

Global Income Divide

A fresh look at how income shapes mindsets and behaviors in an unequal world

NIQ Consumer Life Global

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NIQ



About this report

The rise of emerging economies, particularly China and India, has lifted millions out of poverty, with middle-income consumers now outspending the top 10% for the first time. Yet inequality remains stark—and is worsening in important ways: wealth is increasingly concentrated at the very top, gaps within countries are widening, and AI threatens to complicate further progress in tech democratization.

This report explores key global shifts in earnings, spending power, and purchase priorities. It equips marketers to engage consumers across income segments in a changing economic environment, with updated insights into mindsets, lifestyles, tech adoption, and buying behaviors.

This report examines the four consumer segments below based on income quartiles. These are: low income (lowest 25% within country), medium-low (second 25%), medium-high (third 25%), and high income (top 25%). This provides a more level playing field to compare across countries. Note that secondary sources may use different definitions of income groups, which are specified when presented.

% by income quartile	Low	Medium Low	Medium high	High
Men	xx%	xx%	xx%	xx%
Women	xx	xx	xx	xx
Gen Z	xx	xx	xx	xx
Millennials	xx	xx	xx	xx
Gen X	xx	xx	xx	xx
Boomers	xx	xx	xx	xx
College-educated	xx	xx	xx	xx
Employed full-time	xx	xx	xx	xx
Employed part-time	xx	xx	xx	xx
Retired	xx	xx	xx	xx
Urban	xx	xx	xx	xx
Suburban	xx	xx	xx	xx
Rural	xx	xx	xx	xx
Never married	xx	xx	xx	xx
Now married	xx	xx	xx	xx
Widowed/divorced/separated	xx	xx	xx	xx
Parents with children in the household	xx	xx	xx	xx

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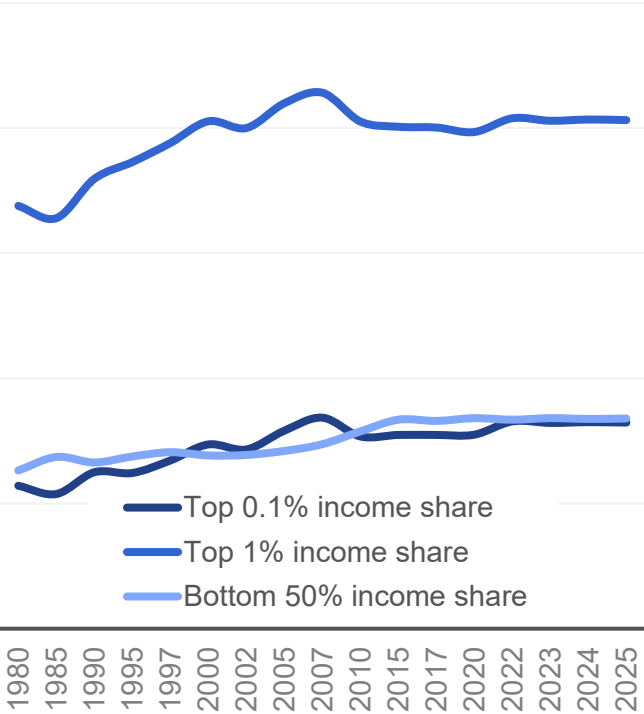
Spending & Economic Disparity



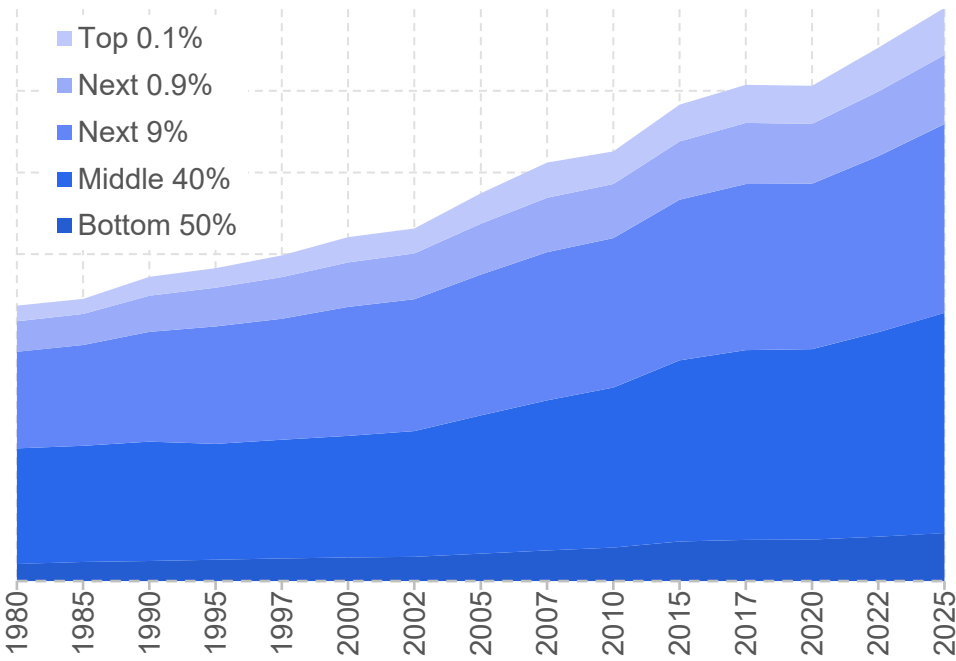
Glaring income inequality is the defining financial reality of our times

The bottom 50% of earners receive only 8% of income earned globally, matching the earnings of the top 0.1%

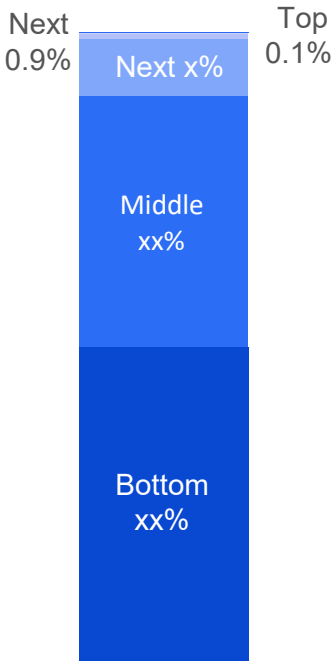
The share of global income going to the top 0.1%, top 1%, and the bottom 50%, 1980-2025



