



# LIVING IN SWITZERLAND

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Thanks to the excellent quality of life and the safe environment, life expectancy in Switzerland is among the highest in the world. The unspoiled natural surroundings and highly diverse cultural and recreational opportunities attract not only many tourists but also qualified foreign employees. Swiss households have an average monthly earned income of 7,304 Swiss francs, of which about 70% remains as disposable income for consumption after deduction of social security contributions and taxes. Switzerland therefore has the highest purchasing power in the world, despite relatively high prices.

### 13.1 SAFETY AND QUALITY OF LIFE

Switzerland is a very safe country and offers an extremely high quality of life. Switzerland receives high scores, in both cities and rural regions, for important criteria such as income, healthcare, climate and geography, political stability, safety and security, individual freedom, and family and community life.

The Swiss cities of Zurich, Geneva, Basel, and Bern have for years occupied the top spots in global rankings of cities compiled by the global consultancy firm Mercer.

#### International Comparison of Quality of Life, 2019

(FIG. 52)

1	Vienna, Austria
<b>2</b>	<b>Zurich, Switzerland</b>
3	Vancouver, Canada
3	Munich, Germany
3	Auckland, New Zealand
6	Düsseldorf, Germany
7	Frankfurt, Germany
8	Copenhagen, Denmark
<b>9</b>	<b>Geneva, Switzerland</b>
<b>10</b>	<b>Basel, Switzerland</b>
11	Sydney, Australia
11	Amsterdam, The Netherlands
13	Berlin, Germany
<b>14</b>	<b>Bern, Switzerland</b>
16	Toronto, Canada
18	Luxembourg, Luxembourg
33	Dublin, Ireland
39	Paris, France
41	Milan, Italy
41	London, United Kingdom
44	New York, USA
49	Tokyo, Japan
71	Hong Kong, Hongkong SAR

Sources: Mercer Survey, Quality of Living Rankings, 2020

Everyone is guaranteed freedom of movement and safety – everywhere and at all times. There are relatively few large population centers or extensive monotonous and impersonal housing developments. Children generally walk to school unaccompanied. The safe environment and the traditional discretion of the Swiss people are widely valued. Even internationally known celebrities can mostly move about in Switzerland without personal protection.

Switzerland is a magnet for qualified specialists from abroad. In an international comparison of the most attractive countries, it has been at the top as a global talent hub for several years in a row (see Fig. 53). The ranking is published annually by the Institute of Management Development (IMD) and compares the ability of countries to attract and retain top talents. According to the study, Switzerland is characterized in particular by a stable economic and political environment, an efficient education system and high productivity. In addition, there is a high level of international expertise and an excellent quality of life.

Switzerland is the country of choice for qualified workers from abroad.

#### Development, Attraction and Retention of Talent, 2019

Overall score 0–100

(FIG. 53)

1	Switzerland	100.00
2	Denmark	90.80
3	Sweden	86.94
4	Austria	86.91
5	Luxembourg	86.65
6	Norway	85.95
7	Iceland	85.15
8	Finland	83.14
9	The Netherlands	81.81
10	Singapore	81.80

Sources: IMD World Talent Ranking 2019

## 13.2 RELOCATION AND INTEGRATION

More than 10,000 foreign enterprises currently operate in or from Switzerland. Many of them often send foreign managers and specialists to Switzerland for short-term temporary stays to work as expatriates. There are specialized relocation agencies, expat groups, books, and websites designed to help these transferred employees settle in and adapt quickly to life in Switzerland.

Moving to a foreign country raises many questions depending on one's individual situation. Which school is the most appropriate? Where can you shop? How do we find a house? How high are the taxes, duties, and other fees? There are competent, internationally experienced consultants in all parts of the country who can give further assistance with these issues. Specialized relocation agencies offer comprehensive packages that cover relocation issues and the initial orientation period in Switzerland. The Internet offers a wealth of information. A number of the cantonal economic development agencies also have their own online information platforms that cater specifically to expatriates.

