

2022

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 2022
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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

Total social insurance accounts

TSIA

- | | |
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| A Latest results | G Growth rates for the total accounts |
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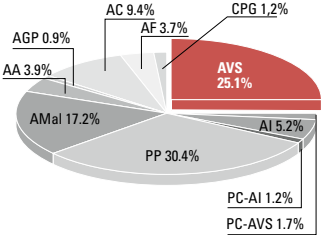
Contribution rates and general data

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 2020, in %

At 25.1%, the AVS scheme accounts for the second largest share of total social insurance expenditure in Switzerland (CHF 182 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 2022 ¹	Minimum	Maximum
Old-age pension (100%)	1,195	2,390
Widow's/widower's pension (80%)	956	1,912
Wife's supplementary pension (30%)	359	717
Orphan's and child's pension (40%)	478	956
Average pension 2021 in Switzerland	Women	Men
Old-age pension	1,886	1,863
Widow's/widower's pension	1,600	1,301

4 Recipients of old-age and survivors' insurance pension

Number of AVS pension recipients, in december

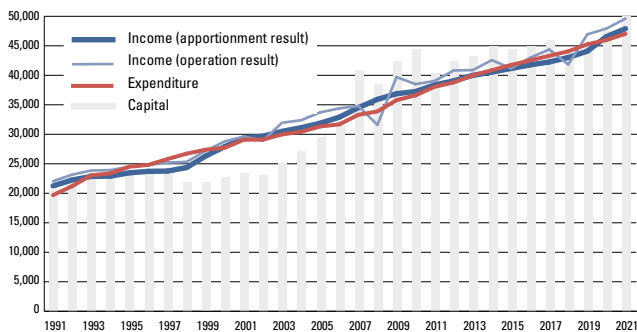
	Main pensions			Supplementary pensions Spouse, children	Survivors' pensions Widows, widowers, orphans
	In Switzerland	Abroad	Total		
2018	1,602,415	761,365	2,363,780	52,609	191,082
2019	1,631,114	772,650	2,403,764	51,395	196,120
2020	1,659,270	779,491	2,438,761	50,459	201,060
2021	1,686,676	784,049	2,470,725	49,276	207,116

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

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

5

Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	31,718	32,508	34,139	35,130	2.9%
State contributions	11,295	11,571	12,415	12,774	2.9%
Confederation	8,613	8,847	9,287	9,499	2.3%
VAT and gambling duties	2,682	2,723	3,127	3,275	4.7%
Recourse claims, misc. income	4	5	2	3	36.2%
Income (apportionment result)	43,016	44,084	46,556	47,907	2.9%
Return on capital	569	605	533	537	0.8%
Income (TSIA balance)	43,585	44,689	47,088	48,444	2.9%
Variation in capital value	-1,750	2,247	829	1,166	40.5%
Income (operation result)	41,835	46,937	47,918	49,610	3.5%
Social insurance benefits	43,841	45,032	45,758	46,807	2.3%
Cash benefits	43,642	44,820	45,543	46,581	2.3%
Benefits in-kind	91	105	107	115	8.4%
Collective benefits	108	108	108	111	2.8%
Administrative and implementation costs	214	222	219	220	0.1%
Expenditure	44,055	45,254	45,977	47,027	2.3%
Apportionment result	-1,039	-1,170	579	880	52.1%
TSIA balance	-470	-565	1,111	1,417	27.5%
Operating result	-2,220	1,682	1,941	2,583	33.1%
Capital	43,535	45,217	47,158	49,741	5.5%

2007: Transfer of Confederation's share from sale of SNB gold reserves to AVS (CHF 7.0 billion).

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

2011: Transfer to AI to establish a separate AI fund (CHF 5 billion).

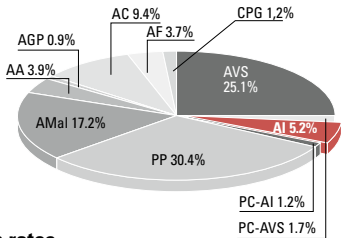
2020: Increase in AVS contribution rate (8.4% → 8.7%).

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 2020, in %

At 5.2%, the AI scheme accounts for the fifth largest share of total social insurance expenditure in Switzerland (CHF 182 billion). 91.9% of AI expenditure went on social insurance benefits.



3 Invalidity insurance pension rates

Pension rates, in CHF per month

Full basic pension rates for 2022 ¹	Minimum	Maximum
Invalidity pension (100%)	1,195	2,390
Child's pension (40%)	478	956
Average pension 2021 in Switzerland		
	Women	Men
Invalidity pension	1,458	1,514
Child's pension	575	574

4 Recipients of invalidity insurance pension

Number of AI pension recipients, in december

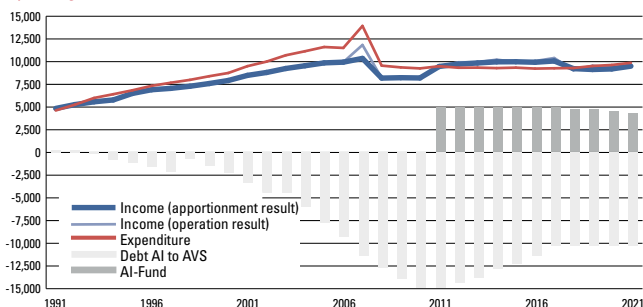
	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2018	217,944	30,084	248,028	55,741	10,174	65,915
2019	217,687	29,513	247,200	55,117	9,889	65,006
2020	218,123	28,861	246,984	54,590	9,505	64,095
2021	219,899	28,349	248,248	54,762	9,330	64,092

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



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	5,313	5,446	5,516	5,678	2.9%
State contributions	3,845	3,619	3,617	3,749	3.6%
Confederation	3,601	3,619	3,617	3,749	3.6%
Confederation, dept interest AI	—	—	—	—	—
VAT	244	—	—	—	—
Recourse claims, misc. incomes	38	36	30	39	28.3%
Income (apportionment result)	9,196	9,101	9,163	9,466	3.3%
Return on capital	72	80	60	47	-22.7%
Income (TSIA balance)	9,268	9,182	9,224	9,513	3.1%
Variation in capital value	-244	327	104	112	7.6%
Income (operation result)	9,025	9,508	9,327	9,624	3.2%
Social insurance benefits	8,514	8,698	8,820	9,019	2.3%
Cash benefits	6,513	6,587	6,638	6,788	2.2%
Benefits in-kind	1,856	1,964	2,034	2,091	2.8%
Collective benefits	145	147	148	140	-5.0%
Administrative and implementation costs	696	734	723	761	5.3%
Interest on debt	51	51	51	51	0.0%
Expenditure	9,261	9,484	9,594	9,832	2.5%
Apportionment result	-65	-383	-431	-366	15.2%
TSIA balance	7	-302	-371	-319	14.0%
Operating result	-237	24	-267	-207	22.4%
AI Fund	4,763	4,787	4,520	4,313	-4.6%
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).

