



Cost of Living in Switzerland

The following fact sheets provide information on the cost of living in Switzerland for various types of households. They include a breakdown of living costs and the remaining salary for each type.

Facts and figures

- Salaries in Switzerland are very high in international comparison.
- Taxation of private individuals in Switzerland is low in international comparison (Switzerland: 22.3% wage tax, OECD average: 36%)¹.
- As a rule, employers pay 50% of social insurance contributions (AHV, IV, ALV, EO and pension fund)². For more information on contributions at UZH, see the fact sheet on [social insurance contributions](#).
- Insured benefits in the event of accident or illness and for social insurances are very good.
- The child allowance in Switzerland is 200 CHF/month per child aged 11 and under and 250 CHF/month per child aged 12 and over. The education allowance for children aged 15 to 25 is 250 CHF/month.
- Public schools in Switzerland are free of charge and their quality is high. There is also a range of private schools (fees apply).
- In international comparison, higher education institutions in Switzerland are of leading quality; their semester fees, however, are very low.
- Housing costs are often comparatively high.

Fact sheets on the cost of living are available for the following types of households

Fact Sheet No.	Number of Persons		Workload		Children in Childcare and School		
	Adults	Children	100%	60%	Nursery	Public School	Private School
1	2	-	2				
2	1	1	1			1	
3	1	1	1				1
4	1	2	1		1	1	
5	1	2	1		1		1
6	2	1	2		1		
7	2	2	2		1	1	
8	2	3	2		1		2
9	2	1	1	1	1		
10	2	2	1	1	1	1	
11	2	3	1	1	1		2

Assumptions regarding costs for school and childcare³

- Nursery: Daycare in a nursery (“Kita”) for a 100% position 5 days/week.
- Care in a public school (includes kindergarten in Canton of Zurich): Lunch, afternoon care, 5 days/week (non-day-school model).
- Private school: school fees for a private school.

¹ Source: OECD, average tax wedge, 2019.

² AHV: old age and survivors’ insurance, IV: invalidity insurance, ALV: unemployment insurance, EO: loss of earnings compensation scheme (e.g., for maternity and paternity leave).

³ Further information on the Swiss education system is available at [EDK, schooling and education in Switzerland](#).



Cost of Living in Switzerland

Model 1

2 Adults

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 100% ²
Children in nursery care (pre-kindergarten):	0
Children in public school:	0

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

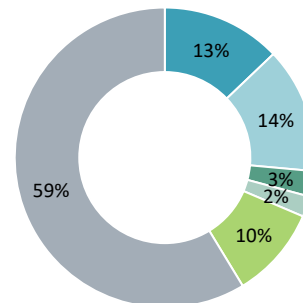
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	14%

Further key living costs

Compulsory health insurance	3%
Additional health costs	2%
Housing (incl. utilities/service charges)	10%
Childcare costs in a nursery ("Kita")	-
Childcare costs in a daycare center ("Hort") at a public school	-

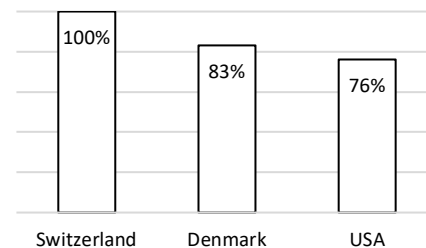
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 1 has **59% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 2

1 Adult, 1 Child

Adults in paid employment positions:	100% ¹
Children in nursery care (pre-kindergarten):	0
Children in public school:	1

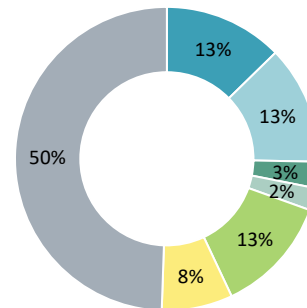
Expected deductions and costs in % per month²

