Elements for an assessment of the cost of living in Switzerland (Canton of Geneva) and in France (Pays de Gex)

SWITZERLAND – CANTON OF GENEVA

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FRANCE – PAYS DE GEX

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A guide

Exchange rate*: 1 CHF = 0.9173 € and 1€ = 1.0901 CHF

The information contained in this document give basic information to enable the evaluation of the cost of living in Geneva and in the Pays de Gex. Please bear in mind that the prices indicated are APPROXIMATE and VARIABLE.

* Swiss National Bank, average for 2016 (this document contains other exchange rates)
SWITZERLAND – CANTON OF GENEVA

HOUSING AND VARIOUS CHARGES (APARTMENT)

RENT

Average monthly rent for unfurnished accommodation without charges (CHF):

- 1 room (studio) 818
- 2 rooms 920
- 3 rooms 1202
- 4 rooms 1481
- 5 rooms 1858
- 6 rooms 2498
- 7 rooms or more 3952

The kitchen is counted as a room. The tenant does not pay any tax on accommodation.

Note: The Geneva housing market is under pressure and in reality rents asked are much higher than the figures indicated above, notably for new tenants.

Please have a look to the rental survey mentioned by the Geneva Welcome Center for the international civil servants (CAGI) which will give you an idea of the rental rates for an available apartment in the residential areas of Geneva:


CHARGES

This amount includes incidental costs such as water, heating, hot water and cable television. This amount is stated in the lease and is paid monthly along with the rent. Charges vary greatly from one accommodation to another and it is therefore impossible to give an estimate.

ELECTRICITY AND GAS

Electricity:

The “Services Industriels de Genève” (SIG) offers 4 tariff options per kWh, depending on what energy source the consumer wishes to promote:

- SIG Vitale Bleue (reference product) 59.50 CHF/month (Average price ATI*)
- SIG Vitale Vert 70.30 CHF/month (Average price ATI*thus +4 ct/kWh**)

* The average price is estimated on the basis of an average annual household consumption of 3,000 kWh in single profile (means same price 24/24)

** Compared to Vitale Bleu electricity, reference product.
Gas (for domestic cooking):

Some accommodation have gas connections available for stoves/cookers. The subscription costs 58.32 CHF/year.

Consumption costs: 13.23 ct/kWh

Source: SIG (2017 data)

**TELEPHONE**

The incumbent operator in Switzerland is Swisscom. There are also other operators and many different subscription rates, fixed-cost and combined packages available. Quite a number of homes are fitted with internet fibre optic cables. Some examples of base rates can be seen below:

**Landline telephone:**

Subscription: 25.35 CHF/mois (Swisscom Line basic)  
39.50 CHF/mois (Swisscom Line Plus)

Communications: 0.08 CHF/min (normal rate for the whole of Switzerland)  
0.04 CHF/min (reduced rate for the whole of Switzerland)  
0.32 CHF/min (normal rate to mobile network)  
0.27 CHF/min (reduced rate to mobile network)

Source: Swisscom (2017 data)

**Mobile phones:**

Subscription: 60 CHF/month (unlimited calls, SMS and MMS, max 0.2 Mbit/s)  
180 CHF/month (unlimited calls, SMs and MMS, High speed internet)

Source: Swisscom (2017 data)

**RADIO/TELEVISION**

An annual fee is payable for every household or dwelling regardless of the number of devices. The fees can be seen below:

Radio: 165 CHF  
TV: 286.10 CHF  
Radio and TV: 451.10 CHF

Source: BILLAG (2017 data)

**INSURANCE**

Civil liability and household insurance ("assurance responsabilité civile" (RC) and "ménage") is required when renting an apartment. In some cases it is possible to just take out civil liability insurance.

**Household and civil liability insurance:** Generally this insurance covers housing and insured persons against theft, fire, water damage, glass breakage. The premium varies depending on the number of people covered, the size of accommodation and the furnishings in the accommodation. Examples of annual premiums can be seen below:

<table>
<thead>
<tr>
<th>Adults / Children</th>
<th>Home size</th>
<th>Contents value</th>
<th>Deductible</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 / 0</td>
<td>50 m²</td>
<td>43'000 CHF</td>
<td>200 CHF</td>
<td>184 CHF</td>
</tr>
<tr>
<td>2 / 2</td>
<td>100 m²</td>
<td>78'000 CHF</td>
<td>200 CHF</td>
<td>275 CHF</td>
</tr>
</tbody>
</table>

Source: BILLAG (2017 data)
Civil liability insurance: Such insurance for a single person can be obtained from 76.30 CHF for up to 5’000’000 CHF of cover with a deductible of 200 CHF. For a family of two adults and two children cover can be obtained from 101 CHF for up to 5’000’000 CHF of cover with a deductible of 200 CHF.

