

2017

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 2017
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Detailed comments:

«Sécurité sociale» journal, Issues 2/2017 and 3/2017,
also in German «Soziale Sicherheit»

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 |

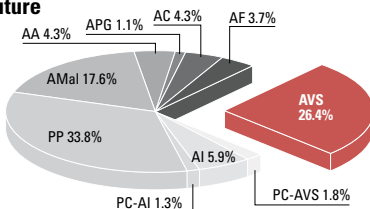
Contribution rates and general data

1 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 share of total social insurance expenditure

Expenditure for 2015, in %

At 26.4%, the AVS scheme accounts for the second largest share of total social insurance expenditure in Switzerland (CHF 158 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 2017 ¹	Minimum	Maximum
Old-age pension (100%)	1,175	2,350
Widow's/widower's pension (80%)	940	1,880
Wife's supplementary pension (30%)	353	705
Orphan's and child's pension (40%)	470	940

Average pension 2016 in Switzerland	Women	Men
Old-age pension	1,867	1,838
Widow's/widower's pension	1,600	1,275

4 Recipients of old-age and survivors' insurance pension

Number of AVS pension recipients, in december

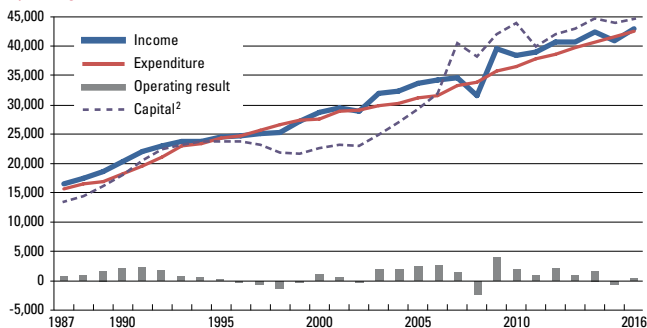
Year	Main pensions			Supplementary pensions Spouse, children	Survivors' pensions Widows, widowers, orphans
	Women	Men	Women and men		
2013	1,174,028	968,725	2,142,753	59,972	169,443
2014	1,196,904	999,555	2,196,459	58,698	173,328
2015	1,213,762	1,026,059	2,239,821	57,290	177,733
2016	1,233,642	1,051,812	2,285,454	55,566	181,833

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

5

Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2016
Total income	40,884	42,574	41,177	42,969	4.4%
Contributions insured/employers	29,539	29,942	30,415	30,862	1.5%
State contributions	10,441	10,598	10,737	10,896	1.5%
Confederation	7,815	7,989	8,159	8,315	1.9%
VAT and gambling duties	2,626	2,609	2,578	2,581	0.1%
Return on capital, var. in capital value	894	2,027	20	1,205	–
Recourse claims, misc. income	9	6	5	6	18.3%
Total expenditure	39,976	40,866	41,735	42,530	1.9%
Social insurance benefits	39,781	40,669	41,533	42,326	1.9%
Cash benefits	39,600	40,483	41,372	42,154	1.9%
Benefits in-kind	67	73	77	81	6.0%
Collective benefits	114	114	85	91	8.0%
Administrative and implementation costs	195	197	202	204	1.1%
Operating result	908	1,707	-558	438	178.5%
Apportionment result (excl. return on capital and variations in capital value)	14	-320	-579	-767	-32.5%
TSIA balance (incl. return on capital but excl. changes in capital value)	744	465	167	-145	-187.0%
Capital²	43,080	44,788	44,229	44,668	1.0%

At the end of 2016 the AVS recorded a positive operating results. AVS capital reserves stood at CHF 44.7 billion, which complies with the principle that reserves should never fall below annual expenditure. Standing at CHF 767 million, the AVS posted a negative apportionment result for the third year in a row. Please note that the return on capital was not included in the calculation. It is the first year that the TSIA, which is calculated from the point of view of the national economy, has posted a negative balance, CHF 145 million.

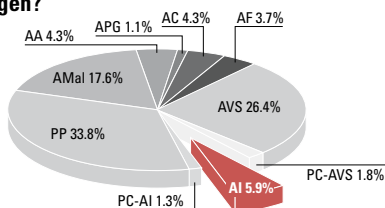
2 Includes claims to the AI. 2011: Transfer of CHF 5 billion to the AI; in 2007, CHF 7,038 m from the sale of SNB excess gold reserves was transferred to the AVS.

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 **Wie gross ist der Anteil der IV an den Ausgaben aller Sozialversicherungen?**

Expenditure for 2015, in %

At 5.9%, the AI scheme accounts for the fourth largest share of total social insurance expenditure in Switzerland (CHF 158 billion). 89.8% of AI expenditure went on social insurance benefits.



3 **Invalidity insurance pension amounts**

Amounts, in CHF per month

Full basic pension 2017 ¹	Minimum	Maximum
Invalidity pension (100%)	1,175	2,350
Child's pension (40%)	470	940
Average pension 2016 in Switzerland	Women	Men
Invalidity pension	1,445	1,503
Child's pension	578	578

4 **Recipients of invalidity insurance pension**

Number of AI pension recipients, in december

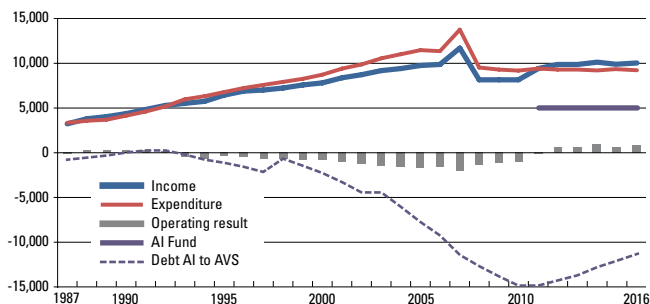
Year	Women	Invalidity pension Men	Women and men	Child pension
2013	118,549	146,571	265,120	80,134
2014	116,373	143,557	259,930	75,952
2015	114,898	140,449	255,347	72,593
2016	113,327	138,392	251,719	69,463

