

2023

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 2023
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Insurance schemes of the Swiss social insurance system

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| 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

Ptra / ÜL

Total social insurance accounts

TSIA

- | | |
|---|---|
| A Latest results | F Share of income |
| B Total accounts | G Share of expenditure |
| C Total accounts for each insurance scheme | H Share of social insurance charges and share of social insurance benefits |
| D Finances over time | I Social insurance benefits by intended purpose |
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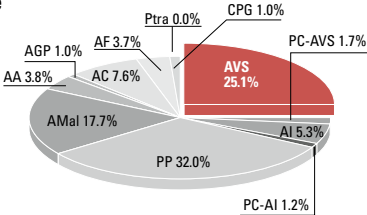
Contribution rates and general data

1 Old-age and survivors' insurance (AVS) 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 from public funds. Together with the invalidity insurance (AI) 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.

2 Old-age and survivors' insurance as a percentage of total social insurance expenditure

Expenditure for 2021, in %

At 25.1%, the AVS scheme accounts for the second largest share of total social insurance expenditure in Switzerland (CHF 186 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 2023 ¹		
	Minimum	Maximum
Old-age pension (100%)	1,225	2,450
Widow's/widower's pension (80%)	980	1,960
Wife's supplementary pension (30%)	368	735
Orphan's and child's pension (40%)	490	980
Average pension 2022 in Switzerland		
	Women	Men
Old-age pension	1,884	1,862
Widow's/widower's pension	1,596	1,305

4 Recipients of old-age and survivors' insurance pension

Number of AVS pension recipients, in december

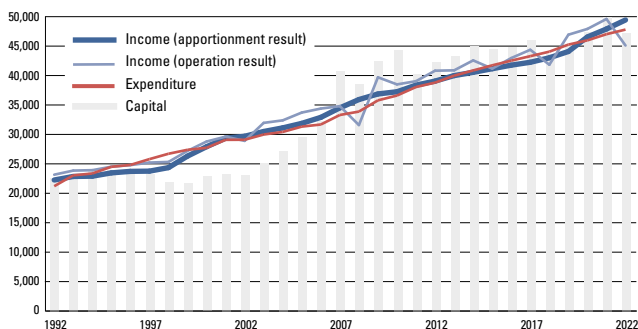
	Main pensions			Supplementary pensions Spouse, children	Survivors' pensions Widows, widowers, orphans
	In Switzerland	Abroad	Total		
2019	1,631,114	772,650	2,403,764	51,395	196,120
2020	1,659,270	779,491	2,438,761	50,459	201,060
2021	1,686,676	784,049	2,470,725	49,276	207,116
2022	1,716,099	788,799	2,504,898	47,481	211,991

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

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

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Operating accounts, in CHF m



	2019	2020	2021	2022	ROC 2022
Contributions insured/employers	32,508	34,139	35,130	36,266	3.2%
State contributions	11,571	12,415	12,774	13,170	3.1%
Confederation	8,847	9,287	9,499	9,657	1.7%
VAT and gambling duties	2,723	3,127	3,275	3,513	7.3%
Recourse claims, misc. income	5	2	3	2	-41.5%
Income (apportionment result)	44,084	46,556	47,907	49,439	3.2%
Return on capital	605	533	537	569	5.9%
Income (TSIA balance)	44,689	47,088	48,444	50,008	3.2%
Variation in capital value	2,247	829	1,166	-4,906	-520.9%
Income (operation result)	46,937	47,918	49,610	45,102	-9.1%
Social insurance benefits	45,032	45,758	46,807	47,587	1.7%
Cash benefits	44,820	45,543	46,581	47,378	1.7%
Benefits in-kind	105	107	115	106	-8.4%
Collective benefits	108	108	111	103	-6.9%
Administrative and implementation costs	222	219	220	220	0.4%
Expenditure	45,254	45,977	47,027	47,807	1.7%
Apportionment result	-1,170	579	880	1,631	85.3%
TSIA balance	-565	1,111	1,417	2,200	55.2%
Operating result	1,682	1,941	2,583	-2,706	-204.8%
Capital	45,217	47,158	49,741	47,035	-5.4%

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).

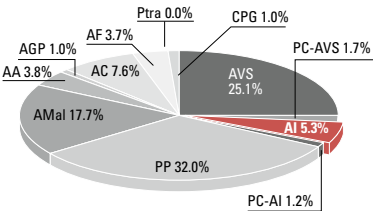
2020: Increase in AVS contribution rate (8.4% → 8.7%).

1 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. Its main sources of funding are payroll deductions and federal contributions (additional funding from the Confederation and through VAT during the 2011–2017 period). Together with the old-age and survivors’ insurance (AVS) 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.

2 Invalidity insurance as a percentage of total social insurance expenditure

Expenditure for 2021, in %

At 5.3%, the AI scheme accounts for the fifth largest share of total social insurance expenditure in Switzerland (CHF 186 billion). 91.7% of AI expenditure went on social insurance benefits.



3 Invalidity insurance pension rates

Pension rates, in CHF per month

Full basic pension rates for 2023 ¹	Minimum	Maximum
Invalidity pension (100%)	1,225	2,450
Child’s pension (40%)	490	980

Average pension 2022 in Switzerland	Women	Men
Invalidity pension	1,456	1,511
Child’s pension	572	570

4 Recipients of invalidity insurance pension

Number of AI pension recipients, in december

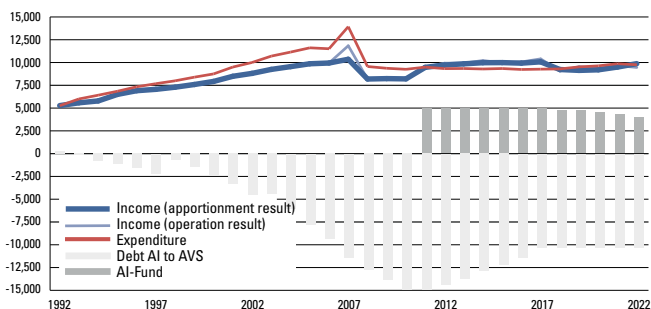
	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2019	217,687	29,513	247,200	55,117	9,889	65,006
2020	218,123	28,861	246,984	54,590	9,505	64,095
2021	219,899	28,349	248,248	54,762	9,330	64,092
2022	220,358	27,724	248,082	54,324	9,044	63,368

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

Invalidity insurance income, expenditure and capital

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Operating accounts, in CHF m



