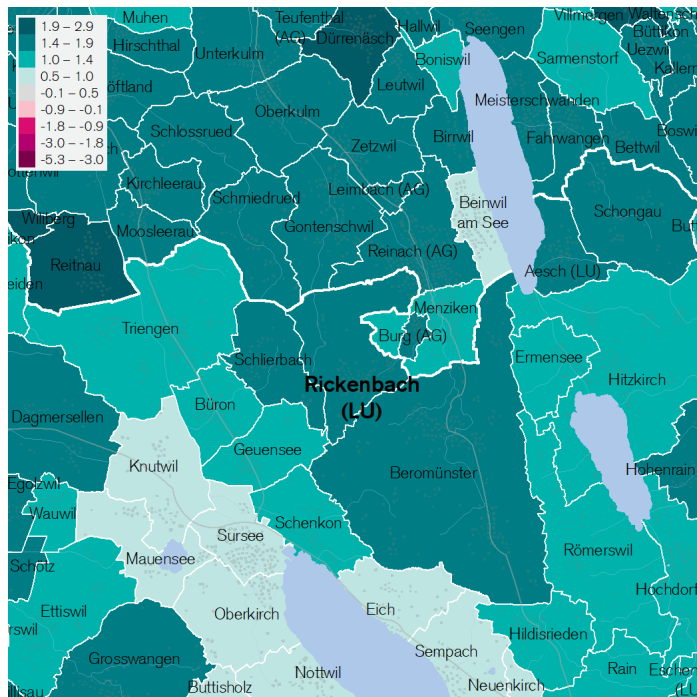


Financial residential attractiveness (RDI indicator)



