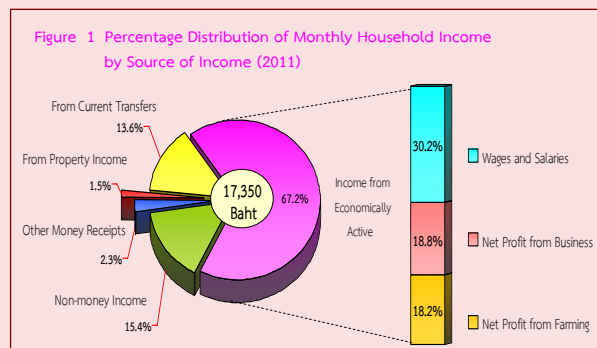


# EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2011 Household Socio-economic Survey from January to December 2011. 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 12,240 households were in the Northern 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 2011 SES is as following.

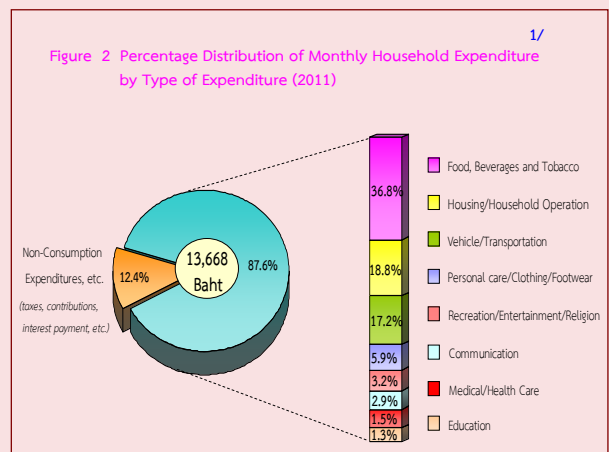
## 1. Household Income (2011)

The result of the 2011 survey showed that households in this region earned on average income 17,350 baht per month. The major source of earnings (67.2%) was from economically activities such as wages and salaries (30.2%), follow by net profit from non-farm business (18.8%) and the net profit from farming (18.2%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (13.6%), followed by income from asset and property rental such as interest receipt (1.5%). The other source of earning (non-money income) was from assistance in terms of welfare/ goods and services (15.4%).



## 1/ 2. Household Expenditure (2011)

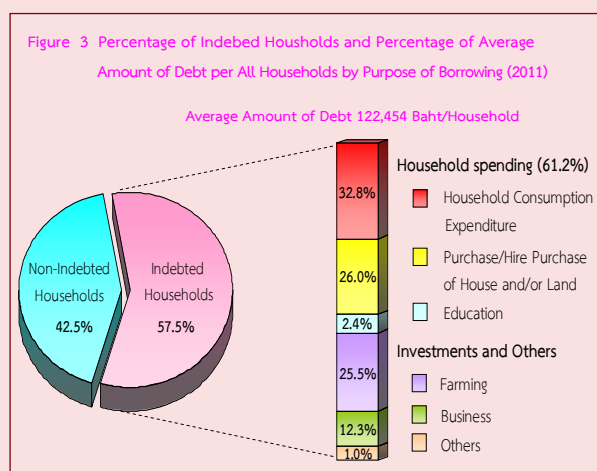
During the 2011 survey, households in the Northern region spent on average 13,668 baht per month, or approximately 78.8 percent of their income. By this amount, 87.6 percent was spent on household consumption, 36.8 percent of household consumption was spent on food, beverages and tobacco (0.6 percent and 0.4 percent were respectively spent on alcoholic beverages and tobacco). Following were the expense on housing and household operation, furniture and equipment (18.8%), vehicle and transportation (17.2%), personal care/ clothing/ footwear (5.9%), recreation/ entertainment/religion (3.2%), communication (2.9%), medical and health care (1.5%), education (1.3%). Finally, the rest of 12.4 percent 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 (2011)

