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**Federal Social Insurance Office FSIO**



# Swiss social insurance system

POCKET STATISTICS

The **“Swiss social insurance system”** pocket statistics provides an overview of each insurance scheme within the system as well as the total accounts of the social insurances. In addition to information on income, expenditure, capital, benefit rates and recipients, there are informations to contribution rates and general statistics, including demographic indicators.

**Data source:**

Swiss social insurance statistics 2024  
(available in French and German, published in Autumn 2024)

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# Total social insurance accounts

Switzerland's social insurance schemes – AVS, AI, PC, PP, AMal, AA, APG, AC, AFam and Ptra – compensate for income which is lost when social risks materialise or supplement income which is reduced by social risks. The Total Social Insurance Accounts (TSIA), prepared by the Federal Social Insurance Office (FSIO), offer an overview of the finances across all branches of the Swiss social insurance system. In line with the TSIA's harmonised approach, capital income presented in the accounts consists exclusively of interest and dividend income that was actually collected. Gains and losses due to changes in market valuations are presented in the capital account under the separate heading of 'changes in capital value'. Given that social insurance income consists exclusively of realised income, these data can be compared with macroeconomic value added. The primary source of income are social insurance contributions from the insured and employers. Since 2002, the second largest share of income comes from public subsidies, followed by investment income. The largest item of social insurance expenditure are cash and in-kind benefits, particularly those awarded by the AVS, occupational pension (PP) and health insurance (AMal) schemes.

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

When the COVID-19 measures came to an end, expenditure declined significantly in 2022; the total result amounted to CHF 24.7 billion. Changes in capital value on the financial markets were negative in 2022. Aggregate financial capital thus fell to CHF 1195.9 billion.

## Income and expenditure of the Swiss social insurance system

Total social insurance accounts (TSIA), in CHF m

	2012	2017	2022
Contributions insured/employers	121 090	136 837	155 293
State contributions	24 379	26 358	30 124
Return on capital	17 753	19 295	17 976
Other income	728	616	803
<b>Income</b>	<b>163 949</b>	<b>183 106</b>	<b>204 195</b>
Social insurance benefits	123 484	141 758	162 794
Administrative and implementation costs	7 784	9 361	11 947
Other expenditure	14 212	11 100	4 757
<b>Expenditure</b>	<b>145 480</b>	<b>162 218</b>	<b>179 498</b>
<b>Balance</b>	<b>18 469</b>	<b>20 889</b>	<b>24 697</b>
Variations in capital value	37 376	56 464	-130 299
Other capital-related variations	683	-420	564
<b>Capital</b>	<b>768 336</b>	<b>1 008 533</b>	<b>1 195 939</b>

# Total social insurance accounts

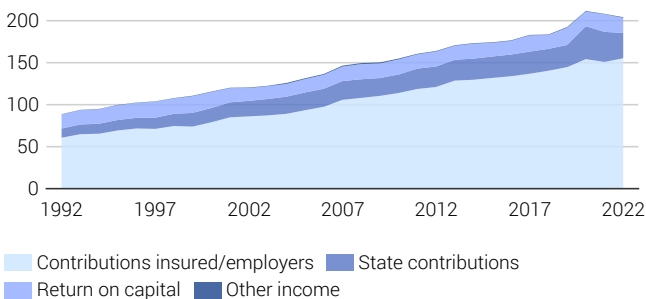
## Income and expenditure by insurance scheme

Total social insurance accounts (TSIA) 2022, consolidated, in CHF m

	AVS	AI	PC	PP
Contributions insured/employers	36 266	5 862	–	63 458
State contributions	13 170	3 942	5 493	–
Return on capital	569	49	–	16 249
Other income	2	32	–	206
<b>Income</b>	<b>50 008</b>	<b>9 885</b>	<b>5 493</b>	<b>79 912</b>
Social insurance benefits	47 587	8 906	5 493	47 178
Administrative and implementation costs	220	757	–	7 293
Other expenditure	–	51	–	4 483
<b>Expenditure</b>	<b>47 807</b>	<b>9 714</b>	<b>5 493</b>	<b>58 953</b>
<b>Balance</b>	<b>2 200</b>	<b>171</b>	<b>–</b>	<b>20 959</b>
Variations in capital value	–4 906	–464	–	–116 928
Other capital-related variations	–	–	–	46
<b>Capital</b>	<b>47 035</b>	<b>–6 265</b>	<b>–</b>	<b>1 065 787</b>

## Income over time

Total social insurance accounts TSIA, in CHF bn

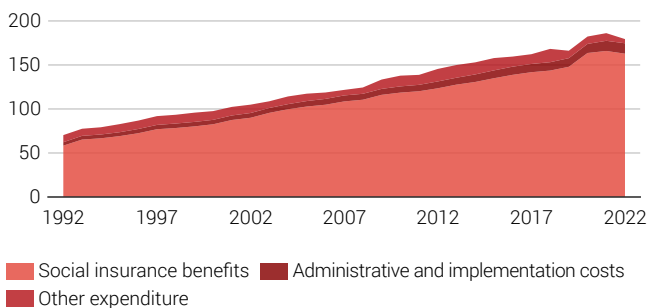


In the total social insurance accounts (TSIA), both income and expenses doubled between 1992 and 2022. The largest income components are contributions from insured persons and employers, followed by state contributions and capital income which, until 2000, still outweighed state contributions.

AMal	AA	APG	AC	AFam	Ptra	CPG	Total TSIA
27 553	6 215	2 092	7 944	6 609	–	–	155 293
5 331	–	–	1 708	188	14	277	30 124
288	977	22	10	–186	–	–	17 976
–19	225	–	20	336	–	–	803
<b>33 151</b>	<b>7 417</b>	<b>2 114</b>	<b>9 682</b>	<b>6 947</b>	<b>14</b>	<b>277</b>	<b>204 195</b>
33 230	6 041	1 870	6 542	6 387	14	252	162 794
1 700	991	5	832	124	–	26	11 947
–343	168	–	1	396	–	–	4 757
<b>34 588</b>	<b>7 200</b>	<b>1 875</b>	<b>7 376</b>	<b>6 907</b>	<b>14</b>	<b>277</b>	<b>179 498</b>
<b>–1 436</b>	<b>217</b>	<b>239</b>	<b>2 307</b>	<b>41</b>	<b>–</b>	<b>–</b>	<b>24 697</b>
–1 991	–5 804	–206	–	...	–	–	–130 299
784	–212	–	–	–53	–	–	564
13 636	66 727	1 615	4 021	3 383	–	–	1 195 939

