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At the margins of the welfare state – the role of Civil Society Organisations in the minimum income protection package in Switzerland

Eric Crettaz and Rulla Sutter

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University of Bern
Department of Social Sciences
Fabrikstrasse 8
CH-3012 Bern

Tel. +41 (0)31 684 48 11
Fax +41 (0)31 684 48 17
info@sowi.unibe.ch
www.sowi.unibe.ch

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Eric Crettaz, Rulla Sutter

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Please contact the authors with questions or suggestions to this working paper.

Prof. Eric Crettaz

University of Applied Sciences Western Switzerland

0000-0002-7946-6406

eric.crettaz@hesge.ch

Rulla Sutter

University of Neuchâtel and Bern University of Applied Sciences

0009-0005-8831-7161

rullasutter@proton.me

Research on the topics of minimum income protection, last safety net, benefits of last resort, or decent income has a relatively long history (see e.g. Eardley et al. 1996b; Gough 2001). However, in Europe before the 2010s it was an under-researched topic. It gained traction after the Great Recession, as some countries had to roll back their welfare state, especially where harsh austerity measures were inflicted by the infamous 'troika' (European Commission, the ECB, and the IMF). In other countries, deep recession and self-inflicted austerity measures (e.g. in the UK) also led to a decline in the antipoverty effect of social policies. In still other contexts, this process of declining poverty reduction took a more progressive and less crisis-related form.

Indeed, in parallel, a paradigmatic shift in European reflections on social policies put more emphasis on 'social investment', with the goal of replacing, at least in part, the more 'passive' approach to social policy in the long run based on income transfers (Cantillon 2022). In the EU context, as well as in associated countries, e.g. Switzerland, politicians focused on job creation and labour market participation seen as the golden road out of poverty, with concomitant restrictions in social insurance and social assistance benefits, particularly for able-bodied individuals of working age who are jobless.

Various strands of literature have contradicted these activation-related expectations (more on this below), notably the literature specifically devoted to minimum income protection, which showed that most minimum floors are far from lifting disadvantaged households anywhere close to the EU's official poverty line (60 per cent of median disposable income). In addition, this literature, as well as the more general poverty scholarship in Europe, insisted on disappointing poverty trends. Another strand of literature devoted to 'in-work poverty' has shown that, if it is true that individuals holding a job are less exposed to poverty than those who are jobless, being in work is far from being an airtight protection against monetary poverty (Lohmann and Marx 2018, Crettaz 2011, Marx and Nelson 2013).

In the same vein, several scholars invested much energy in creating high-quality comparative datasets, such as the CSB Minimum Income Protection Indicators (CSB-MIPI) at the University of Antwerp (Van Mechelen et al. 2011) - which later led to the development of an add-on in the EUROMOD microsimulation model, as well as the Social Assistance and Minimum Income Protection Interim dataset (SAMIP), which is part of the SPIN dataset at the University of Stockholm (Nelson 2007).

In many parts of Europe, this decline in poverty reduction through social benefits, combined with various crises, in particular the COVID pandemic, has highlighted the growing importance of benefits provided by NGOs, often in-kind (Hermans et al. 2024) : food aid in either the form of free food parcels, free meals or foodstuffs at reduced prices, as well as free or low-price/second-hand clothes and shoes, and other products at a much reduced price, as well as legal advice and administrative support. In particular, it has been noted that the demand for food aid has increased markedly across high-income

countries after 2008 (Davis and Geiger 2017, European Commission 2012, Crettaz forthcoming). In many cases, these NGOs get subsidies from public (usually local) authorities and/or work in close collaboration with local authorities, in particular social services that deliver social assistance benefits (Hermans et al. 2024).

Within the framework of the National Research Project No 80 entitled 'Covid and society', we are involved in a project analysing the evolution of poverty in Switzerland during the pandemic. A part of the project is devoted to Caritas, one of the largest NGOs involved in the fight against poverty in Switzerland (and many other countries). Caritas has provided us an access to its datafiles, which allows us to see how various forms of support are provided to needy families across the country.

Another contribution of this paper is a research mandate carried out for a group of NGOs that are involved in the fight against various forms of poverty and social exclusion in Geneva, Switzerland, in 2015. This mandate had the purpose of gathering statistical information about the number of goods and services provided to deprived families in the Geneva area, as well as the level of subsidies received from the Geneva authorities.

The main goal of this paper is to focus on the margins of the welfare state (Hermans et al. 2024), more specifically to give a sense of how important NGOs are in the fight against poverty in various regions in Switzerland, notably in comparison to social assistance benefits provided by public social services. Our goal is also to show the way the collaboration between these NGOs and local/regional authorities looks like.

1. State of the literature

This section does not aim at providing a state-of-the-art review of the broad strand of literature devoted to social assistance schemes, social interventions of last resort, or minimum income protection. Rather, it aims at summarising some of the best-established findings of this literature, in order to show how empirical evidence on NGOs involved in the fight against poverty contributes to our understanding of minimum income packages and, hence, of the fight against poverty.