	2019	2020	2021	2022	ROC 2022
Contributions insured/employers	5,446	5,516	5,678	5,862	3.2%
Confederation	3,619	3,617	3,749	3,942	5.1%
Recourse claims, misc. incomes	36	30	39	32	-17.1%
Income (apportionment result)	9,101	9,163	9,466	9,836	3.9%
Return on capital	80	60	47	49	5.1%
Income (TSIA balance)	9,182	9,224	9,513	9,885	3.9%
Variation in capital value	327	104	112	-464	-515.1%
Income (operation result)	9,508	9,327	9,624	9,421	-2.1%
Social insurance benefits	8,698	8,820	9,019	8,906	-1.3%
Cash benefits	6,587	6,638	6,788	6,705	-1.2%
Benefits in-kind	1,964	2,034	2,091	2,053	-1.8%
Collective benefits	147	148	140	148	5.2%
Administrative and implementation costs	734	723	761	757	-0.6%
Interest on debt	51	51	51	51	0.0%
Expenditure	9,484	9,594	9,832	9,714	-1.2%
Apportionment result	-383	-431	-366	122	133.3%
TSIA balance	-302	-371	-319	171	153.4%
Operating result	24	-267	-207	-293	-41.6%
AI Fund	4,787	4,520	4,313	4,019	-6.8%
Debt AI to AVS	-10,284	-10,284	-10,284	-10,284	0.0%

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

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

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

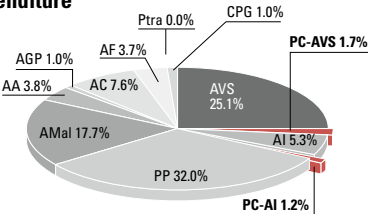
2011–2017: Additional financing through the Confederation and VAT.

1 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.

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

Expenditure for 2021, in %

At 2.9%, the PC scheme accounts for the third smallest share of total social insurance expenditure in Switzerland (CHF 186 billion). 58.1% of this expenditure goes on supplementary benefits to AVS pensions and 41.9% on supplementary benefits to AI pensions.



3 Calculation of AVS and AI supplementary benefits

Eligibility calculation and benefits, in CHF

PC eligibility calculation 2023 per year	Single	Married
Coverage of essential needs (flat rate)	20,100	30,150
Maximum gross rent	17,580	20,820
Exempt amount for income from paid employment	1,000	1,500
Property tax allowance	30,000	50,000
Tax allowance for owner-occupied property	112,500	112,500
Average benefits 2022 per month	at home	in a care home
Single with PC to old-age pension, no children	1,148	3,389
Single with PC to invalidity pension, no children	1,333	3,805

4 Recipients of AVS and AI supplementary benefits

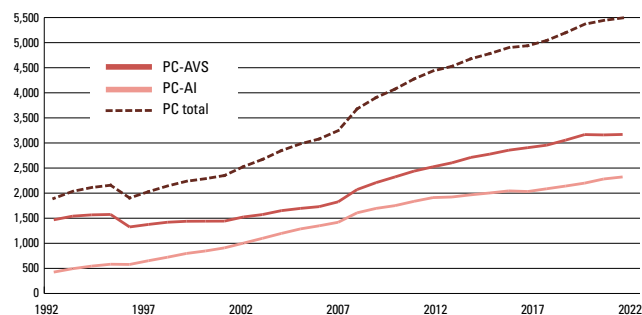
Number of recipients of AVS and AI supplementary benefits, in december

	People with PC to			Total	Supplementary benefits rate		
	old-age pension	survivors' pension	invalidity pension		old-age pension	survivors' pension	invalidity pension
2019	215,772	3,753	117,498	337,023	12.7%	9.3%	48.5%
2020	218,903	3,717	119,090	341,710	12.7%	9.4%	49.3%
2021	219,935	3,742	121,326	345,003	12.5%	9.5%	50.0%
2022	219,109	3,606	121,556	344,271	12.3%	9.3%	50.2%

AVS and AI supplementary benefits income and expenditure

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Operating accounts, in CHF m



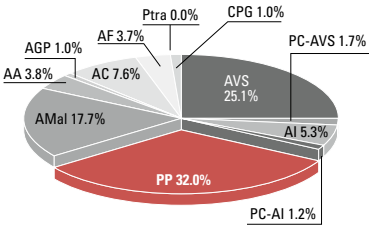
	2019	2020	2021	2022	ROC 2022
State contributions to PC-AVS	3,058	3,168	3,161	3,170	0.3%
Confederation	818	859	923	943	2.1%
Cantons	2,239	2,309	2,237	2,227	-0.5%
State contributions to PC-AI	2,142	2,200	2,282	2,323	1.8%
Confederation	780	805	849	873	2.9%
Cantons	1,361	1,395	1,433	1,450	1.2%
Income (apportionment result)	5,199	5,368	5,443	5,493	0.9%
Return on capital	—	—	—	—	—
Income (TSIA balance)	5,199	5,368	5,443	5,493	0.9%
Variation in capital value	—	—	—	—	—
Income (operation result)	5,199	5,368	5,443	5,493	0.9%
AVS supplementary benefits	3,058	3,168	3,161	3,170	0.3%
Min. subsistence cover	1,309	1,374	1,477	1,509	2.1%
Extra costs from residential care	1,437	1,482	1,369	1,348	-1.5%
health/disability costs	312	312	314	313	-0.4%
AI supplementary benefits	2,142	2,200	2,282	2,323	1.8%
Min. subsistence cover	1,249	1,288	1,358	1,397	2.9%
Extra costs from residential care	682	701	705	703	-0.2%
health/disability costs	212	211	220	224	1.9%
Expenditure	5,199	5,368	5,443	5,493	0.9%
Apportionment result	—	—	—	—	—
TSIA balance	—	—	—	—	—
Operating result	—	—	—	—	—
Capital	—	—	—	—	—

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 insurance system provided for in the Swiss Constitution.

2 Occupational benefit plans as a percentage of total social insurance expenditure

Expenditure for 2021, in %

At 32.0%, the PP scheme accounts for the largest share of social insurance expenditure in Switzerland (CHF 186 billion). 52.4% of PP expenditure went on pension benefits and 13.5% on lump-sum benefits.



