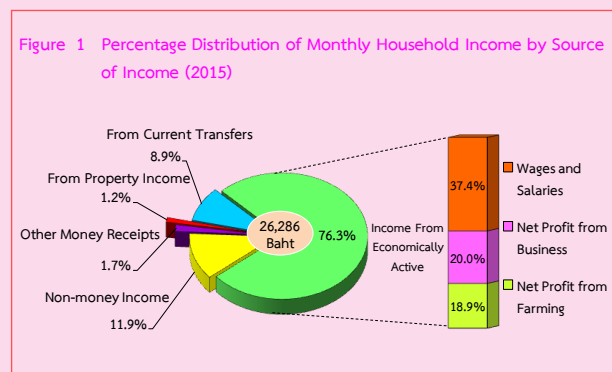


EXECUTIVE SUMMARY

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 7,860 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 such as purchase or hire-purchase of house and land. The result of the 2015 SES is as following.

1. Household Income (2015)

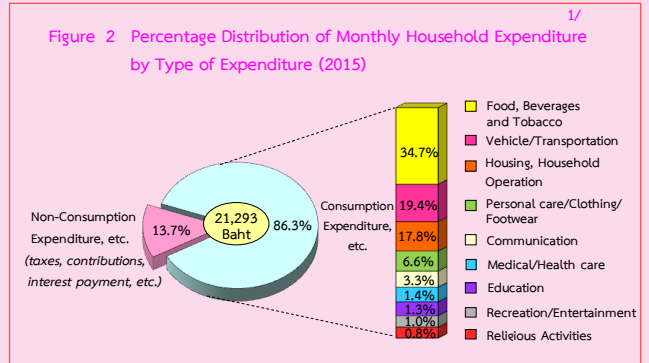
The result of the 2015 survey showed that households in this region earned on average 26,286 baht per month. The major source of earnings (76.3%) was from economically activities such as wages and salaries (37.4%), net profit from non-farm business (20.0%), followed by and net profit from farming (18.9%). Main source of income from economically inactive was mainly from the assistance from other persons outside the household or from the government (8.9%), followed by income from asset and property rental such as interest receipt (1.2%). The other source of earning (non - money income) was from assistance in term of welfare/goods and services (11.9%).



1/ 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.

2. Household Expenditure (2015)

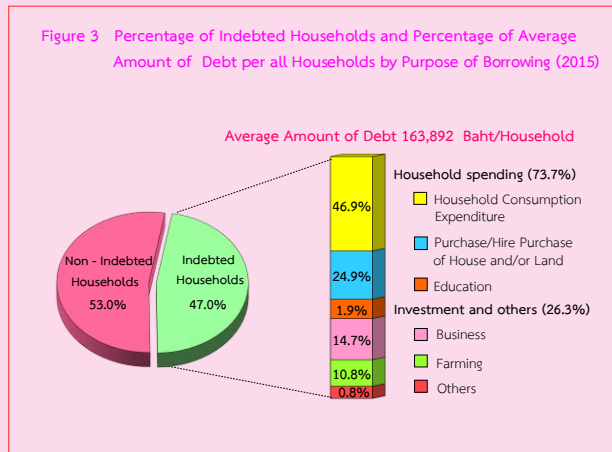
During the 2015 survey, households in the Southern region spent on average 21,293 baht per month, or approximately 81.0 percent of their income. By this percentage, 86.3 percent was spent on household consumption, 34.7 percent of household consumption was spent on food, beverages and tobacco, of which 0.4 percent and 0.5 percent were spent on alcoholic beverages and on tobacco, respectively. The following were the expense on vehicle and transportation (19.4%), housing and household operation (17.8%), personal care/clothing/footwear (6.6%), communication (3.3%), medical/health care (1.4%), education (1.3%), recreation/entertainment (1.0%), and religious (0.8%). Finally, the rest of 13.7 percent was spent on non-consumption expenditure such as taxes, gift, insurances, lottery and gambling, and interest payment.



