

Social security (lead: FSIO)

Priority research topics

In 2022 the FSIO once again enjoyed returns on its investment in the [WiSiER database](#): a total of four studies that used WiSiER data were completed or published during the past year. WiSiER links harmonised tax data from 11 cantons (2011–2015) with data from the Federal Statistical Office, the FSIO and the Central Compensation Office and the State Secretariat for Economic Affairs. In 2015 WiSiER held information on 2.7 million taxpayers and their children. Since then, the data set has grown and now includes information on 4.5 million individuals (3.3 million adults and 1.2 million minors). It also covers 53% of Switzerland's population living in the country's three main language regions.

Contribution of FSIO policy research to social security

In accordance with the Federal Dispatch on the Promotion of Education, Research and Innovation, the FSIO is responsible for policy research on 'social security'. The field also includes research activities of other federal offices (FOPH, SECO, FSO, FOAG, FOH and SEM). Policy research at the FSIO and at other contributing offices covers a broad spectrum of topics.

Success stories: Recent studies which used WiSiER data

'The economic well-being of the working-age and retired population' [study](#) found that that 17% of Swiss households in 2015 were in a precarious financial situation, i.e. with low or very low income (< 60% of the median equivalent income). Particularly affected are single-parent households headed by women, followed by individuals in certain forms of self-employment, migrants and farmers. While the retirement-age population is more likely than the working-age population to fall into this category, its median assets is higher.

The **economic situation of widows, widowers and orphans** was the subject of a second [study](#). All three groups tend to be relatively financially secure, but the study nonetheless found that financial precarity is more common among widows who do not draw a survivor's pension. Swiss survivor's benefits provided for in the Old-Age and Survivors' Insurance Act (OASIA) are slightly more generous than similar benefits paid out in other countries, but that the regulations governing entitlement to an OASI widower's pension are atypical.

A third [study](#) examined the **timing of first (OASI) and second (occupational) pillar pension withdrawals, as well as the economic situation of individuals in the years prior to retirement, and the employment status of individuals before and after they reach normal retirement age**. It found that the legislation, i.e. the legal retirement age, exerts a major default effect on the timing of first-pillar pension withdrawals, because the overwhelming majority of the individuals concerned (88%) start drawing an OASI pension when they reach normal retirement age. As regards occupational pensions, little over half of the individuals opt for early withdrawal; most of the individuals in this group are high earners. Moreover, for most individuals, the transition to retirement does not represent a financial risk.

The final WiSiER-based success story is a [study](#) which looked at the **effect of births, separation, and divorce on the economic situation of families**. Its findings also show that financial precarity is more common among family households than among non-family households. Particularly affected are single-parent households headed by mothers. After the birth of a child, a sharp reduction in working hours (mostly by mothers) is accompanied by low parental income throughout the care-intensive childbearing phase and often beyond. The financial impact is particularly severe in the event of parental separation or divorce.

Statistical data (in thousand Swiss francs)

2022	Research mandates	Contributions to research institutions	Intramuros – FSIO in-house research	Total	Budget 2022	Estimate 2023
FSIO expenditure (R+E budget)	411	0	0	411	491	489

Tendering procedure

Mandates are usually published on the FSIO website and awarded in accordance with the public procurement provisions (VöB/BöB).

Further information

The statistics above cover only the Research + Evaluation (R+E) budget. In addition, FSIO sector-specific research in 2022 was financed on the basis of special statutory regulations (e.g. Federal Act on Invalidity Insurance, Art. 68 [SR 831.2]) or Federal Council decisions (e.g. child and youth protection programmes).

[Overview of FSIO policy research](#) and the [Research and Evaluation Annual Report 2022 \(in French and German\)](#).