Research on social assistance benefits and the last safety net is not new in Europe (see e.g. Eardley et al. 1996b; Gough 2001). However, research on minimum income protection grew when it became clear that unemployment levels were structurally high in certain countries, meaning that many adults of working-age were not able to pay social security contributions and could not, hence, benefit from the protection provided by social insurance programmes (Bahle et al., 2011; Marx & Nelson, 2013). Indeed, the beginning of the 2010s showed an increase in the volume of literature devoted to social assistance and other means-tested benefits and to more general considerations about minimum income protection

A first category of findings pertains to the importance of various social transfers for poverty reduction. For instance, employment levels, the level of nonaged welfare state generosity, of family cash benefits and of parental leaves benefits have a significant impact on poverty reduction. The symmetrical conclusion is that reductions in unemployment benefits linked to the growing influence of activation-based, social investment strategies also contribute to increasing poverty levels (Cantillon 2022).

Regarding social assistance benefits, they display high non-take-up rates and have provided benefits that were always relatively far from the AROP line (Cantillon 2022, Marchal et al. 2016). Indeed, the generosity of minimum income schemes in most European countries in recent years has never been sufficient to lift disadvantaged households above the at-risk-of-poverty (AROP) line (Natili 2020): in 2015 e.g., the basic amount of the minimum income benefits only exceeded the AROP line in Denmark (102.5 per cent of the AROP line), while it ranged between 39 and 85 per cent of the AROP line in Continental European countries (Natili 2020).

One of the main, and most preoccupying, findings of this literature is that poverty reduction has declined in most developed economies (Hermans et al. 2024, Cantillon et al. 2019, Cantillon 2022, Marchal and Marx 2024), a decline that has been described as 'tragic' (Cantillon 2022), and this decline had already begun at the turn of the century (Alper et al. 2020), even in the second half of the 1990s (Cantillon 2022). More than a decade ago, Marx and Nelson (2013) had already noted that most MIP were inadequate, as they failed to bring household incomes above the EU's at-risk-of-poverty line. In many countries, moreover, the situation was worsening. Likewise, between 1999 and some measurement during the period 2008-2016, poverty reduction – i.e. the difference between the level of poverty before and after taxes and social transfers – had declined in most advanced economies, with very few exceptions in Continental Europe, namely France and Switzerland (Alper et al. 2019). In the latter case, however, as poverty reduction in Switzerland is the lowest of all countries included in the analysis (Alper et al. 2019), the observed slight improvement rather points to a catch-up mechanism than to generous policies in times of general decline of poverty reduction. In addition, the Great Recession led to retrenchment in many countries, however, often through more technical measures such as skipping indexation or specific caps, rather that a more visible cut in minimum incomes themselves (Marchal et al. 2016).

Obviously, there are significant cross-country differences in terms of poverty reduction in general, notably for non-working households, due to differences in social policies (Cantillon et al. 2019, Marx and Nelson 2013, Natili 2020), but also for workers (Lohmann and Crettaz 2018, Marx and Nelson 2013, Crettaz 2011).

2. Conceptual framework

For this work, we adopt the conceptual framework of Sutter (2026), putting forward welfare civil society organisations (CSOs) main roles in relation to their unique positioning between the micro- and the macro-level of social work. In other publications, the term 'non-governmental' (e.g. as in NGOs) serves to emphasise the distinction between these organisations and public agencies, while the term 'non-profit' is used to denote an organisation that does not seek to generate profit.

Caritas, the central CSO in the above-mentioned research project ‘Covid and Society: Poverty and social security’, is clearly characterised by the two elements that we have mentioned in the previous paragraph: firstly, it does not fall under the remit of government authority; secondly, it does not pursue profit as its primary objective. Next to (1) not being a governmental agency, and (2) not being profit-oriented, Caritas in Switzerland is also (3) particularly visible and active. In particular, Caritas has its own publishing house and engages in advocacy through empirical analyses, as well as position papers. For these reasons, Caritas is more than an NGO or a non-profit organisation, which suggests that the term Civil Society Organisation (CSO) is probably appropriate (Sutter, 2026).

A fundamental conceptual question is, obviously, whether the support provided by welfare CSOs should be considered as being a component of the minimum income protection, or rather a means of compensating for the shortcomings of welfare states whose protective power is declining (Laufenberg, 2021; Piccoli & Perna, 2024). Indeed, as already mentioned, many if not most European countries do not provide safety nets that allow all population members to lead a poverty-free life. This is particularly true for jobless members of society, but it also applies to a non-negligible number of working individuals and households in Europe (Marchal and Marx 2024, Lohmann and Marx 2018). Actually, this explains in good part the development of the third sector in recent years (Hermans et al. 2024).

We suggest that if these CSOs are self-sufficient financially and mainly fill the gaps left by the welfare state (Hermans et al. 2024), it is hard to present their intervention as being part and parcel of the minimum income package in a region or a municipality. If, on the contrary, they are subsidised by public funds and work in coordination with public agencies providing social benefits, it would be reasonable to say that they are a component of this basic safety net. Moreover, as detailed in Crettaz (2015) for Geneva, if CSOs have a long history and privileged contacts with various vulnerabilized households and individuals (Sutter et al., 2026), their collaboration might improve the efficiency of public expenditure on antipoverty measures broadly defined, as further discussed below.

