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# Press Release

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# Household Income and Expenditure Trends in the First Quarter of 2026



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# Household Income and Expenditure Trends in the First Quarter of 2026

☐ **Income)**

The average monthly household income per household amounted to 5.481 million won in the first quarter of 2026, which grew by 2.4% from the first quarter of 2025.

❍ The employee income marked 3.422 million won, rising by 0.3% year-on-year. The self-employment income marked 925 thousand won, rising by 2.6% year-on-year. The transfer income marked 964 thousand won, rising by 9.7% year-on-year.

☐ **(Expenditure)**

The average monthly household expenditure per household amounted to 4.241 million won in the first quarter of 2026, which grew by 4.2% from the first quarter of 2025.

❍ The average monthly consumption expenditure per household marked 3.105 million won, which rose by 5.3% year-on-year. The average monthly non-consumption expenditure per household marked 1.137 million won, which rose by 1.2% year-on-year.

- The expenditures on 'Transportation' (12.1%), 'Health' (10.4%), 'Restaurants and hotels' (5.1%) and 'Recreation and culture' (12.0%) showed a year-on-year increase. Whereas, the expenditures on 'Education' (-2.9%) and 'Alcoholic beverages and tobacco' (-2.8%) 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 |
|---|---|---|---|---|---|
| 1.9 | -2.8 | 9.6 | 3.1 | 7.3 | 10.4 |

| Transportation | Information and communication | Recreation and culture | Education | Restaurants and hotels | Other miscellaneous goods and services |
|---|---|---|---|---|---|
| 12.1 | 3.0 | 12.0 | -2.9 | 5.1 | 4.4 |

☐ **(Disposable income and surplus)**

The average monthly disposable income per household was 4.344 million won in the first quarter of 2026, going up by 2.7% from the first quarter of 2025. The surplus amounted to 1.239 million won, going down by 3.1% from the first quarter of 2025.

❍ The average propensity to consume stood at 71.5%, up 1.7%p from the first quarter of 2025.

< Average monthly income and expenditure per household >

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

| | Amount | | | | | (Percent) change | | |
|---|---|---|---|---|---|---|---|---|
| | 1Q 2025 | Compo-sition | 4Q 2025 | 1Q 2026 | Compo-sition | 1Q 2025 | 4Q 2025 | 1Q 2026 |
| Household size (person) | 2.20 | - | 2.19 | 2.16 | - | - | - | - |
| Age of household head (age) | 53.4 | - | 53.4 | 53.7 | - | - | - | - |
| Income | 5,351 | 100.0 | 5,422 | 5,481 | 100.0 | 4.5 | 4.0 | 2.4 |
| Current income | 5,253 | 98.2 | 5,315 | 5,377 | 98.1 | 4.2 | 4.1 | 2.4 |
| Employee income | 3,412 | 63.8 | 3,369 | 3,422 | 62.4 | 3.7 | 3.9 | 0.3 |
| Self-employment income | 902 | 16.9 | 1,124 | 925 | 16.9 | 3.0 | 3.0 | 2.6 |
| Property income * | 60 | 1.1 | 57 | 66 | 1.2 | 6.2 | -8.9 | 9.1 |
| Transfer income | 879 | 16.4 | 766 | 964 | 17.6 | 7.5 | 7.9 | 9.7 |
| Non-current income * | 98 | 1.8 | 107 | 104 | 1.9 | 21.1 | -3.5 | 5.8 |
| Household expenditure | 4,072 | 100.0 | 4,081 | 4,241 | 100.0 | 2.2 | 4.4 | 4.2 |
| Consumption expenditure | 2,950 | 72.4 | 3,008 | 3,105 | 73.2 | 1.4 | 3.6 | 5.3 |
| Non-consumption expenditure | 1,123 | 27.6 | 1,073 | 1,137 | 26.8 | 4.4 | 6.5 | 1.2 |
| Disposable income [1)] | 4,228 | - | 4,349 | 4,344 | - | 4.5 | 3.4 | 2.7 |
| Surplus [2)] | 1,279 | - | 1,340 | 1,239 | - | 12.3 | 2.7 | -3.1 |
| Average propensity to consume (%) [3)] | 69.8 | - | 69.2 | 71.5 | - | -2.1p | 0.2p | 1.7p |

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 5.481 million won in the first quarter of 2026, which grew by 2.4% from the first quarter of 2025. (At 2020 prices, an increase of 0.4% from the first quarter of 2025)

❍ The current income grew by 2.4% to 5.377 million won.

- The employee income marked 3.422 million won, rising by 0.3% year-on-year. The self-employment income marked 925 thousand won, rising by 2.6% year-on-year. The transfer income marked 964 thousand won, rising by 9.7% year-on-year.

