

強制性公積金計劃 統計摘要

Mandatory Provident Fund Schemes Statistical Digest

2005年12月

December 2005



強制性公積金計劃管理局

Mandatory Provident Fund Schemes Authority



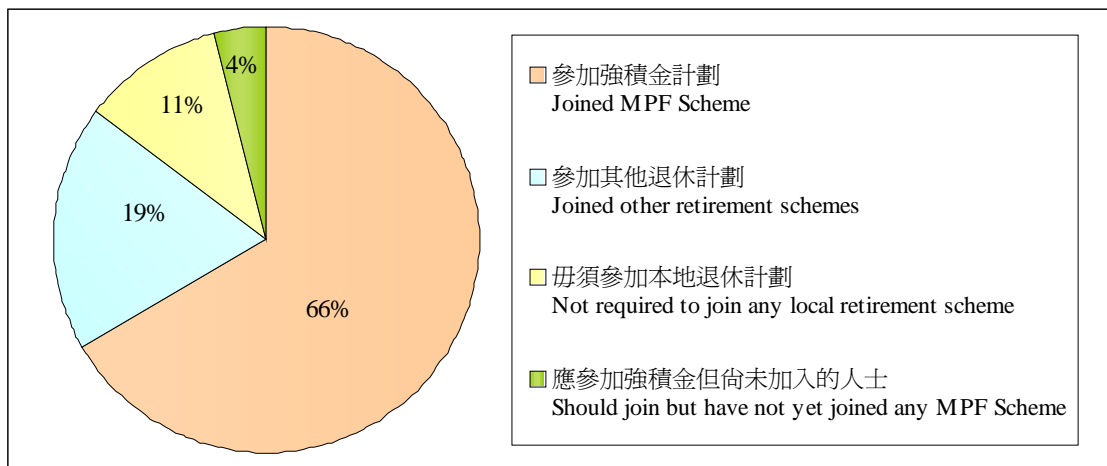
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I. 就業人口

I. The Employed Population

圖 I. 就業人口（按退休計劃種類劃分）

Chart I. Employed Population by Type of Retirement Scheme



根據香港特別行政區政府統計處公布之 2005 年第 3 季綜合住戶統計調查報告，在本港 339 萬就業人口中，僱員及自僱人士的數目分別佔 298 萬及 39 萬⁽¹⁾，另外約有 3 萬人為無酬家屬幫工。

在就業人口中，有 66% 獲強積金計劃保障，19% 受其他退休計劃保障，如公務員退休金計劃及獲強積金豁免的職業退休計劃等。11% 就業人口並沒有法律責任參加任何本地退休計劃。他們大部分均為家務僱員及 65 歲以上或 18 歲以下的僱員。其餘 4% 的就業人口，為應參加強積金計劃但尚未加入的人士。

According to the Q3 2005 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.39 million was made up of 2.98 million employees and 0.39 million⁽¹⁾ self-employed persons (SEPs). In addition, around 30 000 persons were unpaid family workers.

Among the employed population, 66% are covered under MPF schemes and 19% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF Exempted ORSO Schemes, etc. 11% of the employed population, most of them domestic employees and employees who are aged above 65 or below 18, are not required to join any local retirement schemes according to law. The remaining 4% of the employed population are people who should have joined the MPF schemes but have not done so.

(1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

(1) SEPs under the MPF System include both "self-employed persons" and "employers" as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.

II. 截至 2005 年 12 月 31 日的統計數據一覽表

II. Summary Statistics as at 31 December 2005

強積金制度 The MPF System	
與強積金制度有關的人口 The population size relevant to the MPF System	('000)
僱主數目 Number of Employers	231
有關僱員數目 Number of Relevant Employees	2 027
自僱人士數目 Number of Self-employed Persons (SEPs)	371
參與情況 Enrolment	('000)
參與計劃的僱主 Participating Employers	227
參與計劃的僱員 Enrolled Employees	1 974
參與計劃的自僱人士 Enrolled SEPs	288
強積金計劃 MPF Schemes	
核准受託人數目 Number of Approved Trustees	19
註冊計劃數目 Number of Registered Schemes	46
核准成分基金數目 Number of Approved Constituent Funds	332
核准匯集投資基金數目 Number of Approved Pooled Investment Funds	276
獲批核的緊貼指數集體投資計劃數目 Number of Index-tracking Collective Investment Schemes Approved	84
2005 年第四季已收供款 (百萬港元) Contributions Received, Q4 2005 (HK\$ million)	6 610
所有計劃的資產淨值總計 ⁽¹⁾ (百萬港元) Aggregate Net Asset Values of All Schemes ⁽¹⁾ (HK\$ million)	151 360
職業退休計劃 ORSO Schemes	
計劃數目 (包括豁免計劃) Number of Schemes (including Exempted Schemes)	7 754
職業退休註冊計劃 ORSO Registered Schemes	
計劃數目 Number of Schemes	5 722
僱主數目 Number of Employers	8 875
所涵蓋的僱員數目 Number of Employees Covered	532 000
資產值 (百萬港元) Asset Size (HK\$ million)	194 708
年度供款額 (百萬港元) Annual Contribution Amount (HK\$ million)	15 957

(1) 有關數字包括從職業退休計劃轉移過來的資產。

(1) Note that the figures include assets transferred from the ORSO schemes.