Global yearly per capita income (at 2025 PPP €), 1980-2025



Group size, 2025

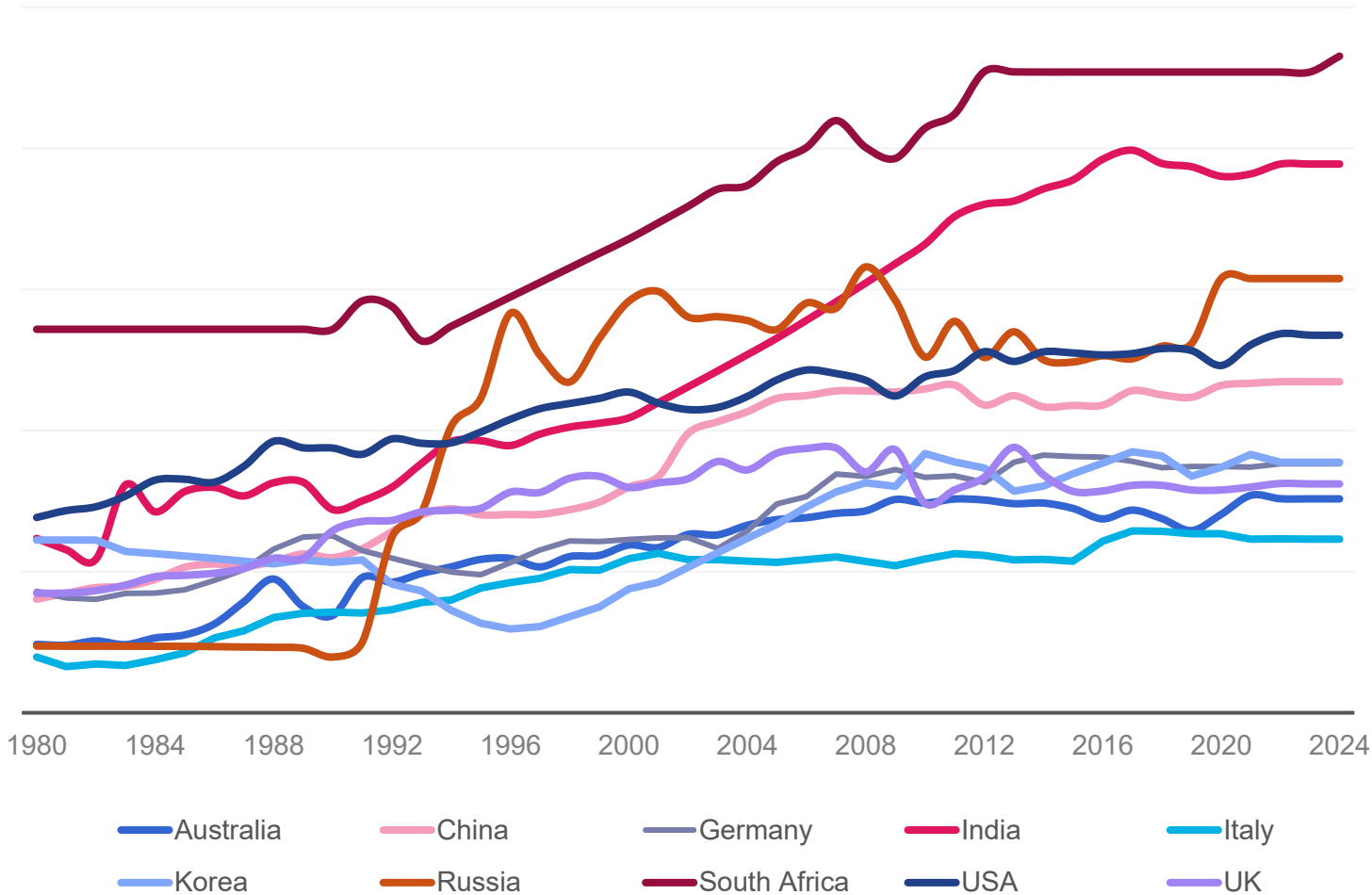


<https://wir2026.wid.world/insight/global-economic-inequity/>, <https://wir2026.wid.world/methodology/>

Within-market economic inequality has worsened in many major economies

The rise of emerging markets reduces between-country inequality

Top 10% Share of pre-tax national income



Over the past four decades, inequality between countries has eased, as fast-growing emerging economies, such as China and India, narrow the income gap with advanced economies. However, in most developed countries and major developing ones, within-country inequality has risen.

The interplay between the evolution of within-country inequality and between-country inequality, coupled with the differential growth performance of emerging and advanced economies, in recent decades presents an interesting picture of middle-class dynamics at the global level: a rising middle class in the emerging world and a squeezed middle class in developed countries. As shown on the previous slide, it also created an increasing concentration of income at the very top of the income distribution globally.

[The present and future of global inequality](https://www.brookings.edu/articles/rising-inequality-a-major-issue-of-our-time/), <https://www.brookings.edu/articles/rising-inequality-a-major-issue-of-our-time/>, https://wid.world/world/#sptinc_p90p100_z/US;FR;DE;CN;ZA;GB;WO-PPP/last/eu/k/p/yearly/s/false/24.708000000000002/80/curve/false/country <https://wir2026.wid.world/insight/global-economic-inequity/> <https://blog.worlddatalab.com/wdl/the-present-and-future-of-global-inequality>

Near- and long-term factors threaten to exacerbate economic inequality

Climate change, the rapid advancement of AI, and price escalations triggered by the onset of the Iran war are likely to impact populations in unequal ways

The rich fuel it, the poor face it



Over the past two decades, extreme events attributable to climate change resulted in an annual average of US\$143 billion in damages. The wealthiest 10% of the global population accounted for nearly half of global emissions, whereas the poorest 50% accounted for only one-tenth of global emissions. At the same time, regions with low historic emissions and income levels are typically more frequently and severely exposed to climate impacts, exacerbating inequalities.

- *Nature Climate Change*, May 2025

Booming AI, spiking oil—a growing split



The semiconductor industry is booming in Asia, fueled by US investment in the booming AI industry. However, vulnerable populations in Asia face dire consequences from the war in the Middle East.

The United Nations Development Programme estimates that the war has put 8.8 million people in the Asia-Pacific region at risk of falling into poverty. The stark contrast has become known as the “K-shaped economy,” referring to a steepening deviation between upper and lower economic classes.

- *CNN*, May 2026

Iran war increases the risk of food insecurity



Since March, agricultural and cereal price indices have risen by 3% and 4%, respectively. Disruptions to oil, gas and fertilizer flows through the Strait of Hormuz drove a 46% month-on-month rise in urea prices and increased agricultural price indices by 8%, raising the risk of an affordability crisis. The World Bank Commodity Markets Outlook projects that fertilizer prices will rise by 31% on average in 2026, reaching their least affordable levels since 2022.

- *World Bank Group* May 2026

<https://www.nature.com/articles/s41558-025-02325-x> | <https://edition.cnn.com/2026/05/12/tech/tech-boom-oil-crisis-asia-economy-warning-intl-hnk-dst> | <https://www.worldbank.org/en/topic/agriculture/brief/food-security-update>

