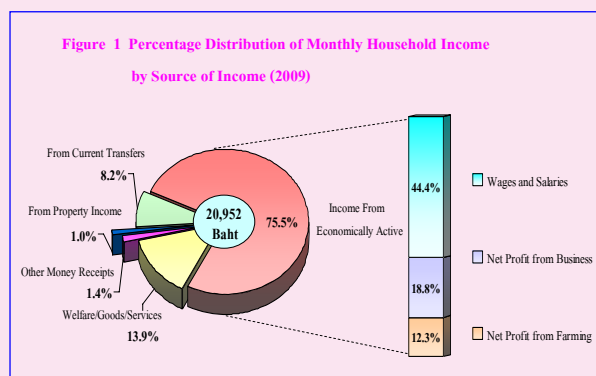


EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2009 Household Socio-economic Survey from January to December 2009. The survey covered household samples in both municipal and non-municipal area in every province. The sample size for this survey was approximately 52,000 households of this 13,280 households were in the Central region. The survey collected detailed information on income, expenditure, debt and asset of households as well as their housing characteristics. In the survey, expenditure data referred to expenditure for necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land. The result of the 2009 SES is as following.

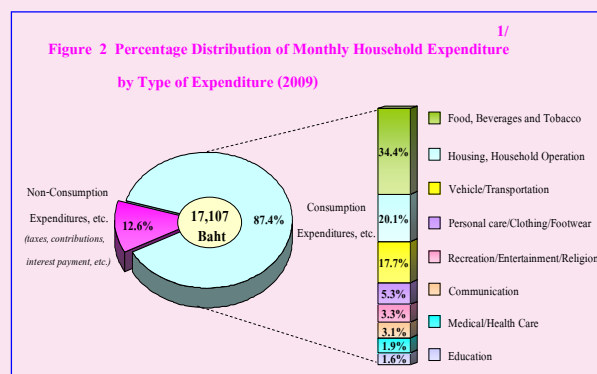
1. Household Income (2009)

The result of the 2009 survey showed that households in this region earned on average 20,952 baht per month. The major source of earnings (75.5%) was from economically active such as wages and salaries (44.4%), followed by net profit from non-farm business (18.8%), and net profit from farming (12.3%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (8.2%), followed by income from asset and property rental such as interest receipt (1.0%). The other source of earning was from assistance in term of welfare/goods and services (13.9%).



2. Household Expenditure (2009)^{1/}

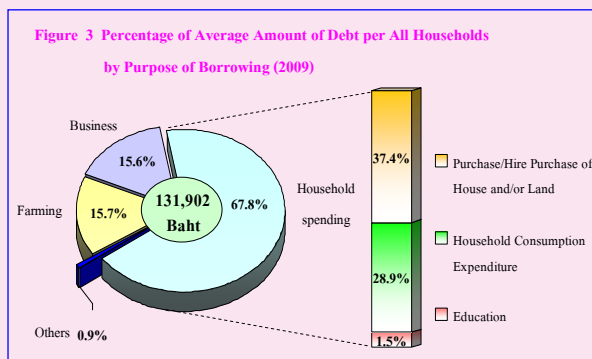
During the 2009 survey, household in the Central region spent on average 17,107 baht per month, or approximately 81.6 percent of their income. By this amount, 87.4 percent was spent on household consumption, 34.4 percent of household consumption was spent on food, beverages and tobacco, of which 1.9 percent and 0.9 percent were respectively spent on alcoholic beverages and tobacco products. The following were the expense on housing and household operation (20.1%), vehicle and transportation (17.7%), personal care/clothing/footwear(5.3%), recreation/entertainment/religion (3.3%), communication (3.1%), medical and health care (1.9%), education (1.6%). Finally, the rest of 12.6 percent was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.



3. Household Debt (2009)

During the 2009 survey, over a half of households in the Central region (56.1%) were indebted, which was 131,902 baht per household or approximately 6.3 times household income. Most of the household debt (67.8%) was for household spending, of this amount 37.4 percent was for the purpose of purchase/hire purchase of house and land, followed by the purpose of household consumption (28.9%), and for education (1.5%). The rest were for agricultural operation (15.7%) and for business operation in non-farm business (15.6%).

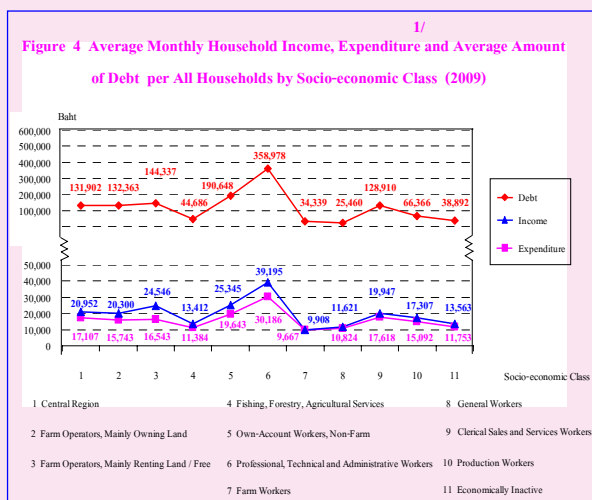
^{1/} expenditure for necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land, etc.



