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Social Security Office, MInistry of Labour



National Statistics Office, Ministry of Information and Communication Technology

Thailand So	ocial Security	Priority a	and Needs	Survey

International Labour Organization Sub-regional Office for East Asia Bangkok

Social Security Office, Ministry of Labour

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Mr Suguru Mizunoya

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#### **ABBREVIATIONS**

CSMBS: Civil Service Medical Benefits Scheme

ILO: International Labour Organization

SRO-BKK: Sub-regional Office for East Asia in Bangkok or SRO-Bangkok

MOL: Ministry of Labour

MOPH: Ministry of Public Health

MOSDHS: Ministry of Social Development and Human Security

NEDSB: National Economic and Social Development Board

NHI: National Health Insurance, or so called "30 Baht scheme"

NSO: National Statistical Office

PSTWF: Private School Teacher Welfare Fund

SOE: State owned enterprise

SSO: Social Security Office

# **PREFACE**

The International Labour Organization (ILO) conducted the Social Security Priority and Needs Survey, with cooperation from the Social Security Office (SSO) and National Statistical Office (NSO), simultaneously with the Thai Labour Force Survey in the fourth quarter of year 2003. This survey is the first sampling survey to be carried out in the region. It is aimed at providing a global picture of social security coverage of Thailand, as well as the risk priority, social protection and social security needs of those without social security. It is hoped that the information contained in this report will serve as a basis for extension of social security to the non-covered population, the majority of whom are in the informal economy.

Chapter 1 provides background information and objectives of the survey. Chapter 2, 3 and 4 provides overviews of the social security coverage in Thailand, the risk priority, social protection and security benefit needs of people as well as willingness to contribute and affordable contribution amount. Chapter 5 presents information on specific groups in the informal economy such as self-employed workers, occupational groups including farmers, transportation workers, domestic workers, street vendors and homeworkers, and other disadvantaged groups including the elderly, elderly widow/ers, and members of low income households. Chapter 6 presents recommendations on policies for extension of social security coverage. Definitions, sampling methodology and detailed statistical tables, as well as survey questionnaires, are attached in appendixes.

Mr. Suguru Mizunoya, Associate Expert on the Social Protection for the Informal Economy was in charge of producing the social security questionnaire, data processing and tabulations, and drafted this report under supervision of Mr. Hiroshi Yamabana, Social Security Specialist in the SRO-BKK, ILO. Special thanks are due to:

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#### **EXECUTIVE SUMMARY**

#### 1. Summary of survey

#### 1.1 Coverage

In Thailand, about 20% (about 13 million) of the population have social security coverage including dependants of the Civil Servant, State Enterprise and Private School schemes, and about 80% (about 51 million) do not have social security coverage. The Civil Servant scheme and the SSO scheme provide social security to most of the covered population (42% and 52% of the covered respectively)......(Fig.1, pp7) The coverage rates of Bangkok and Central area are about 28-38%, which is higher than the coverage rates of around 12-17% in other areas...... (Fig.6, pp 11) The majority of non-covered workers are comprised of about 10 million self-employed workers and about 7 million unpaid family workers. About 65% of each of these groups are engaged in agricultural activity. There are about 6 million non-covered private employees, including 4 million employees who are not engaged in agricultural activity and who are in practice obliged to join the SSO scheme. .....(Fig.3, pp9/Table 2.5, pp15) About 11% of employers who did not pay contribution intentionally do not register their enterprise with the SSO.....(Table 2.11, pp19) Working generations (20 to 59 years) have relatively high coverage rates of around 21-34%. On the other hand, younger and older generations have low coverage rates of between 7 and 20%. Extension of the SSO scheme to provide benefits to the non-covered dependants of members, as in other social security schemes, will contribute to fill the coverage gap between working generations and other generations......(Fig.5, pp10) There is a significant difference in coverage according to the level of monthly household income. The largest income group of the non-covered population is 2,500-4,999 Baht in comparison to 10,000-14,999 Baht for the covered population. Households with monthly income less than 15,000 Baht have low coverage, especially households with less than 5,000 Baht whose coverage rate is around 3-13%, whereas the coverage rates of households in higher income than 15,000 Baht are around 41-51%....(Fig.7, pp12) About 17% of people who are 60 years or more do not have an income, whereas the percentages of having no income in younger generations (i.e. 0-14 years, 15-29 years, 30-44 years, and 45-59 years) are around 5%.....(Fig.10, pp14) Among the specific groups in the non-covered population, large groups are "Agriculture and fishery workers" with about 14 million people, "Low income household members" with about 11 million people, "Self-employed" with about 10 million people, and "The elderly" (more then 55 years old) with about 7 million people which includes about 2 million elderly widow/ers. The non-covered population of other specific groups such as transportation workers,

construction workers, homeworkers, domestic workers, and street vendors is less than 1 million people.......(Table 5.1, pp35)

- Coverage of specific groups is low and coverage rates are around 4-20% except "Transportation workers" with a coverage rate of about 35%......(Table 5.1, pp35)

# 1.2 Risk priority and social protection needs

- The social protection needs of the non-covered population were "Sickness" followed by "Pensions", "Job loss" and "Agricultural protection", which accounted for about 32%, 21%, 15% and 11% of responses respectively.................(Fig.17 and Table 3.2, pp25)
- The social protection needs of specific groups were similar to those of the non-covered population i.e. protections for "Sickness", "Pensions", and "Job loss" were most needed. For workers in the agricultural or fishery industry and the self-employed, the need for "Agricultural protection" was higher than that of other specific groups............(Table 5.10 A and B, pp41-42)

#### 1.3 Social security benefit needs and affordability of contributions

- On average 65 % of non-covered workers considered the SSO benefits (sickness, maternity, invalidity and old-age pensions, death and child allowance) "Very important" and about 25% considered them "Important." (Fig.18, pp27)
- In spite of the great demand for social security benefits, the willingness to join a social security scheme among non-covered workers was as low as around 28%, and the rate of those unwilling to join was about 49%. About 65% of those who were unwilling to join chose "Not affordable" as their reason for not willing to join.................................(Fig.19 and 20, pp28)
- About 24% of those willing to join responded that they wanted to pay less than 50 Baht, about 29% responded between 50 and 99 Baht, and about 29% responded between 100 to149 Baht per month per person. The average affordable contribution amount was about 120 Baht, whereas the

contribution amount needed for one member of the SSO scheme was about 820 Bah(Table 4.1, pp29/Table 4.4, pp33
• With regard to the preferred frequency of contribution payment, about 67% of non-covered workers preferred to pay once a month and about 22% preferred to pay once a year
• There were about 1.4 million non-covered spouses of SSO members. About half (51%) of the members were willing to pay an additional contribution to cover their non-covered spouses whereas about 35% of the respondents did not want to pay(Table 4.7, pp34)
2. Social security extension options
2.1. Extension strategy
It is recommended that a two-pronged strategy, running in parallel, for extension of coverage b adopted, e.g. improvement and extension of the present social security schemes, notably the SSC and extension through a new mechanism of social security, should be considered
2.1.1 Improvement and extension of the coverage through expansion of the present schemes for dependent employees and their dependents
Extension of coverage of the SSO
Thailand has made substantial progress in extending social security coverage through several schemes for dependent employees, such as the SSO scheme, Civil Servant Scheme, State Owner Enterprise scheme, and the scheme for teachers in private schools. However, there are still around 6.4 million dependent employees not covered by any of these schemes, including about 4.1 million dependent employees in non-agricultural industries. It is essential that the coverage should be expanded by improving compliance to the SSO scheme and also by amending the legislation to cover a wider range of dependent employees (e.g. those working for agricultural workers whose employment is less than one year)
Improvements to 30-baht Health Care Scheme
Health is the highest protection need. The entire population is covered at present either through social security schemes or the National Health Insurance Scheme (30 Baht scheme). Future challenges to the 30-baht Scheme for financial sustainability, health care quality improvement and management, require further improvement and reform of the scheme by the government
Extension of SSO health care coverage to dependents
Extension of the SSO coverage of health care to dependent spouses and children should also b seriously considered. An ILO/SSO actuarial study clearly indicates that this extension could b financed within the contributions presently allocated to the short-term benefit branches
(Fig, 18, pp27/Table 4.7, pp34/Section 6.1.2, pp45)

#### 2.1.2 Extension of coverage to the self-employed persons through a new mechanism

#### Protections out of the scope of social security coverage for self-employed persons

Some broader social protection needs such as job security and creation, agricultural protection and adequate education, need different mechanisms other than social security and should be dealt with by other ministries and governmental organizations.

# Non-recommendable extension options: scheme for specific groups

Establishing a special scheme financed by contribution for certain occupational groups or industrial groups (e.g. taxi driver scheme, farmer's pension) is not recommended for several reasons. The scheme will suffer from the problem of low compliance due to low willingness to join a social security scheme and due to low contribution capacity. Having no employers to pay contributions, self-employed persons would need to pay more contribution without substantial government subsidies, another factor for low compliance of the scheme.

#### **Pensions**

The need for long-term income protection, such as old-age, invalidity and survivors' pensions, is high. It should also be noted that, due to the short-sighted nature of the population, the need for income security for old-age substantially increases as people get older, while people rate this need very low in their youth. Some form of protection for long-term income security measures through a social security mechanism should be considered................(Table 3.1, pp24/Fig. 17, pp25)

Relying on individual saving mechanisms to provide the basic minimum income security measures at the time of old-age, invalidity and survivorship is insufficient. Due to the low affordability of the non-covered population and administrative difficulties in collecting contributions from self-

employed persons, it is recommended that a fully/heavily tax-financed defined-benefit universal scheme be considered in order to provide a basic income security for the entire population in case of old age, invalidity and survivorship...........(Section 6.2.2, pp47/Box 3, pp48-49)

# 2.2 Way ahead

# CHAPTER 1 INTRODUCTION

# 1.1 Background

Low social security coverage is a world-wide problem. The necessity to tackle this problem has become more important than ever due to the fact that the current trend of globalization increases the vulnerability of workers, who are mostly in the informal economy without social protection in developing countries, by bringing them from a protected economy into an international competitive market. Such increasing insecurities associated with globalization call for the need to strengthen policies that help countries to cope better with the changes and it is important that social protection mechanisms reach those excluded from the social protection mechanisms in the informal and rural economies.

The Thai government recognizes the need for establishment of a strong national development foundation to enable Thai people to meet the challenges arising from globalization. Thailand has developed better systems of social protection and social security compared to other countries in the South East Asia region. Four social security schemes, namely 1) Civil Servant scheme (CS scheme), including Civil Servant Medical Benefit Scheme (CSMBS) and non-contributory pension scheme and Government Pension Fund (GPF), 2) State Owned Enterprise schemes (SOE scheme), 3) Private School Teacher Welfare Fund (PSTWF or PS scheme), and 4) Social Security scheme for private employees (Social Security Office (SSO) scheme), are implemented to provide comprehensive social security benefits. The SSO scheme extended its coverage from enterprises with 10 or more employees to enterprises with one or more employees in 2002, by which all the employees of registered enterprises are provided with social security coverage. In terms of health care, Thailand established National Health Insurance (NHI: 30Baht scheme) in 2001, which provides health care access to all the people who are not covered by social security schemes<sup>1</sup>. Thailand has achieved universal health care coverage. Thus, Thailand has made significant progress in the provision of social protection and social security, but there are still issues to be tackled. One of the major issues is the low coverage of social security except for health care i.e. only 20% of the whole population is covered by social security schemes, and how to provide the massive noncovered population with social protection and security in a financially sustainable and administratively feasible manner is a significant challenge.

Setting up a social protection system for the non-covered population is one of the priorities for the national development foundation and is a target for achieving quality life in the Ninth National Economic and Social Development Plan (2002-2006). The Ninth National Economic and Social Development Plan provides the policy frame to the Ministry of Labour and Social Security Office (SSO). The extension of the social security coverage to the informal economy is envisaged in the missions of the Ministry of Labour. The operational direction of the SSO for 2003 and 2004 states the need for preparatory studies to extend the social security coverage to the informal economy.

The ILO Sub-Regional Office for East Asia (ILO SRO-BKK) and SSO signed a letter of agreement in December 2002 on the ILO/SSO technical co-operation on the extension of social security to the informal economy. The working group of SSO on the extension to the informal economy was established in 2003 and ILO submitted the Technical Note on the Social Security Extension to the

<sup>&</sup>lt;sup>1</sup> The 30 Baht scheme may have to be classified as one of social security schemes but this report treats the 30 Baht scheme as a non-social security scheme due to the analytical purpose of legal and administrative coverage gaps of other benefits.

Informal Economy in May 2004. The Technical Note identified a road map for the implementation of the scheme for the informal economy and introduced a range of studies needed for the scheme design.

This is the report on the Social Security Priority and Needs Survey, one of the studies identified in the ILO's technical report. The Social Security Priority and Needs Survey was conducted together with the Labour Force Survey in the 4<sup>th</sup> quarter of 2003 in cooperation with the National Statistics Office (NSO) and the SSO. Data from the Labour Force Survey was linked to the Social Security Priority and Needs Survey, thus data used for the analysis of this report includes data from both the Thai Labour Force Survey and the Social Security Priority and Needs Survey.

# 1.2 Objectives

The Social Security Priority and Needs Survey is a nationwide sampling survey designed to collect data on the social security needs and priorities. The results of the survey will be used to formulate a policy for the provision of social protection and social security extension to people in the informal economy. The main data collected is in the following areas:

- 1) Basic information such as age and sex, marital status, area of residence, education level, participation in labour force, international and domestic migration, household income, and social security coverage.
- 2) Job-related information such as work status, size of enterprise, occupation, multiple jobs, frequency of changing occupation, social security coverage rate by occupational categories.
- 3) Social security needs and priorities such as people's perception on the risk in life, needs for social security benefits, willingness to participate in the SSO scheme, reason why not willing to join SSO scheme, and preference of contribution amount and frequency of payment.

The non-covered population was analyzed by using above-mentioned information in Chapter 2 to Chapter 4. In addition, this survey paid special attention to specific groups in the non-covered population for the social security extension. These specific groups included 1) Self-employed without employees, 2) Agriculture and fishery workers, 3) Transportation workers (taxis, Tuktuk, motor bikes and vans), 4) Construction workers, 5) Domestic workers, 6) Street venders, 7) Homeworkers, 8) Members of low income households, 9) The elderly, and 10) Elderly widow/ers<sup>2</sup>.

# 1.3 Key definitions of this report

#### 1.3.1 Social protection and social security

There is a need to clarify the definition of the terms "social protection", "social security", "social assistance" and "social safety net", since they are often used interchangeably among different parties.

<sup>&</sup>lt;sup>2</sup> There are some non-covered groups that were excluded from the specific groups, such as workers in entertainment venues and temporary and daily workers (except temporary workers in government and State Own Enterprises), due to technical difficulties.

In this report, "social security" refers to statutory social security schemes for income security and against ill-health, "social assistance" refers to statutory social welfare programmes financed by general tax or other tax sources without contribution, and "social protection" refers to a whole set of policies and mechanisms against economic adversity and ill health including social security, social assistance, and other protection mechanisms such as provisions with regard to education, agriculture, housing, and natural disaster. This report does not use the term "social safety net", since "social safety net" is often used to refer to the minimum protection of people, and this concept overlaps with the concept of social assistance.

# 1.3.2 Non-covered population (people without social security coverage) and people in the informal economy

The term informal economy implies multi-dimensional concepts such as size of economic activity, technology and organization level of economic activity, recognition from the authorities, and level of income. The ILO describes the concept of informal economy as follows<sup>3</sup>:

The informal sector consists of small-scale self-employed activities (with or without hired workers), typically at low levels of organization and technology with the primary purpose of generating employment and incomes. The activities are usually conducted without proper recognition from the authorities, and escape the attention of the administrative machinery responsible for enforcing laws and regulations.

A difficulty which comes from the above-mentioned multi-dimensional concepts of informal economy is one of the reasons that Thailand has not yet adopted a national definition for informal economy.

The object of this report is the non-covered population without social security coverage, which is defined as "a person who is not covered as a member nor as a dependant by one of the social security schemes which include CS Scheme, SOE Scheme, SSO scheme and PS Scheme". One of the main differences between the ILO concept of informal economy and the non-covered population is that the ILO concept does not include people who are not in the labour force, although those non-covered and not in the labour force (e.g. elderly, housewives and children) are some of the major targets of the extension of social security. Another difference is that the ILO's concept above does not include those employed by formal enterprises without social security coverage i.e. the non-covered population due to non-compliance of their enterprises. Chart 1 below shows differences between the ILO's concept of people in the informal economy and the concept of the non-covered population in this report.

<sup>&</sup>lt;sup>3</sup> The informal sector (1998), ILO Regional Department for Asia and Pacific

Chart 1: Concept chart for the non-covered population and people in the Informal economy

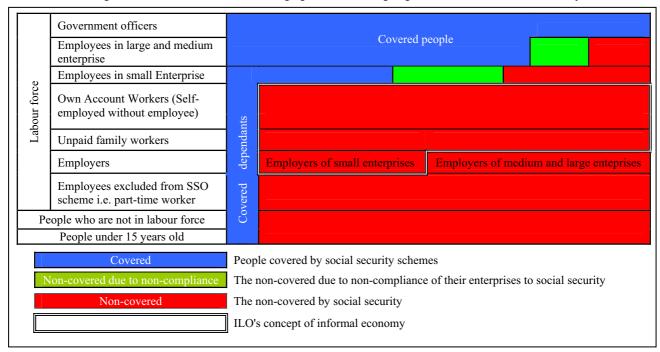


Chart 2 presents a detailed structure of the social security coverage. The covered population consists of people who are covered by the CS scheme, SOE scheme, SSO scheme and PS scheme. Covered people of each scheme, except the SSO scheme, comprise members of the scheme and dependents. Dependents of CS, SOE and PS schemes are comprised of people in the labour force, people not in the labour force and people who are younger than 15 years. On the other hand, the non-covered population is comprised of people in the labour force, people who are not in the labour force, and people who are younger than 15 years.

Chart 2: Classification of the covered and non-covered population (millions)

		Civil service scheme (5.4)	Civil servants (1.8)	
			Dependants (3.6)	Persons in the labour force (1.0)
				Persons not in labour force and persons under 15 years old (2.6)
		State Owned Enterprise scheme (0.6)	Workers in State Owned Enterprises (0.3)	persons under 13 years old (2.0)
	Covered		Dependants	Persons in the labour force (0.1)
Total population (64.2)	population (12.8)		(0.4)	Persons not in labour force and persons under 15 years old (0.3)
		Private School Scheme (0.1)	Teachers and head masters of private schools (0.05)	
			Dependants (0.04)	Persons in the labour force (0.01)
				Persons not in labour force and persons under 15 years old (0.03)
		Social Security Scheme (6.7)	Private employees and other social security scheme members (6.7)	
	Non-covered population (51.3)	Persons in the labour force (25.7)		
		Persons not in labour force and persons under 15 years old (25.6)		

# 1.4. Review of Thai demography and labour force structure

## 1.4.1 Demography

Table 1.1 represents the demographic structure of Thailand. The total population was 64.2 million of which 49.8% were male and 50.2% were female. People younger than 20 years accounted for 32.9% of the population, people between 20-54 years accounted for 53.4% and people who were older than 55 years accounted for 13.7% of the population.

