

White Paper

# Temporary workers are in the best position: comparing flexible working models



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## Overview

Flexible work is not an abstract, future phenomenon, but rather it has been a social reality of life for years if not decades. One in four workers, or approximately 1.3 million people, in Switzerland works as a flex-worker in a working arrangement that goes beyond the norm of a conventional, unlimited full-time position at a single company. The people behind flexible forms of work are as diverse in their motives as the forms of work themselves. They range from students seeking to finance their education, to middle-aged individuals who are looking for more independence or care for relatives, to people over 60 who are moving smoothly into retirement.

The contribution made by people who work flexibly is often misjudged, not least in legislation. When it comes to covering the basic risks of life, such as illness, age, death or unemployment, flexworkers slip through the social security net in many cases. Temporary work provides a safe haven. Thanks to a tailored law and the CBA on Staff Leasing, this form of work has adapted to the realities of life over the past 50 years. The result: a contemporary balance of flexibility and social security.

This white paper acknowledges six flexworkers – their work, their motives and their living situation. Their stories are representative of people in the following flexible forms of work:

- Self-employment without employees
- Concurrent employment
- Part-time work at less than 50%
- On-call work
- Temporary work

They prove that flexworkers contribute significantly to value creation in our country and reduce the specialist and labor shortages. An evaluation of the Swiss Labor Force Survey (SAKE<sup>1</sup>) has brought to light how the different groups of workers are composed. A fair analysis demonstrates the challenges in social security and how temporary work has solved them.

1 SAKE is a survey conducted by the Federal Office for Statistics every year since 1991. The survey aims to record the working pattern and working behavior of the permanent resident population in Switzerland. The SAKE data provides relevant knowledge about the sociodemographic background and sectors of individuals working flexibly. The figures listed are based on all working people in Switzerland (excluding apprentices).

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## Staffing service providers take a stand

Alternatives to the classic employee relationship are on the rise. The borders between work and free time and employee and employer are becoming blurred. In the wake of digitalization and globalization, we are seeing an increasing number of alternative working models that deviate from the traditional working contract with a single company. Different working models satisfy this need for flexibility: in addition to temporary work, there are also limited contracts, concurrent employment relationships, job sharing, self-employed work, on-call work and work for gig platforms such as Uber.

Temporary work is a proven instrument that provides for flexible work within a legal and socially cooperative framework. Temporary workers enjoy stronger protections than the self-employed because, as employees, they are subject to labor and social security law and have access to innovative, tailor-made solutions as regards social security and further training. Compared to a conventional employment relationship, temporary work offers greater flexibility to both employers and employees.

For swissstaffing, the employers' association for staffing service providers, the existing legal constructs of self-employment, salaried employment and a temporary work relationship cover the needs of our changing society and economy. swissstaffing sees need for action in three areas:

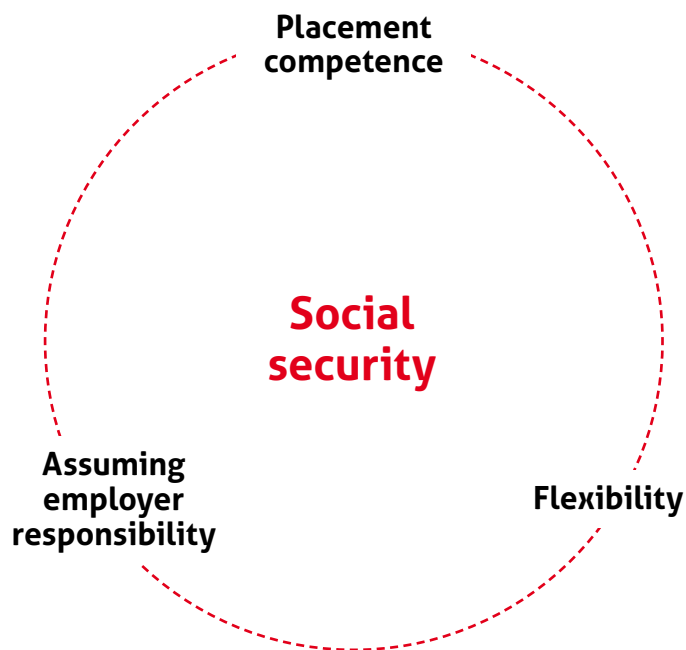
- Temporary work has proven itself as a flexible, but secure form of work, and should be used as a framework for even more flexworkers.
- So that temporary work can continue to cover flexwork needs within a fair framework, its flexibility must not be further restricted at either the federal or cantonal level. swissstaffing is particularly opposed to quotas and prohibitions for temporary work. Instead, the rather tight corset in place today should be loosened in a few places. The requirement for staff leasing contracts to be concluded in writing should therefore be abolished or re-interpreted, and simple digital alternatives permitted. Deviation from the contractually agreed working hours should be permitted in the Recruitment and Hiring of Services Act for staff leasing companies in individual cases. There is also a need for labor law to adopt a more flexible approach with regard to the regulations for working hours and Sunday or night work.
- If additional forms of work should become necessary, then a balance must be ensured between flexibility and social security in every case. Even flexworkers need social security, e.g. to protect against

unexpected loss of earnings, and the opportunity to participate in the occupational pension plan. Self-employed work that is not covered by these safety nets is rightfully only accessible to people who are operating from an independent position. If they are dependent, protection must be ensured.

Temporary work is – as stated previously – a recognized and proven instrument that allows for flexible work within a legal and socially cooperative framework. Restrictions on this type of work would restrict its important function as a driving force in the job market, create barriers for new working relationships, worsen working conditions for flexworkers, and overall compromise Switzerland’s competitive position.

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**Figure 1: The staff leasing sector’s formula for success**



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## 1. Temporary work sector: redrawing the flexwork environment

The gates of the Swiss flexwork environment are wide open for the temporary work sector. Staffing service providers offer a contemporary balance of flexibility and social security. A glimpse into the composition of flexible forms of work beyond temporary work reveals that these workers are mostly women, older, Swiss nationals, highly educated and active in the service sector. Today's temporary workers have a different profile: they are overwhelmingly male, younger, foreign nationals, have vocational training and work in construction, industry, logistics and technology. If further development of the flexwork environment succeeds, the face of temporary work will change. It will become more female, older, more Swiss, more highly qualified and will be more greatly anchored in the service sector. This development is already underway among highly-qualified flexworkers (swissstaffing 2021).