[www.ch.ch](http://www.ch.ch) > Moving to Switzerland  
Moving to Switzerland

### 13.2.1 Moving

The personal effects of people moving to Switzerland (household items, personal collections, animals, vehicles, etc.) can be imported duty-free. The only requirement is that the imported items must have been used personally abroad for at least six months and will continue to be used in Switzerland after arrival. In addition to a list of personal effects to be imported, the entry-point customs office must on arrival also be provided with an employment contract, rental agreement, or the de-registration certificate from the country of departure (for citizens from EU25/EFTA countries) or residence permit (nationals of other countries). After entering Switzerland you are obligated to register with the local residential authorities within fourteen days. To do so, the following documents are required:

- A valid official identification document such as a passport or ID card (for each family member entering the country)
- Confirmation of health insurance (proof of mandatory basic coverage). The period for registering with a Swiss health insurance fund is three months, so confirmation of health insurance can also be submitted later.
- A passport photo (for each family member entering the country)
- Marital status documents (e.g. an excerpt from the register of births and marriages, marriage certificate, birth certificates for children, etc.)
- An employment contract

If a vehicle is being brought into Switzerland, it must be registered for a technical inspection and be insured and licensed in Switzerland within twelve months. A Swiss driver's license is also required within the same time period.

[www.ezv.admin.ch](http://www.ezv.admin.ch) > Information individuals > Personal property, students, holiday homes, getting married and inheritance > Importing into Switzerland  
Form for listing imported personal effects

### 13.2.2 Language Courses

Many Swiss citizens understand English and/or a second national language of Switzerland. In order to become integrated into Swiss society, however, knowledge of the national language spoken in the particular region is a great advantage. Depending on the area, the language may be German, French, Italian, or Romansh. The fact that there are four national languages in Switzerland does not mean, however, that all Swiss people speak four languages.

There are large numbers of private companies and individuals offering language courses tailored to every need. Public institutions also offer language courses in the respective national language, partly in conjunction with immigrant integration efforts. We recommend searching the Internet or consulting the Website of the Swiss Federation for Adult Learning for courses.

[www.alice.ch](http://www.alice.ch) > Services > Finding further education  
Swiss Federation for Adult Learning

## 13.3 RENTING AN APARTMENT

Anyone interested in renting an apartment should contact the advertiser (often a professional property management company) and set up an appointment to see the apartment. If the apartment meets your expectations, you are generally asked to fill out an application form. This form includes information such as age, marital status, profession or occupation, children, residential status, employer, salary, and pets. Applicants are often required to provide an abstract from the debt enforcement register as proof that they can pay the rent. This document can be obtained from the local debt enforcement office.

### 13.3.1 Deposits and Rental Agreements

Tenants must often pay a certain amount in advance as a security deposit. This may total up to three months' rent, which is deposited in a special bank account in the tenant's name. The deposit serves as security for the landlord. After moving out, the tenant receives the deposit back with interest.

Tenants have the right to move into a clean and usable property. The formal handover takes place before the new tenant moves in. The tenant and landlord inspect the condition of the property together and record any defects in writing.

In general, tenants pay their rent monthly in advance for the next month. Tenants mostly also pay additional costs for heating, hot water or cable television, for example. Tenants receive monthly or quarterly bills from the utility company for the electricity consumed in the apartment itself. Since there are a number of providers of telephone and Internet services (and often cable television as well), tenants enter into separate agreements for these services and pay the providers directly.

In Switzerland you can choose among countless providers of fixed-line and mobile telephony, VoIP, and Internet access.

If landlords wish to increase the rent (after renovation or a rise in mortgage rates, for example), they must do so using an official form. Any tenant who considers a rent increase to be unreasonable has 30 days in which to submit a written appeal to the arbitration authority.

The lease or rental agreement may be terminated by either the tenant or the landlord. The required terms of notice are stated in the agreement. Any tenant giving notice of termination must do so in writing, preferably by registered mail. Married couples have equal rights. This means that the notice of termination is not valid unless signed by both spouses. When moving out, tenants are required to hand over a clean property. The tenant and landlord inspect the condition of the property together and record any defects in writing. They then decide jointly which party shall pay for any repairs that might be necessary.

