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# 25

# Swiss social insurance system

POCKET STATISTICS

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 informations to contribution rates and general statistics, including demographic indicators.

**Data source:**

Swiss social insurance statistics 2025  
(available in French and German, published in Autumn 2025)

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# Total social insurance accounts

Switzerland's social insurance schemes – AVS, AI, PC, PP, AMal, AA, APG, AC, AFam and Ptra – compensate for income which is lost when social risks materialise or supplement income which is reduced by social risks. The Total Social Insurance Accounts (TSIA), prepared by the Federal Social Insurance Office (FSIO), offer an overview of the finances across all branches of the Swiss social insurance system. In line with the TSIA's harmonised approach, capital income presented in the accounts consists exclusively of interest and dividend income that was actually collected. Gains and losses due to changes in market valuations are presented in the capital account under the separate heading of 'changes in capital value'. Given that social insurance income consists exclusively of realised income, these data can be compared with macroeconomic value added.

The primary source of income are social insurance contributions from the insured and employers. Since 2001, the second largest share of income comes from public subsidies, followed by investment income. The largest item of social insurance expenditure are cash and in-kind benefits, particularly those awarded by the AVS, occupational pension (PP) and health insurance (AMal) schemes.

Total social insurance accounts (TSIA) are calculated in accordance with the FSIO definition of total social insurance accounts. Income is calculated without capital value changes. The data may differ from the operating accounts of the individual social insurance schemes. The accounts are consolidated, i.e. multiple entries are eliminated.

Expenditure rose more sharply than income in 2023; the overall result came to CHF 24.0 billion. Changes in capital value on the financial markets were positive in 2023. Consequently, aggregate financial capital rose to CHF 1265.3 billion.

## Income and expenditure of the Swiss social insurance system

Total social insurance accounts (TSIA), in CHF m

	2013	2018	2023
Contributions insured/employers	128 703	140 437	160 096
State contributions	24 767	25 981	30 930
Return on capital	16 662	16 520	18 880
Other income	665	672	865
<b>Income</b>	<b>170 796</b>	<b>183 610</b>	<b>210 771</b>
Social insurance benefits	127 666	143 609	169 509
Administrative and implementation costs	7 839	9 516	10 741
Other expenditure	14 457	15 119	6 568
<b>Expenditure</b>	<b>149 963</b>	<b>168 243</b>	<b>186 818</b>
<b>Balance</b>	<b>20 834</b>	<b>15 367</b>	<b>23 952</b>
Variations in capital value	32 626	-32 578	46 644
Other capital-related variations	-4 468	1 283	-1 242
<b>Capital</b>	<b>817 328</b>	<b>992 606</b>	<b>1 265 293</b>

# Total social insurance accounts

## Income and expenditure by insurance scheme

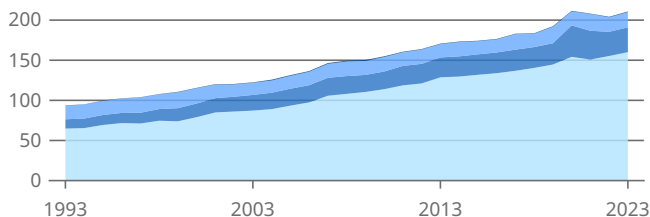
Total social insurance accounts (TSIA) 2023, consolidated, in CHF m

	AVS	AI	PC	PP
Contributions insured/employers	37 428	6 048	–	65 109
State contributions	13 749	4 031	5 712	–
Return on capital	648	59	–	16 303
Other income	5	35	–	188
<b>Income</b>	<b>51 831</b>	<b>10 173</b>	<b>5 712</b>	<b>81 601</b>
Social insurance benefits	49 726	9 216	5 712	49 668
Administrative and implementation costs	227	797	–	6 072
Other expenditure	–	51	–	5 932
<b>Expenditure</b>	<b>49 953</b>	<b>10 064</b>	<b>5 712</b>	<b>61 671</b>
<b>Balance</b>	<b>1 878</b>	<b>109</b>	<b>–</b>	<b>19 929</b>
Variations in capital value	979	97	–	43 682
Other capital-related variations	–	–	–	–1 520
<b>Capital</b>	<b>49 892</b>	<b>–6 059</b>	<b>–</b>	<b>1 127 878</b>

## Income over time

Total social insurance accounts TSIA, in CHF bn

■ Contributions insured/employers
 ■ State contributions
 ■ Return on capital
 ■ Other income

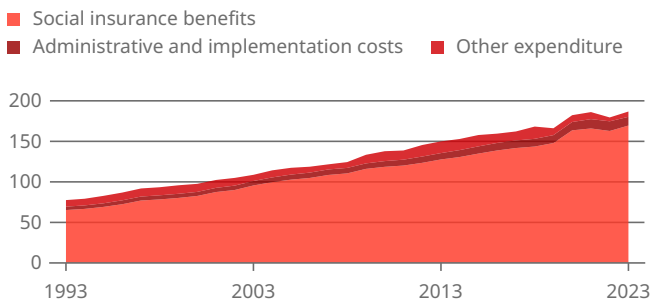


In the total social insurance accounts (TSIA), both income and expenses doubled between 1993 and 2023. The largest income components are contributions from insured persons and employers, followed by state contributions and capital income.

AMal	AA	APG	AC	AFam	Ptra	CPG	Total TSIA
29 129	6 254	2 159	7 856	6 741	–	–	160 096
5 919	–	–	1 301	188	26	3	30 930
204	1 510	28	44	82	–	–	18 880
31	237	–	15	354	–	–	865
<b>35 283</b>	<b>8 002</b>	<b>2 186</b>	<b>9 215</b>	<b>7 365</b>	<b>26</b>	<b>3</b>	<b>210 771</b>
35 257	6 322	1 981	5 667	6 558	26	3	169 509
1 718	1 001	5	785	136	–	0	10 741
5	164	–	3	413	–	–	6 568
<b>36 980</b>	<b>7 487</b>	<b>1 986</b>	<b>6 455</b>	<b>7 107</b>	<b>26</b>	<b>3</b>	<b>186 818</b>
<b>–1 697</b>	<b>515</b>	<b>200</b>	<b>2 760</b>	<b>258</b>	<b>–</b>	<b>–</b>	<b>23 952</b>
456	1 386	45	–	...	–	–	46 644
666	–381	–	–	–7	–	–	–1 242
13 060	68 247	1 861	6 781	3 634	–	–	1 265 293

## Expenditure over time

Total social insurance accounts TSIA, in CHF bn

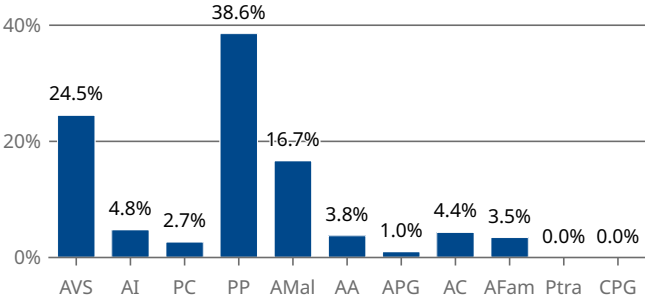


In the total social insurance accounts (TSIA), expenses doubled between 1993 and 2023. Social insurance benefits account for the lion's share of expenses, followed by administrative and implementation costs, which account for 5.7% of expenditure.