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

Invalidity insurance income and expenditure

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Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2016
Total income	9,892	10,177	9,918	10,024	1.1%
Contributions insured/employers	4,951	5,018	5,096	5,171	1.5%
State contributions	4,804	4,867	4,804	4,667	-2.9%
Confederation	3,508	3,576	3,533	3,525	-0.2%
Confederation, dept interest AI	179	172	160	30	-81.2%
VAT	1,117	1,119	1,111	1,112	0.1%
Return on capital, var. in capital value	77	238	-31	131	516.3%
Recourse claims, misc. income	59	54	49	55	12.3%
Total expenditure	9,306	9,254	9,304	9,201	-1.1%
Social insurance benefits	8,354	8,301	8,358	8,388	0.4%
Cash benefits	6,584	6,507	6,467	6,464	0.0%
Benefits in-kind	1,619	1,649	1,725	1,769	2.6%
Collective benefits	151	145	166	155	-6.6%
Administrative and implementation costs	664	678	689	690	0.1%
Interest on debt	287	275	257	122	-52.4%
Operating result	586	922	614	823	34.2%
Apportionment result (excl. return on capital and variations in capital value)	509	685	645	692	7.3%
TSIA balance (incl. return on capital but excl. changes in capital value)	565	753	707	753	6.5%
AI Fund	5,000	5,000	5,000	5,000	0.0%
Debt AI to AVS	-13,765	-12,843	-12,229	-11,406	6.7%

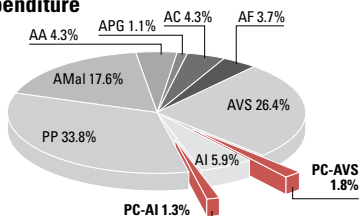
From 1988 to 1992, the AI found itself in the black before posting a deficit again in 1993, a situation which persisted until 2011. In both 1988 and 1995 the percentage deduction from employee pay was raised by 0.2%. In addition, capital from the APG Fund was transferred to the AI (1998: 2.2 billion; 2003: 1.5 billion). In 2011, an independent AI Fund was established, with initial capital of CHF 5 billion. Since 2012 the capital held by the AI Fund remained at 5 billion, and the AI debts owing to the AVS could be reduced from CHF 14.9 billion to CHF 11.4 billion by the end of 2016.

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 are legally entitled to claim these means-tested PC. Eligibility applies to Swiss nationals living in Switzerland and, under certain conditions, to resident foreign nationals. 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 2015, in %

At 3.0%, the PC scheme accounts for the second smallest share of total social insurance expenditure in Switzerland (CHF 158 billion). 58.1% of the expenditure goes on supplementary benefits to AVS pensions and 41.9% to AI pensions.



3 Calculation of AVS and AI supplementary benefits eligibility

Benefits, in CHF per year

Average benefits 2016	at home	in a care home
Single with PC to old-age pension, no children	983	3,073
Single with PC to invalidity pension, no children	1,197	3,687
PC eligibility calculation 2017	Single	Married
Coverage of essential needs (flat rate)	19,290	28,935
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

4 Recipients of AVS and AI supplementary benefits

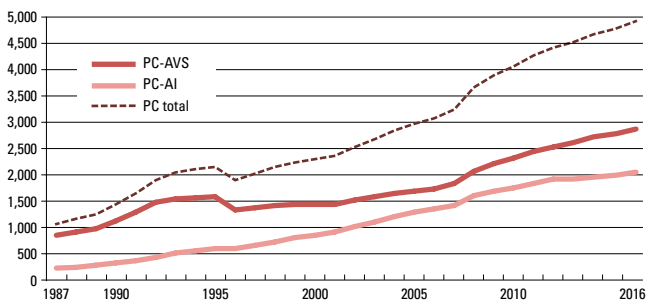
Number of recipients of AVS and AI supplementary benefits, in december

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
2013	185,770	3,577	111,400	300,747	12.2%	7.9%	42.7%
2014	192,856	3,631	112,864	309,351	12.4%	8.3%	44.1%
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%

AVS and AI supplementary benefits income and expenditure

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Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2016
Total income	4,528	4,679	4,782	4,901	2.5%
State contributions to PC-AVS	2,605	2,712	2,778	2,856	2.8%
Confederation	668	696	710	738	4.0%
Cantons	1,937	2,016	2,069	2,119	2.4%
State contributions to PC-AI	1,923	1,967	2,004	2,045	2.1%
Confederation	678	702	713	727	2.0%
Cantons	1,245	1,264	1,290	1,317	2.1%
Total expenditure	4,528	4,679	4,782	4,901	2.5%
AVS supplementary benefits	2,605	2,712	2,778	2,856	2.8%
Min. subsistence cover	1,074	1,113	1,148	1,186	3.3%
Extra costs from residential care	1,296	1,348	1,364	1,398	2.5%
health/disability costs	235	251	266	273	2.4%
AI supplementary benefits	1,923	1,967	2,004	2,045	2.1%
Min. subsistence cover	1,103	1,125	1,143	1,167	2.1%
Extra costs from residential care	649	661	671	684	1.9%
health/disability costs	171	181	189	194	2.7%
Balance	-	-	-	-	-
Capital	-	-	-	-	-

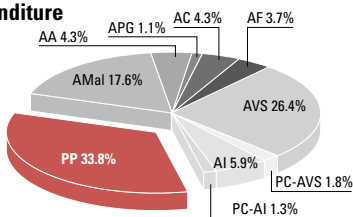
Income and expenditure of the PC are the same because the Confederation and cantons bear all the costs. PC-AVS expenditure has always been higher than PC-AI expenditure. However, until 2006, the PC-AI expenditure was approaching that of the PC-AVS. By contrast, between 2007 and 2011, and since 2013, PC-AVS expenditure increased more sharply than PC-AI expenditure. The abolition of the ceiling on annual PC (especially for individuals in a residential care facility) explains the uncommonly rapid rate of growth that the AVS and AI supplementary benefits scheme experienced in 2008.

