



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 CHF 7,618, 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, Bern and Geneva have for years occupied the top spots in global rankings of cities compiled by the global consultancy firm Mercer (Fig. 66).

International Comparison of Quality of Life, 2015

(FIG. 66)

1	Vienna, Austria
2	Zurich, Switzerland
3	Auckland, New Zealand
4	Munich, Germany
5	Vancouver, Canada
6	Dusseldorf, Germany
7	Frankfurt, Germany
8	Geneva, Switzerland
9	Copenhagen, Denmark
10	Sydney, Australia
11	Amsterdam, Netherlands
12	Wellington, New Zealand
13	Bern, Switzerland
14	Berlin, Germany
15	Toronto, Canada
27	Paris, France
34	Dublin, Ireland
40	London, United Kingdom
41	Milan, Italy
44	New York, USA
44	Tokyo, Japan
70	Hong Kong, Hong Kong SAR

Source: Mercer Quality of Living Global City Rankings survey, 2015

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.

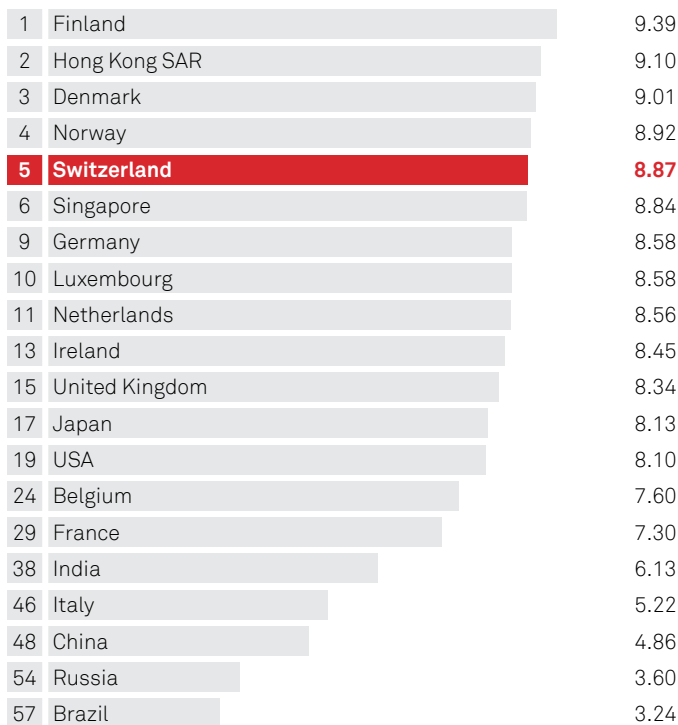
Switzerland acts like a magnet on qualified workers from abroad. It ranks top of international comparisons of the world’s most attractive countries. According to a study, Switzerland is particularly characterized by its stable economic and political climate, top-notch education system, and high productivity. Its people also have high level of international expertise and enjoy an excellent quality of life.

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

Personal Safety and Property Rights, 2015

1 = Low, 10 = High

(FIG. 67)

