



Thailand's Social Outlook of Q4/2024 and Overview of 2024

Key social situations in the fourth quarter and the outlook of 2024 are elaborated as follows: Labor situation has improved while the unemployment rate remained low. Household debt (third quarter of 2024) slowdown. However, non-performing loans continued to increase, and the safety of life and property worsened. There was an increase in the consumption of alcoholic beverages and cigarettes, a rise in illnesses associated with monitored diseases, and a greater number of consumer protection complaints. In addition, captivating social situations were discussed in this report: 1) Cross-Border Healthcare Seeking in Thailand 2) The Impact of Smartphone Use on Gen Z Mental Health: Lessons from Abroad and 3) Securing Personal Data from Unforeseen Cyber Threats. This report also introduces the article “Achieving the SDGs Goal of Ending Multidimensional Poverty.”

The labor situation in the fourth quarter of 2024 contracted, due to a continued decline in employment in the agricultural sector. In contrast, non-agricultural sectors expanded, with an increase in overtime workers. Meanwhile, the unemployment rate remained low.

In the fourth quarter of 2024, the number of employed persons stood at 40.1 million persons, a slight decrease of 0.4 percent compared to the same period in 2023. This was due to a continued contraction of 3.6 percent in agricultural sector employment. In contrast, the non-agricultural sector expanded by 1.1 percent, particularly in the hotel/restaurant sector which grew by 9.4 percent and the transportation/storage sector, which benefited from the recovery of exports. The manufacturing sector expanded by 0.3 percent, driven by growth in the food, clothing, and electrical equipment sectors. However, employment in the computers and electronics, automobiles, and chemicals and chemical products productions continued to decline. **Total working hours** increased in the fourth quarter of 2024, with employees in all sectors working an average of 42.8 hours per week, while those in the private sector worked 47.3 hours per week. Overtime workers rose by 1.5 percent. However, the number of quasi-unemployment and underemployed individuals also grew by 1.9 percent and 6.0 percent, respectively. **The unemployment rate** increased to 0.88 percent, equivalent to 360,000 unemployed persons. **In 2024**, the employment rate was at 98.6 percent, remaining stable from 2023. The total number of employed persons was 39.8 million, a slight decrease of 0.3 percent from the previous year. The unemployment rate for 2024 was 1.00 percent. Key issues to monitor and prioritize include: 1) **The imposition of tariff and non-tariff trade barriers by the U.S. may impact Thailand's exports and employment.** Thailand is considered to be at relatively high risk following the re-election of Donald Trump as U.S. President. Additionally, Thailand continues to face challenges in managing human trafficking, having been ranked in Tier 2 of the U.S.

Trafficking in Persons Report since 2022; 2) **Strengthening the inspection and regulation of foreign workers is essential to prevent illegal employment.** Despite existing measures under the MOU for importing and renewing foreign workers, numerous cases of labor law violations by both businesses and foreign workers persist; and 3) **A significant number of pregnant women do not take their full maternity leave,** with most using only 30-59 days out of 98 days. This was due to financial concerns, the need for overtime pay, and fears of bonus reductions despite the recommendation from the World Health Organization (WHO) to provide breastfeeding for the first six months.

Household debt in the third quarter of 2024 continued to decelerate, but Non-performing loans (NPLs) continued to increase. Key issues requiring attention include encouraging debtors facing financial difficulties to participate in the "You Fight, We Help" program, enhancing financial literacy to prevent individuals from falling victim to financial threats, and monitoring the progress of amendments to the Bankruptcy Act .

