



Liechtenstein

Survey and Comparison of the Country's Challenges towards 2020

A Study of National Policies

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1. Liechtenstein and Europe 2020

As a Non-Member of the EU, Liechtenstein is not obliged to adopt all EU policies, targets and recommendations. The country thus produces no National Reform Programme or National Social Report as the EU Member States do. Nonetheless, strategic planning in Liechtenstein is very much influenced by the respective activities of the EU and its Member States. Long-term planning – i.e. planning which covers more than a single mandate period of the parliament and the government – is set out in the so-called Agenda 2020. In addition, there are several strategic papers - such as outline plans and guidelines - relating to various political areas and policies.

1.1. Agenda 2020

The Agenda 2020 for the Principality of Liechtenstein was adopted by the government on 5 October 2010. It contains six strategic targets:

1. Make use of small state opportunities in globalisation;
2. Increase domestic political effectiveness;
3. Preserve ability to act on fiscal policies;
4. Strengthen the country as a centre of finance and commerce;
5. Secure the natural foundations of life;
6. Increase the quality of life.

In respect of social inclusion, target number six (increase the quality of life) is the most relevant. Six sub-targets are formulated in this section: security; education system; medical assistance; social security; social life; provision of sporting and cultural activities. In the following sections, we wish to describe these targets in a few words.

Security

This topic deals with internal security and protection, e.g. police work. A balance between personal freedom and necessary surveillance must be achieved.

Education system

Key words in this section are “optimal personal, social and vocational development of children, young people and adults”. Liechtenstein offers an excellent range of public education institutions as well as an attractive framework for trainers and trainees, an excellent performance at the individual, social, cultural and economic levels, the support of lifelong learning, and the strengthening of the innovative power of the country.

Medical supply

The targets in relation to medical supply are twofold. On the one hand, outstanding medical assistance at a high level shall be maintained into the future. This has to be adapted constantly to new developments, among them demographic change. On the other hand, self-reliance should

be supported and enhanced, although the current public financial support for the health system should remain in principle and should not be abolished completely.

Social security

In relation to the social security system, the basic goal is to continue the high level of assistance and benefits. It is noted that the long-term financing of the social security system is dependent on a periodic evaluation of the system and the benefits. There is some criticism of the “scatter-gun” principle of dispensing money without respect for the real needs of those concerned. Instead of such unconditional across-the-board support, social security benefits that are focussed more precisely on specific target groups and their needs are favoured.

Social life

With respect to the need for more collective action and solidarity, with less emphasis on individualism, voluntary and unsalaried activities are to be promoted and supported more strongly in the future. This holds especially for young and old people. Activities in various different areas are mentioned: culture and music, sports, environmental projects, care projects, and education.

Sporting and cultural activities

The existing sporting and cultural provision is characterised in Agenda 2020 as being well developed. This applies both to top level activities as well as basic provision for a broad spectrum of the population. Financial assistance for such activities is foreseen also in the future. Sports and culture are perceived, inter alia, as a means of creating a positive image abroad.

1.2. Monitoring report on the Agenda 2020

An annual monitoring report on Agenda 2020 serves as an instrument for controlling and designing long-term policy in Liechtenstein. It covers three levels: analysis, strategy, and communication. The period of two years since Agenda 2020 was adopted by the government is quite short. Thus the first monitoring report of 2011, presented in December 2011, was hardly able to identify fundamental changes. The second report was presented by the government on 12 December 2012. The 73-page report was written by ecopol ag (St. Gall/Switzerland); its authors were Urs Schönholzer and Peter Eisenhut.

Nevertheless, some trends can already be documented. In our context, it is especially target number 6 (increase of quality of life) that attracts our attention. For all of the 6 targets, a series of indicators has been developed. The monitoring did not only cover the time period beginning with the publication of Agenda 2020 in 2010. In most cases, the analysis covered developments and trends from 2000 to 2011.

Progress on target 6 is measured using 14 indicators. 7 of the indicators showed a positive effect, 4 were flat, 2 indicators showed a negative effect, and 1 indicator could not be measured.

In the 2012 report positive effects were noted in respect of household income, life expectancy, reading skills and school attendance, the number of private associations, and road deaths.

