

Shouldering the Burden: Impacts of the Cost-of-Living Crisis on Workers in Informal Employment in Bangkok, Thailand

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A live-in domestic worker at Sukhumvit Soi 49. Photo courtesy of HomeNet Thailand

Key Points

- 1 Livelihood challenges:** Amid rising inflation, workers face supply and demand issues that impact their earnings. Many have resorted to working longer hours to make ends meet and avoid incurring further debt.
- 2 Increased food costs:** A typical worker in the focus groups spent 56 per cent of their earnings on food. In mid-2023, 7 in 10 were spending more on food than in early 2023, and a third (33 per cent) spent more than 75 per cent of their earnings on food. Workers are reducing individual or household food consumption with potential short- and long-term impacts on food and nutrition security.
- 3 Cost-of-living concerns:** Workers reported concerns with increases in their household food expenses, electricity and water bills, education expenses for children, and transportation costs.
- 4 Ongoing debt crisis:** Half of the workers had incurred debt in the past year. Reasons included paying for business expenses, rent and food, education, and utilities. Debt ranged from THB 3,000 to THB 200,000, with monthly interest rates between 1 per cent and 20 per cent. Informal lenders were the most common source of loans.
- 5 Technological barriers and adaptations:** Workers are using basic digital tools to improve their livelihoods, including cashless payments and online platforms to sell and promote their services and products. Technology also poses challenges to workers: motorcycle taxi drivers and street vendors face competition from digitally based alternatives to their services, such as ride-hailing apps and retail online selling. Older workers need technology upskilling to adapt to the digital transition.
- 6 Climate-change-related impacts:** Workers perceive climate-related events as one of the drivers of inflation. Street vendors noted that flooding, drought, and excessive heat affect their businesses through increased prices of raw materials, damage to stalls and lower sales. Motorcycle taxi drivers spoke about their willingness to switch to electric vehicles, but noted affordability concerns.
- 7 Priority demands:** There is great urgency for policies that can mitigate economic shocks and support livelihood development, particularly for women, older workers and others who are most impacted. This includes social protection policies that ensure equity for workers in informal employment, improving the adequacy of benefits and simplifying registration procedures. Moreover, government and the private sector should commit to securing the voices and representation of workers in decision-making and social dialogue processes.

Introduction

As the global economy recovered from COVID-19, the onset of the war in Ukraine disrupted global markets, driving up costs of energy, food and fertilizers. In March 2022, the Food Price Index of the UN Food and Agriculture Organization reached its highest level since 1990 (De La Hamaide, 2023). The effects of inflation have been borne by workers globally but unequally: rising prices for food and energy disproportionately affect lower-income households that spend a larger proportion of their budget on these essential commodities. Regionally, the situation was markedly worse in emerging markets and developing economies, where inflation was more persistent. These were also the countries most impacted during the pandemic (Mhlana et al, 2023).

Thailand's economy is estimated to have shrunk by 6.5 per cent in 2020 due to the pandemic and an additional 160,000 people fell into poverty based on the USD 5.50 poverty line (World Bank, 2021). Employment losses disproportionately affected workers in informal employment due to their lack of income security and exclusion from most social protection measures. While the economy gradually recovered in 2021-2022,¹ gains were quickly offset by inflationary pressures.

Inflation had been low in Thailand, averaging 1.4 per cent throughout the decade leading to the pandemic. In 2022, it hit the highest level in more than 20 years (+6.08 per cent) and the third highest in Southeast Asia (IMF, 2023). Inflation rose by an additional 2 per cent in the first eight

months of 2023 and was mainly driven by increases in the cost of food and non-alcoholic beverages. Compared to July 2022, the price of these items increased by 1.49 per cent in July 2023, with sharp increases in eggs and dairy products (+10.41), fruits (+9.87), vegetables (+6.43), non-alcoholic beverages (+4.26), flour and rice products (+1.70) (TPSO, 2023). Lower-income households in Thailand spend, on average, almost half their income on food and non-alcoholic beverages (TPSO, 2023; Likitpattanakul, 2023).

In July 2022, Thailand's government approved measures worth THB 27.4 billion (USD 748.2 million) to ease the cost-of-living pressures and sustain consumption amid rising inflation, including electricity and cooking gas subsidies, fuel caps and reductions in social insurance payments for both formal and informal workers (Reuters, 2022). In parallel, however, the government reduced its spending on pandemic-related relief measures, most of which ended in 2022.²

During the pandemic, workers in informal employment in Bangkok reported struggles with increased debt, asset depletion strategies and lower demand for their products and services. The qualitative data collected in this Policy Brief shows how the rising cost-of-living crisis³ is affecting workers in informal employment. The brief starts by outlining the methods and sample size for research conducted in Bangkok. Drawing on this data, it highlights the main household expenditure strains from a sector-based lens and then considers current sector livelihood challenges in light of the cost-of-

¹ Real GDP growth rose 1.5% in 2021 and 2.6% in 2022 (World Bank, 2022).

² In 2020, the Thai government created a THB 1-trillion recovery package (6% of GDP), consisting of cash support, subsidies, soft loans and small-scale food distribution.

³ The minimum wage was raised in October 2022 (THB 328-354 per day), but the 5% increase lagged behind the rising cost of living. In mid-2023, the government announced that a new minimum wage would be discussed in a tripartite meeting with representatives of employers and employees (Apsitniran, 2023).

living crisis. To further understand the long-term impacts on workers, the brief explores issues such as ongoing debt, aging and occupational health concerns, barriers and opportunities of digital technologies and climate change impacts on workers' livelihoods. The brief concludes with key policy implications and recommendations.