## Expenditure over time

Total social insurance accounts TSIA, in CHF bn

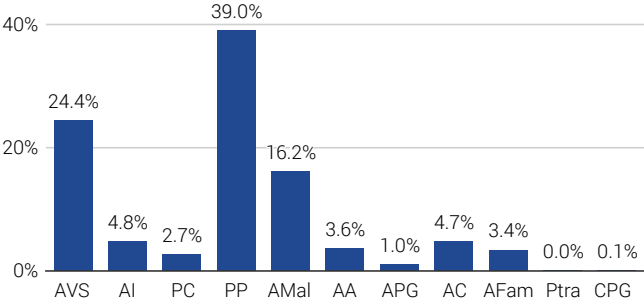


In the total social insurance accounts (TSIA), expenses tripled between 1992 and 2022. Social insurance benefits account for the lion's share of expenses.

# Total social insurance accounts

## Breakdown of total social insurance income by insurance scheme

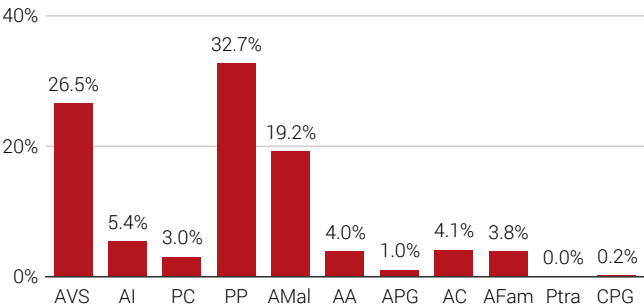
In 2022, as % of income



Occupational benefit plans (PP) account for by far the largest portion of income (2022: CHF 204 billion), followed by AVS and health insurance (AMal). Contributions from insured persons and employers always constitute the largest funding component of these three insurance schemes, followed by capital income for occupational benefit plans (PP) and state contributions to AVS and health insurance (AMal).

## Breakdown of total social insurance expenditure by insurance scheme

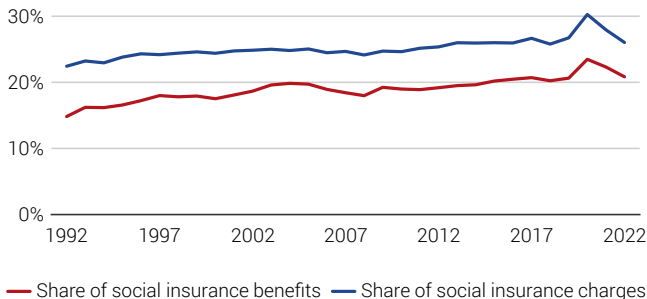
In 2022, as % of expenditure



Occupational benefit plans (PP) account for by far the largest portion of expenditure (2022: CHF 179 billion), followed by AVS and health insurance (AMal). In terms of social insurance benefit payouts, the AVS share (CHF 48 billion) exceeded that of the PP (CHF 47 billion) in 2022.

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

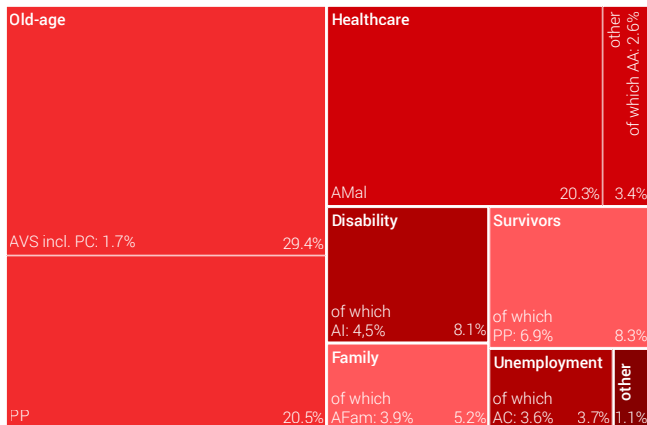
Share of social insurance charges and benefits



The social insurance contribution ratio is the share of social insurance income in GDP. By contrast, the social insurance benefits ratio indicates the share of social security benefits in GDP. An increase in contributions and extend benefits led to an increase in ratios after 2010. In 2022, GDP growth of 5.1% combined with a decline in social insurance income of 1.9% and a decrease of 1.9% in social insurance benefits resulted in a fall in ratios.

### Breakdown of social insurance benefits (TSIA)

Social insurance benefits by intended purpose in 2022, 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. The old age risk accounted for 49.9% of all benefits paid out in 2022.

# Old-age and survivors' insurance

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

## Share of the Swiss population receiving an AVS pension in 2023

# 42

old-age pension recipients for every 100 AVS contributors



# 98

out of 100 people aged 64/65 or over receive an old-age pension



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

	Old-age pensions			Supplementary pensions Spouse, children	Survivors' pensions Widows, widowers, orphans
	In Switzerland	Abroad	Total		
2013	1 461 211	681 542	<b>2 142 753</b>	59 972	169 443
2018	1 602 415	761 365	<b>2 363 780</b>	52 609	191 082
2023	1 749 434	796 427	<b>2 545 861</b>	46 462	217 800

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

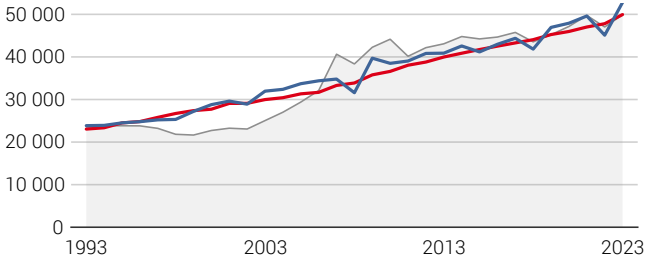
Full basic pension rates for 2024 <sup>1</sup>	Minimum	Maximum
Old-age pension (100%)	1 225	2 450
Widow's/widower's pension (80%)	980	1 960
Wife's supplementary pension (30%)	368	735
Orphan's and child's pension (40%)	490	980
Average pension 2023 in Switzerland	Women	Men
Old-age pension	1 928	1 908
Widow's/widower's pension	1 632	1 335

