

## Liechtenstein

Exchange rate: US\$1.00 = 0.98 Swiss francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1952 (old age and survivors), implemented in 1954; 1960 (disability); 1965 (support and care allowance); and 1988 (mandatory occupational pensions).

**Type of program:** Social insurance, mandatory occupational pension, and social assistance system.

#### Coverage

**Social insurance:** Residents of Liechtenstein.

**Mandatory occupational pension:** Employed persons aged 19 or older (23 if born from 1994 to 1996; 22 if born from 1997 to 1998) who are covered by social insurance and have annual earnings greater than 13,920 Swiss francs.

Voluntary coverage for self-employed persons.

**Social assistance:** Residents of Liechtenstein, including citizens of the European Union and certain other countries.

#### Source of Funds

##### Insured person

**Social insurance:** 3.95% of gross earnings (old age and survivors) and 0.75% of gross earnings (disability).

A nonemployed person contributes annually according to income, from 243 Swiss francs to 8,100 Swiss francs (old age) and from 45 Swiss francs to 1,500 Swiss francs (disability) plus 2.5% of the total contribution amount (administrative fees).

There are no maximum earnings used to calculate contributions.

**Mandatory occupational pension:** 8% of covered income. Additional voluntary contributions are possible.

The minimum annual income used to calculate contributions is 13,920 Swiss francs.

The maximum annual income used to calculate contributions is 83,520 Swiss francs.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** A flat rate of 234 Swiss francs (old age and survivors) for annual income up to 3,000 Swiss francs plus 2.5% of the total contribution amount (administrative fees); 8.1% of annual income (old age and survivors)

and 1.5% of annual income (disability) for annual income greater than 3,000 Swiss francs plus 2.5% of the total contribution amount (administrative fees).

There is no maximum income used to calculate contributions.

**Mandatory occupational pension:** Voluntary contributions plus administrative fees.

**Social assistance:** None.

##### Employer

**Social insurance:** 4.15% of payroll (old age and survivors) and 0.75% of payroll (disability) plus 2.5% of the combined insured person and employer contribution amount (administrative fees).

There are no maximum earnings used to calculate contributions.

**Mandatory occupational pension:** At least 8% of covered payroll.

The employer's contribution must be at least equal in value to the insured person's contribution.

The minimum annual income used to calculate contributions is 13,920 Swiss francs.

The maximum annual income used to calculate contributions is 83,520 Swiss francs.

**Social assistance:** None.

##### Government

**Social insurance:** Contributes 30 million Swiss francs annually. The government's contribution is adjusted annually based on changes in prices.

**Mandatory occupational pension:** None.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (Altersrente, social insurance):** Age 65 if born since January 1, 1958 (age 64 if born before January 1, 1958), and meets a contribution requirement that varies based on the insured's age cohort.

**Partial pension (Teilrente):** Paid at the normal retirement age if the insured has at least one year of contributions but does not meet the contribution requirement for a full pension.

**Early pension (Rentenvorbezug):** Age 60 with at least one year of contributions.

**Deferred pension (Rentenaufschub):** The pension may be deferred until age 70.

**Child's supplement (Kinderrente):** Paid for dependent children younger than age 18 (up to age 20 if a student or in vocational training).

Attendance allowance (Hilflosenentschädigung): Age 65 with a moderate degree of helplessness (requires help with most daily chores) or severe degree of helplessness (requires the constant attendance of others to perform daily functions).

**Old-age pension (Altersrente, Betriebliche Personalvorsorge, mandatory occupational pension):** Age 65 if born since January 1, 1958; age 64 if born before January 1, 1958.

Early pension (Rentenvorbezug): Age 60 and receiving the social insurance early old-age pension.

Deferred pension (Rentenaufschub): The pension may be deferred.

**Disability pension (Invalidenrente, social insurance):** Must be assessed with at least a 67% loss of working capacity (a total disability) and meet a contribution requirement that varies based on the insured's age cohort.

Partial pension: Paid if the insured has at least one year of contributions but does not meet the contribution requirement for a full pension.

Partial disability (Halbe-/Viertelsrente): Must be assessed with at least a 40% but less than a 67% loss of working capacity and have at least one year of contributions.

Disability supplement: Paid if the insured was younger than age 45 when the disability began.

Child supplement (Kinderrente): Paid for dependent children younger than age 18 (age 20 if a student or in vocational training).

