

RESEARCH DOSSIER

Same prices, different budgets: household spending gaps

Connecting spending shares by income and household size to examine budget concentration.

29.8 | point gap in housing + food shares

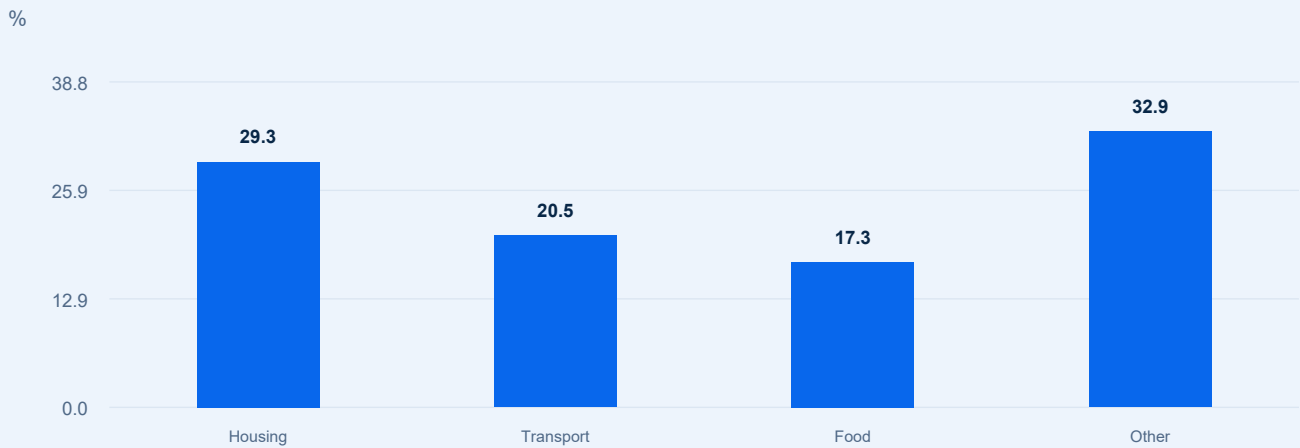
What the data shows

- 01 Three major spending categories
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01 Three major spending categories

Housing, transport and food together account for 67.1% of household consumption spending in 2025: 29.3 + 20.5 + 17.3. This describes aggregate expenditure composition, not the share of income spent by every household. Housing expenditure is not identical to tenants' cash rent.

Figure 1 / Household spending mix

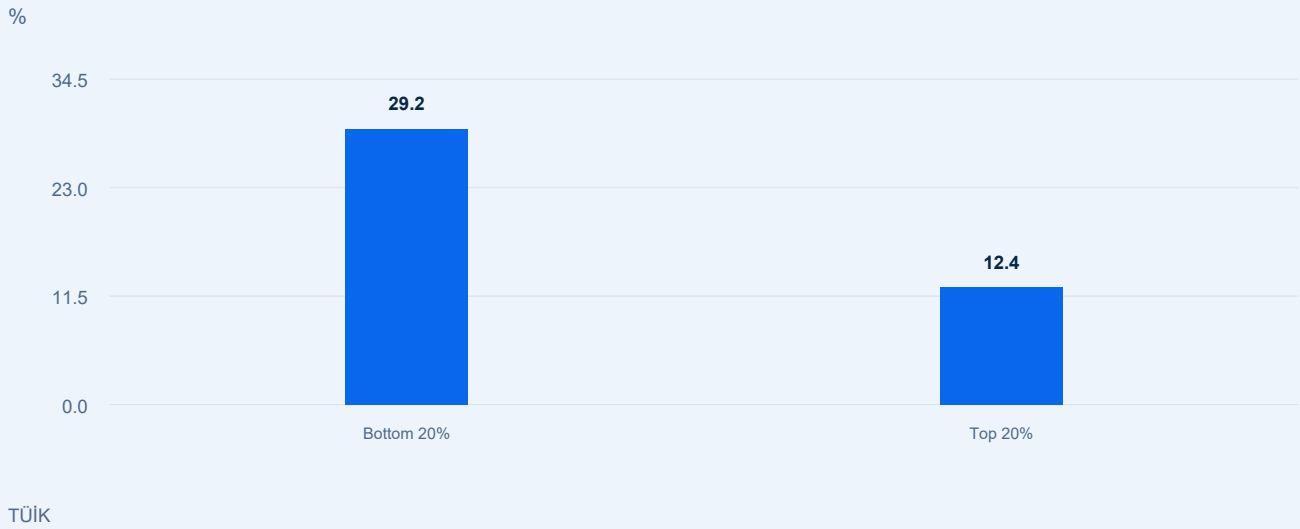


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02 Food's budget weight differs by income

Food represents 29.2% of spending in the bottom income quintile and 12.4% in the top, a 16.8-point gap and a ratio of 2.35. This does not show that lower-income households spend more money on food: expenditure levels and shares differ.

