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Household Income and Expenditure Trends in the Second Quarter of 2025

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Household Income and Expenditure Trends in the Second Quarter of 2025

(Income)

The average monthly household income per household amounted to 5.065 million won in the second quarter of 2025, which grew by 2.1% from the second quarter of 2024.

- The employee income marked 3.194 million won, rising by 1.5% year-on-year. The self-employment income marked 941 thousand won, rising by 0.2% year-on-year. The transfer income marked 773 thousand won, rising by 5.1% year-on-year.

(Expenditure)

The average monthly household expenditure per household amounted to 3.876 million won in the second quarter of 2025, which grew by 1.7% from the second quarter of 2024.

- The average monthly consumption expenditure per household marked 2.836 million won, which rose by 0.8% year-on-year. The average monthly non-consumption expenditure per household marked 1.04 million won, which rose by 4.3% year-on-year.
 - The expenditures on 'Other miscellaneous goods and services' (13.0%), 'Restaurants and hotels' (3.3%) and 'Health' (4.3%) showed a year-on-year increase. Whereas, the expenditures on 'Transportation' (-5.7%), 'Household equipment and housekeeping services' (-9.9%) and 'Clothing and footwear' (-4.0%) showed a year-on-year decrease.

(Unit: %, year-on-year)

| | | | | | |
|----------------------------------|---------------------------------|------------------------|---|---|--|
| Food and non-alcoholic beverages | Alcoholic beverages and tobacco | Clothing and footwear | Housing, water, electricity and other fuels | Household equipment and housekeeping services | Health |
| 1.8 | -0.6 | -4.0 | 1.8 | -9.9 | 4.3 |
| Transportation | Information and communication | Recreation and culture | Education | Restaurants and hotels | Other miscellaneous goods and services |
| -5.7 | -1.5 | -0.4 | -0.6 | 3.3 | 13.0 |

(Disposable income and surplus)

The average monthly disposable income per household was 4.024 million won in the second quarter of 2025, going up by 1.5% from the second quarter of 2024. The surplus amounted to 1.188 million won, rising by 3.3% from the second quarter of 2024.

- The average propensity to consume stood at 70.5%, down 0.5%p from the second quarter of 2024.

< Average monthly income and expenditure per household >

(Unit: 1,000 won, %, year-on-year)

| | Amount | | | | | (Percent) change | | |
|---|------------|------------------|------------|------------|------------------|------------------|------------|------------|
| | 2Q 2024 | Compo- sition | 1Q 2025 | 2Q 2025 | Compo- sition | 2Q 2024 | 1Q 2025 | 2Q 2025 |
| Household size (person) | 2.25 | - | 2.20 | 2.19 | - | - | - | - |
| Age of household head (age) | 53.1 | - | 53.4 | 53.5 | - | - | - | - |
| Income | 4,961 | 100.0 | 5,351 | 5,065 | 100.0 | 3.5 | 4.5 | 2.1 |
| Current income | 4,873 | 98.2 | 5,253 | 4,964 | 98.0 | 3.4 | 4.2 | 1.9 |
| Employee income | 3,146 | 63.4 | 3,412 | 3,194 | 63.1 | 3.9 | 3.7 | 1.5 |
| Self-employment income | 940 | 18.9 | 902 | 941 | 18.6 | 1.4 | 3.0 | 0.2 |
| Property income * | 52 | 1.0 | 60 | 55 | 1.1 | 29.5 | 6.2 | 7.6 |
| Transfer income | 735 | 14.8 | 879 | 773 | 15.3 | 2.4 | 7.5 | 5.1 |
| Non-current income * | 88 | 1.8 | 98 | 100 | 2.0 | 9.7 | 21.1 | 14.1 |
| Household expenditure | 3,811 | 100.0 | 4,072 | 3,876 | 100.0 | 4.3 | 2.2 | 1.7 |
| Consumption expenditure | 2,813 | 73.8 | 2,950 | 2,836 | 73.2 | 4.6 | 1.4 | 0.8 |
| Non-consumption expenditure | 997 | 26.2 | 1,123 | 1,040 | 26.8 | 3.7 | 4.4 | 4.3 |
| Disposable income ¹⁾ | 3,964 | - | 4,228 | 4,024 | - | 3.5 | 4.5 | 1.5 |
| Surplus ²⁾ | 1,151 | - | 1,279 | 1,188 | - | 0.9 | 12.3 | 3.3 |
| Average propensity to consume (%) ³⁾ | 71.0 | - | 69.8 | 70.5 | - | 0.7p | -2.1p | -0.5p |

