Financial residential attractiveness CREDIT SUISS

Factsheet | Alberswil (Edition 2021)

Financial residential attractiveness (RDI indicator)

Knutwi Mauense Eid Oberkirch berswil Nottwil Buttisholz

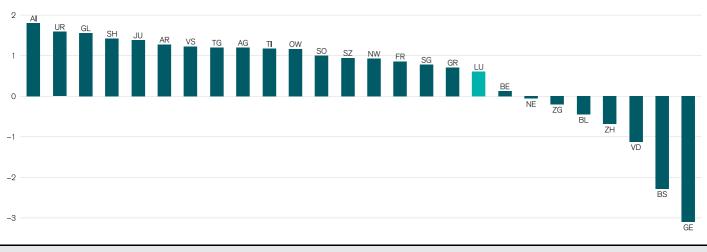
Facts and figures

Canton	LU
District	Willisau
Population (2019)	659
Employment (2018)	168

Financial residential attractiveness **RDI** indicator

high
high

RDI indicator for all household types, synthetic indicator, CH = 0, 2021



Informations

- RDI indicator: standardized figure of the freely disposable income for a broad middle class (Swiss average = 0)
- + Income (employment, assets, occupational pensions, transfer payments)
- Mandatory charges (income and wealth taxes, social security contributions, pension contributions, health insurance premiums)
- Fixed costs (living costs, ancillary expenses, electricity costs)
- Commuting costs (partly tax-deductible)
- Childcare (daycare costs, partly tax-deductible)
- = Freely disposable income

Contact

Credit Suisse	
Policy & Thematic Economics	

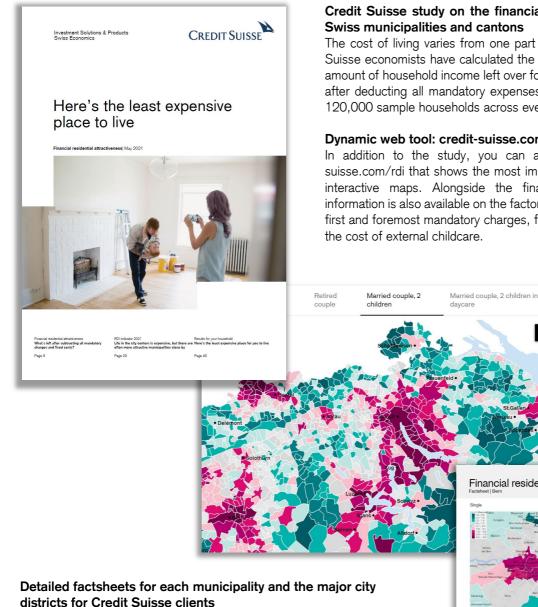
sectorsregions.swisseconomics@credit-suisse.com

Further information: credit-suisse.com/rdi Study «Financial residential attractiveness: Here's the least expensive place to live» (2021) Details of sources are indicated in the study.

Financial residential attractiveness

Factsheet | Alberswil (Edition 2021)





districts for Credit Suisse clients

What about the financial residential attractiveness of my municipality? Where would my family have more money left after a move? Credit Suisse's factsheets provide six pages of information on freely disposable income for singles, married couples (without children), retired couples, families (with two children) and families (with two children in daycare). For each household type, three different sample households are shown, corresponding to lower, middle and higher incomes, respectively.

Here's the least expensive place for you to live

Finally, Credit Suisse clients can also order a personalized analysis tailored to their household in the best possible way.

Credit Suisse study on the financial residential attractiveness of Swiss municipalities and cantons

The cost of living varies from one part of Switzerland to another. Credit Suisse economists have calculated the total disposable income - i.e. the amount of household income left over for discretionary spending or saving after deducting all mandatory expenses and fixed costs - of more than 120,000 sample households across every municipality in Switzerland.

Dynamic web tool: credit-suisse.com/rdi

In addition to the study, you can also find a web tool at creditsuisse.com/rdi that shows the most important results of the study using interactive maps. Alongside the financial residential attractiveness, information is also available on the factors that determine the assessment, first and foremost mandatory charges, fixed costs, commuting costs, and

