

Executive summary

Civil Servants' Living Condition Survey in 2010

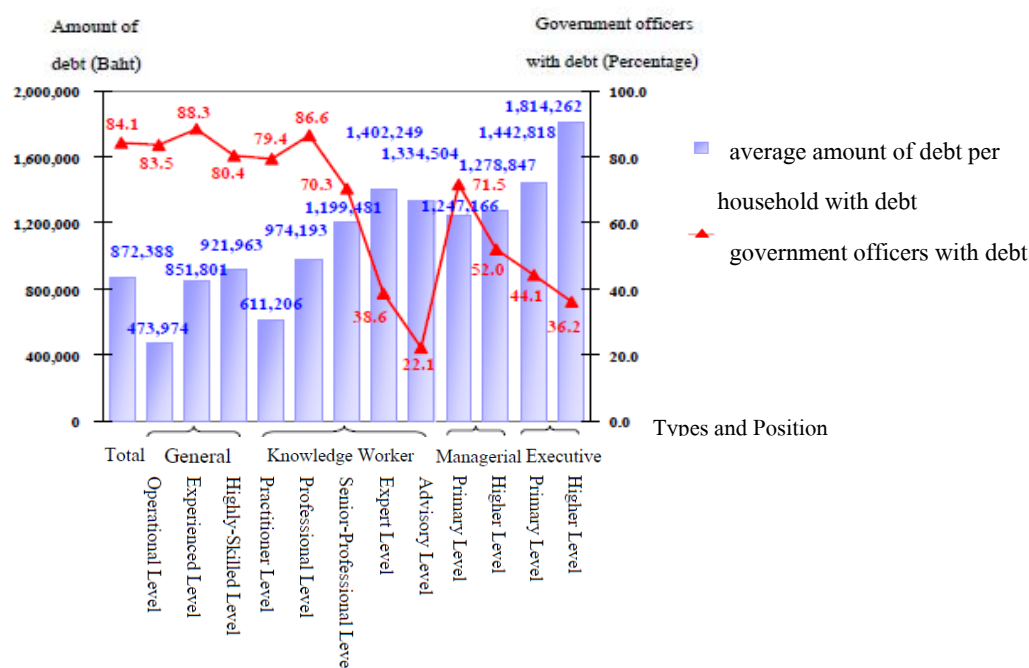
National Statistical Office conducted the first civil servants' living condition survey in 1989 and has continually conducted this survey every two years since then, this is the 11th round. The survey aims at obtaining information for considering government policies on salaries, compensation and welfare to suit current economic condition.

National Statistical Office collected data from total 12,886 sample government officers (of those under the Office of Civil Service Commission) in all provinces, excluding government officers in general positions, highly skilled level. The conclusion of survey results is shown as follows;

1. Percentage of government officer households with debt in 2010

The 2010 survey results showed that about 84.1% households of government officers were in debt, with an average debt, of about 872,388 baht per household. Households of officers in general position, experienced level had the highest proportion of debt, 88.5% (average debt, 851,801 baht), followed by knowledge worker position, professional level and general position, operational level had proportion of debt, 86.6% (average debt, 974,193 baht) and 83.5% (average debt, 473,974 baht), respectively. The knowledge worker position, advisory level had the lowest proportion of debt, 22.1%, with an amount of average debt, 1,334,504 baht. It is obviously seen that the higher type and position, the higher amount of average debt.

