

2021

Swiss social insurance system

Pocket statistics



Schweizerische Eidgenossenschaft
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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 2021
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Contact:

data@bsv.admin.ch

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

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Insurance schemes of the Swiss social insurance system

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

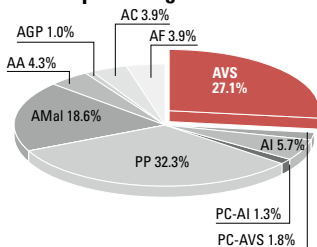
Contribution rates and general data

1 Old-age and 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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 27,1%, the AVS scheme accounts for the second largest share of total social insurance expenditure in Switzerland (CHF 166 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 2021 ¹	Minimum	Maximum
Old-age pension (100%)	1,195	2,390
Widow's/widower's pension (80%)	956	1,912
Wife's supplementary pension (30%)	359	717
Orphan's and child's pension (40%)	478	956

Average pension 2020 in Switzerland	Women	Men
Old-age pension	1,873	1,849
Widow's/widower's pension	1,594	1,289

4 Recipients of old-age and survivors' insurance pension

Number of AVS pension recipients, in december

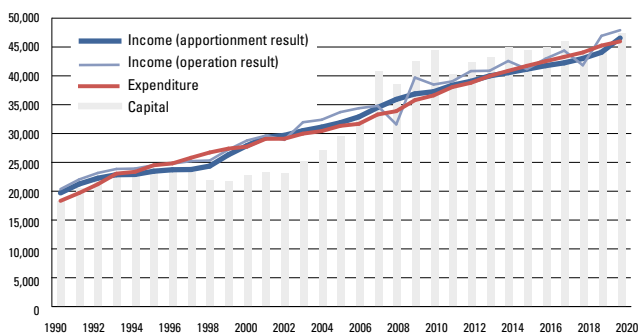
	Main pensions			Supplementary pensions Spouse, children	Survivors' pensions Widows, widowers, orphans
	In Switzerland	Abroad	Total		
2017	1,574,955	749,894	2,324,849	54,123	186,323
2018	1,602,415	761,365	2,363,780	52,609	191,082
2019	1,631,114	772,650	2,403,764	51,395	196,120
2020	1,659,270	779,491	2,438,761	50,459	201,060

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

Old-age and survivors' insurance income, expenditure and capital

5

Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2020
Contributions insured/employers	31,143	31,718	32,508	34,139	5.0%
State contributions	11,105	11,295	11,571	12,415	7.3%
Confederation	8,464	8,613	8,847	9,287	5.0%
VAT and gambling duties	2,642	2,682	2,723	3,127	14.8%
Recourse claims, misc. income	5	4	5	2	-55.6%
Income (apportionment result)	42,253	43,016	44,084	46,556	5.6%
Return on capital	664	569	605	533	-12.0%
Income (TSIA balance)	42,917	43,585	44,689	47,088	5.4%
Variation in capital value	1,462	-1,750	2,247	829	-63.1%
Income (operation result)	44,379	41,835	46,937	47,918	2.1%
Social insurance benefits	43,082	43,841	45,032	45,758	1.6%
Cash benefits	42,882	43,642	44,820	45,543	1.6%
Benefits in-kind	84	91	105	107	1.8%
Collective benefits	116	108	108	108	-0.1%
Administrative and implementation costs	210	214	222	219	-1.1%
Expenditure	43,292	44,055	45,254	45,977	1.6%
Apportionment result	-1,039	-1,039	-1,170	579	149.5%
TSIA balance	-375	-470	-565	1,111	296.7%
Operating result	1,087	-2,220	1,682	1,941	15.4%
Capital¹	45,755	43,535	45,217	47,158	4.3%

2007: Confederation's share in sale of SNB gold for the benefit of the AVS (7.0 billion francs).

2008, 2018: stock market crashes resulted in capital value losses.

2011: transfer to AI to set up a separate AI Fund (5 billion francs).

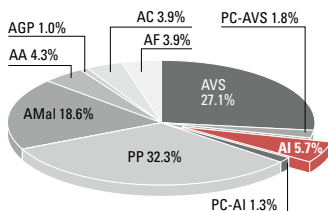
2020: AVS contribution rate increased (8.4% → 8.7%).

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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 5.7%, the AI scheme accounts for the fourth largest share of total social insurance expenditure in Switzerland (CHF 166 billion). 91.7% of AI expenditure went on social insurance benefits.



3 Invalidity insurance pension rates

Pension rates, in CHF per month

Full basic pension rates for 2021 ¹	Minimum	Maximum
Invalidity pension (100%)	1,195	2,390
Child's pension (40%)	478	956

Average pension 2020 in Switzerland	Women	Men
Invalidity pension	1,450	1,504
Child's pension	574	574

4 Recipients of invalidity insurance pension

Number of AI pension recipients, in december

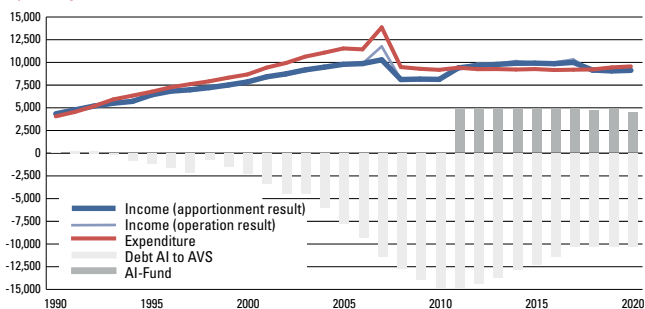
	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2017	218,688	30,528	249,216	56,726	10,544	67,270
2018	217,944	30,084	248,028	55,741	10,174	65,915
2019	217,687	29,513	247,200	55,117	9,889	65,006
2020	218,123	28,861	246,984	54,590	9,505	64,095