Methodology and Characteristics of Sample

This brief draws on exploratory research conducted with workers in four occupational sectors – domestic workers, home-based workers, motorcycle taxi drivers, and street vendors – between June and October 2023. Data were collected by HomeNet Thailand in 10 focus group discussions with 56 workers. Each focus group consisted of between 5 and 8 participants from the same sector. In addition, workers filled out a short individual participant information (IPI) questionnaire. Also, 10 in-depth interviews were conducted with worker leaders to capture a broader contextualization of sector-specific and cost-of-living challenges.

The sampling criteria was a purposive and homogenous sampling with attention to gender balance where possible. Thus the findings are not representative but indicative. Participants were selected on the basis of their membership in organizations of informal workers. Participants in the focus groups included 56 workers: 11 domestic workers (5 women live-ins and 6 women live-outs), 11 home-based workers (10 women and 1 man), 22 street vendors (17 women and 5 men),

and 12 motorcycle taxi drivers (6 women and 6 men). Women were the majority of participants in the focus group discussions, with the exception of the motorcycle taxi driver group, where there was a balanced gender representation.

A typical home-based worker was 61 years old, the eldest across occupations. The ages of home-based workers ranged from 49 to 71. A typical domestic worker in the focus group was 60 years old. Ages in the sector ranged from 39 to 63. A typical motorcycle taxi driver was 52 years old; the ages in the group ranged from 28 to 59. Finally, ages among street vendors ranged from 22 to 69 with a median of 48, the youngest among all occupations.

Experience in the sector ranged from 2 to 43 years among domestic workers, 3 to 40 among home-based workers, 3 to 30 among motorcycle taxi drivers, and less than one year to 49 years among street vendors.

More than half of the participants' households had dependent children between 0 and 15 years old, and a typical household had three adults. In addition, 4 in 10 reported having elders living with them.

Cost-of-Living Crisis: Experiences of Workers

Thailand, like 90 per cent of the ILO member countries, has a minimum wage system in place. Minimum wages, however, often fall short of inflation and workers in informal employment may only benefit from increases indirectly.⁴ More worryingly, minimum wages may be unable to ensure minimal living needs for workers and their families.

⁴ An increase in the minimum wage could cause a displacement of workers from the formal to the informal sector, thereby increasing competition in the latter and lowering wages. The evidence on the so-called *displacement effect*, however, is not conclusive. The minimum wage could also increase informal wages (*lighthouse effect*) through three main channels: the reallocation of capital to the informal sector, increased demand for products and services produced in the informal economy wherein formal workers are the main consumers, or the minimum wage being a 'benchmark' for what is considered fair remuneration in the labour market. Country-specific research is needed to understand the direction and magnitude of the minimum wage effect (Khamis, 2008; Nataraj, Perez-Arce, and Kumar, 2013).

A monthly living wage in Thailand averaged THB 14,235 in 2023, according to the Global Living Wage Coalition.⁵ This is the living wage required by workers in typical urban areas of Thailand to be able to afford a basic but decent living standard. A typical worker in the sample was making THB 11,600 monthly. Except for street vendors, the typical worker⁶ in all occupational sectors was earning less than a living wage.

Home-based workers were the lowest earning sector among the four occupations. A typical worker in the group was earning approximately THB 6,00 monthly (5 out of 11 were earning less than that). Domestic workers were the second lowest-earning occupational group (a typical worker in this sector earned THB 9,000 monthly with 5 out of 11 earning less than that). Motorcycle taxi drivers and street vendors reported higher earnings with typical values in the group at THB 13,600 and THB 16,200, respectively.

When asked to compare their earnings in mid-2023 to January 2023, more than half (54 per cent or 30 out of 56) of participating workers said that they were earning less, and a third (18 out of 56) said they were earning the same. Most workers in informal employment in this research were unable to increase their wages because of decreased demand for their products and services. In the context of rising inflation, the majority of the interviewed workers described lower purchasing power among their customers and limited options to adapt their livelihoods.

The data shows that different occupational groups are experiencing increased household expenditures in similar ways. Overall, street vendors, motorcycle taxi drivers, home-based workers and domestic workers reported concerns with increases in their household food expenses, electricity and water bills, education expenses for children and transportation costs. All four groups mentioned concerns related to both educational fees and the use of mobile phones, without which children fall at a disadvantage.

Of the 56 workers participating in focus group discussions, 43 reported having to manage higher electricity bills, 41 reported higher food prices, 39 reported higher water bills and 32 reported higher gas/fuel prices. Among those who reported education and gasoline expenses (n=27 and n=35, respectively), 2 in 3 reported higher expenses since January 2023. For these workers, the cost-of-living crisis has created a further impediment to any chance for full economic recovery after the impacts of the pandemic.

A woman street vendor leader reflected on being caught in a cycle of crises that prevents economic recovery:

“The price of fuel, water, and electricity has also gone up and, at this point, there is no supportive policy at all. We were just recovering from COVID-19 for about 4 months and then we encountered this situation. It can’t even be considered recovery; we haven’t had the chance to recover yet” (street vendor leader, woman, interview).

⁵ The wage comprises a net living wage (i.e., take-home pay of THB 15,523 per month plus an estimated THB 712 for social security contributions). The living wage is based on the methodology developed by Anker and Prates and calculated by N. Andersen, L. Andersen, M. Delajara, R. Anker, and M. Anker. Elements of a decent standard of living include food, water, housing, education, health care, transportation, clothing and provision for unexpected events. For details, see: <https://globallivingwage.org/reference-value/living-wage-reference-value-urban-thailand/>

⁶ By typical worker we refer to the median value of the sample.