* A 7.8% increase of public transfer income and a 14.6% increase of private transfer income.

❍ The non-current income* grew by 5.8% to 104 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 | | |
|---|---|---|---|---|---|---|---|---|
| | 1Q 2025 | Compo-sition | 4Q 2025 | 1Q 2026 | Compo-sition | 1Q 2025 | 4Q 2025 | 1Q 2026 |
| Household size (person) | 2.20 | - | 2.19 | 2.16 | - | - | - | - |
| Age of household head (age) | 53.4 | - | 53.4 | 53.7 | - | - | - | - |
| Income | 5,351 | 100.0 | 5,422 | 5,481 | 100.0 | 4.5 | 4.0 | 2.4 |
| Current income | 5,253 | 98.2 | 5,315 | 5,377 | 98.1 | 4.2 | 4.1 | 2.4 |
| Employee income | 3,412 | 63.8 | 3,369 | 3,422 | 62.4 | 3.7 | 3.9 | 0.3 |
| Self-employment income | 902 | 16.9 | 1,124 | 925 | 16.9 | 3.0 | 3.0 | 2.6 |
| Property income * | 60 | 1.1 | 57 | 66 | 1.2 | 6.2 | -8.9 | 9.1 |
| Transfer income | 879 | 16.4 | 766 | 964 | 17.6 | 7.5 | 7.9 | 9.7 |
| Public transfer | 634 | 11.8 | 528 | 683 | 12.5 | 9.9 | 5.4 | 7.8 |
| Private transfer | 245 | 4.6 | 237 | 281 | 5.1 | 1.8 | 14.1 | 14.6 |
| Non-current income * | 98 | 1.8 | 107 | 104 | 1.9 | 21.1 | -3.5 | 5.8 |

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 3.105 million won in the first quarter of 2026, which rose by 5.3% from the first quarter of 2025. (At 2020 prices, a rise of 3.1% from the first quarter of 2025)

❍ The expenditures on 'Transportation', 'Health', 'Restaurants and hotels' and 'Recreation and culture' rose by 12.1%, 10.4%, 5.1% and 12.0%, respectively.

❍ The expenditures on 'Education' and 'Alcoholic beverages and tobacco' fell by 2.9% and 2.8%, respectively.

<Table 2> Average monthly consumption expenditure per household

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

| | Amount | | | | | Percent change | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1Q 2025 | Compo-sition | 4Q 2025 | 1Q 2026 | Compo-sition | 1Q 2025 | 4Q 2025 | 1Q 2026 | Real |
| Consumption expenditure | 2,950 | 100.0 | 3,008 | 3,105 | 100.0 | 1.4 | 3.6 | 5.3 | 3.1 |
| Food and non-alcoholic beverages | 444 | 15.1 | 473 | 452 | 14.6 | 2.6 | 5.1 | 1.9 | 0.2 |
| Alcoholic beverages and tobacco | 35 | 1.2 | 37 | 34 | 1.1 | -4.3 | 1.1 | -2.8 | -3.4 |
| Clothing and footwear | 121 | 4.1 | 178 | 133 | 4.3 | -4.7 | 4.5 | 9.6 | 7.2 |
| Housing, water, electricity and other fuels | 413 | 14.0 | 347 | 426 | 13.7 | 5.8 | -0.4 | 3.1 | 1.8 |
| Household equipment and housekeeping services | 119 | 4.0 | 121 | 127 | 4.1 | 0.8 | -0.8 | 7.3 | 4.3 |
| Health | 231 | 7.8 | 233 | 255 | 8.2 | 2.2 | -3.3 | 10.4 | 9.0 |
| Transportation | 323 | 11.0 | 356 | 362 | 11.7 | -3.7 | 10.4 | 12.1 | 9.4 |
| Information and communication | 171 | 5.8 | 168 | 176 | 5.7 | 0.0 | 3.6 | 3.0 | 1.9 |
| Recreation and culture | 171 | 5.8 | 181 | 191 | 6.2 | 0.0 | 0.8 | 12.0 | 9.8 |
| Education | 244 | 8.3 | 177 | 237 | 7.6 | -0.1 | -2.4 | -2.9 | -4.3 |
| Restaurants and hotels | 436 | 14.8 | 478 | 458 | 14.8 | 2.1 | 5.0 | 5.1 | 2.2 |
| Other miscellaneous goods and services | 242 | 8.2 | 259 | 252 | 8.1 | 5.6 | 10.9 | 4.4 | -0.5 |

## 3. Non-consumption Expenditure

□ The average monthly non-consumption expenditure per household totaled 1.137 million won in the first quarter of 2026, which grew by 1.2% from the first quarter of 2025.

