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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	Composition	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