

XI. Economic conditions in Germany

8. Households' income *

| Period | Gross wages and salaries ¹ | | Net wages and salaries ² | | Monetary social benefits received ³ | | Mass income ⁴ | | Disposable income ⁵ | | Saving ⁶ | | Saving ratio ⁷ |
|---------|---------------------------------------|--------------------------|-------------------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------------|--------------------------|---------------------|--------------------------|---------------------------|
| | € billion | Annual percentage change | € billion | Annual percentage change | € billion | Annual percentage change | € billion | Annual percentage change | € billion | Annual percentage change | € billion | Annual percentage change | As percentage |
| 2018 | 1,506.9 | 5.0 | 1,020.0 | 4.9 | 458.6 | 3.0 | 1,478.5 | 4.3 | 2,031.6 | 3.8 | 223.1 | 9.3 | 11.0 |
| 2019 | 1,573.0 | 4.4 | 1,069.9 | 4.9 | 479.1 | 4.5 | 1,548.9 | 4.8 | 2,083.6 | 2.6 | 218.5 | - 2.1 | 10.5 |
| 2020 | 1,562.2 | - 0.7 | 1,066.6 | - 0.3 | 521.4 | 8.8 | 1,587.9 | 2.5 | 2,082.7 | - 0.0 | 333.9 | 52.8 | 16.0 |
| 2021 | 1,620.5 | 3.7 | 1,111.1 | 4.2 | 534.8 | 2.6 | 1,645.9 | 3.6 | 2,146.8 | 3.1 | 305.1 | - 8.6 | 14.2 |
| 2022 | 1,718.3 | 6.0 | 1,174.3 | 5.7 | 542.5 | 1.5 | 1,716.8 | 4.3 | 2,333.5 | 8.7 | 239.5 | - 21.5 | 10.3 |
| 2023 | 1,845.7 | 7.4 | 1,284.7 | 9.4 | 580.2 | 6.9 | 1,864.9 | 8.6 | 2,475.9 | 6.1 | 257.4 | 7.5 | 10.4 |
| 2024 | 1,947.2 | 5.5 | 1,355.5 | 5.5 | 621.4 | 7.1 | 1,976.9 | 6.0 | 2,572.3 | 3.9 | 289.4 | 12.4 | 11.2 |
| 2025 | 2,037.2 | 4.6 | 1,407.4 | 3.8 | 647.5 | 4.2 | 2,054.9 | 3.9 | 2,650.3 | 3.0 | 272.4 | - 5.9 | 10.3 |
| 2024 Q3 | 481.9 | 5.6 | 341.0 | 5.6 | 158.1 | 7.6 | 499.1 | 6.2 | 644.7 | 4.2 | 66.8 | 15.6 | 10.4 |
| Q4 | 535.6 | 4.6 | 372.7 | 4.2 | 155.8 | 6.9 | 528.5 | 5.0 | 658.8 | 3.8 | 68.6 | 9.2 | 10.4 |
| 2025 Q1 | 480.2 | 4.5 | 332.2 | 3.3 | 163.1 | 5.3 | 495.2 | 3.9 | 652.9 | 2.7 | 82.7 | - 3.4 | 12.7 |
| Q2 | 492.6 | 4.7 | 334.1 | 4.3 | 159.5 | 4.5 | 493.6 | 4.4 | 651.5 | 2.9 | 62.7 | - 8.2 | 9.6 |
| Q3 | 505.7 | 5.0 | 356.2 | 4.5 | 163.9 | 3.7 | 520.1 | 4.2 | 665.5 | 3.2 | 63.0 | - 5.7 | 9.5 |
| Q4 | 558.7 | 4.3 | 384.9 | 3.3 | 161.1 | 3.4 | 546.0 | 3.3 | 680.3 | 3.3 | 64.0 | - 6.7 | 9.4 |

Source: Federal Statistical Office; figures computed in February 2026. * Households including non-profit institutions serving households. **1** Residence concept. **2** After deducting the wage tax payable on gross wages and salaries and employees' contributions to the social security funds. **3** Social security benefits in cash from the social security funds, central, state and local government and foreign countries, pension payments (net), private funded social benefits, less social contributions on social benefits, consumption-related taxes and public charges. **4** Net wages and salaries plus

monetary social benefits received. **5** Mass income plus operating surplus, mixed income, property income (net), other current transfers received, income of non-profit institutions serving households, less taxes (excluding wage tax and consumption-related taxes) and other current transfers paid. Including the increase in claims on company pension funds. **6** Including the increase in claims on company pension funds. **7** Saving as a percentage of disposable income.

