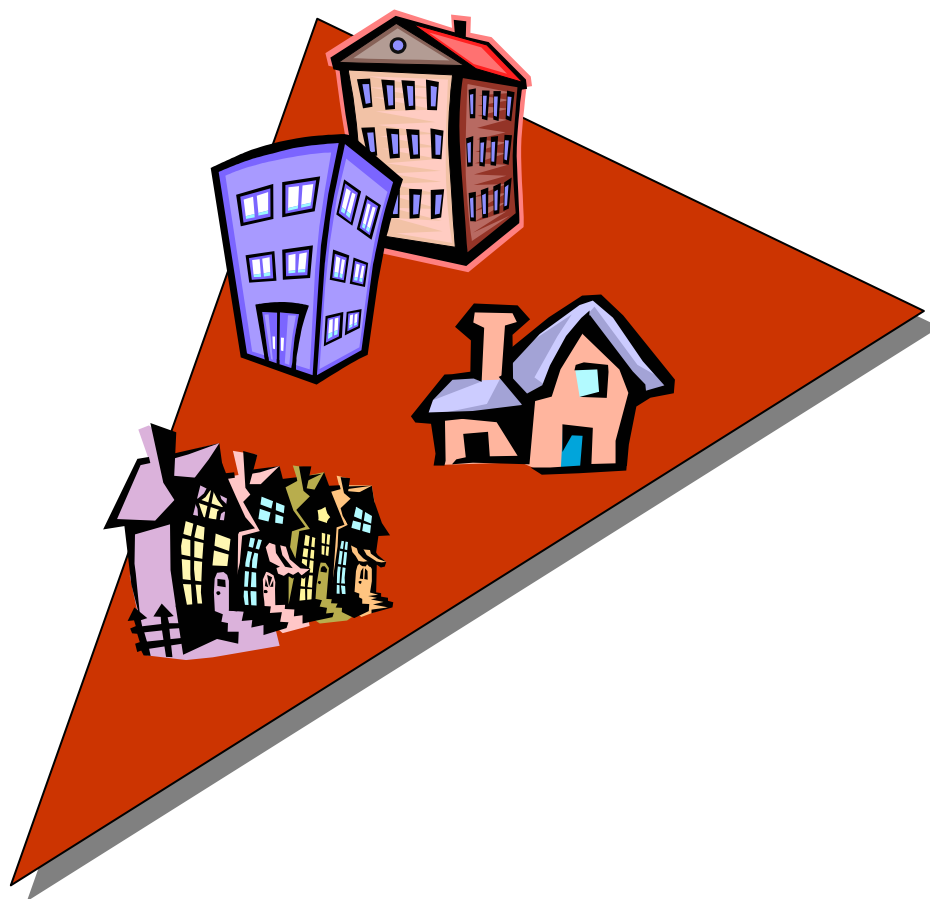


# 2004 CURRENT MARKET RENTS

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FROM SURVEYS THROUGH ESTATE AGENCIES





This booklet is mainly distributed among estate agents that participate in our work.

We would like to thank them for their kind collaboration.

## INTRODUCTION

The rent data presented in this booklet are part of a wider work programme whose objective is to compare the relative cost of living of international civil servants in any place of employment compared to Brussels, the reference city. The results of this work carried out by the Inter-Organisations Section at the OECD and Eurostat, with the assistance of the National Statistical Offices, are used to adjust the salaries of staff in the European Union institutions, the Co-ordinated Organisations<sup>1</sup> and other international Organisations.

The method aims to compare the price of a basket of goods and services purchased by the average international officials in each of the places of employment with the price of the same basket in Brussels.

Because of the importance of housing costs, specific rent surveys are carried out annually through estate agencies. Rent prices are collected around mid-year for precise types of accommodation in pre-selected neighbourhoods. The information obtained, and that derived from similar surveys in earlier years, are used to determine the difference in rental levels for the same type of property between Brussels and each of the other places where the survey is done.

## ACCOMMODATION

Real estate agents are asked to provide the monthly rent for various types of accommodation, excluding charges and utilities, for an unfurnished property. The quality of the accommodation should be good to very good, but not luxurious.

