



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

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A guide

Exchange rate*: 1 € = 0.9495 CHF

The information contained in this document gives 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 2023](#)



SWITZERLAND - CANTON OF GENEVA

HOUSING AND VARIOUS CHARGES (APARTMENT)

RENT

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

	All housing	Housing for new tenants
1 room (studio)	855 CHF	1003 CHF
2 rooms	937 CHF	1176 CHF
3 rooms	1226 CHF	1509 CHF
4 rooms	1501 CHF	1917 CHF
5 rooms	1841 CHF	2303 CHF
6 rooms	2458 CHF	3283 CHF

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

Source: [Office cantonal de la statistique](#) (data 2021)

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 Centre 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:

<http://www.cagi.ch/en/housing/bourse-du-logement-du-cagi-en.php>

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 2 rate options per kWh, depending on what energy source the consumer wishes to promote:

[SIG Vitale Vert](#)

70.60 CHF/month

*The average price is estimated based on an average annual household consumption of 3000 kWh in simple profile.



Gas (for domestic cooking):

https://media.sigge.ch/documents/tarifs_reglements/gaz/tarifs/tarif_gaz_naturel.pdf

(see page 9)

Some accommodation have gas connections available for stoves/cookers. The subscription costs 54.35 CHF/year.

Consumption costs:

Gaz Vitale Bleu : 14,84 ct/kWh

Gaz Vitale Vert : 15,84 ct/kWh

Gaz Vitale Biogaz : 20,84 ct/kWh

Initial : 14,59 ct/kWh

Source: [SIG](#) (2023 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. Below are some examples of base rates:

Landline telephone:

Subscription: 25.25 CHF / month (Swisscom Line basic)
39.50 CHF / month (Swisscom Line Plus)
59.90 CHF/mois (Swisscom blue téléphonie - incl. Internet)

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

Source: [Swisscom](#) (2023 data)

Mobile phones:

Subscription (*check Swisscom website for conditions*):

<https://www.swisscom.ch/fr/clients-prives/mobile/abonnementmobile.html/>

Blue Mobile S : 69.90 CHF/month

Blue Mobile M : 79.90 CHF/month

Blue Mobile L : 79.90 CHF/month

Source: [Swisscom](#) (2023 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 and TV: 335.00 CHF (at 1 January 2021)

Source: [SERAPE](#) (2023 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. Below are some examples of annual premiums:

Adults / Children	Home size	Contents value	Deductible	Premium
1 / 0	50 m ²	50 000 CHF	200 CHF	206.60 CHF
2 / 2	100 m ²	50 000 CHF	200 CHF	294.70 CHF

Civil liability insurance: Such insurance for a single person can be obtained from 78.30 CHF for up to 5 MCHF of cover with a deductible of 500 CHF. For a family of two adults and two children cover can be obtained from 104.50 CHF for up to 5 MCHF of cover with a deductible of 400 CHF.

Source: [Comparis](#) (2021 data)

HOUSEHOLD EXPENDITURE

FOOD	PRICE
Mineral water	0.55 CHF / liter
Yoghourt	0.75 CHF / 180 g
Butter	1.81 CHF / 100 gr
Fresh eggs (Swiss)	0.475 CHF / piece
Veal roast	69.69 CHF / kg
Sugar	1.75 CHF / kg
Fresh milk	1.64 CHF / liter
Roast beef	42.26 CHF / kg
Pork	16.26 CHF / kg
Chocolate	1.85 CHF / 100 g
Potatoes	2.56 CHF / kg

Source: [OFS](#) (October 2021 data)

MEALS AT RESTAURANTS (including service charges)

At CERN	from 8.50 CHF
Set lunch	from 18 CHF (in the CERN area)
3 course meal	from 50 CHF (in town)

LAUNDRY

7 kg wash	around 5 CHF
Dry	around 1 CHF (8 min cycle)
1 shirt (washed, ironed and folded)	around 6.30 CHF

Sources: [Wash Genève](#) & [Coop](#)



CLEANER

University of Geneva (students): from 24 CHF / hour

Source: [Geneva University](#) (2023 data)

CHILD-MINDING AND SCHOOLS

CHILD-MINDING

Babysitting: University of Geneva (students): from 24 CHF / hour

Source: [Université de Genève](#) (2023 data)

Regular child care: For regular child care there are “*garderies*” (daycare centres), “*espace de vie enfantine (EVE)*” (nurseries), “*jardins d’enfants*” (kindergarten) and “*maman de jour*” (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.