It will be necessary to develop tailored service packages to achieve such success. When creating these packages, a close look at the unique advantages of the temporary work sector is central and must be paired with the question of how these should be organized for the new target groups.

### 1.1. Conventional temporary work as a model

The temporary work sector's conventional formula for success rests on the key points: placement competence, assuming employer responsibility, flexibility, and – thanks to the law on employment recruitment (AVG), as well as the CBA on Staff Leasing – social security. All four factors interact in the conventional staff leasing sector: the staff leasing company brings candidates and hiring companies together, assumes responsibility for HR management as the legal employer, and provides both sides with flexibility in a framework governed by law. The world of flexwork can be opened up further with this service mix: giving self-employed individuals additional work and taking on the administrative work for them, providing employed individuals with access to other hiring companies, or placing people that are open to it.

### 1.2. Payrolling for employers and freelancers

Tailored business models require a clear focus on customer needs, with a deliberate reduction or increase in specific service offerings. Individuals with several jobs or workers with low workloads often have the same employer over many years. Recruitment services are of very little interest to this group. Instead, hiring companies can avoid administrative costs and possible lapses in social security through payrolling. This offering is interesting for private individuals, small companies, and even large companies with an increasing focus on strategic personnel management. Payrolling relationships that are initiated by the flexworker and not the employer are a growth market: freelancers look for their own jobs and turn to a staffing service provider for payrolling. This is an alternative worth exploring for self-employed individuals without employees. It reduces their administrative load and allows them full access to (affordable) social security.

### 1.3. Online working platforms under the umbrella of temporary work

*Hyperflexibility paired with social responsibility is the formula for success used by online platforms under the umbrella of staff leasing.*

The principle of self-service applies in the job placement and HR management sector. Flexworkers and hiring companies are supported by the digital platform to do as much as they can themselves – for lean cost packages and services independent of people, time or location. Personal consultants are only engaged when needed. The promise of a job placement platform under the protective umbrella of staffing leasing is potentially interesting for all types of flexworkers. For freelancers, it is a port of call to acquire jobs and administratively process these immediately. A functioning platform can be an attractive solution for people who are looking for a variety of different jobs or flexibility in terms of working hours.



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## 2. Forms of flexwork in Switzerland, their limits and solution approaches

### 2. 1. Self-employed individuals without employees

In total, 7.9% of all workers pursued self-employment in 2020<sup>2</sup>. Self-employment as a trend has been diminishing for years: it was 8.7% in 2015 and approximately 10% in 2008 (SAKE 2018). At 69%, the vast majority of self-employed individuals do not have any employees. They comprised 5.4% of all workers in Switzerland in 2020 (2015: 6%).

Self-employed individuals without employees are particularly common in health and social care, in agriculture, and in freelance, academic and technical services. Their educational level is higher vocational education. The proportion of Swiss nationals among this group is above average at 83%. They are also markedly older than the remaining population of workers: 81% are above 40, 17% are even 65 or older. Women make up a narrow majority (51%) in this working model. In contrast to this, self-employed individuals as a whole and, in particular, self-employed individuals with employees are mostly male. Self-employed individuals without employees are usually married and comparatively rarely have children under 15 at home. This may be due to their greater age and the fact that their

children may have already moved out.

Social security for self-employed individuals raises questions, especially in light of their age.

*Insurance against social risks, such as illness or unemployment, for self-employed people is not obligatory, cannot be agreed or is hardly affordable.*

Gaps are also evident in retirement provision. According to SAKE (2018), less than half of all self-employed individuals were covered by a pension fund in 2015. Almost one in every four people is not covered by a pension fund or the bound 3rd Pillar. Sara S. demonstrates that self-employed individuals feel closely connected to their work and have a lot of creative freedom. At the same time, however, they are exposed to financial insecurity due to their self-employed status and must largely bear social risks themselves.

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#### Sara S. (38), natural healer and self-employed

*“As self-employed, I can live true to my own values.”*

**Sara S. is 38 and lives in Basel. She has been self-employed since 2009 as a certified natural healer TCM and has her own practice. She values being able to put her own work philosophy into practice as a self-employed individual. At the same time, she wishes there was greater support and financial security for self-employed people in Switzerland.**

Sara S. always had a profound interest in medical careers, but could not imagine herself working in a hospital. *“The way they work in hospitals and the system itself didn’t appeal to me.”* Immediately

after completing her intermediate school diploma, she decided to train as a natural healer at the Academy for Natural Medicine in Basel at the age of 19.

She registered as self-employed in 2009 and opened a practice together with a friend. The start of her self-employment was slow: *“I had four side jobs at the same time to keep my head above water financially.”* She has been working 100% as a self-employed worker in her own practice for one year.

*“It is essential for me that I can live out my own, holistic values in medicine as a self-employed person. I am flexible, have a lot of leeway and no boss putting pressure on me.”*

In addition to the administrative work that she has to do at the weekend, she considers the lacking social and financial security to be

disadvantageous. There are a lot of risks that she has to bear herself. She has Pillar 3a for her pension, but no pension fund. She also has sick pay insurance that only begins from her 60th day of illness. This is so she can save costs for this expensive type of insurance. She hopes that self-employment in Switzerland will receive more support: *“There are high hurdles and there is enormous financial risk. I would like more advice and financial security.”* She would like to continue working as a self-employed natural healer in her professional future. She has not excluded the possibility of employment in the future, provided that she can live out her values: *“The content of my work is essential, not the form of employment.”*

## Self-employment and social security

Self-employed individuals conduct their work in the legal form of an individual company. An individual company is a business that is led by a single employer. Self-employed individuals like Sara S. generally want to develop in a structure where they can practice their work in a way that is consistent with their values and in which they enjoy a great deal of freedom to operate. Due to their self-employment, they bear profits and possible losses personally and to an unlimited extent. In the event of debt, self-employed individuals are liable to their creditors with all of their private and business assets.

An OASI Compensation Office recognizes an individual's status as self-employed. Individuals that are dependent on an individual client are not given this status ("false self-employment").

