



Thailand's Social Outlook of Q3/2023

In the third quarter of 2023, there were significant developments in the labor situation and the safety of life and property in Thailand. Nonetheless, there has been an increase in household debt (second quarter of 2023), illnesses associated with monitored diseases, consumption of alcohol and cigarettes, alongside a surge in consumer complaints. In addition, captivating social situations were discussed in this report: (1) Buy Now Pay Later: A trend in accessing credit in the new era; (2) Solo Economy: The new economic trend in the era of living alone and; (3) Green bond: An instrument for creating environmental sustainability. This report also introduces the article “Social Budgeting: A tool for analyzing social protection provision.”

The labor situation in the third quarter of 2023 continued to improve, driven by an increase in employment for both the non-agricultural sector and the agricultural sector while unemployment remained low at 0.99 percent.

In the third quarter of 2023, the total number of employed individuals reached 40.1 million, a 1.3 percent increase from the same period last year, following the expansion of employment in the agricultural sector by 2.0 percent. Nonfarm employment grew by 1.0 percent. In particular, the hotel and restaurant sector expanded by 8.3 percent, attributed to a nearly double increase in the number of foreign tourists compared to the previous year. Likewise, employment in the construction and transport and storage sectors also continued to recover by 2.9 percent and 2.1 percent, respectively, from the prior quarter. Manufacturing employment expanded by 0.6 percent in response to productions for domestic sales, such as food and beverages and basic metal. However, export-oriented manufacturing production saw a decrease in employment. **Working hours experienced a minor drop**, with overall and private sector working hours at 42.4 hours/week and 46.1 hours/week, respectively. The number of overtime workers contracted by 2.0 percent, while the number of underemployed individuals increased by 24.9 percent. **The unemployment rate is close to the pre-pandemic level**, dropping to 0.99 percent or 0.4 million unemployed persons. Issues that need further consistent monitoring include: 1) **Enhancing the productivity of agricultural workers**, as the labor productivity of Thai agricultural sector is grew the slowest in ASEAN; 2) **Impact of contracted export on employment in the manufacturing sector**, as the decline in exports since the third quarter of 2022 may put downward pressure on employment in several key export-oriented manufacturing sectors, such as computer and electronics manufacturing, rubber and plastic products, and electrical equipment; and 3) **The adjustment in commodity prices before the minimum wage adjustment**, as previous studies have found that **commodity** prices typically increase at least 6 months before a scheduled minimum wage adjustment. This tends to occur even though production costs remain unchanged.

Household debt in the second quarter of 2023 increased by 3.6 percent, while the overall credit quality saw a slight reduction. Key issues that need to be prioritized include the risk of trapping in persistent debt for Thai farmers and the urgency measure on debt restructuring for borrowers affected by COVID-19.

In the second quarter of 2023, household debt totaled 16.07 trillion baht, marking a 3.6 percent increase compared with the previous quarter. The household debt to GDP ratio was 90.6 percent, equivalent to the previous quarter. Considering the household debt by intention, almost every type of borrowing expanded. Meanwhile, the expansion of household debt mainly comes from real estate purchase and personal consumption. Overall, **the debt-servicing capability of households slightly decreased**, with non-performing loans (NPLs) totaling 147 billion baht, up by 2.68 percent from the preceding quarter and resulting in an NPLs-to-total loans ratio of 2.71 percent. However, there are key points concerning household debt that deserve attention: 1) **The risk of trapping in persistent debt for Thai farmers from debt suspension measures.** A study of the impact of the previous debt suspension found that these measures did not significantly reduce the debt burden for farmers. This is because farmers participating in the program often accumulate additional debts, as their income from agricultural activities is insufficient to cover their expenses. Thus, there is a need to elevate income levels in conjunction with the implementation of such measures; and 2) **The urgency measure on debt restructuring for borrowers affected by COVID-19** due to the tendency of increasing both debt value and non-performing accounts.