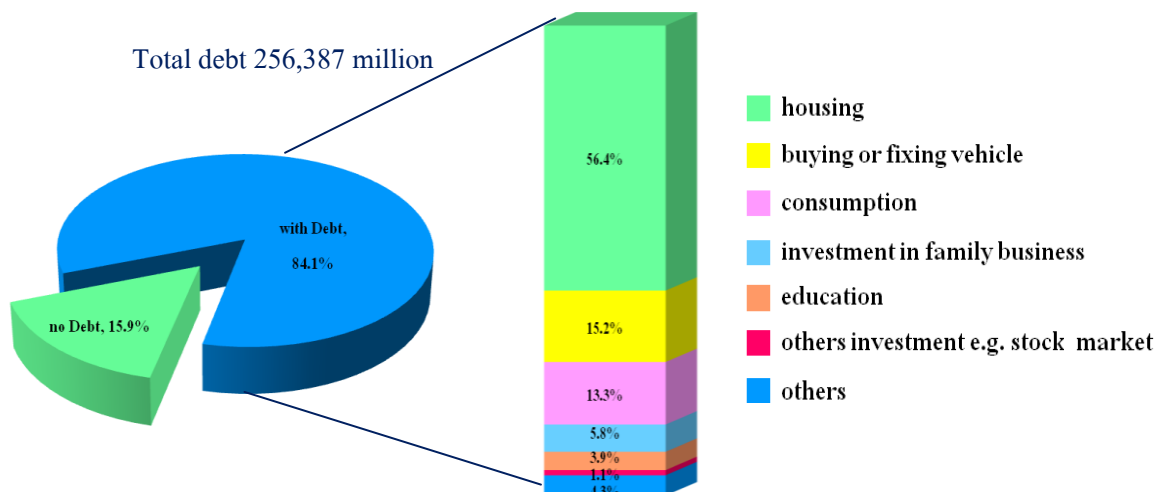
Chart 1 Percentage of government officer households with debt and average amount of debt per household with debt by type and position level (2010)



2. Debt of government officer households in 2010

The survey results showed that 84.1% of the government officer households were in debt, with total debt, of 256,387 million baht (56.4%). More than half of the total debt was for housing, followed by 15.2% for buying or fixing vehicle, 13.3% for consumption, 5.8% for investment in family business, and only 3.9% for education.

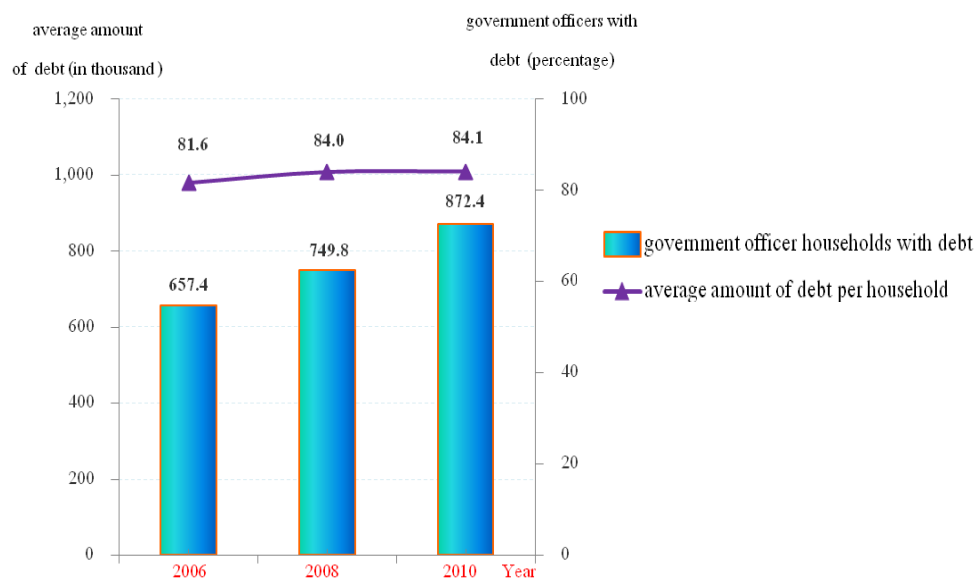
Chart 2 Percentage of government officer households by debt, amount of debt and purpose of having debt (2010)



3. Comparison on percentage of government officer households with debt and average debt per household during 2006 - 2010.

