

# Social and Economic Aspects of Elderly in Thailand

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Issues and Challenges

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# Outline

- Socio-economic of Thai elderly
- Social protection for elderly
- Preparedness for old age period
- Policy challenges

# Background: Demographic structure

Age group	2000	2010	2020	2040
Total population (1,000)	63,155	69,122	72,091	72,994
Total Fertility	1.68	1.53	1.44	1.65
Child dependency ratio	54.1	44.6	37.4	33.9
Old-age dependency ratio	11.4	14.1	19.3	38.1

Source: Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat, World Population Prospects: The 2010 Revision

# Socio-economic of Thai elderly

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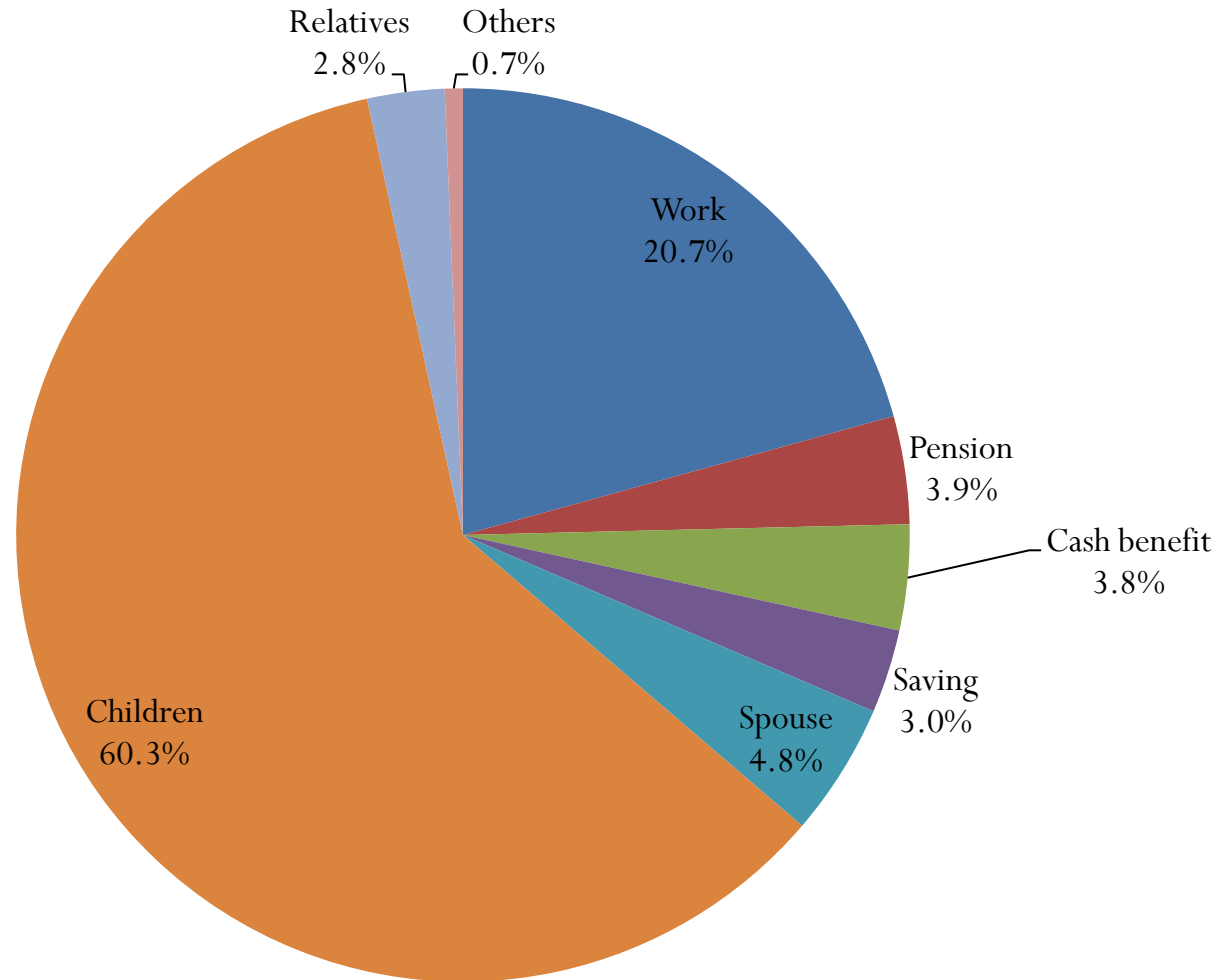
The main source of income of elderly is from children. About 40% of those older than 65 still work. Only 4% of elderly have pension. Elderly are at risk of living under poverty line. Elderly are more likely to isolate themselves from society. About 20% of elderly cannot travel without personal assistant.

