

AHV/AVS Income Splitting & Child-Rearing Credits — Switzerland's Statutory Pension Gender-Gap Mechanism

Gender Equality · Good practice · Switzerland

Quality score: 78/100

Evidence strength: Observational / pre–post

Summary

Since 1997, Switzerland's state pension automatically splits spouses' earnings 50/50 and credits fictitious income for child-rearing years, targeting the gender pension gap — which still runs roughly 33–37% overall, driven by unsplit occupational pensions.

Key dimensions

Dimension	Score
Transferability / replicability	3/3
Impact on gender equality	1/1
Effectiveness	0/1
Efficiency	0/1
Evaluated outcomes	1/1
Sustainability	1/1
Achievement / evidence	1/1
Gender-mainstreaming embedding	1/1
Curator validation	1/1

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-07-05

[Federal Social Insurance Office \(Bundesamt für Sozialversicherungen, BSV\)](#) — accessed 2026-07-05

[BSV — Was bedeutet Splitting?](#) — accessed 2026-07-05

[OECD — Pensions at a Glance 2025: Gender pension gap](#) — accessed 2026-07-05

[SWI swissinfo.ch — Pensions: what women need to know](#) — accessed 2026-07-05

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