

2.06 Contributions



Domestic work

Position as of 1st January 2025



A brief overview

If you employ domestic staff you have a duty to pay social insurance contributions even if the cash payment or payment in kind amounts to less than 2 500 francs per year. Basically, any paid work performed in private households is subject to compulsory social insurance contributions.

- In 2025, if you employ domestic staff born in 2007 or earlier, you will be required to register with the cantonal OASI office with a view to paying social insurance contributions.
- You only need to register domestic staff born between 2000 and 2007 if their pay in 2025 exceeds 750 francs. Pay below this threshold is exempt from contributions unless the employee asks for contributions to be paid.
- You do not need to pay contributions for domestic staff born in 2008 or later and are therefore not required to notify the compensation office.

The term 'domestic work' refers to the following activities performed in private households:

- cleaning
- au pair jobs
- babysitting
- childcare
- home help
- help with homework
- elder care
- auxiliaries who carry out work in or around a house or apartment (e.g. neighbour who does gardening work for payment).

For the purposes of social insurance law, domestic work counts as gainful employment.

Domestic work does not include activities in buildings of multiple occupancy, which are performed in those areas situated outside the accommodation areas (apartments) and in any commercial premises within these buildings (e.g. caretaker duties).

This leaflet provides information for employers of domestic staff.

Obligations of employers of domestic staff

1 When do I have to pay social insurance contributions?

If you live in your own home and employ domestic staff, paying them either in cash or in kind, you are obliged to pay social insurance contributions on their wages, regardless of how low or high these wages are. The only exception is young domestic staff, as mentioned in the introduction. Holiday pay is also subject to compulsory contributions. Contributions are due both on cash payments and on payments in kind.

If you fail to register your staff you may render yourself liable to criminal prosecution.

For short-term or short-hours employment contracts, as is commonly the case for domestic work in private households, a simplified settlement procedure is now available to employers. You will find more information in leaflet 2.07 – Vereinfachtes Abrechnungsverfahren für Arbeitgeber (*Simplified settlement procedure for employers*) and on the *SECO website* (available in German, French and Italian).

2 What are the rates for payments in kind?

Rates for payments in kind	per day		per month	
Breakfast	CHF	3.50	CHF	105.–
Lunch	CHF	10.00	CHF	300.–
Dinner	CHF	8.00	CHF	240.–
Accommodation	CHF	11.50	CHF	345.–
Full board and accommodation	CHF	33.00	CHF	990.–

3 Where do I have to register?

You must register to pay social insurance contributions with the cantonal OASI office in your place of residence.

If you are already paying contributions to a compensation office organised by an employers' association for other staff, you can pay the contributions for your domestic staff to this office as well.

4 Do I have to ask my staff for their insurance card?

When your domestic staff start working for you, as their employer, must ask them for their OASI/DI insurance card or health insurance card. These feature the person's social security number, first and last name and date of birth. Please take note of these details as this information is needed to enter their earnings in their respective individual accounts at the end of the year. If they do not have an insurance card or health insurance card or if their personal details have changed, you will need to complete a registration form. Forms can be obtained from any OASI office or online at www.ahv-iv.ch.

Contributions

5 Who is required to pay contributions?

Anyone engaged in gainful employment is required to pay contributions from 1st January of the year following their 17th birthday. Young domestic staff are exempt from payment of contributions until 31st December of the year in which they turn 25 provided that their income does not exceed 750 francs per calendar year. However, contributions must be paid if they so request.

Domestic staff who have reached the reference age still pay contributions to the OASI, DI and IC schemes, but not to the unemployment insurance scheme. They also have a personal allowance of 16 800 francs per year or 1 400 francs per month. This means that contributions to the OASI, DI and IC schemes are due only on that portion of their income which exceeds the personal allowance amount. If employees wish to waive the personal allowance deduction and pay contributions on their full earnings, they must inform their employer. You can find more information on this in leaflet *2.01 – Salary contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC) (Sections 14 to 16)*.

Individuals who retired early at the age of 63 or over (62 for women born between 1961 and 1969) and also began drawing their old-age pension early are not entitled to the personal allowance. However, they must continue to pay unemployment insurance contributions.

6 What are the contribution rates?

Contribution rates		
	Employer of domestic staff	Domestic employee
OASI/DI/IC	5.3 %	5.3 %
Unemployment insurance (UI/AC) cover for salaries up to a maximum of 148 200 Swiss francs	1.1 %	1.1 %
Family compensation fund (FCF)	Fund-specific	Only in the canton of Valais: 0.171 %
Administration costs	Fund-specific	None

The compensation offices normally also collect FCF contributions. They are only collected by a different family compensation fund in exceptional cases. In these cases, the compensation office in charge will refer you to the relevant FCF.

You pay the full contributions to the compensation office, deducting the domestic employees' share from their gross pay.

