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# The Swiss Observer

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## THE COST OF LIVING IN SWITZERLAND

*A detailed analysis of the cost of living in Switzerland was published in the March issue of the "Bulletin" of the Swiss Embassy in Washington. In the following we shall be giving some of its findings, all of which relate to daily life.*

The family expenses of an average employee's family (2.3 children) and a yearly income of 31,000 francs were distributed as follows: (in percentages).

Food, 16.5; Drinks and Tobacco, 2.8; Clothing, 8.0; Housing, 13.5; Home Furnishing and Improvement, 5.4; Heating and Lighting, 2.5; Cleaning, 1.1; Health Care, 5.5; Education and Entertainment, 11.9; Travel Expenses, 9.1; Others, 3.6; Insurance, 12.4; Income Tax, 7.7.

The retail prices indicated below have been converted to Sterling with the exchange rate of 10 Swiss francs for £1.

**FOOD (November 1971):** Pasteurised Milk, 6p a pint; Table Butter, 56p a lb.; Margarine, 21½p a lb.; Bread (half white, long), 6p a lb. Sugar, (granulated), 6p a lb.; Coffee (medium quality), 54p a lb.; Tea (Ceylon, in packages), 92p a lb.

**MEAT:** Beef (entrecote), £1.26 a lb.; (Roast), 78p a lb.; (Ground Meat), 47p a lb.; Veal (Roast), 94p a lb. Pork (Roast), 69p a lb.; Lamb (chops), 74p a lb.; Chicken (frozen), 22½p a lb. Bananas, 9p a lb.

**VEGETABLES (December 1971):** Spinach, 8½p a lb.; Cabbage, 5p a lb.; Lettuce, 9p a head; Tomatoes, 15p a lb.

**CLOTHING (December 1971):** Man's Suit (2-piece ready made) from 230 francs upwards; (3-piece custom tailored), from 600 francs. Ladies' nylon stockings, from £1.50.

Average monthly rents (November 1971):

Three-room flats: Mostly between 300 francs (in Baden, Biel, Lugano, Olten, Schaffhausen, Sion, Vevey) and 350 francs (in Zurich, Basle Winterthur, Schlieren (ZH)). For apartments

built between 1947 and 1970. For flats built in 1971 rents vary from 430 francs (in Berne, Olten, Schaffhausen, Vevey) and 570 francs (in Baden, Kilchberg (ZH)) and 600 francs (in Zurich).

Four-room flats: Mostly between 360 francs (in Frauenfeld, Lucerne, Schlieren) and 420 francs (in Zurich and Basle) for apartments built between 1947 and 1970. Rents for flats built in 1971 range from 480 francs (in Aarau, Frauenfeld, St. Gallen) and 650 francs (in Zurich, Basle, Lucerne).

According to an official survey, rents increased by 9.5 per cent during the one year period from November 1970 to November 1971. A few cities show rents clearly above average (Kilchberg ZH) or below average (La Chaux-de-Fonds, Le Locle).

Another survey indicated that the average Swiss does not spend more than 16 per cent of his income on rent and that 72 per cent of monthly rentals are below 400 francs and that only 6-7 per cent are in excess of 600 francs. Yet, the advertisements in the newspapers invariably quote much higher prices. The reason for this lies in the scarcity of available apartments, so that newcomers usually have no choice. As regards apartments for sale, prices of the order of 500,000 francs (£50,000) are not unusual.

**Heating Fuel (December 1971):** Cost of 100kg of fuel for up to 2,500 kg consumption: 21.73. The price of gas varies from city to city, the minimum being 31 cents per cubic meter (9p for 100 cu. ft.) in Winterthur and the maximum 58 cents per cubic meter (15p for 100 cu. ft.) in Porrentruy. Yearly electricity bills vary from Fr. 300-500 for three-room apartments.

The cost of medical care varies considerably from canton to canton. The lowest fees for first home and first office visits are respectively Fr. 7.80 and Fr. 5 (Grisons) and the highest Fr. 16.50 and 15.50 (Vaud). The average figures are respectively Fr. 13.27 and

9.03. Needless to say, most people in Switzerland are insured against illness, but this does not always cover physicians' fees.

**Hospitals and Clinics:** The fees applied by the Sonnenhof Clinic in Berne in January 1972 were as follows: Ward (six beds), Fr. 39 per day. Semi-private room, Fr. 52 a day. Private room, Fr. 65.

The national average for the cost of a cinema ticket is Fr. 4.82. Admissions to opera and ballet vary from Fr. 4 to Fr. 30. For a regular symphony concert, admissions range from Fr. 5 to Fr. 22.

A main meal at a restaurant, with the inclusion of 15-20 per cent tips costs Fr. 4.50 to 7.50 for a plate service; Fr. 14.50 for a three course menu and Fr. 11 for a two course menu. Appetisers (first course) cost upwards of Fr. 5.50 on average and desserts start at Fr. 1.80.

One way 2nd class rail tickets cost 8 francs for 30 mile journeys, 15 francs for 60 mile journeys and 26 francs for 120 mile journeys. Cost for corresponding round trips is 50 per cent more.

The minimum liability insurance for cars depend directly on their engine capacity. Insurance starts at 354 francs a year for a 1,000 c.c. car. Automobile taxes vary from one canton to another. For a 1,000 c.c. car they would amount to 184 francs in Zurich and 228 francs in Berne.

The national average for a man's haircut is Fr. 5.86, and for a lady's permanent cold wave, Fr. 37.79. Dry-cleaning a 2-piece man's suit costs on average 11 francs.

The total tax load, including Federal Defence Tax, varies from town to town. The national average, given as a percentage of income for an employed married person without children runs as follows: 20,000 franc income (8.4), 30,000 franc income (12.2), 50,000 franc income (17.5), 100,000 (23.4).