

Executive summary

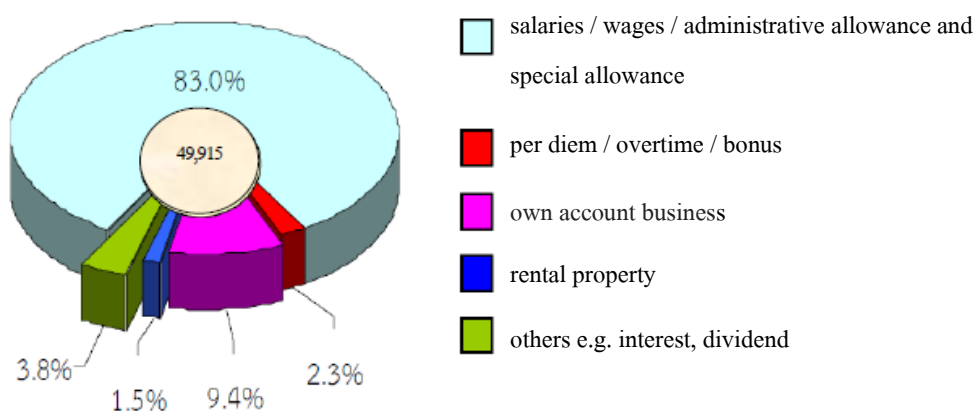
The 2012 Survey on Civil Servants' Living Conditions

The National Statistical Office conducted the first survey on Civil Servants' Living Conditions in 1989 and has continuously conducted this survey every two years since then, this is the 12th round. The survey aims at obtaining information concerning income expenditure and debt of civil servants in concerned government agencies to tackle the current economic conditions. Data were collected from total 13,252 sample from all government officers under the Office of Civil Service Commission throughout the country (excluding government officers in general positions, highly skilled level). The conclusion of the survey results is as follows.

1. Income of the government officers' households, 2012

The 2012 survey results showed that households of government officers had average monthly income of about 49,915 baht, which mostly were from regular compensation such as, salaries / administrative allowance and special allowance (83.0%). About 9.4% of income were from own account business and about 2.8% were occasional income, such as per diem / overtime / bonus. The least proportion of about 1.5% were rental of property and others e.g. interest, dividend and welfare from people / government (3.8%).

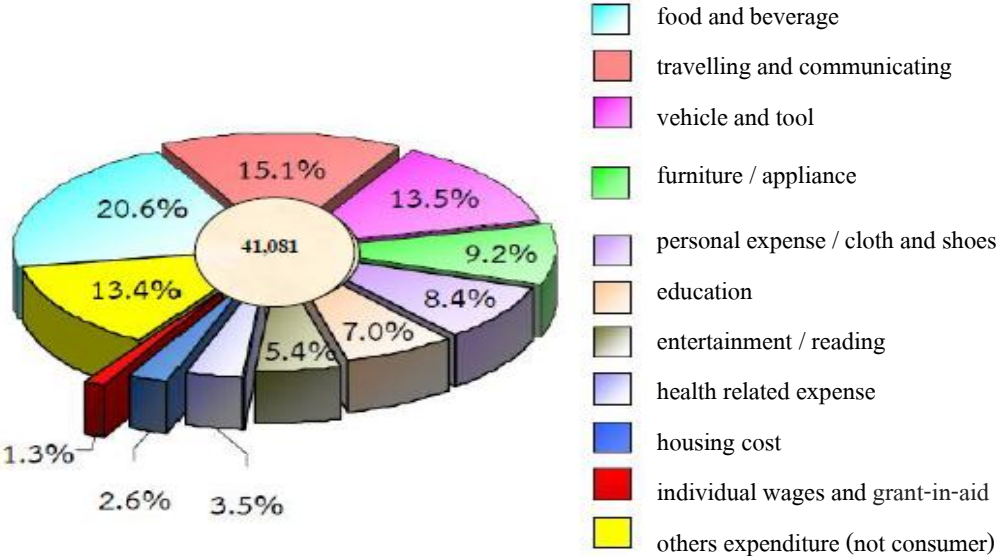
Chart 1 Average monthly income of the government officers' households by type of income, 2012



2. Expenditure of the government officers' households, 2012

Regarding expenditure, the households of the government officers had average monthly expenditure, of about 41,081 baht, which mostly were spent on food and beverage (20.6%), the followings were expenditure on travelling and communicating (15.1%), vehicle and tool (13.5%), furniture / appliance (9.2%), personal expense / clothes and shoes (8.4%), education (7.0%), entertainment / reading (5.4%), health related expense (3.5%), housing cost (2.6%), individual wages and grant-in-aid (1.3%), respectively. The others, such as tax, premiums, lottery etc. were about 13.4%.