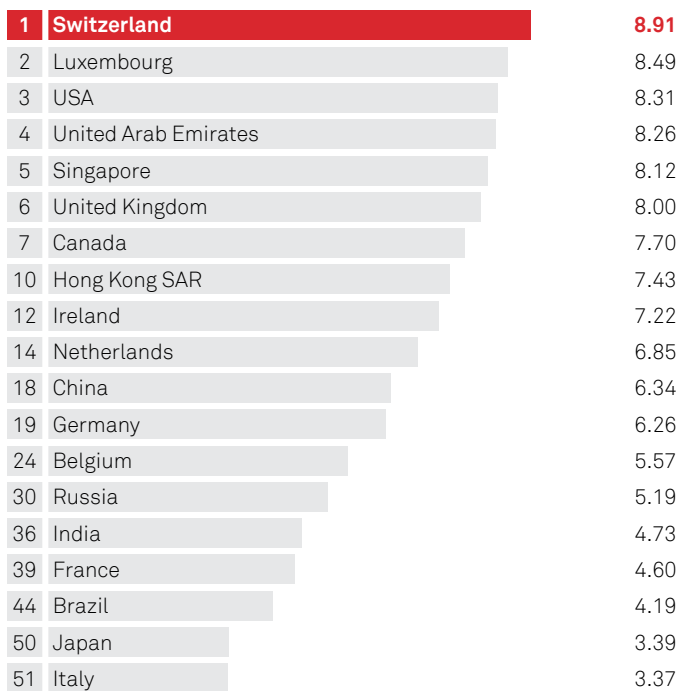


Source: IMD World Competitiveness Yearbook 2015

Attractiveness to Highly Qualified Personnel from Abroad, 2015

1 = Low, 10 = High

(FIG. 68)



Source: IMD World Competitiveness Yearbook 2015

13.2 MOVING AND INTEGRATION

More than 10,700 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 > Moving to Switzerland
Moving to and within Switzerland
Languages: German, English, French, Italian

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 objects 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). 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 extract 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 > Information individuals > Personal property, students, holiday homes, getting married and inheritance
Form for listing imported personal effects
Languages: German, English, French, Italian

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 > Courses
Swiss Federation for Adult Learning
Languages: German, French, Italian

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.

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.

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

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 small repairs and oversee security and maintenance. Regional tenants' associations can also assist tenants with problems.

www.bwo.admin.ch > Documentation > Publications > Info sheet for tenants

Important information for tenants
Languages: German, French, Italian

Tenants' associations

German-speaking Switzerland: www.mieterverband.ch
Language: German

French-speaking Switzerland: www.asloca.ch
Language: French

Ticino: www.asi-infoalloggio.ch
Language: Italian

13.4 TELEPHONE, INTERNET AND TELEVISION

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, Coop Mobile, yallo and 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 the market leaders for 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 the telephone line with Bluewin TV (from Swisscom). 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 always 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 Billag AG.

www.local.ch
Phone book
Languages: German, English, French, Italian

www.comparis.ch
Comparison of providers and prices
Languages: German, English, French, Italian

www.teltarif.ch
Comparison of providers and prices
Language: German

www.billag.com
Radio and TV license fees
Languages: German, French, Italian

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 social security and unemployment insurance are mandatory, as are medical and fire insurance (for property owners). Contributions to social security 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 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 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 "General-Abo", a one-year 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", which is available for one, two or three years, 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-Karte" can travel for free with their parents, as can those with the "Enkel-Karte" when accompanied by their grandparents. Young people between the ages of 16 and 25 can ride free in 2nd class cars after 7 p.m. with the "Gleis 7" 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 > SBB ticket shop
Timetables and ticket sales
Languages: German, English, French, Italian

www.swisstravelsystem.com
Traveling in Switzerland for foreign visitors
Languages: German, English, French, Italian

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 900 museums, Switzerland has the world's highest density of museums. Nine opera houses and 14 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 (2446 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. Soccer and gymnastics clubs can be found in even the smallest municipalities. Switzerland's sport infrastructure comprises more than 28,000 sports facilities, including more than 4,000 gymnasiums 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 four (as at November 2015). It's therefore hardly surprising that the sport is extremely popular, even among amateur players.

www.myswitzerland.com

Swiss Tourist Board, including calendar of events
Languages: German, English, French, Italian, Spanish, Portuguese, Russian, Chinese, Japanese

www.theater.ch

Theater and dance
Languages: German, French, Italian

www.swissworld.org > Culture > Seasonal customs

Seasonal customs
Languages: German, English, French, Italian, Spanish, Russian, Chinese, Japanese

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

Volunteer work
Languages: German, French

www.ch.ch > Addresses of administrative authorities

Addresses of administrative authorities
Languages: German, English, French, Italian

