

2019

Swiss social insurance system

Pocket statistics



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The **“Swiss social insurance system”** pocket statistics provides an overview of each insurance scheme within the system as well as the total accounts of the social insurances. In addition to information on income, expenditure, capital, benefit rates and recipients, there are two pages dedicated specifically to contribution rates and general statistics, including demographic indicators.

Data source:

Swiss social insurance statistics 2019
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Contact:

data@bsv.admin.ch

Salome Schüpbach
Phone: + 41 (0)58 465 03 39
salome.schuepbach@bsv.admin.ch

Stefan Müller
Phone: + 41 (0)58 462 90 23
stefan.mueller@bsv.admin.ch

Internet:

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Insurance schemes of the Swiss social insurance system

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| 1 Introduction | 4 Recipients |
| 2 Share of total social insurance expenditure | 5 Operating accounts |
| 3 Benefit rates | |

AVS / AHV
AI / IV
PC / EL
PP / BV
AMaI / KV
AA / UV
APG / EO
AC / ALV
AF / FZ

Total social insurance accounts

TSIA

- | | |
|---|---|
| A Latest results | F Finances over time |
| B Total accounts | G Growth rates for the total accounts |
| C Share of income | H Capital reserves |
| D Share of expenditure | I Share of social insurance charges and share of social insurance benefits |
| E Total accounts for each insurance scheme | J Expenditure by intended purpose |

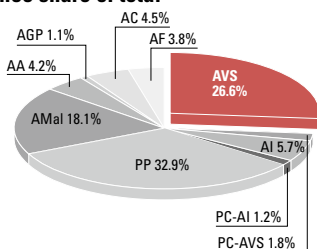
Contribution rates and general data

1 survivors, insurance (French: AVS, German: AHV) partially compensates for earned income lost as the result of old-age or death. The scheme covers the entire population of Switzerland and is financed through contributions paid by employers and the insured, as well as public funds. Together with the invalidity insurance (AI) and supplementary benefits (PC) schemes, the AVS constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

2 Old-age and survivors, insurance share of total social insurance expenditure

Expenditure for 2017, in %

At 26.6%, the AVS scheme accounts for the second largest share of total social insurance expenditure in Switzerland (CHF 162 billion). 99.5% of AVS expenditure went on social insurance benefits.



3 Old-age and survivors, insurance pension rates

Pension rates, in CHF per month

Full basic pension rates for 2019 ¹	Minimum	Maximum
Old-age pension (100%)	1,185	2,370
Widow,s/widower,s pension (80%)	948	1,896
Wife,s supplementary pension (30%)	356	711
Orphan,s and child,s pension (40%)	474	948

Average pension 2018 in Switzerland	Women	Men
Old-age pension	1,862	1,836
Widow,s/widower,s pension	1,589	1,279

4 Recipients of old-age and survivors, insurance pension

Number of AVS pension recipients, in december

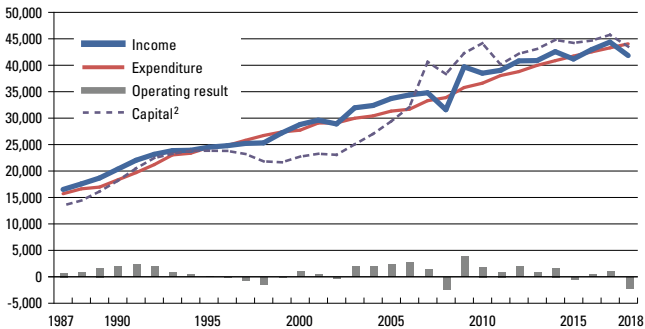
Year	Main pensions			Supplementary pensions Spouse, children	Survivors, pensions Widows, widowers, orphans
	In Switzerland	Abroad	Total		
2015	1,518,578	721,243	2,239,821	57,290	177,733
2016	1,548,316	737,138	2,285,454	55,566	181,833
2017	1,574,955	749,894	2,324,849	54,123	186,323
2018	1,602,415	761,365	2,363,780	52,609	191,082

¹ All pension rates are calculated from the main pension rate (cf. Art. 35 et seq., LAVS).

Old-age and survivors, insurance income and expenditure

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Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2018
Total income	41,177	42,969	44,379	41,835	-5.7%
Contributions insured/employers	30,415	30,862	31,143	31,718	1.8%
State contributions	10,737	10,896	11,105	11,295	1.7%
Confederation	8,159	8,315	8,464	8,613	1.8%
VAT and gambling duties	2,578	2,581	2,642	2,682	1.5%
Return on capital	745	621	664	569	-14.3%
Variation in capital value	-725	583	1,462	-1,750	-219.7%
Recourse claims, misc. income	5	6	5	4	-29.4%
Total expenditure	41,735	42,530	43,292	44,055	1.8%
Social insurance benefits	41,533	42,326	43,082	43,841	1.8%
Cash benefits	41,372	42,154	42,882	43,642	1.8%
Benefits in-kind	77	81	84	91	8.3%
Collective benefits	85	91	116	108	-7.6%
Administrative and implementation costs	202	204	210	214	2.2%
Operating result	-558	438	1,087	-2,220	-304.2%
Apportionment result (excl. return on capital and variations in capital value)	-579	-767	-1,039	-1,039	0.0%
TSIA balance (incl. return on capital but excl. changes in capital value)	167	-145	-375	-470	-25.3%
Capital²	44,229	44,668	45,755	43,535	-4.9%

At the end of 2018 the AVS recorded a negative operating result. AVS capital reserves stood at CHF 43.5 billion. At 99%, this no longer complies with the principle that reserves should never fall below annual expenditure. Standing at CHF -1,039 million, the AVS posted a negative operating result for the fifth year in a row. Please note that the return on capital and the variations in capital value were not included in the calculation. The TSIA balance, which is calculated from the point of view of the national economy, has posted a negative balance, CHF -470 million.

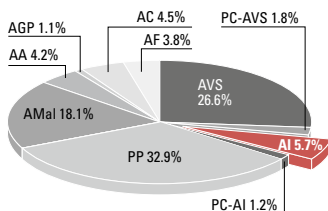
2 Includes claims to the AI. 2011: Transfer of CHF 5 billion to the AI; in 2007, CHF 7,038 m from the sale of SNB excess gold reserves was transferred to the AVS.

1 Invalidity insurance (French: AI, German: IV) guarantees a minimum standard of living, either through rehabilitation measures or cash benefits in the event of a sustained reduction in earning capacity. It is a universal insurance scheme, covering the entire population of Switzerland. Its main sources of funding are payroll deductions and federal contributions (additional funding generated from a temporary rise in VAT over the 2011–2017 period). Together with the AVS and PC, the AI constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

2 Invalidity insurance share of total social insurance expenditure?

Expenditure for 2017, in %

At 5.7%, the AI scheme accounts for the fourth largest share of total social insurance expenditure in Switzerland (CHF 162 billion). 91.2% of AI expenditure went on social insurance benefits.



3 Invalidity insurance pension amounts

Amounts, in CHF per month

Full basic pension 2019 ¹	Minimum	Maximum
Invalidity pension (100%)	1,185	2,370
Child,s pension (40%)	474	948
Average pension 2018 in Switzerland	Women	Men
Invalidity pension	1,444	1,496
Child,s pension	574	574

4 Recipients of invalidity insurance pension

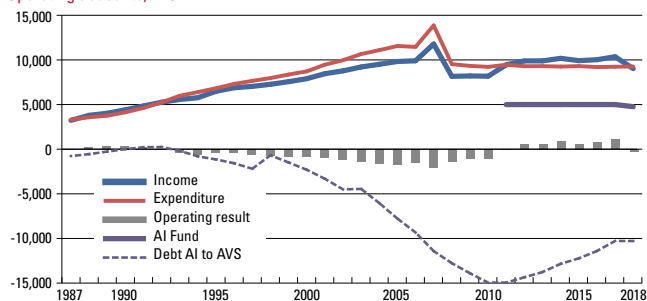
Number of AI pension recipients, in december

Year	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2015	223,161	32,186	255,347	60,867	11,726	72,593
2016	220,603	31,116	251,719	58,413	11,050	69,463
2017	218,688	30,528	249,216	56,726	10,544	67,270
2018	217,944	30,084	248,028	55,741	10,174	65,915

¹ All pension rates are calculated from the main pension rate (cf. Art. 35 et seq., LAVS).

