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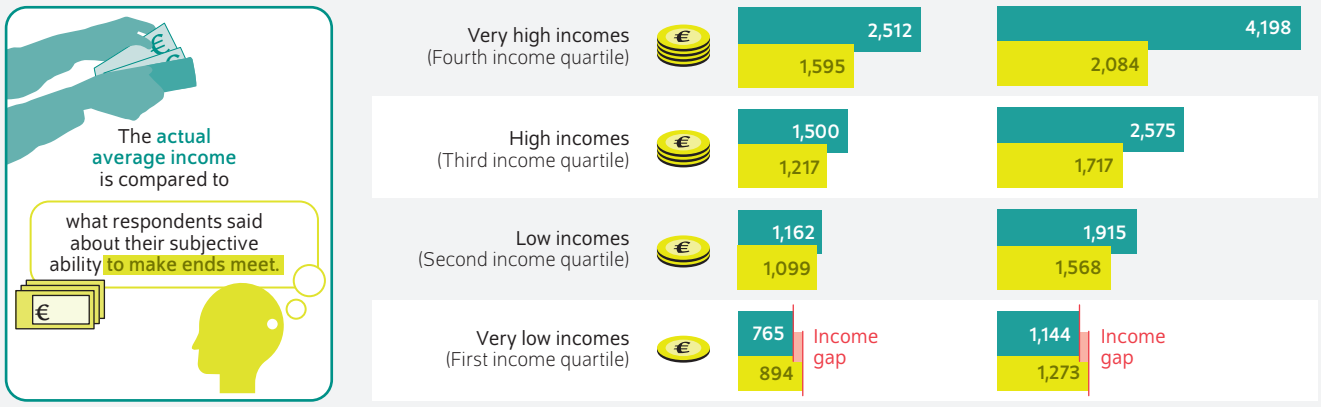
AT A GLANCE

More and more people believe their income is sufficient

By Sabine Zinn and Jürgen Schupp

- SOEP data show that actual incomes rose more sharply between 2002 and 2022 than the incomes needed to make ends meet
- The proportion of people with an income gap—that is, whose income is below the minimum amount they themselves reported as necessary—fell from around 28 to just under 20 percent
- The subjectively necessary incomes of women and men, as well as in eastern and western Germany, have largely converged
- Among low-income workers, the subjective income gap narrowed significantly after 2012
- Among unemployed social benefit recipients, however, the income gap remains persistently large and is now generally widening

Actual incomes have risen more sharply than subjectively necessary incomes, but a gap persists for very low incomes
Equivalent income in euros



Source: Authors' own calculations based on the Socio-Economic Panel (SOEP), weighted.

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FROM THE AUTHORS

"Our findings show a positive trend: Between 2002 and 2022, an increasing number of people in Germany were able to cover their subjectively necessary minimum income. For many recipients of social benefits, however, a significant income gap persists."
— Sabine Zinn —

MEDIA

Audio Interview with Sabine Zinn (in German)
www.diw.de/mediathek

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ABSTRACT

The standard rates for basic income support are currently being recalculated. This raises the question of how much income people themselves consider necessary to get by. Using Socio-Economic Panel (SOEP) data, this report examines how actual income and subjectively necessary income evolved between 2002 and 2022. Actual incomes have risen significantly more than the income considered necessary. At the same time, the proportion of people whose actual income falls below the income they themselves report as necessary has dropped from about 28 to 20 percent. The income gap remains particularly wide among unemployed recipients of social benefits. Among employed individuals in the lower income bracket, however, it has narrowed significantly since 2012. The subjectively necessary household incomes of women and men, as well as those in eastern and western Germany, have also converged significantly over time. The positive trend among low-income workers could also be attributed to the minimum wage. When recalculating standard benefit rates, potential gaps in coverage should be kept in mind. This is because substantial material deprivation can lead to long-term health and social costs.

The standard rates for basic income support are currently being recalculated. Single individuals currently receive just under 1,000 euros per month in basic income support, including costs for housing and heating.[1] There is ongoing political debate over which expenses should be included in the social welfare subsistence level and whether the standard rates should be reduced or increased. This report examines the perspective of the people themselves: From their own perspective, what is the minimum income they need to get by?

