Press Release

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Thailand's Social Outlook in the Third Quarter of 2026

Thailand's social situation in the third quarter of 2026 saw improvements in employment and in alcohol and tobacco consumption, while indicators of unemployment, household debt (in the second quarter of 2026), surveillance diseases, safety of life and property, and consumer protection were less favourable. The report highlights three social issues of interest: (1) Fertility Tourism and Thailand's Tourism Market; (2) Industrial Waste: From Factory Waste to Costs Borne by Society; and (3) How Will Housing Policy Change When Renting Becomes a Way of Life? It also features an article titled "PISA 2025 and the Reading Skills of Thai Children".

Labour: Employment rose to 42.1 million people, a **5.7%** increase from the same quarter last year, driven mainly by non-agricultural sectors. **The unemployment rate rose to 1.02%** from 0.76%, with 430,000 people out of work, most of whom had previously been employed. Real wages fell by 3.27%. **Key issues requiring attention include:** (1) **Low labour productivity in agriculture** compared with other sectors, partly because farmers grow low-value crops and modern technology is not yet widely used. Efforts should therefore focus on helping small farmers share machinery through cooperatives and using research and innovation to create high-value agricultural products. (2) **Long working hours raise the risk of physical and mental health problems.** Yet around 5.3 million Thais work 55 hours or more a week. Working hours should therefore be kept within legal limits and workloads should be reasonable, while employees' annual health check-ups should include screening for stress, depression, and burnout.

Household debt in the second quarter of 2026 stood at 16.43 trillion baht, went up by 0.59% from the same period last year, while **the household debt-to-GDP ratio fell to 85.2%**. However, credit quality continued to worsen. Loans to individuals overdue by more than 90 days (**non-performing loans: NPLs**), based on National Credit Bureau, reached 1.35 trillion baht, or **9.85% of total loans**, increasing from 9.20% in the previous quarter. By contrast, NPLs on consumer loans in the commercial banking system fell by 4.70% to 168 billion baht, or 3.21% of total loans, due to debt restructuring. Special mention loans (SMLs), which are overdue by 31-90 days, fell by 0.7%. **Key issues requiring attention include:** (1) **Flood victims at risk of taking on new debt on top of existing debt.** Around 2.55 million households have applied for flood assistance, and many may need to borrow money to repair flood damage just as their incomes have fallen. Households should therefore be careful not to borrow more than necessary, while relief measures should take into account the type and burden of debt, borrowers' ability to repay, and the recovery period. (2) **Online lending.** Many unregistered loan apps charge excessive interest and collect debts unfairly. Before borrowing, people should check that the lender is licensed on the Bank of Thailand's "Check Loan Apps" website.

Cases of surveillance diseases rose by 2.8%, led by influenza. **Mental health problems also increased. Key issues requiring close monitoring include:** (1) **Injuries and deaths from falls among older people.** To prevent falls, older people should stay active to maintain muscle strength and consult a doctor to assess whether their health conditions or medications may affect their balance, while homes and communities should be made safer. (2) **Mpox infections are on the rise.** Close contact with anyone who has unusual skin symptoms should be avoided, particularly by those with weakened immunity. Anyone who develops a fever with an unusual rash or blisters after close contact with a patient should see a doctor promptly for a PCR test.

Alcohol and tobacco consumption fell by 0.6%. Alcohol consumption rose by 0.6%, while tobacco consumption fell by 2.6%. **Key issues requiring attention include:** (1) **Challenges in regulating restaurants that mainly sell alcohol.** Some restaurants operate as drinking places with live music, much like entertainment venues. However, as they are registered as restaurants, they can admit customers under 20, exposing children and young people to an environment that encourages drinking. These venues should therefore be regulated according to what they actually do. (2) **Illegal cigarettes sold through channels that are hard to detect,** as sellers use AI-generated images, webpages that appear to sell other products, and advertisements shown only to targeted users. The authorities should therefore work with online platforms to detect and remove such content. (3) **Emerging risks from pod e-cigarettes mixed with drugs,** which can cause loss of consciousness or even death. Stricter monitoring and law enforcement are therefore needed, and children and young people should be made aware of the dangers.