III. 圖表

III. Charts and Tables

1. 參與強積金計劃的情況

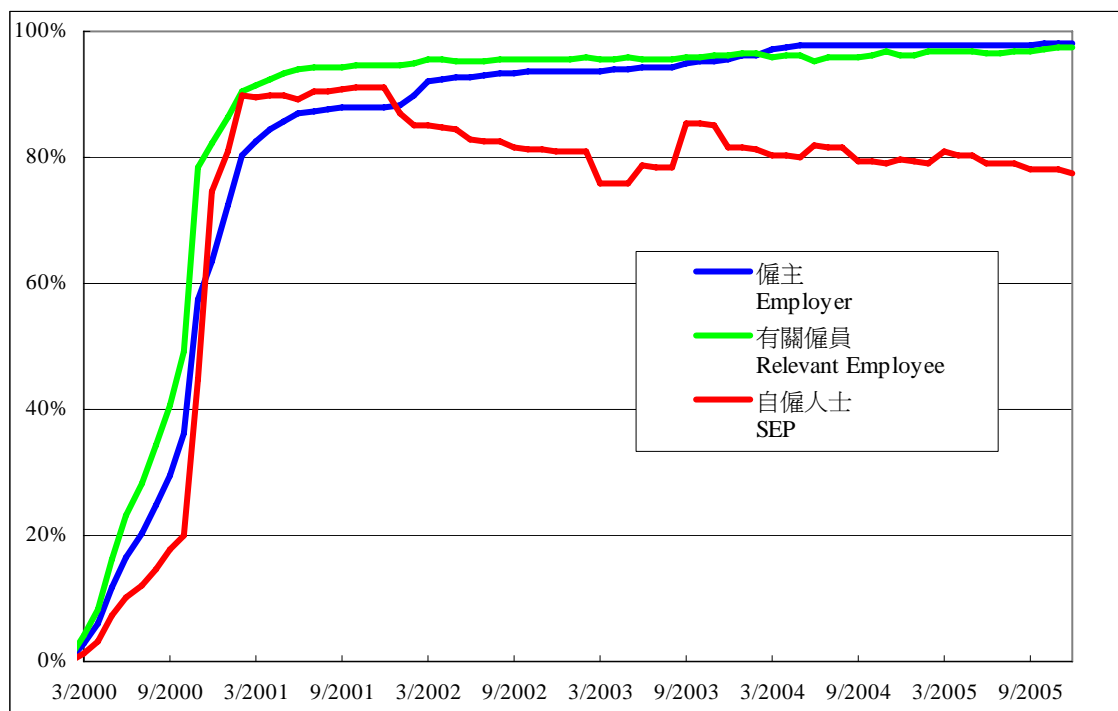
1. Enrolment in MPF Schemes

與上季比較，僱主及有關僱員的登記率分別上升 0.3% 及 0.6%。自僱人士的登記率下降 0.4%，主要是由於受強積金制度涵蓋的自僱人士的人數上升，由 369 700 名增加至 371 100 名所致。

When compared with the last quarter, the enrolment rates of employer and relevant employees increased by 0.3% and 0.6% respectively. The enrolment rate of SEPs decreased by 0.4%, mainly due to the increase of the universe of SEPs from 369 700 to 371 100 people.

圖 III.1.1 參與強積金計劃的情況

Chart III.1.1 Enrolment in MPF Schemes



(1) 資料來源：政府統計處及由受託人向積金局呈交的申報表

(1) Source: Census and Statistics Department and returns submitted by the trustees to the MPFA

表 III.1.1 參與成員數目及參與率

Table III.1.1 Number of Participating Members and Compliance Rates

截至 As at	僱主 Employer		有關僱員 Relevant Employee		自僱人士 SEP	
	參與僱主 數目 ⁽¹⁾ Participating Employers ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)	參與成員 數目 ⁽¹⁾ Participating Members ⁽¹⁾ (‘000)	參與率 Compliance Rate (%)
31.12.2004	223	97.9	1 837	96.2	294	79.6
31.03.2005	224	97.9	1 889	96.7	292	80.8
30.06.2005	224	97.9	1 913	96.4	289	79.0
30.09.2005	224	97.9	1 938	96.8	289	78.0
31.12.2005 ⁽²⁾	227	98.2	1 974	97.4	288	77.6