Attendance allowance (Hilflosenentschädigung): Paid to a caregiver who cares for a person aged 2 to 65 with a mild degree of helplessness (requires permanent help with at least two daily chores), moderate degree of helplessness (requires help with most daily chores), or severe degree of helplessness (requires the constant attendance of others to perform daily functions).

**Disability pension (Invalidenrente, Betriebliche Personalvorsorge, mandatory occupational pension):** Must be assessed with at least a 67% loss of working capacity (a total disability) that began before age 65.

Child supplement (Kinderrente): Paid for dependent children younger than age 18 (age 20 if a student or in vocational training).

The mandatory occupational disability pension ceases at the normal retirement age and is replaced by the mandatory occupational old-age pension.

**Home support and care allowance (Betreuungs- und Pflegegeld für Häusliche Betreuung, social assistance):** Must be assessed with a need for help from others to perform daily functions that is expected to last for at least

three months. The allowance is paid for remunerated home care provided by third persons.

Department for Home Support and Care assesses the need for help.

**Survivor pension (Hinterlassenrente, social insurance):** The deceased met a contribution requirement that varies based on the insured's age cohort.

Eligible survivors include a widow(er) aged 45 or older who was married to the deceased for at least five years at the time of death, a divorced spouse entitled to alimony, and children younger than age 18 (age 25 if a student or in vocational training).

The widow(er)'s pension ceases upon remarriage.

Temporary survivor pension: Paid to a widow(er) who was married to the deceased for less than five years at the time of death.

Partial spouse's pension: Paid if the deceased had at least one year of contributions but did not meet the contribution requirement for a full pension.

Partial orphan's pension: Paid if the deceased had at least one year of contributions but did not meet the contribution requirement for a full pension.

**Survivor pension (Hinterlassenrente, Betriebliche Personalvorsorge, mandatory occupational pension):** Paid if the deceased received or was entitled to receive a mandatory occupational pension.

Eligible survivors include a widow(er), a divorced spouse entitled to alimony, and orphans younger than age 18 (age 25 if a student or in vocational training).

The widow(er)'s pension ceases upon remarriage.

### Old-Age Benefits

**Old-age pension (Altersrente, social insurance):** 1,160 Swiss francs to 2,320 Swiss francs a month is paid, depending on the insured's average annual earnings.

Average annual earnings are calculated based on the insured's employment income, contributions made while nonemployed, and recognized caregiving periods for children or persons in need of care. If married, the average annual earnings are split equally among both spouses for the marriage period.

Partial pension: The pension is proportionately reduced depending on the number of years of contributions.

Early pension (Rentenvorbezug): The pension is reduced for each year it is claimed before the normal retirement age. For persons born before 1956, the pension is reduced by 3% for one year, 7% for two years, 11.5% for three years, or 16.5% for four years. For persons born since 1956, the pension is reduced by 5.5% for one year, 10.6% for two years, 15.2% for three years, and 19.5% for four years.

Deferred pension (Rentenaufschub): The pension is increased by 5.22% to 40.71% depending on the length of deferral for insured persons born before 1958; 4.5% to 26.1% for insured persons born since 1958.

Child's supplement (Kinderrente): 40% of the minimum old-age pension paid to the insured's age cohort is paid for each eligible child.

Attendance allowance (Hilflosenentschädigung): For a moderate degree of helplessness, 696 Swiss francs a month is paid; for a severe degree of helplessness, 928 Swiss francs a month is paid.

Christmas bonus (Weihnachtsgeld): 100% of the monthly old-age pension is paid in December.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3% in one year.

**Old-age pension (Altersrente, Betriebliche Personalvorsorge, mandatory occupational pension):** Benefits may be paid as an annuity, as a lump sum, or as a combination of both, depending on the pension plan's regulations. Annuity rates are defined by pension plan regulations.

Early pension (Rentenvorbezug): Calculated in the same way as the old-age pension.

Deferred pension (Rentenaufschub): Calculated in the same way as the old-age pension.

### **Permanent Disability Benefits**

**Disability pension (Invalidenrente, social insurance):** 1,160 Swiss francs to 2,320 Swiss francs a month is paid, depending on the insured's average annual earnings and the years of contributions required for the insured's age cohort.