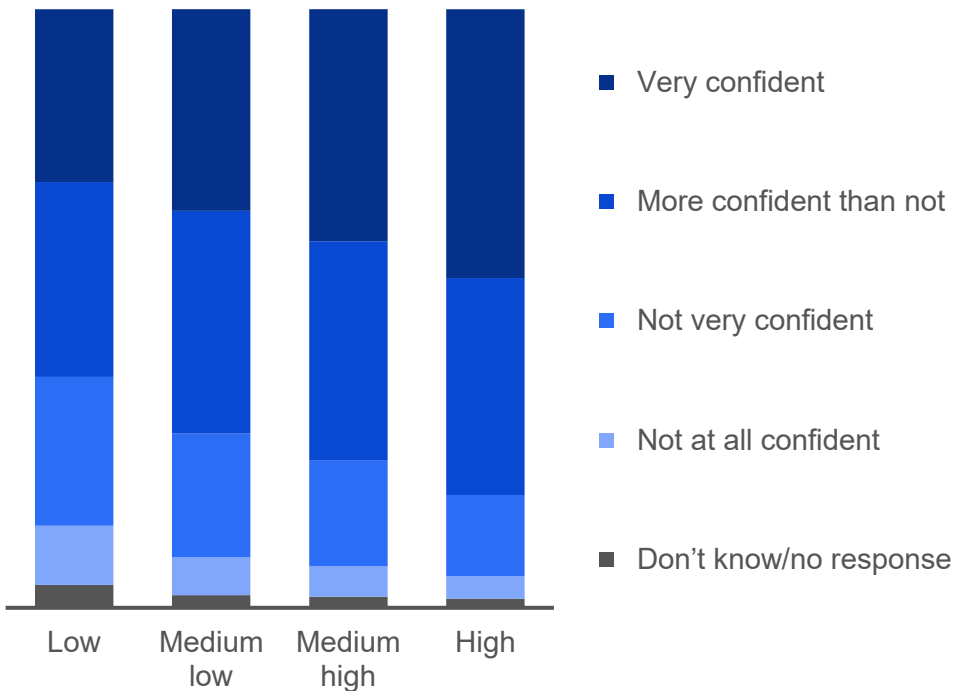
Lifestyles & Mindsets



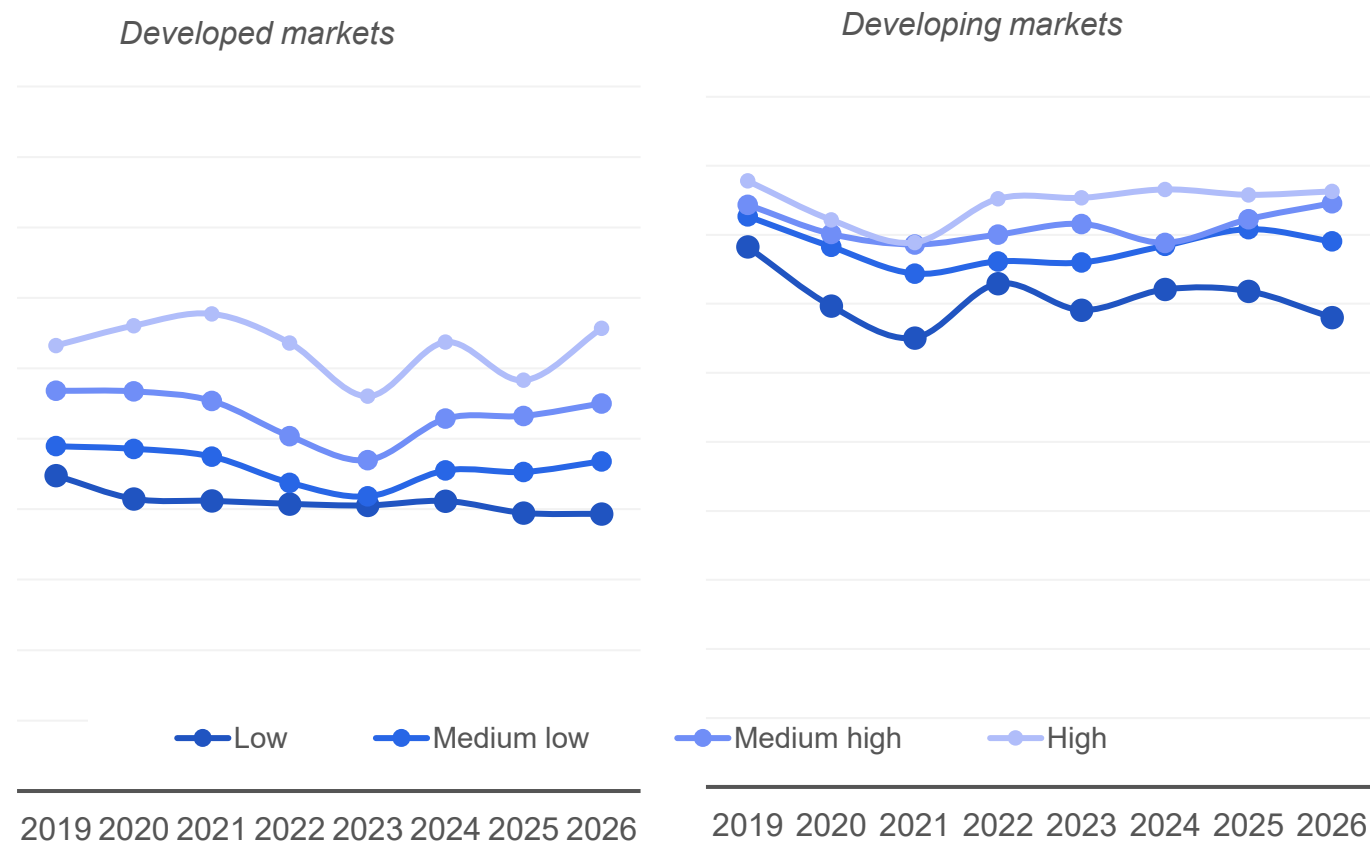
Higher income, greater economic confidence

Financial confidence is again diverging in both Developed and Emerging markets

How confident are you that 12 months from now your personal economic situation will be better than it is today?
(% distribution, 2026)



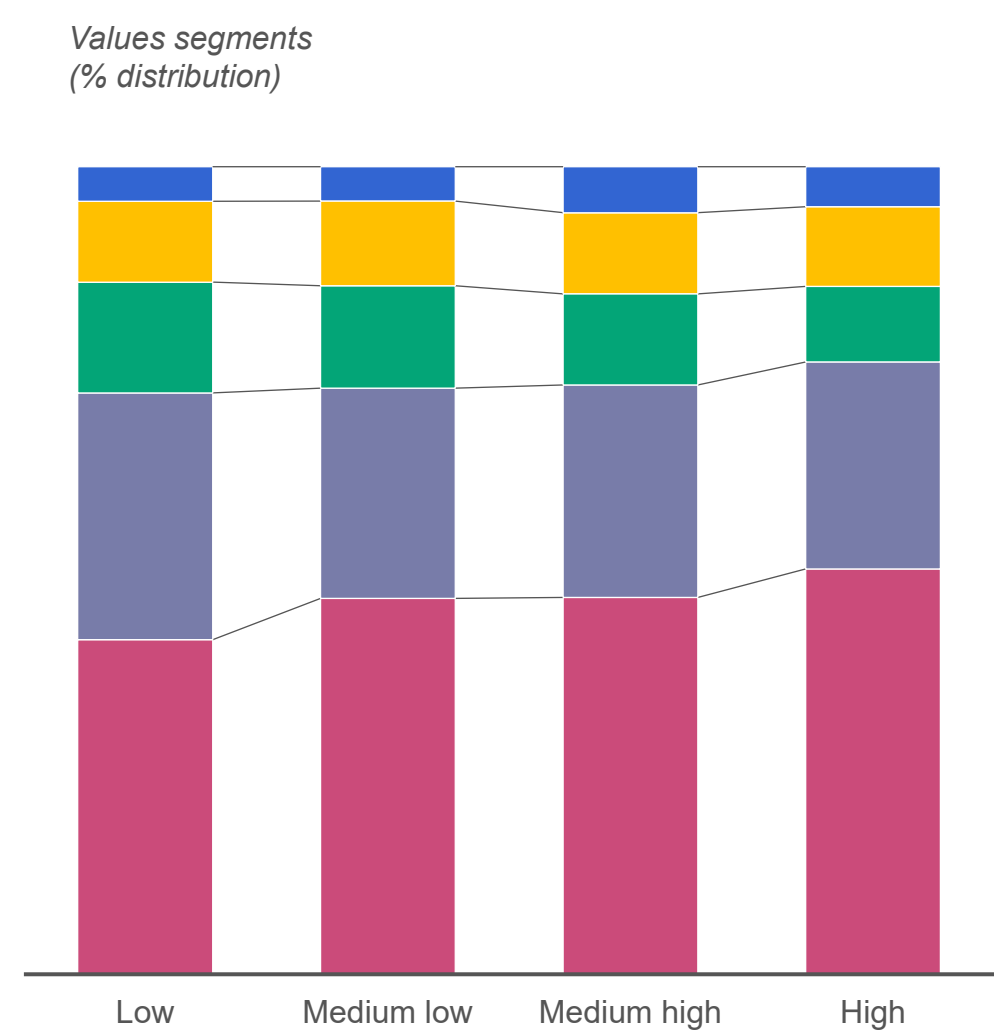
Very confident/more confident than not about being personally better off in 12 months (%)



NIQ Consumer Life Global 2019-2026, A1 (global = 39 countries for chart on the left, global = core 18 countries for trended charts on the right); Developed markets include AU, CA, FR, DE, IT, JP, KR, ES, UK, US; Developing markets include AR, BR, CN, IN, ID, MX, RU, ZA)

Aspirers make up the largest share of consumers, especially among those with higher income

Low-income ones tend to skew toward no-frills Elementals and Mindfuls



Discoverers

are ethical explorers, open to everything the world has to offer. They appreciate nature, cultures, and people, and are ed about treating them well.

Indulgents

are self-centered pleasure-seekers who aren't too worried about anyone else. As long as they have the money they need to play, they're happy.

Elementals

are selfless and domestic, the antithesis of Aspirers and Indulgents. Their caregiving nature extends to the environment, too.

Mindfuls

are people who are dedicated to living life well. This involves taking care of their physical and emotional health and their families.