**Accident and sick pay insurance:** Sara S. correctly notes that there are shortfalls in social and financial security for individuals classified as self-employed. Self-employed individuals are covered by OASI and DI, but are no longer subject to mandatory insurance for the other types of insurance. They must strive to find their own insurance protection by taking out accident insurance or sick pay insurance, for example. Premiums can be extremely high depending on their age, the selected grace period, and any pre-existing conditions.

**Pension:** There are often gaps in the occupational pension plans of self-employed individuals, although they have the option of being insured in a pension fund under certain conditions. Alternatively, they can make provisions through the tax-deductible Pillar 3a<sup>3</sup>. As Sara S. highlights, this entails administrative effort and costs and requires relevant specialist knowledge.

## Solution approach: temporary working relationship

The disadvantages listed above do not exist in this form for temporary workers. This is why ever more freelancers are opting for "payrolling" through a staffing service provider. The worker looks for their own jobs and is employed by a staff leasing company. This means that gaps in social security are closed automatically, for example with respect to pension, accident and sick pay insurance. Two additional advantages are that there is no risk of false self-employment and liability is restricted by the mandatory provisions of the Swiss Code of Obligations (OR).

*A worker that wants to keep the flexibility of self-employment can simultaneously minimize risks and delegate administrative work to the staffing service provider through payrolling.*

	Self-employed individuals without employees	Temporary
Illness	✓	✓
Accident	✓	✓
Pension (BVG)	✓	✓
OASI/DI/IC	✓	✓
ALV	✗	✓
Further education	✗	✓

<sup>2</sup> A further 5.2% were employees in their own company (AG or GmbH).

<sup>3</sup> Workers without a pension fund can pay up to 20% of their net earned income, up to a maximum of CHF 34,416 (in 2022), into Pillar 3a. Workers with a pension fund can pay in a maximum of CHF 6,883.

## Self-employed individuals without employees



Proportion of all workers

**5.4%** ↓

-0.6% (2015–2020)



Proportion of women

**51%**

All workers: 47%



Proportion of Swiss nationals

**83%**

All workers: 73%



Number of children (<15) at home

**21%**

All workers: 28%

## Age

All workers



Self-employed individuals without employees



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**6%**

All workers: 9%



Secondary level II

**49%**

All workers: 46%



Tertiary level

**45%**

All workers: 45%

## Language region



German

**70%**

All workers: 73%



French

**24%**

All workers: 23%



Italian

**5%**

All workers: 4%



Romansh

**0.5%**

All workers: 0.3%

## Sectors



Health and social care

**17%**

All workers: 15%



Freelance, academic and tech services

**15%**

All workers: 9%



Agriculture, forestry and fishing

**13%**

All workers: 2%



Art, leisure and recreation

**5%**

All workers: 2%





## 2.2. Individuals holding multiple jobs

The trend of concurrent employment has increased continuously over the past few years: 8.2% of all workers in Switzerland pursued multiple jobs in 2020. This was 7.7% in 2015 and 5% in 2011 (SAKE 2018). According to SAKE (2018), concurrent employment is usually not a temporary phase of employment, but rather it is often permanent. Many individuals working multiple jobs continue to work for the same employers in parallel for years.

Individuals with multiple jobs are well educated, middle-aged and, with a proportion of 81%, are overwhelmingly Swiss nationals. This form of employment is comparatively common in German-speaking Switzerland.

Approximately 62% of those working multiple jobs are women. This can in part be traced back to the mix of sectors involved: people with multiple jobs commonly work in childcare, health and social care at above average rates, and these are sectors with a high proportion of women. The main job and side jobs are in different sectors in three quarters of cases. Sectors such as private households with staff,

as well as teaching and health care, are exceptions to this. Concurrent employment offers opportunities for professional diversification and can be used strategically to test new fields of work and sectors. Eveline M. demonstrates that working multiple jobs is also often financially necessary. They can then face precarious conditions in terms of pension provision and loss of earnings.

### Concurrent employment and social security

Concurrent employment is when an employee simultaneously establishes and/or fulfills several working relationships with the same or different employers. Doing so spreads the risk of job loss across several employers and so reduces economic dependence. Employees in this form of work are often insufficiently insured against fundamental life risks.

**Pension:** There is a particularly large gap in the occupational pension plan, which secures the living standard in old age and covers the risks of disability and death. Employees are only subject to compulsory insurance when they earn more than CHF 21,510 annually at one employer (as of 2022, Art. 2. Par. 1. BVG in connection with Art. 2 Par. 4 BVG).

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### Eveline M. (62), accountant and concurrently employed

*“The lack of a pension is the biggest problem.”*

**Eveline M. (62) works as an accountant at 40% divided between two different employers. Until two years ago, she had a third employer. To ensure her livelihood in old age, she plans to work two to three years beyond retirement age.**

Eveline M. lives in the canton of Aargau and works as an accountant at a fiduciary and an optician, each for one day a week. She trained as a sporting goods saleswoman and has no corresponding commercial accountant training: *“I learned everything myself ‘on the job’.”* She came into accounting through a staff leasing company. The hiring

company at the time then took her on in a permanent position.

Eveline M. decided to work several jobs at the same time for financial reasons. She was married for a long time and her former partner was the main breadwinner. After their divorce, she needed a higher income. Two jobs became three. She gave up the third job two years ago:

*“At some point, it just became too much for me. It is hugely demanding to rethink every day and adjust to different software systems.”*

She values the flexibility and variety provided by both of her jobs. She believes that a disadvantage of concurrent employment is the lack of social security. She is only insured in a pension fund at the minimum amount with one of her two employers.

To secure her livelihood in old age,

she is looking to work at least two years past normal retirement age. She has Pillar 3 as an additional pension, but notes: *“The risk of poverty in old age is significant for people with concurrent employment. It is urgently necessary to better regulate the problem of pensions for concurrent employment.”*

Eveline M. wants to continue in the same vein for her future career. However, she acknowledges: *“If one of my two employers offered me a 40% fixed position on a silver platter, I would take it immediately.”*

Additionally, only the coordinated salary is taken into consideration for coverage or the salary minus a coordination deduction of currently CHF 25,095 (Art. 8 BVG). People working multiple jobs are disadvantaged because of this entry threshold, as well as the coordination deduction. They are often not covered by compulsory insurance. Their salary is either not covered at all, or only a small part of it is covered as in the case of Eveline M.

