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## WiSiER<sup>1</sup>: A comprehensive dataset for social policy research

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### 1 Introduction

In 2017 eleven cantons contractually agreed to share their tax data with the Federal Social Insurance Office (FSIO). These data covered the years 2011 to 2015 and provided information on assets and income from pensions and gainful employment. They were harmonised and, with the help of the Federal Statistical Office (FSO), linked with official register and survey data from the FSO, the Central Compensation Office (CCO) and the State Secretariat for Economic Affairs (SECO).<sup>2</sup> The resulting dataset was named 'WiSiER' (Economic Well-Being of the Working- and Retirement-Age Population). It should be noted here that subsequent analyses which drew on WiSiER did not include assets from the 2nd pillar (occupational pension) and 3a pillar (voluntary private pension provision) schemes because these are not taxable and information on them did not come from register and survey data which could be harmonised with the cantonal tax data. The WiSiER dataset also does not contain information on income from scholarships and health insurance premium reductions.

Despite these limitations, the information covered by the WiSiER dataset was extensive. In 2015 WiSiER held data 2.7 million taxpayers and their children. In total, it covered 4.5 million people (3.3 million adults and 1.2 million minors), or 53% of Switzerland's resident population, as well as its three main language regions. The FSO hosted the dataset until it was deleted in 2023. The use and deletion of WiSiER was governed by contracts with the participating cantons and specific data protection and data linkage agreements with the FSO.

Eight studies published by the Federal Social Insurance Office (FSIO), as well as several ad-hoc FSIO evaluations drew on WiSiER. The dataset also formed the basis of three internal studies by the Federal Statistical Office and 11 research projects by third-party institutions.<sup>3</sup>

### 2 Analysis potential of WiSiER

Thanks to its extensive collection of tax data, which are more reliable than survey data, WiSiER opened up major opportunities for detailed analyses of income and wealth distributions. Most FSIO

<sup>1</sup> [Economic well-being of the working- and retirement-age population \(WiSiER\)](#)

<sup>2</sup> The preparation and harmonisation of the data are documented in [Wanner 2019](#).

<sup>3</sup> Braun-Dubler et al. 2021; Erhardt et al. 2023; Fluder et al. 2023; Häner 2022; Häner et al. 2021; Häner et al. 2022; Hobi 2023; Hümbelin et al. 2024; Hümbelin et al. 2023a; Hümbelin et al. 2023b; Hümbelin et al. 2022; Hümbelin et al. 2021a; Hümbelin et al. 2021b; Hümbelin et al. 2021c; Hümbelin 2019; Hümbelin et al. 2018; Meier 2023; Meuli et al. 2021; Müller et al. 2021; Peters 2022; Ecoplan 2021; Martínez. *Intergenerational Mobility in Switzerland: Evidence from large administrative datasets*. Project still ongoing in February 2024.



projects focused on one of two issues that were of direct interest for the permanent development of the Swiss social security system. The first was generating an up-to-date picture of the economic well-being of different population groups. The second was identifying the need (or not) for new social policy responses to address the financial difficulties faced by certain sections of society. Consequently, the WiSiER dataset was used to update and supplement past research dating back 10 years or more and to lay new foundations for social insurance reforms in Switzerland. Owing to the information it held on family structures and household composition, WiSiER was also used to analyse intergenerational mobility<sup>4</sup> and the economic well-being of unmarried couples. The dataset also enabled researchers to more accurately gauge the influence of events like invalidity, unemployment, divorce and the birth of a child on the economic well-being of individuals and households, as well as the ability of Switzerland's social system to effectively protect vulnerable groups like single-parent families, social welfare recipients, and older workers who have exhausted their entitlement to benefits.

Analyses which drew on WiSiER data were mainly based on quantile values expressed as multiples of the median.<sup>5</sup> 'Limited financial resources' refers to income that is under 60% but 50% or above the median value, while 'very limited financial resources' refers to income that is less than 50% of the median.<sup>6</sup> Individuals and households who fall into either of these categories are deemed to be economically insecure.

### 3 Economic well-being of the population in Switzerland in 2015

The report by [Wanner and Gerber \(2022\)](#) provides the most comprehensive overview of the income and assets of the working- and retirement-age population in Switzerland. In 2015, 17% of Swiss households had to make do with limited to very limited financial resources. Among the working-age population, the share was 15%, and 22% among retirement-age individuals. The income of around two thirds (69.6%) of households was between 60% and 180% of the median income. A total of 13.6% of households had incomes that exceeded the upper threshold.

Wanner and Gerber (2022) also found that economic insecurity is particularly prevalent among single-parent households. The situation is generally worse for single-parent households headed by women, especially when their children are very young. Protracted withdrawal from the labour market following the birth of a child also significantly increases the risk of poverty. Education, employment status and nationality have a considerable bearing on economic well-being. Individuals with low education attainment, as well as certain groups of self-employed persons, agricultural workers and non-EU/EFTA nationals account for an above-average share of households with limited or very limited financial resources.

