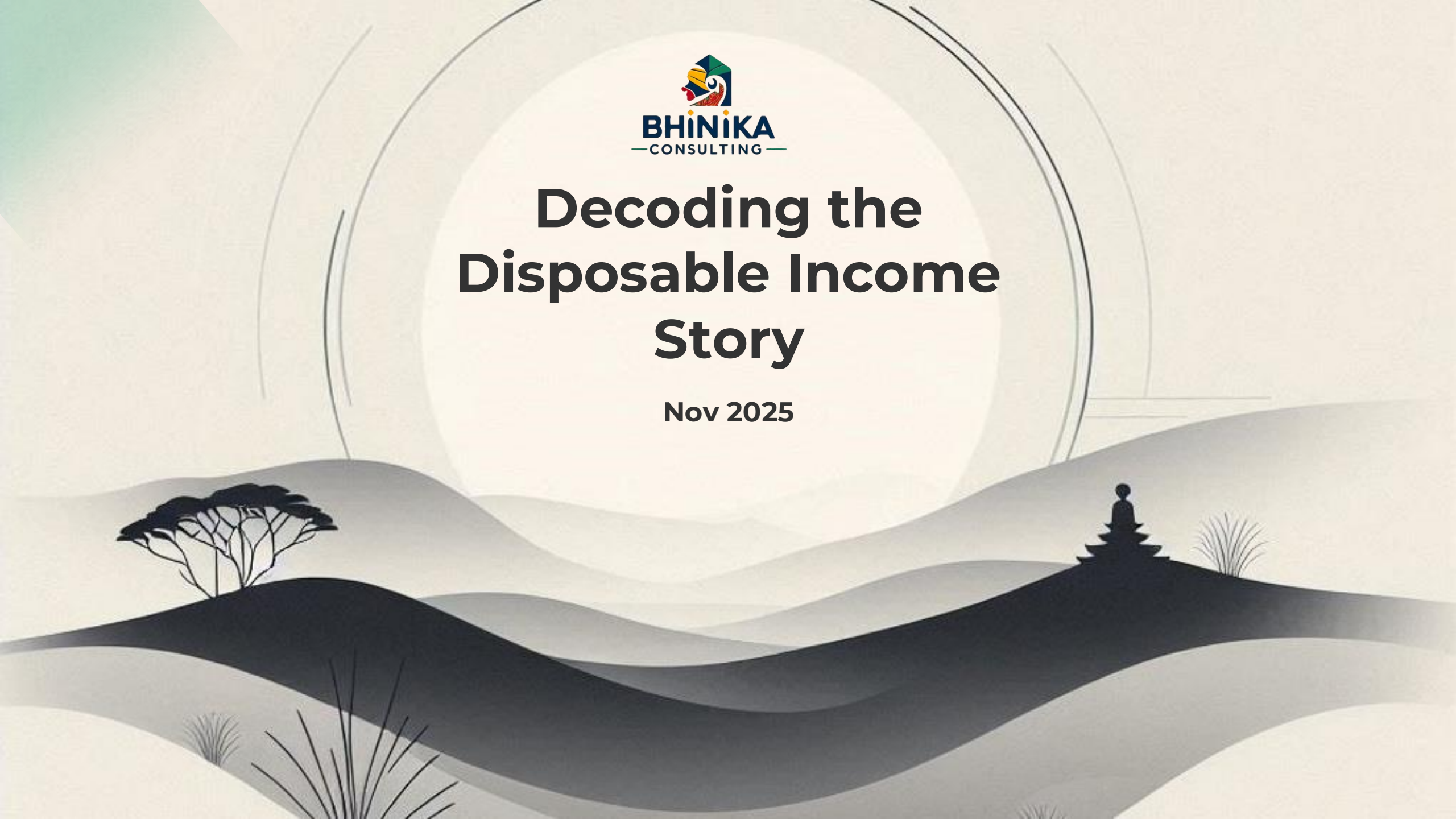




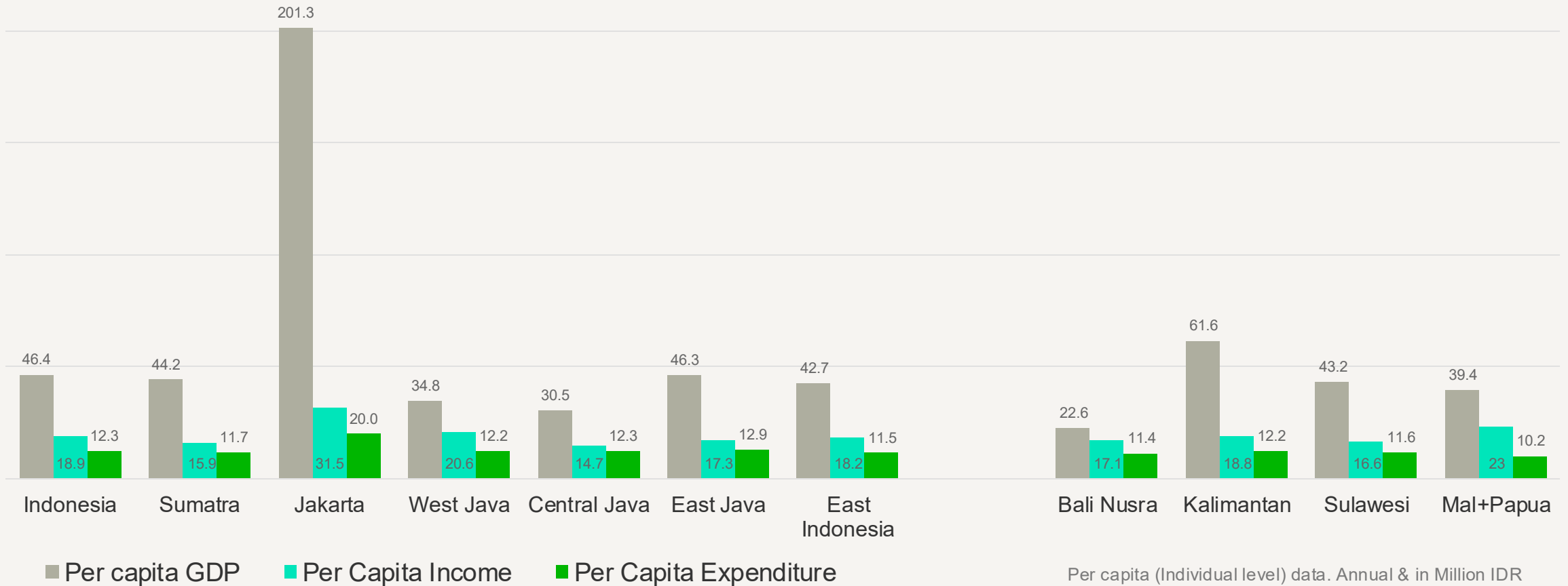
Decoding the Disposable Income Story

Nov 2025



Per Capita Income & Expenditure

Quite clearly the Per capita GDP numbers are not representative of average Income or Expenditure levels. Possibly skewed by high Income disparity (high Gini Coefficient)

