

The unadjusted gender pay gap by age (%), 2023

	< 25 years	25 - 34	35 - 44	45 - 54	55 - 64	65 years +
Belgium(*)	-8.3	-5.0	-0.1	1.2	8.0	:
Bulgaria	6.9	16.8	21.0	14.3	2.9	-8.7
Czechia(*)	8.2	13.0	21.1	20.9	13.0	8.3
Denmark	5.7	11.1	14.2	17.0	16.9	10.6
Germany	1.7	8.4	16.4	22.8	26.3	9.2
Greece	-4.4	6.1	12.5	15.9	19.2	25.1
Ireland	1.0	4.9	8.5	11.1	13.2	9.1
Spain	0.4	2.9	8.7	10.8	12.6	33.3
France	-7.2	5.7	11.9	14.4	21.4	17.3
Croatia	3.9	6.4	9.4	11.3	5.8	6.4
Italy	8.3	2.7	4.4	4.5	3.3	7.7
Cyprus	4.4	8.9	6.3	14.3	25.7	29.7
Latvia	9.9	14.7	18.5	14.5	11.5	9.0
Lithuania	13.9	9.8	10.9	9.9	5.3	4.3
Hungary	7.1	15.0	22.1	20.1	14.5	13.2
Malta	-2.0	-4.3	6.6	12.5	16.0	8.6
Netherlands	2.1	1.7	7.4	16.6	19.2	14.3
Poland	6.1	8.8	13.2	9.9	-5.7	4.7
Portugal	8.2	8.3	11.1	12.2	4.5	6.0
Romania	2.7	2.5	6.4	0.3	-3.6	-19.6
Slovenia	6.6	7.6	8.5	7.3	4.0	8.7
Slovakia	7.7	11.9	19.3	17.7	12.4	17.6
Finland	-0.5	9.6	14.9	19.1	18.7	20.3
Sweden	5.4	7.0	11.7	15.3	14.2	8.6
Iceland	0.6	4.0	9.5	14.9	14.9	10.6
Norway(*)	1.2	6.2	12.2	16.2	17.6	16.7
Switzerland	3.6	6.0	13.1	23.1	25.2	27.7

(:) not available

Note: For all the countries except Czechia: data for enterprises employing 10 or more employees, NACE Rev. 2 B to S (-O); for Czechia: enterprises employing 1 or more employees, NACE Rev. 2 B to S;

Data breakdown by age not available for EE, LU, AT

Gender pay gap data for 2023 are provisional until benchmark figures, taken from the Structure of Earnings survey, become available in

(*) Definition differs (see metadata)

(*) Confidential data: BE : 65 years+.

Source: Eurostat (online data code: earn_gr_gpgr2ag)

Pay Off In Switzerland

Bongni Beat



Pay Off In Switzerland:

Why is it that in Switzerland hardly anyone pays off their mortgage? Mirko Bernasconi, This book titled *Why is it that in Switzerland hardly anyone pays off their mortgage* investigates the unique landscape of mortgage practices in Switzerland where a significant number of homeowners choose to retain their mortgages rather than pay them off This phenomenon raises important questions about financial strategies and cultural attitudes towards debt in one of the world's wealthiest nations The central inquiry revolves around how the Swiss approach to leveraging debt for home ownership differs from that of other countries By analysing historical patterns societal views on borrowing and the nuances of the Swiss financial system readers are introduced to a perspective that regards mortgages as advantageous financial instruments rather than liabilities The book targets a diverse audience including finance professionals economists policy makers and those interested in real estate economics or alternative debt management strategies Delving into Switzerland's mortgage market reveals characteristics such as low interest rates and adaptable repayment plans that encourage long term loan retention This stands in stark contrast to many cultures where early repayment is often viewed as a hallmark of fiscal prudence Supported by data from reputable sources like the Swiss National Bank and various industry analyses the book illustrates current trends in housing finance while examining how these practices bolster economic stability within Switzerland amidst global housing challenges Furthermore this work connects local mortgage behaviours with broader international economic shifts exploring how changes in interest rates and housing markets influence consumer choices worldwide Through case studies representing various demographics across urban and rural settings in Switzerland it offers rich insights into differing attitudes toward mortgages In summary *Why is it that in Switzerland hardly anyone pays off their mortgage* serves as an enlightening resource for those seeking fresh perspectives on home financing It highlights how cultural contexts shape financial behaviours a crucial consideration as global economies continue to evolve

Your Compass Bongni Beat, 2024-08-06 As a teenager Beat had a great thirst for knowledge and planned to travel the world experience adventures get to know different peoples and cultures start a family and lead a happy life in prosperity Over time all of these wishes came true until at the age of 59 despite being in good physical shape he suffered a cardiac arrest while jogging and collapsed He was in the afterlife for minutes and only survived thanks to professional help This near death experience changed his consciousness forever After waking up from the coma he once again pondered the profound questions that had always preoccupied him Where do I come from Where am I now Where do I want to go He remembered his inner compass which he had once followed intuitively and could always trust Memories of his life so far came together like pieces of a puzzle to form a picture and in conversations with neurologist Phil Beat found himself again discovering his new SELF Einstein Science without religion is lame religion without science is blind

Cook's Tourist's Handbook for Switzerland, 1895 *The Armed Strength of Switzerland* Cyril William Bowdler Bell, Great Britain. War Office. Intelligence Division, 1889

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