**Sick pay insurance:** For employees in companies without a collective bargaining agreement, the employer decides whether the company will take out sick pay insurance. It can be the case that people with concurrent employment are not insured by any sick pay insurance. Ongoing payment of salary is governed by the Swiss Code of Obligations in this case. This means that people with multiple jobs are only eligible for continued pay in the event of illness if the employment relationship has lasted more than three months or began more than three months ago (Art. 324A Par. 2 OR). Additionally, the benefits are linked to the duration of employment<sup>4</sup>. This means that people with multiple jobs do not qualify for continued pay from the start and employers are not obliged to continue paying salary in the event of a long-lasting inability to work due to illness.

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**Solution approach: temporary working relationship**

*If people with concurrent employment were employed under the umbrella of temporary work, there would not be an issue as regards the entry threshold for pensions.*

The entry threshold is broken down to the hourly wage. Because minimum wage is higher than the entry threshold when broken down on an hourly basis, this de facto does not exist for temporary workers. Temporary workers – even working at several staff leasing companies or hiring companies – are clearly better positioned in comparison to people with concurrent employment thanks to this model. Pension is not only central from the perspective of old-age provision. Pension funds also make substantial, financial contributions if someone becomes unable to work. All temporary workers are also collectively insured for sick pay. The employer is obligated to take out insurance for their employees. Temporary workers enjoy all of the benefits of sick pay insurance from the point at which they are contractually agreed to start work.

They are thus entitled to a maximum of 720 days of sick pay, even beyond the agreed period of employment.

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	Individuals holding multiple jobs	Temporary
Illness	✓	✓
Accident	✓	✓
Pension (BVG)	✓	✓
OASI/DI/IC	✓	✓
ALV	✓	✓
Further education	✓	✓

<sup>4</sup> The right to continued pay in the event of illness depends on the canton and the number of years of employment. This is defined in the corresponding scales (Bern Scale, Basel Scale, Zurich Scale). All of the scales oblige companies to pay three weeks of sick pay for illness in the first year of employment. The Bern Scale, for example, stipulates the following continued pay: 1st year: 3 weeks, 2nd year: 1 month, 3rd/4th year: 2 months, 5th-9th year: 3 months, 10th-14th year: 4 months, 15th-19th year: 5 months, from 20th year: 6 months.

## Individuals holding multiple jobs



Proportion of all workers

**8.2%**

+ 0.5% (2015–2020)



Proportion of women

**62%**

All workers: 47%



Proportion of Swiss nationals

**81%**

All workers: 73%



Number of children (<15) at home

**27%**

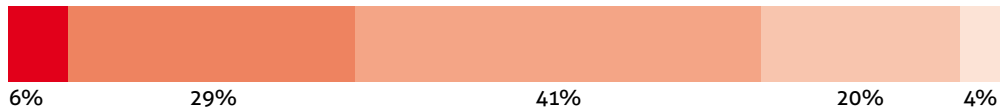
All workers: 28%

## Age

All workers



Individuals holding multiple jobs



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**8%**

All workers: 9%



Secondary level II

**41%**

All workers: 46%



Tertiary level

**51%**

All workers: 45%

## Language region



German

**77%**

All workers: 73%



French

**20%**

All workers: 23%



Italian

**3%**

All workers: 4%



Romansh

**0.2%**

All workers: 0.3%

## Sectors



Health and social care

**18%**

All workers: 15%



Childcare and education

**15%**

All workers: 8%



Kunst, Unterhaltung und Erholung

**4%**

All workers: 2%



Private households with staff

**4%**

All workers: 1%





TYPE

OR #

PATIENT NAME

AGE

ROOM ROOM

PROCEDURE

Subjck

OR 3

0700 HINTON, I

Arth

Arth

REVISION OF PLATE & SCREW  
BIL UPPER

OP LEFT SHOULDER ARTHROSCOPY  
ACROMIAL DECOMPRESSION  
P LEFT SHOULDER ARTHROSCOPY  
OPEN ANT CAPSULOLABRAL



### 2.3. Employees with low workloads

In 2020, 13.6% of all workers in Switzerland were employed in roles with low workloads of less than 20% or 20–49%. This trend has been declining slightly since 2015 (13.9%). This group of workers also comprises: (partially) self-employed people who continue to be employed on a part-time basis with a low workload; on-call workers; and people with multiple jobs who pursue several jobs concurrently with low workloads.

#### 2.3.1. Employees with a workload of less than 20%

3.4% of all workers in 2020 worked a small workload of less than one working day a week.

*With a higher proportion of 15–24 year olds and over 65 year olds, these workers are often young or old at above-average rates.*

This group consists of pupils, students or pensioners. Only one in five people in this group lives in a household with children under 15. Employees with family responsibilities do not like doing jobs with low

workloads of less than 20%. The overwhelming majority of those in employment with a low workload are women and Swiss nationals, at 73% and 85% respectively.

Their level of education is low in comparison to the population as a whole: only 11% have completed compulsory school education and only 31% have a tertiary-level degree. A reason for this may be that many of these workers are still in education.

There is a heterogeneous picture in terms of sector distribution: in addition to health care, social care and childcare, this group often works in private households with staff. Presumably, these are household and cleaning staff that complete jobs with smaller workloads for several different, private employers. Agriculture and forestry, as well as real estate and housing, are also represented at above average rates.

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#### **Iris C. (38), executive management assistant at an estate agent (40%) and representative for a kitchen appliances manufacturer**

*“People working in jobs with low workloads are overlooked by society”*

**Iris C. is mother to her 4-year-old son and is employed as an executive management assistant with a 40% workload at an estate agent. She also works freelance as a consultant for a kitchen appliances manufacturer.**

Iris C. belongs to the approximately 10% of workers in Switzerland that are employed in jobs with low workloads of 20% to 49%. *“Two work days a week doesn’t sound like a lot. But I’m often present on site for 10 hours on these two days and I work through an enormous*

*workload,”* states the qualified tourism specialist from the canton of Zurich.