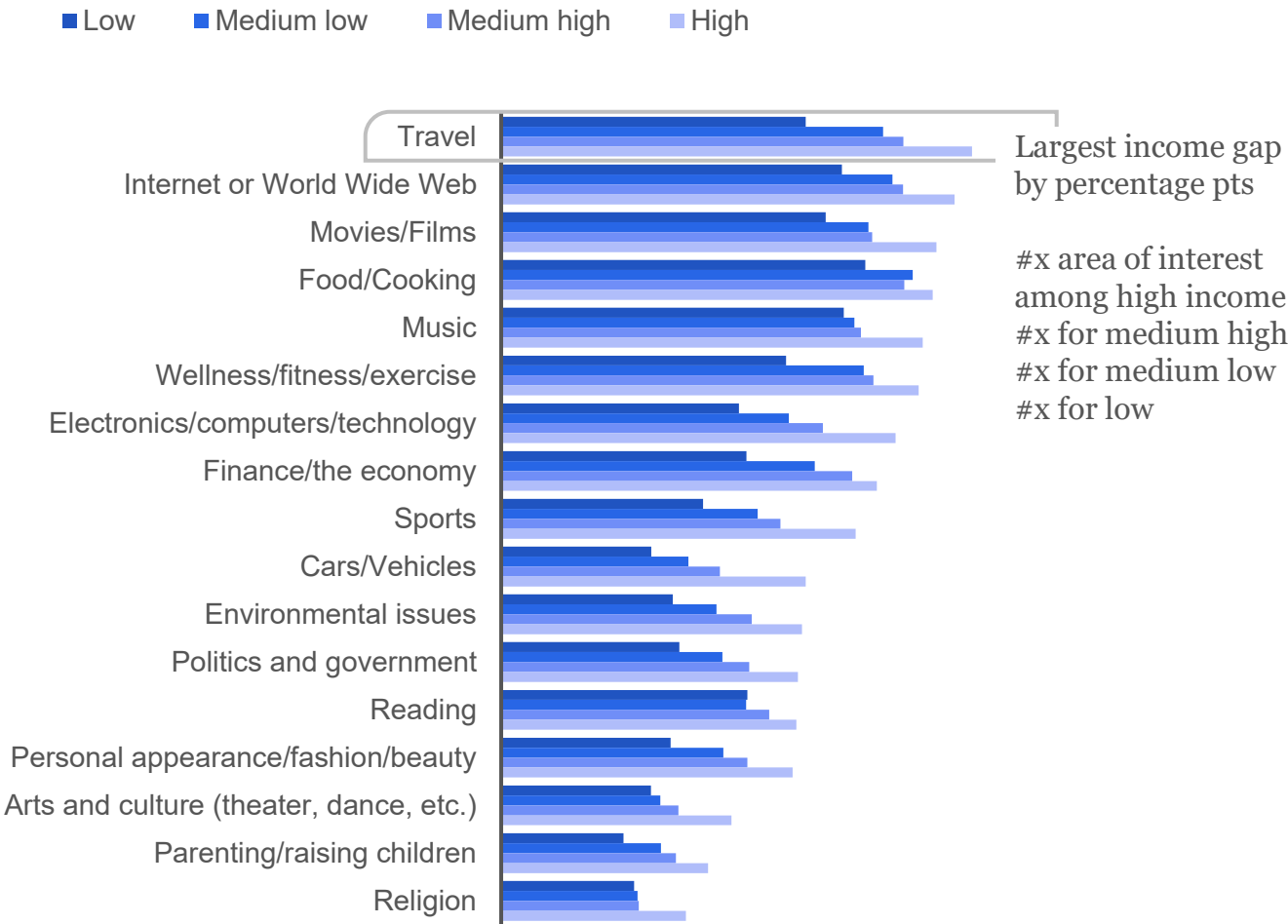
Aspirers

are busy and successful, yet on the verge of insecurity. Brands may help them feel better, especially if they appeal to people's self-image as go-getters.

Having more = more means and interests to explore

High-income consumers are interested in many topics, with travel the most differentiating

% VERY interested in the following topics



As shown on the previous slide, **travel for leisure** is considered the #x element of “**the Good Life**” among consumers with high- or medium-high household income, following xxxxxx and xxxxxxxx. This compared with #x among those with medium-low income and #x for low-income consumers.

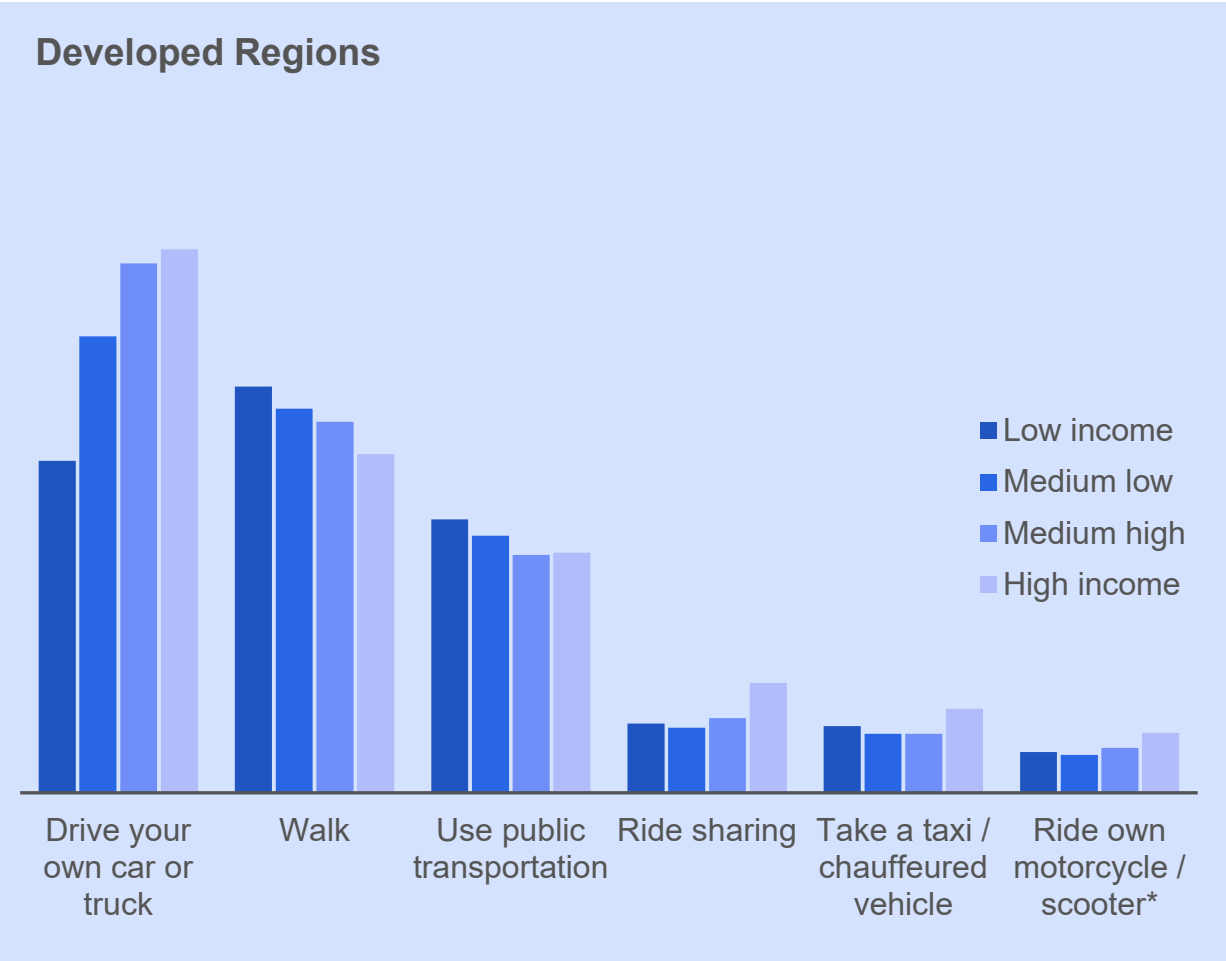


How people get around varies by income

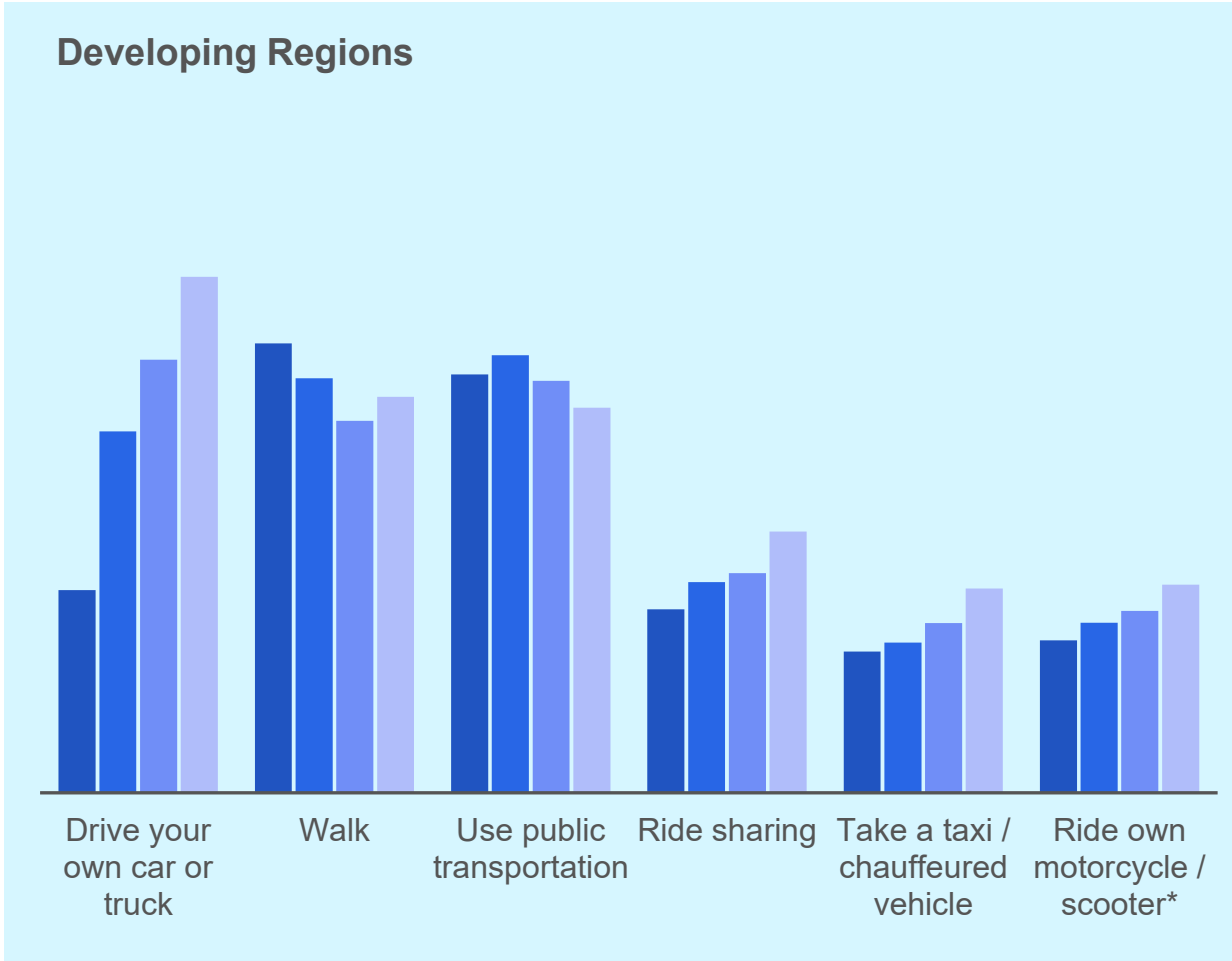
Driving private vehicles is a privilege for the higher-income, especially in emerging markets