Average annual earnings are calculated based on the insured's employment income, contributions made while nonemployed, and recognized caregiving periods for children or persons in need of care. If married, the average annual earnings are split equally among both spouses for the marriage period.

If the disability began before age 25 and the insured has at least one year of contributions, the disability pension paid must be at least 133.3% of the minimum rate of the full pension paid for the insured's age cohort.

Partial pension: The pension is proportionately reduced depending on the number of years of contributions.

Partial disability (Halbe-/Viertelsrente): 50% of the full disability pension is paid for an assessed permanent loss of working capacity of at least 50% but less than 67%; 25% for an assessed permanent loss of working capacity of at least 40% but less than 50%.

Disability supplement: The benefit amount varies depending on the value of the insured's average annual earnings.

Child's supplement (Kinderrente): 40% of the minimum monthly disability pension paid to the insured's age cohort is paid for each child.

Attendance allowance: For a mild degree of helplessness, 464 Swiss francs a month is paid; for a moderate degree of helplessness, 696 Swiss francs a month is paid; for a severe degree of helplessness, 928 Swiss francs a month is paid.

Christmas bonus (Weihnachtsgeld): 100% of the monthly disability pension is paid in December.

Benefit adjustment: Benefits are periodically adjusted based on changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3% in one year.

**Disability pension (Invalidenrente, Betriebliche Personalvorsorge, mandatory occupational pension):** Benefits may be paid as an annuity or as a lump sum, depending on the pension plan's regulations. The full pension must be at least 30% of the insured's average annual covered earnings.

Child supplement (Kinderrente): An annuity of 6% of the insured's annual covered earnings is paid for each eligible child.

Partial disability: A reduced pension is paid depending on the assessed loss of working capacity.

**Home support and care allowance (Betreuungs- und Pflegegeld für Häusliche Betreuung, social assistance):** A daily allowance is paid that varies depending on the level of need for care, from up to 10 Swiss francs (care level I) to up to 180 Swiss francs (care level VI).

### **Survivor Benefits**

**Survivor pension (Hinterlassenenrente, social insurance)**

*Spouse's pension:* 80% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid.

The full pension is paid to a widow(er) with children or without children if aged 45 or older at the time of the insured's death.

Temporary spouse's pension: A pension is paid for up to five years.

For a surviving separated or divorced spouse, the total pension paid is the value of any alimony owed to him or her.

Partial spouse's pension: The spouse's pension is proportionately reduced depending on the number of years of contributions.

*Orphan's pension:* 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each orphan; full orphans receive a pension for each insured parent.

**Partial orphan's pension:** The orphan's pension is proportionately reduced depending on the number of years of contributions.

**Benefit adjustment:** Benefits are periodically adjusted based on changes in the consumer price index; may be adjusted annually if the annual consumer price index increases by more than 3%.

### **Survivor pension (Hinterlassenenrente, Betriebliche Personalvorsorge, mandatory occupational pension)**

**Spouse's pension:** Benefits may be paid as an annuity or as a lump sum, depending on the pension plan's regulations. 60% of the deceased's old-age or disability occupational pension is paid if the deceased was a pensioner at the time of death.

The minimum spouse's pension is 18% of the deceased's covered annual earnings.

**Orphan's pension:** Benefits may be paid as an annuity or as a lump sum, depending on the plan's regulations. Must be at least 6% of the insured's annual average earnings for each orphan. 20% of the deceased's old-age or disability occupational pension is paid if the deceased was a pensioner at the time of death.

The minimum orphan's pension is 6% of the deceased's covered annual earnings for each orphan.

### **Administrative Organization**

**Social insurance:** Old Age, Survivor, and Disability Insurance Institute (<https://www.ahv.li/>) administers and collects contributions for the social insurance program.

**Mandatory occupational pension:** Financial Market Authority (<https://www.fma-li.li/>) supervises and regulates pension institutions and ensures compliance for the mandatory occupational pension program.

Private pension institutions, under government supervision, administer and collect contributions to the mandatory occupational pension plans.

**Social assistance:** Department for Home Support and Care (<https://www.familienhilfe.li/FachstellefuehrhaeuslicheBetreuungundPflege.aspx>) administers the social assistance program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1910.

**Current laws:** 1971 (sickness and maternity), implemented in 1972; and 1981 (maternity allowance), implemented in 1982.

**Type of program:** Social insurance system.

Note: A birth grant is paid under Family Allowances.