(1) 強積金制度是以僱傭為基礎的制度，部分僱主及成員可能參加多於一個計劃。對於那些以同一身分參加多於一個計劃的僱主及成員，有關數字已予調整。

(2) 與上季比較。有關僱員的登記數目增加 36 400 名，但由於強積金制度所涵蓋的僱員人數同時上升 26 000 名，因此僱員的登記率淨上升 0.6%。自僱人士的登記數目減少 500 名，而強積金制度所涵蓋的自僱人士人數同時上升 1 400 名，因此自僱人士的登記率下降 0.4%。

(1) As the MPF is an employment-based system, some employers and members may be participating in more than one scheme. Adjustments have been made for employers and members who are participating in more than one scheme in the same capacity.

(2) When compared with the last quarter, the enrolment of relevant employees increased by 36 400. At the same time, the universe of relevant employees also increased by 26 000, resulting in a net increase of 0.6% in the employees' enrolment rate. The enrolment of SEPs decreased by 500. At the same time, the universe of SEPs also increased by 1 400, resulting in a decrease of 0.4% in the SEPs' enrolment rate.

2. 強積金計劃的已收供款及已支付權益

2. Contributions Received and Benefits Paid, MPF Schemes

表 III.2.1 強積金計劃的已收供款及已支付權益

Table III.2.1 Contributions Received and Benefits Paid, MPF Schemes

(百萬港元)

(HK\$ million)

季度 Quarter	已收供款 Contributions Received			已支付權益 Benefits Paid		
	強制性 Mandatory	自願性 Voluntary	合計 Total	強制性 Mandatory	自願性 Voluntary	合計 Total
Q4 2004	5 655	586	6 241	379	305	684
Q1 2005	5 974	658	6 632	441	321	762
Q2 2005	5 843	657	6 500	464	308	773
Q3 2005	5 846	634	6 480	614	416	1 030
Q4 2005	5 959	651	6 610	625	414	1 038

* 因四捨五入關係，各項數字加減後，未必等同總數。

* Figures may not sum up to the total due to rounding.

3. 註冊中介人

3. Registered Intermediaries

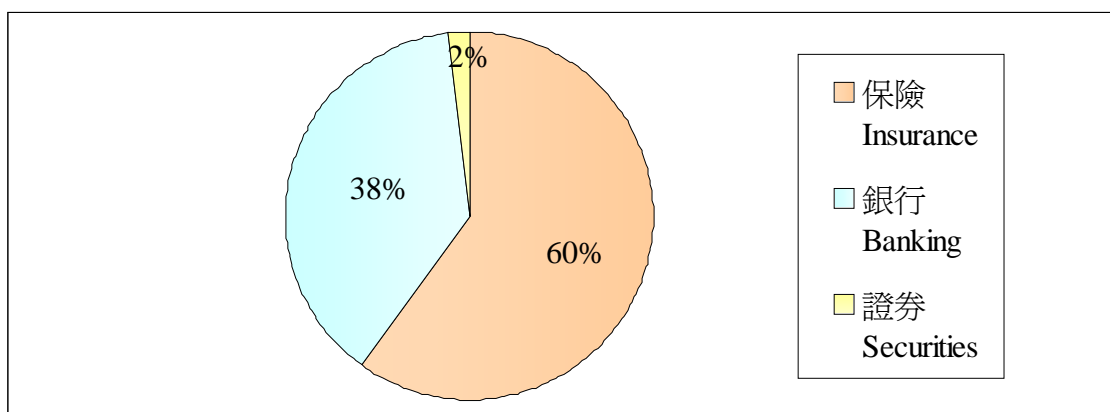
截至 2005 年 12 月 31 日，積金局已共為 24 934 名強積金中介人註冊，當中 446 個屬公司身分，24 488 個屬個人身分，後者均獲發給強積金中介人證。

As at 31 December 2005, the MPFA registered a total of 24 934 MPF intermediaries, comprising 446 corporations and 24 488 individuals, the latter were issued with Mandatory Provident Fund intermediaries cards (MPF cards).

表 III.3.1 截至 2005 年 12 月 31 日的註冊中介人數目
Table III.3.1 Number of Registered Intermediaries – 31 December 2005

公司 Corporate	446
個人 Individual	
• 祇獲准就保險單提供意見 Permitted to advise on insurance policies only	13 107
• 祇獲准就證券提供意見 Permitted to advise on securities only	5 679
• 獲准就證券及保險單提供意見 Permitted to advise on both securities and insurance policies	4 346
• 獲准銷售強積金計劃但不可提供投資方面的意見 Permitted to sell MPF schemes without rendering specific investment advice	1 356
個人合計 Individual Total	24 488

