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## Press Release

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# Household Income and Expenditures in the Third Quarter of 2025

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## Household Income and Expenditures in the Third Quarter of 2025

### (Income)

The average monthly household income per household amounted to 5.439 million won in the third quarter of 2025, which grew by 3.5% from the third quarter of 2024.

- The employee income marked 3.367 million won, rising by 1.1% year-on-year. The self-employment income marked 989 thousand won, rising by 0.2% year-on-year. The transfer income marked 923 thousand won, rising by 17.7% year-on-year.

### (Expenditure)

The average monthly household expenditure per household amounted to 4.002 million won in the third quarter of 2025, which grew by 0.7% from the third quarter of 2024.

- The average monthly consumption expenditure per household marked 2.944 million won, which rose by 1.3% year-on-year. The average monthly non-consumption expenditure per household marked 1.058 million won, which fell by 0.9% year-on-year.
  - The expenditures on 'Restaurants and hotels' (4.1%), 'Other miscellaneous goods and services' (6.1%) and 'Transportation' (4.4%) showed a year-on-year increase. Whereas, the expenditures on 'Education' (-6.3%), 'Recreation and culture' (-6.1%) and 'Food and non-alcoholic beverages' (-1.2%) 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
-1.2	0.6	3.4	2.4	-1.9	3.3
Transportation	Information and communication	Recreation and culture	Education	Restaurants and hotels	Other miscellaneous goods and services
4.4	3.3	-6.1	-6.3	4.1	6.1

### (Disposable income and surplus)

The average monthly disposable income per household was 4.381 million won in the third quarter of 2025, going up by 4.6% from the third quarter of 2024. The surplus amounted to 1.437 million won, rising by 12.2% from the third quarter of 2024.

- The average propensity to consume stood at 67.2%, down 2.2%p from the third quarter of 2024.

< Average monthly income and expenditure per household >

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

	Amount					(Percent) change		
	3Q 2024	Compo- sition	2Q 2025	3Q 2025	Compo- sition	3Q 2024	2Q 2025	3Q 2025
Household size (person)	2.25	-	2.19	2.18	-	-	-	-
Age of household head (age)	53.0	-	53.5	53.4	-	-	-	-
Income	5,255	100.0	5,065	5,439	100.0	4.4	2.1	3.5
Current income	5,154	98.1	4,964	5,332	98.0	3.7	1.9	3.5
Employee income	3,329	63.3	3,194	3,367	61.9	3.3	1.5	1.1
Self-employment income	987	18.8	941	989	18.2	0.3	0.2	0.2
Property income *	54	1.0	55	53	1.0	51.8	7.6	-0.8
Transfer income	784	14.9	773	923	17.0	7.7	5.1	17.7
Non-current income *	102	1.9	100	107	2.0	63.9	14.1	4.6
Household expenditure	3,975	100.0	3,876	4,002	100.0	2.7	1.7	0.7
Consumption expenditure	2,907	73.1	2,836	2,944	73.6	3.5	0.8	1.3
Non-consumption expenditure	1,068	26.9	1,040	1,058	26.4	0.5	4.3	-0.9
Disposable income <sup>1)</sup>	4,188	-	4,024	4,381	-	5.5	1.5	4.6
Surplus <sup>2)</sup>	1,280	-	1,188	1,437	-	10.2	3.3	12.2
Average propensity to consume (%) <sup>3)</sup>	69.4	-	70.5	67.2	-	-1.3p	-0.5p	-2.2p

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 5.439 million won in the third quarter of 2025, which grew by 3.5% from the third quarter of 2024. (At 2020 prices, a rise of 1.5% from the third quarter of 2024)

○ The current income grew by 3.5% to 5.332 million won.

- The employee income marked 3.367 million won, rising by 1.1% year-on-year. The self-employment income marked 989 thousand won, rising by 0.2% year-on-year. The transfer income marked 923 thousand won, rising by 17.7% year-on-year.

\* A 40.4% increase of public transfer income and a 29.5% decrease of private transfer income.

○ The non-current income\* grew by 4.6% to 107 thousand won.

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

&lt;Table 1&gt; Average monthly income per household

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

	Amount					Percent change		
	3Q 2024	Compo- sition	2Q 2025	3Q 2025	Compo- sition	3Q 2024	2Q 2025	3Q 2025
Household size (person)	2.25	-	2.19	2.18	-	-	-	-
Age of household head (age)	53.0	-	53.5	53.4	-	-	-	-
Income	5,255	100.0	5,065	5,439	100.0	4.4	2.1	3.5
Current income	5,154	98.1	4,964	5,332	98.0	3.7	1.9	3.5
Employee income	3,329	63.3	3,194	3,367	61.9	3.3	1.5	1.1
Self-employment income	987	18.8	941	989	18.2	0.3	0.2	0.2
Property income *	54	1.0	55	53	1.0	51.8	7.6	-0.8
Transfer income	784	14.9	773	923	17.0	7.7	5.1	17.7
Public transfer	530	10.1	573	744	13.7	6.0	6.8	40.4
Private transfer	255	4.8	201	179	3.3	11.3	0.7	-29.5
Non-current income *	102	1.9	100	107	2.0	63.9	14.1	4.6