3. Data collected and regional context

The Swiss Confederation, means-tested benefits and NGOs

The Swiss Confederation is made up of 26 cantons and is an example of extremely decentralised policies (compulsory education, higher education, means-tested benefits, family policy, fiscal policy, and many other policies). As in other Federal countries in Europe, e.g. Spain or Germany (Crettaz 2011), the Federal government oversees social insurances, while regional authorities (called 'cantons' in Switzerland) manage means-tested benefits. In Switzerland, cantons have considerable room for manoeuvre in terms of availability, funding and management of means-tested benefits.

Contrary to most other Federal countries, however, there is no national legislation on social assistance, only an article in the Federal constitution that vaguely states that individuals who are 'unable to support themselves' have the right to be assisted and to receive the means allowing them to live 'in accordance with human dignity' (Article 12 of the Swiss constitution). The Swiss conference of welfare institutions (2020) provides *recommendations* as to how the minimum income should be calculated; however, it is a national association, not a part of the Federal government, and its recommendations have no legal effect. However, most cantons, and municipalities within cantons, use the Basic Needs entailed in these recommendations to calculate social assistance benefits.

In summary, minimum income protection provided by public authorities is extremely decentralised and its generosity varies quite widely across regions. In this regard, Natili (2020) provides a typology of territorial configuration of minimum income schemes in Europe and classifies Switzerland in the 'uncoordinated decentralisation' group, together with Austria, Italy (until 2018) and Spain. Unsurprisingly, hence, the way private organisations and regional public social services coordinate their activities and negotiate the extent and conditions of public financial support varies widely across the 26 cantons that constitute Switzerland.

Ongoing national research programme NRP 80

Part of the findings presented here stems from the above-mentioned National Research Programme No 80 entitled 'Covid and society', funded by the Swiss National Science Foundation. We are involved in a project entitled 'Poverty and Social Security' dealing with the evolution of poverty (using various poverty indicators to test the robustness of our findings) during the pandemic in Switzerland and the impact of social transfers, be it federal social insurance programmes, regional means-tested benefits as well as specific COVID-related programmes, notably those enforced to support self-employed workers and their employees.

Next to statistical analyses of a very large, high-quality dataset made up of fiscal data, linked to census data (actually, a huge sample of about 300k inhabitants of Switzerland), as well as social security records and social assistance registers, an important subproject is devoted to Caritas, one of the largest NGOs – or rather, a CSO in Sutter's terms – involved in the fight against poverty in Switzerland, and many other countries. Caritas Switzerland has provided us an access to many administrative sources, which have been organised and structured within the framework of the project. This has allowed us to see how various forms of support are provided to needy families in various regions of Switzerland, as well as emergency financial measures implemented at the outset of the pandemic.

CSOs in Geneva in 2015 and up to the present day

Another contribution of this paper is a research mandate Crettaz (2015) carried out for CAPAS, the French acronym of a group of CSOs that are involved in the fight against various forms of poverty and social exclusion in Geneva (*Collectif d'associations pour l'action sociale*). This mandate had the purpose of gathering statistical information about the number of goods and services made available to needy families in the Geneva area, compared to the level of subsidies received from the Geneva authorities, mainly for political purposes – these organisations were in the midst of negotiations with the regional authorities (the 'canton' of Geneva) to not have their subsidies reduced. Indeed, in a context of budgetary constraints at the local level, the associative fabric wanted to highlight their activities and relatively low cost of their services compared to equivalent services that would have to be provided by a public social service if these CSOs disappeared. This is in large part due to the fact that associations benefit from donations, gifts and legacies, and that many volunteers participate in various activities, in addition to the already mentioned close and long-lasting contacts with various vulnerable population groups.

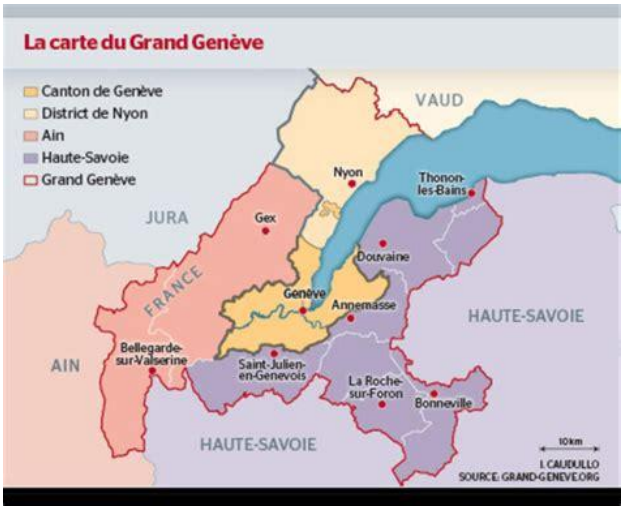
However, despite this political goal, this research contained many pieces of information that are interesting for social policy scholars, as it improved our understanding of CSOs' role within the Geneva 'welfare diamond' (Evers et al. 1994, Jenson and Saint-Denis 2003). In particular, this allowed us, back then, to highlight the sheer volume of support these CSOs were providing to needy individuals and families, as well as the close links between regional and local authorities and these private organisations, notably in the form of contract-based funding.