4. Comparing Household Income, Household Expenditure, and Household Debt by Household Socio-economic Class (by type of occupation) (2009)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the highest income about 39,195 baht per month, followed by households of operators in non-farm business and households of farm operators mainly renting land/free (25,345 and 24,546 baht, respectively). The lowest earning approximately 9,908 baht per month was of households of farm workers. The result also showed that by type of occupation, most of households with high income spent more and had high debt.

Furthermore, it was noticed that households of farm workers had the ratio of expenditure to income approximately 97.6 percent, resulting in the lowest proportion of their remained money for saving and debt payment comparing to other occupational groups (which were around 70% - 93%).



5. Comparing Changes of Household Income, Household Expenditure and Household Debt (2007 to 2009)

By comparing the change rates of household income, household expenditure, and household debt, the survey result suggested that household income and expenditure increased. By this, the increasing rate of household expenditure (6.2%) was higher than that of household income (5.2%). As a result, the proportion of expenditure per income increased from 80.1 percent in 2007 to 81.6 percent in 2009. Concerning household debt, the result showed that while the amount of debt and the ratio of debt to income increased (8.4% and 3.3%, respectively), the number of indebted households decreased from 58.7 percent to 56.1 percent.

Table 1 Changes of Income, Expenditure, and Debt (2007 to 2009)

Items	2007	2009	Annual percentage changes
			2009/07
Income (Baht)	18,932	20,952	5.2
Expenditure ^{1/} (Baht)	15,168	17,107	6.2
Proportion of Expenditure per Income (Percent)	80.1	81.6	0.9
Average amount of debt per household (Baht)	112,342	131,902	8.4
Indebted Households (Percent)	58.7	56.1	-2.2
Ratio of Debt to Income (Times)	5.9	6.3	3.3

6. Comparing Distribution of Household Income (2007 to 2009)

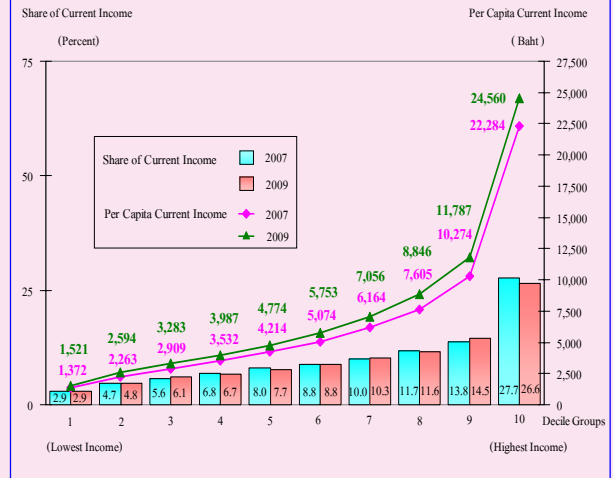
In the analysis of income distribution, households were equally divided into 10 groups, from those with the lowest to the highest of their monthly income per capita (the first group earned the lowest income, while the tenth group earned the highest income). The result showed that the percentage share of income of the tenth group was 26.6 percent, whereas that of the first group was 2.9 percent. Furthermore, it was found that income inequality had slightly decreased. That is,

^{1/} expenditure for necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land, etc.

the percentage share of income of the highest income group fell from 27.7 percent in 2007 to 26.6 percent in 2009. In addition, the result of the Gini Coefficient analysis had slightly declined from 0.328 in 2007 to 0.320 in 2009. However, the welfare of the lowest group was not improved since the share of income had not changed (2.9%).

Considering an average monthly income per capita, it was found the increase figure averagely from 5,745 baht in 2007 to 6,441 baht in 2009. For instance, income per capita of the lowest income group rose from 1,372 baht in 2007 to 1,521 baht in 2009, while that of the highest income group increased from 22,284 baht in 2007 to 24,560 baht in 2009 or approximately 16.1 times the first group. Moreover, the gap between the poor (the first group) and the rich (the tenth group) in 2009 was almost similar with that of the year 2007 (in the 2007 survey, income per capita of the tenth group was 16.2 times greater than that of the first group).

Figure 5 Share of Household Current Income by Decile Groups (2007 to 2009)



	2007	2009
Gini Coefficient (Decile Groups)	0.328	0.320
Per Capita Current Income	5,745	6,441