圖 III.3.1 截至 2005 年 12 月 31 日的個人註冊中介人百分比
(按中介人的主要保薦公司所從事的主要業務劃分)
Chart III.3.1 Percentage Share of Individual Registered Intermediaries by Major Line of Business of the Intermediary's Primary Sponsoring Corporation – 31 December 2005



4. 強積金產品

4. MPF Products

表 III.4.1 截至 2005 年 12 月 31 日的註冊計劃數目
(按種類劃分)

Table III.4.1 Number of Registered Schemes by Type
– 31 December 2005

計劃種類 Scheme Type	數目 Number
集成信託計劃 Master Trust Schemes	42
行業計劃 Industry Schemes	2
僱主營辦計劃 Employer Sponsored Schemes	2
合計 TOTAL	46

表 III.4.2 強積金計劃的核准成分基金資產淨值⁽¹⁾
(按種類劃分)

Table III.4.2 Net Asset Values⁽¹⁾ of Approved Constituent Funds of MPF
Schemes by Type

(百萬港元)
(HK\$ million)

截至 As at	核准成分基金種類 Type of Approved Constituent Funds						合計* TOTAL*
	保本基金 Capital Preservation Fund	貨幣市場 基金 Money Market Fund	保證基金 Guaranteed Fund	債券基金 Bond Fund	均衡基金 Balanced Fund	股票基金 Equity Fund	
31.12.2004	18 237	856	18 528	1 486	61 526	19 550	120 183
31.03.2005	19 204	904	19 020	1 568	63 354	20 266	124 316
30.06.2005	20 132	934	19 887	1 664	66 640	22 239	131 496
30.09.2005	20 989	967	20 645	1 743	73 405	25 418	143 167
31.12.2005	21 960	1 018	21 302	1 846	78 020	27 214	151 360

* 因四捨五入關係，各項數字加減後，未必等同總數。

(1) 根據受託人的資料，有關數字包括從職業退休計劃轉移過來的資產。

* Figures may not sum up to the total due to rounding.

(1) As reported by trustees. Note that the figures include assets transferred from the ORSO schemes.



圖 III.4.1 截至 2005 年 12 月 31 日各類強積金計劃的核准成分基金所佔資產淨值總計之百分比

Chart III.4.1 Percentage Share of Aggregate Net Asset Values of Approved Constituent Funds of MPF Schemes by Type – 31 December 2005

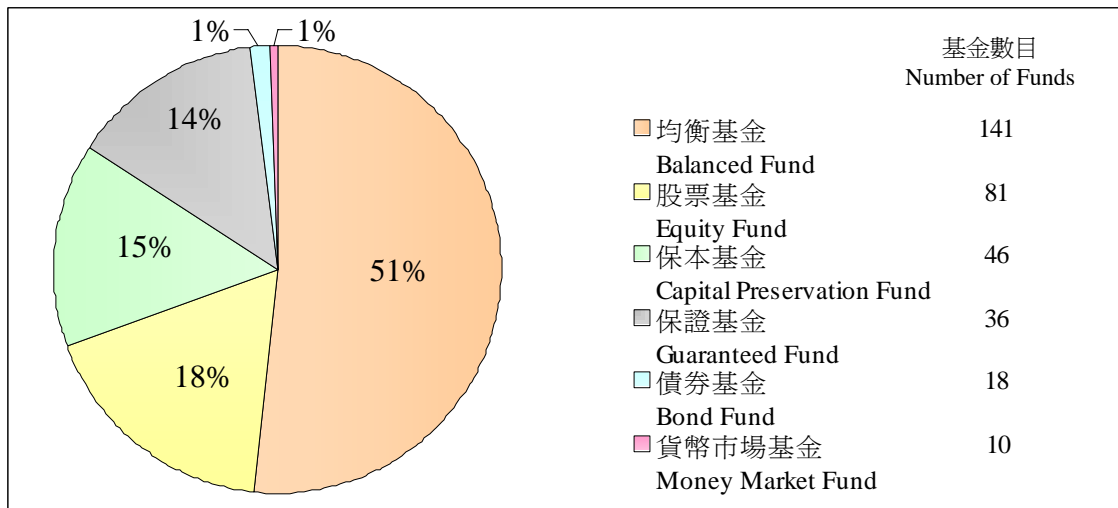
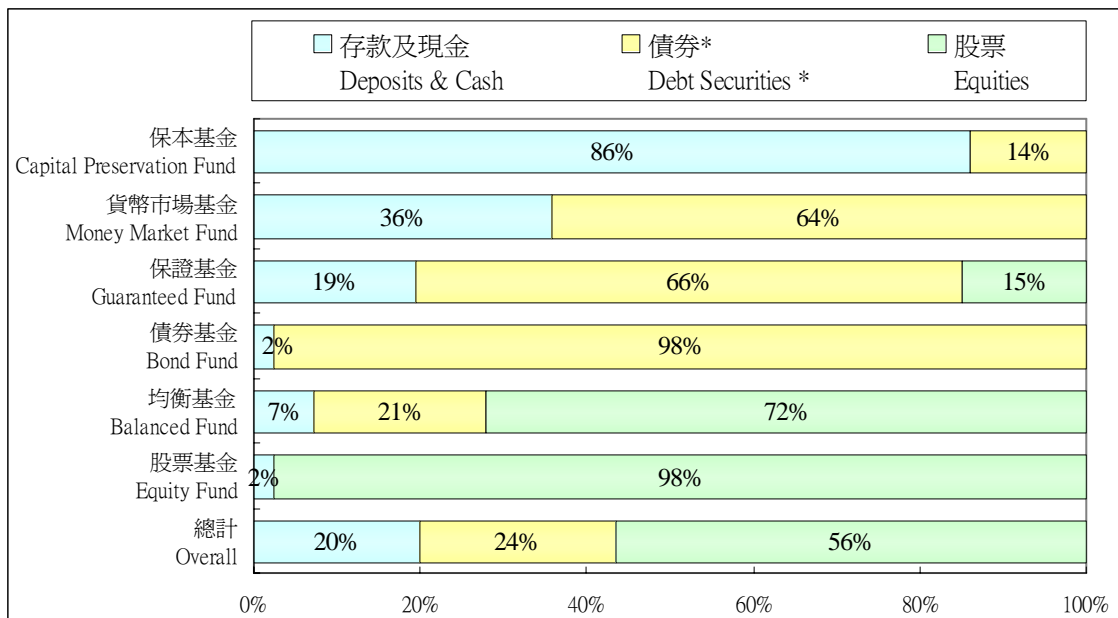


