

RESEARCH DOSSIER

Cost of Living in Türkiye 2026

Housing, food, income and household size explain why living costs differ. We read 2025 household spending alongside August 2026 inflation.

%67,9 | housing and food share in the lowest income group

What the data shows

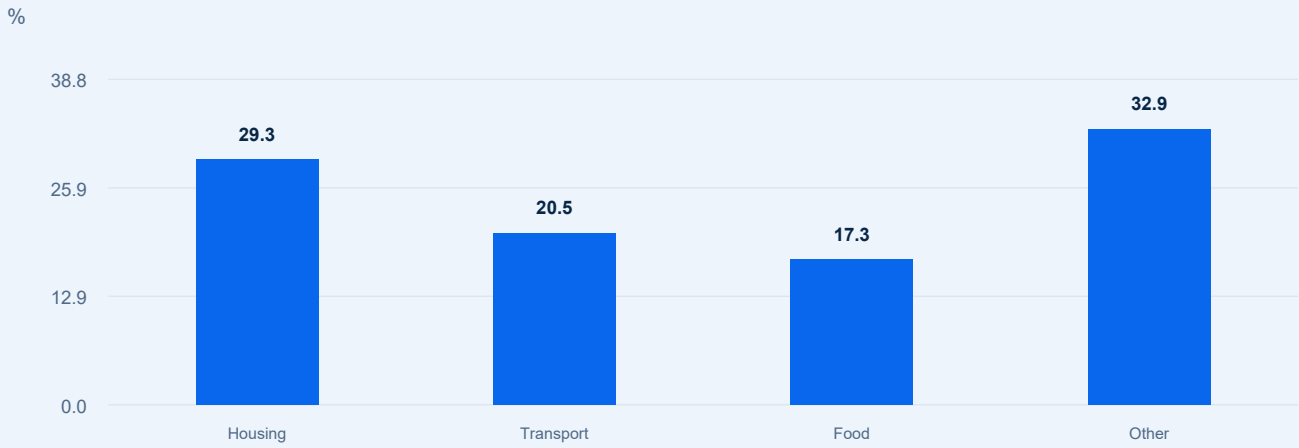
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01 The three largest budget categories

Housing and rent represented 29.3% of household consumption in 2025, transport 20.5% and food and non-alcoholic beverages 17.3%. Together they account for 67.1%, leaving 32.9% for other categories. This concentration helps explain why changes in a few broad categories matter for household planning.

These are aggregate expenditure shares, not a template every household follows. Transport includes vehicle purchases as well as operating costs and travel. Housing includes components beyond cash rent. Reading the categories narrowly would therefore give a misleading picture of everyday spending.

Figure 1 / Household budget: three major categories



TÜİK / MasVeri

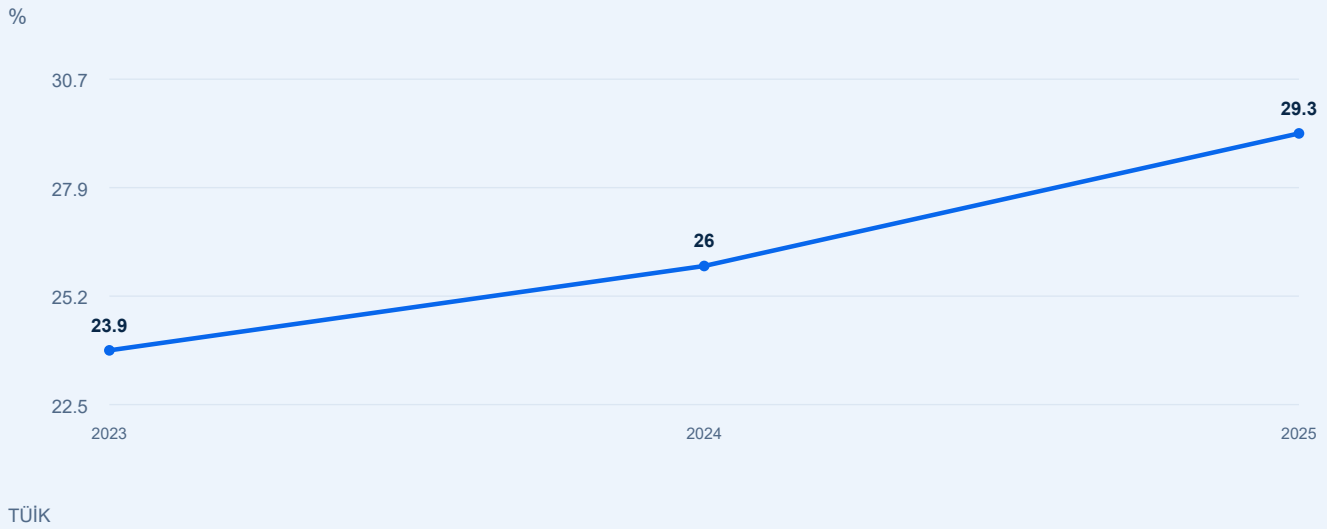
2025 household budget shares, not monthly amounts in TRY. Housing includes imputed rent.