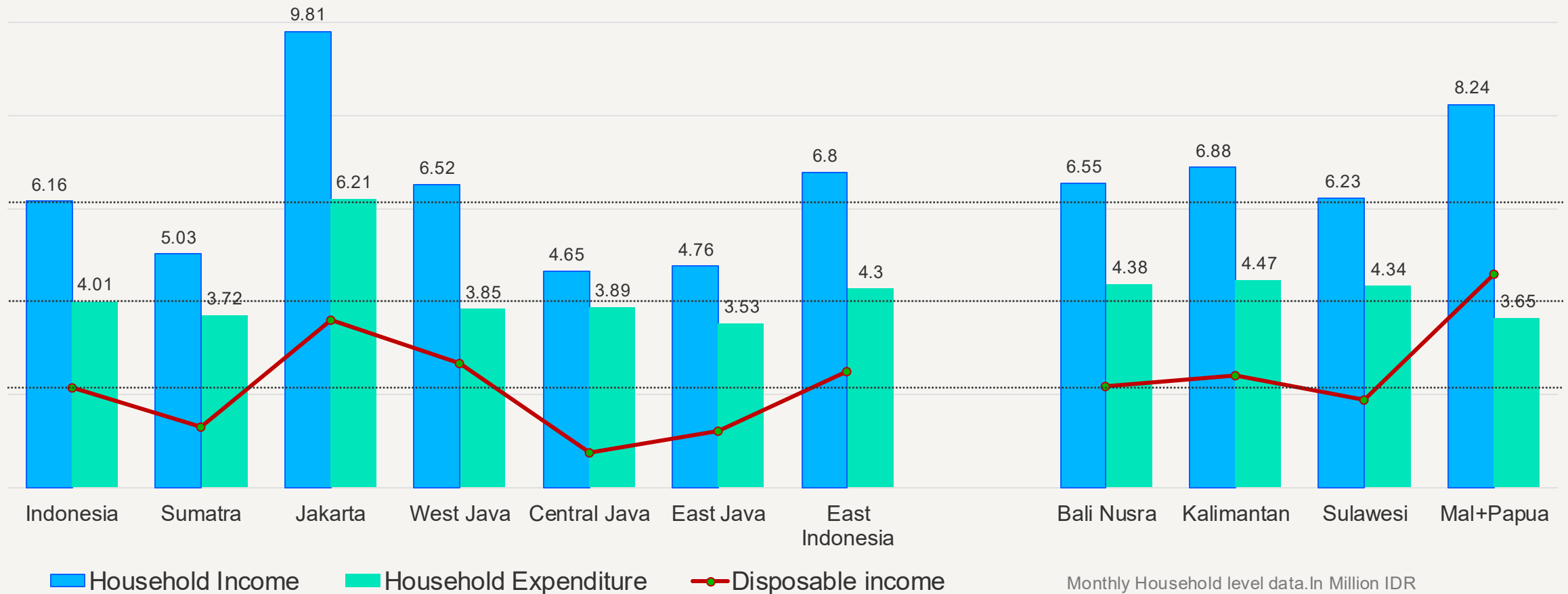


Per capita (Individual level) data. Annual & in Million IDR