# Working elderly (age 65+)

	1990	2000	2010
% married	51%	56%	54%
% widow / widower	47%	41%	41%
% separate / divorce	1%	2%	2%
Economically inactive	60%	62%	57%
Work in these sectors:			
Agriculture and fishery	23%	25%	25%
Trade	1%	4%	6%
Others	16%	9%	12%

Source: NSO, Socio-Economic Survey

# Main source of their income



Source: NSO, Elderly Survey 2007.

# Asset holding

(% of household with elderly (60+) having these assets)

1990

Region	Central	North	Northeast	South	Country
House	89.2%	94.8%	97.9%	95.6%	94.1%
Land	77.7%	92.6%	97.6%	93.2%	89.6%
Car	14.6%	16.5%	5.5%	5.0%	11.2%

2010

Region	Central	North	Northeast	South	Country
House	85.9%	95.5%	96.9%	92.1%	92.8%
Land	76.9%	91.4%	95.8%	89.7%	88.5%
Car	41.2%	36.4%	46.7%	29.3%	39.4%

Source: NSO, Socio-Economic Survey

## Elderly household living under the poverty line

	1990	2000	2010
Household with elderly members	45%	24%	11%
Household which all members are elderly	49%	27%	13%
Household which all members are elderly or children	47%	42%	19%
Poverty line (THB per person per month)	692	1,135	1,678

Source: NSO, Socio-Economic Survey



# Social activity

	2002	2007
% being a member of an elderly group	23%	28%
% participating in an elderly group	17%	22%
% involving in village/community activities in the past 12 months		70%

Source: NSO, Elderly Survey 2002, 2007.

# Participate in activities that benefit other people in the community

	Age 15-64	Age 65+
Regularly		
Some time		
Never		
No activity in the community		
Don't know that there is activity		

Source: NSO, Social and Cultural Survey 2008.

# Happiness

		Age 15-64	Age 65+
Are you satisfied with your life?	Never	1.1%	2.1%
	A little	17.6%	19.3%
	Yes	68.4%	68.4%
	Very much	12.9%	10.2%
Do you feel that your life is full of unhappiness?	Never	64.1%	62.3%
	A little	31.8%	30.5%
	Yes	3.7%	6.6%
	Very much	0.4%	0.6%
Do you think that your family will take care of you when you're seriously sick?	Never	1.0%	2.3%
	A little	4.9%	7.1%
	Yes	46.8%	47.5%
	Very much	47.3%	43.1%

Source: NSO, Social and Cultural Survey 2008.