### TYPES OF DWELLING SURVEYED:

Five different types of dwelling are surveyed:

- 3-bedroom flat
- 2-bedroom flat
- 1-bedroom flat
- Non-detached house
- Detached house

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<sup>1</sup> (NATO, European Space Agency, OECD, Council of Europe, Western European Union, European Centre for Medium-range Weather Forecasts)

## **GENERAL CHARACTERISTICS:**

<b>Location:</b>	Residential area of good quality
<b>Year of construction or major modernization:</b>	Within the last 10 years
<b>Situation:</b>	Middle floor
<b>Outlook:</b>	In good, well-lit position
<b>Finish:</b>	Floors, walls, sanitary fittings, doors, etc. of good quality
<b>Living area:</b>	Total internal habitable area; excluding garage and terraces

## **DETAILS ON THE LOCATION**

Special attention is given to the *location*, which is a most important determinant of rent. Since the aim of the entire exercise is to compare like with like, the neighbourhoods surveyed may not be necessarily those areas where expatriates actually live, but comparable with those actually occupied by officials in Brussels.

These neighbourhoods are described as residential areas of good quality favoured by expatriates and professional people such as international civil servants, university staff, doctors, managers, etc., who pay their rent themselves (i.e. not paid by their employers).

## **DETAILS ON THE SURFACE AREA**

Within each of the types, there are different sizes for total living space, depending on the housing commonly found in different towns. The rent of the dwellings surveyed in each town are compared with the rent of dwellings (having the same characteristics and the same surface area) found in Brussels, where a larger sample of housing sizes is considered.

## **DETAILED DATA**

In the following pages are provided various tables showing the latest rent results, a comparison between rent cost of apartments in different countries and between the last two years of survey and, the list of neighbourhoods surveyed in each town.

# 2004 CURRENT MARKET RENTS

Average rent per month given in the local currency of each place

COUNTRY / City		3 bedroom flats	2 bedroom flats	1 bedroom flats	
European Union	<b>Austria</b> Vienna	1 300	950	700	
	<b>Belgium</b> Brussels	1 150	870	650	
	<b>Cyprus</b> Nicosia	400	320	250	
	<b>Czech Rep.</b> Prague	42 800	27 700	20 200	
	<b>Denmark</b> Copenhagen	12 800	8 900	6 700	
	<b>Estonia</b> Tallinn	15 200	11 200	7 600	
	<b>Finland</b> Helsinki	1 300	1 100	800	
	<b>France</b>	Paris	2 100	1 650	950
		Lyon	1 050	810	520
	<b>Germany</b>	Berlin	1 050	810	600
		Bonn	1 000	750	580
		Hamburg	1 300	950	700
		Karlsruhe	900	670	560
		Munich	1 400	1 030	800
	<b>Greece</b> Athens	1 550	950	700	
	<b>Hungary</b> Budapest	338 000	208 000	132 000	
	<b>Ireland</b> Dublin	1 450	1 200	900	
	<b>Italy</b>	Rome	2 000	1 600	1 150
		Varese	900	700	540
	<b>Latvia</b> Riga	720	540	440	
	<b>Lithuania</b> Vilnius	2 900	2 100	1 400	
	<b>Malta</b> Valetta	260	200	140	
	<b>Netherlands</b> The Hague	1 700	1 350	1 050	
	<b>Poland</b> Warsaw	4 500	3 300	1 900	
	<b>Portugal</b> Lisbon	1 050	830	620	
	<b>Slovakia</b> Bratislava	1 250	950	620	
	<b>Slovenia</b> Ljubljana	328 000	221 000	142 000	
	<b>Spain</b> Madrid	1 350	950	750	
	<b>Sweden</b> Stockholm	17 800	12 700	9 600	
	<b>UK</b>	London	1 550	1 200	950
		Oxford	950	780	620
		Reading	900	760	610
Europe (other)	<b>Bulgaria</b> Sofia	830	520	290	
	<b>Iceland</b> Reykjavik	91 300	75 000	63 800	
	<b>Norway</b> Oslo	13 800	10 500	8 400	
	<b>Romania</b> Bucarest	880	590	400	
	<b>Switzerland</b>	Bern	2 400	1 850	1 350
		Geneva	3 200	2 600	1 850
	<b>Turkey</b> Ankara	1 060 000	700 000	580 000	
America	<b>Canada</b>	Ottawa	2 200	1 550	1 150
		Montreal	3 000	1 950	1 400
	<b>Mexico</b> Mexico	17 000	12 900	9 900	
	<b>USA</b>	Washington	2 800	2 100	1 400
New York		5 500	3 400	2 300	
Asia	<b>Japan</b> Tokyo	733 000	541 000	375 000	