A SOEP survey conducted in the fall of 2025 shows that personal assessments can differ from income thresholds set by policymakers or administrative bodies. According to the survey, the majority of the population considers a net equivalence income of more than 2,000 euros necessary to lead a dignified life.[2] Below this threshold, about two-thirds of respondents disagree with the statement that their income is sufficient for this purpose.[3] The question of a dignified life focuses on a socially appropriate standard of living, whereas the question examined in this report aims to determine the minimum income a household needs to get by. However, both provide insight into how people assess their financial needs.

Such subjective assessments have long complemented objective measures of income in poverty and social reporting.[4] If actual disposable income falls below the amount a household considers necessary, this indicates subjective income

1 Since July 2026, the former cash benefit "Bürgergeld" has been converted and renamed to the future "Grundsicherungsgeld." The amount has not been increased since 2024, and the standard benefit amount for 2027 has not yet been officially determined. See information on the website of the Federal Ministry of Labor and Social Affairs (in German; BMAS; available online, accessed on October 7, 2026. This also applies to all other online sources).

2 See also the entry on equivalent income in the DIW Glossary (in German; available online).

3 See Jürgen Schupp and Sabine Zinn (2026): "Mehrheit sieht würdevolles Leben erst oberhalb von 2000 Euro netto – und damit klar über dem staatlichen Existenzminimum." DIW aktuell 118 (in German; available online).

4 Martin Lačný (2020): Approaches to subjective poverty in economic and sociological research. Human Affairs, 30(3), 413–427. See also the entry on poverty in the DIW Glossary (in German; available online).

DOI: https://doi.org/10.18723/diw_dwr:2026-42-1

poverty.[5] Although such self-assessments are not used as the basis for granting social welfare benefits, they have an important advantage: they take into account that financial needs can vary depending on one's life situation.

What is considered necessary also depends on what people use as a point of comparison for their situation

As early as the 1970s, studies found that people with higher incomes are, on average, more satisfied, but that rising social prosperity does not necessarily go hand in hand with an equal increase in subjective well-being.[6] Analyses using SOEP data also show that objective material living conditions and subjective assessments do not necessarily develop in parallel.[7] People do not assess their financial situation solely based on how much money they have at their disposal. Other decisive factors may include the standard of living to which they are accustomed, how people in their social circle live, what they themselves consider a normal or appropriate standard of living, and the social groups with which they individually compare themselves.[8]

This can also change people's perception of how much income is necessary to live well. As actual income rises, the amount that people consider necessary may also rise. International studies in which people are asked about the minimum income they need for their household show that this amount increases in tandem with both their own income and the income of comparison groups.[9] Conversely, people can adjust their perceptions of what they need to accommodate permanently limited financial resources. A low reported necessary income does not necessarily mean that objective material needs are low. The subjectively necessary income may also reflect what additional financial resources or savings a household has and what standard of living it considers necessary. For example, those who can draw on assets may require less current income.

Researchers refer to the difference between actual income and income perceived as necessary as the "aspiration gap." Recent analyses based on EU-SILC, an EU survey on income and living conditions, show that larger gaps are associated with lower life satisfaction.[10]

SOEP data show how income and subjective income needs have evolved over 20 years

For Germany, few existing studies examine the question of subjective income needs over a longer period of time. While information on income satisfaction is regularly available[11] and questions regarding fair income or an adequate standard of living have also been scientifically investigated,[12] repeated representative surveys on what income people consider necessary for their own household are rare.

The Socio-Economic Panel (SOEP) provides a unique data source for this purpose. Since 2002, adults in Germany have been asked every five years what the minimum monthly net household income would need to be for their household to make ends meet. Comparable data are available for 2002, 2007, 2012, 2017, and 2022.

For the analysis, both the actual and the subjectively necessary net household income are adjusted for household size and composition using the same equivalence principle. Both are considered as nominal monthly net equivalence incomes at the individual level (see Box). This allows us to examine how the actual and subjectively necessary incomes—as well as the gap between them—have evolved over 20 years. In addition, differences between income groups and social circumstances are examined. The results show how closely subjectively necessary income is linked to one's own standard of living, social benchmarks, and permanently limited financial resources.