# Social protection for elderly

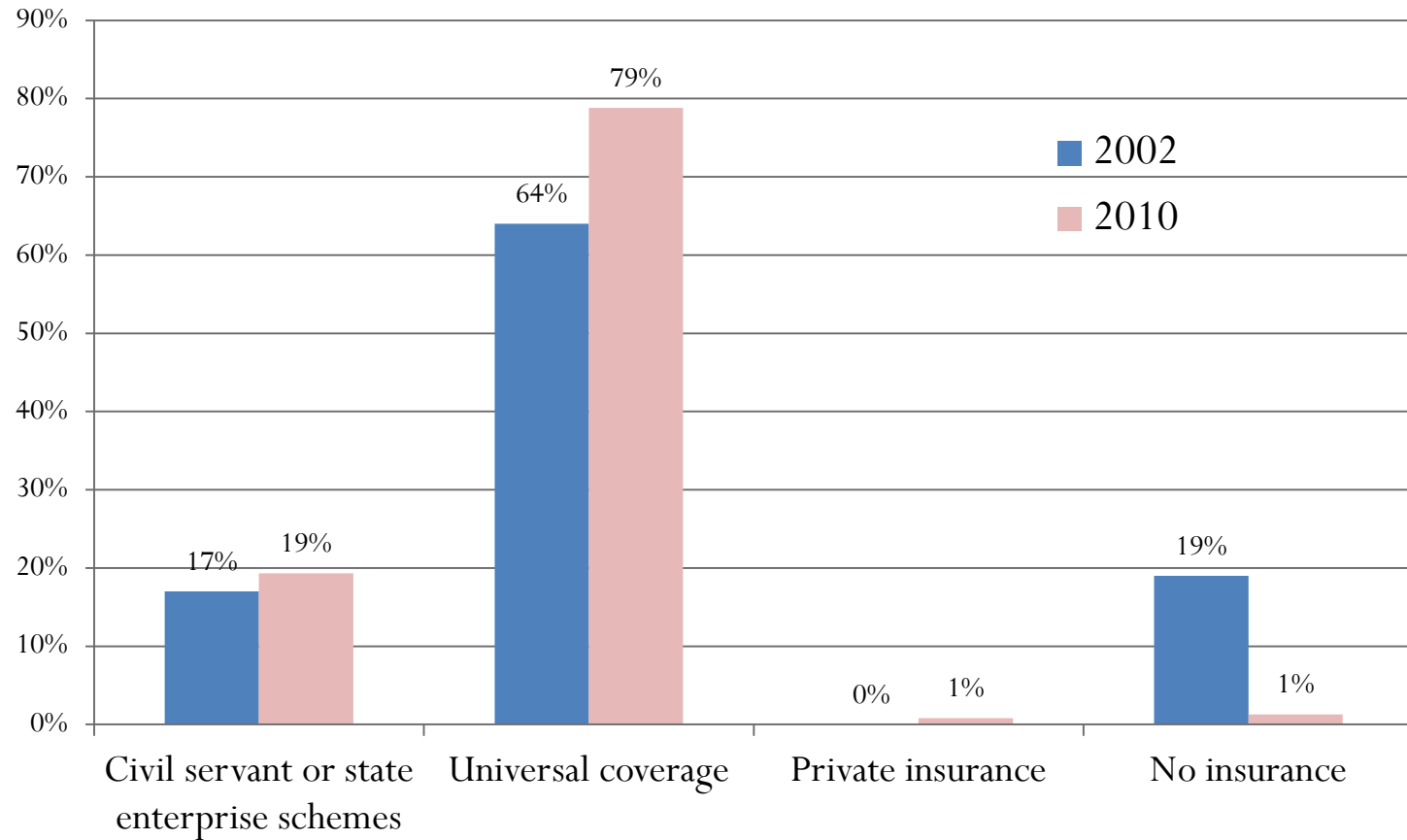
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Public scheme VS family support

