themselves, find a playing field and gain the necessary experience for entering the adult world. The commitment of the adults should help stimulate, support and allow youngsters to become active players and use their own time to avoid being reduced to spectators and passive consumers of schemes or ideas that are proposed, realised and implemented by others. Ticino provides numerous youth activity centres, holiday camps, playrooms and sports activities. Through sports, many young foreign and Swiss people learn to meet, get to know and respect each other. For the young people, it is also possible to take advantage of counselling and financial support for their projects of creative expression and also to be part of the Cantonal Council of Young People.  
→ See Useful information

# Religion

# 14

Catholicism was the only authorised denomination for centuries, in the territories that make up Ticino, to the extent that in 1555 the members of the Protestant community were expelled and sought refuge in Zurich. As a result, even during the first decades after independence (1803), the Catholic faith remained predominant. Today, the Cantonal and Federal constitutions assure full religious liberty for the followers of all denominations. The fundamental constitutional rights apply to everybody and to all religious organisations; this specifically concerns the freedom of belief and conscience and the liberty of religious expression.

Until the Treaties of 1884 between the Federal Council and the Holy See, Ticino was ecclesiastically subject in part to the Diocese of Milan and in part to that of Como. As a result of these treaties, Pope Leo XIII, with the ad universam bull, established the Diocese of Lugano in 1888, elevating the status of the Parochial and Collegiate Church of San Lorenzo at Lugano to that of a Cathedral. To head it, not a bishop but rather an Apostolic Administrator was initially appointed. It was, in fact, only in 1971 that the Apostolic Administration of the Canton of Ticino was canonically separated from the Diocese of Basel and, for the first time, it was possible to formally refer to a Bishop of Lugano. To this day, both Roman and Ambrosian rites are celebrated as a remnant of the secular division between Ticino and the Dioceses of Milan and Como. This division is most notable during the carnival season.

In Switzerland, one cannot therefore favour or discriminate a person on account of his or her religious choices and practices. Also due to the high level of immigration, the religious spectrum has now become decidedly more varied and the presence of other religions or religious expressions has become a reality: The majority are Catholics (about 76%) followed by people of the Protestant, Orthodox and Muslim faiths. The Jewish community is concentrated around Lugano.

In Switzerland, as in Ticino, various religious groups thus co-exist and can practise their faith in a climate of respect, tolerance and discretion. By virtue of the liberty of faith and conscience, the State is obliged to observe denominational and religious neutrality. This neutrality takes on a particular importance in public schools insofar as education is compulsory for everybody without distinction between confessions of faith. Admission to a state school does not depend on religion in any case. Teaching staff are obliged to exercise a certain amount of discretion: When carrying out their functions, they must refrain from confessional or religious comments that may prejudice the liberty of faith and conscience of others. In Ticino, the religions officially recognised are the Catholic and Protestant faiths which have the status of public law corporations. Religious organisations not officially recognised, on the other hand, are structured according to private law and often take the form of associations.  
→ See Useful information

## Restrictions and duties

The fundamental rights, however, are not of absolute validity and may be subject to restrictions if stipulated by a law and if there is a justified public interest. For example, the legislator can limit the liberty of faith and conscience if public security and peace are jeopardised or public health is at risk and if their exercise prejudices the rights and liberties of others. Expressions of intolerance by anyone offending religious feelings through systematic and spiteful criticism are punishable. Certain religious practices are prohibited because they violate fundamental rights. Practices which put the physical or psychological integrity of a person at risk such as female excision, are punishable since the liberty of faith does not justify causing injury to a person. Furthermore, certain practices are not authorised in Switzerland if, for instance, they violate the law on the protection of waterways which prohibits the dispersion of ashes of deceased persons into flowing waterways or if the law on the protection of animals which prohibits cruelty to animals is violated. Religious convictions do not constitute a dispensation from the exercise of civic duties as stipulated by law and, specifically, the obligation to attend compulsory school education. Finally, if a religious manifestation is to take place in a public location, it is necessary to request authorisation from the local authorities.



# Leisure time and the media

# 15



Cultural life in Switzerland is so diverse that even the Swiss themselves at times wonder what unites them. This variety is reflected in a broad spectrum of customs, traditions and artistic expression also involving the cultures of the numerous foreign communities living in the country. There is no shortage of cultural and leisure time activities available in Ticino either, where there is also a large number of cultural and recreational associations at community and regional level. Those arriving in Ticino are strongly urged to participate in the activities of the local associations or in recreational, sporting, hiking, gastronomical and cultural programmes. In fact, this is an ideal way to get to know the fellow residents of the canton, their customs and traditions, their mentalities and their attachment to certain traditions. A few words in dialect, enjoying polenta and cheese together, playing a game of cards or a round of bocce, repeating the refrains of certain songs together in a chorus are popular activities that not only allow the new arrivals to indulge their curiosity in the host culture, but also to gain the interest of the locals by encouraging them to open up and get to know each other.

