II. Macroeconomic accounting systems

5. Households´ income *

seasonally adjusted +

Period	Gross wages and salaries [1]		Deductions [2,3]		Net wages and salaries		Monetary social benefits received (A) [4]		Mass income [3]		Operating surplus/mixed income [5]		Disposable income [3,6]		Saving [3,6]		Saving ratio [3,7]
	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	€ billion	Change from previous period in %	%
2011 Q3	283.109	0.6	90.158	0.8	192.951	0.6	93.729	0.4	286.680	0.5	139.107	– 0.8	420.636	0.3	42.982	1.3	10.2
Q4	285.904	1.0	90.613	0.5	195.291	1.2	93.666	– 0.1	288.957	0.8	141.826	2.0	423.830	0.8	42.914	– 0.2	10.1
2012 Q1	289.613	1.3	91.937	1.5	197.676	1.2	93.892	0.2	291.568	0.9	144.729	2.0	430.996	1.7	43.853	2.2	10.2
Q2	293.437	1.3	93.321	1.5	200.116	1.2	94.659	0.8	294.775	1.1	138.964	– 4.0	426.959	– 0.9	42.406	– 3.3	9.9
Q3	295.269	0.6	94.552	1.3	200.717	0.3	95.167	0.5	295.884	0.4	141.186	1.6	429.213	0.5	42.295	– 0.3	9.9
Q4	298.048	0.9	95.118	0.6	202.930	1.1	95.583	0.4	298.513	0.9	137.428	– 2.7	428.962	– 0.1	39.882	– 5.7	9.3
2013 Q1	299.392	0.5	95.200	0.1	204.192	0.6	95.867	0.3	300.059	0.5	137.082	– 0.3	428.801	– 0.0	39.827	– 0.1	9.3
Q2	302.192	0.9	96.347	1.2	205.845	0.8	96.733	0.9	302.578	0.8	140.972	2.8	434.797	1.4	41.525	4.3	9.6
Q3	305.412	1.1	97.464	1.2	207.948	1.0	96.795	0.1	304.743	0.7	142.195	0.9	438.222	0.8	41.294	– 0.6	9.4
Q4	308.007	0.8	98.806	1.4	209.201	0.6	96.724	– 0.1	305.925	0.4	138.224	– 2.8	436.414	– 0.4	40.865	– 1.0	9.4
2014 Q1	312.291	1.4	99.532	0.7	212.759	1.7	98.030	1.4	310.789	1.6	138.029	– 0.1	440.984	1.0	43.435	6.3	9.8
Q2	314.922	0.8	100.086	0.6	214.836	1.0	97.959	– 0.1	312.795	0.6	139.438	1.0	444.983	0.9	44.960	3.5	10.1
Q3	317.826	0.9	101.565	1.5	216.261	0.7	99.280	1.3	315.541	0.9	142.658	2.3	449.922	1.1	45.160	0.4	10.0
Q4	320.602	0.9	103.133	1.5	217.469	0.6	101.031	1.8	318.500	0.9	141.731	– 0.6	452.530	0.6	45.252	0.2	10.0
2015 Q1	323.338	0.9	104.125	1.0	219.213	0.8	102.295	1.3	321.508	0.9	139.560	– 1.5	451.250	– 0.3	44.313	– 2.1	9.8
Q2	328.619	1.6	105.321	1.1	223.298	1.9	102.823	0.5	326.121	1.4	139.676	0.1	460.012	1.9	47.523	7.2	10.3
Q3	331.468	0.9	106.063	0.7	225.405	0.9	103.385	0.5	328.790	0.8	144.818	3.7	464.520	1.0	47.120	– 0.8	10.1
Q4	335.088	1.1	106.980	0.9	228.108	1.2	105.145	1.7	333.253	1.4	144.052	– 0.5	468.970	1.0	48.116	2.1	10.3
2016 Q1	338.331	1.0	109.131	2.0	229.200	0.5	105.627	0.5	334.827	0.5	143.500	– 0.4	467.121	– 0.4	46.241	– 3.9	9.9
Q2	341.093	0.8	109.044	– 0.1	232.049	1.2	106.998	1.3	339.047	1.3	144.535	0.7	474.483	1.6	47.151	2.0	9.9