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 2015, in %

At 33.8%, the PP scheme accounts for the largest share of social insurance expenditure in Switzerland (CHF 158 billion). 52.7% of PP expenditure went on pension benefits, 13.7% on lump-sum benefits, 15.2% on net withdrawal payments, and 9.3% on net payments to private insurers.



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
2012	18,151	36,605	19,517	11,519	13,844	18,304
2013	18,312	36,437	19,575	14,229	13,894	17,338
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

4 Recipients of occupational benefit plans pension

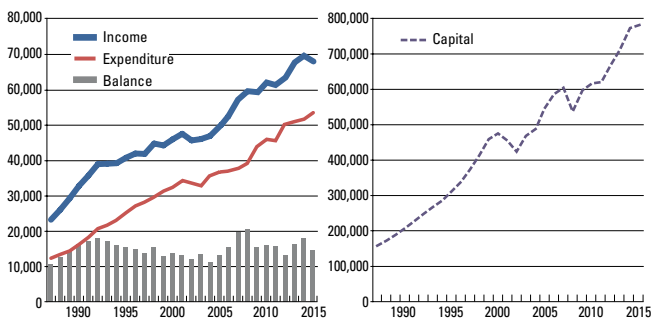
Number of PP pension recipients

Year	Old-age pension	Widow's/widower's pension	Orphan's and child pension	Invalidity pension
2012	645,702	182,339	66,673	131,150
2013	670,411	184,499	66,216	131,708
2014	696,176	185,096	64,944	128,265
2015	720,815	186,484	63,475	120,706

Occupational benefit plans income and expenditure

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Operating accounts of pension funds, in CHF m



	2013	2014	2015	2016	ROC 2015
Total income	67,682	69,635	68,225	...	-2.0%
Contributions insured/employers	42,897	46,107	45,813	...	-0.6%
Initial payments (excl. vested benefits)	10,466	8,149	8,503	...	4.3%
Return on capital (excl. var. in capital value)	14,227	15,292	13,796	...	-9.8%
Income from services, misc. incomer	92	87	113	...	30.0%
Total expenditure	51,118	51,825	53,470	...	3.2%
Social insurance benefits	33,228	34,273	35,504	...	3.6%
Pensions	26,549	27,222	28,161	...	3.4%
Lump-sum benefit	6,679	7,051	7,343	...	4.1%
Administrative and implementation costs	4,005	4,632	4,855	...	4.8%
Withdrawal payments, payments to insurance funds and deposit rates	13,885	12,920	13,111	...	1.5%
Balance	16,564	17,809	14,754	...	-17.2%
Variations in capital¹	45,200	57,800	9,100	...	-84.3%
of which var. in cap. value (stock exchange)	32,606	42,540	-3,907	...	-109.2%
Capital	712,500	770,300	779,400	...	1.2%

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 of 2008 led to a loss in capital value and reduced the capital held by the PP. In 2015 the PP again experienced losses in capital value. Overall though, capital rose to CHF 779 billion thanks to an operating profit of CHF 15 billion.

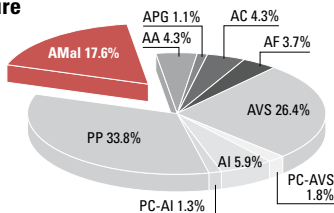
¹ Balance, variations in capital value and other capital-related variations.

1 Sickness insurance (French: AMal, German: KV) covers the costs of outpatient 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

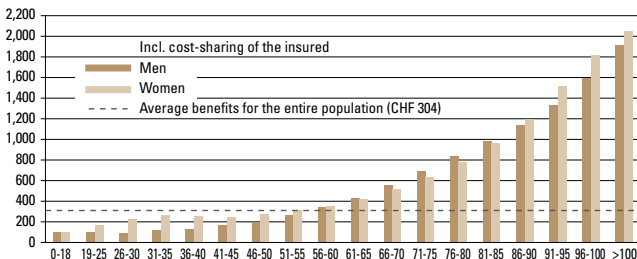
Expenditure for 2015, in %

At 17.6%, the sickness insurance scheme accounts for the third largest share of total social insurance expenditure in Switzerland (CHF 158 billion). 94.8% of AMal expenditure went on social insurance benefits.



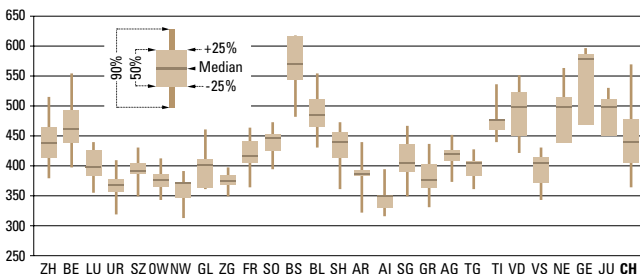
3 Sickness insurance benefit rates

Average benefits for 2015, in CHF per month



4 Sickness insurance premiums by canton

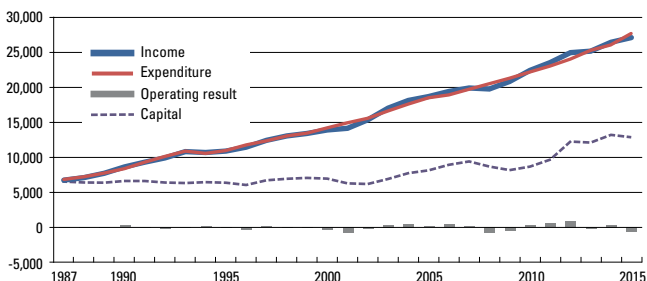
Adult premium (standard excess, incl. accident cover) for 2017, in CHF per month