In the third quarter of 2024, household debt was 16.34 trillion baht, a 0.7 percent increase from the same period last year, partly due to stricter lending policies by financial institutions. This slowdown led to a decline in the household debt-to-GDP ratio to 89.0 percent. However, this drop does not indicate an actual reduction in household debt but rather a deceleration in its growth relative to GDP. If both household debt and GDP continue to grow at low rates, it could hinder the recovery of household income and weaken households' debt repayment capacity in the future. The quality of household loans has continued to deteriorate, with the value of personal loans overdue for more than 90 days (NPLs) in the credit bureau database reaching 1.16 trillion baht, accounting for 8.46 percent of total loans, increasing from a 8.01-percent growth in the previous quarter. This has been observed across nearly all loan categories except the agricultural loans. In addition, key issues requiring attention include: 1) **There should be an increase in awareness and encouragement for debtors to participate in the "You Fight, We Help" program.** This project aims to assist retail and SME debtors, totaling 2.1 accounts or 1.9 million persons. However, the current participation remains limited. 2) **Raising awareness about financial threats must be made to prevent individuals falling victim to financial scams.** There are currently scammers targeting individuals with deceptive advertisements such as "Settle your debt," "No interest charged," "Very low interest," or offering to help close debt, only to later encourage investment schemes that have caused significant harm to debtors; and 3) **Close attention should be paid to the progress of amendments to the Bankruptcy Act,** which is crucial for resolving debt issues for retail debtors. The law would allow debtors to enter debt rehabilitation processes by negotiating with multiple creditors at once, potentially reducing the number of individuals who would otherwise face bankruptcy and asset seizures.

The number of cases of monitored diseases has increased in the fourth quarter and the overall for 2024. Moreover, the issue of PM 2.5 pollution has growing impact on public health. Attention must also be given to the rising birth rate among teenagers aged 10-14 years, surpassing the targeted level.

In the fourth quarter of 2024, there was a 27.6 percent increase in cases of monitored diseases, due to an increase in influenza patients, which surged by 1.5 times from the same period in 2023, following an ongoing outbreak from the first to the fourth quarter. In 2024, the number of patients with monitored diseases increased by 31.8 percent from 2023, with influenza being the most prevalent illness. Moving forward, issues required to address include: 1) **PM 2.5 dust pollution, which continues to have a growing impact on public health.** In 2024, 12.3 million people were affected by diseases related to air pollution, and there are already 980,000 cases during January 1 - February 14, 2025; and 2) **Teenage birth rates, particularly among adolescents aged 10–14 years,** which have risen and surpassed the target set by the United Nations.

Alcohol and cigarette consumption increased in the fourth quarter and overall in 2024, due to the recovery in tourism. Key issues required attention include the sale of snacks packaged to resemble e-cigarettes, the spread of e-cigarettes containing addictive and harmful substances, and the promotion of drinking through incentives such as money or prizes.

In the fourth quarter of 2024, alcohol and cigarette consumption increased by 2.1 percent, with alcohol consumption increasing by 3.4 percent, while cigarette consumption decreasing by 0.7 percent. In 2024, alcohol and cigarette consumption grew by 2.2 percent compared to the previous year. **Several important issues required attention,** including the sale of snacks with packaging designs resembling e-cigarettes, which may increase the likelihood of trying e-cigarettes in the future, the spread of e-cigarettes containing addictive and hazardous substances, as well as the promotion of drinking through incentives such as money or prizes, which could lead to excessive alcohol consumption and result in risky behaviors harmful to public health.

Safety in life and property declined in the fourth quarter and the overall for 2024. Key concerns include live gambling on online platforms, the incidence of falling victim to online romance scams, and the risk of pedestrian accidents.

In the fourth quarter of 2024, criminal cases rose by 17.6 percent from the same quarter in 2023, with increases across all types of cases. Road accident reports grew by 4.6 percent from the same quarter in 2023, with a 4.7 percent increase in the number of injured persons and a 2.3 percent rise in fatalities. However, the number of disabled persons due to accidents decreased by 32.7 percent. **In 2024,** criminal cases increased by 21.2 percent, while road accident reports rose by 5.5 percent. **Key issues requiring attention** include: 1) **Gambling via live broadcasts.** Data from Center for Gambling Studies shows that 49.6 percent of users have encountered gambling content on Facebook, and 29.7 percent on TikTok, where individuals can immediately engage in gambling via live broadcasts; 2) **Online romance scams.** According to data from the Royal Thai Police (2022-2024), there were 4,781 cases of individuals being deceived into transferring money under false romantic pretenses, damages exceeding 1.6 billion baht. Fraudsters often exploit dating applications to lure victims; and 3) **Pedestrian accident risks.** Data from THAI RSC in 2024 recorded 21,961 pedestrian-related accidents nationwide (averaging

60 cases per day), an increase of 4.1 percent from 2023. Thus, stricter law enforcement against reckless drivers is essential, along with improvements to pedestrian infrastructure to enhance safety.