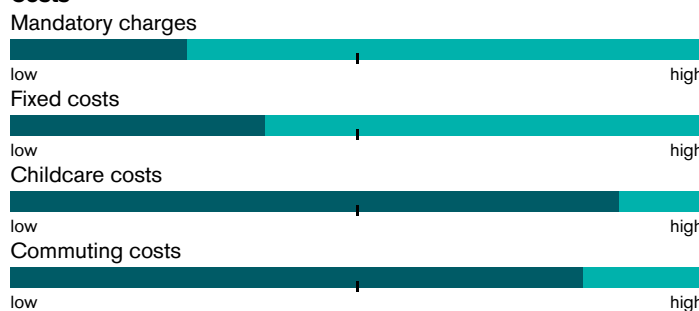
Facts and figures

Canton	LU
District	Sursee
Population (2019)	3'398
Employment (2018)	1'059

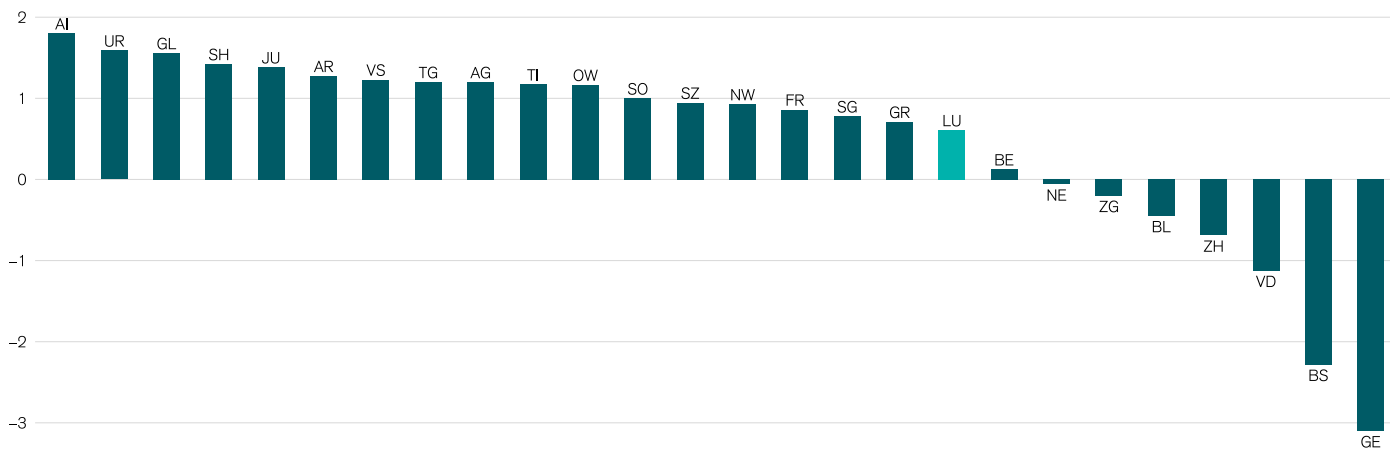
Financial residential attractiveness



Costs



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

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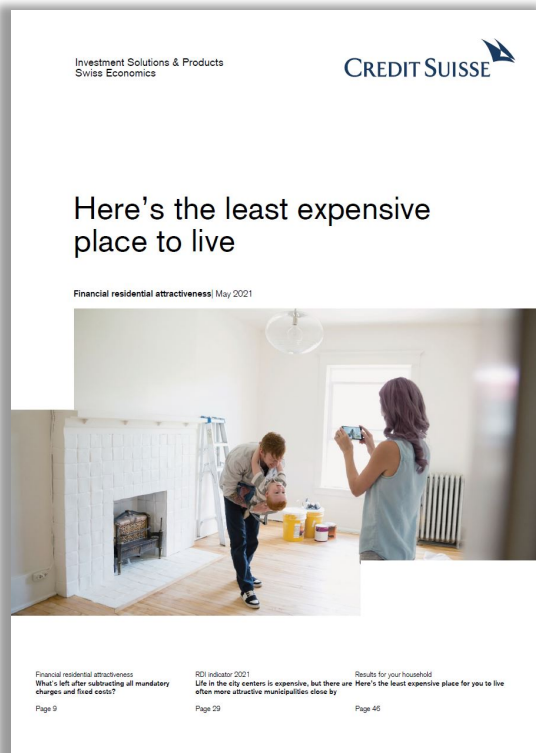
sectorsregions.swissecconomics@credit-suisse.com

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.

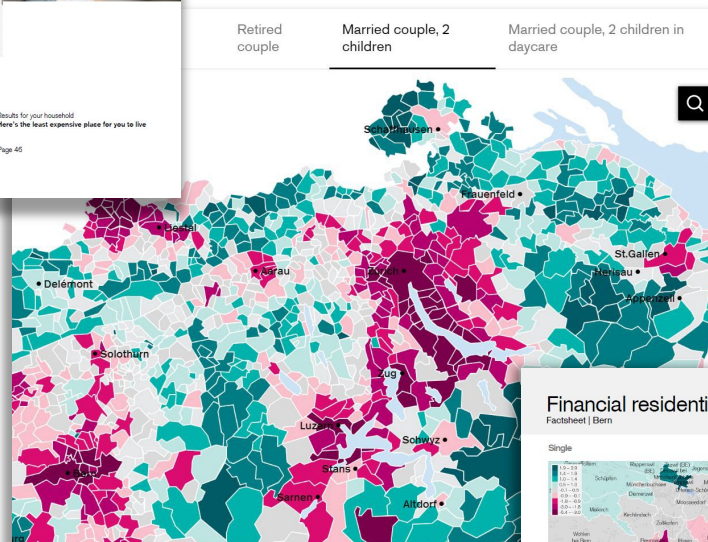


Credit Suisse study on the financial residential attractiveness of Swiss municipalities and cantons

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 credit-suisse.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 the cost of external childcare.



Detailed factsheets for each municipality and the major city 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.

Financial residential attractiveness | Bern | CREDIT SUISSE

Single

RDI indicator, synthetic indicator, CH = 0, 2021

Expenditure components, CH = 0, 2021: single

Sample households	Sample household A	Sample household B	Sample household C
Household type	1	1	1
Number of employed persons	1	1	1
Earned income (CHF)	50 000	80 000	150 000
Assets (CHF)	0	100 000	200 000
Housing type	Rented apartment, 60 m ² fitted out to a medium standard	Rented apartment, 60 m ² fitted out to a medium standard	Condominium, fitted out to a medium standard
Children	No children	No children	No children
Commuter to	Freely disposable income (CHF)		
Bern with public transportation	12 400	32 600	58 700
Bern with car	12 200	32 400	58 500
Thun with public transportation	10 900	31 300	57 500
Thun with car	9 800	28 200	52 400
No commute	12 200	33 300	59 300

Reference municipality	RDI	Freely disposable income (CHF, no commute)
Bern	-1.50	33 300
Bern Innere Stadt	2.30	39 600
Bern Langgasse/Felsenau	-1.50	32 700
Bern Mattenhof/Wiesenbühl	-1.50	34 000
Bern Kirchhof/Schöpfelide	-2.00	32 400
Bern Breitenrain/Lorraine	-1.80	33 100
Bern Klönk/Oberhofen	-1.60	35 700
Thun	0.00	37 000
Eschmatten bei Bern	-0.10	35 900
Ostermünchen	-0.10	35 900
Kirchhüsch	0.00	35 700
Zölliken	0.10	37 100
Wohlen bei Bern	0.30	38 700
Poltschi	0.30	37 500
Bispen	-0.00	37 200

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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).

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