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When prices increase for justifiable reasons like expensive electricity or necessary investment, even the watchdog has to take a step back. “We have to get used to the new normal of price rises,” he says. This year, Meierhans wants to ensure that consumers are not disproportionately affected by the increase in VAT. He will convene a purchasing power summit with representatives of the business community in the middle of the year to discuss the issue.

The biggest worry for millions of Swiss is the cost of healthcare, where Meierhans believes there are savings to be made on things like medicine and hospital and laboratory charges.

Above all, people in Switzerland are worried about the high cost of healthcare. **Health insurance premiums have more than doubled in the last 20 years.**

The problem is that healthcare expenditure is increasing by around three per cent every year. This is because Switzerland has an ageing population, with people going to the doctor more often. Health insurance premiums have more than doubled in the last 20 years as a result. A family of four now pays up to 1,250 francs a month for the minimum basic health insurance package.

Health insurance is also a long-running political issue. Until now, decision-makers have been unable to agree on reforms to reduce costs. Parliament wants to provide relief with a new funding model that incentivises outpatient treatment to prevent expensive

## Living costs for a middle-income family

The Meiers are a family of four who live in a major Swiss city. Both parents work part-time, earning a combined monthly net income of 9,000 Swiss francs.

The cost of keeping a roof over their heads makes the biggest dent in their household budget. The Meiers pay 2,200 francs in rent every month, ancillary costs included, for their four-room apartment. An electricity and gas bill of 150 francs comes on top of that. Premiums for healthcare and other insurance policies amount to 1,300 francs. And the Meiers have to set aside around 1,000 francs a month for tax.

Food and household items cost 1,200 francs. Internet and mobile phone bills and the Swiss television and radio licence fee run up to 250 francs. Clothes, shoes, hairdresser/barber, and leisure activities cost the Meiers around 1,000 francs a month on average – not including the 250 francs in music tuition fees that they also pay for their eight-year-old son and ten-year-old daughter.

The parents work 80 and 60 per cent. They take turns to do the family



Cartoon: Max Spring

chores and cook for the children on three weekdays. The kids attend all-day school on the other two days, which costs 800 francs a month. Before the children reached school age,

the parents paid more than double that for day care.

The Meiers have no car. Public transport travel cards, occasional car sharing, and costs related to their bikes set them back around 750 francs every month.

They have 600 francs in reserve to cover any miscellaneous or unexpected costs – and particularly expenses over and above their basic health insurance: besides the deductible and co-payment amount, other things like optician and dentist fees can quickly add up. Dental braces for children cost several thousand francs each.

All these expenses potentially add up to 8,500 francs a month, leaving the middle-income Meier family with 500 francs to spare for holidays and to put towards retirement. Families on lower incomes often have nothing left at all. (TP)