



# Press release

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## 20 Economic and social situation of the population

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Household Budget Survey 2014

### Great differences in the household budget

Neuchâtel, 25.11.2016 (FSO) – **In 2014 the average disposable income of households in Switzerland was CHF 7176 per month but was subject to great variation. The disposable income of single person households under the age of 65 in the top income group, for example, is four times higher than those in the lowest income group. Households in the bottom 20% spend, on average, more than they earn. These are new findings from the Household Budget Survey conducted by the Federal Statistical Office (FSO).**

Disposable household income is calculated by deducting compulsory expenditure from gross income and in 2014 was an average of CHF 7176 per month. Total household income is used for this calculation. In addition to the monthly wages and allowances received, this also includes such payments as the 13th salary. All pensions, social benefits and transfers from other households as well as income from property such as interest and dividends are also included. The incomes of all household members are taken into account.

#### Up to four times more income

Household income is largely dependent on the composition of the household. In the years from 2012 to 2014, couples with children had an average disposable household income of CHF 9736 per month, whereas single person households aged over 65 had only CHF 3491.

But even within the same household type there are great differences in income: With CHF 8478, the top 20% of single person households under 65 had more than four times the disposable income of the bottom 20%, who had CHF 1964.

### **Three-quarters of household income is income from employment**

Income from employment is a central component of the income side of the household budget. 2014 was no exception when employment from income amounted to 75.6% of gross income. Representing an average of 18.9%, pensions and social benefits were the second most important source of household income.

In 2014 income from property played only a small part in household income (an average of 4.3% of gross income). For only one household in seven was this percentage greater than 5% of gross income.

Transfers from other private households (for example alimony payments) made an average contribution of 1.2% to gross income. For one household in forty, these payments represent a quarter of gross income. This type of income situation is seen particularly among single parents.

### **One franc in ten on social insurance contributions**

Compulsory expenditure in 2014 was around CHF 2903 per month or 28.8% of gross income. Taxes are the main component of compulsory expenditure with an average of CHF 1152 per month, which corresponds to roughly 11.4% of gross income.

Social insurance contributions are also part of compulsory expenditure (9.9% of gross income) such as AHV/AVS and pension fund contributions, compulsory health insurance premiums (5.8%) as well as monetary transfer expenditure to other households (1.7%).

### **Only 6.4 percent of expenditure on food**

Disposable income is mainly used for the consumption of goods and services (53.9% of gross income). Monthly expenditure on housing and energy in 2014 was CHF 1488 or 14.8% of gross income.

Other important consumption expenditure components were transport with 8.2%, entertainment, leisure and culture with 5.7%, food and soft drinks (6.4%) as well as hotels and restaurants (5.5%).

Premiums for supplementary health insurance and other insurances are not calculated as consumer expenditure and are also paid from disposable income. In 2014, households spent 3.4% of their household income on these.

### **How much is left over?**

After all expenditure, private households in 2014 had an average amount of CHF 1544 per month or 15.3% of gross income left over for saving.

There are very large differences between household types and income groups with regard to the amount left for saving. In the years 2012 to 2014, single person households aged under 65 in the bottom 20% income group, for example, had an average negative amount of CHF -736 to save per month, whereas the top 20% had CHF +2758.

During the same period, the amount for saving in older single person households aged 65 and over was, on average, CHF +14 lower per month than in younger households (under 65) with CHF +838 per month.

#### **Remarks on accuracy of estimates**

Estimates based on random samples are subject to random distribution. This distribution can give rise to serious outliers, if unusual income or expenditure (such as purchasing a motorbike) or widely differing amounts are concerned (as with health expenditure). It can be measured with the coefficient of variation. This is expressed as a percentage and is defined as the ratio of the standard deviation to the mean.

The estimates are classified as follows:

- a: Very good, coefficient of variation  $< 1\%$ ,
- b: Good, coefficient of variation  $\geq 1\%$  and  $< 2\%$ ,
- c: Fair, coefficient of variation  $\geq 2\%$  and  $< 5\%$ ,
- d: Satisfactory, coefficient of variation  $\geq 5\%$  and  $< 10\%$ ,
- e: Poor, coefficient of variation  $\geq 10\%$ .

#### **Sample size and evaluation by household characteristics**

The size of the HBS sample survey (3858 households in 2014) does not provide sufficiently accurate results for smaller population groups. However, the design of the survey enables merging of several consecutive years, thus enlarging the sample size and therefore improving the quality of results.

Results from merged samples are published every three years. This year marks the publication of a three-year series of 9367 households (2012 to 2014) with in-depth analysis.

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No preferential access has been granted.