A domestic worker emphasized the challenges of making ends meet amid depleted savings:

“I’m struggling with the rising living costs. Things are getting expensive, so I have to be careful with my spending. If I allow myself to eat what I need, the savings will be gone. I spend my savings to make ends meet and it’s stressful. Savings were gone [with] the arrival of COVID-19 and I have been unable to save” (live-out domestic worker, woman, focus group).

Data also suggests that workers perceive extreme weather events such as heat and drought, the impacts of the war in Ukraine on fuel and food prices, as well as a slower economic recovery after the pandemic, as the main drivers of inflation. A domestic worker articulated how the drivers of inflation were connected to the response level of the government:

“I believe that many factors such as government agencies contribute to the worsening situation because there is an imbalance between income and expenses. Right now, even a hundred baht is not enough to cover basic expenses” (live-out domestic worker, woman, focus group).

In this sense, workers mentioned a need for the government to address the plight of workers:

“We hope for support from the new government, particularly in addressing the significant issue of livelihoods” (street vendor leader, woman, interview).

Table 1 highlights the three main cost-of-living household strains – increased food prices, higher utilities, particularly electricity and water bills, and educational expenses – across the four occupational sectors. Furthermore, workers in all sectors mentioned a limited range of strategies to cope with higher household expenses.

Table 1. Main Household Expenditure Concerns, by Sector

Sector	Main household expenditures	Main coping strategies	Illustrative quote
Street vendors	#1 Food costs #2 Electricity/water #3 Education/children's school expenses	Reduce food consumption Use limited savings Rely on loan sharks	“Things have become so expensive, and the prices keep going up every day, forcing me to take loans. The government doesn't control the prices and allows them to keep rising. As a vendor, I have no choice but to raise my prices when the costs increase and, as a result, sales have been affected. It used to be manageable, but now it's impossible for anyone to afford this kind of living” (man, focus group).
Motorcycle taxi drivers	#1 Food costs #2 Electricity/water #3 Education/children's school expenses	Reduce food consumption Rely on loan sharks	“The cost of living, including expenses like food – some people can go with a single dish, but in my case, I have to share with my family. For instance, a serving of curry used to cost 30 baht, but now it's 40-50 baht” (leader, woman, interview).
Home-based workers	#1 Electricity/water #2 Food costs #3 Education/children's school expenses	Use up savings Sell assets Take out cooperative loans Rely on loan sharks	“Paying bills for water and electricity has been really tough for us. Before April, roughly from January to February, I paid around 700-800 baht. However, in April, it skyrocketed to 1,900 baht. I had to call the electricity authority” (leader, woman, interview).
Domestic workers	#1 Food costs #2 Electricity/water #3 Transportation and education/children's school expenses	Take out loans Reduce food consumption	“Food prices are rising, as are transportation costs, like the Skytrain, where a round trip costs almost 100 baht or approximately 47 baht per round if you don't have a state welfare card. The state welfare card can't be used for private buses, so I have to wait for a long time for the bus to arrive. Moreover, gas, water and electricity prices have doubled, from 3,000 baht to 6,000 baht” (leader, woman, interview).

Source: Focus groups (10 groups, 56 participants) and 10 worker leader interviews (2023).

These include primarily reducing individual or household food consumption with impacts on nutritional diversity. Workers also confirmed asset depletion strategies such as drawing down on their savings, taking loans from formal and informal lenders, and incurring further debt (see section below).

Excluding rent, food expenses were the single most important expense: a typical worker in the focus groups spent 56 per cent of their earnings on food, and a third (33 per cent) spent more than 75 per cent of their earnings on food.

Sector Insights: What Exacerbates the Cost-of-Living Crisis?

Street Vendors

Street vendors in the focus groups mostly sell food and are located in six different locations: Bang Khun Tian District, Rat Bu Ra Na District, Ratchathewi District, the Silom area in Bang Rak District, the Bobae Market, and the Mooban Nakkeela Community Market.

For street vendors, the cost-of-living crisis impacts both their households and their businesses. First, vendors mentioned challenges related to the surge in food prices. One vendor described a decrease in purchasing power:

“I buy the same quantity of food at a higher price. The cooking gas price increased from 365 to 485 baht. Before, for 1,000 baht, I could get a full cart of groceries. Now taking 1,000 baht, I can only get a little bit back” (woman, focus group).

Second, vendors emphasized the increased costs of raw materials for their businesses with consequent impacts on their earnings. This results from both a lower aggregate demand for their products and services, as well as higher production costs. A street vendor reported on the costs of maintaining their businesses:

“Most of us don’t raise the prices of our items; instead, we bear the burden of higher raw material costs for a while, hoping for energy prices like fuels to decrease. We are also concerned about consumers; they won’t buy if it’s too expensive” (street vendor leader, woman, interview).

Similarly, another street vendor mentioned:

“Customers are buying less. They want to get more value for their money by buying cheaper goods. But I can’t survive like that. I can’t keep up if it continues this way” (woman, focus group).

In addition to these challenges, vendors mentioned concerns with reduced access to public space,⁷ including relocations, evictions, harassment and shifts in policies that create instability for vendors’ livelihoods. This is coupled with an overall noted increase in demand for vending places.

