



Cost comparison 2017

Double earner with a rented flat

in CHF	Schaffhausen	Neunkirch/SH	Rüdlingen/SH	Bülach/ZH	Seuzach/ZH	Herrliberg/ZH	Zürich
Income	200'000	200'000	200'000	200'000	200'000	200'000	200'000
./.Taxes*	32'650	32'892	29'384	26'982	25'294	23'703	27'754
./.Health Insurance	9'310	8'251	8'251	9'158	9'158	9'979	11'686
./.Transportation Cost	25'127	25'379	24'002	22'905	24'030	22'905	21'717
./. Living / Property Costs	19'584	19'584	19'584	23'328	24'048	29'808	34'128
Residual Income	113'162	114'221	120'088	117'714	118'058	113'692	104'811

Calculation basis:

Taxes: Married, both members of protestant church, first income CHF 120'000, second income CHF 80'000.
 7.065% deduction for pension funds, other deductions in line with permissible allowances, no adjustments made for interest payable / nominal rental value / property costs.
 Source: Tax calculator of the Federal Tax Administration www.estv.admin.ch
 *Taxes based on 2017, with Swiss federal tax

Health Insurance: Persons born in 1977/1979; insurance company of medium cost level (ÖKK), deductibles 300, incl. coverage of accidents.
 Source: www.comparis.ch

Transportation Cost: 1 annual train ticket FlexTax-ZVV (first class between Zurich and place of residence), Source: ZVV.
 Lump sum for 2 cars at CHF 10'000 per vehicle
 Vehicle tax for 1 small sized vehicle (1400 ccm) and 1 middle sized vehicle (2000 ccm), according to cantonal road traffic licencing department.

Living / Property Costs: Rent for 3 bedrooms apartment with heating/lighting/service charges calculated at 20% of rent.
 Source: Wüest & Partner, ImmoMonitoring 2018/1, Median price according to MS Region/City.



Cost comparison 2017

Family with two children with a rented flat, one person with income

in CHF	Schaffhausen	Neunkirch/SH	Rüdlingen/SH	Bülach/ZH	Seuzach/ZH	Herrliberg/ZH	Zürich
Income	120'000	120'000	120'000	120'000	120'000	120'000	120'000
./.Taxes*	9'150	9'228	8'108	7'161	6'637	6'143	7'400
./.Health Insurance	11'359	10'068	10'068	11'174	11'174	12'175	14'258
./.Transportation Cost	14'962	15'223	13'864	12'809	14'204	12'809	11'559
./. Living / Property Costs	23'040	23'040	23'040	27'648	29'088	35'280	42'480
Residual Income	61'227	62'556	65'440	61'268	59'197	53'653	44'310

Calculation basis:

Taxes: Married, all members of protestant church, income CHF 120'000.
 7.065% deduction for pension funds, other deductions in line with permissible allowances, no adjustments made for interest payable / nominal rental value / property costs.
 Source: Tax calculator of the Federal Tax Administration www.estv.admin.ch
 *Taxes based on 2017, with Swiss federal tax

Health Insurance: Persons born in 1977/1979; 2000/2003, insurance company of medium cost level (ÖKK), deductibles 300/0 (adult/children) incl. coverage of accidents.
 Source: www.comparis.ch

Transportation Cost: 1 annual train ticket FlexTax-ZVV (first class between Zurich and place of residence), Source: ZVV.
 Lump sum for 1 car at CHF 10'000.
 Vehicle tax for 1 medium sized vehicle (2000 ccm), according to cantonal road traffic licencing department.

Living / Property Costs: Rent for a 4 bedrooms apartment with heating/lighting/service charges calculated at 20% of rent.
 Source: Wüest & Partner, ImmoMonitoring 2018/1, Median price according to MS Region/City.