# Total social insurance accounts

## Breakdown of total social insurance income by insurance scheme

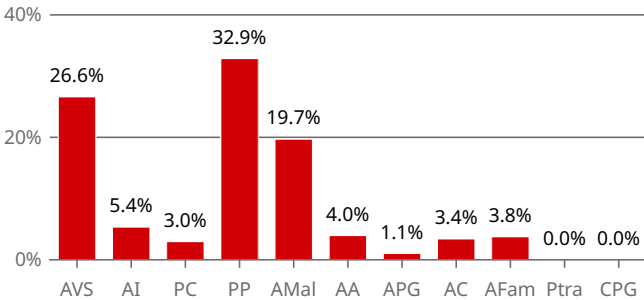
In 2023, as % of income



Occupational benefit plans (PP) account for by far the largest portion of income (2023: CHF 211 billion), followed by AVS and health insurance (AMal). Contributions from insured persons and employers always constitute the largest funding component of these three insurance schemes, followed by capital income for occupational benefit plans (PP) and state contributions to AVS and health insurance (AMal).

## Breakdown of total social insurance expenditure by insurance scheme

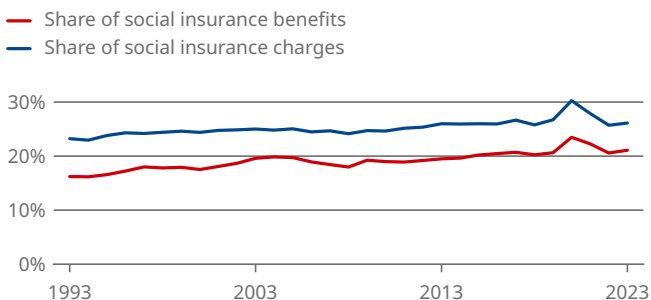
In 2023, as % of expenditure



Occupational benefit plans (PP) account for by far the largest portion of expenditure (2023: CHF 187 billion), followed by AVS and health insurance (AMal). In terms of social insurance benefit payouts, however, the share is the same for the PP and the AVS (29.3%).

## Changes in the share of social insurance charges and benefits

Share of social insurance charges and benefits



The social insurance contribution ratio is the share of social insurance income in GDP. By contrast, the social insurance benefits ratio indicates the share of social security benefits in GDP. In 2023, ratios rose as the result of GDP growth of 1.6%, coupled with a 3.2% increase in social insurance income, and a 4.1% increase in social insurance benefits.

## Breakdown of social insurance benefits (TSIA)

Social insurance benefits by intended purpose in 2023, in %

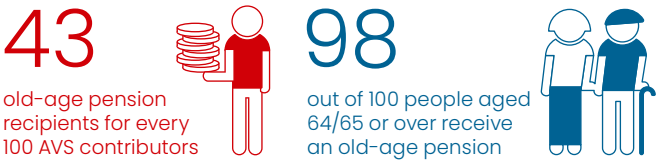
Old-age		Healthcare			
		AMal 20.7%			
		other, of which AA: 2.6%			3.5%
AVS incl. PC 29.5%		Disability		Survivors	
PP 23.4%				of which PP: 3.8% 5.3%	
		of which AI: 4.5% 8.5%			
		Family		Unemployment	other
		of which AFam: 3.9% 5.1%		3.0%	1.0%

As a general rule, multiple social insurance schemes are involved in the provision of benefits which cover the same risk. For example, benefits received in the event of old age come from three sources: the AVS, occupational benefit plan and supplementary benefit schemes. The old age risk accounted for 52.9% of all benefits paid out in 2023.

# Old-age and survivors' insurance

Old-age and survivors' insurance (French: AVS; German: AHV) partially compensates for earned income lost as the result of old age or death. It is compulsory for all people in Switzerland and is financed by contributions from wages and from public funds. Together with the invalidity insurance (French: AI; German: IV) and supplementary benefit (French: PC; German: EL) schemes, the AVS constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

## Share of the Swiss population receiving an AVS pension in 2024



## Old-age and survivors' pensions paid out in December

	Old-age pensions			Supplementary pensions	Survivors' pensions
	In Switzerland	Abroad	Total	Spouse, children	Widows, widowers, orphans
2014	1 492 747	703 712	2 196 459	58 698	173 328
2019	1 631 114	772 650	2 403 764	51 395	196 120
2024	1 787 806	806 942	2 594 748	46 317	223 724

## Old-age and survivors' insurance pension rates, in CHF per month

Full basic pension rates for 2025 <sup>1</sup>	Minimum	Maximum
Old-age pension (100%)	1 260	2 520
Widow's/widower's pension (80%)	1 008	2 016
Wife's supplementary pension (30%)	378	756
Orphan's and child's pension (40%)	504	1 008

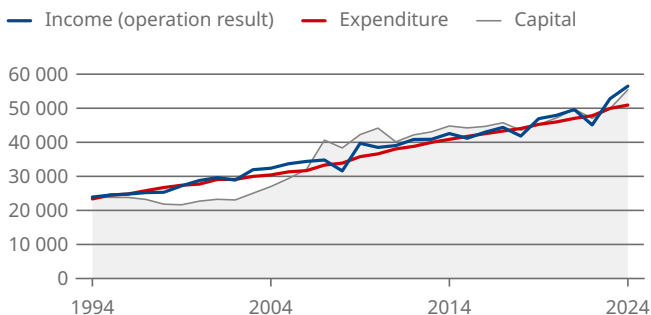
Average pension 2024 in Switzerland	Women	Men
Old-age pension	1 923	1 906
Widow's/widower's pension	1 627	1 324

<sup>1</sup> All pension rates are calculated from the main pension rate; cf. Art. 35 et seq., Old-Age and Survivors Insurance Act



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

Operating accounts, in CHF m



- 2007: Transfer of Confederation's share from sale of SNB gold reserves to AVS (CHF 7.0 billion).  
 2008, 2018, 2022: Capital losses due to stock market crashes.  
 2011: Transfer to AI to establish a separate AI fund (CHF 5 billion).  
 2020: Increase in AVS contribution rate (8.4% to 8.7%).

In CHF m	2014	2019	2024
Contributions insured/employers	29 942	32 508	38 669
State contributions	10 598	11 571	15 047
Confederation	7 989	8 847	10 290
VAT and gambling duties	2 609	2 723	4 757
Recourse claims, misc. income	6	5	2
<b>Income (apportionment result)</b>	<b>40 546</b>	<b>44 084</b>	<b>53 719</b>
Return on capital	784	605	903
<b>Income (TSIA balance)</b>	<b>41 330</b>	<b>44 689</b>	<b>54 622</b>
Variation in capital value	1 243	2 247	1 872
<b>Income (operating result)</b>	<b>42 574</b>	<b>46 937</b>	<b>56 494</b>
Social insurance benefits	40 669	45 032	50 712
Cash benefits	40 483	44 820	50 501
Benefits in-kind	73	105	140
Collective benefits	114	108	71
Administrative and implementation costs	197	222	229
<b>Expenditure</b>	<b>40 866</b>	<b>45 254</b>	<b>50 941</b>
<b>Apportionment result</b>	<b>-320</b>	<b>-1 170</b>	<b>2 778</b>
<b>TSIA balance</b>	<b>464</b>	<b>-565</b>	<b>3 681</b>
<b>Operating result</b>	<b>1 707</b>	<b>1 682</b>	<b>5 553</b>
<b>Capital</b>	<b>44 788</b>	<b>45 217</b>	<b>55 444</b>

# Invalidity insurance

Invalidity insurance (French: AI; German: IV) guarantees a minimum standard of living in the event of a sustained reduction in earning capacity, either through rehabilitation measures or cash benefits. It is a universal insurance scheme, covering the entire population of Switzerland and is financed by payroll deductions and federal contributions. Together with the old-age and survivors' insurance (French: AVS; German: AHV) and supplementary benefit (French: PC; German: EL) schemes, the AI constitutes the first pillar in the three-pillar pension system provided for in the Swiss Constitution.