Proportion of household of government officer with debt increased from 81.6% in 2006 to 84.1% in 2010, and average amount of debt increased from 657,449 baht to 872,388 baht, respectively.

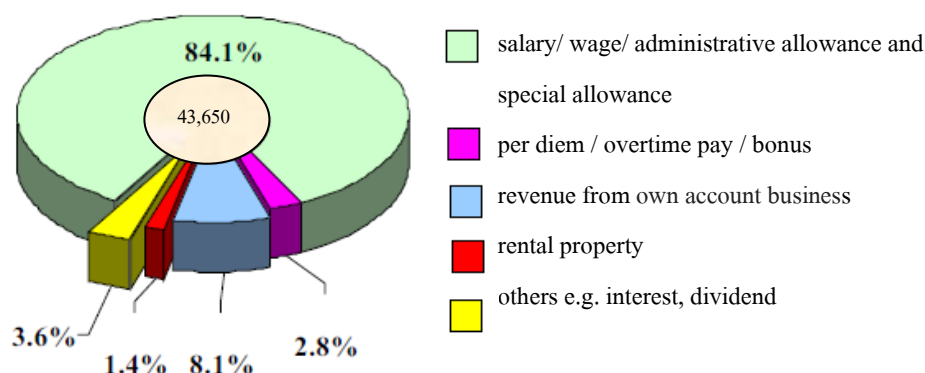
Chart 3 Percentage of households of government officers with debt and average amount of debt (2006 - 2010)



4. Income of the household of the government officer, 2010

The 2010 survey results showed that households of government officers had average income per month of about 43,650 baht, which mostly were regular compensation such as, salary / administrative allowance and special allowance (84.1%). There were income which occasionally received such as per diem / overtime pay / bonus 2.8%. In addition, there were revenue from own account business (8.1%), from rental property (1.2%) and others e.g. interest, dividend and welfare from people / government (3.6%)

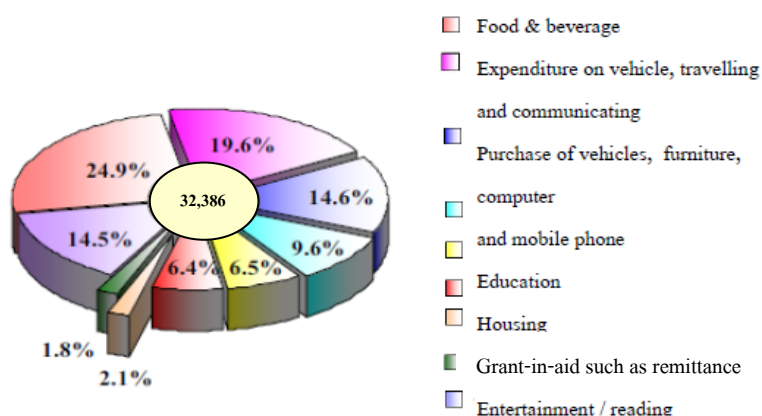
Chart 4 Percentage of average income per month of household of the government officer by type of income (2010)