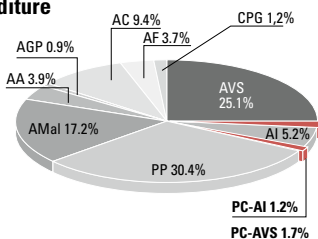
2011–2017: Additional financing through the Confederation and VAT.

- 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. Transition benefits (French: Ptra, German: ÜL) for individuals who lose their job shortly before normal retirement age. These benefits are means-tested and calculated in the same way as supplementary benefits. However, transition benefits are financed from the general resources of the Confederation, whereas supplementary benefits are funded from federal and cantonal tax income.

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

Expenditure for 2020, in %

At 2.9%, the PC scheme accounts for the second smallest share of total social insurance expenditure in Switzerland (CHF 182 billion). 59.0% of this expenditure goes on supplementary benefits to AVS pensions and 41.0% on supplementary benefits to AI pensions.



3 Calculation of AVS and AI supplementary benefits

Eligibility calculation and benefits, in CHF

PC eligibility calculation 2022 per year	Single	Married
Coverage of essential needs (flat rate)	19,610	29,415
Maximum gross rent	16,440	19,440
Exempt amount for income from paid employment	1,000	1,500
Property tax allowance	30,000	50,000
Tax allowance for owner-occupied property	112,500	112,500
Average benefits 2021 per month	at home	in a care home
Single with PC to old-age pension, no children	1,127	3,309
Single with PC to invalidity pension, no children	1,318	3,771

4 Recipients of AVS and AI supplementary benefits

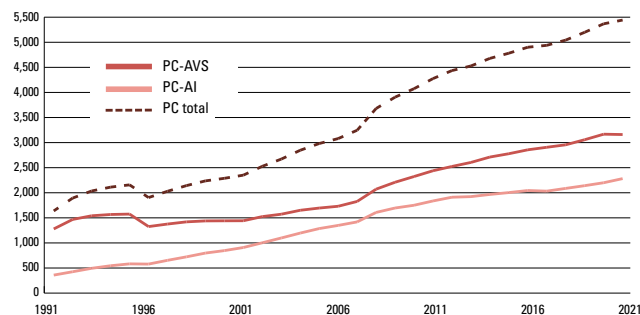
Number of recipients of AVS and AI supplementary benefits, in december

	People with PC to			Total	Supplementary benefits rate		
	old-age pension	survivors' pension	invalidity pension		old-age pension	survivors' pension	invalidity pension
2018	209,190	3,768	115,140	328,098	12.5%	9.1%	47.4%
2019	215,772	3,753	117,498	337,023	12.7%	9.3%	48.5%
2020	218,903	3,717	119,090	341,710	12.7%	9.4%	49.3%
2021	219,935	3,742	121,326	345,003	12.5%	9.5%	50.0%

AVS and AI supplementary benefits income and expenditure

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Operating accounts, in CHF m



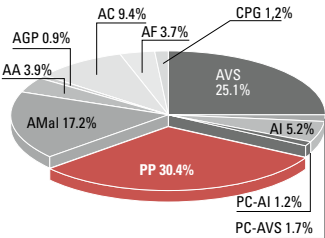
	2018	2019	2020	2021	ROC 2021
State contributions to PC-AVS	2,956	3,058	3,168	3,161	-0.2%
Confederation	777	818	859	923	7.6%
Cantons	2,179	2,239	2,309	2,237	-3.1%
State contributions to PC-AI	2,087	2,142	2,200	2,282	3.7%
Confederation	761	780	805	849	5.4%
Cantons	1,327	1,361	1,395	1,433	2.7%
Income (apportionment result)	5,044	5,199	5,368	5,443	1.4%
Return on capital	—	—	—	—	—
Income (TSIA balance)	5,044	5,199	5,368	5,443	1.4%
Variation in capital value	—	—	—	—	—
Income (operation result)	5,044	5,199	5,368	5,443	1.4%
AVS supplementary benefits	2,956	3,058	3,168	3,161	-0.2%
Min. subsistence cover	1,243	1,309	1,374	1,477	7.6%
Extra costs from residential care	1,423	1,437	1,482	1,369	-7.6%
health/disability costs	290	312	312	314	0.7%
AI supplementary benefits	2,087	2,142	2,200	2,282	3.7%
Min. subsistence cover	1,217	1,249	1,288	1,358	5.4%
Extra costs from residential care	670	682	701	705	0.5%
health/disability costs	200	212	211	220	4.1%
Expenditure	5,044	5,199	5,368	5,443	1.4%
Apportionment result	—	—	—	—	—
TSIA balance	—	—	—	—	—
Operating result	—	—	—	—	—
Capital	—	—	—	—	—
Transition benefits	—	—	—	2	—

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 2020, in %

At 30.4%, the PP scheme accounts for the largest share of social insurance expenditure in Switzerland (CHF 182 billion). 56.5% of PP expenditure went on pension benefits and 19.6% 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
2017	18,395	35,650	20,387	13,518	14,420	18,722
2018	18,567	35,385	20,571	13,016	14,754	18,851
2019	18,605	35,560	20,887	12,661	14,733	19,131
2020	18,845	34,959	20,839	12,283	14,940	19,307

4 Recipients of occupational benefit plans pension

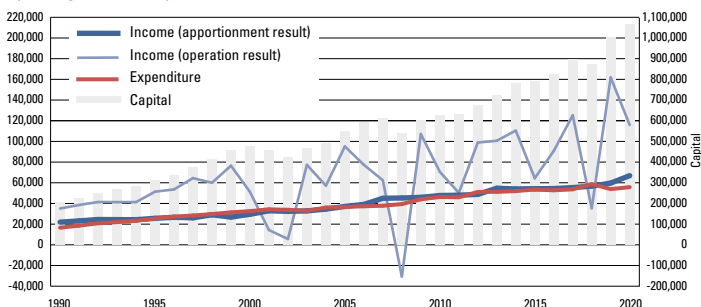
Number of PP pension recipients

	Old-age pension	Widow's/widower's pension	Orphan's and child pension	Invalidity pension
2017	773,299	189,571	60,279	117,286
2018	798,554	191,046	59,706	114,534
2019	819,887	190,604	58,692	113,029
2020	842,357	194,113	57,820	111,975