### **Coverage**

**Social insurance (cash benefits):** Employed persons.

Voluntary coverage for self-employed persons.

**Social insurance (medical benefits):** Employed persons and residents of Liechtenstein.

**Social assistance (cash maternity allowance, income tested):** Residents of Liechtenstein, including citizens of the European Union and certain other countries.

### **Source of Funds**

#### **Insured person**

**Social insurance:** An average of 1.5% to 2% of monthly covered earnings or an average of 311 Swiss francs a month for persons aged 21 or older; an average of 155.50 Swiss francs a month for persons aged 17 to 20 (may not exceed half the value of an adult's contributions); no contribution for children up to age 16.

The maximum annual earnings used to calculate contributions are 148,200 Swiss francs.

**Social assistance:** None.

#### **Self-employed person**

**Social insurance:** Voluntary contributions.

**Social assistance:** None.

#### **Employer**

**Social insurance:** 155.50 Swiss francs a month for employees aged 20 or older; 77.75 Swiss francs a month for employees aged 16 to 20.

**Social assistance:** None.

#### **Government**

**Social insurance:** 50% of the cost of medical benefits (90% for children younger than age 16); a subsidy for low-income insured persons.

**Social assistance:** The total cost.

### **Qualifying Conditions**

**Cash sickness benefit (Krankengeld, social insurance):** Must have a total loss of work capacity and be contributing to a health insurance fund.

Partial benefit: Must have at least a 50% loss of work capacity and be contributing to a health insurance fund.

**Cash maternity benefit (Mutterschaftsleistung, social insurance):** Must be a member of a health insurance fund for at least 270 days (with no more than three months of interruption) before the pregnancy began.

**Cash maternity allowance (Mutterschaftszulage, social assistance, income tested):** Paid to a woman who gives birth and does not qualify for a cash maternity benefit or

who receives a cash maternity benefit that is lower than the maternity allowance she would be entitled to receive. The cash maternity allowance can be claimed up to three years after childbirth.

**Income test:** The parents' combined annual income must not exceed 100,000 Swiss francs with one child (increasing by 5,000 Swiss francs for each additional child).

**Medical benefits (social insurance):** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit (Krankengeld, social insurance):** At least 80% of the insured's covered earnings is paid after a two-day waiting period for up to 720 days in 900 consecutive days.

**Partial benefit:** A reduced sickness benefit is paid.

**Maternity benefit (Mutterschaftsleistung, social insurance):** At least 80% of the insured's covered earnings is paid for 20 weeks, including at least 16 weeks after the expected date of childbirth.

**Maternity allowance (Mutterschaftszulage, social assistance, income tested):** A lump sum of 500 Swiss francs to 4,500 Swiss francs, depending on the taxable income of both spouses (or the woman's taxable income if a single parent), is paid to a woman ineligible for the maternity benefit. If the woman is eligible for the maternity benefit, the difference between the maternity allowance and the maternity benefit is paid.

### **Workers' Medical Benefits**

Medical benefits include primary care and specialist treatment, hospitalization, ambulance services, pharmaceuticals, maternity care, and convalescence.

Medical services are provided by approved doctors, public hospitals, private hospitals, clinics under contract with health insurance funds, and by members of other health professions such as nurses or physiotherapists.

There is no limit to duration.

**Cost sharing:** The insured person pays 500 Swiss francs each calendar year plus 20% of all costs exceeding the set fee, up to 900 Swiss francs. Pensioners pay 10% of all costs exceeding the set fee, up to 450 Swiss francs. There are no copayments for insured persons younger than age 20, or for medical services related to chronic diseases, prevention, and maternity care.

### **Dependents' Medical Benefits**

Individuals are insured in their own right and there is no family coverage.

### **Administrative Organization**

Office for Health (<http://www.llv.li/#/1908/amt-fur-gesundheit/>) supervises and regulates Health Insurance Funds and ensures compliance.

Health Insurance Funds accredited by the government and the Federation of Health Insurance Funds collect contributions and administer benefits.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1910.

**Current law:** 1990 (accident insurance), implemented in 1991.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Contributions vary depending on the required coverage and the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 Swiss francs.

**Employer:** Contributions vary depending on the assessed degree of risk.

The maximum annual earnings used to calculate contributions are 148,200 Swiss francs.