She also additionally works as a consultant for kitchen appliances on a commission basis. *“This is more of a fun hobby. The workload is moderate at just a few hours each month. It’s a very flexible job, I get to know a lot of people and I don’t have any duties.”*

She is mainly responsible for domestic and family work during the remaining days of the week. Her partner works 100%. He cannot reduce his working hours. This is why Iris C. has made a conscious decision to focus on childcare. At the same time, it is important to her to keep a foot in the door

of the working world. With regard to social security, Iris C. states that she chose a position with a 40% workload so that she would reach the entry threshold for the pension fund with her salary.

Iris C. wants exciting tasks in the future. She believes that part-time work is massively overlooked by society and that there are barely any challenging jobs for people working in jobs with low workloads. *“Yet mothers are very efficient and productive in the face of the challenging task of organizing their child and their job.”*

## Employees with a workload of less than 20%



Proportion of all workers

**3.4%** ↓

-0.2% (2015–2020)



Proportion of women

**73%**

All workers: 47%



Proportion of Swiss nationals

**85%**

All workers: 73%



Number of children (<15) at home

**20%**

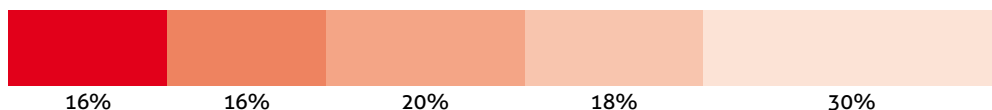
All workers: 28%

## Age

All workers



Workloads of less than 20%



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**16%**

All workers: 9%



Secondary level II

**53%**

All workers: 46%



Tertiary level

**31%**

All workers: 45%

## Language region



German

**80%**

All workers: 73%



French

**15%**

All workers: 23%



Italian

**4%**

All workers: 4%



Romansh

**0.1%**

All workers: 0.3%

## Sectors



Health and social care

**15%**

All workers: 15%



Childcare and education

**13%**

All workers: 8%



Private households with staff

**11%**

All workers: 1%



Agriculture, forestry and fishing

**5%**

All workers: 2%

### 2.3.2 Employees with a workload of 20–49%

10.2% of all workers in 2020 performed their job at a workload of 20 – 49%. This number has remained stable since 2015. A glance at the sociodemographic characteristics shows that workloads of 20 – 49% are preferred by mothers with small children. This type of work has the highest proportion of women (78%), the highest proportion of individuals with children under 15 at home (38%), and the greatest number of married individuals (65%).

Workers with a workload of 20 – 49% often have vocational training and predominantly live in the countryside.

*The preferred sector is health and social care.*

More than one in five people work in this sector. A further 15% are active in childcare and education. Commerce, other financial services and the hospitality sector are also represented comparatively frequently.

Iris C. exemplifies the situation of this group of workers: she is a mother, works at 40%, and is also responsible for her household and family work.

#### Employees with low workloads and social security

Part-time work means that the degree of employment of the worker’s main source of employment is less than 90%. Presently we are discussing low workloads, which is when a person works less than 50%.

**Pension:** Iris C. is aware of the problem of a lack of an occupational pension plan for those with low workloads and has opted for employment with a workload of 40% for this reason. This means she makes contributions to the 2nd Pillar. However, it is only the coordinated salary (meaning the salary minus a coordination deduction of currently CHF 25,095) that is taken into consideration for coverage. For people with low workloads, this means that it is often only a small portion of their salary that is covered, even if contributions are made to the pension fund.

There are no pension contributions at all for an income below the entry threshold of CHF 21,510.

In old age, all workers without BVG insurance only receive the OASI minimum pension of CHF 1,195 (as of 2022). This is an amount that is not even enough to secure a basic livelihood. Naturally, people that do not fall under mandatory insurance can choose to invest in a private pension or pay into Pillar 3. There is often a lack of financial means for this due to low income.

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#### Solution approach: temporary working relationship

Temporary work, even for low workloads, does not suffer from this problem of lacking mandatory insurance caused by failing to meet the entry threshold. The coordination deduction and entry threshold are converted to the hourly wage. Temporary workers are often already covered by BVG from the first working hour due to the tailored pension fund model – and this is regardless of the amount of income earned.

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	Workload <20%	Workload <50%	Temporary
Illness	✓	✓	✓
Accident	✓	✓	✓
Pension (BVG)	✓	✓	✓
OASI/DI/IC	✓	✓	✓
ALV	✓	✓	✓
Further education	✓	✓	✓

## Employees with a workload of 20 – 49%



Proportion  
of all workers

**10.2%** ↘

-0.1% (2015–2020)



Proportion  
of women

**78%**

All workers: 47%



Proportion  
of Swiss nationals

**82%**

All workers: 73%



Number of children  
(<15) at home

**38%**

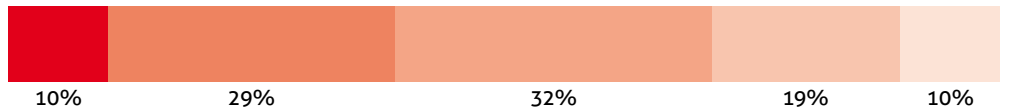
All workers: 28%

## Age

All workers



Workload of 20 – 49%



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**10%**

All workers: 9%



Secondary level II

**53%**

All workers: 46%



Tertiary level

**37%**

All workers: 45%

## Language region



German

**79%**

All workers: 73%



French

**17%**

All workers: 23%



Italian

**3%**

All workers: 4%



Romansh

**0.4%**

All workers: 0.3%

## Sectors



Health and  
social care

**21%**

All workers: 15%



Childcare  
and education

**15%**

All workers: 8%



Commerce,  
repair business

**12%**

All workers: 12%



Other financial  
services

**5%**

All workers: 4%

## 2.4. Workers on call

5.5% of the entire labor force in 2020 worked on call. This trend has been slightly increasing since 2015 (5.2%). Approximately 46% of on-call workers have a guaranteed number of minimum hours. This is significantly more than in 2015 (37%).

The image of on-call workers closely resembles that of workers with a workload of less than 20%. However, on-call workers are markedly younger.