## Share of the Swiss population receiving an AI pension or benefits in 2024



## Invalidity pensions paid out in December

	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2014	226 421	33 509	259 930	66 468	12 790	79 258
2019	217 687	29 513	247 200	57 536	10 086	67 622
2024	227 306	26 930	254 236	58 998	8 798	67 796

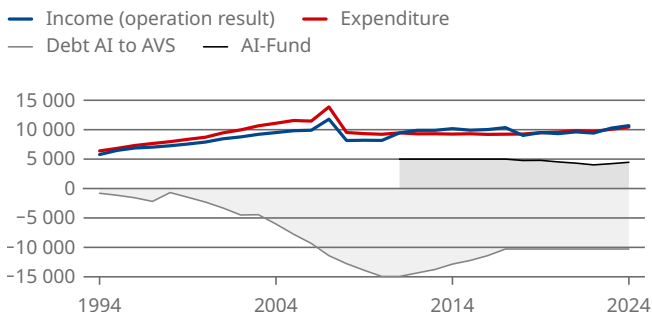
## Invalidity insurance pension rates in CHF per month

Full basic pension for 2025 <sup>1</sup>	Minimum	Maximum
Invalidity pension (100%)	1 260	2 520
Child's pension (40%)	504	1 008
Average pension 2024 in Switzerland	Women	Men
Invalidity pension	1 488	1 543
Child's pension	542	575

<sup>1</sup> All pension rates are calculated from the main pension rate; cf. Art. 35 et seq., Old-Age and Survivors Insurance Act

## Invalidity insurance income, expenditure and capital

Operating accounts, in CHF m



1995: Increase in AI contribution rate (1.2% to 1.4%).

1998, 2003: Capital transfers from loss-of-earning compensation (APG) fund (CHF 2.2 and 1.5 billion).

2011: Establishment of a separate AI fund (CHF 5 billion).

2011–2017: Additional financing through the Confederation and VAT.

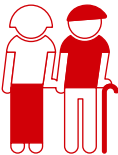
In CHF m	2014	2019	2024
Contributions insured/employers	5 018	5 446	6 248
State contributions	4 867	3 619	4 156
Confederation	3 576	3 619	4 156
Confederation, AI dept interest	172	–	–
VAT	1 119	–	–
Recourse claims, misc. income	54	36	32
<b>Income (apportionment result)</b>	<b>9 939</b>	<b>9 101</b>	<b>10 436</b>
Return on capital	69	80	68
<b>Income (TSIA balance)</b>	<b>10 008</b>	<b>9 182</b>	<b>10 504</b>
Variation in capital value	169	327	186
<b>Income (operating result)</b>	<b>10 177</b>	<b>9 508</b>	<b>10 690</b>
Social insurance benefits	8 301	8 698	9 427
Cash benefits	6 507	6 587	7 065
Benefits in-kind	1 649	1 964	2 182
of which medical measures	779	932	882
of which professional reintegration measures	641	756	943
Collective benefits	145	147	180
Administrative and implementation costs	678	734	812
Interest on debt	275	51	216
<b>Expenditure</b>	<b>9 254</b>	<b>9 484</b>	<b>10 455</b>
<b>Apportionment result</b>	<b>685</b>	<b>–383</b>	<b>–19</b>
<b>TSIA balance</b>	<b>754</b>	<b>–302</b>	<b>49</b>
<b>Operating result</b>	<b>922</b>	<b>24</b>	<b>235</b>
AI Fund	5 000	4 787	4 460
Debt AI to AVS	–12 843	–10 284	–10 284

# AVS and AI supplementary benefits

Supplementary benefits (French: PC; German: EL) for people drawing an AVS or AI pension, residing in Switzerland and whose income does not cover the cost of living. Additional criteria apply to non-Swiss nationals. Supplementary benefits are needs-based benefits to which recipients have a legal entitlement.

## Percentage of pension recipients also claiming supplementary benefits 2024

**12.2%**  
of old-age pension recipients also claim PC



**49.2%**  
of AI pension recipients also claim PC



## Recipients of AVS and AI supplementary benefits in December

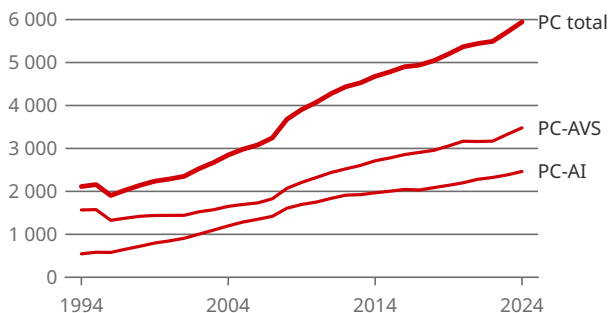
	People with PC to				Supplementary benefits rate		
	Old-age pension	Survivors' pension	Invalidity pension	Total	Old-age pension	Survivors' pension	Invalidity pension
2014	192 856	3 631	112 864	309 351	12.4%	8.3%	44.1%
2019	215 772	3 753	117 498	337 023	12.7%	9.3%	48.5%
2024	225 872	3 210	121 843	350 925	12.2%	8.6%	49.2%

## Calculation of AVS and AI supplementary benefits in CHF

PC eligibility calculation for 2025 per year	Single	Married
Coverage of essential needs (flat rate)	20 670	31 005
Maximum gross rent	18 900	22 320
Exempt amount for income from paid employment	1 300	1 950
Property tax allowance	30 000	50 000
Tax allowance for owner-occupied property	112 500	112 500
Average benefits 2024 per month	At home	In a care home
Single with PC to old-age pension, no children	1 252	3 715
Single with PC to invalidity pension, no children	1 429	4 067

## AVS and AI supplementary benefits income and expenditure

Operating accounts, in CHF m



Financing via general tax revenue.

Income is on a par with expenditure.

In CHF m	2014	2019	2024
State contributions to PC-AVS	2 712	3 058	3 480
Confederation	696	818	1 045
Cantons	2 016	2 239	2 435
State contributions to PC-AI	1 967	2 142	2 464
Confederation	702	780	932
Cantons	1 264	1 361	1 532
<b>Income (apportionment result)</b>	<b>4 679</b>	<b>5 199</b>	<b>5 944</b>
Return on capital	–	–	–
<b>Income (TSIA balance)</b>	<b>4 679</b>	<b>5 199</b>	<b>5 944</b>
Variation in capital value	–	–	–
<b>Income (operating result)</b>	<b>4 679</b>	<b>5 199</b>	<b>5 944</b>
AVS supplementary benefits	2 712	3 058	3 480
Min. subsistence cover	1 114	1 309	1 672
Extra costs from residential care	1 347	1 437	1 475
Health/disability costs	251	312	333
AI supplementary benefits	1 967	2 142	2 464
Min. subsistence cover	1 124	1 249	1 491
Extra costs from residential care	662	682	733
Health/disability costs	181	212	240
<b>Expenditure</b>	<b>4 679</b>	<b>5 199</b>	<b>5 944</b>
<b>Apportionment result</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>TSIA balance</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Operating result</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Capital</b>	<b>–</b>	<b>–</b>	<b>–</b>

# Occupational benefit plans

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 insurance system provided for in the Swiss Constitution.