Actual income has risen more sharply than subjectively necessary income

In 2002, the average monthly net equivalent income was 1,468 euros, while the income respondents considered necessary for their household was 1,194 euros (Figure 1). By 2022, actual income had risen nominally to 2,457 euros, and the subjectively necessary income to 1,661 euros. Thus, over a 20-year period, actual income increased nominally by about 67 percent, while the subjectively necessary income rose by about 39 percent. The subjectively necessary income increased in each of the five-year periods under consideration. Since 2007, however, its rate of increase has been lower than that of actual income. The difference was particularly pronounced

5 For an overview of different operationalization concepts, see, for example, Nadine Seddig, Gerda Holz, and Benjamin Landes (2017): The Subjective Perception of Poverty and Social Exclusion. State of the Research and Perspectives for In-Depth Surveys. FGW Impulse: Preventive Social Policy, 4 (available online).

6 Richard A. Easterlin (1974): "Does Economic Growth Improve the Human Lot?" In: Paul A. David and Melvin W. Reder (eds.): Nations and Households in Economic Growth: Essays in Honor of Moses Abramovitz*, New York, 89–125.

7 Markus M. Grabka and Jürgen Schupp (2017): Geht's uns wirklich so gut? Lebensqualität ist mehr als nur subjektive oder objektive Lebenslage. Wirtschaftsdienst, 97(6), 448–450 (in German; available online).

8 Simone Schneider and Jürgen Schupp (2014): Individual Differences in Social Comparison and Their Consequences for Life Satisfaction. Introducing a Short Scale of the Iowa-Netherlands Comparison Orientation Measure. Social Indicators Research, 115(2), 767–789.

9 Alois Stutzer (2004): The Role of Income Aspirations in Individual Happiness. Journal of Economic Behavior and Organization, 54(1), 89–109 (available online); John B. Knight and Ramani Gunatilaka (2012): Income, Aspirations, and the Hedonic Treadmill in a Poor Society. Journal of Economic Behavior and Organization, 82(1), 67–81 (available online).

10 See, for example, Boris Marton, Jason Wei Jian Ng, and Tomáš Želinský (2026): "The Role of Aspiration Gap and Affect in Shaping Life Satisfaction." Social Indicators Research, 181(68) (available online).

11 Theresa Iglauer, Jürgen Schupp, and Maximilian Priem (2021): Subjektives Wohlbefinden und Sorgen. In: Federal Statistical Office et al. (eds.): Datenreport 2021, 410–420 (in German; available online).

12 Stefan Liebig, Carsten Sauer, and Jürgen Schupp (2011): Die wahrgenommene Gerechtigkeit des eigenen Erwerbseinkommens: Geschlechtstypische Muster und die Bedeutung des Haushaltskontextes. Cologne Journal of Sociology and Social Psychology, 63(1), 33–59 (in German; available online); Jule Adriaans and Stefan Liebig (2024): Income Equity in Germany and Europe. In: Federal Statistical Office et al. (eds.): Social Report 2024. A Data Report for Germany, Publications Series of the Federal Agency for Civic Education, 261–267.

Box

Measuring Subjectively Necessary Income

Since the study began, respondents have been asked the same question about their subjectively necessary household income every five years:

"What household income would you personally—given your circumstances—consider to be the minimum necessary income? By this we mean the monthly net amount that your household absolutely needs to get by."

Respondents can specify an amount in euros, answer "don't know," or provide no figure. Data from 2002, 2007, 2012, 2017, and 2022 are available for analysis. Not all respondents provided a figure for their subjectively necessary income. Depending on the survey year, the proportion of missing responses ranges from 14.5 to 24.5 percent. A large portion of the missing data stems from the fact that the question was not asked in the refugee samples. In addition, there are respondents who answered "don't know" or did not specify an amount. By comparison, the proportion of missing data for actual net household income is significantly lower, ranging from 5.6 to 8.2 percent. Individuals with missing values for either of the two income measures are excluded from the analyses.

Number of Cases

Only individuals with valid data for the variables under consideration are included in the analyses. The number of observations included—in the form of completed individual interviews—is 17,043 in 2002; 15,776 in 2007; 20,363 in 2012; 22,011 in 2017; and 20,530 in 2022.

