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Autor: Hübschle, Jörg
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Social Aspects of the Property Market's Development

How Much Space Does the Individual Need for Living In?

Land – ground – soil – real estate – terra firma: it has many names, it is one of the first essentials for human existence, and it has many functions. In this article we aim at stressing its significance in relation to our habitation and abode circumstances and standards.

It is a well-known fact that in the course of the last few decades the surface area taken up for dwellings has steadily increased. Here in Switzerland, in 1980 the average living space per inhabitant amounted to 34 square metres (366 square feet). In the major towns, where the number of persons per household tends to decline, the average per capita "floor space" has long since passed the 40 square metre level and is well on the way to surpassing 50 square metres. This development has not been without influence on the area of ground needed for our housing. If one adds up all the areas of plots of land on which dwelling houses have been erected, one arrives at a total surface area of 86,900 hectares. In relation to the total population this means that for 1980 an average surface area of some 192 square metres was used by every inhabitant of Switzerland for residential purposes. In this average figure the dimensions of the building plot are included as well as the floor space of those persons living on the 16th storey of a tower block, and the generously proportioned gardens and the relatively few inhabitants of one-family houses, sometimes amounting to as much as 3,000 square metres or more. There are thus also considerable variations in the proportions in which surface land resources are in fact utilised for residential purposes. To give another "average" figure: every household makes use of an area amounting to some 490 square metres. That is to say, a surface area which is greater than the size of the plot, in square metres per dwelling unit, currently

offered in densely built-up estates comprising one-family houses.

The "unattainable" one-family dream house

A result of the high level of prices for building land has been to greatly hamper the construction of housing for sale to prospective

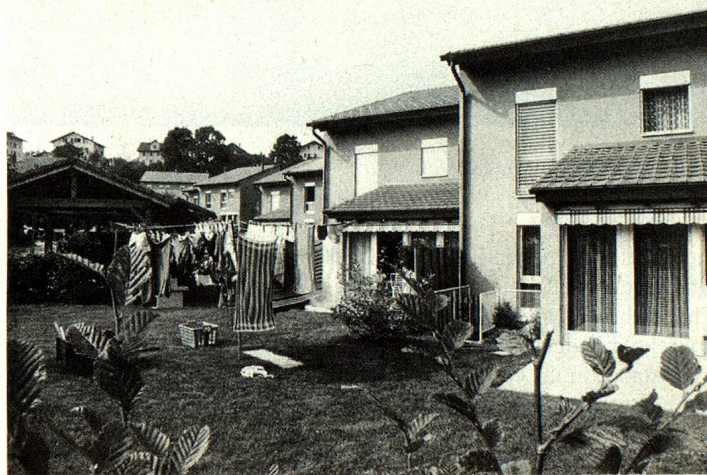
usually markedly greater in area than elsewhere. But on plots with an average area of 600 square metres, the one-family houses command prices in the region of 800,000 francs and more, which puts them clearly outside the possibilities of broad sectors of the population.

A truly widespread distribution of individual ownership of one-family housing appears quite frankly to be no longer feasible.

And the apartments (flats) which will soon be unattainable too?

The increasing proportion of total costs represented by the real estate costs is also exerting its influence in the sector for the construction of blocks of flats for rental. Thus the Federal Office for Housing (BWO/OFL/UFAB) in

Co-operative apartments can develop a certain creativity. (archive photo)



owner-occupants. There are of course other reasons contributing to this situation. For instance, the measures often described as "compulsory saving", for promoting occupational welfare and pensions, deprive the potential home-buyer of his right to dispose freely of his savings. Another factor has been the multiple series of increases in the rates of mortgage interest. The influence of the market for building land is particularly evident from the increasing proportion of the total cost of a new building which arises from the cost of the real estate involved. This proportion has for one-family houses risen to between 30% and 50% and even more. Although official requirements regulating building practices and costs also exercise their influence, it is the cost of the land that is the factor which most directly leads to the total cost of one-family houses, often putting such dwellings beyond the reach of many would-be purchasers. There are of course differences between the situations in the various regions of Switzerland. In the French-speaking "Suisse Romande" for instance, plots of building land are

Berne has cancelled the provision whereby an upper limit had been set for the proportion of real estate cost which would be permitted. That rule has now been replaced by a provision for a decision to be taken in each individual case to decide whether the real estate costs are justifiable in the light of the Federal "Law on Furthering the Construction and Ownership of Residential Property", and thus whether the project in question is regarded as worthy of official support. In spite of subsidies and advantageous financing facilities for new residential buildings the tenants will have to pay higher rents. This trend hits the "younger" households especially hard: they are first and foremost the ones needing accommodation in newly-built housing. The young couples of today have to devote a higher proportion of their income to rent than was for instance the case for the newlyweds of 20 years or so ago. The average rent payable in 1986 by "heads of households" aged less than 25 years represented about 19% of their income. Of course, one must bear in mind that nowadays there are far