Neutral effects were found in respect of the number of people needing social benefits, the level of employment, the death rate, voter turnout at national elections, air pollution, and incidents of violence. The only negative effect shows up in unemployment. One indicator has not yet been measured.

As mentioned above, the time span from the launch of Agenda 2020 to the present day is rather short and it is therefore not possible to already estimate the long-term positive or negative trends of the indicators. In the following chapters we shall comment on some developments that have a strong impact on social inclusion. This should help to identify a little more precisely and in depth some current challenges and support some arguments with data and facts.

1.3. Unemployment

Compared to other European countries, the employment situation in Liechtenstein is still outstanding. The entire population amounts to roughly 36,000, and there are almost as many workplaces (35,000). As a consequence, more than half of the employees are cross-border commuters, mainly living in neighbouring Switzerland and Austria.

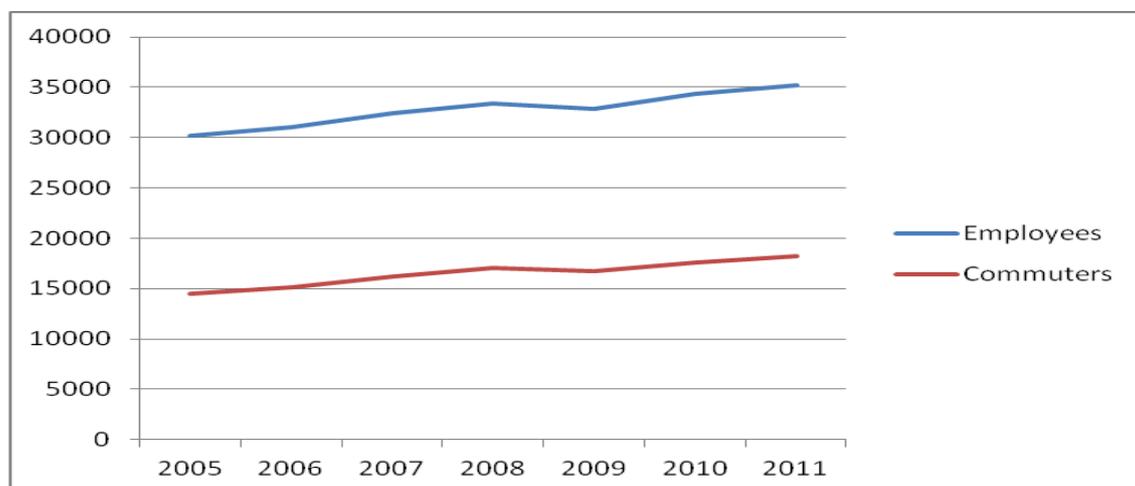
Table: Employees and commuters (2005-2011)

	2005	2006	2007	2008	2009	2010	2011
Employees	30,170	31,074	32,432	33,415	32,877	34,334	35,253
Commuters	14,503	15,138	16,242	17,028	16,704	17,570	18,279
% commuters	48.1%	48.7%	50.1%	51.0%	50.8%	51.2%	51.9%

Source: *Statistics Liechtenstein – Employment Statistics.*

Only in 2009 did the statistics show a slight decrease in the number of employees. From 2005 to 2011, the number of workplaces increased by 16.8 percent in total, with the number of commuters even increasing by 26 percent.

Figure: Total employees and commuters (2005-2011)



Source: *Statistics Liechtenstein – Employment Statistics.*

The overall unemployment rate is at a very low level of less than 3 percent; this has remained almost unchanged even during the recent economically challenging years. Even when the international financial and economic crisis led to decreasing employment opportunities in many countries, the number of jobs in Liechtenstein more or less steadily increased during that period.

Figure: Unemployment rate 2007-2011 (at end of December and end of June)



Source: *Statistics Liechtenstein – Unemployment Statistic.*

In respect of employment in general, 51.3 percent of Liechtenstein inhabitants are employed (2011). In total, 18,726 persons were employed, most of them in Liechtenstein, but another 1,947 persons are employed abroad, mainly in Switzerland. If we only consider the age group 20-64, the employment rate amounts to 80.2 percent. This is significantly above the EU2020 target of 75 percent. The reasons are mainly to be found in the rather late pension age of 64 years for both men and women which most employees observe, and in a very low unemployment rate.