Salary-based deductions from gross salary

Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%
Further key living costs	
Compulsory health insurance	3%
Additional health costs	2%
Housing (incl. utilities/service charges)	13%
Childcare costs in a nursery ("Kita")	-
Childcare costs in a daycare center ("Hort") at a public school	8%

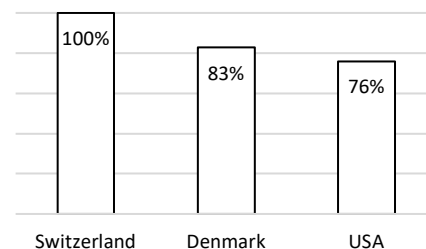
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 2 has **50% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power³ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

³ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 3

1 Adult, 1 Child

Adults in paid employment positions:	100% ¹
Children in nursery care (pre-kindergarten):	0
Children in private school:	1

Expected deductions and costs in % per month²

Salary-based deductions from gross salary

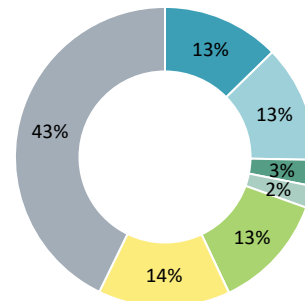
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	3%
Additional health costs	2%
Housing (incl. utilities/service charges)	13%
Childcare costs in a nursery ("Kita")	-
Private school costs	14%

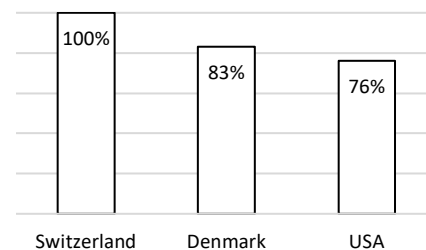
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 3 has **43% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power³ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

³ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 4

1 Adult, 2 Children

Adults in paid employment positions:	100% ¹
Children in nursery care (pre-kindergarten):	1
Children in public school:	1

Expected deductions and costs in % per month²

Salary-based deductions from gross salary

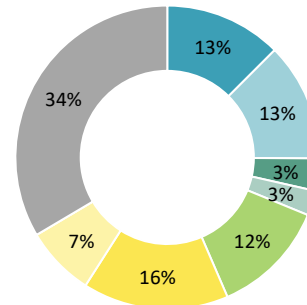
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	3%
Additional health costs	3%
Housing (incl. utilities/service charges)	12%
Childcare costs in a nursery ("Kita")	16%
Childcare costs in a daycare center ("Hort") at a public school	7%

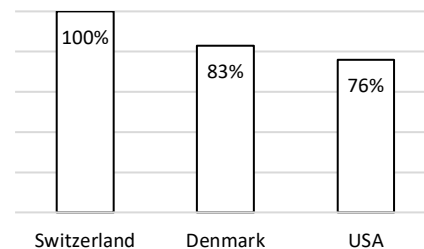
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 4 has **34% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power³ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

³ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 5

1 Adult, 2 Children

Adults in paid employment positions:	1 person 100% ¹
Children in nursery care (pre-kindergarten):	1
Children in private school:	1

Expected deductions and costs in % per month²

Salary-based deductions from gross salary

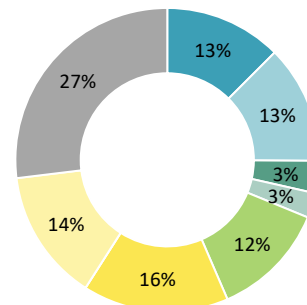
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	3%
Additional health costs	3%
Housing (incl. utilities/service charges)	12%
Childcare costs in a nursery ("Kita")	16%
Private school costs	14%

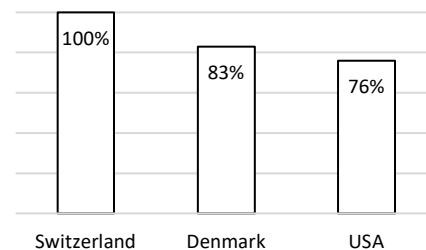
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 5 has **27% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power³ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

³ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 6

2 Adults, 1 Child

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 100% ²
Children in nursery care (pre-kindergarten):	1
Children in public school:	0

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

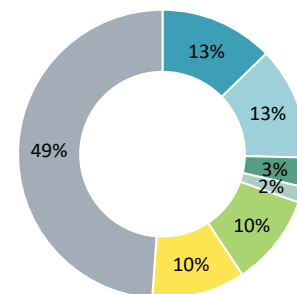
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	3%
Additional health costs	2%
Housing (incl. utilities/service charges)	10%
Childcare costs in a nursery ("Kita")	10%
Childcare costs in a daycare center ("Hort") at a public school	-

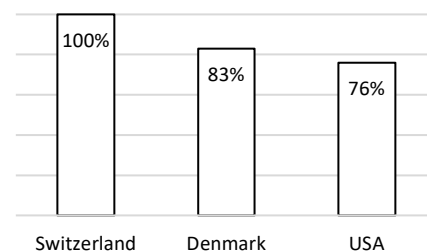
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 6 has **49% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 7

2 Adults, 2 Children

Adults in paid employment positions:	1 st person 100% ¹ and 2 nd person 100% ²
Children in nursery care (pre-kindergarten):	1
Children in public school:	1

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

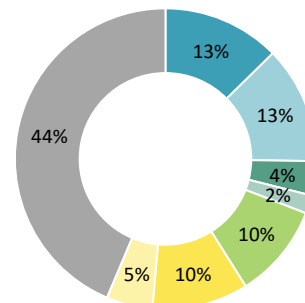
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	4%
Additional health costs	2%
Housing (incl. utilities/service charges)	10%
Childcare costs in a nursery ("Kita")	10%
Childcare costs in a daycare center ("Hort") at a public school	5%

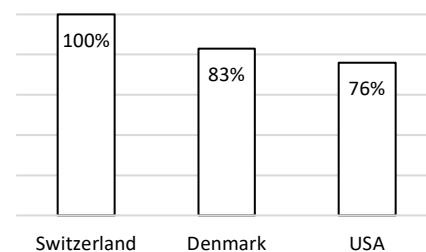
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 7 has **44% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 8

2 Adults, 3 Children

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 100% ²
Children in nursery care (pre-kindergarten):	1
Children in private school:	2

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

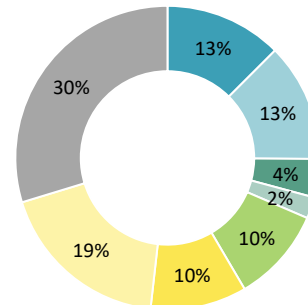
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	4%
Additional health costs	2%
Housing (incl. utilities/service charges)	10%
Childcare costs in a nursery ("Kita")	10%
Childcare costs in a daycare center ("Hort") at a public school	19%

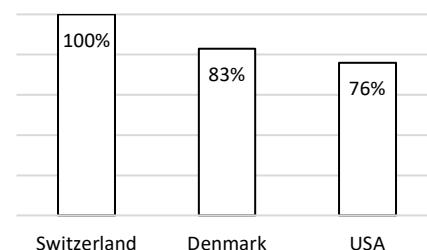
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 8 has **30% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations:

<https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 9

2 Adults, 1 Child

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 60% ²
Children in nursery care (pre-kindergarten):	1
Children in public school:	0

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

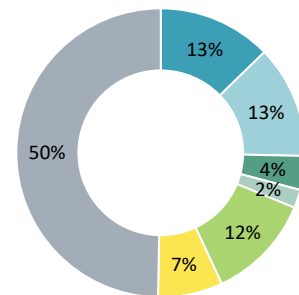
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	4%
Additional health costs	2%
Housing (incl. utilities/service charges)	12%
Childcare costs in a nursery ("Kita")	7%
Childcare costs in a daycare center ("Hort") at a public school	-

