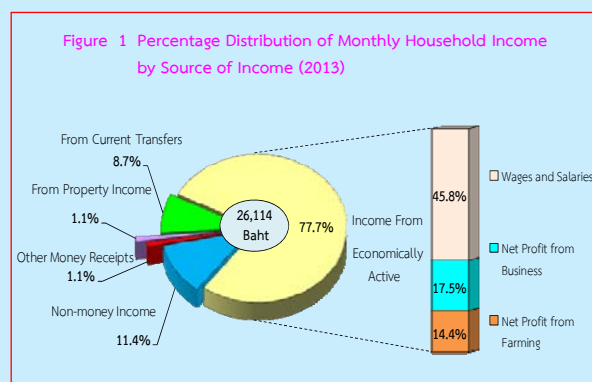


## EXECUTIVE SUMMARY

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 13,500 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 2013 survey in Central region is as following.

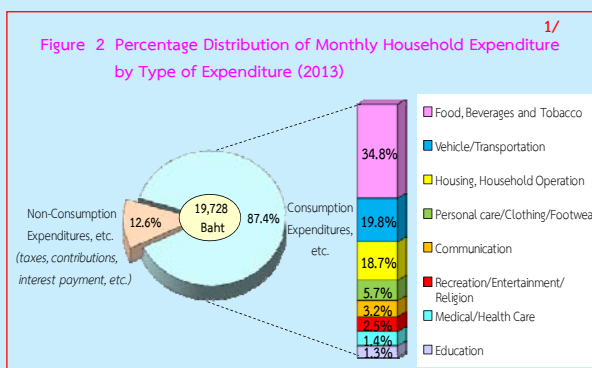
### 1. Household Income (2013)

The result of the 2013 survey showed that households in Central region earned on average 26,114 baht per month. The major source of earnings (77.7%) was from economically active such as wages and salaries (45.8%), followed by net profit from non-farm business (17.5%), and net profit from farming (14.4%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (8.7%), followed by income from asset and property rental such as interest receipt (1.1%). The other source of earning (non-money income) was from assistance in term of welfare/goods and services (11.4%).



### 2. Household Expenditure (2013)

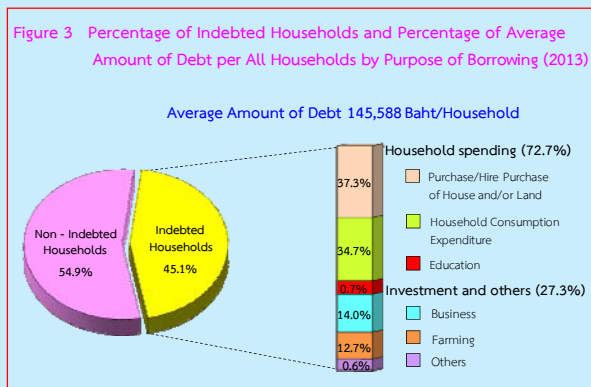
During the 2013 survey, households in the Central region spent on average 19,728 baht per month, or approximately 75.5 percent of their income. By this amount, 87.4 percent was spent on household consumption, of which 34.8 percent spent on food, beverages and tobacco, 19.8 percent spent on alcoholic beverages and 0.7 percent spent on tobacco products. The following were the expense on vehicle and transportation (19.8%), housing and household operation (18.7%), personal care/clothing/footwear (5.7%), communication (3.2%), recreation/entertainment/religion (2.5%), medical and health care (1.4%), education (1.3%). Finally, the rest (12.6%) was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.



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)

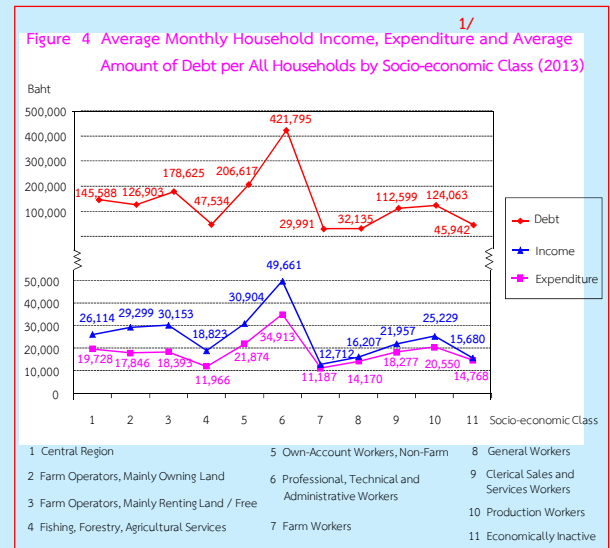
During the 2013 survey, nearly half of households in the Central region (45.1%) were indebted, the average debt was 145,588 baht per household or approximately 5.6 times the household income. Most of the household debt (72.7%) was for household spending, of this amount 37.3 percent was for the purpose of purchase/hire purchase of house and land, followed by the purpose of household consumption (34.7%), and for education (0.7%). The rest were for business operation in non-farm business (14.0%) and for agricultural operation (12.7%).



### 4. Comparing Household Income, Household Expenditure, and 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 highest income about 49,661 baht per month, followed by households of operators in non-farm business and households of farm operators mainly renting land/occupied free (30,904 and 30,153 baht, respectively). The lowest earning approximately 12,712 baht per month was of households of farm workers. The result also showed that by type of occupation, most of households with high income also spent more and had high amount of debt.

Furthermore, it was noticed that households of economically inactive had the ratio of expenditure to income approximately 94.2 percent, resulting in the lowest proportion of their remaining money for saving and repaying debt comparing to other occupational groups (which were around 61%-88%).

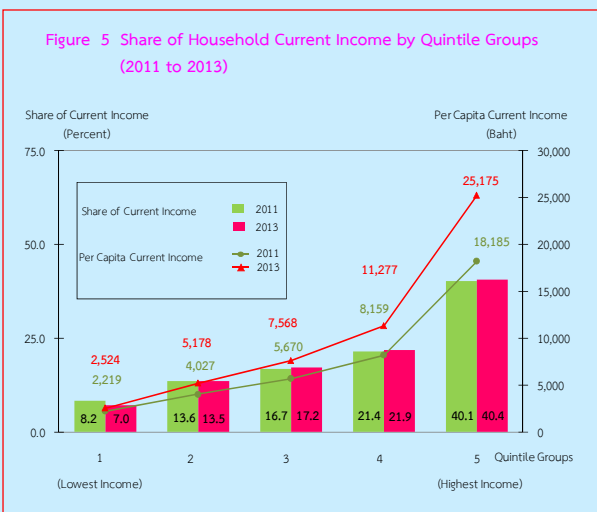


### 5. Comparing Distribution of Household Income (2011 to 2013)

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 income of the fifth group was 40.4 percent, whereas that of the first group was 7.0 percent. Furthermore, it was found that income inequality had slightly increase. That is, the percentage share of income of the highest income group slightly increased from 40.1 percent in 2011 to 40.4 percent in 2013. However, of the lowest group showed a decrease in the share of income from 8.2 percent to 7.0 percent. In addition, the result of the Gini Coefficient analysis had increased from 0.286 in 2011 to 0.301 in 2013.

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 6,737 baht in 2011 to 8,922 baht in 2013. Households of the highest income group had an average monthly income per capita rising from 18,185 baht to 25,175 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita rising from 2,219 baht to 2,524 baht.



	2011	2013
Gini Coefficient (Quintile Groups)	0.286	0.301
Per Capita Current Income	6,737	8,922