Actual and Subjectively Necessary Income

Two income measures are considered for the comparison. Actual income is based on monthly net household income. Subjectively necessary income is based on respondents' statements regarding the minimum monthly net household income required for their household to make ends meet. Since both figures initially refer to the entire household, they are adjusted for household size using the same equivalence principle. To do this, the respective household income is divided by the square root of the number of household members. This equivalence scale, established in international income research, accounts for savings resulting from shared household expenses and enables comparability with studies that use the same approach.[1] This process yields an actual equivalence income and a subjectively necessary equivalence income, which can be compared at the individual level. This takes into account the fact that larger households do not require a higher income proportional to the number of their members due to shared resources. Both income measures are considered in nominal terms, i.e., at the prices of the respective survey year. If only the actual household income were adjusted for inflation, while the subjectively necessary income—which is surveyed at the same time—were not, the two measures would no longer be compared on the same time-based monetary scale. Adjusting the subjectively necessary income for inflation as well would, in turn, assume that its purchasing power trends can be fully captured by officially measured inflation. This is not necessarily the case, especially with a subjective assessment: Individually perceived inflation may differ from officially measured inflation and vary from person to person.[2] Therefore, both income figures are compared using nominal values from the same survey year. In this way, the respective price ratios and their perception can be directly reflected in the respondents' indication of what income they consider necessary at that point in time. When making comparisons over time, changes in the two income measures are accordingly based on nominal values.

1 OECD (2013): OECD Framework for Statistics on the Distribution of Household Income, Consumption, and Wealth (available online).

2 Hans Wolfgang Brachinger (2008): A New Index of Perceived Inflation: Assumptions, Method, and Application to Germany. Journal of Economic Psychology, 29(4), 433–457. Sarah M. Lein and Thomas Maag (2011): The formation of inflation perceptions: Some empirical facts for European countries. Scottish Journal of Political Economy, 58(2), 155–188.

between 2012 and 2017: Actual income increased by about 18 percent compared to the previous survey, while the subjectively necessary income rose by just under seven percent.

At the same time, the proportion of people whose actual income was below the income they themselves considered necessary declined (Figure 2). In 2002, this applied to 28.3 percent. In 2007, the figure was 27.3 percent, and in 2012, 27.9 percent; subsequently, the proportion fell to 22.1 percent in 2017 and 19.8 percent in 2022. In other words, in 2022, the actual income of about one-fifth of all adults in Germany was still below the income they considered necessary. At the same time, the income gap for these individuals widened significantly: While the median actual income of those affected in 2002 was 173 euros below the income they considered necessary, by 2022 it had risen to 577 euros.

Subjectively necessary incomes in East and West are nearly equal in 2022

In eastern Germany, actual income averaged 1,238 euros in 2002, well below the western German figure of 1,527 euros (Figure 3). There was also a difference in subjectively necessary income, though this was somewhat smaller at 1,158 euros compared to 1,203 euros. By 2022, actual income in the East had risen nominally by about 72 percent, while in the West it had risen by about 65 percent. In terms of subjectively necessary income, the increase in the East—at around 42 percent—was stronger than in the West, where it was around 38 percent. In 2022, subjectively necessary income stood at 1,639 euros in the East and 1,665 euros in the West, nearly at the same level, while a significant difference persisted in actual income.

Gender differences in subjectively necessary income had nearly disappeared by 2022

Actual and subjectively necessary income also developed differently between women and men. For women, the average monthly actual income rose by about 65 percent in nominal terms between 2002 and 2022, while for men it rose by about 70 percent (Figure 4). In contrast, subjectively necessary income increased by about 43 percent for women and by about 35 percent for men. In 2002, the necessary income reported by women was still 78 euros lower than that of men. By 2022, the difference had narrowed to just 12 euros. In terms of actual income, however, a significant gap persisted, averaging 2,330 euros for women and 2,589 euros for men.

When interpreting these figures, it is important to note that the income data refer to the household and are then converted to individual household members. Thus, women and men living in the same household have the same actual equivalence income. The reported gender differences in actual income thus reflect differences in the income patterns of the households in which women and men live, respectively, and not directly differences between individual earned incomes. Furthermore, when it comes to subjectively necessary income, differing assessments of financial needs within the same household may play a role.