Non-detached House	Detached House	Currency	City / COUNTRY
1 550	2 500	<i>EUR</i>	Vienna <b>Austria</b>
1 200	1 750	<i>EUR</i>	Brussels <b>Belgium</b>
550	900	<i>CYP</i>	Nicosia <b>Cyprus</b>
42 800	67 900	<i>CZK</i>	Prague <b>Czech Rep.</b>
13 800	19 300	<i>DKK</i>	Copenhagen <b>Denmark</b>
16 700	22 500	<i>EEK</i>	Tallinn <b>Estonia</b>
1 500	2 050	<i>EUR</i>	Helsinki <b>Finland</b>
2 000	3 100	<i>EUR</i>	Paris <b>France</b>
1 100	1 550	<i>EUR</i>	Lyon
1 150	1 700	<i>EUR</i>	Berlin <b>Germany</b>
1 150	1 700	<i>EUR</i>	Bonn
1 300	1 850	<i>EUR</i>	Hamburg
1 100	1 450	<i>EUR</i>	Karlsruhe
1 550	2 100	<i>EUR</i>	Munich
1 700	2 700	<i>EUR</i>	Athens <b>Greece</b>
435 000	696 000	<i>HUF</i>	Budapest <b>Hungary</b>
1 450	1 900	<i>EUR</i>	Dublin <b>Ireland</b>
1 850	2 700	<i>EUR</i>	Rome <b>Italy</b>
1 150	1 800	<i>EUR</i>	Varese
1 050	1 350	<i>LVL</i>	Riga <b>Latvia</b>
3 900	6 000	<i>LTL</i>	Vilnius <b>Lithuania</b>
380	650	<i>MTL</i>	Valetta <b>Malta</b>
2 000	-	<i>EUR</i>	The Hague <b>Netherlands</b>
5 100	6 800	<i>PLN</i>	Warsaw <b>Poland</b>
1 400	2 100	<i>EUR</i>	Lisbon <b>Portugal</b>
1 550	2 200	<i>EUR</i>	Bratislava <b>Slovakia</b>
343 000	515 000	<i>SIT</i>	Ljubljana <b>Slovenia</b>
1 750	2 500	<i>EUR</i>	Madrid <b>Spain</b>
13 500	19 100	<i>SEK</i>	Stockholm <b>Sweden</b>
1 800	2 300	<i>GBP</i>	London <b>UK</b>
950	1 250	<i>GBP</i>	Oxford
850	1 150	<i>GBP</i>	Reading
-	1 600	<i>BGN</i>	Sofia <b>Bulgaria</b>
118 800	152 500	<i>ISK</i>	Reykjavik <b>Iceland</b>
13 900	19 400	<i>NOK</i>	Oslo <b>Norway</b>
-	1 800	<i>EUR</i>	Bucarest <b>Romania</b>
3 050	3 950	<i>CHF</i>	Bern <b>Switzerland</b>
4 900	6 600	<i>CHF</i>	Geneva
1 630 000	2 470 000	<i>TRL (/1000)</i>	Ankara <b>Turkey</b>
2 000	2 800	<i>CAD</i>	Ottawa <b>Canada</b>
3 100	5 000	<i>CAD</i>	Montreal
21 100	24 800	<i>MXN</i>	Mexico <b>Mexico</b>
3 400	3 700	<i>USD</i>	Washington <b>USA</b>
3 200	4 300	<i>USD</i>	New York
730 000	1 019 000	<i>JPY</i>	Tokyo <b>Japan</b>