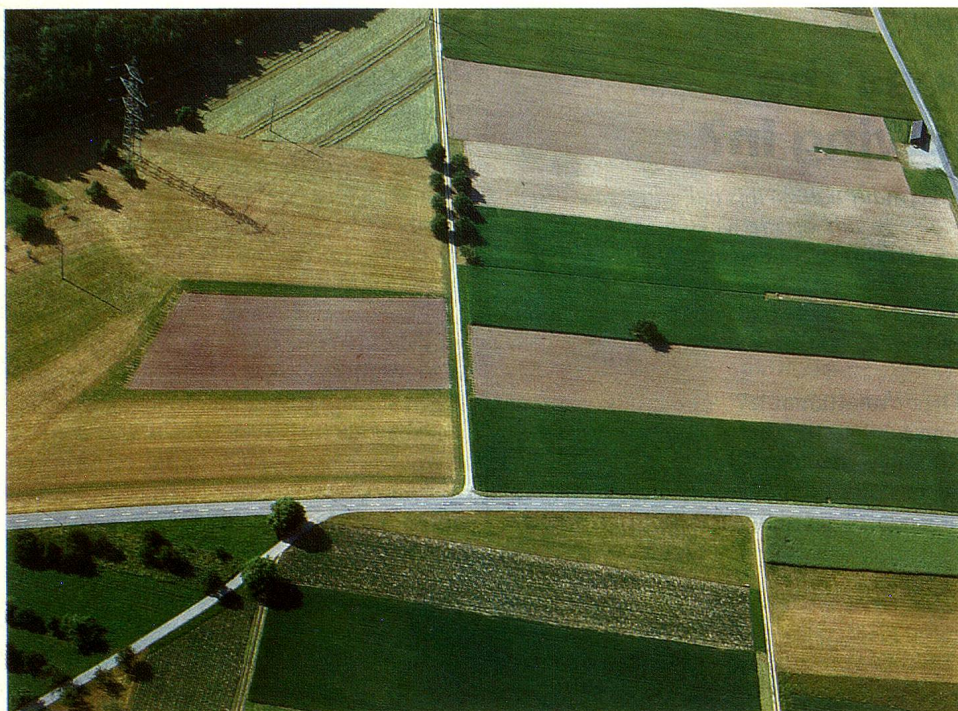
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Will such countryside in a few years be transformed into a single metropolis with some parks?
(Photo: KeyColor)

more dual income families without offspring, which lightens the burden somewhat.

The high level of rents is serious for such household budgets where earnings are lower, for instance in the case of elderly pensioners, foreign workers, single-parent families and so on. While households with foreign members often find themselves obliged but able to make do with sub-standard living quarters, for those of tenants with low fixed incomes, say below 2,500 francs a month, the rents can easily represent more than 30% of their incomes.

Redevelopment and "de Luxe" Renovations

One unfortunate consequence of the rise in real estate prices is that the activities of firms and individuals in the building and property sectors are being switched increasingly to the field of older existing buildings. Houses comprising several flats are sometimes sold and re-sold in a series of repeated transactions, and then renovated and rented out at greatly increased rents. The abundance of low-rent housing that *used to exist* is being eroded more and more. The principal sufferers from the intermittent euphoria of these "renovations de luxe" are of course the same households that are already at a disadvantage in the property market. It has often happened that the chances of ownership and the "renovations" related there to have in spite of legislative protection for "sitting" tenants resulted in such tenants of many years finding them-

ves standing in the street – so to speak. The municipalities and rural communes have been doing their best to remedy the worst excesses of this trend by providing "emergency housing" where available – but the scarcity of such accommodation makes this difficult to achieve.

The new poor

Those households whose members are for financial reasons socially at a disadvantage are particularly liable to suffer from the high level

of land prices and rents. But the suffering goes much farther. In former times it was only those households with very low incomes that had to turn to the State for support in connection with their housing problem. But the dual effect of rising land prices and massive increases in the rates of mortgage interest has been to force many a working-class household to seek aid from State authorities. In illustration here is an example (in connection with which one should take into account the widely differing conditions prevailing in many parts of the country): In a working class household with only one member gainfully employed, the monthly earnings amount to 4,000 francs. For the family, the household needs at least a three-room flat. In the present-day state of the market, such a flat in a newly built apartment house will no longer be obtainable at a rent of less than 2,000 francs. So the household will have to spend 50% of its income on the rent of the flat. It is clear that such a household cannot solve its housing problem without help from the central Federal authorities, or from the cantons and to some extent from the rural communes.

The financial problems arising from the housing situation have far-reaching social effects. The setting up of a household and the start of a family tend to happen at a later date; young people will not leave home so quickly; in many households, the need for a dual income becomes more acute. Many other factors contribute to these developments but the effects of the trend of land prices and the situation of the market for living space will be still more enduring.

Jörg Hübschle,

Business Manager,

"WOHNSTADT" Co-operative, Basle

The trade in arable land in Switzerland

"If You've Got Nothing You'll Get Nothing"

Seven centuries ago, in the times of the good old "Eidgenossen" or Confederates, who were feared all over Europe for their martial (and successful!) prowess, the legend says that they acquired so much land that they didn't know where to put it. So they just piled it up in big heaps, which in due course became our Alps.

The productive area of Switzerland amounts to 3,071,521 hectares (say some 7.4 million acres). In metric terms, this would mean 30,715 square kilometres (nearly 12,000 square miles). And as a percentage of the total area, which amounts to 41,293 square kilometres (16,000 square miles) the productive area represents no less than 74.3% of that total. At all events, these are the figures reported in

1972 and they must be seen as valid today, as no "land census" has been carried out since then.

Other official statistics enable one to ascertain the changes in the area of productive land (i.e., land used for farming and forestry management) and on the basis of these, it is possible to estimate that in recent years, such productive land is decreasing in area at a rate