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

Invalidity insurance income, expenditure and capital

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Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2020
Contributions insured/employers	5,218	5,313	5,446	5,516	1.3%
State contributions	4,768	3,845	3,619	3,617	-0.1%
Confederation	3,598	3,601	3,619	3,617	-0.1%
Confederation, dept interest AI	28	–	–	–	–
VAT	1,142	244	–	–	–
Recourse claims, misc. incomes	46	38	36	30	-15.4%
Income (apportionment result)	10,031	9,196	9,101	9,163	0.7%
Return on capital	89	72	80	60	-25.2%
Income (TSIA balance)	10,120	9,268	9,182	9,224	0.5%
Variation in capital value	237	-244	327	104	-68.2%
Income (operation result)	10,357	9,025	9,508	9,327	-1.9%
Social insurance benefits	8,418	8,514	8,698	8,820	1.4%
Cash benefits	6,483	6,513	6,587	6,638	0.8%
Benefits in-kind	1,796	1,856	1,964	2,034	3.6%
Collective benefits	139	145	147	148	0.1%
Administrative and implementation costs	702	696	734	723	-1.5%
Interest on debt	114	51	51	51	0.0%
Expenditure	9,234	9,261	9,484	9,594	1.2%
Apportionment result	797	-65	-383	-431	-12.6%
TSIA balance	885	7	-302	-371	-22.7%
Operating result	1,122	-237	24	-267	–
AI Fund	5,000	4,763	4,787	4,520	-5.6%
Debt AI to AVS	-10,284	-10,284	-10,284	-10,284	0.0%

1995: AI contribution rate increased (1.2% → 1.4%).

1998, 2003: capital transfers from APG Fund (2.2 and 1.5 billion francs).

2011: establishment of separate AI Fund (5 billion francs).

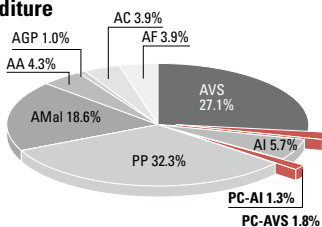
2011–2017: additional financing Confederation and VAT.

1 Supplementary benefits (French: PC, German: EL) are paid to people drawing an AVS or AI pension, provided they reside in Switzerland and their income does not cover their minimum cost of living. Non-Swiss nationals are subject to additional conditions. PC are needs-based insurance benefits to which recipients have a legal entitlement. These benefits are funded from general tax income. Together with the AVS and AI, the PC constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

2 AVS and AI supplementary benefits as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 3.1%, the PC scheme accounts for the second smallest share of total social insurance expenditure in Switzerland (CHF 166 billion). 58.8% of this expenditure goes on supplementary benefits to AVS pensions and 41.2% to AI pensions.



3 Calculation of AVS and AI supplementary benefits

Eligibility calculation and benefits, in CHF

PC eligibility calculation 2021 per year	Single	Married
Coverage of essential needs (flat rate)	19,610	29,415
Maximum gross rent	16,440	19,440
Exempt amount for income from paid employment	1,000	1,500
Property tax allowance	30,000	50,000
Tax allowance for owner-occupied property	112,500	112,500
Average benefits 2020 per month	at home	in a care home
Single with PC to old-age pension, no children	1,083	3,259
Single with PC to invalidity pension, no children	1,286	3,755

4 Recipients of AVS and AI supplementary benefits

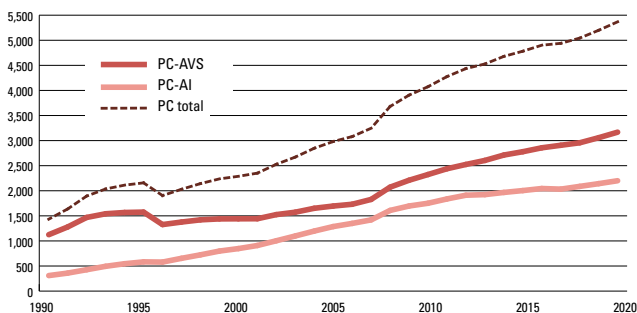
Number of recipients of AVS and AI supplementary benefits, in december

	People with PC to			Total	Supplementary benefits rate		
	old-age pension	survivors' pension	invalidity pension		old-age pension	survivors' pension	invalidity pension
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%
2019	215,772	3,753	117,498	337,023	12.7%	9.3%	48.5%
2020	218,903	3,717	119,090	341,710	12.7%	9.4%	49.3%

AVS and AI supplementary benefits income and expenditure

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Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2020
State contributions to PC-AVS	2,907	2,956	3,058	3,168	3.6%
Confederation	754	777	818	859	4.9%
Cantons	2,153	2,179	2,239	2,310	3.1%
State contributions to PC-AI	2,032	2,087	2,142	2,201	2.8%
Confederation	742	761	780	805	3.2%
Cantons	1,291	1,327	1,361	1,395	2.5%
Income (apportionment result)	4,939	5,044	5,199	5,369	3.3%
Return on capital	–	–	–	–	–
Income (TSIA balance)	4,939	5,044	5,199	5,369	3.3%
Variation in capital value	–	–	–	–	–
Income (operation result)	4,939	5,044	5,199	5,369	3.3%
AVS supplementary benefits	2,907	2,956	3,058	3,168	3.6%
Min. subsistence cover	1,224	1,265	1,314	1,399	6.5%
Extra costs from residential care	1,401	1,401	1,432	1,457	1.7%
health/disability costs	281	290	312	313	0.3%
AI supplementary benefits	2,032	2,087	2,142	2,201	2.8%
Min. subsistence cover	1,189	1,216	1,253	1,289	2.9%
Extra costs from residential care	650	671	677	701	3.5%
health/disability costs	193	200	212	211	-0.2%
Expenditure	4,939	5,044	5,199	5,369	3.3%
Apportionment result	–	–	–	–	–
TSIA balance	–	–	–	–	–
Operating result	–	–	–	–	–
Capital	–	–	–	–	–

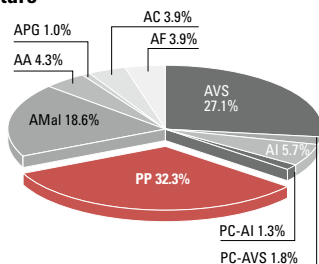
Income equals expenditure, as the Confederation and the cantons bear the costs.

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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 32.3%, the PP scheme accounts for the largest share of social insurance expenditure in Switzerland (CHF 166 billion). 57.0% of PP expenditure went on pension benefits; 18.4% on lump-sum benefits; 9.8% on net withdrawal payments; 4.5% on net payments to private insurers; and 10.3% on administrative and asset management costs.



