

Employing a nanny or household help: what private households need to know

If you regularly pay a cleaner, nanny, babysitter or carer, you are an **employer**, even for a few hours a week. That is no reason to worry; it is a list of six steps.

1. When does it apply?

From the first franc. The AHV threshold for minor earnings does not apply to private households.

Only exception: young people up to the end of the year in which they turn 25, earning at most **CHF 750 a year per employer** (occasional babysitting, for example).

Hourly work, or a wish to be "self-employed", changes nothing: work in your home under your instructions is employment.

The AHV duty applies whatever the residence status. Registering does not replace a work permit, though.

2. What has to be paid?

Social insurance	Employer	Employee
AHV / IV / EO (old age, disability, loss of earnings)	5.3 %	5.3 %
Unemployment insurance ALV	1.1 %	1.1 %
Family allowances FAK (cantonal)	1.025–2.85 %	—*
Accident insurance UVG, occupational	premium	—
UVG non-occupational (from 8 h/week)	—	premium
Pension fund BVG (annual wage over CHF 22,680)	≥ 50 %	≤ 50 %

* In VD and VS employees also pay a small FAK contribution. The compensation office adds its administrative costs.

3. The simplified procedure

Optional, for wages up to **CHF 22,680 per person and year** (at most CHF 60,480 for all employees together). You settle once a year with the compensation office (Ausgleichskasse): AHV/IV/EO, ALV, FAK and a **withholding tax of 5 %** that settles the income tax on this wage.

As a rule no salary certificate: the employee receives a statement of the tax withheld from the compensation office.

Careful: if the ceiling is exceeded during the year, the compensation office settles the **whole year** under the ordinary procedure, retroactively. A full-time nanny is always above it.

4. Minimum wage and working conditions

Federal standard employment contract for domestic work (NAV Hauswirtschaft), from 5 h/week with the same household. Gross minimum wage 2026 per hour: **CHF 20.35** unskilled · **CHF 22.30** with 4 years' experience or an EBA · **CHF 24.55** with an EFZ.

Local minimum wages apply in the cantons of BS, GE, JU, NE and TI as well as in the city of Lucerne, some from the first hour; in Winterthur and Zurich, city minimum wages have been voted but are not in force yet. Geneva replaces the NAV with its own standard contract. Which amount applies depends on the place of work and the hours. Overview by canton:

clino.ch/en/blog/minimum-wage-cleaner-switzerland

Holidays: at least **4 weeks**, 5 weeks under age 20. For hourly pay that is a holiday supplement of 8.33 % or 10.64 %, which must be shown separately in the contract and on every payslip.

Sick pay: the Code of Obligations (art. 324a) is the minimum, 3 weeks in the first year of service. Cantonal standard contracts sometimes give more (Bern: 1 month already in the first year), and 15 cantons require daily sickness allowance insurance, some with exceptions.

A **written employment contract** is strongly recommended.

Notice periods follow the Code of Obligations unless the cantonal NAV says otherwise.

5. What happens without registration?

An employer who does not join a compensation office and settle the wages commits an offence under the AHV Act: a monetary penalty of up to 180 daily units (Art. 87 AHVG). On top come the social insurance contributions, back-dated up to 5 years. Default interest is added to back payments.

Tax evasion: a fine usually equal to the evaded tax, up to three times for serious fault (DBG Art. 175).

Without accident insurance, the Ersatzkasse UVG (substitute fund) pays the statutory benefits after an accident and charges the household substitute premiums for up to 5 years (UVG Art. 95).

The employee loses AHV contribution years and her entitlements in case of unemployment and maternity.

6. The six steps

- 1 Written employment contract: hours, hourly wage, holiday supplement, notice.
- 2 Within one month of the start of work, register with the **compensation office of your canton of residence** (simplified or ordinary procedure).
- 3 **Accident insurance (UVG)** from the first working day: a policy with an insurer or, under the simplified procedure, the compensation office's «plus» option.
- 4 A payslip every month with deductions and holiday supplement.
- 5 Report the annual wage total to the compensation office by 30 January of the following year.
- 6 Annual wage over CHF 22,680: ordinary procedure, salary certificate and pension fund (BVG).

General information, not legal advice. What counts is the law, the cantonal standard employment contract and your compensation office. Sources: AHVG art. 1a, 16 and 87, AHVV art. 34d, BGSA art. 2 and 3, CO art. 324a and 329a, NAV Hauswirtschaft (SR 221.215.329.4), BVG art. 7, UVG art. 1a, 8 and 95, UVV art. 13, DBG art. 175, AHV/IV leaflets 2.06 and 2.07.

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