As a result of increased evictions, some vendors have resorted to private vending spaces. In these cases, vendors still reported challenges in securing their livelihoods amid high rental fees and reduced pedestrian traffic:

“Even for those vendors who can afford to rent retail space, we keep losing money in our business. How long can we last?”

⁷ Since 2014, in particular, there has been a recurring pattern of efforts to restrict street vendors’ access to public space, despite strong consumer demand and the valuable role vendors play in urban public space (Nirathron and Yasmeen, 2019). In 2011, there were 773 permitted areas for vending, but by June 2022 the number had been reduced to 171 (Wancharoen, 2022). The incoming administration vowed to tackle unregulated vending with the management of hawker centres in Singapore as a model, concentrating food stalls in zones designated by the BMA and charging vendors low rents (Inoue, 2022).



A street vendor in Bangkok. Photo courtesy of HomeNet Thailand

We're using our entire income to cover our expenses" (street vendor leader, woman, interview).

Similarly, another vendor explains:

"The expenses for renting a privately owned space are 2,000 baht a day. I have no savings at all. It's not like we can simply set up a shop in a privately-owned area" (street vendor leader, woman, interview).

The increasingly punitive environment was further highlighted by a vendor:

"It's a unique period where the government is evicting people who are trying to earn a livelihood. They seem to overlook the struggles of the common people. If you obstruct their plans, they will forcefully remove you" (street vendor leader, woman, interview).

The fear of facing ongoing evictions was best expressed in a vendor's demand:

"Please allow us to coexist with pedestrians. We can adapt ourselves. We only need a vending space" (woman, focus group).

Ultimately, without a supportive regulatory environment and fixed vending spaces, which would help establish a strong customer base, vendors are not only experiencing economic burdens but also strains on their mental health and well-being. A vendor leader describes his concerns about a fellow vendor:

"He is barely making any sales, only about two to three hundred a day, but his daily costs are already in the thousands. It's exhausting. He has to sell here from seven or seven thirty in the morning. Then, he has to push his cart [to continue] selling at night. Life is becoming too tiring, too heavy" (street vendor leader, man, interview).

Street vendors reported several strategies to face current livelihood challenges. As a result of a decrease in demand and lower sales, vendors predominantly lowered prices, reduced their stock, and sold their goods in smaller quantities. In some cases, vendors claimed they worked longer hours and/or changed their vending times and locations. The latter was considered a way to avoid evictions. Vendors

described attempts to negotiate with law enforcement officers where possible.

Street vendor organizations call on the Bangkok Metropolitan Administration (BMA) to fully recognize vendors' contributions to the city and local economy. This could be done through clearer and more transparent regulations for vendors, who expressed a willingness to comply with regulations. An enabling policy environment would ensure greater stability for vendors' livelihoods. In particular, vendors emphasized the key role they play in helping to ensure urban food security and as part of the city's cultural identity.

Motorcycle Taxi Drivers

Motorcycle taxi drivers strongly emphasized concerns with the increases in fuel prices as these directly impact their livelihoods. A typical driver in the focus groups was spending 22 per cent of earnings on fuel (IPI questionnaire). Similar to street vendors, motorcycle taxi drivers mentioned the inability to increase fares for fear of losing customers.

"We have fewer customers, yet the fuel prices are higher, and we haven't increased the fares. If we raise the fares, customers may stop using our service, creating a chain reaction" (woman, focus group).

The rise in costs coincides with a lower demand for motorcycle taxi drivers' services that dates back to COVID-19. Unlike other occupational groups, motorcycle taxi drivers retained their ability to work throughout the pandemic. Nevertheless, they saw a sharp decline in earnings due to lower demand for their services. During the pandemic, platform delivery workers presented a major source

of competition, especially when those workers accepted passengers (despite regulations prohibiting this) (WIEGO, 2022). In the focus group discussions, drivers noted that the problem persists. As one explained:

"These app-based platforms, operated by companies, have divided our main source of income. Therefore, due to the impact of COVID, the proliferation of ride-sharing apps, and the economic situation, our business has not returned to its previous state, and we are skeptical that it ever will" (motorcycle taxi driver leader, man, interview).

Reducing food consumption and working longer hours were common coping strategies. A driver commented:

"I had to extend my working hours. I used to work from 7 a.m. to 11 p.m., and I had to reschedule to start working at 6 a.m. and sometimes continue until midnight. This means I have to increase the time spent riding, reduce breaks and save more on expenses. I've become more conscious of what not to buy or what's unnecessary. I now use only what is necessary, especially when it comes to food" (motorcycle taxi driver leader, woman, interview).

Motorcycle taxi driver organizations call for government to establish fair and just relations with worker organizations in the same vein as they have with the private sector. Key demands include supporting motorcycle taxi drivers' access to formal loans and an extension of government subsidies. In particular, drivers mentioned that while the government fuel subsidy⁸ is useful, many are not eligible despite enrolling in it. Of the 12 drivers participating in the focus group, only 2 received the subsidy. Additional obstacles to accessing the subsidy include

⁸ Between May and July 2022, the government implemented a fuel cost subsidy programme that benefitted 106,655 motorcycle taxi drivers. The subsidy was limited to THB 50 per person per day and at most THB 250 per month (Bangkok Post, 2023a).



Motorcycle taxi drivers from Ladprao Soi 15 during a focus group discussion. Photo courtesy of HomeNet Thailand

cumbersome processes and having to select designated gas stations that are not close to their work location.

Home-based Workers

Home-based workers are mostly engaged in sewing (garment and bag sewing), basket weaving, making beads for keychains, and clothing alteration. One group comprised sub-contracted workers, while the second group was primarily self-employed.