Note) 1. Disposable Income = Income - Non-consumption Expenditure

2. Surplus = Disposable Income - Consumption Expenditure

3. Average Propensity to Consume = (Consumption Expenditure / Disposable Income) × 100

4. Be careful when using data with a "*" mark due to a high relative standard error (RSE)

1. Income

□ The average monthly household income per household amounted to 5.065 million won in the second quarter of 2025, which grew by 2.1% from the second quarter of 2024. (At 2020 prices, 0.0% from the second quarter of 2024)

○ The current income grew by 1.9% to 4.964 million won.

- The employee income marked 3.194 million won, rising by 1.5% year-on-year. The self-employment income marked 941 thousand won, rising by 0.2% year-on-year. The transfer income marked 773 thousand won, rising by 5.1% year-on-year.

* A 6.8% increase of public transfer income and a 0.7% increase of private transfer income.

○ The non-current income* grew by 14.1% to 100 thousand won.

* Including the income related to congratulations and condolences, and the income received from insurance companies

<Table 1> Average monthly income per household

(Unit: 1,000 won, %, year-on-year)

| | Amount | | | | | Percent change | | |
|-----------------------------|------------|------------------|------------|------------|------------------|----------------|------------|------------|
| | 2Q 2024 | Compo- sition | 1Q 2025 | 2Q 2025 | Compo- sition | 2Q 2024 | 1Q 2025 | 2Q 2025 |
| Household size (person) | 2.25 | - | 2.20 | 2.19 | - | - | - | - |
| Age of household head (age) | 53.1 | - | 53.4 | 53.5 | - | - | - | - |
| Income | 4,961 | 100.0 | 5,351 | 5,065 | 100.0 | 3.5 | 4.5 | 2.1 |
| Current income | 4,873 | 98.2 | 5,253 | 4,964 | 98.0 | 3.4 | 4.2 | 1.9 |
| Employee income | 3,146 | 63.4 | 3,412 | 3,194 | 63.1 | 3.9 | 3.7 | 1.5 |
| Self-employment income | 940 | 18.9 | 902 | 941 | 18.6 | 1.4 | 3.0 | 0.2 |
| Property income * | 52 | 1.0 | 60 | 55 | 1.1 | 29.5 | 6.2 | 7.6 |
| Transfer income | 735 | 14.8 | 879 | 773 | 15.3 | 2.4 | 7.5 | 5.1 |
| Public transfer | 536 | 10.8 | 634 | 573 | 11.3 | 7.2 | 9.9 | 6.8 |
| Private transfer | 199 | 4.0 | 245 | 201 | 4.0 | -8.5 | 1.8 | 0.7 |
| Non-current income * | 88 | 1.8 | 98 | 100 | 2.0 | 9.7 | 21.1 | 14.1 |

Note) Be careful when using data with a '**' mark due to a high relative standard error (RSE).

2. Consumption Expenditure

- The average monthly consumption expenditure per household marked 2.836 million won in the second quarter of 2025, which rose by 0.8% from the second quarter of 2024. (At 2020 prices, a drop of 1.2% from the second quarter of 2024)
- The expenditures on 'Other miscellaneous goods and services', 'Restaurants and hotels' and 'Health' rose by 13.0%, 3.3% and 4.3%, respectively.
- The expenditures on 'Transportation', 'Household equipment and housekeeping services' and 'Clothing and footwear' fell by 5.7%, 9.9% and 4.0%, respectively.

<Table 2> Average monthly consumption expenditure per household

(Unit: 1,000 won, %, year-on-year)

