THAILAND'S SOCIAL PROTECTION LANDSCAPE

Employment, Pensions & Informal Worker Protection

Nonarit Bisonyabut
28/10/2026



THAILAND'S EMPLOYMENT STRUCTURE

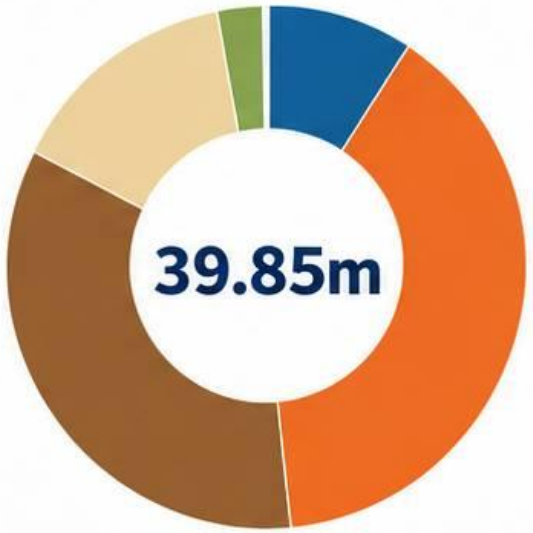
By work status | Q3 2025

WHO ARE INFORMAL WORKERS? (NSO DEFINITION)

Employed persons who are not protected or lack social security through their work.

ALL EMPLOYED PERSONS

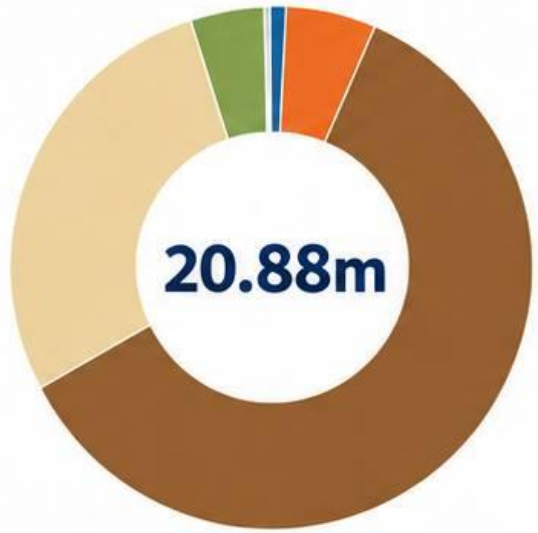
39,852,121 people | Q3 2025



- Government employees
  8.95% | 3,568,087 people
- Private employees
  39.61% | 15,786,772 people
- Own-account workers
  33.48% | 13,341,525 people
- Contributing family workers
  15.57% | 6,203,835 people
- Employers
  2.37% | 944,529 people
- Producers' cooperative members
  0.02% | 7,372 people

INFORMAL EMPLOYMENT

20,884,086 people | Q3 2025



- Government employees
  0.97% | 202,649 people
- Private employees
  5.16% | 1,077,725 people
- Own-account workers
  60.94% | 12,725,844 people
- Contributing family workers
  28.81% | 6,016,928 people
- Employers
  4.09% | 853,568 people
- Producers' cooperative members
  0.04% | 7,372 people

Source: National Statistical Office, Informal Employment Survey 2025, Table 6, p. 67.
Percentages use each panel's total. NSO's definition of informal employment differs from ILO/WIEGO.
Rounding may affect sums; published total employment differs from the category sum by 1 person.

A MORE SECURE TOMORROW TOGETHER

THAILAND'S PENSION SYSTEM

Three pillars, different coverage pathways | 2019 framework

PEOPLE SECURITY STRONGER THAILAND

FOR A BRIGHTER TOMORROW

1901 Civil-service pension origins

1951 Civil-service Pension Act

1990 Social Security Act

1993 Targeted old-age allowance

1997 GPF begins

2009 Allowance coverage expands

2011 / 2015 NSF law / operations

COVERAGE BY PILLAR

PILLAR I
Basic income protection

Old-age allowance

Tax-funded monthly support for eligible people aged 60+.

Generally excludes public pension recipients.