Safety of life and property: Reported criminal cases rose by 0.8% from the same quarter last year, across all types of offence. **The cumulative number of road-accident affected persons also rose** by 9.5%, as both injuries and deaths increased. **Key issues requiring close monitoring include:** (1) **Risks among older drivers.** So far in 2026, 54,385 older persons have been involved in road accidents, an increase by 11.0% from the previous year, 80.6% of whom were the drivers themselves. Older people have also been found riding e-tricycles on public roads, even though these vehicles cannot be legally registered for road use. (2) **Bullying and harassment of LGBTQ+ children and youth.** 75.8% have been mocked, 57.9% have been sexually harassed in person, and 53.4% have been sexually harassed online, yet only one in five can access mental health services. Greater understanding of gender diversity should therefore be promoted, alongside mental health services that are accessible, safe, and affordable.

Consumer protection complaints rose by 40.7% from the same period last year. Complaints on goods and services to the Office of the Consumer Protection Board (OCPB) increased, while those on telecommunications to the Office of the NBTC declined. **Key issues requiring close monitoring include:** (1) **Problems with health insurance claims.** Some consumers have been rejected medical treatment claims, received letters adding exclusions to their cover based on incorrect medical histories, or had their policies cancelled. Insurers' advertising and sales practices should therefore be regulated to ensure that the information provided to consumers is clear and not misleading. (2) **Changes to internet promotions and**

packages without prior notice. As a result, consumers receive services or pay charges that differ from what they agreed to, and may not notice the additional costs. Subscribers should therefore check their promotions and bills, and keep proof of purchase and payment.

Fertility Tourism and Thailand's Tourism Market

Fertility tourism is growing, as couples delay parenthood and infertility affects around one in six people worldwide. The global market is projected to reach US$6.2 billion by 2030. This is an opportunity for Thai fertility services to attract patients from abroad and boost national income. Thailand's strengths include high-quality care at competitive prices, the capacity to serve international patients, and more flexible regulations than some competing countries. In 2025, Thailand's fertility treatment market was worth around 6.1 billion baht. Foreign patients made up 30.0% of patients but generated 45.0% of revenue, as they pay almost twice as much as Thai patients for add-on services in their treatment packages, such as interpreters, transport, and agency fees. On top of this, there are spending for accommodation, food, and travel during each treatment cycle, which usually involves a stay of one to three weeks.

However, fertility tourism carries risks that should not be overlooked. First, accessibility of Thai patients. A larger foreign market could intensify competition for medical staff and push up prices just as demand from Thai patients is growing under policies to promote births. Second, Thai law has limitations in dealing with cross-border services. It does not yet cover what happens to frozen embryos when a couple divorces, nor does it recognise children's right to know the identity of their donors. In addition, transnational commercial surrogacy networks are still active. To ensure that the market can grow without compromising Thai patients' access to treatment, Thailand should (1) train more fertility specialists and require service providers to publish their success rates so that patients can compare them; (2) update the law; and (3) promote cooperation between public and private hospitals.

Industrial Waste: From Factory Waste to Costs Borne by Society

Thailand generated an average of 24.5 million tonnes of industrial waste a year during 2016-2025, while hazardous waste increased by 40.8% to 1.5 million tonnes. However, illegal dumping persists, reflecting weaknesses in the regulatory system: (1) high cost of proper waste management, while penalties are low, leading some waste generators to dispose of waste without treatment; (2) the E-Fully Manifest system cannot trace waste volumes from source to final destination, making it difficult to verify how much waste is actually disposed of, while small businesses that do not qualify as factories remain outside the regulatory system; (3) facilities capable of treating or incinerating hazardous waste are few in number and concentrated in certain areas, resulting in high transport costs for waste generators in remote areas; and (4) waste management factories have not yet been clearly classified by treatment method, making it difficult to regulate them by type of business and level of risk.