The higher the income, the greater the gap to the subjectively necessary income

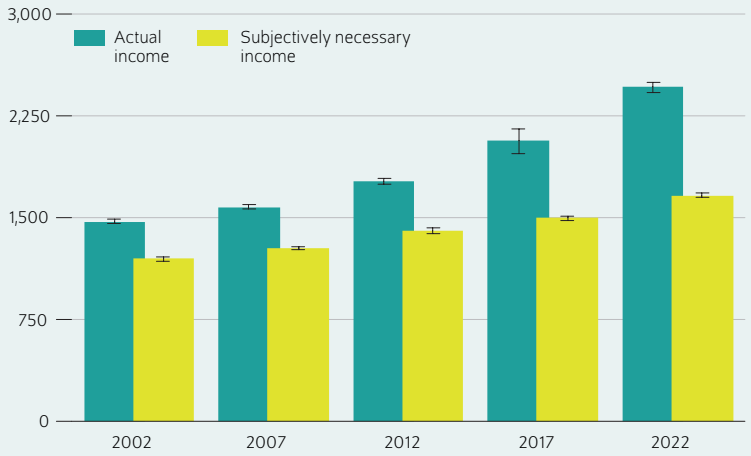
The most pronounced differences are evident based on one's position in the income distribution. To this end, individuals are divided into four equally sized groups (quartiles) each year according to their income. In the lowest quartile—that is, the quarter with the lowest incomes—actual income rose by approximately 50 percent in nominal terms from 2002 to 2022, while subjectively necessary income rose by approximately 42 percent. In all five years of the study, the average subjectively necessary income exceeded the actual income. In 2002, actual income of 765 euros was compared with subjectively necessary income of 894 euros; in 2022, the figures were 1,144 euros versus 1,273 euros (Figure 5).

A different pattern emerges as early as the second income quartile. Here, actual income rose by about 65 percent over the 20 years, while subjectively necessary income rose by only about 43 percent. In the third quartile, the figures were 72 percent versus 41 percent, and in the top quartile, 67 percent versus 31 percent. As one moves up the income distribution, actual income and subjectively necessary income thus increasingly diverge over the long term. At the same time, as expected, subjectively necessary income also rises with income level: on average, people in higher income groups consider higher amounts to be necessary than people in lower income groups.

Within the lowest income quartile, there are also differences between employed individuals and unemployed recipients of social benefits (Figure 6). For example, in 2002, 2007, and

Figure 1

Actual and subjectively necessary income
Average monthly net equivalence income in euros



Notes: Respondents were asked what minimum monthly net income their household needs to make ends meet. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

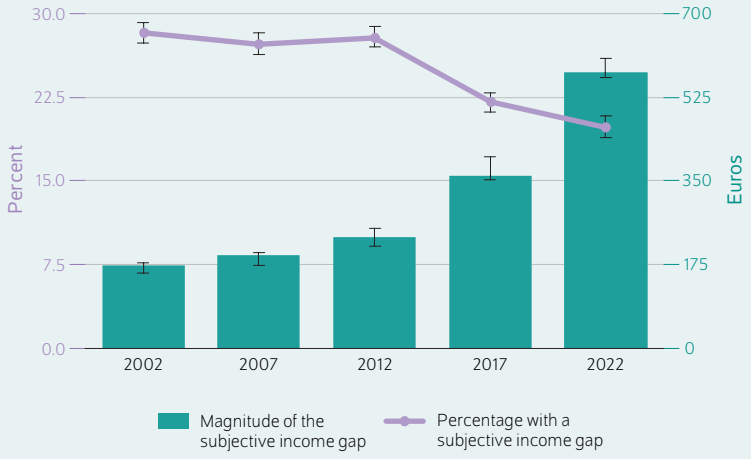
Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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Between 2002 and 2022, actual income rose significantly more than the income respondents considered necessary.

Figure 2

Percentage of individuals with a subjective income gap and the average size of their gap
Percentage (line, left axis); average income gap in euros (bars, right axis)



Notes: A subjective income gap exists when actual income is lower than the income the household estimates it needs, at a minimum, to make ends meet. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