Home-based workers emphasized costs particularly related to increases in electricity and water bills. A typical home-based worker in the focus groups was spending 32 per cent of earnings on electricity (IPI questionnaire).

“My pay for work is low, but my electricity costs are higher. I have no choice but to carry out this task. Someone else will do it if I don’t”, reported a homemaker.

Another mentioned:

“At home, the bill has gone from 2,700 to 4,000 baht” (woman, focus group).

A sub-contracted home-based worker noted the advantage factories have in comparison to home-based workers in this respect. She stated:

“We also realize that the factory aims to cut costs and outsourcing work to homeworkers helps them save on expenses like electricity, water and employee benefits. The factory isn’t at a disadvantage because we take care of our machinery repairs, use our own utilities like electricity and water, and don’t require employee benefits” (woman, focus group).

Similar to other sectors, it was also common for home-based workers to mention the need to reduce household food consumption:

“Since January 2023, I have experienced a significant increase in food expenses. In response, we have simplified our home menu” (home-based worker leader, woman, interview).

For home-based workers, the cost-of-living crisis is exacerbated by issues that were



A home-based worker weaving a basket in Nong Chok. Photo courtesy of HomeNet Thailand

brought forth during COVID-19, including a reduced demand for their services, coupled with an increased cost of raw materials and inconsistent work orders. A home-based worker explains:

“Revolving capital is an important issue [...] it has drastically declined since April. There is a noticeable increase in costs, a decline in the customer base, a lack of orders, and an insufficient turnover of funds” (woman, focus group).

When discussions centred on how the situation could get better or worse, a home-based worker stated:

“It will get worse if things get more expensive. My income has now returned to where it was one or two years ago. However, the price has already gone up for an additional three years” (woman, focus group).

Home-based workers mentioned that government could support workers by controlling inflation. Many referred to support measures that would help rebuild livelihoods, including zero-interest loans for workers. Others stressed the importance of maintaining the old-age allowances⁹ so that workers could cover their basic expenses. However, home-based workers expressed feeling invisible to government.

“I don’t request help from the government because they don’t see us” (woman, focus group).

Domestic Workers

Domestic workers included both live-in and live-out domestic workers. The latter group is affiliated with a cleaning company that regularly sends them to work and often changes employers. The group of live-ins work for one employer.

⁹ The old-age allowance provides a monthly pension to all Thai persons aged 60 or older. It had a coverage rate of 82% in 2019, but the benefits are modest (from THB 600 to 1,000 per beneficiary per month), covering 11-20% of average per capita consumption expenditure in the target population (ILO/UNICEF/IOM/UN Women, 2022). In August 2023, the government issued a new regulation setting income limits to receive the allowance. After receiving strong criticism, the regulation was suspended (Bangkok Post 2023b).

Both live-in and live-out domestic workers experienced increased expenses. Struggles to meet the monthly expenses were often further impacted by reduced working hours or salaries, as employers tried to cut down expenses amid rising inflation. Across both groups, the overall sentiment was that one's salary was barely enough to cover expenses.

"In some months, the expenses exceed the planned budget. To cover the additional expenses, I withdraw money from my savings. I have to discipline myself and determine how much I can afford to spend on my child's education. At the end of each month, I use up my entire salary," stated a live-in domestic worker.

Reducing food consumption was also a concern for both groups. It should be noted that the cost-of-living crisis seemed to impact live-out workers more notably, particularly as a result of increased food prices, and an increase in utilities and transportation costs. For some live-out domestic workers, the state welfare card¹⁰ was essential to support transportation costs, though it did not cover all routes.

Domestic workers had clear demands for government support. Demands for extending social security through Article 33¹¹ and an increase to the old-age allowance would allow them to cover their expenses more effectively. A domestic worker stated that an increase in the old-age allowance would ensure support for her household, particularly concerning her children's food and education. In this

regard, domestic workers also mentioned that government should reduce school fees. Another domestic worker mentioned that government support would be essential to cover additional expenses, including health costs, and better food consumption. She stated:

"I'll be able to save more money. If I can manage this, I'll be able to enjoy good food, take supplements because I'm getting old. I should eat other things besides boiled eggs and spicy minced pickled fish."

Domestic workers emphasized historic exploitation and the reduced bargaining power that remains from the COVID-19 pandemic. The situation could improve, but this was largely dependent on government interest in supporting workers. A domestic worker echoes a sentiment that cuts across the four occupational groups:

"In today's economy, anything is possible. The rich get richer, and the poor can never make ends meet. The rich look down on the poor. They cheat and only get more, but we struggle, struggle, struggle" (live-in domestic worker, focus group).

Caught in a cycle of economic downturn after COVID-19, workers are facing supply and demand issues impacting their earnings. Many have resorted to working longer hours to make ends meet with the intent of avoiding further debt. All occupational groups describe increased stress with impacts on their physical health and well-being. Table 2 summarizes key livelihood issues, their multidimensional impacts, and coping strategies.

¹⁰ The State Welfare Card is a means-tested programme providing a mix of cash, vouchers and basic needs subsidies for people aged 18 and older who fall under a given poverty threshold (currently income less than THB 100,000 per year) (ILO/UNICEF/IOM/UN Women, 2022).

