

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
2017	1,435.7	4.5	972.2	4.3	445.3	3.4	1,417.5	4.1	1,957.9	3.7	204.2	7.8	10.4
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
2024 Q2	470.3	5.6	320.3	5.7	152.6	7.4	472.9	6.2	633.1	3.2	68.4	9.4	10.8
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	480.4	4.6	332.3	3.4	163.3	5.4	495.6	4.0	651.7	2.5	83.1	- 2.9	12.8
Q2	492.4	4.7	333.9	4.3	159.6	4.6	493.5	4.4	648.8	2.5	63.0	- 7.8	9.7
Q3	506.4	5.1	357.2	4.7	163.8	3.6	521.0	4.4	661.4	2.6	63.8	- 4.6	9.6

Source: Federal Statistical Office; figures computed in November 2025. * 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	Total	Total excluding one-off payments	Basic pay rates ²	Annual percentage change	2020=100	Annual percentage change
2017	92.1	2.3	92.2	2.3	92.6	2.4	92.9	2.4	94.0	2.8
2018	94.9	3.0	95.0	3.0	95.2	2.8	95.5	2.8	97.2	3.3
2019	97.8	3.0	97.8	3.0	98.0	2.9	98.0	2.6	100.2	3.1
2020	100.0	2.3	100.0	2.2	100.0	2.1	100.0	2.1	100.0	- 0.2
2021	101.6	1.5	101.5	1.5	101.7	1.7	101.5	1.5	103.3	3.3
2022	104.2	2.6	104.1	2.6	103.9	2.2	103.6	2.0	107.8	4.4
2023	108.5	4.1	108.3	4.0	106.7	2.7	106.3	2.7	114.8	6.4
2024	115.2	6.2	115.0	6.1	112.0	5.0	111.6	5.0	120.7	5.2
2024 Q2	104.1	3.2	104.0	3.2	103.5	4.4	110.6	4.3	116.7	5.3
Q3	122.0	9.0	121.8	8.9	116.7	5.5	113.0	5.7	119.5	5.3
Q4	126.3	5.9	126.1	5.9	125.9	6.6	114.3	6.7	132.1	4.4
2025 Q1	109.3	0.9	109.1	0.9	108.8	6.6	115.8	6.7	119.5	4.3
Q2	110.1	5.8	109.9	5.7	110.4	6.6	118.1	6.7	122.0	4.6
Q3	121.9	- 0.1	121.7	- 0.1	122.2	4.7	118.6	5.0	125.5	5.1
2025 May	110.3	5.8	110.1	5.7	110.6	6.4	118.2	6.5	.	.
June	109.9	5.7	109.7	5.6	110.2	6.4	118.2	6.5	.	.
July	144.9	- 2.1	144.6	- 2.1	145.1	4.5	118.4	5.4	.	.
Aug.	110.5	- 1.2	110.3	- 1.3	110.7	4.8	118.7	4.8	.	.
Sep.	110.4	4.0	110.1	4.0	110.6	4.7	118.7	4.7	.	.
Oct.	110.4	3.9	110.2	3.9	110.7	4.5	118.8	4.5	.	.
Nov.	168.5	3.0	168.1	3.0	168.8	3.5	118.9	3.7	.	.

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 November 2025.