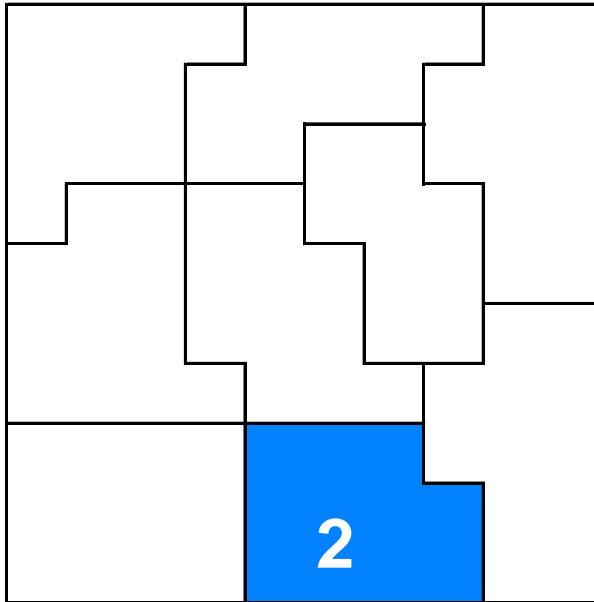


Segment 2: Modern worker

Segmentation of demand in the housing market



2.1 Modern worker: Introduction

Around 11 % of Swiss households belong to the modern worker segment. It is characterised by a rather low level of education, and people in this segment tend to work in qualified manual jobs or in the service and industrial sector as unqualified labour. Incomes are correspondingly low with the result that in the case of families both parents often have to work.



The lifestyle of the modern worker is shaped by financial constraints. They live mainly in rented apartments in highly populated areas. Their consumption and taste is orientated towards the middle class. Leisure time is often spent outside the home at shopping centres, sporting events, and in pubs. A great deal of time is also spent consuming media at home.

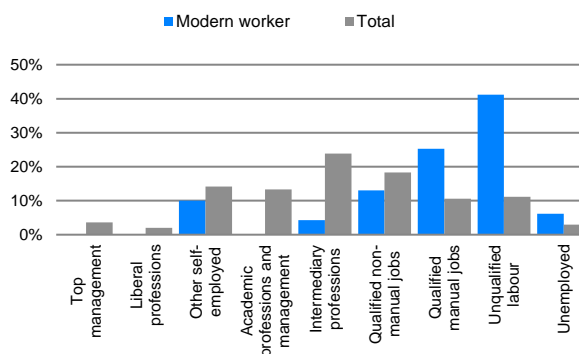
2.2 Who are the Modern worker?

Characteristic	Typical characteristic
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Educational level Low educational level

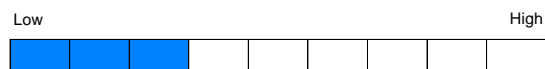


Profession Qualified manual jobs and unqualified positions in the service sector or industry

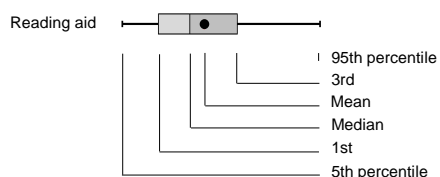
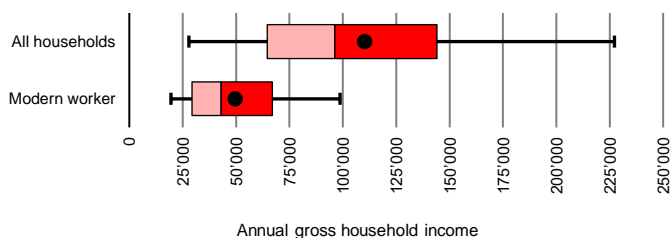


