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| MySchool_Dossier_Logo | | |  | Solutions to the worksheet | |
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| Economy and society | | | |
| Earning (1) | | | |

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|  |  | **1. What are net earnings?**  Net earnings are gross earnings minus social security contributions (to old-age and unemployment insurances, as well as to pension funds). It is the pay that employees actually receive.  **2. What benefits does This Langenegger receive in addition to his pay?**  The company lets him order sports goods directly from producers, at a large discount. He can make a snowboard for himself, which saves him the cost of buying one. An added bonus are his colleagues.  **3. How much does This Langenegger's boss have to pay for This, on top of his wages?**  In addition to This's wages, his boss pays the same amount to social security as This does. He also invests a lot of time, and money, into This's training.  **4. Which jobs in Switzerland are the highest-paying on average, and which are the lowest-paying?**  Heads of companies earn most on average: above 10’000 francs gross per month. In second place, earning 8’000 francs, are financial analysts and programmers. Near the bottom of the scale are hotel and restaurant employees, who earn less than 4’000 francs. The lowest wages – under 3’500 francs – are in the hygiene- and textile- care industry.  **5. What is the approximate wage distribution in Switzerland?**  The great majority, that is 60 percent, has a net income of below 5’000 francs per month. 34 percent earn between 5’000 and 10’000 francs per month. Only 5 percent earn 10’000 or more per month.  **6. What do you think of incomes of a million francs and above?**  (Individual answers)  **7. How does the head of the Economic Policy Directorate, Aymo Brunetti, justify wage differences?**  Wages are important indicators in an economy. Wage differences send out clear signals to employers and employees as to which areas are worth investing or getting further training in. Ironing out wage differences artificially could be dangerous and jeopardise a country's general welfare. To curb social inequality, Aymo Brunetti proposes political measures such as tax reductions for people with low incomes.  **8. How great, statistically, are wage differences between men and women?**  Wage differences between men and women are still above 20 percent. For details, see: www.bfs.admin.ch/bfs/portal/de/index/themen/03/04/blank/key/  Lohnstruktur/nach\_geschlecht.html  **9. What tips do youngsters give on how to earn more?**  Youngsters advise further education or training: attending a college of higher education and studying for a diploma, taking on responsibility at work, learning languages.  **10. How will This manage to earn more?**  This will be better paid if, through more practical experience, he becomes more productive. If the company as a whole were to become more productive, a potential profit would be distributed evenly among all employees, so This would benefit, too. |
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