**Government:** None.

#### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease.

#### **Temporary Disability Benefits**

80% of the insured's earnings is paid after a one-day waiting period for an assessed loss of working capacity of more than 50%; 50% for an assessed loss of working capacity of 25% to 50%.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

#### **Permanent Disability Benefits**

**Permanent disability benefits (Invalidenrente):** 80% of the insured's earnings is paid for a total loss of working capacity.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

**Constant-attendance allowance (Hilflosenentschädigung):** An allowance is paid if the insured requires the constant attendance of others to perform daily functions.

**Integrity damage grant (Integritätsentschädigung):**

A lump sum of up to 148,200 Swiss francs is paid for a permanent and major physical or mental disability that was the result of an accident, depending on the assessed degree of disability.

**Benefit adjustment:** Benefits are adjusted periodically based on changes in the consumer price index. Pensions may be adjusted if the annual consumer price index increases by more than 3% in one year.

### **Workers' Medical Benefits**

All necessary expenses and care are fully covered.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension (Hinterlassenenrente)**

**Spouse's pension:** 40% of the deceased's covered earnings is paid to a surviving widow(er) aged 45 or older or living with dependent children or with an assessed degree of disability of at least 67%.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

**Spouse's pension for a divorced dependent spouse:** 20% of the deceased's covered earnings or the value of the alimony owed to the separated or divorced spouse (whichever is lower) is paid.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

**Orphan's pension:** 15% of the deceased's covered earnings is paid for each orphan; 25% for a full orphan.

The maximum annual earnings used to calculate benefits are 148,200 Swiss francs.

The maximum combined survivor benefit is 70% of the deceased's covered earnings (90% if a divorced spouse is also receiving a spouse's pension). If survivors also receive pensions under Old Age, Disability, and Survivors, the difference between 90% of the deceased's covered earnings and the value of the other pensions is paid.

**Benefit adjustment:** Benefits are adjusted periodically based on changes in the consumer price index. Pensions may be adjusted if the annual consumer price index increases by more than 3% in one year.

**Spouse's grant (Abfindung):** A lump sum is paid to a widow(er) or to a divorced or separated spouse who ineligible for a survivor pension. The lump sum is from one

to five times the annual survivor pension, depending on the duration of marriage; one year of the pension is paid if the marriage lasted less than one year; three years of the pension is paid if the marriage lasted at least one year but less than five years; five years of the pension is paid if the marriage lasted at least 5 years.

### **Administrative Organization**

Office for Health (<http://www.llv.li/#/1908/amt-fur-gesundheit/>) supervises and regulates Accident Insurance Funds and ensures compliance.

Registered Compulsory Accident Insurance Funds collect contributions and administer benefits.

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### **Unemployment**

#### **Regulatory Framework**

**First law:** 1969 (unemployment), implemented in 1970.

**Current law:** 2010 (unemployment insurance).

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons and apprentices.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** 0.5% of covered earnings.

The maximum annual earnings used to calculate contributions are 126,000 Swiss francs (10,500 Swiss francs a month).

**Self-employed person:** Not applicable.

**Employer:** 0.5% of covered payroll.

The maximum annual earnings used to calculate contributions are 126,000 Swiss francs (10,500 Swiss francs a month).

**Government:** Under certain conditions, up to 20% of the cost of benefits; finances up to 20% of the cost of any deficit; contributes as an employer.

#### **Qualifying Conditions**

**Unemployment benefit (Arbeitslosenentschädigung):** Must have at least 12 months of coverage in the two years before claiming unemployment benefits, be available for work, and satisfy any other necessary requirements.

**Short-time work compensation (Kurzarbeitsentschädigung):** Must have worked for up to 18 months in the last two years. The compensation is paid for a temporary work stoppage, a reduction in working hours of at least two days a month, or a reduction in working hours due to bad

weather for certain professional groups in the construction industry from December 1 to March 15 (except for the period from December 24 to January 6).

### Unemployment Benefits

#### Unemployment benefit (Arbeitslosenentschädigung):

80% of the insured's covered earnings is paid for up to 260 days to an insured person under age 50 with at least 24 months of contributions; 400 days for 18 months if aged 50 to 59; 500 days for 22 months if aged 60 to 65 (64 for insured persons born before January 1, 1958). The benefit is 70% of the insured's covered earnings if the insured is not disabled, has no dependents aged 25 years or younger, and has daily earnings up to 140 Swiss francs.