Professional status Employees

Income Low income

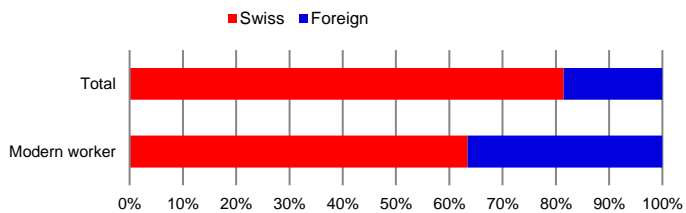


Income distribution



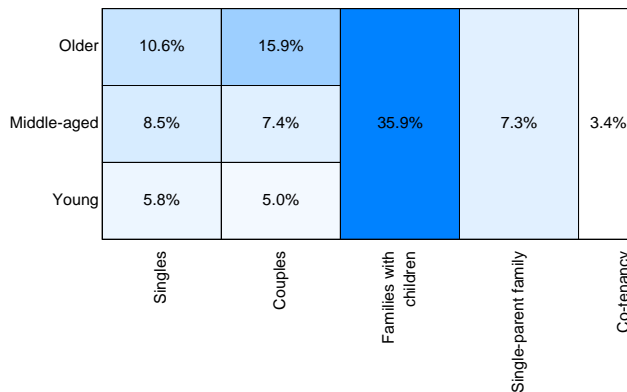
Characteristic Typical characteristic

Nationality



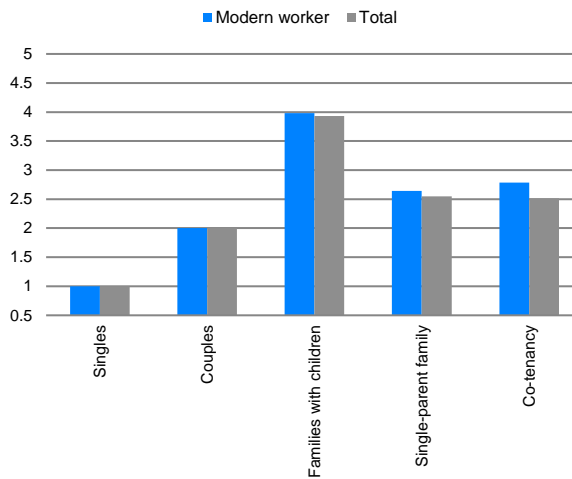
Stage in Life

Families and older couples and singles



Average number of persons per household

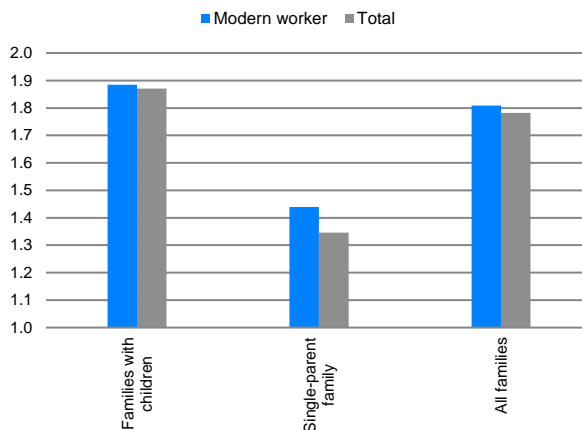
2.5 persons



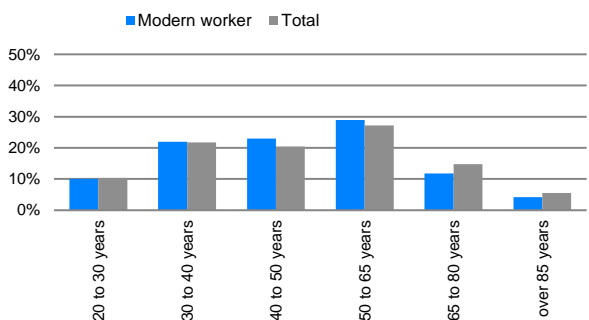
Source: Fahrländer Partner & sotomo.

Characteristic Typical characteristic

Average number of children per family 1.8 children

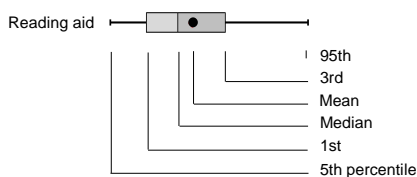
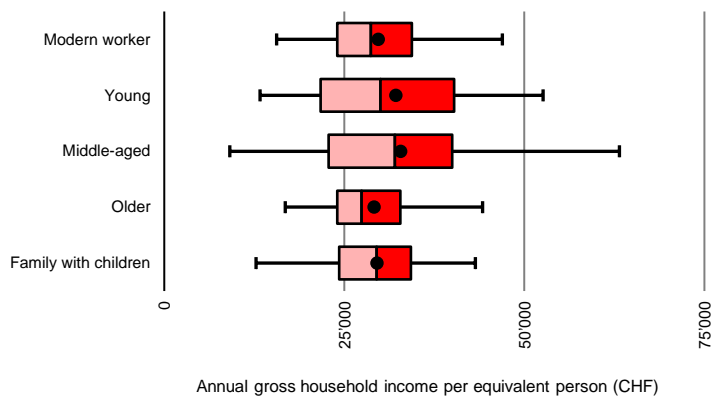