Occupational benefit plans income, expenditure and capital

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Operating accounts of pension funds, in CHF m



	2018	2019	2020	2021	ROC 2020
Contributions insured/employers	49,320	50,648	51,399	...	1.5%
Initial payments (excl. vested benefits)	7,232	8,805	15,306	...	73.8%
Income from services, misc. incomer	167	274	175	...	-36.0%
Income (apportionment result)	56,719	59,727	66,880	...	12.0%
Return on capital	14,311	16,238	15,192	...	-6.4%
Income (TSIA balance)	71,030	75,965	82,073	...	8.0%
Variation in capital value	-35,667	85,858	33,803	...	-60.6%
Income (operation result)	35,363	161,823	115,875	...	-28.4%
Social insurance benefits	39,145	40,716	42,464	...	4.3%
Pensions	30,164	30,801	31,515	...	2.3%
Lump-sum benefit	8,981	9,915	10,949	...	10.4%
Administrative and implementation costs	5,361	5,555	5,787	...	4.2%
Withdrawal payments, payments to insurance funds and deposit rates	14,250	7,601	7,530	...	-0.9%
Expenditure	58,756	53,872	55,781	...	3.5%
Apportionment result	-2,036	5,854	11,100	...	89.6%
TSIA balance	12,274	22,092	26,292	...	19.0%
Operating result	-23,393	107,950	60,095	...	-44.3%
Other capital-related variations ¹	1,796	23,370	-826	...	-103.5%
Capital	874,001	1,005,321	1,064,590	...	5.9%

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

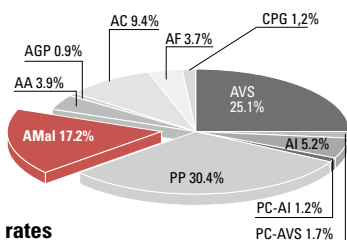
1 2018/2019 including surrender values on AXA insurance policies.

- 1** Sickness (health) insurance (French: AMaI, German: KV) covers the costs of outpatient and inpatient treatment in the event of illness. The scheme became compulsory in 1996 and is funded by graduated per capita premiums. The cantons offer reduced premiums to individuals on low incomes. This measure is co-funded by the federal authorities.

2 Sickness insurance as a percentage of total social insurance expenditure

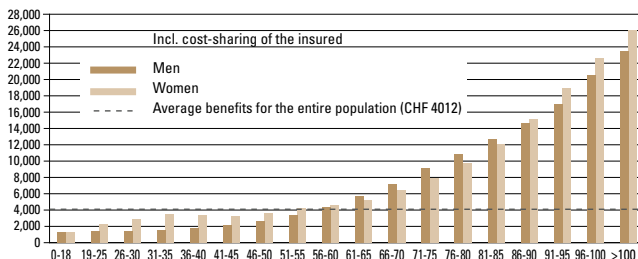
Expenditure for 2020, in %

At 17.2%, the Sickness (health) insurance scheme accounts for the third largest share of total social insurance expenditure in Switzerland (CHF 182 billion). 94.0% of AMaI expenditure went on social insurance benefits.



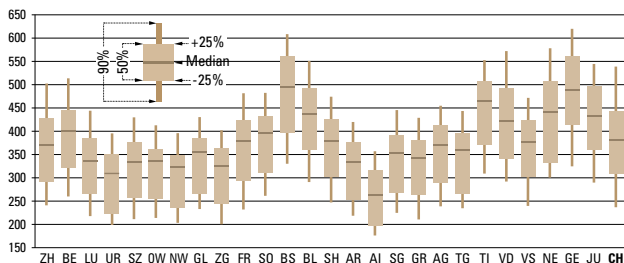
3 Sickness insurance benefit rates

Average gross benefits for 2020, in CHF



4 Sickness insurance premiums by canton

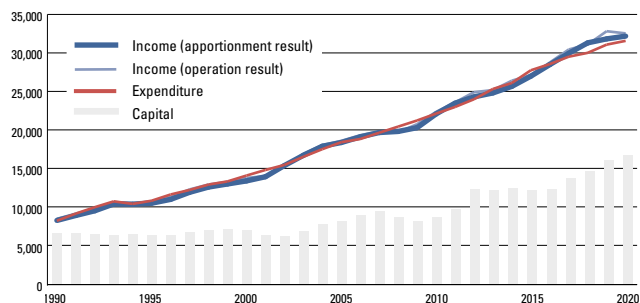
Average premium (adults) for 2022, in CHF per month



Sickness insurance income, expenditure and capital

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Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2020
Contributions insured excl. premium reduction etc.	26,473	26,715	26,789	...	0.3%
Premium reduction etc.	4,902	5,157	5,426	...	5.2%
Non-operating income and expenditure, other income	-40	-27	-14	...	46.5%
Income (apportionment result)	31,334	31,845	32,201	...	1.1%
Return on capital	203	1,819	200	...	-89.0%
Income (TSIA balance)	31,537	33,664	32,401	...	-3.8%
Variation in capital value	-421	-827	152	...	118.4%
Income (operation result)	31,116	32,837	32,553	...	-0.9%
Benefits paid	28,056	29,482	29,796	...	1.1%
Re-insurer share	-5	-101	-47	...	53.8%
Flat rates for treatment etc.	102	126	103	...	-18.4%
Changes in outstanding claim provisions	77	-180	-141	...	21.7%
Operating costs	1,424	1,471	1,582	...	7.5%
Risk compensation, changes in provisions, premium corrections	391	306	298	...	-2.5%
Expenditure	30,045	31,105	31,591	...	1.6%
Apportionment result	1,289	740	609	...	-17.7%
TSIA balance	1,492	2,559	810	...	-68.4%
Operating result	1,071	1,732	962	...	-44.5%
Change in provisions	-154	-316	-330	...	-4.4%
Capital	14,611	16,027	16,659	...	3.9%
of which reserves (incl. capital stock)	8,274	9,994	10,955	...	9.6%

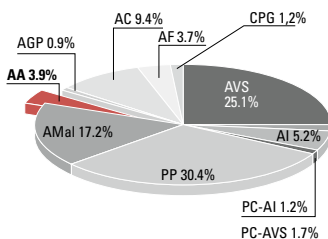
"Pay-as-you-go" system of financing.