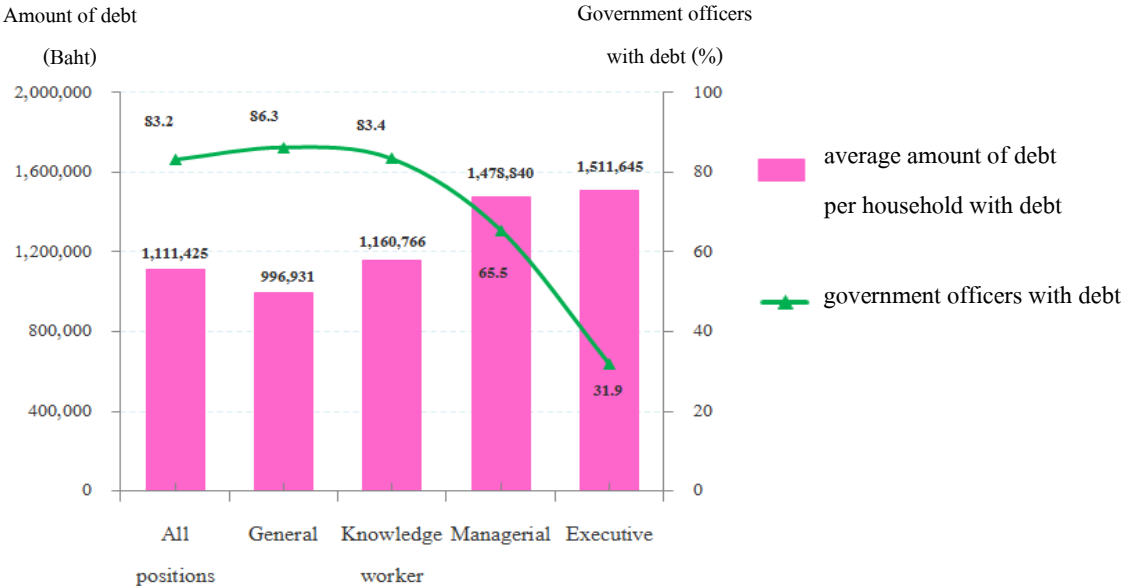
Chart 2 Average monthly expenditure of the government officers' households by type of expenditure, 2012



3. Percentage of government officers' households with debt in 2012

The 2012 survey results showed that about 83.2% of households of government officers were in debt, with an average debt, of about 1,111,425 baht per household. Households of officers with general position had the highest proportion of debt, 86.3%, followed by those with knowledge worker and managerial position had proportion of debt, 83.4% and 65.5%, respectively. The executive level had the lowest proportion of debt (31.9%). It is obviously seen that the higher types and positions, the higher amount of average debt, e.g. executive position had the highest amount of average debt (1,511,645 baht) and general position had the lowest amount of average debt (996,931 baht).

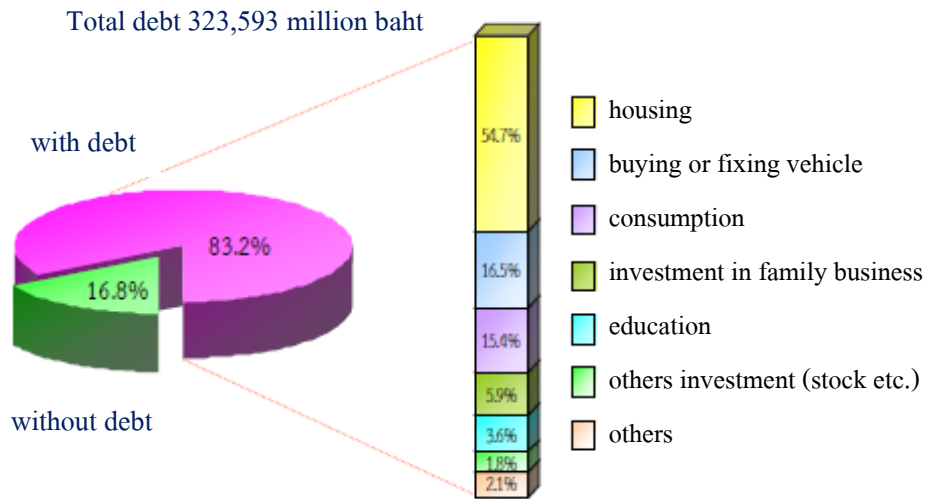
Chart 3 Government officers' households with debt and average monthly debt per household with debt, 2012



4. Debt of government officers' households in 2012

The survey results showed that government officer households, of about 83.2% were in debt, with total debt 323,593 million baht. More than half (54.7%) of the total debt were for housing, followed by 16.5% for buying or fixing vehicle, 15.4% for buying or fixing vehicle, 15.4% for consumption, 5.9% for investment in family business, and only 3.6% for education.