3 Average pensions of occupational benefit plans

Average pension, in CHF per year

	Old-age pension		Widow's/widower's pension		Invalidity pension	
	Women	Men	Women	Men	Women	Men
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
2018	18,567	35,385	20,571	13,016	14,754	18,851
2019	18,605	35,560	20,887	12,661	14,733	19,131

4 Recipients of occupational benefit plans pension

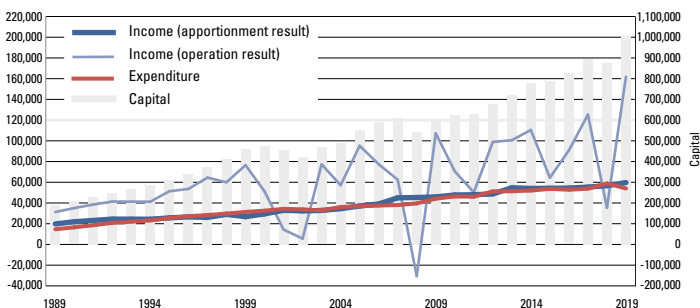
Number of PP pension recipients

	Old-age pension	Widow's/widower's pension	Orphan's and child pension	Invalidity pension
2016	744,977	188,012	61,367	119,500
2017	773,299	189,571	60,279	117,286
2018	798,554	191,046	59,706	114,534
2019	819,887	190,604	58,692	113,029

Occupational benefit plans income, expenditure and capital

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Operating accounts of pension funds, in CHF m



	2017	2018	2019	2020	ROC 2019
Contributions insured/employers	48,593	49,320	50,648	...	2.7%
Initial payments (excl. vested benefits)	6,587	7,232	8,805	...	21.7%
Income from services, misc. incomer	175	167	274	...	63.8%
Income (apportionment result)	55,355	56,719	59,727	...	5.3%
Return on capital	16,728	14,311	16,238	...	13.5%
Income (TSIA balance)	72,082	71,030	75,965	...	6.9%
Variation in capital value	53,220	-35,667	85,858	...	340.7%
Income (operation result)	125,302	35,363	161,823	...	357.6%
Social insurance benefits	37,730	39,145	40,716	...	4.0%
Pensions	29,502	30,164	30,801	...	2.1%
Lump-sum benefit	8,228	8,981	9,915	...	10.4%
Administrative and implementation costs	5,224	5,361	5,555	...	3.6%
Withdrawal payments, payments to insurance funds and deposit rates	10,839	14,376	7,731	...	-46.2%
Expenditure	53,794	58,882	54,003	...	-8.3%
Apportionment result	1,561	-2,163	5,724	...	364.7%
TSIA balance	18,289	12,148	21,962	...	80.8%
Operating result	71,508	-23,519	107,820	...	558.4%
Other capital-related variations ¹	-1,036	1,923	23,663	...	-
Capital	895,597	874,001	1,005,484	...	15.0%

2001/2002, 2008, 2018: stock market crashes resulted in capital value losses.

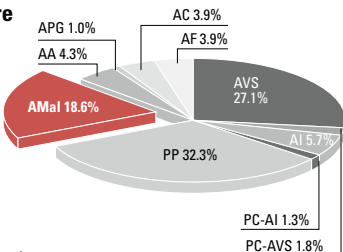
¹ 2018/2019 including surrender values on AXA insurance policies.

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 as a percentage of total social insurance expenditure

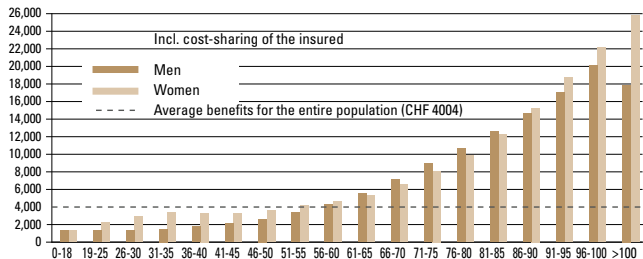
Expenditure for 2019, in %

At 18.6%, the sickness insurance scheme accounts for the third largest share of total social insurance expenditure in Switzerland (CHF 166 billion). 94.3% of AMal expenditure went on social insurance benefits.



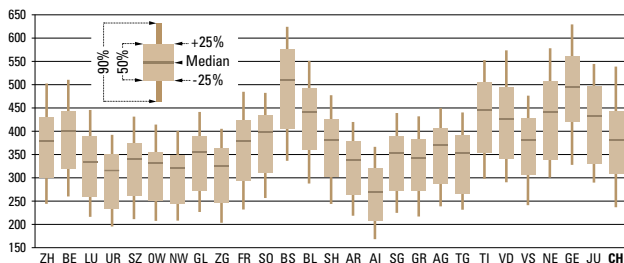
3 Sickness insurance benefit rates

Average gross benefits for 2019, in CHF



4 Sickness insurance premiums by canton

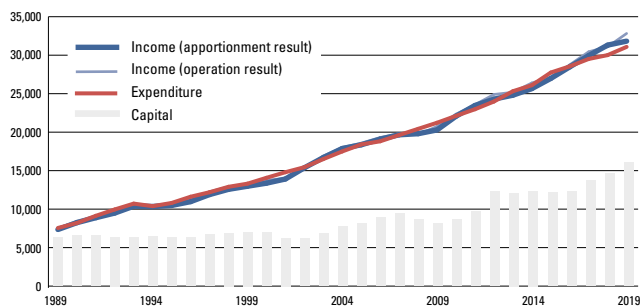
Average premium (adults) for 2021, in CHF per month



Sickness insurance income, expenditure and capital

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Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2019
Contributions insured excl. premium reduction etc.	25,615	26,686	26,937	...	0.9%
Premium reduction etc.	4,460	4,689	4,935	...	5.3%
Non-operating income and expenditure, other income	-92	-40	-27	...	33.9%
Income (apportionment result)	29,983	31,334	31,845	...	1.6%
Return on capital	175	203	1,819	...	796.7%
Income (TSIA balance)	30,158	31,537	33,664	...	6.7%
Variation in capital value	320	-421	-827	...	-96.7%
Income (operation result)	30,478	31,116	32,837	...	5.5%
Benefits paid	27,924	28,056	29,482	...	5.1%
Re-insurer share	-10	-5	-101	...	-
Flat rates for treatment etc.	102	102	126	...	23.8%
Changes in outstanding claim provisions	238	77	-180	...	-335.1%
Operating costs	1,435	1,424	1,471	...	3.4%
Risk compensation, changes in provisions, premium corrections	-143	391	306	...	-21.7%
Expenditure	29,546	30,045	31,105	...	3.5%
Apportionment result	437	1,289	740	...	-42.6%
TSIA balance	612	1,492	2,559	...	71.5%
Operating result	931	1,071	1,732	...	61.6%
Change in provisions	434	-154	-316	...	-105.3%
Capital	13,694	14,611	16,027	...	9.7%
of which reserves (incl. capital stock)	7,203	8,274	9,994	...	20.8%

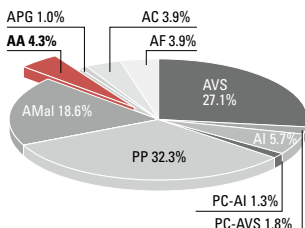
"Pay-as-you-go" system of financing.