**Table 1.1: Demographic structure of Thailand (thousands)** 

Table 1.11. Demo	_				Т	4-1	
		ale		Female		Total	
Age	Number	Percentage	Number	Percentage	Number	Percentage	
0-4 yrs	2,118.3	3.3%	2,075.5	3.2%	4,193.9	6.5%	
5-9 yrs	2,781.1	4.3%	2,673.3	4.2%	5,454.5	8.5%	
10-14 yrs	3,034.7	4.7%	2,981.4	4.6%	6,016.2	9.4%	
15-19 yrs	2,786.4	4.3%	2,714.5	4.2%	5,500.8	8.6%	
20-24 yrs	2,904.3	4.5%	2,819.4	4.4%	5,723.7	8.9%	
25-29 yrs	2,919.2	4.5%	2,819.5	4.4%	5,738.7	8.9%	
30-34 yrs	2,793.2	4.3%	2,700.0	4.2%	5,493.4	8.6%	
35-39 yrs	2,550.1	4.0%	2,534.8	3.9%	5,084.9	7.9%	
40-44 yrs	2,248.3	3.5%	2,308.6	3.6%	4,556.9	7.1%	
45-49 yrs	2,102.3	3.3%	2,146.5	3.3%	4,248.8	6.6%	
50-54 yrs	1,673.5	2.6%	1,783.1	2.8%	3,456.7	5.4%	
55-59 yrs	1,225.2	1.9%	1,292.2	2.0%	2,517.5	3.9%	
60-64 yrs	948.1	1.5%	1,016.9	1.6%	1,964.9	3.1%	
65-69 yrs	722.5	1.1%	844.8	1.3%	1,567.3	2.4%	
70 yrs or more	1,183.0	1.8%	1,537.2	2.4%	2,720.2	4.2%	
Total	31,990.3	49.8%	32,247.7	50.2%	64,238.0	100.0%	

Source: Social Security Priority and Needs Survey

#### 1.4.2 Labour force

Chart 3 represents the concept of labour force status and Table 1.2 represents the labour force statistics as of 4<sup>th</sup> quarter of 2003 in Thailand. The 64.2 million Thai population consisted of 35.5 million in the total labour force (55.2%), 13.1 million not in the labour force (20.4%), and 15.7 million younger than 15 years (24.4%). The total labour force consisted of the current labour force of 35.2 million (32.7%) and 0.3 million seasonally inactive labour force (0.4%). The current labour force consisted of 34.6 million employed (53.8%) and 0.6 million of unemployed people (1.0%).

**Chart 3: Labour force classification** 

Total population (64.2 million)	Population of 15 years	Total labour force (35.5 million, 55.2%)	Current labour force (35.2 million, 54.8%)	Employed (34.7 million, 53.8 %) Unemployed (0.6 million, 1.0%)
	old or more (48.6 million, 75.6%)	(33.3 million, 33.276)	Seasonally inactive labour force (0.3 million, 0.4%)	
		Not in labour force (13.1 million, 20.4%)		
	Population of less than 15 years old (15.7 million, 24.4%)			

Table 1.2: Number and percentage of population by labour force status and sex, as of the  $4^{th}$  quarter of 2003

Labour force status (thousands)	Male	Female	Total
1. Total labour force	19,516.5	15,967.0	35,483.5
1.1. Current labour force	19,445.1	15,758.7	35,203.8
1.1.1 Employed	19,071.3	15,493.5	34,564.8
1.1.2 Unemployed	373.8	265.2	639.0
1.2 Seasonally inactive labour force	71.4	208.4	279.8
2. Not in labour force	4,539.6	8,550.4	13,090.0
3. Persons under 15 years old	7,934.2	7,730.3	15,664.5
4. Total	31,990.3	32,247.7	64,238.0

Labour force status (%)	Male	Female	Total
1. Total labour force	61.0%	49.5%	55.2%
1.1. Current labour force	60.8%	48.9%	54.8%
1.1.1 Employed	59.6%	48.0%	53.8%
1.1.2 Unemployed	1.2%	0.8%	1.0%
1.2 Seasonally inactive labour force	0.2%	0.6%	0.4%
2. Not in labour force	14.2%	26.5%	20.4%
3. Persons under 15 years old	24.8%	24.0%	24.4%
4. Total	100.0%	100.0%	100.0%

#### 1.4.3 Employed labour force by work status

Table 1.3 represents the breakdown of employed population by work status and sex. The employed population consists of 1.2 million employers (3.3%), 10.8 million self-employed (31.1%), 7.8 million unpaid family workers (22.5%), 1.8 million permanent government employees (5.1%), 0.6 million temporary government employees (1.7%), 0.3 million permanent employees of state owned enterprises (0.8%), 0.06 million temporary employees of state owned enterprises (0.2%), 12.1 million private employees (35.1%), and 0.06 million members of producers' cooperatives (0.2%).

Table 1.3: Employed population by work status groups and sex

Work status		Male		Female		Total	
		Number	%	Number	%	Number	%
		(thousands)		(thousands)		(thousands)	
Employer		902.1	4.7	252.1	1.6	1,154.2	3.3
Self-employed		7,029.2	36.9	3,728.8	24.1	10,757.9	31.1
Unpaid family worker		2,817.8	14.8	4,963.7	32.0	7,781.6	22.5
Government employee	Permanent	988.8	5.2	761.7	4.9	1,750.5	5.1
Government employee	Temporary	303.4	1.6	300.2	1.9	603.7	1.7
State owned enterprise	Permanent	197.7	1.0	80.2	0.5	278.0	0.8
employee	Temporary	44.0	0.2	14.1	0.1	58.1	0.2
Private Employee*		6,765.7	35.5	5,356.2	34.6	12,121.9	35.1
Member of producers cooperatives		22.5	0.1	36.4	0.2	58.9	0.2
Total		19,071.3	100.0	15,493.5	100.0	34,564.8	100.0

<sup>\*</sup>Excluding temporary employees of government and state owned enterprises.

<sup>4</sup> Excluding private employees working for government and state owned enterprises as temporary workers.

#### **CHAPTER 2**

#### SOCIAL SECURITY COVERAGE IN THAILAND

This chapter presents the current situation of social security coverage in Thailand from various viewpoints. Firstly, this chapter explores the social security coverage among the whole Thai population, and secondly, presents the social security coverage of people in the labour force.

# 2.1 Overall social security coverage for the whole Thai population

#### 2.1.1 Composition of the covered and non-covered population

The population of Thailand is 64.2 million, comprised of 12.8 million people with social security coverage including members of social security schemes and their dependants, and 51.3 million people without social security coverage. In terms of percentage, 20.0% of people had social security coverage and 79.9% people did not have social security coverage as shown in Figure 1 below.

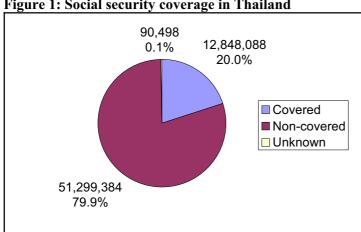


Figure 1: Social security coverage in Thailand

## 2.1.2 Composition of people with social security

Out of 12.8 million people with social security coverage, including members of social security schemes and their dependants, 5.4 million people were covered by the Civil Servant scheme (CS scheme), 0.6 million people were covered by the State owned Enterprise scheme (SOE scheme), 0.1 million people were covered by the Private School scheme (PS scheme) and 6.7 million people were covered by the Social Security Office's scheme (SSO scheme). In terms of coverage by scheme, the CS and SSO schemes accounted for more than 94% of total social security coverage and the SOE and PS schemes accounted for the rest. Figure 2 represents the ratio of each scheme to the whole population of covered people.

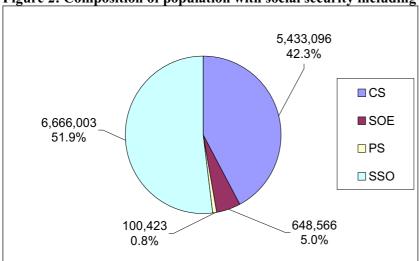


Figure 2: Composition of population with social security including workers and dependents

Table 2.1 represents the breakdown of Figure 2 into members of the scheme and their dependants, which included people in the labour force, people who were not in the labour force, and people who were younger than 15 years.

Table 2.1: Breakdown of covered population

- 11.0-1-0-1-0-1-0-1-0-1-0-1-0-1-0-1-0-1-0					
		Member	Dependant	Total	
CS	Total	1,750,511	3,682,585	5,433,096	
	%	32.2%	67.8%	100.0%	
SOE	Total	277,953	370,613	648,566	
	%	197,749	155620	353,369	
PS	Total	16,049	24,720	40,769	
	%	56.0%	44.0%	100.0%	
SSO	Total	6,666,003	0	6,666,003	
	%	100.0%	0.0%	100.0%	

#### 2.1.3 Composition of people without social security

Figure 3 represents the composition of people without social security coverage according to work status. The non-covered population consisted of 10.0 million self-employed workers, 7.5 million unpaid family workers, 6.4 million private employees, 11.2 million who were not in the labour force, 14.4 million who were under 15 years, and others.

In the Thai Labour Force Survey, if interviewees were hired workers, they were recorded as "private employee" regardless of whether or not their enterprises were registered enterprises with the SSO. On the other hand, not all enterprises were registered i.e. there were un-registered enterprises or enterprises which did not meet the requirement to become registered enterprises (e.g. amount of capital). This was one of the major reasons why there were 6.4 million private employees in the non-covered population despite the fact that SSO extended its coverage to the smallest enterprises in 2002. Another explanation for non-covered private employees could be attributed to atypical employment contracts including temporary or part-time contracts, or gray employment relationships (e.g. homeworker).

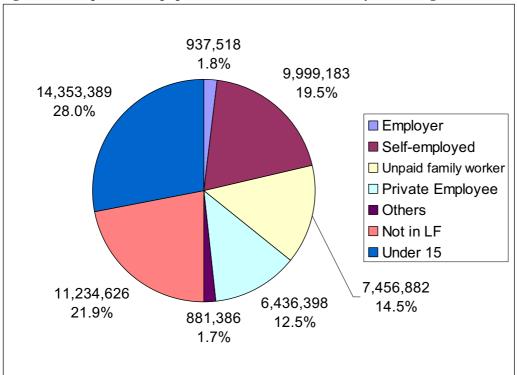


Figure 3: Composition of population without social security according to labour force status

#### 2.1.4 Health care coverage

Figure 4 represents how Thai people financed their medical expenses. 19.8% of people used medical benefit of social security schemes (8.4% for CS, 1.2% for SOE and PS, 10.2% for SSO), 2.0% for private insurances, 73.5% used the National Health Insurance (NHI: so called "30 Baht scheme"), 3.8% paid medical expenses without using either social insurance or NHI, and 2.0% used private insurance.

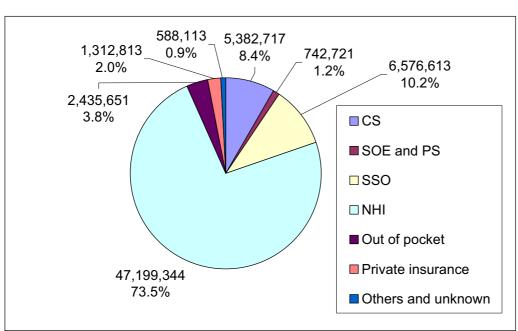


Figure 4: Main means of financing medical expenditure

#### 2.1.5 Social security coverage by sex

There was little difference in the social security coverage between men and women i.e. the male coverage rate was 20.1% whereas the female coverage rate was 19.9% as shown in Table 2.2 below.

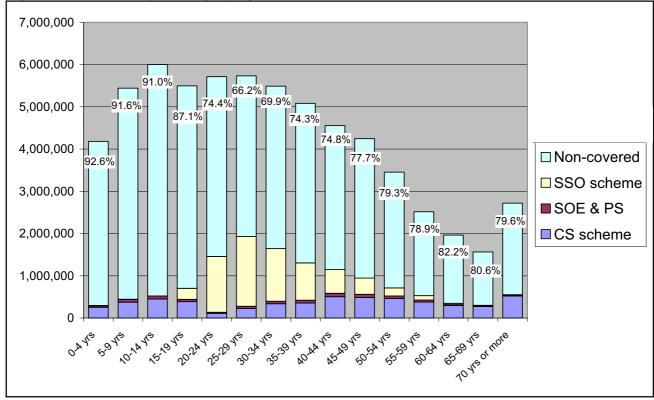
Table 2.2: Social security coverage by sex

	Covered	Non-covered	Unknown	Total
Male	6,431,758	25,511,869	46,629	31,943,627
%	20.1%	79.7%	0.1%	99.9%
Female	6,416,330	25,787,515	43,869	32,247,714
%	19.9%	80.0%	0.1%	100.0%
Total	12,848,080	51,299,384	90,498	64,191,341
%	100.0%	100.0%	100.0%	100.0%

# 2.1.6 Social security coverage by age

Figure 5 represents social security coverage by age groups in Thailand. Age groups from 20 to 59 years had relatively lower non-coverage rates, ranging from 66.2% (25-29 years) to 78.9% (55-59 years). On the other hand, the rest of the age groups had higher non-coverage rates ranging from 79.6% (70 years or older) to 92.6% (0-4 years). The social security coverage by CS, SOE, and PS schemes extended across all the age groups due to the schemes allowing the parents, spouse, and children of members to join as dependants. As the SSO scheme does not cover dependants, the social security coverage by SSO scheme was seen from the age of 15 and above. The number of SSO insured reached its peak at age group of 25-29 and gradually decreased.

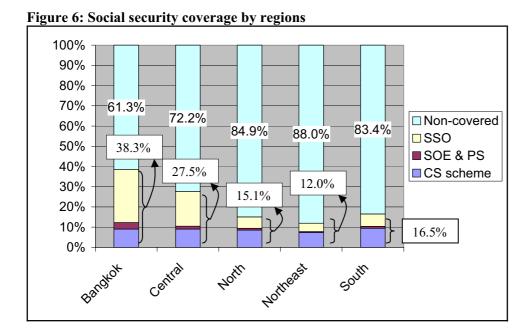
Figure 5: Social security coverage by age



<sup>\*</sup> Percentages indicate percentage of non-covered population for each age category

#### 2.1.7 Social security coverage by regions

Social security coverage rates varied in different regions as shown in Figure 6 below. Social security coverage of Bangkok area was 38.3% and social security coverage of Central region was about 27.5%, whereas social security coverage in other regions did not even reach 20% (15.1%, 12.0%, and 16.5% for North, North East, and South respectively) although the CS scheme provided social security about 10% social security coverage across the regions. In other words, the economies in the Bangkok and Central regions had developed to the extent that there was a demand for many private employees, which increased social security coverage rate in these two regions.



# 2.1.8 Social security coverage by education level (15 years or older)

Table 2.3 represents the social security coverage by education level among all Thai citizens who were more than 15 years old. The general trend of the social security coverage was that the more education a person had, the higher was the probability that a person had social security coverage i.e. 87.6% of people with less than primary education did not have social security coverage whereas 24.4% of people with university level education did not have social security coverage.

Table 2.3: Social security coverage by level of education

Table 2.5. Social security coverage by level of education						
	Covered	Non-	Unknown	% of non-		
	Covered	covered	Clikilowii	covered		
Less than elementary level	2,448,486	17,382,747	12,520	87.6%		
Elementary level	1,569,293	8,169,553	3,805	83.9%		
Lower secondary level	1,978,728	6,171,721	8,848	75.6%		
Upper secondary level	2,016,949	3,620,892	13,585	64.1%		
Diploma level	911,684	663,363	1,790	42.1%		
University level	2,605,678	837,901	5,057	24.3%		
Other levels	2,347	8,022	0	77.4%		
Unknown	46,359	91,797	2,369	65.3%		
Total	11,579,524	36,945,996	47,974	76.1%		

#### 2.1.9 Social security coverage by household income

Figure 7 represents social security coverage according to the household monthly income level. The number of people classified by household monthly income peaked in the range of 2,500-4,999 Baht. The percentage of covered people increased as household monthly income increased. The number of covered people peaked in the range of 10,000-14,999 Baht and decreased gradually.

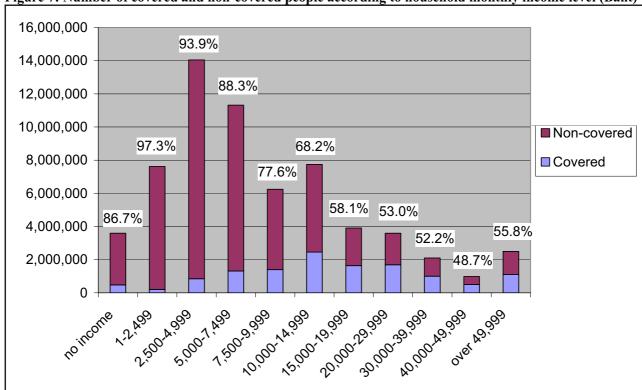


Figure 7: Number of covered and non-covered people according to household monthly income level (Baht)

As shown in Figure 7, there was a wide variation of coverage ratio among different levels of household income. Households with a monthly income from "no income" to "10,000-14,999" Baht had a high non-covered rate, ranging from 68.2% to 97.3%, although the number of people in these categories comprised the vast majority of the population (79.1%). The coverage ratio stayed around 50% for those households with a higher monthly income.

#### **BOX 1: Household income analysis of the non-covered population**

#### a) Monthly household income comparison between covered and non-covered population

Figure 8 represents monthly household income distribution of covered and non-covered population. Compared to the income distribution of the covered population, the income distribution of the non-covered population is skewed to the left. The three largest income groups for the covered population were 10,000-14,999 Baht (19.4%), 20,000-29,999 Baht (13.3%) and 15,000-19,999 Baht (12.9%), whereas the three largest income groups for the non-covered population were 2,500-4,999 Baht (25.8%), 5,000-7,499 Baht (19.6%) and 1-2,499 Baht (14.5%).

<sup>\*</sup> Percentages indicate percentage of non-covered population for each household income category

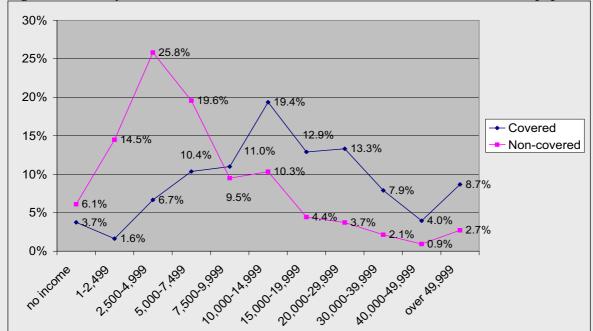


Figure 8: Monthly household income distribution between covered and non-covered population (Baht)

## b) Monthly household income comparison among non-covered workers

Figure 9 represents the trends of monthly household income of non-covered workers which showed clear differences in household monthly income among different work status. "Employer" had a similar pattern to that of covered workers with a higher portion allocated in the category of "Over 49,999" (11.9% for employers and 8.9% for the covered workers). Other groups of non-covered workers had similar patterns (e.g. self-employed, unpaid family worker, private employee etc), with peaks in the category of "2,500-4,999" whereas the peak for covered workers was in the category of "10,000-14,000".