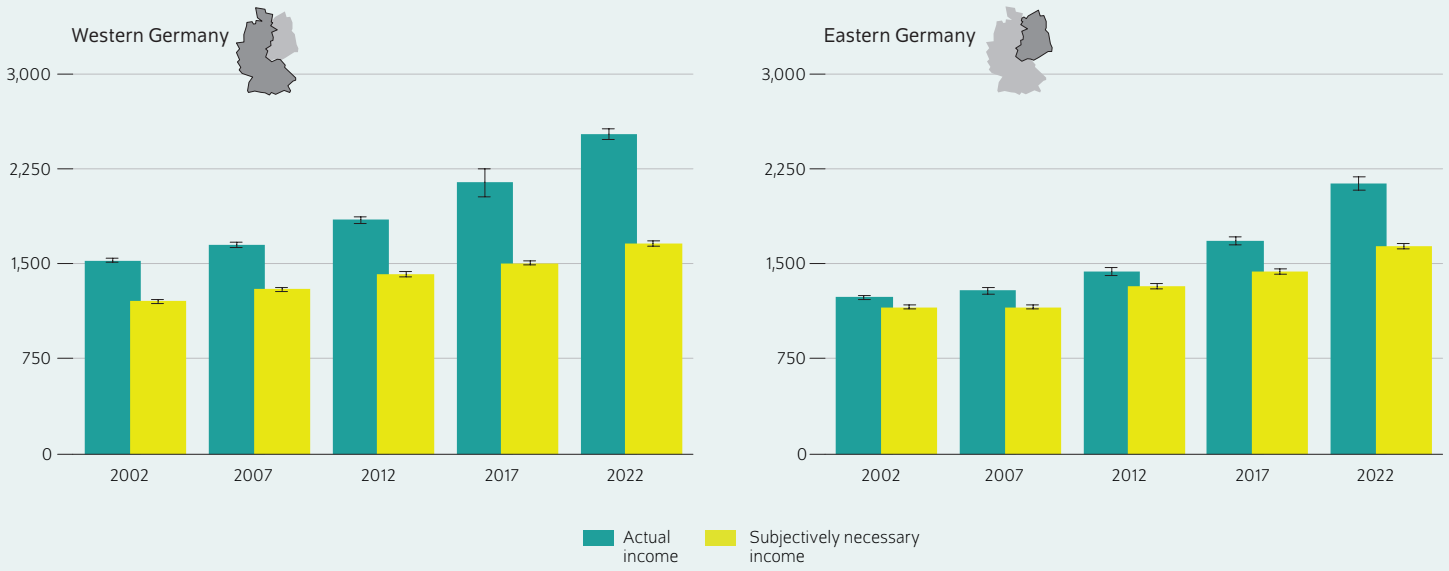
Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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Fewer people have an income gap—that is, less income than they themselves consider necessary—but for those affected, the gap has widened.

Figure 3

Actual and subjectively necessary income in eastern and western Germany
Average monthly net equivalence income in euros



Notes: Respondents were asked what minimum monthly net income their household needs to get by. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

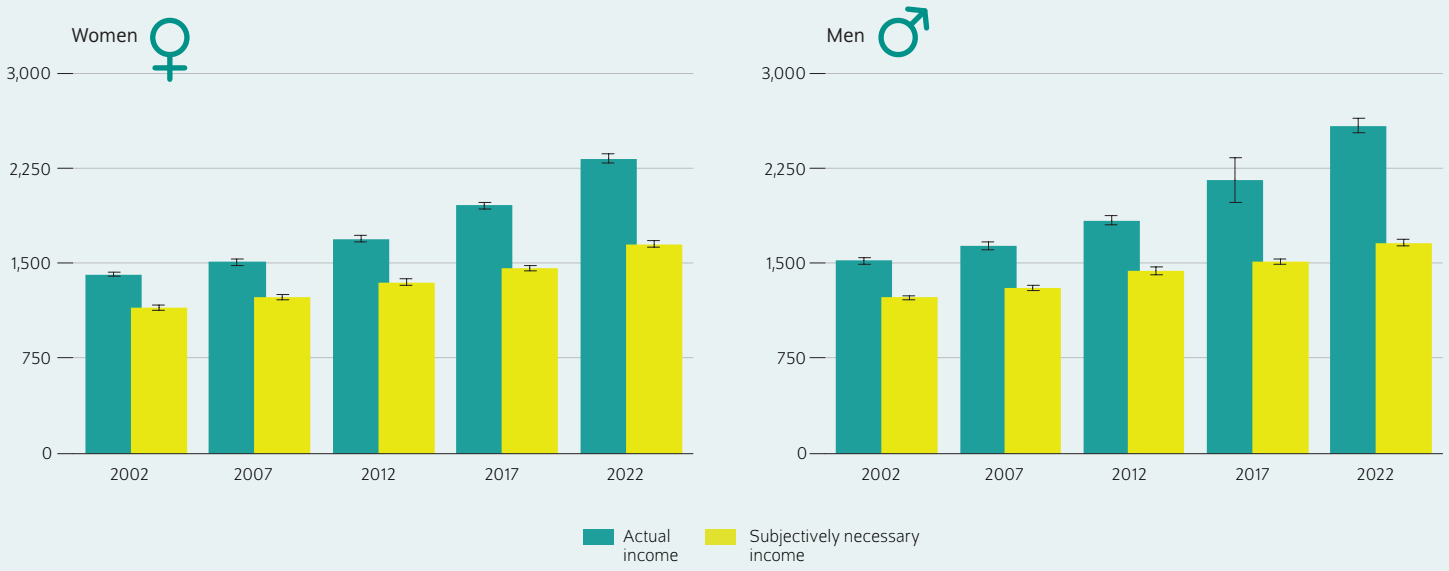
Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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The subjectively necessary incomes in western and eastern Germany have largely converged, while actual incomes continue to differ.