Before moving on to results further below, a geographical clarification is in order: the canton of Geneva (about half a million inhabitants) only includes a part of the Geneva urban area. Greater Geneva (*Grand Genève*), which has an official existence, entails about 1m inhabitants and includes parts of the canton of Vaud (Switzerland), as well as parts of the French 'départements' of Ain and Haute-Savoie. These four local authorities

collaborate on many topics mostly linked to the transnational lives of cross-border workers (work, schooling and education, healthcare, social security contributions and benefits, public transportation, etc.). In this paper, when we talk about 'Geneva', we usually mean the canton of Geneva and its resident population, unless otherwise stated.

Figure 1 below shows the extent of the official Greater Geneva (red line). The dark orange area is the *canton* of Geneva, which is the subject of the analyses presented in this section.

Figure 1: Greater Geneva as defined by the four local authorities that collaborate in it, namely the Swiss cantons of Geneva and Vaud, and the French 'départements' of Ain and Haute-Savoie.



In Geneva, there is close collaboration between CSOs and cantonal and municipal authorities, notably because associations maintain close contacts and relationships of trust with vulnerable population subgroups or those with very specific needs, e.g. certain migrant populations, Geneva being very cosmopolitan[1] - including undeclared migrants - sex workers, people suffering from addiction, and still others who do not necessarily get public means-tested benefits. It should be noted, however, that these associations also cater to needs of individuals who already get social insurance or means-tested benefits but still do not manage to make ends meet.

[1] As of 2024, foreign nationals make up about 42 per cent of the population of the canton of Geneva, while non-migrant Swiss citizens represent about one-third of the population only. 189 nationalities are represented in Geneva.

4. First empirical contribution: the role of Caritas during the pandemic in the fight against poverty

Before presenting our data and results, a few words about this CSO are in order. Caritas Internationalis is a confederation of over 160 members who are working at the grassroots level in almost every country worldwide. It is also found in most EU Member States and EFTA countries: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, France, Finland, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherland, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden, and Switzerland.

Let us now move on to the role of Caritas during the pandemic in Switzerland, and then we will give some information about the role of Caritas in terms of food aid since the end of the Covid-related measures in early 2022.

In the early stages of the pandemic, a two-stage process took place in the voluntary sector in Switzerland. A key player in this regard is called 'Swiss Solidarity', which is not a direct translation of the original names (Glückskette, Chaîne du bonheur, Catena della Solidarietà – literally 'Chain of happiness' in German and French). Swiss Solidarity is an independent foundation established in 1946 by the Swiss Broadcasting Corporation. Its main goal is to raise funds in the event of a disaster occurring anywhere in the world, through its strong media presence, and once the fundraising operation – usually very intensive and short – is over, Swiss Solidarity co-finances international projects undertaken by its 25 Swiss partner organisations.

During the pandemic, Swiss Solidarity decided to raise funds to support individuals residing in Switzerland through funding additional activities of partner CSOs, Caritas Switzerland being one of them, as further discussed below.

Caritas during the pandemic in Switzerland

The Caritas network comprises 16 regional Caritas organisations (RCOs), the Caritas markets – grocery stores selling food and non-food items at prices well below market rates – and Caritas Switzerland – the headquarters and its research department. Together, they fundraised for Geneva a total of CHF 2m, where 50.4 per cent came from the Swiss solidarity chain support project (Drilling et al., 2024), 26.8 per cent from further foundations, 15 per cent from corporations and 7.7 per cent from private donors.

The Caritas Switzerland network was able, over the observation period from 1 April 2020 to 31 October 2021, and in addition to providing 13,000 additional consultations with social workers, lawyers, other legal practitioners and specialists, to achieve the following results:

Emergency financial support for those affected by Covid-related issues (job loss, etc.)

On national level, there were 7,500 applications for emergency financial aid approved, and 19,000 people got financial benefits. In total, about € 5.3m (CHF 5.6m) in emergency financial support were distributed across Switzerland. In Geneva, a finance comittee report from the Secrétariat du Grand Conseil documents how CSOs absorbed demand shocks before public welfare institutions reorganised their interventions. CSOs' direct aid spendings was multiplied by 2.5 from CHF 700,000 in a regular year to CHF 1.8m in 2020, while their salary costs for counselling increased by CHF 250,000 due to the increase in caseloads in 2020 (Report PL 12842-A[2]).

This support took the following forms:

- paying bills;
- providing vouchers for the two main supermarket chains in Switzerland (Migros and Coop);
- giving cash where this was appropriate for specific target groups.

This emergency financial support was mostly a one-off payment, with a second and, in exceptional cases, a third payment.