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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 4.3%, accident insurance scheme accounts for the fifth largest share of total social insurance expenditure in Switzerland (CHF 166 billion). 28.4% of AA expenditure went on medical expenses; 29.2% on daily allowances; and 26.7% on pensions and lump-sum benefits.



3 Accident insurance benefits and rates

Benefits

Care services and reimbursement of expenses (above all medical treatment) 2021

Cash benefits 2021	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 2020 in CHF

	AAP	AANP	AAC
Daily allowance	6,580	5,893	7,384
Invalidity pension	15,156	16,896	16,104
Survivors' pension	25,860	23,100	24,648

4 Recipients of accident insurance benefit

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

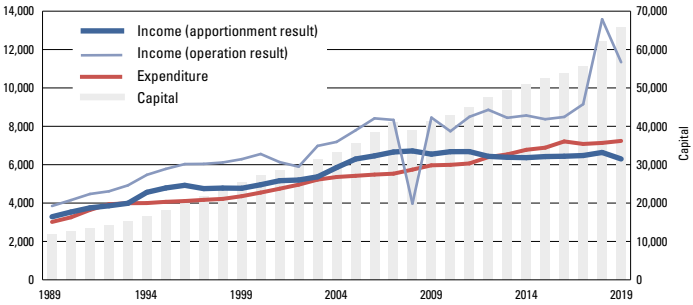
	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total incl. AAC	AAP	AANP	Total incl. AAC
2017	268,837	546,289	832,789	45,617	51,393	98,940
2018	273,675	565,017	855,140	44,989	50,656	97,598
2019	278,736	573,955	868,159	44,390	50,013	96,380
2020	264,311	522,006	802,601

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

Accident insurance income, expenditure and capital

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Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2019
Contributions insured/employers	6,207	6,358	6,017	...	-5.4%
Income from recourse claims	271	279	283	...	1.5%
Income (apportionment result)	6,478	6,637	6,300	...	-5.1%
Return on capital	1,494	1,384	1,521	...	9.9%
Income (TSIA balance)	7,972	8,021	7,821	...	-2.5%
Variation in capital value	1,182	5,556	3,520	...	-36.6%
Income (operation result)	9,154	13,577	11,341	...	-16.5%
Short-term benefits (daily allowances, medical expenses)	4,014	4,060	4,171	...	2.7%
Long-term benefits (pensions, lump-sum benefits)	1,950	1,937	1,931	...	-0.3%
Administrative and implementation costs, accident prevention, other expenditure	1,116	1,137	1,138	...	0.1%
Expenditure	7,080	7,134	7,240	...	1.5%
Apportionment result	-603	-497	-940	...	-89.2%
TSIA balance	892	887	581	...	-34.5%
Operating result	2,073	6,443	4,101	...	-36.3%
Insurance providers' profits (-)/ losses (+)	-113	-1	-348	...	-
Provisions and reserves	1,960	6,442	3,754	...	-41.7%
Capital	55,643	62,085	65,839	...	6.0%

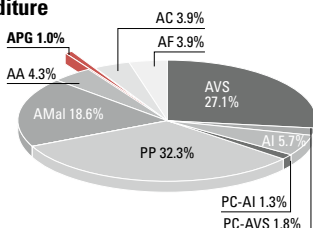
Pensions financed on basis of funding (capital cover) system.
2008: stock market crashes resulted in capital value losses.

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 and provides a two-week period of paternity leave for fathers in 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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 1.0%, the APG accounts for the smallest share of total social insurance expenditure in Switzerland (CHF 166 billion). 95.8% 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 2021	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
Paternity allowance	80 %	1	196
		Army	Civilian service
Average benefits 2020, in CHF per day	121	103	128

4 Beneficiaries of income compensation allowances

Number of APG recipients according to benefits

	Allowances for serving personnel				Benefits Maternity
	Army	Civilian service	Civil Protection	Others ³	
2017	113'960	19'140	56'050	45'390	81'310
2018	103'410	18'820	55'400	41'260	82'440
2019	100'320	18'240	55'400	41'890	82'890
2020	74'200	18'380	42'860	27'560	82'620

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

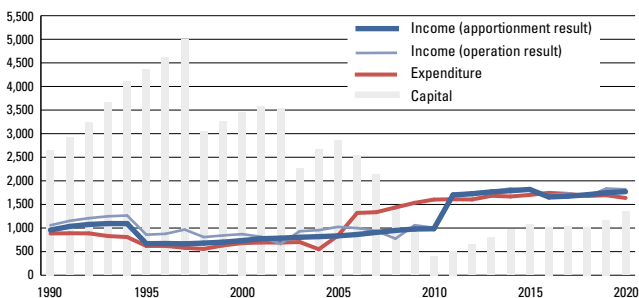
2 Excluding child allowance, operating allowance and child care allowance.

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

Income compensation allowances income, expenditure and capital

5

Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2020
Contributions insured/employers	1,675	1,706	1,749	1,772	1.3%
Income (apportionment result)	1,675	1,706	1,749	1,772	1.3%
Return on capital	17	16	18	18	3.7%
Income (TSIA balance)	1,692	1,722	1,766	1,790	1.3%
Variation in capital value	44	-53	71	31	-55.9%
Income (operation result)	1,736	1,669	1,838	1,821	-0.9%
Active service allowances	813	743	744	691	-7.2%
Maternity allowances	834	865	881	880	-0.1%
Other cash benefits ¹	74	70	67	63	-5.4%
Administrative and implementation costs	3	3	4	3	-0.6%
Expenditure	1,724	1,681	1,695	1,637	-3.4%
Apportionment result	-49	25	54	134	150.9%
TSIA balance	-32	41	71	152	114.5%
Operating result	12	-12	142	184	29.2%
Capital	1,036	1,025	1,167	1,351	15.8%

1998, 2003: capital transfers to IV (2.2 and 1.5 billion francs).