Illnesses associated with monitored diseases in the third quarter of 2023 increased. Key issues that need to be monitored consist of huge spread of influenza in some areas, patients with depression and suicide were on the rise and children and youth with obesity faced the risk of chronic non-communicable diseases.

The prevalence of monitored illnesses rose by 99.9 percent, attributed to an increase in patients with influenza, which started to spread in the first quarter of 2023 and spread since the first quarter of 2023. The majority of patients were children and school-age groups aged 5 - 14 years and these cluster outbreaks have been found in places where many people gather, including schools, prisons, temples, and military camps. Meanwhile, the mental health situation has improved. **Special attention should be given to** the severe spread of influenza in across country areas, such as Rayong, Phuket, Bangkok, and Chiang Mai, with the illness rate higher than a thousand people per 100,000 population. Furthermore, suicides from mental health problems have increased to the highest rate in 5 years (from 2017 - 2022), and children and youth with obesity face a higher risk of chronic non-communicable diseases.

The consumption of alcohol and cigarettes increased in the third quarter of 2023. It is essential to launch campaigns on reducing alcohol consumption and socially responsible drinking. Additionally, ongoing monitoring of new e-cigarettes, which may attract more young people, remains crucial.

Consumption of alcohol and cigarettes grew by 3.2 percent, with alcohol usage increasing by 4.7 percent and tobacco consumption rising by 0.9 percent. This was partly driven by an increase in foreign tourists. However, emphasis must be placed on **campaigns to reduce alcohol consumption for people of all age groups**. According to a survey conducted by the Alcohol Research Center in 2022, continuous campaigns to promote reduced alcohol consumption have proven to effectively reduce the number of drinkers. This also includes the campaign to **encourage visitors at entertainment venues to drink responsibly**, particularly in areas allowed to extend their service hours. This may result in more driving accidents. Moreover, it is essential to **monitor new e-cigarettes that potentially appeal to young people**, such as the "Toy Pod" designed to mimic children's toys and popular cartoons.

The safety in life and property has improved, with a reduction of 13.7 percent in overall criminal cases and a 20.5 percent decrease in the number of casualties from road accidents. However, attention should be given to youth involvement in online gambling and measures to prevent criminal activities involving firearms, as well as placing an alert system for emergencies and disasters.

In the third quarter of 2023, the total number of reported criminal cases was 90,107 cases, a decrease of 13.7 percent compared to the same quarter of 2022. There were 69,325 drug cases which saw a decrease of 20.5 percent. Meanwhile, reported cases of bodily harm and sexual offenses reached 4,476 cases, and property-related felonies reached 16,306 cases, increasing by 17.2 percent and 21.7 percent, respectively. Concerning road accidents, based on the data from the Thai RSC, the cumulative total of accident victims was 192,896, marking a decrease of 20.5 percent from the same quarter last year. Among them, there were 195,125 accumulated injuries, showing a reduction of 12.2 percent, and 3,079 accumulated fatalities, reflecting a decrease of 18.5 percent. Although the number of fatalities has been consistently decreasing, it is still higher than the targets set in the Road Safety Master Plan 2022–2027, which aims to limit the number to 8,474 individuals, or approximately 2,118 people/quarter. Efforts to address life and property safety issues should put importance on: 1) **Monitoring youth engagement in online gambling**. A study on the online gambling behavior of Generation Z conducted by the Center for Gambling Studies found that there are up to 2.99 million online gamblers with a circulation of over 58,675 million baht per year; 2) **Implementing measures to prevent crimes using firearms**. According to data from Royal Thai Police in 2022, there were 41,988 cases related to firearms offenses, with 82.4 percent involving unregistered firearms. Between 2020 and 2023, Thailand experienced 8 shooting incidents, highlighting the need for strict control and monitoring of firearm access and transactions; and 3) **Establishing an emergency notification system**. Although Thailand has a disaster notification system, there is a need for notification specifically for criminal activities. This system should be promptly implemented to prevent potential risks.