Benefits are calculated based on the insured's last salary (in certain cases based on the insured's average salary in the last six to 12 months).

The maximum benefit is 85% of the insured's daily covered earnings (including supplements for dependents).

**Short-time work compensation (Kurzarbeitsentschädigung):** 80% of the insured's covered earnings for the period of lost working time is paid for up to three months. The national unemployment insurance fund pays 60% and the employer pays 20%. The benefit is paid for an interruption of seasonal work from December 1 to March 15 for at least two days a month (three days if caused by bad weather).

### Administrative Organization

Office for the Economy (<http://www.llv.li/#/12481/amt-fur-volkswirtschaft/>) administers the program.

Old Age, Survivor, and Disability Insurance Institute and National Family Allowances Fund (<https://www.ahv.li/>) jointly collect contributions.

### Family Allowances

#### Regulatory Framework

**First law:** 1958.

**Current laws:** 1984 (social assistance), implemented in 1985; and 1985 (social insurance), implemented in 1986.

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed persons.

**Social assistance:** Residents of Liechtenstein, including citizens of Liechtenstein and of countries under a welfare agreement, recognized refugees, and certain other persons.

### Source of Funds

#### Insured person

**Social insurance:** None for employed persons; nonemployed persons make variable annual contributions of 57 Swiss francs to 1,900 Swiss francs, based on their assets and income, plus 2.5% of the total contribution amount for administrative fees.

**Social assistance:** None.

#### Self-employed person

**Social insurance:** 1.9% of gross earnings plus 2.5% of the total contribution amount for administrative fees.

There are no maximum earnings used to calculate contributions.

**Social assistance:** None.

#### Employer

**Social insurance:** 1.9% of gross payroll plus 2.5% of the total contribution amount for administrative fees.

There are no maximum earnings used to calculate contributions.

**Social assistance:** None.

#### Government

**Social insurance:** Finances any deficit.

**Social assistance:** The total cost.

### Qualifying Conditions

**Family allowance (Kinderzulage, social insurance):** Paid for children up to age 18.

**Single-parent supplement (Alleinerziehendenzulage, social insurance):** Paid for children up to age 18. The parent must be single, widowed, or divorced, and living alone.

**Birth grant (Geburtszulage, social insurance):** Paid for births (including stillbirth), or for adopted children younger than age 5.

**Subsistence allowance (Wirtschaftliche Sozialhilfe, social assistance, means tested):** Paid to households with monthly incomes less than the minimum monthly subsistence level.

The minimum monthly subsistence level for a one-person household is 1,110 Swiss francs; 1,700 Swiss francs for two persons; 2,070 Swiss francs for three; 2,375 Swiss francs for four; 2,660 for five; and an additional 280 Swiss francs for each additional person.

### Family Allowance Benefits

**Family allowance (Kinderzulage, social insurance):** 280 Swiss francs a month is paid for each of the first two eligible children younger than age 10; 330 Swiss francs a

month for each of the first two children aged 10 or older; 330 Swiss francs a month for the third and each subsequent child or for twins.

**Single-parent supplement (Alleinerziehendenzulage, social insurance):** 110 Swiss francs a month is paid for each eligible child.

**Birth grant (Geburtszulage, social insurance):** A lump sum of 2,300 Swiss francs is paid for each eligible child; 2,800 Swiss francs for each child for multiple births.

**Subsistence allowance (Wirtschaftliche Sozialhilfe, social assistance, means tested):** The monthly allowance is the difference between the minimum monthly subsistence level and the household's monthly income.

The minimum monthly subsistence level for a one-person household is 1,110 Swiss francs; 1,700 Swiss francs for two persons; 2,070 Swiss francs for three; 2,375 Swiss francs for four; 2,660 for five; and an additional 280 Swiss francs for each additional person.

If eligible parents receive family allowances from another country that are paid at a lower rate than those paid in Liechtenstein, only the difference between the amounts is paid.

### **Administrative Organization**

National Family Allowances Fund (<https://www.ahv.li/>) administers the social insurance program and collects contributions jointly with the Old-age, Survivors, and Disability Insurance Institute.

Office of Social Services (<https://www.llv.li/#/11915/amt-fur-soziale-dienste/>) administers the social assistance program jointly with municipalities.