圖 III.4.2 截至 2005 年 9 月 30 日各類核准成分基金按資產類別分配

Chart III.4.2 Asset Allocation of Approved Constituent Funds by Asset Class – 30 September 2005



* 包括可兌換債券。

* Including convertible debt securities.

圖 III.4.3 截至 2005 年 9 月 30 日各類核准成分基金按地理區域分配¹

Chart III.4.3 Asset Allocation of Approved Constituent Funds by Geographical Region¹ – 30 September 2005

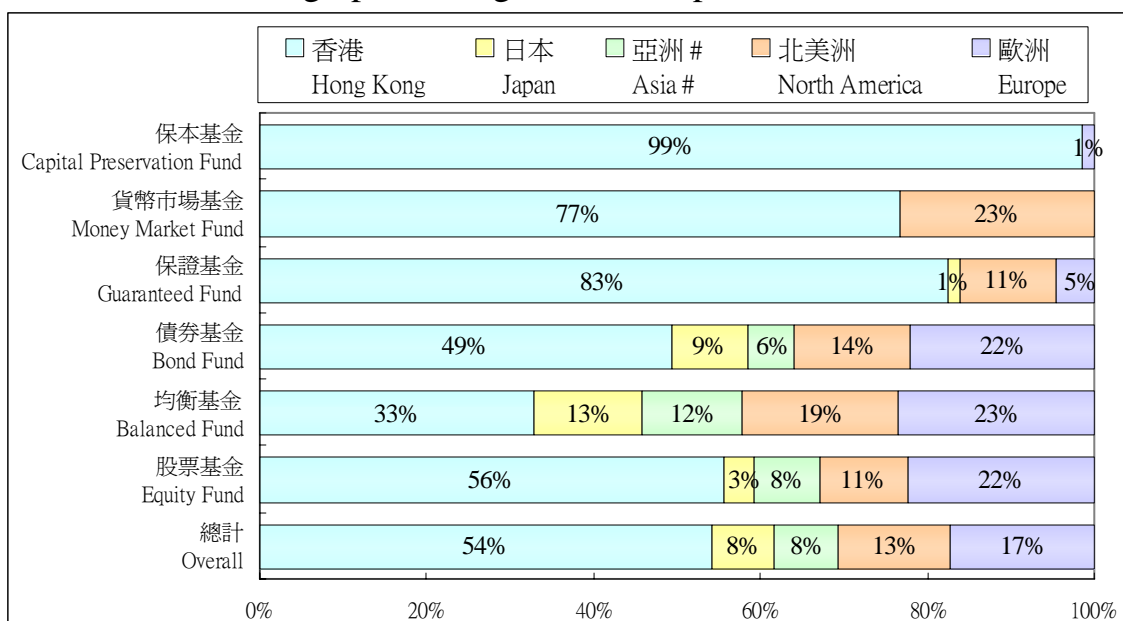


表 III.4.3 截至 2005 年 9 月 30 日核准成分基金按資產類別及地理區域分配¹

Table III.4.3 Asset Allocation of Approved Constituent Funds by Asset Class and Geographical Region¹ – 30 September 2005

	存款及現金 Deposits & Cash	債券 ² Debt Securities ²	股票 Equities	總計 Overall
香港 Hong Kong	20%	12%	22%	54%
日本 Japan	§	2%	6%	8%
亞洲 # Asia #	§	1%	7%	8%
北美洲 North America	§	4%	9%	13%
歐洲 Europe	§	5%	11%	17%
總計 Overall	20%	24%	56%	100%

1 「地理區域分配」主要反映投資項目發行者所屬的國家。

2 包括可兌換債券。

不包括日本及香港，但包括澳洲、紐西蘭及印度。

§ 少於 0.5%。

1 "Geographical Region" basically reflects the country of origin of the issuer of the investment.