Invalidity insurance income and expenditure

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2018
Total income	9,918	10,024	10,357	9,025	-12.9%
Contributions insured/employers	5,096	5,171	5,218	5,313	1.8%
State contributions	4,804	4,667	4,768	3,845	-19.4%
Confederation	3,533	3,525	3,598	3,601	0.1%
Confederation, dept interest AI	160	30	28	–	–
VAT	1,111	1,112	1,142	244	-78.6%
Return on capital	62	60	89	72	-19.0%
Variation in capital value	-93	71	237	-244	-203.0%
Recourse claims, misc. income	49	55	46	38	-16.4%
Total expenditure	9,304	9,201	9,234	9,261	0.3%
Social insurance benefits	8,358	8,388	8,418	8,514	1.1%
Cash benefits	6,467	6,464	6,483	6,513	0.5%
Benefits in-kind	1,725	1,769	1,796	1,856	3.3%
Collective benefits	166	155	139	145	4.0%
Administrative and implementation costs	689	690	702	696	-0.9%
Interest on debt	257	122	114	51	-54.9%
Operating result	614	823	1,122	-237	-121.1%
Apportionment result (excl. return on capital and variations in capital value)	645	692	797	-65	-108.2%
TSIA balance (incl. return on capital but excl. changes in capital value)	707	753	885	7	-99.2%
AI Fund	5,000	5,000	5,000	4,763	-4.7%
Debt AI to AVS	-12,229	-11,406	-10,284	-10,284	0.0%

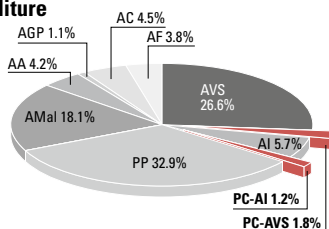
From 1988 to 1992, the AI found itself in the black; it subsequently posted a deficit in 1993, and continued to do until 2011. In both 1988 and 1995 the percentage deduction from employee pay was raised by 0.2%. In addition, capital from the APG Fund was transferred to the AI (1998: CHF 2.2 billion; 2003: CHF 1.5 billion). In 2011, an independent AI Fund was established, with initial capital of CHF 5 billion. From 2012 to 2017 the capital held by the AI Fund remained at CHF 5 billion, which made it possible to cut AI debts owing to the AVS to CHF 10.3 billion. In 2018 the AI posted a negative operating result. This was due to the fact that the AI Fund was reduced to CHF 4.8 billion but its liabilities remained unchanged.

1 Supplementary benefits (French: PC, German: EL) are granted in addition to AVS and AI benefits when an individual does not have sufficient income to cover basic living costs. Individuals who are resident in Switzerland are legally entitled to claim these means-tested supplementary benefits. However, non-Swiss nationals are subject to additional conditions. These benefits are funded from tax income. Together with the AVS and AI, PC constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

2 AVS and AI supplementary benefits share of total social insurance expenditure

Expenditure for 2017, in %

At 3.0%, the PC scheme accounts for the second smallest share of total social insurance expenditure in Switzerland (CHF 162 billion). 58.9% of this expenditure goes on supplementary benefits to AVS pensions and 41.1% to AI pensions.



3 Calculation of AVS and AI supplementary benefits

Eligibility calculation and benefits, in CHF

PC eligibility calculation 2019 per year	Single	Married
Coverage of essential needs (flat rate)	19,450	29,175
Maximum gross rent	13,200	15,000
Exempt amount for income from paid employment	1,000	1,500
Property tax allowance	37,500	60,000
Tax allowance for owner-occupied property	112,500	112,500
Average benefits 2018 per month	at home	in a care home
Single with PC to old-age pension, no children	1,040	3,136
Single with PC to invalidity pension, no children	1,254	3,665

4 Recipients of AVS and AI supplementary benefits

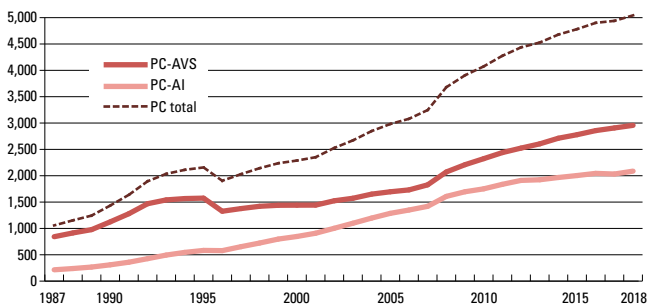
Number of recipients of AVS and AI supplementary benefits, in december

Year	People with PC to			Total	Share of pensioners with PC to		
	old-age pension	survivors, pension	invalidity pension		old-age pension	survivors, pension	invalidity pension
2015	197,417	3,765	113,858	315,040	12.5%	8.6%	45.2%
2016	201,056	3,830	113,708	318,594	12.5%	8.9%	46.0%
2017	204,768	3,818	114,194	322,780	12.5%	9.0%	46.7%
2018	209,190	3,768	115,140	328,098	12.5%	9.1%	47.4%

AVS and AI supplementary benefits income and expenditure

5

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2018
Total income	4,782	4,901	4,939	5,044	2.1%
State contributions to PC-AVS	2,778	2,856	2,907	2,956	1.7%
Confederation	710	738	754	777	3.1%
Cantons	2,069	2,119	2,153	2,179	1.2%
State contributions to PC-AI	2,004	2,045	2,032	2,087	2.7%
Confederation	713	727	742	761	2.6%
Cantons	1,290	1,317	1,291	1,327	2.8%
Total expenditure	4,782	4,901	4,939	5,044	2.1%
AVS supplementary benefits	2,778	2,856	2,907	2,956	1.7%
Min. subsistence cover	1,148	1,186	1,224	1,265	3.4%
Extra costs from residential care	1,364	1,398	1,401	1,401	0.0%
health/disability costs	266	273	281	290	3.1%
AI supplementary benefits	2,004	2,045	2,032	2,087	2.7%
Min. subsistence cover	1,143	1,167	1,189	1,216	2.3%
Extra costs from residential care	671	684	650	671	3.2%
health/disability costs	189	194	193	200	3.7%
Balance	-	-	-	-	-
Capital	-	-	-	-	-

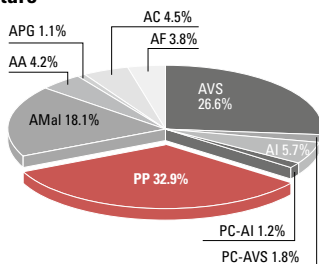
Income and expenditure of the PC are the same because the Confederation and cantons bear all the costs. PC-AVS expenditure has always been higher than PC-AI expenditure. However, until 2006, the PC-AI expenditure was approaching that of the PC-AVS. By contrast, between 2007 and 2011, and between 2013 and 2017, PC-AVS expenditure rose more sharply than PC-AI expenditure.

1 Occupational benefit plans (French: PP, German: BV) partially compensate for earned income lost as a result of old-age, invalidity or death. These benefits, together with first-pillar benefits, should enable recipients to maintain their previous standard of living. This obligatory insurance scheme was introduced in 1985 and covers all employees whose earned income meets or exceeds the required minimum amount (entry threshold). Its main sources of funding are payroll deductions and returns on capital. This section also covers the non-compulsory PP scheme. Occupational benefit plans are the second pillar in the three-pillar social pension system provided for in the Swiss Constitution.

