

Abstract

The study on “Financial Arrangements of the Families of Insured Persons who are Eligible for the Child Allowance Benefit : A Case study of the Social Security Office Area 2” has an aim to study financial security of the families of insured persons who are eligible for the child allowance benefit and how they cope with their financial problems. The samples were the insured persons in every career and voluntary insured persons (article 39) who are eligible for child allowance benefits. The numbers of samples were 155 insured persons. Questionnaires were employed to collect data. Statistical techniques used in data analysis were percentage, means and Chi-square.

The result of the study shows that most of the samples are female with the age range of 31-35 years. The level of education is bachelor degree with the average monthly salary at 6,001-9,000 baht. There are 1-3 dependent members in their families. The monthly expenditures for themselves and their families are 5,001-10,000 baht. They are liable to pay debt for 500-3,000 baht per month. The amount of debt for themselves and their families are 1,000-3,000 baht per month. They borrow money to spend for daily life. The overall financial security of the families of insured persons who are eligible for child allowance benefit is high level at 49.0% The management method to cope with financial problems of the insured persons who are eligible for child allowance benefit is high level at 78%. The most preferable method to cope with financial problems is to cut down expenses and save. The less preferable method is to put money in a sharing fund. Age, level of education, duration of work at the recent enterprises, family income, expenditure of the insured persons and their families and the amount of saving have relationship to management method to cope with financial problems.

It is recommended by the result of the study that the insured persons should organize financial plan in advance. They should put the expenditures of themselves and their families in order. They should set up spending target and record expenditures and list of debt payment for each month. They should separate some money to deposit in the bank account and they should follow discipline for debt payment.