

English > Work and finances > Living with little money

Living with little money

Do you have to make do with little money? Do you need support from social welfare or do you live at the subsistence level?

In cases where the income is not enough to live on and none of the social insurance companies can help, social assistance steps in. You can receive social assistance through your municipality of residence.

There are many offers that support people with little money in everyday life.

Take advantage of these offers, they are also available in your area.

Grocery shopping / food and drink

Here you will find some examples of offers. Also ask the municipal office what other options are available nearby.

Food distribution

Do you have little money available for everyday life?

There are various distribution points and markets where you can get significantly discounted food, hygiene products, office and household items, cleaning products and clothing.

Examples from all regions:

Caritas Market City of St.Gallen	Caritas Market Rapperswil	Caritas Market Wil
Werdenberg region: LEBA food distribution in Buchs	Rorschach and Goldach: Food for small budgets	Wil: Food distribution point "Poschitäsche"
Ebnat-Kappel: Food distribution	Wartau/Sevelen: Food distribution	App for mobile phones: TOO GOOD TO GO

Customer ID / KulturLegi

In order to be able to shop at the distribution points, you usually need a customer ID card (for example the KulturLegi). You can obtain this from the municipality of residence, the social welfare office or the social services.

If you do not receive social assistance and have no contact with a social welfare office, it is best to contact the issuing office directly before your first visit.

You can obtain the **KulturLegi** from the social welfare office in your municipality of residence and from most social counselling centres. You can also apply for the customer ID card directly here: [Application KulturLegi](#)

«Tischlein deck dich» Food aid

"Tischlein-deck-dich" saves food from destruction and distributes it to people affected by poverty.







If you want to buy food from a Tischlein-deck-dich distribution point, you will need a customer ID card. You can obtain this card from a social services office in your area:

Contact search for "Tischlein deck dich"

Lunches: lunch together

Enjoy a hot lunch in the community. At a lunch table you can eat alone or with the family at a reasonable price.

Examples of lunch






-  Solidarity House St.Gallen - Lunch
 -  Open house in St.Gallen
 -  Mosaic Lunch in St.Gallen
 -  Seniors' lunch 60plus in Grabs
 -  Senior Lunch Catholic Church Wil
 -  Ecumenical Lunch Wattwil
-

Meeting cafés

In the meeting cafés you can get a coffee, espresso, cappuccino and much more at a cheap price.

Sometimes you also have to show a customer ID card in the meeting café, for example **the KulturLegi**.

Examples of meeting cafés




-  s'Kafi in St.Gallen
 -  CafiTass in Wil
 -  CafiTass in Rapperswil-Jona
 -  Papierhof bistro and meeting place in Buchs
 -  Open Meeting Mosaik - City of St.Gallen
-

Everyday items, clothing and furniture


Here you will find some examples of offers. Also ask the municipal office what other options are available nearby.

Kleiderbörsen

Take advantage of the inexpensive offers of clothing exchanges and second-hand shops.

-  Salvation Army clothing exchanges
 -  Shops and children's clothing exchanges
 -  Clothing exchange in the Solihaus in the city of St.Gallen
-

Second-hand shops and second-hand shops

In a [Brockenhaus / Brockenstube](#) ( [Second-hand shop, where you can get used everyday items at a reasonable price](#)) (also called "Brocki") you will find a wide range of everyday items such as furniture, clothes, household, books, toys and much more. The items are well-preserved second-hand items.

There are many "Brockis" throughout the canton of St.Gallen: **List of second-hand shops & second-hand shops**

Repair-Cafés: Have it repaired free of charge

Do you need to have something repaired?

From household appliances to consumer electronics, textiles and toys, everything can be brought in to be repaired free of charge by the repairers on site.

Bring your defective commodity there. You don't need an appointment.

-  Find a repair café near you
-

Winterhilfe St.Gallen

Winterhilfe St.Gallen helps with one-off support services such as:

- Bed assistance: functional beds and bedding (new beds, bunk/children's beds, mattresses, duvet, pillows and covers)
- Clothing assistance: clothing packages from Caritas and clothing vouchers
- School equipment for everyone: a new school bag every 3 years
- Shopping vouchers

Contact Winter Aid

Financial aid

Here you will find some examples of offers. Also ask the municipal office what other options are available nearby.