| | Amount | | | | | Percent change | | | |
|---|------------|------------------|------------|------------|------------------|----------------|------------|------------|-------|
| | 2Q 2024 | Compo- sition | 1Q 2025 | 2Q 2025 | Compo- sition | 2Q 2024 | 1Q 2025 | 2Q 2025 | Real |
| Consumption expenditure | 2,813 | 100.0 | 2,950 | 2,836 | 100.0 | 4.6 | 1.4 | 0.8 | -1.2 |
| Food and non-alcoholic beverages | 415 | 14.8 | 444 | 423 | 14.9 | 4.2 | 2.6 | 1.8 | -1.0 |
| Alcoholic beverages and tobacco | 37 | 1.3 | 35 | 37 | 1.3 | -2.5 | -4.3 | -0.6 | -0.8 |
| Clothing and footwear | 151 | 5.4 | 121 | 145 | 5.1 | 6.0 | -4.7 | -4.0 | -5.8 |
| Housing, water, electricity and other fuels | 340 | 12.1 | 413 | 347 | 12.2 | 7.1 | 5.8 | 1.8 | 0.0 |
| Household equipment and housekeeping services | 127 | 4.5 | 119 | 114 | 4.0 | 8.8 | 0.8 | -9.9 | -12.9 |
| Health | 211 | 7.5 | 231 | 220 | 7.8 | 6.5 | 2.2 | 4.3 | 3.1 |
| Transportation | 361 | 12.8 | 323 | 340 | 12.0 | 6.8 | -3.7 | -5.7 | -5.3 |
| Information and communication | 163 | 5.8 | 171 | 161 | 5.7 | 1.9 | 0.0 | -1.5 | -1.6 |
| Recreation and culture | 171 | 6.1 | 171 | 171 | 6.0 | 5.3 | 0.0 | -0.4 | -1.7 |
| Education | 174 | 6.2 | 244 | 173 | 6.1 | 1.8 | -0.1 | -0.6 | -3.2 |
| Restaurants and hotels | 442 | 15.7 | 436 | 457 | 16.1 | 3.7 | 2.1 | 3.3 | 0.1 |
| Other miscellaneous goods and services | 221 | 7.9 | 242 | 250 | 8.8 | -0.4 | 5.6 | 13.0 | 7.9 |

3. Non-consumption Expenditure

- The average monthly non-consumption expenditure per household totaled 1.04 million won in the second quarter of 2025, which grew by 4.3% from the second quarter of 2024.
- The regular tax, the transfer between households and the social insurance increased by 6.9%, 4.1% and 2.9%, respectively, from the second quarter of 2024.

<Table 3> Average monthly non-consumption expenditure per household

(Unit: 1,000 won, %, year-on-year)

| | Amount | | | | Percent change | | |
|-------------------------------------|---------|---------|---------|------------------|----------------|---------|---------|
| | 2Q 2024 | 1Q 2025 | 2Q 2025 | Compo- sition | 2Q 2024 | 1Q 2025 | 2Q 2025 |
| Non-consumption expenditure | 997 | 1,123 | 1,040 | 100.0 | 3.7 | 4.4 | 4.3 |
| Regular tax | 198 | 250 | 212 | 20.3 | 12.6 | 14.0 | 6.9 |
| Non-regular tax * | 28 | 16 | 35 | 3.4 | 10.5 | -7.4 | 25.9 |
| Pension contribution | 146 | 146 | 146 | 14.0 | 4.3 | -0.2 | 0.0 |
| Social insurance | 181 | 179 | 186 | 17.9 | 0.5 | 1.5 | 2.9 |
| Interest | 125 | 128 | 128 | 12.3 | -4.8 | -6.9 | 1.9 |
| Transfer between households | 223 | 294 | 232 | 22.3 | 0.9 | 5.1 | 4.1 |
| Transfer to non-profit institutions | 97 | 111 | 102 | 9.8 | 9.2 | 10.4 | 5.3 |

Note) Be careful when using data with a "*" mark due to a high relative standard error (RSE).

4. Disposable Income and Surplus

- The average monthly disposable income per household was 4.024 million won in the second quarter of 2025, which went up by 1.5% from the second quarter of 2024.
- The surplus amounted to 1.188 million won, which grew by 3.3% from the second quarter of 2024.
- The surplus rate stood at 29.5%, up 0.5%p from the second quarter of 2024.
- The average propensity to consume stood at 70.5%, down 0.5%p from the second quarter of 2024.

