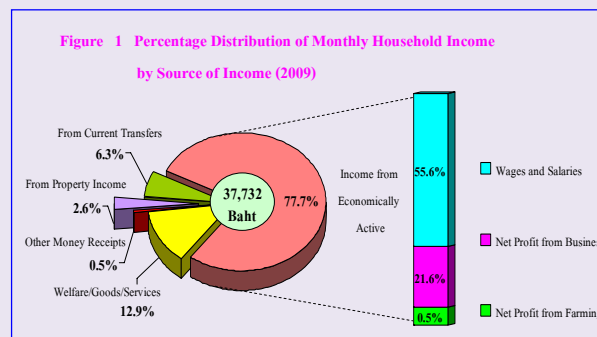


## EXECUTIVE SUMMARY

The National Statistical Office has carried out the 2009 Household Socio-economic Survey from January to December 2009. 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 5,850 households were in the Greater Bangkok Metropolitan Area (include Nonthaburi, Pathum Thani, and Samut Prakan). 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 2009 SES is as following.

### 1. Household Income (2009)

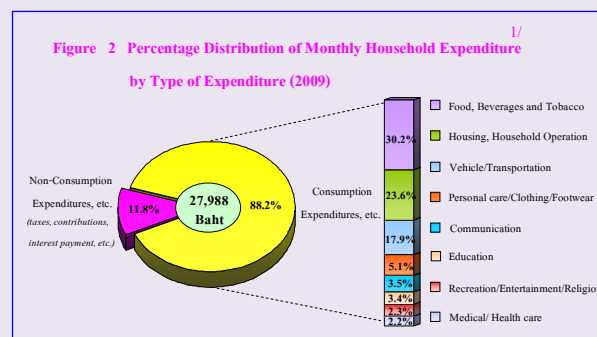
The result of the 2009 survey showed that households in this area earned on average 37,732 baht per month. The major source of earnings (77.7%) was from economically activities such as wages and salaries (55.6%), followed by net profit from non-farm business (21.6%), and net profit from farming (0.5%). Income from economically inactive was mainly from assistance from other persons outside the household or from the government (6.3%), followed by income from asset and property rental such as interest receipt (2.6%). The other source of earning was from assistance in term of welfare/goods and services (12.9%).



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### 2. Household Expenditure (2009)

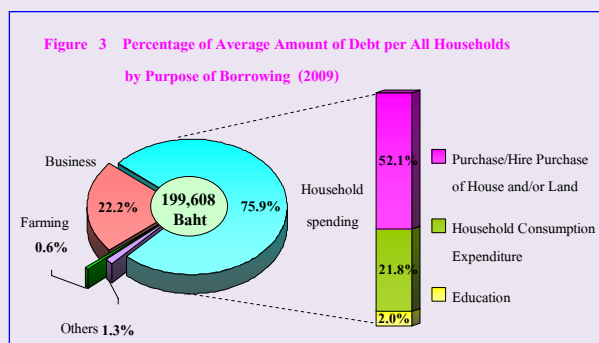
During the 2009 survey, household in the Greater Bangkok Metropolitan Area (including Nonthaburi, Pathum Thani, and Samut Prakan) spent on average 27,988 baht per month, or approximately 74.2 percent of their income. By this amount, 88.2 percent was spent on household consumption, 30.2 percent of household consumption was spent on food, beverages and tobacco, of which 1.2 percent and 0.5 percent were respectively spent on alcoholic beverages and tobacco products. The following were the expense on housing and household operation (23.6%), vehicle and transportation (17.9%), personal care / clothing / footwear (5.1%), communication (3.5%), education (3.4%), recreation/ entertainment/ religion (2.3%), and medical and health care (2.2%). Finally, the rest of 11.8 percent was spent on non-consumption expenditure such as taxes, gift insurances, lottery and gambling, and interest payment.



1/ expenditure for 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 (2009)

During the 2009 survey, around 44.4 percent of households in Bangkok and the three provinces nearby were indebted, which was 199,608 baht per household or approximately 5.3 times household income. Most of the household debt (75.9%) was for household spending, and of this amount 52.1 percent was for the purpose of purchase/hire purchase of house and/or land, followed by the purpose of purchase/hire purchase of house and/or land, followed by the purpose of household consumption (21.8%), and for education purpose (2.0%). The rest were for operation in non-farm business (22.2%), and for agricultural operation (0.6%).

