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# Switzerland ends joint taxation of married couples: what the March vote changes

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*On 8 March 2026 voters approved individual taxation with 54.23% in favour. Every adult will file a separate return, by 2032 at the latest.*

## Country reference

- Country: Switzerland (Wave 1 expansion country)
- Authorities: Federal Department of Finance (FDF); Federal Tax Administration (FTA); cantonal tax administrations
- Topic: Federal Act on Individual Taxation (indirect counter-proposal to the Fair Taxation Initiative)
- Key date: Approved 8 March 2026; in force by 2032 at the latest
- Law: Federal Act on Direct Federal Taxation; Federal Act on the Harmonisation of Direct Taxes

## The result

On 8 March 2026 the Federal Act on Individual Taxation passed with 54.23% yes against 45.77% no, on a turnout of 55.6%. It removes the joint assessment of married couples at federal, cantonal and communal level.

## What changes

- Married people are taxed individually, as unmarried couples are today. Each files a return and declares their own income, assets and deductions.
- Child deduction for direct federal tax rises from CHF 6,800 to CHF 12,000 per child.
- Federal tax scale: rates fall for low and middle incomes and rise slightly for high incomes.
- Cantons keep their own tax scales and must write the reform into cantonal law.

## Cost and timing

- The FDF estimates lower receipts of about CHF 630 million a year from direct federal tax, measured on tax year 2026: about CHF 500 million for the Confederation and CHF 130 million for the cantons.
- The law takes effect by 2032 at the latest. The Federal Council may set an earlier date.
- Cantonal tax offices will have to process many more returns.

## Still open

A separate popular initiative on the so-called marriage penalty goes to the vote on 29 November 2026. Press reports describe it as keeping a joint return and applying the more favourable of two calculations. Its outcome may affect how the March reform proceeds, so the final shape is not yet settled.

## Who should look at this

- Dual-income married couples, the group the reform is aimed at.
- Single-income couples, especially on high incomes, who may pay more under the new scale.
- Internationally mobile executives and people taxed on a lump-sum basis; law firm commentary says the lump-sum conditions will be tested for each spouse separately.
- Employers that run tax equalisation or relocation policies for staff moving to Switzerland.

## What to do now

- No filing change yet: returns for 2026 follow the current rules.
- Review how assets, mortgage debt and deductions are split between spouses.
- Employers: note the change in assignment cost models from the early 2030s.

## Our take

This is the largest change to Swiss personal tax in decades, but it arrives slowly and through 26 cantonal laws. For companies moving senior staff to Switzerland, the practical effect is on net pay projections for assignments that run beyond 2030.

## Sources

- Federal Department of Finance: Individual taxation vote (in German)
- Federal Tax Administration: Individual taxation (in German)
- Federal Council: Vote of 8 March 2026 on individual taxation
- Baer & Karrer: Individual taxation approved in referendum
- 20 Minuten: The four proposals for 29 November 2026 (in German)

**Important.** This summary is for general information and is not tax, legal or financial advice. It is based on public Federal Tax Administration and Swiss federal government publications, together with press reports and adviser commentary, and may be incomplete or out of date. The official legislation and guidance prevail; check the official text before acting.

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