### 13.3.2 House Rules and Maintenance

In most cases, professional property management companies are responsible for building management. In large buildings in particular, there is also a building superintendent who can answer tenants' questions, make minor repairs, and oversee security and maintenance. Regional tenants' associations can also assist tenants with problems.

[www.bwo.admin.ch](http://www.bwo.admin.ch) > How we live > Info sheet "Living in Switzerland"  
Important information for tenants

Tenants' associations  
German-speaking Switzerland: [www.mieterverband.ch](http://www.mieterverband.ch)

French-speaking Switzerland: [www.asloca.ch](http://www.asloca.ch)

Italian-speaking Switzerland: [www.asi-infoalloggio.ch](http://www.asi-infoalloggio.ch)

### 13.4 TELEPHONE, INTERNET, AND TV

Before liberalization in 1998, the Swiss telecommunications market was dominated by Swisscom. Today you can choose among numerous providers of landline and mobile telephone, VoIP, and Internet services. Swisscom, Salt, and Sunrise are the major providers of mobile telephone services. However, there are also other companies that use the networks of the major providers and offer very attractive terms (including M-Budget Mobile, CoopMobile, yallo, mobilezone). All services are also available to foreign nationals who are living in Switzerland temporarily. Even so, registration is obligatory (even for prepaid plans). Setting up Internet access is easy. Analog connections, ISDN, DSL, and a variety of cable connections are available.



upc cablecom and Swisscom are market leaders in television. With upc cablecom's analog cable connection, which is already installed in three quarters of all Swiss households, you can receive more than 60 TV channels. An additional receiver is required for digital reception. It is also possible to receive more than 200 channels via telephone line with "Swisscom TV". More than 300 regional cable operators offer services similar to those of upc cablecom. And of course you can also receive television programs via satellite. Anyone who listens to the radio or watches television in Switzerland must pay reception fees. These license fees must be paid regardless of which programs are watched or listened to or how they are received. The license fees for radio and TV channels are invoiced and collected by Serafe AG.

[www.local.ch](http://www.local.ch)  
Phone book

[www.comparis.ch](http://www.comparis.ch)  
Comparison of providers and prices

[www.teltarif.ch](http://www.teltarif.ch)  
Comparison of providers and prices

[www.serafe.ch](http://www.serafe.ch)  
Schweizerische Empfangsstelle für Radio- und Fernsehempfangsgebühren (Swiss Collection Center for Radio and TV License Fees)

### 13.5 INSURANCE

Swiss citizens enjoy comprehensive insurance coverage. Swiss families spend an average of 19% of their household budget on insurance. Medical insurance is by far the most expensive insurance.

Contributions to pension and unemployment insurance are mandatory, as are medical and fire insurance (for property owners). Contributions to pension and unemployment insurance are set by the government and are deducted directly from employees' salaries. Medical and liability insurance can be purchased privately based on one's own choice of provider.

Tenants are urged to take out insurance covering household contents and personal liability (available either separately or in combination). Contents insurance covers damage such as water damage to the floor caused by an overflowing bathtub. Personal liability insurance covers damage caused by the insured person to third parties (property damage and/or personal injury).

Every owner of a motor vehicle is required to have motor vehicle liability insurance. This covers personal injury and/or property damage caused by operation of the insured motor vehicle, regardless of who is driving the vehicle at the time of the accident. Comprehensive and fully comprehensive cover are also recommended.

### 13.6 PUBLIC TRANSPORT

Thanks to public transport, people in Switzerland have many ways to get around, even if they do not have their own car. The rail, bus, and boat network is very dense, and traffic intensity is one of the highest in the world. Boats not only operate for tourism purposes but also represent important transport connections. There is not a single village in Switzerland that is not served by some form of public transport at least every two hours.