Source: Comparis (2017 data)

### HOUSEHOLD EXPENDITURE

<table>
<thead>
<tr>
<th>FOOD</th>
<th>PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bread</td>
<td>From 2.80 CHF</td>
</tr>
<tr>
<td>Coffee</td>
<td>6.20 CHF/250gr</td>
</tr>
<tr>
<td>Butter</td>
<td>2.81 CHF/250gr</td>
</tr>
<tr>
<td>Fresh eggs</td>
<td>0.44 CHF/piece</td>
</tr>
<tr>
<td>Chicken</td>
<td>9.40 CHF/kg</td>
</tr>
<tr>
<td>Sugar</td>
<td>1.06 CHF/kg</td>
</tr>
<tr>
<td>Fresh milk</td>
<td>1.54 CHF/l</td>
</tr>
<tr>
<td>Roast beef</td>
<td>42.53 CHF/kg</td>
</tr>
<tr>
<td>Pork</td>
<td>18.07 CHF/kg</td>
</tr>
<tr>
<td>Rice</td>
<td>2.20 CHF/kg</td>
</tr>
<tr>
<td>Potatoes</td>
<td>2.91 CHF/kg</td>
</tr>
</tbody>
</table>

Sources: supermarket prices and OFS (October 2016 data)

### MEALS AT RESTAURANTS (including service charges)

- At CERN: from 8.40 CHF
- Set lunch: from 17 CHF (in the CERN area)
- 3 course meal: from 35 CHF (in town)

### LAUNDRY

- 7 kg wash: around 5 CHF
- Dry: around 3 CHF
- 1 shirt (washed, ironed and folded): around 6.50 CHF

### CLEANER

- University of Geneva (students): from 20 CHF/h

Source: Price quotations (2017 data)
CHILD-MINDING AND SCHOOLS

CHILD-MINDING

**Babysitting**: University of Geneva (students): from 20 CHF/h

Source: Université de Genève (2017 data)

**Regular child care**: For regular child care there are “garderies”, i.e. daycare centres, “espace de vie enfantine (EVE)”, i.e. nurseries, “jardins d’enfants”, i.e. kindergarten and “maman de jour”, i.e. childminder. Usually, financial participation is based on a percentage of the net family income. The price of the meal is included in the pension cost. As an example the tariff scale of the garderie and EVE in Commune of Meyrin, which is close to CERN:

http://www.meyrin.ch/jahia/webdav/site/meyrin/shared/documents/petite%20enfance/Bareme%203IPE%202016.pdf

The tariff for a childminder is around 80% of the EVE price.

Source: Mairie de Meyrin (2017 data)

Two special cases worth to be mentioned: The Nursery, Kindergarten of the CERN Staff Association (on the CERN Meyrin Site) and not so far away from the CERN Meyrin site « l’Espace de Vie Enfantine Champs-Fréchets (EVE) de Meyrin » which CERN has a special agreement with.

At the Nursery (from 4 months to 3 years) it costs between 1’414-2’424 CHF per month for 5 full days a week and is dependent on income.

For the Kindergarten (from 3-4 years) it costs 770 CHF per month for 5 mornings per week and 1’530 CHF per month for 5 full days per week.

At the “EVE de Meyrin” (from 4 months to 4 years), a fixed yearly charge of 23’050.60 CHF is payable for a full-time place.

Sources: CERN Nursery School and EVE (2017 data)

SCHOOLS

**Public school**:

Primary and Secondary school education (4-15 years): free

Post-secondary school education (> 15 years) 500 CHF/semester

University of Geneva: 500 CHF/semester

Source: Geneva University

The above-mentioned amounts are charged for families living in the canton of Geneva.

**Private institutions**:

School fees can vary greatly from one institution to another. Two examples:

The CERN Staff Association’s School (4 – 6 years):

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Fee</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 mornings /week</td>
<td>770 CHF/month</td>
<td>CERN Nursery School</td>
</tr>
<tr>
<td>5 days/week</td>
<td>1530 CHF/month</td>
<td></td>
</tr>
<tr>
<td>Lunch supervision and meals</td>
<td>13.20 CHF/day</td>
<td></td>
</tr>
</tbody>
</table>
A private school in Geneva:

Primary and Secondary level: from 14’000 CHF to 35’000 CHF per year.

Sources: AGEP and DIP (2017 data)

**MEDICAL EXPENSES**

Doctor’s Consultation fee (General Practitioner) from 110 CHF
Dentist filling from 250 CHF
Average price of a birth without complications in a public ward in the University Hospital of Geneva: 9’500 CHF (including costs for the new-born)

Source: UNIQA (2017 data)

**TRANSPORT**

**PRIVATE VEHICLE**

**Petrol:**
- unleaded petrol (95): 1.47 CHF/litre
- unleaded petrol (98): 1.53 CHF/litre
- diesel: 1.53 CHF/litre

Source: OFS (2016 data)

**Insurance:**

Individual calculations can be made using the following site: [http://fr.comparis.ch/](http://fr.comparis.ch/)

**Parking:**

Private parking from 100 CHF/month.
Garage from 200 CHF/month.