Maximum amounts of CHF 1,500 per person and CHF 3,000 per household were agreed upon to be distributed. As a point of comparison, in 2020, the Swiss Conference of Welfare Institutions defined the following 'basic needs' – a basket of goods and services deemed necessary to live a decent life:

[2] Report by the Finance Committee responsible for examining the State Council's [Geneva executive branch of the regional government] bill granting annual operating subsidies to Caritas Geneva and the Geneva Protestant Social Centre for the years 2021 to 2024
Original title in French : *Rapport de la commission des finances chargée d'étudier le projet de loi du Conseil d'Etat accordant une aide financière annuelle de fonctionnement à Caritas Genève et au Centre social protestant de Genève pour les années 2021 à 2024*

Table 1: Basic needs (*Grundbedarf/Forfait pour l'entretien/Forfait di mantenimento*) suggested by the Swiss Conference of Welfare Institutions (*SKOS/CSIAS/CSIAS*)

Household type	Amount (CHF)
For a person living alone	CHF 997.–
For a single parent with two children	CHF 1,854.–
For a couple with two children	CHF 2,134.–

The Swiss Conference of Welfare Institutions' basket includes:
Food, beverages and tobacco; clothing and footwear; energy consumption (electricity, gas, etc.) excluding rental charges; routine household maintenance (cleaning/maintenance of the flat); purchase of small everyday items; healthcare costs, excluding excess and co-payments (e.g. over-the-counter medicines); transport costs, including half-fare travelcard (local public transport, bicycle/moped maintenance); telecommunications (telephone, postage); education and leisure (e.g. radio/TV licences and equipment, computer, printer, sport, games, newspapers, books, eco-friendly expenses, cinema, pets); personal care (e.g. hairdresser, toiletries); personal equipment (e.g. office supplies); drinks consumed outside the home; other (e.g. membership fees, small gifts).

In addition to these basic needs, housing costs (the rent, usually) and health insurance premiums (which are paid separately in Switzerland) are also paid by the social services.

In other words, **the maximum one-off payment represented**:

- CHF 1,500.–, i.e. slightly more than one month and a half of the 'basic needs' (let us repeat that they do not include housing costs) for a **one-person household**, i.e. CHF 997.–; in other words, about **12.5 per cent of the value of the 'basic needs' for one year.**
- CHF 3,000.–, i.e. 1.4 months of the 'basic needs' **for a couple with two children**; in other words, about **12 per cent of the value of the 'basic needs' for one year**.

On average, the CHF 5.6m received by 19,000 persons represent about CHF 295.– per person. According to Caritas, this represents CHF 750.– per application.

Crucially, such applications resulted in one-off payments – rather than monthly instalments.

Another figure helps us put these amounts in perspective: in 2020, the annual net expenditure on economic social assistance per recipient nationwide amounted to CHF 10,000.– (Swiss Federal Statistical Office 2022); hence **the average emergency help received** (i.e. CHF 295.–) amounted to **about 3 per cent of the yearly average social assistance benefit** (basic needs + rent + health insurance + any additional goods/services) received.

Food aid: the Caritas grocery stores (Caritas-Markt/épiceries Caritas/mercato Caritas)

As part of the food aid programme, the 16 regional Caritas organisations (RCOs) distributed vouchers worth CHF 10 for heavily discounted food and everyday products. These vouchers could be used in any of the Caritas grocery stores throughout Switzerland (just over twenty, their number having fluctuated during the pandemic). They were printed by the Caritas market cooperative headquarters with specific measures to prevent counterfeiting.

In March 2020, the vouchers were distributed directly through the grocery stores, with the number of vouchers per market determined by the headquarters based on the customer frequency of each shop. In practice, the vouchers were distributed somewhat more generously than the emergency financial aid discussed above: social workers used their discretion to provide 'rapid and unbureaucratic' support.

With the funds from Swiss Solidarity, 36,000 vouchers worth CHF 10 each were distributed across the 16 RCOs. The number of vouchers per recipient was handled rather restrictively. Unfortunately, however, the number of individuals who received a voucher was not recorded because, as indicated above, Caritas' main goal was to act very swiftly in an unbureaucratic manner with the funds provided by Swiss Solidarity, and collecting statistics was not a priority in this context.

Whether the amounts highlighted here had a major impact on poverty or not is very difficult to evaluate. It should be highlighted that they played a very important role during lockdowns, as many workers ended up with 80 per cent of their labour income within the framework of short-work schemes (Crettaz 2021), while others who held undeclared jobs found themselves without any source of income.

In addition, the comparison with social assistance benefits is somewhat complicated by the fact that while private organisations also support undeclared migrants, benefits provided by public social services are provided to individuals who officially reside in Geneva, and it is difficult to get statistics on this characteristic of beneficiaries, for obvious reasons. At the same time, taking undeclared migrants out of the analysis would be misleading, as we talk about 10-15'000 people in Geneva alone, of which the overwhelming majority hold a job and thus several economic sectors and small and medium companies would be harshly affected without their workforce (see also Operation Papyrus: DSPS & DCS 2020).

Caritas everyday implication in food help in Switzerland after the Covid crisis

In early 2022, the Swiss government (called the Federal Council) lifted almost all Covid-related sanitary and economic measures. However, Caritas food aid continued, and, actually, Caritas' grocery stores were again in high demand quickly, particularly with the large influx of Ukrainian refugees beginning in the spring of 2022.

Regarding these grocery stores, the core activity is based on very inexpensive products (food and non-food) that individuals can buy after having met a social worker and obtained a card, from Caritas, another CSO or a public welfare agency.