Complaints received through the Office of the Consumer Protection Board (OCPB) increased, while those filed with the National Broadcasting and Telecommunications Commission (NBTC) decreased. In 2024, the overall consumer complaints have declined.

In the fourth quarter of 2024, consumer complaints regarding products and services filed with the OCPB increased by 26.0 percent compared to the same period last year, with online products receiving the most complaints. Meanwhile, complaints related to telecommunications businesses filed with the NBTC decreased by 12.4 percent. In 2024, total complaints across both the OCPB and NBTC declined by 20.4 percent. Key issues that require close monitoring and attention include: 1) **Risk of personal data leakage from malicious applications**, particularly those that deceive users by offering incentives. For example, the Jagat coin-hunting application, which has gained popularity among children and youth due to its high-value cash rewards, carries risks related to personal data exposure, including location tracking; 2) **Monitoring the implementation of the new Cybersecurity Act**, particularly regarding joint responsibility for damages to consumers, the regulation of P2P platforms, especially those not registered in Thailand, and the exercise of power by relevant authorities; and 3) **The proliferation of illegal health product advertisements online**. In fiscal year 2024, 97.0 percent of all health product advertisements were found to violate regulations.

Cross-Border Healthcare Seeking in Thailand

Thailand's public health system is considered to have superior treatment and services capabilities compared to neighboring border countries. This results in the significant number of foreign nationals seeking medical services in Thailand. The 2024 fiscal year saw 8.7 hundred thousand foreign nationals seeking medical services in Thailand. However, uncollected healthcare expenditures from foreign nationals in border regions have surged. In fiscal year 2024, these expenses reached 2.3 billion baht, an increase of 12.6 percent from fiscal year 2023. Over 76.3 percent of this value originated from the Thai-Myanmar border area. This situation raises various concerns among the Thai population.

In-depth interviews with public health service units in Tak, which borders Myanmar, revealed that: 1) The Myanmar border area adjacent to Tak has a severe shortage of healthcare facilities. This compels foreign nationals to cross the border for medical treatment in Thailand. They seek treatment mostly when their condition is already severe, and due to their impoverished backgrounds, they are unable to pay for medical expenses; 2) Some foreign nationals who lack treatment rights and receive public health services in Thailand were actually born in Thailand and should be eligible for the T.99 fund; and 3) Thai border hospitals serve as the frontline in managing and preventing disease outbreaks, particularly severe communicable diseases from spreading within the country. In many instances, doctors from these border hospitals are required to travel to neighboring countries to provide medical treatment and services, in order to prevent disease outbreaks.

The aforementioned reasons have resulted in a significant burden on border hospitals, including an increased patient load, insufficient medical personnel, and a rising financial burden. To ensure the efficient operation of these border hospitals, the following issues need to be addressed: 1) **Allocation of public health resources in alignment with the actual situation**, including both human resources and budget, taking into account the diverse contexts of each area; 2) **Creation of mechanisms to elevate border public health**, by accelerating the implementation of plan objectives continuously, and by engaging domestic and international network partners to participate in improving public health on both the Thai and neighboring countries' sides and 3) **Expediting the verification of rights for individuals with status and rights issues**, by utilizing civil society mechanisms to assist in coordinating the process.

The Impact of Smartphone Use on Gen Z Mental Health: Lessons from Abroad.