Average age of the reference person



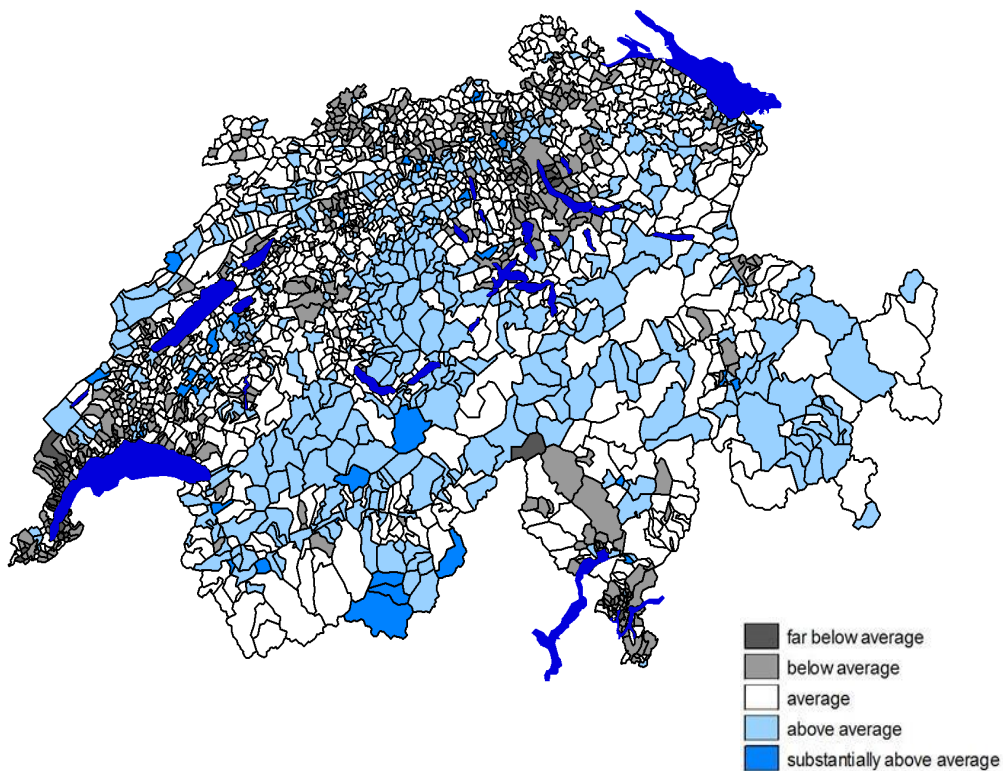
Income

Income distribution per equivalence person



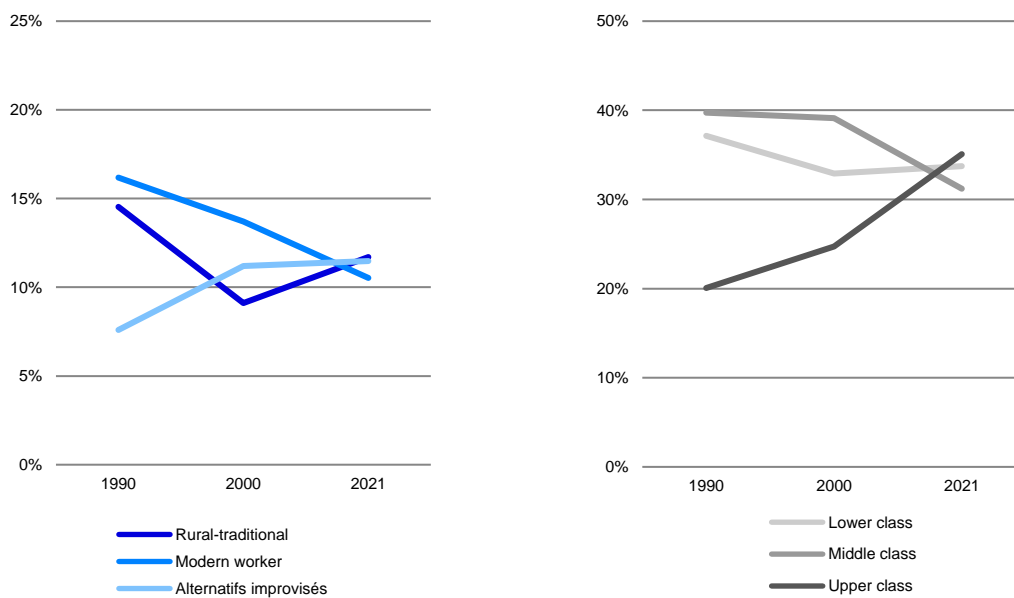
2.3 Modern worker: distribution and development

Difference between percentage in communes and nationwide percentage (2021)



Source: BFS, BFS Geostat / swisstopo, Fahrländer Partner & sotomo.

