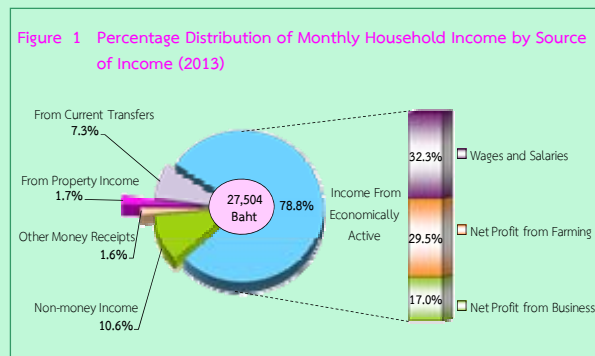


## EXECUTIVE SUMMARY

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 7,690 households were in Southern 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 SES is as following.

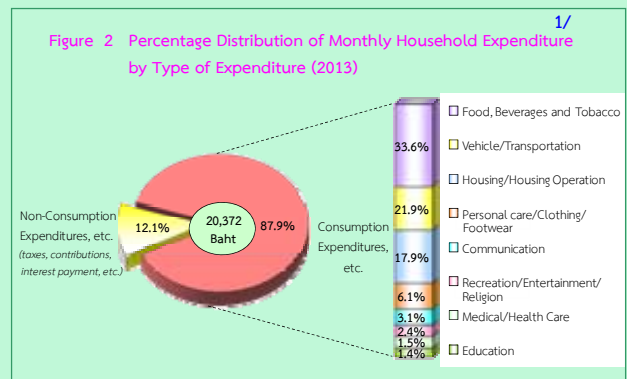
### 1. Household Income (2013)

The result of the 2013 SES survey showed that households in this region earned on average 27,504 baht per month. The major source of earnings (78.8%) was from economically activities such as wages and salaries (32.3%), net profit from farming (29.5%), followed by and net profit from non-farm business (17.0%). Main source of Income from economically inactive was mainly from the assistance from other persons outside the household or from the government (7.3%), followed by income from asset and property rental such as interest receipt (1.7%). The other source of earning (non - money income) was from assistance in term of welfare/goods and services (10.6%).



### 2. Household Expenditure (2013)

During the 2013 SES survey, households in the Southern region spent on average 20,372 baht per month, or approximately 74.1 percent of their income. By this amount, 87.9 percent was spent on household consumption, 33.6 percent of household consumption was spent on food, beverages and tobacco, of which 0.8 percent was spent on alcoholic beverages and the same percentage for tobacco. The following were the expense on vehicle and transportation (21.9%), housing and household operation, (17.9%), personal care/clothing/footwear (6.1%), communication (3.1%), recreation/entertainment/religion (2.4%), medical/health care (1.5%), and education (1.4%). Finally, the rest of 12.1 percent was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.

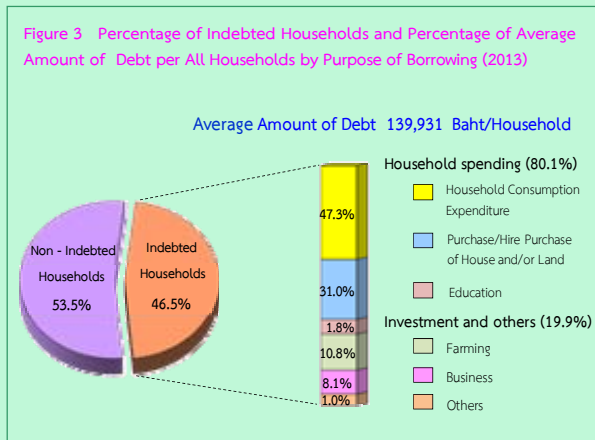


### 3. Household Debt (2013)

During the 2013 SES survey, nearly half of households in the Southern region (46.5%) were indebted, which was 139,931 baht per household or approximately 5.1 times the household income. Most of the household debt (80.1%) was for household spending, of this amount 47.3 percent was for the purpose of household consumption,

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.

