

Research Title : Factors Influencing Expenditure of Populations in Bangkok Territory  
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### **ABSTRACT**

A successful economic development requires many catalyzed factors. One of the important issues is domestic expenditure which indicates directions for economy growth and reflects population's prosperity in the country. As a consequence, the report focuses on the structure of expenditure in a household. A comparison of the expenditure categorized by different ages, education background and career has been addressed. Influencing factors on the expenses of population in Bangkok territory which is considered an important economic area in the country has also been analyzed. The study was comprised of the 400 samples.

The result showed that the average income of the samples was 324,812.29 baht per year. Average debt value was 283,087.10 baht per year. Average asset value was 1,197,100 baht per year. Expenditure averaged 245,789.03 baht per year. Around 94% of the expenses were for a household consumption; most of which were for 1) food, beverages and cigarette, 2) traveling and communication and 3) accommodation which factored in 31.8%, 25% and 19% of total expenditure, respectively.

Taking into a consideration of different ages of the populations, it was found that individuals who are 40-49 years old had the highest income and greatest expenses. Total expenses of this group of populations were 283,978.95 baht per year. It was also found that different levels of education background resulted in individual's different ranges of expenses. Those who had education background in master degree and above had highest income and spent most when compared to other groups of samples. The average expense of this group was 448,703.71 baht per year. In a comparison among populations in different careers, it was found that the highest expenses of 300,566.90 baht per year were found in merchants and business owners. As a result, it

would be concluded that differences in ages, education background, and career have a great impact on individual's cost of living.

According to the multiple regression analysis, it showed that levels of income had a significant impact on individual's expenses ( $C_1$ ). Coefficient value was 0.361 and confidential value was at 95%.

Taking into the consideration of other factors such as income, asset and debt, it was found that income and asset had a substantial effect on individual's expenses ( $C_2$ ) as based on the coefficient value of 0.18 and confidential value of 95%. It was also found that the two factors had a positive relationship with the expenses as per a hypothesis. However, debts were found to have no impact on individual's expenses.  $R^2$  registered 0.212 which meant that the selected factors had a moderate impact of only 21.2% on the individual's expenses in Bangkok territory.

Key words: Factors influencing expenditure, Expenses, Household expenditure, Bangkok