Development of demand segments and social strata



Source: Fahrländer Partner & sotomo.

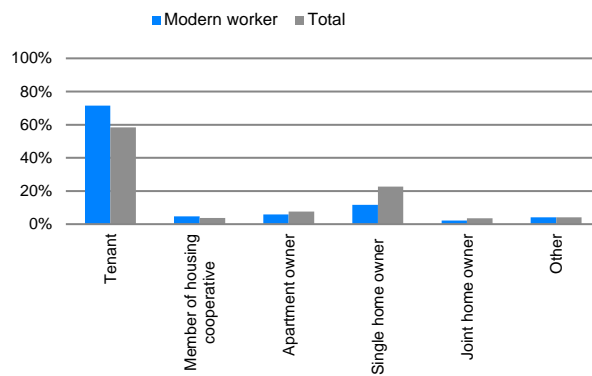
2.4 How live the Modern worker?

Characteristic	Typical characteristic																																	
Place of residence	Centres and suburban communes																																	
	<table border="1"> <caption>Place of residence: Percentage of Modern worker vs Total</caption> <thead> <tr> <th>Residential Area</th> <th>Modern worker (%)</th> <th>Total (%)</th> </tr> </thead> <tbody> <tr> <td>Centres</td> <td>~38</td> <td>~32</td> </tr> <tr> <td>Suburban communes</td> <td>~28</td> <td>~28</td> </tr> <tr> <td>High-income communes</td> <td>~2</td> <td>~5</td> </tr> <tr> <td>Peri-urban communes</td> <td>~8</td> <td>~10</td> </tr> <tr> <td>Communes in tourism areas</td> <td>~5</td> <td>~2</td> </tr> <tr> <td>Industrial and tertiary communes</td> <td>~10</td> <td>~10</td> </tr> <tr> <td>Rural and agricultural communes</td> <td>~12</td> <td>~12</td> </tr> </tbody> </table>	Residential Area	Modern worker (%)	Total (%)	Centres	~38	~32	Suburban communes	~28	~28	High-income communes	~2	~5	Peri-urban communes	~8	~10	Communes in tourism areas	~5	~2	Industrial and tertiary communes	~10	~10	Rural and agricultural communes	~12	~12									
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Neighbourhood	Busy, densely populated, family-oriented																																	
Type of transport	Mixed																																	
	<table border="1"> <caption>Type of transport: Percentage of Modern worker vs Total</caption> <thead> <tr> <th>Transport Mode</th> <th>Modern worker (%)</th> <th>Total (%)</th> </tr> </thead> <tbody> <tr> <td>No journey to work</td> <td>~8</td> <td>~10</td> </tr> <tr> <td>By foot</td> <td>~10</td> <td>~8</td> </tr> <tr> <td>Public transport</td> <td>~15</td> <td>~13</td> </tr> <tr> <td>Public transport & individual transport</td> <td>~3</td> <td>~4</td> </tr> <tr> <td>Public transport & bicycle</td> <td>~2</td> <td>~3</td> </tr> <tr> <td>Motorised individual transport</td> <td>~45</td> <td>~45</td> </tr> <tr> <td>Motorised individual transport & bicycle</td> <td>~2</td> <td>~3</td> </tr> <tr> <td>Bicycle</td> <td>~7</td> <td>~6</td> </tr> <tr> <td>Various</td> <td>~1</td> <td>~1</td> </tr> <tr> <td>Unknown</td> <td>~13</td> <td>~12</td> </tr> </tbody> </table>	Transport Mode	Modern worker (%)	Total (%)	No journey to work	~8	~10	By foot	~10	~8	Public transport	~15	~13	Public transport & individual transport	~3	~4	Public transport & bicycle	~2	~3	Motorised individual transport	~45	~45	Motorised individual transport & bicycle	~2	~3	Bicycle	~7	~6	Various	~1	~1	Unknown	~13	~12
Transport Mode	Modern worker (%)	Total (%)																																
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Motorised individual transport & bicycle	~2	~3																																
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Various	~1	~1																																
Unknown	~13	~12																																
Desire to move	Average																																	
Price sensitivity	High																																	
Owned apartments quota	Low																																	
Single family house quota	Low																																	
Desire to buy	Low																																	

Source: Fahrländer Partner & sotomo.