Mid-2005: APG Act revised to introduce maternity benefits and increased benefits for serving personnel.

2011: APG contribution rate increased (0.3% → 0.5%).

2016: APG contribution rate lowered (0.5% → 0.45%).

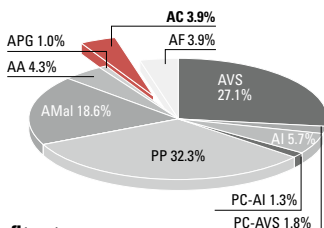
¹ Share of contributions borne by the APG, reimbursement claims, legal costs and court fees.

1 Unemployment insurance (French: AC, German: ALV) provides benefits in the event of loss of employment, shortened working hours or 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 as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 3.9%, the AC scheme accounts for the sixth largest share of total social insurance expenditure in Switzerland (CHF 166 billion). 88.4% of AC expenditure went on social insurance benefits.



3 Unemployment insurance benefit rates

Unemployment benefit rates

AC benefits are based on the average AVS salary earned in the preceding six months

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.

	Women	Men
Average benefits 2020, in CHF per day	135.30	175.80

4 Recipients of unemployment insurance daily allowance

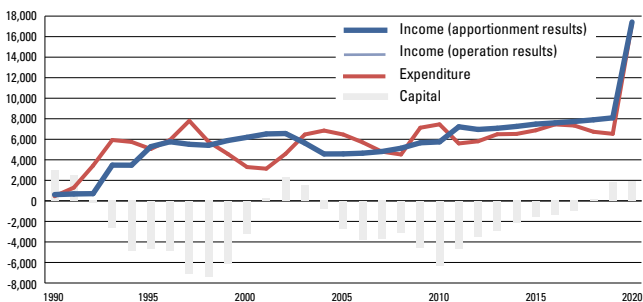
Number of recipients of AC daily allowance

	Women	Men	Women and men
2017	147,576	182,931	330,507
2018	143,099	169,772	312,871
2019	136,496	162,077	298,573
2020	154,405	185,304	339,709

Unemployment insurance income, expenditure and capital

5

Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2020
Contributions insured/employers	7,067	7,200	7,382	7,461	1.1%
State contributions ¹	668	681	697	9,956	–
Other income	-1	7	2	3	33.1%
Revenue from exchange rate movements	–	12	9	3	-69.4%
Income (apportionment result)	7,734	7,899	8,090	17,422	115.4%
Return on capital	6	5	6	7	30.2%
Income (TSIA balance)	7,739	7,904	8,095	17,429	115.3%
Income (operation result)	7,739	7,904	8,095	17,429	115.3%
Cash benefits ¹	5,596	5,080	4,886	15,367	214.5%
Social insurance contributions	759	696	637	855	34.3%
Compens. as per bilateral agreements	243	195	251	208	-17.1%
Administrative and implementation costs	728	756	757	853	12.7%
Interest payable	1	1	0	1	110.7%
Other expenditure	11	1	1	1	-22.3%
Costs owing to exchange rate movements	–	0	0	0	172.3%
Expenditure	7,338	6,731	6,531	17,284	164.6%
Apportionment result	396	1,168	1,558	138	-91.2%
TSIA balance	401	1,173	1,564	145	-90.7%
Operating result	401	1,173	1,564	145	-90.7%
Capital	-982	191	1,755	1,900	8.2%

1993, 1995, 2011: ALV contribution rate increased (0.4% → 2.0% → 3.0%, 2.0% → 2.2%).
2003, 2004: ALV contribution rate lowered (3.0% → 2.5% → 2.0%).

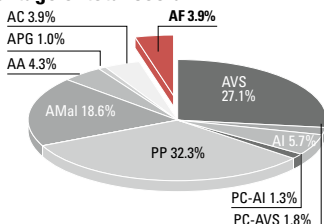
1 Due to the Covid-19 crisis, short-time work compensation has increased at a historic level. These expenses were covered by the Covid-19 federal contribution.

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 allowance and CHF 250 for education and training allowance. Those in salaried employment, the self-employed (since 2013) as well as individual 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' as a percentage of total social insurance expenditure

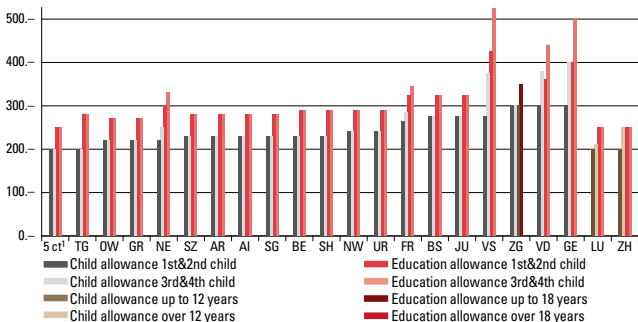
Expenditure for 2019, in %

At 3.9%, family allowances (AF) account for the third smallest share of total social insurance expenditure in Switzerland (CHF 166 billion). 93.0% of AF expenditure went on social insurance benefits.



3 Family allowances rates according to canton

Child and education allowances for 2021, in CHF per month



4 Recipients of family allowance

Number of family allowances (LAFam)

	Child allowance	Education allowance	Birth and adoption allowance ³	Total
2016	1'337'610	424'258	27'083	1'788'951
2017²	1'631'095	569'857	28'431	2'229'383
2018²	1'696'665	583'960	27'671	2'308'296
2019²	1'705'860	592'138	29'358	2'327'356

1 GL, SO, BL, AG, TI

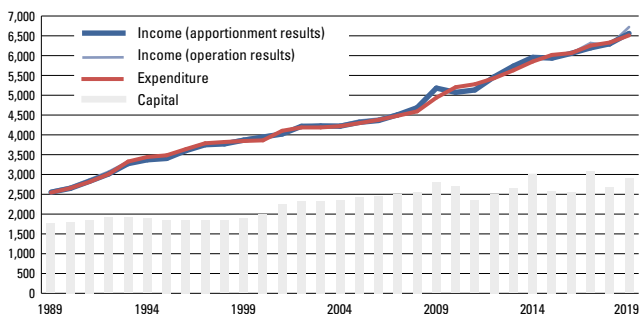
2 Double counting possible.