In **2024**, an impressive **1,111,500 purchases** were registered at the Caritas grocery stores throughout Switzerland. On average, each customer spent CHF 16.06 per purchase.

Everyday, on average, 3,650 persons could buy groceries in Caritas stores, i.e. a total of 949,000 persons (assumption 5 days a week, 52 weeks per year – i.e. the stores are never closed). This does not mean that 949,000 different persons came to buy groceries - this would represent more than 10 per cent of Switzerland's population! - however, the way in which Caritas collects data in its grocery stores does not allow to identify individual clients.

Caritas (undated) states that **the savings compared to retailers amount to up to 70 per cent. Let us formulate a conservative hypothesis that prices are, on average, 50 per cent** lower than market prices. This means that the CHF 16.06 spent at Caritas' grocery stores would have cost CHF 32.12 at a typical retail store, which implies that the 1,111,500 purchases cost CHF 17'850'690, instead of around CHF 35'701'380.

Within the framework of another Swiss National Science Foundation-funded research project, carried out at the University of Applied Sciences and Arts Western Switzerland, Geneva (P.I. Prof. L. Ossipow), a survey was carried out at the two Caritas grocery stores in the **municipality of Geneva**. Over a ten-day period in April 2022, 335 questionnaires were distributed to customers, 223 of which were duly filled, i.e. an excellent response

rate of about 66 per cent, thanks in part to CHF 10 vouchers awarded to respondents. All the results presented in the next paragraphs are derived from this SNSF project and were presented in Ossipow et al. (2023), unless otherwise stated.

A first key information is that about half of respondents held an official residence permit in Switzerland (46 per cent), while one-third were Swiss nationals (34 per cent). This means that 80 per cent of those surveyed are potentially eligible for social assistance, provided they meet the duration-of-residence criteria for foreign nationals. However, **55 per cent received either social insurance benefits** – mainly old-age or disability benefits – **or means-tested benefits**. This shows that most Caritas grocery stores' customers get social benefits, yet social workers decided, based on household income information, that these individuals needed additional material support. In our view, this is a good indication of the inadequacy of social benefits in Geneva (even if Geneva provides above-average benefits in inter-cantonal comparison). In addition, in 90 per cent of cases, purchases at Caritas grocery stores do not constitute a form of emergency relief, but a long-term practice aiming at making ends meet.

Another key element that emerged from this survey is that 70 per cent of respondents did not hold a job, which seems to point to the inadequacy of minimum income protection in Geneva for non-working individuals.

Moreover, **37 per cent of respondents** have reduced the quality or quantity of their meals, for themselves or their families, due to lack of money, a situation that the authors describe as **'food insecurity'** (Ossipow et al. 2023: 121), and rightly so, particularly in consideration of the FAO criteria (Crettaz forthcoming). Worryingly, 31 per cent of respondents who have children reported having to compromise on the quality or quantity of their children's meals.

In most other cantons, the access to Caritas grocery stores also depends on the obtention of a card. Usually, it takes the form of a '*KulturLegi*' ('Culture card' in German), which is a personal card designed for people who have to live on a tight budget, such as those with a low wage or who are dependent on social benefits, and beneficiaries pay less to go to museums and cinemas, to the zoo, the swimming pool, for membership in sport clubs, and so on. Most of them also use this card to make purchases in Caritas grocery shops / markets (Interface, 2024). The number of KulturLegi holders nearly doubled during Covid-19 up to 190'000 holders in 2024, emhpasising the relevance of these offers. **77 per cent** of KulturLegi holders **get public social benefits**, which is higher than the 55 per cent observed in Geneva.

Neither Caritas budgetary reports nor the SNSF project mentioned above does contain the number of individual customers who make purchases at these grocery stores. Nonetheless, we can do some back-of-the-envelope estimations:

Scenario 1: 100,000 individual customers per year (about 1.1 per cent of the resident population of Switzerland).

- About 1,100,000 purchases ÷ 100,000 customers = 11 purchases per person/year

Scenario 2: 200,000 individual customers

- 1,100,000 ÷ 200,000 = 5.5 purchases per person/year

Scenario 3: 300,000 individual customers

- 1,100,000 ÷ 300,000 ≈ 3.7 purchases per person/year

Conclusion: Depending on how many consumers make purchases, the annual average is somewhere between approximately 4 and 11 purchases per customer.

For four purchases each year in Geneva, the amount saved would be CHF 64.24, while for 11 purchases per customer this would imply savings of CHF 176.66.

While these amounts do not seem to be very high – the monthly median wage for a full-time job in Switzerland amounted to CHF 6'788.- in 2022 according to the Swiss Federal Statistical Office – they can allow to pay visits to the doctor (10 per cent of the cost must be paid by insured individuals in Switzerland), new shoes and pieces of clothing, a parking ticket, and so on. In addition, Caritas can, and often does, provide them with other in-kind benefits.

Should we be able to obtain the number of individuals who buy goods at Caritas grocery stores and the yearly average number of purchases by buyer, we would be able to provide much more accurate estimates of the financial relief these stores provide to needy clients.

5. Second empirical contribution: The CAPAS study, canton of Geneva, Switzerland 2015

The data collected pertained to the year 2014 and the report was released in 2015.