3. Household Debt (2015)

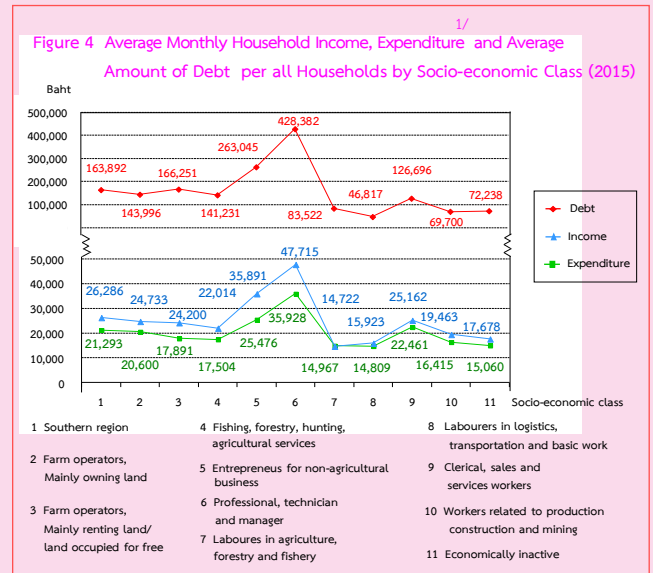
During the 2015 survey, nearly half of households in the Southern region (47.0%) were indebted, which was 163,892 baht per household or approximately 6.2 times the household income. Most of the household debt (73.7%) was for household spending. Of this amount, 46.9 percent was for the purpose of household consumption, followed by the purpose of purchase/hire purchase of house and land (24.9%), and for education purpose (1.9%). Regarding the household debt for investment

and other purposes (26.3%), of this figure 14.7 percent was for non-farm business and 11.6 percent was for agricultural operation and other purposes.



4. Comparing Household Income Household, Expenditure, 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 administrative workers earned the most income about 47,715 baht per month, followed by households of non-farm business, and those of clerical, sales and services workers, (35,891 and 25,162 baht, respectively). The lowest earning approximately 14,722 baht per month was of households of labourers in agricultural, forestry and fishery. The result showed that by type of occupation of most households with high income also spent more and had high debt. Furthermore, it was noticed that the ratio of expenditure to income for households of labourers in agricultural, forestry and fishery approximately 101.7 percent, which resulting in having no money for saving comparing to other occupational groups.



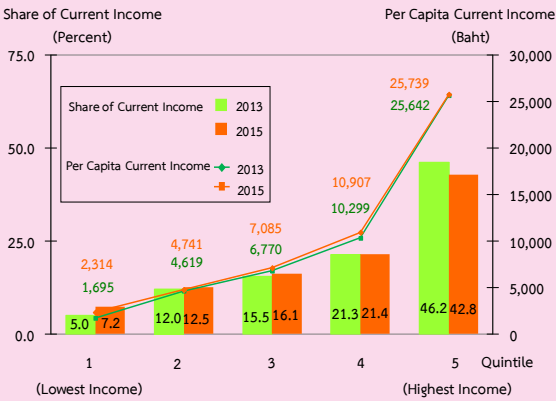
5. Comparing Distribution of Household Income (2013 and 2015)

In analyzing income distribution during 2013 to 2015, 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 increased slightly (2.2%) from 2013 to 2015. It was observed that the income of the second to the fourth groups also had an increase of percentage share, while the percentage share of the highest income group decreased by 3.4 percent. In addition, the Gini Coefficient for five quintiles decreased from 0.366 in 2013 to 0.320 in 2015.

1/ 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 slightly increased from 8,526 baht in 2013 to 8,589 baht in 2015. Households of the highest income group had an average monthly income per capita rising from 25,642 baht to 25,739 baht, but households of the lowest income group had an average monthly income per capita considerably rising from 1,695 baht to 2,314 baht.

Figure 5 Share of Household Current Income by Quintile Groups (2013 and 2015)



	2013	2015
Gini Coefficient (Quintile Groups)	0.366	0.320
Per Capita Current Income	8,526	8,589