3 Birth and adoption allowance: LU, UR, SZ, FR, VD, VS, NE, GE, JU

Family allowances income, expenditure and capital

5

Operating accounts, in CHF m



	2017	2018	2019	2020	ROC 2019
Contributions insured/employers	5,765	5,878	6,108	...	3.9%
of whom: self-employed	219	216	221	...	2.3%
non-employed	9	9	11	...	14.9%
employer in agricultural sector	19	21	21	...	0.2%
State contributions	217	215	214	...	-0.6%
Return on capital, other income	213	206	240	...	16.6%
Income (apportionment result)	6,196	6,299	6,562	...	4.2%
Return on capital	123	-39	160	...	510.0%
Income (TSIA balance)	6,319	6,260	6,722	...	7.4%
Variation in capital value	-
Income (operation result)	6,319	6,260	6,722	...	7.4%
Social insurance benefits	5,882	5,949	6,060	...	1.9%
of which: AF to self-employed	180	183	186	...	2.0%
AF to non-employed	134	149	152	...	1.5%
AF to agricultural workers	109	99	96	...	-3.3%
Administrative and implementation costs	115	111	105	...	-5.6%
Other expenditure	258	272	348	...	28.1%
Expenditure	6,255	6,332	6,513	...	2.9%
Apportionment result	-59	-33	50	...	253.1%
TSIA balance	64	-72	210	...	392.9%
Operating result	64	-72	210	...	392.9%
Capital	3,075	2,679	2,895	...	8.1%

Financing mainly through employer contributions.

A Latest results

Income increased faster than expenditure in 2019 (see G). The balance thus increased to 26.1 billion francs. Changes in capital values on the financial markets were positive in 2019. Aggregate financial capital rose to 1,132.9 billion francs in 2019.

In 2019, GDP growth of 1.0% combined with growth in social insurance income of 4.8% and an increase of 3.0% in social insurance benefits resulted in rising ratios. Income growth was attributable to wage growth and return on capital. Growth in social benefits was due to pension adjustments (see J).

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.

B Income and expenditure of the Swiss social insurance system

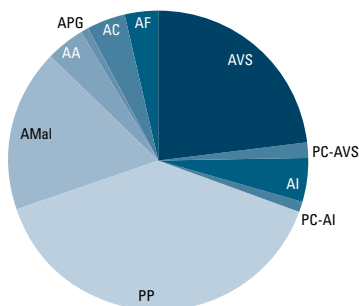
Total accounts of the Swiss social insurance system (TSIA), in CHF m

	2017	2018	2019	2020	ROC 2019
Contributions insured/employers	137,037	140,650	144,900	48,042	3.0%
State contributions	26,158	25,768	26,236	22,190	1.8%
Return on capital (excl. variations in capital value)	19,295	16,520	20,447	659	23.8%
Other income	616	672	823	98	22.5%
Income	183,106	183,610	192,405	70,990	4.8%
Social insurance benefits	141,758	143,609	147,901	68,079	3.0%
Administrative and implementation costs	9,393	9,549	9,829	2,178	2.9%
Other expenditure	11,220	15,246	8,596	293	-43.6%
Expenditure	162,371	168,403	166,325	70,116	-1.2%
Balance	20,736	15,207	26,080		71.5%
Variations in capital value	56,464	-32,578	91,196	1,483	379.9%
Other capital-related variations	-267	1,443	23,006	519	-
Capital	1,008,533	992,606	1,132,888	45,260	14.1%

Breakdown of total social insurance **income** by insurance scheme

C

In 2019, as % of income



CHF 192 billion

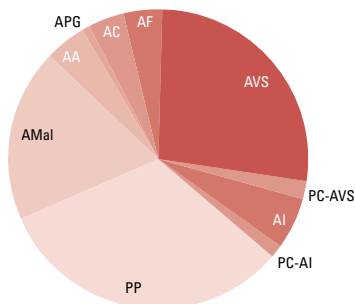
PP	39.3%
AVS	23.1%
AMal	17.4%
AI	4.8%
AC	4.2%
AA	4.1%
AF	3.5%
PC-AVS	1.6%
PC-AI	1.1%
APG	0.9%

Occupational benefit plans (PP) account for by far the largest portion of income (2019: CHF 192 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 2019, as % of expenditure



CHF 166 billion

PP	32.3%
AVS	27.1%
AMal	18.6%
AI	5.7%
AA	4.3%
AC	3.9%
AF	3.9%
PC-AVS	1.8%
PC-AI	1.3%
APG	1.0%

Occupational benefit plans (PP) accounted for the largest share of total expenditure (2019: CHF 166 billion), followed by the AVS and sickness insurance (AMal). In terms of social insurance benefit payouts, the AVS share (CHF 45 billion) exceeded that of the PP (CHF 41 billion) in 2019.

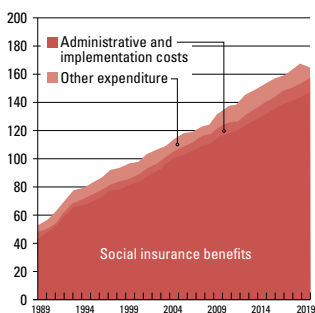
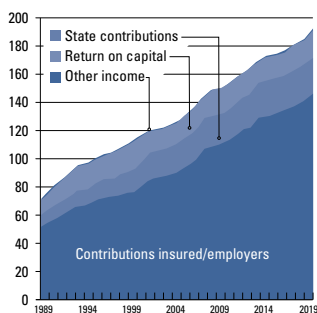
E Income and expenditure by insurance scheme

Total social insurance accounts (TSIA) 2019, consolidated, in CHF m

	AVS	PC-AVS	AI	PC-AI
Contributions insured/employers	32,508	–	5,446	–
State contributions	11,571	3,058	3,619	2,142
Return on capital (excl. variations in capital value)	605	–	80	–
Other income	5	–	36	–
Income	44,689	3,058	9,182	2,142
Social insurance benefits	45,032	3,058	8,698	2,142
Administrative and implementation costs	222	...	734	...
Other expenditure	–	–	51	–
Expenditure	45,254	3,058	9,484	2,142
Balance	-565	–	-302	–
Variations in capital value	2,247	–	327	–
Other capital-related variations	–	–	–	–
Capital	45,217	–	-5,497	–