PILLAR II
Employment-linked protection

Government officers
- Civil-service pension: defined benefit
- GPF: individual retirement savings

Formal-sector workers
- Social Security, Section 33

Former employees / informal workers
- Section 39: continued insurance
- Section 40: voluntary protection; benefits vary by option

PILLAR III
Voluntary retirement savings

Across worker groups
- Retirement Mutual Funds (RMF)
- Pension insurance

Formal-sector employees
- Provident funds: employee + employer savings

Eligible informal workers
- National Savings Fund (NSF): personal savings + state matching

HOW BENEFITS ARE PROVIDED

Social assistance — tax-funded allowance | **Defined benefit (DB)** — rule-based pension | **Defined contribution (DC)** — savings + investment returns

Pillar grouping adapted from Table 1; eligibility and benefits depend on each scheme. Historical snapshot, not current rules.

Sources: Ratanabanchuen (2019), Table 1, pp. 35–36; ILO (2016); GPF history. Timeline dates cross-checked where available.

THAILAND'S PENSION SYSTEM

Membership and beneficiaries by pillar | Latest figures, with a 2018 RMF proxy

SECURE PEOPLE
STRONGER THAILAND

TODAY'S SAVINGS
A BRIGHTER TOMORROW

PILLAR I
Basic income protection

Old-age allowance

2024

11.63 million

11,626,372 recipients | 2024

Successful transfers reported during Jan–Dec.

PILLAR II
Work-related protection

STABLE WORK
STRONGER RETIREMENT

Civil service retirement benefits*

2024

1.03 million

1,028,032 recipients | 2024

Pensions, gratuities and retirement allowances.

Government Pension Fund (GPF)

Dec 2025

1.27 million

1,269,689 members | Dec 2025

Social Security: Section 33

Dec 2025

12.18 million

12,183,749 insured persons | Dec 2025

Formal-sector employees

Social Security: Section 39

Dec 2025

1.65 million

1,650,427 insured persons | Dec 2025

Voluntary continuation after leaving employment

Social Security: Section 40

Dec 2025

11.04 million

11,035,035 insured persons | Dec 2025

All options combined; not all include old-age benefits.

PILLAR III
Voluntary retirement savings

MORE CHOICES
BRIGHTER TOMORROWS

Provident funds (PVD)

Dec 2025

3.10 million

3,101,025 members | Dec 2025

Retirement Mutual Funds (RMF)

2018 proxy

≈0.71 million

≈707,000 estimated annual contributors

6.3% × 11.23 million tax filers (2018).

Pension insurance

Not verified

Not verified

Policies cannot be treated as unique people.

National Savings Fund (NSF)

Sep 2026

2.92 million

2,915,862 members

Website accessed 20 Sep 2026; count date unspecified.