# Social Protection for elderly

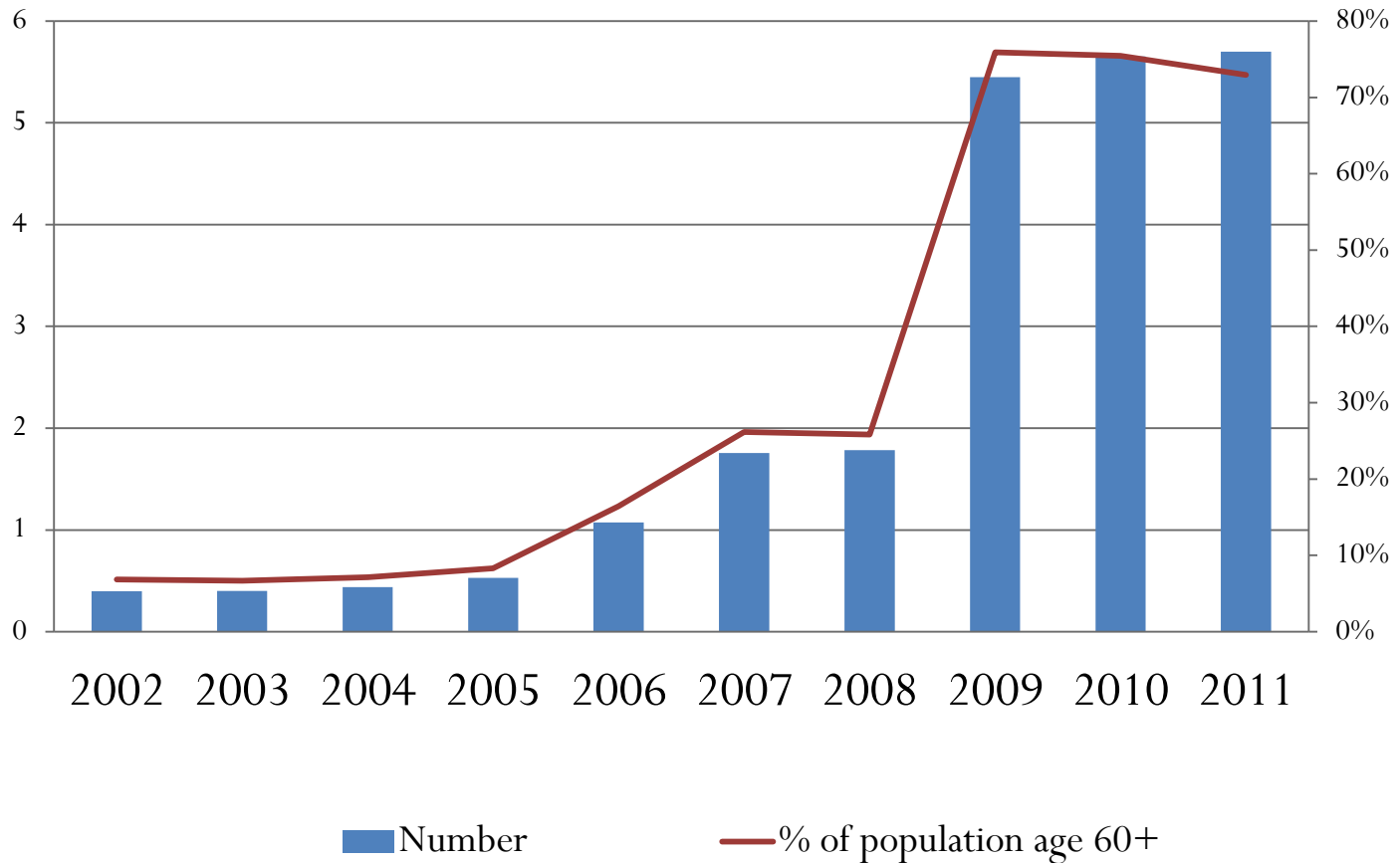
- Public schemes
  - Health care,
  - Income security for elderly,
  - subsistence social assistance (cash benefit),
  - other social assistance programs.
- Family support

