# EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2013 Household Socio-economic Survey from January to December 2013. 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 5,700 households were in the Greater Bangkok Metropolitan Area (including Nonthaburi, Pathum Thani, and Samut Prakan). 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 for the 2013 SES is as following.

1. Household Income (2013)

The result of the 2013 survey showed that households in this area earned on average 43,058 baht per month. The major source of earnings (80.0%) was from economically activities which consisted of wages and salaries (58.5%), net profit from non-farm business (21.2%), and net profit from farming (0.3%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (6.6%), followed by income from asset and property rental such as interest receipt (1.6%). The other source of earning (non-money income) was from assistance in terms of welfare/goods and services (11.5%).

Figure 1 Percentage Distribution of Monthly Household Income by Source of Income (2013)
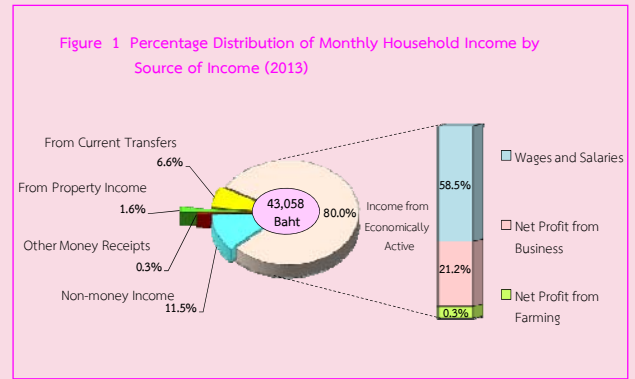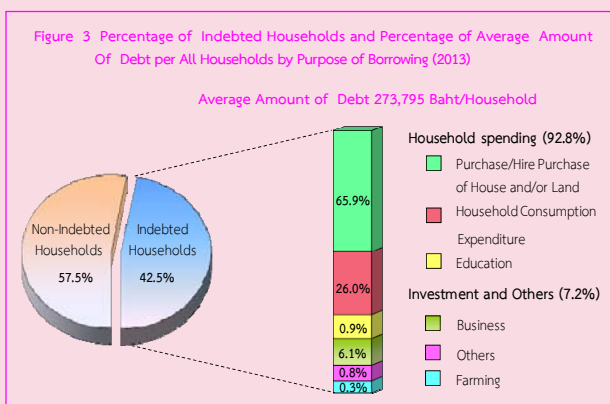
2. Household Expenditure (2013) [1/]

During the 2013 survey, households in the Greater Bangkok Metropolitan Area (including Nonthaburi, Pathum Thani, and Samut Prakan) spent on average 32,425 baht per month, or approximately 75.3 percent of their income. By this amount, 87.4 percent was spent on household consumption, which consisted of food, beverages and tobacco (29.2%), in which 0.9 and 0.5 percent were respectively spent on alcoholic beverage and tobacco products. The following were the expense on housing and household operation (22.6%), vehicle and transportation (20.0%), personal care/ clothing / footware (5.3%), communication (3.6%), education (2.9%), recreation/ entertainment/ religion (2.0%) and medical/health care (1.8%). Finally, the rest of 12.6 percent was spent on non-consumption expenditure such as taxes, gift, insurances lottery and gambling, and interest payment.
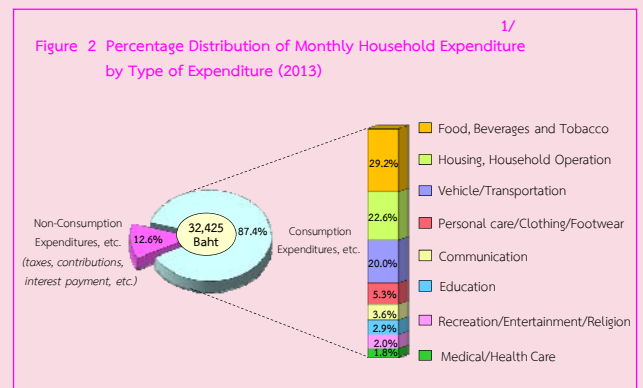
Figure 2 Percentage Distribution of Monthly Household Expenditure by Type of Expenditure (2013) [1/]