European Union

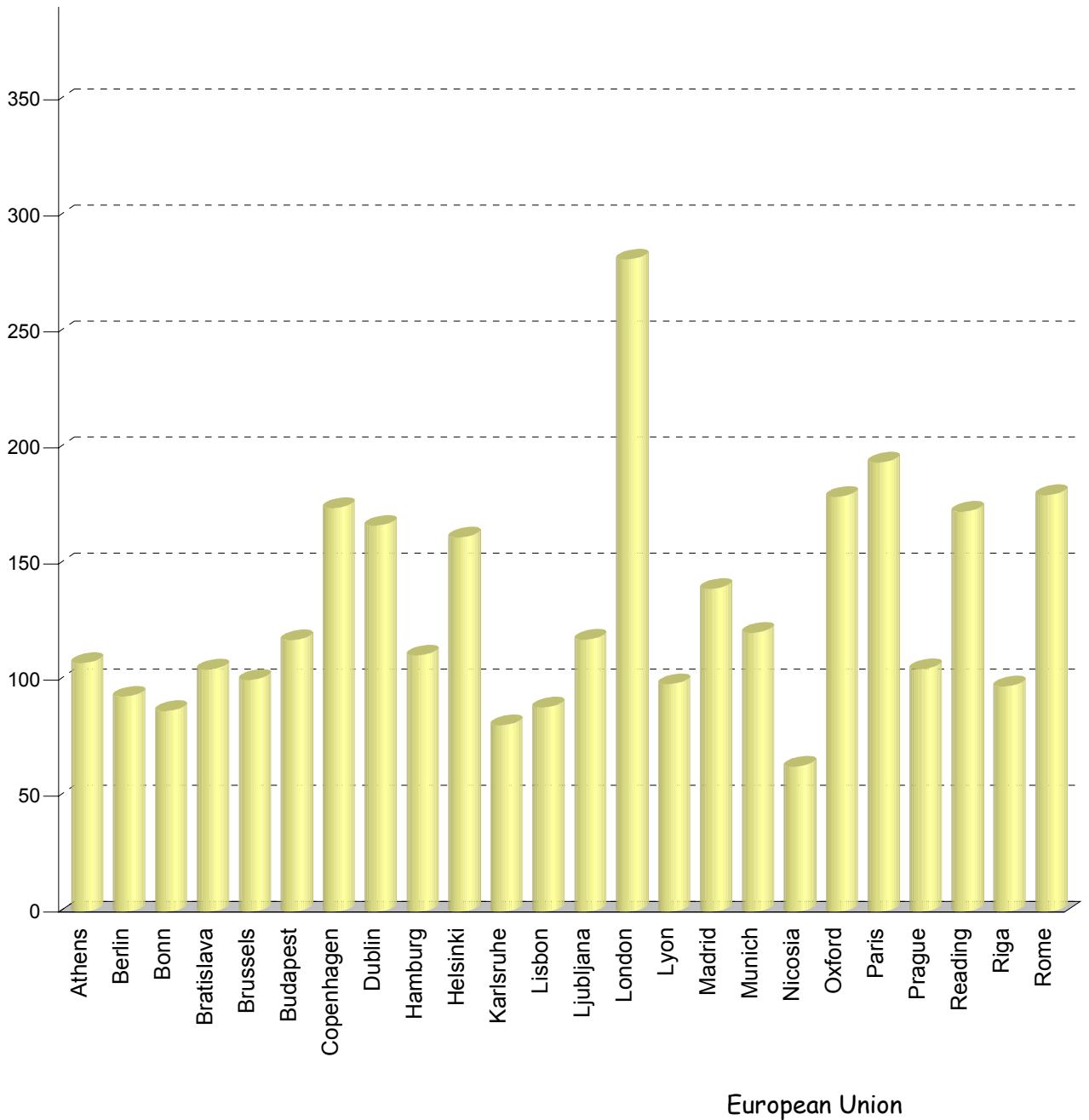
Europe (other)