Complaints submitted through the Office of The Consumer Protection Board (OCPB) slightly increased, whereas complaints filed through the National Broadcasting and Telecommunication Commission (NBTC) significantly decreased by 40.8 percent. Moreover,

there were ongoing issues to monitor and pay attention to, primarily the unfairness in billing for electricity and water in dormitories, rental rooms, and apartments, financial risks from online credit scams, and the substandard coin-operated water vending machines.

In the third quarter of 2023, the reception of consumer protection-related complaints increased by 0.8 percent compared to the same period last year. Complaints submitted through the OCPB rose by 4.3 percent, particularly direct-sale service. On the other hand, complaints related to telecommunication services received by the NBTC decreased by 40.8 percent, with mobile phone-related complaints remaining the highest. Furthermore, ongoing issues requiring monitoring include: 1) **The unfairness in electricity and water billing for dormitories, rental rooms, and apartments**, where tenants pay at higher rates than the actual operating costs. This is against regulations stated under the committee announcement on rental building for residential purpose; 2) **The financial risks from online credit scams**. 2022 data from the Financial Consumer Protection Center revealed an increase in financial complaints by 3,727 cases, reaching 1.3 times compared to the previous year, notably rising complaints related to online credit scams; and 3) **The substandard coin-operated water vending machines**. According to the survey by Foundation for Consumers since August 2022 - August 2023, of 1,530 water vending machines in Bangkok, only 10.0 percent complied with legal standards. Additionally, 87.2 percent still do not have quality control labels for filter replacements, and 91.0 percent failed to report water quality inspection results. This is a severe violation of the regulations set by the Bangkok Metropolitan Administration and the OCPB.

Buy Now Pay Later: A trend in accessing credit in the new era

The widespread expansion of buying and selling products/services through online channels, coupled with the integration of databases and consumer behavior has conveniently facilitated entrepreneurs and financial institutions in extending credit services to consumers. This has led to "Buy Now Pay Later" or BNPL service as a means to enhance credit accessibility, particularly among low-income groups, both in offline and online formats. Notably, applicants typically require only ID card and such access has made BNPL service widely adopted. In 2022, the global users exceeded 360 million and are projected to reach 900 million by 2027. In 2021, BNPL contributed to a market value of up to 120,000 million usd globally. The "Thailand Buy Now Pay Later Market Report 2022" estimated that the BNPL market value of Thailand for 2022 reached approximately 55 - 65 billion baht. Given this landscape, the NESDC, in collaboration with the Research Centre for Social and Business Development, have conducted a study on the behavior and attitudes of BNPL users aged 15 to 55. The findings revealed that 23.1 percent of respondents had previously used BNPL services, with the majority belonging to the Gen Y and primarily purchasing through online channels. More than a third had reported an income of less than 15,000 baht per month, and almost all users had not defaulted on payments in the past six months. However, the behavior and attitudes of BNPL service users reveal various risks, including: 1) **More than half of Gen Z individuals with incomes below 15,000 baht using BNPL services**, primarily spending on clothing and accessories. This highlights the potential for the accumulation

of excessive debt in the future; 2) **BNPL inducing decision on purchasing products and services, while the most users already having various types of debt.** Over three in five BNPL service users decided to make purchase although almost half already have debt (excluding BNPL debt). This may pose a risk of payment defaults and NPL in the future; 3) **BNPL users agree that they are more likely to make more purchases with installment payments and spend to reward themselves before prioritizing saving or investing.** This indicates that BNPL could result in a lack of discipline among users in terms of saving and investing; and 4) **BNPL users receiving incomplete information from creditors and requiring government supervision,** especially the interest rates. From these observations, BNPL is likely to grow and provides credit accessibility to low-income individuals. However, it may also lead to inappropriate spending behavior and debt traps. Therefore, clear supervision covering all types of BNPL service providers is needed as regulated in other countries. Additionally, service users must exercise financial discipline and be aware of the risks associated with debt and overspending.