❍ The interest and the social insurance increased by 6.6% and 2.8%, respectively, from the first quarter of 2025.

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

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

| | Amount | | | | Percent change | | |
|---|---|---|---|---|---|---|---|
| | 1Q 2025 | 4Q 2025 | 1Q 2026 | Compo-sition | 1Q 2025 | 4Q 2025 | 1Q 2026 |
| Non-consumption expenditure | 1,123 | 1,073 | 1,137 | 100.0 | 4.4 | 6.5 | 1.2 |
| Regular tax | 250 | 227 | 253 | 22.2 | 14.0 | 11.5 | 1.3 |
| Non-regular tax * | 16 | 14 | 26 | 2.3 | -7.4 | -55.4 | 65.8 |
| Pension contribution | 146 | 148 | 148 | 13.0 | -0.2 | -1.8 | 1.1 |
| Social insurance | 179 | 182 | 184 | 16.2 | 1.5 | -1.5 | 2.8 |
| Interest | 128 | 134 | 137 | 12.0 | -6.9 | 11.0 | 6.6 |
| Transfer betweenhouseholds | 294 | 262 | 285 | 25.0 | 5.1 | 22.7 | -3.2 |
| Transfer to non-profit institutions | 111 | 106 | 105 | 9.2 | 10.4 | 3.8 | -4.9 |

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 4.344 million won in the first quarter of 2026, which went up by 2.7% from the first quarter of 2025.

❍ The surplus amounted to 1.239 million won, which declined by 3.1% from the first quarter of 2025.

❍ The surplus rate stood at 28.5%, down 1.7%p from the first quarter of 2025.

❍ The average propensity to consume stood at 71.5%, up 1.7%p from the first quarter of 2025.

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

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

| | Amount | | | (Percent) change | | |
|---|---|---|---|---|---|---|
| | 1Q 2025 | 4Q 2025 | 1Q 2026 | 1Q 2025 | 4Q 2025 | 1Q 2026 |
| Disposable income 1) | 4,228 | 4,349 | 4,344 | 4.5 | 3.4 | 2.7 |
| Surplus 2) | 1,279 | 1,340 | 1,239 | 12.3 | 2.7 | -3.1 |
| Surplus rate (%) 3) | 30.2 | 30.8 | 28.5 | 2.1p | -0.2p | -1.7p |
| Average propensity to consume (%) 4) | 69.8 | 69.2 | 71.5 | -2.1p | 0.2p | 1.7p |

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 first quarter of 2026, the average monthly income of the lowest quintile amounted to 1.17 million won, which grew by 2.7% from the first quarter of 2025. The average monthly income of the highest quintile amounted to 12.378 million won, which increased by 4.2% from the first quarter of 2025.

❍ The disposable income of the lowest quintile totaled 938 thousand won, which grew by 1.9% from the first quarter of 2025.

- The average propensity to consume of the lowest quintile stood at 155.3%, up 7.7%p from the first quarter of 2025.

❍ The disposable income of the highest quintile totaled 9.645 million won, which grew by 5.1% from the first quarter of 2025.

- The average propensity to consume of the highest quintile stood at 57.7%, up 1.0%p from the first quarter of 2025.

<Table 5> Income and expenditure by income quintile (1Q 2026)