## T1 Household income and expenditure of all households, 2014

Number of persons per household: 2.22

Amount in francs per month per household (mean)  
and percentage distribution (100%: gross income) [1]

<b>Income from employment [2]</b>	<b>7 616</b>	<b>c</b>	<b>75.6%</b>
Employee income .....	6 362	c	63.1%
Income from self-employment .....	1 254	d	12.4%
<b>Investment income (incl. rental)</b>	<b>435</b>	<b>d</b>	<b>4.3%</b>
<b>Primary income [2]</b>	<b>8 051</b>	<b>b</b>	<b>79.9%</b>
<b>Pensions and social security benefits</b>	<b>1 905</b>	<b>c</b>	<b>18.9%</b>
Old age/invalidity pensions (1st pillar) .....	876	c	8.7%
Pensions from occupational insurance funds (2nd pillar) .....	672	c	6.7%
Social security benefits and daily allowances .....	357	d	3.5%
<b>Financial transfer income from other households</b>	<b>123</b>	<b>d</b>	<b>1.2%</b>
<b>Gross income</b>	<b>10 079</b>	<b>b</b>	<b>100.0%</b>
<b>Compulsory transfer expenditure</b>	<b>-2 736</b>	<b>b</b>	<b>-27.1%</b>
Social security contributions .....	-1 000	c	-9.9%
Taxes .....	-1 152	c	-11.4%
Health insurance: basic insurance .....	- 585	a	-5.8%
<b>Financial transfer expenditure to other households</b>	<b>- 166</b>	<b>d</b>	<b>-1.7%</b>
<b>Disposable income [3]</b>	<b>7 176</b>	<b>b</b>	<b>71.2%</b>
<b>Other insurances, fees and transfers</b>	<b>- 593</b>	<b>b</b>	<b>-5.9%</b>
Health insurance: complementary insurance .....	- 151	c	-1.5%
Other insurances .....	- 195	b	-1.9%
Fees and other charges .....	- 68	c	-0.7%
Donations and other transfers .....	- 179	c	-1.8%
<b>Consumption expenditure</b>	<b>-5 432</b>	<b>b</b>	<b>-53.9%</b>
Food and non-alcoholic beverages .....	- 642	b	-6.4%
Alcoholic beverages and tobacco .....	- 101	c	-1.0%
Hotels and restaurants .....	- 557	b	-5.5%
Clothing and footwear .....	- 217	c	-2.2%
Housing and energy .....	-1 488	a	-14.8%
Furnishings, household equipment and routine household maintenance .....	- 274	c	-2.7%
Health .....	- 257	c	-2.6%
Transport .....	- 827	d	-8.2%
Communication .....	- 192	b	-1.9%
Entertainment, recreation and culture .....	- 571	b	-5.7%
Other goods and services .....	- 305	c	-3.0%
<b>Sporadic income [4]</b>	<b>392</b>	<b>e</b>	<b>3.9%</b>
<b>Savings</b>	<b>1 544</b>	<b>d</b>	<b>15.3%</b>

### Quality of estimates:

- a Very good: variation coefficient < 1%.
- b Good: variation coefficient of  $\geq 1\%$  to < 2%.
- c Quite good: variation coefficient of  $\geq 2\%$  to < 5%.
- d Adequate: variation coefficient of  $\geq 5\%$  to < 10%.
- e Poor: variation coefficient of  $\geq 10\%$ .

[1] Due to rounding, the numbers may not add up to the total shown.