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



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

Operating accounts, in CHF m



— Income (operating result) — Expenditure — Capital

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

In CHF m	2013	2018	2023
Contributions insured/employers	29 539	31 718	37 428
State contributions	10 441	11 295	13 749
Confederation	7 815	8 613	10 090
VAT and gambling duties	2 626	2 682	3 659
Recourse claims, misc. income	9	4	5
<b>Income (apportionment result)</b>	<b>39 989</b>	<b>43 016</b>	<b>51 182</b>
Return on capital	731	569	648
<b>Income (TSIA balance)</b>	<b>40 720</b>	<b>43 585</b>	<b>51 831</b>
Variation in capital value	163	-1 750	979
<b>Income (operating result)</b>	<b>40 884</b>	<b>41 835</b>	<b>52 810</b>
Social insurance benefits	39 781	43 841	49 726
Cash benefits	39 600	43 642	49 482
Benefits in-kind	67	91	141
Collective benefits	114	108	103
Administrative and implementation costs	195	214	227
<b>Expenditure</b>	<b>39 976</b>	<b>44 055</b>	<b>49 953</b>
<b>Apportionment result</b>	<b>14</b>	<b>-1 039</b>	<b>1 229</b>
<b>TSIA balance</b>	<b>744</b>	<b>-470</b>	<b>1 878</b>
<b>Operating result</b>	<b>908</b>	<b>-2 220</b>	<b>2 857</b>
Capital	43 080	43 535	49 892

# Invalidity insurance

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

## Share of the Swiss population receiving an AI pension or benefits in 2023

6

out of 100 people between 0 years and AVS retirement age receive one or more AI benefits



4

out of 100 people between 18 years and AVS retirement age receive an AI pension



## Invalidity pensions paid out in December

	Invalidity pension			Child pension		
	In Switzerland	Abroad	Total	In Switzerland	Abroad	Total
2013	230 341	34 779	<b>265 120</b>	70 252	13 508	<b>83 760</b>
2018	217 944	30 084	<b>248 028</b>	58 182	10 398	<b>68 580</b>
2023	223 660	27 364	<b>251 024</b>	57 752	9 012	<b>66 764</b>

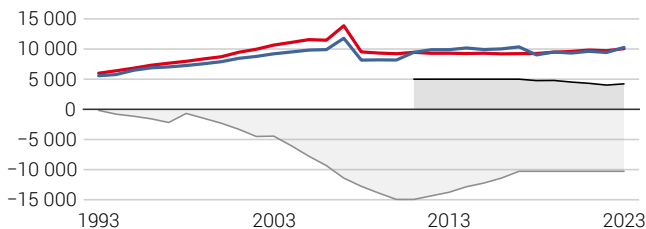
## Invalidity insurance pension rates in CHF per month

Full basic pension for 2024 <sup>1</sup>	Minimum	Maximum
Invalidity pension (100%)	1 225	2 450
Child's pension (40%)	490	980
Average pension 2023 in Switzerland	Women	Men
Invalidity pension	1 489	1 545
Child's pension	583	583

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

## Invalidity insurance income, expenditure and capital

Operating accounts, in CHF m



— Income (operating result) — Expenditure — Debt AI to AVS  
— AI Fund

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

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

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

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

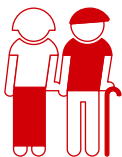
In CHF m	2013	2018	2023
Contributions insured/employers	4 951	5 313	6 048
State contributions	4 804	3 845	4 031
Confederation	3 508	3 601	4 031
Confederation, AI dept interest	179	–	–
VAT	1 117	244	–
Recourse claims, misc. income	59	38	35
<b>Income (apportionment result)</b>	<b>9 814</b>	<b>9 196</b>	<b>10 114</b>
Return on capital	57	72	59
<b>Income (TSIA balance)</b>	<b>9 871</b>	<b>9 268</b>	<b>10 173</b>
Variation in capital value	21	–244	97
<b>Income (operating result)</b>	<b>9 892</b>	<b>9 025</b>	<b>10 270</b>
Social insurance benefits	8 354	8 514	9 216
Cash benefits	6 584	6 513	6 943
Benefits in-kind	1 619	1 856	2 125
of which medical measures	786	849	906
of which professional reintegration measures	619	740	888
Collective benefits	151	145	148
Administrative and implementation costs	664	696	797
Interest on debt	287	51	51
<b>Expenditure</b>	<b>9 306</b>	<b>9 261</b>	<b>10 064</b>
<b>Apportionment result</b>	<b>509</b>	<b>–65</b>	<b>50</b>
<b>TSIA balance</b>	<b>565</b>	<b>7</b>	<b>109</b>
<b>Operating result</b>	<b>586</b>	<b>–237</b>	<b>206</b>
AI Fund	5 000	4 763	4 225
Debt AI to AVS	–13 765	–10 284	–10 284

# AVS and AI supplementary benefits

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

## Percentage of pension recipients also claiming supplementary benefits in 2023

**12,3%**  
of old-age pension recipients also claim PC



**50,1%**  
of AI pension recipients also claim PC



## Recipients of AVS and AI supplementary benefits in December

	People with PC to				Supplementary benefits rate		
	Old-age pension	Survivors' pension	Invalidity pension	Total	Old-age pension	Survivors' pension	Invalidity pension
2013	185 770	3 577	111 400	<b>300 747</b>	12.2%	7.9%	42.7%
2018	209 190	3 768	115 140	<b>328 098</b>	12.5%	9.1%	47.4%
2023	223 642	3 413	122 907	<b>349 962</b>	12.3%	9.0%	50.1%

## Calculation of AVS and AI supplementary benefits in CHF

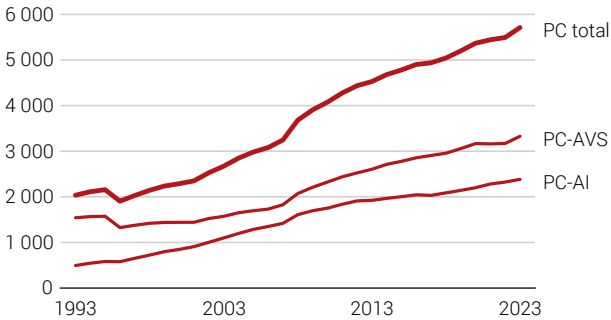
PC eligibility calculation for 2024 per year	Single	Married
Coverage of essential needs (flat rate)	20 100	30 150
Maximum gross rent	17 580	20 820
Exempt amount for income from paid employment	1 000	1 500
Property tax allowance	30 000	50 000
Tax allowance for owner-occupied property	112 500	112 500

Average benefits 2023 per month	At home	In a care home
Single with PC to old-age pension, no children	1 208	3 546
Single with PC to invalidity pension, no children	1 387	3 910

## AVS and AI supplementary benefits income and expenditure

Operating accounts, in CHF m



Financing via general tax revenue.  
Income is on a par with expenditure.