Table: Employment of Liechtenstein residents (31.12.2011)

Total population	36475
Population aged 20-64	23,339
- Employed in Liechtenstein	16,779
- Commuters to other countries	1,947
Total employed Liechtenstein residents	18,726
Employees as percentage of total population	51.3%
Employees as percentage of population aged 20-64	80.2%

Source: *Statistics Liechtenstein - Employment Statistics/Own calculation.*

The comparatively high employment rate is not the result of a high employment rate for women, which is significantly lower than that for men. According to the population statistics, 72.4 percent of men aged 20-64 years are employed to a 90-100 percent degree, whereas the figure for women is 31.8 percent. The gender gap is less striking if we also consider employment at lower

levels (2-100 percent employment). In this case, the figures are 80.9 percent for men aged 20-64 by comparison with 65.1 percent of employed women of the same age range.

The figures vary markedly, though, when the population statistics and the employment statistics are compared. The population statistics only take into account employment in Liechtenstein, whereas the employment statistics also consider Liechtenstein residents working as commuters in other countries than Liechtenstein.

Table: Employment of Liechtenstein residents – men and women (30.06.2011)

	Men	Women	Total
Total population	17,950	18,331	36,281
Population aged 20-64	11,660	11,570	23,230
Employed 2-100%	9,438	7,536	16,974
Employed 90-100%	8,444	3,684	12,128
Employees 2-100% as % of total population	52.6%	41.1%	46.8%
Employees 90-100% as % of total population	47.0%	20.1%	33.4%
Employees 2-100% as % of population aged 20-64	80.9%	65.1%	73.1%
Employees 90-100% as % of population aged 20-64	72.4%	31.8%	52.2%

Source: Liechtenstein Population Statistics/Own calculation.

The above-mentioned low unemployment rate is mainly the result of a flourishing economy with an extraordinarily high number of workplaces. Nonetheless, unemployment is also a fact in Liechtenstein, although at a low level. To a lesser degree, the low unemployment rate is also a consequence of an effective jobs-market service and a flexible unemployment insurance.

The unemployment insurance is mandatory for all employees. The insurance and the jobs market service help to prevent unemployment in the first instance, and to reduce its negative effects if individual unemployment becomes inevitable. The service does not only provide assistance when an employee loses a job. The jobs market service works proactively, offering financial assistance for vocational training in order to safeguard employment at a given workplace, or to secure another job in the same company or a different one, instead of the person becoming unemployed. Different programmes are described later in this article, but more precisely in the Assessment Report ("Liechtenstein: Assessment of Implementation of European Commission Recommendations on Active Inclusion - A Study of National Policies"; Marxer, September 2012).

A very positive effect also stems from the legal provision to support short-time working, which is part of the unemployment insurance law. This means that an enterprise which suffers from decreasing demand for goods and services is not forced to dismiss employees abruptly. It can temporarily reduce the working hours of the employees to the level of a part-time job. The unemployment insurance then covers the difference between the reduced salary and the normal salary. As soon as the economy and the business prospects of the company recover, short-time work can be re-transformed to full-time work.

It is also said that a rather liberal legislation on employment has a positive effect on (re)integration into the jobs market. The trade unions are weak in Liechtenstein, and thus the legal provisions concerning the hiring and dismissal of employees are also weak. The negative

consequence of this is that employees can be dismissed rather easily. However, as long as there is an optimistic feeling about future economic development, the opportunity to dismiss employees is not taken up very quickly, since it might be difficult to find qualified staff when business recovers later on. Thus short-time working as described above is favoured in most cases. A positive aspect of the rather liberal employment law is that companies prefer to hire people on the basis of a normal labour contract instead of using time limited contracts. This is of course good for the employees.