## Average benefits paid out in 2023

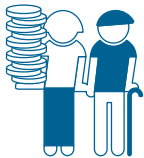
27 983

CHF is the average  
old-age pension  
per year



261 362

CHF is the average  
lump-sum retire-  
ment withdrawal



## Recipients of occupational benefit plans pensions

	Old-age pension	Widow's/ widower's pension	Orphan's and child pension	Invalidity pension
2013	670 411	184 499	66 216	131 708
2018	798 554	191 046	59 706	114 534
2023	915 789	195 350	57 833	109 773

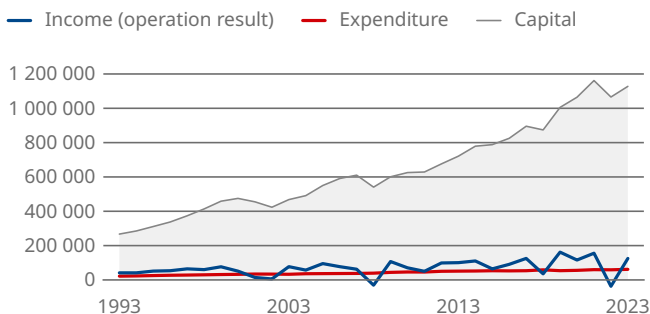
## Average pensions of occupational benefit plans

Average pension, in CHF

	Old-age pension		Widow's/widower's pension		Invalidity pension	
	Women	Men	Women	Men	Women	Men
2013	18 312	36 437	19 575	14 229	13 894	17 338
2018	18 567	35 385	20 571	13 016	14 754	18 851
2023	18 703	34 389	21 539	13 304	15 771	20 070

## Occupational benefit plans income, expenditure and capital

Operating accounts of pension funds, in CHF m



2001/2002, 2008, 2018, 2022: Capital losses due to stock market crashes.

In CHF m	2013	2018	2023
Contributions insured/employers	44 127	49 320	56 868
Initial payments (excl. vested benefits)	10 466	7 232	8 241
Income from services, misc. income	139	167	188
<b>Income (apportionment result)</b>	<b>54 733</b>	<b>56 719</b>	<b>65 297</b>
Return on capital	14 227	14 311	16 303
<b>Income (TSIA balance)</b>	<b>68 959</b>	<b>71 030</b>	<b>81 601</b>
Variation in capital value	31 639	-35 667	43 682
<b>Income (operating result)</b>	<b>100 598</b>	<b>35 363</b>	<b>125 282</b>
Social insurance benefits	33 162	39 145	49 668
Pensions	26 549	30 164	33 362
Lump-sum benefits	6 613	8 981	16 306
Administrative and implementation costs	4 005	5 327	6 072
Withdrawal payments, payments to insurance funds and deposit rates	14 065	14 250	5 932
<b>Expenditure</b>	<b>51 233</b>	<b>58 722</b>	<b>61 671</b>
<b>Apportionment result</b>	<b>3 500</b>	<b>-2 002</b>	<b>3 626</b>
<b>TSIA balance</b>	<b>17 727</b>	<b>12 308</b>	<b>19 929</b>
<b>Operating result</b>	<b>49 365</b>	<b>-23 359</b>	<b>63 611</b>
Other capital-related variations	-4 276	1 762	-1 520
<b>Capital</b>	<b>721 054</b>	<b>874 001</b>	<b>1 127 878</b>

# Sickness (health) insurance

Sickness (health) insurance (French: AMal; German: KV) covers the costs of outpatient and inpatient treatment in the event of illness. The scheme is compulsory and is funded by graduated per capita premiums. Reduced premiums are available to individuals on low incomes and are financed by the cantons and the Swiss Confederation.

## Percentage of the insured population benefiting from a premium reduction in 2023

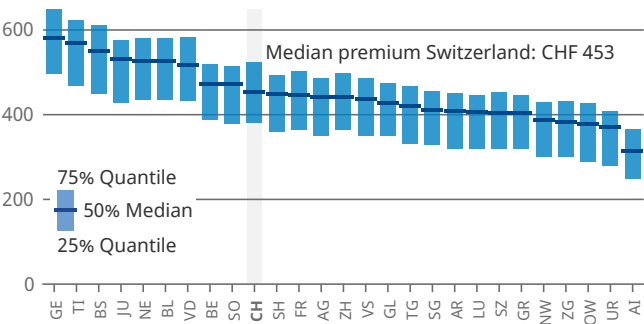
27.5%

of people in Switzerland benefit from a premium reduction



## Sickness insurance premiums by canton

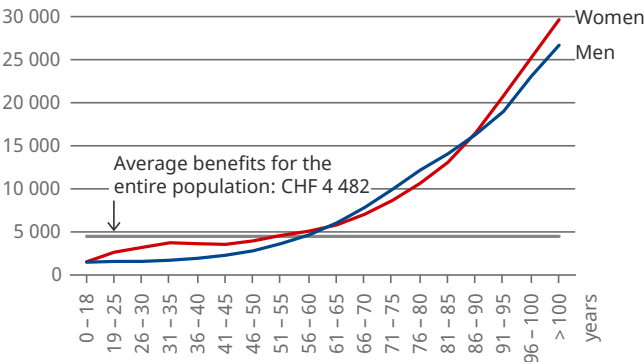
Average premium (adults) for 2025, in CHF per month



## Sickness insurance benefit rates

incl. cost-sharing of the insured

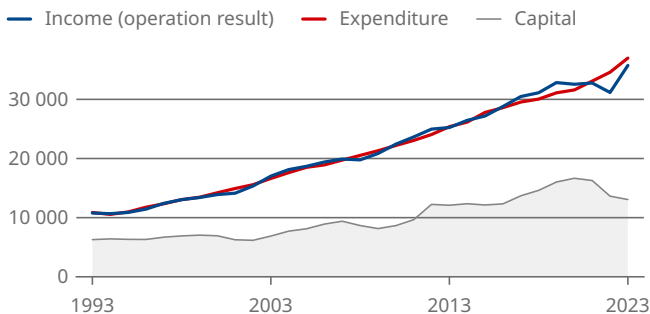
Average gross benefits for 2023, in CHF





## Sickness insurance income, expenditure and capital

Operating accounts, in CHF m



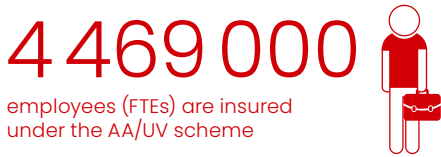
'Pay-as-you-go' system of financing.