¹¹ While there is a Ministerial Regulation for Domestic Work (2012), domestic workers are excluded from some protections extended to other workers, including minimum wage, limits to working hours and compensation for overtime. In addition, the 2017 Royal Decree characterizes domestic work as "not involve(ing) business activities", excluding domestic workers from full protection under the labour law. A key impact is that domestic workers do not benefit from the minimum wage, nor are they able to access Article 33 of the Social Security Act, which grants more comprehensive benefits than Article 40 (Lephibert and Sumano, 2019; ILO, 2023).

Table 2. Livelihood Challenges, Impacts and Coping Strategies

Sector	Key challenges	Main impacts	Livelihood coping strategies
Street vendors	Lack of fixed selling location Increased cost of raw materials Fewer customers Evictions Relocation to private areas Technology barriers Inclement weather/flooding Insufficient revolving capital	<i>On Earnings:</i> Lower earnings <i>On Productive Assets:</i> Damage to work site and goods <i>On Security/Well-being:</i> Increased stress, fear of relocation	Raise prices Reduce quantity of goods/products sold Reduce stock Change vending times Increase work hours Avoid evictions Negotiate with law enforcement officers Rely on loan sharks to buy raw materials
Domestic workers	Economic exploitation Reduced demand for services Occupational risks Reduced bargaining power	<i>On Earnings:</i> Lower earnings <i>On Security/Well-being:</i> Increased health problems	Increase work hours Seek opportunities to work for subcontracting companies Reverse migration
Home-based workers	Reduced demand Increased cost of raw materials Insufficient turnover of funds Lack of vending location Inconsistent and rushed orders Occupational risks	<i>On Earnings:</i> Lower earnings <i>On Security/Well-being:</i> Increased health problems	Use of online groups/communities for selling Adapt by selling different products Adapt or diversify their earnings strategies
Motorcycle taxi drivers	Competition from ride-hailing apps Increase of fuel prices Decreased demand Lack of capital	<i>On Earnings:</i> Lower earnings <i>On Productive Assets:</i> Lack of capital to keep up with the maintenance of motorcycles <i>On Security/Well-being:</i> Increased health problems	Sell assets Adapt work routine Work longer hours Adapt or diversify their earnings strategies Apply to digital application platforms Build trust with customers for private hiring Reverse migration

Source: Focus groups (10 groups, 56 participants) and 10 worker leader interviews, 2023.

Debt: Ongoing Cycle of Vulnerability¹²

Rising inflation has forced many workers to incur additional debt. Half of the workers interviewed for this report (29) had borrowed money since January 2023. Debt ranged from THB 3,000 to 200,000, with monthly interest rates between 1 per cent and 20 per cent, according to focus group discussions. While Thailand's Government Savings Bank was the most common source of formal loans, workers also reported rejected loan applications with Thai Credit Bank. Obstacles to accessing credit from state institutions included lack of collateral, bank statements, formal guarantor or proof of income; insufficient

income and assets; and age limits for loan applications.

Informal lenders were the most common source of debt for workers (4 in 10 participating workers had borrowed from an informal source). As a male leader of motorcycle taxi drivers explained:

"Borrowing within the formal system with its low-interest rates is impossible for us. Consequently, we turn to loan sharks, which brings about another problem – we must find daily funds for repayment. It feels like we work just to give it all away, without making a dent in the principal and interest. We have no alternative [...] We cannot access formal capital" (interview).

¹² During the COVID-19 crisis, close to 300 workers in informal employment in Bangkok were surveyed in mid-2021. Approximately half had borrowed money or drawn down savings (51% and 44%, respectively) to cope with reduced working days and earnings (WIEGO, 2022).

To reduce workers' reliance on loan sharks, workers have traditionally set up savings groups, wherein members pool and share money according to an agreed-upon protocol.¹³ Other community-level sources of lending such as cooperatives and village funds fill the gap of formal loans. A woman leader explained:

"In the past, many motorcycle taxi drivers had debts from borrowing money from loan sharks. So, about 7-8 years ago, we established a savings group to assist our members. It was quite helpful. The group assists those with loan shark debts by integrating them into the formal financial system. The amount a person chooses to borrow depends on their individual needs" (interview).

Workers said they incurred debt to pay for business expenses, rent and food, educational expenses, and utilities (in order of importance). Focus group discussions revealed that, in many cases, workers were only able to repay the interest and that they also borrowed money to pay off debt, pointing to depleting cycles of borrowing.

"Debt will be with us for our entire lives," emphasized a street vendor.

Considerations on Aging and Health Concerns, Technology and Climate Change

Aging and Occupational Health Concerns

Thailand is among the fastest aging countries in the world. By the next decade, 28 per cent of its population will be older

than 60 (WHO, 2023). Studies show that older workers will continue working into advanced ages with "91 per cent of those 65 and older" working in informal jobs (Moroz et. al, 2022, p.11). Data from this study shows older workers have particular concerns over occupational health risks, reduced negotiating power vis-à-vis their employers, and more limited opportunities for livelihood adaptation.

Mentions about aging and associated occupational health concerns – such as chronic joint and muscle pain, tired and poor eyesight, fatigue, poor mobility and chronic illnesses – were particularly prominent among home-based workers and domestic workers. Home-based worker leaders emphasized how older workers with age-related or occupational health problems were often unable to work and/or had their productivity affected. These not only affected workers' earnings but had implications for other workers in the organization who had to increase their workload to meet work orders and deadlines.

Workers across the four sectors reported obstacles to accessing the health-care system when their need for medical attention was not urgent. Workers mentioned that procuring medical attention would take up working time and, consequently, reduce their earnings. A street vendor explained,

"It not only costs us money but also eats up our time. It's better to spend time making a living than being in the hospital. Seeing a doctor could consume the entire day" (man, focus group).