America

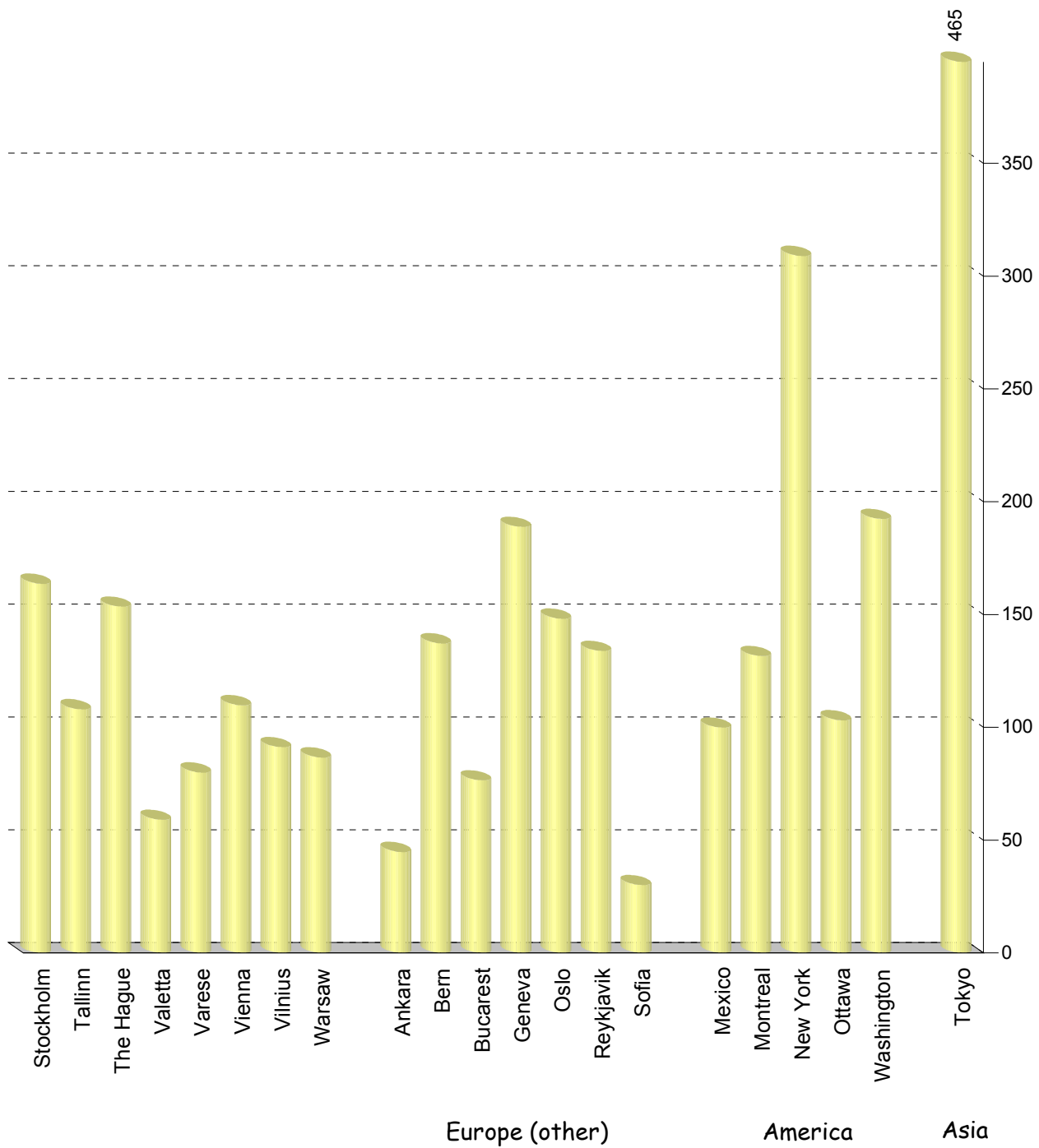
Asia

**NOTES:** The above figures have been rounded.  
Dwelling size per category varies slightly by country (see table on surface of dwellings).  
The data for houses shown in italics are not used in rent comparisons.

# RELATIVE DIFFERENCE BETWEEN AVERAGE RENT COST OF FLATS (Brussels = 100)







**Note:** Exchange rates of 1/07/2004

# TREND OF RENTS 2004/2003

Average development of rents for Flats and Houses

COUNTRY / City		FLATS (annual trend)	HOUSES (annual trend)	
European Union	Austria Vienna	▲ +2%	▼ -4%	
	Belgium Brussels	▲ +2%	▲ 0%	
	Cyprus Nicosia	▲ +11%	▲ +7%	
	Czech Rep. Prague	▼ -2%	▼ -4%	
	Denmark Copenhagen	▲ +1%	▲ +7%	
	Estonia Tallinn	▲ +2%	▲ +5%	
	Finland Helsinki	▲ +3%	▲ +3%	
	France	Paris	▼ -2%	▲ +6%
		Lyon	▲ +5%	▼ -5%
	Germany	Berlin	▼ -6%	▼ -6%
		Bonn	▲ +5%	▲ +10%
		Hamburg	▲ +5%	▼ -2%
		Karlsruhe	▼ -2%	▼ -10%
		Munich	▼ -9%	▼ -6%
	Greece Athens	▲ +1%	▼ -2%	
	Hungary Budapest	▼ -7%	▼ -8%	
	Ireland Dublin	▼ -4%	▼ -1%	
	Italy	Rome	▲ +12%	▲ +6%
		Varese	▲ +13%	▲ +14%
	Latvia Riga	▲ 0%	▲ +10%	
	Lithuania Vilnius	▲ +3%	▲ +4%	
	Malta Valetta	▲ +1%	▲ 0%	
	Netherlands The Hague	▲ +1%	▲ +5%	
	Poland Warsaw	▲ +1%	▲ +10%	
	Portugal Lisbon	▼ -5%	▲ +1%	
	Slovakia Bratislava	▼ -14%	▼ -2%	
	Slovenia Ljubljana	▲ +2%	▲ +10%	
	Spain Madrid	▲ +5%	▲ +8%	
	Sweden Stockholm	▲ +7%	▼ -4%	
	UK	London	▼ -2%	▼ -1%
Oxford		▼ -1%	▲ +10%	
Reading		▼ -3%	▲ +1%	
Europe (other)	Bulgaria Sofia	<i>n.a.</i>	<i>n.a.</i>	
	Iceland Reykjavik	▲ +9%	▲ +13%	
	Norway Oslo	▼ -5%	▲ +2%	
	Romania Bucarest	<i>n.a.</i>	<i>n.a.</i>	
	Switzerland	Bern	▼ -2%	▲ +3%
		Geneva	▲ +1%	▲ 0%
	Turkey Ankara	▲ 0%	▲ +10%	
America	Canada	Ottawa	▲ 0%	
		Montreal	▼ -6%	
	Mexico Mexico	▲ +3%	▲ +6%	
	USA	Washington	▼ -1%	▲ +10%
New York		▲ +5%	▲ +4%	
Asia	Japan Tokyo	▲ +3%	▲ +12%	