1.4. State income and budget deficit

Similar to what has been said with respect to unemployment, the situation concerning the social system and social security is not alarming for the time being. Nonetheless, the economic and financial crises have left their mark also in Liechtenstein. The consequences are decreasing state income and the need to make rigorous budget savings. This is not only a consequence of the economic challenges, but is also the result of a new tax regime with even more attractive conditions for most taxpayers – whether individuals or companies. The new tax regime entered into force on 1 January 2011, and it is becoming more and more obvious that national income is being highly influenced through it in a negative way. Discussions on amendments to the new tax law began as early as autumn 2012 with the aim of modifying some of the law's imbalances.

The baseline position for the budgeting process, though, is quite comfortable. At present, the public budgets in Liechtenstein – including the government and the municipalities – can still count on considerable financial reserves. The state reserves amount to approximately 1.5 billion Swiss francs - almost sufficient to cover annual expenditure for two years. On the other hand, the budget for 2013 estimates a deficit of about 200 million Swiss francs, although several ambitious budget saving decisions have already been taken in the past and in the current year 2012. The forecast deficit amounts to about 20 percent of the entire public expenditure of Liechtenstein. A savings package of 160 million Swiss francs for 2012 has already been adopted by the parliament. Not all of the decisions have already been implemented, though. In 2012, there is an additional need to budget savings, and the government is already announcing a further need to reduce expenditure.

The political parties are distinctly and unanimously dedicated to achieving a balanced budget, but there is still much to do to reach this goal. Liechtenstein cannot be compared to other countries in this regard. There is a common feeling that a small state like Liechtenstein should not run into public debt at all - under no circumstances. In this respect, a broad consensus exists within the political elite as well as among the public. To be sure, the financial reserves make it possible to reduce public expenditure without disastrous effects, and panic measures are not necessary. But if national income performs as currently predicted, additional expenditure cuts will have to be implemented.

Another unexpected challenge to the public finances emerged in 2012, when a severe lack of financial reserves was revealed in the public pension fund for civil servants and for employees of several public institutions and enterprises. It has been said that roughly 300 million Swiss francs are required to supplement the pension fund and move it back onto solid ground. Most of the deficit probably has to be borne by the state, while some of it can perhaps be reduced by cutting some employee benefits. This issue has not yet been debated and decided on in the parliament, but a decision is expected quite soon: by the end of 2012 or early 2013. There will, of course, be a negative impact on the budget and the overall financial reserves.

1.5. Social benefits

Taking into account the above-mentioned financial situation of the public budgets, pressure on the social system and social benefits can be expected sooner or later. Indeed, some of the budget savings are already having an impact on the social security system. However, it must also be mentioned that the political parties say that they are quite aware of the fact that at-risk groups should not be affected by the savings – if possible. In order to give an impression of where and how the budget reductions are to be implemented, one can refer to the first round of budget savings, starting in 2010. The total savings of 160 million Swiss francs were shared as follows: 15 million savings in staff costs; 15 million in material costs; 50 million in funds allocated to the municipalities; 80 million in routine and investment expenditure. The 80 million is divided between: health insurance (23 million), insurance for the elderly and those left without support, e.g. widows (15 million); non-workplace accident insurance (12.5 million); international humanitarian cooperation (8.2 million); other areas of assistance (21.3 million).

One can see, that – directly or indirectly – social benefits are affected in several respects, e.g. health insurance, insurance for widows etc. It then depends on how the general savings target is implemented in detail before one can see whether at risk groups will suffer from it or not. So far, implementation has in most cases been tailored in such a way that benefits for at risk groups have been maintained, while the ‘scatter-gun’ approach of disbursing money without taking into consideration whether individual people really need the assistance or not has been reduced to a certain degree. But there are also cuts in expenditure which affect everybody – regardless of their financial situation and the household income. This is true not only for direct effects, such as the abolition of state support for non-workplace accident insurance, which increases the insurance premiums of all employees. There is also an indirect effect, e.g. in relation to the level of funds allocated to the municipalities which – in either the medium- or long-term – will result in reduced benefits and a reduction in public services.