Which of these do you do regularly to get to the places you go to? (%)

Developed Regions



Developing Regions



NIQ Consumer Life Global 2026 D5a (global = 39 countries), *includes electric

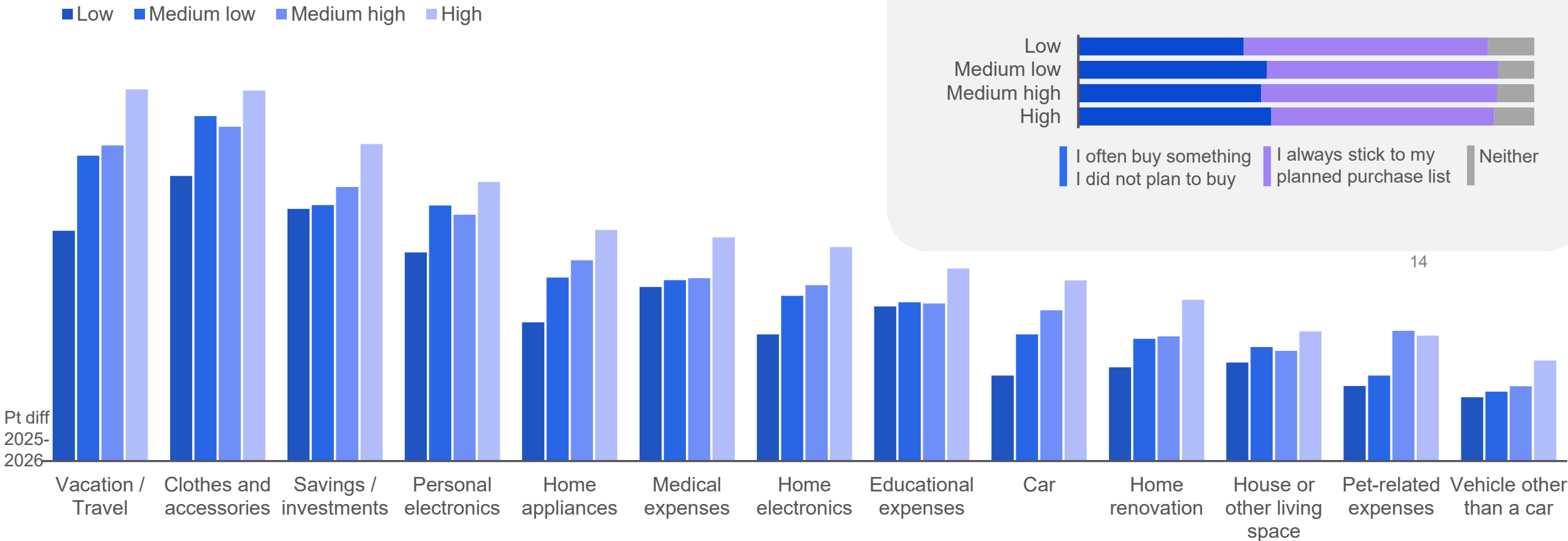
Shopping & Category Behaviors



Higher-income individuals show higher tendencies for planned and unplanned spending

Travel rivals clothing as the top spending priority for the affluent, while clothing takes priority for the rest

Which of these things are you planning to spend on in the next 12 months? (%)



NIQ Consumer Life Global 2026, K15, R23 (global = 39 countries)

Low-income consumers may get overwhelmed by information and options

They are, understandably, more price-sensitive and less likely to pay more to make their lives easier



Price sensitivity

“Price is the most important factor in my purchasing decisions”

#X life attitude

among low-income consumers on a list of 44 measured

+xx ranks

from high-income consumers



Streamlined choices

“Having less choice makes it easier for me to make a purchase decision”

#XX

+x ranks



Information overload

“I often feel overwhelmed with information when I am making a large purchase”

#XX

+x ranks



Spending for simplicity

“I am prepared to pay more for products that make my life easier”