Gen Z is a generation that has grown up alongside technological development. A survey in the third quarter of 2024 found that 99.1 percent of Gen Z own and use smartphones, and 99 percent have internet usage higher than any other age group. This makes Gen Z more likely to experience negative impacts from social media than other age groups. A 2024 study by Jonathan Haidt from NYU found that smartphone and internet use affect Gen Z in four key areas: 1) hindrance of real-life social interaction development, 2) disruption of sleep quantity and quality, 3) distraction, and 4) fostering social media addiction.

Recognizing the importance of these mental health issues, countries around the world have implemented various management measures in response to the impact of social media on Gen Z, including: 1) **Age Restrictions**. Australia has drafted The Online Safety Amendment (Social Media Minimum Age) Bill 2024, setting the minimum age for social media use at 16 years old; 2) **Content Control**. the United Kingdom has enacted The Online Safety Act 2023, which requires platforms to prevent and manage harmful content; 3) **Usage Time Limits**. China has issued guidelines limiting internet use for children and adolescents under 16 to no more than 1 hour per day, while those aged 16-18 are limited to 2 hours per day; and 4) **Enhanced Online Platform Safety**. the state of California in the United States has drafted the California Age-Appropriate Design Code Act (CAADCA), which aims to protect the privacy and safety of children and adolescents using online platforms.

These international approaches offer valuable models that Thailand can adapt to its local contexts. Families and educational institutions must play a vital role in prevention and control to mitigate the negative effects of smartphone and internet use among children and adolescents. This can be achieved by setting good examples of appropriate social media use and establishing rules with clear explanations for usage limitations. Educational institutions should actively raise awareness among students about safe and responsible social media use, particularly focusing on ethical considerations, respecting others' rights, and promoting creative social media engagement.

Securing Personal Data from Unforeseen Cyber Threats

Personal data is a valuable resource for various organizations, which in turn makes it a target for a wide range of entities, including government agencies, businesses, and those with harmful intentions. Sensitive personal information is especially at risk, as it can be the starting point for criminal activities and other types of harm. In 2023, data breaches caused an average of \$16.2 million in damages per company, and it is projected that in 2024, this figure will rise to \$17.1 million. While Thailand has not reported clear financial damages, however, there were 2,135 recorded cyber threats from 2021 to 2024, with over 26 billion data records leaked through various channels.

An assessment of Thailand's data leak vulnerabilities identifies the following concerning issues: 1) **a lack of public awareness regarding the importance of personal data**, with 60 percent of Thais willing to share personal information for benefits or discounts; 2) **insufficient cybersecurity measures in both the public and private sectors**, with 75 percent of government agencies lacking cyber threat response plans and 67 percent of SMEs experiencing business disruptions due to cyberattacks; 3) **a shortage of cybersecurity personnel with adequate skills**, 72 percent of breached organizations, across both public and private sectors, reported a lack of cybersecurity expertise; and 4) **insufficient cooperation and coordination between the public and private sectors**, as well as international collaboration.

Therefore, to better protect personal data in Thailand, actions should be taken such as **raising awareness about the importance of personal data** through various media campaigns, educating the public on how their personal data is used, and promoting cybersecurity awareness through practical methods. **Organizations have to develop clear guidelines and train personnel to address cyber threats**. Government and private sector entities that handle sensitive data should create prevention plans and promote the exchange of cyber threat information between sectors. Moreover, they should develop personnel to audit data usage within their organizations to assess the risk of personal data leaks.

Article “Achieving the SDGs Goal of Ending Multidimensional Poverty”

Given the multidimensional poverty situation and the Sustainable Development Goals (SDGs), the National Economic and Social Development Council (NESDC) has developed the Thailand Multidimensional Poverty Index (MPI) to assess the progress of the SDGs in ending poverty in all its forms everywhere. Specifically, under target 1.2, which aims to reduce at least by half the proportion of men, women, and children of all ages living in poverty in all its dimensions by 2030. In 2023, **Thailand achieved its goal of reducing the proportion of multidimensionally poor individuals**. There were 6.13 million multidimensionally poor people, representing 8.76 percent of the total population, a decrease from 20.08 percent in 2015. A significant **reduction in multidimensional poverty is evident across all age groups**, with proportions decreasing by more than half. This is particularly notable among the working-age population, where the percentage dropped from 16.06 to 6.03. Similarly, the proportions for males and females decreased from 20.39 percent and 19.80 percent to 9.05 percent and 8.50

percent, respectively. **Nearly all regions** have seen a reduction of more than half in multidimensional poverty, with the Southern region being the notable exception.