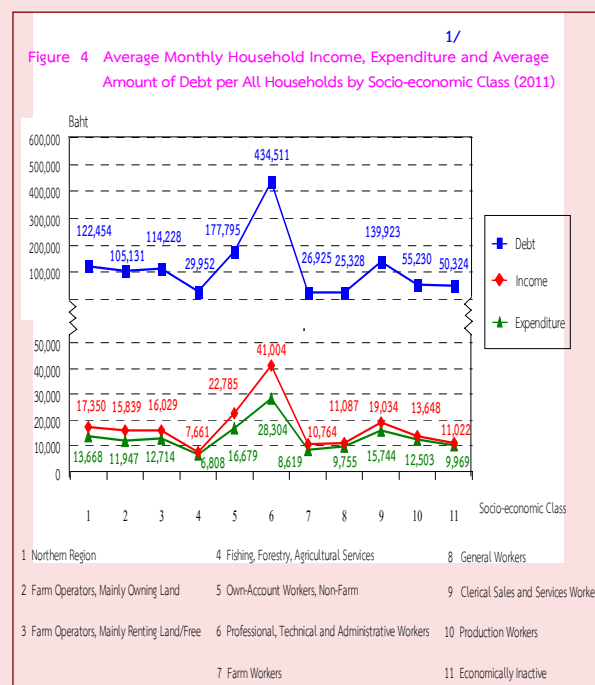
During the 2011 survey, over a half of households in the Northern region (57.5%) were indebted, which was 122,454 baht per household or approximately 7.1 times household income. Most of the household debt (61.2%) was for household spending, of this amount 32.8 percent was for the purpose of household consumption, followed by the purpose of purchase/hire purchase of house and land (26.0%), and for education purpose (2.4%). The rest were for agricultural operation and for business operation in non-farm business (25.5% and 12.3%, respectively).



### 4. Comparing Household Income, Household Expenditure, and Household Debt by Household Socio-economic Class (by type of occupation) (2011)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the most income about 41,004 baht per month, followed by households of operators in non-farm business and households of clerical, sale and services workers (22,785 and 19,034 baht, respectively). The lowest earning approximately 7,661 baht per month was of households of fishing, forestry, and hunting. The result also showed that by type of occupation, most of households with high income spent more and had high debt.

Furthermore, it was noticed that households of production workers had the ratio of expenditure to income approximately 91.6 percent, resulting in the lowest proportion of their remaining money for saving and debt payment comparing to other occupational groups.

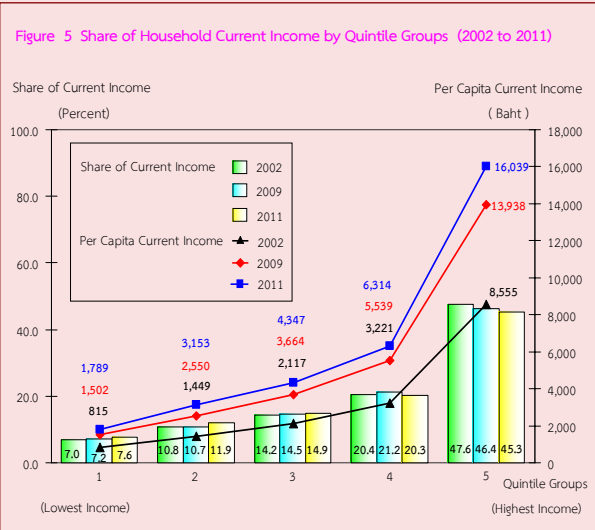


### 5. Comparing Distribution of Household Income (2002 to 2011)

In analyzing income distribution during 2002 to 2011, 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 increased slightly (0.6%) from 2002 to 2011, while the share of the highest income group decreased by 2.3 percent. In addition, the Gini Coefficient for five quintiles decreased from 0.363 in 2002 to 0.335 in 2011. This was implied the lower 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 2,887 baht in 2002 to 5,713 baht in 2011. Households of the highest income group had an average monthly income per capita rising from 8,555 baht to 16,039 baht. In the meantime, households of the lowest income group also experienced an increase in an average monthly income per capita rising from 815 baht to 1,789 baht.



	2002	2009	2011
Gini Coefficient (Quintile Groups)	0.363	0.356	0.335
Per Capita Current Income	2,887	4,977	5,713