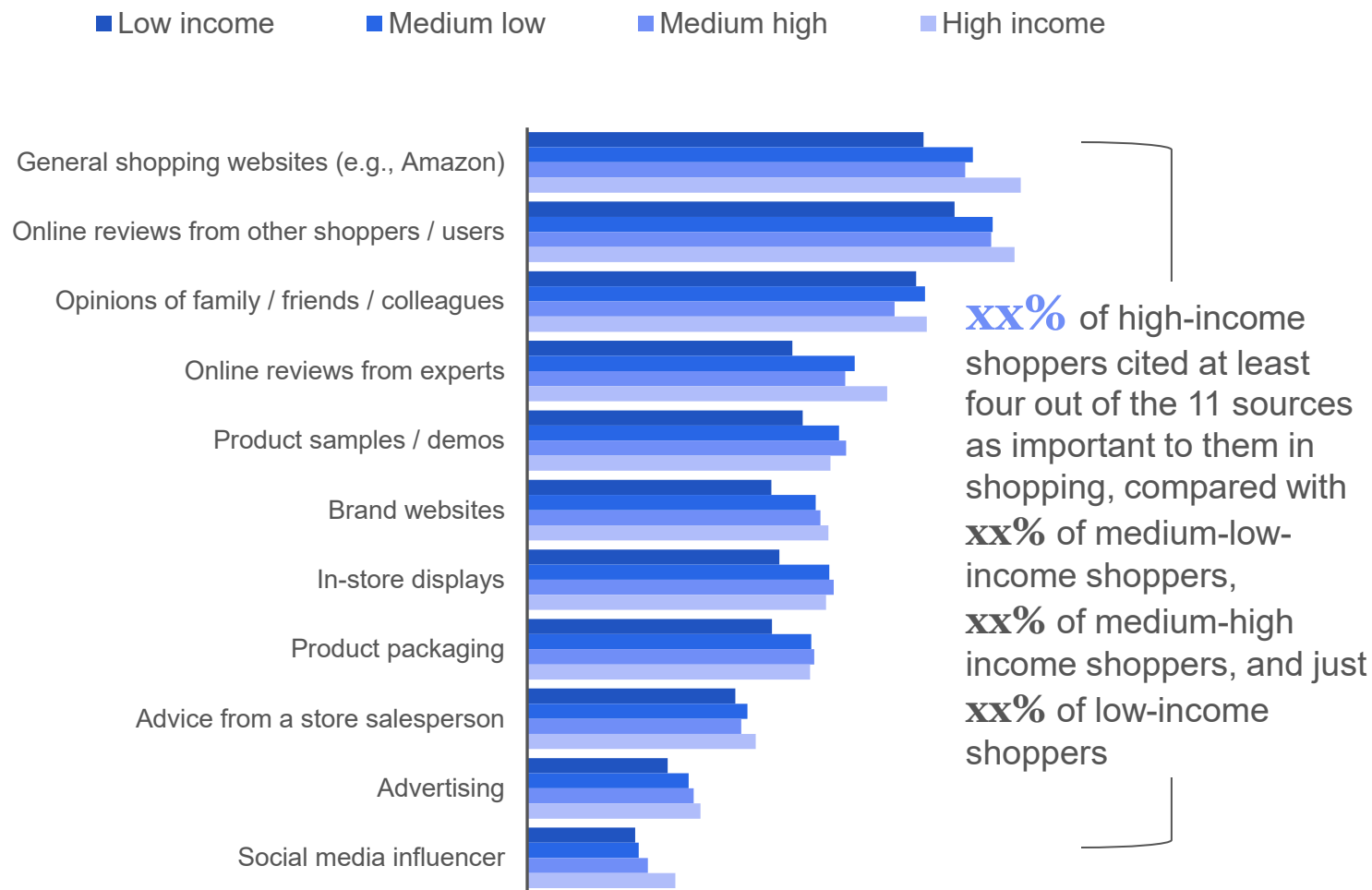
#XX

-x ranks

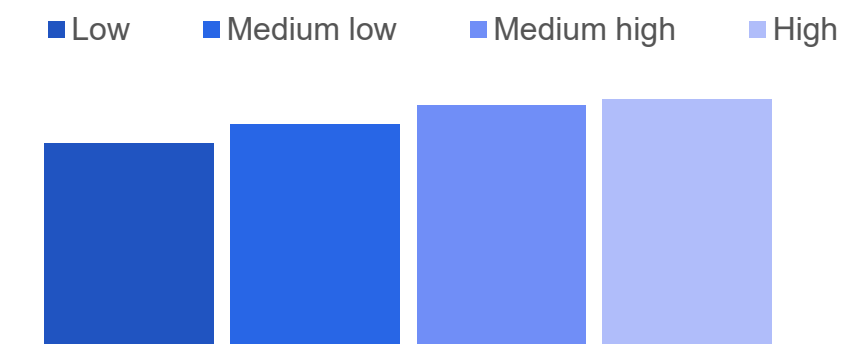
High-income consumers tap into more sources of information in buying decisions

Social media is an effective way to reach consumers across income levels, with 4 in 10 using 'buy' buttons to make purchases

% who consider this VERY important when shopping



% who use 'buy' buttons on social media



% who click on 'shoppable posts' or 'shoppable stories' on social media

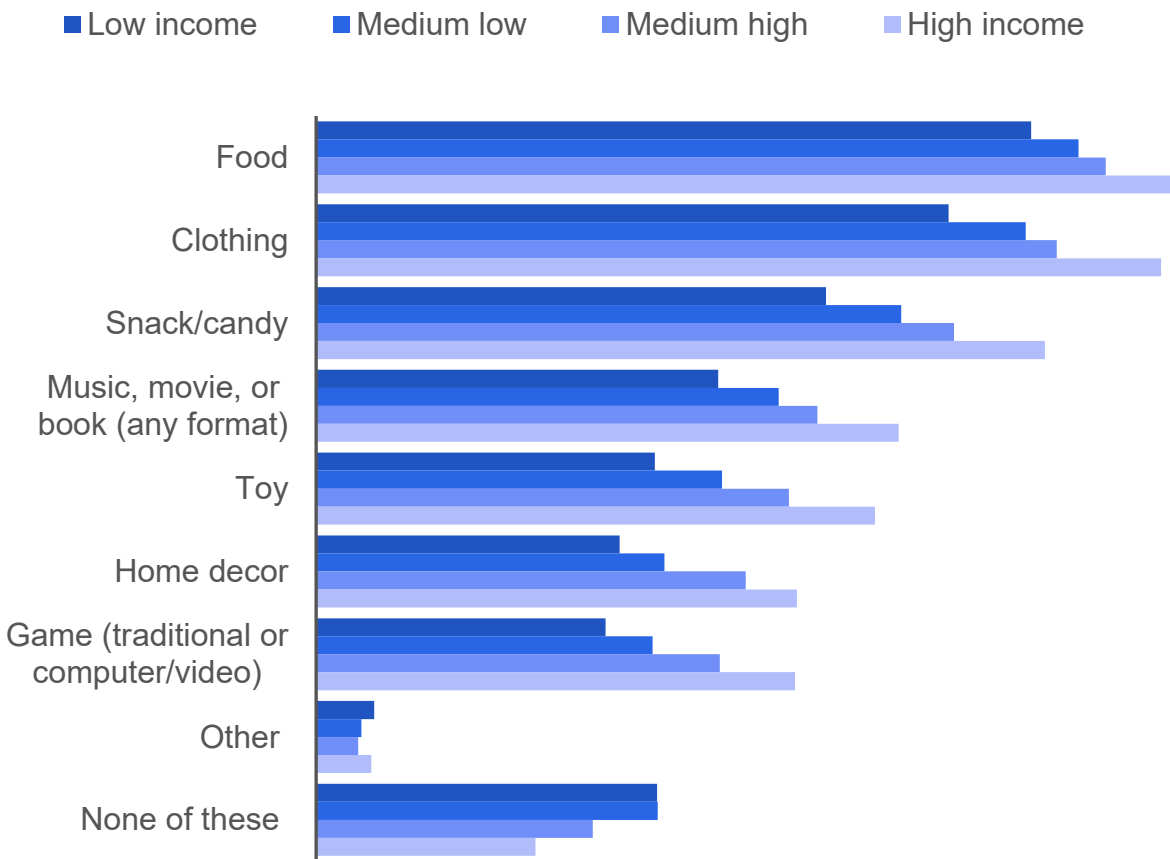


NIQ Consumer Life Global 2026 FB_15 (global = 39 countries), FBS_1 (global = 31 countries) *not asked in Argentina, Chile, Colombia, Ecuador, Indonesia, Mexico, Peru, S. Africa

Most consumers, across income levels, purchase for nostalgia

Everyday products top the list of nostalgia-driven categories

Have you bought any of the following products in the past few years because of their nostalgic appeal, either for yourself or others? (%)



Neostalgia is the practice of reviving beloved flavors and brands from the past, then upgrading them with modern ingredients, cleaner labels, and updated packaging. Think birthday cake flavor, but made

with premium vanilla and real ingredients, or cereal milk, but as a craft latte. The taste is familiar, but the execution is elevated. For example, General Mills has capitalized on 90s nostalgia by bringing back Dunkaroos and the brand into cereal, Go-Gurt collaborations, cookie dough, and cans of the signature frosting sold separately. Food futurologist Morgaine Gaye has described the trend as consumers seeking refuge from a volatile world by revisiting simpler times through what they eat and drink.

“When everything around you feels unstable,” says Gaye, “a can of soda that tastes like sixth grade hits different.” Nostalgia is a powerful drug, and grocery manufacturers in 2026 are prescribing it in heavy doses.

NIQ Consumer Life Global 2026, R18 (Global = 39 countries); <https://ballerstatus.com/lifestyle/neostalgia-90s-snacks-drinks-brands-comeback/> <https://www.grocerycouponguide.com/articles/7-nostalgic-grocery-items-boomers-miss-that-are-coming-back/>