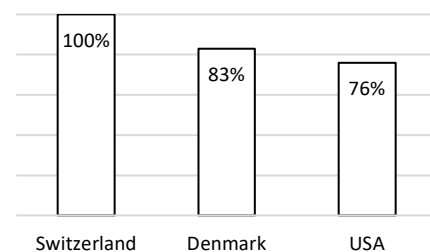
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 9 has **50% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 10

2 Adults, 2 Children

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 60% ²
Children in nursery care (pre-kindergarten):	1
Children in public school:	1

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

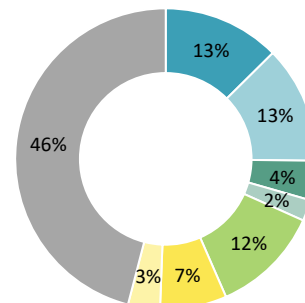
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	13%
Taxes	13%

Further key living costs

Compulsory health insurance	4%
Additional health costs	2%
Housing (incl. utilities/service charges)	12%
Childcare costs in a nursery ("Kita")	7%
Childcare costs in a daycare center ("Hort") at a public school	3%

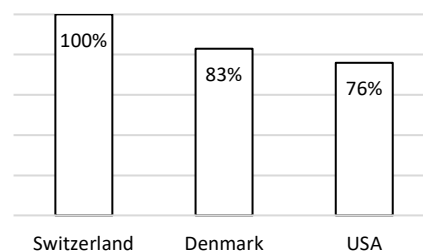
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 10 has **46% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland.



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



Cost of Living in Switzerland

Model 11

2 Adults, 3 Children

Adults in paid employment positions:	1st person 100% ¹ and 2nd person 60% ²
Children in nursery care (pre-kindergarten):	1
Children in private school:	2

Expected deductions and costs in % per month³

Salary-based deductions from gross salary

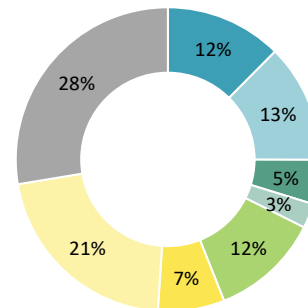
Social insurance contributions (AHV, IV, EO, ALV, pension fund)	12%
Taxes	13%

Further key living costs

Compulsory health insurance	5%
Additional health costs	3%
Housing (incl. utilities/service charges)	12%
Childcare costs in a nursery ("Kita")	7%
Childcare costs in a daycare center ("Hort") at a public school	21%

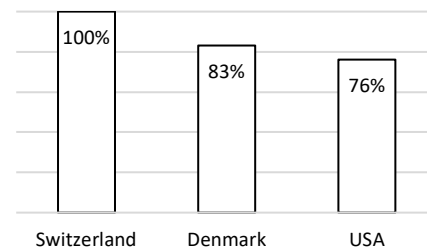
What % of salary remains at the end of the month?

After all of the above-mentioned deductions, a household based on model 11 has **28% of its gross salary** at its free disposal.



High purchasing power in Switzerland

Prices in Switzerland are high, but these are more than offset by the comparatively higher wages. Purchasing power⁴ in the USA is 24% lower (Denmark 17% lower) than in Switzerland



¹ Example based on an associate professor (AOP) in pay category 26 of the UZH salary regulations: <https://www.staff.uzh.ch/en/personal/compensation-insurance/compensation.html>.

² Gross salary of 2nd person: 100,000 CHF.

³ Sources: Social insurance contributions: University of Zurich, social security contributions as of 1 January 2021. Taxes, compulsory health insurance, additional health costs: Household Budget Survey 2015-2017. Housing: Household Budget Survey 2015-2017 and www.realadvisor.ch, real estate prices. Costs of nursery care (Kita) and daycare (Hort) at a public school: Contribution calculator, City of Zurich. School and education costs at private schools: Average amount for kindergarten to upper secondary school according to Swiss International Schools. Purchasing power: OECD.

⁴ See: https://en.wikipedia.org/wiki/Purchasing_power.



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