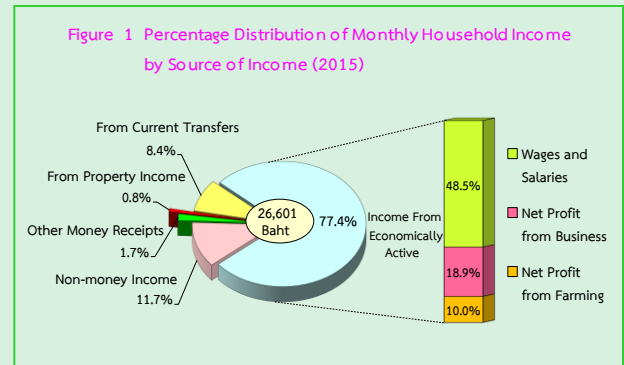


## EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2015 Household Socio-economic Survey from January to December 2015. 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 13,510 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 2015 survey in Central region is as following.

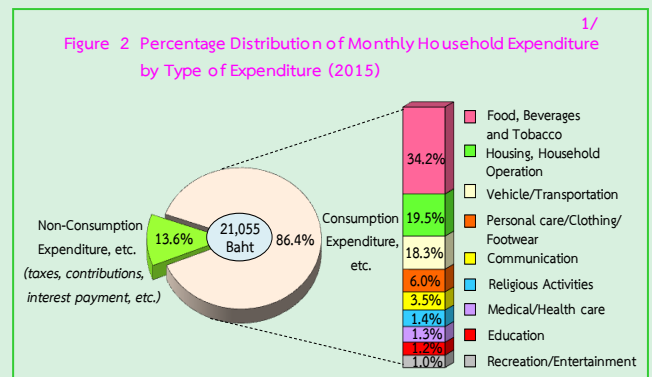
### 1. Household Income (2015)

The result of the 2015 survey showed that households in Central region earned on average 26,601 baht per month. The major source of earnings (77.4%) was from economically active such as wages and salaries (48.5%), followed by net profit from non-farm business (18.9%), and net profit from farming (10.0%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (8.4%), followed by income from asset and property rental such as interest receipt (0.8%). The other source of earning (non-money income) was from assistance in term of welfare/goods and services (11.7%).



### 2. Household Expenditure<sup>1/</sup> (2015)

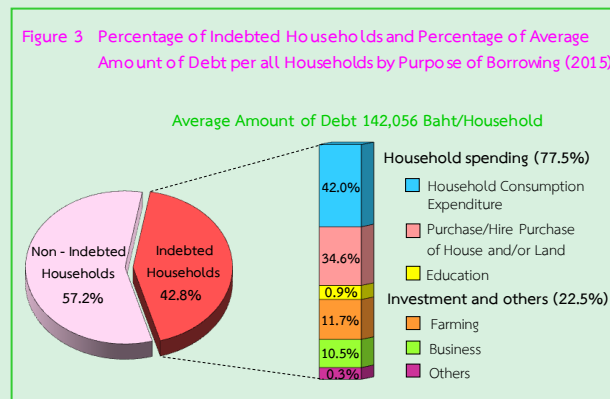
During the 2015 survey, households in the Central region spent on average 21,055 baht per month, or approximately 79.2 percent of their income. By this amount, 86.4 percent was spent on household consumption, of which 34.2 percent spent on food, beverages and tobacco, 0.9 percent spent on alcoholic beverages and 0.6 percent spent on tobacco products. The following were the expense on housing and household operation (19.5%), vehicle and transportation (18.3%), personal care/clothing/footwear (6.0%), communication (3.5%), religious activities (1.4%), medical and health care (1.3%), education (1.2%), and recreation/entertainment (1.0%). Finally, the rest (13.6%) was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.



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

### 3. Household Debt (2015)

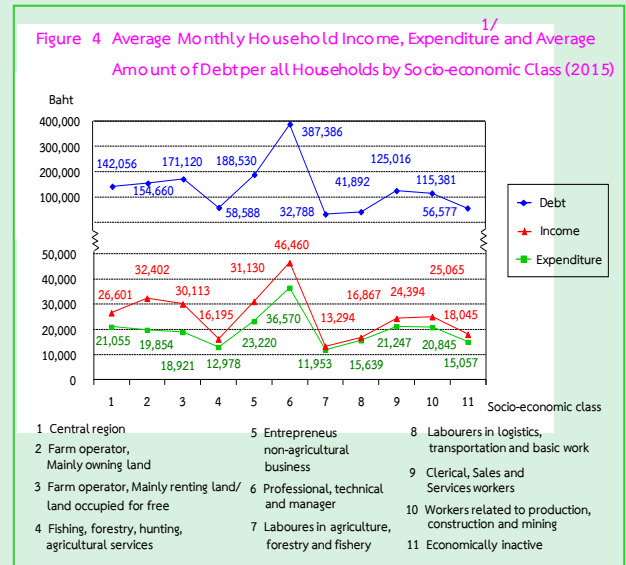
During the 2015 survey, nearly half of households in the Central region (42.8%) were indebted, the average debt was 142,056 baht per household or approximately 5.3 times the household income. Most of the household debt (77.5%) was for household spending, of this amount 42.0 percent was for the purpose of household consumption, followed by the purpose of purchase/hire purchase of house and land (34.6%), and for education (0.9%). The rest were for agricultural operation (11.7%) and for business operation in non-farm (10.5%).



### 4. Comparing Household Income, Household Expenditure<sup>1/</sup>, and Household Debt by Household Socio-economic Class (by type of occupation) (2015)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the highest income about 46,460 baht per month, followed by households of mainly owing land and households of entrepreneurs for non-agricultural business (32,402 and 31,130 baht, respectively). The lowest earning approximately 13,294 baht per month was of households of labourers in agriculture.

Furthermore, it was noticed that households of general workers had the ratio of expenditure to income approximately 92.7 percent, resulting in the lowest proportion of their remaining money for saving and repaying debt comparing to other occupational groups (which were around 61%-90%).



### 5. Comparing Distribution of Household Income (2013 and 2015)

In the analysis of income distribution, households were equally divided into 5 groups, from those 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). It was found that income inequality had slightly decrease. That is, the percentage share of income of the high income groups (the 4<sup>th</sup> and 5<sup>th</sup> groups) slightly decreased while those of the bottom groups (the 1<sup>st</sup> and 2<sup>nd</sup> groups) groups showed an increase in the share of income. In addition, the result of the Gini Coefficient analysis had decreased from 0.301 in 2013 to 0.285 in 2015.

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

An average monthly income per capita increased from 8,922 baht in 2013 to 9,434 baht in 2015. Households of the highest income group had an average monthly income per capita rising from 25,175 baht to 25,771 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita rising from 2,524 baht to 2,982 baht.