3 Average pensions of occupational benefit plans

Average pension, in CHF per year

	Old-age pension		Widow's/widower's pension		Invalidity pension	
	Women	Men	Women	Men	Women	Men
2018	18,567	35,385	20,571	13,016	14,754	18,851
2019	18,605	35,560	20,887	12,661	14,733	19,131
2020	18,845	34,959	20,839	12,283	14,940	19,307
2021	...	...	21,152	13,065	15,137	19,265

4 Recipients of occupational benefit plans pension

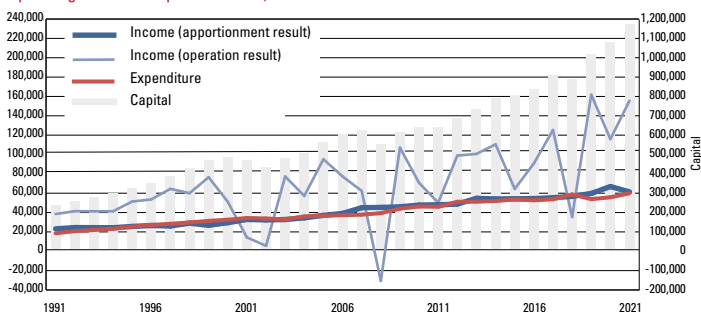
Number of PP pension recipients

	Old-age pension	Widow's/widower's pension	Orphan's and child pension	Invalidity pension
2018	798,554	191,046	59,706	114,534
2019	819,887	190,604	58,692	113,029
2020	842,357	194,113	57,820	111,975
2021	869,722	192,806	58,487	111,883

Occupational benefit plans income, expenditure and capital

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Operating accounts of pension funds, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	49,320	50,648	51,399	52,649	2.4%
Initial payments (excl. vested benefits)	7,232	8,805	15,306	8,477	-44.6%
Income from services, misc. incomer	167	274	175	216	23.2%
Income (apportionment result)	56,719	59,727	66,880	61,342	-8.3%
Return on capital	14,311	16,238	15,192	18,117	19.3%
Income (TSIA balance)	71,030	75,965	82,073	79,459	-3.2%
Variation in capital value	-35,667	85,858	33,803	76,183	125.4%
Income (operation result)	35,363	161,823	115,875	155,642	34.3%
Social insurance benefits	39,145	40,716	42,464	44,795	5.5%
Pensions	30,164	30,801	31,515	32,256	2.4%
Lump-sum benefit	8,981	9,915	10,949	12,538	14.5%
Administrative and implementation costs	5,361	5,555	5,787	6,921	19.6%
Withdrawal payments, payments to insurance funds and deposit rates	14,250	7,601	7,530	8,167	8.5%
Expenditure	58,756	53,872	55,781	59,884	7.4%
Apportionment result	-2,036	5,854	11,100	1,458	-86.9%
TSIA balance	12,274	22,092	26,292	19,576	-25.5%
Operating result	-23,393	107,950	60,095	95,759	59.3%
Other capital-related variations ¹	1,796	23,370	-826	1,362	264.9%
Capital	874,001	1,005,321	1,064,590	1,161,710	9.1%

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

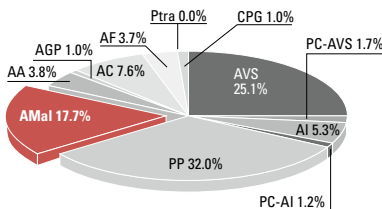
1 2018/2019 including surrender values on AXA insurance policies.

- 1** 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. The cantons offer reduced premiums to individuals on low incomes. This measure is co-funded by the federal authorities.

2 Sickness insurance as a percentage of total social insurance expenditure

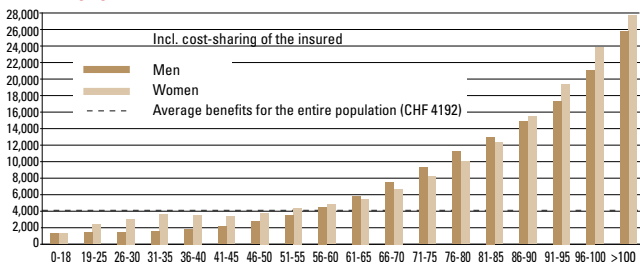
Expenditure for 2021, in %

At 17.7%, the Sickness (health) insurance scheme accounts for the third largest share of total social insurance expenditure in Switzerland (CHF 186 billion). 95.2% of AMal expenditure went on social insurance benefits.



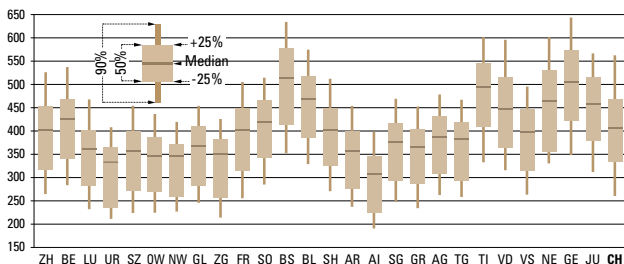
3 Sickness insurance benefit rates

Average gross benefits for 2021, in CHF



4 Sickness insurance premiums by canton

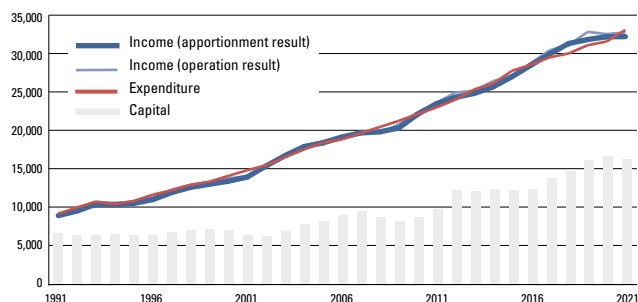
Average premium (adults) for 2023, in CHF per month



Sickness insurance income, expenditure and capital

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Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured excl. premium reduction etc.	26,473	26,715	26,789	27,137	1.3%
Premium reduction etc.	4,902	5,157	5,426	5,426	0.0%
Non-operating income and expenditure, other income	-40	-27	-14	-344	—
Income (apportionment result)	31,334	31,845	32,201	32,218	0.1%
Return on capital	203	1,819	200	222	10.6%
Income (TSIA balance)	31,537	33,664	32,401	32,440	0.1%
Variation in capital value	-421	-827	152	327	114.9%
Income (operation result)	31,116	32,837	32,553	32,768	0.7%
Benefits paid	28,056	29,482	29,796	31,389	5.3%
Re-insurer share	-5	-101	-47	-40	14.7%
Flat rates for treatment etc.	102	126	103	384	273.7%
Changes in outstanding claim provisions	77	-180	-141	-221	-56.6%
Operating costs	1,424	1,471	1,582	1,711	8.2%
Risk compensation, changes in provisions, premium corrections	391	306	298	-137	-146.0%
Expenditure	30,045	31,105	31,591	33,086	4.7%
Apportionment result	1,289	740	609	-868	-242.4%
TSIA balance	1,492	2,559	810	-646	-179.8%
Operating result	1,071	1,732	962	-319	-133.1%
Change in provisions	-154	-316	-330	-61	81.6%
Capital	14,611	16,027	16,659	16,280	-2.3%
of which reserves (incl. capital stock)	8,274	9,994	10,955	10,636	-2.9%

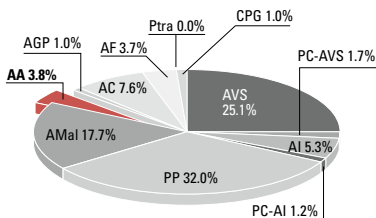
"Pay-as-you-go" system of financing.