2 Occupational benefit plans share of total social insurance expenditure

Expenditure for 2017, in %

At 32.9%, the PP scheme accounts for the largest share of social insurance expenditure in Switzerland (CHF 162 billion). 55.0% of PP expenditure went on pension benefits; 15.7% on lump-sum benefits; 14.3% on net withdrawal payments; 5.2% on net payments to private insurers; and 9.7% on administrative and asset management costs.



3 Average pensions of occupational benefit plans

Average pension, in CHF per year

Year	Old-age pension		Widow,s/widower,s pension		Invalidity pension	
	Women	Men	Women	Men	Women	Men
2014	18,578	36,217	19,982	11,764	13,814	17,576
2015	18,313	35,981	20,129	12,419	14,036	18,362
2016	18,627	35,917	20,324	12,379	14,162	18,484
2017	18,395	35,650	20,387	13,518	14,420	18,722

4 Recipients of occupational benefit plans pension

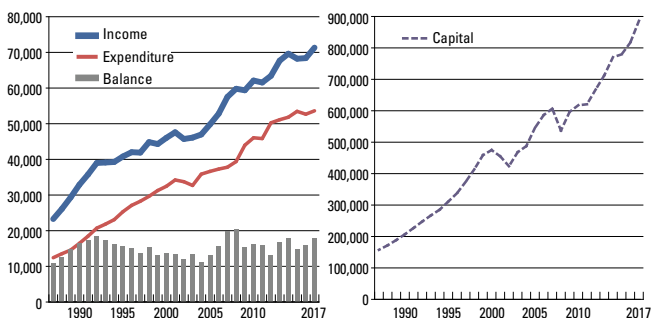
Number of PP pension recipients

Year	Old-age pension	Widow,s/ widower,s pension	Orphan,s and child pension	Invalidity pension
2014	696,176	185,096	64,944	128,265
2015	720,815	186,484	63,475	120,706
2016	744,977	188,012	61,367	119,500
2017	773,299	189,571	60,279	117,286

Occupational benefit plans income and expenditure

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Operating accounts of pension funds, in CHF m



	2015	2016	2017	2018	ROC 2017
Total income	68,225	68,396	71,335	...	4.3%
Contributions insured/employers	45,813	46,903	48,086	...	2.5%
Initial payments (excl. vested benefits)	8,503	7,622	6,587	...	-13.6%
Return on capital (excl. var. in capital value)	13,796	13,763	16,543	...	20.2%
Income from services, misc. incomer	113	108	119	...	10.0%
Total expenditure	53,470	52,663	53,621	...	1.8%
Social insurance benefits	35,504	36,664	37,942	...	3.5%
Pensions	28,161	28,781	29,502	...	2.5%
Lump-sum benefit	7,343	7,883	8,440	...	7.1%
Administrative and implementation costs	4,855	5,026	5,213	...	3.7%
Withdrawal payments, payments to insurance funds and deposit rates	13,111	10,972	10,467	...	-4.6%
Balance	14,754	15,733	17,713	...	12.6%
Variations in capital¹	9,100	37,200	69,400	...	86.6%
of which var. in cap. value (stock exchange)	-3,907	23,214	55,030	...	137.1%
Capital	779,400	816,600	886,000	...	8.5%

Since the PP is still in its infancy (the obligatory scheme was only introduced in 1985), income exceeds expenditure by a considerable margin. Variations in capital are linked to variations in the value of capital and to the balance. The stock market slumps of 2001–2002 and 2008 led to a loss in capital value, which reduced the capital held by the PP. By contrast, capital rose to CHF 886 billion in 2017 thanks to an operating profit of CHF 18 billion and variations in capital value totalling CHF 55 billion.

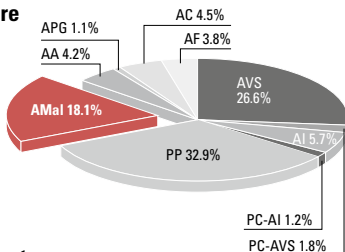
¹ Balance, variations in capital value and other capital-related variations.

1 Sickness insurance (French: AMal, German: KV) covers the costs of out-patient and inpatient treatment in the event of illness. The scheme became compulsory in 1996 and is funded by graduated per capita premiums. The cantons offer reduced premiums to individuals on low incomes. This measure is co-funded by the federal authorities.

2 Sickness insurance share of total social insurance expenditure

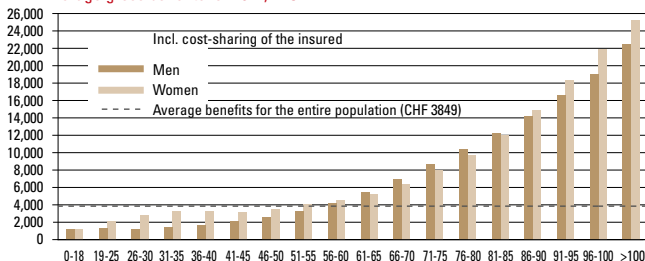
Expenditure for 2017, in %

At 18.1%, the sickness insurance scheme accounts for the third largest share of total social insurance expenditure in Switzerland (CHF 162 billion). 95.6% of AMal expenditure went on social insurance benefits.



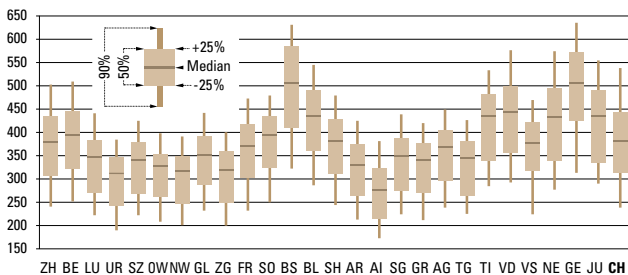
3 Sickness insurance benefit rates

Average gross benefits for 2017, in CHF



4 Sickness insurance premiums by canton

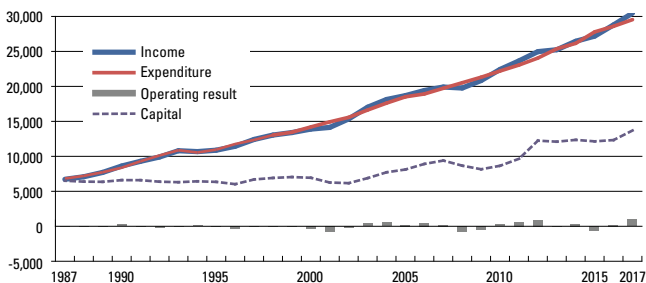
Average premium (adults) for 2019, in CHF per month



Sickness insurance income and expenditure

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Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2017
Total income	27,186	28,791	30,478	...	5.9%
Contributions insured excl. premium reduction etc.	22,866	24,210	25,615	...	5.8%
Premium reduction etc.	4,110	4,290	4,460	...	4.0%
Return on capital	198	210	175	...	-16.8%
Variation in capital value	-44	59	320	...	441.3%
Non-operating income and expenditure, other income	56	22	-92	...	-525.5%
Total expenditure	27,793	28,594	29,546	...	3.3%
Benefits paid	25,986	27,185	27,924	...	2.7%
Re-insurer share	-30	-35	-10	...	71.2%
Flat rates for treatment etc.	99	120	102	...	-14.7%
Changes in outstanding claim provisions	282	108	238	...	120.0%
Operating costs	1,316	1,359	1,435	...	5.6%
Risk compensation, changes in provisions, premium corrections	140	-143	-143	...	0.0%
Operating result	-607	197	931	...	372.0%
TSIA balance (incl. return on capital but excl. changes in capital value)	-563	138	612	...	342.4%
Insurance providers, profits/losses	396	-11	434	...	-
Capital	12,142	12,329	13,694	...	11.1%
of which reserves (incl. capital stock)	6,062	6,259	7,203	...	15.1%

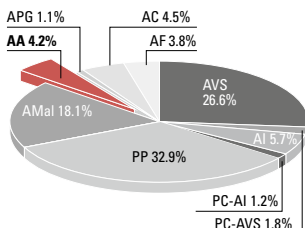
The sickness insurance scheme is financed on a "pay-as-you-go" basis, which explains why income and expenditure largely follow the same trajectory. In 2017 its income exceeded its expenditure. These positive operating results caused capital to increase to CHF 13.7 billion. AMaI capital includes provisions, primarily to cover outstanding claims, as well as security and fluctuation reserves.