2. Activities related to the integrated guideline 10

Given the facts presented in the foregoing chapter, one must expect increasing pressure on the social system of Liechtenstein in the coming years. On the other hand, the starting point is still not as bad as in most other European countries with respect to the current level of unemployment, public finances, and a quite solid social security system in general. With respect to the three strands of social inclusion – adequate income support, inclusive labour market, access to quality services – Liechtenstein is performing quite well for the time being. There is no need to repeat in this article everything that is written in the Assessment Report (Marxer, September 2012, pp. 7-17). In the following chapters we will focus on the three aspects: relative poverty, material deprivation, and labour market exclusion. Some of the arguments of the Assessment Report are repeated in these sections. We also refer to the “Liechtenstein Country Profile” (Marxer, November 2012).

2.1. Relative poverty

There is a risk that the need to save on public expenditure could lead to decreasing household income at the bottom of the social pyramid, and that the gap between rich and poor would increase. Fortunately, the government and the parties in parliament are quite aware of this threat.

It is a characteristic of the consensus oriented political culture and the social attitudes in Liechtenstein that the gap between rich and poor should be limited to a reasonable degree. At least as long as there are sufficient financial means to support the poorer part of the society, this aim will probably be realised.

A recent example of this is the debate on health insurance. There is a clear commitment by the government and the parties in parliament to raise the level of personal responsibility in the social security system without causing unreasonable burdens for the groups at risk. The parliament has to decide, in its last session of 2012 towards the end of December, on a government proposal regarding health insurance. The first objective is to reduce public financial support for health insurance due to the budget savings. The proposal aims at reducing public expenditure and at creating (negative) incentives for people to live healthily, to stay healthy, and to reduce medical assistance to the mere essential. In fact, the monthly premiums for health insurance – given an increased level of individual responsibility – are meant to increase only a little in the future, or even remain at the current level. On the other hand, a growing portion of the costs of medical aid must be shared by the patients. Anyone requiring medical assistance will in future have to bear a larger portion of the cost. Those not needing assistance would profit from stable monthly payments. The government proposal foresees a maximum premium of 2,000 Swiss francs per person per year, which is quite high. This would of course be too heavy a burden for people living in households with meagre financial resources.

However, the government is also demonstrating its desire to treat disadvantaged social groups with some care. A government communiqué of December 2012 expressed this as follows:

“The chronically ill are completely exempt from a contribution to the costs. The principle of enhanced solidarity and the optimum social acceptability of this proposal is likewise evidenced by the fact that no contribution will be required from children and young people up to the age of 16. In addition, the general 70 percent remission for all those receiving old age and invalidity pensions will be scrapped, but the reduction in premiums for people on low incomes will be increased. The government proposal makes it possible, through an increase in personal responsibility, to create a socially responsible health insurance system based on solidarity, which is financially viable both for individuals and for the public purse, despite the proposed budget savings measures”.

It will be necessary to monitor the changes carefully in order to see whether the past balance in society can be maintained also in the future. The well-developed social network which includes unemployment insurance, the care of the elderly, health insurance, welfare – plus many other measures, services and sources of financial support – has so far managed to prevent poverty in Liechtenstein.

2.2. Material deprivation

The social security system has been developed to a high level in Liechtenstein, and financing it has so far presented no serious problems. We have already mentioned the problems arising with the pension fund for civil servants, which is an exception for the time being. But one can also assert that the state's financial reserves are still high enough to cover existing deficits, although no-one is happy when insurance funds have to be financially supported unexpectedly.

The main components of the social net are: health insurance, insurance for old people, widows and widowers, disability insurance, accident insurance, unemployment insurance, maternity benefits, financial assistance for the blind, and other instruments of support. Low levels of income can be offset by other government benefits such as housing benefit, pension credits, social assistance and exemption from insurance premiums. In addition, the generally low tax rate means that low-income groups are largely exempt from tax payments.

If a person secures an income – whether through paid work or as the result of receiving a benefit – which is below the poverty level according to the social welfare law, that person has a right to reasonable social assistance. As a result, it has been possible so far to prevent poverty in Liechtenstein. The level of financial support is based on the difference between the actual income and the official poverty level. The sum paid for basic requirements depends on the number of persons in the household.

The measures to trim public expenditure so far decided upon by the parliament have not led to poverty in Liechtenstein. Earlier studies on poverty in Liechtenstein have shown that there is a certain risk that some people might fall into poverty. However, thanks to the existing social security system – which is more extensive than the social welfare law – poverty has so far been combatted successfully.