#### 3.1 Economic well-being of families

The report by [Bischof et al. \(2023\)](#) shows that households with children tend to be more economically insecure than households with no children. Among the former, the most important shift occurs after the arrival of the first child: at this point the parents decide who will take responsibility for childcare/child

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<sup>4</sup> Intergenerational social mobility refers to the extent to which a person's socioeconomic situation is better or worse than that of their parents. If there is no upward or downward movement, i.e. if the socioeconomic status of both parties remains the same, this is referred to as social reproduction. See, for example, [the FSO definition of social mobility](#) (in French, German and Italian only).

<sup>5</sup> Median income is the level of income that divides individuals/households into two equal-sized groups, i.e. exactly half of this group has an income above the median and exactly half has an income below this amount.

<sup>6</sup> The main thresholds of 50% and 60% of the median value are also commonly used internationally to measure relative poverty and the risk of poverty. The threshold value of 180% of the median is also used to distinguish between average incomes (60–180% of the median) and high incomes (above 180% of the median).

rearing and who will work outside the home, and how these responsibilities will be shared (or not). Economic insecurity is more prevalent in households where the mother's earnings are low. In most instances, this situation endures for many years, which has major implications for the mother in the event of separation or divorce.

Demographic and socioeconomic factors play an important role in mothers' labour force participation. The drop in earned income is less pronounced among women in French- and Italian-speaking Switzerland, among women with a university degree and among women who are not Swiss nationals than it is among comparison groups. Generally speaking, the lower the share of a household's income which comes from the woman's earnings prior to parenthood, the steeper the fall in her earnings after the arrival of children. The use of institutional childcare is closely associated with the labour market integration of women with children. A less sharp reduction in earnings among these women was observed across all income classes.

In response to a parliamentary debate,<sup>7</sup> a further study analysed **the economic well-being of around 75,000 children and young adults in education** whose fathers and mothers live in Switzerland and claim a supplementary child pension ([Guggisberg and Liechti \(2019\)](#)). The report shows that both groups are more likely to be growing up in households with limited or very limited financial resources than their peers from households who do not claim a 1st pillar (OASI) child pension. The findings helped parliamentary decision-making on the proposed reduction of supplementary pensions paid by the invalidity insurance (IV) and old-age and survivors' insurance (OASI) schemes to children of pension claimants. Ultimately, Parliament rejected this proposal. The report therefore was an important point of reference for the [Federal Dispatch on OASI Stabilisation](#) (OASI 21).<sup>8</sup>

### 3.2 Economic well-being of one-person households

The WiSiER-based report by Steiner and Littmann-Wernli (2023) maps the economic situation of one-person households.<sup>9</sup> People who live alone, regardless of age, are more likely to have limited or very limited financial resources compared to the population as a whole. The main reason for this situation is that one-person households do not have access to additional income which could help mitigate the financial effects of events like illness and unemployment. The share of individuals of retirement age who have limited or very limited financial resources differs according to gender. Retirement-age men who live alone are more likely to have a 1st pillar (OASI) pension and a 2nd pillar (occupational) pension; in contrast, their female peers depend more heavily on the 1st pillar pension as a source of income. This is primarily due to changes in marital status that have a direct impact on household composition (90% of individuals who live alone fall into this category). Working-age women experience a drop in earnings following marriage, especially when they have children and carry the lion's share of the child-rearing and childcare burden. Consequently, life events like divorce or widowhood have a major bearing on the economic well-being of this population group when they reach retirement age, if not before. One in three widows who have reached retirement age and live alone are economically insecure despite the fact that they also receive a survivor's pension.

### 3.3 Economic well-being of IV pension claimants

[Guggisberg et al. \(2020\)](#) concluded that the invalidity insurance scheme is relatively effective in preventing economic insecurity among most IV pension recipients. Nonetheless, one in five IV pension recipients were found to have limited financial resources at their disposal. In contrast, the prevalence of economic insecurity is much lower among individuals who do not claim an IV pension. The economic well-being of a relatively large share of individuals improves rather swiftly after they are awarded an IV pension. This positive development may also be due to the fact that the award of an IV pension also

<sup>7</sup> SSHC-S postulate ([16.3910](#)) and decisions of the SSHC-N and the National Council on child pension cuts ([17.022](#)).

<sup>8</sup> On 25 September 2022 the Swiss electorate and the cantons voted in favour of the OASI 21 reform.

<sup>9</sup> The report was produced in response to an interpellation ([21.4111](#)) from States Councillor Andrea Caroni.

gives claimants access to supplementary benefits which enables them to better cover their basic needs.