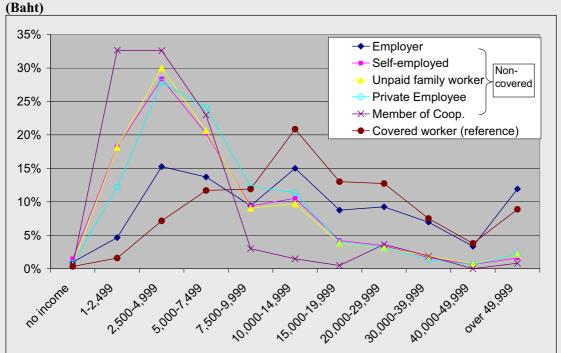
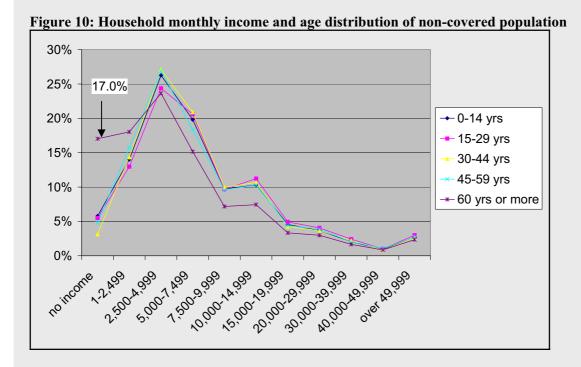


Figure 9: Household monthly income distribution of non-covered population according to work status (Baht)

# c) Monthly household income distribution among different age groups of non-covered population

Figure 10 represents household monthly income distribution according to age groups. Percentages in the figure mean the percentage of each age group who fell on different income group (e.g. 10% of 15-29 years in the "no income" means that 10% of people who were 15-29 years had no income). Generally, income distribution among different age groups was similar, but the exception was people who were 60 years old or more with no income who made up 17.0% of people who were 60 years old or more, compared to other age groups (5.8% for 0-14 years, 5.5% for 15-29 years, 3.1% for 30-44 years, and 4.8% for 45-59 years). The elderly poor accounted for a substantial part of the total poor: out of 11,209,773 poor people whose monthly household income was less than 2,500 baht, 629,619 people or 18.7% were aged 60 years or more.



2.2 Social security coverage in the labour force

#### 2.2.1 Social security coverage by labour force participation

Table 2.4 compares social security coverage between people in the labour force, and those who are not in the labour force such as housewives, students, and the elderly as well as those under 15 years. There was an essential difference in the social security coverage between people in the labour force and other people because those who were not in the labour force or under 15 years could only be covered by social security as dependants of either CS, SOE or PS schemes. Extension of the SSO scheme to dependents would significantly increase the number of covered people not in the labour force.

Table 2.4: Social security coverage by labour force participation

	People in	People not in labour force	Total	
	labour force	and under 15 years	10141	
Covered	9,742,308	3,105,780	12,848,088	
Non-covered	25,711,371	25,588,015	51,299,386	
Coverage rate	27.5%	10.8%	20.0%	
Unknown	29,874	60,625	90,499	
Total	35,483,553	28,754,420	64,237,973	

Table 2.5 is a decomposition of non-covered people in the labour force in the Table 2.4. Among "Self-employed" and "Unpaid family worker" who formed the majority of non-covered workers, farmers and fishermen accounted for the vast majority i.e. 59.2% of "Self-employed", and 72.7% of "Unpaid family worker". 54.7% of all non-covered workers were engaged in agricultural and fishery work.

Table 2.5: Ratio of farmers and fishermen by work status among non-covered workers

	Current labour force Unemployed or seasonally				Total			
	Employer	Self- employed	Unpaid family worker	Private Employee	Others	Sub-total	inactive workers	
Farmers and fishermen	13,401	5,921,832	5,418,379	2,256,144	5,251	13,615,007	828,058	14,443,065
Non- farmers & fishermen	924,118	4,077,354	2,038,502	4,180,254	48,079	11,268,307	-	11,268,307
Total	937,519	9,999,186	7,456,881	6,436,398	53,330	24,883,314	828,058	25,711,372
% of farmers and fishermen	1.4%	59.2%	72.7%	35.1%	9.8%	54.7%	-	56.2%

# 2.2.2 Social security coverage by occupation

Figure 11 represents the percentage of workers who were not covered by a social security scheme in occupational classification according to International Standard Classification of Occupation (ISCO-88). The major and sub-groups of the occupational classification are shown in the following Table 2.6:

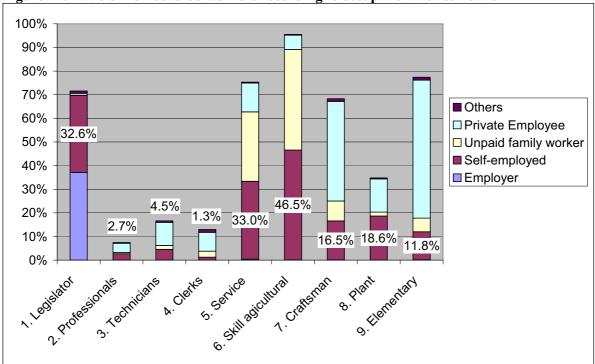
Table 2.6: Major and sub-groups of occupational classification (ISCO-88)

	Tubit 2001 Halfor that sub-groups of occupantional classification (1800 00)				
Major group	Major group name	Sub group name			
	Lagislator and sonior	Legislator and senior officials			
1	Legislator and senior officials and managers	Corporate managers			
		General managers			
		Physical, mathematical and engineering science professionals			
2	Professionals	Life science and health professionals			
2	Professionals	Teaching professionals			
		Other professionals			

Table 2.6: Major and sub-groups of occupational classification (ISCO-88) (cont'd)

Major group	Major group name	Sub group name
		Physical and engineering science associate professionals
3	Technicians and associate	Life science and health associate professionals
3	professionals	Teaching associate professionals
		Other associate professionals
4	Clerks	Office clerks
4	Clerks	Customer services clerks
5	Service workers and shop	Personal and protective services workers
	and market sales workers	Models, salespersons and demonstrators
6	Skilled agricultural and	Market-oriented skilled agricultural and fishery workers
0	fishery workers	Subsistence agricultural and fishery workers
		Extraction and building trades workers
7	Craft and related trades	Metal, machinery and related trades workers
'	workers	Precision, handicraft, printing and related trades workers
		Other craft and related trades workers
	Plant and machine	Stationary plant and related operators
8	operators and assemblers	Machine operators and assemblers
	operators and assemblers	Drivers and mobile plant operators
		Sales and services elementary occupations
9	Elementary occupations	Agricultural, fishery and related laborers
		Laborers in mining, construction, manufacturing and transport

Figure 11: Ratio of non-covered workers according to occupational classification



<sup>\*</sup>Percentage is the percentage of non-covered self-employed over total workers in each category

The differences in social security coverage varied with the nature of the occupation. The high number of non-covered population in the Legislator category is attributed to the fact that managers or employers were not eligible for social security schemes and were thus left out of the coverage. Typical examples of occupations in the Professionals, Technicians and Clerks categories were academic researchers, doctors, nurses, and office workers. These were usually private employees,

the majority of whom were covered by the SSO scheme. As for occupations in the Service and Skilled agricultural and fishery categories, self-employed and unpaid family workers formed the majority of workers, resulting in a high rate of non-coverage. Lastly, the occupational categories of Craftsman, Plant and machine operators, and Elementary occupations had lower rates of self-employed but high rates of non-coverage. The reasons why private employees were not covered in these classification categories could be either that their enterprises were not registered or their employment contracts were atypical, such as temporary or daily contracts.

The non-covered self-employed were seen across different occupations, occupying a substantial portion of each occupation, ranging from 2.7% to 46.5% of the total employed in each category. This implies the difficulties in extending social security to all self-employed through covering different occupations one by one. In other words, this strategy would require massive administrative, legal and planning work and it is questionable whether this strategy would be feasible and effective if social security schemes aimed at covering all self-employed.

#### 2.2.3 Social security coverage of private employees

Table 2.7 represents the social security coverage of private employees in different sized enterprises. Those who are covered by the CS, SOE, and PS schemes are covered as dependents of those schemes.

Table 2.7: Social security coverage of employees by size of enterprise

Size of enterprise	CS, SOE, and PS schemes	SSO scheme*	Non- covered	Unknown	Total	Non-covered percentage
1-4 persons	35,694	214,153	2,232,570	2,520	2,484,937	89.8%
5-9 persons	24,715	383,191	1,928,283	2,242	2,338,431	82.5%
10-19 persons	28,051	520,050	1,191,437	1,286	1,740,824	68.4%
20-49 persons	33,079	695,438	464,862	4,951	1,198,330	38.8%
50-99 persons	24,096	540,489	140,509	821	705,915	19.9%
100-199 persons	13,505	717,322	98,272	1,075	830,174	11.8%
200 persons or more	47,170	2,544,015	204,238	2,785	2,798,208	7.3%
Governments	-	481,560	160,223	0	661,761	31.9%
Unknown	0	9,055	16,003	0	25,058	63.9%
Total	206,310	6,105,273	6,436,397	15,680	12,783,638	50.3%

<sup>\*</sup> Excluding SSO insured of 560,727 people including salaried employers, voluntary members of self-employed and unpaid family workers, etc.

Table 2.8 represents the breakdown of non-covered private employees in the Table 2.7. The general trend was that the smaller the enterprise, the higher the rate of farmers or a fishermen. Out of 6.4 million non-covered private employees, 2.3 million private employees were engaged in either farming or fishery, accounting for 35.1% of total non-covered private employees.

Table 2.8: Disaggregation of non-covered private employees

	Non-cov	% of		
Size of	Non-farmers	Farmers and	Total	farmers and
enterprise	and fishermen	fishermen	Total	fishermen
1-4 persons	1,413,502	819,068	2,232,570	36.7%
5-9 persons	1,144,434	783,849	1,928,283	40.7%
10-19 persons	726,469	464,968	1,191,437	39.0%
20-49 persons	354,626	110,236	464,862	23.7%
50-99 persons	123,776	16,733	140,509	11.9%

Table 2.8: Disaggregation of non-covered private employees (cont'd)

	Non-cov	% of		
Size of	Non-farmers	Farmers and	Total	farmers and
enterprise	and fishermen	fishermen	Totai	fishermen
100-199 persons	92,955	5,317	98,272	5.4%
200 persons or more	195,973	8,265	204,238	4.0%
Governments	118,869	41,354	160,223	25.8%
Unknown	9,649	6,354	16,003	39.7%
Total	4,180,253	2,256,144	6,436,397	35.1%

Table 2.9 represents the number of non-covered private employees who were neither farmers nor fishermen according to the size of the enterprise they worked for. The employees of this category were condensed among small enterprises. There were 1.4 million, 1.1 million, and 0.7 million employees working for enterprises with 1-4 employees, 5-9 employees and 10-19 employees respectively. Altogether, these 3.3 million workers were equivalent to 78.6% of the total of such employees.

Table 2.9: Size of enterprise and number of non-covered private employees who were neither farmers nor fishermen

	Private employees who				
	were not farmers	s or			
	fishermen				
Size of enterprise	Number	Percentage			
1-4 persons	1,413,502	33.8%			
5-9 persons	1,144,434	27.4%			
10-19 persons	726,469	17.4%			
20-49 persons	354,626	8.5%			
50-99 persons	123,776	3.0%			
100-199 persons	92,955	2.2%			
200 persons or more	195,973	4.7%			
Governments	118,869	2.8%			
Unknown	9,649	0.2%			
Total	4,180,253	100.0%			

A question was asked of employers whether they paid contribution to the SSO. Table 2.10 summarizes the result and compliance rates of employers according to the size of the enterprise. It is clearly shown that the compliance rate increased from 14.2% (enterprises with 1-4 employees) to 81.3% (enterprises with 200 or more employees) as the size of the enterprise increased.

Table 2.10: Contribution payment situation of employers and compliance rates according to the size of the enterprise

		Size of enterprise (number of employees)							
	1-4	5-9	10-19	20-49	50-99	100- 199	200 or more	Unknown	Total
Pay	88,585	61,360	39,233	21,980	5,228	4,311	3,808	662	225,167
Do not pay	455,718	212,694	97,089	21,383	3,139	1,349	874	1,776	794,022
Unknown	79,266	34,944	11,422	6,467	1,742	819	0	392	135,052
Total	623,569	308,998	147,744	49,830	10,109	6,479	4,682	2,830	1,154,241
Compliance									
rate	14.2%	19.9%	26.6%	44.1%	51.7%	66.5%	81.3%	23.4%	19.5%

Table 2.11 shows the reasons why employers did not pay contribution to the SSO. For the employer, regardless of the size of enterprise, the major reason not to join the SSO scheme was "Business is not allowed to register with SSO" except employers whose enterprise size was 50-99 employees. The second most common reason not to pay contribution was a lack of knowledge by employers as to whether they had to register with the SSO i.e. "Do not know whether have to participate". In general, the smaller the company, the more employers were uncertain whether they should register their business or not.

Percentages of "Company is registered but do not want to pay" and "Do not want to register the company with the SSO" indicated a percentage of enterprises that were obliged to join in the SSO scheme but did not join in practice. Although "Company is registered but do not want to pay" was low across different sizes of enterprise, on average 10.6% of employers who did not pay contribution intentionally did not register their companies with the SSO.

Table 2.11: Reasons for employers not to pay contribution

		Size of enterprise (number of employees)							
	1-4	5-9	10-19	20-49	50-99	100- 199	200 or more	Unknown	Total
Company is registered but do not want to pay	0.5%	0.9%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Do not want to register the company with SSO	12.0%	8.7%	7.6%	14.0%	14.4%	2.0%	0.0%	0.0%	10.6%
Business is not allowed to register with SSO*	42.0%	53.5%	<u>59.2%</u>	51.7%	33.6%	98.0%	92.1%	36.7%	47.6%
Do not know whether have to participate	27.8%	17.6%	16.4%	11.9%	45.5%	0.0%	7.9%	63.3%	23.3%
Others	16.8%	18.8%	16.2%	22.4%	6.5%	0.0%	0.0%	0.0%	17.3%
Unknown	0.9%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

<sup>\*</sup> Section 4 of Social Security Act excludes the following employees from the coverage of SSO scheme;

- 1) government officials and regular employees of the central administration, provincial administration and local administration except for temporary employees.
- 2) employees of foreign government or international organization,
- 3) employees of employers who have offices in the country and being stationed aboard;
- 4) teachers or headmasters of private schools under the law on private school;
- 5) students, nurse students, undergraduates or interning physicians who are employees of schools, universities or hospitals, and
- 6) other activities or employees as may be prescribed in the Royal Decree.

The Royal Decree excludes the following employees from the coverage of SSO scheme;

- 1) employees of Thai Red Cross;
- 2) employees of State Enterprises; employees in agricultural activities, fishery, forestry and livestock whose employers do no hire employees for the whole year; and
- 3) casual employees or seasonally active employees.

#### **CHAPTER 3**

# RISK PRIORITY AND SOCIAL PROTECION NEEDS OF NON-COVERED **POPULATION**

In the Social Security Priority and Needs survey, interviewees who were 15 years or older were asked to choose three risks in life that would cause a financially serious situation, and to prioritize the answers they chose. The choices in the questionnaire were "Sickness", "Occupational injury", "Loss of job", "Becoming old", "Disability", "Death of income earners", "Funeral", "Maternity", "Child care", "Education", "Natural Disaster", "Loss of livestock", "Loss of harvest", "Others", and "No risk". This chapter firstly presents prioritized risks among covered and non-covered people, and later presents social protection needs among non-covered people.

# 3.1 Risk priority

## 3.1.1 Comparison between covered and non-covered people

Figure 12 represents the first risk ranking among the entire population of Thailand. Category of "Others" includes such risks as "Funeral", "Maternity", "Loss of livestock", whose first risk percentages were less than 1.0%.

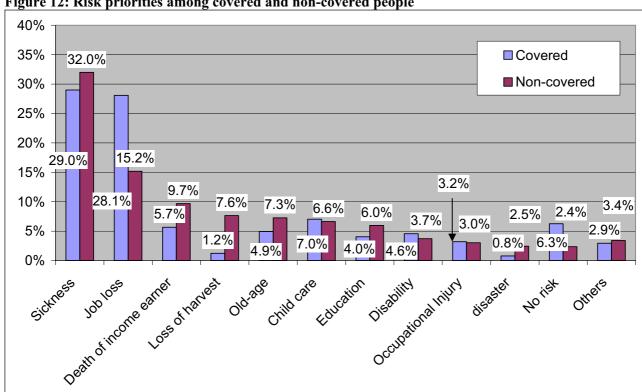


Figure 12: Risk priorities among covered and non-covered people

The three most serious risks for covered people were "Sickness" (29.0%), "Job loss" (28.1%), "Child care" (7.0%) whereas "Sickness" (32.0%), "Job loss" (15.2%), and "Death of income earner (9.7%) were the three most serious risks for non-covered population.

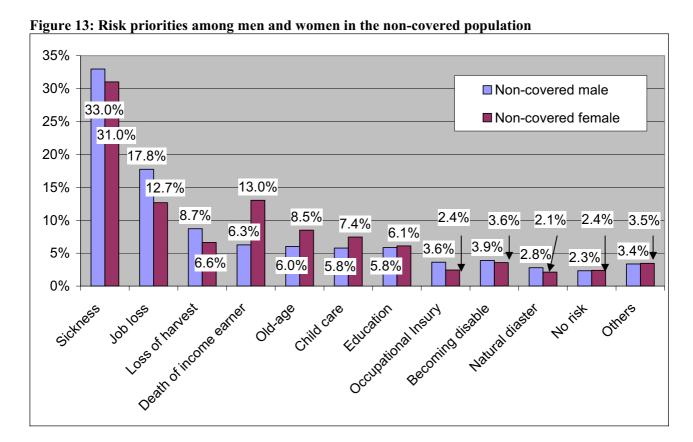
"Sickness" and "Job loss" were the two largest risks for both covered and non-covered people, although non-covered people considered unemployment a more serious risk than covered people.

The largest gap between covered and non-covered people is seen in the category of "Loss of harvest", which is attributed to the fact that many non-covered people engaged in agricultural work while covered people did not.

Sickness was the most serious risk in both covered and non-covered people despite the fact that Thailand achieved universal coverage and all Thai citizens have access to health care through either social security schemes or NHI. Improving quality of health care will be one of the challenges of health care provision in Thailand.

#### 3.1.2 Comparison between men and women in the non-covered population

Figure 13 represents the risk priorities between men and women in the non-covered population. The category of "Others" includes such risks as "Funeral", "Maternity", "Loss of livestock", whose percentage was as low as less than 1.0%. The three largest risks for non-covered men were "Sickness" (33.0%), "Job loss" (17.8%) and "Loss of harvest" (8.7%), while for non-covered women, "Sickness" (31.0%), "Death of income earner" (13.0%) and "Job loss" (12.7%) were the three most serious risks.



3.1.3 Comparison on the risk priorities of non-covered population by monthly household income

Figure 14 represents the risk priorities of the non-covered population in four groups of different household income. Overall, the four trend lines follow the same pattern. Exceptions are "Death of income earner", which the higher income groups considered as a more serious risk than the lower income groups, and "Loss of harvest" and "Becoming old", which the lower income groups considered as more important risks than the higher income groups.