Sickness insurance income and expenditure

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Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2015
Total income	25,241	26,451	27,186	...	2.8%
Contributions insured excl. premium reduction etc.	20,780	21,620	22,866	...	5.8%
Premium reduction etc.	4,036	4,030	4,110	...	2.0%
Return on capital, var. in capital value	373	734	154	...	-79.0%
Non-operating income and expenditure, other income	52	68	56	...	-18.0%
Total expenditure	25,382	26,155	27,793	...	6.3%
Benefits paid	24,031	24,650	25,986	...	5.4%
Re-insurer share	-72	-108	-30	...	72.2%
Flat rates for treatment etc.	119	108	99	...	-8.6%
Changes in outstanding claim provisions	89	117	282	...	140.7%
Operating costs	1,263	1,287	1,316	...	2.2%
Risk compensation, changes in provisions, premium corrections	-49	101	140	...	38.4%
Operating result	-141	296	-607	...	-305.1%
TSIA balance (incl. return on capital but excl. changes in capital value)	-265	-206	-563	...	-173.3%
Insurance providers' profits/losses	-4	807	351	...	-56.5%
Capital	12,096	13,199	12,943	...	-1.9%
of which reserves (incl. capital stock)	6,362	6,668	6,062	...	-9.1%

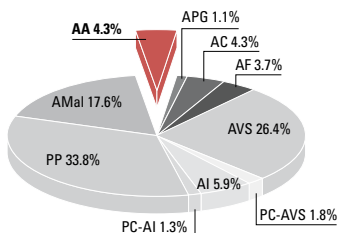
The sickness insurance scheme is financed on a "pay-as-you-go" basis, which explains why income and expenditure largely follow the same trajectory. In 2015 its expenditure exceeded its income. These negative operating results caused capital to shrink to CHF 12.9 billion. AMaI capital includes provisions, 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 2015, in %

At 4.3%, accident insurance scheme accounts for the sixth largest share of total social insurance expenditure in Switzerland (CHF 158 billion). 29.4% of AA expenditure went on medical expenses, 27.7% on daily allowances, and 28.9% on pensions and lump-sum benefits.



3 Accident insurance benefits and rates

Benefits

Care services and reimbursement of expenses (above all medical treatment) 2017

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 2016 in CHF	AAP	AANP	AAC
Daily allowance	6,243	5,435	6,875
Invalidity pension	14,711	16,272	16,054
Survivors' pension	24,013	21,072	24,434

4 Recipients of accident insurance benefit

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

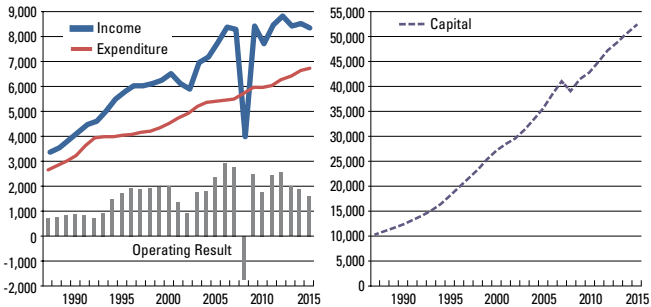
Year	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total incl. AAC	AAP	AANP	Total incl. AAC
2013	268,918	516,694	800,387	48,420	54,405	104,622
2014	268,156	513,259	796,703	47,691	53,537	103,070
2015	266,349	526,228	808,975	46,998	52,922	101,786
2016	265,932	530,592	814,178

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

Accident insurance income and expenditure

5

Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2015
Total income	8,445	8,565	8,369	...	-2.3%
Contributions insured/employers	6,082	6,089	6,176	...	1.4%
Return on capital, var. in capital value	2,060	2,198	1,946	...	-11.5%
Income from recourse claims	303	278	248	...	-10.8%
Total expenditure	6,436	6,662	6,746	...	1.2%
Short-term benefits (daily allowances, medical expenses)	3,573	3,768	3,847	...	2.1%
Long-term benefits (pensions, lump-sum benefits)	1,930	1,931	1,947	...	0.8%
Administrative and implementation costs, accident prevention, other expenditure	933	964	952	...	-1.3%
Operating result	2,009	1,903	1,623	...	-14.7%
Balance TSIA (incl. return on capital but without variation in capital value)	1,333	1,111	1,000	...	-10.0%
Provisions and reserves	1,666	1,706	1,569	...	-8.1%
Capital	48,823	50,530	52,099	...	3.1%

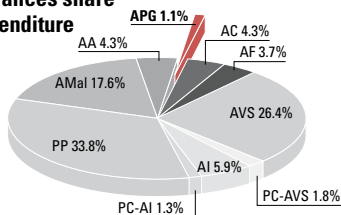
With the exception of 2008 (capital losses due to the stock market crisis), accident insurance income is always higher than expenditure. Thanks to these positive results, the scheme was able to accumulate capital (2015: CHF 52.1 billion) in the form of provisions and reserves. Accident insurance pensions are financed according to the pay-as-you-go model (until 31.12.2016).

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. Since mid-2005, 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 2015, in %

At 1.1%, the APG accounts for the smallest share of total social insurance expenditure in Switzerland (CHF 158 billion). 95.3% of APG expenditure went on allowances for serving personnel and on maternity benefits.



3 Income compensation allowances rates

Benefits

Basic allowance for serving personnel 2017	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 2016, in CHF per day	Army	Recruits	Maternity
	139	62	123

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 ²	
2013	132,740	16,690	56,640	46,080	74,600
2014	127,920	18,060	56,790	48,040	77,630
2015	123,220	19,010	57,040	47,730	79,640
2016	122,790	19,790	56,530	48,360	81,440

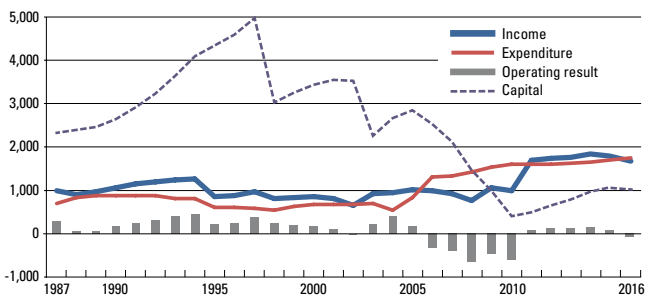
¹ As a percentage of the average income earned prior to service/delivery.