Figure 2 / Food share by income

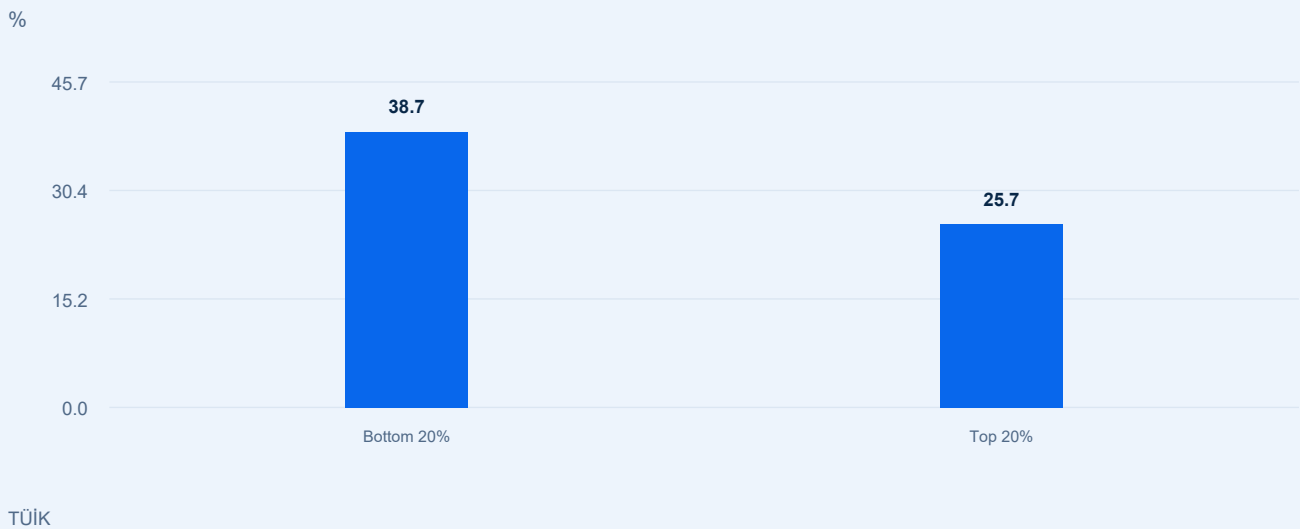


Bottom and top income quintiles; spending shares, not amounts.

03 Read housing and food together

Housing plus food accounts for 67.9% in the bottom quintile and 38.1% in the top: a 29.8-point gap. This combines two expenditure groups. The remaining share should not be labelled discretionary because it also contains transport, health and other needs.

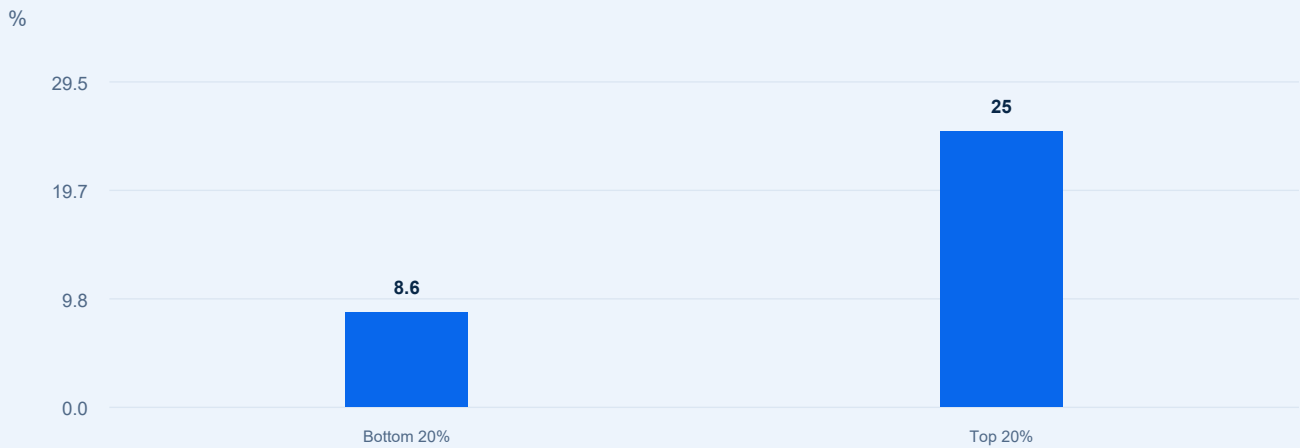
Figure 3 / Housing share by income



04 Transport shows the opposite pattern

Transport takes 8.6% in the bottom quintile and 25.0% in the top, a 16.4-point gap in the opposite direction. It includes vehicle purchases, fuel and maintenance as well as passenger transport; shares do not directly measure travel frequency.