9. Negotiated pay rates (overall economy)

| Period | Index of negotiated wages ¹ | | | | | | | | Memo item: Wages and salaries per employee ³ | |
|-----------|--|--------------------------|----------|--------------------------|--------------------|--------------------------|----------|--------------------------|---|--------------------------|
| | On an hourly basis | | | | On a monthly basis | | | | | |
| | 2020=100 | Annual percentage change | 2020=100 | Annual percentage change | 2020=100 | Annual percentage change | 2020=100 | Annual percentage change | 2020=100 | Annual percentage change |
| 2018 | 94.9 | 3.0 | 95.0 | 3.0 | 95.2 | 2.8 | 95.5 | 2.8 | 97.2 | 3.3 |
| 2019 | 97.7 | 3.0 | 97.8 | 3.0 | 97.9 | 2.9 | 97.9 | 2.5 | 100.2 | 3.1 |
| 2020 | 100.0 | 2.3 | 100.0 | 2.3 | 100.0 | 2.1 | 100.0 | 2.1 | 100.0 | - 0.2 |
| 2021 | 101.5 | 1.5 | 101.5 | 1.5 | 101.6 | 1.6 | 101.5 | 1.5 | 103.3 | 3.3 |
| 2022 | 104.2 | 2.6 | 104.1 | 2.6 | 103.8 | 2.2 | 103.6 | 2.0 | 107.8 | 4.4 |
| 2023 | 108.5 | 4.1 | 108.3 | 4.1 | 106.7 | 2.8 | 106.3 | 2.7 | 114.8 | 6.4 |
| 2024 | 115.3 | 6.3 | 115.1 | 6.2 | 112.1 | 5.1 | 111.7 | 5.0 | 120.7 | 5.2 |
| 2025 | 118.0 | 2.4 | 117.8 | 2.3 | 118.0 | 5.3 | 118.0 | 5.6 | 126.2 | 4.5 |
| 2024 Q3 | 122.1 | 9.0 | 121.9 | 9.0 | 116.8 | 5.6 | 113.0 | 5.8 | 119.5 | 5.3 |
| Q4 | 126.4 | 6.0 | 126.2 | 6.0 | 126.0 | 6.7 | 114.4 | 6.7 | 132.1 | 4.4 |
| 2025 Q1 | 109.4 | 0.9 | 109.2 | 0.9 | 108.8 | 6.7 | 115.9 | 6.7 | 119.4 | 4.3 |
| Q2 | 110.3 | 5.8 | 110.1 | 5.8 | 110.5 | 6.7 | 118.2 | 6.8 | 122.1 | 4.6 |
| Q3 | 122.1 | 0.0 | 121.8 | - 0.0 | 122.3 | 4.7 | 118.7 | 5.0 | 125.3 | 4.9 |
| Q4 | 130.2 | 3.0 | 130.0 | 3.0 | 130.5 | 3.6 | 119.0 | 4.1 | 137.8 | 4.4 |
| 2025 Aug. | 110.6 | - 1.2 | 110.4 | - 1.2 | 110.9 | 4.8 | 118.8 | 4.9 | . | . |
| Sep. | 110.5 | 4.1 | 110.3 | 4.1 | 110.7 | 4.8 | 118.9 | 4.8 | . | . |
| Oct. | 110.6 | 4.0 | 110.4 | 4.0 | 110.8 | 4.6 | 119.0 | 4.6 | . | . |
| Nov. | 167.4 | 2.3 | 167.1 | 2.3 | 167.8 | 2.7 | 119.0 | 3.8 | . | . |
| Dec. | 112.6 | 3.2 | 112.4 | 3.2 | 112.9 | 3.9 | 119.0 | 3.8 | . | . |
| 2026 Jan. | 111.3 | 3.8 | 111.0 | 3.8 | 111.4 | 3.7 | 119.5 | 3.8 | . | . |
| Feb. | 115.0 | 1.9 | 114.7 | 1.8 | 115.1 | 3.9 | 119.6 | 3.0 | . | . |

1 Current data are normally revised on account of additional reports. **2** Excluding one-off payments and covenants (capital formation benefits, special payments, such as annual bonuses, holiday pay, Christmas bonuses (13th monthly salary payment) and

retirement provisions). **3** Source: Federal Statistical Office; figures computed in February 2026.