² 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



	2013	2014	2015	2016	ROC 2016
Total income	1,779	1,838	1,811	1,694	-6.5%
Contributions insured/employers	1,766	1,790	1,818	1,658	-8.8%
Return on capital and variations in value	13	48	-7	35	576.9%
Total expenditure	1,638	1,668	1,703	1,746	2.5%
Cash benefits ³	1,635	1,666	1,700	1,742	2.5%
of which active service allowance	817	806	821	819	-0.2%
of which maternity allowance	743	783	802	847	5.7%
Administrative and implementation costs	3	3	3	3	8.6%
Operating result	141	170	108	-52	-147.8%
Apportionment result (excl. return on capital and variations in capital value)	128	122	115	-87	-175.5%
TSIA balance (incl. return on capital but excl. changes in capital value)	138	136	131	-71	-154.2%
Capital	798	968	1,076	1,024	-4.8%

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) has given rise to an expenditure surplus in 2016 of CHF 0.1 billion.

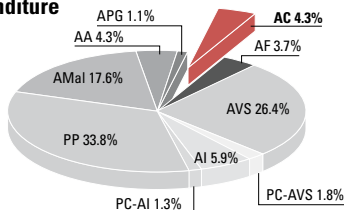
3 Allowances, reimbursement claims, legal costs and court fees, share of contributions borne by the APG.

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. The scheme is funded largely from payroll deductions.

2 Unemployment insurance share of total social insurance expenditure

Expenditure for 2015, in %

At 4.3%, the AC scheme accounts for the fifth largest share of total social insurance expenditure in Switzerland (CHF 158 billion). 89.7% of AC expenditure went on social insurance benefits.



3 Unemployment insurance benefit rates

Unemployment benefit rates for 2017

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 maintenance 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 2016, in CHF per day	Women	Men
	129.80	171.40

4 Recipients of unemployment insurance daily allowance

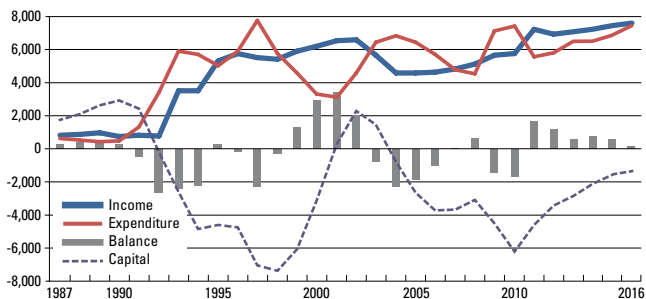
Number of recipients of AC daily allowances

Year	Women	Men	Women and men
2013	133,284	162,867	296,151
2014	135,428	167,434	302,862
2015	140,217	176,679	316,896
2016	147,061	184,686	331,747

Unemployment insurance income and expenditure

5

Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2016
Total income	7,078	7,260	7,483	7,605	1.6%
Contributions insured/employers	6,458	6,633	6,796	6,937	2.1%
State contributions	611	618	634	657	3.6%
Return on capital	4	5	4	5	9.0%
Other income	5	3	49	6	-87.3%
Total expenditure	6,491	6,523	6,874	7,450	8.4%
Cash benefits	4,925	4,896	5,238	5,729	9.4%
Social insurance contributions	693	707	736	787	6.9%
Compens. as per bilateral agreements	189	229	194	212	9.2%
Administrative and implementation costs	674	684	699	719	2.9%
Interest payable and other expenditure	11	7	7	3	-60.6%
Balance	587	737	610	156	-74.5%
Capital	-2,886	-2,149	-1,539	-1,384	10.1%

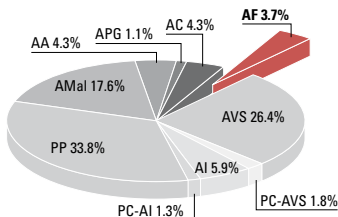
After the new unemployment insurance legislation came into force in 1984, the unemployment insurance (AC) scheme was able to build up a capital reserve. By the end of 1992 the capital reserve was fully depleted. The rate increases in both 1993 and 1995, as well as their reduction in 2003 and 2004 can 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, the removal of disincentives to work and a swifter return to work. Since 2011, the unemployment insurance scheme has closed with positive balances.

1 Family allowances (French: allocation familiales, German: Familienzulagen) 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

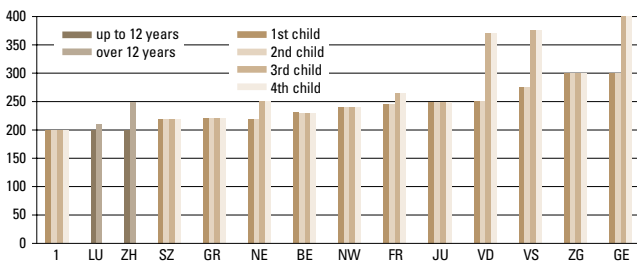
Expenditure for 2015, in %

At 3.7%, family allowances (AF) account for the third smallest share of total social insurance expenditure in Switzerland (CHF 158 billion). 97.4% of AF expenditure went on social insurance benefits.