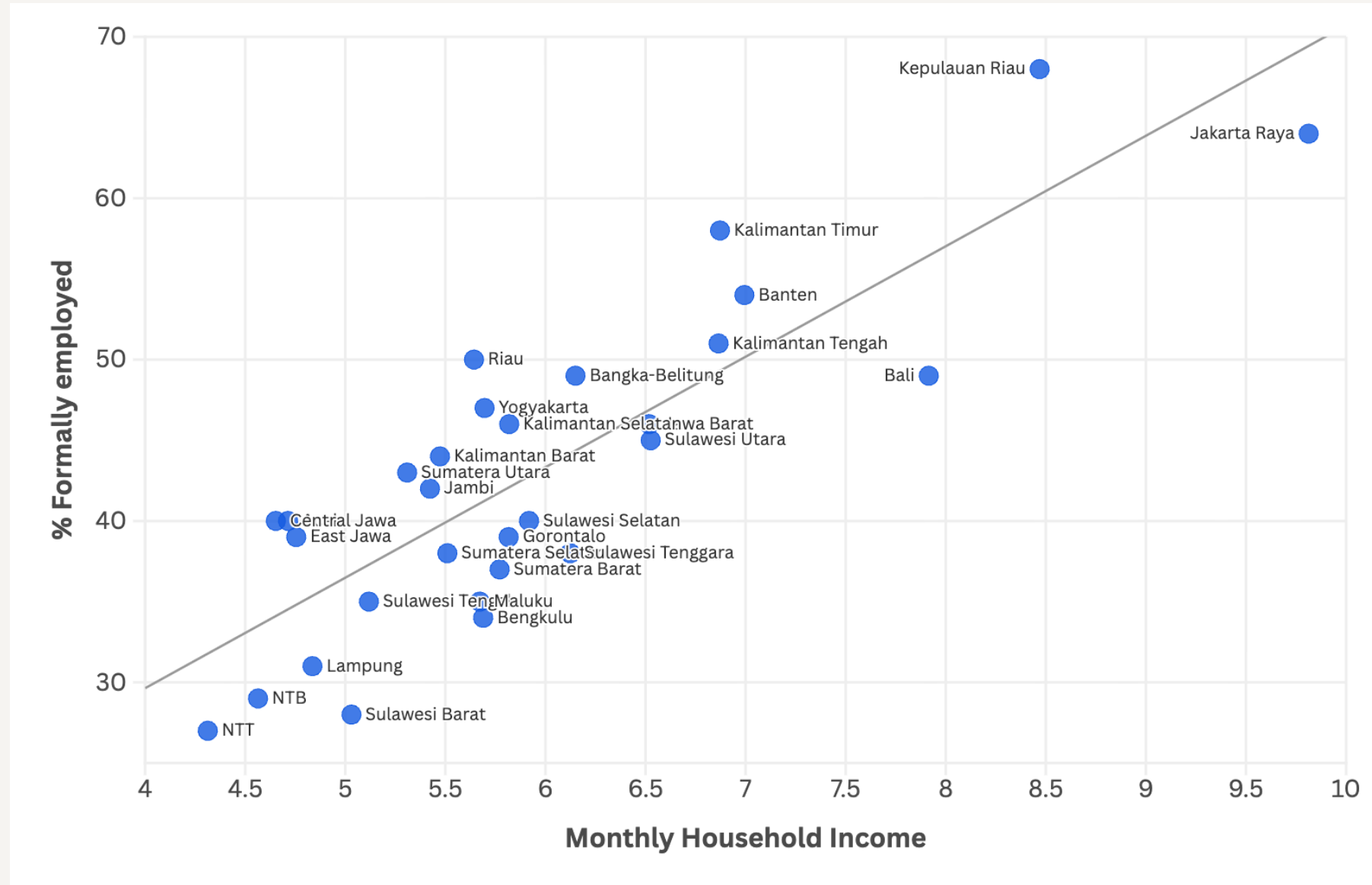
Estimated Household Income & Expenditure