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 became compulsory for all employees in 1984 and is funded by premiums which are deducted as a fixed proportion (per thousand) from their insured earnings. Employers pay AAP premiums, while employees generally have to pay AANP premiums.

2 Accident insurance as a percentage of total social insurance expenditure

Expenditure for 2019, in %

At 3.9%, accident insurance scheme accounts for the sixth largest share of total social insurance expenditure in Switzerland (CHF 182 billion). 27.2% of AA expenditure went on medical expenses; 29.4% on daily allowances; and 26.9% on pensions and lump-sum benefits.



3 Accident insurance benefits and rates

Benefits

Care services and reimbursement of expenses (above all medical treatment) 2022

Cash benefits 2022	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 2021 in CHF	AAP	AANP	AAC
Daily allowance	6,361	5,753	7,432
Invalidity pension	15,276	17,064	16,116
Survivors' pension	26,244	23,664	24,564

4 Recipients of accident insurance benefit

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

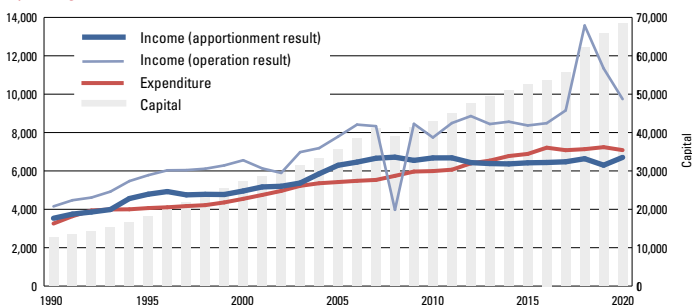
	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total incl. AAC	AAP	AANP	Total incl. AAC
2018	273,675	565,017	855,140	44,989	50,656	97,598
2019	278,736	573,955	868,159	44,390	50,013	96,380
2020	264,311	522,006	802,601	43,089	48,667	93,735
2021	276,886	536,208	831,511

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 2020
Contributions insured/employers	6,358	6,017	6,437	...	7.0%
Income from recourse claims	279	283	269	...	-5.0%
Income (apportionment result)	6,637	6,300	6,706	...	6.5%
Return on capital	1,384	1,521	1,333	...	-12.4%
Income (TSIA balance)	8,021	7,821	8,039	...	2.8%
Variation in capital value	5,556	3,520	1,704	...	-51.6%
Income (operation result)	13,577	11,341	9,743	...	-14.1%
Short-term benefits (daily allowances, medical expenses)	4,060	4,171	4,015	...	-3.7%
Long-term benefits (pensions, lump-sum benefits)	1,937	1,931	1,908	...	-1.2%
Administrative and implementation costs, accident prevention, other expenditure	1,137	1,138	1,161	...	2.0%
Expenditure	7,134	7,240	7,084	...	-2.2%
Apportionment result	-497	-940	-378	...	59.8%
TSIA balance	887	581	955	...	64.4%
Operating result	6,443	4,101	2,659	...	-35.2%
Insurance providers' profits (-) / losses (+)	-1	-348	-22	...	93.8%
Provisions and reserves	6,442	3,754	2,638	...	-29.7%
Capital	62,085	65,839	68,477	...	4.0%

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

2008: Capital losses due to stock market crashes.

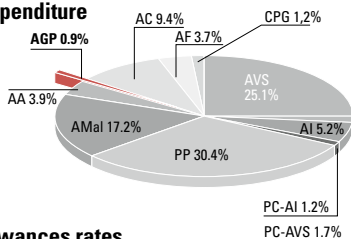
2018: Positive changes in capital value following release of all hidden reserves due to Suva valuation changes.

1 The loss of earning compensation scheme (French: APG, German: EO) partially covers the income lost as a result of performing military, civil protection or alternative civilian service; it also pays a daily maternity allowance to women in gainful employment for up to 14 weeks, a daily paternity allowance for up to two weeks, or a carer's allowance for up to 14 weeks to parents in gainful employment who need to take time off or reduce their working hours to look after their child suffering from a grave health impairment. Serving personnel or their employers can receive a basic allowance, a child allowance, a childcare allowance and an allowance for those with operating costs. The APG scheme is funded through payroll reductions and returns on investments.

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

Expenditure for 2020, in %

At 0.9%, the APG accounts for the smallest share of total social insurance expenditure in Switzerland (CHF 182 billion). 95.9% of APG expenditure went on allowances.



3 Income compensation allowances rates

Benefits

Basic allowance ² for serving personnel 2022	In % ¹	Minimum CHF/day	Maximum CHF/day
Army recruits / Not gainfully employed	–	62	62
Gainfully employed	80 %	62	196
Parenthood	80 %	1	196

	Army	Civilian-service	Maternity	Paternity	Care
Average benefits 2021, in CHF per day	125	103	130	–	–

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 ³	Maternity	Paternity	Care
2018	104,890	19,200	56,270	42,640	85,640	–	–
2019	101,520	18,510	56,070	42,990	85,390	–	–
2020	75,470	18,770	43,530	28,610	86,180	–	–
2021⁴	97,290	18,800	42,060	36,860	86,830	–	–

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

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

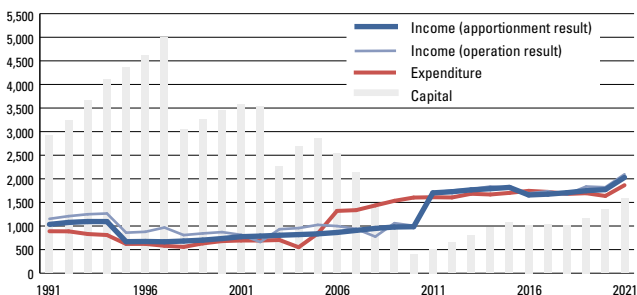
³ Recruitment, youth and sport leadership courses, as well as junior marksman leadership courses.

⁴ 2021 Provisional value 2% (serving personnel) and 4% (maternity) respectively lower than the definitive value.

Income compensation allowances income, expenditure and capital

5

Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	1,706	1,749	1,772	2,029	14.5%
Income (apportionment result)	1,706	1,749	1,772	2,029	14.5%
Return on capital	16	18	18	20	7.3%
Income (TSIA balance)	1,722	1,766	1,790	2,049	14.5%
Variation in capital value	-53	71	31	47	49.4%
Income (operation result)	1,669	1,838	1,821	2,096	15.1%
Active service allowances	743	744	691	739	7.1%
Parents allowances	865	881	880	1,050	19.3%
Other cash benefits ¹	70	67	63	71	11.9%
Administrative and implementation costs	3	4	3	4	17.2%
Expenditure	1,681	1,695	1,637	1,865	13.9%
Apportionment result	25	54	134	165	22.7%
TSIA balance	41	71	152	184	20.8%
Operating result	-12	142	184	231	25.7%
Capital	1,025	1,167	1,351	1,582	17.1%
Coronavirus allowances	-	-	2,201	1,791	-18.6%
Expenditure on Covid-19 loss-of-income	-	-	2,201	1,791	-18.6%

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.