02 Housing's changing budget share

Published housing shares were 23.9% in 2023, 26.0% in 2024 and 29.3% in 2025. The endpoint difference is 5.4 percentage points, including a 3.3-point increase in the last year. Housing occupied a larger proportion of measured consumption.

That is not a rent inflation rate. A share changes when its own amount changes, when other spending changes or when household composition and consumption patterns shift. Classification and survey notes also matter across years. The chart is neither a house-price index nor an average rent series.

Figure 2 / Housing share of the budget



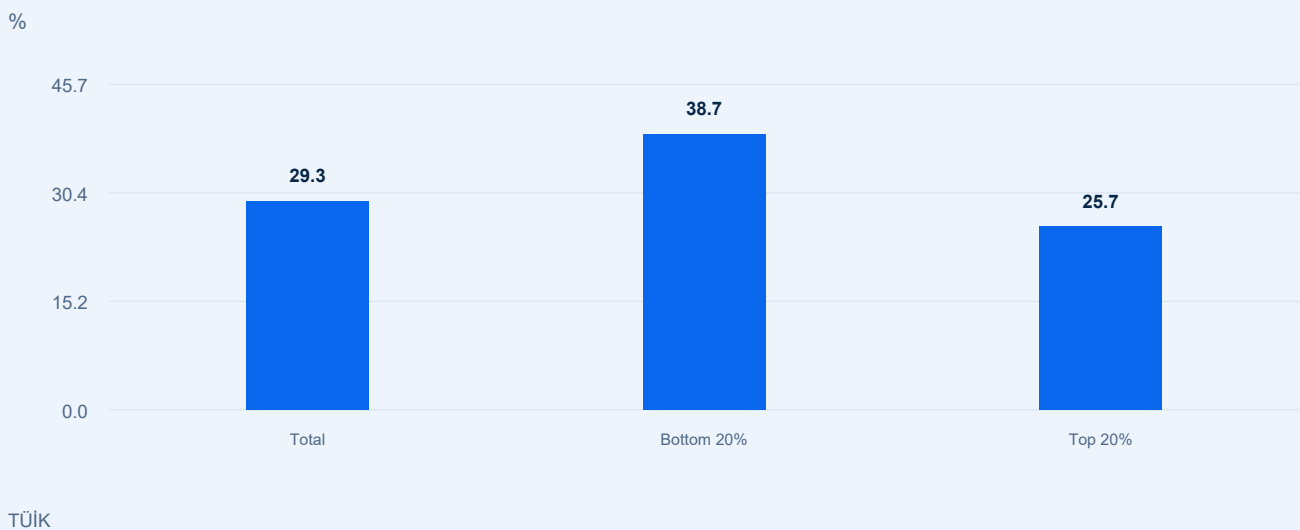
2025 household budget shares, not monthly amounts in TRY. Housing includes imputed rent.

03 Housing at different income levels

Housing represented 38.7% in the lowest income fifth and 25.7% in the highest: a 13-point gap. The national 29.3% average does not describe either group particularly well. A larger housing share leaves less relative room for other categories within the measured budget.

It does not establish which group spends more currency on housing. Higher-income households may spend more money despite a smaller share. Levels and proportions must be kept separate, and these figures do not measure disposable income remaining after housing costs.