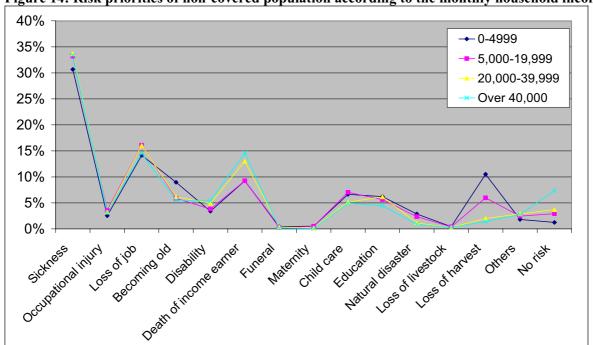
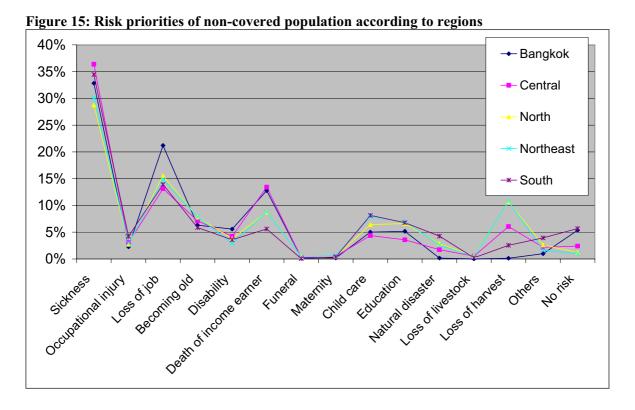


Figure 14: Risk priorities of non-covered population according to the monthly household income

# 3.1.4 Regional comparison of risk priorities among non-covered population

Figure 15 represents a very similar picture to the risk priorities in Figure 14. One explanation could be that higher income earners mostly lived in urban areas and others in rural areas. The risk priority for loss of job in Bangkok was higher than in any other regions, implying that people in the urban areas need a social protection mechanism other than the traditional mechanism of mutual help.



#### 3.1.5 Comparison among age groups of non-covered population

Figure 16 represents risk priorities of the non-covered population according to age groups. This graph shows large fluctuations compared to the former graphs, implying that risk factors are strongly correlated with the life stages.

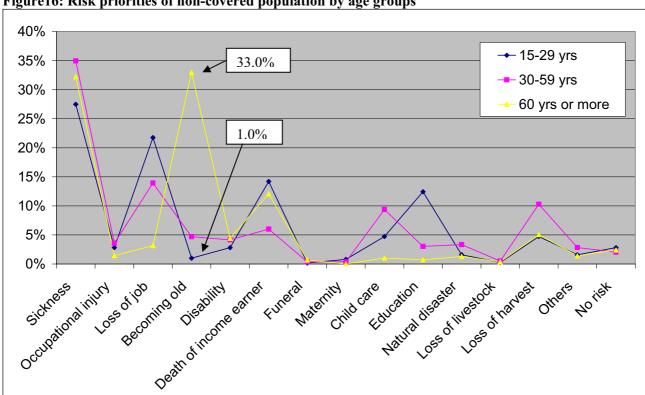


Figure 16: Risk priorities of non-covered population by age groups

Three most serious risks by different generations are summarized in the Table 3.1. Sickness is rated highest throughout different age groups (1st risk for 15-29 years old and 30-59 years old, and 2nd risk for 60 years or more). Due to the short-sighted nature of population, the need for income security for old-age substantially increase as people get older (33.0% for 60 years old or more), while people rate this need very low in their youth (1.0%)

Table 3.1: Risk priorities among different age groups

	1 <sup>st</sup> risk	2 <sup>nd</sup> risk	3 <sup>rd</sup> risk
15-29 years old*	Sickness (27.5%)	Job loss (21.7%)	Death of income earner (14.2%)
30-59 years old	Sickness (34.9%)	Job loss (13.9%)	Loss of harvest (10.3%)
60 years or more	Becoming old (33.0%)	Sickness (32.2%)	Death of income earner (12.1%)

<sup>\*</sup>c.f. The risk priority for "Becoming old" for those 15-29 years old was only 1.0%

# 3.2 Social protection needs

Figure 17 represents social security needs based on risks chosen as the most serious risk among noncovered people who were 15 years or older. Risk of "Maternity" (0.5%) was included in "Others" category since it could not be combined with other social protection needs and the percentage was very small.

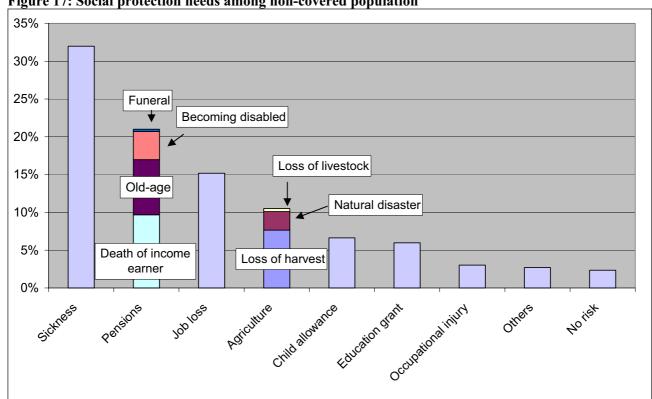


Figure 17: Social protection needs among non-covered population

The most needed social protection was "Sickness", (32.0%) followed by "Pensions" (21.0%), "Job loss" (15.2%), and "Agricultural protection" (10.5%). Table 3.2 shows social protection needs of non-covered people who were 15 years or older by numbers and percentages.

Table 3.2: Social protection needs of non-covered population (15 years or older)

Social protection needs	No. of people	%
Sickness	11,816,270	32.0%
Pensions	7,770,490	21.0%
Job loss	5,607,278	15.2%
Agricultural protection	3,879,327	10.5%
Child care	2,447,918	6.6%
Education grant	2,208,099	6.0%
Occupational injury	1,118,062	3.0%
No risk	810,456	2.4%
Maternity	177,950	0.5%
Others (not including maternity)	988,406	2.2%
Unknown	238,741	0.6%
Total	36,945,986	100.0%

#### **CHAPTER 4**

### SOCIAL SECURITY BENEFIT NEEDS AMONG NON-COVERED WORKERS

# 4.1 Social security needs

A series of questions related to social security benefits and willingness to join a social security scheme was asked of employed individuals who were not covered by a social security scheme, including questions such as whether they would like to join a social security scheme, and in cases where they were willing to join, what would be an affordable contribution amount per month and the most suitable payment frequency. For those unwilling to join, a question was asked as to the reasons why they were unwilling to join.

## 4.1.1 Social security benefit needs

Before the interview, each benefit of the SSO scheme was explained to the interviewees and they were asked how important each benefit was. As shown in Figure 18, all of the benefits were important for non-covered people (15 years or older), and those who answered either "Very important" or "Important" occupied more than 80% of total responses across all the benefits.

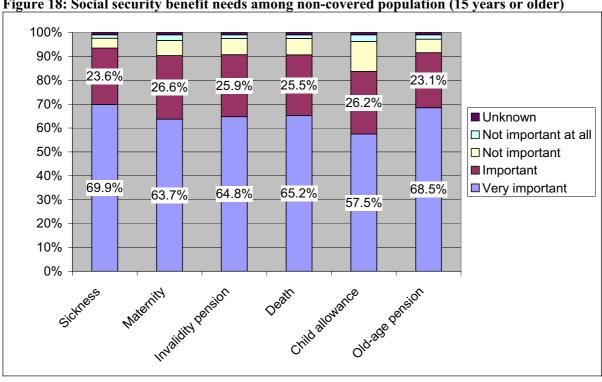


Figure 18: Social security benefit needs among non-covered population (15 years or older)

#### 4.1.2. Willingness to join the SSO scheme

In contrast to the high needs for social security benefits, the willingness to join the SSO scheme was lower as shown in the Figure 19. From all non-covered workers, 28.3% answered "Willing to join", 22.7% answered "Not sure", and 48.5% answered "Not willing to join" the SSO scheme. Highest interest in joining the scheme was seen among government temporary workers (47.6%) followed by state enterprise temporary workers (39.7%). Some other non-covered workers were less willing to join: "Employers" (23.4%), "Unpaid family worker" (26.6%), and "Self-employed" (27.1%).

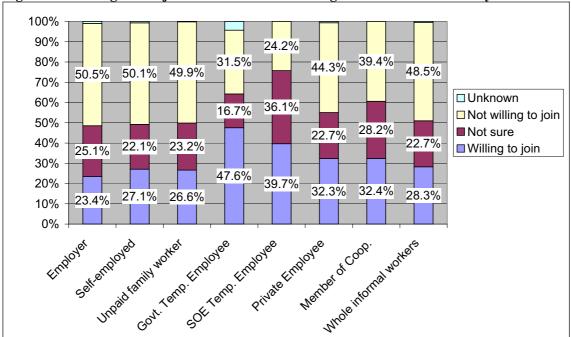


Figure 19: Willingness to join the SSO scheme among non-covered workers by work status groups

#### 4.1.3 Reason why not willing to join the SSO scheme

To those who answered "Not willing to join", an additional question was asked as to why they were not interested in joining the SSO scheme. Figure 20 represents the reasons by work status group. The major reason was "Not affordable" across the work status groups: Self-employed (65.1%), Unpaid family workers (67.1%), Government temporary workers (59.6%), State-owned enterprise workers (51.6%), private employees (74.3%) and Members of cooperative (78.3%). The exception was employers whose major reason was "Having private insurance" (34.1%).

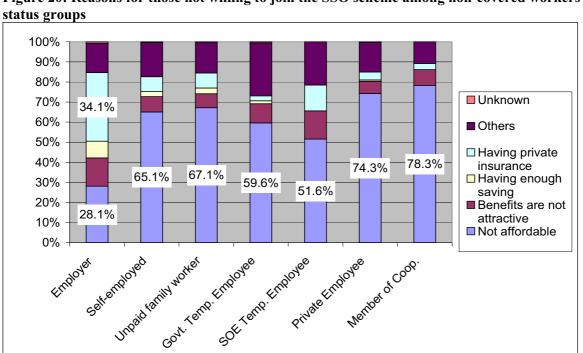
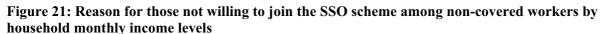
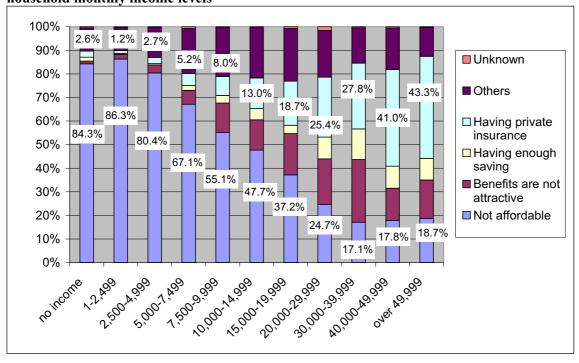


Figure 20: Reasons for those not willing to join the SSO scheme among non-covered workers by work

Figure 21 represents reasons for not willing to join the SSO scheme among non-covered workers who were not willing to join by household income level. The trend is that "Not affordable" had the highest percentage among low income earners: No income (84.3%), 1-2,499 Baht (86.3%), 2,500-4,999 Baht (80.4%), and the percentage gradually decreased as monthly household income level increased:30,000-39,000 Baht (17.1%), 40,000-49,999 Baht (17.8%) and over 49,999 Baht (18.7%). On the other hand, other reasons such as "Benefits are not attractive", "Having enough savings" and "Having private insurance" accounted for a small percentage among low income earners but were major reasons for high income earners.





#### 4.1.4 Amount and frequency of contribution

Questions on the affordable amount of monthly contribution to cover themselves and preferred frequency of contribution payment were asked to those non-covered workers who answered "willing to join".

Table 4.1 represents the affordable amount of monthly contribution, which consisted of 24.2% of who answered "Less than 50" Baht, 28.8% of "50-99" Baht, 29.0% of "100-149" Baht, which together accounted for 82.0% of total interviewed.

Table 4.1: Affordable monthly contribution amount (Baht)

	Less than 50	50-99	100-149	150-199	200-249	250 or more	Un- known	Total
Percentage	24.2%	28.8%	29.0%	5.7%	5.4%	6.8%	0.1%	100.0%
No. of								
people	1,704,459	2,029,360	2,037,068	402,235	379,124	478,684	3,571	7,034,501

Figure 22 represents the break down of Table 4.1 into different work status groups. Each work status group shows a similar pattern of distribution i.e. about 25% accounted for less than 50 Baht,

about 25-30% accounted for 50-99 Baht, about 20-30% accounted for 100-149 Baht, and about 20% accounted for more than 150B. Exceptions were employers and members of cooperatives, both groups willing to pay a higher contribution.

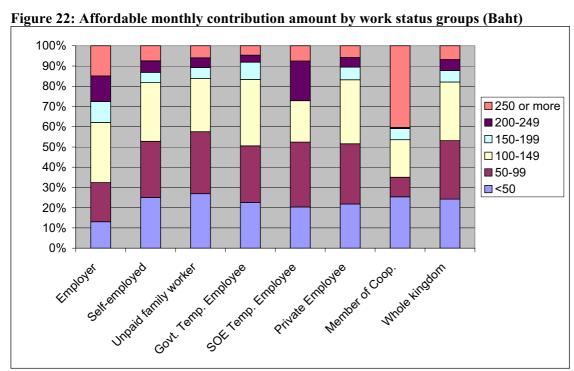
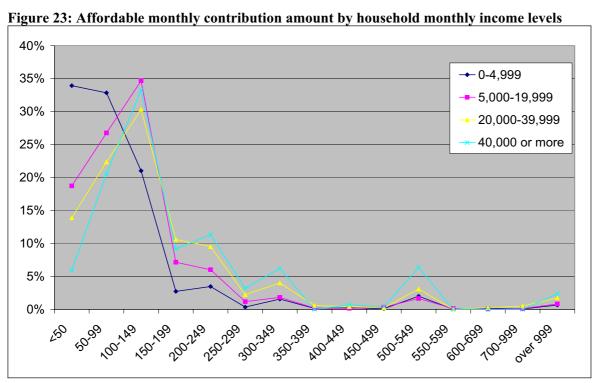


Figure 23 represents affordable monthly contribution according to household income level. The trend of low income households was that most people answered "Less than 50 Baht" per month (33.9%), and percentages decreased as contribution amounts rose. Other groups shared similar trends with their peak in the range of 100-149 Baht and gradually decreasing as contribution amounts rose.



# **BOX 2: Analysis of contribution and benefits**

# a) Average household monthly income of a worker insured with the SSO scheme

Table 4.2 represents wage categories and numbers of workers registered with the SSO scheme. The wage category of most of the insured was around 3,001-6,000 Baht, and an estimate of the average salary of all workers insured by the SSO scheme for the contribution basis was around 6,400 Baht.

Table 4.2 Wage and number of registered workers with the SSO scheme as of December 2003

Wage (Baht)	Registered member under article 33 (A)	Contribution basis* (Baht) (B)	(A)*(B)
1,650	202,389	1,650	333,941,850
1,651 - 2,000	127,170	1,825	232,085,250
2,001 - 3,000	441,723	2,500	1,104,307,500
3,001 - 4,000	1,139,083	3,500	3,986,790,500
4,001 - 5,000	1,879,900	4,500	8,459,550,000
5,001 - 6,000	914,771	5,500	5,031,240,500
6,001 - 7,000	583,268	6,500	3,791,242,000
7,001 - 8,000	383,253	7,500	2,874,397,500
8,001 - 9,000	262,749	8,500	2,233,366,500
9,001 - 10,000	233,742	9,500	2,220,549,000
10,001 - 11,000	143,024	10,500	1,501,752,000
11,001 - 12,000	130,213	11,500	1,497,449,500
12,001 - 13,000	99,102	12,500	1,238,775,000
13,001 - 14,000	82,864	13,500	1,118,664,000
14,001 - 15,000**	69,274	14,500	1,004,477,408
15,000 or more**	741,712	15,000	11,125,675,440
Sum	7,434,237	-	47,754,263,948
Average monthly wage	-	-	6,424

<sup>\*</sup> Middle of wage categories

a) Number of workers in the category of "14,001-15,000":

The number of registered "14,001-15,000" was estimated as 69,272, which is 83.6% of the number of workers in the previous wage band (83.6% was the average rate of change of the previous three wage bands)

b) Number of workers in the category of "15,001 or more":

In the original data, the number of people whose income is 14,001 or more was given as 810,986, from which 69,274 estimated as those in the wage band of 14,001-15,000 was deducted and 741,712 was obtained.

Source: Research and Development Division, Social Security Office

# b) Average monthly household income and monthly individual income of a worker of the insured with the SSO scheme and non-covered workers

Table 4.3 represents the estimated average monthly household income of the insured with the SSO scheme and non-covered population, their estimated average monthly wages, and estimated average individual monthly contribution<sup>5</sup>. The estimated monthly household income of the SSO insured was around 18,800 Baht and that of the non-covered population was around 9,200 Baht, which is

<sup>\*\*</sup> Estimates:

<sup>&</sup>lt;sup>5</sup> Estimated average monthly household income of the insured with (without) the SSO scheme is the estimated average monthly income of households which had at least one (no) worker insured with the SSO scheme.

less than half of the household monthly income of the insured with the SSO scheme. Assuming there was no difference in the average number of workers between households of the insured with the SSO scheme and households of non-covered population, the estimated average individual monthly income of a worker in non-covered population was calculated at around 3,100 Baht whereas that of the workers insured with the SSO scheme was around 6,400 Baht. This lead to the estimated average monthly contribution amount, excluding contributions from government and employers, of the workers in non-covered population to be around 160 Baht whereas that of the workers insured with the SSO scheme was around 320 Baht.

Table 4.3 Average monthly household and individual income of the insured with the SSO scheme and

non-covered population as of December 2003

non-covered population as of December 2003								
	Middle of		red with the SSO	Non-cov	Non-covered population			
	income band		scheme					
Income band (Baht)	A	В	A*B	С	C*A			
No income	0	40,465	0	3,117,866	0			
1-2,499	1,250	79,659	99,573,750	7,405,617	9,257,021,250			
2,500-4,999	3,750	492,228	1,845,855,000	13,200,069	49,500,258,750			
5,000-7,499	6,750	870,204	5,873,877,000	9,999,188	67,494,519,000			
7,500-9,999	8,750	867,585	7,591,368,750	4,849,706	42,434,927,500			
10,000-14,999	12,500	1,482,227	18,527,837,500	5,281,009	66,012,612,500			
15,000-19,999	17,500	826,165	14,457,887,500	2,269,104	39,709,320,000			
20,000-29,999	25,000	685,310	17,132,750,000	1,905,610	47,640,250,000			
30,000-39,999	35,000	387,298	13,555,430,000	1,095,082	38,327,870,000			
40,000-49,999	47,500	198,643	9,435,542,500	479,104	22,757,440,000			
Over 49,999	60,000	551,688	33,101,280,000	1,390,522	83,431,320,000			
Unknown	-	38,837	-	132,518	-			
Sum		6,520,309	121,621,402,000	51,125,395	466,565,539,000			
Estimated average household		18,764		_	9,150			
monthly income			10,704		7,130			
Estimated average individual		6,424		_	$3,132^6$			
monthly income of a worker			0,424		3,132			
Estimated average monthly		321		_	157			
contribution (5% of m	onthly wage)		321		137			

# c) Contribution allocation according to benefits in the SSO scheme

The estimated monthly individual contribution of the insured in the SSO scheme at a contribution rate of 5.0% of the monthly wage was about 320 Baht<sup>7</sup>. To the SSO scheme, not only employees but also employers and government pay contributions. In total about 820 Baht contribution is necessary to provide all the SSO benefits. Table 4.4 represents contribution allocation according to benefits and contributors.