1 Accident insurance (French: AA, German: UV) provides cover for the economic consequences of occupational accidents / illnesses (AAP) and non-occupational accidents (AANP). The scheme became compulsory for all employees in 1984 and is funded by premiums which are deducted as a fixed proportion (per thousand) from their insured earnings. Employers pay the premiums for AAP, while employees generally have to pay for AANP.

2 Accident insurance share of total social insurance expenditure

Expenditure for 2017, in %

At 4.2%, accident insurance scheme accounts for the sixth largest share of total social insurance expenditure in Switzerland (CHF 162 billion). 29.6% of AA expenditure went on medical expenses; 28.5% on daily allowances; and 28.2% on pensions and lump-sum benefits.



3 Accident insurance benefits and rates

Benefits

Care services and reimbursement of expenses (above all medical treatment) 2019

Cash benefits	Daily allowance	total earning incapacity	80 % ¹
	Invalidity pension	total invalidity	80 % ¹
	Helplessness allowance	monthly	CHF 812 to CHF 2,436
	Survivors, pension	for widows and widowers	40 % ¹
		for children with one surviving parent	15 % ¹
		for children with no surviving parents	25 % ¹

Average benefits of the SUVA for 2018 in CHF	AAP	AANP	AAC
Daily allowance	6,129	5,456	7,267
Invalidity pension	14,952	16,584	16,128
Survivors, pension	24,960	22,092	25,044

4 Recipients of accident insurance benefit

Number of accidents and number of pension recipients in the accident insurance

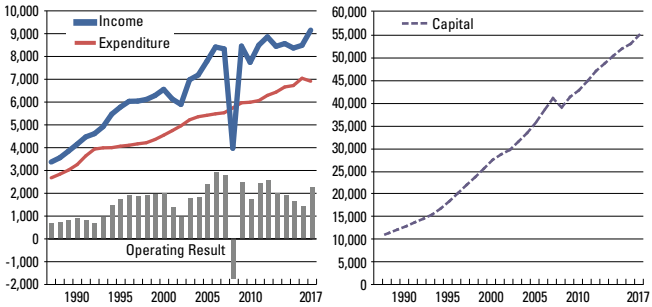
Year	Number of reported accidents			Invalidity and survivors, pensions		
	AAP	AANP	Total incl. AAC	AAP	AANP	Total incl. AAC
2015	266,349	526,228	808,975	46,998	52,922	101,786
2016	265,932	530,592	814,178	46,351	52,125	100,351
2017	268,837	546,289	832,789	45,617	51,393	98,940
2018	273,675	565,017	855,140

1 Percentage of insured salary (annual maximum insured salary: CHF 148,200).

Accident insurance income and expenditure

5

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2017
Total income	8,369	8,489	9,154	...	7.8%
Contributions insured/employers	6,176	6,143	6,207	...	1.0%
Return on capital	1,323	1,377	1,494	...	8.5%
Variation in capital value	623	671	1,182	...	76.0%
Income from recourse claims	248	297	271	...	-8.8%
Total expenditure	6,725	7,045	6,915	...	-1.8%
Short-term benefits (daily allowances, medical expenses)	3,847	3,981	4,014	...	0.8%
Long-term benefits (pensions, lump-sum benefits)	1,926	1,949	1,950	...	0.1%
Administrative and implementation costs, accident prevention, other expenditure	952	1,115	950	...	-14.8%
Operating result	1,644	1,444	2,239	...	55.1%
Balance TSIA (incl. return on capital but without variation in capital value)	1,021	772	1,057	...	36.9%
Provisions and reserves	1,569	1,083	1,956	...	80.6%
Capital	52,099	53,182	55,139	...	3.7%

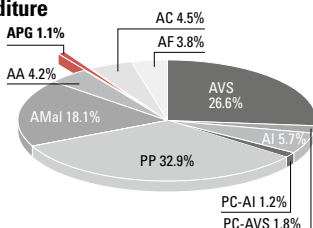
With the exception of 2008 (capital losses due to the stock market crisis), accident insurance income is always higher than expenditure. Thanks to these positive results, the scheme was able to accumulate capital (2017: CHF 55.1 billion) in the form of provisions and reserves. Accident insurance pensions are financed according to the capital cover system.

1 The system of income compensation for the loss of earnings (French: APG, German: EO) partially covers the earned income lost as a result of performing military, civil protection or alternative civilian service; it also pays maternity benefits to women in gainful employment. Serving personnel or their employers can receive a basic allowance, a child allowance, a childcare allowance and an allowance for those with operating costs. Maternity benefits are paid out in the form of a daily allowance for a maximum of 14 weeks. The primary and main source of APG funding are payroll reductions.

2 Income compensation allowances share of total social insurance expenditure

Expenditure for 2017, in %

At 1.1%, the APG accounts for the smallest share of total social insurance expenditure in Switzerland (CHF 162 billion). 95.5% of APG expenditure went on allowances for serving personnel and on maternity benefits.



3 Income compensation allowances rates

Benefits

Basic allowance ² for serving personnel 2019	In % ¹	Minimum CHF/day	Maximum CHF/day
Army recruits	–	62	62
Gainfully employed	80%	62	196
Not gainfully employed	–	62	62
Maternity allowance	80%	1	196

Average benefits 2018, in CHF per day	Army	Civilian service	Maternity
	125	105	125

4 Beneficiaries of income compensation allowances

Number of APG recipients according to benefits

Year	Allowances for serving personnel				Benefits Maternity
	Army	Civilian service	Civil Protection	Others ³	
2015	123,220	19,010	57,040	47,730	79,640
2016	122,790	19,790	56,530	48,360	81,440
2017	113,960	19,140	56,050	45,390	81,310
2018	103,410	18,820	55,400	41,260	82,440

¹ As a percentage of the average income earned prior to service/delivery.

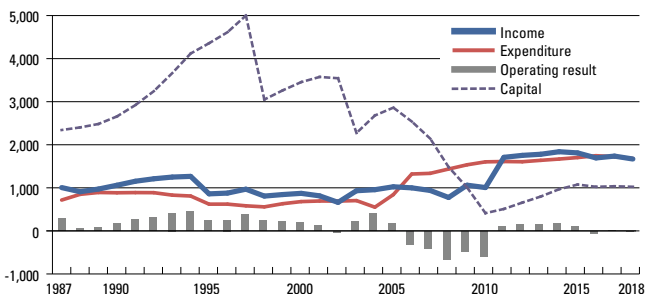
² Excluding child allowance, operating allowance and child care allowance.

³ Recruitment, youth and sport leadership courses, as well as junior marksman leadership courses.