¹³ Rotating savings and credit associations (ROSCAS) are informal financial cooperation strategies to increase the resilience of low-income communities. As an alternative to formal financial institutions, ROSCAS, regardless of their strategy, allow individuals to access financial services that they would otherwise not access (Zambrano et al., 2023).

Moreso, older workers emphasized the need to work as a result of insufficient funds to retire. A motorcycle taxi driver explained,

“Many informal workers, like me, don’t have retirement plans. There’s no pension fund or retirement savings to rely on when we are no longer physically able to work. It’s as if we have to take care of ourselves” (motorcycle taxi driver leader, man, interview).

Similarly,

“vendors have to keep selling until they pass away because they won’t be able to borrow money from anyone, especially at an older age”.

Aging with dignity and security is a concern for workers as they face age-related occupational health concerns, balance the trade-off of accessing health care or incurring losses to their earnings, and experience age discrimination to accessing loans. These can be compounded by gender inequalities when taking into consideration women’s care responsibilities and lower pension levels.

Technology: Opportunities and Barriers

Workers described some advantages of using basic digital tools, including cashless payments and online platforms to sell products and services, to improve their livelihoods. In the absence of fixed vending locations, for example, street vendors and home-based workers use online groups to expand their market opportunities.

However, older workers in the study reflected on the technological barriers they face in adapting to these trends. A vendor explained,

“I am not tech-savvy. Previously, customers paid with cash, but now they use cashless payment methods [...] I’m not familiar with

the process of withdrawing money from an ATM. We depend on local vendors to help us with cash withdrawals.”

Home-based workers explained that while their products sold better in online groups, they required assistance and training to use these platforms:

“Ultimately, we need help related to our livelihoods. We would also appreciate assistance in training or getting the younger generation who are engaging in technology to sell products online.”

Digital technologies may present more income-generating opportunities for workers, though attention should be paid to how digitalization can exacerbate inequalities for workers. Focus group discussions with older workers point to adaptation challenges. Adequate digital infrastructure, including free and high quality internet services, and upskilling are essential to strengthen digital literacy, especially for older workers.

Climate-Related Impacts on Work

Like many ASEAN economies, Thailand is already acutely vulnerable to floods and droughts. It currently ranks ninth globally in the INFORM index of risks from floods (World Bank, 2023). Focus group discussions revealed that workers perceive climate-related events as one of the drivers of inflation. In particular, street vendors articulated the linkages between extreme weather events and their work.

Vendors claimed flooding and droughts can have direct impacts on the price of certain food products, causing a shock to supply chains. Also, excessive heat can impact proper storage for specific food products. Vendors also mentioned recent experiences with flooding causing a decrease in demand and some concern with damage to their worksites and stalls.

“When the rainy season hits, everything takes a nosedive,” stated a vendor leader (interview).

Another leader described adapting to recent flooding in the market to avoid losing all products:

“When there’s flooding in front of the market and people can’t enter, I have to rearrange and allow the food vendors to set up their stalls on the road in front. We must make the best of the situation since the food is already cooked.”

Motorcycle taxi drivers also discussed climate-related developments: their self-funded taxi stands, for instance, rely on solar panels. They also spoke about their willingness to switch to greener vehicles. However, they raised concerns about the affordability of electric motorcycles and the time constraints that recharging batteries impose on their daily work. They called for the establishment of an Electric Vehicle Fund that meets their working needs.

Workers in informal employment can be highly vulnerable to climate-related risks, including floods and heat waves. The experiences described by street vendors show that city planning processes need to be attentive to climate-sensitive urban infrastructure.

Access to Relief and Social Protection

The Thai Government has put in place programmes that extend social security coverage to workers in the informal economy. In particular, Article 40 of the Social Security Act is designed for self-employed and informal workers.

Nevertheless, significant coverage gaps remain.¹⁴

During the pandemic, the Ministry of Labour announced that it would provide two cash grants of THB 5,000 to workers enrolled in Article 40. This announcement increased enrolments from 3 million to over 10 million workers (WIEGO, 2022). However, the challenge of making monthly contributions due to income insecurity persists amid rising inflation. In the first quarter of 2023, only just over 15 per cent of members were contributing regularly (Komin, et al., forthcoming).

Among the 56 participating workers, 37 (two-thirds) mentioned enrolling in Article 40 during the pandemic. Among these, less than half (17) were making monthly contributions. Research conducted in Bangkok between June and October 2023 by HomeNet Thailand and WIEGO reveals that lack of affordability and limited awareness of the benefits of Article 40 are the most common reasons for not registering (Komin, et al., forthcoming). Workers also reported limited access to State Welfare Cards, and cooking gas and electricity subsidies implemented in 2022. A motorcycle taxi driver summed up the challenges of the “missing middle”:

“Some people received assistance from the government, while others received financial aid through the State Welfare Program, around 300 Baht per month. However, the majority didn’t receive help because their income exceeded the government’s set limit. We are genuinely poor, but the government considers our income to be higher than the defined threshold, making us ineligible for State Welfare Cards” (motorcycle taxi driver leader, man, interview).

¹⁴ According to the ILO/UNICEF/IOM/UN Women (2022), “of those who are identified as members of the Social Security Fund in the Informal Employment Survey 2018, the vast majority (9.1 million, or 87%) are covered by Article 33; 0.9 million (9%) are covered by Article 39; and only 460,000 (4%) are covered by Article 40” (p. 41).