Figure 4

Actual and subjectively necessary income of women and men
Average monthly net equivalence income in euros



Notes: Respondents were asked what minimum monthly net income their household needs to make ends meet. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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Women and men cite similarly high amounts that their households need to make ends meet, but their incomes continue to differ.

Figure 5

Actual and subjectively necessary income by income quartiles
Average monthly net equivalence income in euros



Notes: Respondents were asked what minimum monthly net income their household needs to make ends meet. Income quartiles divide the population into four equal groups based on income level. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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As income increases, the gap between actual income and subjectively perceived necessary income widens.

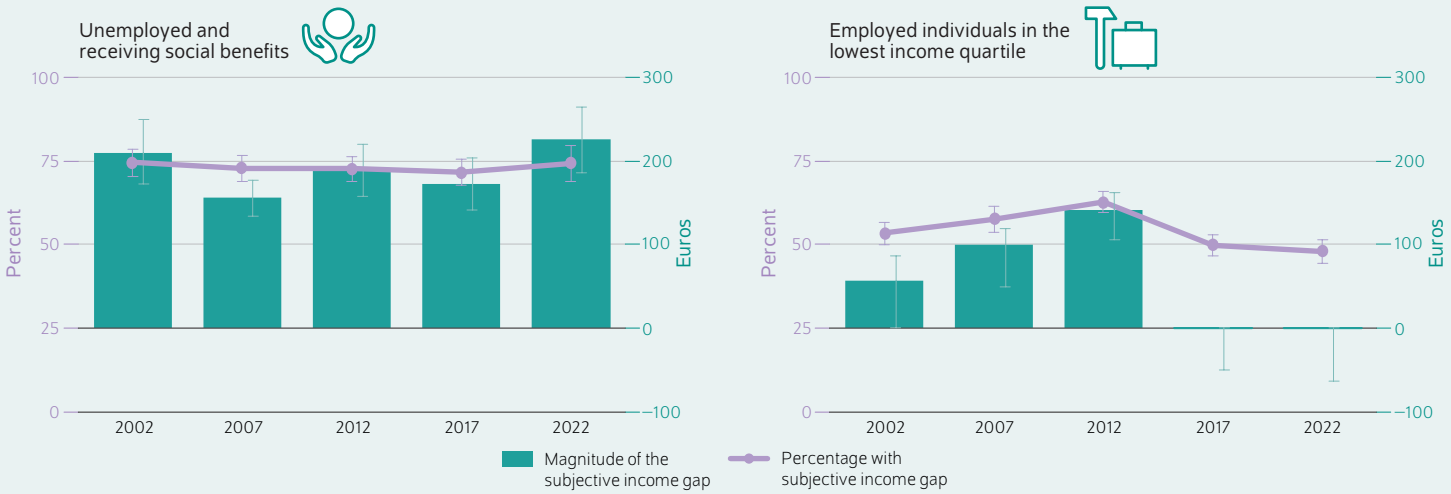
2012, the actual income of employed individuals was still significantly below their subjectively necessary income. In 2017 and 2022, however, there was no such income gap on average. At the same time, the proportion of employed individuals in the lowest income quartile whose current income is below what they considered necessary has declined: from 62.8 percent in 2012 to 49.9 percent in 2017 and 48.1 percent in 2022. This significant change coincides with the period in which the statutory minimum wage was introduced in 2015. This suggests that the minimum wage has had an impact where it was intended to: among people with low earned incomes.[13]

No corresponding trend is observed among unemployed social benefit recipients. Their median income gap remains significantly negative throughout the entire period, ranging between 156 and 227 euros. The proportion of those whose

13 See also the SOEP-based analyses on the consequences of the minimum wage increase: Patrick Burauel et al. (2017): Minimum Wage Not yet for Everyone: On the Compensation of Eligible Workers before and after the Minimum Wage Reform from the Perspective of Employees. DIW Weekly Report No. 49, 509–522 (available online).