Its cuisine and wine certainly figures among Ticino's most precious assets. Genuine products originating directly from the territory and made in accordance with ancient local traditions. A selection of myriads of tastes capable of combining tradition and modern times and ranging from seasonal specialties such as local salami sausages, merlot wines, cheeses from alpine pastures to the most classic dishes including polenta, risotto with mushrooms and various types of ossobuco, minestrone soup, trota in carpione (marinated trout), bread or chestnut cake, the gazzose (sparkly lemonades) and other specialties which can be savoured with particular pleasure in the typical grottos.

## Traditions and culture

There is a long series of popular festivities, festivals and «risottate» from Spring until the end of Autumn that are not only in the villages and valleys and often associated with saints, religious anniversaries or peasant and gastronomic traditions: Rituals and customs which represent the heritage of the rural culture, which have characterised Ticino for over half of the 20<sup>th</sup> century. There are also numerous sporting events, which allow families and friends to get together for bicycle excursions, football matches, hikes and fun runs. The foreign communities present are also very active and regularly propose ethnic celebrations, which are well attended and constitute ideal occasions for meeting the Ticinese.

Among the major cultural events with an international reputation in Ticino, it is worth mentioning the Rabadan Carnival of Bellinzona, the historical processions of Good Friday at Mendrisio, the Film Festival of Locarno, the jazz festivals of Ascona and Lugano, the Moon and Stars concerts of Locarno and the numerous classical music events. Among the art museums and galleries, there are some seventy facilities dedicated to culture, with exhibitions ranging from contemporary art to ethnography and science. Ticino is also a Cradle of Humankind World Heritage location. It boasts no fewer than two UNESCO World Heritage sites: The Monte San Giorgio, a natural shrine where dinosaur fossils were found and the three medieval Castles of Bellinzona.

In Ticino, you can practise all kinds of both outdoor and indoor sports. To enrol in a sports club or to practise a group sport is an ideal way for locals and foreigners to get to know each other more easily and gain the necessary respect for each other. Voluntary activities with youngsters, older people, sick or disabled persons also provide precious opportunities for exchange and understanding.

## The media

As a ratio to its population, Ticino is one of the regions in the world with the highest number of printed press publications. There are 3 local daily newspapers, numerous weekly publications, several monthlies (in addition to the complete Swiss press and major foreign newspapers sold at the kiosks), 6 national television channels and 10 national radio channels (and an endless number of other Swiss and foreign networks thanks to cable or satellite facilities), 1 private television channel, 2 private radio channels and countless online media.

Regularly reading the daily newspapers and listening to broadcasts about the Italian-speaking parts of Switzerland and following television programmes presenting local facts and customs allows you to be constantly up to date on the reality you are living in, on the perceptions of the population, on the evolution of mentalities and, not least, to learn Italian. Moreover, the local press is the preferred medium for following and understanding socio-economic and political matters in Ticino and Switzerland.



# Security and emergencies

# 16



The **cantonal police force** is a public service with the job of safeguarding security and maintaining the legally established order: **It can be contacted 24 hours a day on the telephone number 117.**

The cantonal police prevents and, as far as possible, impedes infractions through information and checks, investigates and reports them to the authorities. The Sopraceneri and Sottoceneri mobile units of the Gendarmeria handle out-of-the-ordinary, unscheduled, emergency and rescue operations across the entire cantonal territory, the detention or arrest of persons and patrol services conducting the tasks of general prevention

Anyone who is victim of a burglary at home must notify the police immediately and try to remain calm. You must wait for the police to arrive before entering the house, the burglars may still be inside. It is important to avoid entering the house and moving or touching opened items since in doing so the traces left by the burglar could be compromised. Do not hesitate to contact the police for help in possible abnormal situations.

and repression. Their main duties include: Prevention through presence on the territory, traffic and people control, road, air and railroad traffic accident reporting, theft, robbery and damage reporting, domestic and industrial accident/injury reporting, intervention in fights, aggression and domestic violence, death and fire reporting and the service of maintaining order. The judiciary police in collaboration with the Public Prosecutor are responsible for the collection of information, the establishment of facts, enquiries, arrests, prevention, strategic and comparative analysis of crimes and the use of technical and scientific methods.

The territorial Gendarmeria provides counselling for citizens at local police offices. It also carries out judicial police duties relating to micro-criminality by investigating minor offences. Furthermore, it is responsible for airport controls and security at the Airport of Lugano-Agno. The principal municipalities of Ticino have municipal police forces. Special mobile units handle specialist and high-risk operations over the entire cantonal territory. They are trained by the Special Operations and Traffic Departments. The cantonal police intervene on a daily basis in the investigation of road accidents. In cases of particularly severe or complex accidents/incidents, the scientific police can also be brought in.

In Ticino, there are numerous companies specialising in the security sector, which you can consult for specific problems and for the installation of alarm systems.

In Ticino, the **ambulance services** and the associations operating in the pre-hospital rescue area are members of the Ticinese Cantonal Federation of Ambulance Services. The main mission of Ticino Soccorso (Ticino Rescue) 144 is to answer medical emergency calls and to assure a safe procedure and the optimum coordination of operations. **By dialling the free phone number 144**, it is possible to get help for all emergency situations. 144 is not for medical counselling (091 800 18 28), information about out-of-hours medical services (091 800 18 28) or enquiries about domestic assistance services (0840 22 44 22).