Q

Single				
10-20 14-10 10-14 00-10 01-14 01-10 0-	teri (E) koj	ndorf Hodelberg Del Store R	DI indicator, synthetic indicator,	CH = 0, 2021
0.9 - 0.1 1.8 - 0.9 3.0 - 1.8 6.4 - 2.0 Mainrich Kechlindsch	Maasseed:			и 20 2 2 1 К ларан
Wotien bei Den Bernard Beth	Ingen	Boligen Burg	2 2	×
kterp Franklappeler Dem Bern Dasple/Dertotigen Maaren internet	-	Shetten Vechigen andigen Waller E Scheenhalde Si	xpenditure components, CH = 0 ngle), 2021:
Nooring Kinz	Kercutz	Waits Almendingen Baligen	8 25 2 24	
Wiresub fluendt	(30) 1449	Belp Kondinge Minsingen		
Ctertain Schwaserburg Riespotres		Scholof an (RL) - Gerzensee - Hillon Wichtrach	-0 -0 -2 -1 Marcelo	y chegee
Sample households Household		Sample household A	Sample household B	Sample household (
Number of employed pe		1	1	
Earned income (50'000	80'000	150'000
Assets ((CHF) 3 type Ro	0 nted apartment, 60 m2, fitted out to a medium standard	100'000 Rented apartment, 60 m2, fitted out to a medium standard	200'000 Condominium, fitted out to a medium standard
Housing				
Housing	g type Ro	nted apartment, 60 m2, fitted out to a medium standard No children	Rented apartment, 60 m2, fitted out to a medium standard No children	Condominium, fitted out to a medium standard
Housing	g type Re ildren ute to	nted apartment, 60 m2, fitted out to a medium standard No children	Rented apartment, 60 m2, fitted out to a medium standard	Condominium, fitted out to a medium standard
Housing	a type Re ildren ute to tation	nted apartment, 60 m2, fitted out to a medium standard No children	Rented apartment, 60 m2, fitted out to a medium standard No children Freely disposable income (CHF)	Condominium, fitted out to a medium standard No childrer
Housing	a type Re ildren ute to tation th car	nted apartment, 60 m2, fitted out to a medium standard No children 12'400	Rented apartment, 60 m2, fitted out to a medium standard No children Freely disposable income (CHF) 32'600	Condominium, fitted out to a medium standard No childres 58'700
Housing Ch Commu Bern with public transpor	g type Re ildren ute to tation th car tation	nted apartment, 60 m2, fitted out to a medium standard No children 12'400 12'200	Rented apartment, 60 m2, fitted out to a medium standard No children Freely disposable income (CHF) 32'600 32'400	Condominium, fitted out to i medium standar No childrer 59/700 58/500
Housing Ch Commu Bern with public transpor Bern with Bern with	a type Re ildren ute to tation th car tation th car	nted apartment, 60 m2, fitted out to a medium standard No children 12'400 12'200 10'900	Rented apartment, 60 m2, fitted out to a medium standard No children Freely disposable income (CHF) 32 600 32 400 31 300	Condominium, fitted out to i medium standar No children 58/700 58/500 57/500
Housing Commu Commu Bern with public transpor Bern with public transpor Thun with public transpor Thun with public transpor Thun with public transport No cont	a type Re ildren ute to tation th car tation th car	nted apartment, 60 m2, fited out to a medium standard No children 12 400 12 200 10 900 5 %00 12 200	Rented apartment 60 m2, fitted out to a medium standard No children Freely disposable income (CHF) 32 600 31 300 26 200 33 300	Condominium, fitted out to i medium standard No childres 58 700 58 500 57 500 52 400 59 300
Housing Comm. Comm. Bern with public transpor Bern with public transpor Denne Market No com Reference municipality Bern	a type Re ildren ute to tation th car tation th car th car tation th car tation th car tation	nted upartment, 60 m2, fitted out to a median standard No children 12 400 12 200 10 300 12 200 12 200 12 200 12 200 12 200	Rented apartment 60 m2, fitted out to a medium standard No children Freely disposable income (CHF) 32 600 32 400 31 300 26 200 33 300 disposable income (CHF, no comm 33 300	Condominum, fitted aut 6:3 medium standars No childrei 58 700 58 700 58 700 59 300 59 300 nutle) 59 300
Housing Housin	g type Re ildren ute to tation th car tation th car mute RDI	nted spartment 60 m2, fitted out to a medium standard No children 12:400 12:200 5:800 12:200 5:800 12:200 Freely 1	Pented apartment 60 m2, fitted out to a medium standard No children Freety disposable income (CHF) 32 000 33 2400 31 300 26 200 33 300 36 posable income (CHF, no comm	Condominium, fitted out 6:3 medium standar Na childrer 589700 589500 52900 52900 52900 599300
Housing Housing Comms Comms Bern with public branspor Bern with public branspor Thun with public branspor Thun with public branspor Thun with public branspor Thun with sublic	g type Re iidren	nted apartment, 60 n2, fitted out to a medium standard No children 12 200 10 900 5 800 12 200 Freedoy 10 900 12 200 10 900 12 200 12 20	Ramed apartment, 60 m2, fluid, ou to a modem standard No children Freely disposable income (CHF) 2000 2000 2010 20200	Conduminum, filted out lo : medium standari No childrei S8 700 S8 850 57 500 S9 300 nute) 99 300 54 300 54 300 56 37500