Tech Attitudes & Usage



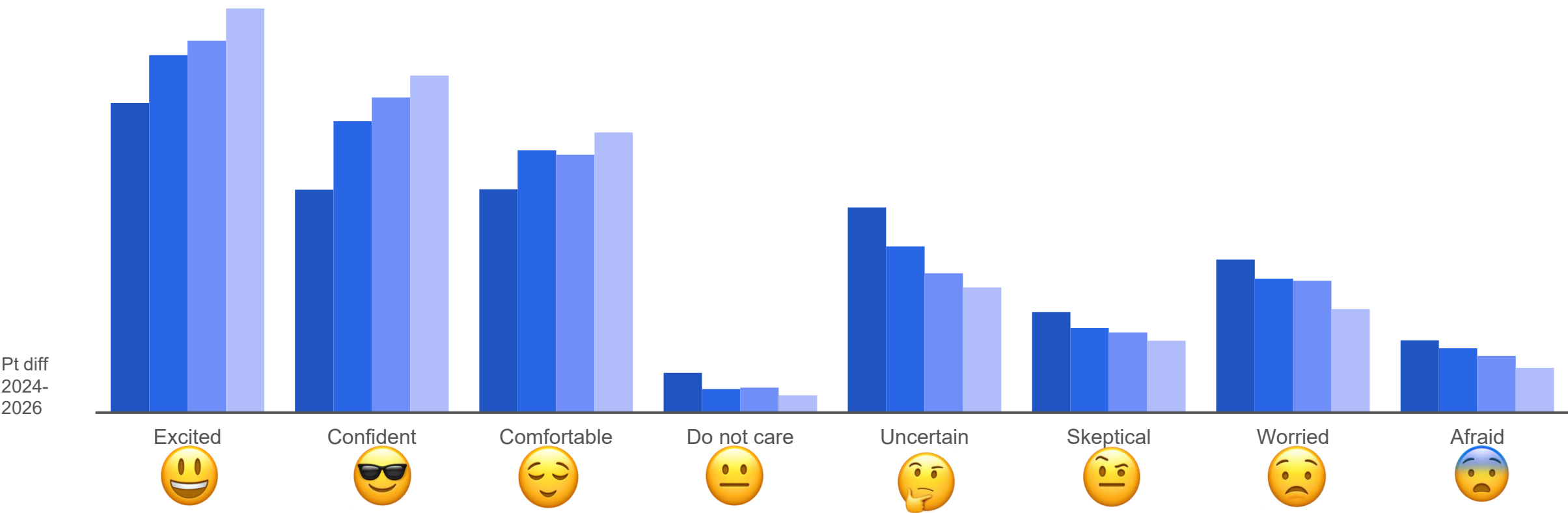
High-income consumers tend to show the greatest enthusiasm for technology

However, the advantage is shrinking as tech confidence and comfort slip

The decline in the share of high-income consumers feeling confident and comfortable about the future of technology was driven by emerging markets, where tech enthusiasm among the group was particularly high. Today, more affluent consumers remain more positive than lower-income ones about the prospect of technology, but the gaps between the two have narrowed.

How does technology make you feel about the future? (%)

■ Low income ■ Medium low ■ Medium high ■ High income



NIQ Consumer Life Global 2024-2026, TD14 (global = 18 countries)

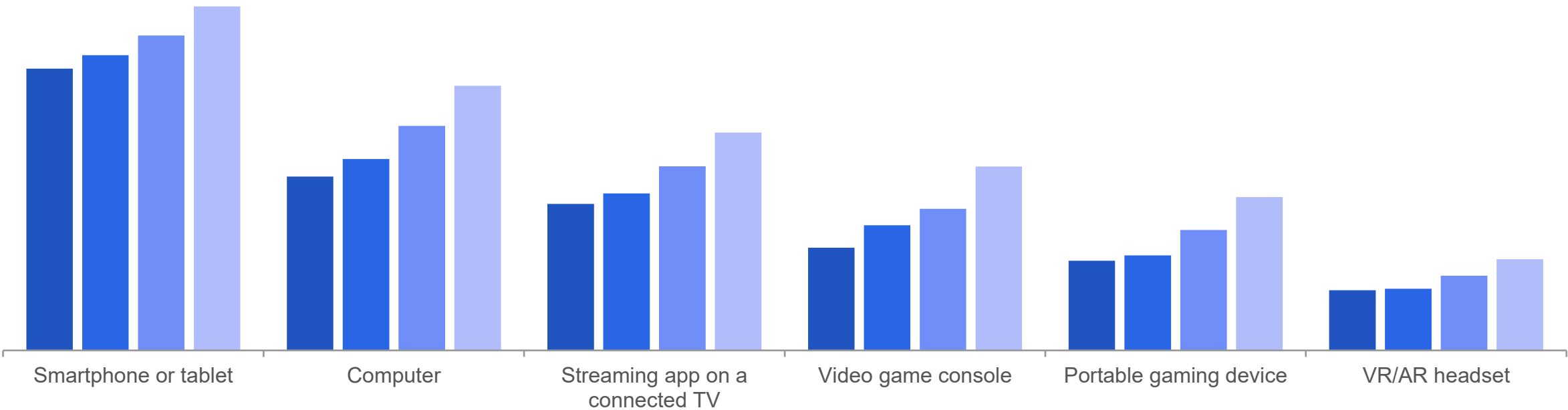
High-income consumers tend to be multi-platform gamers

Mobile gaming is mainstream across income levels

xx% of high-income consumers play video games at least weekly
+x pts from low-income consumers, +x pts from medium low, +x pts from medium high

% who play games on devices weekly or more often

■ Low income ■ Medium low ■ Medium high ■ High income



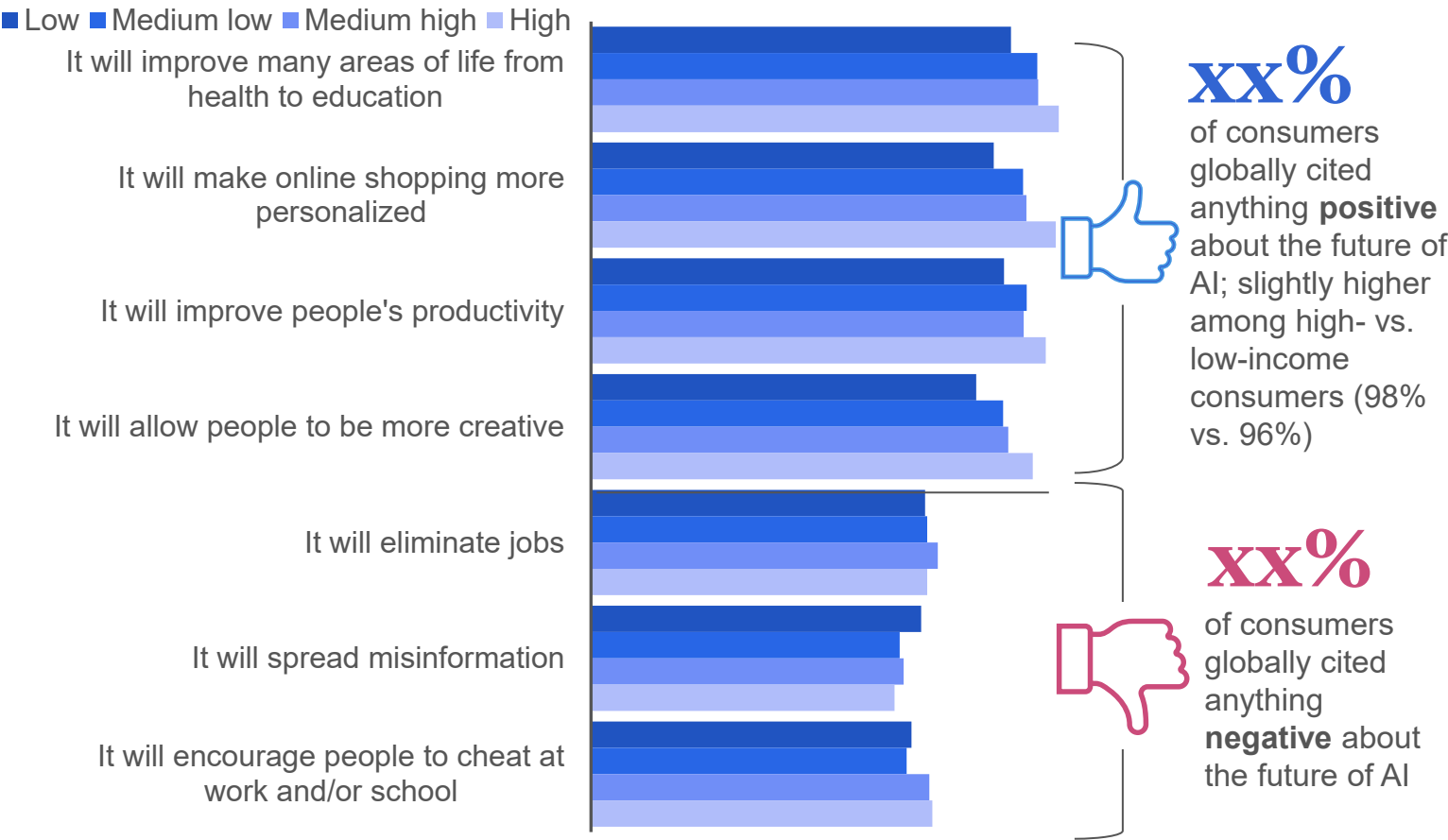
NIQ Consumer Life Global 2025, TD32 (global = 40 countries)

Higher-income consumers lead on AI adoption and positivity

Both positive and negative sentiments have risen across income brackets, pointing to increasingly mixed feelings about the future of AI