- 1** Accident insurance (French: AA, German: UV) provides cover for the economic consequences of occupational accident/illnesses (AAP) and non-occupational accidents (AANP). 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.

2 Accident insurance as a percentage of total social insurance expenditure

Expenditure for 2021, in %

At 3.8%, accident insurance scheme accounts for the sixth largest share of total social insurance expenditure in Switzerland (CHF 186 billion). 27.3% of AA expenditure went on medical expenses; 29.8% on daily allowances; and 26.7% on pensions and lump-sum benefits.



3 Accident insurance benefits and rates

Benefits

Care services and reimbursement of expenses (above all medical treatment) 2023

Cash benefits 2023	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 2022 in CHF	AAP	AANP	AAC
Daily allowance	6,498	5,730	8,679
Invalidity pension	15,588	17,436	16,404
Survivors' pension	26,964	22,480	25,452

4 Recipients of accident insurance benefit

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

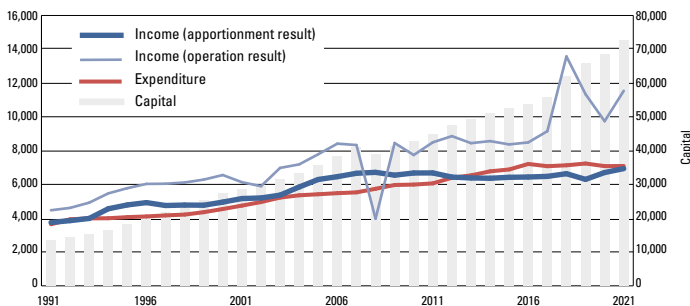
	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total y.c. AAC, AAAl	AAP	AANP	Total y.c. AAC, AAAl
2019	278,736	573,955	868,159	44,390	50,013	96,380
2020	264,311	522,006	802,601	43,089	48,667	93,735
2021	276,886	536,208	831,511	42,040	47,872	91,910
2022	293,132	600,715	910,904	...	...	...

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

Accident insurance income, expenditure and capital

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Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	6,358	6,017	6,437	6,691	3.9%
Income from recourse claims	279	283	269	245	-8.9%
Income (apportionment result)	6,637	6,300	6,706	6,937	3.4%
Return on capital	1,384	1,521	1,333	1,928	44.6%
Income (TSIA balance)	8,021	7,821	8,039	8,865	10.3%
Variation in capital value	5,556	3,520	1,704	2,676	57.1%
Income (operation result)	13,577	11,341	9,743	11,541	18.5%
Short-term benefits (daily allowances, medical expenses)	4,060	4,171	4,015	4,046	0.8%
Long-term benefits (pensions, lump-sum benefits)	1,937	1,931	1,908	1,895	-0.7%
Administrative and implementation costs, accident prevention, other expenditure	1,137	1,138	1,161	1,150	-0.9%
Expenditure	7,134	7,240	7,084	7,091	0.1%
Apportionment result	-497	-940	-378	-154	59.1%
TSIA balance	887	581	955	1,774	85.7%
Operating result	6,443	4,101	2,659	4,450	67.4%
Insurance providers' profits (-) / losses (+)	-1	-348	-22	-401	-
Provisions and reserves	6,442	3,754	2,638	4,050	53.5%
Capital	62,085	65,839	68,477	72,526	5.9%

Pensions financed on basis of funding (capital cover) system.

2008: Capital losses due to stock market crashes.

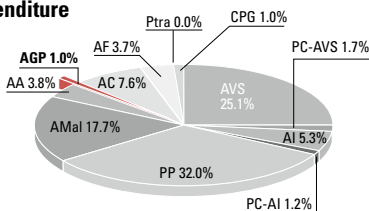
2018: Positive changes in capital value following release of all hidden reserves due to Suva valuation changes.

- 1** The loss of earnings compensation scheme (French: APG; German EO) partially covers the earned income lost as a result of performing military, civil protection or alternative civilian service. It also partially covers the loss of earnings due to maternity (maternity allowance: 14 weeks' paid leave; introduced on 1 July 2005); due to paternity (paternity allowance: 2 weeks' paid leave; introduced in 2021); due to caring for a gravely ill or injured child (carer's allowance, 14 weeks' paid leave; introduced on 1 July 2021); and due to adoption (adoption allowance: 2 weeks' paid leave; introduced in 2023).

2 Income compensation allowances as a percentage of total social insurance expenditure

Expenditure for 2021, in %

At 1.0%, the APG accounts for the second smallest share of total social insurance expenditure in Switzerland (CHF 186 billion). 96.0% of APG expenditure went on allowances.



3 Income compensation allowances rates

Benefits

Basic allowance ² for serving personnel 2023	In % ¹	Minimum CHF/day	Maximum CHF/day
Army recruits / Not gainfully employed	–	69	69
Gainfully employed	80 %	69	220
Parenthood 2023	80 %	1	220

	Army	Civilian-service	Maternity ³	Paternity ³	Care ³
Average benefits 2021, in CHF per day	125	103	131	169	141

4 Beneficiaries of income compensation allowances

Number of APG recipients according to benefits

	Allowances for serving personnel				Parental allowances		
	Army	Civilian serv.	Civil Prot.	Others ⁴	Maternity ³	Paternity ³	Care ³
2018	104,894	19,197	56,270	42,639	68,520	–	–
2019	101,521	18,513	56,072	42,989	68,550	–	–
2020	75,470	18,770	43,533	28,614	69,399	–	–
2021	99,016	19,141	42,667	38,190	73,792	63,236	577

¹ As a percentage of the average income earned prior to parenthood.

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

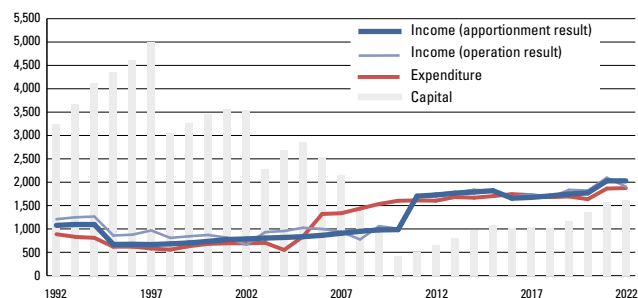
³ By year of birth of child (maternity/paternity) or by year of first day of leave (care).

⁴ Recruitment, youth and sport leadership courses, as well as junior marksman leadership courses.