F Income and expenditure over time

Total social insurance accounts TSIA, in CHF bn



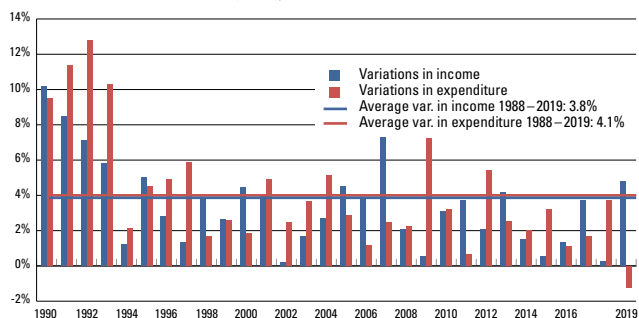
In the total social insurance accounts (TSIA), both income and expenses more than tripled between 1989 and 2019. The largest income component comprises contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions. The lion's share of expenditure goes on social insurance benefits.

PP	AMal	AA	APG	AC	AF	Total TSIA
59,453	26,937	6,017	1,749	7,382	6,108	144,900
–	4,935	–	–	697	214	26,236
16,238	1,819	1,521	18	6	160	20,447
274	-27	283	–	11	240	823
75,965	33,664	7,821	1,766	8,095	6,722	192,405
40,716	29,328	6,102	1,692	5,773	6,060	147,901
5,555	1,471	981	4	757	105	9,829
7,731 ¹	306	157	–	2	348	8,596
54,003	31,105	7,240	1,695	6,531	6,513	166,325
21,962	2,559	581	71	1,564	210	26,080
85,858	-827	3,520	71	–	...	91,196
23,663	-316	-348	–	–	7	23,006
1,005,484	16,027	65,839	1,167	1,755	2,895	1,132,888

Total income and expenditure growth rates

G

Total social insurance accounts (TSIA), variation in %



In 2019, growth in expenditure (-1.2%) was slower than growth in income (4.8%). Income growth was thus higher and expenditure growth lower than the average rates since 1987 of 3.8% and 4.1% respectively.

1 Withdrawal payments, payments to insurance funds and deposit rates

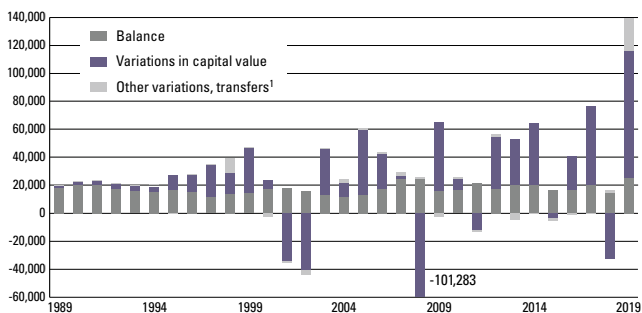
H Capital reserves of the Swiss social insurance system

Total social insurance capital (TSIA), in CHF m

	2016	2017	2018	2019	2020
Capital	931,600	1,008,533	992,606	1,132,888	45,260
AVS	44,668	45,755	43,535	45,217	47,158
AI	-6,406	-5,284	-5,521	-5,497	-5,764
PC	—	—	—	—	—
PP	825,124	895,597	874,001	1,005,484	...
AMal	12,329	13,694	14,611	16,027	...
AA	53,683	55,643	62,085	65,839	...
APG	1,024	1,036	1,025	1,167	1,351
AC	-1,384	-982	191	1,755	1,900
AF	2,563	3,075	2,679	2,895	...

I Change in capital of the Swiss social insurance system

Balance, variations in capital value and other variations of the total social insurance capital (TSIA), in CHF m



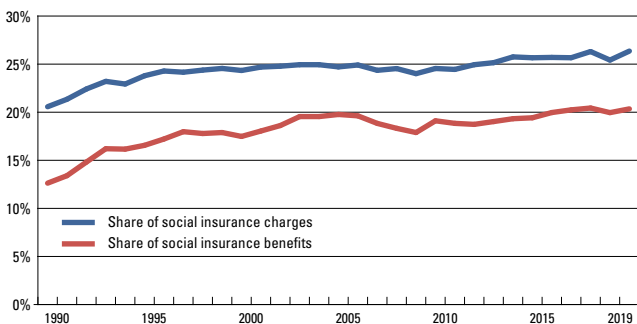
The capital available to the social insurance schemes depends on results and on changes in capital values. Since 1995, stock market trends (changes in capital values) have had an ever stronger impact on fluctuations in capital growth. At the end of 2008 (global financial crisis) aggregate capital declined by 76 billion francs, after decreasing by 46 billion francs when the dotcom bubble burst in 2001/2002. In 2019 it rose by 14.1% to 1,133 billion francs following capital value gains of 91 billion francs on the financial markets and a result of 26 billion francs. Without these capital value changes, the social insurance schemes' financial capital would have grown fairly steadily.

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

Capital reserves of the Swiss social insurance system

J

Total social insurance capital (TSIA), in CHF m

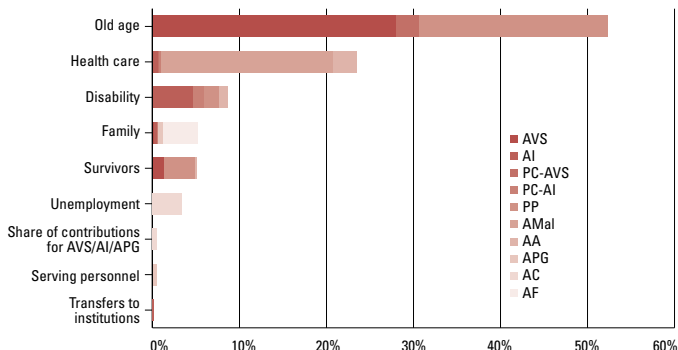


The social insurance contributions ratio is the share of social insurance income in relation to GDP. The social insurance benefits ratio is the share of social insurance benefits in relation to GDP. An increase in contributions in order to improve the funding of social insurance schemes and extend benefits led to an increase in ratios after 2010. In 2019, GDP growth of 1.0% combined with growth in social insurance income of 4.8% and an increase of 3.0% in social insurance benefits resulted in rising ratios. Rising contributions to the PP were one reason for income growth. Growth in social benefits was due to pension adjustments.