5. Expenditure of the household of the government officer, 2010

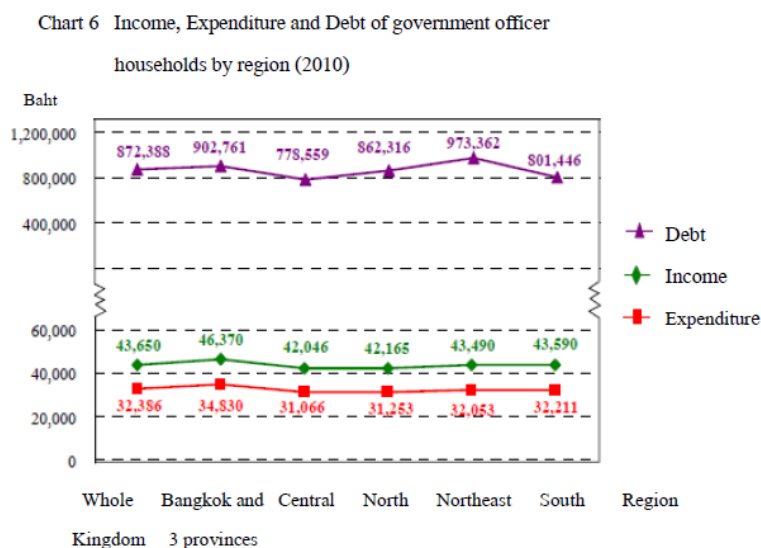
The 2010 survey results showed that household of government officer had average amount of expenditure per month, of about 32,386 baht, expenditure as on food and beverage (24.9%), the followings were expenditure on vehicle, travelling and communicating (19.6%), purchase of vehicles, furniture / appliance, computer and mobile phone (14.6%), education (9.6%), housing (6.5%), grant-in-aid such as remittance (6.4%), expenditure on entertainment / reading and health related expense only 2.1% and 1.8%, respectively. Other expenditure, such as personal services, tax, interest on loan, society expense etc. was about 14.5%.

Chart 5 Percentage of average expenditure per month's household of the government officer by type of expenditure (2010)



6. Comparison on income, expenditure and debt of the household of the government officer by region, 2010

Considering income, expenditure and debt of government officer household by region, it was found that households of all regions had income more than expenditure, Bangkok, Nonthaburi, Pathum Thani, and Samut Prakan had the highest income (46,370 baht per month), but they had the highest expenditure as well (34,830 baht per month). In addition government officer households in the central region had the lowest expenditure and debt, of about 31,066 baht per month and 778,559 baht per household, respectively.

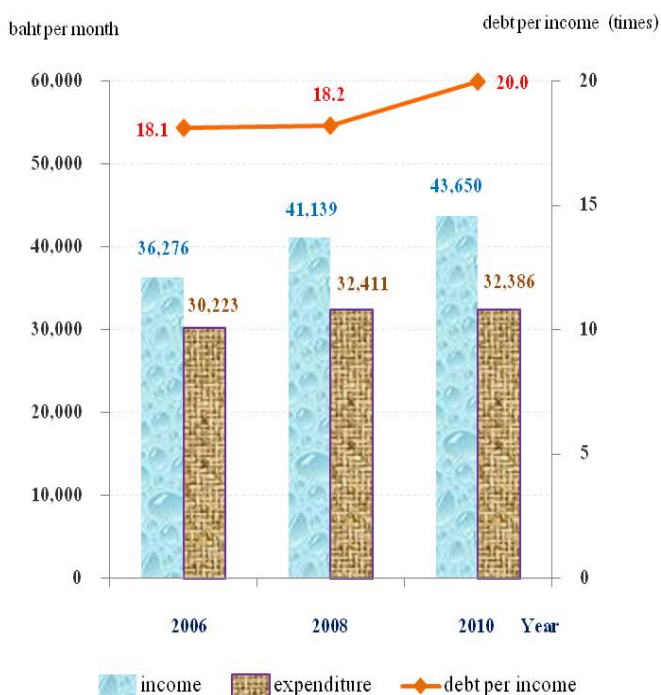


7. Comparing income, expenditure and debt per income, 2006 - 2010

Comparing among income, expenditure and debt per income of government officer household it was found that during 2006 - 2010 government officer households had average income higher than average expenditure and tended to increase, that is for income; from 36,276 baht in 2006, to 41,139 baht and 43,650 baht in 2008 and 2010, respectively and for expenditure; from 30,223 baht in 2006, to 32,411 baht in 2008 and slightly decreased to 32,386 baht in 2010.

Concerning about debt per income, the survey revealed that it increased from 18.1 times in 2006 to 20.0 times in 2010.