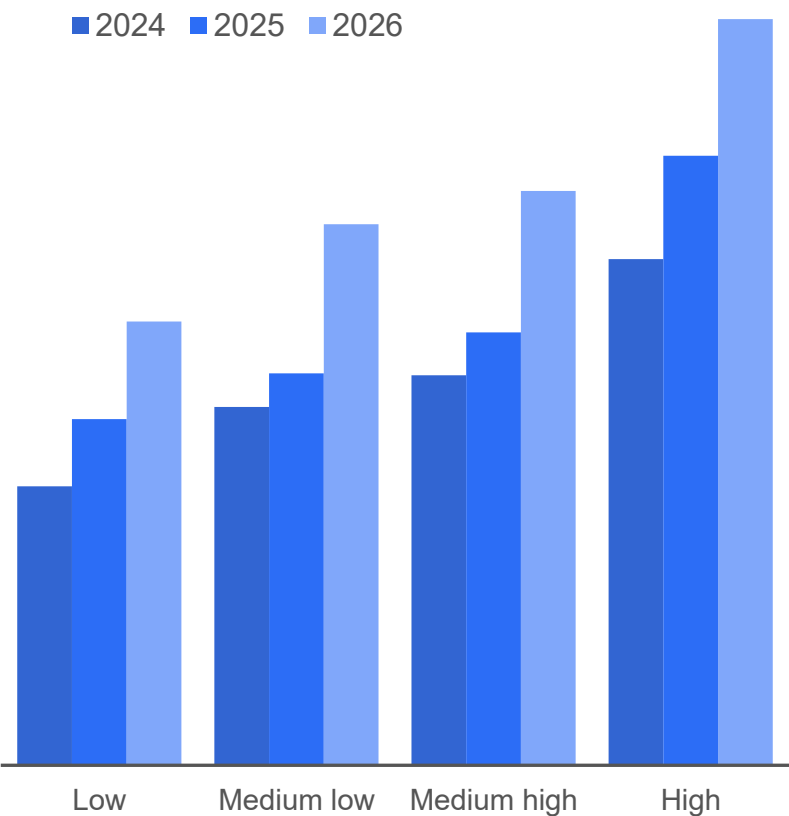
Across income groups, consumers increasingly view AI as boosting creativity and productivity, but also link it more to misinformation and cheating at work or school

% who completely/somewhat agree with the following about the future of artificial intelligence (AI)



High-income consumers widen the gap with low-income ones in AI adoption

% who used AI in the past 30 days



NIQ Consumer Life Global 2026, Q32 (global = 18 countries)

Appendix: Methodology



2026 NIQ Consumer Life Roper Reports® Global study at-a-glance

Sample: Between 1000 and 2000 per market

Fieldwork January-April 2026

Argentina*	China*	Hungary	Mexico*	Saudi Arabia	Turkey
Australia*	Colombia	India*	Netherlands	Singapore	UAE
Austria	Ecuador	Indonesia*	Peru	South Africa*	UK*
Belgium	Egypt	Italy*	Philippines	South Korea*	USA*
Brazil*	France*	Japan*	Poland	Spain*	
Canada*	Germany*	Kazakhstan	Romania	Switzerland	
Chile	Greece	Malaysia	Russia*	Thailand	



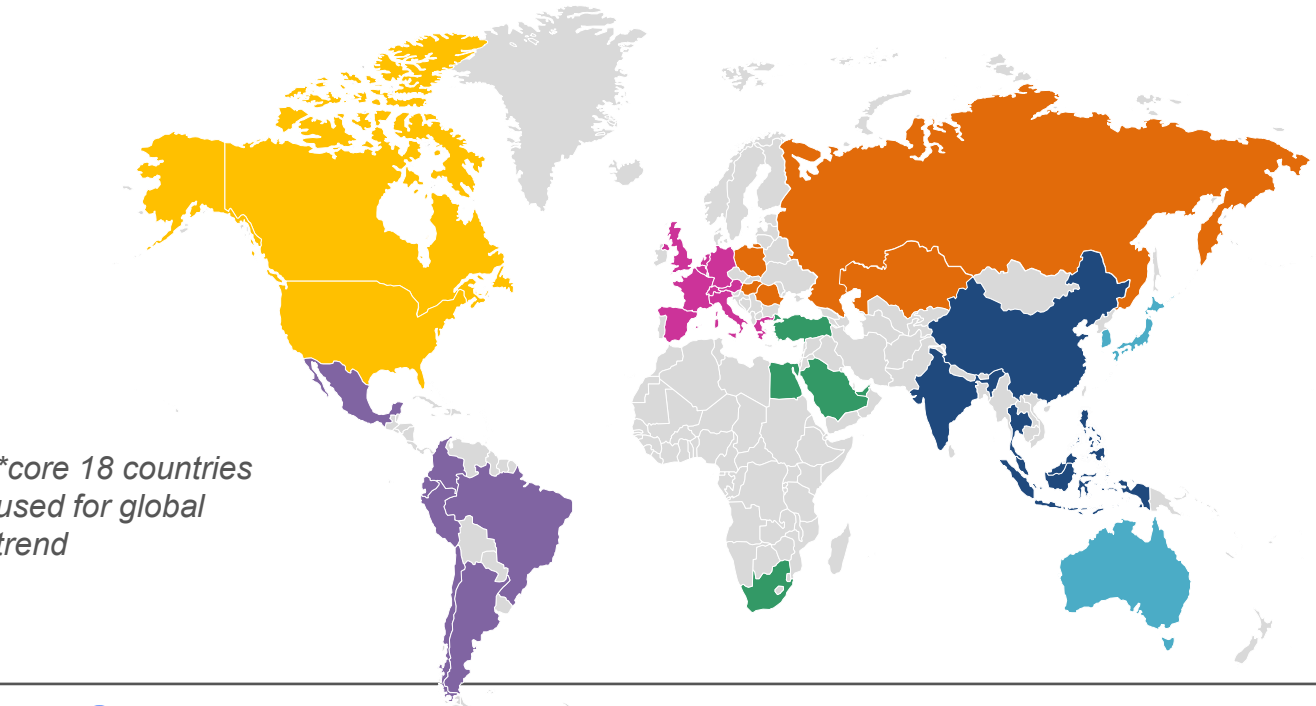
39 Markets

7 Regions: North America, Latin America, Western Europe, Central/Eastern Europe, Middle East/Africa, Developing Asia, Developed Asia



Online

Panel blend of 4-6 online providers for each market



*core 18 countries used for global trend

2026 NIQ Consumer Life Global

Fieldwork date by country

	Fieldwork Launched	Fieldwork Completed
Argentina	23-Jan	24-Mar
Australia	20-Jan	24-Mar
Austria	23-Jan	25-Mar
Belgium	23-Jan	19-Mar
Brazil	20-Jan	26-Mar
Canada	22-Jan	2-Apr
Chile	27-Jan	6-Mar
China	22-Jan	1-Apr
Colombia	27-Jan	6-Mar
Ecuador	27-Jan	18-Mar
Egypt	27-Jan	12-Mar
France	20-Jan	23-Mar
Germany	20-Jan	25-Mar
Greece	22-Jan	8-Mar
Hungary	27-Jan	27-Mar
India	20-Jan	24-Mar
Indonesia	20-Jan	6-Mar
Italy	20-Jan	16-Mar
Japan	20-Jan	27-Mar
Kazakhstan	23-Jan	11-Mar

	Fieldwork Launched	Fieldwork Completed
Malaysia	20-Jan	18-Mar
Mexico	26-Jan	25-Feb
Netherlands	20-Jan	22-Mar
Peru	27-Jan	12-Mar
Philippines	22-Jan	23-Mar
Poland	20-Jan	26-Feb
Romania	22-Jan	12-Mar
Russia	22-Jan	28-Mar
Saudi Arabia	27-Jan	7-Apr
Singapore	27-Jan	26-Mar
South Africa	20-Jan	6-Mar
South Korea	20-Jan	12-Mar
Spain	28-Jan	17-Mar
Switzerland	23-Jan	27-Mar
Thailand	20-Jan	23-Mar
Turkey	20-Jan	24-Mar
UAE	22-Jan	7-Apr
UK	13-Jan	27-Mar
US	2-Feb	9-Apr
Malaysia	20-Jan	18-Mar

Definitions

Generations

	Gen Alpha	Gen Z	Millennials	Gen X	Boom
Birth years	2013-?	1998-2012	1980-97	1965-79	1946-65
Age in 2026	<14	14-28	29-46	47-61	62-80