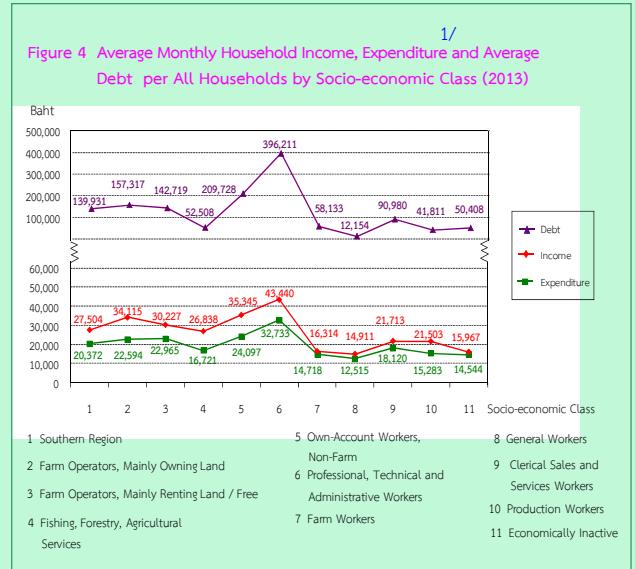
followed by the purpose of purchase/hire purchase of house and land (31.0%), and for education purpose (1.8%). The rest were for agricultural operation (10.8%), and for business operation in non-farm business and others (9.1%).



#### 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 administrative workers earned the most income about 43,440 baht per month, followed by households of own-account workers, non-farm and households of farm operators mainly owning land (35,345 and 34,115 baht, respectively). The lowest earning approximately 14,911 baht per month was of households of general workers. The result also showed that by type of occupation of most households with high income spent more and had high debt.

Furthermore, it was noticed that the ratio of expenditure to income for households of economically inactive was approximately 91.1 percent, resulting in the lowest proportion of the remained money for saving and repaying debt comparing to other occupational groups (which were around 66% - 90%).



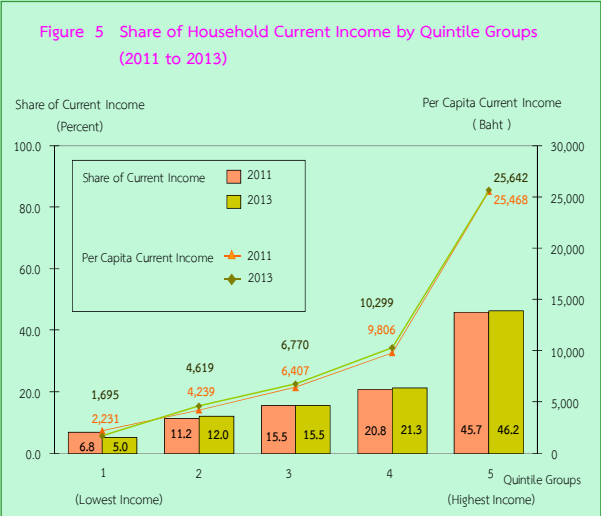
#### 5. Comparing Distribution of Household Income (2011 to 2013)

In analyzing income distribution during 2011 to 2013, 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 lowest income group decreased slightly (1.8%) from 2011 to 2013. It was observed that the income group 2, 4 and 5 had an increase of percentage share, while the percentage share of the third income group remained the same. In addition, the Gini Coefficient for five quintiles increased from 0.349 in 2011 to 0.366 in 2013. This was implied the increase of the income inequality.

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 8,310 baht in 2011 to 8,526 baht in 2013. Households of the highest income group had an average monthly income per capita rising from 25,468 baht to 25,642 baht, but households of the lowest income group decrease in an average monthly income per capita from 2,231 baht to 1,695 baht.

Figure 5 Share of Household Current Income by Quintile Groups (2011 to 2013)



|                                    | 2011  | 2013  |
|------------------------------------|-------|-------|
| Gini Coefficient (Quintile Groups) | 0.349 | 0.366 |
| Per Capita Current Income          | 8,310 | 8,526 |