In CHF m	2013	2018	2023
State contributions to PC-AVS	2 605	2 956	3 328
Confederation	668	777	1 002
Cantons	1 937	2 179	2 326
State contributions to PC-AI	1 923	2 087	2 384
Confederation	678	761	901
Cantons	1 245	1 327	1 483
<b>Income (apportionment result)</b>	<b>4 528</b>	<b>5 044</b>	<b>5 712</b>
Return on capital	–	–	–
<b>Income (TSIA balance)</b>	<b>4 528</b>	<b>5 044</b>	<b>5 712</b>
Variation in capital value	–	–	–
<b>Income (operating result)</b>	<b>4 528</b>	<b>5 044</b>	<b>5 712</b>
AVS supplementary benefits	2 605	2 956	3 328
Min. subsistence cover	1 069	1 243	1 603
Extra costs from residential care	1 301	1 423	1 399
Health/disability costs	235	290	326
AI supplementary benefits	1 923	2 087	2 384
Min. subsistence cover	1 085	1 217	1 441
Extra costs from residential care	667	670	711
Health/disability costs	171	200	232
<b>Expenditure</b>	<b>4 528</b>	<b>5 044</b>	<b>5 712</b>
<b>Apportionment result</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>TSIA balance</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Operating result</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Capital</b>	<b>–</b>	<b>–</b>	<b>–</b>

# Occupational benefit plans

Occupational benefit plans (French: PP; German: BV) partially compensate for earned income lost as a result of old age, invalidity or death. These benefits, together with first-pillar benefits, should enable recipients to maintain their previous standard of living. This obligatory insurance scheme was introduced in 1985 and covers all employees whose earned income meets or exceeds the required minimum amount (entry threshold). Its main sources of funding are payroll deductions and returns on capital. This section also covers the non-compulsory PP scheme. Occupational benefit plans are the second pillar in the three-pillar social insurance system provided for in the Swiss Constitution.

## Average benefits paid out in 2022

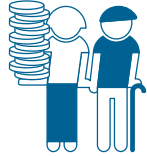
28 236

CHF is the average old-age pension per year



240 291

CHF is the average lump-sum retirement withdrawal



## Recipients of occupational benefit plans pensions

	Old-age pension	Widow's/widower's pension	Orphan's and child pension	Invalidity pension
2012	645 702	182 339	66 673	131 150
2017	773 299	189 571	60 279	117 286
2022	893 888	194 771	57 950	110 559

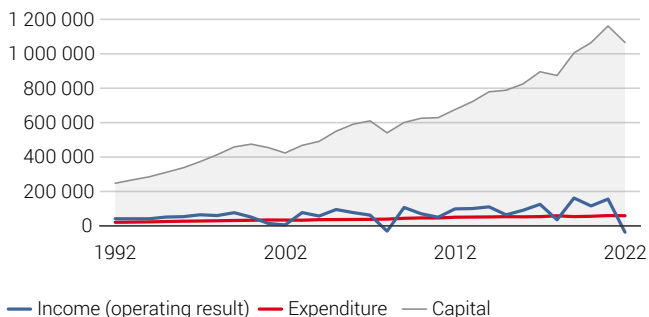
## Average pensions of occupational benefit plans

Average pension, in CHF

	Old-age pension		Widow's/widower's pension		Invalidity pension	
	Women	Men	Women	Men	Women	Men
2012	18 151	36 605	19 517	11 519	13 844	18 304
2017	18 395	35 650	20 387	13 518	14 420	18 722
2022	18 636	34 735	21 383	12 979	15 329	19 647

## Occupational benefit plans income, expenditure and capital

Operating accounts of pension funds, in CHF m



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

In CHF m	2012	2017	2022
Contributions insured/employers	42 697	48 593	54 676
Initial payments (excl. vested benefits)	5 890	6 587	8 781
Income from services, misc. income	162	175	206
<b>Income (apportionment result)</b>	<b>48 749</b>	<b>55 355</b>	<b>63 664</b>
Return on capital	15 294	16 728	16 249
<b>Income (TSIA balance)</b>	<b>64 042</b>	<b>72 082</b>	<b>79 912</b>
Variation in capital value	34 802	53 220	-116 928
<b>Income (operating result)</b>	<b>98 844</b>	<b>125 302</b>	<b>-37 016</b>
Social insurance benefits	32 616	37 730	47 178
Pensions	25 943	29 502	32 888
Lump-sum benefits	6 673	8 228	14 289
Administrative and implementation costs	3 999	5 192	7 293
Withdrawal payments, payments to insurance funds and deposit rates	13 724	10 719	4 483
<b>Expenditure</b>	<b>50 338</b>	<b>53 641</b>	<b>58 953</b>
<b>Apportionment result</b>	<b>-1 590</b>	<b>1 713</b>	<b>4 710</b>
<b>TSIA balance</b>	<b>13 704</b>	<b>18 441</b>	<b>20 959</b>
<b>Operating result</b>	<b>48 506</b>	<b>71 661</b>	<b>-95 969</b>
Other capital-related variations	-1 383	-1 188	46
<b>Capital</b>	<b>675 965</b>	<b>895 597</b>	<b>1 065 787</b>

# Sickness (health) insurance

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

## Percentage of the insured population benefiting from a premium reduction in 2022

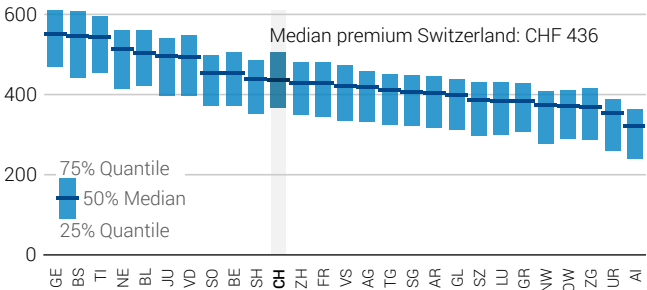
25,7%

of people in Switzerland benefit from a premium reduction



## Sickness insurance premiums by canton

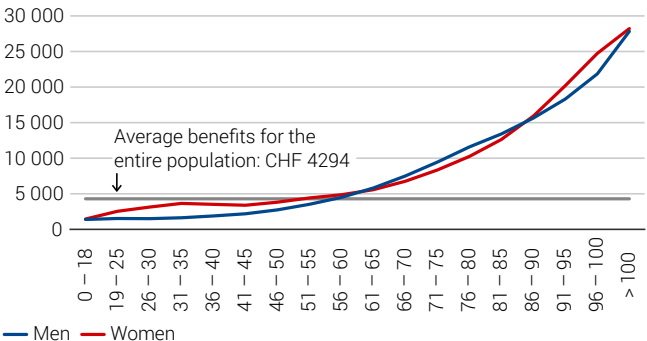
Average premium (adults) for 2024, in CHF per month



