



## Cost comparison 2017

### Double earner with real estate property

in CHF	Schaffhausen	Neunkirch/SH	Rüdlingen/SH	Bülach/ZH	Seuzach/ZH	Herrliberg/ZH	Zürich
<b>Income</b>	<b>200'000</b>	<b>200'000</b>	<b>200'000</b>	<b>200'000</b>	<b>200'000</b>	<b>200'000</b>	<b>200'000</b>
./.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	37'999	28'882	33'956	60'532	69'079	94'979	132'793
<b>Residual Income</b>	<b>94'914</b>	<b>104'596</b>	<b>104'407</b>	<b>80'423</b>	<b>72'439</b>	<b>48'434</b>	<b>6'050</b>

#### 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](http://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](http://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: Same property cost for all locations (CHF 600'000) additional 700m<sup>2</sup> residential building land.  
 Investment with an interest of 2.7% p.a. (based on interest payable on capital invested / opportunity cost at the same interest rate), plus 1% amortisation  
 Source: Wüest & Partner, ImmoMonitoring 2018/1, Median price according to MS Region/City.



## Cost comparison 2017

### Family with two children and real estate property, one person with income

in CHF	Schaffhausen	Neunkirch/SH	Rüdlingen/SH	Bülach/ZH	Seuzach/ZH	Herrliberg/ZH	Zürich
<b>Income</b>	<b>150'000</b>	<b>150'000</b>	<b>150'000</b>	<b>150'000</b>	<b>150'000</b>	<b>150'000</b>	<b>150'000</b>
./.Taxes*	15'250	15'372	13'611	12'382	11'536	10'739	12'768
./.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	37'999	28'882	33'956	60'532	69'079	94'979	132'793
<b>Residual Income</b>	<b>70'430</b>	<b>80'455</b>	<b>78'501</b>	<b>53'103</b>	<b>44'007</b>	<b>19'298</b>	<b>-21'378</b>

#### Calculation basis:

Taxes: Married, all members of protestant church, income CHF 150'000.  
 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](http://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](http://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: Same property cost for all locations (CHF 600'000) additional 700m<sup>2</sup> residential building land.  
 Investment with an interest of 2.7% p.a. (based on interest payable on capital invested / opportunity cost at the same interest rate), plus 1% amortisation  
 Source: Wüest & Partner, ImmoMonitoring 2018/1, Median price according to MS Region/City.