<Table 4> Average monthly surplus and average propensity to consume per household

(Unit: 1,000 won, %, year-on-year)

| | | Amount | | | (Percent) change | | |
|-----------------------------------|----|---------|---------|---------|------------------|---------|---------|
| | | 2Q 2024 | 1Q 2025 | 2Q 2025 | 2Q 2024 | 1Q 2025 | 2Q 2025 |
| Disposable income | 1) | 3,964 | 4,228 | 4,024 | 3.5 | 4.5 | 1.5 |
| Surplus | 2) | 1,151 | 1,279 | 1,188 | 0.9 | 12.3 | 3.3 |
| Surplus rate (%) | 3) | 29.0 | 30.2 | 29.5 | -0.7p | 2.1p | 0.5p |
| Average propensity to consume (%) | 4) | 71.0 | 69.8 | 70.5 | 0.7p | -2.1p | -0.5p |

Note) 1. Disposable Income = Income - Non-consumption Expenditure

2. Surplus = Disposable Income - Consumption Expenditure

3. Surplus Rate = (Surplus / Disposable Income) × 100

4. Average Propensity to Consume = (Consumption Expenditure / Disposable Income) × 100

5. Income and Expenditure by Income Quintile

- In the second quarter of 2025, the average monthly income of the lowest quintile amounted to 1.194 million won, which rose by 3.1% from the second quarter of 2024. The average monthly income of the highest quintile amounted to 10.743 million won, which grew by 0.9% from the second quarter of 2024.
- The disposable income of the lowest quintile totaled 1.018 million won, which grew by 2.9% from the second quarter of 2024.
 - The average propensity to consume of the lowest quintile stood at 128.1%, up 1.5%p from the second quarter of 2024.
- The disposable income of the highest quintile totaled 8.261 million won, which remained the same level as the second quarter of 2024.
 - The average propensity to consume of the highest quintile stood at 59.8%, up 0.8%p from the second quarter of 2024.

<Table 5> Income and expenditure by income quintile (2Q 2025)

(Unit: 1,000 won, %, year-on-year)

| | Lowest quintile | | Second quintile | | Third quintile | | Fourth quintile | | Highest quintile | |
|---|-----------------|------------------|-----------------|------------------|----------------|------------------|-----------------|------------------|------------------|------------------|
| | | (Percent) change | | (Percent) change | | (Percent) change | | (Percent) change | | (Percent) change |
| Household size (person) | 1.40 | - | 1.70 | - | 2.10 | - | 2.66 | - | 3.08 | - |
| Age of household head (age) | 62.2 | - | 53.9 | - | 50.4 | - | 50.1 | - | 50.8 | - |
| Income | 1,194 | 3.1 | 2,808 | 2.0 | 4,317 | 2.3 | 6,260 | 4.0 | 10,743 | 0.9 |
| Current income | 1,180 | 3.0 | 2,785 | 2.0 | 4,269 | 2.0 | 6,189 | 4.0 | 10,397 | 0.4 |
| Employee income | 225 | -7.3 | 1,529 | 4.5 | 2,759 | 6.2 | 4,151 | 2.9 | 7,307 | -1.1 |
| Self-employee income | 130 | 10.2 | 470 | -5.1 | 682 | -15.5 | 1,247 | 5.3 | 2,178 | 4.0 |
| Property income * | 9 | -30.8 | 26 | -23.6 | 50 | 28.8 | 49 | 7.1 | 143 | 13.9 |
| Transfer income | 817 | 5.7 | 760 | 3.2 | 778 | 5.0 | 741 | 8.0 | 770 | 3.9 |
| Public transfer | 622 | 10.2 | 559 | 4.3 | 588 | 6.7 | 543 | 6.3 | 550 | 6.2 |
| Private transfer | 195 | -6.4 | 200 | 0.2 | 191 | 0.3 | 198 | 12.8 | 219 | -1.4 |
| Non-current income | 14 | 6.3 | 23 | 1.6 | 48 | 29.6 | 72 | 6.7 | 346 | 15.2 |
| Household expenditure | 1,480 | 4.1 | 2,337 | 3.2 | 3,310 | -1.8 | 4,829 | 2.1 | 7,425 | 2.2 |
| Consumption expenditure | 1,304 | 4.1 | 1,900 | 3.7 | 2,496 | -3.8 | 3,536 | 0.6 | 4,943 | 1.4 |
| Non-consumption expenditure | 176 | 3.9 | 437 | 1.0 | 814 | 4.6 | 1,293 | 6.5 | 2,481 | 3.7 |
| Disposable income ¹⁾ | 1,018 | 2.9 | 2,371 | 2.2 | 3,503 | 1.7 | 4,967 | 3.4 | 8,261 | 0.0 |
| Surplus ²⁾ | -286 | -8.7 | 471 | -3.5 | 1,007 | 18.5 | 1,431 | 11.0 | 3,318 | -2.0 |
| Surplus rate (%) ³⁾ | -28.1 | -1.5p | 19.9 | -1.2p | 28.7 | 4.1p | 28.8 | 2.0p | 40.2 | -0.8p |
| Average propensity to consume (%) ⁴⁾ | 128.1 | 1.5p | 80.1 | 1.2p | 71.3 | -4.1p | 71.2 | -2.0p | 59.8 | 0.8p |