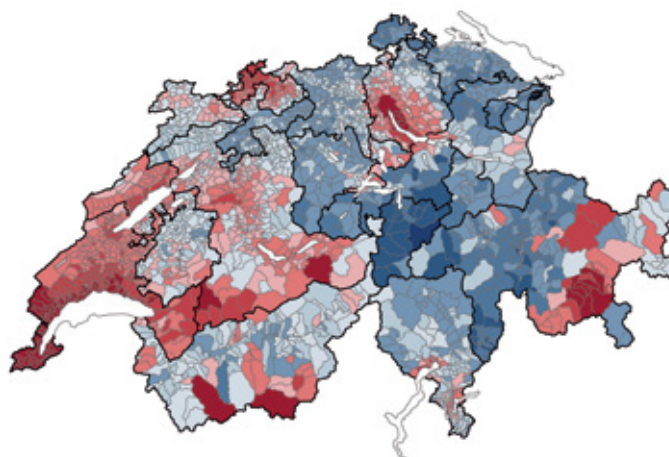
13.8 INCOME AND COST OF LIVING

The average Swiss household has 2.19 inhabitants with a combined monthly earned income of CHF 7,618. Together with income from other sources and transfer income, gross income totals CHF 10,052. 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 (Fig. 69).

According to a UBS study (Fig. 71), Switzerland is in first place with the world's highest purchasing power, i.e. the highest real disposable income when compared with prices. The price level in Zurich is the highest in the world, followed by Geneva in second place and New York in third. In an international comparison of salaries Zurich also comes in first place, followed by Geneva and Luxembourg.

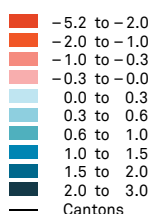
Real Disposable Income of Swiss Municipalities, 2011

(FIG. 69)



Source: Credit Suisse Economic Research, Geostat

RDI indicator 2011



Average Household Budget, 2011

(in CHF)

(FIG. 70)

GROSS INCOME (EARNED INCOME, TRANSFERS, ETC.)	9,604	100.0%
Mandatory transfer expenses	-2,646	-27.5%
Social security contributions	-947	-9.9%
Taxes	-1,145	-11.9%
Health insurance: premiums for basic cover	-554	-5.8%
Money transfer expenses to other households	-208	-2.2%
DISPOSABLE INCOME	6,750	70.29%
Other insurance, fees and transfers	-575	-5.99%
CONSUMER SPENDING	-5,394	-56.2%
Foodstuffs and non-alcoholic drinks	-649	-6.8%
Alcoholic drinks and tobacco	-111	-1.2%
Restaurants and accommodation	-529	-5.5%
Clothing and shoes	-235	-2.5%
Living costs and energy	-1,475	-15.4%
Furnishings and ongoing household costs	-262	-2.7%
Health spending	-256	-2.7%
Transportation	-768	-8.0%
Communication	-177	-1.8%
Entertainment, recreation and culture	-616	-6.4%
Other goods and services	-316	-3.3%
SPORADIC INCOME	428	4.45%
Savings	1,209	12.6%
Number of people per household (median)	2.23	100%

Source: Swiss Federal Statistical Office (FSO), HABE, 2011

International Comparison of Purchasing Power, 2015

Net hourly income divided by the cost of the entire commodities basket, including rent

(FIG. 71)

Luxembourg	134.3
Zurich	130.5
Geneva	127.5
Munich	104.2
Frankfurt	102.0
Berlin	101.9
New York	100.0
Lyon	96.9
Paris	92.4
Dublin	91.4
Brussels	90.9
Oslo	86.6
London	85.3
Amsterdam	81.7
Rome	80.8
Tokyo	80.0
Hong Kong SAR	70.4
São Paulo	65.4
Copenhagen	64.5
Moscow	41.4
Shanghai	29.6
Peking	23.6
Mumbai	20.3

Source: UBS, Prices and Earnings 2015

www.swissworld.org > Economy > Wages and prosperity

Consumer spending

Languages: German, English, French, Italian, Spanish, Russian, Chinese, Japanese

www.bfs.admin.ch > Economic and social situation of the population > Income, consumption and wealth

Statistics on income, consumption and wealth

Languages: German, English, French, Italian