In CHF m	2013	2018	2023
Contributions insured excl. premium reduction etc.	20 628	26 473	29 129
Premium reduction etc.	4 188	4 902	5 919
Non-operating income and expenditure, other income	52	-40	31
<b>Income (apportionment result)</b>	<b>24 868</b>	<b>31 334</b>	<b>35 079</b>
Return on capital	249	203	204
<b>Income (TSIA balance)</b>	<b>25 117</b>	<b>31 537</b>	<b>35 283</b>
Variation in capital value	124	-421	456
<b>Income (operating result)</b>	<b>25 241</b>	<b>31 116</b>	<b>35 739</b>
Benefits paid	24 031	28 056	34 589
Re-insurer share	-72	-5	-90
Flat rates for treatment etc.	119	102	83
Changes in outstanding claim provisions	89	77	675
Operating costs	1 263	1 424	1 718
Risk compensation, changes in provisions, premium corrections	-49	391	5
<b>Expenditure</b>	<b>25 382</b>	<b>30 045</b>	<b>36 980</b>
<b>Apportionment result</b>	<b>-514</b>	<b>1 289</b>	<b>-1 902</b>
<b>TSIA balance</b>	<b>-265</b>	<b>1 492</b>	<b>-1 697</b>
<b>Operating result</b>	<b>-141</b>	<b>1 071</b>	<b>-1 241</b>
Change in provisions	-4	-154	666
<b>Capital</b>	<b>12 096</b>	<b>14 611</b>	<b>13 060</b>
of which reserves (incl. capital stock)	6 362	8 274	5 955

# Accident insurance

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

## Employees insured against accidents at work in 2023



## Recipients of accident insurance benefits

	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total incl. AAC, AA AI	AAP	AANP	Total incl. AAC, AA AI
2014	268 156	513 259	796 703	47 691	53 537	103 070
2019	278 736	573 955	868 159	44 390	50 013	96 380
2024	280 323	617 528	914 741	...	...	...

## Accident insurance benefits and rates

### Care services and reimbursement of expenses (mostly medical treatment)

#### Cash benefits 2025

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

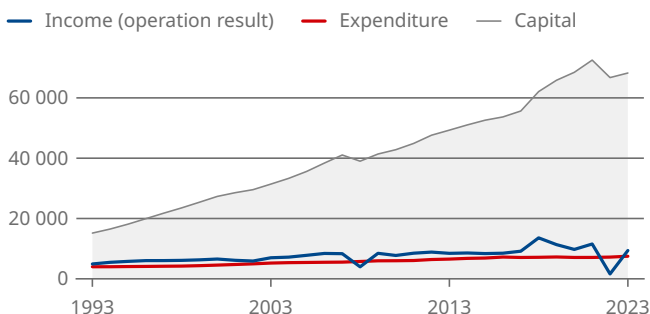
#### Average benefits of the SUVA for 2024 in CHF

	AAP	AANP	AAC
Daily allowance	6 831	5 873	8 979
Invalidity pension	15 984	17 940	16 788
Survivors' pension	28 200	25 944	26 544

<sup>1</sup> Percentage of insured salary (annual maximum insured salary: CHF 148 200).

## Accident insurance income, expenditure and capital

Operating accounts, in CHF m



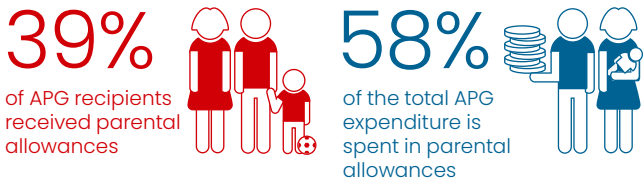
Pensions financed on the basis of funding (capital cover) system.  
2008, 2022: Capital losses due to stock market crashes.

In CHF m	2013	2018	2023
Contributions insured/employers	6 082	6 358	6 254
Income from recourse claims	303	279	237
<b>Income (apportionment result)</b>	<b>6 385</b>	<b>6 637</b>	<b>6 491</b>
Return on capital	1 384	1 384	1 510
<b>Income (TSIA balance)</b>	<b>7 770</b>	<b>8 021</b>	<b>8 002</b>
Variation in capital value	675	5 556	1 386
<b>Income (operating result)</b>	<b>8 445</b>	<b>13 577</b>	<b>9 387</b>
Short-term benefits (daily allowances, medical expenses)	3 573	4 060	4 410
Long-term benefits (pensions, lump-sum benefits)	1 930	1 937	1 912
Administrative and implementation costs, accident prevention, other expenditure	1 035	1 137	1 165
<b>Expenditure</b>	<b>6 538</b>	<b>7 134</b>	<b>7 487</b>
<b>Apportionment result</b>	<b>-153</b>	<b>-497</b>	<b>-996</b>
<b>TSIA balance</b>	<b>1 232</b>	<b>887</b>	<b>515</b>
<b>Operating result</b>	<b>1 907</b>	<b>6 443</b>	<b>1 900</b>
Insurance providers' profits (-) / losses (+)	-224	-1	-381
Provisions and reserves	1 683	6 442	1 520
<b>Capital</b>	<b>49 304</b>	<b>62 085</b>	<b>68 247</b>

# Income compensation allowances

The income compensation regulations (French: APG; German: EO) provide some compensation for loss of earnings to those who perform military, civilian service or civil defence service. The APG also provides partial compensation for loss of earnings during maternity leave (maternity benefits, 14 weeks), during the other parent's leave (compensation for the other parent, 2 weeks), while caring for children with a severe health problem (carer's allowance, 14 weeks) and in the case of adoption (adoption allowance, 2 weeks).

## Share of parental allowances in income compensation in 2023/2024



## Recipients of income compensation allowances

	Allowances for serving personnel				Parental allowances		
	Army	Civilian service	Civil protection	Others <sup>1</sup>	Maternity <sup>2</sup>	Other parent <sup>2</sup>	Others <sup>3</sup>
2013	134 676	17 035	57 400	47 407	62 107	–	–
2018	104 894	19 197	56 273	42 639	68 520	–	–
2023	99 485	21 296	43 717	45 156	65 592	62 902	844

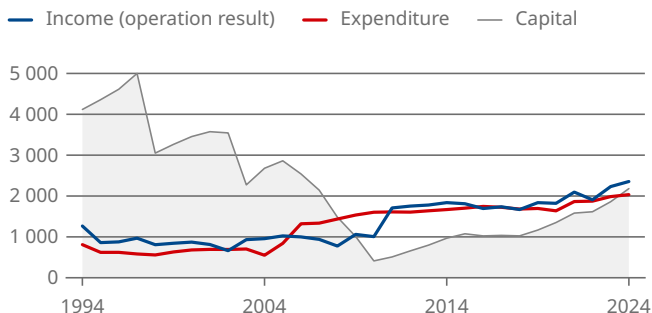
## Income compensation allowances rates

				In % <sup>4</sup>	Min. CHF/day	Max. CHF/day
<b>Basic allowance<sup>5</sup> for serving personnel 2025</b>						
Army recruits / Not gainfully employed				–	69	69
Gainfully employed				80%	69	220
<b>Parental allowances 2025</b>						
				80%	1	220
<b>Average benefits 2023</b>						
in CHF per day	Army	Civilian service	Maternity		Other parent	Care
	133	110	139		180	148

<sup>1</sup> Recruitment, youth and sport leadership courses, as well as junior marksman leadership courses.  
<sup>2</sup> By year of birth of child (maternity/paternity) or by year of first day of leave (care).  
<sup>3</sup> Care, adoption.  
<sup>4</sup> As a percentage of the average income earned prior to service/parenthood.  
<sup>5</sup> Excluding child allowance, operating allowance and child care allowance.