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<sup>&</sup>lt;sup>6</sup> Estimated average individual monthly income of the non-covered was calculated as estimated average individual monthly income (6,424 Baht)\*Estimated average household monthly income of non-covered population (9,150 Baht) divided by Estimated average individual monthly income of the SSO insured (18,764 Baht), assuming there was no difference in the average number of workers in the household of the insured with the SSO scheme and the household of non-covered. The average number of workers in the household in the informal economy may have been larger and thus the average individual monthly income may have been smaller since the insured with the SSO were much younger.

<sup>&</sup>lt;sup>7</sup> An estimated average monthly wage of 6,424 baht from Table 4.2 was rounded to 6,400 Baht, which was used as the contribution basis.

The non-covered population willing to pay contribution was asked about affordable contribution, which averaged about 120B<sup>8</sup>. This was about 40 Baht less than the 5.0% of estimated average monthly income of a worker in the non-covered population. It was clear that neither the affordable amount of 120 Baht nor 160 Baht, which was 5.0% of the estimated average monthly income, were not enough to cover any benefit packages and an additional contribution of around 700 Baht per month was needed.

Table 4.4: Estimates of average contribution allocation to benefits in the SSO scheme as of December 2003 (Baht)

Social security benefits	Employers	Employees	Government	Total
Sickness, maternity, invalidity, and death benefit	96	96	96	289
	(1.5%)	(1.5%)	(1.5%)	(4.5%)
Old-age pension, survivors' benefits and child allowance	192	192	64	448
	(3.0%)	(3.0%)	(1.0%)	(7.0%)
Unemployment	32	32	16	80
	(0.5%)	(0.5%)	(0.25%)	(1.25%)
Total contribution	320	320	176	816
	(5.0%)	(5.0%)	(2.75%)	(12.75%)

Table 4.5 represents preferred payment frequency. Across work status groups, the same strong pattern was seen i.e. majority of people preferred "Once a month" followed by "Once a year".

Table 4.5: Preferred payment frequency by work status groups

Tubic 4.5. Treferred payin		J 25 0111		-P-		
	Employer	Self- employed	Unpaid family worker	Private Employee	Member of Coop.	Non- covered workers
Once a week	0.3%	0.6%	0.4%	0.2%	0.0%	0.4%
Once every two weeks	0.3%	0.4%	0.4%	0.2%	0.0%	0.4%
Once a month	74.4%	65.2%	59.6%	74.4%	49.4%	66.6%
Once every two months	0.8%	1.7%	2.0%	2.0%	0.0%	1.9%
Once every 3 months	2.2%	2.3%	2.4%	1.9%	0.0%	2.2%
Once every 6 months	2.8%	4.7%	5.0%	2.4%	14.4%	4.0%
Once a year	17.1%	23.0%	27.5%	16.6%	36.3%	22.2%
Undecided	2.2%	2.0%	2.6%	2.3%	0.0%	2.3%
Unknown	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

# 4.2 Willingness to extend social security coverage to spouse of SSO members

A question on the social security extension to the non-covered spouse of SSO members was asked of married SSO members. Table 4.6 shows the composition of spouses of SSO members: there were about 3.3 million married SSO members with about 1.8 million spouses of these SSO members covered by a social security scheme i.e. CS scheme, SOE scheme, and PS scheme, leaving about 1.4 million non-covered spouses of SSO members.

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<sup>&</sup>lt;sup>8</sup> Medians of affordable contribution amount of each category were used. For those willing to pay more than 999 Baht, 1,000 Baht was used as the affordable contribution amount.

Table 4.6: Social security coverage of spouse of SSO members

	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0 0000 1 1		
	Non-covered spouse	Spouse of SSO members covered	Unknown	Total
	of SSO members	by a social security scheme	Ulikilowii	Total
Number of	1,407,012	1,830,297	99,622	3,336,931
Spouses	1,407,012	1,030,277	77,022	3,330,731

For those SSO members whose spouses were not covered by social security schemes, a question was asked whether SSO members would like to pay an additional contribution for the provision of sickness, old-age and invalidity pension benefits. About half of the respondents were willing to pay additional contributions whereas about 35% were not willing to pay and some 10% were not certain, as summarized in the table below.

Table 4.7: Willingness to extend the SSO scheme coverage to SSO member's non-covered spouse

	Yes	No	I don't know
Sickness	51.8%	35.3%	12.9%
Old-age pension	49.7%	35.9%	14.4%
Invalidity pension	50.8%	35.2%	14.0%

#### CHAPTER 5

## STUDY ON SPECIFIC GROUPS IN THE NON-COVERED POPULATION

Although the ultimate target of social security extension is the whole non-covered population examined in the previous chapters, this chapter examines some characteristics of the specific groups in the non-covered population. The specific non-covered groups include:

- a) non-covered workers such as
  - 1) Self-employed without employees,
  - 2) Agriculture and fishery workers,
  - 3) Transportation workers (taxi, Tuktuk, motor bike and van drivers),
  - 4) Construction workers,
  - 5) Domestic workers,
  - 6) Street vendors, and
  - 7) Homeworkers,

and b) non-covered groups which include both workers and non-workers such as

- 8) Members of low income households (monthly household income was less than 2,500 Baht).
- 9) The elderly (people who were 55 years or older), and
- 10) Elderly widow/ers (widow/ers who were 55 years or older).

These specific groups were not mutually exclusive e.g. some of homeworkers could be farmers or the elderly. Thus, the sum of specific groups did not add up to the total non-covered population. Detailed definitions of specific groups are listed in Appendix A.

#### 5.1 Basic information

#### 5.1.1 Social security coverage ratio

Table 5.1 represents social security coverage among specific groups in the non-covered population. The largest specific groups were "Agriculture and fishery workers" (about 13.6 million) followed by "Low income household members" (about 10.5 million) and "Self employed without employees" (about 10.0 million). The highest non-coverage ratio was observed in "Agriculture and fishery workers" (95.6%) followed by "Street vendors" (95.0%) and "Low income household members" (93.9%). On the other hand, the non-coverage ratio of "Transportation workers" was the lowest (64.8%), suggesting that 35.2% of such workers were covered by social security schemes.

Table 5.1: Non-coverage ratio of specific groups in the non-covered population

	Covered	Non-covered	Total	Non-coverage
	population	population	population	ratio
Agriculture and fishery workers	627,758	13,615,004	14,242,762	95.6%
Low income household members	681,922	10,523,484	11,205,406	93.9%
Self employed w/o employees	753,670	9,999,186	10,752,856	93.0%
The elderly	1,731,798	7,030,893	8,769,928	80.2%
Elderly widow/ers	385,465	2,114,717	2,501,681	84.5%
Construction workers	122,337	800,119	922,456	86.7%
Street vendors	37,805	715,520	753,325	95.0%
Homeworkers	70,861	701,039	771,900	90.8%
Transportation workers	287,586	529,080	816,666	64.8%
Domestic workers	19,647	170,915	190,562	89.7%

#### 5.1.2 Age and sex distribution

Table 5.2 represents male/female distribution of each specific group in the non-covered population. The specific group with the highest male ratio was "Transportation" (96.9%) followed by "Construction" (93.3%) and "Self-employed (66.5%). On the other hand, the specific group with highest female ratio was "Domestic workers" (96.9%) followed by "Elderly widows" (79.1%) and "Homeworkers" (71.9%).

Table 5.2: Sex distribution of specific groups in the non-covered population

	Male		Femal	e	Total
	Number	Percent	Number	Percent	1 Otal
Transportation workers	512,925	96.9%	16,154	3.1%	529,079
Construction workers	746,744	93.3%	53,376	6.7%	800,120
Self employed	6,644,611	66.5%	3,354,574	33.5%	9,999,185
Agriculture and Fishery	7,764,309	57.0%	5,850,695	43.0%	13,615,004
Street vendors	396,446	55.4%	319,078	44.6%	715,524
Low income household members	5,021,440	47.7%	5,502,041	52.3%	10,523,481
The elderly	3,205,857	45.6%	3,825,035	54.4%	7,030,892
Homeworkers	197,031	28.1%	504,007	71.9%	701,038
Elderly widow/ers	442,243	20.9%	1,672,479	79.1%	2,114,722
Domestic workers	5,339	3.1%	165,577	96.9%	170,916
Covered workers	5,059,714	52.4%	4,592,541	47.6%	9,652,255

Table 5.3 represents the age distribution of specific groups in the non-covered population. The underlined percentages indicate the largest percentage in each specific group. Compared to the covered workers with the largest population between 20-29 years old, all the other specific groups, except "Low income household members" with many children, had their largest population in the older categories, especially "Self-employed" and "Agriculture and fishery workers".

Table 5.3: Age distribution of specific groups in the non-covered population

	0-19	20-29	30-39	40-49	50-59	60 years	Total
	years	years	years	years	years	or more	
Self employed	0.9%	11.8%	26.0%	<u>28.3%</u>	20.7%	12.3%	100.0%
Transportation workers	2.7%	21.3%	34.2%	27.8%	11.2%	2.9%	100.0%
Agriculture and fishery workers	5.4%	21.2%	24.6%	23.1%	16.4%	9.3%	100.0%
Construction workers	3.0%	21.3%	31.8%	28.5%	13.0%	2.4%	100.0%
Domestic workers	9.7%	22.2%	<u>29.1%</u>	22.3%	12.5%	4.2%	100.0%
Street vendors	3.5%	21.4%	32.7%	26.6%	11.3%	4.7%	100.0%
Homeworkers	3.4%	24.9%	32.2%	22.6%	11.0%	6.0%	100.0%
Low income household members	35.8%	13.5%	12.5%	11.2%	10.2%	16.8%	100.0%
The elderly	0.0%	0.0%	0.0%	0.0%	28.2%	71.8%	100.0%
Elderly widow/ers	0.0%	0.0%	0.0%	0.0%	12.3%	87.7%	100.0%
Covered workers	2.9%	33.2%	29.4%	20.4%	10.6%	3.5%	100.0%

#### 5.1.3 Regional distribution

Table 5.4 represents the regional distribution of specific groups in the non-covered population. Underlined numbers indicate the highest population ratio in each specific group. Most of the specific groups had their highest population in the Northeast except "Transportation workers" and "Domestic workers" where the highest population ratios were in Bangkok (34.2% and 51.6% respectively).

Table 5.4: Regional distribution of specific groups in the non-covered population

	Bangkok	Central	North	Northeast	South	Total
Self employed	7.4%	19.3%	19.7%	39.9%	13.7%	100.0%
Transportation workers	34.2%	29.8%	9.3%	16.2%	10.5%	100.0%
Agriculture and fishery workers	0.3%	15.2%	22.6%	<u>47.5%</u>	14.3%	100.0%
Construction workers	7.8%	24.2%	23.0%	32.1%	12.8%	100.0%
Domestic workers	<u>51.6%</u>	13.8%	10.7%	19.7%	4.3%	100.0%
Street vendors	18.0%	25.7%	12.3%	35.5%	8.5%	100.0%
Homeworkers	11.6%	21.8%	21.0%	34.6%	11.0%	100.0%
Low income household members	2.6%	10.2%	20.6%	60.2%	6.3%	100.0%
The elderly	8.5%	23.7%	21.0%	34.9%	11.8%	100.0%
Elderly widow/ers	9.0%	24.6%	21.2%	35.0%	10.2%	100.0%
Covered workers	26.2%	<u>33.4%</u>	12.2%	18.0%	10.2%	100.0%

#### 5.1.4 Marital status

Table 5.5 represents the marital status of specific groups in the non-covered population. The specific group with the highest rate of being "Single" was "Domestic workers" (40.3%) followed by "Low income household members" (25.6%) and "Construction workers" (18.4%). The specific group with the highest rate of being "Married" was "Self-employed" (80.4%) followed by "Street Vendors" (80.3%) and "Transportation workers" (78.2%). The divorce rates were similar among all the specific groups at between 1.0% and 2.2%. The separation rates were also similar among specific groups at between 1.2% and 2.2%, except "Domestic workers" (9.8%).

Table 5.5: Marital status of specific groups in the non-covered population

Table 5.5. Walkal status of specific groups in the non-covered population								
	Single	Married	Widowed	Divorced	Separated	Total		
Self employed	9.7%	80.4%	6.6%	1.5%	1.8%	100.0%		
Transportation workers	16.1%	78.2%	1.4%	2.2%	2.2%	100.0%		
Agriculture and fishery workers	17.0%	76.7%	4.0%	1.0%	1.2%	100.0%		
Construction workers	18.4%	76.7%	1.6%	1.6%	1.8%	100.0%		
Domestic workers	40.3%	39.9%	8.3%	1.6%	9.8%	$100.0\%^9$		
Street vendors	12.7%	80.3%	3.3%	1.5%	2.2%	100.0%		
Homeworkers	17.5%	73.3%	5.7%	1.5%	2.0%	100.0%		
Low income household members <sup>10</sup>	25.6%	58.5%	12.4%	1.5%	2.0%	100.0%		
The elderly	3.0%	64.4%	30.1%	1.0%	1.5%	100.0%		
Elderly widow/ers	-	-	100.0%	-	-	100.0%		
Covered workers	28.2%	66.4%	2.3%	1.3%	1.8%	100.0%		

<sup>&</sup>lt;sup>9</sup> Including Unknown (0.1%)

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<sup>&</sup>lt;sup>10</sup> Those under 15 years old were excluded from this table

#### 5.1.5 Education

Table 5.6 represents the education level of specific groups in the non-covered population, whose underlined percentages indicate the highest rate of education level in each specific group. Compared to the covered workers of whom 25.1% had graduated from university, less than 1.0% of the specific groups had reached university level education. Moreover, the largest education history group was "Less than elementary level".

Table 5.6: Education level of specific groups in the non-covered population

Table 5.0. Educa	ition ieve	or specific a	groups in the	HUH-CUV	ereu pop	uiativii			
	None	Less than elementary level	Elementary level	Lower sec. level	Upper sec. level	Diploma level	Univ. level	Other level	Total
Self employed	4.5%	56.5%	18.9%	10.1%	6.2%	1.7%	1.8%	0.2%	100.0%
Transportation workers	1.0%	38.6%	27.8%	16.9%	11.5%	2.9%	0.7%	0.7%	100.0%
Agriculture and fishery workers	5.2%	50.9%	27.2%	10.6%	4.9%	0.7%	0.3%	0.0%	100.0%
Construction workers	3.0%	49.8%	29.3%	10.8%	5.6%	0.9%	0.6%	0.1%	100.0%
Domestic workers	8.0%	43.7%	30.8%	11.1%	4.0%	0.0%	0.4%	2.0%	100.0%
Street vendors	3.6%	43.5%	28.9%	11.9%	9.4%	1.1%	1.3%	0.3%	100.0%
Homeworkers	3.1%	43.6%	30.6%	12.2%	7.5%	1.6%	1.3%	0.1%	100.0%
Low income household members*	10.2%	47.6%	21.8%	12.2%	6.7%	0.6%	0.9%	0.1%	100.0%
The elderly	18.5%	<u>75.7%</u>	1.7%	2.2%	0.8%	0.2%	0.6%	0.4%	100.0%
Elderly widow/ers	29.8%	<u>67.0%</u>	1.0%	1.0%	0.4%	0.1%	0.2%	0.4%	100.0%
Covered workers	0.6%	16.8%	14.5%	15.7%	18.3%	8.6%	25.1%	0.4%	100.0%

<sup>\*</sup> Those under 15 years old were excluded from this table.

#### **5.1.6** Income distribution

Table 5.7 represents household monthly income distribution of specific groups in the non-covered population. Monthly household incomes of specific groups were smaller than that of covered workers except domestic workers. The highest percentages of "Self-employed", "Transportation workers", Construction workers", Street vendors" and "Homeworkers" were in the category of "5,000-9,999", whereas "Agriculture and fishery workers" were in the category of "2,500-4,999" and "Low income household members", "The elderly", and "Elderly widow/ers" were in the category of "0-2,499".

Table 5.7: Monthly household income (Baht) of specific groups in the non-covered population

Tuble 5.7. Monthly in	Justiioiu i	neome (	built) or	speeme 5	oups III th		vereu popu	1441011
	0-2,499	2,500- 4,999	5,000- 9,999	10,000- 14,999	15,000- 29,999	30,000 or more	unknown	Total
Self employed	19.7%	28.4%	29.6%	10.5%	7.7%	3.9%	0.2%	100.0%
Transportation workers	4.5%	13.6%	33.4%	22.8%	18.1%	7.0%	0.6%	100.0%
Agriculture and fishery workers	25.4%	35.7%	28.2%	6.1%	3.0%	1.5%	0.1%	100.0%
Construction workers	7.9%	26.6%	44.6%	13.0%	5.9%	1.9%	0.1%	100.0%
Domestic workers <sup>11</sup>	3.7%	10.8%	24.5%	8.1%	9.0%	42.2%	1.8%	100.0%
Street vendors	5.7%	20.7%	40.2%	16.0%	11.7%	5.3%	0.5%	100.0%
Homeworkers	17.5%	27.7%	30.9%	12.6%	5.3%	6.0%	0.0%	100.0%
Low income household members	100.0%	-	-	-	-	-	-	100.0%
The elderly	32.2%	24.5%	23.3%	7.8%	6.7%	5.2%	0.3%	100.0%
Elderly widow/ers	36.2%	22.7%	21.2%	7.6%	6.7%	5.3%	0.3%	100.0%
Covered workers	1.9%	7.1%	23.6%	20.9%	25.8%	20.2%	0.5%	100.0%

#### 5.1.7 Frequency of occupation change

Table 5.8 shows the frequency of occupation change in the year prior to the survey reference week. Non-workers in specific groups of "Low income household members", "The elderly", and "Elderly widow/ers" were excluded from this analysis.

Occupation change was defined as a change from one job to another job which required a different set of tasks and duties and/or a different level of skills. Examples of job changes were: from a farmer to a taxi driver, from an employee to a self-employed, or from an assembly worker to a manager of the same factory. An example of a case not considered as a job change was a case of an account changing company i.e. the change of company without changing duty, task and required skills for the job.

The average occupation change rate of covered workers was 8.6%, which was much lower than any occupation change rate of specific groups. The specific group with the highest occupation change rate was "Construction workers" (31.9%) followed by "Homeworkers" (30.2%) and "Low income household members (workers)" (28.8%). This suggests there would be difficulties in setting up schemes according to occupation classification.

<sup>&</sup>lt;sup>11</sup> Monthly household income of domestic workers included monthly household income of their employers in the case of a domestic worker staying in their employer's household, since the social security module asked household income, not individual income.