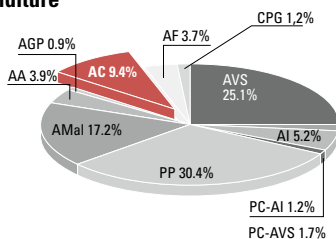
¹ Share of contributions borne by the APG, reimbursement claims, legal costs and court fees.

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 2020, in %

At 9.4%, the AC scheme accounts for the fourth largest share of total social insurance expenditure in Switzerland (CHF 182 billion). 95.1% 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 2021, in CHF per day	135.50	178.00

4 Recipients of unemployment insurance daily allowance

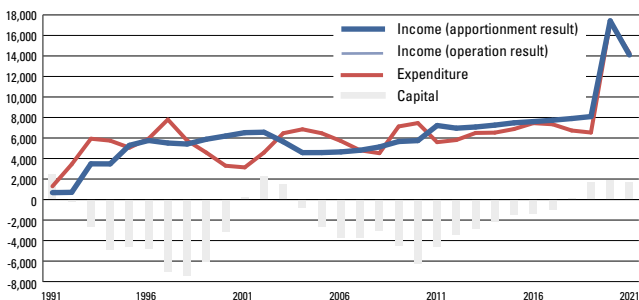
Number of recipients of AC daily allowance

	Women	Men	Women and men
2018	143,099	169,772	312,871
2019	136,496	162,077	298,573
2020	154,405	185,304	339,709
2021	155,674	184,470	340,144

Unemployment insurance income, expenditure and capital

5

Operating accounts, in CHF m



	2018	2019	2020	2021	ROC 2021
Contributions insured/employers	7,200	7,382	7,461	7,646	2.5%
State contributions	681	697	9,956	6,434	-35.4%
Other income	7	2	3	1	-44.9%
Revenue from exchange rate movements	12	9	3	16	470.2%
Income (apportionment result)	7,899	8,090	17,422	14,097	-19.1%
Return on capital	5	6	7	4	-49.2%
Income (TSIA balance)	7,904	8,095	17,429	14,101	-19.1%
Income (operation result)	7,904	8,095	17,429	14,101	-19.1%
Cash benefits	5,080	4,886	15,367	12,186	-20.7%
Social insurance contributions	696	637	855	908	6.2%
Compens. as per bilateral agreements	195	251	208	328	57.9%
Administrative and implementation costs	756	757	853	863	1.2%
Interest payable	1	0	1	0	-78.7%
Other expenditure	1	1	1	1	-49.1%
Costs owing to exchange rate movements	0	0	0	1	—
Expenditure	6,731	6,531	17,284	14,287	-17.3%
Apportionment result	1,168	1,558	138	-189	-237.7%
TSIA balance	1,173	1,564	145	-186	-228.3%
Operating result	1,173	1,564	145	-186	-228.3%
Capital	191	1,755	1,900	1,714	-9.8%

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%).

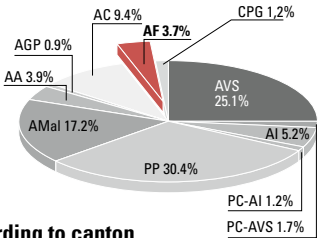
2020/2021: Expansion and extension of the period of entitlement to short-time working compensation in response to the COVID-19 pandemic. This expenditure was covered by federal funds.

1 Family allowances (French: AF, German: FZ) are designed to compensate in part for expenses incurred by raising a family. The Family Allowances Act, which came into force in 2009, 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

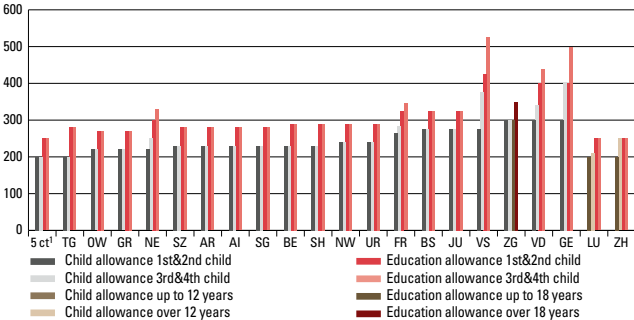
Expenditure for 2020, in %

At 3.7%, family allowances (AF) account for the third smallest share of total social insurance expenditure in Switzerland (CHF 182 billion). 92.8% of AF expenditure went on social insurance benefits.



3 Family allowances rates according to canton

Child and education allowances for 2022, in CHF per month



4 Recipients of family allowance

Number of family allowances (LAFam)

	Child allowance	Education allowance	Birth and adoption allowance ³	Total
2017 ²	1,631,095	569,857	28,431	2,229,383
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

1 GL, SO, BL, AG, TI

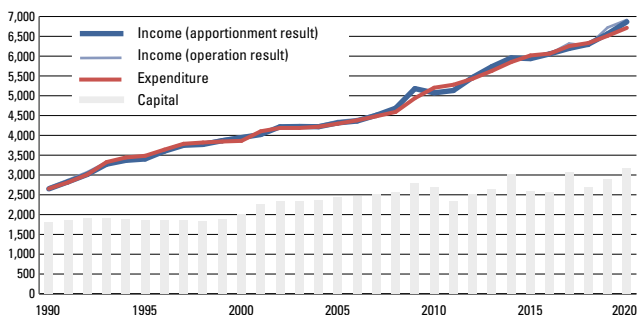
2 Double counting possible.