Q3	344.568	1.0	111.013	1.8	233.555	0.6	108.787	1.7	342.342	1.0	143.668	– 0.6	476.829	0.5	48.017	1.8	10.1
Q4	349.264	1.4	112.329	1.2	236.935	1.4	109.107	0.3	346.042	1.1	146.564	2.0	482.139	1.1	47.852	– 0.3	9.9
2017 Q1	353.193	1.1	114.095	1.6	239.098	0.9	110.181	1.0	349.279	0.9	150.875	2.9	487.380	1.1	50.138	4.8	10.3
Q2	357.043	1.1	115.374	1.1	241.669	1.1	110.862	0.6	352.531	0.9	149.232	– 1.1	492.392	1.0	50.374	0.5	10.2
Q3	360.297	0.9	116.349	0.8	243.948	0.9	111.616	0.7	355.564	0.9	151.184	1.3	495.505	0.6	50.739	0.7	10.2
Q4	365.144	1.3	117.650	1.1	247.494	1.5	112.609	0.9	360.103	1.3	150.753	– 0.3	499.754	0.9	52.830	4.1	10.6
2018 Q1	370.200	1.4	119.609	1.7	250.591	1.3	113.218	0.5	363.809	1.0	157.812	4.7	507.808	1.6	55.632	5.3	11.0
Q2	375.287	1.4	121.481	1.6	253.806	1.3	114.079	0.8	367.885	1.1	156.090	– 1.1	512.358	0.9	55.932	0.5	10.9
Q3	379.133	1.0	122.616	0.9	256.517	1.1	115.026	0.8	371.543	1.0	153.486	– 1.7	515.043	0.5	55.968	0.1	10.9
Q4	382.307	0.8	123.269	0.5	259.038	1.0	116.263	1.1	375.301	1.0	154.308	0.5	519.769	0.9	55.432	– 1.0	10.7
2019 Q1	386.770	1.2	123.321	0.0	263.449	1.7	117.156	0.8	380.605	1.4	152.413	– 1.2	520.457	0.1	55.771	0.6	10.7
Q2	393.199	1.7	126.028	2.2	267.171	1.4	119.242	1.8	386.413	1.5	151.820	– 0.4	526.149	1.1	53.418	– 4.2	10.2
Q3	396.838	0.9	126.828	0.6	270.010	1.1	120.540	1.1	390.550	1.1	151.934	0.1	533.421	1.4	54.050	1.2	10.1
Q4	396.183	– 0.2	126.960	0.1	269.223	– 0.3	122.137	1.3	391.360	0.2	151.512	– 0.3	532.171	– 0.2	54.971	1.7	10.3
2020 Q1	397.850	0.4	126.989	0.0	270.861	0.6	123.482	1.1	394.343	0.8	151.100	– 0.3	529.177	– 0.6	67.495	22.8	12.8
Q2	376.732	– 5.3	119.934	– 5.6	256.798	– 5.2	132.186	7.0	388.984	– 1.4	135.154	– 10.6	517.539	– 2.2	103.162	52.8	19.9
Q3	391.396	3.9	123.974	3.4	267.422	4.1	132.211	0.0	399.633	2.7	140.588	4.0	532.778	2.9	76.097	– 26.2	14.3
Q4	396.255	1.2	124.748	0.6	271.507	1.5	133.472	1.0	404.979	1.3	143.243	1.9	539.581	1.3	87.032	14.4	16.1
2021 Q1	392.127	– 1.0	123.797	– 0.8	268.330	– 1.2	135.660	1.6	403.990	– 0.2	152.127	6.2	540.961	0.3	94.788	8.9	17.5
Q2	399.930	2.0	125.062	1.0	274.868	2.4	136.402	0.5	411.270	1.8	144.643	– 4.9	545.869	0.9	88.340	– 6.8	16.2
Q3	411.848	3.0	129.535	3.6	282.313	2.7	131.029	– 3.9	413.342	0.5	143.167	– 1.0	542.518	– 0.6	58.312	– 34.0	10.7
Q4	416.634	1.2	131.034	1.2	285.600	1.2	131.668	0.5	417.268	0.9	162.937	13.8	561.651	3.5	65.156	11.7	11.6
2022 Q1	421.613	1.2	133.752	2.1	287.861	0.8	132.334	0.5	420.195	0.7	172.060	5.6	574.811	2.3	57.611	– 11.6	10.0
Q2	424.826	0.8	136.049	1.7	288.777	0.3	134.033	1.3	422.810	0.6	181.113	5.3	589.939	2.6	58.326	1.2	9.9