Chart 7 Income, Expenditure and Debt per income (2006 - 2010)



8. Income, expenditure and debt of the household of the government officer, 2010

Regarding proportion of expenditure per income of the government officers, it showed that the officer of general position, operational level had the highest proportion of expenditure per income, about 91.5%. Next were those of knowledge worker position, practitioner level, about 88.7%, while those of managerial position, higher level had the lowest proportion of expenditure per income, of about 54.0%

For household debt of government officer it found that government officers of executive position, higher level had huge average amount of debt per household (1,814,262 baht), next were those of executive position, primary level (1,442,818 baht) and of knowledge worker position, expert level (1,402,249 baht), while the government officers of general positions, operational level had the lowest average amount of debt (473,974 baht).

Table1 : Average monthly income, expenditure and debt per household by type and level, 2010

Type and Position Level	Average Monthly		Average debt per household with debt	Percentage of Expenditure per Income
	Income	Expenditure		
All types and all positions level	43,650	32,386	872,388	74.2
<u>General</u>				
Operational Level	21,565	19,730	473,974	91.5
Experienced Level	40,532	31,645	851,801	78.1
Highly-Skilled Level	55,856	39,428	921,963	70.6
<u>Knowledge Worker</u>				
Practitioner Level	24,994	22,161	611,206	88.7
Professional Level	47,501	34,401	974,193	72.4
Senior-Professional Level	75,824	48,225	1,199,481	63.6
Expert Level	121,843	66,199	1,402,249	54.3
Advisory Level	136,679	75,644	1,334,504	55.3
<u>Managerial</u>				
Primary Level	84,843	55,100	1,247,166	64.9
Higher Level	118,437	63,981	1,278,847	54.0
<u>Executive</u>				
Primary Level	124,307	75,777	1,442,818	61.0
Higher Level	166,579	92,740	1,814,262	55.7

9. Government officers' opinion for improving government's compensation and welfare.

Most of the government officers (91.9%) proposed their opinion to improve government's compensation and welfare were to rise salary. For compensation and health welfare they wanted to use private hospital service as of the public hospital. The government should also increase transport allowance, per diem, and all government officers get housing allowance about 47.8% 44.4% and 44.0%, respectively. In addition, government officers under the health welfare should be able to access direct reimbursement, government should set low interest loan project for housing and increase children education allowance of about 37% - 40%.

Table2 : Percentage of the first priority of opinion proposed by the government officers to improve government's compensation and welfare

Government officers' opinion for improving government's compensation and welfare	All types and all positions level	Type of Position											
		General			Knowledge Worker					Managerial		Executive	
		Operational	Experienced	Highly-Skilled	Practitioner	Professional	Senior-Professional	Expert	Advisory	Primary	Higher	Primary	Higher
1. To rise salary	91.9	92.3	94.5	89.4	92.8	90.6	88.4	85.3	88.7	88.6	89.7	91.5	94.1
2. To use private hospital service as of the public hospital	47.8	50.6	47	41.7	52.1	47.4	44.6	37.6	33.7	43.3	37.4	40.7	50.9
3. To increase transport allowance to suit for current economics	44.4	43.4	45	39.9	47.2	44.2	41.2	33.3	25.5	37.5	38.8	39	38.4
4. All government officers get housing allowance	44	41.6	44.2	39.7	40.4	44.8	51.6	48.3	35.8	42.6	44.8	50.9	44.6
5. Government officers under the health welfare should be able to access direct reimbursement	39.9	37.4	40.4	45.6	39.3	39.5	40.1	52.1	47.5	42.2	45	45.8	54.8
6. Government should set low interest loan project for housing	38.3	30.9	35.9	30.8	36	42.2	38	37	33.6	34.8	35.7	33.9	24.6
7. Government should increase children education allowance	37.5	39.9	41	30.3	34.2	37.4	33.6	23.8	20.8	30.5	28.2	23.7	22.2