Income compensation allowances income, expenditure and capital

5

Operating accounts, in CHF m



	2019	2020	2021	2022	ROC 2022
Contributions insured/employers	1,749	1,772	2,029	2,092	3.1%
Income (apportionment result)	1,749	1,772	2,029	2,092	3.1%
Return on capital	18	18	20	22	11.3%
Income (TSIA balance)	1,766	1,790	2,049	2,114	3.2%
Variation in capital value	71	31	47	-206	-539.7%
Income (operation result)	1,838	1,821	2,096	1,908	-9.0%
Active service allowances	744	691	739	732	-1.0%
Parental allowances	881	880	1,050	1,072	2.0%
Other cash benefits ¹	67	63	71	66	-6.7%
Administrative and implementation costs	4	3	4	5	16.7%
Expenditure	1,695	1,637	1,865	1,875	0.5%
Apportionment result	54	134	165	217	32.0%
TSIA balance	71	152	184	239	29.8%
Operating result	142	184	231	33	-85.7%
Capital	1,167	1,351	1,582	1,615	2.1%
Corona loss of earnings (CPG)	–	2,201	1,791	277	-84.5%

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: Increase in APG contribution rate (0.3% → 0.5%).

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

2021: Increase in APG contribution rate (0.45% → 0.5%).

2021: Introduction of paternity allowance and carer's allowance.

2023: Introduction of adoption allowance.

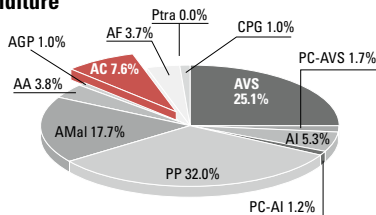
¹ Share of contributions borne by the APG, reimbursement claims, legal costs and court fees.

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

2 Unemployment insurance as a percentage of total social insurance expenditure

Expenditure for 2021, in %

By the end of the Covid-19 public health crisis, the AC scheme accounted for the fourth largest share of total social insurance expenditure (CHF 186 billion, or 7.6%). 93.9% of AC expenditure went on social insurance benefits.



3 Unemployment insurance benefit rates

Unemployment benefit rates

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

Maximum insured salary per month: CHF 12,350

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

80% of the insured salary is granted to individuals:

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

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

	Women	Men
Average benefits 2022, in CHF per day	137.40	179.40

4 Recipients of unemployment insurance daily allowance

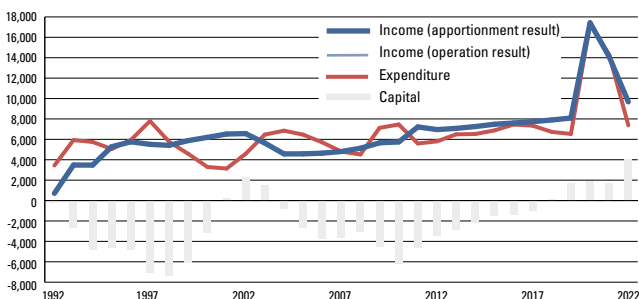
Number of recipients of AC daily allowance

	Women	Men	Women and men
2019	136,496	162,077	298,573
2020	154,405	185,304	339,709
2021	155,674	184,470	340,144
2022	131,486	153,606	285,092

Unemployment insurance income, expenditure and capital

5

Operating accounts, in CHF m



	2019	2020	2021	2022	ROC 2022
Contributions insured/employers	7,382	7,461	7,646	7,944	3.9%
State contributions	697	9,956	6,434	1,708	-73.4%
Other income	2	3	1	2	8.4%
Revenue from exchange rate movements	9	3	16	19	19.4%
Income (apportionment result)	8,090	17,422	14,097	9,673	-31.4%
Return on capital	6	7	4	10	161.4%
Income (TSIA balance)	8,095	17,429	14,101	9,682	-31.3%
Income (operation result)	8,095	17,429	14,101	9,682	-31.3%
Cash benefits	4,886	15,367	12,186	5,695	-53.3%
Social insurance contributions	637	855	908	645	-28.9%
Compens. as per bilateral agreements	251	208	328	202	-38.4%
Administrative and implementation costs	757	853	863	832	-3.6%
Interest payable	0	1	0	0	-57.7%
Other expenditure	1	1	1	1	51.9%
Costs owing to exchange rate movements	0	0	1	0	-58.7%
Expenditure	6,531	17,284	14,287	7,376	-48.4%
Apportionment result	1,558	138	-189	2,297	—
TSIA balance	1,564	145	-186	2,307	—
Operating result	1,564	145	-186	2,307	—
Capital	1,755	1,900	1,714	4,021	134.6%

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

2003, 2004: ALV contribution rate lowered (3.0% → 2.5% → 2.0%).

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.

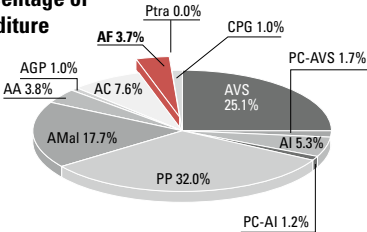
1996–2003; 2011–2022: Deduction of a 'solidarity contribution' from the share of earnings that exceeds the maximum insured salary.

1 Family allowances (French: AF, German: FZ) are designed to compensate in part for expenses incurred by raising a family. The Family Allowances Act sets a minimum monthly rate of CHF 200 for a child allowance and CHF 250 for an education and training allowance. Those in salaried employment, the self-employed (since 2013) 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 in by employers and the self-employed (in the canton of Valais, employees also pay contributions).

2 Family allowances' as a percentage of total social insurance expenditure

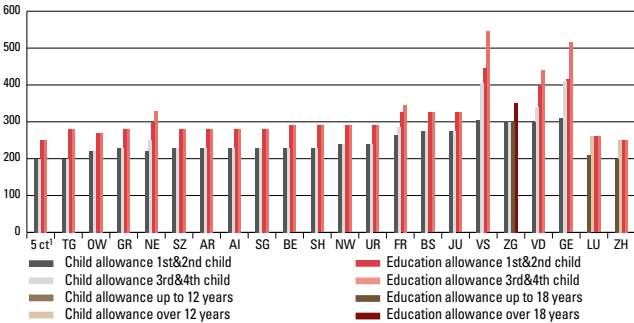
Expenditure for 2021, in %

At 3.7%, family allowances (AF) account for the fourth smallest share of total social insurance expenditure in Switzerland (CHF 186 billion). 92.1% of AF expenditure went on social insurance benefits.



