



The Impact of Part-Time Work on Social Insurance

Die Auswirkungen der Teilzeitarbeit auf die Sozialversicherungen

Sabrine Magoga-Sabatier

Doctorante UniNE, MLAW, DEA droit des affaires

8 september 2025

The Impact of Part-Time Work on Social Insurance

I. Different Forms of Part-Time Work

- A. Traditional Representation
- B. Involuntary Part-Time Work and Labor Flexibility
- C. Part-Time Work and Multi-Activity: Slashing Phenomenon

- A. Old-Age, Survivors and Disability Insurance
- B. Occupational Pension Scheme
- C. Accident Insurance
- D. Unemployment Insurance





Different Forms of Part-Time Work

- A. Traditional Representation
- **B. Involuntary Part-Time Work and Labor Flexibility**
- C. Part-Time Work and Multi-Activity: The Slashing





I. Different Forms of Part-Time Work

A. Traditional Representation

- Reduced working hours compared to a full-time job
- Social Perception of Progress
- Concerns 37% of the workers
- Mothers → discrimination
- Expansion: → Young fathers → Young people
- Variability across sectors of activity
 - 📜 *Art.* 9 LTr 45 or 50h. p. week
- Different possible forms
- → Flexibilization

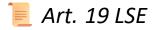




I. Different Forms of Part-Time Work

B. Involuntary Part-Time Work and Labor Flexibility

- Growing Labor Flexibility Since the 1990s
- Unlimited or fixed term contract with part working time
- On-Call Work
 - Properly so-called: obligation to accept work
 - → remuneration for waiting time (sometimes lower)
 - Improperly so-called: possibility to refuse work
 - → risk of no longer being called upon
- Service Leasing
 - Qualification used for platform-based salaried work
 - Assignment contract with defined working hours = guarantee







I. Différentes formes de travail à temps partiel

B. Involuntary Part-Time Work and Labor Flexibility

- Reduction of working time
 - Used to avoid collective dismissals
 - In case of short-time work (RHT)
- Consequences for Employees
 - Acceptance under pressure
 - → Imposed on the employee
 - Difficulty combining with a second job
 - Work-life balance not prioritized





I. Différentes formes de travail à temps partiel

C. Part-Time Work and Multi-Activity: The Slashing

- Professional Choice
 - Independent or side activitye
 - Seeking diversity or autonomy
- Personal or Financial Constraints
 - Combination of precarious jobs
 - Risk of exceeding legal working hours
 - Impact of Remote Work
- Risks and Challenges





- A. Old-Age, Survivors and Disability Insurance
- **B.** Occupational Pension Scheme
- C. Accident Insurance
- **D.** Unemployment Insurance





A. Old-Age, Survivors

Universal Insurance → Not Linked to Employment Little impact on benefits

- Reduction in pensions

But part-time work affects contributions:

- Except for minimal income, which is not subject to contributions
- Part-time work exceeding maximum pension thresholds





A. Disability Insurance

- Mixed Method of Disability Assessment
 - 📜 *Art.* 28a LAI, 16 LPGA,
 - Art. 24septies to 27bis RAI RAI
- Method revised following ECtHR Di Trizio v.
 Switzerland, no. 7186/09, 2 February 2016
 - Swiss Federal Court rulings: ATF 147 V 124
- 25% Deduction on hypothetical income





- A. Old-Age, Survivors and Disability Insurance
- **B.** Occupational Pension Scheme
- C. Accident Insurance
- D. Unemployment Insurance





B. Occupational Pension Scheme

- Capitalization System Unfavorable to Low Wages and Part-Time Work
- Access threshold + coordination deduction
 - 📜 Art. 2 para. 1
 - Art. 8 LPP
- Optional affiliation in case of multi-employer activity
 - 📜 Art. 46 LPP
 - Art. 28-31 OPP2





B. Occupational Pension Schemee

Coordinated Salary in Case of Multi-Activity: Examples

📜 art. 46 al. 3 LPP et 28-31 OPP2

Nurse at 60%	1 salary 60'000	2 salaries at 30'000	3 salaries at 20'000
	Mandatory	Mandatory	Facultative
	Affiliation	Affiliation	Affiliation
Coordinated salary	60'000-26'460= 33'540	30'000-26'460= 3'540 → 3'780 (lump sum) 3'780*2= 7'560	(20'000*3)- 26'460= 33'540. -

- Limited Disability Benefits 📜 Art. 23 LPP





- A. Old-Age, Survivors and Disability Insurance
- **B.** Occupational Pension Scheme
- C. Accident Insurance
- **D.** Unemployment Insurance





C. Accident Insurance

- Non-occupational accidents not covered if working < 8 hours/week
- Benefits not adjusted based on employment rate
- Multi-employer activity and coordination of benefits
 - 📜 Art. 15 para. 2 LAA
 - 📜 Art. 22 para. 5 OLAA





- A. Old-Age, Survivors and Disability Insurance
- **B.** Occupational Pension Scheme
- C. Accident Insurance
- **D.** Unemployment Insurance





D. Unemployment Insurance

- Part-Time Work: no difference for affiliation, contribution, or entitlement to compensation, but:
 - No compensation for ancillary earnings
 - 📜 Art. 23 para. 1 LACI
 - o Minimum insured income: CHF 500/month or 6000/year
 - 📜 Art. 40 OACI
 - Partial unemployment
 - 📜 Art. 11 LACI & Art. 5 OACI
 - Availability for placement
 - 📒 Art. 15 LACI & Art. 14 para. 3 OACI
 - Sanctions





The Impact of Part-Time Work on Social Insurance

Conclusion





Thank you for your attention!