3 Family allowances rates according to canton

Child allowances for 2017, in CHF per month



4 Recipients of family allowance

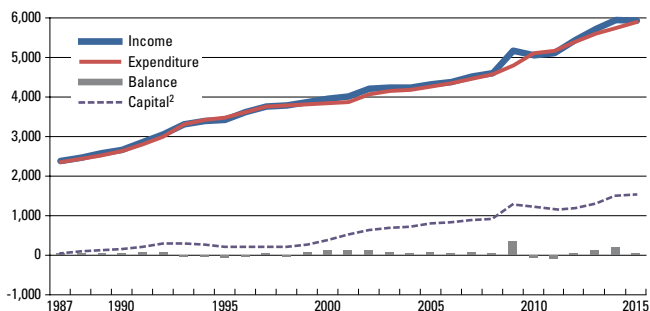
Number of family allowances (LAFam)

Year	Child allowance	Education allowance	Birth and adoption allowance	Total
2012	1,248,082	406,169	25,015	1,679,266
2013	1,284,655	418,206	26,005	1,728,866
2014	1,313,136	424,160	27,474	1,764,770
2015	1,325,602	424,807	27,115	1,777,524

Family allowances income and expenditure

5

Operating accounts, in CHF m



	2013	2014	2015	2016	ROC 2015
Total income	5,736	5,957	5,938	...	-0.3%
Contributions insured/employers	5,445	5,627	5,651	...	0.4%
of whom: self-employed	211	212	212	...	-0.3%
non-employed	5	7	7	...	8.2%
employer in agricultural sector	17	18	19	...	2.7%
State contributions	195	201	207	...	3.1%
Return on capital, other income	96	130	79	...	-39.1%
Total expenditure	5,626	5,761	5,908	...	2.6%
Social insurance benefits	5,488	5,609	5,756	...	2.6%
of which: AF to self-employed	138	159	171	...	7.0%
AF to non-employed	97	109	117	...	7.1%
AF to agricultural workers	127	119	113	...	-4.5%
Administrative and implementation costs	138	152	153	...	0.6%
Balance	110	196	29	...	-85.1%
Capital²	1,314	1,510	1,539	...	1.9%

The finances of the AF scheme largely depend on the number of children and young people eligible for these allowances, as well as on the benefit and contribution rates. The significant increase in expenditure in 2009 is partly due to technical factors and is related to the Family Allowances Act (FamZG).

2 Cumulated balances.

A Latest results

In 2015 expenditure rose more sharply than income (cf. 6). As a result, the balance fell to CHF 17 billion. After a three-year upward trend, changes in capital value on the stock markets were slightly negative in 2015. The financial capital of the Swiss social insurance system stood at CHF 883 billion by the end of 2015.

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

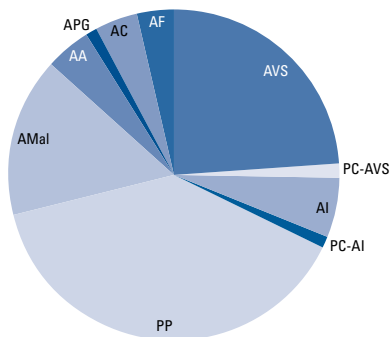
	2013	2014	2015	2016	ROC 2015
Total Income	169,586	173,689	174,413	65,733	0.4%
Contributions insured/employers	127,692	130,268	132,398	43,843	1.6%
State contributions	24,614	24,992	25,274	21,120	1.1%
Return on capital (excl. variations in capital value)	16,661	17,803	16,143	703	-9.3%
Other income	618	626	598	67	-4.5%
Total expenditure	149,808	152,688	157,579	65,040	3.2%
Social insurance benefits	127,799	130,788	135,196	63,299	3.4%
Administrative and implementation costs	7,738	8,457	8,728	1,616	3.2%
Other expenditure	14,272	13,443	13,655	125	1.6%
Balance	19,777	21,001	16,834	692	-19.8%
Variations in capital ¹	49,053	64,342	11,215	1,366	-82.6%
Capital	806,960	871,302	882,517	37,902	1.3%

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

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

C

In 2015, as % of income



CHF 174 billion

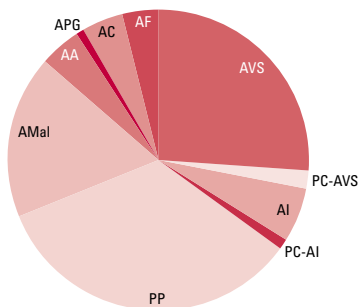
PP	39.0%
AVS	23.9%
AMal	15.5%
AI	5.7%
AA	4.4%
AC	4.3%
AF	3.4%
PC-AVS	1.6%
PC-AI	1.1%
APG	1.0%

Occupational benefit plans (PP) account for by far the largest portion of income (2015: CHF 174 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 2015, as % of expenditure



CHF 158 billion

PP	33.8%
AVS	26.4%
AMal	17.6%
AI	5.9%
AA	4.3%
AC	4.3%
AF	3.7%
PC-AVS	1.8%
PC-AI	1.3%
APG	1.1%

Occupational benefit plans (PP) accounted for the largest share of total expenditure (2015: CHF 158 billion), followed by the AVS and the sickness insurance (AMal). In terms of social insurance benefit payouts, the AVS share, at CHF 42 billion, far exceeded that of the PP (CHF 36 billion) in 2015.

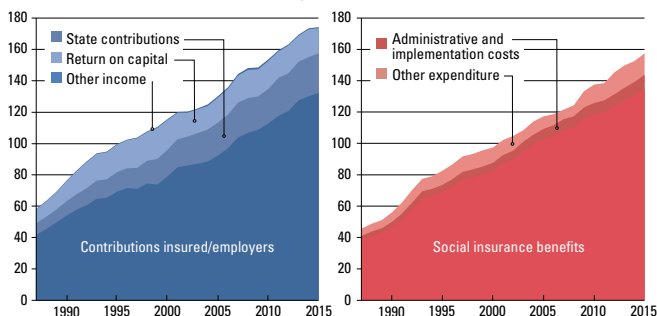
E Income and expenditure by insurance scheme