There is a wide range of tickets and passes for public transport. The basic rule is that the longer a pass is valid, the cheaper it is. For a 12-month pass you pay the equivalent of eight months' worth of single tickets. And with the "GA travelcard," a pass for all forms of public transport, you can travel at all times on the entire SBB rail network, most private railways, boats, buses, and urban transit networks. The low-priced "Halbtax-Abo" gives holders a 50% discount on SBB routes as well as many private and mountain railways. Children up to 6 years of age travel free of charge. Under-16s with a "Junior travelcard" can travel for free with their parents, as can those with the "Children's Co-travelcard" when accompanied by an adult. Young people between the ages of 16 and 25 can ride free in 2nd class cars after 7 p.m. with the "Seven25" pass. Although these special rates benefit people living in Switzerland, tourists can also benefit from offers that are designed especially for them.

[www.sbb.ch](http://www.sbb.ch)  
Swiss national railway operator SBB: Timetable, tickets

[www.swisstravelsystem.com](http://www.swisstravelsystem.com)  
Traveling in Switzerland for foreign visitors

### 13.7 LEISURE ACTIVITIES

#### 13.7.1 Recreational and Cultural Offers

Switzerland offers a great variety of cultural and recreational activities. It is no coincidence that the country is an ideal year-round destination for nature lovers, sports enthusiasts, people seeking peace and quiet, art aficionados, and business travelers. Switzerland is synonymous with individuality, true relaxation, and adventure. Both tourists and permanent Swiss residents find just what they need here: summer and winter sports on the doorstep, charming market towns and busy urban centers, culture and nature, relaxation, and action every hour of the day. Thanks to decentralized residential development, cultural life and opportunities for participating in sports and social activities are plentiful in both the city and the countryside. Switzerland is home to prestigious events like the Lucerne Festival and Montreux Jazz festival, the Menuhin Festival in Gstaad, the Film Festival in Locarno, Art Basel, the Omega European Masters golf tournament in Crans-Montana, Swiss Indoors Basel, and the world-class athletics meeting in Zurich. In addition to these major events, there is also a lively local cultural scene.

With more than 1,100 museums, Switzerland has the world's highest density of museums. Nine opera houses and 15 theaters provide venues for a wide range of theatrical events, from amateur dramatics to performances by international artists. More than 800 libraries are open to the public. Switzerland's ten largest libraries hold more than 55 million titles.

Lovers of the great outdoors will find all their heart desires in the country's 20 nature reserves and on the more than 85,000 kilometers (53,000 miles) of footpaths and mountain hiking paths. The nature reserves cover a total area of 6,335 square kilometers (2,446 square miles) and thus about 15% of the total surface area of Switzerland. There are also 11 UNESCO World Cultural Heritage Sites to marvel at. These include the prehistoric houses on stilts all around the Alps, the terraced vineyards of Lavaux, the three castles of Bellinzona, the Benedictine monastery in St. Gallen, and the old town of Bern.

Popular sports are also extremely beloved in Switzerland. Football clubs and gymnastics associations can be found in the smallest communities. Switzerland's sport infrastructure comprises more than 28,000 sports facilities, including more than 4,000 sports halls and more than 3,500 all-weather fields. In elite sports, it's clear to see that Switzerland is primarily a winter sports country. For example, Switzerland typically finishes among the top ten nations at the Winter Olympics. Tennis is one exception to this rule. There are no fewer than two Swiss players – Roger Federer and Stanislas Wawrinka – among the world's top twenty (as of 2020). It's therefore hardly surprising that the sport is extremely popular, even among amateur players.

[www.myswitzerland.com](http://www.myswitzerland.com)  
Swiss Tourist Board, including calendar of events

[www.theater.ch](http://www.theater.ch)  
Theater and dance

[www.swissworld.org](http://www.swissworld.org) > Society > Traditions  
Seasonal customs

### 13.7.2 Associations and Volunteer Work

Many Swiss citizens are actively involved in clubs and pursue hobbies during their non-working hours. Even the smallest communities and villages cultivate and promote an active cultural and club life and offer the necessary infrastructure. From music, theater, sports, and politics to hiking and conservation, there is hardly an area of life that does not have its own special club. There is often no clear-cut dividing line between hobbies and volunteer work. Approximately a fifth of the population in Switzerland engages in institutionalized volunteer and thus unpaid work. Since Switzerland does not require clubs and organizations to be registered, there is no complete list. However, the homepages of municipal websites generally give information about local clubs.