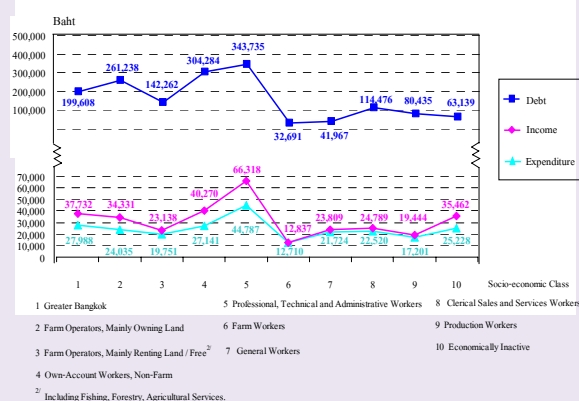


### 4. Comparing Household Income, Household Expenditure, and Household Debt by Household Socio-economic Class (by Type of occupation) (2009)

Concerning by type of occupation, it was found that households of employed professional, technical and executive workers earned the most income about 66,318 baht per month, followed by households of non-farm business and economically inactive households (40,270 and 35,462 baht, respectively). The lowest earning approximately 12,837 baht per month was of households of farm workers. The result also showed that by type of occupation, most of household with high income spent more and had high debt.

Furthermore, it was noticed that households of farm workers had the ratio of expenditure to income approximately 99 percent, resulting in the lowest proportion of their remained money for saving and debt payment comparing to other occupational groups (which were around 67% - 92%).

Figure 4 Average Monthly Household Income, Expenditure and Average Amount of Debt per All Households by Socio-economic Class (2009)



### 5. Comparing Changes of Household Income, Household Expenditure and Household Debt (2007 to 2009)

By comparing the annual change rates of household income, household expenditure, and household debt, the survey result suggested that household income and expenditure increased. By this, the increasing rate of household income (3.8%) was smaller than that of household expenditure (8.0%). As a result, the proportion of expenditure per income increased from 68.6 percent in 2007 to 74.2 percent in 2009. Concerning household debt, the result showed that the number of indebted households and the ratio of debt to income increased (0.3% and 11.0%, respectively). The amount of debt also increased from 151,168 to 199,608 baht.

Table 1 Changes of Income, Expenditure, and Debt (2007 to 2009)

Items	2007	2009	Annual percentage changes
			2009/07
Income (Baht)	35,007	37,732	3.8
Expenditure <sup>1/</sup> (Baht)	23,996	27,988	8.0
Proportion of Expenditure per Income (Percent)	68.6	74.2	4.0
Average amount of debt per household (Baht)	151,168	199,608	14.9
Indebted Households (Percent)	44.1	44.4	0.3
Ratio of Debt to Income (Times)	4.3	5.3	11.0

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

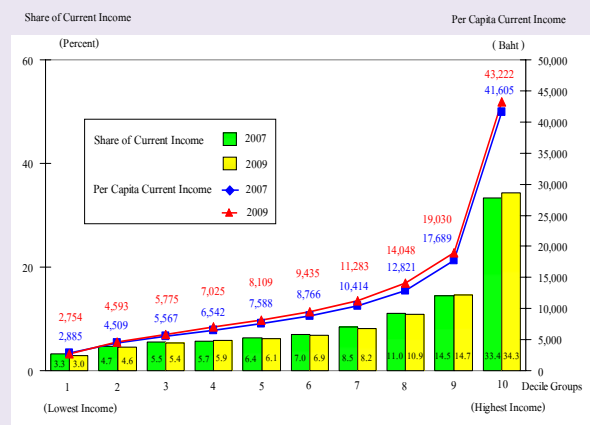
## 6. Comparing Distribution of Household Income (2007 to 2009)

In the analysis of income distribution, households were equally divided into 10 groups, from those with the lowest to the highest of their monthly income per capita (the first group earned the lowest income, while the tenth group earned the highest income). The result showed that the percentage share of income of the tenth group was 34.3 percent, whereas that of the first group was 3.0 percent. Furthermore, it was found that income inequality had increased. That is, the percentage share of income of the highest income group rose from 33.4 percent to 34.3 percent. In addition, the result of the Gini Coefficient analysis had increased from 0.376 in 2007 to 0.387 in 2009. Moreover, the welfare of the lowest group was not improved since the share of income dropped from 3.3 percent in 2007 to 3.0 percent in 2009.

Considering an average monthly income per capita, it was found the increase averagely from 11,125 baht in 2007 to 11,868 baht in 2009. However, the lowest income group was only the group which experienced a decrease in income per capita (from 2,885 baht in 2007 to 2,754 baht in 2009).

On the other hand, income per capita of the highest income group rose from 41,605 to 43,222 baht in 2009 or approximately 15.7 time the first group. As a result, the gap between the poor (the first group) and the rich (the tenth group) was widened comparing to the year 2007 (in the 2007 survey, income per capita of the tenth group was 14.4 times greater than that of the first group).

Figure 5 Share of Household Current Income by Decile Groups (2007 to 2009)



	2007	2009
Gini Coefficient (Decile Groups)	0,376	0,387
Per Capita Current Income	11,125	11,868