Figure 3 / Housing shares by income group



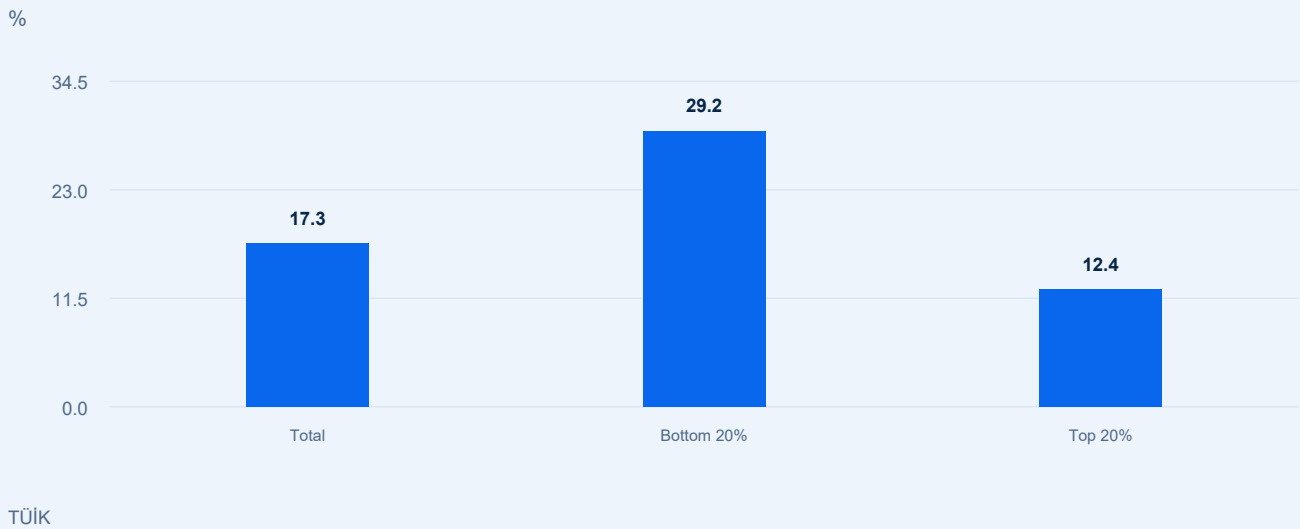
2025 household budget shares, not monthly amounts in TRY. Housing includes imputed rent.

04 Food: the gap behind the average

Food shares were 29.2% in the lowest income fifth and 12.4% in the highest, a 16.8-point difference. Food and housing together reached 67.9% and 38.1% respectively: a 29.8-point gap. National price changes consequently meet quite different expenditure structures.

The combined figure is not a poverty threshold or an official definition of essential spending. It simply adds two reported categories. Nor does a lower food share establish better nutrition, a different food quantity or a lower absolute food bill.

Figure 4 / Food shares by income group



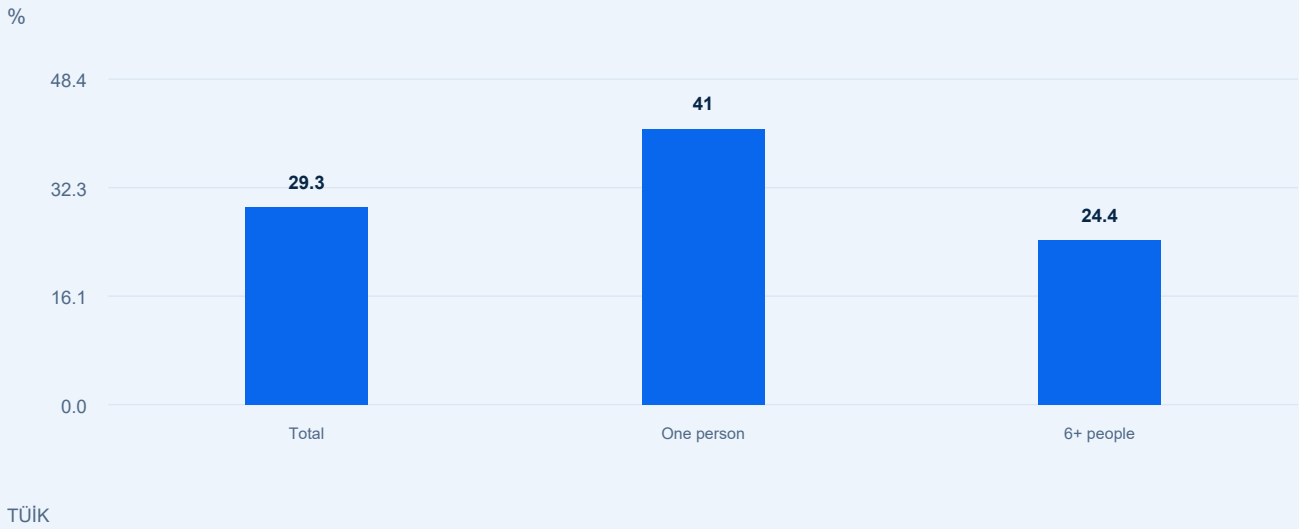
2025 household budget shares, not monthly amounts in TRY. Housing includes imputed rent.

05 The budget of a one-person household

One-person households allocated 41.0% to housing, compared with 24.4% among households with six or more members. The gap is 16.6 percentage points. Food moved the other way: 14.3% for one person and 23.7% for larger households.

Household size is therefore useful context for interpreting a national average. But shared living alone cannot explain the differences. Income, age, tenure, dwelling size and geography may also vary. The data cannot directly quantify per-person savings from living together.