If you have agreed with your domestic employee on a net wage (i.e. you also pay the employees' contributions), you must convert the net wage to a gross wage. The compensation office will provide you with information on this as well as any assistance you may require. You can find the conversion table at <https://sozialversicherungen.admin.ch/de/d/6465> (available in German and French).

You will also find more information on salary statements under <https://www.bsv.admin.ch/bsv/de/homelinformationen-fuer/kmu/fall-zu-fall/lohnabrechnungen.html> (available in German, French and Italian).

7 Do contributions still have to be paid even on very low wages?

Yes. Normally, if an individual's relevant pay does not exceed 2 500 francs per calendar year and per employer, contributions will only be collected at the request of the insured. However, contributions must always be paid for staff employed in private households. The only exception to this rule are domestic workers aged 25 or younger earning 750 francs or less per calendar year (see Section 5).

Family allowances

8 Are domestic staff entitled to family allowances?

Yes. Persons engaged in domestic work who receive a wage are entitled to family allowances provided they meet the legal requirements.

Domestic staff can submit family allowance applications to the relevant family compensation office (usually the OASI compensation office).

Compulsory accident insurance

9 Do domestic staff have to be insured against accidents?

Yes. You have a duty to insure your domestic staff against accidents. To do so you need to register with an approved accident insurance scheme. You can take out cover with any approved accident insurer – with the exception of Suva – as domestic work does not fall within its scope of activity. A list of approved accident insurers can be found on the Federal Office of Public Health (FOPH) website at www.bag.admin.ch.

- You only need to insure domestic staff working less than eight hours per week against occupational accidents and occupational diseases.
- You must also insure domestic staff working eight hours or more per week against non-occupational accidents.

10 Who pays the premiums for accident insurance?

Premiums for occupational accident insurance are paid by the employer of the domestic staff, while non-occupational accident insurance premiums are paid by the employee. As an employer of domestic staff, you are required to pay the full premium and deduct the employees' share from their wages. However, you may offer your domestic staff more favourable conditions than those required by law.

There is one important exception to this rule. A premium for insured accidents is not deducted if the employer pays the employee a salary of up to 750 francs per calendar year and until 31st December in the year in which they turn 25. In the event that the domestic worker who meets these criteria suffers an insured accident, the AIA compensation fund will handle the insurance claim. The fund will also pay out the statutory insurance benefits to the domestic worker who has had an accident. At the same time, it will claim a compensatory premium from the employer for a maximum of five years after the accident.

If you fail to take out accident insurance, you will render yourself liable to criminal prosecution and will be required to pay compensatory premiums.

11 What salary is deemed to be subject to compulsory contributions?

The requirement to pay compulsory contributions is normally based on the same relevant pay as for OASI purposes. Premiums are charged at a rate per thousand on salaries subject to premiums. For employees who are only employed sporadically or who are regularly employed for short periods, the insurance companies charge annual flat-rate premiums. The details are set out in their tariffs.

You will find further information in leaflet 6.05 – *Obligatorische Unfallversicherung UVG (Compulsory accident insurance under the AIA (Accident Insurance Act))*.

Occupational pension provision

12 Is occupational pension provision compulsory?

Occupational pension provision is only compulsory for monthly salaries of more than 1 890 Swiss francs (for temporary contracts of at least three months) or annual salaries of more than 22 680 Swiss francs. These figures refer to gross salaries (in other words, the salary that is subject to compulsory OASI contributions). If the salaries you pay reach this minimum threshold, you must pay into a registered pension scheme. The compensation offices will check whether you are affiliated to such a scheme or not.

13 Who is exempt from mandatory affiliation?

Mandatory affiliation does not apply to employees who work part-time and already have compulsory insurance elsewhere for their principal employment or who are primarily self-employed. Unlike the cantonal compensation offices, pension schemes are not under any obligation to accept members. The only institution with a legal obligation to insure employers is the Substitute Occupational Benefit Institution.

14 Who pays the contributions for occupational pension cover?

The occupational pension scheme will charge the contributions directly to you, the employer.. Contribution rates vary depending on the pension fund. As an employer, however, you are required to pay at least half of the total contributions which are owed.

15 Where can I get more information?

The addresses of the regional offices of the Substitute Occupational Benefit Institution can be obtained from:

Stiftung Auffangeinrichtung BVG
Direktion
Elias-Canetti-Strasse 2
8050 Zürich
Tel. 041 799 75 75
www.aeis.ch

For further information please consult leaflet 6.06 – *Anschlusspflicht an eine Vorsorgeeinrichtung gemäss BVG (Mandatory affiliation to an occupational benefit scheme under the OPA)*.