Breakdown of social insurance benefits (TSIA)?

K

Social insurance benefits by intended purpose in 2019, in %



Multiple social insurance schemes are involved in the provision of benefits detailed in the total social insurance accounts on the basis of intended purpose. For example, AVS, PP and PC all contribute to the benefits for “old age”. In 2019, these benefits accounted for 52.4% of all benefits paid out.

Contribution rates and general data

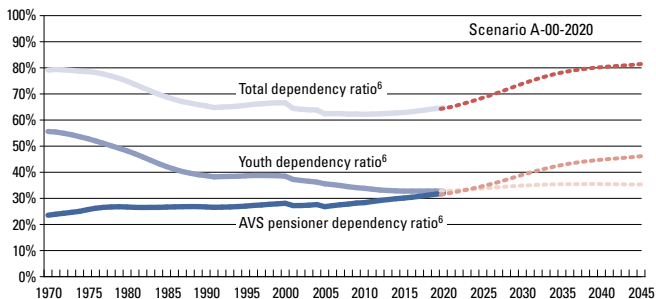
Social insurance contribution rates

Contribution rates in 2021

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/year	
	Employees	Employers	Total		Min.	Max.
AVS ^{1,2}	4.35%	4.35%	8.70%	4.350%–8.1%	413	20,650
AI ^{1,2}	0.70%	0.70%	1.40%	0.752%–1.4%	66	3,300
APG ^{1,2}	0.25%	0.25%	0.50%	0.269%–0.5%	24	1,200
AC ^{1,3}	1.10%	1.10%	2.20%	–	–	–
AAP ^{1,3}	–	0.63%	0.63%	Voluntary	–	–
AANP ^{1,3}	1.19%	–	1.19%	Voluntary	–	–
PP ⁴	7.9%	10.6%	18.5%	Voluntary	–	–
AF ⁵	Only: VS 0.3%	0.7%– 3.5%	0.7%– 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 2020, there were 32 people of AVS pensionable age for every 100 people of working age. Forecasts put the share at 39 by the end of 2030, and 46 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 (2019). Risk-adjusted premium rates. Special rules apply to part-time workers.

4 Pension fund statistics for 2019: average contribution rates as a % of the insured salary (max. CHF 853,200). Contribution rates are set by the pension funds.

5 2019, regulations vary across cantons and CAF.

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.

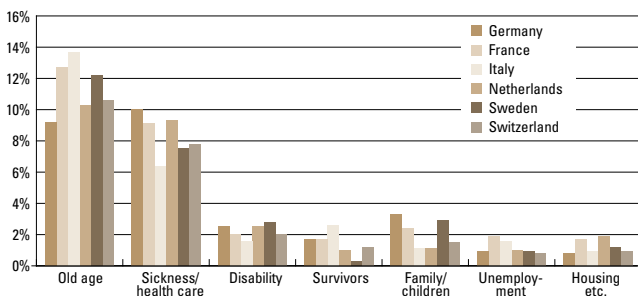
Contribution rates and general data

Miscellaneous statistics

	2017	2018	2019	2020
Permanent resident population , in 1,000	8,484	8,545	8,604	8,667
Demographic indicators				
AVS pensioner dependency ratio ⁶	30.8%	31.2%	31.6%	31.9%
Youth dependency ratio ⁶	32.8%	32.8%	32.8%	32.7%
Total dependency ratio ⁶	63.6%	64.0%	64.4%	64.6%
Employed ⁷ , in 1,000	5,013	5,065	5,101	5,087
Individuals subject to AVS in 1,000	5,712	5,772	5,809	5,832
Salaries subject to AVS contrib. ⁸ , in CHF m	371,977	378,815	388,123	393,538
Unemployment rate ⁹ , women and men				
Women	3.1%	2.5%	2.3%	3.1%
Men	2.9%	2.5%	2.2%	3.0%
Wages and prices , variations on prev. year, in %				
Nominal wages	0.4%	0.5%	0.9%	0.8%
Consumer prices	0.5%	0.9%	0.4%	-0.7%
Gross domestic product ¹⁰ (GDP), in CHF m	693,694	719,614	726,921	702,224
Limits for tax exemption of pillar 3a				
With occupational benefits insurance	6,768	6,768	6,826	6,826
Self-employed persons	33,840	33,840	34,128	34,128

Where does Switzerland stand in an international comparison?

Social protection benefits as a % of GDP in 2018



Compared with the listed countries, Switzerland has the lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 31.4% of its GDP on social protection benefits, compared with 24.6% 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 economically active persons.

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 / BUV	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
CAF	Caisse d'allocations familiales
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
PT/ÜL	Transition benefits
ROC	Rate of change
SNB	Swiss National Bank
SAS / SVS	Swiss social insurance statistics
TSIA	Total social insurance accounts
VAT	Value added tax
Apportionment result	Income (excl. return on capital and variations in capital value) minus expenditure
TSIA balance	Income (incl. return on capital but excl. changes in capital value) minus expenditure
Operating result	Income (incl. return on capital and changes in capital value) minus expenditure

... Figures were either unavailable or not given.

– Not applicable.

Provisional values are written in *italics*.

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.historyofsocalsecurity.ch		Overview of the history of social security in Switzerland
AVS, AI, APG	www.compenswiss.ch		Social security funds AVS/AI/APG
AVS	www.avs.bsv.admin.ch		AVS statistics
AI	www.ai.bsv.admin.ch		AI statistics
PC	www.pc.bsv.admin.ch		PC statistics
AVS, AI APG, AC, AF	www.avs-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	→ Figures & statistics → Health insurance	Statistics, monitoring data and research reports
	www.obsan.admin.ch	→ Publications	Research reports by the Swiss Health Observatory
AA	www.suva.ch	→ La Suva → Rapport de gestion	Statistics and general information
	www.suva.ch	→ La Suva → Statistique des accidents	Statistics and general information
	www.foph.admin.ch	→ Figures & statistics → 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.arbeit.swiss		Unemployment-related information
AF	www.bsv.admin.ch	→ Family allowances → Statistics	Statistics and general information
PT/ÜL	www.bsv.admin.ch	→ Transition benefits	General information: conditions, benefit, cost and financing