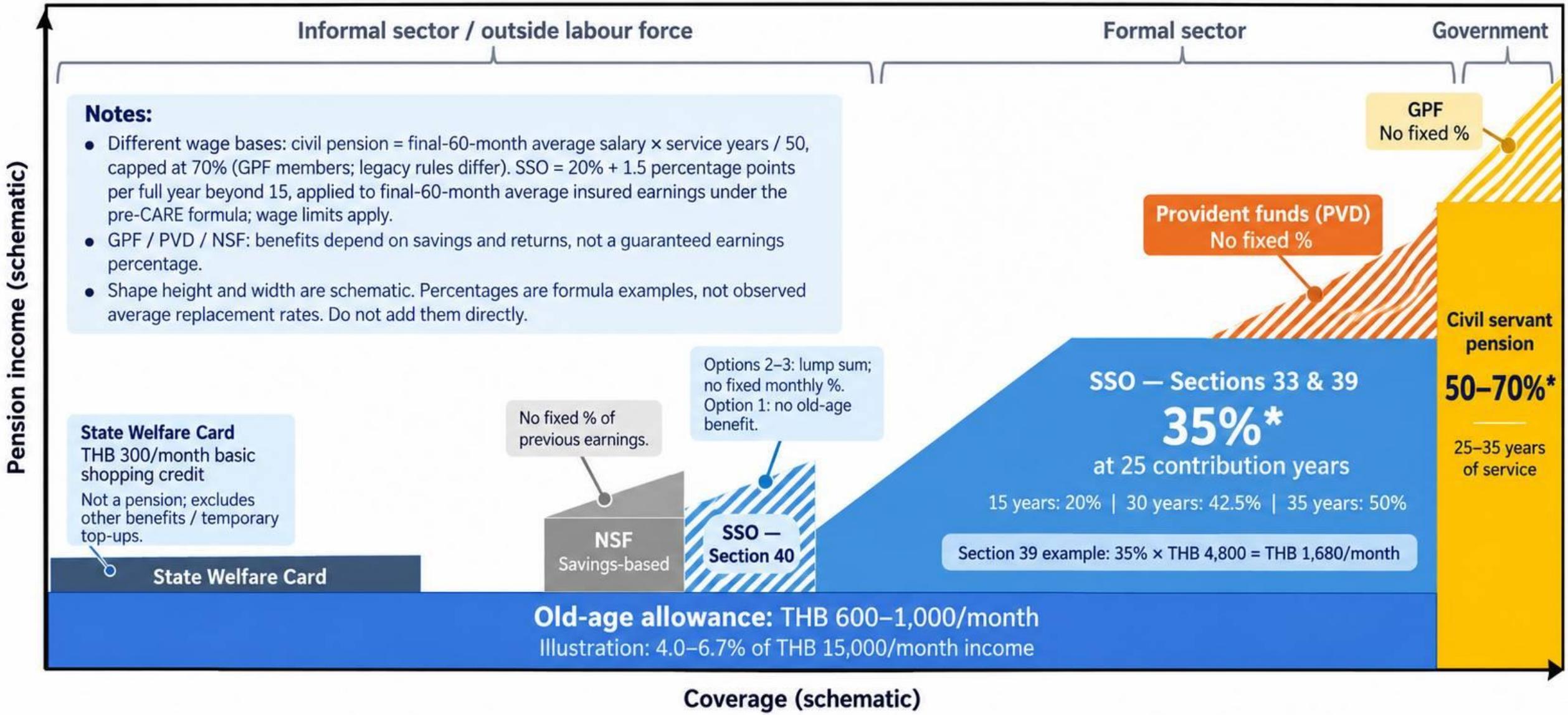
REMARKS

1. Do not add the boxes: one person may participate in several schemes.
2. Mixed reference dates and units: this is not a single-year, deduplicated population snapshot.
3. Section 40 includes options without old-age benefits; the eligible subgroup is not separately verified.
4. *The civil-service figure combines benefit types and excludes active workers still accruing rights.
5. RMF is a historical proxy for annual tax-reported contributions, not total holders or current coverage.

Sources: DOP, Situation of the Thai Older Persons 2024, p.42; SSO Dec 2025 statistics; GPF member statistics; SEC (24 Jul 2026); NSF website.
RMF proxy: PIER DP 143, p.9; PBO Report 2/2569, Fig.4-7, p.37 (Revenue Department data).
Pillar classification follows Table 1, *The Pension System in Thailand*, Nomura Journal (2019). Counts rounded to 2 decimals in millions.

THAILAND'S PENSION SYSTEM

Coverage and income replacement — scheme formulas and illustrations



CARE reform: Cabinet approved draft on 14 Jul 2026; MOL states effective 180 days after Gazette publication. SSO figures here use the pre-CARE formula.

Sources: ILO pension-system schematic (2022); GPF Act s.63; SSO rules; Parliament Library (Jun 2025); ISSA (2025); GCC (2026); MOL (5 Aug 2026).

Research: 20 Sep 2026.

RETIREMENT PROTECTION FOR THAILAND'S INFORMAL WORKERS

SSO Section 40 and the National Savings Fund (NSF)

SECURE PEOPLE STRONGER THAILAND

SSO — SECTION 40

Voluntary social insurance

SOCIAL SECURITY FOR A MORE SECURE TOMORROW

11.04 million

11,035,035 insured persons | Dec 2025

All options combined; not all have old-age benefits.

Eligibility:
Entry age: 15–65; outside Sections 33 and 39, subject to eligibility rules.

MONTHLY CONTRIBUTIONS & COVERAGE (THB)

Option	Member pays	Government pays	Total contribution	Old-age saving component
1	70	30	100	0
2	100	50	150	50
3	300	150	450	150

Government contributions support the social insurance scheme. Total contributions are not entirely retirement savings.

