### Financial residential attractiveness

Factsheet | Schötz (Edition 2021)

# CREDIT SUISSE

### Financial residential attractiveness (RDI indicator)

#### Facts and figures

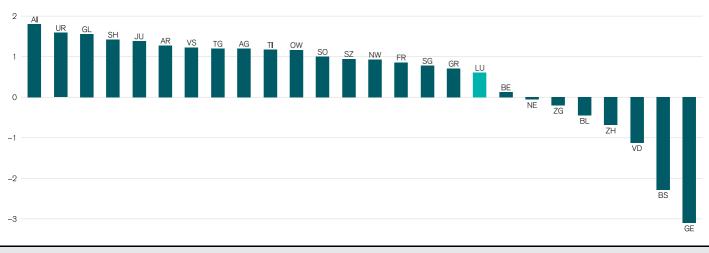
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Reisiswil Madiswil	Sch	ötz Alberswil	Mauensee Oberkirch
Auswi	Zell (LU)	Gross	wangen Nottwil Buttisholz
Huttwil Ufhusen yssichen Eriswil Luther	Hergiswil bei Willisau	Menz	nau Wolhusen

Canton	LU
District	Willisau
Population (2019)	4'530
Employment (2018)	1'390

### Financial residential attractiveness

RDI Indicator	
low	high
Costs	
Mandatory charges	
low	high
Fixed costs	
low	high
Childcare costs	
low	high
Commuting costs	
low	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

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Policy & Thematic Economics

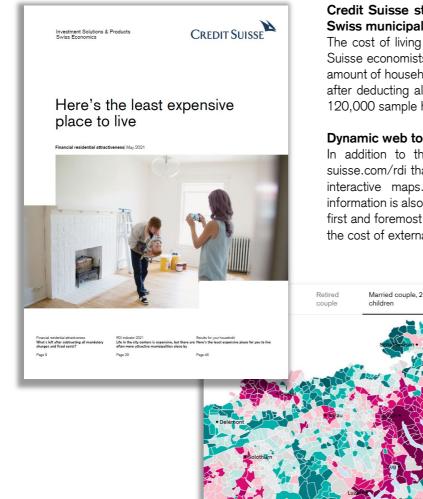
sectorsregions.swisseconomics@credit-suisse.com

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.

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### 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 the cost of external childcare.

Q

Married couple, 2 children in

• Delorgent	Enancial residential Catede () are Setting () and (	More Roam Roam Anno 1990 - 200	ness CRED statos synthetic indicato; CH		
Detailed factsheets for each municipality and the major city districts for Credit Suisse clients What about the financial residential attractiveness of my municipality?	Department of the second secon	keen Wats a keendropen Religen Mastingen Add Amerikaan Wichtsch	- - - - - - - - - - - - - -		
Where would my family have more money left after a move? Credit	Sample households				
	Household type Number of employed persons	Sample household A	Sample household B	Sample household C	
Suisse's factsheets provide six pages of information on freely disposable	Earned income (CHF)	50'000	80'000	150'000	
income for singles, married couples (without children), retired couples,	Assets (CHF)	0	100'000	200'000	
	Housing type Rente	ed apartment, 60 m2, fitted R out to a medium standard	lented apartment, 60 m2, fitted out to a medium standard	Condominium, fitted out to a medium standard	
families (with two children) and families (with two children in daycare). For	Children Children	No children	No children	No children	
	Commute to Freely disposable income (CHF)				
each household type, three different sample households are shown,	Bern with public transportation	12'400	32'600	58'700	
	Bern with car	12'200	32'400 31'300	58'500	
corresponding to lower, middle and higher incomes, respectively.	Thun with past of the past of	5'800	26'200	52'400	
	No commute	12/200	33'300	59'300	
		Freely disp	and the second sec		
Here's the least expensive place for you to live	Bern -1.50	12'200	osable income (CHF, no commute 33°300	e) 59'300	
	Bern Innere Stadt -2.30 Bern Länggasse/Felsenau -1.90	9'100 11'700	30'100 32'700	54'300 56'900	
Finally, Credit Suisse clients can also order a personalized analysis	Bern Mattenhof/Weissenbühl -1.50 Bern Kirchenfeld/Schosshalde -2.00	12'900 12'300	34'000 33'400	57'500 58'900	
i many, oredit ouisse cients can also order a personalized analysis	Bern Breitenrain/Lorraine -1.80 Bern Bümpliz/Oberbottigen -0.60	12'000	33100 35700	55'700	
tailored to their household in the best possible way.	Thun 0.00	16'200	37'000	65'800	
tailored to their household in the best possible way.	Bremgarten bei Bern -0.10 Ostermundigen -0.10	14'800	35'900	65'800 62'100	
	Kirchlindach 0.00	14'700	35'700	64'200	
	Zolikofen 0.10	15'900	37100	64'000	

### 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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