Poorly managed waste carries costs for society in three ways: to *health*, through exposure to toxic substances and heavy metals in the environment; to *livelihoods*, by limiting access to

clean water and safe food; and to *the economy and public finances*, through damage to production sectors and the public spending needed to manage and clean up contaminated sites.

International experience offers approaches that Thailand could adapt. The *United States* requires waste management facilities to submit shipping documents to an electronic system and makes the data publicly available, while levying a tax on chemical producers and importers to fund the clean-up of contaminated sites. *Japan*, imposes severe penalties and has established a joint government-industry fund to address the illegal dumping of industrial waste. Thailand is in the process of amending the Factory Act B.E. 2535 (1992) and has proposed a draft Industrial Waste Management Act to tighten regulation and strengthen penalties. However, further action is urgently needed, including (1) developing a system to track waste from source to final disposal and making the data public; (2) promoting investment in waste treatment and disposal facilities in areas where such facilities are lacking, through incentives or public-private partnerships; and (3) supporting innovation that reduces the cost of standardised waste management.

How Will Housing Policy Change When Renting Becomes a Way of Life?

Renting is increasingly becoming a long-term housing option for Thais. The share of renting households rose from 16.7% in 2015 to 20.4% in 2025. At the same time, the rejection rate for housing loans reached 44.9% in the first half of 2026, and the share of people with no plans to buy a home in the next five years rose from 47.0% in 2025 to 56.0% in 2026. Although most renting households can manage their rent, they remain financially vulnerable, with only 11.1% having enough savings to cover emergency expenses for at least six months. As a result, they face three key challenges: (1) nearly half of households headed by people in prime age of family-building (30-39) still rent, as housing prices have risen faster than incomes, making it difficult to save for a down payment; (2) renting households that rely mainly on income from service, production, or manual work are at risk of losing their homes if their earnings are interrupted, particularly those without income security; and (3) the number of renting households headed by older people is increasing, and their rent burden is relatively high compared to their income, particularly among those who live alone.

However, Thailand's housing policy has not been designed for long-term renters. Existing support focuses on housing loans, which require a regular income, while many public housing projects are far from jobs. Other countries, by contrast, use a range of tools. *Singapore* offers low-income households to rent public housing at affordable prices, while also requiring them to save money that they can later use to buy a home. *India* has turned empty government buildings into low-cost rental housing for migrant workers and introduced a model law on rent that limits deposits to two months' rent and requires landlords to give notice before raising the rent. Meanwhile, under *Japan*'s Housing Safety Net scheme, landlords who let to older and low-income tenants can get financial support for room refurbishment, rent, and rent guarantees. Thailand should therefore (1) help renters become homeowners through rent-to-own schemes and by taking rent payment history into account when assessing loan applications; (2) develop unused state buildings and land into affordable rental housing, particularly in locations close

to jobs and public transport; and (3) protect tenants' rights and introduce temporary rent assistance for households whose income has been interrupted.

PISA 2025 and the Reading Skills of Thai Children

Thai students' average scores in PISA 2025 rose in all three subjects, but their reading score of 392 points remains low. Moreover, 59.3% of Thai students performed below the baseline level of reading proficiency, meaning they cannot identify the main idea of a text or relate it to what they already know. The problem is not limited to poor children. 67.0% of students from the poorest families performed below the baseline, but so did 38.1% of those from the richest, suggesting that other factors, such as teaching quality and reading support at home, also play an important role.

Screen use and reliance on AI among the younger generation may worsen the issue in future. Already, 27.0% of Thai children aged 0-1 use electronic devices, and research shows that one-year-olds who spend four or more hours a day on screens are 4.8 times more likely to have delayed communication skills at the age of two than those who spend less than an hour a day. Language development at this age lays the foundation for reading comprehension later on. Meanwhile, 42.0% of Thai students use AI to summarise their reading assignments, compared with an OECD average of 29.7%, which means they may miss the chance to practise reading and thinking by themselves.