Figure 6

Proportion of individuals with a subjective income gap and the average size of their gap by employment status
Percentage (line, right axis); average income gap in euros (bars, left axis)



Notes: A subjective income gap exists when actual income is lower than the income the household estimates it needs, at a minimum, to make ends meet. The vertical lines show the 95 percent confidence intervals, which cover the actual value with 95 percent statistical certainty.

Source: Author's calculations based on the Socio-Economic Panel (SOEP), weighted data.

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Unemployed recipients of social benefits experience income gaps more frequently and to a greater extent than low-income workers.

income falls below the subjectively necessary level also shows little change. It ranges from approximately 72 to 75 percent in all years under consideration (Figure 6). In 2022, 74.4 percent of unemployed social assistance recipients have a subjective income gap. Among employed individuals in the lowest income quartile, the figure is 48.1 percent—a difference of more than 26 percentage points.

Conclusion: Between 2002 and 2022, an increasing number of people reported being able to get by well on their income

Over the 2002 to 2022 period, the subjectively perceived income situation has generally improved. Actual incomes have risen more sharply than the incomes people consider necessary. At the same time, the proportion of people whose actual income falls below their subjectively necessary income has dropped from 28 percent in 2002 to around 20 percent in 2022. According to this subjective measure, income poverty has decreased.

This finding adds a different perspective to the traditional measurement of relative poverty. The at-risk-of-poverty rate has risen over the long term and has stagnated at around 17 percent since 2019.[14] Thus, the relative position of low-income individuals within the income distribution has not improved over the long term. At the same time, for a growing portion of the population, their existing income is sufficient to at least reach the income level they themselves consider necessary. Relative and subjective income poverty have thus diverged to some extent.

Differences in the subjectively necessary income between women and men, as well as between eastern and western Germany, have largely disappeared, although significant differences in actual disposable income persist. Existing income disparities are therefore no longer reflected in differing perceptions of what is needed to live. It should be noted that the data refer to household income and that the observed differences therefore do not directly reflect individual income disparities.

The subjective income gap has also narrowed among employed individuals in the lower income bracket. Since 2012, their position relative to the subjectively necessary income improved significantly. This development coincides with the period following the introduction of the statutory minimum wage in 2015 and is consistent with the assumption that the minimum wage may have contributed to improving the actual and subjectively perceived income situation of low-income workers. This is consistent with the fact that wage inequality and the low-wage rate in Germany have also declined significantly. The low-wage rate reached a new low of 15.9 percent in 2024.

14 Markus M. Grabka (2025): Armutsrisiko stagniert, ist aber bei Menschen mit Migrationshintergrund und Erwerbslosen weiterhin hoch. DIW Weekly Report No. 42, 663–671 (in German; available online).

However, this overall positive trend does not extend to all population groups. This is particularly evident among the unemployed. Their low-income rate rose from 54.9 to 71.4 percent between 2010 and 2022. The present findings supplement this observation with the subjective perspective: For unemployed individuals receiving social benefits, actual income is consistently below the amount they themselves consider necessary. Recently, this income gap has tended to widen. For the unemployed, relative and subjective measures of poverty thus point in the same direction. This highlights the particularly difficult material situation of the unemployed, with no signs of a sustained change over the observation period.

This finding is also relevant with regard to the future design of the basic income support system. The upcoming reassessment of standard needs based on the 2023 income and consumption survey provides an opportunity to examine the extent to which benefits are keeping pace with changing needs. It should be noted that the data for this Weekly Report only extend through 2022. Consequently, it does not yet reflect the impact of the subsequent sharp price increases on actual incomes or on people's subjective perceptions of what income is necessary. However, given the strained public budgets, there are conflicting priorities. A review by no means automatically leads to higher benefits: For 2026, the projection by the Federal Ministry of Labor and Social Affairs (BMAS) actually yielded a lower figure; however, benefits remain unchanged due to statutory protection of acquired rights.[15] At the same time, it should be taken into account that material deprivation can entail long-term social and health-related follow-on costs. If the sociocultural subsistence level is regularly adjusted to actual living conditions, this can help limit such follow-on costs.

15 BMAS (2026): Infoblatt – Fortschreibung der Regelbedarfe zum 1. Januar 2026 (in German; available online).

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