The factors contributing to the achievement of these goals include economic growth and government policies, such as the State Welfare Card program. Furthermore, when examining the changes in MPI indicators, significant improvements are observed in internet usage, access to clean drinking water, proper waste disposal, access to education, and pension coverage. These improvements are primarily attributed to: 1) the development of infrastructure and public utilities; 2) the development of education systems, curricula, and educational resource support; and 3) the expansion of social security coverage.

However, Thailand's multidimensional poverty situation still **presents several challenges**, including: 1) **Despite rapid reductions in multidimensional poverty, a significant number of people remain poor.** Specifically, over 18.8 percent of the poor faces both quality of life and financial difficulties, a group with complex problems that may be difficult to escape poverty; 2) **Over 24 million Thais are at risk of multidimensional poverty**, representing 34.7 percent of the total population. The most significant deprivation is in pension/retirement benefits; 3) **Addressing multidimensional poverty requires prioritizing financial security, which faces several limitations.** While pension/retirement coverage is greater than in the past, the proportion of multidimensionally poor individuals without such coverage remains high. Furthermore, there are challenges in bringing informal workers into the formal system, and the work patterns of younger generations may increase the risk of lacking retirement security; and 4) **A one-size-fits-all policy approach may not effectively address multidimensional poverty.** This is because the problems are interconnected and cannot be solved separately.

Based on case studies from countries that have applied the MPI, such as Bhutan using the MPI to set national targets and budget allocation plans, Mexico using MPI data to identify target groups and prioritize problem-solving, Vietnam developing and analyzing MPI data in conjunction with other data to create social protection for multidimensionally poor individuals and people experiencing various deprivations, and Colombia using it to develop the National Poor Household Registry (SISBEN) framework. **Thailand must strategically develop the following approaches to poverty reduction in its next phase:** 1) Adjusting targets, indicators, and deprivation criteria to be more challenging; 2) Promoting the use of MPI analysis to identify target groups for poverty prevention and resolution; 3) Using MPI data to inform budget allocation for poverty alleviation; and 4) Developing data that reflects the quality of life and all household types to design effective policies to assist these populations.