1/ expenditure on necessary items for daily life, which excluded saving and capital formation expenditures such as purchase or hire-purchase of house and land, etc.
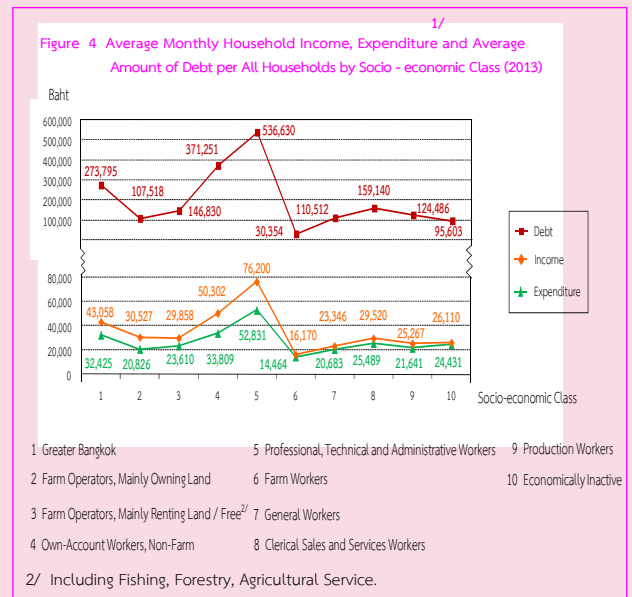
3. Household Debt (2013)

During the 2013 survey, around 42.5 percent of households in Bangkok and the three provinces nearby were indebted, an average debt was 273,795 baht per household or approximately 6.4 times the household income. Most of household debt (92.8%) was for household spending, which consisted of purchase/hire purchase of house and/or land (65.9%), household consumption (26.0%), and education purpose (0.9%). The rest 7.2 percent consisted of loan for non-farm business (6.1%), and for other purpose including for agricultural operation (1.1%).

Figure 3 Percentage of Indebted Households and Percentage of Average Amount Of Debt per All Households by Purpose of Borrowing (2013)

Average Amount of Debt 273,795 Baht/Household

Furthermore, it was noticed that households of economically inactive had the ratio of expenditure to income approximately 93.6 percent, resulting in the lowest proportion of their remaining money for saving and debt payment comparing to other occupational groups (which were around 67% - 90%).


Figure 4 Average Monthly Household Income, Expenditure and Average Amount of Debt per All Households by Socio - economic Class (2013) [1]

1 Greater Bangkok
2 Farm Operators, Mainly Owning Land
3 Farm Operators, Mainly Renting Land / Free [2]
4 Own-Account Workers, Non-Farm
5 Professional, Technical and Administrative Workers
6 Farm Workers
7 General Workers
8 Clerical Sales and Services Workers
9 Production Workers
10 Economically Inactive

2/ Including Fishing, Forestry, Agricultural Service.

4. Comparing Household Income, Household Expenditure, and [1] Household Debt by Household Socio-economic Class (by Type of occupation) (2013)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the most income average 76,200 baht per month, followed by households of non-farm business and households of farm operators mainly owing land (50,302 and 30,527 baht, respectively). The lowest earning approximately 16,170 baht per month was of farm workers households. The result also showed that by type of occupation, most of households with high income also spent more and had high debt.

5. Comparing Distribution of Household Income (2011 to 2013)

In the analysis of income distribution, households were equally divided into 5 groups, from those with the lowest to the highest of their monthly income per capita (the first group earned the lowest income, while the fifth group earned the highest income). The result showed that the percentage share of the least income group slightly increased (0.7%) from 2011 to 2013, while the share of the highest income group decreased by 6.8 percent. In addition, the Gini Coefficient decreased from 0.402 in 2011 to 0.342 in 2013. This implies a narrowing gap between the rich and the poor.

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

An average monthly income per capita increased from 13,626 baht in 2011 to 15,087 baht in 2013. Households of the highest income group had an average monthly income per capita rising from 38,392 baht to 39,745 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita from 3,836 baht to 4,570 baht.

Figure 5 Share of Household Current Income by Quintile Groups (2011 to 2013)
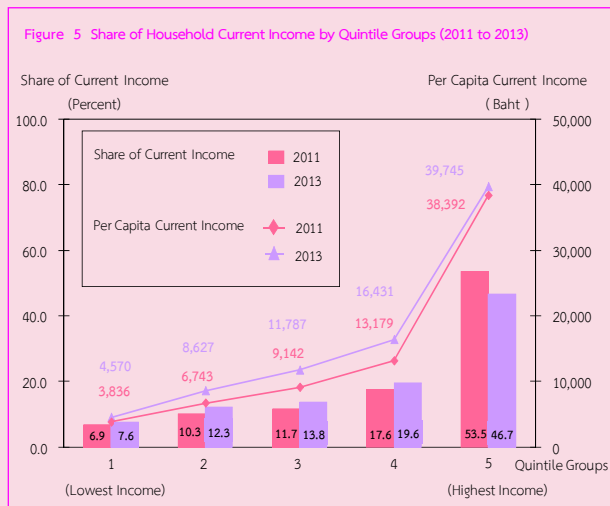
	2011	2013
Gini Coefficient (Quintile Groups)	0.402	0.342
Per Capita Current Income	13,626	15,087