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

Family allowances income, expenditure and capital

Operating accounts, in CHF m

5



	2018	2019	2020	2021	ROC 2020
Contributions insured/employers	5,878	6,108	6,358	...	4.1%
of whom: self-employed	216	221	226	...	2.1%
non-employed	9	11	13	...	21.5%
employer in agricultural sector	21	21	22	...	3.2%
State contributions	215	214	201	...	-5.9%
Return on capital, other income	206	240	307	...	27.8%
Income (apportionment result)	6,299	6,562	6,866	...	4.6%
Return on capital	-39	160	49	...	-69.6%
Income (TSIA balance)	6,260	6,722	6,915	...	2.9%
Variation in capital value	-
Income (operation result)	6,260	6,722	6,915	...	2.9%
Social insurance benefits	5,949	6,060	6,229	...	2.8%
of which: AF to self-employed	183	186	191	...	2.4%
AF to non-employed	149	152	144	...	-5.3%
AF to agricultural workers	99	96	91	...	-5.1%
Administrative and implementation costs	111	105	108	...	2.5%
Other expenditure	272	348	377	...	8.4%
Expenditure	6,332	6,513	6,714	...	3.1%
Apportionment result	-33	50	152	...	203.7%
TSIA balance	-72	210	200	...	-4.5%
Operating result	-72	210	200	...	-4.5%
Capital	2,679	2,895	3,176	...	9.7%

These are funded primarily through employer contributions.

A Latest results

In 2020, income grew faster than expenditure (see 6). As a result, the balance rose to CHF 29.3 billion. Changes in capital values on the financial markets were also positive. Aggregate financial capital rose to CHF 1,197.5 billion in 2020.

In 2020, the social insurance contribution ratio increased following a 2.9% fall in GDP, coupled with a 10.0% rise in social insurance revenue and a 10.6% rise in social benefits. The growth in revenue and benefits was due to Covid-19 related expenditure, namely Covid-19 federal contributions, loss-of-earnings compensation and short-time working compensation (cf. 4).

Total social insurance accounts (TSIA) are calculated in accordance with the FSIO definition of total social insurance accounts. Due to the fact that income does not include variations in capital value, in keeping with an economic perspective, the data provided below may differ from the individual operating accounts of each social insurance scheme. The accounts are consolidated, i.e. multiple entries are eliminated.

B Income and expenditure of the Swiss social insurance system

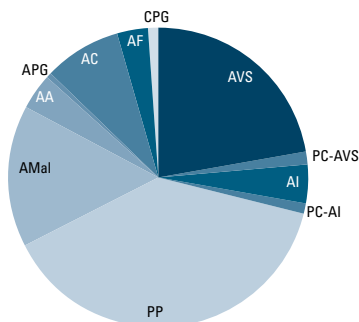
Total accounts of the Swiss social insurance system (TSIA), in CHF m

	2018	2019	2020	2021	ROC 2020
Contributions insured/employers	140,437	144,678	154,237	116,280	6.4%
State contributions	25,981	26,457	39,184	30,191	49.4%
Return on capital (excl. variations in capital value)	16,520	20,447	17,393	607	-14.9%
Other income	672	823	775	60	-5.8%
Income	183,610	192,405	211,588	147,137	10.0%
Social insurance benefits	143,609	147,901	163,579	77,395	10.6%
Administrative and implementation costs	9,549	9,829	10,299	1,887	4.8%
Other expenditure	15,119	8,465	8,416	53	-0.6%
Expenditure	168,277	166,195	182,294	79,336	9.7%
Balance	15,333	26,210	29,295	1,097	11.8%
Variations in capital value	-32,578	91,196	36,623	1,324	-59.8%
Other capital-related variations	1,317	22,713	-1,097	0	-104.8%
Capital	992,606	1,132,725	1,197,546	47,065	5.7%

Breakdown of total social insurance income by insurance scheme

C

In 2020, as % of income



CHF 212 billion

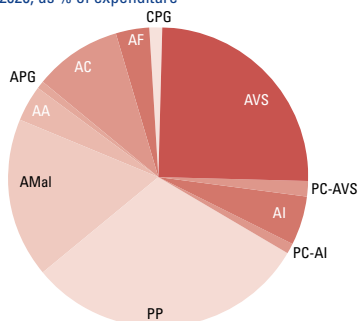
PP	38.6%
AVS	22.2%
AMal	15.2%
AC	8.2%
AI	4.3%
AA	3.8%
AF	3.3%
PC-AVS	1.5%
PC-AI	1.0%
CPG	1.0%
APG	0.8%

Occupational benefit plans (PP) account for by far the largest portion of income (2020: CHF 212 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

D

In 2020, as % of expenditure



CHF 182 billion

PP	30.4%
AVS	25.1%
AMal	17.2%
AC	9.4%
AI	5.2%
AA	3.9%
AF	3.7%
PC-AVS	1.7%
PC-AI	1.2%
CPG	1.2%
APG	0.9%

Occupational benefit plans (PP) accounted for the largest share of total expenditure (2020: CHF 182 billion), followed by the AVS and health insurance (AMal) schemes. In terms of social insurance benefit payouts, the AVS share (CHF 46 billion) exceeded that of the PP (CHF 42 billion) in 2020.

E Income and expenditure by insurance scheme

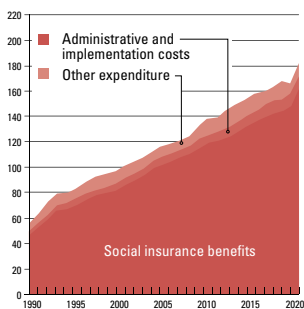
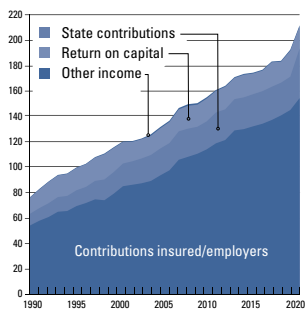
Total social insurance accounts (TSIA) 2020, consolidated, in CHF m

	AVS	PC-AVS	AI	PC-AI
Contributions insured/employers	34,139	–	5,516	–
State contributions	12,415	3,168	3,617	2,200
Return on capital (excl. variations in capital value)	533	–	60	–
Other income	2	–	30	–
Income	47,088	3,168	9,224	2,200
Social insurance benefits	45,758	3,168	8,820	2,200
Administrative and implementation costs	219	...	723	...
Other expenditure	–	–	51	–
Expenditure	45,977	3,168	9,594	2,200
Balance	1,111	–	-371	–
Variations in capital value	829	–	104	–
Other capital-related variations	–	–	–	–
Capital	47,158	–	-5,764	–

1 Withdrawal payments, payments to insurance funds and deposit rates

F Income and expenditure over time

Total social insurance accounts TSIA, in CHF bn



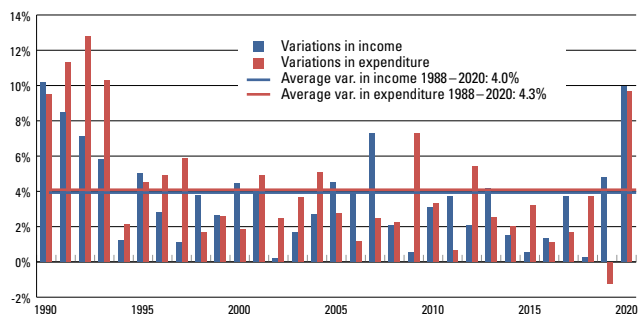
In the total social insurance accounts (TSIA), both income and expenses more than quadrupled between 1989 and 2020. The largest income component comprises contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions. The lion's share of expenditure goes on social insurance benefits.