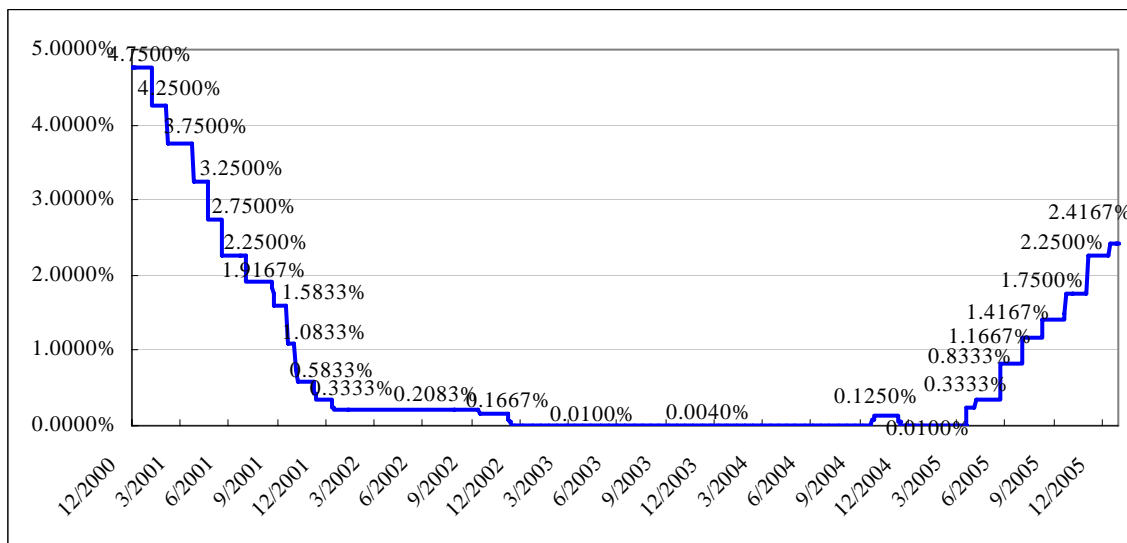
2 Including convertible debt securities.

Exclude Japan and Hong Kong but include Australia, New Zealand and India.

§ Less than 0.5%.



圖 III.4.4 已公布的訂明儲蓄利率⁽¹⁾
Chart III.4.4 Published Prescribed Savings Rates (PSR)⁽¹⁾



(1) 訂明儲蓄利率乃積金局為保本基金運作需要，根據強制性公積金計劃(一般)規例第 37(8)條而訂立。

(1) The PSR is prescribed by the MPFA pursuant to section 37(8) of the Mandatory Provident Fund Schemes (General) Regulation for the operation of Capital Preservation Funds.

5. 職業退休計劃 5. ORSO Schemes

表 III.5.1 職業退休計劃數目
(按利益種類劃分)

Table III.5.1 Number of ORSO Schemes by Benefit Type

獲強積金豁免 MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	4 479	218	4 697
界定利益計劃 Defined Benefit Schemes	268	167	435
小計 Sub-total	4 747	385	5 132
沒有獲強積金豁免 Non-MPF Exempted	註冊計劃 Registered Schemes	豁免計劃 Exempted Schemes	合計 TOTAL
界定供款計劃 Defined Contribution Schemes	942	833	1 775
界定利益計劃 Defined Benefit Schemes	33	814	847
小計 Sub-total	975	1 647	2 622
合計 TOTAL	5 722	2 032	7 754



表 III.5.2 職業退休註冊計劃之參與人數

Table III.5.2 Participating Members in ORSO Registered Schemes

	僱主 Employers	僱員* Employees*
獲強積金豁免的職業退休註冊計劃 MPF Exempted ORSO Registered Schemes	7 348	476 000
沒有獲強積金豁免的職業退休註冊計劃 Non-MPF Exempted ORSO Registered Schemes	1 527	56 000
合計 TOTAL	8 875	532 000

* 因四捨五入關係，個別數字之和未必等同總數。

* Figures may not sum up to the total due to rounding.