## Income compensation allowances income, expenditure and capital

Operating accounts, in CHF m



1998, 2003: Capital transfers to AI (CHF 2.2 and 1.5 billion).

Mid-2005: Revision of APG Act to include maternity allowance and increased benefits for personnel performing military service.

2011, 2021: Increase in APG contribution rate (0.3% to 0.5%, 0.45% to 0.5%).

1995, 2016: Reduction of APG contribution rate (0.5% to 0.3%; 0.5% to 0.45%).

2021: Introduction of compensation for the other parent and carer's allowance.

2023: Introduction of adoption allowance.

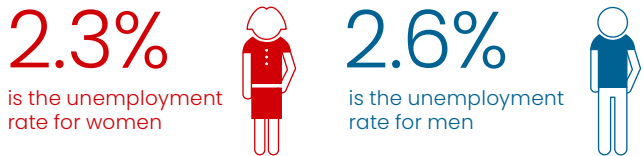
In CHF m	2014	2019	2024
Contributions insured/employers	1 790	1 749	2 230
<b>Income (apportionment result)</b>	<b>1 790</b>	<b>1 749</b>	<b>2 230</b>
Return on capital	14	18	34
<b>Income (TSIA balance)</b>	<b>1 804</b>	<b>1 766</b>	<b>2 264</b>
Variation in capital value	34	71	92
<b>Income (operating result)</b>	<b>1 838</b>	<b>1 838</b>	<b>2 355</b>
Active service allowances	806	744	827
Parenting allowances	783	881	1 128
Other cash benefits <sup>1</sup>	76	67	74
Administrative and implementation costs	3	4	6
<b>Expenditure</b>	<b>1 668</b>	<b>1 695</b>	<b>2 034</b>
<b>Apportionment result</b>	<b>122</b>	<b>54</b>	<b>196</b>
<b>TSIA balance</b>	<b>136</b>	<b>71</b>	<b>229</b>
<b>Operating result</b>	<b>170</b>	<b>142</b>	<b>321</b>
<b>Capital</b>	<b>968</b>	<b>1 167</b>	<b>2 182</b>

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

# Unemployment insurance

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 the company 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.

## Unemployment rate in 2024



## Recipients of unemployment insurance daily allowances

	Women	Men	Women and men
2014	135 428	167 434	302 862
2019	136 496	162 077	298 573
2024	130 731	159 671	290 402

## Unemployment insurance 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;

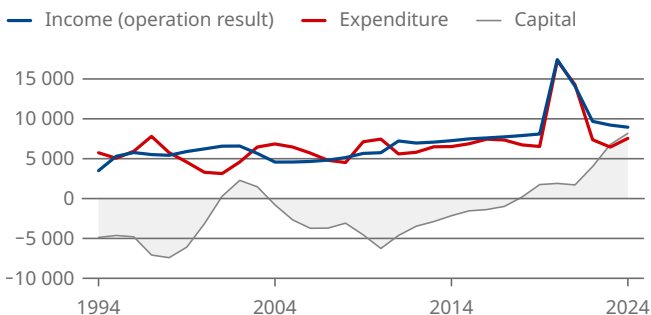
70 % of the insured salary is granted to all other eligible individuals.

Maximum insurable earnings, in CHF per month	2024	2025
	12 350	12 350

Average benefits 2024, in CHF per day	Women	Men
	148.40	186.00

## Unemployment insurance income, expenditure and capital

Operating accounts, in CHF m



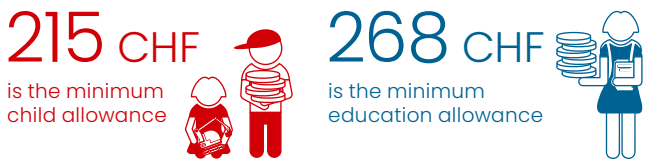
- 1995, 2011: Increase in AC contribution rate (2.0% to 3.0%, 2.0% to 2.2%).  
 2003, 2004: Reduction of AC contribution rate (3.0% to 2.5% to 2.0%).  
 2020/2021/2022: Expansion and extension of the period of entitlement to short-time working compensation in response to the COVID-19 pandemic. This expenditure was covered by federal funds.
- 1996-2003;  
 2011-2022: Deduction of a 'solidarity contribution' from the share of earnings that exceeds the maximum insured salary.

In CHF m	2014	2019	2024
Contributions insured/employers	6 633	7 382	8 071
State contributions	618	697	797
Other income	3	2	1
Revenue from exchange rate movements	–	9	2
<b>Income (apportionment result)</b>	<b>7 255</b>	<b>8 090</b>	<b>8 872</b>
Return on capital	5	6	75
<b>Income (TSIA balance)</b>	<b>7 260</b>	<b>8 095</b>	<b>8 947</b>
<b>Income (operating result)</b>	<b>7 260</b>	<b>8 095</b>	<b>8 947</b>
Cash benefits	4 896	4 886	5 760
Social insurance contributions	707	637	738
Compensation as per bilateral agreements	229	251	264
Administrative and implementation costs	684	757	787
Interest payable	5	0	0
Other expenditure	1	1	–1
Costs owing to exchange rate movements	–	0	0
<b>Expenditure</b>	<b>6 523</b>	<b>6 531</b>	<b>7 548</b>
<b>Apportionment result</b>	<b>733</b>	<b>1 558</b>	<b>1 324</b>
<b>TSIA balance</b>	<b>737</b>	<b>1 564</b>	<b>1 399</b>
<b>Operating result</b>	<b>737</b>	<b>1 564</b>	<b>1 399</b>
<b>Capital</b>	<b>–2 149</b>	<b>1 755</b>	<b>8 180</b>

# Family allowances

Family allowances (French: AFam; German: FamZ) are designed to compensate in part for expenses incurred by raising a family. The Family Allowances Act (LAFam) sets a minimum monthly rate of CHF 215 for a child allowance and CHF 268 for an education allowance. Those in salaried employment, the self-employed as well as individuals who are not in gainful employment and on a low income are entitled to claim family allowances. Funding is primarily through contributions paid by employers and the self-employed (in the canton of Valais, employees also pay contributions).

## Minimum allowances in 2025



## Recipients of family allowances (LAFam)

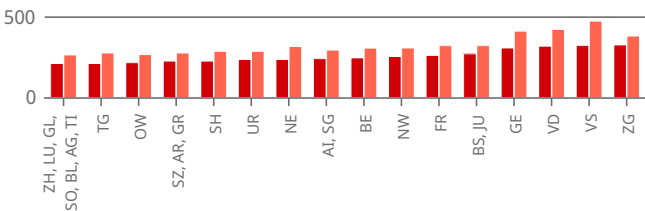
	Child allowance	Education allowance	Birth and adoption allowance <sup>1</sup>	Total
2013	1 298 627	433 456	23 150	1 755 233
2018	1 398 118	447 817	25 658	1 871 593
2023	1 426 265	461 673	24 172	1 912 110

<sup>1</sup> Birth and at most adoption allowance: LU, UR, SZ, FR, VD, VS, NE, GE, JU

## Family allowances rates according to canton

Child and education allowances for 2025, in CHF per month

- Child allowance 1st & 2nd child
- Education allowance 1st & 2nd child

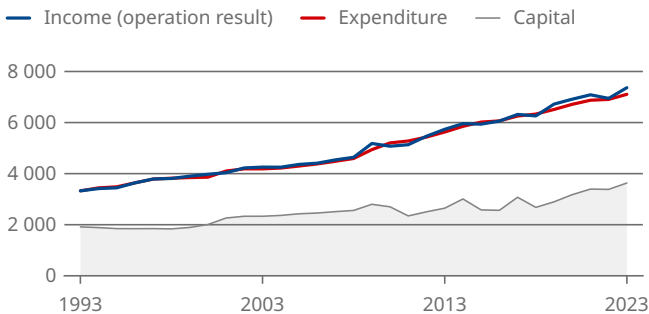


Rates for 1st and 2nd child. In some cases, higher rate for three or more children. Child allowance up to age 16; education allowance from ages 16 to 25. ZH, LU: for children aged 13 and over, child allowance equal to education allowance or CHF 260.-. ZG: education allowance only from age 18.



