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Individual taxation – What are the tax implications for you?

Introduction

On 8 March 2026, Swiss voters approved a fundamental change in the system of taxation for married couples and registered partnerships: instead of being taxed jointly, each partner will be taxed individually. The new system will enter into force by 1 January 2032 at the latest. The following outlines the key tax implications and potential planning considerations.

Civil-law partnership – tax-law individuality

Under civil law, married couples or registered partners form a legal and economic partnership and are jointly responsible for their maintenance. This also applies where one partner is only partially employed or not employed at all, for example due to illness. The civil-law obligations of maintenance and support during cohabitation can be determined by a court.

With the introduction of individual taxation, each taxable person will in future be taxed independently of their civil status. Couples will therefore no longer be treated as a single economic unit for tax purposes. As a result, family-law maintenance contributions, whether in the form of financial support, household work or childcare, will no longer be considered through specific tax deductions.

Allocation of assets and income

Assets and income from assets will follow the ownership structure. Joint bank accounts, co-ownership or joint ownership of real estate or other valuable assets, as well as the related income, such as interest, dividends or rental income, will be taxed proportionally by each partner according to the applicable civil-law ownership arrangements. The same applies to related expenses, such as custody fees or property maintenance costs, which may be deducted from the corresponding income.

Deduction of debts and interest in debt

The taxable person who signed the loan or credit agreement is entitled to deduct the debt amount as well as the related interest payments. Regarding the future restriction on the deductibility of debt interest due to the abolition of the imputed rental value, reference is made to the valfor TaxPage of January 2026.

Child deduction and related deductions

In future, deductions for children (child deduction, insurance deduction and deduction for third-party childcare costs) will generally be allocated equally between the parents. At the same time, the child deduction for direct federal tax will be increased from the current CHF 6,800 to CHF 12,000.

Pension provisions

Social security contributions, contributions or voluntary purchases into the second pillar, and contributions to pillar 3a, may be deducted by the insured person. Conversely, benefits, whether taken as a lump-sum withdrawal or in the form of a pension - will also be taxable solely to the insured person (individually). Although couples will no longer constitute an economic unit for tax purposes, the civil-law provisions remain unaffected, including the equal division of pension entitlements accrued during a marriage or registered partnership in the event of divorce.

Impact on liability and procedural law

With the abolition of joint taxation, both joint and several liability for joint tax debts and the mutual right of access to tax files will cease to apply. However, the civil-law right to request information from one's spouse or registered partner regarding income, assets or debts will remain in place.

Conclusion

Individual taxation will tend to reduce the tax burden on lower secondary incomes, while incomes of around CHF 100,000 or more may face a higher tax burden. Households where both partners earn similar incomes are likely to benefit, whereas couples with significantly different income levels (e.g., single-earner households) may see their tax burden increase. How the cantons will implement individual taxation is still unclear.

Because income, assets and pension arrangements will in future be assessed individually, asset structuring and tax planning for couples will become increasingly important. The allocation of assets and investment income between partners may have a greater impact on the effective tax burden, and the tax consequences of transfers of assets between partners should be considered in such planning.

Recommendation

Taxpayers would be well advised to analyze the potential effects on their income, wealth and pension situation at an early stage. Early planning can help identify risks and make the most of tax opportunities.

Please do not hesitate to contact us if you have any questions — we will be happy to assist you.

valfor TaxTeam

Daniel Gatenby

Attorney, LL.M. Tax

daniel.gatenby@valfor.ch

Regina Schlup Guignard

Attorney, certified tax expert

regina.schlup@valfor.ch