Incomes higher than average in Jakarta, West Java which also means higher disposable income here

East Indonesia has both higher income & expenditure levels, while Central & East Java have lowest disposable incomes due to lower incomes



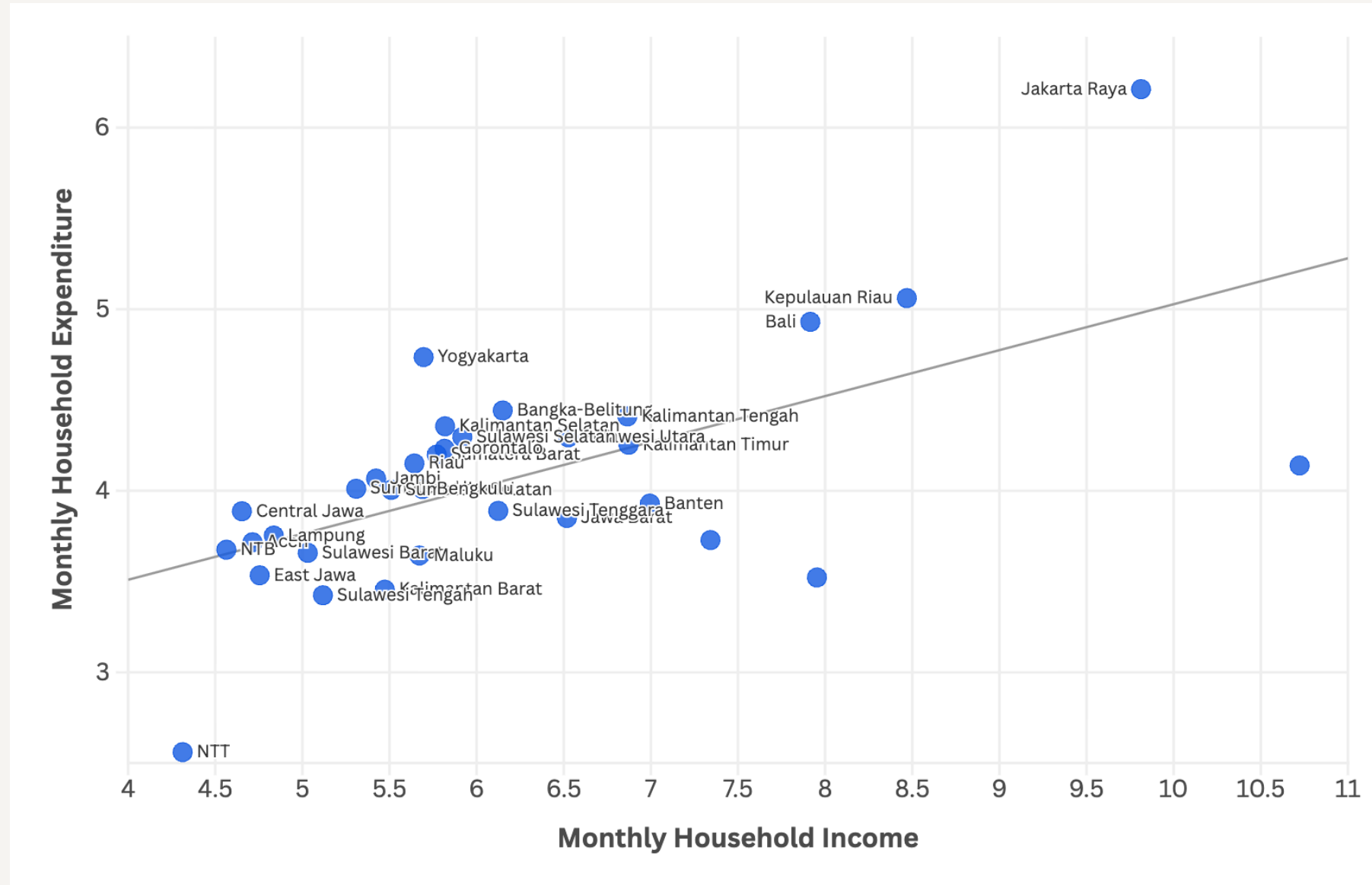
Degree of Formal Employment clearly drives Income