**PUBLIC TRANSPORT**

<table>
<thead>
<tr>
<th>Service</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hour travel card</td>
<td>3.00 CHF</td>
</tr>
<tr>
<td>Daily travel card « Tout Genève »:</td>
<td>10.00 CHF</td>
</tr>
<tr>
<td>Daily travel card « Tout Genève from 9h »:</td>
<td>8 CHF</td>
</tr>
<tr>
<td>Monthly pass « Unireso »:</td>
<td>70 CHF</td>
</tr>
<tr>
<td>Monthly pass « Unireso junior » (6-24 years):</td>
<td>45 CHF</td>
</tr>
<tr>
<td>Annual pass « Unireso »:</td>
<td>500 CHF</td>
</tr>
<tr>
<td>Annual pass « Unireso junior » (6-24 years):</td>
<td>400 CHF</td>
</tr>
</tbody>
</table>

Source: TPG (2017 data)

**TAXIS**

<table>
<thead>
<tr>
<th>Service</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic rate:</td>
<td>6.30 CHF</td>
</tr>
<tr>
<td>Rate /km (daytime)</td>
<td>3.20 CHF</td>
</tr>
<tr>
<td></td>
<td>(night-time, Sundays and public holidays) 3.80 CHF</td>
</tr>
<tr>
<td>Airport–CERN:</td>
<td>approx. 30-35 CHF</td>
</tr>
<tr>
<td>Gare Cornavin (city centre)–CERN:</td>
<td>approx. 42 CHF</td>
</tr>
</tbody>
</table>

– 6 –
Note: The prices above include VAT and tips. Prices may vary slightly depending on the taxi company, luggage and traffic conditions.

Source: Etat de Genève (2017 data)

LEISURE

CINEMA

Per film: around 16.50 CHF
The pass: 30 CHF
With subscription/pass: 10 CHF/each movie in cinemas participating at the promotion

Source: http://www.cinepass.ch/ (2017 data)

SWIMMING

Per entry: 6 CHF per adult, 2.50 CHF per child,
Seasonal pass: 95 CHF per adult, 50 CHF per child

Sources: Lignon and Meyrin Swimming pools (2017 data)

TENNIS, SQUASH, MINI-GOLF...

Tennis: around 30 CHF an hour
Squash: 30 CHF for 45 minutes
Mini-Golf: 3 CHF entry for 18 holes

Source: Meyrin Tennis (2017 data)
HOUSING AND VARIOUS CHARGES (APARTMENT)

RENT

Monthly rent for unfurnished accommodation (€)

- Studio: 500 – 750
- F2 (1 bedroom): 750 – 950
- F3 (2 bedroom): 1000 – 1500
- F4 (3 bedroom): 1500 – 2000

In France, the kitchen is not counted as a room. The charges are often included in the rent for studios and other small furnished accommodation.

Source: local estate agencies

TAXE D’HABITATION

“Taxe d’habitation” is payable by the person who resides in accommodation on 1st January each year. The amount payable varies depending on the size and area in which the accommodation is located.

Source: Taxe d’habitation

ELECTRICITY

EDF propose 2 types of offers:

- Tarif Bleu classique, state regulated price, with 3 possible options Base; Heures Creuses or Tempo.
- L’offre renouvelable, price fixed by EDF, with 2 possible options (Base and Heures Creuses).

Each offer is made up of a fixed part (subscription) and a variable part (depending on consumption).

Example: Tarif Bleu – Base option – 6kWh*

- Subscription: 100.74 € / year including taxes (Minimal subscription 1 year)
- Consumption: 0.1466 €/kWh (including taxes)

Source: Tarifs EDF

NATURAL GAS

More and more communes in the Pays de Gex are being supplied with natural gas. The offers “Avantage Gaz” and “Avantage Gaz Durable” are the market price offers from EDF.

The price of gas is dependent on the geographical area as well as consumption. For each option, the cost is made up of a fixed part (subscription) and a variable part (depending on consumption).

*6 kWh is suitable for a fridge, washing machine, television, hot water and other small appliances but without electric heating
Example: Avantage Gaz-Conso 2: heating of the dwelling + cooking gas/kitchen + hot water

Subscription: 19.51 €/month (including taxes)
Consumption: 0.0611 €/kWh (including taxes)

Source: EDF - prix du gaz

**TELEPHONE**

France Télécom as well as other operators propose different packages for landline, mobile and internet access. To make a comparison: http://www.comparatel.fr/. The majority (but not all) of the communes in the Pays de Gex have been supplied with fibre optic cabling (see http://www.reso-liain.fr/). An example of services offered by France Télécom:

- Connection fee: 55 € for a new landline
- Main subscription: 17.96 € / month

Many packages are available with attractive offers to mainland France, Europe, the US and Canada.