In the future, demographic change presents an increasing overall challenge. The population is getting older and were it not for immigration the total population number would be falling in Liechtenstein. We have mentioned earlier that more than half of the employees are commuters. Additionally, one third of Liechtenstein inhabitants are aliens. The socio-demographic composition of the Liechtenstein population is therefore somewhat artificial. If there were only Liechtenstein citizens, there would be a significantly higher share of old people, which would aggravate the forthcoming problem of an aging society. A much higher proportion of the foreigners resident in Liechtenstein are aged between 20 and 60, as many of them immigrate as adults to find work. This helps to finance and stabilise the social security system, e.g. the pension funds.

The outlook for the social security system, especially for pensions, would be much more pessimistic if there were no immigration of foreigners with a substantial positive contribution to the social security system. They can be regarded as net payers to the social system. Nonetheless, studies have shown that the sustainability of social security is at risk and thus timely measures to ensure its long-term functioning are required.

2.3. Labour market exclusion

As shown above, the unemployment rate is at a low level in Liechtenstein. The main reason for this is a flourishing economy which has not suffered severe damage even following the global economic and financial crises. The number of workplaces has increased regardless of global and European economic development, with a slow decrease in 2009 as a single exception. But there is nevertheless some ongoing fluctuation in the labour market and the unemployment rate varies between 2.5 and 3 percent. It has been argued in a previous section that besides the positive job situation it is thanks to well-developed provisions in unemployment insurance (short-time work assistance), and to an effective jobs market service, that employees who are in danger of losing a job or who have already lost their job have a favourable expectation of being (re-)integrated into the labour market.

There exists a broad spectrum of measures and activities to integrate people into the labour market, mainly directed by the jobs market service and in co-operation with business and industry. Among the various programmes conducted by the jobs market service that are described in more detail in the Assessment report (Marxer, September 2012, pp. 8-11), there are the following: Start-up programmes to increase skills for a successful job interview; Arbeitsmarkt Kompakt to identify strengths and weaknesses; Skills portfolio to develop communication skills; Focus on business to learn how to handle conflict situations; Project weeks to develop business plans; Computing modules; Hortex to develop skills in different handicraft sectors; Commercial practice company to learn more about trading, selling, marketing etc.

The basic idea of the jobs market service is to make early interventions, hopefully even before a person loses a job. If someone registers at the jobs market service, a first interview with an adviser will be arranged within 24 hours of application. Jobseekers must register within 48 hours with a current CV on the jobs service website so that participation in an activation programme can be arranged as soon as possible. A range of individually matched further education and training options is offered in order to ensure that the jobseekers have access to available work.

There are nonetheless social groups which are more at risk of unemployment than others, i.e. young people, women, foreigners, and people with disabilities. We do not take into consideration here people with disabilities, since there are no statistical data available on them, and specialised programmes, sheltered homes and workplaces are designed for them. But it is known that besides employment in sheltered establishments, people with disabilities have difficulty in being integrated into normal workplaces. There is an act on equal opportunities for people with disabilities, but obligations on private enterprises in respect of reasonable accommodation, hiring people with disabilities, and acting in a non-discriminatory way are rather weak.