The permanent function of the **Ticinese fire brigade (pompieri ticinesi)**, which responds to calls on **emergency number 118**, is to rescue and protect people and animals and safeguard the environment and material goods.

**The Civil Protection (Protezione della popolazione)** is an integrated protection, rescue and support system. Its task is to coordinate the various services for protecting the population, its well-being and cultural assets in the event of natural and technological catastrophes, other emergency situations and armed conflict. The military and civil protection Section operates in three areas of activity and competence: The military, civil protection and population protection sectors. The civil protection sector assures the implementation of the Federal regulations on civil protection in the regions and the local communities, manages diverse planning operations, the training of soldiers and the construction of protected structures (shelters, regional facilities). The population protection service mainly deals with preparations for emergencies and catastrophes.

→ See Useful information





## 30 expressions to help you understand the Italian spoken

in Ticino (selection)

<b>A balla</b>	at high speed
<b>(L')Agrafe</b>	stapler; Gallicism
<b>Azione</b>	special offer; sales promotion at a reduced price, especially for food and daily consumer goods. «Banane in azione» simply means «bananas at a reduced price»: typical trilingual commercial «Swissism» (action in French, Aktion in German)
<b>Bilux</b>	flashing of the headlamps of a vehicle alternating between dipped headlamps and high beam to attract attention
<b>Boccalino</b>	small pot-bellied, coloured terracotta jug, used for drinking local wine. «Kitsch» symbol of Ticino together with zoccolette (clogs)
<b>(La)</b>	
<b>Cantonale</b>	main dual carriageway between two localities
<b>Classeur</b>	folder; ring binder
<b>Chifer</b>	[pronounced like «Kiefer»] croissant: sweet mille-feuille pastry or brioche in half-moon shape
<b>Colonna</b>	tail end, queue (of cars, persons): this term is used frequently, especially in expressions like «c'è colonna in autostrada» (there's a traffic jam on the motorway)
<b>Comanda</b>	order; ordering (in a restaurant, in a shop, over the Internet). This is a Gallicism
<b>Entrare in funzione</b>	take office, assume functions. Loan translation from the French «entrer en fonction»
<b>Farsi dentro</b>	integrating yourself, not remaining aside, socialising, initiating social relations with members of a community into which you introduce yourself
<b>Gabola</b>	squabble, trouble, hitch, inconvenience, mishap, misfortune, mistake, incident, difficulty, problem, mess, complication, nuisance, hindrance, annoyance, pain, hassle
<b>Inzigare</b>	tease, provoke, torment

<b>Latele</b>	«Guardare la tele», to watch television or a television programme
<b>Macchina da lavare</b>	washing machine
<b>Modine</b>	wooden markers placed in the ground to indicate the dimensions of a structure to be built
<b>Natel</b>	mobile telephone. The term is a contraction of «NAtionales TELefon» in German. The name goes back to 1975 when the Swiss PTT (now Swisscom) decided to create a mobile telephone network
<b>Panne</b>	breakdown, defect, rupture, failure, mistake, misfortune, incident, snag, blackout
<b>Per intanto</b>	for now
<b>Riservazione</b>	reservation, this is a Gallicism
<b>Rolladen</b>	shutter; roller shutter or simply a roller blind, shade
<b>Schlafsack</b>	sleeping bag. The German term for sleeping bag has remained in the dialect and in Ticinese Italian
<b>Servisol</b>	self-service: restaurant with Servisol, i.e., self-service area
<b>Tagliata</b>	dish of cold sliced meat, mixed sliced meat
<b>Tirata</b>	straight section (of a road or course running in a straight line)
<b>Tunnel</b>	tunnel
<b>Uovo in cereghino</b>	fried egg in the pan, «sunny side up»
<b>Vignetta</b>	self-adhesive sticker to be affixed to the windscreen as proof of payment of the annual toll for Swiss motorways
<b>Zacky-boy</b>	(also referred to as «zechiboy» or similar) hedge trimmer; portable engine-driven agricultural tool

## Useful telephone numbers

Ambulance	144
Police	117
Fire brigade	118
Emergency	112
Poisoning/Intoxication	145
Rega – air rescue	1414
Ticino Cardiac Centre	091 805 31 11
Roadside breakdown assistance	140
Crisis hotline	143
Helpline for children and adolescents	147
AA Alcoholics Anonymous	0848 84 88 46
AIDS Aid Ticino	091 923 80 40
Harassment and workplace conflicts	0800 14 51 45
Cantonal administration	091 814 41 11
Cantonal Office for Migration	091 814 72 11
Cantonal Representative for integration	0848 14 32 01/02
Integration counselling centre	0848 14 72 01/02
National interpreting service	0842 44 24 42
Agency for Intercultural Mediation	
Derman – SOSTicino	091 921 07 38
	091 825 23 79
Swiss Radio and Television (Ticino branch)	091 803 51 11

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tel. +41 91 814 41 11  
www.ti.ch/di  
di-dis@ti.ch

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**Autore/Informazioni**

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Benvenuti!