Income compensation allowances income and expenditure

5

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2018
Total income	1,811	1,694	1,736	1,669	-3.9%
Contributions insured/employers	1,818	1,658	1,675	1,706	1.8%
Return on capital	15	16	17	16	-6.6%
Variation in capital value	-23	19	44	-53	-218.8%
Total expenditure	1,703	1,746	1,724	1,681	-2.5%
Cash benefits ⁴	1,700	1,742	1,721	1,678	-2.5%
of which active service allowance	821	819	813	743	-8.6%
of which maternity allowance	802	847	834	865	3.7%
Administrative and implementation costs	3	3	3	3	-4.3%
Operating result	108	-52	12	-12	-195.4%
Apportionment result (excl. return on capital and variations in capital value)	115	-87	-49	25	152.0%
TSIA balance (incl. return on capital but excl. changes in capital value)	131	-71	-32	41	227.9%
Capital	1,076	1,024	1,036	1,025	-1.1%

During the 1990s, APG expenditure dropped considerably but rose sharply between 2005 and 2006. This was largely due to the entry into force of the revised APG legislation mid-2005, which saw the introduction of maternity benefits as well as higher allowances for serving personnel. In 1997, capital reserves peaked at some CHF 5 billion. In 1998 CHF 2.2 billion and in 2003, CHF 1.5 billion were transferred to the AI scheme. The steep rise in expenditure since 2005 has led to shrinking capital reserves from 2006 onwards. At the end of 2010, capital had fallen below the legally permitted minimum.

While the increase in the contribution rate to 0.5% (2011–2015) previously led to an income surplus, the lowering of the income rate to 0.45% (2016–2020) gave rise to an expenditure surplus in 2016. Owing to capital losses, the APG again posted an expenditure surplus in 2018.

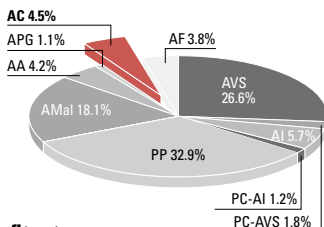
4 Allowances, reimbursement claims, legal costs and court fees, share of contributions borne by the APG.

1 Unemployment insurance (French: AC, German: ALV) provides benefits in the event of loss of employment, shortened working hours, lack of employment due to weather conditions. Insolvency compensation makes up for employees, loss of earnings should their employer become insolvent. Everyone in gainful employment, with the exception of the self-employed, is covered by the unemployment insurance scheme, which is funded primarily from payroll deductions.

2 Unemployment insurance share of total social insurance expenditure

Expenditure for 2017, in %

At 4.5%, the AC scheme accounts for the fifth largest share of total social insurance expenditure in Switzerland (CHF 162 billion). 89.9% of AC expenditure went on social insurance benefits.



3 Unemployment insurance benefit rates

Unemployment benefit rates

The AC benefits is based on the average AVS-salary earned in the six months prior

Maximum insured salary per month: CHF 12,350

The daily allowance rate varies according to maintenance obligations and salary:

80% of the insured salary is granted to individuals:

- who have child-rearing obligations
- whose insured monthly salary did not exceed CHF 3,797
- who are disabled

70% of the insured salary is granted to all other eligible individuals.

Average benefits 2018, in CHF per day	Women	Men
	132.20	176.00

4 Recipients of unemployment insurance daily allowance

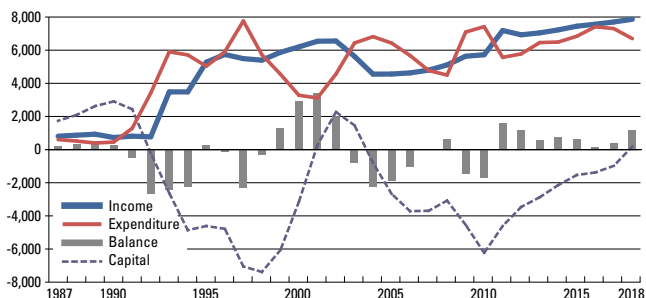
Number of recipients of AC daily allowances

Year	Women	Men	Women and men
2015	140,217	176,679	316,896
2016	147,061	184,686	331,747
2017	147,576	182,931	330,507
2018	143,099	169,772	312,871

Unemployment insurance income and expenditure

5

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2018
Total income	7,483	7,605	7,739	7,904	2.1%
Contributions insured/employers	6,796	6,937	7,067	7,200	1.9%
State contributions	634	657	668	681	1.9%
Return on capital	4	5	6	5	-15.1%
Other income	49	6	-1	7	624.0%
Revenue from exchange rate movements	–	–	–	12	–
Total expenditure	6,874	7,450	7,338	6,731	-8.3%
Cash benefits	5,238	5,729	5,596	5,080	-9.2%
Social insurance contributions	736	787	759	696	-8.3%
Compens. as per bilateral agreements	194	212	243	195	-19.4%
Administrative and implementation costs	699	719	728	756	3.9%
Interest payable	2	1	1	1	-28.4%
Other expenditure	5	1	11	1	-90.7%
Costs owing to exchange rate movements	–	–	–	0	–
Balance	610	156	401	1,173	192.3%
Capital	-1,539	-1,384	-982	191	119.4%

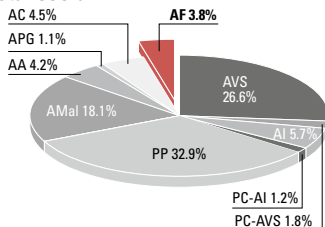
After the new unemployment insurance legislation came into force in 1984, the unemployment insurance (AC) scheme was able to build up a capital reserve. By the end of 1992 the capital reserve was fully depleted. The rate increases in both 1993 and 1995, as well as their reduction in 2003 and 2004 can be seen clearly in the income curve. Following the economic downturn of 2008, AC expenditure has risen again. By the end of 2010, the capital held by the AC stood at CHF -6.3 billion. In response, contributions rates were raised to 2.2% in 2011. In addition, the entry into force of the fourth LACI revision provided for a stricter application of the unemployment insurance principle and more incentives for a swift return to work. Since 2011 the unemployment insurance scheme has closed with positive balances.

1 Family allowances (French: AF, German: FZ) are designed to compensate in part for expenses incurred by raising a family. The Federal Law on Family Allowances, which came into force in 2009, sets a minimum monthly rate of CHF 200 for child allowances and CHF 250 for education and training allowances. Those in salaried employment, the self-employed (since 2013) as well as individuals who are not in gainful employment with a low income, are entitled to claim family allowances. Funding comes from employers and self-employed (and employees in the canton of Valais).

2 Family allowances, share of total social insurance expenditure

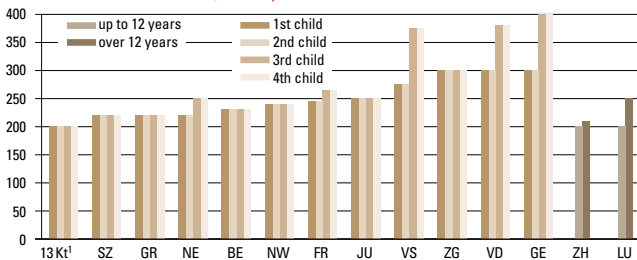
Expenditure for 2017, in %

At 3.8%, family allowances (AF) account for the third smallest share of total social insurance expenditure in Switzerland (CHF 162 billion). 94.0% of AF expenditure went on social insurance benefits.



3 Family allowances rates according to canton

Child allowances for 2019, in CHF per month



4 Recipients of family allowance

Number of family allowances (LAFam)

Year	Child allowance	Education allowance	Birth and adoption allowance	Total
2014	1,313,136	424,160	27,474	1,764,770
2015	1,325,602	424,807	27,115	1,777,524
2016	1,337,610	424,258	27,083	1,788,951
2017 ²	1,631,095	569,857	28,431	2,229,383

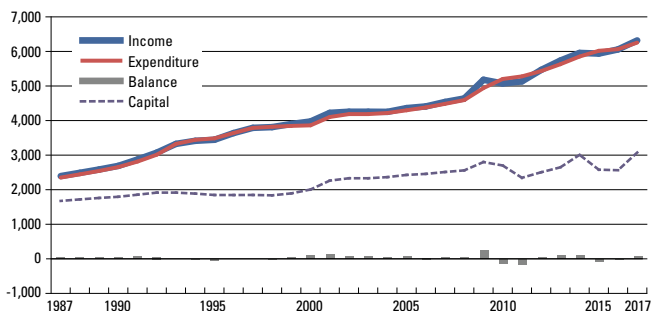
¹ UR, OW, GL, SO, BS, BL, SH, AR, AI, SG, AG, TG, TI

² Double counting possible.