表 III.5.3 職業退休註冊計劃的資產值及年度供款額

Table III.5.3 Asset Size and Annual Contribution Amount of ORSO Registered Schemes

(百萬港元)

(HK\$ million)

	獲強積金豁免 MPF Exempted	沒有獲強積金豁免 Non-MPF Exempted	合計 TOTAL
資產值 Asset Size	184 647	10 061	194 708
年度供款額 Annual Contribution Amount	15 282	675	15 957

註：統計數字乃根據截至 2005 年 12 月 31 日的職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

Note : These Statistics are compiled on the basis of the latest annual returns filed with the MPFA as at 31 December 2005 in respect of the ORSO Registered Schemes.

IV. 用詞及定義

IV. Terms and Definitions

1. 就業人口的定義與政府統計處《綜合住戶統計調查》所指的定義相同。

2. 強積金制度下的僱主指訂立僱傭合約以僱用另一人作為其有關僱員的人。

3. 強積金制度下的有關僱員指年滿 18 歲但未滿 65 歲的僱員，惟下列僱員屬強積金制度的獲豁免人士，故不包括在內：

- i) 受公務員退休金制度保障的公務員；
- ii) 受補助學校或津貼學校公積金保障的教員；
- iii) 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員；
- iv) 家務僱員；
- v) 受海外退休計劃保障或獲准在港逗留及工作不多於 13 個月的無居留權海外僱員；
- vi) 受僱少於 60 日的僱員，惟建造業及飲食業的僱員除外。

4. 強積金制度下的自僱人士，指非以僱員身分收取有關入息的人，而該等有關入息是源自該人在香港（全部或部分）生產貨品或提供服務，或源自在香港從事向香港或香港以外地方提供貨品或服務的營業。18 歲以下，或 65 歲（或以上）的自僱人士或自僱持牌小販，均屬強積金制度下的獲豁免人士。

1. **Employed Population** refers the same definition as defined in the General Household Survey of Census and Statistics Department.

2. **Employer under the MPF System** means any person who has entered into a contract of employment to employ another person as his relevant employee.

3. **Relevant Employee under the MPF System** includes employee of 18 years of age or over, and below 65 years of age, but excludes the following categories of employee who are exempt persons under the MPF System:

- i) Civil servants who are covered by the Civil Service Pension System;
- ii) Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund;
- iii) Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes;
- iv) Domestic employees;
- v) Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who have been granted permission to stay and work for not more than 13 months in Hong Kong;
- vi) Employees who are employed for less than 60 days, excluding employees participating in Construction and Catering Industries.

4. **Self-employed Person (SEP) under the MPF System** means a person whose relevant income (otherwise than in the capacity as an employee) is derived from his production (in whole or in part) of goods or services in Hong Kong, or his trade in goods or services in or from Hong Kong. A self-employed licensed hawkers or an SEP who is below 18 years of age, or is 65 (or above) years of age is also an exempt person under the MPF System.

V. 資料來源及強積金涵蓋人口估計

V. Sources of Data and Estimation of the MPF Universe

資料來源

Sources of Data

強積金計劃

核准受託人、註冊計劃、核准成分基金及註冊中介人的統計數字，乃基於積金局的紀錄而編製。至於強積金計劃的參與人數及核准成分基金的資產淨值，則根據受託人向積金局呈交的申報表(按月/按季)所載資料而編製。

MPF Schemes

Statistics on the number of approved trustees, registered schemes, approved constituent funds and registered intermediaries are compiled based on the records kept in the MPFA. For the statistics on the number of enrolment in the MPF schemes and Net Asset Value of approved constituent funds, they are compiled based on the returns (monthly/quarterly) submitted by the trustees to the MPFA.

職業退休註冊計劃

職業退休註冊計劃的資產價值和年度供款額統計數字，乃根據職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

ORSO Registered Schemes

Statistics on the asset size and annual contribution amount of ORSO Registered Schemes are compiled based on the latest annual returns filed with the MPFA in respect of the ORSO Registered Schemes.

強積金涵蓋人口估計的更新

由於強積金涵蓋人口是根據有關政府部門發放的數字估計而成，所以在強積金制度下的僱主、有關僱員及自僱人士的涵蓋人口估計是會作出週期性更新。

Updating on Estimation of the MPF Universe

As the MPF universe is estimated based on the figures released by relevant Government departments, the universe of employers, relevant employees and SEPs under the MPF System will be updated periodically.