*It is often pupils and students who are using this form of employment to finance their education or secure their first, small income.*

There are more women among on-call workers, although at 58% they are not as predominant in this group as they are among people with concurrent employment and workers with low workload. The proportion of foreign workers is 31% and so above average. The highest level of education completed is rather low. 12% have completed compulsory school education and only 19% have graduated from university – this is because many of these workers are still in education.

On-call work is more widespread in German-speaking Switzerland than in Western Switzerland and Ticino. This form of work is most common in health and

social care (19%), gastronomy (10%) and in private households (4.4%).

Fabia J. is a student and demonstrates why workers in education want to work on call.

### On-call work and social security

Working on call can be divided into real on-call work and artificial on-call work. In real on-call work, the employer has the sole right to define the time and duration of the actual work assignments. Employees on call are obligated to accept this work. This is in contrast to artificial on-call work, where they have the right to decline work offered by the employer. Any on-call work is simply regarded as an offer. Fabia J. does artificial on-call work in this form of work. This form of work offers employees the greatest degree of freedom. However, there is a high risk of insufficient social security.

**Pension:** The legal BVG entry threshold of CHF 21,510 and the coordination deduction mean that individuals performing "artificial" on-call work often do not have to be covered by BVG. This also affects Fabia J. as her workload is an average of one day a week.

**Sick pay insurance:** Many on-call workers are not insured in the event of illness. If the employer has not voluntarily taken out sick pay insurance, then the Swiss Code of Obligations states that employees are only entitled to continued pay if the employment relationship has lasted for more than three months or began more than three months ago. On-call work

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### Fabia J. (22), HSG student and works on call

*"I can work more hours than I could in a part-time job."*

**In addition to her degree, Fabia J. (22) works an average of one day a week at a research institute. She considers the flexibility of this work form to be more important than the lacking social security.**

Fabia J. studies International Affairs at the University of St. Gallen (HSG) and also works in data processing

at a market research institute. She is asked to do work assignments and decides whether she takes them or not: *"I can adjust my work volume around my exams at university."* She is paid an hourly wage and considers this flexibility to be a huge advantage. *"I can work more hours on call than I could if I had a fixed part-time job working one day a week."*

Fabia J. barely has any social security in her current form of employment. She does not have a pension or loss of earnings

insurance. Due to her age and living situation, this is not really important for her at the moment. She still lives with her parents. She wants to continue completing assignments on call for the market research institute while she studies. She would like to work for a humanitarian organization in a fixed position once she completes her degree: *"I'll think more about social security then."*



is often characterized by short assignments. This means that this work rarely fulfills the requirements for continued pay.

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### **Solution approach: temporary working relationship**

The BVG entry threshold is converted to the hourly wage for temporary workers. An hourly wage of CHF 9.85 (as of 2022) is sufficient to meet the entry threshold. If Fabia J. was employed as a temporary worker, she would be subject to mandatory BVG coverage from her 14th working week at the latest. Temporary workers with dependents that are children are subject to mandatory BVG insurance from their first working day.

*Temporary workers are also entitled to KTG benefits from their first contractually agreed working day.*

They can benefit from sick pay of up to 720 days after a waiting period of 2 days at the most.

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	<b>On-call</b>	<b>Temporary</b>
Illness	✓	✓
Accident	✓	✓
Pension (BVG)	✓	✓
OASI/DI/IC	✓	✓
ALV	✓	✓
Further education	✓	✓

## Workers on call



Proportion of all workers

**5.5%**

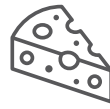
+0.3% (2015–2020)



Proportion of women

**58%**

All workers: 47%



Proportion of Swiss nationals

**69%**

All workers: 73%



Number of children (<15) at home

**25%**

All workers: 28%

## Age

All workers



Workers on call



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**17%**

All workers: 9%



Secondary level II

**52%**

All workers: 46%



Tertiary level

**31%**

All workers: 45%

## Language region



German

**80%**

All workers: 73%



French

**16%**

All workers: 23%



Italian

**3%**

All workers: 4%



Romansh

**0.5%**

All workers: 0.3%

## Sectors



Health and social care

**19%**

All workers: 15%



Gastronomy

**10%**

All workers: 4%



Other financial services

**8%**

All workers: 4%



Private households with staff

**4%**

All workers: 1%







## 2.5. Temporary workers

1% of all workers were employed in a temporary work relationship through a staffing service provider in 2020 according to SAKE. According to the Federal Office for Statistics' more accurate working population statistics, the proportion of temporary workers in the workforce is 2.2%. Temporary workers are therefore underrepresented in the SAKE survey. According to SECO, the number of temporary workers has more than quadrupled since 1993.

*Temporary workers differ significantly from people in other flexible forms of work as regards their sociodemographic characteristics.*

They are mostly male (68%) and significantly younger than the total population: more than half of them are under 40 years old. Consequently, they are more frequently single (42%) and rarely have children (23%). The proportion of foreign nationals in this group is above average (68%). Temporary workers are significantly more common in French-speaking Switzerland and Western Mittelland than in Eastern and

Central Switzerland.

The sectors worked by temporary workers are particularly noteworthy. These complement the sectors worked by other flexible forms of employment: according to SAKE, temporary workers are primarily active in the manufacturing industry, construction, transport, commerce, and the IT sector. In contrast, they are underrepresented in childcare/education and in social/health care. Short-term peaks in capacity make flexible work essential in construction, industry and logistics and are one reason for the heavy focus on these areas. At the same time, employees can easily move back and forth between businesses with their professional expertise. Despite the high proportion working in construction and industry, 42% are already active today in the service sector – a share that may grow significantly in the future<sup>5</sup>.

In terms of training, the focus of temporary workers is on vocational education which has a share of 46%. Almost a quarter have a tertiary-level degree. There is also an emerging change in trend: recently, an ever-increasing number of highly qualified individuals are choosing temporary work (swissstaffing 2021).

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### Christian J. (64), consultant and employed in payrolling through sallis

*“There is a good relationship of trust with the staffing service provider.”*

**Christian J. is 64 years old and lives in the canton of Zug. He works as a consultant on an order basis for two start-ups in the pharmaceutical and medtech sector. He is employed in payrolling through the staffing service provider sallis.**

Christian J. has been employed in leadership positions at various pharmaceutical companies over the years. Intermittently, the qualified chemist and economist also ventured into self-employment. He was made unemployed in 2017.