[www.benevol.ch](http://www.benevol.ch)  
Volunteer work

[www.ch.ch](http://www.ch.ch) > Addresses of administrative authorities  
Communal authorities

## 13.8 INCOME AND COST OF LIVING

The average Swiss household has 2.23 inhabitants with a combined monthly earned income of 7,304 Swiss francs. Together with income from other sources and transfer income, gross income totals 9,946 Swiss francs. After deduction of social security contributions and taxes, approximately 70% remains as disposable income for consumption. There are considerable regional differences in real disposable income (after the deduction of all fixed costs). Real disposable income is below the Swiss average (low RDI value), not only in the business centers but also in a small number of mountain communities. These are popular tourism areas with very high real estate prices. The cantons of Aargau, Lucerne, Schaffhausen, Schwyz, Solothurn, and Thurgau are in attractive locations and have high real disposable income (high RDI value), while the cities of Bern, Geneva, Lausanne, and Zurich are at the other end of the scale.

According to a UBS study (Fig. 55), Switzerland is in first place with the world's highest purchasing power, i.e. the highest real disposable income when compared with prices.

## Monthly Average Household Budget, 2017

(CHF)

(FIG. 54)

<b>GROSS INCOME (EARNED INCOME TRANSFERS, ETC.)</b>	<b>9,917</b>	<b>100.0%</b>
Mandatory transfer expenses	-2,747	-27.7%
Social security contributions	-946	-9.5%
Taxes	-1,155	-11.6%
Health insurance: premiums for basic cover	-646	-6.5%
Monetary transfer expenses to other households	-186	-1.9%
<b>DISPOSABLE INCOME</b>	<b>6,984</b>	<b>70.4%</b>
Other insurance, fees, and transfers	-591	-6.0%
<b>CONSUMER SPENDING</b>	<b>-5,281</b>	<b>-53.3%</b>
Foodstuffs and non-alcoholic drinks	-636	-6.4%
Alcoholic drinks and tobacco	-105	-1.1%
Restaurants and accommodation	-579	-5.8%
Clothing and shoes	-202	-2.0%
Living costs and energy	-1,463	-14.8%
Furnishings and ongoing household costs	-222	-2.2%
Health spending	-244	-2.5%
Transportation	-742	-7.5%
Communication	-189	-1.9%
Entertainment, recreation, and culture	-577	-5.8%
Other goods and services	-320	-3.2%
<b>SPORADIC INCOME</b>	<b>317</b>	<b>3.2%</b>
<b>SAVINGS</b>	<b>1,428</b>	<b>14.4%</b>
Number of people per household (median)	2.18	

Sources: Swiss Federal Statistical Office (FSO), 2019

## International Comparison of Purchasing Power, 2018

Hourly wage divided by total cost of goods, excluding rent

(FIG. 55)

<b>Zurich</b>	<b>131.7</b>
Los Angeles	129.4
Miami	125.9
Luxembourg	124.6
<b>Geneva</b>	<b>117.4</b>
Toronto	107.9
Frankfurt	106.4
Munich	104.8
New York	100.0
Berlin	99.0
Vienna	97.8
Dublin	95.2
Hong Kong	94.6
Tokyo	85.7
Lyon	84.3
London	81.8
Rome	81.3
Paris	76.1
Milan	62.4
Seoul	52.1
Shanghai	33.9
Beijing	32.0
Mumbai	15.8

Sources: UBS, Prices and Earnings 2018

[www.bfs.admin.ch](http://www.bfs.admin.ch) > Look for statistics > Economic and social situation of the population > Income, consumption, and wealth  
Statistics on income, consumption, and wealth