PP	AMaI	AA	APG	AC	AF	CPG	Total TSIA
66,705	26,789	6,437	1,772	7,461	6,358	—	154,237
—	5,426	—	—	9,956	201	2,201	39,184
15,192	200	1,333	18	7	49	—	17,393
175	-14	269	—	5	307	—	775
82,073	32,401	8,039	1,790	17,429	6,915	2,201	211,588
42,464	29,711	5,923	1,634	16,430	6,229	2,181	163,579
5,787	1,582	1,004	3	853	108	20	10,299
7,530 ¹	298	157	—	2	377	—	8,416
55,781	31,591	7,084	1,637	17,284	6,714	2,201	182,294
26,292	810	955	152	145	200	—	29,295
33,803	152	1,704	31	—	...	—	36,623
-826	-330	-22	—	—	81	—	-1,097
1,064,590	16,659	68,477	1,351	1,900	3,176	—	1,197,546

Total income and expenditure growth rates

G

Total social insurance accounts (TSIA), variation in %



In 2020, expenditure grew more slowly (9.7%) than income (10.0%). However, in both cases, growth exceeded the average rates since 1987 (4.0% for income and 4.3% for expenditure).

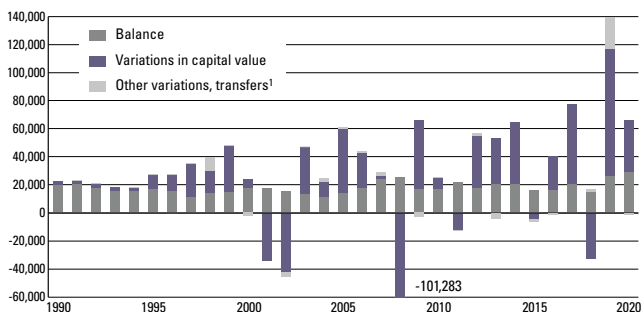
H Capital reserves of the Swiss social insurance system

Total social insurance capital (TSIA), in CHF m

	2017	2018	2019	2020	2021
Capital	1,008,533	992,606	1,132,725	1,197,546	47,065
AVS	45,755	43,535	45,217	47,158	49,741
AI	-5,284	-5,521	-5,497	-5,764	-5,971
PC	—	—	—	—	—
PP	895,597	874,001	1,005,321	1,064,590	...
AMal	13,694	14,611	16,027	16,659	...
AA	55,643	62,085	65,839	68,477	...
APG	1,036	1,025	1,167	1,351	1,582
AC	-982	191	1,755	1,900	1,714
AF	3,075	2,679	2,895	3,176	...

I Change in capital of the Swiss social insurance system

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



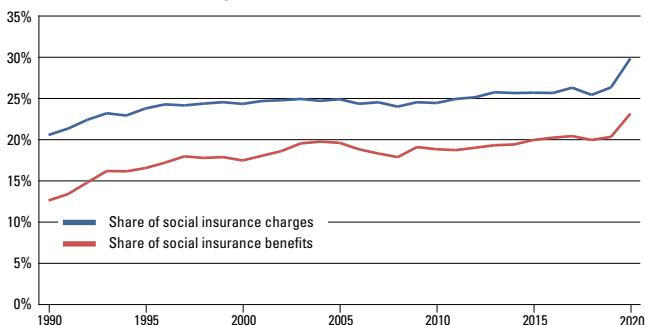
The level of capital in the social insurance system is determined by the balance and the variations in capital value. Since 1995, stock market trends (changes in capital values) have had an increasingly stronger impact on fluctuations in capital growth. At the end of 2008 (global financial crisis) aggregate capital declined by CHF 76 billion, having already lost CHF 46 billion when the dotcom bubble burst in 2001/2002. In 2020 it rose by 5.7% to CHF 1,198 billion following capital value gains of CHF 37 billion on the financial markets and a positive balance of CHF 29 billion. 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.

Changes in the share of social insurance charges and benefits

J

Share of social insurance charges and benefits

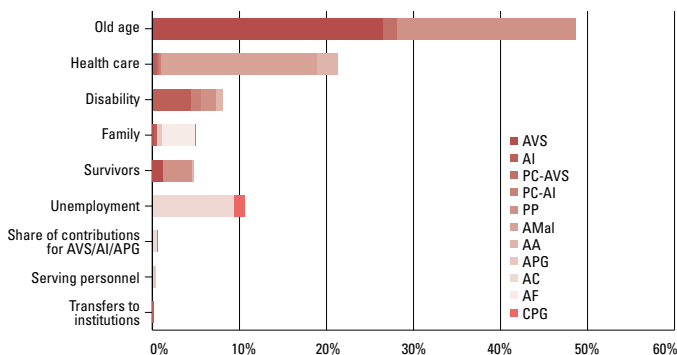


The social insurance contribution ratio is the share of social insurance income in GDP. This ratio has increased since 2010 following a rise in contributions, which was introduced to put the Swiss social insurance system on a sounder financial footing and to fund benefit expansion. In 2020, the social insurance contribution ratio increased following a 2.9% fall in GDP, coupled with a 10.0% rise in social insurance revenue and a 10.6% rise in social benefits. The growth in revenue and benefits was due to COVID-19 related expenditure, namely Covid-19 federal contributions, loss-of-earnings compensation and short-time working compensation.

Breakdown of social insurance benefits (TSIA)?

K

Social insurance benefits by intended purpose in 2020, 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 48.7% of all social insurance benefits paid out in 2020.