強積金涵蓋人口估計 Estimation of the MPF Universe

強積金制度下的僱主數目： Employers under the MPF System :

		('000)	
機構數目 ⁽¹⁾		Number of main businesses ⁽¹⁾	299
加		Add	
- 不包括在機構記錄庫內的有僱員的業主立案法團數目 ⁽²⁾		- Number of owners' corporations with employee(s) which are not covered in the Central Register of Establishments (CRE) ⁽²⁾	3
- 從事不包括在機構記錄庫內的行業的僱主數目		- Number of employers engaged in other industries which are not covered in the CRE	3
減		Less	
- 沒有僱員的商業機構數目 ⁽³⁾		- Number of business establishments with no employee ⁽³⁾	72
- 只有聘用獲豁免人士的商業機構數目		- Number of business establishments engaging exempt persons only	3
強積金制度下的僱主數目*		Employers under the MPF System*	231

* 因四捨五入關係，各項數字加減後，未必等同總數。
來源：

- (1) 估計數字乃基於政府統計處之機構記錄庫和僱傭及職位空缺統計調查提供的數據
(2) 估計數字乃基於土地註冊處提供的數據
(3) 估計數字乃基於政府統計處提供的數據

* *Figures may not sum up to the total due to rounding.*

Sources:

- (1) *Estimation based on figures provided by the Central Register of Establishments and the Survey of Employment and Vacancies, Census and Statistics Department*
(2) *Estimation based on figures provided by the Land Registry*
(3) *Estimation based on figures provided by the Census and Statistics Department*

強積金制度下的有關僱員數目：
Relevant Employees under the MPF System :

		('000)	
僱員數目（不包括 18 歲以下或 65 歲以上的僱員） ⁽¹⁾		Number of employees (excluding employees aged below 18 or above 65) ⁽¹⁾	2 937
減		Less	
- 受公務員退休金制度保障的公務員 ⁽²⁾		- Civil servants who are covered by the Civil Service Pension System ⁽²⁾	151
- 受補助學校或津貼學校公積金保障的教員 ⁽³⁾		- Teachers who are covered by the Grant Schools or Subsidized Schools Provident Fund ⁽³⁾	40
- 選擇繼續成為獲強積金豁免職業退休註冊計劃成員的僱員 ⁽⁴⁾		- Employees who choose to remain as members of MPF Exempted ORSO Registered Schemes ⁽⁴⁾	438
- 家務僱員 ⁽⁵⁾		- Domestic employees ⁽⁵⁾	217
- 受海外退休計劃保障或在香港工作不多於 13 個月的無居留權海外僱員 ⁽⁶⁾		- Expatriates who do not have the right of abode in Hong Kong and are covered by overseas retirement schemes or who work in Hong Kong for not more than 13 months ⁽⁶⁾	45
- 受僱少於 60 日的僱員，但不包括建造業及飲食業的僱員 ⁽⁷⁾		- Employees who are employed for less than 60 days, excluding employees participating in construction and catering Industries ⁽⁷⁾	19
強積金制度下的有關僱員數目*		Relevant Employees under the MPF System*	2 027

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

- (1) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據
- (2) 估計數字乃基於公務員事務局發布的數據
- (3) 估計數字乃基於庫務署提供的數據
- (4) 估計數字乃基於獲強積金豁免的職業退休註冊計劃之僱主提供的數據
- (5) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據
- (6) 估計數字乃基於入境事務處提供的數據
- (7) 估計數字乃基於政府統計處在 2003 年第 2 季透過綜合住戶統計調查進行的專題研究所獲得的數據

* Figures may not sum up to the total due to rounding.

Sources :

- (1) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department
- (2) Estimation based on the figures published by the Civil Service Bureau
- (3) Estimation based on the figures provided by the Treasury Department
- (4) Estimation based on figures reported by Employers of MPF Exempted ORSO Registered Schemes
- (5) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department
- (6) Estimation based on figures provided by the Immigration Department
- (7) Estimation based on figures obtained from a special topic enquiry conducted via the General Household Survey in Q2 2003 by Census and Statistics Department

強積金制度下的自僱人士數目：
Self-employed Persons under the MPF System :

('000)

摘錄自綜合住戶統計調查的自僱人士數目（不包括18歲以下或65歲以上的自僱人士） ⁽¹⁾	Number of SEPs extracted from General Household Survey (excluding SEPs aged below 18 or above 65) ⁽¹⁾	374
減 - 屬持牌小販的自僱人士 ⁽²⁾ （不包括18歲以下或65歲以上的持牌小販）	Less - SEPs who are licensed hawkers ⁽²⁾ (excluding licensed hawkers aged below 18 or above 65)	3
強積金制度下的自僱人士數目*	SEPs under the MPF System*	371

* 因四捨五入關係，各項數字加減後，未必等同總數。

來源：

(1) 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

(2) 估計數字乃基於政府統計處透過綜合住戶統計調查所獲得的數據

* Figures may not sum up to the total due to rounding.

Sources :

(1) SEPs under the MPF System include both “self-employed persons” and “employers” as defined in the Quarterly Report on General Household Survey, Census and Statistics Department.

(2) Estimation based on statistics obtained from the General Household Survey by Census and Statistics Department