Key Social Indicators

Components	2023	2024	2023				2024			
	Year	Year	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1. Employment ^{1/}										
Workforce (Thousands)	40,447.2	40,356.6	40,281.0	40,302.2	40,531.8	40,673.9	40,226.4	40,178.1	40,484.1	40,537.7
% YOY	1.4	-0.2	1.7	1.4	1.1	1.3	-0.1	-0.3	-0.1	-0.3
Employed Person (Thousands)	39,912.0	39,806.4	39,629.2	39,677.5	40,091.3	40,250.1	39,579.0	39,500.7	40,039.5	40,106.2
% YOY	1.8	-0.3	2.4	1.7	1.3	1.7	-0.1	-0.4	-0.1	-0.4
Unemployed Person (Thousands)	395.2	402.2	421.1	429.0	401.2	329.3	407.7	429.1	413.9	358.2
Unemployed Rate (%)	0.98	1.00	1.05	-21.5	0.99	0.81	1.01	1.07	1.02	0.88
Underemployed Person (Thousands)	202.1	192.3	227.9	202.6	166.9	210.9	119.5	162.4	191.9	223.6
2. Household Debt ^{2/}										
Household debt value (Trillion baht)	16.4	N.A.	16.0	16.1	16.2	16.4	16.4	16.4	16.3	N.A.
% YOY	3.0	N.A.	3.8	3.8	3.3	3.0	2.4	1.5	0.7	N.A.
Ratio to GDP (percent)	91.4	N.A.	90.8	90.9	91.0	91.4	90.8	89.8	89.0	N.A.
NPL (Billion baht) ^{3/}	1.05	N.A.	0.95	1.03	1.05	1.05	1.09	1.16	1.20	N.A.
% YOY	6.6	N.A.	-0.2	-7.3	-4.0	6.6	14.9	12.2	14.1	N.A.
% NPL to Total Loan	7.65	N.A.	7.18	7.66	7.73	7.65	8.01	8.48	8.78	N.A.
3. Health and Illness										
Number of patients under disease surveillance (person) ^{4/}										
- Measles	317	1,868	58	88	107	113	543	136	504	685
- Meningococcal fever	11	11	2	2	4	3	2	2	3	4
- Encephalitis	893	967	303	209	194	187	516	216	242	193
- Cholera	3	4	1	0	1	1	2	0	0	2
- Hands, feet and mouth	64,021	89,794	11,483	9,305	29,974	13,636	15,957	7,847	49,610	16,380
- Dysentery	1,541	1,823	461	370	396	314	485	373	533	432
- Pneumonia	292,676	398,201	78,443	57,880	81,054	76,945	96,395	75,975	115,246	110,585
- Leptospirosis	4,460	4,187	622	797	1,591	1,473	767	732	1,348	1,340
- Dengue fever	157,142	103,601	10,948	23,636	76,579	46,548	24,131	17,702	42,328	19,440
- Influenza	478,175	650,931	39,457	25,682	211,103	202,741	121,074	99,895	220,228	209,734
- Rabies	4	3	1	1	0	2	0	1	2	0
Rate per 100,000 population of death with major chronic non-communicable diseases										
- High blood pressure	13.50	N.A.	No quarterly data available				N.A.	N.A.	N.A.	N.A.
- Ischaemic heart disease	33.50	N.A.					N.A.	N.A.	N.A.	N.A.
- Cerebrovascular disease	58.30	N.A.					N.A.	N.A.	N.A.	N.A.
- Diabetes	22.00	N.A.					N.A.	N.A.	N.A.	N.A.
- Cancer and tumors	132.60	N.A.					N.A.	N.A.	N.A.	N.A.
4. Safety of life and property ^{5/}										
- Against life, body, and sexuality crimes (cases)	18,716	20,288	4,641	4,790	4,601	4,684	5,176	5,001	5,212	4,899
- Property crimes (cases)	63,527	74,083	14,839	14,308	16,854	17,526	17,575	17,263	20,634	18,611
- Narcotics (cases)	303,414	373,122	84,551	70,069	69,204	79,590	90,143	91,247	95,560	96,172
- Receiving notification of cumulative victims ^{6/}	822,828	867,852	208,616	200,054	196,850	217,308	224,098	203,818	212,568	227,368
- Fatalities due land accidents (deaths)	14,122	14,056	3,782	3,549	3,133	3,658	3,745	3,446	3,124	3,741
5. Consumer Protection										
5.1 Number of Complaints filed to OCPB ^{7/} (case)										
- Contracts	1,924	2,172	477	561	455	431	467	420	686	599
- Labelling	2,421	2,860	793	508	474	646	584	533	886	857
- Advertising	3,634	2,594	2,474	330	360	470	807	397	742	648
- Direct Selling and Direct Marketing	2,378	2,793	741	513	588	536	609	600	711	873
- Others	21,807	14,989	8,146	5,592	4,428	3,641	3,319	3,567	3,869	4,234
5.2 Consumer Complaints filed to NBTC ^{8/} (case)	1,593	1,459	474	371	297	451	414	340	310	395

Source: ^{1/} Labor 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/} Criminal Record and Information Management Enterprise System (CRIMES), Royal Thai Police^{6/} Claims filed under Protection for Motor Vehicle Victims Act., Road Accidents Data Center for Road Safety Culture (THAI RSC)^{7/} Office of the Consumer Protection Board, Office of the Prime Minister^{8/} Office of The National Broadcasting and Telecommunications Commission (NBTC)