## Sickness insurance benefit rates

(incl. cost-sharing of the insured)

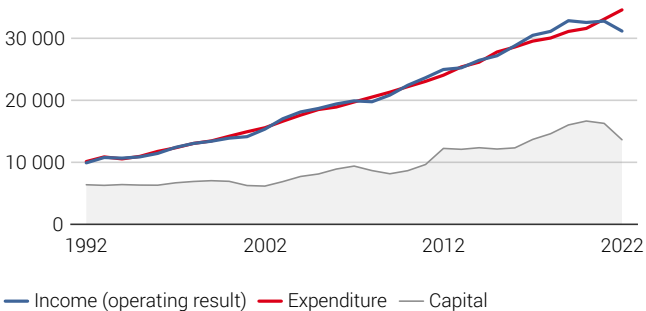
Average gross benefits for 2022, in CHF





## Sickness insurance income, expenditure and capital

Operating accounts, in CHF m



“Pay-as-you-go” system of financing.

In CHF m	2012	2017	2022
Contributions insured excl. premium reduction etc.	20 108	25 415	27 553
Premium reduction etc.	4 198	4 661	5 331
Non-operating income and expenditure, other income	52	-92	-19
<b>Income (apportionment result)</b>	<b>24 358</b>	<b>29 983</b>	<b>32 864</b>
Return on capital	236	175	288
<b>Income (TSIA balance)</b>	<b>24 594</b>	<b>30 158</b>	<b>33 151</b>
Variation in capital value	374	320	-1 991
<b>Income (operating result)</b>	<b>24 968</b>	<b>30 478</b>	<b>31 161</b>
Benefits paid	22 196	27 924	32 623
Re-insurer share	-19	-10	-4
Flat rates for treatment etc.	103	102	159
Changes in outstanding claim provisions	492	238	452
Operating costs	1 242	1 435	1 700
Risk compensation, changes in provisions, premium corrections	38	-143	-343
<b>Expenditure</b>	<b>24 052</b>	<b>29 546</b>	<b>34 588</b>
<b>Apportionment result</b>	<b>306</b>	<b>437</b>	<b>-1 724</b>
<b>TSIA balance</b>	<b>542</b>	<b>612</b>	<b>-1 436</b>
<b>Operating result</b>	<b>916</b>	<b>931</b>	<b>-3 427</b>
Change in provisions	1 676	434	784
Capital	12 241	13 694	13 636
of which reserves (incl. capital stock)	6 504	7 203	7 196

# Accident insurance

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

## Employees insured against accidents at work in 2022

# 4 357 000

million employees (FTEs) are insured under the AA/UV scheme



## Recipients of accident insurance benefits

	Number of reported accidents			Invalidity and survivors' pensions		
	AAP	AANP	Total incl. AAC, AA AI	AAP	AANP	Total incl. AAC, AA AI
2013	268 922	516 725	<b>800 422</b>	48 420	54 405	<b>104 622</b>
2018	273 675	565 017	<b>855 140</b>	44 989	50 656	<b>97 598</b>
2023	286 154	606 945	<b>908 313</b>	...	...	...

## Accident insurance benefits and rates

### Care services and reimbursement of expenses

(mostly medical treatment)

### Cash benefits 2024

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

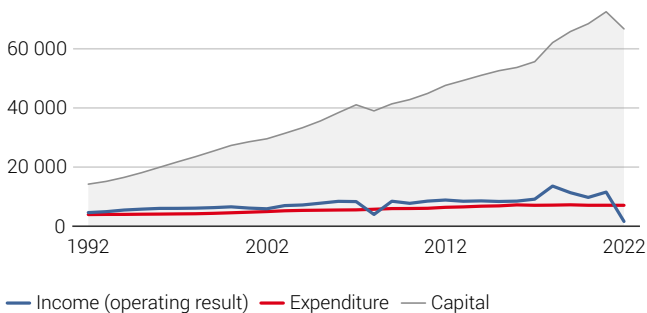
### Average benefits of the SUVA for 2023

in CHF	AAP	AANP	AAC
Daily allowance	6 498	5 659	9 089
Invalidity pension	15 876	17 796	16 716
Survivors' pension	27 732	25 332	26 196

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

## Accident insurance income, expenditure and capital

Operating accounts, in CHF m



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

In CHF m	2012	2017	2022
Contributions insured/employers	6 117	6 207	6 215
Income from recourse claims	318	271	225
<b>Income (apportionment result)</b>	<b>6 435</b>	<b>6 478</b>	<b>6 440</b>
Return on capital	1 329	1 494	977
<b>Income (TSIA balance)</b>	<b>7 764</b>	<b>7 972</b>	<b>7 417</b>
Variation in capital value	1 095	1 182	-5 804
<b>Income (operating result)</b>	<b>8 859</b>	<b>9 154</b>	<b>1 612</b>
Short-term benefits (daily allowances, medical expenses)	3 446	4 014	4 176
Long-term benefits (pensions, lump-sum benefits)	1 915	1 950	1 865
Administrative and implementation costs, accident prevention, other expenditure	1 035	1 116	1 158
<b>Expenditure</b>	<b>6 397</b>	<b>7 080</b>	<b>7 200</b>
<b>Apportionment result</b>	<b>38</b>	<b>-603</b>	<b>-760</b>
<b>TSIA balance</b>	<b>1 367</b>	<b>892</b>	<b>217</b>
<b>Operating result</b>	<b>2 463</b>	<b>2 073</b>	<b>-5 587</b>
Insurance providers' profits (-) / losses (+)	263	-113	-212
Provisions and reserves	2 725	1 960	-5 799
<b>Capital</b>	<b>47 620</b>	<b>55 643</b>	<b>66 727</b>

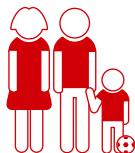
# Income compensation allowances

The income compensation regulations (French: APG; German: EO) provide some compensation for loss of earnings to those who perform military, civilian service or civil defence service. The APG also provides partial compensation for loss of earnings during maternity leave (maternity benefits, 14 weeks, since 1st July 2005), during the other parent's leave (compensation for the other parent, 2 weeks, since 2021), while caring for children with a severe health problem (carer's allowance, 14 weeks, since 1st July 2021) and in the case of adoption (adoption allowance, 2 weeks, since 2023).