Solo Economy: The New Economic Trend in the Era of Living Alone

The increasing trend of households with more individuals living alone has led to significant global growth in the Solo Economy, impacting businesses worldwide due to the higher-value spending behavior characteristic of this group. In Thailand, the number of single-person households in 2022 exceeded 7 million, accounting for 26.1 percent of all households, a substantial increase from 16.4 percent in 2012. Euromonitor indicates that Thailand is one of the top 10 countries in Asia-Pacific with the highest consumer spending for single households. However, when examining businesses in Thailand, it becomes apparent that they have not made substantial adjustments to cater to this group. Promotion is mainly seen in the tourism sector and food businesses that accommodate solo customers. Despite this, single households display behaviors that could be advantageous for businesses in various aspects, including: 1) **The rising trend of vertical housing aligns with the preferences of single households.** In 2022, 24.0 percent of single-person households lived in condominiums, with a significant increase of 92.9 percent from 2021. 2) **Addressing loneliness becomes a priority when living alone.** When considering expenses other than food and beverages, single households have a significant proportion of travel and communication costs, accounting for 27.6 percent in 2022. This is higher than expenditures in other categories. Additionally, there is a tendency towards pet ownership and gardening. 3) **Single households are more prone to travel,** with nearly one-third indicating an inclination toward religious activities. 4) **Single households place significant importance on establishing life security through insurance.** In 2022, more than 4.9 million single households, accounting for 68.8 percent of the total, have life insurance. Among these, 3.4 percent of households have additional health insurance coverage. These behaviors suggest that adapting business offerings to suit this group has the potential to generate increased value for the business sector. However, **having a significant number of single households not only brings economic benefits and opportunities but may also pose increased challenges to society.** This is due to the fact that one in three single households consists of elderly individuals aged 60 and above.

In 2023, nearly 16.6 percent of single households had incomes below their expenditures. Moreover, the current environment is not highly conducive to living alone, particularly in addressing safety concerns. In order to boost the Solo Economy in Thailand and stimulate the economy more equitably, there are key areas that need emphasis: 1) Enhancing financial skills and ensuring access to post-retirement income security for the working population. 2) Providing assistance to elderly households experiencing isolation by encouraging socially engaging activities, redesigning the environment, and expanding public spaces. 3) Enhancing social safety measures for those living alone and 4) Encouraging the private sector to create products that cater to the preferences of single-person households.

Green bond: An instrument for creating environmental sustainability

Addressing environmental issues and coping with climate change require collaboration from all sectors, including the government, private sector, and the general public. However, such initiatives often require substantial funding. Green bonds are considered a financial tool that can be utilized to tackle these challenges. Green bonds are financial instruments that utilize funds generated through fundraising to invest in or support activities and projects meeting environmental criteria. These projects focus on various environmental aspects, including renewable energy, energy efficiency, pollution prevention, natural resource management, biodiversity conservation, clean transportation, water/wastewater management, adaptation to climate change, eco-friendly production technologies, and environmentally sustainable buildings. According to Climate Bond Initiative, the global issuance of green bonds reached up to US\$487 billion (approximately 17.7 trillion baht) in 2022, a significant increase from around US\$100 billion (36.5 trillion baht) in 2016. In Thailand, the value of green bond issuance has risen from 51,000 million baht in 2019 to 85,643 million baht in 2022. This growth in green bonds in Thailand can be attributed to the growing demand from investors aligning with the conservation trend. Investors can qualify as sponsors for climate promotion activities without direct investment in the projects. The returns from green bonds are comparable to those of general debt instruments. Moreover, the government offers incentives to support the issuance of green bonds. However, despite the expansion of green bonds, there are several significant limitations, including 1) the green bond market is relatively small, and the majority of issuers are large companies, 2) the issuance of green bonds involves more conditions and processes than regular debt instruments, such as having specific environmental objectives, project evaluation/selection processes, financial management guidelines, and reporting and disclosure of operational information, and 3) the lack of clarity in defining green business sectors, as well as issues related to greenwashing, where investments are falsely claimed to be environmentally beneficial without actual implementation. Therefore, in order to encourage businesses to benefit from green bonds, Thailand must clearly define the scope of green economic activities. Additionally, there should be promotion for financial institutions to issue green bonds, making them available for borrowing with preferential interest rates for medium and small-sized enterprises (SMEs) and social enterprises engaged in