Total social insurance accounts (TSIA) 2015, consolidated, in CHF m

	AVS	PC-AVS	AI	PC-AI
Total income	41,902	2,778	10,011	2,004
Contributions insured/employers	30,415	–	5,096	–
State contributions	10,737	2,778	4,804	2,004
Return on capital (excl. variations in capital value)	745	–	62	–
Other income	5	–	49	–
Total expenditure	41,735	2,778	9,304	2,004
Social insurance benefits	41,533	2,778	8,358	2,004
Administrative and implementation costs	202	...	689	...
Other expenditure	–	–	257	–
Balance	167	–	707	–
Variations in capital	-558	–	614	–
Capital	44,229	–	-7,229	–

F Income and expenditure by insurance scheme

Total social insurance accounts TSIA, in CHF bn



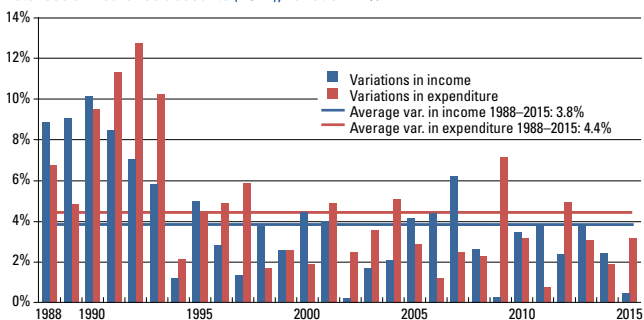
In the total social insurance accounts (TSIA), both income and expenses tripled between 1987 and 2015. The largest income component comprises contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions. The lion's share of expenditure goes on social insurance benefits.

PP	AMal	AA	APG	AC	AF	Total TSIA
68,225	27,230	7,746	1,833	7,483	5,938	174,413
54,316	22,866	6,176	1,818	6,796	5,651	132,398
–	4,110	–	–	634	207	25,274
13,796	198	1,323	15	4	...	16,143
113	56	248	–	49	79	598
53,470	27,793	6,746	1,703	6,874	5,908	157,579
35,504	26,337	5,794	1,700	6,168	5,756	135,196
4,855	1,316	812	3	699	153	8,728
13,111 ¹	140	140	–	7	–	13,655
14,754	-563	1,000	131	610	29	16,834
9,100	-256	1,569	108	610	29	11,215
779,400	12,943	52,099	1,076	-1,539	1,539	882,517

Total income and expenditure growth rates

G

Total social insurance accounts (TSIA), variation in %



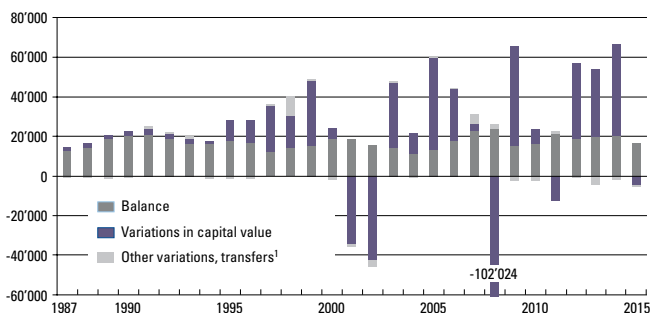
At a rate of 0.4%, income in 2015 grew considerably slower than expenditure (3.2%). Since 1987, however, the rate of growth for both income and expenditure has been below average, respectively 4.0% and 4.5%.

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

	2012	2013	2014	2015	2016
Capital	757'906	806'960	871'302	882'517	...
AVS	42'173	43'080	44'788	44'229	44'668
AI	-9'351	-8'765	-7'843	-7'229	-6'406
PC	–	–	–	–	–
PP	667'300	712'500	770'300	779'400	...
AMal	12'241	12'096	13'199	12'943	...
AA	47'157	48'823	50'530	52'099	...
APG	657	798	968	1'076	1'024
AC	-3'474	-2'886	-2'149	-1'539	-1'384
AF	1'203	1'314	1'510	1'539	...
Variations in capital	55'512	49'053	64'342	11'215	...
AVS	2'026	908	1'707	-558	438
AI	595	586	922	614	823
PC	–	–	–	–	–
PP	46'700	45'200	57'800	9'100	...
AMal	2'592	-145	1'102	-256	...
AA	2'262	1'666	1'706	1'569	...
APG	148	141	170	108	-52
AC	1'158	587	737	610	156
AF	31	110	196	29	...



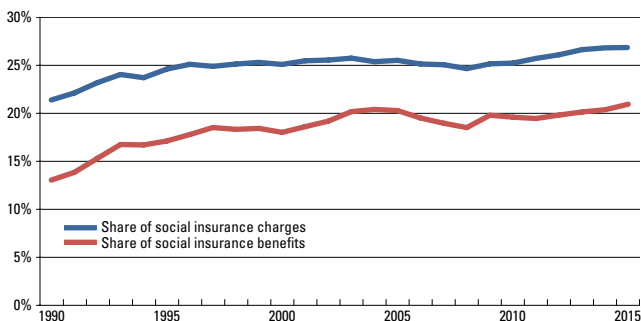
The level of capital in the social insurance system is determined by the balance and the variations in capital value. At the end of 2008 (financial crisis) the financial capital shrank by CHF 76 billion, having already lost CHF 46 billion when the dot-com bubble burst in 2001/2002. As a result of changes in capital value on the stock markets of CHF -4 billion and a positive balance of CHF 17 billion, financial capital rose in 2015 by 1.3% to CHF 883 billion.

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, in % of GDP

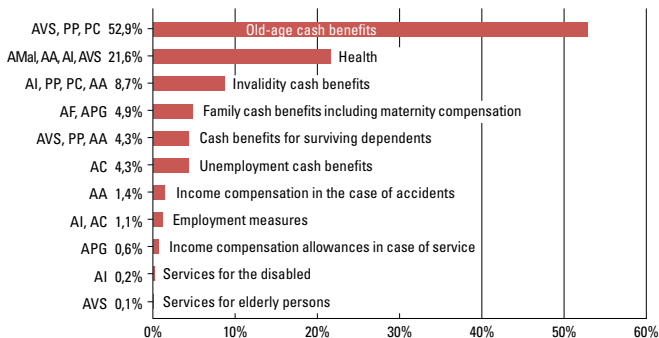


The share of social insurance charges is the share of social insurance income in GDP. After 2010 the share of social insurance charges has been rising thanks to the sounder financial footing of the Swiss social insurance system. In 2015 it reached a new all-time high of 26.9%. The share of social insurance benefits is the share of social insurance benefits in GDP. Since 1990 this share has risen by +7.9 percentage points, from 13.0% to 20.9% (2015).