## Share of parental allowances in income compensation in 2022

40%

of APG recipients received parental allowances



59%

of the total APG expenditure is spent in parental allowances



## Recipients of income compensation allowances

	Allowances for serving personnel				Parental allowances		
	Army	Civilian service	Civil protection	Others <sup>1</sup>	Maternity <sup>2</sup>	Other parent <sup>2</sup>	Care <sup>2</sup>
2012	142 297	16 042	58 404	47 969	...	–	–
2017	115 319	19 429	56 810	46 636	67 550	–	–
2022	99 368	20 004	44 626	43 571	67 595	62 653	937

## Income compensation allowances rates

	In % <sup>3</sup>	Min. CHF/day	Max. CHF/day		
<b>Basic allowance<sup>4</sup> for serving personnel 2024</b>					
Army recruits / Not gainfully employed	–	69	69		
Gainfully employed	80%	69	220		
<b>Parental allowances 2024</b>					
	80%	1	220		
<b>Average benefits 2022 in CHF per day</b>					
	Army	Civilian service	Maternity	Other parent	Care
	127	104	133	170	142

<sup>1</sup> Recruitment, youth and sport leadership courses, as well as junior marksman leadership courses.

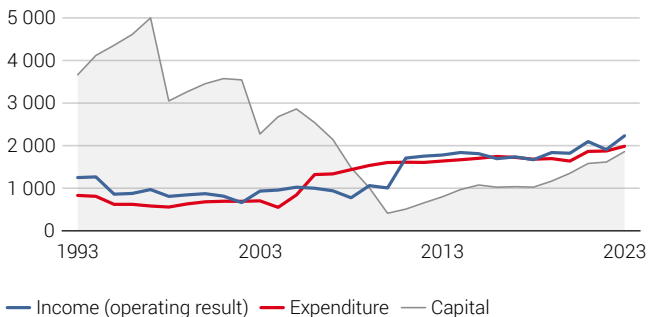
<sup>2</sup> By year of birth of child (maternity/paternity) or by year of first day of leave (care).

<sup>3</sup> As a percentage of the average income earned prior to service/parenthood.

<sup>4</sup> Excluding child allowance, operating allowance and child care allowance.

## Income compensation allowances income, expenditure and capital

Operating accounts, in CHF m



- 1998, 2003: Capital transfers to AI (CHF 2.2 and 1.5 billion).  
 Mid-2005: Revision of APG Act to include maternity allowance and increased benefits for personnel performing military service.  
 2011, 2021: Increase in APG contribution rate (0.3% to 0.5%, 0.45% to 0.5%).  
 2016: Reduction of APG contribution rate (0.5% to 0.45%).  
 2021: Introduction of compensation for the other parent and carer's allowance.  
 2023: Introduction of adoption allowance.

In CHF m	2013	2018	2023
Contributions insured/employers	1 766	1 706	2 159
<b>Income (apportionment result)</b>	<b>1 766</b>	<b>1 706</b>	<b>2 159</b>
Return on capital	10	16	28
<b>Income (TSIA balance)</b>	<b>1 776</b>	<b>1 722</b>	<b>2 186</b>
Variation in capital value	4	-53	45
<b>Income (operating result)</b>	<b>1 779</b>	<b>1 669</b>	<b>2 231</b>
Active service allowances	816	743	806
Parenting allowances	744	865	1 104
Other cash benefits <sup>1</sup>	75	70	71
Administrative and implementation costs	3	3	5
<b>Expenditure</b>	<b>1 638</b>	<b>1 681</b>	<b>1 986</b>
<b>Apportionment result</b>	<b>128</b>	<b>25</b>	<b>173</b>
<b>TSIA balance</b>	<b>138</b>	<b>41</b>	<b>200</b>
<b>Operating result</b>	<b>141</b>	<b>-12</b>	<b>246</b>
Capital	798	1 025	1 861

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

# Unemployment insurance

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

## Unemployment rate in 2023

1,9%

is the unemployment rate for women



2,1%

is the unemployment rate for men



## Recipients of unemployment insurance daily allowances

	Women	Men	Women and men
2013	133 284	162 867	296 151
2018	143 099	169 772	312 871
2023	118 467	143 053	261 520

## Unemployment insurance benefit rates

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

Maximum insured salary per month: CHF 12 350.

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

80 % of the insured salary is granted to individuals:

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

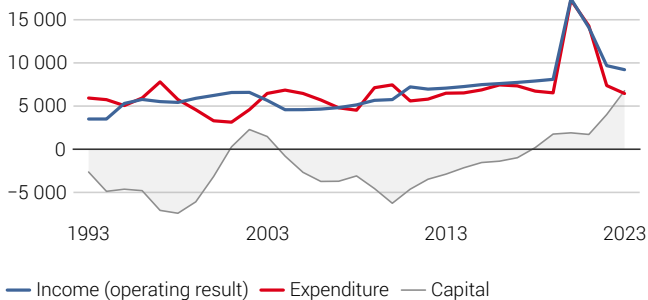
70 % of the insured salary is granted to all other eligible individuals.

Maximum insurable earnings, in CHF per month	2023	2024
	12 350	12 350

Average benefits 2023, in CHF per day	Women	Men
	142.30	180.90

## Unemployment insurance income, expenditure and capital

Operating accounts, in CHF m



1993, 1995, 2011: Increase in AC contribution rate (0.4% to 2.0% to 3.0%, 2.0% to 2.2%).

2003, 2004: Reduction of AC contribution rate (3.0% to 2.5% to 2.0%).

2020/2021/2022: Expansion and extension of the period of entitlement to short-time working compensation in response to the COVID-19 pandemic. This expenditure was covered by federal funds.