## Family allowances income, expenditure and capital

Operating accounts, in CHF m



In CHF m	2013	2018	2023
Contributions insured/employers	5 445	5 878	6 741
of whom self-employed	211	216	216
of whom non-employed	5	9	11
of whom employer in agricultural sector	17	21	24
State contributions	195	215	188
Other income	96	206	354
<b>Income (apportionment result)</b>	<b>5 736</b>	<b>6 299</b>	<b>7 283</b>
Return on capital	...	-39	82
<b>Income (TSIA balance)</b>	<b>5 736</b>	<b>6 260</b>	<b>7 365</b>
Variation in capital value	...	...	...
<b>Income (operating result)</b>	<b>5 736</b>	<b>6 260</b>	<b>7 365</b>
Social insurance benefits	5 488	5 949	6 558
of which AFam to self-employed	138	183	195
of which AFam to non-employed	97	149	141
of which AFam to agricultural workers	127	99	85
Administrative and implementation costs	138	111	136
Other expenditure	4	272	413
<b>Expenditure</b>	<b>5 630</b>	<b>6 332</b>	<b>7 107</b>
<b>Apportionment result</b>	<b>106</b>	<b>-33</b>	<b>176</b>
<b>TSIA balance</b>	<b>106</b>	<b>-72</b>	<b>258</b>
<b>Operating result</b>	<b>106</b>	<b>-72</b>	<b>258</b>
Capital	2 647	2 679	3 634

Transition benefits (French: Ptra; German: ÜL) – or bridging benefits – are intended for individuals who lose their job shortly before they reach the normal retirement age and have become out-of-payment after reaching the age of 60. These benefits are means-tested and calculated in the same way as AVS and AI supplementary benefits (French: PC; German: EL). They are financed from the general resources of the Confederation. The cantons are responsible for disbursing these benefits and covering their enforcement costs. The Federal Act on Transition Benefits for Older Unemployed Persons came into effect on 1st July 2021. Thus, the transition benefits are still in an initial phase of introduction, during which the number of beneficiaries and thus expenditures will increase each year until they stabilise by 2026-2027.

Expenditure on transition benefits totalled CHF 14 million in 2022, CHF 26 million in 2023, and CHF 28 million in 2024.

Transition benefit recipients by population group in 2023



Recipients of transition benefits in December

Transition benefit recipients no longer entitled to unemployment benefits			
	Women	Men	Women and men
2022	207	487	694
2023	281	659	940

Calculation of transition benefits

Transition benefits eligibility calculation for 2025, in CHF per year	Single Married	
Transition benefits – maximum amount	46 508	69 761
Coverage of essential needs (flat rate)	20 670	31 005
Maximum gross rent	18 900	22 320
Exempt amount for income from paid employment	1 300	1 950
Property tax allowance	30 000	50 000
Tax allowance for owner-occupied property	112 500	112 500
Average monthly benefits in 2023, in CHF per month		
	Women	Men
Transition benefit recipients no longer entitled to unemployment benefits	2 427	2 600

# Contribution rates and general data

## Social insurance contribution rates

Contribution rates in 2025

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/year	
	Employees	Employers	Total		Min.	Max.
<b>AVS</b> <sup>1,2</sup>	4.35%	4.35%	<b>8.70%</b>	4.35%–8.1%	435	21 750
<b>AI</b> <sup>1,2</sup>	0.70%	0.70%	<b>1.40%</b>	0.752%–1.4%	70	3 500
<b>APG</b> <sup>1,2</sup>	0.25%	0.25%	<b>0.50%</b>	0.269%–0.5%	25	1 250
<b>AC</b> <sup>1,3</sup>	1.10%	1.10%	<b>2.20%</b>	–	–	–
<b>AAP</b> <sup>1,3</sup>	–	0.58%	<b>0.58%</b>	Voluntary	–	–
<b>AANP</b> <sup>1,3</sup>	1.06%	–	<b>1.06%</b>	Voluntary	–	–
<b>PP</b> <sup>4</sup>	7.9%	10.5%	<b>18.4%</b>	Voluntary	–	–
<b>AFam</b> <sup>5</sup>	Only VS: 0.42%	0.8%–3.8%	<b>0.8%– 3.8%</b>	0.6%–3.8%	–	–

<sup>1</sup> Basis: salary subject to AVS contributions.

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

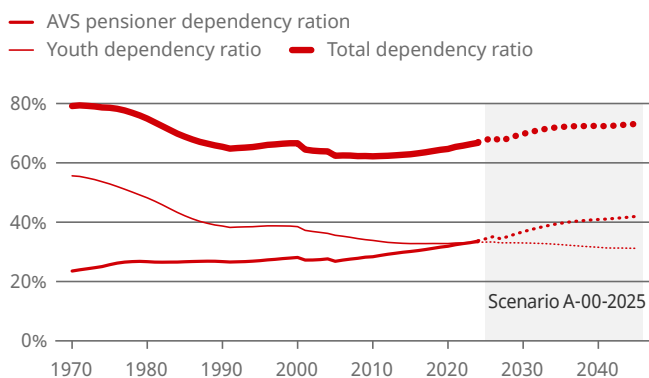
<sup>3</sup> Max. annual insured earnings is CHF 148 200. AAP, AANP: Average gross premium (2023). Risk-adjusted premium rates. Special rules apply to part-time workers.

<sup>4</sup> Pension fund statistics for 2023: average contribution rates as a % of the insured salary (max. CHF 882 000). Contribution rates are set by the pension funds.

<sup>5</sup> 2023, regulations vary across cantons and CAFs.

## 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 2024, there were 34 people of AVS pensionable age for every 100 people of working age. Forecasts put the share at 37 by the end of 2030, and at 42 by the end of 2045.

# Contribution rates and general data

## Miscellaneous statistics

	2014	2019	2024
<b>Permanent resident population, in 1 000</b>	<b>8 238</b>	<b>8 606</b>	<b>9 049</b>
<b>Demographic indicators</b>			
AVS pensioner dependency ratio <sup>1</sup>	29.9%	31.6%	33.6%
Youth dependency ratio <sup>1</sup>	32.9%	32.8%	33.1%
Total dependency ratio <sup>1</sup>	62.7%	64.4%	66.7%
<b>Employed<sup>2</sup>, in 1 000</b>	<b>4 818</b>	<b>5 108</b>	<b>5 329</b>
<b>Individuals subject to AVS, in 1 000</b>	<b>5 580</b>	<b>5 848</b>	<b>6 029</b>
<b>Income subject to AVS contrib.<sup>3</sup>, in CHF m</b>	<b>357 664</b>	<b>388 236</b>	<b>445 758</b>
<b>Unemployment rate<sup>4</sup></b>	<b>3.0%</b>	<b>2.3%</b>	<b>2.4%</b>
Women	2.9%	2.2%	2.3%
Men	3.2%	2.4%	2.6%
<b>Wages and prices, variations on previous year, in %</b>			
Nominal wages	0.8%	0.9%	1.8%
Consumer prices	0.0%	0.4%	1.1%
<b>Gross domestic product<sup>5</sup> (GDP), in CHF m</b>	<b>665 618</b>	<b>716 879</b>	<b>824 589</b>
<b>Limits for tax exemption of pillar 3a</b>			
With occupational benefits insurance	6 739	6 826	7 056
Self-employed persons	33 696	34 128	35 280

<sup>1</sup> 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: 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.