*“I was in a delicate situation. It becomes difficult in the labor market when you start looking for a job at an older age.”* He gained mandates as a consultant at two start-up companies in 2019 through university technology transfer Unitetra. He decided to opt for a temporary working relationship in payrolling through sallis to process his salary and social insurance. *“Payrolling is a brilliant thing. You have a pension fund and you're insured against loss of earnings.”*

He would not have had this security as a self-employed individual. Up until a year ago, he worked around 50 to 70% as part of his mandate. Since then, he has reduced his work for the two start-ups to two days each month. He has also had temporary direct employment at

a pharmaceutical company for the past few months and also has a mandate as a member of the Board of Directors at a biotechnology company.

He would like to go on in this manner professionally in the future and continue his temporary employment after retirement age with a reduced workload: *“I wouldn't want a permanent position anymore.”* Christian J. is an example of the potential that the staff leasing sector has to integrate older members of the workforce into the labor market. He notes: *“The relationship of trust with the staffing service provider is essential for older people with gaps in their employment history. It isn't just about payrolling services. It's important that you feel that you're in good hands.”*

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## Temporary work and social security

Christian J. and Iris W. both work flexibly within the framework of temporary work. Iris W. is employed as an on-call worker and paid an hourly wage. Christian J. retains his status as a self-employed individual through a payrolling relationship. Both examples demonstrate convincingly that temporary work can be an attractive employment form even outside of its conventional spheres. Both flexworkers are covered better against fundamental life risks in temporary work through the CBA on Staff Leasing than they would be under the "Self-employment without employees" and "Working on call" forms of employment introduced previously.

**Accident and sick pay insurance:** Temporary workers make payments to OASI and are insured against the risk of unemployment. Just like people in permanent positions, they are subject to mandatory accident insurance from eight working hours a week to protect against accidents at and outside of work.

*From their first hour of work, temporary workers have KTG insurance with a benefit period of up to 720 days.*

**Pension:** Temporary workers are covered by BVG from the 14th working week at the latest. If they have dependents that are children, then they are subject to mandatory BVG insurance from their first working day. The coordination deduction and entry threshold are broken down to the hourly wage. This conversion is particularly beneficial for temporary workers with low workloads and/or short work assignments: outside of the framework of temporary work, they would only be covered by BVG from an annual income of CHF 21,510. In addition to death and disability insurance, savings are paid and the capital earns interest in accordance with the staff leasing company's pension fund.

**Further education:** Thanks to the equal-opportunities further education fund temptraining, temporary workers can also take advantage of further training benefits if they are subject to the CBA on Staff Leasing. This can be used to close skills gaps in a targeted way and expand their employability further.

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## Solution approach: temporary working relationship

According to the Swiss Code of Obligations (OR), through the CBA on Staff Leasing, temporary workers have social security via their staffing service provider that is at least equal in value to that of normal employees, but is tailored to the needs of flexible workers.

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	Temporary
Illness	✓
Accident	✓
Pension (BVG)	✓
OASI/DI/IC	✓
ALV	✓
Further education	✓

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<sup>5</sup> The SAKE data on sector affiliation deviates significantly from the temporary work survey conducted by swissstaffing. Possible causes for this may be the low number of respondents to SAKE's survey, which underestimates the proportion of temporary workers in the overall workforce. Then again, the sector mix in swissstaffing's temporary work survey reflects the sector mix at large companies, which are increasingly withdrawing from classic sectors like construction and capturing new markets.



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**Iris W. (59), senior carer at Home Instead and works on call**

*“I can work independently and yet I have social security.”*

**Iris W. has been working at Home Instead as a senior carer in private households for five years. The qualified drugstore and perfumery saleswoman has further training as an assistant nurse with the Swiss Red Cross. She lived in Brazil for many years, where she ran a farm and was involved in social projects.**

As a senior carer, Thurgau resident Iris W. helps elderly or sick people in their homes and carries out all non-medical services. *“I help people*

*with their personal care, their home or accompany them to appointments with the doctor. A caring relationship and trust are very important.”* She appreciates working independently and being able to make her own decisions.

Iris W. is employed with an hourly wage and her workload is 80% on average. Home Instead asks her to do assignments that she can accept or decline. Home Instead is a member of swissstaffing, the Association of Swiss Recruitment Agencies. As a result, Iris W. benefits from both flexibility and social security. *“That is very important to me,”* Iris W. explains. *“When I came back from Brazil, I didn’t have a pension.”*

Under the umbrella of temporary work, she is also covered by accident and sick pay insurance in addition to BVG.

Iris W. would like to continue working in senior care with Home Instead in the future – even beyond retirement age. Family is also very important to her; she has two adult daughters and a grandchild. She would also like to be able to support her mother some day should her mother need help. She would reduce her workload to do this and her assignments for Home Instead make doing so simple.

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## Temporary workers



Proportion of all workers

**2.2%** →

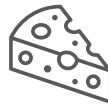
0.0% (2015–2020)\*



Proportion of women

**32%**

All workers: 47%



Proportion of Swiss nationals

**38%**

All workers: 73%



Number of children (<15) at home

**23%**

All workers: 28%

## Age

All workers



Temporary workers



■ 15–24 years old ■ 25–39 years old ■ 40–54 years old ■ 55–64 years old ■ 65+ years old

## Education level



Secondary level I

**31%**

All workers: 9%



Secondary level II

**46%**

All workers: 46%



Tertiary level

**23%**

All workers: 45%

## Language region



German

**67%**

All workers: 73%



French

**31%**

All workers: 23%



Italian

**2%**

All workers: 4%



Romansh

**0%**

All workers: 0.3%

## Sectors



Manufacturing industry, energy provision

**31%**

All workers: 14%



Construction

**27%**

All workers: 6%



Transport and warehousing

**9%**

All workers: 15%



Information and communication

**4%**

All workers: 4%

\* The proportion of temporary workers in the SAKE survey was 1% and fell by 0.1% between 2015 and 2020. A complete survey by SECO shows that the share of temporary work in total employment is higher and was 2.2% in 2020.