3 Family allowances rates according to canton

Child and education allowances for 2023, in CHF per month



4 Recipients of family allowance

Number of family allowances (LAFam)

	Child allowance	Education allowance	Birth and adoption allowance ³	Total
2018 ²	1,696,665	583,960	27,671	2,308,296
2019 ²	1,705,860	592,138	29,358	2,327,356
2020 ²	1,722,943	603,048	29,207	2,355,198
2021 ²	1,734,550	603,058	31,044	2,368,652

1 GL, SO, BL, AG, TI

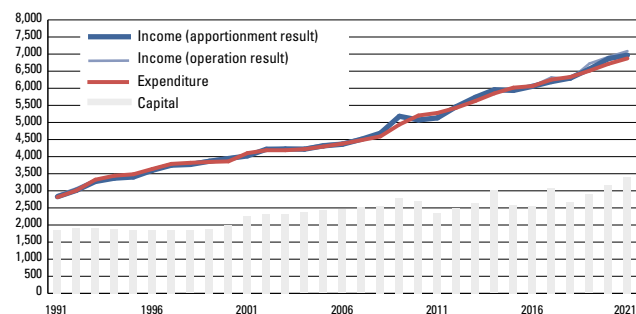
2 Double counting possible.

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

Family allowances income, expenditure and capital

5

Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	5,878	6,108	6,358	6,449	1.4%
of whom: self-employed	216	221	226	218	-3.5%
non-employed	9	11	13	12	-7.1%
employer in agricultural sector	21	21	22	23	5.5%
State contributions	215	214	201	196	-2.6%
Return on capital, other income	206	240	307	324	5.8%
Income (apportionment result)	6,299	6,562	6,866	6,969	1.5%
Return on capital	-39	160	49	118	142.4%
Income (TSIA balance)	6,260	6,722	6,915	7,087	2.5%
Variation in capital value	...	...	...	...	-
Income (operation result)	6,260	6,722	6,915	7,087	2.5%
Social insurance benefits	5,949	6,060	6,229	6,330	1.6%
of which: AF to self-employed	183	186	191	189	-0.7%
AF to non-employed	149	152	144	144	0.1%
AF to agricultural workers	99	96	91	89	-1.8%
Administrative and implementation costs	111	105	108	95	-12.0%
Other expenditure	272	348	377	450	19.2%
Expenditure	6,332	6,513	6,714	6,874	2.4%
Apportionment result	-33	50	152	95	-37.4%
TSIA balance	-72	210	200	213	6.2%
Operating result	-72	210	200	213	6.2%
Capital	2,679	2,895	3,176	3,395	6.9%

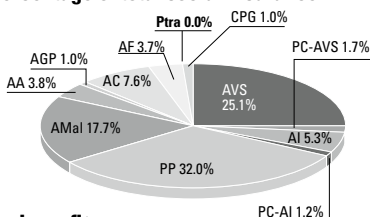
These are funded primarily through employer contributions.

1 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. These benefits are means-tested and calculated in the same way as AVS and AI supplementary benefits (PC). 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 1 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 stabilize by 2026–2027. Expenditure on transition benefits totalled CHF 2 million in 2021, and CHF 14 million in 2022.

2 Transitions benefits as a percentage of total social insurance expenditure?

Expenditure for 2021, in %

At 0.0%, the transition benefits (Ptra) accounts for the smallest share of total social insurance expenditure in Switzerland (CHF 186 billion). 99.7% of transition benefits expenditure went on allowances.



3 Calculation of transition benefits

Maximum of transition benefits

Transition benefits eligibility calculation for 2023 per year	Single	Married
Transition benefits – maximum amount	45,225	67,838
Coverage of essential needs (flat rate)	20,100	30,150
Maximum gross rent	17,580	20,820
Exempt amount for income from paid employment	1,000	1,500
Property tax allowance	30,000	50,000
Tax allowance for owner-occupied property	112,500	112,500
Average monthly benefits in 2022	Single	Married
Transition benefit recipients no longer entitled to unemployment benefits	2,587	2,482

4 Recipients of transition benefits?

Number of transition benefit recipients

Transition benefit recipients no longer entitled to unemployment benefits	1.7.21 – 31.12.22
Women	199
Men	472
Total	671

Latest results**A**

In 2021 income decreased and expenditure increased. As a result, the balance fell to CHF 22.0 billion. Changes in capital values on the financial markets were positive in 2021. Aggregate financial capital rose to CHF 1,301.0 billion.

In 2021, however, the social insurance contribution ratios shrank following a 5.3% rise in GDP, coupled with a 1.6% drop in social insurance revenue and a 1.4% rise in social benefits.

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.

Income and expenditure of the Swiss social insurance system**B**

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

	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	140,437	144,678	154,237	150,891	-2.2%
State contributions	25,981	26,457	39,184	35,815	-8.6%
Return on capital (excl. variations in capital value)	16,520	20,447	17,393	20,992	20.7%
Other income	672	823	775	501	-35.4%
Income	183,610	192,405	211,588	208,198	-1.6%
Social insurance benefits	143,609	147,901	163,579	165,889	1.4%
Administrative and implementation costs	9,549	9,829	10,299	11,603	12.7%
Other expenditure	15,119	8,465	8,416	8,694	3.3%
Expenditure	168,277	166,195	182,294	186,186	2.1%
Balance	15,333	26,210	29,295	22,013	-24.9%
Variations in capital value	-32,578	91,196	36,623	80,511	119.8%
Other capital-related variations	1,317	22,713	-1,097	906	182.6%
Capital	992,606	1,132,725	1,197,546	1,300,976	8.6%

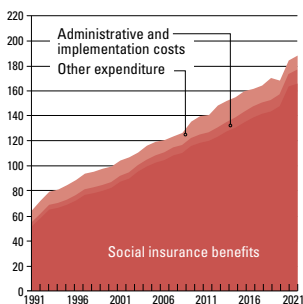
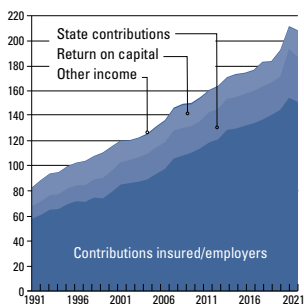
C Income and expenditure by insurance scheme

Total social insurance accounts (TSIA) 2021, consolidated, in CHF m

	AVS	PC-AVS	AI	PC-AI	PP
Contributions insured/employers	35,130	–	5,678	–	61,126
State contributions	12,774	3,161	3,749	2,282	–
Return on capital (excl. variations in capital value)	537	–	47	–	18,117
Other income	3	–	39	–	216
Income	48,444	3,161	9,513	2,282	79,459
Social insurance benefits	46,807	3,161	9,019	2,282	44,795
Administrative and implementation costs	220	...	761	...	6,921
Other expenditure	–	–	51	–	8,167
Expenditure	47,027	3,161	9,832	2,282	59,884
Balance	1,417	–	-319	–	19,576
Variations in capital value	1,166	–	112	–	76,183
Other capital-related variations	–	–	–	–	1,362
Capital	49,741	–	-5,971	–	1,161,710

D Income and expenditure over time

Total social insurance accounts TSIA, in CHF bn



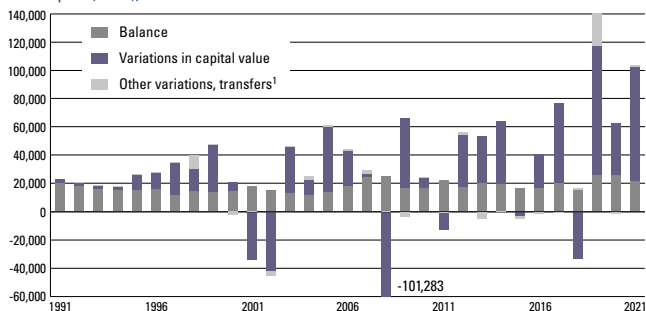
In the total social insurance accounts (TSIA), both income and expenses tripled between 1991 and 2021. The largest income component comprises contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions. The lion's share of expenditure goes on social insurance benefits.