Table 5.8: Frequency of occupation change during the past year

		<u> </u>		
	Yes	No	Unknown	Total
Construction workers	31.9%	68.0%	0.0%	100.0%
Homeworkers	30.2%	69.3%	0.5%	100.0%
Low income household members (workers)	28.8%	70.7%	0.5%	100.0%
Street vendors	24.4%	75.4%	0.3%	100.0%
Agriculture and fishery workers	23.0%	76.7%	0.3%	100.0%
Self employed	18.8%	80.9%	0.4%	100.0%
Transportation workers	14.6%	85.3%	0.1%	100.0%
The elderly (workers)	14.2%	85.4%	0.4%	100.0%
Elderly widow/ers (workers)	14.2%	84.9%	0.9%	100.0%
Domestic workers	11.0%	88.9%	0.1%	100.0%
Covered workers	8.6%	91.2%	0.2%	100.0%

# 5.2 Risk priority and social protection needs among specific groups in the non-covered population

# 5.2.1 Risk priority among specific groups in the non-covered population

Table 5.9 summarizes the top 5 the risk priorities of specific groups in the non-covered population. The general trend was that "Sickness" was the most serious risk i.e. it occupied "1<sup>st</sup> risk" in 8 out of 10 specific groups. "Job loss" was also represented across specific groups. Other risks peculiar to certain groups were "Loss of harvest" for "Self-employed" and "Farmers and fishery workers", or "Becoming old" and "Death of income earner" for "The elderly" and "Elderly widow/ers". Those risks in the multiple choice in the questionnaire which do not appear in the table below were "Funeral", "Maternity", "Education", "Natural disaster", and "Loss of livestock".

Table 5.9: Risk priorities of specific groups in the non-covered population

	1st risk	2nd risk	3rd risk	4th risk	5th risk
Self employed	Sickness (37.1%)	Loss of harvest (12.3%)	Job loss (10.2%)	Child care (8.8%)	Becoming old (7.2%)
Transportation workers	Sickness (43.3%)	Job loss (24.2%)	Child care (8.1%)	Occupational Injury (4.9%)	Disability (4.4%)
Agriculture and fishery workers	Sickness (32.5%)	Loss of harvest (17.0%)	Job loss (10.2%)	Child care (8.1%)	Becoming old (6.7%)
Construction workers	Sickness (34.1%)	Job loss (31.9%)	Child care (7.7%)	Occupational Injury (7.5%)	Disability (3.1%)
Domestic workers	Job loss (42.1%)	Sickness (30.6%)	No risk (6.0%)	Child care (5.9%)	Disability (4.0%)
Street vendors	Sickness (41.1%)	Job loss (15.3%)	Child care (10.1%)	Others (5.5%)	Disability (5.3%)
Homeworkers	Sickness (34.7%)	Job loss (20.0%)	Child care (13.1%)	Loss of harvest (5.5%)	Occupational injury (5.3%)

Table 5.9: Risk priorities of specific groups in the non-covered population (cont'd)

	1st risk	2nd risk	3rd risk	4th risk	5th risk
Low income household members (15 years old or more)	Sickness (31.9%)	Job loss (13.1%)	Becoming old (11.1%)	Death of income earner (11.0%)	Loss of harvest (9.4%)
The elderly	Sickness (34.0%)	Becoming old (27.4%)	Death of income earner (10.5%)	Loss of harvest (6.7%)	Disability (4.4%)
Elderly widow/ers	Becoming old (34.5%)	Sickness (31.1%)	Death of income earner (16.7%)	Disability (3.9%)	Job loss (3.0%)
Covered workers	Job loss (32.2%)	Sickness (30.6%)	Child care (7.0%)	No risk (5.8%)	Disability (4.6%)

# 5.2.2 Social protection needs among specific groups in the non-covered population

Tables 5.10-A and 5.11-B represent social protection needs among specific groups in the non-covered population. "Pensions" included needs for "Becoming old", "Disability", "Funeral", and "Death of income earners", and "Agricultural protection" included "Loss of livestock", "Loss of harvest", and "Natural disaster".

The most needed protection among "Self-employed" was "Sickness" (37.1%) followed by "Agricultural protection" (16.9%) and "Pensions" (14.7%). The most needed protection among "Transportation workers" was "Sickness" (43.3%) followed by "Job loss" (24.2%) and "Pensions" (8.9%). "Sickness" was also the most needed protection among "Construction workers" (34.1%) with "Job loss" (31.9%) and "Child allowance" (7.7%) following. The most needed protection among "Domestic workers" was "Job loss" (42.1%) followed by "Sickness" (30.6%) and "Pensions" (8.3%).

Table 5.10-A: Social protection needs of specific groups in the non-covered population

Self employed		Transportation workers		Agriculture and fishery workers		Construction workers		Domestic workers	
Sickness	37.1%	Sickness	43.3%	Sickness	32.5%	Sickness	34.1%	Job loss	42.1%
Agri. protection	16.9%	Job loss	24.2%	Agri. protection	23.3%	Job loss	31.9%	Sickness	30.6%
Pensions	14.7%	Pensions	8.9%	Pensions	14.7%	Child allowance	7.7%	Pensions	8.3%
Job loss	10.2%	Child allowance	8.1%	Job loss	10.2%	Occ. injury	7.5%	No risk	6.0%
Child allowance	8.8%	Occ. injury	4.9%	Child allowance	8.1%	Pensions	7.1%	Child allowance	5.9%
Occ. injury	3.5%	No risk	2.8%	Occ. injury	3.5%	Agri. protection	4.5%	Occ. injury	2.5%
Education	2.9%	Education	2.7%	Education	3.2%	Education	2.6%	Agri. protection	1.3%
No risk	2.0%	Agri. protection	1.7%	No risk	1.4%	No risk	1.6%	Education	0.6%
Maternity	0.3%	Maternity	0.0%	Maternity	0.4%	Maternity	0.4%	Maternity	0.0%
Others	3.2%	Others	2.3%	Others	2.4%	Others	2.2%	Others	0.9%
Unknown	0.4%	Unknown	1.1%	Unknown	0.2%	Unknown	0.5%	Unknown	1.7%
Total	100.0%	Total	100.0%	Total	100.0%	Total	100.0%	Total	100.0%

The most needed protection among "Street vendors" was "Sickness" (41.1%) followed by "Job loss" (15.3%) and "Pensions" (15.1%). "Sickness" was also the most needed protection among "Homeworkers" with "Job loss" (20.0%) and "Child allowance" (13.1%) following. For "Low income household members", "Sickness" was the most needed protection (31.9%) followed by "Pensions" (25.6%) and "Job loss" (13.1%). For both "The elderly" and "Elderly widow/ers", "Pensions" were the most needed protection (43.0% and 56.1% respectively) followed by "Sickness" (34.0% and 31.1% respectively) and "Agricultural protection" (9.2% and 3.2% respectively).

Table 5.10-B: Social protection needs of the specific groups in the non-covered population (cont'd)

Tubic 2:10 B. Social protection needs of the speci-					ups 111 till	Hon covere	а рорили	1011 (00110 01)	
Street vendors				Low in	come				
		Homeworkers		household	members	The eld	lerly	Elderly wi	dow/ers
				(15 yea	ars+)				
Sickness	41.1%	Sickness	34.7%	Sickness	31.9%	Pensions	43.0%	Pensions	56.1%
Job loss	15.3%	Job loss	20.0%	Pensions	25.6%	Sickness	34.0%	Sickness	31.1%
Pensions	15.1%	Child allowance	13.1%	Job loss	13.1%	Agri. protection	9.2%	Agri. protection	3.2%
Child allowance	10.1%	Pensions	11.7%	Agri. protection	11.9%	Job loss	4.3%	Job loss	3.0%
Occ. injury	4.0%	Agri. protection	6.8%	Education	6.2%	No risk	2.6%	No risk	2.6%
Agri. protection	3.7%	Occ. injury	5.3%	Child allowance	5.2%	Occ. injury	1.7%	Child allowance	1.0%
No risk	2.1%	No risk	2.8%	Occ. injury	2.2%	Child allowance	1.7%	Occ. injury	1.0%
Education	1.7%	Education	2.8%	No risk	1.5%	Education	1.1%	Education	0.3%
Maternity	0.9%	Maternity	0.3%	Maternity	0.4%	Maternity	0.0%	Maternity	0.0%
Others	5.5%	Others	2.6%	Others	1.7%	Others	1.8%	Others	0.9%
Unknown	0.5%	Unknown	0.0%	Unknown	0.4%	Unknown	0.6%	Unknown	0.8%
Total	100.0%	Total	100.0%	Total	100.0%	Total	100.0%	Total	100.0%

#### 5.3 Social security needs among specific groups in the non-covered population

#### 5.3.1 Social security benefit needs among specific groups in the non-covered population

A series of questions was asked of interviewees on how important each benefit of the SSO scheme was and to choose the degree of importance from "Very important", "Important", "Not important", and "Not important at all". Table 5.11 represents the sum of percentages of "Very important" and "Important".

The vast majority of each specific group expressed that all the benefits were either "Very important" or "Important" i.e. the smallest percentage in the "Sickness benefit" was 90.5%, the smallest percentages of "Maternity benefit", "Invalidity pension", "Death benefit" and "Old-age pension" were more than 87.0%, and the smallest percentage of "Child allowance" was 78.1%.

Table 5.11: Social security benefits needs among specific groups in the non-covered population

	Sickness	Maternity	Invalidity	Death	Child	Old-age
	benefit	benefit	pension	benefit	allowance	pension
Self employed	93.4%	90.3%	90.7%	90.7%	83.4%	91.9%
Transportation workers	90.2%	87.0%	87.3%	89.7%	78.1%	89.3%
Agriculture and fishery workers	94.6%	91.8%	92.6%	92.0%	85.8%	92.6%

Table 5.11: Social security benefits needs among specific groups in the non-covered population (cont'd)

	Sickness	Maternity	Invalidity	Death	Child	Old-age
	benefit	benefit	pension	benefit	allowance	pension
Construction workers	94.7%	90.6%	91.3%	91.3%	85.4%	90.6%
Domestic workers	93.3%	91.0%	91.6%	91.1%	85.8%	92.6%
Street vendors	90.5%	88.7%	87.6%	88.8%	79.3%	88.4%
Homeworkers	95.0%	92.0%	91.1%	92.2%	85.8%	93.9%
Low income household members (15 years old or more)	94.6%	91.4%	92.7%	92.1%	86.1%	92.8%
The elderly	92.6%	88.1%	90.1%	90.5%	82.0%	91.0%
Elderly widow/ers	92.2%	88.1%	89.9%	90.7%	82.3%	91.0%

# 5.3.2 Willingness to join the SSO scheme among specific groups in the non-covered population

Table 5.12 represents the degree of willingness of workers in specific groups of the non-covered population to join the SSO scheme. The highest degree of willingness was seen among "Transportation workers" (36.2%) followed by "Homeworkers" (33.8%) and "Construction workers" (32.0%). The highest opposition to joining the scheme was seen among "The elderly (workers)" (61.0%) followed by "Elderly widow/ers (workers)" (59.8%) and "Low income household members (workers)" (52.5%).

Table 5.12: Willingness of specific groups in the non-covered population to join the SSO scheme

Table 2012. Whitinghess of specific groups in the non-covered population to join the 880 seneme								
	Willing	Not	Not willing	Unknown	Total			
	to join	sure	to join	Clikilowii	Total			
Self employed	27.1%	22.1%	50.1%	0.7%	100.0%			
Transportation workers	36.2%	22.3%	41.1%	0.4%	100.0%			
Agriculture and fishery workers	24.8%	23.2%	51.5%	0.5%	100.0%			
Construction workers	32.0%	23.1%	44.6%	0.3%	100.0%			
Domestic workers	31.4%	24.0%	43.5%	1.1%	100.0%			
Street vendors	31.5%	21.0%	47.1%	0.4%	100.0%			
Homeworkers	33.8%	21.0%	44.0%	1.2%	100.0%			
Low income household members (workers)	22.7%	23.5%	52.5%	1.3%	100.0%			
The elderly (workers)	18.7%	19.6%	61.0%	0.7%	100.0%			
Elderly widow/ers (workers)	17.2%	21.7%	59.8%	1.3%	100.0%			

#### 5.3.3 Reasons why not willing to join the SSO scheme

An additional question was asked of those who answered "Not willing to join" in the previous section as to their reasons. The major reason was "Cannot afford", the percentages exceeding 50% across specific groups ranging from 54.6% (Transportation workers) to 86.2% (Low income household members (workers)).

Table 5.13: Reason why not willing to join the SSO scheme among specific groups in the non-covered

population

population							
	Cannot	Benefit is	Have	Have			
	afford	not	enough	private	Others	Unknown	Total
	allolu	attractive	savings	insurance			
Self employed	65.1%	7.7%	2.5%	7.4%	17.0%	0.4%	100.0%
Transportation workers	54.6%	13.2%	1.3%	8.6%	21.1%	1.2%	100.0%
Agriculture and fishery workers	76.4%	4.7%	1.6%	3.3%	13.7%	0.3%	100.0%
Construction workers	69.2%	7.8%	1.2%	4.8%	16.9%	0.1%	100.0%

Table 5.13: Reason why not willing to join the SSO scheme among specific groups in the non-covered

population (cont'd)

Domestic workers	66.0%	7.1%	2.2%	6.4%	18.3%	0.0%	100.0%
Street vendors	60.3%	8.1%	2.1%	5.1%	24.2%	0.2%	100.0%
Homeworkers	68.9%	9.1%	0.7%	7.0%	13.7%	0.6%	100.0%
Low income household members (workers)	86.2%	2.0%	0.4%	1.3%	9.9%	0.3%	100.0%
The elderly (workers)	66.4%	5.9%	2.9%	6.5%	18.0%	0.3%	100.0%
Elderly widow/ers							
(workers)	70.9%	3.7%	2.1%	3.8%	19.0%	0.5%	100.0%

# 5.3.4 Amount and frequency of contribution among specific groups in the non-covered population

For those who answered "Willing to join", additional questions on the affordable amount of monthly contribution and preferred frequency of payment were asked.

Table 5.14 summarizes the affordable amount of monthly contribution of specific groups in the noncovered population. The underlined percentages indicate the largest percentage for each specific group. The specific groups with the highest percentage in the column of "100-149" were "Selfemployed" (28.9%), "Transportation workers" (32.7%), "Domestic workers" (29.9%), "Street vendors" (32.7%) and "Homeworkers" (34.5%). The specific groups with the highest percentage in the column of "50-99" were "Agricultural and fishery workers" (31.1%) and "Construction workers" (30.9%). The specific groups whose affordable amount of monthly contribution was less than 50 were "Low income household members (workers)" (43.0%), "The elderly (workers)" (32.2%) and "Elderly widow/ers (workers)" (36.4%).

Table 5.14: Affordable amount of monthly contribution among specific groups in the non-covered

nonulation (Baht)

population (Bant)	T					250	
	Less than 50	50-99	100-149	150-199	200-249	250 or more	Total
Self employed	25.0%	27.8%	<u>28.9%</u>	5.1%	5.7%	7.5%	100.0%
Transportation workers	13.1%	29.6%	<u>32.7%</u>	7.3%	6.8%	10.4%	100.0%
Agriculture and fishery workers	30.9%	31.1%	24.3%	3.9%	4.1%	5.6%	100.0%
Construction workers	28.5%	30.9%	28.3%	3.1%	4.1%	5.1%	100.0%
Domestic workers	25.0%	19.4%	<u>29.9%</u>	13.7%	5.3%	6.9%	100.0%
Street vendors	23.4%	26.9%	32.7%	5.5%	5.1%	6.4%	100.0%
Homeworkers	20.9%	29.8%	34.5%	2.5%	5.1%	7.1%	100.0%
Low income household members (workers)	43.0%	29.7%	18.1%	2.0%	3.4%	3.8%	100.0%
The elderly (workers)	32.2%	28.0%	24.0%	4.3%	4.0%	7.6%	100.0%
Elderly widow/ers (workers)	36.4%	25.8%	24.1%	2.8%	5.1%	5.8%	100.0%

# CHAPTER 6 POLICY RECOMMENDATION AND FUTURE DIRECTION

The Technical note on the Extension of Social Security to the Informal Economy in Thailand - the former study of the ILO on the social security coverage extension to the informal economy in Thailand – recommended a two-pronged strategy for extension of coverage e.g. improvement and extension of the present social security schemes, notably the SSO, in parallel with coverage extension through establishing a new mechanism of social security. A range of extension policy options were introduced in the Technical Note, however information on the non-covered population obtained through the Social Security Priority and Needs Survey has narrowed down the extension options. Chapter 6 examines both extension options through extension of the SSO scheme, and establishing new social security scheme.

## 6.1. Extension of the SSO scheme

## **6.1.1.** Extension to non-covered private employees

Thailand has made substantial progress in extending social security coverage through several schemes for dependent employees such as the SSO scheme, Civil Servant Scheme, State Owned Enterprise scheme, and the scheme for teachers in private schools. However, there were still around 6.4 million dependent employees not covered by any of these schemes, including about 4.1 million dependent employees in non-agricultural industries. Among the employers who did not pay contribution, on average 23.3% employers did not know whether their business should be registered with the SSO scheme, and on average 10.6% of employers did not pay contribution intentionally. It is essential that the coverage should be expanded by improving compliance to the SSO scheme and also by amending the legislation to cover a wider range of dependent employees (e.g. those working for agricultural workers whose employment is less than one year).

#### 6.1.2. Extension to the non-covered dependents of SSO scheme members

Extension of the SSO coverage of health care to dependent spouses and children should be seriously considered. The survey showed that 50.8% of the SSO scheme members were willing to pay an additional contribution for the sickness benefit to cover their non-covered spouses. In addition to high need and willingness to pay contribution of the SSO scheme members, the ILO/SSO actuarial study in March 2004 clearly indicated that this extension could be financed within the contributions presently allocated to the short-term benefit branches.

Extension of health care to the non-covered dependents would not only contribute to providing a better health care package to the non-covered dependents but also reduce the cost of the 30 Baht scheme and contribute to financial sustainability.

#### 6.1.3. Extension to the retirees of the SSO scheme members

Extension of the health care coverage to the retirees of the SSO scheme should be also considered. SSO scheme members are not be covered by the SSO scheme once their employment contract is terminated after the age of 55 years although the need for health care would be higher after retirement.

#### 6.1.4. Extension to the self-employed

Extension of the social security coverage of the SSO scheme to the self-employed would not be advisable for the following reasons. The contribution capacity of the self-employed was much lower than that of covered workers i.e. the largest household income group of self-employed was "5,000-9,999" Baht per month whereas that of covered workers was "15,000-19,999" Baht. The affordable amount of monthly contribution was 122.0<sup>12</sup> Baht whereas the cost of each insured SSO was around 820 Baht. Their willingness to join the SSO scheme was as low as 27.1% and about half of the self-employed (50.1%) did not want to join the SSO scheme. There is, in addition, a crucial administrative difficulty in covering the self-employed under the SSO scheme: there is no feasible mechanism to assess their income. These low contribution capacity and willingness to join the scheme as well as administrative difficulty to collect contribution will cause adverse selection, which will probably undermine the financial sustainability of the SSO scheme.

# 6.2. Extension of the social security coverage through establishing new schemes

#### 6.2.1. Prerequisites for establishing new schemes

#### 6.2.1.1. Benefit limitations

Some broader social protection such as job security, agricultural protection and adequate education, need different mechanisms other than social security (e.g. national subsidies) and should be dealt with by other ministries and organizations.

Because of the nature of self-employed persons as employees and employers at the same time, there are substantial difficulties in providing some types of cash income replacement benefits, e.g. sickness cash benefits, unemployment benefits and employment injury benefits. For these benefits, other protection measures should be considered: income replacement benefits at the time of sickness or unemployment could be provided through social assistance benefits with means test and financed from taxation; all employment injury benefits could be provided through general medical care benefits and cash benefits for temporary and permanent invalidity and survivorship.

Contributory lump sum benefits for death, maternity cash benefits and child allowance are not recommended in cases where the scheme is a de-facto voluntary scheme because of possible abuse through the adverse selection of certain groups (e.g. elderly near death, couples with children, young females with higher chance of maternity).