Figure 5 / Housing share by household size



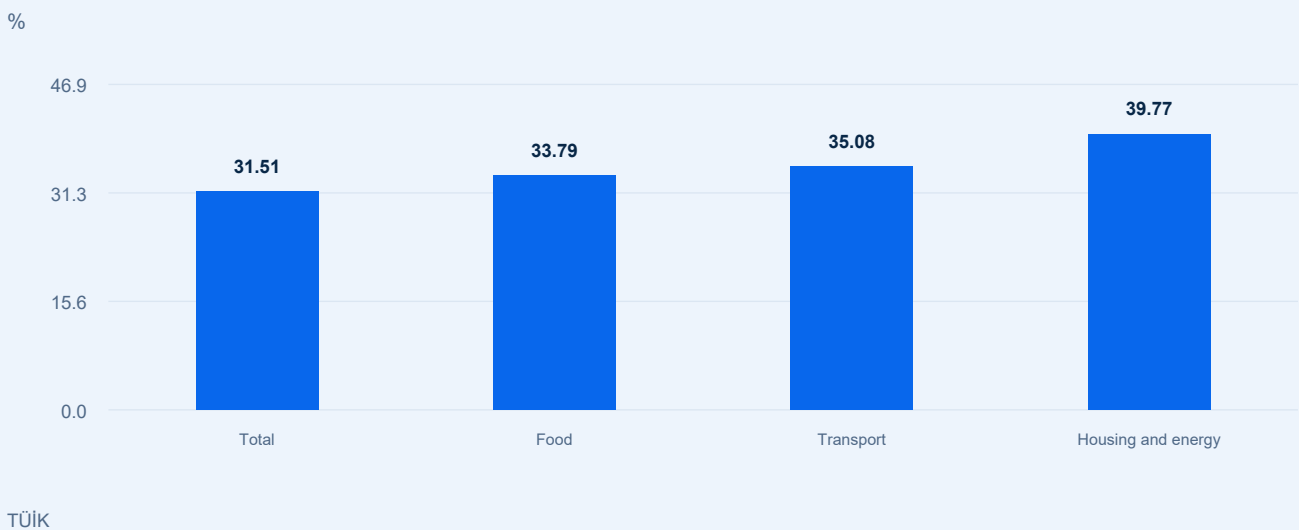
2025 household budget shares, not monthly amounts in TRY. Housing includes imputed rent.

06 How 2026 price changes fit the picture

Annual CPI inflation in August 2026 was 31.51%. Food rose 33.79%, transport 35.08% and housing, water, electricity, gas and other fuels 39.77%. Each selected group exceeded the headline rate, highlighting the importance of tracking major expenditure categories separately.

We do not multiply 2025 budget shares by these rates to claim an exact personal inflation rate. Periods, categories and index weights differ. In particular, the budget housing category and CPI housing-energy category are not assumed identical. The sources describe complementary dimensions.

Figure 6 / Annual inflation in major categories



August 2026 annual change. CPI 2025=100; rates, not price levels.

07 Why there is no universal monthly TRY figure

A universal monthly living-cost total cannot be derived from these shares. Tenants and owners, single adults and families, and car users and public-transport users face different costs. Location and dwelling characteristics also matter.

Imputed rent is especially important: part of measured housing consumption is not a cash rent payment. Multiplying aggregate shares by an arbitrary income would not create an observed household budget. This report measures composition and differences, rather than a minimum income requirement or a city-specific monthly bill.

08 A framework for households and institutions

Households can first record their own housing, food and transport costs over the same period, then compare composition with the national reference. This is a diagnostic comparison, not a prescribed budget. Cash flows should remain separate from imputed components.

Institutions can use income and household-size differences when framing further research. Headline inflation alone misses expenditure structure. Product pricing or support design still requires local and household-level evidence; the report does not estimate policy effects or individual eligibility.

09 Method, sources and comparability

Sources are TÜİK household expenditure releases for 2023–2025 and the August 2026 CPI release. Shares are percentages; differences are percentage points. Calculations use rounded published shares.

The 2026 title denotes the assessment year and current price context, not a full-year 2026 household survey. Data come from TÜİK; calculations, charts and interpretation are by MasVeri. Published observations remain fixed unless a separately reviewed update is requested.

Source and coverage

Budgets: 2023–2025. Prices: August 2026. Not full-year 2026 results or a monthly TRY living budget.

Household budget: three major categories

MasVeri: $100 - 29.3 - 20.5 - 17.3 = 32.9$

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Housing share of the budget

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Housing shares by income group

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Food shares by income group

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Housing share by household size

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Annual inflation in major categories

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Executive summary

%67,9 | housing and food share in the lowest income group

01 Housing, transport and food account for 67.1% of expenditure.

02 Housing and food reach 67.9% in the lowest income group and 38.1% in the highest.

03 August 2026 inflation gives current context; it does not turn 2025 shares into an exact personal inflation rate.