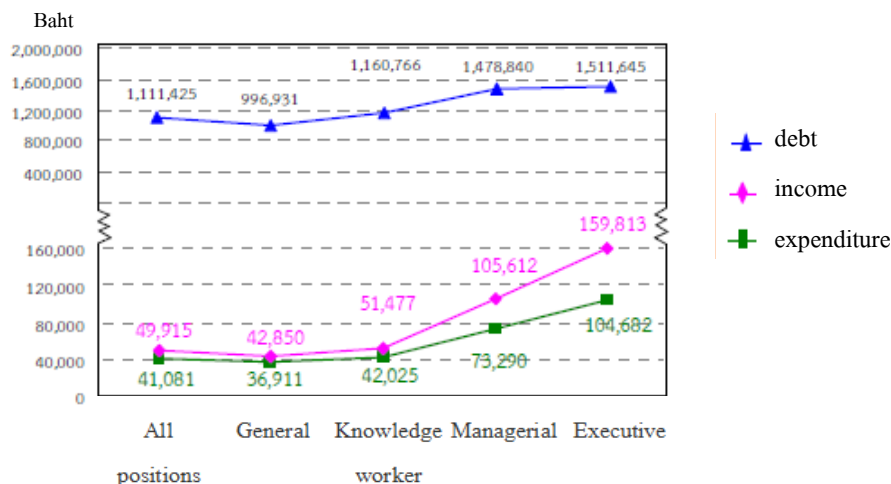
Chart 4 Government officers' households by being in debt and what debt for, 2012



5. Income, expenditure and debt of the household of the government officers, 2012

Considering income, expenditure and debt of government officers' households by types and levels of positions, it was found that all types of government officers had income more than expenditure, which the higher, types and levels of positions, the higher amount of income, expenditure and debt. That is, executive level had average amount of debt 1,511,645 baht per household which was 1.5 times higher than those of the general position, the lowest debt, of about 996,931 baht per household.

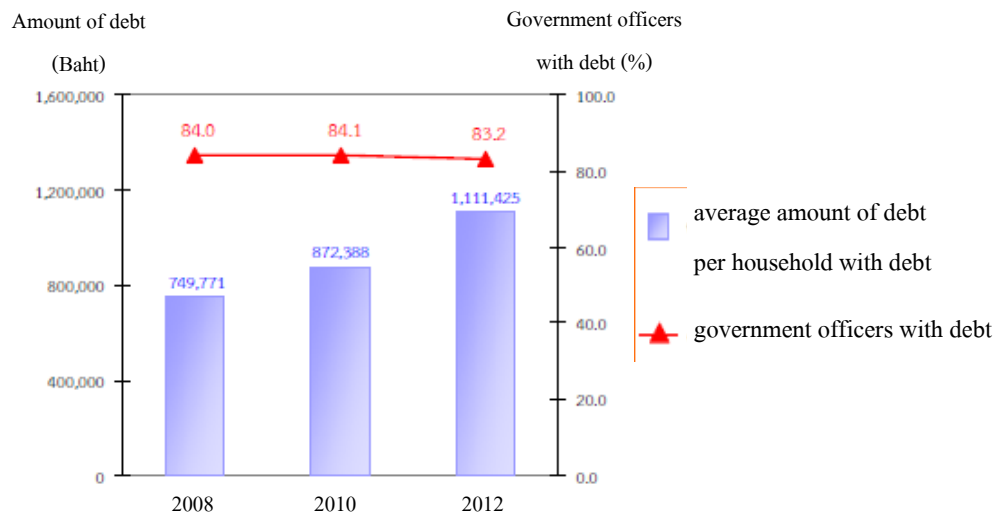
Chart 5 Average monthly income, expenditure and debt of the household of the government officers by types and levels of positions, 2012



6. Comparison between government officer households with debt and average debt per household during 2008 to 2012.

Although proportion of households of government officers with debt decreased from 84.0% in 2008 to 83.2% in 2012, average amount of debt increased from 749,771 baht to 1,111,425 baht, respectively.

Chart 6 Government officers' households with debt and average amount of debt per household with debt, 2008 – 2012



7. Comparing income, expenditure and debt per income, 2008 - 2012

Comparing among income, expenditure and debt per income of government officer households, it showed that during 2008 - 2012 government officer households had income over expenditure over the time and tend to increase, that is, income increased from 41,139 baht in 2008, to 43,650 baht and 49,915 baht in 2010 and 2012, respectively, but for expenditure in 2010 slightly decreased from 2008 then clearly increased in 2012.

Concerning debt per income, the survey revealed that it increased from 18.2 times in 2008 to 20.0 and 22.3 times in 2010 and 2012, respectively.

Chart 7 Average monthly income, expenditure and debt per income, 2008 – 2012