Recommendations for Policy and Practice

As workers in informal employment navigate the cost-of-living crisis, and other interlinked crises, it is fundamental to consider ways to support their livelihoods. Investing in local economic development and centring workers' livelihoods reflects a commitment to socio-economic inclusion and sustainable urban development. Moreso, there is an urgent need for policy changes to incorporate effective, human-centred solutions. This section reflects workers' priority demands and policy recommendations.

Support workers' livelihoods:

- *Guarantee that supportive economic policies are inclusive of all informal occupational sectors:* Workers across all occupational sectors demand government intervention to control inflation. This includes price controls on utility bills, essential food items and transport. Such measures can increase households' resilience amid ongoing shocks.
- *Provide capital to workers in informal employment:* Establish an informal economy fund to provide interest-free or low-interest loans for all informal worker occupational groups. Government should address age discrimination by considering the age limits attached to accessing government loans.
- *Promote and support products and services of workers in informal employment:* Government should procure at least 30 per cent of goods and services from and to worker groups and find adequate distribution areas across Bangkok. In addition, government should procure or lease electric vehicles at affordable prices for motorcycle taxi drivers.

- *Provide marketing and vocational upskilling:* Government should support income-generating and livelihood adaptation activities. Market upskilling could include training for online sales and marketing, and product development to ensure products meet market demands. Generally, vocational training could include lifelong skills training and, more specifically, upskilling for domestic workers and other workers to provide high quality care for children, older people and disabled people.
- *Provide technology upskilling:* Government should provide technology upskilling, particularly for older workers. Workers recommend online banking training in the short term. Attention should be given to women workers, who may have limited access to assets and credit, and older workers, who require special assistance in the digital transition.
- *Provide adequate digital infrastructure:* Government should provide free and high quality internet services for workers. This would address access barriers and mitigate costs related to online schooling that deepen the digital divide.

Extend and strengthen social protection:

- *Ensure adequate social security for all workers:* The benefits included under SSF Article 40 should be improved in line with inflation to ensure a decent standard of living for all workers. Maternity and child benefits should be expanded to all SSF members. Reforms to the SSF should be made to transform the lump-sum old-age benefit into a pension that guarantees adequate income security for all workers. Furthermore, government should explore the inclusion of unemployment benefits under SSF Article 40. For

domestic workers, in particular, strengthening social protection includes enforcing Ministry Regulation No. 14, setting a minimum wage, limiting working hours and enforcing written contracts. Motorcycle taxi drivers recommend extending accident insurance benefits under SSF Article 40.

- *Improve implementation of the SSF:* Workers recommend improving the transparency of the SSF through regular updates of contributions and entitlements, as well as simplifying the process of accessing and claiming benefits. Worker organizations should be empowered to conduct outreach and awareness raising on benefits and processes and to help workers register.
- *Ensure enforcement of Home Workers Protection Act:* Government should ensure that the Act's provisions are implemented and work towards improvements.
- *Expand coverage of Child Allowance:* Workers recommend expanding coverage for children up to the age of six from targeted to universal coverage. Workers also recommend that childcare-centre operating hours align with the working hours of workers in informal employment to enable their paid work.
- *Expand use of State Welfare Cards:* Workers recommend expanding the coverage of welfare cards to include all types of public transportation.
- *Support and promote workers' health:* Workers recommend the implementation of an annual health check-up for workers with high work-related occupational risks and hazards.

Ensure access to public space:

- *Ensure fair and transparent regulations on access to public space:* This includes respecting the right to work in public

spaces, returning footpaths to street vendors and motorcycle taxi drivers who were evicted, and working directly with vendor organizations to discuss public space management.

- *Invest in urban and workplace infrastructure:* Street vendors require vending spaces with low rental fees, water, electricity and waste management services, as well as fuel/gas subsidies. Motorcycle taxi drivers' stands require parking space, waiting areas, CCTV, and a proper roof. Workers in public space recommend the installation of street lights as a security measure. Attention should be given to gender, and age-friendly and climate-sensitive workplace infrastructure that meets the occupational health and safety needs of workers.

Commit to worker participation and representation in decision-making processes:

- *Include workers in urban development and planning processes:* This requires laws and policies that recognize workers in the informal economy, particularly by promoting, protecting and regulating their work. This involves a shift from policies and practices that neglect or penalize workers. For motorcycle taxi drivers, in particular, this can entail creating fair competition with ride-hailing applications. For street vendors, this requires consistent and transparent policies that guarantee fair access to public space.
- *Promote the participation of workers in institutionalized decision-making processes and social dialogue:* Local and national governments, as well as the private sector, play a role in creating mechanisms to guarantee a plurality of perspectives in decision-making arenas. At the local level, a commitment to including workers'

voices builds trust among relevant stakeholders. Importantly, it can lead to more inclusive and comprehensive policy responses that incorporate workers' solutions to issues that directly affect them. Attention should be paid to mechanisms sensitive to gender and diversity and that ensure inclusion, particularly of women workers in informal employment.

- *Guarantee social control mechanisms:* Government should guarantee participation and monitoring from the Federation of Informal Workers in Thailand (FIT), civil society and academics to assure social dialogue processes are effective and efficient.

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About WIEGO

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on empowering the working poor, especially women, in the informal economy to secure their livelihoods. We believe all workers should have equal economic opportunities, rights, protection and voice. WIEGO promotes change by improving statistics and expanding knowledge on the informal economy, building networks and capacity among informal worker organizations and, jointly with the networks and organizations, influencing local, national and international policies.

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