Coverage:

- All options: sickness/injury income compensation, disability and death benefits.
- Option 2 adds old-age savings; Option 3 also includes child allowance.

AT AGE 60 + END OF INSURED STATUS

Options 2–3: lump sum + credited returns

No lifelong monthly old-age pension. Option 1 has no old-age payout.

20-YEAR SAVING ILLUSTRATION

Option 2: THB 12,000 | Option 3: THB 46,000

240 monthly payments; excludes returns and extra saving.
Option 3 includes the qualifying THB 10,000 bonus.

NATIONAL SAVINGS FUND — NSF

Voluntary retirement savings with state matching

SMALL SAVINGS A BRIGHTER TOMORROW

2.92 million

2,915,862 members | website accessed 20 Sep 2026

The membership preference date is not specified.

Eligibility:
Thai citizens aged 15–60 without excluded pension coverage.

SAVE FLEXIBLY

THB 50 per payment → THB 30,000 per year maximum

No requirement to save every month. Annual ceiling equals THB 2,500/month on average.

GOVERNMENT MATCH

Age	Match rate	Saving to unlock full annual match
15–30	**50%**	THB 3,600/year
>30–50	**80%**	THB 2,250/year
>50–60	**100%**	THB 1,800/year

Government contribution capped at THB 1,800/year for every age band.

PAYMENTS START AT AGE 60

Adequate balance: lifelong monthly pension under NSF rules.

Small balance: THB 600/month subsistence payments until the balance is exhausted.

A lifelong THB 600 pension is not guaranteed to every member.

IMPORTANT NOTES: Neither scheme guarantees a fixed percentage of previous earnings. Membership totals do not measure regular contributions; dates differ and totals should not be added. NSF permits Section 40 Option 1 members; Options 2–3 are excluded at entry under the NSF FAQ.

Sources: SSO insured-person statistics, Dec 2025; SSO/MOL Section 40 benefit guide; PRD (11 Oct 2025); ISSA Thailand profile (2025); NSF website, FAQ and contribution/pension guidance.
Added SSO co-payment figures: supplied reference; official verification pending.

HIRING A MAID CAN MAKE YOUR HOME AN 'ESTABLISHMENT'

Thailand plans to bring 3 worker groups into Social Security Section 33 — including domestic workers employed by private households



> "Want higher contribution revenue? Be careful it may just mean more people competing to use the fund. Hire only one maid, and the 180-day countdown still begins. If many households choose not to comply, who bears the burden?"

1 WHO WILL BE COVERED?

3 Groups to Be Covered Under Section 33



1. Agricultural workers
2. Street vendors / hawkers
3. Employees of individual employers
   maids, gardeners, drivers

A household hiring a domestic worker may legally be treated as an employer.

2 THE 180-DAY ADJUSTMENT PERIOD



180 DAYS

- Countdown starts after publication in the Royal Gazette.
- This was extended from the original 60-day draft.

Reason: not only employers need time — the Social Security Office must also build a system to collect contributions from employers without corporate registration numbers for the first time.

3 IF YOU FAIL TO REGISTER, WHO IS RESPONSIBLE?



The employer — not the maid.

Employer obligations

- Register the employee
- Deduct contributions
- Submit contributions

Penalties for non-compliance

- 2% monthly surchage on unpaid contributions
- Criminal penalty: imprisonment up to 6 months
- Fine up to THB 20,000

4 WHAT BENEFITS DO WORKERS RECEIVE?

Workers Receive the Same Core Protection as Office Employees

- Sickness / medical care
- Cancer treatment
- Maternity
- Disability
- Death benefit
- Old-age benefit
- Unemployment

Coverage applies to both Thai nationals and foreign workers with work permits.

5 SCALE OF THE POLICY



Projected Expansion

1.05 MILLION+

Estimated additional people entering the system by 2030

Cabinet resolution: 25 August 2026

6 THE BIG TAKEAWAY

The Real Test of These 180 Days

The issue is not only whether employers are ready. It is whether households realize they are employers at all. Most people who hire a maid have never imagined their home would need contribution records — and monthly penalties do not wait for awareness.

Critical concern: expanding coverage may increase contribution revenue, but it could also increase pressure on benefit use and compliance burdens for households.

Summary infographic in English | Based on Thai PBS, Government Public Relations Department, and Matichon Online