Q3	430.507	1.3	136.025	– 0.0	294.482	2.0	138.495	3.3	432.977	2.4	173.843	– 4.0	601.104	1.9	58.843	0.9	9.8
Q4	441.143	2.5	138.742	2.0	302.401	2.7	138.635	0.1	441.036	1.9	180.287	3.7	611.946	1.8	64.235	9.2	10.5
2023 Q1	451.903	2.4	136.950	– 1.3	314.953	4.2	142.599	2.9	457.552	3.7	180.049	– 0.1	621.995	1.6	58.161	– 9.5	9.4
Q2	458.330	1.4	140.506	2.6	317.824	0.9	143.938	0.9	461.762	0.9	186.428	3.5	635.388	2.2	66.477	14.3	10.5
Q3	462.943	1.0	141.888	1.0	321.055	1.0	146.142	1.5	467.197	1.2	185.557	– 0.5	634.835	– 0.1	65.127	– 2.0	10.3
Q4	472.450	2.1	141.926	0.0	330.524	2.9	148.822	1.8	479.346	2.6	176.655	– 4.8	639.619	0.8	67.758	4.0	10.6
2024 Q1	479.794	1.6	143.674	1.2	336.120	1.7	151.471	1.8	487.591	1.7	183.078	3.6	654.204	2.3	70.552	4.1	10.8
Q2	484.106	0.9	148.160	3.1	335.946	– 0.1	153.909	1.6	489.855	0.5	186.297	1.8	659.837	0.9	73.210	3.8	11.1
Q3	488.472	0.9	149.450	0.9	339.022	0.9	156.556	1.7	495.578	1.2	186.777	0.3	665.910	0.9	74.167	1.3	11.1
Q4	494.403	1.2	150.387	0.6	344.016	1.5	157.892	0.9	501.908	1.3	190.959	2.2	671.625	0.9	74.399	0.3	11.1
2025 Q1	500.244	1.2	154.199	2.5	346.045	0.6	159.135	0.8	505.180	0.7	185.649	– 2.8	672.214	0.1	67.106	– 9.8	10.0
Q2	505.891	1.1	156.492	1.5	349.399	1.0	160.481	0.8	509.880	0.9	187.043	0.8	677.081	0.7	67.729	0.9	10.0
Q3	511.345	1.1	158.039	1.0	353.306	1.1	162.179	1.1	515.485	1.1	186.673	– 0.2	684.252	1.1	70.725	4.4	10.3
Q4	514.591	0.6	160.424	1.5	354.167	0.2	164.154	1.2	518.321	0.6	192.554	3.2	691.071	1.0	69.942	– 1.1	10.1
2026 Q1 [8]	519.775	1.0	161.125	0.4	358.650	1.3	166.398	1.4	525.048	1.3	185.911	– 3.4	692.502	0.2	69.632	– 0.4	10.1
Q2	525.605	1.1	161.586	0.3	364.019	1.5	167.762	0.8	531.781	1.3	187.188	0.7	697.429	0.7	69.668	0.1	10.0
Q3	530.001	0.8	163.129	1.0	366.872	0.8	169.266	0.9	536.138	0.8	186.216	– 0.5	706.701	1.3	70.471	1.2	10.0

Source of the unadjusted figures: Federal Statistical Office. * Households including non-profit institutions serving households. Last update: November 2026. + Not adjusted for working-day variations. **1** Residence concept. **2** Wage tax payable on gross wages and salaries, and employees' social contributions. **3** Derived from seasonally adjusted basic series. **4** Cash benefits from social security funds, general government and non-residents, pensions (net), private funded social benefits, less levies on social benefits, taxes on consumer goods and government charges. **5** Including property income. **6** Including the adjustment for the change in the net equity of households in pension funds reserves. **7** Saving as a percentage of disposable income. **8** Figures partially revised as of Q1 2026.