Methodology

The study (Crettaz 2015) was conducted in several stages:

A statistical data collection phase, carried out by CAPAS itself among its member associations, in collaboration with Crettaz during sessions aimed at determining the type of variables to be collected. This collaboration led to the development of a grid of information to be collected from the associations. However, the available budget did not allow for the development of a standardised questionnaire administered in a uniform manner. To compensate for this, the information was collected in several stages. When the data collected for an association contained ambiguities reported by Crettaz, his contact persons at CAPAS contacted the association to ask for clarification.

This dataset contained information on the subsidies received from the Canton of Geneva, the Municipality of Geneva, other municipalities in the canton, as well as from Federal Offices that fund local initiatives, as well as any other sources of funding, where applicable. It also included a detailed record of the associations' human resources and volunteers, as well as the type and number of services provided.

A phase of synthesis of these statistics followed. The main challenge was that some information was missing for certain associations, and that other information was approximate, as the collection of statistical information was not a priority for certain services, especially in small NGOs. The general approach in this research was always to make conservative estimates**,** i.e. to always choose an assumption that minimised the number of beneficiaries and services when there was any ambiguity, and any unreliable information was discarded if a follow-up with an association did not clarify the information in question. It should be noted, however, that the vast majority of the information was perfectly clear.

Results

The extent of the goods and services provided by the CAPAS network in 2014 was quite striking – in the meantime, more than another dozen NGOs further joined, and none of the larger ones left the network, hence the extent is doubtlessly even more impressive as of writing this paper.

The network member associations received subsidies from the canton of Geneva, the Municipality of Geneva and other municipalities totalling 31.5 million Swiss Francs (CHF), and CHF 1.4m from other sources, hence a total of nearly CHF 33m. Back then, 1 CHF amounted to 0.97 euros, hence the total amount was **about € 33m**.

Crettaz (2015) estimated the total payroll of these associations and compared it to a counterfactual, namely a fictitious amount of money that the local authorities should pay to create equivalent jobs, if all the jobs provided by NGOs disappeared. This fictitious amount was 37 to 40 per cent higher than the subsidies paid by the canton of Geneva and other public actors to CAPAS associations. However, with these subsidies, the associations that make up CAPAS financed not only their payroll, but all their activities!

In terms of goods and services, Table 2 contains the total the number of some of the most important goods and services provided by the whole network (Crettaz 2015):

Table 2: Goods and services provided by the member associations of the CAPAS in 2014

Good / service	Number of services (not of recipients)
Meals + foods parcels	83'327 + 1’266
Nights spent in emergency shelters or similar structures	22’363
Showers taken	5’621
Haircuts by qualified hairdressers	480
Number of condoms distributed	17’000
Litres of water distributed in partying contexts to avoid dehydration	3’000
Psychotherapy sessions, Couple and family counselling sessions	3’499
Clean syringes	63’121

Source: Crettaz (2015), translated for this paper.

In terms of cost, a few estimates can be made regarding the financial relief these in-kind benefits provided to beneficiaries. This was not the goal of this research, as it focussed more on the associations’ efficiency in the delivery of these in-kind benefits.

Given the focus of recent research on food aid (e.g. Hermans et al. 2024) and food insecurity (Crettaz forthcoming), we will focus on the large number of meals distributed by CAPAS members.

According to the Household Budget Survey carried out by the Swiss Federal Statistical Office, in the bottom quintile of the income distribution, households spent in 2014 on average CHF 433.- per month on food and non-alcoholic drinks consumed at home and had an average of 1.4 household members. With an average of 30.4 days a month, this implies an expenditure of CHF 14.24.- a day, and about CHF 10.17 per day per person on food and drinks. Given that breakfast is probably much less expensive than the other meals, let’s assume that it represents about 20 per cent of the daily cost, with 80 per cent of 10.17 CHF used for the two other warm meals, about 4 Francs 10 per meal (which appears to be a lower bound estimate, even by 2014 standards). And this is only the cost of the foodstuffs themselves, while you have to pay a rent or repay a mortgage to have your own kitchen in which you can cook, or at least we should take into account the cost of the electricity.

Even with this very low cost of CHF 4.10 per meal, the 83'327 **meals distributed by CAPAS** member associations **in 2014 represent CHF 341,641**.

Discussion and future avenues of research

After having shown that NGOs/CSOs in Switzerland play a non-negligible role in the fight against poverty in Switzerland, notably on the basis of a comparison between the financial value of the goods and services delivered and the level of public means-tested benefits, and that it is not unreasonable to say that the services provided by these associations are part of the minimum income package in Switzerland, let us now consider how the phenomena described in this paper might evolve in the near future, in Switzerland as well as in other countries.