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

Source: [Mairie de Meyrin](#) (2021 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 CERN Nursery (from 4 months to 3 years), it costs between 1 800 CHF- 3 100 CHF per month for 5 full days a week and is dependent on income.

For the Kindergarten (from 3 years) it costs between 2 000 and 2 500 CHF per month for 5 full days per week (canteen included).

At the “EVE de Meyrin” (from 4 months to 4 years), a fixed yearly charge of 23 056 CHF is payable for a full-time place.

Sources: [CERN Nursery School](#) and [EVE](#) (2023 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 (3-8 years). The basic service offered is 5 days per week, including canteen service: from 2 000 CHF to 2 500 CHF/month based on family gross annual income.

Source: [CERN Nursery School / Table of Child Care Facilities](#)

A private school in Geneva:

Primary and Secondary level: from 4 900 CHF to 35 300 CHF per year.

Sources: [easy expat](#) (2021 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):	1.76 CHF/litre
Unleaded petrol (98):	1.85 CHF/litre
Diesel:	1.81 CHF/litre

Source: [OFS](#) (2021 data)

Insurance:

Individual calculations can be made using the following site:
<https://en.comparis.ch/>

Parking:

Private parking from 100 CHF / month.

Garage from 200 CHF / month.

PUBLIC TRANSPORT

Hour travel card:	3 CHF
Daily travel card « Tout Genève »:	10 CHF
Daily travel card « Tout Genève from 9h »:	8 CHF
Monthly pass « Unireso »:	70 CHF
Monthly pass « Unireso junior » (6-24 years):	45 CHF
Annual pass « Unireso »:	500 CHF
Annual pass « Unireso junior » (6-24 years):	400 CHF

Source: [TPG](#) (2021 data)



TAXIS

Basic rate: 6.30 CHF
Rate / km: 3.20 CHF (daytime)

Airport-CERN: approx. 30-35 CHF
Gare Cornavin (city centre)-CERN: approx. 40-45 CHF

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

Source: [Taxi calculator](#) (2021 data)

LEISURE

CINEMA

CINEPASS

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

PATHE Balexert

Adult: 19.50 CHF
Child: 15.50 CHF

ARENA

Adult: 16.90 CHF
Child (3-12 years): 9.90-12.90 CHF
Child (13-16 years): 12.90 CHF

Sources: [CinePass](#), [Pathé](#), [Arena](#) (2023 data)

SWIMMING

MEYRIN

Per entry: 6.50 CHF per adult, 2.50 CHF per child
Seasonal pass: 95 CHF per adult, 50 CHF per child

LIGNON

Per entry: 6 CHF per adult, 3 CHF per child
Yearly pass: 180 CHF per adult, 90 CHF per child

Sources: [Lignon](#) and [Meyrin](#) Swimming pools (2023 data)

TENNIS, SQUASH, MINI-GOLF...

Tennis: around 30 CHF an hour
Squash: 30 CHF for 45 minutes

Source: [Centre sportif Maisonnex](#) (2021 data)



FRANCE - PAYS DE GEX

HOUSING AND VARIOUS CHARGES (APARTMENT)

RENT

Monthly rent for unfurnished accommodation (€)

Studio:	500 - 800 €
F2 (1 bedroom):	800 - 1000 €
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

The “Taxe d’habitation” on main residences has been abolished since 1 January 2023.