Winterhilfe St.Gallen

Winterhilfe St.Gallen helps you in urgent financial emergencies with one-off support services such as:

- the direct assumption of invoices (e.g. insurance premiums / benefit statements for health insurance, glasses, dentist, rent, ancillary costs, etc.)
- Bed assistance: functional beds and bedding (new beds, bunk/children's beds, mattresses, duvet, pillows and covers)
- Clothing assistance: clothing packages from Caritas and clothing vouchers
- Project "Empowerment" for children: long-term financing of leisure activities for children and young people aged 4-16 (latest entry at 12 years)
- School equipment for everyone: a new school bag every 3 years
- Support for REKA holidays
- Shopping vouchers

Contact Winter Aid

OhO - Ostschweiz hilft Ostschweiz

The **OhO - Ostschweiz hilft Ostschweiz** helps you in urgent financial emergencies. The support goes to individuals and families with very scarce financial resources, who for various reasons have fallen through the meshes of the social safety net and therefore have no right to official support.

Private individuals, social welfare offices, aid organisations and contact points for people in need can submit applications from 1 October to 30 November.

Every request must be justified and explain the emergency situation in detail. Please note that no payments are made abroad. OhO only pays for services that are provided in Switzerland.


Contact and submit an application - OhO

Solidaritätsfonds SKF: for mother and child

The **Solidarity Fund** for Mother and Child of the Swiss Catholic Women's Federation (SKF) provides emergency financial aid for women. Women who have gotten into financial difficulties, e.g. because of pregnancy, childbirth or childcare, can contact them.

Contact Solidarity Fund Mother and Child

SRK Kanton St.Gallen: Financial bridging assistance

The **SRK** ( **Swiss Red Cross**) **Financial Bridging Assistance** supports you if you are in financial distress as a result of an event. For example, in the case of:

- **Illness**
- **Separation**
- **Job loss**

If this results in extraordinary costs or if you suddenly have less income, the SRC will help you to bridge these acute emergency situations.

[> Information SRC](#)

Contact:




Swiss Red Cross Canton of St.Gallen / SRC Bridging Assistance
Marktplatz 24
9004 St.Gallen

Phone 071 227 99 66

Email: beratung@srk-sg.ch

Advice for senior citizens

Pro Senectute offers financial advice for senior citizens.

-  Financial advice
-  Calculate your entitlement to supplementary benefits
-  Other consulting services offered by Pro Senectute

Leisure activities

Here you will find some examples of offers. Also ask the municipal office what other options are available nearby.

KulturLegi

Do you want to go to the theatre or museum? Do you want to go to the circus with your children or attend a football match?

Even if you have a low income, you can take part in numerous cultural, sports, educational and recreational events. With **the KulturLegi** you get reduced prices in many places.

You can obtain information on the customer ID card from the social welfare office in your municipality of residence and from most social counselling centres. You can also apply for the customer ID card directly online: [Application KulturLegi](#)

REKA: Holiday help for families

REKA allows your family to take a week's holiday for 200 francs. The holiday takes place in a REKA holiday village, a REKA holiday apartment or in a youth hostel in Switzerland.

Kovive: Ferienlager / Summer camps for children and teenagers

Kovive offers summer camps / holiday camps for children and teenagers at reasonable prices. The camps offer an exciting and varied holiday programme. The common language in the camp is German. The prices are based on the income and assets of the family.









Ferienpass: Activities for children during the school holidays

In many municipalities and cities, a [Ferienpass](#) ([? Leisure activities during the school holidays in the place of residence](#)) for children is offered during the school holidays.

The [Ferienpass](#) ([? Leisure activities during the school holidays in the place of residence](#)) offers children an exciting programme and is also suitable for families with a low budget.

Ask the municipal office or the school secretariat for such an offer.

Examples

-  [Holiday Pass / Summer Fun City of St.Gallen](#)
-  [Offers from Pro Juventute](#)
-  [Holiday Pass Rapperswil-Jona with KulturLegi](#)
-  [FerienSpass Wil](#)
-  [Holiday fun at the lake in the Rorschach region](#)
-  [Holiday Fun Sarganserland](#)
-  [Uznach Holiday Pass](#)
-  [Holiday pass for the Wattwil region](#)



Use of the offers listed above:

Please note the applicable requirements for each offer.



Information brochure for people in the city of St.Gallen

Tips and advice from the City of St.Gallen on living with little money.



Quick information and advice without registration

Find contact points near you

Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)