environmental initiatives. This is aimed at fostering opportunities for businesses of all types to access funds for addressing environmental issues and enhancing sustainability.

Social Budgeting: A tool for analyzing social protection provision

Currently, the government provides diverse social protection measures to the public, requiring a substantial budget, and this trend is expected to continue in the future. However, tracking the social protection budget is challenging because budgeting is typically categorized according to the annual expenditure strategies, and the budget details outlined under the "Social Strategy" may not be directly utilized for comprehensive social protection purposes. Moreover, social protection programs are implemented separately, making it difficult to verify the overlap of benefits for the target groups. Additionally, some projects receive contributions from insured individuals and employers, which are not reflected in the state budget documents, making it challenging to reflect the overall picture of the social protection system.

Therefore, the NESDC has conducted **Social Budgeting**, which is a tool for tracking the financial flow of the social protection system. It can assist the government in designing and implementing more efficient policies. The results of Social Budgeting, covering a total of 21 significant social programs, accounting for over 93.4 percent of the total social expenditure, reveal that **social budget expenditure in 2021** surpassed 1.16 trillion baht or approximately 7.15 percent of the GDP. The majority of this expenditure goes towards financial aid and income replacement directly provided to beneficiaries, with the most substantial support in retirement/death-related areas. Meanwhile, the majority of the social budget revenue comes from the government budget and contributions from the public sector, accounting for 80.2 percent.

Moreover, further findings from the Social Budgeting reveal that 1) **The government needs to increase spending on social programs, while revenue collection has not reached its full potential. This leads to a tendency toward a constrained fiscal space.** Between 2012 - 2019, the government expanded social protection spending by an average of 7.1 percent per year, while net revenue, after allocation, expanded by an average of only 4.0 percent. This is partially attributed to the government's incomplete revenue collection potential, particularly personal income taxes, where the number of taxpayers and tax payments is not significant. These factors result in an increasing proportion of state funds allocated to the social budget relative to state revenue, leading to a narrowing fiscal space. Without increasing revenue or adjusting the contribution rate from other sources, the government may need to borrow more, leading to increased public debt in the future. 2) **Social protection expenditures related to human capital development remain relatively low.** In the social budget spending of 2021, more than 75 percent was allocated for care in retirement/death and health, while expenditures on education and childcare/family support accounted for only 14.5 percent. Despite their significance for long-term economic growth, these sectors receive a proportionately limited portion of the budget. 3) **Monetary expenditures of social programs, apart from retirement and death benefits, have been on the rise.** In 2012, the value was 6 billion baht, increasing to

63.5 billion baht in 2018, and reaching 133 billion baht in 2021. However, these programs prioritize offering aid rather than enhancing capacities. For example, the state welfare card program primarily emphasizes providing assistance for consumption expenses to low-income households. Meanwhile, programs aimed at enhancing the capabilities of those with low incomes have a relatively small participation, with only 280,000 participants out of the total 13.4 million welfare cardholders. This may not be sufficient to significantly improve the quality of life for low-income households in a sustainable manner. And 4) **The trend of narrowing gap between revenue and expenditures in contributory programs may not be sufficient to support welfare in the future.** The revenue of contributory programs tends to increase at a slower rate than expenses, raising concerns, especially for programs that must provide pensions to members. The anticipated reduction in income from new insured members, coupled with the increasing number of retirees and the expanding benefits for insured members, poses a risk of insufficient funds for the fund.