# SURFACE OF DWELLINGS

Typical dwelling sizes by category in each surveyed city (in m<sup>2</sup>)

COUNTRY / City		3 bedroom flats	2 bedroom flats	1 bedroom flats	Non-detached House	Detached House	
		80-100 m <sup>2</sup> 110-130 m <sup>2</sup> 140-160 m <sup>2</sup>	60-80 m <sup>2</sup> 80-100 m <sup>2</sup>	40-60 m <sup>2</sup> 60-80 m <sup>2</sup>	80-100 m <sup>2</sup> 110-130 m <sup>2</sup> 140-160 m <sup>2</sup>	110-140 m <sup>2</sup> 150-180 m <sup>2</sup> 190-220 m <sup>2</sup>	
European Union	<b>Austria</b> Vienna	<120>	<90>	<70>	<120>	<165>	
	<b>Belgium</b> Brussels	<120>	<90>	<70>	<120>	<165>	
	<b>Cyprus</b> Nicosia	<120>	<90>	<70>	<150>	<205>	
	<b>Czech Rep.</b> Prague	<120>	<90>	<70>	<120>	<165>	
	<b>Denmark</b> Copenhagen	<120>	<70>	<50>	<120>	<165>	
	<b>Estonia</b> Tallinn	<90>	<70>	<50>	<120>	<165>	
	<b>Finland</b> Helsinki	<90>	<70>	<50>	<120>	<165>	
	<b>France</b>	Paris	<120>	<90>	<50>	<120>	<165>
		Lyon	<120>	<90>	<50>	<120>	<165>
	<b>Germany</b>	Berlin	<120>	<90>	<70>	<120>	<165>
		Bonn	<120>	<90>	<70>	<120>	<165>
		Hamburg	<120>	<90>	<70>	<120>	<165>
		Karlsruhe	<120>	<90>	<70>	<120>	<165>
		Munich	<120>	<90>	<70>	<120>	<165>
	<b>Greece</b> Athens	<150>	<90>	<70>	<150>	<205>	
	<b>Hungary</b> Budapest	<120>	<70>	<50>	<150>	<205>	
	<b>Ireland</b> Dublin	<120>	<70>	<50>	<90>	<125>	
	<b>Italy</b>	Rome	<120>	<90>	<70>	<120>	<205>
		Varese	<120>	<90>	<70>	<120>	<205>
	<b>Latvia</b> Riga	<120>	<90>	<70>	<150>	<205>	
	<b>Lithuania</b> Vilnius	<90>	<70>	<50>	<120>	<165>	
	<b>Malta</b> Valetta	<120>	<90>	<50>	<120>	<205>	
	<b>Netherlands</b> The Hague	<120>	<90>	<70>	<120>	-	
	<b>Poland</b> Warsaw	<120>	<90>	<50>	<120>	<205>	
	<b>Portugal</b> Lisbon	<150>	<90>	<70>	<150>	<165>	
	<b>Slovakia</b> Bratislava	<120>	<90>	<70>	<120>	<165>	
	<b>Slovenia</b> Ljubljana	<120>	<90>	<50>	<120>	<165>	
	<b>Spain</b> Madrid	<120>	<70>	<50>	<120>	<165>	
<b>Sweden</b> Stockholm	<120>	<90>	<70>	<120>	<165>		
<b>UK</b>	London	<90>	<70>	<50>	<90>	<125>	
	Oxford	<90>	<70>	<50>	<90>	<125>	
	Reading	<90>	<70>	<50>	<90>	<125>	
Europe (other)	<b>Bulgaria</b> Sofia	<120>	<90>	<70>	-	<205>	
	<b>Iceland</b> Reykjavik	<90>	<70>	<50>	<150>	<205>	
	<b>Norway</b> Oslo	<120>	<90>	<70>	<150>	<205>	
	<b>Romania</b> Bucarest	<120>	<90>	<50>	-	<165>	
	<b>Switzerland</b>	Bern	<120>	<90>	<70>	<120>	<165>
		Geneva	<120>	<90>	<70>	<120>	<165>
	<b>Turkey</b> Ankara	<150>	<90>	<70>	<150>	<205>	
America	<b>Canada</b>	Ottawa	<150>	<90>	<70>	<150>	<205>
		Montreal	<150>	<90>	<70>	<150>	<205>
	<b>Mexico</b> Mexico	<150>	<90>	<70>	<150>	<205>	
	<b>USA</b>	Washington	<120>	<90>	<70>	<120>	<205>
New York		<150>	<90>	<70>	<150>	<205>	
Asia	<b>Japan</b> Tokyo	<120>	<90>	<70>	<120>	<165>	