Source: [Taxe d'habitation](#)

ELECTRICITY

EDF propose 2 types of offers:

- Offer “[Vert Electrique](#)” : price fixed by EDF, with 2 possible options (Base and Heures Creuses)
- Offer “[Vert Electrique week-end](#)”, price fixed by EDF, with 2 possible options (Week-end and Heures Creuses + Week-End).

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

Source: [EDF](#) (2023 data)

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).

Example: Avantage Gaz optimisé: cooking, hot water and heating (consumption greater than 4,000 kWh/year)

Subscription:	23.23 € /month (including taxes)
Consumption:	0.0920 €/kWh (including taxes)

Source: [EDF](#)



TELEPHONE

Orange as well as other operators propose different packages for landline, mobile and internet access. To make a comparison: [mezabo](#). The majority (but not all) of the communes in the Pays de Gex have been supplied with fibre optic cabling. An example of services offered by Orange:

Pack internet (fibre optique) + mobile contrat: 54.98 €/month

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

Source: [Orange](#)

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 a one bedroom accommodation with a contents value of 4000 €, the premium is 15 € per month. For a two bedrooms accommodation with a contents value of 10 000 €, the premium is 22.10 €.

Source: [MAIF](#)



HOUSEHOLD EXPENDITURE

FOOD	PRICE
Bread (baguette)	From 1 €
Sugar (powder)	1.20 € / kg
Fresh milk	1.13 € / liter
Coffee	7 € / kg
Beefsteak	14 € / kg
Pork	9.60 € / kg
Chicken	4.50 € / kg
Rice	1.91 € / kg
Potatoes	1 € / kg
Butter	1.65 € / 250 gr
Eggs	0.30 € / piece

Source: [local supermarket prices](#)

MEALS IN RESTAURANT

At CERN	from 7.80 €
Set lunch	from 18 € (in the CERN area)
3 courses meal	from 40 € (in town)

LAUNDRY

7 kg wash	around 5 €
Dry 7 min	around 1 €

Source: [laverie automatique Pays de Gex](#)

CLEANER

From 18 € per hour + social charges.

Source: [Chèque emploi service universel](#)

CHILD-MINDING AND SCHOOLS

CHILD-MINDING

Babysitting: from 9.45 € per hour

Crèche: [The Jardin de Capucine](#), in Saint-Genis-Pouilly monthly participation (full-time care):

A child up to 12 months: 1750 €

A child from 1 to 4 years: 1850 €

Short-term care is also available upon arriving in the area in the middle of the year (minimum of one week).



SCHOOLS

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

Source: [College Lycée international de Ferney](#)

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 26.97 € to 60.95 € (conventional rate 2021)

Source: [ameli.fr](#)

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

Source: [Uniqa](#) (2017 data)

TRANSPORT

PRIVATE VEHICLE

Petrol:

Unleaded petrol (98):	1.933€ / litre
Unleaded petrol (95):	1.864 € / litre
Diesel:	1.912 € / 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>

PUBLIC TRANSPORT

Bus TER	Bellegarde-sur-Valserine - Saint-Genis-Pouilly - Gex - Divonne
Train TER	Bellegarde-sur Valserine - Pougny - Satigny - Geneva airport

Source: [TER-SNCF Rhône-Alpes](#)

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

Source: [TPG](#)



LEISURE

CINEMA

Ferney-Voltaire cinema *Voltaire*:

Adult: 9.50 €

Child (3 to 13 years): 5.50 €

Student: 7.50 €

Gex cinema *Le Patio*:

Adult: 7.20 €

Child (- 14 years): 4 €

Sources: [Cinema Voltaire Ferney-Voltaire](#) / [Cinema le Patio, Gex](#)

SWIMMING

Per entry: 4.10 € per adult, 2.70 € per child

Source: [Swimming-pool Gex](#)

TENNIS

8 € / hour to hire an outdoor court

15 € / hour to hire an indoor court

Source: [Centre sportif Sergy](#)