Therefore, to prevent an overly constrained fiscal position and ensure a balanced provision of social protection across different domains, the government needs to be attentive to: 1) **Increasing emphasis on implementing policies with increased co-payment**, taking into account the financial burden and elevating society's ability to be self-reliant in the long term. 2) **Enhancing the efficiency of tax collection**, coupled with raising awareness of the importance of taxes for social protection and national development. 3) **Encouraging the public to consistently build their own financial security for retirement**, fostering positive financial attitudes, and planning for the future at every stage of life. 4) **Adjusting the social provision model to focus on skill and knowledge development** over financial assistance. And 5) **Establish an extensive database (Big Data) on social protection programs** to assist the government in crafting suitable measures and mitigating duplication issues.

Key Social Indicators

Components	2021		2022		2021				2022				2023		
	Year		Year		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1. Employment ^{1/}															
Workforce (Thousands)	39,812.5		39,903.3		39,866.0	39,893.6	39,731.7	39,758.7	39,622.8	39,764.0	40,088.6	40,142.5	40,281.0	40,302.2	40,531.8
% YOY	0.4		0.2		4.4	4.5	2.6	1.7	-0.6	-0.3	0.9	1.0	1.7	1.4	1.1
Employed Person (Thousands)	38,829.0		39,221.1		38,659.9	38,904.6	38,753.5	38,998.0	38,720.2	39,010.9	39,566.0	39,591.7	39,629.2	39,677.5	40,091.3
% YOY	0.2		1.0		0.4	2.0	2.2	1.9	0.2	0.3	2.1	1.5	2.4	1.7	1.3
Unemployed Person (Thousands)	781.9		527.0		791.6	764.3	911.1	660.6	607.6	546.6	491.4	462.5	421.1	429.0	401.2
Unemployment Rate (%)	1.96		1.32		1.99	1.92	2.29	1.66	1.53	1.37	1.23	1.15	1.05	-21.5	0.99
Underemployed Person (Thousands)	601.8		273.3		668.9	481.5	803.9	453.2	319.1	263.6	234.5	275.9	227.9	202.6	166.9
2. Household debt ^{2/}															
Household debt value (Trillion baht)	15.3		15.9		14.9	15.0	15.1	15.3	15.4	15.5	15.7	15.9	16.0	16.1	N.A.
% YOY	3.8		3.6		4.6	4.9	4.0	3.8	3.6	3.4	4.0	3.7	3.6	3.6	N.A.
Ratio to GDP (percent)	94.7		91.4		95.5	94.2	94.2	94.7	93.8	92.8	91.5	91.4	90.7	90.7	N.A.
NPL (Billion baht)	143.7		140.4		148.7	150.4	149.7	143.7	146.5	142.7	140.6	140.4	144.0	146.5	N.A.
% YOY	-0.5		-2.3		-4.8	-1.4	3.7	-0.5	-1.5	-5.1	-6.0	-2.3	-1.7	2.7	N.A.
% NPL to Total Loan	2.73		2.62		2.92	2.92	2.89	2.73	2.78	2.69	2.62	2.62	2.68	2.71	N.A.
3. Health and Illness															
Number of patients under disease surveillance (person) ^{3/}															
- Measles	227	(-81.3)	249	(9.7)	111	65	23	28	32	38	96	82	58	39	107
- Meningococcal fever	13	(8.3)	18	(38.4)	5	3	3	2	3	2	3	10	2	2	4
- Encephalitis	663	(-27.0)	923	(39.2)	272	153	122	116	241	213	264	205	303	209	194
- Cholera	1	(-80.0)	5	(2.00)	0	1	0	0	1	0	1	3	1	0	1
- Hands, feet and mouth	19,008	(-42.9)	98,982	(420.7)	13,023	3,723	1,360	902	740	4,734	79,223	14,285	11,483	8,928	29,974