Although Thailand has policies to promote reading from early childhood through primary school, they still have limitations. The results of the Reading Test (RT) in Grade 1 and the National Test (NT) in Grade 3 are not yet utilised for helping children who struggle to read; success is measured by the number of reading activities held, rather than by actual improvements in children's reading skills; and clear guidelines on the use of AI in learning have yet to be developed. Meanwhile, several countries have introduced policies that have successfully improved reading skills. *Sweden* has cut back on digital devices in schools and given pupils more time for printed books and handwriting. *Singapore* promotes a reading culture through volunteer-led storytelling at local libraries and a campaign that encourages people to read for 15 minutes a day, with points that earn rewards. In *New Zealand*, the Better Start Literacy Approach teaches reading step by step from the first year of school and regularly checks each child's progress so that teachers can help those who need it.

To improve Thai children's reading, Thailand should (1) use RT and NT results to find children who struggle to read and give them extra help; (2) encourage reading for pleasure from an early age by providing books in early childhood development centres and community libraries; and (3) issue screen-time guidelines for young children based on the World Health Organization's recommendations, and build AI literacy among teachers and students so that AI is used as a tool to support learning.

Key Social Indicators

Key Components	Year 2024	Year 2025	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
1. Employment[1/]													
Workforce (Thousands)	40,356.6	40,130.82	40,226.4	40,178.1	40,484.1	40,537.7	40,085.09	40,114.4	40,196.3	40,127.5	41,912.3	42,160.1	42,592.1
% YOY	-0.22	-0.56	-0.14	-0.31	-0.12	-0.34	-0.35	-0.16	-0.71	-1.01	4.56	5.10	5.96
Employed Persons (Thousands)	39,806.4	39,624.6	39,579.0	39,500.7	40,039.5	40,106.2	39,383.3	39,510.0	39,852.1	39,752.8	41,194.5	41,510.7	42,133.6
% YOY	-0.26	-0.46	-0.13	-0.45	-0.13	-0.36	-0.49	0.02	-0.47	-0.88	4.60	5.06	5.72
Unemployed Persons (Thousands)	402.2	327.8	407.7	429.1	413.9	358.2	357.7	365.5	307.5	280.5	393.1	400.9	434.9
Unemployment Rate (%)	1.00	0.81	1.01	1.07	1.02	0.88	0.89	0.91	0.76	0.70	0.94	0.95	1.02
Quasi-Unemployed Persons (Thousands)	192.3	155.4	191.5	162.4	191.9	223.6	176.3	155.9	142.6	146.6	185.9	185.7	204.7
2. Household Debt[2/]													
Household Debt Value (Trillion Baht)	16.45	16.47	16.37	16.36	16.37	16.45	16.35	16.34	16.35	16.47	16.44	16.43	N/A
% YOY	0.21	0.12	2.40	1.55	0.82	0.21	-0.35	-0.31	-0.12	0.12	0.57	0.59	N/A
Ratio to GDP (%)	88.1	86.8	90.4	89.4	88.6	88.1	86.8	86.5	86.5	86.8	86.0	85.2	N/A
NPLs[3/] (Trillion Baht)	1. 22	1. 31	1.09	1.16	1.20	1.22	1.19	1.24	1.29	1.31	1.25	1.35	N/A
% YOY	16.4	7.6	14.9	12.2	14.1	16.4	8.7	6.9	7.6	7.6	5.2	8.9	N/A
% NPLs to Total Loans	8.94	9.59	8.01	8.48	8.78	8.94	8.78	9.11	9.45	9.59	9.20	9.85	N/A
3. Health and Illness													
3.1 Number of Patients under Disease Surveillance (Persons)[4/]													
Measles	1,868	1,137	543	136	504	685	389	352	212	184	153	123	133