# Health insurance for elderly



# Cash benefit

Million



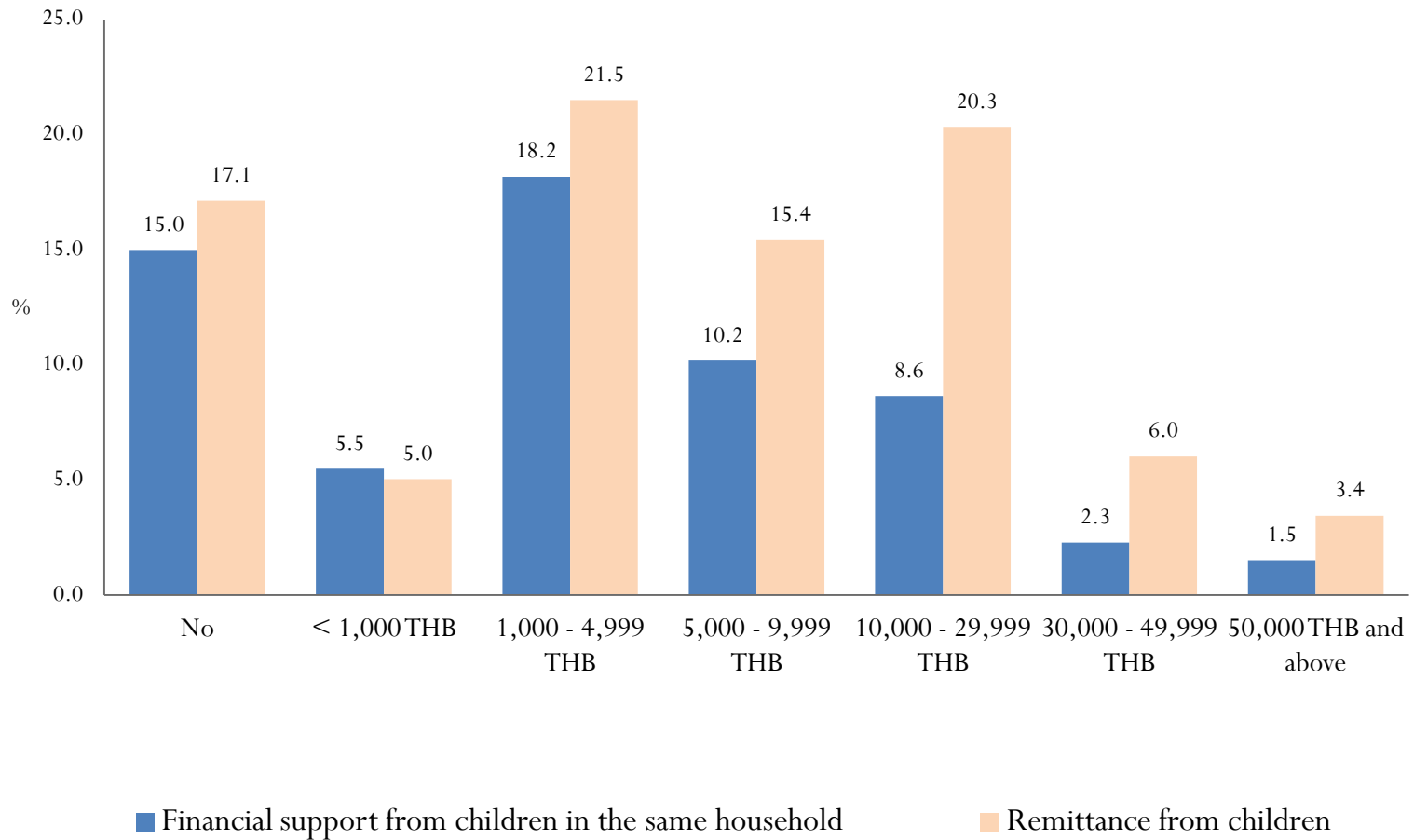
Source: Ministry of Interior

# Family support

- 80% of population expect their children will take care of them physically, mentally, and financially.
- 15% of elderly receive remittance between 5,000-10,000 THB in the past 12 months, another 20% receive remittance between 10,000-30,000 THB.
- About 70% of elderly have telephone contact with children who live outside their household.
- 45% of elderly who are older than 94 years are taken care by daughter or daughter-in-law. Another 38% take care of themselves.