- Dysentery	1,203	(-46.2)	1,572	(30.6)	469	351	214	169	352	382	467	371	461	370	396
- Pneumonia	153,277	(-22.0)	231,105	(50.8)	47,665	32,500	46,461	26,651	51,849	50,300	68,072	60,884	78,443	56,234	81,054
- Leptospirosis	1,150	(-29.9)	3,601	(213.1)	245	275	269	361	231	529	1,376	1,465	622	774	1,591
- Dengue fever	9,956	(-86.2)	45,145	(353.4)	2,530	3,088	2,677	1,661	1,461	9,485	19,625	14,574	10,948	23,067	76,579
- Influenza	10,698	(-91.3)	79,374	(641.9)	5,967	2,537	1,070	1,124	8,247	4,859	31,498	34,770	39,457	24,874	211,103
- Rabies	3	(0.0)	3	(0.0)	0	2	1	0	1	0	0	2	1	1	0
Rate per 100,000 population of death with major chronic non-communicable diseases															
- High blood pressure	14.50		N.A.		No quarterly data available								N.A.	N.A.	N.A.
- Ischaemic heart disease	33.50		N.A.										N.A.	N.A.	N.A.
- Cerebrovascular disease	55.50		N.A.										N.A.	N.A.	N.A.
- Diabetes	24.50		N.A.										N.A.	N.A.	N.A.
- Cancer and tumors	128.50		N.A.										N.A.	N.A.	N.A.
4. Safety of life and property ^{4/}															
- Against life, body, and sexuality crimes (cases)	15,783		14,972		4,375	3,884	3,578	3,946	3,697	3,679	3,791	3,916	4,536	4,643	4,476
- Property crimes (cases)	51,183		49,819		12,160	12,085	13,968	12,970	11,549	12,022	13,337	13,354	14,441	13,779	16,306
- Narcotics (cases)	461,720		366,875		127,918	123,324	107,350	102,948	86,493	92,552	88,311	96,322	84,959	70,297	69,325
- Receiving notification of cumulative victims ^{5/}	896,951		941,084		279,331	208,999	167,562	241,059	225,199	225,849	246,258	243,803	207,489	198,685	1923,079
- Fatalities due to land accidents (deaths)	13,621		14,907		3,914	3,231	2,439	4,037	3,510	3,567	3,647	4,181	3,847	3,560	3,079
5. Consumer Protection															
5.1 Number of Complaints filed to OCPB ^{6/} (case)															
- Contracts	3,638		2,815		983	1,090	1,031	534	432	796	1,202	385	477	561	455
- Labeling	2,368		4,368		585	622	633	528	830	1,018	1,652	868	793	508	474
- Advertising	4,752		4,709		1,811	1,455	813	973	740	1,995	1,220	754	2,474	330	360
- Direct Selling and Direct Marketing	3,619		4,779		731	762	1,190	936	538	1,093	1,971	1,177	741	513	588
- Others	N.A.		3,565		-	-	-	-	-	-	-	3,565	8,146	5,592	4,428
5.2 Consumer Complaints filed to NBTC ^{7/} (case)	3,966		3,431		769	528	651	2,018	1,780	624	502	525	474	371	297

Source: ^{1/} Labor force survey report, National Statistical Office, Ministry of Digital Economy and Society
^{2/} Bank of Thailand
^{3/} Bureau of Epidemiology, Department of Disease Control, Ministry of Health
^{4/} Criminal Record Information, Royal Thai Police
^{5/} Claims filed under Protection for Motor Vehicle Victims Act., Road Accidents Data Center for Road Safety Culture (THAI RSC)
^{6/} Office of the Consumer Protection Board, Office of the Prime Minister
^{7/} Office of The National Broadcasting and Telecommunications Commission (NBTC)