



Residing in Switzerland without gainful activity

Requirements for issuance of a residence permit

According to the Agreement on the Free Movement of Persons (AFMP) between Switzerland and the EU, citizens of EU-28/EFTA¹ member states have the right to enter and stay in Switzerland without having to take up gainful employment (e.g. retirees, students, other economically inactive persons and family members). The following conditions must be met in order to obtain the right to live in Switzerland:

- Economically inactive persons must have **sufficient financial means** to ensure that they do not become dependent upon Swiss social security benefits (welfare) and therefore a burden on the host country;
- Economically inactive persons must be fully covered by **health insurance** (all risks, incl. accident insurance).

Financial means are deemed adequate if they exceed the welfare entitlement threshold established under Swiss law. Here, Swiss Welfare Conference (SKOS) guidelines serve as the main frame of reference. Calculation of financial means also includes pensions, benefits and allowances paid by other social insurance providers.

Right to family reunification

Economically inactive persons from EU-28/EFTA member states have the right to bring family members as long as certain conditions are met. More details are provided in the factsheet entitled [Family reunification](#).

Residence permit requirement

No permit is required for economically inactive persons (e.g. tourists) wishing to stay in Switzerland for less than three months. If the stay is to last longer than three months, then the foreign national must register as an economically inactive person with the migration office of the canton in which he/she wishes to stay. A five-year residence permit (B EU/EFTA) will be issued upon presentation of a valid passport or identity card. This permit is valid for the whole of Switzerland and is automatically renewed by the authorities as long as the above-mentioned conditions continue to apply.

In certain cases where financial means are deemed inadequate, the authorities may limit the validity of the issued residence permit to two years. They may also revoke or not renew a residence permit if the person no longer has financial resources.

¹ Citizens of EFTA member states have the same rights as citizens of EU member states. Special rules apply to citizens of the Principality of Liechtenstein.

Special conditions

○ Retirees

Retirees wishing to settle down in Switzerland must also provide proof that they have sufficient financial means ensuring that they do not become dependent on the Swiss social security benefits (welfare). They must also have adequate health insurance coverage. Generally speaking, financial means are deemed adequate if the amount exceeds the threshold whereby a Swiss national would be entitled to claim supplementary benefits.

○ Persons undergoing education and training (students, pupils, continuing training, etc.)

Persons undergoing education and training must be able to convincingly demonstrate that they possess sufficient financial means enabling them to avoid becoming dependent on Swiss social security benefits (welfare). In addition, they must demonstrate that they have been admitted to a recognised education and training institution in Switzerland and are able to attend a general education or VET programme (Vocational Education Training). If these requirements are met, then a residence permit will be issued for the duration of education and training or for a period of one year, even if the duration of education and training exceeds one year. Residence permits are automatically renewed until completion of education and training if the conditions for issuance of residence permits are still met.

Admission to higher education institutions and other tertiary-level institutions in Switzerland as well as the awarding of scholarships do not fall within the scope of application of the AFMP.

○ Jobseekers

Jobseekers wishing to stay in Switzerland for up to three months do not require a residence permit. If they intend to remain here for longer than three months, then they need to contact the migration authorities; the same rule applies even when the jobseeker receives unemployment benefits from abroad. A short-stay permit (EU/EFTA) will be issued covering a period of three months. A short-stay permit for jobseekers will be issued if the person has the necessary financial means to cover his/her stay in Switzerland². This permit may be extended for up to one year if the jobseeker provides proof that he/she continues to search for a job and has a reasonable expectation of finding employment. There are no quotas on short-stay permits for jobseekers. Under the terms of the AFMP, jobseekers are not entitled to claim welfare benefits.

² Art. 18 para. 2 of the Freedom of Movement Introduction Ordinance (FMIO; SR 142.203), in force since 1 April 2015.