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 2.944 million won in the third quarter of 2025, which rose by 1.3% from the third quarter of 2024. (At 2020 prices, a drop of 0.7% from the third quarter of 2024)
- The expenditures on 'Restaurants and hotels', 'Other miscellaneous goods and services' and 'Transportation' rose by 4.1%, 6.1% and 4.4%, respectively.
- The expenditures on 'Education', 'Recreation and culture' and 'Food and non-alcoholic beverages' fell by 6.3%, 6.1% and 1.2%, respectively.

&lt;Table 2&gt; Average monthly consumption expenditure per household

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

	Amount					Percent change			
	3Q 2024	Compo- sition	2Q 2025	3Q 2025	Compo- sition	3Q 2024	2Q 2025	3Q 2025	Real
Consumption expenditure	2,907	100.0	2,836	2,944	100.0	3.5	0.8	1.3	-0.7
Food and non-alcoholic beverages	462	15.9	423	457	15.5	0.3	1.8	-1.2	-4.7
Alcoholic beverages and tobacco	40	1.4	37	40	1.4	-2.9	-0.6	0.6	0.3
Clothing and footwear	114	3.9	145	118	4.0	-1.6	-4.0	3.4	1.6
Housing, water, electricity and other fuels	327	11.2	347	334	11.4	12.6	1.8	2.4	1.0
Household equipment and housekeeping services	127	4.4	114	125	4.2	6.9	-9.9	-1.9	-5.2
Health	221	7.6	220	229	7.8	9.6	4.3	3.3	2.1
Transportation	312	10.7	340	326	11.1	-4.3	-5.7	4.4	4.1
Information and communication	163	5.6	161	168	5.7	-4.3	-1.5	3.3	6.7
Recreation and culture	188	6.5	171	177	6.0	10.0	-0.4	-6.1	-6.7
Education	253	8.7	173	237	8.1	-1.3	-0.6	-6.3	-8.4
Restaurants and hotels	468	16.1	457	487	16.5	5.6	3.3	4.1	0.8
Other miscellaneous goods and services	232	8.0	250	246	8.4	9.0	13.0	6.1	1.3

### 3. Non-consumption Expenditure

- The average monthly non-consumption expenditure per household totaled 1.058 million won in the third quarter of 2025, which fell by 0.9% from the third quarter of 2024.
- The transfer between households and the pension contributions declined by 19.1% and 0.7%, respectively, from the third quarter of 2024.

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

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

	Amount				Percent change		
	3Q 2024	2Q 2025	3Q 2025	Compo- sition	3Q 2024	2Q 2025	3Q 2025
Non-consumption expenditure	1,068	1,040	1,058	100.0	0.5	4.3	-0.9
Regular tax	285	212	297	28.1	5.9	6.9	4.2
Non-regular tax *	12	35	17	1.6	-40.7	25.9	41.0
Pension contribution	147	146	146	13.8	2.4	0.0	-0.7
Social insurance	182	186	183	17.3	1.3	2.9	0.4
Interest	116	128	133	12.6	-9.9	1.9	14.3
Transfer betweenhouseholds	230	232	186	17.6	-2.1	4.1	-19.1
Transfer to non-profit institutions	95	102	96	9.1	11.0	5.3	1.0

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 4.381 million won in the third quarter of 2025, which went up by 4.6% from the third quarter of 2024.
- The surplus amounted to 1.437 million won, which grew by 12.2% from the third quarter of 2024.
- The surplus rate stood at 32.8%, up 2.2%p from the third quarter of 2024.
- The average propensity to consume stood at 67.2%, down 2.2%p from the third 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		
		3Q 2024	2Q 2025	3Q 2025	3Q 2024	2Q 2025	3Q 2025
Disposable income	1)	4,188	4,024	4,381	5.5	1.5	4.6
Surplus	2)	1,280	1,188	1,437	10.2	3.3	12.2
Surplus rate (%)	3)	30.6	29.5	32.8	1.3p	0.5p	2.2p
Average propensity to consume (%)	4)	69.4	70.5	67.2	-1.3p	-0.5p	-2.2p

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 third quarter of 2025, the average monthly income of the lowest quintile amounted to 1.313 million won, which rose by 11.0% from the third quarter of 2024. The average monthly income of the highest quintile amounted to 11.584 million won, which grew by 0.4% from the third quarter of 2024.
- The disposable income of the lowest quintile totaled 1.126 million won, which grew by 17.0% from the third quarter of 2024.
  - The average propensity to consume of the lowest quintile stood at 123.1%, down 11.6%p from the third quarter of 2024.
- The disposable income of the highest quintile totaled 9.066 million won, which grew by 0.9% from the third quarter of 2024.
  - The average propensity to consume of the highest quintile stood at 54.9%, down 1.3%p from the third quarter of 2024.