Providing pension benefits through a contributory defined-benefit scheme to small groups (e.g. taxi drivers, homeworkers, domestic workers) and groups whose population is expected to decrease in the long term (e.g. farmers and fishermen, self-employed) is not recommended because of possible future financial instability caused by rapid demographic change.

<sup>&</sup>lt;sup>12</sup> Median of each affordable contribution band was used for calculation. For the calculation basis of the contribution, a monthly contribution amount of 1,000 Baht was used for those who answered more than 999 Baht per month.

#### 6.2.1.2. Limitations on the contribution collection

Taking into account the limited contribution capacity and low willingness to join a social security scheme of non-covered population, notably self-employed persons, the financing of a new social security mechanism inevitably calls for heavy or full subsidization in order to cover a substantial percentage of non-covered population. If the contribution is to be collected, a flat contribution amount is recommended due to the difficulty of assessing personal income.

# 6.2.2. Establishing an universal scheme for pension benefits

The needs for long-term income protection such as old-age, invalidity and survivors' pensions are high. It should be also noted that, due to the short-sighted nature of the population, needs for income security for old-age substantially increased as people aged while younger people rated these needs as very low. At present, the social security coverage (e.g. pension benefits) among the elderly is only 19.8% and some form of protection for long-term income security measures through a social security mechanism should be considered.

Relying on individual saving mechanisms to provide the basic minimum income security measures at the time of old-age, invalidity and survivorship will not be sufficient. Due to the low affordability of the non-covered population<sup>13</sup> and administrative difficulties in collecting contributions from self-employed persons, a fully/heavily tax-financed defined-benefit universal scheme should be considered in order to provide a basic level of income security. Options for the basic minimum universal pension scheme include the following:

- Inclusion of invalidity and/or survivors pension
- Starting age (e.g. 55/60/70 years or more)
- Old-age pension amount (e.g. 500/1,000/1,500 Baht per month)
- Exclusion of the elderly who receive social security pension benefits from the coverage
- Introduction of a means test in order to provide pension benefits to the poorer of the elderly
- Introduction of small contribution amounts

<sup>&</sup>lt;sup>13</sup> The largest group of monthly household income for the elderly (55 yeas or more) was "0-2,499 Baht") (32.2%), and the old poor (60 years or more) accounted for 18.7% of the total poor, whose household income was less than 2,500 Baht.

#### **BOX 3: Cost of universal basic pension**

# a) Crude cost estimations of universal basic pension in the year of 2003 (old-age pension only)

Table 6.1 shows the cost estimations of a universal pension scheme with the share of the cost to the total government expenditure and GDP as of 2003. There is a wide range of variation in the cost depending on key variables, namely the eligible age and the amount of monthly pension. A universal scheme would cost 112.5 billion Baht or 11.3% of the total government expenditure or 2.0% of GDP if the benefit of 1,500 Baht was to be provided to those aged 60 years or more, whereas the universal pension scheme would cost 16.3 billion Baht or 1.6% of the total government expenditure or 0.3% of GDP if a monthly pension of 500 Baht was to be provided to those more than 70 years old. The cost could be reduced by excluding social security pensioners i.e. the cost would be decreased to 13.0 billion baht by excluding the 553,004 social security pensioners more than 70 years old.

Table 6.1: Cost estimations of universal pensions and their percentages to the total government expenditure and GDP, as of 2003

government expenditur	c and GDI, as of 2000	,		
		60 years or more	65 years or more	70 years or more
	Number of people	6.3 million	4.3 million	2.7 million
A	500 Baht/month	37.5	25.7	16.3
Annual expenditure (billion Baht)	1,000 Baht/month	75	51.5	32.6
(cimon Built)	1,500 Baht/month	112.5	77.2	49.0
Annual expenditure to	500 Baht/month	3.8%	2.6%	1.6%
total government	1,000 Baht/month	7.5%	5.1%	3.3%
Expenditure <sup>14</sup>	1,500 Baht/month	11.3%	7.7%	4.9%
Annual avnanditura to	500 Baht/month	0.7%	0.4%	0.3%
Annual expenditure to GDP	1,000 Baht/month	1.3%	0.9%	0.6%
	1,500 Baht/month	2.0%	1.3%	0.9%

#### b) International comparison of government expenditure on pensions

Figure 24 represents an international comparison on government expenditure on pension benefits. Thailand A represents the case of introducing a universal pension of 1,500 Baht for those older than 60 years, which accounts for 2.0% of GDP, whereas Thailand B represents the case of introducing a universal pension of 500 Baht for those older than 70 years which accounts for 0.3% of GDP. The red-colored bars of 0.8% for Thailand A and B indicate Thai government expenditure on pension benefits to government officers.

Although there are difficulties in comparing government expenditure on pension benefits among countries in Figure 24, due to differences in the demographic structures and different benefit packages (esp. benefit level), the cost of a universal scheme is relatively low compared to the costs in developed countries, even in the Thailand A example which is the most costly option. This is mainly attributed to the non-aged demographic structure of Thailand. Further studies including

<sup>&</sup>lt;sup>14</sup> Includes both capital and current expenditure. Government expenditure as of 2003 was 999.9 billion Baht and GDP as of 2003 was 5,748.1 billion Baht. NHI expenditure as of 2003 was **57.7 billion Baht** or **5.8%** of government expenditure

long-term cost development will be necessary in order to guarantee financial sustainability in the long term.

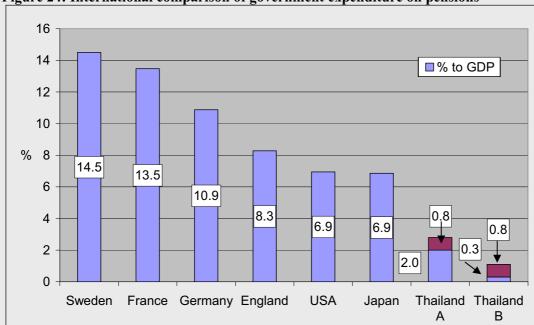


Figure 24: International comparison of government expenditure on pensions

Thailand (2003), Japan (1995), France (1994), Sweden, Germany, England (1993), USA (1992) Source: *KAIGAI SYAKAIHOSYO KENKYU*, No.123, 1998, Japan and Comptroller General's Department of Thailand

## 6.2.3. Establishment of contributory special schemes

Establishing a special scheme financed by contributions from certain occupational groups or industrial groups (e.g. taxi driver scheme, farmer's pension) is not recommended for several reasons. The scheme would suffer from the problem of low compliance due to low willingness to join a social security scheme and due to low contribution capacity. Having no employers to pay contributions, self-employed persons need to pay more contributions without substantial government subsidies, another factor for low compliance of the scheme.

In Thailand, establishing a special contributory scheme would be difficult due to the limitation of benefits i.e. all the benefits would either be not feasible or inadequate to provide for the self-employed. As health care is provided by the 30-Baht scheme and it would not be feasible to provide pension benefits for small groups or groups whose size may decrease in the long term, health care and pensions benefits would be excluded from the benefits package. Since health care and pensions benefits would not be provided, the maternity, death, and child allowance would become stand alone benefits and it would not be feasible to provide these benefits. It would also not be feasible to provide other benefits such as cash sickness, unemployment, and occupational injury benefits for the self-employed due to administrative difficulties such as income assessment and registration.

# 6.3. Summary of extension options

Table 6.2 represents the summary of social security extension options and recommendations. Among the extension strategies through extension of the SSO scheme, extension to the self-employed and farmers is not recommended but other options including health care extension to the dependents, retirees, and non-covered private employees (including extension to the atypical workers and extension by strengthening compliance) are recommended. Among the extension options through establishing a new mechanism, it is recommended that a universal basic pension scheme is introduced to meet the high demand for income protection for old-age, invalidity, and survivorship in a situation where collecting contribution from the non-covered population would be difficult. The establishment of special schemes is not recommended due to low contribution capacity and willingness to join a social security scheme, no adequate or feasible benefits could be provided, and technical problems in income assessment and contribution collection.

Table 6.2: Summary of extension options and recommendations

	on Options	Recomm -endation	Reasons	Responsible agencies
	Extension to self-employed and farmers	No	Low contribution capacity     Low willingness to join the SSO scheme     Administrative difficulty in contribution collection.	
	Legal extension to atypical employees	Yes	1. About 6.4 million non-covered private employees including 2.3 million employees in agricultural sector	MOL/ SSO
Extension of current SSO scheme	Health care extension to dependents	Yes	High demand for health care for dependants     High willingness to even pay additional contribution to non-covered spouse     No need to increase contribution rate     Contribution to the sustainability of NHI scheme	MOL/SSO/ MOPH/ MOF
	Health care extension to retirees	Yes	High demand for health care     Low social security coverage among the elderly	MOL/SSO/ MOPH/ MOF
	Extension by strengthening Yes compliance		<ol> <li>About 4.1 million non-covered private employees in non-agricultural sector</li> <li>About 10% of employers intentionally do not pay contribution</li> </ol>	MOL/ SSO
Tax financed Universal scheme	Universal basic pension	Yes	<ol> <li>High demand for pension benefits</li> <li>Only feasible benefit to be provided to non-covered population</li> <li>Low contribution capacity</li> <li>Low willingness to join a social security scheme</li> <li>Poverty alleviation</li> </ol>	MOL/SSO/ MOF/ MOSDHS/ NESDB
Contributory Special scheme	Occupational or regional schemes / a scheme for self- employed	No	<ol> <li>No feasible and adequate benefit to be provided</li> <li>Low contribution capacity</li> <li>Low willingness to join the social security scheme</li> <li>Difficulty in income assessment</li> <li>Difficulty in contribution collection</li> </ol>	

#### 6.4. Future directions

Based on the findings of this report, it is recommended that an inter-governmental seminar be held to disseminate information from the ILO studies and to discuss recommendations for strategies and future actions. These should include further feasibility studies on the extension of health care benefits of the SSO scheme to non-covered dependents, extension of the SSO scheme to non-covered private employees, and introduction of a pension scheme.

Following the seminar, feasibility studies on financing, legislation and administration should be carried out to provide several options for consideration. It would be advisable to establish an interministerial task force to carry out feasible studies due to the necessity of high expertise in various areas. In particular, inclusion of quantitative economists from MOF and NESDB, and statisticians from NSO as observers would be desirable. Once concrete options for implementation have been chosen, awareness raising and capacity building activities for implementation should be done.

# **Appendix A: DEFINITIONS**

# (1) Definitions

#### a) Definitions of basic information

## Non-covered person

A person who is not covered as a member nor as a dependant by one of the social security schemes which include Civil Service Scheme, State Owned Enterprise Scheme, Social Security Scheme, and Private School Scheme.

#### Level of education attainment

Educational levels are classified as follows:

- 1. **None** means all persons who have never attended school or have had no education.
- 2. **Less than elementary level** means all persons who have completed a grade lower than Pratom 6 (grade 6).
- 3. **Elementary level** means all persons who have completed Pratom 6 (grade 6) or higher but have not completed Lower secondary level.
- 4. **Lower secondary level** means all persons who have completed Mayayom 3 (grade 9) or higher but have not completed Upper secondary level.
- 5. **Upper secondary level** has three categories and is defined as follows:
  - 5. **Academic education** means all persons who have completed Matayom 6 (grade 12) in general education schools or higher but have not completed Tertiary level.
  - 5.2 **Vocational and technical education** means all persons who have completed a three-year course in vocational or technical schools or higher but have not completed Tertiary level.
  - 5.3 **Teacher training education** means all persons who have completed the teacher training course or higher with a certificate equivalent to Upper secondary level but have not completed Tertiary level.
- 6. **Tertiary level** has three categories and is defined as follows:
  - 6.1 **Academic education** means all persons who have completed university/college courses and have received an academic diploma, bachelor, master, or doctoral degree.
  - 6.2 **Higher technical education** means all persons who have completed vocational or technical courses in university/college level and have received a vocational diploma or a bachelor degree.
  - 6.3 **Teacher training education** means all persons who have completed university/college level courses and have received an education diploma, bachelor, master or doctoral degree.
- 7. **Short course in vocational training** means all persons who have completed a vocational course of less than twelve months and have received a certificate or other document certifying completion of such a course. The educational requirement is completion of at least Pratom (grade) 4 or the equivalent.
- 8. **Other** means all persons who have completed types of education other than the education mentioned above.

#### Household income

Household income is the sum of income of a household, which includes the following:

1. Wages and salaries, tips, and bonuses, etc

- 2. Net profits from farming and from non-farming
- 3. Property income such as property rent, land rent, royalties, interest, and dividends,
- 4. Current transfer received such as assistance payment, pensions, etc
- 5. In-kind income such as the value of goods and services received as part of pay and rental value of owner occupied dwellings.
- 6. Other money receipts such as insurance proceeds, lottery winnings and other windfall receipts.

# b) Definitions related to work

# **Employed persons**

Persons who are 15 years old or more, and who satisfy one of the following conditions during survey week:

- 1) To have worked for at least one hour for wages/salary, profits, dividends or other kind of payment including in-kind payment; or
- 2) To have not worked at all or worked less than one hour but
  - a) received wage/salary or profits from business enterprise or farm during the period of absence from work; or
  - b) did not receive wage/salary or profits from business enterprise or farm during the period of absence from work but had regular jobs or business and they would be returning to work.
- 3) To have worked for at least one hour without pay in business enterprises or on farms owned or operated by household heads or members.

# **Unemployed persons**

Persons who are 15 years old or more, and who either did not work even for one hour or had no jobs/business enterprise/farm of their own during the survey week.

Persons in this category include:

- 1. Those who had been looking for work, applying for a job or waiting to be called to work during the 30 days prior to the interview date.
- 2. Those who had not been looking for work during the 30 days prior to the interview date but were available for work during the 7 days prior to the interview date.

#### **Current Labour Force**

All persons who are 15 years old or more and were either employed or unemployed, as defined above, during the survey week.

#### **Seasonally inactive Labour Force**

Persons who are 15 years old or more and were neither employed nor unemployed as defined above, but were waiting for the appropriate season to work in farms or enterprises engaged in seasonal activities.

# **Total Labour Force**

All persons who are 15 years old or more, and were in the current labour force as defined above or were classified as seasonally inactive labour force as defined above.

#### Persons not in the Labour Force

Persons classified in this category are those who were not in the total Labour Force as defined above. Persons in this category include:

- 1. those less than 15 years old during the survey week;
- 2. those 15 years or more during the survey week but were neither employed nor unemployed because they were
  - 1.1. engaged in household work,
  - 1.2. engaged in studies,
  - 1.3. too young or too old to work (this answer could be applied to those who were under 18 and over 60 years old respectively)
  - 1.4. incapable of working because of physical or mental disability, or chronic illness
  - 1.5. voluntarily idle,
  - 1.6. working without pay, profits, dividends or other payments for persons who were not members of the same household
  - 1.7. working without pay, profits, dividends or any other payments for charitable organizations and institutions,
  - 1.8. not available for employment for other reasons.

#### Job

A job was defined as any of the following:

- 1. Work for cash wages, salaries or in-kind payment;
- 2. Work for profit on own farm, in own business or in partly-owned business; or
- 3. Work without pay or profit on a farm or in a business owned or operated by the head or any member of the household.

#### **Occupation**

Occupation is defined as the type of work performed by a person at his place of work. Most persons generally hold only one job. For a person having more than one job, only the job at which he or she worked for the greater number of hours during the survey week was recorded. If the number of working hours for each job was exactly the same, the job which gave him or her the higher income was recorded. If the number of working hours and the income earned from each job were the same, the job for which he or she had preference was recorded. If the respondent could not give his or her preference, the job at which he had been working for the longest time was recorded. The occupation classification in the survey is based on International Standard Classification of Occupation, 1988 (ISCO-88) of International Labour Organization.

#### **Work Status**

Work status refers to the status of the person's occupation in the survey week. Work status is classified as follows:

- 1. An employer is defined as a person who operates his or her own enterprise for profit or dividends, and hires one or more employees in his or her enterprise.
- 2. A government employee is defined as a person who works for pay in a government agency on a life-long employment basis. Included in this category are civil servants, police, and municipal officers.
- 3. A temporary government employee is defined as a person who works for pay in a government agency and whose employment is not on a life-long employment basis.
- 4. A government enterprise employee is defined as a person who works for pay in a government enterprise on a life-long employment basis.
- 5. A temporary government enterprise employee is defined as a person who works for pay in a government enterprise and whose employment is not on a life-long employment basis.

- 6. A private employee is a person who works for pay in a non-governmental enterprise owned and operated by an employer.
- 7. A self-employed worker is a person who operates an enterprise on his own account or on an account jointly owned with others in the form of a partnership either for profit or dividends but without hiring any employee.
- 8. An unpaid family worker is a person who works without pay on a farm or in a business enterprise owned or operated by the household head or any other household members.
- 9. A member of a producers' cooperative is a person who holds a "self-employment" job in a cooperative producing goods and services, in which each member takes part on an equal footing with other members in determining the organization of production, sales and/or other work of the establishment, the investments, and the distribution of the proceeds of the establishment amongst their members.

#### **Hours Worked**

Hours worked means hours actually worked during the 7 days prior to the interview date. For a person holding more than one job, the hours worked would be the sum of the total of hours worked on all jobs. For a person who had a regular job but was not at work during the survey week, the hours worked would be recorded as zero.

# c) Definitions related to specific groups in the non-covered population

Definitions of the following groups exclude those who are covered by social security schemes.

# **Self-employed**

As defined as "Self-employed" in the work status.

#### **Transportation workers**

Transportation workers refers to motor-cycle drivers and car, tuktuk, taxi and van drivers. Motor-cycle drivers drive motorcycles or motorized tricycles equipped to transport materials, goods or passengers. Car, tuktuk, taxi and van drivers drive and tend motor cars and vans to transport passengers, mail or goods.

#### Agriculture and fishery workers

Agriculture and fishery workers refer to i) skilled agricultural and fishery workers who grow and harvest field or tree and shrub crops, gather wild fruits and plants, breed, tend to or hunt animals, produce a variety of animal husbandry products, cultivate, conserve and exploit forests, breed or catch fish and cultivate or gather other forms of aquatic life in order to provide food, shelter and income for themselves and their households, and ii) agricultural, fishery and related labours mainly performing simple and routine farming, forestry, fishing, hunting or trapping tasks requiring the use of simple hand-held tools and very often considerable physical effort.

# **Construction workers**

Construction workers refers to workers who i) construct, maintain and repair foundations, walls and other main parts of buildings and other constructions, both internally and externally, ii) cover, apply or install, maintain and repair roofs, floors, walls, insulation systems, glass in windows or other frames, as well as plumbing, piping and electrical systems in buildings and other constructions, and iii) prepare surfaces of buildings and other structures for painting, apply protective and decorative coats of paint or similar materials or cover interior walls and ceilings of buildings with wallpaper, silk, or other fabrics.

#### **Domestic workers**

Domestic workers are defined as workers who sweep, vacuum, wash and polish, take care of household linen, purchase household supplies, prepare food, serve meals and perform various other domestic duties.

#### Street vendors

Street vendors are defined as workers who sell food and other goods in streets and public places, or by visiting households.

#### **Homeworkers**

Homeworkers are individuals of 15 years old or more who take work from an employer to produce at home. The main characteristics of the work are as follows:

- 1. The place of work can be anywhere other than the employer's work place.
- 2. The home worker does not produce the goods for his/her sales but must return them to the employer.
- 3. There is an agreement on the pay between the home worker and the employer. Either the employer or home worker, or both, can fix the pay rate.
- 4. The work must be done as required by the employer.