Characteristic	Typical characteristic
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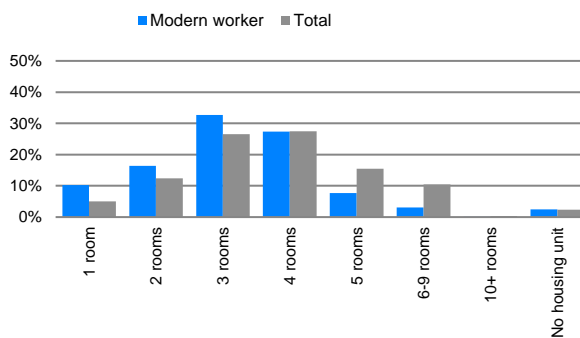
Type of property	
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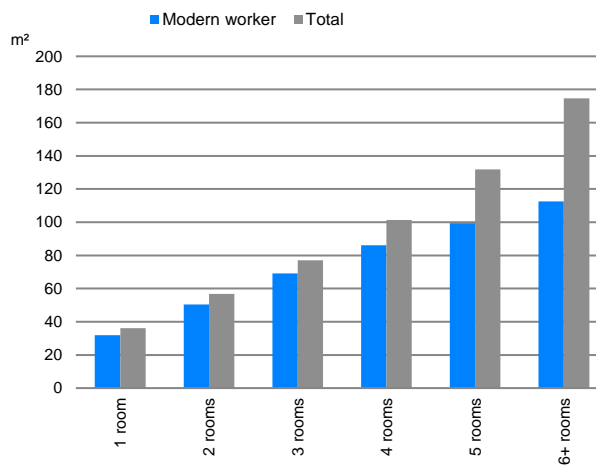
Apartment layout	Functional, suitable for families
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Architecture	No particular requirement
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Number of rooms	2-4 rooms
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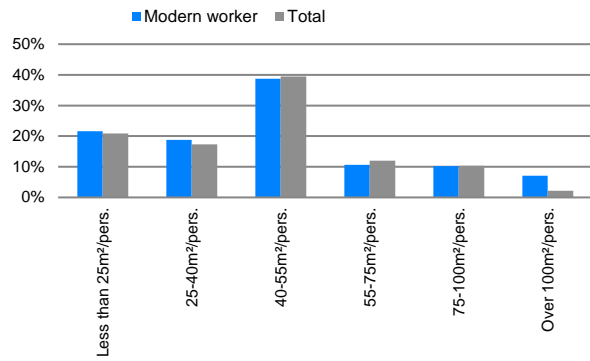
Living area	
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Source: Fahrländer Partner & sotomo.

Characteristic	Typical characteristic
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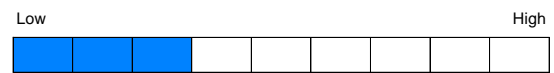
Living area per person



Required surface area per person Average

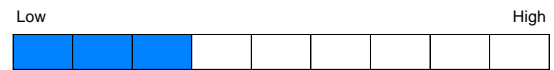


Standard of finishing Low



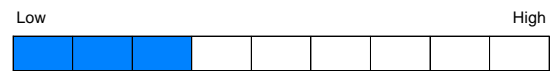
Materials and appliances Functional and practical

Technical fittings Low



Willingness to pay more for green products

Low



Other specific requirements None

Source: Fahrländer Partner & sotomo.

2.5 Modern worker: Neighbourhood

Finding an apartment is a process characterised by the preferences and constraints that influence demand. In the segments of demand of the higher social strata preferences play a greater role, whereas restrictions are more important among the lower strata. The following information relates to the results of the process.

Characteristic	Typical characteristic	
Preference for an urban environment	Low	<div style="display: flex; justify-content: space-between; width: 100%;"> Low High </div>
Preference for countryside	Average	<div style="display: flex; justify-content: space-between; width: 100%;"> Low High </div>
Sun & view	Secondary	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>
Access to amenities	Average	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>
Access to leisure facilities/recreation	Secondary	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>
Access to cultural activities	Secondary	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>
Importance of external spaces	Average	<div style="display: flex; justify-content: space-between; width: 100%;"> Low High </div>
Small-scale development	Important	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>
Child-friendly	Important	<div style="display: flex; justify-content: space-between; width: 100%;"> Less important Important </div>

Source: Fahrländer Partner & sotomo.