Family allowances income and expenditure

5

Operating accounts, in CHF m



	2015	2016	2017	2018	ROC 2017
Total income	5,938	6,058	6,319	...	4.3%
Contributions insured/employers	5,651	5,713	5,935	...	3.9%
of whom: self-employed	212	222	224	...	1.0%
non-employed	7	8	10	...	13.6%
employer in agricultural sector	19	19	19	...	1.7%
State contributions	207	221	227	...	2.7%
Return on capital, other income	79	124	156	...	26.2%
Total expenditure	6,019	6,065	6,255	...	3.1%
Social insurance benefits	5,756	5,788	5,882	...	1.6%
of which: AF to self-employed	171	175	180	...	2.9%
AF to non-employed	117	135	134	...	-0.1%
AF to agricultural workers	113	108	109	...	1.2%
Administrative and implementation costs	153	158	115	...	-27.3%
Other expenditure	111	119	258	...	117.0%
Balance	-81	-7	64	...	982.1%
Capital	2,580	2,563	3,075	...	20.0%

The finances of the AF scheme largely depend on the contribution rates, the number of eligible children and young people, and the amount that these allowances take. In 2017 contributions and salaries rose. Consequently, AF income increased by 4.3%. There was also a 3.1% increase in expenditure. Schwyz (SZ) was the only canton to raise its family allowance rate.

A Latest results

In 2017 income rose more sharply than expenditure (cf. **G**). As a result, the social insurance balance rose to over CHF 20 billion. Changes in capital values on the stock markets were also positive, just as they had been 2016. By the end of 2017, the financial capital of the Swiss social insurance system had risen to CHF 998 billion.

In 2017 social insurance benefits rose more sharply than social insurance contributions (cf. **I**). The main drivers of this increase were the PP and AMal.

Total social insurance accounts (TSIA) are calculated in accordance with the FSIO definition of total social insurance accounts. Due to the fact that income does not include variations in capital value, in keeping with an economic perspective, the data provided below may differ from the individual operating accounts of each social insurance scheme. The accounts are consolidated, i.e. multiple entries are eliminated. The share of social insurance contributions is the share of social insurance income in Gross Domestic Product (GDP), while the share of social insurance benefits is the share of social insurance benefits in GDP.

B Income and expenditure of the Swiss social insurance system

Total accounts of the Swiss social insurance system (TSIA), in CHF m

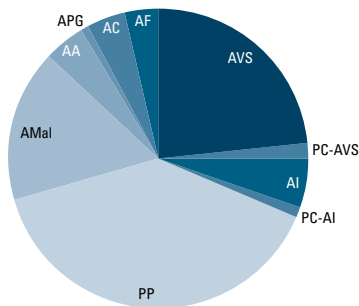
	2015	2016	2017	2018	ROC 2017
Total Income	174,413	176,736	182,432	66,826	3.2%
Contributions insured/employers	132,398	134,434	136,773	45,240	1.7%
State contributions	25,274	25,632	26,168	20,864	2.1%
Return on capital (excl. variations in capital value)	16,143	16,052	19,111	662	19.1%
Other income	598	618	381	61	-38.4%
Total expenditure	157,668	159,407	162,105	66,075	1.7%
Social insurance benefits	135,175	139,059	142,042	64,352	2.1%
Administrative and implementation costs	8,728	9,136	9,216	1,670	0.9%
Other expenditure	13,765	11,211	10,847	53	-3.2%
Balance	16,745	17,329	20,326	751	17.3%
Variations in capital ¹	10,803	39,819	75,856	-1,295	90.5%
Capital	882,757	922,576	998,432	39,229	8.2%

¹ Balance, variations in capital value and other capital-related variations.

Breakdown of total social insurance income by insurance scheme

C

In 2017, as % of income



CHF 182 billion

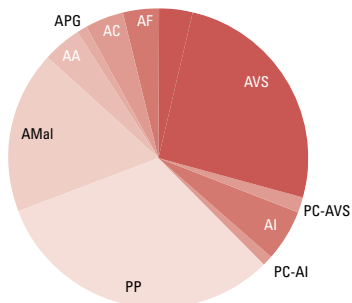
PP	38.9%
AVS	23.4%
AMal	16.5%
AI	5.5%
AA	4.4%
AC	4.2%
AF	3.4%
PC-AVS	1.6%
PC-AI	1.1%
APG	0.9%

Occupational benefit plans (PP) account for by far the largest portion of income (2017: CHF 182 billion), followed by AVS and sickness insurance (AMal). Contributions from insured persons and employers always constitute the largest funding component of these three insurances, followed by capital income for occupational benefit plans (PP) and state contributions to AVS and sickness insurance (AMal).

Breakdown of total social insurance expenditure by insurance scheme

D

In 2017, as % of expenditure



CHF 162 billion

PP	32.9%
AVS	26.6%
AMal	18.1%
AI	5.7%
AC	4.5%
AA	4.2%
AF	3.8%
PC-AVS	1.8%
PC-AI	1.2%
APG	1.1%

Occupational benefit plans (PP) accounted for the largest share of total expenditure (2017: CHF 162 billion), followed by the AVS and sickness insurance (AMal). In terms of social insurance benefit payouts, the AVS share (CHF 43 billion) far exceeded that of the PP (CHF 38 billion) in 2017.

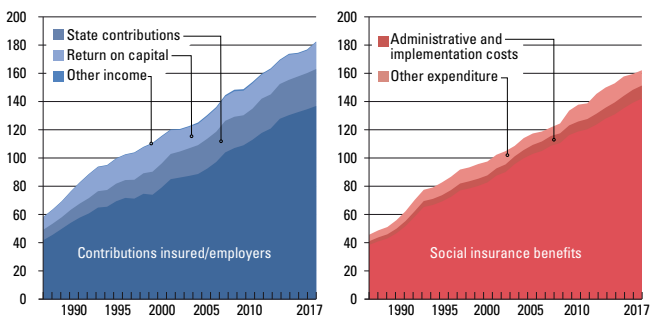
E Income and expenditure by insurance scheme

Total social insurance accounts (TSIA) 2017, consolidated, in CHF m

	AVS	PC-AVS	AI	PC-AI
Total income	42,917	2,907	10,120	2,032
Contributions insured/employers	31,143	–	5,218	–
State contributions	11,105	2,907	4,768	2,032
Return on capital (excl. variations in capital value)	664	–	89	–
Other income	5	–	46	–
Total expenditure	43,292	2,907	9,234	2,032
Social insurance benefits	43,082	2,907	8,418	2,032
Administrative and implementation costs	210	...	702	...
Other expenditure	–	–	114	–
Balance	-375	–	885	–
Variations in capital	1,087	–	1,122	–
Capital	45,755	–	-5,284	–

F Income and expenditure over time

Total social insurance accounts TSIA, in CHF bn



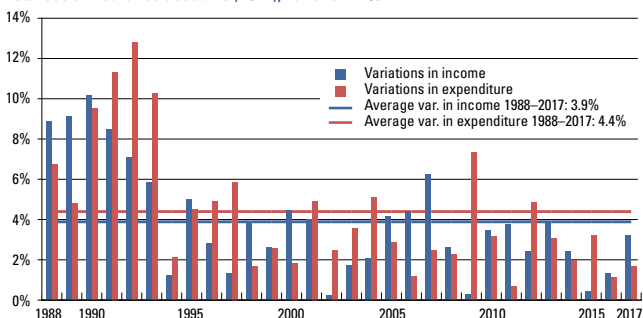
In the total social insurance accounts (TSIA), both income and expenses more than tripled between 1987 and 2017. The largest income component comprises contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions. The lion's share of expenditure goes on social insurance benefits.