**The economic well-being of working-age recipients of a survivor's pension** is as good, if not slightly better, than their non-widowed peers ([Gabriel et al., 2022](#)).<sup>10</sup> Economic insecurity is more prevalent among widows than widowers. These inequalities can largely be attributed to differing labour force participation rates among men and women. Compared to other countries, Switzerland offers rather generous survivor's pensions for widows, widowers and orphans. However, the unequal treatment of widows and widowers in terms of pension entitlement is atypical and was found to contravene the European Convention on Human Rights.<sup>11</sup>

The report by [Braun-Dubler et al. \(2022\)](#)<sup>12</sup> shows that **most new pension recipients are not exposed to additional financial risks during the lead-up to retirement age**. Rather, the economic well-being of individuals living in households with limited financial resources generally improves when they reach normal OASI retirement age due to their receipt of supplementary benefits. Most individuals choose to draw their first-pillar (OASI) pension as soon as they reach normal retirement age. In contrast, a small majority opt to draw their second-pillar pension (occupational) early.

### 3.4 Bridging benefits

[Rudin et al. \(2019\)](#) issued a report which the Federal Council drew on when drafting legislation on the the provision of bridging benefits for older unemployed people. The authors also included internal WiSiER-based FSIO analyses in their study. The report found that only a minority of the working-age unemployed who are no longer entitled to unemployment benefits satisfy bridging benefits' eligibility criteria. The report concludes that the annual minimum earnings requirement that must be met for each of the 10 years prior to submitting an application is overly restrictive. The resulting [Federal Act and Ordinance on Bridging Payment for Older Employed Persons](#) came into effect on 1 July 2021.

## 4 Lessons learned from WiSiER

The Swiss social insurance system generally protects the insured against economic insecurity in the event of invalidity, widowhood and retirement. However, many of the benefits it provides are closely linked to the income that the individual or household earned before the risk materialised. Several factors including the level of education attainment, the level, duration and type of gainful employment, household size and, in some cases, nationality play a key role here. Demographic, social and economic changes have led to the emergence of new at-risk groups and reinforced the situation of existing vulnerable groups such as single parents, migrants and the self-employed. Both groups are exposed to life events that do not benefit from insurance cover and often find it difficult to recover from them.

The percentage of single mothers with (very) limited financial resources is particularly high, especially when their children are still young. The previous analysis of tax data from around 10 years ago had already found that economic insecurity was very prevalent among single mothers with young children. It is clear that no truly effective measures have been introduced in the intervening decade to remedy this situation. Furthermore, current political debate on the funding of measures to improve the work-life balance of single-parent families does not fully address the vulnerability of this group and will therefore do little to improve its economic well-being.

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<sup>10</sup> The report was produced in response to a postulate from National Councillor Yvonne Feri ([20.4449](#)).

<sup>11</sup> On 11 October 2022, the European Court of Human Rights condemned Switzerland's discrimination of widowers. In October 2022, the Federal Council introduced transitional regulations to guarantee the equal treatment of widows and widowers with dependent children. In autumn 2023, it launched a consultation on the broad outlines of the reform of OASI survivors' pensions. For further details, see [Widower pensions](#) (in French, German and Italian only).

<sup>12</sup> See also postulate [19.3172](#) (Hegglin)

Detailed analyses of the economic well-being of different population groups provide a solid basis for assessing the effectiveness of current social and family policy and thus for reforming and further developing Switzerland's social safety net. Opportunities for longitudinal analyses will also open up with data for multiple years become available. The WiSiER reports issued by the FSIO as well as FSIO studies from 2008 and 2012 on the economic well-being of specific sections of society have confirmed the potential and advantages of tax data which is harmonised and linked to data from official registers. The 11 WiSiER-based research projects<sup>13</sup> from third-party institutions, coupled with FSIO analyses and internal FSO studies<sup>14</sup> demonstrate that these data are a valuable source of information for Swiss research on social security issues. Tax data should continue to be used in the 'National Poverty Monitoring' programme ([Mo. 19.3953](#)) because they lend themselves to detailed analyses of the economic well-being of specific population groups. Last but not least, given the high analytic potential of linked data, the FSO, as part of the National Data Management (NaDB) programme, will continue its acquisition of cantonal tax data as well as its work on the creation of a permanent dataset.<sup>15</sup>

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<sup>13</sup> Research topics covered to date: inequality, poverty risks and the welfare state, exiting social assistance, intergenerational social mobility, couple and family taxation, pension transitions in the ICT sector and distributional effects of socioeconomic shocks on Swiss households.

<sup>14</sup> The FSO used WiSiER for the purposes of internal analyses and estimation model tests and quality assurance. This work was spread over three projects: 1) Analysis of income and wealth data coherence with SILC and WiSiER; 2) Cross-checking of financial data from healthcare provider surveys (medical practices, Spitex, etc.); and 3) Revision of cantonal GDP 2024

<sup>15</sup> ['Tax data on natural and legal persons' project, National Data Management Programme | Publication | Federal Statistical Office \(admin.ch\)](#). In French, German and Italian only.

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