Source: Orange, France Telecom

**RADIO/TELEVISION**

Radio/TV licence 2017 “Audiovisuel public”: 138 € / year

Payment is made with the “Taxe d’habitation”.

Source: Service public

**INSURANCE**

**Household and civil liability insurance:**

People working at CERN can take out insurance with MAIF. MAIF offers home insurance covering theft, fire, flood, and civil liability. The annual premium depends on the contents value. For example: for 1 bedroom accommodation with a contents value of 4'000 €, the premium is 8,50 € per month. For 2 bedroom accommodation with a contents value of 7'000 €, the premium is 11,42 € per month.

Source: MAIF
HOUSEHOLD EXPENDITURE

<table>
<thead>
<tr>
<th>Alimentation</th>
<th>Prix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bread (baguette)</td>
<td>From de 0.75€</td>
</tr>
<tr>
<td>Sugar</td>
<td>1.10 €/kg</td>
</tr>
<tr>
<td>Fresh milk</td>
<td>0.70 €/l</td>
</tr>
<tr>
<td>Coffee</td>
<td>1€/250 gr</td>
</tr>
<tr>
<td>Beefsteak</td>
<td>17€/kg</td>
</tr>
<tr>
<td>Pork</td>
<td>8.20€/kg</td>
</tr>
<tr>
<td>Chicken</td>
<td>3€/kg</td>
</tr>
<tr>
<td>Rice</td>
<td>1€/kg</td>
</tr>
<tr>
<td>Potatoes</td>
<td>1€/kg</td>
</tr>
<tr>
<td>Butter</td>
<td>1.50€/250 gr</td>
</tr>
<tr>
<td>Eggs</td>
<td>0.60 pièce</td>
</tr>
</tbody>
</table>

Source: Supermarket prices

MEALS IN RESTAURANT

At CERN from 7.60 €
Set lunch from 15.40 € (in the CERN area)
3 course meal from 20 € (in town)

LAUNDRY

7 kg wash around 4.50 €
Dry 1 mn around 1 €

CLEANER

From 18 € per hour + social charges.

Source: Chèque emploi service universel

CHILD-MINDING AND SCHOOLS

CHILD-MINDING

Babysitting: from 7 € per hour
Crèche: The Jardin de Capucine, at Saint-Genis-Pouilly (convention with CERN)
monthly participation (full-time care):

A child up to 12 month: 1700 €
A child from 1 to 4 years: 1600 €
Short-term care is also available upon arriving in the area in the middle of the year.
**SCHOOLS**

**Public schools are free.** However, a financial participation is required for national programme at the “College and Lycée de Ferney-Voltaire”.

Source: College Lycee international

**Private Schools:**

For example in the “Institution Jeanne d’Arc” in Gex, financial participation is dependent on the parents’ salary.

Source: Institution Jeanne d’Arc

**MEDICAL EXPENSES**

Doctor’s consultation fee from 25 € (General Practitioner )

Source: ameli.fr

Dentist consultation 23 €. Treatment of caries from 17 € to 41 € (conventional rate 2017)

Source: ameli.fr

Average price of a birth without complications at “Hôpital Sud Léman Valserine à Saint-Julien en Genevois”, in a public ward for a duration of 5 days (for mother and infant): 5’300 €

Source: UNIQA (2016 data)

**TRANSPORT**

**PRIVATE VEHICLE**

Petrol:

- unleaded petrol (98): 1.321 € to 1.594 € / litre
- unleaded petrol (95): 1.295 € to 1.479 € / litre
- diesel: 1.139 € to 1.368 € / litre

Source: Prix des carburants

Insurance:

Depending on the history of the insured, a “bonus-malus” is applied ranging from 0.50 to 3.80. This rate is very important when calculating the annual premium to be paid since the basic premium is multiplied by this figure. CERN workers can insure themselves with MAIF, which offers 4 types of cover. Individual calculations can be done online on the following website [http://www.maif.fr](http://www.maif.fr)

**PUBLIC TRANSPORT**

- Bus TER: Bellegarde – Saint-Genis-Pouilly – Gex – Divonne
- Train TER: Bellegarde – Pougny – Satigny – Genève Cointrin

Source: TER-SNCF

**TPG** busses: charges differ depending on the zone and type of ticket

Source: TPG
LEISURE

CINEMA
Per movie: 8,20 €

Source: Allocine France

SWIMMING
Per entry: 3.90 € per adult, 2.50 € per child

Source: tarifs dans Pays de Gex

TENNIS
15 € /hour to hire a court

Source: paysdegex-lafaucille