PP	AMal	AA	APG	AC	AF	Total TSIA
71,335	30,158	7,972	1,692	7,739	6,319	182,432
54,673	25,615	6,207	1,675	7,067	5,935	136,773
–	4,460	–	–	668	227	26,168
16,543	175	1,494	17	6	123	19,111
119	-92	271	–	-1	33	381
53,621	29,546	6,915	1,724	7,338	6,255	162,105
37,942	28,255	5,964	1,721	6,598	5,882	142,042
5,213	1,435	811	3	728	115	9,216
10,467 ¹	-143	139	–	12	258	10,847
17,713	612	1,057	-32	401	64	20,326
69,400	1,365	1,956	12	401	512	75,856
886,000	13,694	55,139	1,036	-982	3,075	998,432

Total income and expenditure growth rates

G

Total social insurance accounts (TSIA), variation in %



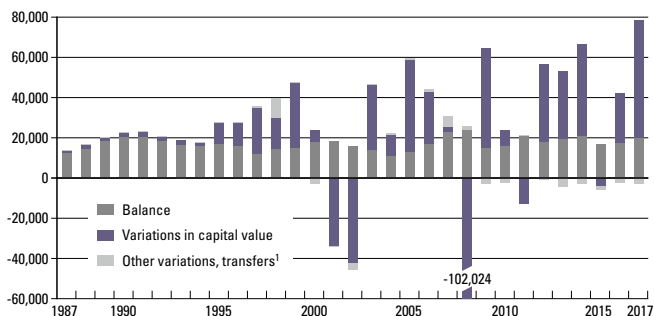
At a rate of 3.2%, income in 2017 grew considerably more than expenditure (1.7%). Since 2017, however, growth in both income and expenditure – 3.9% and 4.4% respectively – has remained lower than average growth rates.

1 Withdrawal payments, payments to insurance funds and deposit rates

H Capital reserves of the Swiss social insurance system

Total social insurance capital (TSIA), in CHF m

	2014	2015	2016	2017	2018
Capital	871,954	882,757	922,576	998,432	...
AVS	44,788	44,229	44,668	45,755	43,535
AI	-7,843	-7,229	-6,406	-5,284	-5,521
PC	–	–	–	–	–
PP	770,300	779,400	816,600	886,000	...
AMal	12,353	12,142	12,329	13,694	...
AA	50,530	52,099	53,182	55,139	...
APG	968	1,076	1,024	1,036	1,025
AC	-2,149	-1,539	-1,384	-982	191
AF	3,008	2,580	2,563	3,075	...
Variations in capital	63,660	10,803	39,819	75,856	...
AVS	1,707	-558	438	1,087	-2,220
AI	922	614	823	1,122	-237
PC	–	–	–	–	–
PP	57,800	9,100	37,200	69,400	...
AMal	256	-210	186	1,365	...
AA	1,706	1,569	1,083	1,956	...
APG	170	108	-52	12	-12
AC	737	610	156	401	1,173
AF	361	-429	-16	512	...



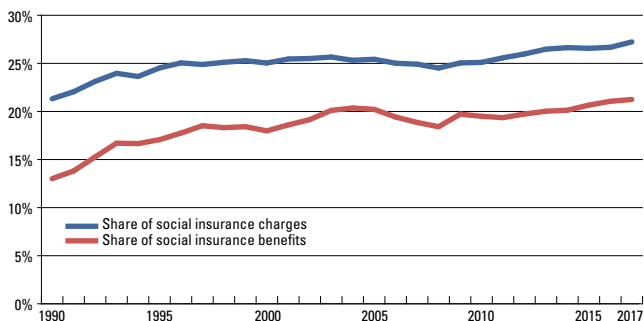
The level of capital in the social insurance system is determined by the balance and the variations in capital value. At the end of 2008 (financial crisis) the financial capital shrank by CHF 76 billion, having already lost CHF 46 billion when the dot-com bubble burst in 2001/2002. As a result of changes in capital value on the stock markets of CHF 58 billion and a positive balance of CHF 20 billion, financial capital rose in 2017 by 8.2% to CHF 998 billion. If we exclude variations in capital value, the financial capital of the Swiss social insurance system rises at a more or less steady rate.

1 Primarily PP, 2007 transfer of federal share of proceeds from the sale of SNB excess gold to the AVS.

Changes in the share of social insurance charges and benefits

I

Share of social insurance charges and benefits

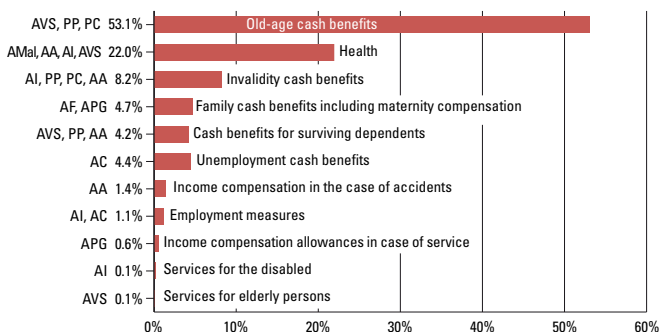


The share of social insurance charges is the share of social insurance income in GDP. After 2010 the share of social insurance charges has been rising thanks to the sounder financial footing of the Swiss social insurance system. In 2017 it reached a new all-time high of 27.2%. The share of social insurance benefits is the share of social insurance benefits in GDP. Since 1990 this share has risen by +8.2 percentage points, from 13.0% to 21.2% (2017).

Breakdown of social insurance benefits (TSIA)

J

Social insurance benefits according to intended purpose for 2017, in %



Multiple social insurance schemes are involved in the provision of benefits detailed in the total social insurance accounts. For example, the cash benefits received in old age come from three sources: the AVS, the PP and the PC. In 2017 these benefits accounted for 53.1% of all benefits paid out by the Swiss social insurance system as a whole.

Contribution rates and general data

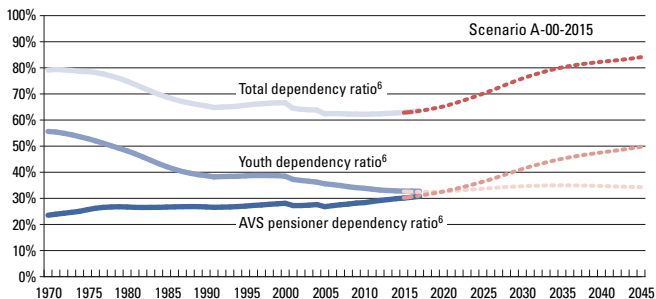
Social insurance contribution rates

Contribution rates in 2019

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/Year	
	Employees	Employers	Total		Min.	Max.
AVS ^{1,2}	4.200%	4.200%	8.400%	4.200% – 7.800%	395	19,750
AI ^{1,2}	0.700%	0.700%	1.400%	0.754% – 1.400%	66	3,300
APG ^{1,2}	0.225%	0.225%	0.450%	0.242% – 0.450%	21	1,050
AC ^{1,3}	1.100%	1.100%	2.200%	–	–	–
AAP ^{1,3}	–	0.67%	0.67%	Voluntary	–	–
AANP ^{1,3}	1.29%	–	1.29%	Voluntary	–	–
PP ⁴	7.9%	10.8%	18.7%	Voluntary	–	–
AF ⁵	Only: VS 0.3%	0.1% – 3.5%	0.1% – 3.5%	0.3% – 3.3%	–	–

Share of young and pensioner citizens in the Swiss population

Demographic indicators



The AVS pension recipient dependency ratio is set to rise sharply in the coming decades. By the end of 2017, there were 31 people of AVS pensionable age for every 100 people of working age. Forecasts puts the share at 41 by the end of 2030, and 50 by the end of 2045.

