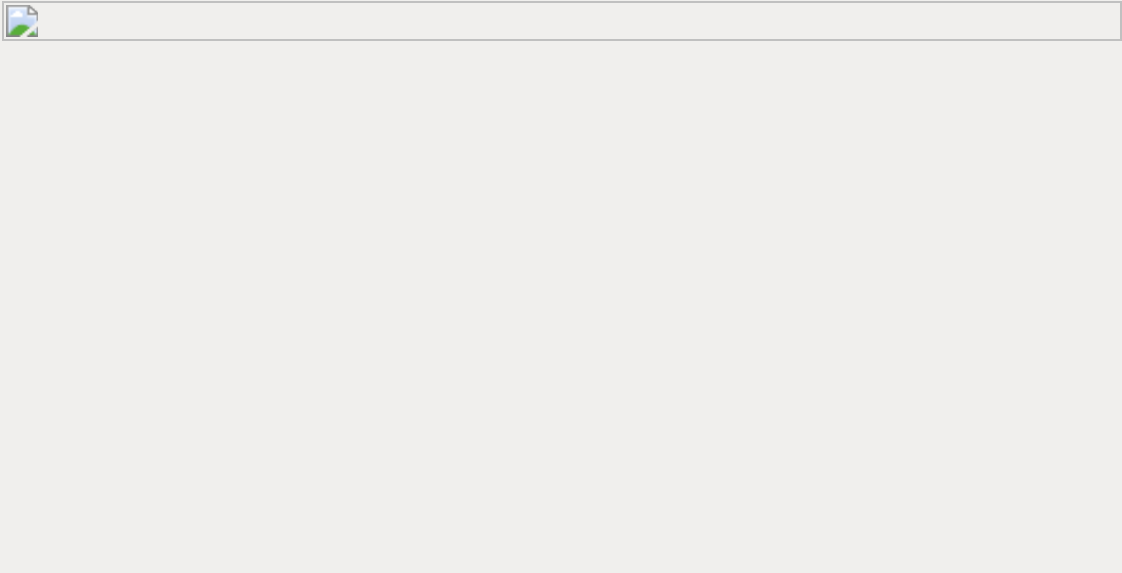


Hannah's Quicktakes

The Unexpected Burden on Our Healthcare System



Hannah Wise · On her daily walk, Hannah talks about our healthcare system. Did you know that it's not actually the senior population but the under 65s that show [the highest cost increase rates](#) in the healthcare system? Whether this is a reason to worry or actually a good return on investment remains unclear until we have more transparency and insights into the data.

 [Link to the video](#)

Essential of the Month

A Third Pillar with Potential



The potential of the 3rd pillar can be further exploited. After all, over half of new pensioners have benefitted from it in 2022. It is no privilege for high incomes only, but important for a large part of the population. Greater flexibility, a simple procedure and the inclusion of individuals with no income subject to the OASI are recommended.

Jérôme Cosandey, Diego Taboada & Sonia Estevez

[A Third Pillar with Potential](#)
[Video with Co-Author Jérôme Cosandey](#)

New Publication

Cantonal Budgets off Target



The cantons often estimated deficits but achieved surpluses, some of them very large. Tax cuts seem obvious but are often slow to implement. Avenir Suisse suggests an alternative instrument, a tax refund. In the form of a percentage reduction in the final tax bill, the instrument is low-risk, straightforward and complements the debt brakes of each canton.

Lukas Rühli

[Cantonal Budgets off Target](#)

Upcoming Publication

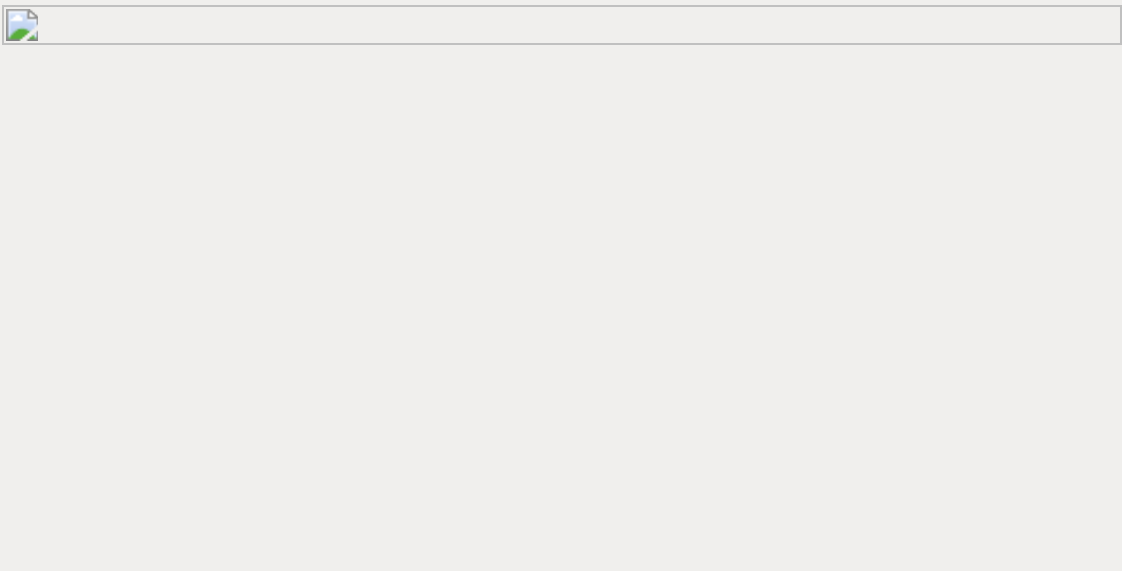
The Underrated Bachelor

Most university students start their Master's studies immediately after their Bachelor's degree. However, the Bologna reform intended to enable all university graduates to enter the job market. This goal has not yet been achieved. To deliver the desired results, the Swiss education system needs to be rebalanced.

Florence Mauli & Patrick Schnell

Other Highlights

Huge Profits for State Electricity Suppliers



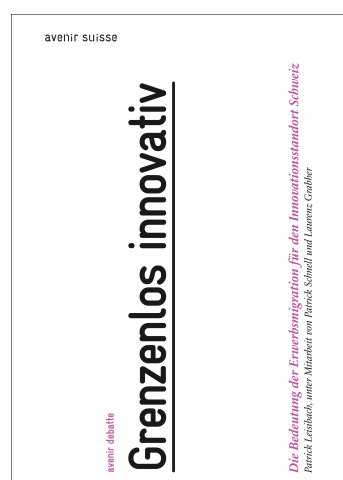
Electricity prices are skyrocketing in Switzerland – at least for households and small companies that are not free to choose their supplier. This is despite the fact that market prices have fallen sharply. Simon Stocker and Patrick Dümmler show the complex interdependencies between electricity suppliers and the cantons and municipalities. And they explain why public service does not guarantee the supply of electricity or protection of consumers from high prices.

[Huge Profits for State Electricity Suppliers](#)
[Download chart as pdf](#)

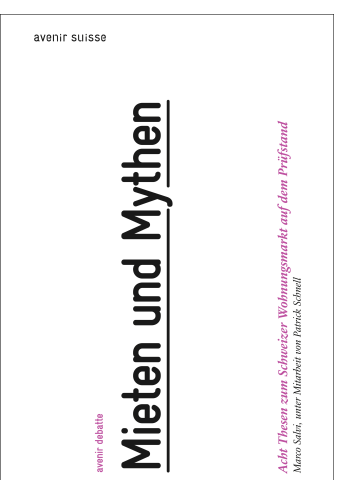
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