Breakdown of social insurance benefits (TSIA)

J

Social insurance benefits according to intended purpose for 2015, 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 2015 these benefits accounted for 52.9% of all benefits paid out by the Swiss social insurance system as a whole.

Contribution rates and general data

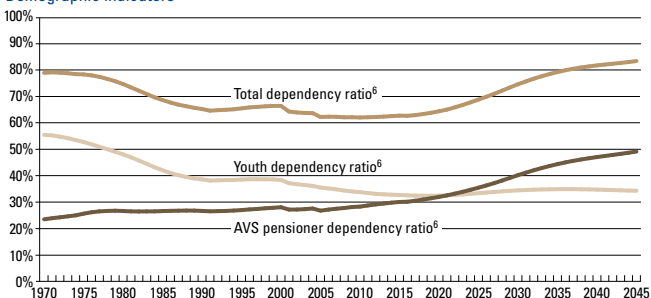
Social insurance contribution rates

Contribution rates in 2017

	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%	392	19,600
AI ^{1,2}	0.700%	0.700%	1.400%	0.754% – 1.400%	65	3,250
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}	–	0.720%	0.720%	Voluntary	–	–
AANP ^{1,3}	1.320%	–	1.320%	Voluntary	–	–
PP ⁴	7.750%	10.520%	18.270%	Voluntary	–	–
AF ⁵	Only: VS 0.300%	0.100% – 3.630%	0.100% – 3.630%	0.300% – 3.400%	–	–

Share of young and pensioner citizens in the Swiss population

Demographic indicators



The AVS pension recipient dependency ratio is set to rise considerably in the coming decades. By the end of 2015, there were 30 people of AVS pensionable age for every 100 people of working age. Forecasts put the share at 40 by the end of 2030, and 50 by the end of 2045.

1 AVS, AI, APG, AC, AA: 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 (2015). Risk-adjusted premium rates. Special rules apply to part-time workers.

4 Pension fund statistics for 2015, average contribution rates, as a % of the insured salary (max. CHF 846,000). Contribution rates are set by the pension funds.

5 2015, regulations vary across cantons and FAK.

6 AVS pensioner dependency ratio: Share of pensioners in relation to the 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.

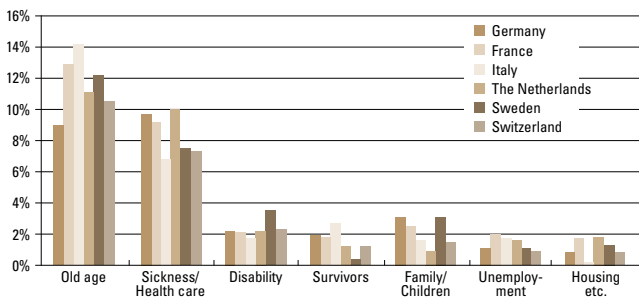
Contribution rates and general data

Miscellaneous statistics

	2013	2014	2015	2016
Permanent resident population , in 1,000	8,140	8,238	8,327	8,418
Demographic indicators				
AVS pensioner dependency ratio ⁶	29.5%	29.9%	30.1%	30.2%
Youth dependency ratio ⁶	33.0%	32.9%	32.8%	32.6%
Total dependency ratio ⁶	62.5%	62.7%	62.9%	62.8%
Employed ⁷ , in 1,000	4,803	4,890	4,966	5,046
Individuals subject to AVS in 1,000	5,487	5,546	5,619	...
Unemployment rate ⁸ , women and men				
Women	3.2%	3.0%	3.2%	3.3%
Men	3.1%	2.9%	3.0%	3.1%
	3.2%	3.2%	3.3%	3.5%
Wages and prices , variations on prev. year, in %				
Nominal wages	0.7%	0.8%	0.4%	0.7%
Consumer prices	-0.2%	0.0%	-1.1%	-0.4%
Gross domestic product ⁹ (GDP), in CHF m	634,776	643,784	645,556	650,087
Limits for tax exemption of pillar 3a				
With occupational benefits insurance	6,739	6,739	6,768	6,768
Self-employed persons	33,696	33,696	33,840	33,840

Where does Switzerland stand in an international comparison?

Social protection benefits as a % of GDP in 2014



Compared with the listed countries, Switzerland has the lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 32.2% of its GDP on social protection benefits, compared with 24.4% in Switzerland. All countries spend the largest amounts on old-age and sickness/health care schemes.

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

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

9 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
FDHA	Federal Department of Home Affairs
FSIO	Federal Social Insurance Office
FSO	Federal Statistical Office
GDP	Gross domestic product
LACI / AVIG	Federal law on Compulsory Unemployment Insurance and Allowances in case of Insolvency
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, AF and for AVS income
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.bsv.admin.ch	→ Publications and Services → Publications → Sécurité sociale CHSS	"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.avsv.bsv.admin.ch		AVS statistics
AI	www.aiv.bsv.admin.ch		AI statistics
PC	www.pcv.bsv.admin.ch		PC statistics
AVS, AI APG, AC, AF	www.avsv-ai.ch	→ Leaflets & forms	Insurance contributions, benefits, international social security agreements
PP	www.bfs.admin.ch	→ Social Security	Pension fund 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/ english	→ The Suva → About us → Annual report	Statistics and general information
	www.suva.ch/ english	→ The Suva → About us → Accident insurance	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.jobarea.ch	→ Publications	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 2017, (available in French and German), scheduled for publication in autumn 2017.

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