1996–2003;

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

In CHF m	2013	2018	2023
Contributions insured/employers	6 458	7 200	7 856
State contributions	611	681	1 301
Other income	5	7	2
Revenue from exchange rate movements	–	12	13
<b>Income (apportionment result)</b>	<b>7 074</b>	<b>7 899</b>	<b>9 171</b>
Return on capital	4	5	44
<b>Income (TSIA balance)</b>	<b>7 078</b>	<b>7 904</b>	<b>9 215</b>
<b>Income (operating result)</b>	<b>7 078</b>	<b>7 904</b>	<b>9 215</b>
Cash benefits	4 925	5 080	4 892
Social insurance contributions	693	696	572
Compensation as per bilateral agreements	189	195	203
Administrative and implementation costs	674	756	785
Interest payable	7	1	0
Other expenditure	4	1	4
Costs owing to exchange rate movements	–	0	–1
<b>Expenditure</b>	<b>6 491</b>	<b>6 731</b>	<b>6 455</b>
<b>Apportionment result</b>	<b>583</b>	<b>1 168</b>	<b>2 716</b>
<b>TSIA balance</b>	<b>587</b>	<b>1 173</b>	<b>2 760</b>
<b>Operating result</b>	<b>587</b>	<b>1 173</b>	<b>2 760</b>
Capital	–2 886	191	6 781

# Family allowances

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

## Minimum allowances in 2024

**200 CHF**  
is the minimum child allowance



**250 CHF**  
is the minimum education allowance



## Recipients of family allowances

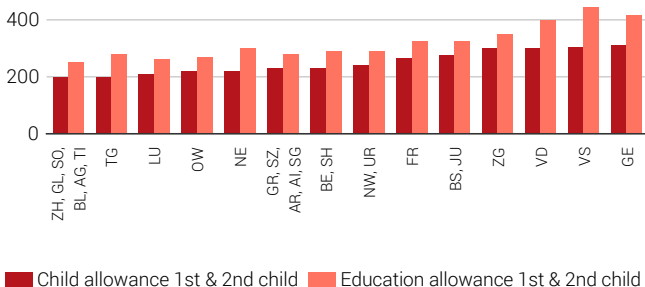
	Child allowance	Education allowance	Birth and adoption allowance <sup>1</sup>	Total
2012	1 248 082	406 169	25 015	<b>1 679 266</b>
2017 <sup>2</sup>	1 631 095	569 857	28 431	<b>2 229 383</b>
2022 <sup>2</sup>	1 765 165	605 009	29 262	<b>2 399 436</b>

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

<sup>2</sup> With double counting.

## Family allowances rates according to canton

Child and education allowances for 2024, in CHF per month



Rates for 1st and 2nd child. In some cases, higher rate for three or more children.

Child allowance up to age 16; education allowance from ages 16 to 25.

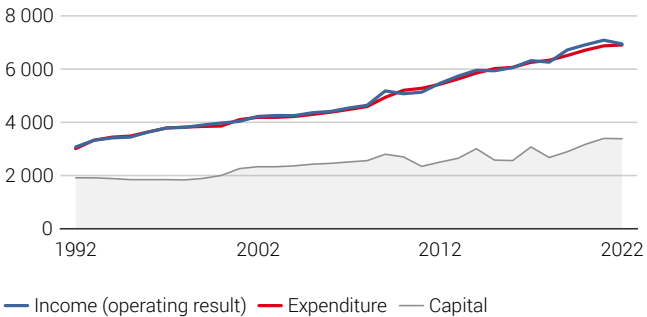
ZH, LU: for children aged 13 and over, child allowance equal to education allowance.

ZG: education allowance only from age 18.



## Family allowances income, expenditure and capital

Operating accounts, in CHF m



Funded primarily through employer contributions.

In CHF m	2012	2017	2022
Contributions insured/employers	5 159	5 765	6 609
of whom self-employed	80	219	214
of whom non-employed	4	9	12
of whom employer in agricultural sector	16	19	23
State contributions	188	217	188
Other income	118	213	336
<b>Income (apportionment result)</b>	<b>5 465</b>	<b>6 196</b>	<b>7 133</b>
Return on capital	...	123	-186
<b>Income (TSIA balance)</b>	<b>5 465</b>	<b>6 319</b>	<b>6 947</b>
Variation in capital value	...	...	...
<b>Income (operating result)</b>	<b>5 465</b>	<b>6 319</b>	<b>6 947</b>
Social insurance benefits	5 299	5 882	6 387
of which AFam to self-employed	96	180	190
of which AFam to non-employed	76	134	142
of which AFam to agricultural workers	136	109	86
Administrative and implementation costs	135	115	124
Other expenditure	-3	258	396
<b>Expenditure</b>	<b>5 432</b>	<b>6 255</b>	<b>6 907</b>
<b>Apportionment result</b>	<b>34</b>	<b>-59</b>	<b>227</b>
<b>TSIA balance</b>	<b>34</b>	<b>64</b>	<b>41</b>
<b>Operating result</b>	<b>34</b>	<b>64</b>	<b>41</b>
Capital	2 505	3 075	3 383

Transition benefits (French: Ptra; German: ÜL) – or bridging benefits – are intended for individuals who lose their job shortly before they reach the normal retirement age and have become out-of-payment after reaching the age of 60. These benefits are means-tested and calculated in the same way as AVS and AI supplementary benefits (French: PC; German: EL). They are financed from the general resources of the Confederation. The cantons are responsible for disbursing these benefits and covering their enforcement costs. The Federal Act on Transition Benefits for Older Unemployed Persons came into effect on 1st July 2021. Thus, the transition benefits are still in an initial phase of introduction, during which the number of beneficiaries and thus expenditures will increase each year until they stabilise by 2026-2027. Expenditure on transition benefits totalled CHF 14 million in 2022, and CHF 26 million in 2023.