AMal	AA	APG	AC	AF	Ptra	CPG	Total TSIA
27,137	6,691	2,029	7,646	6,449	–	–	150,891
5,426	–	–	6,434	196	2	1,791	35,815
222	1,928	20	4	118	–	–	20,992
-344	245	–	17	324	–	–	501
32,440	8,865	2,049	14,101	7,087	2	1,791	208,198
31,513	5,941	1,861	13,422	6,330	2	1,752	165,889
1,711	989	4	863	95	–	39	11,603
-137	161	–	2	450	–	–	8,694
33,086	7,091	1,865	14,287	6,874	2	1,791	186,186
-646	1,774	184	-186	213	–	–	22,013
327	2,676	47	–	...	–	–	80,511
-61	-401	–	–	6	–	–	906
16,280	72,526	1,582	1,714	3,395	–	–	1,300,976

Change in capital of the Swiss social insurance system

E

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

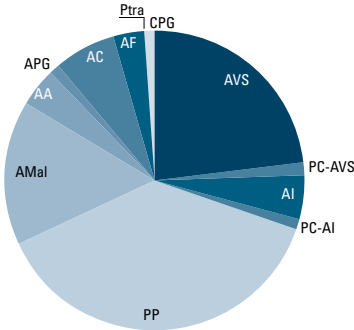


The level of capital in the social insurance system is determined by the balance and the variations in capital value. Since 1995, stock market trends (changes in capital values) have had an increasingly stronger impact on fluctuations in capital growth. If we exclude variations in capital value, the financial capital of the Swiss social insurance system rises at a fairly steady rate.

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

F Breakdown of total social insurance income by insurance scheme

In 2021, as % of income



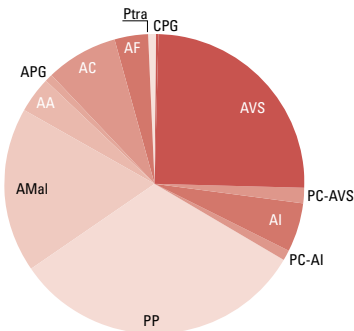
CHF 208 billion

PP	38.0%
AVS	23.2%
AMal	15.5%
AC	6.7%
AI	4.5%
AA	4.2%
AF	3.4%
PC-AVS	1.5%
PC-AI	1.1%
APG	1.0%
CPG	0.9%
Ptrra	0.0%

Occupational benefit plans (PP) account for by far the largest portion of income (2021: CHF 208 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).

G Breakdown of total social insurance expenditure by insurance scheme

In 2021, as % of expenditure



CHF 186 billion

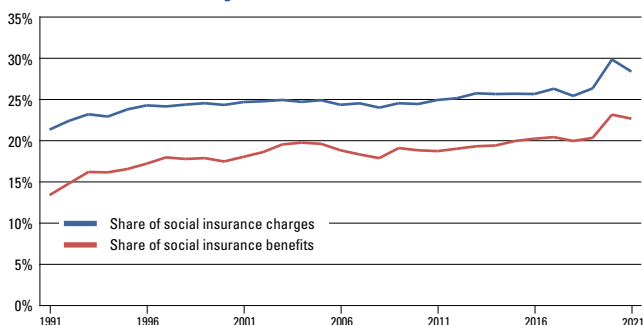
PP	32.0%
AVS	25.1%
AMal	17.1%
AC	7.6%
AI	5.3%
AA	3.8%
AF	3.7%
PC-AVS	1.7%
PC-AI	1.2%
APG	1.0%
CPG	1.0%
Ptrra	0.0%

Occupational benefit plans (PP) accounted for the largest share of total expenditure (2021: CHF 186 billion), followed by the AVS and health insurance (AMal) schemes. In terms of social insurance benefit payouts, the AVS share (CHF 47 billion) exceeded that of the PP (CHF 45 billion) in 2021.

Changes in the share of social insurance charges and benefits

H

Share of social insurance charges and benefits

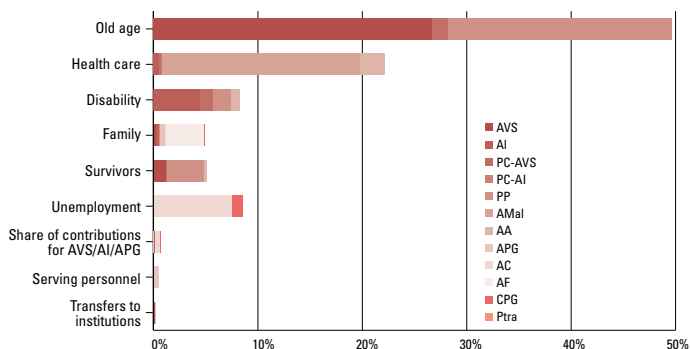


The social insurance contribution ratio is the share of social insurance income in GDP. This ratio has increased since 2010 following a rise in contributions, which was introduced to put the Swiss social insurance system on a sounder financial footing and to fund benefit expansion. In 2021, however, the social insurance contribution ratio shrank following a 5.3% rise in GDP, coupled with a 1.6% fall in social insurance revenue and a 1.4% rise in social benefits.

Breakdown of social insurance benefits (TSIA)?

I

Social insurance benefits by intended purpose in 2021, in %



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. These benefits accounted for 49.8% of all social insurance benefits paid out in 2021.