(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) | 1.35 | - | 1.69 | - | 2.11 | - | 2.58 | - | 3.09 | - |
| Age of household head (age) | 62.2 | - | 55.3 | - | 50.9 | - | 50.4 | - | 49.6 | - |
| Income | 1,170 | 2.7 | 2,799 | 1.5 | 4,442 | 1.2 | 6,611 | 0.5 | 12,378 | 4.2 |
| Current income | 1,155 | 2.5 | 2,770 | 1.5 | 4,409 | 1.6 | 6,535 | 0.6 | 12,011 | 3.8 |
| Employee income | 249 | 3.4 | 1,350 | -4.7 | 2,701 | 2.1 | 4,199 | -3.5 | 8,608 | 2.5 |
| Self-employee income | 119 | 26.7 | 496 | 13.0 | 779 | -3.5 | 1,313 | 6.7 | 1,919 | -1.1 |
| Property income * | 14 | 0.3 | 48 | 21.7 | 67 | 52.8 | 60 | 23.4 | 139 | -10.3 |
| Transfer income | 773 | -0.6 | 876 | 5.0 | 863 | 2.4 | 963 | 11.4 | 1,346 | 25.1 |
| Public transfer | 550 | -2.2 | 629 | 6.4 | 637 | 3.2 | 699 | 15.2 | 901 | 13.8 |
| Private income | 222 | 3.7 | 248 | 1.6 | 226 | 0.1 | 264 | 2.4 | 445 | 56.4 |
| Non-current income * | 16 | 12.3 | 29 | -1.5 | 33 | -36.2 | 76 | -10.5 | 367 | 17.6 |
| Household expenditure | 1,689 | 7.1 | 2,548 | 5.5 | 3,623 | 3.0 | 5,047 | 2.1 | 8,298 | 4.9 |
| Consumption expenditure | 1,457 | 7.3 | 2,058 | 5.7 | 2,768 | 3.8 | 3,674 | 2.9 | 5,566 | 6.9 |
| Non-consumption expenditure | 232 | 5.7 | 491 | 4.7 | 855 | 0.4 | 1,372 | 0.2 | 2,733 | 1.1 |
| Disposable income 1) | 938 | 1.9 | 2,309 | 0.8 | 3,588 | 1.4 | 5,239 | 0.6 | 9,645 | 5.1 |
| Surplus 2) | -519 | -18.5 | 251 | -27.0 | 819 | -6.1 | 1,564 | -4.5 | 4,080 | 2.6 |
| Surplus rate (%) 3) | -55.3 | -7.7p | 10.9 | -4.1p | 22.8 | -1.8p | 29.9 | -1.6p | 42.3 | -1.0p |
| Average propensity to consume (%) 4) | 155.3 | 7.7p | 89.1 | 4.1p | 77.2 | 1.8p | 70.1 | 1.6p | 57.7 | 1.0p |

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 first quarter of 2026, the average monthly consumption expenditure of the lowest quintile amounted to 1.457 million won, which grew by 7.3% from the first quarter of 2025. The average monthly consumption expenditure of the highest quintile amounted to 5.566 million won, which rose by 6.9% from the first quarter of 2025.

❍ As for the consumption expenditure of the lowest quintile, 'Housing, water, electricity and other fuels' occupied the largest share at 21.7%, which was followed by 'Food and non-alcoholic beverages' (20.8%) and 'Restaurants and hotels' (11.8%).

❍ As for the consumption expenditure of the highest quintile, 'Transportation' occupied the largest share at 14.7%, which was followed by 'Restaurants and hotels' (14.1%) and 'Food and non-alcoholic beverages' (11.6%).

<Table 6> Consumption expenditure by income quintile (1Q 2026)

(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) | 1.35 | - | 1.69 | - | 2.11 | - | 2.58 | - | 3.09 | - |
| Age of household head (age) | 62.2 | - | 55.3 | - | 50.9 | - | 50.4 | - | 49.6 | - |
| Consumption expenditure | 1,457 | 7.3 | 2,058 | 5.7 | 2,768 | 3.8 | 3,674 | 2.9 | 5,566 | 6.9 |
| Food and non-alcoholic beverages | 303 | 5.0 | 363 | 4.8 | 423 | -0.7 | 525 | 1.3 | 648 | 1.1 |
| Alcoholic beverages and tobacco | 23 | -10.5 | 26 | -14.8 | 35 | -7.7 | 44 | 14.7 | 43 | -1.1 |
| Clothing and footwear | 47 | 11.0 | 76 | 3.6 | 120 | 13.5 | 161 | 5.6 | 259 | 12.0 |
| Housing, water, electricity and other fuels | 317 | 0.6 | 373 | -0.2 | 421 | 5.4 | 441 | -0.3 | 577 | 8.1 |
| Household equipment and housekeeping services | 47 | -4.7 | 71 | -3.8 | 103 | 8.1 | 176 | 12.3 | 239 | 9.8 |
| Health | 168 | 7.9 | 204 | 17.1 | 227 | 12.1 | 277 | 4.0 | 398 | 12.2 |
| Transportation | 116 | 37.0 | 179 | 0.1 | 295 | 11.7 | 403 | 11.1 | 819 | 12.7 |
| Information and communication | 75 | -1.9 | 126 | 4.8 | 182 | 7.7 | 214 | -2.1 | 285 | 4.8 |
| Recreation and culture | 62 | 25.9 | 98 | 17.9 | 151 | 8.7 | 235 | 26.5 | 411 | 3.3 |
| Education | 26 | 2.4 | 76 | 10.8 | 160 | -5.7 | 299 | -19.0 | 624 | 6.3 |
| Restaurants and hotels | 172 | 10.6 | 299 | 6.8 | 438 | 4.0 | 595 | 3.6 | 787 | 5.2 |
| Other miscellaneous goods and services | 101 | 12.0 | 167 | 16.3 | 214 | -10.1 | 305 | 6.3 | 475 | 5.4 |