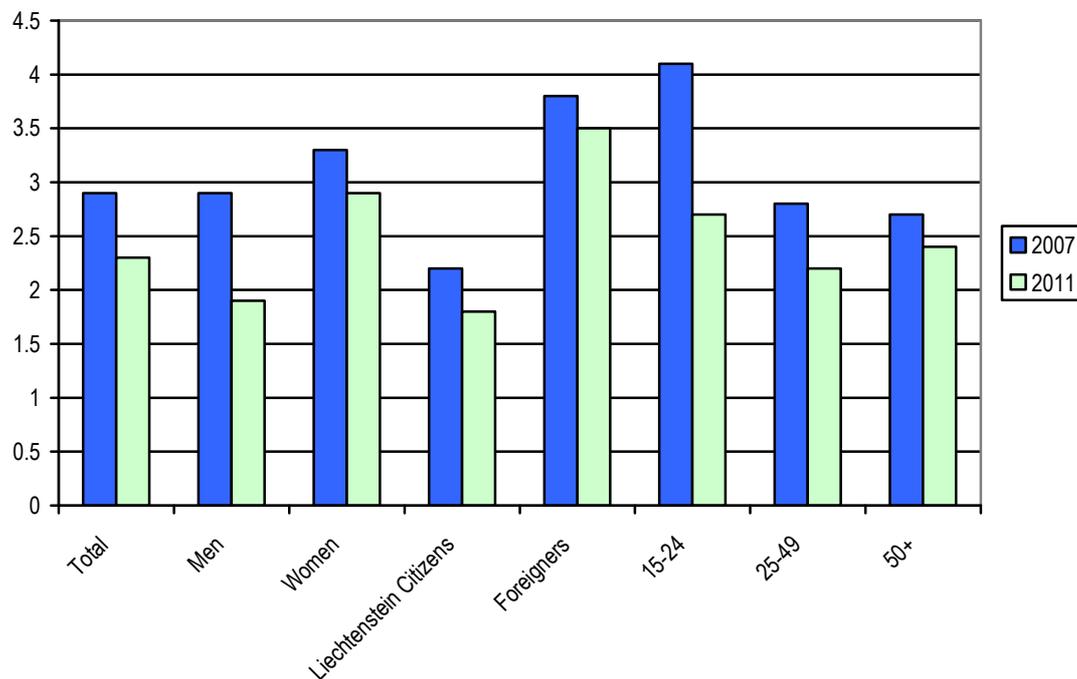
The unemployment rate has been above average for young people, women and foreigners. In 2011, the unemployment rate for women was about one percent higher than the unemployment rate for men (average figures for 2011). The gender gap grew from 2007 to 2011.

The difference between Liechtenstein citizens and foreigners in terms of unemployment rates is about 1.5 percent, a figure which remained stable between 2007 and 2011.

The unemployment rate for young people was extraordinarily high in 2007 – with a difference of about 1.5 percent compared with the other age groups. By 2011, the gap had reduced to about 0.5 percent.

The reduction in the unemployment rate between 2007 and 2011 was lowest for the older employees above 50 years. It cannot be denied that in this segment an unemployment problem is emerging. This corresponds with information from the trade union, which reports that the workload and the pressure to perform are increasing and are becoming too heavy, especially for older employees. The pressure on older employees is also rising because young people can be hired at lower salaries, and nowadays staff can be recruited from all over Europe since the right to freedom of movement has been established Europe-wide (although taking up residence in Liechtenstein is not allowed automatically, which then increases the number of commuters).

Figure: Unemployment rate 2007 and 2011 (by different social groups)



Source: Liechtenstein Statistics Unemployment Statistics.

Many jobs market activities are especially designed to counter youth unemployment (cf. Assessment report, Marxer, p. 9) - such as Chance Liechtenstein, aimed at developing social and methodological competence; Job Speed-Dating to bring young jobseekers and companies together; 100pro!, which is organised by the Liechtenstein Economic Chamber and supports teaching professions; project Zünder to make the transition from school to the professional world easier. There is also a careers information centre. Finally, special provision is made to support sports careers, and international exchange programmes are also promoted (MOJA, Xchange).

For older people and jobseekers, the project Dialog 45 plus has been set up. Coming back is another project aimed at making the re-entry of people aged 45 and over into the world of work as easy as possible.

There are no specific programmes and projects for foreigners except for language courses for people who do not speak German well enough. Better language knowledge can increase the chances of not being dismissed from a job or of being re-integrated if one has to apply for a job.

Several other projects exist for specific groups at risk, e.g. work and integration initiatives for people in a crisis (mentoring, group discussions etc.), professional rehabilitation and reintegration organised by the Association of Assisted Living (project Brandis). Another project is specifically designed for women and aims to build a bridge for entry or re-entry into the world of work (Chicobello). Job House is a project for young difficult-to-place jobseekers up to the age of 25. It uses supported living settings, where the young people are helped to reintegrate socially and economically into society.

For skilled jobseekers of any age with higher qualifications, the InnoPark project and the business start-up service help to create ideas for a business start-up and focus on project management, marketing, communication and other fields in order to prepare for entrepreneurship and self-employment.

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