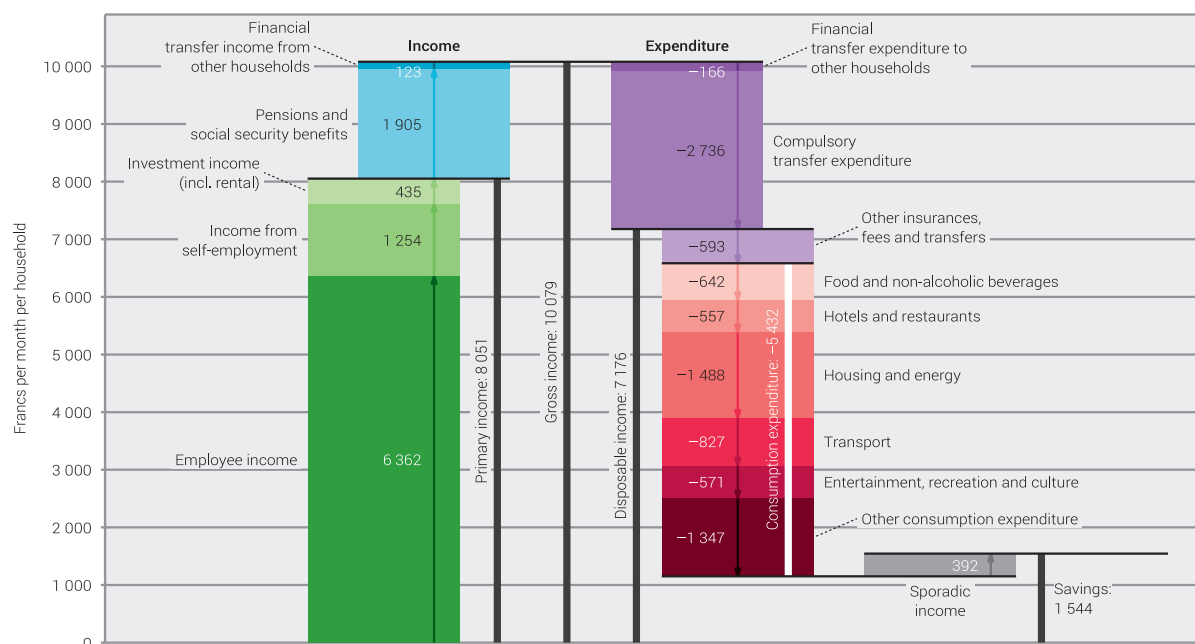
[2] Including social security contributions from the employee but not from the employer.

[3] The concept of disposable income used here is not compatible with that used in the national accounts.

[4] Sporadic income (gifts received, sales and reimbursements) are not included in the calculation of the gross income.

## Household income and expenditure of all households, 2014

G 1

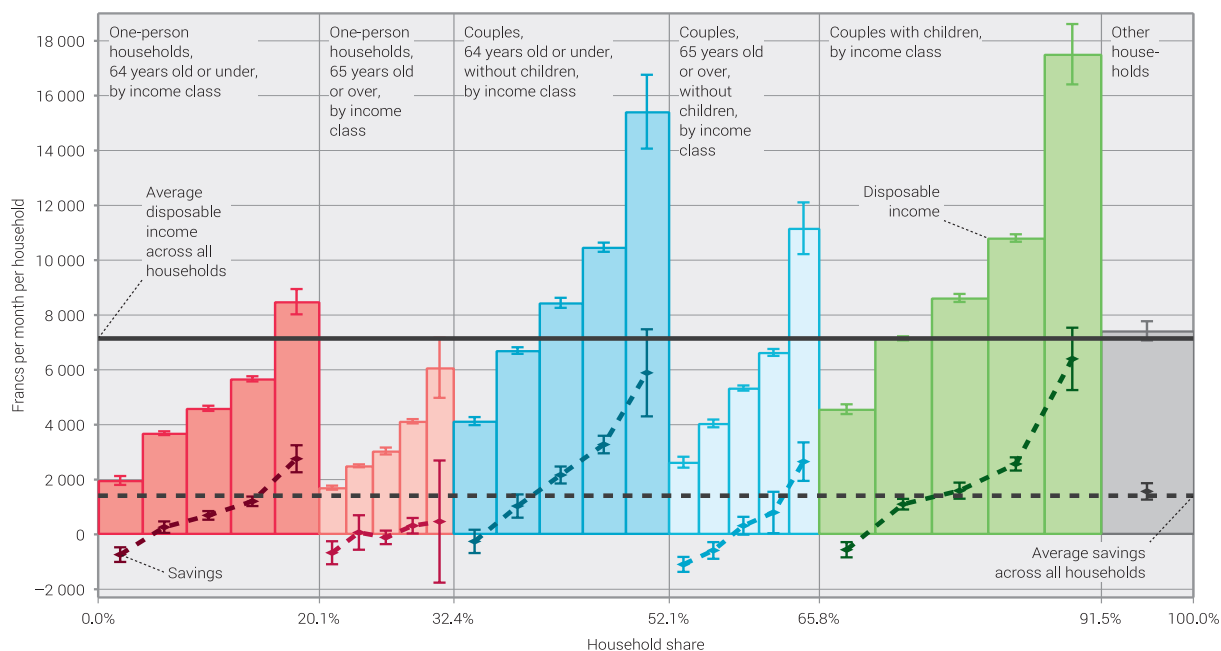


Source: FSO – Household Budget Survey (HBS)

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## Disposable income and savings, 2012–2014

G 2



Source: FSO – Household Budget Survey (HBS)

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How to read this graph:

In one-person households aged 64 or under, the upper income group has a disposable income of CHF 8487 per month and savings of CHF 2758 per month. Representing 4.0% of all households, this income group corresponds to a fifth of one-person households aged 64 or under (20.1%).