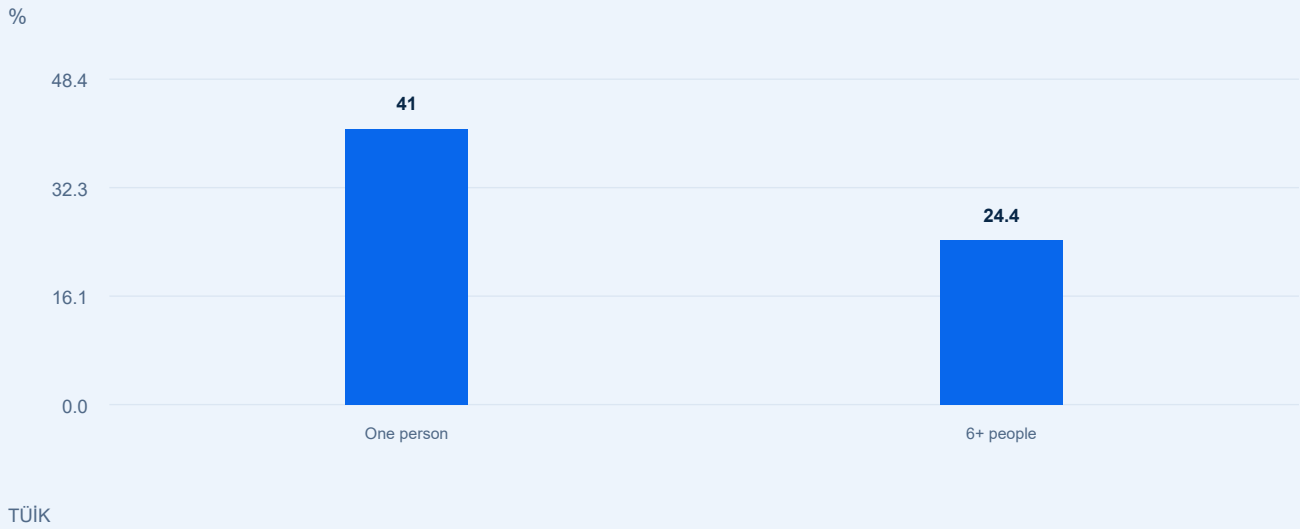
Figure 4 / Transport share by income



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05 Housing in one-person households

Housing takes 41.0% in one-person households and 24.4% in households of six or more, a 16.6-point gap and a ratio of 1.68. Income, age and location may also differ; the comparison does not isolate a causal household-size effect.

Figure 5 / Housing share by household size

06 Method, scope and next questions

This study uses published 2025 Household Budget Survey shares. Gaps are percentage points and ratios divide two shares. Microdata was not used, so joint income, age and regional effects are not isolated. Extending the history requires consistent classifications and attention to the missing 2020–2021 surveys.

07 Why a share is not an amount

The food shares of 29.2% and 12.4% answer how much of each group's consumption budget goes to food. They do not answer how many lira that group spends. For that, total expenditure is also needed.

Consider a purely hypothetical illustration: 29.2% of a 100-unit budget is 29.2 units; 12.4% of a 300-unit budget is 37.2 units. These are not TurkStat observations. The example shows why a lower share can coexist with a higher monetary amount. A share chart cannot establish food quantity, quality or the number of products purchased.

Income defines the groups, whereas consumption expenditure defines the denominator in the chart. Calling the first figure “29.2% of income spent on food” would replace an expenditure measure with an income-allocation measure. That conclusion is not supported by these tables.

08 Using the findings in a research decision

The shares help identify which spending categories merit closer study for different households. Food and housing deserve attention where they occupy more of the budget. This report does not calculate inflation by income group; doing so would require detailed expenditure weights matched to comparable price series.

A follow-up study should define its target household, then align income, household size and location for the

same period. A national expenditure share cannot supply a city's required monthly budget, or a universal spending amount for every low-income household.

The useful result is a difference in budget composition across income and household types. It is not a city-level cost-of-living estimate, a forecast of next year's spending or a personal savings plan. Keeping these boundaries explicit allows the figures to support a precise question rather than an unsupported recommendation.

Source and coverage

This research covers the stated period and does not replace subsequent releases. Sources checked: 7 September 2026.

Household spending mix

MasVeri: other = $100 - 29.3 - 20.5 - 17.3$

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Food share by income

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Housing share by income

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Transport share by income

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Housing share by household size

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Executive summary

29.8 | point gap in housing + food shares

01 Housing and food take 67.9% in the bottom income quintile and 38.1% in the top.

02 Food's budget share is about 2.35 times as high in the bottom quintile.

03 Housing shares differ by 16.6 points between one-person and 6+ person households.