# NEIGHBOURHOODS

## EUROPEAN UNION CITIES

**Athens** - Kolonaki, Psychiko, Filothei, Kifissia, Glyfada, Voula-Glyfatha, Agia Paraskevi.

**Berlin** - Dahlem, Grunewald, Wannsee, Schlachtensee, Regierungsviertel, Centre (City-West), Fronau, Zehlendorf, Westend, Lichterfelde, Berlin-Mitte.

**Bonn** - Ippendorf, Venusberg, Südstadt, Weststadt, Stadtwald, Dottendorf, Kessenich, Plittersdorf, Rüngsdorf, Poppelsdorf, Mehlem, Beuel.

**Bratislava** - Old Town, Centre, Borik, Nove Mesto, Karlova Ves.

**Brussels** - Bruxelles 1000, Schaerbeek, Etterbeek, Ixelles, Auderghem, Woluwe Saint-Pierre, Woluwe Saint-Lambert, Watermâel-Boitsfort, Uccle.

**Budapest** - *Buda side*: Districts I, II, II/A, XI, XII.

**Copenhagen** - Centre, Osterbro, Frederiksberg, Hellerup, Gentofte, Lyngby.

**Dublin** - Dublin 2, 4, 6; Sadymount, Ballsbridge, Donnybrock, Blackrock, Clonskeagh, Clontarf, Lucan, Dalkey, Killiney, Booterstown, Blanchardstown, Swords, Smithfield, Drumcondra, Santry.

**The Hague** - Archipel, Van Stolkpark, Centre, Westbroekpark, Duttendel, Belgisch Park, Benoordenhout, Scheveningen, Statenkwartier, Bezuidenhout, Duinoord, Mariahoeve, Rijswijk, Voorburg, Leidschendam, Kijkduin, Voorschoten.

**Hamburg** - Blankenese, Othmarschen, Uhlenhorst, Wandsbek, Eimsbüttel, Eppendorf, Föhlsbüttel.

**Helsinki** - *Flats*: Kaivopuisto, Eira, Munkkiniemi, Töölö, Lauttasaari, Katajanokka, Kruunuhaka, Tapiola; *Houses*: Kauniainen, Westend, Kuusisaari, Lehtisaari, Kulosaari, Haukilahti, Nuottaniemi.

**Karlsruhe** - Durlach, Geigersberg, Musikerviertel, Rüppur, Südweststadt, Weststadt.

**Lisbon** - Quinta do Lambert, Campo de Ourique, Avenidas Novas, Lumiar, Telheiras, Parque Expo, Restelo, Carcavelos, Estoril, Cascais.

**Ljubljana** - Center, Bezigrad, Vic (Trnovo-Murgle-Grbina-Rozna dolina), Siska (Koseze-Podutik-Mostec).

**London** - Islington & Highbury, Westminster, Fulham, Putney, Docklands, Greenwich and Blackheath, Southgate, Pimlico, Clapham.

**Lyon** - Arrondissements II, III, IV, VI, VII, VIII; *Houses*: Ecully, Laval, Montplaisir, Francheville, St. Genis, St. Cyr, St. Foy les Lions, Montchat.

**Madrid** - *Flats:* Retiro, Salamanca, Chamartin, Chamberi, Arturo Soria, Parque Norte; *Houses:* Arturo Soria, Parque del Conde Orgaz, Majadahonda, las Rozas, Pozuelo de Alarcón, Soto de la Moraleja, Mirasierra.

**Munich** - Lehel, Harlaching, Solln, Grünwald, Pullach, Nymphenburg, Gern, Obermenzing, Schwabing, Bogenhausen, Herzog-Park.

