

Where the commuters live

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Almost all of Ticino's cross-border commuters live in Lombardy and Piedmont. A Federal Statistical Office series analysed by the Italian press in 2026 counted 68,371 Lombard residents among the commuters working in Ticino. The provinces of Como and Varese supplied by far the largest contingents, with about 32,000 commuters each in the fourth quarter of 2025. Over ten years the number from Como rose by 23.6 per cent and that from Varese by 21 per cent.¹ The fastest growth came from further away. In the Brianza towns of Seregno, Desio and Lissone, which belong to the province of Monza and Brianza and lie well outside the twenty-kilometre zone, the number of permits rose from 508 to 903 over the decade. The province of Milan supplied 2,027 commuters. The province of Sondrio, with about 5,200, sends its commuters mainly to the Engadine and the Valposchiavo in Graubünden.² Italian residents working anywhere in Switzerland numbered 91,246 at the end of 2025, against 70,157 at the beginning of 2015.³

The geography matters for tax purposes. Commuters from the border municipalities of Como and Varese fall within the twenty-kilometre zone and, if they commute daily, within the special regime of the 2020 agreement. Commuters from Brianza or Milan fall outside it. Their wages are taxed at source in Switzerland under the ordinary rules and in Italy as worldwide income, with a credit for the Swiss tax under the double taxation convention (Chapter H.III).

1 Sectors and occupations

The image of the *frontaliere* as a construction worker or factory hand no longer corresponds to reality. In 2022, 66.8 per cent of the cross-border commuters in Ticino worked in the tertiary sector, 32.3 per cent in the secondary sector and 0.9 per cent in agriculture and forestry. Within the secondary sector about 48 per cent worked in construction.⁴ In several

branches the commuters form the majority of the workforce. USTAT gives their share as 67.1 per cent in the manufacture of electrical equipment, 56.3 per cent in chemicals and pharmaceuticals and 46.7 per cent in metal products. In specialized construction they hold 43.0 per cent of the jobs, in retail trade 41.0 per cent and in wholesale trade 35.4 per cent.⁵ The pharmaceutical and medical technology companies of the Mendrisiotto and the Luganese, the fashion logistics hubs described in Chapter F.III and the hospitals of the Ente Ospedaliero Cantonale all depend heavily on Italian staff.⁶

The financial sector was long an exception and has caught up. A USTAT study of 2021 found that the share of cross-border commuters in financial and insurance activities rose from 6.4 per cent in 2008 to 12.3 per cent in 2019 (Chapter E.I).⁷ Lugano's banks, fiduciaries and asset managers now employ Italian residents in operations, information technology, compliance and, increasingly, in client-facing roles. The Italian press puts the wage premium that motivates the commute at 50 to 60 per cent over comparable Italian salaries.⁸ For a skilled worker in Como or Varese, a job in Lugano can thus mean a substantially higher income, even after the higher costs of commuting and, for new commuters since 2024, Italian taxation.

In figures. In the second quarter of 2026 Ticino counted 79,121 cross-border commuters, against 414,262 in all of Switzerland.⁹ In 2022, 66.8 per cent of the commuters in Ticino worked in services and 32.3 per cent in industry and construction.¹⁰ Como and Varese each supply about 32,000 commuters.¹¹ In the fourth quarter of 2025 commuters represented about 32.5 per cent of all persons employed in the canton.¹²

2 Notes

1. "Frontalieri, dove vivono: cresce la Brianza", *Il Giorno*, 2026, <https://www.ilgiorno.it/cronaca/frontalieri-dove-vivono-brianza-abesobsr> (Como 32,176, Varese 31,411); "Frontalieri: una crescita strutturale che ridisegna il confine", *Tio.ch*, 2026, <https://www.tio.ch/newsblog/valute-e-frontiere/1918970/frontalieri-ticino-confine-svizzera-lavoro-replaced-url-repurl-text-https-frontalierato-anni-fenomeno> (68,371 Lombard residents working in Ticino; Como about 32,800 and Varese about 31,900). The two articles round the same FSO series differently. ↩
2. *Il Giorno* (above). ↩
3. *Il Giorno* (above); *Tio.ch* (above). ↩

4. Giancone (above). ↩
5. Ibid. ↩
6. Dependence of the hospitals of the Ente Ospedaliero Cantonale on Italian staff. ↩
7. USTAT, "Il mercato del lavoro transfrontaliero", presentation of 12 October 2021, https://www3.ti.ch/DFE/DR/USTAT/allegati/multimedia/pr_20211012.pdf ("attività finanziarie e assicurative 6,4% > 12.3%"); see Chapter E.I. ↩
8. Tio.ch (above), "Frontalieri: una crescita strutturale". ↩
9. swissinfo.ch, 6 August 2026 (above); Tio.ch, 6 August 2026 (above). ↩
10. Giancone (above). ↩
11. Il Giorno (above). ↩
12. USTAT, Notiziario statistico 2026-07 (above), with own calculation. ↩

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