16 Is there any need for a contract of employment?

Domestic staff are required to perform work. This means that from a legal point of view the contractual relationships between domestic staff and their employers constitute contracts of employment as defined by the Swiss Code of Obligations (CO). This applies regardless of whether there is any written contract in place or not. However, it is advisable to conclude a written contract so that the agreements you have reached with your domestic staff are set out clearly and in writing. As an employer, you are also required to inform your employees about certain aspects of the employment relationship in writing. Further information on this subject and sample contracts can be found on the website of the State Secretariat for Economic Affairs (SECO).

- https://www.seco.admin.ch/seco/de/home/Arbeit/Personenfreizugigkeit_Arbeitsbeziehungen/Arbeitsrecht/FAQ_zum_privaten_Arbeitsrecht.html (available in German, French and Italian)
- https://www.seco.admin.ch/seco/de/home/Arbeit/Personenfreizugigkeit_Arbeitsbeziehungen/schwarzarbeit/Arbeit_korrekt_melden/Private_Arbeitgebende/Mustervertrag.html (available in German, French and Italian)

Certain key legislative provisions are mandatory and therefore prohibit any contractual deviations that would disadvantage the domestic staff. This means that as far as these points are concerned, the parties do not have the option of concluding an agreement which would place domestic staff in a less favourable position.

17 Are there any standard contracts of employment for domestic staff?

The employment of domestic staff is also dealt with in cantonal standard contracts of employment (SCE). In particular, the cantonal SCEs contain provisions on working hours and rest periods. These provisions are directly applicable to the individual employment relationships provided there has been no other explicit agreement reached between the employer and the employee.

The Federal Council has also issued a standard contract of employment for domestic staff (SCE for domestic staff) which includes minimum wages for domestic staff working in private households. The SCE for domestic staff is applicable throughout Switzerland with the exception of the canton of Geneva. The scope of the SCE for domestic staff mainly includes housekeeping activities and is narrower than the activities mentioned in Section 1. In addition, several types of employment in private households are not covered by the SCE for domestic staff.

The following hourly minimum wages have been applied since 1st January 2024:

'Unskilled' category	CHF	19.90
'Unskilled with 4 years of professional housekeeping experience' category	CHF	21.85
'Skilled with Federal VET Certificate or 2 years of basic vocational training' category	CHF	21.85
'Skilled with Federal VET Diploma or 3 years of basic vocational training' category	CHF	24.05

Further information on this subject can be found on the website of the *State Secretariat for Economic Affairs (SECO)* (available in German, French and Italian)

18 Are domestic staff entitled to holidays?

Domestic staff are entitled to at least four weeks of paid holidays per year. A holiday week must be the same as a normal working week. For example, someone who works three hours per week will also be entitled to these three hours of paid free time during a holiday week.

For employees on hourly wages, holiday pay must be calculated and paid as a supplement of 8.33 % (10.64 % for five weeks of holidays and 13.04 % for six weeks) on the gross wages earned up to the time of the calculation.

Clauses stating that holidays or holiday pay are included in the employee's wages are not permitted.

19 Do employers of domestic staff continue to pay wages while staff are on maternity leave?

If domestic staff are unable to work because of pregnancy or maternity, you are required to continue to pay their wages for a limited period.

Please refer to the SECO brochure on the protection of employees during maternity: www.seco.admin.ch. Further information can also be found in leaflet 6.02 – *Maternity benefit*.

20 Do domestic staff continue to receive a salary during parental leave?

You continue to pay your domestic staff a salary while they are on parental leave. For more information, see leaflet 6.04 – *Allowance for the other parent (father or mother's wife)*.

21 How can employers of domestic staff terminate a contract?

Fixed-term contracts end automatically on expiry of the agreed contract term. No notice is required.

In the case of open-ended contracts, however, notice must be given. If the employment relationship has existed for less than one year, a period of notice of one month is required. In the second year of service and up to and including the ninth year, the employment relationship can be terminated with a period of notice of two months, and thereafter with a period of at least three months. In all instances, notice is given at the end of the given month. The period of notice may be changed and the contract must be amended accordingly. However, a period of notice of at least one month is always required.

In the event of sickness, pregnancy, maternity/parental leave or military service, domestic staff enjoy legal protection against dismissal.

Further information can be found in the leaflet SECO has published on this matter. It is available on the SECO website: www.seco.admin.ch

Enquiries and further information



This leaflet merely provides an overview. Individual cases can only be assessed conclusively on the basis of the relevant legislation. The compensation offices and their branches will be pleased to answer any enquiries. A list of all compensation offices can be found at: www.ahv-iv.ch.

Information on labour legislation can generally be obtained from the secretariats of the labour courts. Labour law-related information of a general nature and on a regular employment contract with a minimum wage in housekeeping services (Section 17) can be found on the website of the State Secretariat for Economic Affairs (SECO) (in German, French and Italian), www.seco.admin.ch.

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This leaflet is also available online at: www.ahv-iv.ch.

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