Note) 1. Disposable Income = Income - Non-consumption Expenditure

2. Surplus = Disposable Income - Consumption Expenditure

3. Surplus Rate = (Surplus / Disposable Income) × 100

4. Average Propensity to Consume = (Consumption Expenditure / Disposable Income) × 100

* Be careful when using data with a '*' mark due to a high relative standard error (RSE).

- In the second quarter of 2025, the average monthly consumption expenditure of the lowest quintile amounted to 1.304 million won, which grew by 4.1% from the second quarter of 2024. The average monthly consumption expenditure of the highest quintile amounted to 4.943 million won, which rose by 1.4% from the second quarter of 2024.

- As for the consumption expenditure of the lowest quintile, 'Food and non-alcoholic beverages' occupied the largest share at 22.0%, which was followed by 'Housing, water, electricity and other fuels' (19.4%) and 'Restaurants and hotels' (12.5%).
- As for the consumption expenditure of the highest quintile, 'Restaurants and hotels' occupied the largest share at 15.6%, which was followed by 'Transportation' (15.0%) and 'Food and non-alcoholic beverages' (12.5%).

<Table 6> Consumption expenditure by income quintile (2Q 2025)

(Unit: 1,000 won, %, year-on-year)

| | Lowest quintile | | Second quintile | | Third quintile | | Fourth quintile | | Highest quintile | |
|---|-----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|----------------|------------------|----------------|
| | | Percent change | | Percent change | | Percent change | | Percent change | | Percent change |
| Household size (person) | 1.40 | - | 1.70 | - | 2.10 | - | 2.66 | - | 3.08 | - |
| Age of household head (age) | 62.2 | - | 53.9 | - | 50.4 | - | 50.1 | - | 50.8 | - |
| Consumption expenditure | 1,304 | 4.1 | 1,900 | 3.7 | 2,496 | -3.8 | 3,536 | 0.6 | 4,943 | 1.4 |
| Food and non-alcoholic beverages | 286 | 4.5 | 322 | 0.6 | 392 | 1.6 | 496 | 0.6 | 618 | 2.4 |
| Alcoholic beverages and tobacco | 23 | -1.6 | 39 | 18.7 | 37 | -3.7 | 43 | -6.5 | 43 | -5.2 |
| Clothing and footwear | 49 | 1.1 | 87 | -1.4 | 132 | -8.2 | 186 | 1.6 | 270 | -7.2 |
| Housing, water, electricity and other fuels | 253 | 5.7 | 312 | 0.2 | 329 | -2.4 | 408 | 14.9 | 429 | -6.1 |
| Household equipment and housekeeping services | 48 | -0.6 | 73 | 7.0 | 93 | -28.8 | 143 | -14.7 | 214 | -2.1 |
| Health | 148 | -2.4 | 166 | 6.4 | 187 | 1.6 | 242 | -0.1 | 357 | 11.4 |
| Transportation | 87 | -5.6 | 184 | 6.6 | 258 | -18.6 | 431 | -10.1 | 739 | -0.3 |
| Information and communication | 78 | 9.3 | 123 | 9.2 | 164 | 0.5 | 195 | -15.7 | 243 | 2.8 |
| Recreation and culture | 62 | 20.8 | 86 | -2.9 | 141 | -13.2 | 226 | 13.9 | 338 | -4.9 |
| Education | 19 | 50.7 | 50 | -4.7 | 106 | -1.8 | 256 | -8.5 | 431 | 4.0 |
| Restaurants and hotels | 162 | 3.6 | 301 | 4.4 | 446 | 5.0 | 602 | 6.1 | 771 | -0.1 |
| Other miscellaneous goods and services | 87 | 6.3 | 156 | 11.9 | 210 | 6.3 | 307 | 13.8 | 489 | 17.4 |