**Nicosia** - Acropolis, Aglangia, Archangelos, CYBC area, Dasoupolis, Engomi, Hilton hotel area, Latsia, Makedonitissa, Strovolos, Universal Gardens.

**Oxford/Abingdon** - Oxford North, Summertown, South and East Oxford, Abingdon North.

**Paris** - Arrondissements 7, 8, 15, 16, Neuilly sur Seine, Boulogne (nord); *Houses:* Saint Germain-en-Laye, Versailles.

**Prague** - *Flats:* Prague 1, 2, 6; *Houses:* Prague 5, 6.

**Reading** - Central Reading, University area, Lower Earley, Reading West, Caversham, Henley.

**Riga** - *Flats:* Old Riga, Center, "Quiet" Center; *Houses:* Mezaparks, Jurmala, Kipsala, Pardaugava.

**Rome** - *Flats:* Prati, Parioli, centre (non-historic), Trieste, Aventino, EUR; *Houses:* Casal Palocco, Cassia-Flaminia, Olgiata.

**Stockholm** - Östermalm, Kungsholmen, Södermalm, Vasastan, Norrmalm, Birkastan; *Houses:* Solna, Näsby Park, Lidingö, Danderyd kommun/Djursholm/Stocksund, Täby, Nacka/Saltsjöbaden, Bromma, Sollentuna/Sjöberg/Edsviken.

**Tallinn** - *Flats:* Kesklinn (Center of Tallinn); *Houses:* Pirita (Kaasiku district), Nõmme (Hiiu district), Kakumäe.

**Valetta** - Sliema, Kapara, Ta' l'Ibrag, St. Julian's, St. Andrews, Mellieha, St. Maria, Valetta, Vittoriosa, Senglea, Cospicua,

**Varese** - Centro-Montello, S. Ambrogio, Casciago, Casbeno, Masnago, Luvinata, Barasso.

**Vienna** - *Flats:* districts 1, 8, 9, 13; *Houses:* districts 13, 18, 19.

**Vilnius** - *Flats:* Old Town, Center, Naujamiestis; *Houses:* Center, Naujamiestis, Antakalnis, Zverynas, Jerusale.

**Warsaw** - Mokotow, Srodmiescie, Ursynow, Wilanow, Konstancin, Saska Kepa.

## OTHER EUROPEAN CITIES

**Ankara** - Cankaya, Gasi Osman Pasa, Kavaklidere, Bilkent.

**Bern** - Centre, Kirchenfeld, Brunnadern, Elfenau, Obstberg, Murifeld, Matenhof, Altenberg, Muri, Gumligen.

**Bucarest** - Primăverii, Dorobanți, Domenii, Floreasca, Victoriei, Cotroceni, Romană-Magheru, Universitate, Unirii, 1 Mai, Sala Palatului.

**Geneva** - Petit Saconnex, Grand Saconnex, Champel, Florissant, Malagnou.

**Reykjavik** - Reykjavik, Kópavogur.

**Sofia** - Centre, Lozenec, Beli Brezi, Ivan Vazov, Iztok, Lagera, Simeonovo, Dragalevci, Boiana.

**Oslo** - *Flats:* Frogner, Homansbyen, Majorstuen, Briskeby, Vika, Bislett, Grünerlokka; *Houses:* Smestad, Ullern, Lilleaker, Nordstrand, Bærum, Nedre Hollmenkollen.

## NORTH AMERICAN & ASIAN CITIES

**Mexico** - *West DF:* Polanco, Bosques, Lomas, Tecamachalco; *South DF:* Pedregal, Jardines de la Montaña.

**Montreal** - Downtown, Hampstead, Mont Royal, Outremont, Westmount, NDG, Nun's Island, Beaconsfield.

**New York** - Manhattan (area bounded by Yorkville, Park Avenue, Gramercy, East River); *Houses:* Westchester (Scarsdale, White Plains, Mamaroneck, New Rochelle, Larchmont), Queens (Forest Hills), New Jersey (Closter, Fort Lee).

**Ottawa** - Downtown, Glebe, New Edinburgh, Rockcliffe, Kanata, Orleans.

**Washington** - *NW DC:* Tenley Circle, A.U. Park, Spring Valley, Georgetown, Western Avenue; *Suburban Maryland:* Bethesda, Cabin John, Chevy Chase; *North Virginia:* McLean, Alexandria, Arlington, Crystal City.

**Tokyo** - Azabu, Hiroo, Roppongi, Akasaka, Mita, Toranomon, Azabudai, Shiba, Shibuya, Aoyama, Yoyogi, Takanawa, Meguro, Oyamacho.



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