### 3. Conclusion

#### Temporary work: added value for society, flexworkers and hiring companies

The working world is flexible. Self-employment, concurrent employment and jobs with low workloads are widespread even among Swiss nationals. On the one hand, taking this path means that Switzerland succeeds in attracting valuable specialists for the economy, exploiting domestic potential, and ensuring Switzerland's position as a business location through the production factor of flexibility. On the other hand, gaps in social security, administrative burdens, and an insecure employment situation without strong partners represent risks for flexworkers. As a form of employment, temporary work offers the potential to

reduce these risks and burdens without causing any loss in flexibility. The state is the fourth biggest winner after flexworkers, hiring companies and staffing service providers. The state benefits from workers having better social security, a smaller shadow economy, and there being less of a burden on public employment services.

*The temporary work sector opens up the opportunity to shape the future of the flexible working world with its numerous advantages.*

	Self-employed without employees	Concurrently employed	Workload <20%	Workload <50%	On call	Temporary
Illness	✓	✓	✓	✓	✓	✓
Accident	✓	✓	✓	✓	✓	✓
Pension (BVG)	✓	✓	✓	✓	✓	✓
OASI/DI/IC	✓	✓	✓	✓	✓	✓
ALV	✗	✓	✓	✓	✓	✓
Further education	✗	✓	✓	✓	✓	✓

## Distribution of flexworkers by sector within one form of work

Sectors	All workers	Self-employed without employees
Agriculture and forestry, fishing	2.5%	13%
Manufacturing industry, energy provision	13.8%	5.6%
Construction industry/construction	6.3%	5.2%
Commerce, maintenance and repair of motor vehicles	11.6%	7.5%
Transport and warehousing	4.5%	1.9%
Hospitality/accommodation and gastronomy	3.9%	1.7%
Information and communication	4%	2.3%
Provision of financial and insurance services	5.4%	1.2%
Real estate and housing	1.3%	1.2%
Freelance, academic and technical services	9.1%	15.2%
Provision of other financial services	3.9%	2.9%
Public administration, defense, social insurance	4.8%	0.0%
Childcare and education	7.8%	6.4%
Health and social care	14.8%	16.7%
Art, leisure and recreation	1.8%	5.1%
Provision of other services	3.2%	12.2%
Private households with staff	1.1%	1.9%

The colors indicate the sectors in which the respective flexworkers are overrepresented in comparison to all workers. Example: self-employed people without employees are active at above average rates in

agriculture and forestry (green) and are active at below average rates in the manufacturing industry/energy provision (red).

**SAKE 2020 sample, observations:** all workers (n=39908), self-employed without employees (n=2209), concurrently employed (n=3386), workers <20% (n=1440), workers 20 – 49% (n=4209), workers on call (n=1764), temporary workers (n=278).

Concurrently employed	Low workload at less than 20%	Low workload at 20% – 49%	Working on call	Temporary
4.9%	5.1%	3.1%	1.9%	2.8%
6.5%	5.2%	4.8%	8.8%	30.8%
3.7%	2.3%	2.7%	6.5%	27.1%
8.2%	7.5%	11.5%	10.5%	6.4%
2.8%	1.4%	2.9%	5.2%	9.4%
4.1%	5.0%	5.1%	9.7%	1.9%
2.9%	1.2%	2.5%	2.9%	3.5%
2.3%	1.6%	1.7%	0.9%	2.1%
1.8%	5.1%	1.5%	0.7%	0.4%
9.0%	7.9%	7.5%	5.2%	3.5%
4.2%	4.0%	5.1%	7.8%	1.4%
4.6%	3.3%	4.2%	3.5%	1.6%
14.9%	13.1%	14.9%	6.9%	0.4%
17.8%	14.7%	20.8%	19.1%	5.2%
3.8%	5.1%	3.0%	2.9%	1.0%
4.8%	7.2%	5.9%	3.2%	2.0%
3.7%	10.6%	2.7%	4.4%	0.3%

**Difference compared with all workers:**

- between -1% and +1%
- between +1.1% and +2%
- between +2.1% and +4%
- between +4.1% and +8%
- over +8%
- between -1.1% and -2%
- between -2.1% and -4%
- between -4.1% and -8%
- over -8%



## Share of different types of flexwork of total employment in their sector

Sectors	Self-employed without employees
Agriculture and forestry, fishing	29%
Manufacturing industry, energy provision	2%
Construction industry/construction	4%
Commerce, maintenance and repair of motor vehicles	3%
Transport and warehousing	2%
Hospitality/accommodation and gastronomy	2%
Information and communication	4%
Provision of financial and insurance services	1%
Real estate and housing	5%
Freelance, academic and technical services	10%
Provision of other financial services	2%
Public administration, defense, social insurance	0%
Childcare and education	5%
Health and social care	6%
Art, leisure and recreation	14%
Provision of other services	21%
Private households with staff	8%

It is impossible to imagine the working world without flexible forms of employment. At the same time, the different forms of work are not distributed evenly across the various sectors. The table shows how high the share of each flexwork form is of total employment in their sector. In gastronomy, for

example, 13% work on call, and low workloads of 20 to 49% are widespread in health and social care. Temporary workers are particularly active in construction and industry at 9% and 5%, and keep the share of other employment forms with poorer social security at bay.

Concurrently employed	Low workload at less than 20%	Low workload at 20% – 49%	Working on call	Temporary
17%	7%	13%	4%	3%
4%	1%	4%	4%	5%
4%	1%	4%	5%	9%
6%	2%	10%	5%	1%
5%	1%	6%	6%	4%
8%	4%	12%	13%	1%
7%	1%	7%	5%	2%
4%	1%	4%	1%	1%
11%	13%	12%	3%	1%
9%	3%	9%	3%	1%
5%	2%	8%	6%	0%
9%	3%	11%	5%	1%
17%	6%	21%	5%	0%
10%	3%	15%	7%	1%
16%	9%	16%	8%	1%
13%	8%	19%	6%	1%
24%	28%	22%	19%	1%

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[www.swisstaffing.ch](http://www.swisstaffing.ch)

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