### Transition benefit recipients by population group in 2023

# 32

out of every 100 transition benefit recipients are women



# 38

out of every 100 transition benefit recipients are married



### Recipients of transition benefits

#### Transition benefit recipients no longer entitled to unemployment benefits

	Women	Men	Women and men
2023	390	846	1 236

### Calculation of transition benefits

#### Transition benefits eligibility calculation for 2024, in CHF 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 2023, in CHF per month

	Women	Men
Transition benefit recipients no longer entitled to unemployment benefits	2 300	2 534

# Contribution rates and general data

## Social insurance contribution rates

Contribution rates in 2024

	Employees and employers as % of income			Self-employed as % of income	Non-employed in CHF/year	
	Employees	Employers	Total		Min.	Max.
AVS <sup>1,2</sup>	4.35%	4.35%	<b>8.70%</b>	4.35%–8.1%	422	21 100
AI <sup>1,2</sup>	0.70%	0.70%	<b>1.40%</b>	0.752%–1.4%	68	3 400
APG <sup>1,2</sup>	0.25%	0.25%	<b>0.50%</b>	0.269%–0.5%	24	1 200
AC <sup>1,3</sup>	1.10%	1.10%	<b>2.20%</b>	–	–	–
AAP <sup>1,3</sup>	–	0.58%	<b>0.58%</b>	Voluntary	–	–
AANP <sup>1,3</sup>	1.16%	–	<b>1.16%</b>	Voluntary	–	–
PP <sup>4</sup>	7.8%	10.5%	<b>18.3%</b>	Voluntary	–	–
AFam <sup>5</sup>	Only: VS 0.42%	0.64%– 3.5%	<b>0.64%– 3.5%</b>	0.6%–3.09%	–	–

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

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

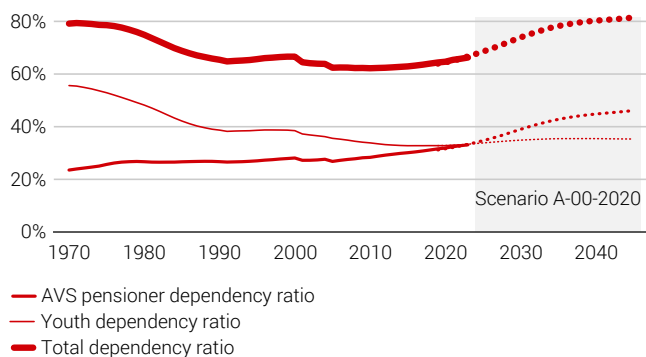
<sup>3</sup> Max. annual insured earnings is CHF 148 200. AAP, AANP: Average gross premium (2022). Risk-adjusted premium rates. Special rules apply to part-time workers.

<sup>4</sup> Pension fund statistics for 2022: average contribution rates as a % of the insured salary (max. CHF 860 400). Contribution rates are set by the pension funds.

<sup>5</sup> 2021, regulations vary across cantons and CAFs.

## Share of young and pensioner citizens in the Swiss population

Demographic indicators



The AVS pension recipient dependency ratio is set to rise sharply in the coming decades. By the end of 2023, 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.

# Contribution rates and general data

## Miscellaneous statistics

	2013	2018	2023
<b>Permanent resident population, in 1 000</b>	<b>8 140</b>	<b>8 545</b>	<b>8 967</b>
<b>Demographic indicators</b>			
AVS pensioner dependency ratio <sup>1</sup>	29.5%	31.2%	33.7%
Youth dependency ratio <sup>1</sup>	33.0%	32.8%	33.2%
Total dependency ratio <sup>1</sup>	62.5%	64.0%	66.3%
<b>Employed<sup>2</sup>, in 1 000</b>	<b>4 719</b>	<b>5 054</b>	<b>5 300</b>
<b>Individuals subject to AVS in 1 000</b>	<b>5 507</b>	<b>5 794</b>	<b>6 016</b>
<b>Income subject to AVS contrib.<sup>3</sup>, in CHF m</b>	<b>352 972</b>	<b>378 815</b>	<b>431 679</b>
<b>Unemployment rate<sup>4</sup>, women and men</b>	<b>3.2%</b>	<b>2.5%</b>	<b>2.0%</b>
Women	3.1%	2.5%	1.9%
Men	3.2%	2.6%	2.1%
<b>Wages and prices, variations on previous year, in %</b>			
Nominal wages	0.7%	0.5%	1.7%
Consumer prices	-0.2%	0.9%	2.1%
<b>Gross domestic product<sup>5</sup> (GDP), in CHF m</b>	<b>654 612</b>	<b>709 522</b>	<b>795 110</b>
<b>Limits for tax exemption of pillar 3a</b>			
With occupational benefits insurance	6 739	6 768	7 056
Self-employed persons	33 696	33 840	35 280

<sup>1</sup> AVS pensioner dependency ratio: share of pensioners in relation to working-age population. Youth dependency ratio: the number of young people in relation to the working-age population. Total dependency ratio: number of young people and pensioners in relation to the working-age population.

Working-age population: from 20 to retirement age (men 65; women: until 2000: 62, 2001–2004: 63; from 2005: 64).

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

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

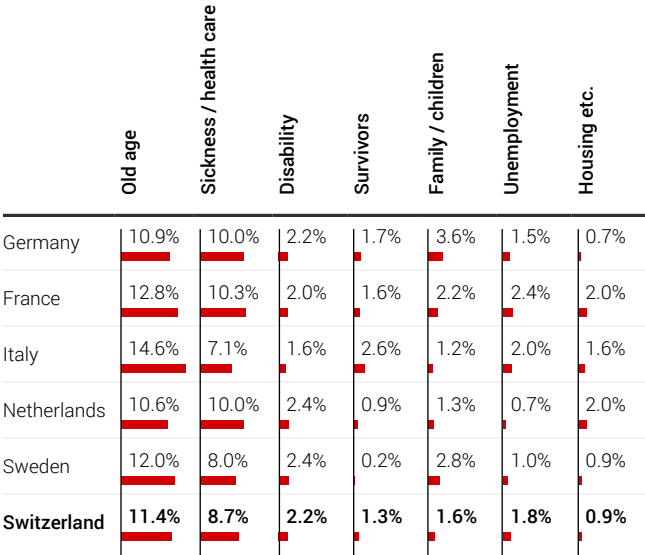
<sup>3</sup> Qualifying income of employees and the self-employed; contribution-equivalent income for those not in gainful employment. Estimation.

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

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

## Switzerland, an international comparison

Social protection benefits as a % of GDP in 2021



Compared to other countries with a similar social care system, Switzerland has the second-lowest expenditure for social protection benefits as a percentage of GDP. For example, France spends 30.6% of its GDP on social protection benefits, compared with 27.8% in Switzerland. Across all countries, the old-age and sickness/health care schemes account for the highest share of total social insurance expenditure.

# Abbreviations

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

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

## More detailed information

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

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



More detailed information can be found in the **Swiss Social insurance statistics 2024**, (available in French and German), scheduled for publication in autumn 2024.