Provinces with higher Formal employment also have higher Income levels

Western parts of Jawa, East Kalimantan benefit from this, while NTs, Central & East Jawa clearly need formal employment boost

No link between Income & Expenditure



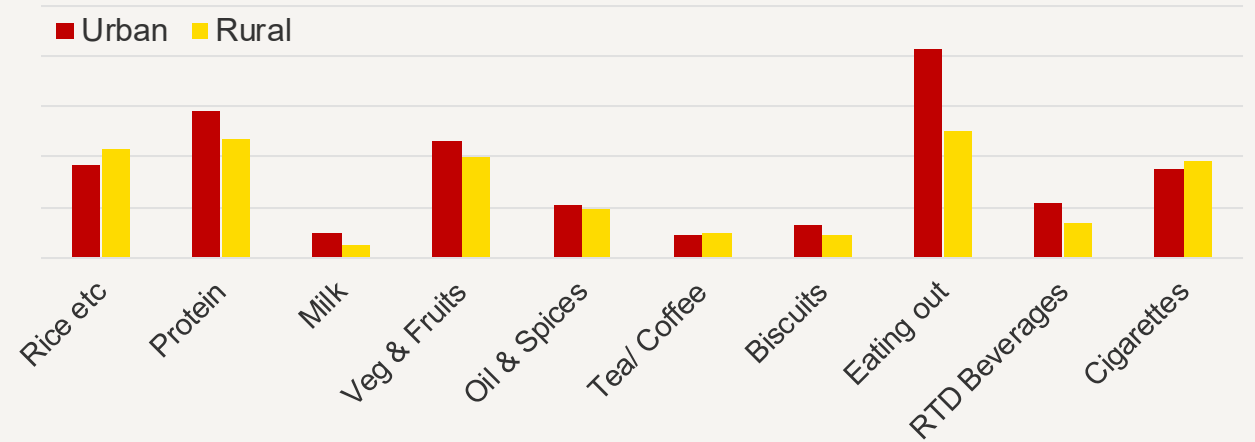
There is no clear link however between Income & Expenditure

So it doesn't mean that if you earn more you will spend more

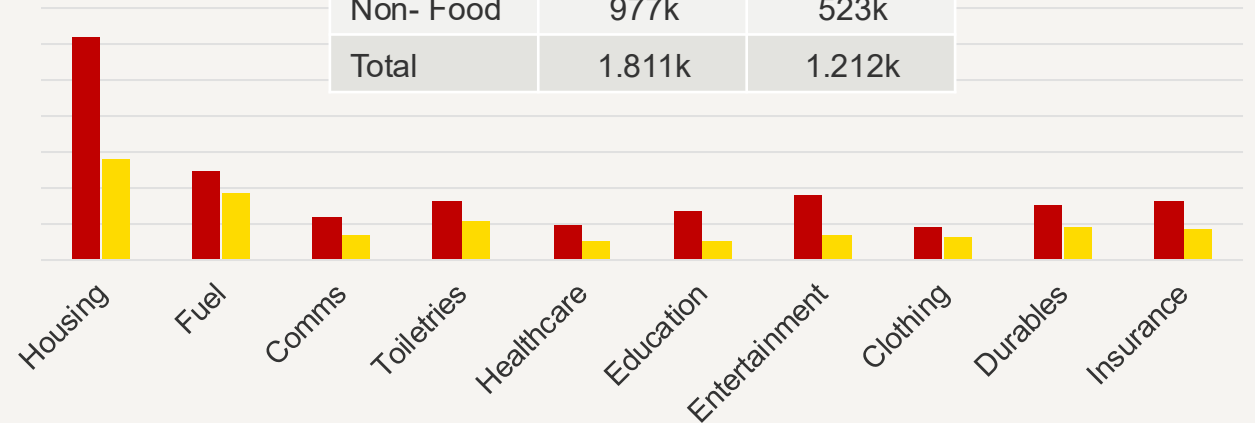
Cost of goods in the place & your spending basket (inclination to spend) determines Expenditure

Source of Expenditure

Expenses split equally between Food & Non-Food. Eating out, Housing, Meat/Veg & Fuel constitute main expenses. Housing & Eating-out a lot more expensive in the Urban areas



	Urban	Rural
Food	834k	689k
Non- Food	977k	523k
Total	1.811k	1.212k





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more information