Contribution rates and general data

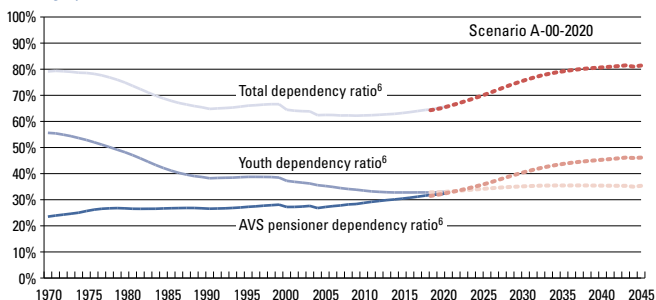
Social insurance contribution rates

Contribution rates in 2023

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/year	
	Employees	Employers	Total		Min.	Max.
AVS ^{1,2}	4.35%	4.35%	8.70%	4.350%–8.1%	422	21,100
AI ^{1,2}	0.70%	0.70%	1.40%	0.752%–1.4%	68	3,400
APG ^{1,2}	0.25%	0.25%	0.50%	0.269%–0.5%	24	1,200
AC ^{1,3}	1.10%	1.10%	2.20%	–	–	–
AAP ^{1,3}	–	0.66%	0.66%	Voluntary	–	–
AANP ^{1,3}	1.28%	–	1.28%	Voluntary	–	–
PP ⁴	7.8%	10.5%	18.2%	Voluntary	–	–
AF ⁵	Nur: VS 0.3%	0.64%– 3.5%	0.64%– 3.5%	0.6%–3.09%	–	–

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 2022, there were 33 people of AVS pensionable age for every 100 people of working age. Forecasts put the share at 39 by the end of 2030, and at 46 by the end of 2045.

1 Basis: salary subject to AVS contributions.

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

3 Max. annual insured earnings is CHF 148,200. AAP, AANP: Average gross premium (2021). Risk-adjusted premium rates. Special rules apply to part-time workers.

4 Pension fund statistics for 2021: average contribution rates as a % of the insured salary (max. CHF 860,400). Contribution rates are set by the pension funds.

5 2020, regulations vary across cantons and CAF.

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

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

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

Working-age population: from 20 to retirement age (men 65; women: until 2000: 62, 2001–2004: 63; from 2005:

64). Pensioners: individuals who have reached retirement age. Young persons: 0–19 age group.

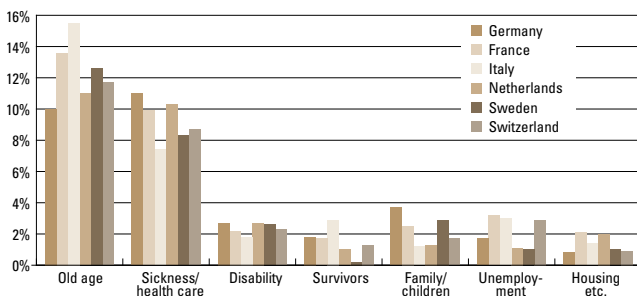
Contribution rates and general data

Miscellaneous statistics

	2019	2020	2021	2022
Permanent resident population , in 1,000	8,606	8,670	8,739	8,813
Demographic indicators				
AVS pensioner dependency ratio ⁶	31.6%	31.9%	32.4%	32.8%
Youth dependency ratio ⁶	32.8%	32.8%	33.0%	33.0%
Total dependency ratio ⁶	64.4%	64.7%	65.4%	65.8%
Employed⁷ , in 1,000	5,108	5,010	5,059	5,155
Individuals subject to AVS in 1,000	5,843	5,855	5,925	...
Salaries subject to AVS contrib.⁸ , in CHF m	388,236	393,521	405,173	403,860
Unemployment rate⁹ , women and men	2.3%	3.2%	3.3%	2.2%
Women	2.2%	3.0%	2.9%	2.1%
Men	2.4%	3.3%	3.1%	2.2%
Wages and prices , variations on prev. year, in %				
Nominal wages	0.9%	0.8%	-0.2%	0.9%
Consumer prices	0.4%	-0.7%	0.6%	2.8%
Gross domestic product¹⁰ (GDP) , in CHF m	716,879	694,662	731,662	771,224
Limits for tax exemption of pillar 3a				
With occupational benefits insurance	6,826	6,826	6,883	6,883
Self-employed persons	34,128	34,128	34,416	34,416

Where does Switzerland stand in an international comparison?

Social protection benefits as a % of GDP in 2020



Compared to other countries, Switzerland has the second lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 31.7% of its GDP on social protection benefits, compared with 29.6% in Switzerland. Across all countries, the old-age and sickness/health care schemes account for the highest share of total social insurance expenditure.

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

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

⁹ Share of registered unemployed (annual mean) in relation to the economically active persons.

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

Abbreviations

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

Apportionment result	Income (excl. return on capital and variations in capital value) minus expenditure
TSIA balance	Income (incl. return on capital but excl. changes in capital value) minus expenditure
Operating result	Income (incl. return on capital and changes in capital value) minus expenditure

- ... Figures were either unavailable or not given.
 - Not applicable.
- Provisional values are written in *italics*.

Chapter	Address	Pages	Content
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.bsv.admin.ch	→ Publications & Services → Statistics	Swiss social insurance statistics SAS and detailed statistics for AVS, AI, PC and for AF
TSIA, AVS AI, PC, PP AMal, AF	www.bsv.admin.ch	→ Publications & Services → Research and evaluation → Research reports	Research publications on social insurance
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.securite-sociale-chss.ch		FSIO digital publishing platform
AVS, AI, PC PP, AMal, AA APG, AC, AF	www.historyofsocialsecurity.ch		Overview of the history of social security in Switzerland
AVS, AI, APG	www.compenswiss.ch		Social security funds AVS/AI/APG
AVS	www.av.s.bsv.admin.ch		AVS statistics
AI	www.ai.bsv.admin.ch		AI statistics
PC	www.pc.bsv.admin.ch		PC statistics
AVS, AI APG, AC, AF	www.av.s-ai.ch	→ Leaflets & forms → Leaflets	Insurance contributions, benefits, international social security agreements
PP	www.bfs.admin.ch	→ Social Security	Pension funds statistics
AMal	www.bfs.admin.ch	→ Health	Statistics and publications
	www.ofsp.admin.ch	→ Figures & statistics → Health insurance	Statistics, monitoring data and research reports
	www.obsan.admin.ch	→ Publications	Research reports by the Swiss Health Observatory
AA	www.suva.ch	About us → About us → Annual Report	Statistics and general information
	www.suva.ch	Accident → About us → Statis- tique des accidents	Statistics and general information
	www.foph.admin.ch	→ Figures & statistics → Accident and Military Insurance	Statistics and research reports
AC	www.bfs.admin.ch	→ Work and income	Statistics and publications on employment and unemployment
	www.amstat.ch		Swiss labour market statistics
	www.arbeit.swiss		Unemployment-related information
AF	www.bsv.admin.ch	→ Family allowances → Statistics	Statistics and general information
PT	www.bsv.admin.ch	→ Transition benefits	General information: conditions, benefit, cost and financing



More detailed information can be found in the Swiss Social insurance statistics 2023, (available in French and German), scheduled for publication in autumn 2023.

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

Ptra / ÜL

Transition benefits for individuals aged 60 or over

TSIA

Total social insurance accounts

Contribution rates and general data

www.ofas.admin.ch