<sup>2</sup> Persons aged 15 and over who, during the reference week, worked at least one hour for payment.

<sup>3</sup> Qualifying income of employees and the self-employed; contribution-equivalent income for those not in gainful employment. Estimation.

<sup>4</sup> Share of registered unemployed (annual mean) in relation to the economically active persons.

<sup>5</sup> The GDP covers the economic value-added generated within Switzerland in the course of one year.

## Switzerland, an international comparison

Social protection benefits as a % of GDP in 2022

	Old age	Sickness / health care	Disability	Survivors	Family / children	Unemployment	Housing etc.
Germany	10.4%	9.6%	2.1%	1.6%	3.4%	1.0%	0.7%
France	12.6%	9.9%	2.0%	1.5%	2.2%	1.8%	1.8%
Italy	13.9%	6.6%	1.5%	2.4%	1.6%	1.4%	1.5%
Netherlands	9.7%	9.3%	2.2%	0.8%	1.2%	0.5%	1.7%
Sweden	12.1%	7.8%	2.4%	0.2%	2.7%	0.8%	0.9%
<b>Switzerland</b>	<b>11.1%</b>	<b>8.6%</b>	<b>2.1%</b>	<b>1.2%</b>	<b>1.5%</b>	<b>0.8%</b>	<b>0.9%</b>

Compared to other countries with a similar social care system, Switzerland has the second-lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 32.0% of its GDP on social protection benefits, compared with 26.3% in Switzerland. Across all countries in the comparison, the old-age and sickness/health care schemes account for the highest share of total social insurance expenditure.

# Abbreviations

<b>AA/UV</b>	Accident insurance
<b>AA AI/UV IV</b>	Accident insurance during AI measures
<b>AAC/UVAL</b>	Accident insurance for the unemployed
<b>AANP/NBUV</b>	Non-occupational accident insurance
<b>AAP/BUV</b>	Occupational accident insurance
<b>AC/ALV</b>	Unemployment insurance
<b>AFam/FamZ</b>	Family allowances
<b>AI/IV</b>	Invalidity insurance
<b>AMal/KV</b>	Sickness (health) insurance
<b>APG/EO</b>	Income compensation allowances
<b>CPG/CEE</b>	Corona compensation for loss of earnings
<b>AVS/AHV</b>	Old-age and survivors' insurance
<b>CAF</b>	Family Allowances Office
<b>FSIO</b>	Federal Social Insurance Office
<b>FTE</b>	Full time equivalent
<b>GDP</b>	Gross domestic product
<b>LAfam/FamZG</b>	Family Allowances Act
<b>PC/EL</b>	AVS and AI supplementary benefits
<b>PP/BV</b>	Occupational benefit plans
<b>Ptra/ÜL</b>	Transition benefits
<b>SNB</b>	Swiss National Bank
<b>SAS/SVS</b>	Swiss social insurance statistics
<b>TSIA</b>	Total social insurance accounts
<b>VAT</b>	Value added tax

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<b>Apportionment result</b>	<b>Income (excl. return on capital and variations in capital value) minus expenditure</b>
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<b>TSIA balance</b>	Income (incl. return on capital but excl. changes in capital value) minus expenditure
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<b>Operating result</b>	<b>Income (incl. return on capital and changes in capital value) minus expenditure</b>
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- ... Figures were either unavailable or not given.
  - Not applicable.
- Provisional values are written in *italics*.

Chapter	Address	Content
TSIA, AVS, AI, PC, PP, AMal, AA, APG, AC, AFam	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	Swiss social insurance statistics SAS and detailed statistics for AVS, AI, PC and for AFam
TSIA, AVS, AI, PC, PP, AMal, AFam	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	Research publications on social insurance
TSIA, AVS, AI, PC, PP, AMal, AA, APG, AC, AFam	<a href="http://www.securite-sociale-chss.ch">www.securite-sociale-chss.ch</a>	FSIO digital publishing platform
AVS, AI, PC, PP, AMal, AA, APG, AC, AFam	<a href="http://www.historyofsocialsecurity.ch">www.historyofsocialsecurity.ch</a>	Overview of the history of social security in Switzerland
AVS, AI, APG	<a href="http://www.compenswiss.ch">www.compenswiss.ch</a>	Social security funds AVS/AI/APG
AVS	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	AVS statistics
AI	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	AI statistics
PC	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	PC statistics
AVS, AI, PC, APG, AC, AFam, Pträ	<a href="http://www.avs-ai.ch">www.avs-ai.ch</a>	Insurance contributions, benefits, international social security agreements
PP	<a href="http://www.statistics.admin.ch">www.statistics.admin.ch</a>	Pension funds statistics
AMal	<a href="http://www.statistics.admin.ch">www.statistics.admin.ch</a>	Statistics and publications
	<a href="http://www.foph.admin.ch">www.foph.admin.ch</a>	Statistics, monitoring data and research reports
	<a href="http://www.obsan.admin.ch">www.obsan.admin.ch</a>	Research reports by the Swiss Health Observatory
AA	<a href="http://www.suva.ch">www.suva.ch</a>	Statistics and general information
	<a href="http://www.suva.ch">www.suva.ch</a>	Statistics and general information
	<a href="http://www.foph.admin.ch">www.foph.admin.ch</a>	Statistics and general information
AC	<a href="http://www.statistics.admin.ch">www.statistics.admin.ch</a>	Statistics and publications on employment and unemployment
	<a href="http://www.amstat.ch">www.amstat.ch</a>	Swiss labor market statistics
	<a href="http://www.work.swiss">www.work.swiss</a>	Unemployment-related information
AFam	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	Statistics and general information
Pträ	<a href="http://www.ofas.admin.ch">www.ofas.admin.ch</a>	General information: conditions, benefit, cost and financing

<b>TSIA</b>	Total social insurance accounts
<b>AVS/AHV</b>	Old-age and survivors' insurance
<b>AI/IV</b>	Invalidity insurance
<b>PC/EL</b>	Supplementary benefits
<b>PP/BV</b>	Occupational benefit plans
<b>AMal/KV</b>	Sickness (health) insurance
<b>AA/UV</b>	Accident insurance
<b>APG/EO</b>	Income compensation allowances
<b>AC/ALV</b>	Unemployment insurance
<b>AFam/FamZ</b>	Family allowances
<b>Ptra/ÜL</b>	Transition benefits for individuals aged 60 or over
	Contribution rates and general data
	International comparison



More detailed information can be found in the **Swiss Social insurance statistics 2025**, (available in French and German), scheduled for publication in autumn 2025.