To use Hermans et al.'s (2024) terms, we should say that the access to food aid in Geneva, and in most other cantons for that matter, either takes the form of 'queuing', especially in low-threshold institutions that cater to the most vulnerable, including homeless individuals, while in other cases the access is based on a (relatively) 'formalised assessment', notably for the Caritas grocery stores and comparable institutions. The collaboration between local welfare agencies and food aid organisations is formalised. It is the private organisations themselves that usually distribute the meals and the food parcels. Finally, there is ample qualitative and quantitative evidence for Geneva (e.g. Ossipow et al. 2023) that social workers in public welfare agencies recommend that their beneficiaries visit food banks, notably Caritas grocery stores as well as other so-called solidarity grocery stores (*épiceries solidaires* in French) in various smaller municipalities. In some instances, the Geneva public welfare agency (*Hospice Général*) itself gives Caritas vouchers or cards to its beneficiaries, in addition to their usual financial benefits. This is probably the case in many other cantons.

The preceding discussion pertains to the specific context of food aid; however, it is pertinent to consider the broader implications of the **right to food** in a more general sense, especially in the Geneva context.

The right to food was recognised in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR), which Switzerland ratified in 1992. Despite Switzerland's ratification of the ICESCR, this right has not been recognised in the Federal Constitution (Golay 2024).

In 2022, the Parliament of the Canton of Geneva proposed the incorporation of the right to food into the Geneva Constitution. On 18 June 2023, 67 per cent of voters accepted this proposal. To realise the right to food in practice, an implementing law will need to be adopted, and several measures have already been taken at the municipal level. Since June 2023, the example set by Geneva has also inspired initiatives in France and at the Council of Europe (Golay 2024).

Here is the new article included in the Geneva Constitution:

> **Article 38A**
>
> *The right to food is guaranteed. Everyone has the right to adequate food and to be free from hunger.*
>
> [*Le droit à l'alimentation est garanti. Toute personne a droit à une alimentation adéquate, ainsi que d'être à l'abri de la faim*.]

Interestingly for European scholars, the Parliamentary Assembly of the **Council of Europe** has adopted in 2024 Resolution 2577 entitled 'Guaranteeing the human right to food'. In this document, a reference is made to the Article 11 of the above-mentioned UN covenant (ICESCR), which all Council of Europe member States have ratified. In addition, none of the Member States of the Council of Europe has a constitution that explicitly recognises a right to food. Obviously, the Council of Europe is not part of the EU, but all EU countries are members of the Council of Europe. It will, hence, be extremely interesting to see whether reflexions on the right to food will lead to EU directives or other documents.

Obviously, the ICESCR could not prevent awful famines in various parts of the world, nor chronic malnutrition and food insecurity. This does not mean, however, that these covenants and other similar declarations are useless, and particularly not in democracies. Indeed, interest groups could trigger collective action, the form of which would obviously depend on the legal system and legislative processes specific to each country, against the government if persistent forms of malnutrition or food insecurity were to be identified in public statistics or scientific studies.

Another conclusion is, in our view, that empirical data must continue to be produced, along with theoretical and conceptual reflections on the role of various benefits, in cash or in kind, provided by NGOs, particularly in order to understand how to include them in research on minimum income protection. Moreover, the focus need not be on food aid only, as NGOs can contribute to the fight against poverty with other goods and services, such as shoes and clothing, reduced prices for leisure activities, and many other goods, as well as consultations with various legal professionals and social workers, counseling and other (para-)medical services, etc.

In sum, the evidence presented in this paper implies that CSOs are filling gaps, not just supplementing a functioning system, because as the Geneva case study illustrates, the additional cost to local authorities of providing services equivalent to those provided by the voluntary sector would be much higher than the subsidies currently paid. From a more positive perspective, this could be seen as an efficient use of public resources. However, this conclusion is overly optimistic, given that most regional authorities are under budgetary pressure and that the prevailing ideology in Switzerland tends towards reducing public spending, except for military spending. However, CSOs like Caritas are

stepping in not just as a ‘bonus’ layer of social protection that is nice to have, but on the contrary their contribution is a structural necessity in a fragmented minimum income scheme which consistently fails to lift households above the poverty line, as e.g. official poverty statistics demonstrate. The traditional separation between state welfare and civil society support appears outdated, as Geneva's public welfare agency (Hospice Général) distributes Caritas grocery stores’ vouchers to its own beneficiaries alongside cash benefits. As 55 per cent of Caritas grocery store customers in Geneva already receive social insurance or means-tested benefits, people are not falling through cracks accidentally; the floor itself is structurally too low. In the rest of Switzerland, as we know that more than three-quarters of ‘KulturLegi’ holders (let us remember that most of them purchase groceries from Caritas) get public social benefits, it is fair to assume that similar phenomena are observed in most Swiss cantons, particularly those with urban centres of a certain size.

We have shown that the scale is substantial. Taken together, the sheer number of purchases at Caritas grocery stores in Switzerland, or the number of warm meals, nights in emergency shelter nights, and counselling sessions provides by CSOs in the canton of Geneva alone every year raises accountability questions. A bad fundraising year or volunteer/donor fatigue could to a decrease in material and social support that vulnerable households have come to structurally depend on. This paper therefore challenges scholarship and policymaking to stop treating CSOs’ engagement as a peripheral element in minimum income protection and poverty reduction debates. If food aid and other in-kind support, as well as social/legal counselling are systematically delivered by civil society organisations, ignoring them in debates on poverty and minimum income protection produces a distorted picture that does not show how precarious many households’ survival really is.

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