<Table 5> Income and expenditure by income quintile (3Q 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)	1.34	-	1.61	-	2.13	-	2.69	-	3.14	-
Age of household head (age)	61.8	-	53.6	-	50.6	-	49.9	-	51.0	-
Income	1,313	11.0	3,024	7.1	4,613	5.8	6,643	4.4	11,584	0.4
Current income	1,299	11.0	2,989	6.9	4,562	5.5	6,561	4.3	11,235	0.5
Employee income	273	7.3	1,562	4.5	2,779	2.7	4,269	2.6	7,938	-1.1
Self-employee income	114	-5.8	511	-0.4	827	9.6	1,308	-0.2	2,182	-2.3
Property income *	11	-17.6	39	42.3	51	-22.3	46	-1.5	119	3.5
Transfer income	901	15.3	878	15.2	904	13.7	938	20.9	995	23.4
Public transfer	735	28.7	723	32.1	747	30.1	757	48.9	757	69.0
Private transfer	166	-21.1	155	-27.9	157	-29.1	181	-32.4	238	-33.5
Non-current income *	14	14.9	35	29.3	52	32.8	82	22.5	349	-4.0
Household expenditure	1,573	3.7	2,381	3.1	3,527	0.0	5,028	2.3	7,492	-1.5
Consumption expenditure	1,386	6.9	1,924	3.9	2,689	0.0	3,743	2.4	4,973	-1.4
Non-consumption expenditure	187	-15.3	457	0.0	838	0.1	1,285	2.0	2,518	-1.7
Disposable income <sup>1)</sup>	1,126	17.0	2,567	8.5	3,775	7.1	5,358	5.0	9,066	0.9
Surplus <sup>2)</sup>	-260	22.1	643	24.9	1,086	30.0	1,615	11.6	4,092	4.0
Surplus rate (%) <sup>3)</sup>	-23.1	11.6p	25.0	3.3p	28.8	5.1p	30.1	1.8p	45.1	1.3p
Average propensity to consume (%) <sup>4)</sup>	123.1	-11.6p	75.0	-3.3p	71.2	-5.1p	69.9	-1.8p	54.9	-1.3p

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 third quarter of 2025, the average monthly consumption expenditure of the lowest quintile amounted to 1.386 million won, which grew by 6.9% from the third quarter of 2024. The average monthly consumption expenditure of the highest quintile amounted to 4.973 million won, which fell by 1.4% from the third quarter of 2024.
- As for the consumption expenditure of the lowest quintile, 'Food and non-alcoholic beverages' occupied the largest share at 22.5%, which was followed by 'Housing, water, electricity and other fuels' (18.0%) and 'Restaurants and hotels' (13.4%).
- As for the consumption expenditure of the highest quintile, 'Restaurants and hotels' occupied the largest share at 16.6%, which was followed by 'Food and non-alcoholic beverages' (13.5%) and 'Education' (11.7%).

<Table 6> Consumption expenditure by income quintile (3Q 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)	1.34	-	1.61	-	2.13	-	2.69	-	3.14	-
Age of household head (age)	61.8	-	53.6	-	50.6	-	49.9	-	51.0	-
Consumption expenditure	1,386	6.9	1,924	3.9	2,689	0.0	3,743	2.4	4,973	-1.4
Food and non-alcoholic beverages	312	1.0	348	1.0	426	-2.6	527	-3.5	671	-0.5
Alcoholic beverages and tobacco	25	-13.0	39	11.4	43	2.1	49	12.6	46	-10.3
Clothing and footwear	45	16.1	77	18.6	107	-2.1	142	-1.2	221	2.3
Housing, water, electricity and other fuels	249	6.2	308	6.6	322	-3.6	364	1.8	428	2.7
Household equipment and housekeeping services	50	3.2	77	3.2	108	-14.2	166	12.0	224	-6.8
Health	165	21.6	166	-0.2	211	4.6	254	-0.2	347	-0.4
Transportation	95	4.1	161	-4.4	312	14.6	504	2.1	559	4.2
Information and communication	81	15.7	119	0.2	167	-0.6	209	-2.8	263	9.3
Recreation and culture	54	-7.7	106	12.4	147	-3.0	233	18.7	344	-21.9
Education	25	-2.0	58	-7.2	170	-12.5	350	-7.8	581	-3.5
Restaurants and hotels	185	6.9	311	4.5	468	2.6	640	7.9	828	1.3
Other miscellaneous goods and services	101	21.0	154	13.3	207	5.8	305	7.9	462	0.3