Contribution rates and general data

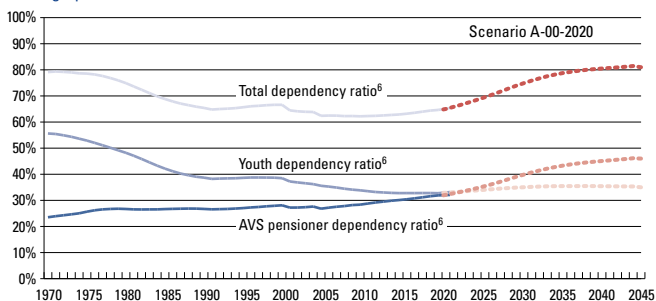
Social insurance contribution rates

Contribution rates in 2022

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/year	
	Employees	Employers	Total		Min.	Max.
AVS ^{1,2}	4.35%	4.35%	8.70%	4.350%–8.1%	413	20,650
AI ^{1,2}	0.70%	0.70%	1.40%	0.752%–1.4%	66	3,300
APG ^{1,2}	0.25%	0.25%	0.50%	0.269%–0.5%	24	1,200
AC ^{1,3}	1.10%	1.10%	2.20%	–	–	–
AAP ^{1,3}	–	0.63%	0.63%	Voluntary	–	–
AANP ^{1,3}	1.28%	–	1.28%	Voluntary	–	–
PP ⁴	7.9%	10.6%	18.5%	Voluntary	–	–
AF ⁵	Only: VS 0.3%	0.75%– 3.5%	0.75%– 3.5%	0.3%–3.4%	–	–

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 2021, there were 32 people of AVS pensionable age for every 100 people of working age. Forecasts put the share at 39 by the end of 2030, and 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. AC: A 1% contribution to the AC is deducted from annual gross salaries in excess of CHF 148,200. AAP, AANP: Average gross premium (2020). Risk-adjusted premium rates. Special rules apply to part-time workers.

4 Pension fund statistics for 2020: average contribution rates as a % of the insured salary (max. CHF 853,200). Contribution rates are set by the pension funds.

5 2019, regulations vary across cantons and CAF.

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

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

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

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

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

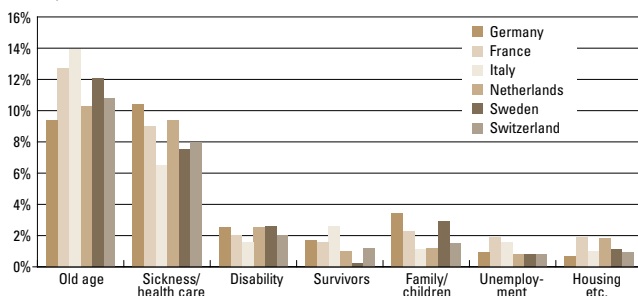
Contribution rates and general data

Miscellaneous statistics

	2018	2019	2020	2021
Permanent resident population , in 1,000	8,545	8,606	8,670	8,737
Demographic indicators				
AVS pensioner dependency ratio ⁶	31.2%	31.6%	31.9%	32.4%
Youth dependency ratio ⁶	32.8%	32.8%	32.8%	33.0%
Total dependency ratio ⁶	64.0%	64.4%	64.7%	65.4%
Employed⁷ , in 1,000	5,065	5,102	5,077	5,086
Individuals subject to AVS in 1,000	5,775	5,825	5,839	5,841
Salaries subject to AVS contrib.⁸ , in CHF m	378,815	388,123	393,538	402,294
Unemployment rate⁹ , women and men	2.5%	2.3%	3.3%	3.0%
Women	2.5%	2.2%	3.0%	2.8%
Men	2.6%	2.4%	3.3%	3.1%
Wages and prices , variations on prev. year, in %				
Nominal wages	0.5%	0.9%	0.8%	-0.2%
Consumer prices	0.9%	0.4%	-0.7%	0.6%
Gross domestic product¹⁰ (GDP) , in CHF m	719,272	727,212	706,242	742,835
Limits for tax exemption of pillar 3a				
With occupational benefits insurance	6,768	6,826	6,826	6,883
Self-employed persons	33,840	34,128	34,128	34,416

Where does Switzerland stand in an international comparison?

Social protection benefits as a % of GDP in 2019



Compared to other countries, Switzerland has the lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 31.4% of its GDP on social protection benefits, compared with 25.1% 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
APG / EO Corona	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
PT/ÜL	Transition benefits
ROC	Rate of change
SNB	Swiss National Bank
SAS / SVS	Swiss social insurance statistics
TSIA	Total social insurance accounts
VAT	Value added tax
Apportionment result	Income (excl. return on capital and variations in capital value) minus expenditure
TSIA balance	Income (incl. return on capital but excl. changes in capital value) minus expenditure
Operating result	Income (incl. return on capital and changes in capital value) minus expenditure

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

Chapter	Address	Pages	Content
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.bsv.admin.ch	→ Publications & Services → Statistics	Swiss social insurance statistics SAS and detailed statistics for AVS, AI, PC and for AF
TSIA, AVS AI, PC, PP AMal, AF	www.bsv.admin.ch	→ Publications & Services → Research and evaluation → Research reports	Research publications on social insurance
TSIA, AVS AI, PC, PP AMal, AA APG, AC, AF	www.securite-sociale-chss.ch		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.ssv.admin.ch		AVS statistics
AI	www.ai.ssv.admin.ch		AI statistics
PC	www.pc.ssv.admin.ch		PC statistics
AVS, AI APG, AC, AF	www.av.sv-ai.ch	→ Leaflets & forms	Insurance contributions, benefits, international social security agreements
PP	www.bfs.admin.ch	→ Social Security	Pension funds statistics
AMal	www.bfs.admin.ch	→ Health	Statistics and publications
	www.ofsp.admin.ch	→ Figures & statistics → Health insurance	Statistics, monitoring data and research reports
	www.obsan.admin.ch	→ Publications	Research reports by the Swiss Health Observatory
AA	www.suva.ch	→ The Suva → Annual Report	Statistics and general information
	www.suva.ch	→ La Suva → Statistique des accidents	Statistics and general information
	www.foph.admin.ch	→ Figures & statistics → Accident and Military Insurance	Statistics and research reports
AC	www.bfs.admin.ch	→ Work and income	Statistics and publications on employment and unemployment
	www.amstat.ch		Swiss labour market statistics
	www.arbeit.swiss		Unemployment-related information
AF	www.bsv.admin.ch	→ Family allowances → Statistics	Statistics and general information
PT	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 2022, (available in French and German), scheduled for publication in autumn 2022.

AVS / AHV

Old-age and survivors, insurance

AI / IV

Invalidity insurance

PC / EL

Supplementary benefits

PP / BV

Occupational benefit plans

AMaI / KV

Sickness (health) insurance

AA / UV

Accident insurance

APG / EO

Income compensation allowances

AC / ALV

Unemployment insurance

AF / FZ

Family allowances

TSIA

Total social insurance accounts

Contribution rates and general data

www.ofas.admin.ch