1 Basis = salary subject to AVS contributions

2 Individuals who continue to work after reaching full retirement age remain subject to compulsory AVS contributions if their annual income exceeds CHF 16,800.

3 Max. annual insured earnings is CHF 148,200. AC: A 1% contribution to the AC is deducted from annual gross salaries in excess of CHF 148,200. AAP, AANP: Average gross premium (2017). Risk-adjusted premium rates. Special rules apply to part-time workers.

4 Pension fund statistics for 2017, average contribution rates, as a % of the insured salary (max. CHF 846,000). Contribution rates are set by the pension funds.

5 2017, regulations vary across cantons and FAK.

6 AVS pensioner dependency ratio: Share of pensioners in relation to working-age population.

Youth dependency ratio: the number of young people in relation to the working-age population.

Total dependency ratio: the number of young people and pensioners in relation to the working-age population.

Working-age population: from 20 to retirement age (men 65; women: until 2000: 62, 2001–2004: 63; from 2005: 64). Pensioners: individuals who have reached retirement age. Young persons: 0–19 age group.

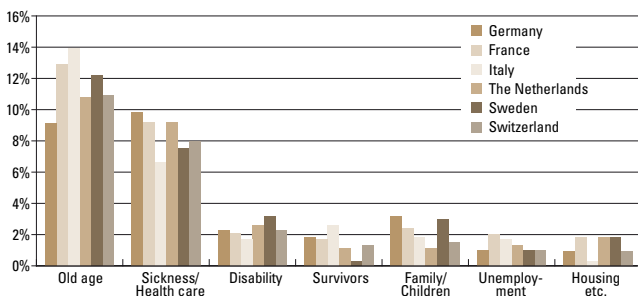
Contribution rates and general data

Miscellaneous statistics

	2015	2016	2017	2018
Permanent resident population , in 1,000	8,327	8,420	8,482	8,542
Demographic indicators				
AVS pensioner dependency ratio ⁶	30.1%	30.4%	30.8%	31.5%
Youth dependency ratio ⁶	32.8%	32.8%	32.8%	32.5%
Total dependency ratio ⁶	62.9%	63.2%	63.6%	64.0%
Employed⁷ , in 1,000	4,895	4,963	5,008	5,055
Individuals subject to AVS in 1,000	5,610	5,647	5,688	...
Salaries subject to AVS contrib.⁸ , in CHF m	363,296	368,618	371,971	378,838
Unemployment rate⁹ , women and men				
Women	3.2%	3.3%	3.2%	2.6%
Men	3.0%	3.1%	3.1%	2.6%
	3.3%	3.5%	3.3%	2.7%
Wages and prices , variations on prev. year, in %				
Nominal wages	0.4%	0.7%	0.4%	0.5%
Consumer prices	-1.1%	-0.4%	0.5%	0.9%
Gross domestic product¹⁰ (GDP) , in CHF m	654,258	660,393	668,572	689,898
Limits for tax exemption of pillar 3a				
With occupational benefits insurance	6,768	6,768	6,768	6,768
Self-employed persons	33,840	33,840	33,840	33,840

Where does Switzerland stand in an international comparison?

Social protection benefits as a % of GDP in 2016



Compared with the listed countries, Switzerland has the lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 32.1% of its GDP on social protection benefits, compared with 25.8% in Switzerland. Across all countries, the old-age and sickness/health care schemes account for the highest share of total social insurance expenditure.

7 Persons aged 15 and over who, during the reference week worked at least one hour for payment.

8 Qualifying income of employees and the self-employed; contribution-equivalent income for those not in gainful employment.

9 Share of registered unemployed (annual mean) in relation to the working resident population.

10 The GDP covers the economic value-added generated within Switzerland in the course of one year.

Abbreviations

AA / UV	Accident insurance
AAC / UVAL	Accident insurance for the unemployed
AANP / NBUV	Non-occupational accident insurance
AAP / BUUV	Occupational accident insurance
AC / ALV	Unemployment insurance
AF / FZ	Family allowances
AI / IV	Invalidity insurance
AMal / KV	Sickness (health) insurance
AMat / MSE	Maternity benefits
APG / EO	Income compensation allowances
AVS / AHV	Old-age and survivors' insurance
FAK	Family compensation fund
FSIO	Federal Social Insurance Office
GDP	Gross domestic product
LAFam / FamZG	Family Allowances Act
LAVS / AHVG	Federal law on old-age and survivors' insurance
LPP / BVG	Federal law on occupational old-age, survivors' and invalidity insurance
PC / EL	AVS and AI supplementary benefits
PP / BV	Occupational benefit plans
ROC	Rate of change
SNB	Swiss National Bank
SAS / SVS	Swiss social insurance statistics
TSIA	Total social insurance accounts
VAT	Value added tax

... Figures were either unavailable or not given.

– Not applicable.

Provisional values are written in *italics*.

More detailed information

Chapter	Address	Pages	Content
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.bsv.admin.ch	→ Publications & Services → Statistics	Swiss social insurance statistics SAS and detailed statistics for AVS, AI, PC and for AF
TSIA, AVS AI, PC, PP AMal, AF	www.bsv.admin.ch	→ Publications & Services → Research and evaluation → Research reports	Research publications on social insurance
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.securite-sociale-chss.ch		"Social Security" journal regularly features the latest statistics as well as articles on the annual accounts of the various social security sectors
AVS, AI, PC PP, AMal, AA APG, AC, AF	www.histoiredelasecuritesociale.ch		Overview of the history of social security in Switzerland
AVS, AI, APG	www.compenswiss.ch		Social security funds AVS/AI/APG
AVS	www.av.ssv.admin.ch		AVS statistics
AI	www.ai.ssv.admin.ch		AI statistics
PC	www.pc.ssv.admin.ch		PC statistics
AVS, AI APG, AC, AF	www.av.ssv-ai.ch	→ Leaflets & forms	Insurance contributions, benefits, international social security agreements
PP	www.bfs.admin.ch	→ Social Security	Pension funds statistics
AMal	www.bfs.admin.ch	→ Health	Statistics and publications
	www.ofsp.admin.ch	→ Facts & Figures → Statistics on the health professions	Statistics, monitoring data and research reports
	www.obsan.admin.ch	→ Publications	Research reports by the Swiss Health Observatory
AA	www.suva.ch/ fr	→ La Suva → Rapport de gestion	Statistics and general information
	www.suva.ch/fr	→ La Suva → Statistique des accidents	Statistics and general information
	www.bag.admin.ch	→ Facts & Figures → Statistics on Accident and Military insurance	Statistics and research reports
AC	www.bfs.admin.ch	→ Work and income	Statistics and publications on employment and unemployment
	www.amstat.ch		Swiss labour market statistics
	www.work.swiss		Unemployment-related information
AF	www.bsv.admin.ch	→ Family allowances → Statistics	Statistics and general information



More detailed information can be found in the Swiss Social insurance statistics 2019, (available in French and German), scheduled for publication in autumn 2019.

AVS / AHV

Old-age and survivors, insurance

AI / IV

Invalidity insurance

PC / EL

Supplementary benefits

PP / BV

Occupational benefit plans

AMal / KV

Sickness (health) insurance

AA / UV

Accident insurance

APG / EO

Income compensation allowances

AC / ALV

Unemployment insurance

AF / FZ

Family allowances

TSIA

Total social insurance accounts

Contribution rates and general data

www.bsv.admin.ch