Meningococcal Fever	11	21	2	2	3	4	2	0	6	13	6	6	5
Encephalitis	967	1,572	316	216	242	193	312	435	413	412	369	399	428
Cholera	4	7	2	0	0	2	1	0	4	2	3	7	6
Hand, Foot, and Mouth Disease	89,794	112,474	15,957	7,847	49,610	16,380	10,684	13,004	68,510	20,276	8,534	9,626	61,092
Dysentery	1,823	2,072	485	373	533	432	506	598	556	412	456	488	438
Pneumonia	398,201	459,138	96,395	75,975	115,246	110,585	138,418	97,040	103,517	120,163	97,084	77,596	85,282
Leptospirosis	4,187	5,115	767	732	1,348	1,340	782	955	1,287	2,091	855	1,026	1,483
Dengue Fever	103,601	57,653	24,131	17,702	42,328	19,440	7,236	15,036	24,918	10,463	4,635	7,147	16,490
Influenza	650,931	1,174,455	121,074	99,895	220,228	209,734	267,952	130,683	217,452	558,368	159,855	43,448	263,221
Rabies	3	7	0	1	2	0	4	2	1	0	2	3	2
3.2 Death Rate from Major Chronic Non-Communicable Diseases (per 100,000 Population)[5/]													
High Blood Pressure	13.2	N/A	Quarterly data are not available										
Ischaemic Heart Disease	33.3	N/A											
Cerebrovascular Disease	59.5	N/A											
Diabetes	21.2	N/A											
Cancer and Tumours	133.2	N/A											
4. Safety of Life and Property[6/]													
Crimes against Life, Body, and Sex Offences (Cases)	19,233	19,345	4,553	4,471	5,237	4,972	5,102	4,906	4,903	4,434	4,863	5,280	4,955
Property Crimes (Cases)	70,595	78,238	15,491	15,515	20,776	18,813	19,894	18,523	21,501	18,320	17,240	20,506	22,170
Narcotics (Cases)	357,096	418,558	81,203	84,142	95,511	96,240	92,638	97,783	112,279	115,858	118,313	118,613	112,621
Cumulative Reported Road Accident Victims (Persons)[7/]	869,232	874,026	224,121	203,848	212,637	228,626	225,919	204,797	215,580	227,730	235,726	220,333	236,157
Road Traffic Accident Fatalities (Persons)	14,173	12,428	3,748	3,450	3,131	3,844	3,408	3,080	2,716	3,224	3,488	3,133	2,870
5. Consumer Protection													
5.1 Number of Complaints Filed with OCPB[8/] (Cases)													
Advertising	2,594	2,748	807	397	742	648	788	674	530	756	697	489	303
Labelling	2,860	3,288	584	533	886	857	911	850	664	863	788	874	372
Contracts	2,172	2,542	467	420	686	599	625	666	469	782	560	501	506
Direct Selling and Direct Marketing	2,793	4,293	609	600	711	873	1,418	744	1,258	873	1,247	1,669	2,367
Others	14,989	22,834	3,319	3,567	3,869	4,234	4,310	5,603	6,315	6,606	6,094	8,394	9,649
5.2 Consumer Complaints Filed with NBTC[9/] (Cases)	1,460	1,540	414	340	311	395	394	367	449	330	425	415	428

Sources: [1/] Labour force survey report, National Statistical Office, Ministry of Digital Economy and Society
[2/] Bank of Thailand
[3/] National Credit Bureau
[4/] Bureau of Epidemiology, Department of Disease Control, Ministry of Public Health
[5/] Public Health statistics, Strategy and Planning Division, Office of the Permanent Secretary, Ministry of Public Health, and the website of the Thai Health Promotion Foundation (ThaiHealth)
[6/] Criminal Record and Information Management Enterprise System (CRIMES), Royal Thai Police
[7/] Claims filed under the Protection for Motor Vehicle Victims Act, Road Accidents Data Center for Road Safety Culture (Thai RSC)
[8/] Office of the Consumer Protection Board, Office of the Prime Minister
[9/] Office of the National Broadcasting and Telecommunications Commission (NBTC)