Housing	Rol Rol jtpp Rol jtte to tation tation th car tation th car th car	nted apartment, 60 n2, titsed out to a medium atandard No children 12200 10 9900 5 9800 12200 Freely 12200 12200 12200 12200 12200 12200 12200	Ramed appartment, 60 m2, filed, oo to a medium tandard No chifewin Treely disposable income (CHF) 20 600 22 400 22 400 23 200 23 200 23 200 23 200 23 200 23 200 23 200 23 200 33 900 30 700 32 700 32 700 33 900 33 700 33 900 33 700 33 900 33 700 33 900 33 800	Conduminum, filted out to: medium standar: No childree 58 700 58 500 57 500 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300
Housing Housin	g type Re iidren	ned apartment, 60 n-2, fised out to a mediame athrafard No children 1 2 400 1 2 200 1 9 200 1 2 200 1 1 2 200 1 1 2 200 1 1 2 200 1 2 200	Ramed apartment, 60 m2, filed, out to a modern standard No children Freely disposable income (CHF) 27 600 22 400 32 300	Conduminum, titted out to: medium dandari No childres 98 700 58 500 59 500 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 300 59 500 59 500
Housing Housing Housing Comm Comm Comm Bern with public branspor Thun with public branspor Thun with public branspor Thus with public branspor	Rol Rol idren idren ite to tation th car tation th car innute RDI -1.50 -2.30 -1.50 -2.00 -1.80 -0.60 0.00	neta apatrenet, 60 nd, 10 nd out b a medium standard No chideen 12 400 12 200 5 800 5 800 12 200 19 900 19 700 19 700 1000 1000 1000 10000000000000000000	Remet agentment, 60 m2, filed, out to a medium standard Ne children Freely disposable income (CHF) 22 600 22 400 33 300 33 300 3	Condumnum, filted auf to an anna tandar neelaum standar No childre 58 700 58 700 58 700 59 200 59 300 <td< td=""></td<>
Housing Housing Ch Ch Comm Ber with public branspor Thus with publi	Rbj Rbj ildren ildren ite to tation tation tation th car tation 1.150 -2.30 -1.50 -2.30 -1.50 -2.00 -0.60 0.00 -0.60 -0.010	ntel apatres 60 nd; their ont a s necken standard No chideen 12200 12200 5 9800 12200 Freely 12200 9 900 12200 1200 120000 12000 120000 1200000000	Remet agentrum, 60 m2, find, out to a medium standard No chileme. Freely disposable income (CHF) 20 400 20 400 200 20 400 200 20 400 200 200 2	Condumnum, filted auf to another standard No children 58 707 59 500 57 500 52 6400 59 300 54 303 55 500 59 500 54 303 55 500 55 500 56 500 57 500 56 500
House	Rol Rol idren	ntel apatement 60 m ² , titele ont à a mediane intuited de la constructione intuited de la constructione de la constructione d	Remit apartment, 60 m2, find, out to a medium standard Ne o haleno rest data and the standard rest data and the standard rest data and the standard rest data and the standard data and the standard d	Condense Hills dar 2 neden Harbar Ne châre 56 700 56 7000 56 7000 56 7000 56 7000 56 7000 56 7000 56 70000
Houses Houses Houses Consolid Service Service Thus with public branspore	Rol Rol iddren	neta gasternet, 60 n2, field out a a needlan stankter Na childen 12 400 13 200 13 200 13 200 14 200 1400 1400 1400 1400 1400 1400 1400 1	Remet apertrant, 60 m2, find, out on a medium standard net on team of the standard renety disposable income (CHF) 25 900 22 4800 33 3000 35 3000 35 900 35 900 37 9	Construment, Hista da da instrument, Hista da da instrumentaria Ne oblige 1 Ne oblige 5 555 5 555 5 5940 5 5940 5 5940 5 5940 5 5940 5 5940 6 5950
House Image: Series of the	Rol Rol idren	ntel apatement 60 m2, finde ond the a medianen standard neg design and standard 172 400 172 40	Remit apartment, 60 m2, find, out to a medium standard Ne o haleno restly discostable income (CHF) 28 0600 23 24 000 23 25 000 25 0000 25 0000 25 0000000000	Construment, Hista da Ja neschen standar No chölen 1977 1978
Housing Housing Ch Comm Feen with public branspor Thun with public bran	Rol Rol iddren	neta gasternet, 60 n2, field out a a needlan stankter Na childen 12 400 13 200 13 200 13 200 14 200 1400 1400 1400 1400 1400 1400 1400 1	Remet apertrant, 60 m2, find, out on a medium standard net on team of the standard renety disposable income (CHF) 25 (900) 22 4500 33 3000 33 3000 35 2000 35 2000 37 2000 37 2000 37 2000 37 2000 37 2000 37 2000 37 2000 37 2000 37 2000 30 2000 3000 3	Construment, Hista da da instrument, Hista da da instrumentaria Ne oblige 1 Ne oblige 5 555 5 555 5 5940 5 5940 5 5940 5 5940 5 5940 5 5940 6 5950

This is how you can order Credit Suisse's factsheets:

Please contact your relationship manager at Credit Suisse to order detailed factsheets on selected municipalities in the desired language (German, French, Italian or English).



Important Information

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction.

The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief.

The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable.

CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient.

Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended).

It may not be reproduced, either in part or in full, without the written permission of CS.

Copyright © 2021 Credit Suisse Group AG and/or its affiliates. All rights reserved.



A garden for the little ones. That's what really matters.

A home is more than four walls. Our diverse range of financing solutions means you can build a secure future – for you and your loved ones.

credit-suisse.com/privatebanking

Get advice now