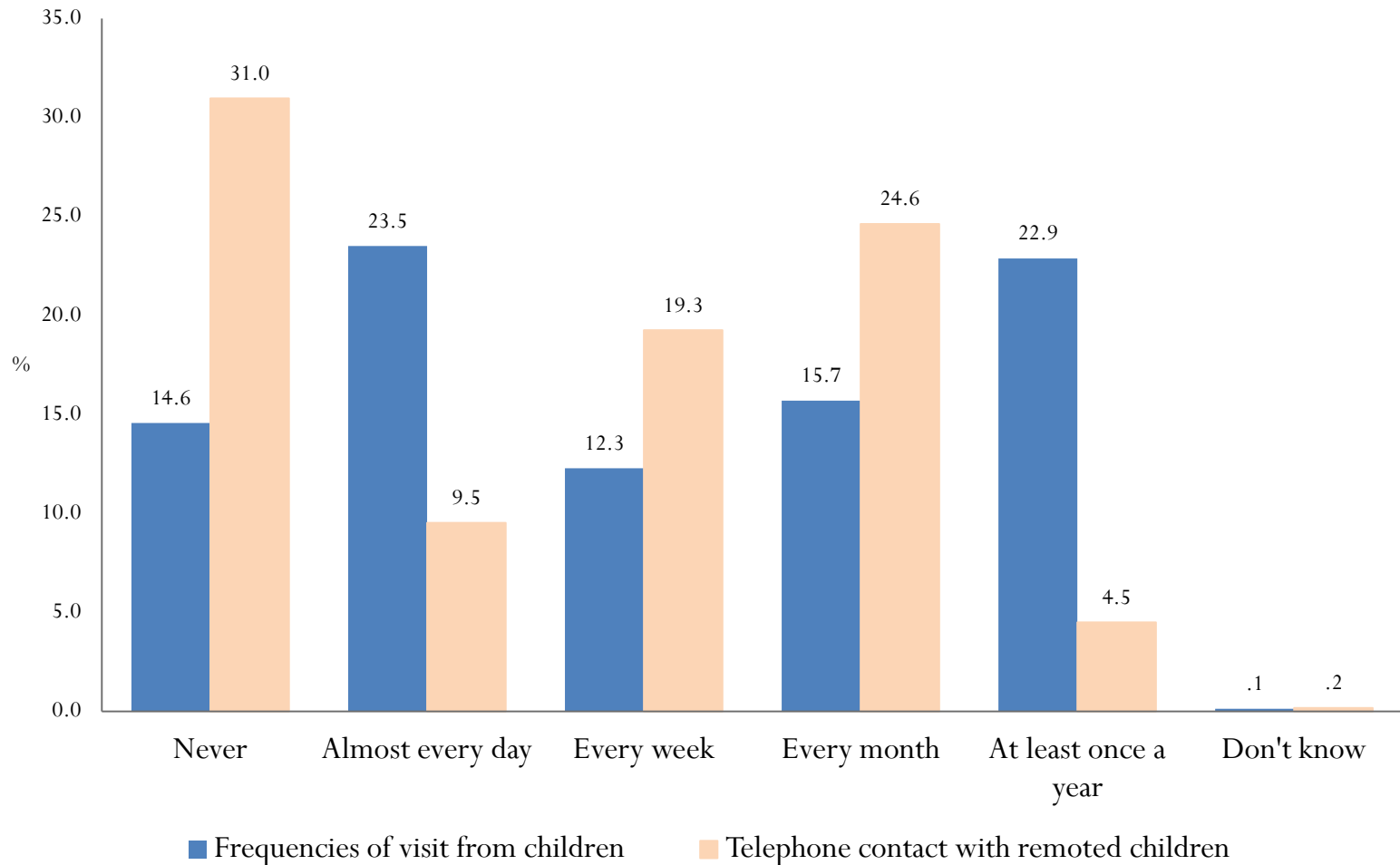


# Financial support from children in the past 12 months



Source: NSO, Elderly Survey 2007.

# Contact with children living outside household



Source: NSO, Elderly Survey 2007.

# Who takes care of elderly?

Age group	Self	Daughter	Son-in-law or daughter-in-law	Others
65-74 yrs.	90%	3%	1%	6%
75-84 yrs.	79%	9%	1%	11%
85-94 yrs.	58%	21%	5%	16%
95+ yrs.	38%	35%	10%	17%

Source: NSO, Elderly Survey 2007.

# Preparedness for old age period

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80% of population want to save for their retirement but only 48% think that they can make regular saving. 50%-60% of elderly actually prepared themselves physically and mentally into the elder period.

# Percentage of population wanting to save for retirement

	Bangkok	Central	North	Northeast	South	Country
Want to save						
and capable of saving	55	49	43	47	51	48
but not sure of regular saving	14	22	24	27	20	23
but may not have money for saving	10	12	14	13	18	13
Do not want to save						
because I can manage my own saving	7	4	5	2	1	3
because I do not need saving	3	3	2	2	1	2
because I do not trust the government	1	3	2	2	1	2
Don't know, not sure	11	8	11	8	8	9

Source: NSO, Demand for Social Welfare Survey 2010.

## Preparation for living in old age period

	Never thought about it	Thought about it and prepared	Thought about it, but not prepare
Financial	6%	53%	41%
Physical Health	8%	64%	28%
Mental health	9%	56%	30%
Accommodation	14%	67%	24%
Care giver	16%	53%	31%

Source: NSO, Elderly Survey 2007.

# Policy challenges

- In the next 20 years, Thailand will have more elderly than children. Public spending for these two groups should be rethought.
- Family support will be loosen due to a smaller family size and changes of socio-economic structure. Public schemes should be strengthen to support elderly to be able to live independently.
- On the other hand, family support is still in need. To promote family supply, children who do not use sick-leave for themselves should be able to use it for their parents.
- Two important schemes: saving for retirement schemes and long-term care for elderly.