#### Members of low income household

Those whose monthly household income is less than 2,500 Baht.

#### The elderly

People who are 55 years old or more at the date of interview.

# Elderly widow/ers

People who are 55 years or older with widowed marital status.

# d) Definitions related to survey

# **Rounding of estimates**

In the statistical tables, all absolute figures are independently rounded to the nearest unit digit.

#### Survey week

A survey week is the reference period of the 7 days prior to the interview date.

#### **Enumeration period**

The enumeration period was from the 1<sup>st</sup> to 12<sup>th</sup> of October, November, and December 2003.

#### Types of Households included in the survey

Households included in the scope of the survey can be divided into two types:

- 1. Private households which include one person and multi-person households. One person households are the households in which single persons who make provision for their own food or other essentials of living without combining with any other persons, and multi-person households are the households in which groups of two or more persons make common provision for food or other essentials for living.
- 2. Special households which include persons living in group quarters within the compound of a factory, or in a dormitory or boarding house which is not exclusively for students.

Households not included in the above mentioned types e.g. inmates of penal institutions, priests, soldiers living in military barracks, students living in dormitories, etc. are classified as institutional households and not covered in the survey.

# Appendix B: SURVEY METHODOLOGY, SAMPLE DESIGN AND METHOD OF ESTIMATION

#### (1) Survey Procedure

Data for this survey, which was conducted from 1<sup>st</sup> to 12<sup>th</sup> of October, November, and December 2003, was obtained through interviews with the head and members of 79,560 households throughout the Kingdom. The allocation of the households in the region is listed under the Selection of Secondary Sampling Unit below.

#### (2) Sample Design

A Stratified Two-Stage Sampling was adopted for the survey. Provinces were constituted strata. The primary and secondary sampling units were blocks of municipal areas/villages in non-municipal areas and private households/persons in the special households respectively.

#### a) Stratification

Provinces were constituted strata. There were 76 strata altogether. Each stratum was divided into two parts according to the type of local administration, namely municipal areas and non-municipal areas.

# b) Selection of Primary Sampling Unit

The sample selection of blocks/villages was performed separately and independently in each part by using probability proportional to size-total numbers of households. The total sample blocks/villages were 5,796 selected from 109,966 blocks/villages.

The total number of sample blocks/villages selected for enumeration by region and type of local administration were as follows:

Table A: Number of Sample blocks/villages

Region	Total	Municipal areas	Non-municipal areas
Bangkok	312	312	-
Central (excluding Bangkok)	1,968	1,080	888
North	1,236	696	540
Northeast	1,296	720	576
South	984	528	456
Total	5,796	3,336	2,460

# c) Selection of Secondary Sampling Unit

Private households were the ultimate sampling units. A new listing of private households was made for every sample block/village to serve as the sampling frame. In each sample block/village, a systematic sample of private households was selected with the following sample size:

Municipal areas : 15 sample households per block Non-municipal areas : 12 sample households per village

Before selecting sample private households in each sample block/village, the list of private households was rearranged by household size-members of the household.

All special households located within the sample areas were included in the sample and the persons in the special households were systematically selected for interview.

The total number of sample private households selected for enumeration by region and type of local administration were as follows:

Table B: Sampling number of private households

Region	Total	Municipal areas	Non-municipal areas
Bangkok	4,680	4,680	-
Central (excluding Bangkok)	26,856	16,200	10,656
North	16,920	10,440	6,480
Northeast	17,712	10,800	6,912
South	13,392	7,920	5,472
Total	79,560	50,040	29,520

# (3) Method of Estimation

The survey results were at regional and provincial levels. At the regional level the results were presented separately for Bangkok and the remaining 75 provinces were classified by region, municipal areas and non-municipal areas.

Let
$$k = 1,2,3,...,m_{hlj} \text{ (serial number of sample block/village)}$$

$$i = 1,2,3,...,20 \text{ (age - sex group)}$$

$$j = 1,2 \text{ (type of local administration)}$$

$$1 = 1,2,3,...,A_h \text{ (province)}$$

$$h = 1,2,3,4,5 \text{ (region)}$$

# a) Estimate of the total number of persons with characteristic X

1. Adjusted estimate of the total number of persons with characteristic X for the  $i^{th}$  agesex group,  $j^{th}$  area,  $l^{th}$  province,  $h^{th}$  region was based on the formula :

$$x''_{hlji} = \frac{x'_{hlji}}{y'_{hlji}} Y_{hlji} = r_{hlji} Y_{hlji}$$
 .....(1)

where,

 $x'_{hlji}$  is the ordinary estimate of the total number of persons with characteristic X for the i<sup>th</sup> age-sex group, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

 $y'_{hlji}$  is the ordinary estimate of the total population for the i<sup>th</sup> age-sex group, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

 $Y_{hlji}$  is the estimate, based on the population projection of the total population for the i<sup>th</sup> age-sex group, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

*rhlji* is the ratio of the estimate of the total number of persons with characteristic X to the estimate of the total population for the i<sup>th</sup> age-sex group, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

The formula of the estimate from a stratified two-stage sampling was as follows:

i) 
$$x'_{hlji} = \frac{1}{m_{hlj}} \sum_{k=1}^{m_{hlj}} \frac{1}{P_{hljk}} \frac{N_{hljk}}{n_{hlik}} x_{hljki}$$
 .....(2)

where,

 $x_{hljki}$  is the total number of persons with characteristic X for the i<sup>th</sup> age-sex group, k<sup>th</sup> sample block/village, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

 $N_{hljk}$  is the total number of listing households in the  $k^{th}$  sample block/village,  $j^{th}$  area,  $l^{th}$  province,  $h^{th}$  region.

 $n_{hljk}$  is the total number of sample households in the k<sup>th</sup> sample block/village, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

 $P_{hljk}$  is the probability of selection of the k<sup>th</sup> sample block/village, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

 $m_{hlj}$  is the total number of sample block/village in the j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

ii) 
$$y'_{hlji} = \frac{1}{m_{hlj}} \sum_{k=1}^{m_{hlj}} \frac{1}{P_{hljk}} \frac{N_{hljk}}{n_{hljk}} y_{hljki}$$
 .....(3)

where,

\_

<sup>&</sup>lt;sup>15</sup> Population projections for Thailand 1990-2020, Human Resources Planning Division, National Economic and Social Development Board, the Eighth National Economic and Social Development Planning, March 1995.

 $\mathcal{Y}_{hljki}$  is the total number of the population enumerated for the i<sup>th</sup> age-sex group,  $k^{th}$  sample block/village, j<sup>th</sup> area, l<sup>th</sup> province, h<sup>th</sup> region.

2. Adjusted estimate of the total number of persons with characteristic X for the  $j^{th}$  area,  $l^{th}$  province,  $h^{th}$  region was based on the formula:

$$x''_{hlj} = \sum_{i=1}^{20} x''_{hlji} \tag{4}$$

3. Adjusted estimate of the total number of persons with characteristic X for the i<sup>th</sup> age-sex group, 1<sup>th</sup> province, h<sup>th</sup> region was based on the formula:

$$x_{hli}'' = \sum_{j=1}^{2} x_{hlji}''$$
 .....(5)

4. Adjusted estimate of the total number of persons with characteristic X for the  $l^{th}$  province,  $h^{th}$  region was based on the formula:

$$x''_{hl} = \sum_{j=1}^{2} x''_{hlj} = \sum_{i=1}^{20} x''_{hli} \qquad (6)$$

5. Adjusted estimate of the total number of persons with characteristic X for the  $i^{th}$  age-sex group,  $j^{th}$  area,  $h^{th}$  region was based on the formula:

$$x_{hji}'' = \sum_{l=1}^{A_h} x_{hlji}'' \tag{7}$$

where,

$$A_h$$
 is the total number of provinces in the h<sup>th</sup> region and  $\sum_{h=1}^{5} A_h = 76$ 

6. Adjusted estimate of the total number of persons with characteristic X for the  $j^{th}$  area,  $h^{th}$  region was based on the formula:

$$x''_{hj} = \sum_{l=1}^{A_h} x''_{hlj} = \sum_{i=1}^{20} x''_{hji} \tag{8}$$

7. Adjusted estimate of the total number of persons with characteristic X for the  $i^{th}$  age-sex group,  $h^{th}$  region was based on the formula:

$$x_{hi}'' = \sum_{l=1}^{A_h} x_{hli}'' = \sum_{j=1}^{2} x_{hji}''$$
 .....(9)

8. Adjusted estimate of the total number of persons with characteristic X for the h<sup>th</sup> region was based on the formula:

$$x_{h}'' = \sum_{l=1}^{A_{h}} x_{hl}'' = \sum_{j=1}^{2} x_{hj}'' = \sum_{i=1}^{20} x_{hi}'' \qquad (10)$$

9. Adjusted estimate of the total number of persons with characteristic X for the  $j^{th}$  area was based on the formula:

$$x_{j}'' = \sum_{h=1}^{5} x_{hj}'' \tag{11}$$

10. Adjusted estimate of the total number of persons with characteristic X for the i<sup>th</sup> age-sex group of whole kingdom was based on the formula:

$$x_i'' = \sum_{h=1}^{5} x_{hi}'' \tag{12}$$

11. Adjusted estimate of the total number of persons with characteristic X for the whole kingdom was based on the formula:

$$x'' = \sum_{h=1}^{5} x_h'' = \sum_{j=1}^{2} x_j'' = \sum_{i=1}^{20} x_i''$$
 .....(13)

#### (4) Limitation of the data

Sample surveys are subject to various types of errors. Sampling errors occur because observations are not taken from the entire population. Non-sampling errors can be attributable to many sources, such as inability to obtain information from all households selected in the sample, inability or unwillingness of respondent households to provide correct information, errors made in recording data, mistakes made in coding and estimating for missing data. Every effort was made to minimize errors of all type.

# **Appendix C: STATISTICAL TABLES**

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	<ul><li>7. Migration and change of occupation.</li><li>8. Risk priority.</li><li>9. Social security benefits needs.</li></ul>	
	<ol> <li>Migration and change of occupation.</li> <li>Risk priority.</li> <li>Social security benefits needs.</li> <li>Willingness to join the SSO scheme.</li> </ol>	
	<ol> <li>Migration and change of occupation.</li> <li>Risk priority.</li> <li>Social security benefits needs.</li> <li>Willingness to join the SSO scheme.</li> <li>Reason not willing to join the SSO scheme.</li> </ol>	
	<ol> <li>Migration and change of occupation.</li> <li>Risk priority.</li> <li>Social security benefits needs.</li> <li>Willingness to join the SSO scheme.</li> <li>Reason not willing to join the SSO scheme.</li> <li>Affordable amount of monthly contribution.</li> </ol>	
	7. Migration and change of occupation	97 98 99 100 102 103 104
	<ol> <li>Migration and change of occupation.</li> <li>Risk priority.</li> <li>Social security benefits needs.</li> <li>Willingness to join the SSO scheme.</li> <li>Reason not willing to join the SSO scheme.</li> <li>Affordable amount of monthly contribution.</li> </ol>	97 98 99 100 102 103 104 105 SO member's non-covered

925.647 152.695 144.742 135.237 131.481 131.048 131.048 131.048 130.05 1 22 564,484 225,086 1135,340 1135,262 1135,262 1149,824 17,037 17,037 17,037 1,037 1,037 1,037 1,037 1,037 1,037 1,037 1,037 1,036 1,039 1, 0 64 64 0 263,695 126,713 136,982 237,652 117,432 120,220 8,178 10,827 4,900 122 4,778 846,996 436,797 410,199 551,758 229,527 219,231 45,319 19,025 26,294 19,025 28,292 117,977 177,977 177,973 3,259 0 6,305 3,490 1,662 659 1,003 529 0 130 130 130 1,130 853 853 789 789 789 8,119 3279 1,057 2,222 2,222 2,246 2,246 1,738 1,738 44,734 44,734 44,463 46,000 40,50 211 2023,978 507,994 108,924 926,013 12,266 7,682 7 1,651 1,210 441 376 376 0 7,759 6,079 1,680 2,414 1,973 441 763 898,366 426,450 471,916 408,929 215,819 193,110 35,161 18,619 16,542 16,542 19,012 262,266 20 ,130,153 534,818 595,335 229,334 108,054 121,300 121,300 15,652 15,652 2,303 191,329 89,435 101,894 159,772 73,207 86,565 23,178 11,818 4,295 1,243 3,052 2,115 1,541 574 19 915,673, 1 442,470 164,819 83,980 80,839 41,259 21,358 2,121 2,703 1,330 1,313 353 12,748 359,180 389,180 389,185 389,180 389,180 37,589 33,948 34,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,948 36,9 18, 306,966, 653,213, 170,850, 87,818, 83,032, 85,650, 41,539, 44,111, 105 75,112 38,111 37,001 69,956 34,648 35,308 2,2811 1,902 379 2,874 1,135,892 367,223 367,223 367,223 13,669 113,669 113,669 113,669 113,669 113,669 113,669 113,669 113,669 113,69 25 80,326 38,491 41,835 9,983 8,168 17, 1,086,605, 516,331 570,273 142,723 72,214 70,509 87,766 43,830 2,624 1,534 1,534 1,534 1,534 1,534 1,535 1,535 1,535 1,535 1,355 1,355 670 80,812 40,604 40,208 10,966 5,518 42,205 20,974 21,231 37,241 17,775 19,466 2,123 1,447 676 219 10,966 5,518 5,448 1,786 1,786 6,285 3,332 2,953 670 687 932,139 454,624 454,515 138,816 84,407 28,407 28,50 9,540 9,540 9,540 1,206 1,206 1,206 16 0,050,361 5,43,756 117,017 64,926 52,091 84,135 45,609 38,526 258 41,393 38,167 9,822 6,523 3,299 201 98 103 4,157 4,056 101 418 160 9,621 6,425 3,196 1,091 868 223 10,043 19,237 10,397 1,283 767 516 762 1,032,238 541,283 480,955 1172,486 106,312 14,433 94,833 845,321 425,529 419,792 406 15, 141,203, 1 599,816 541,387 108,859 58,493 50,366 90,314 50,952 39,362 83,681 47,310 36,371 11,474 5,001 6,473 6,635 3,643 2,992 912 6,159 2,540 3,619 6,016 2,397 3,619 1,152,606 1 573,191 579,415 114,704 57,007 57,007 57,697 98,380 48,562 49,818 1,034,803 1 514,340 520,463 0 98,380 48,562 49,818 14,373 7,532 6,841 1,034,803 514,340 520,463 3,100 1,844 1,256 7,532 6,841 1,951 913 951 913 038 13, 187,512,1, 577,073 610,438 105,883 53,102 52,781 88,618 45,105 43,513 0 1,078,508 1 523,029 555,479 0 0 0 1,078,508 1, 523,029 555,479 3,120, 943, 88,618 45,105 43,513 14,451 7,312 14,451 7,312 7,139 2,814 685 2,814 685 2,129 12, 639,833 627,646 113,515 53,138 60,377 48,378 52,811 ,149,020 584,838 564,182 4,944 1,856 3,088 101,189 48,378 52,811 11,085 3,819 7,266 0 ,149,020 584,838 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9,796 2,656 7,140 1,015,055 525,985 489,070 2,048 1,456 592 9,796 2,656 7,140 2,048 1,456 592 72,924 35,761 37,163 12,518 6,234 6,284 952,082 498,799 453,283 3,952 2,584 1,368 153 1,873 952,082 498,799 453,283 ,044,433 544,003 500,430 88,399 42,620 45,779 72,924 35,761 37,163 2,518 6,234 6,284 931 472 459 931 472 459 1,026 153 873 987,900 501,813 486,087 74,880 37,561 37,319 59,591 29,057 1,602 717 885 910,083 461,728 12,121 5,544 6,577 1,566 766 800 910,083 461,728 448,355 2,938 2,525 413 ,566 717 885 885 941,805 490,474 451,332 66,227 34,298 31,929 56,045 30,202 25,843 2,259 509 1,750 872,668 453,742 418,926 872,668 453,742 418,926 2,912 2,435 477 961 737 224 2,259 509 509 5,962 2,850 4,112 961 737 224 926,537 463,792 462,744 75,805 39,061 36,744 65,494 32,796 32,796 65,494 32,796 32,698 7,108 4,550 1,754 474 1,280 848,375 422,855 425,520 848,375 422,855 425,520 2,357 1,877 480 7,108 4,550 2,558 1,449 1,241 208 208 208 754 774 280 889,077 444,960 444,118 64,895 35,422 29,473 56,795 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and sex

1. Age a

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19,240 19,240 129,564 253,653, 276,511 241,265 210,432 9,148 9,148 6,387 68,719 9,027 9,027 891 48 48 1,554 48 48 1,515 39 62,428 30,994 31,434 31,434 25,588 28,508 7,564 5,109 177 7,756 2,534 6,100 6,434 0,883 5,799 7,59 7,59 3,01 4,58 43 928,751 490,344 117,895 117,807 57,867 59,940 83,945 48,320 7,907 7,907 772 68 704 320,626 320,626 320,627 390,382 8,762 6,309 6,309 6,963 6,309 6,963 6,309 88 42 997.140 510.211 486.929 241.825 130.878 110.947 106.111 46.987 59.124 74.616 39.669 34.647 23.697 6,465 755,120 379,187 375,933 669,513 366,872 302,641 132 722 722 722 722 739 970 970 970 970 970 4797 425 4797 425 4797 425 4709 259 388 166 127.129 96 549 96 549 96 549 96 549 97 738 12,882 12,882 12,882 12,882 12,882 12,882 12,882 12,882 14,892 14,892 14,892 14,816 14,8 7,810 1,783 1,783 1,783 1,334 1,334 550,649 550,649 550,778 4,693 4,693 4,469 40 138,653 581,688 271,939 139,146 139,146 139,146 44,713 53,163 6,846 26,678 24,197 24,197 24,197 6504 1,753 865,751 447,699 448,052 755,090 386,940 356,150 14,119 4,238 9,542 14,523 14,523 82,019 7,155 7,445 7,445 7,445 7,756 808 1,916 1,310 1,606 324 324 1,511 645 397 2985 17 3 47 37 7 3 47 37 7 3 47 37 7 3 47 37 7 3 47 37 3 47 37 3 47 37 3 47 37 3 47 37 3 47 79,643 66,284 126,962 69,390 57,572 16,946 9,950 6,996 303 1,716 689,760 339,053 339,707 606,117 334,931 271,186 9,878 4,626 5,525 73,765 10,495 63,270 2,027 1,897 1,252 645 1,859 1,214 645 38 0067.745 561.598 259.028 124.052 124.052 124.052 14.37 48.577 4.797 10.278 10.31 2,853 106, 2,747 2,747 38,05,741 706,741 14,428 1,428 1,4458 1,45 11,986 5,390 6,596 5,499 3,258 2,241 4,614 2,132 2,482 168,475 88,125 80,350 145,697 76,337 69,360 19,926 3.613 199 37 884,584 422,410 221,686 121,686 100,250 54,262 28,725 28,725 28,725 28,725 28,725 28,725 28,725 3,125 6,894 155,414 87,305 68,109 132,310 74,089 58,221 20,915 13,184 7,731 124 2,066 862,614 324,653 324,655 324,695 265,901 7,534 1,477 11,477 284 284 284 284 284 284 284 3,116 10,620 10,620 5,317 6,774 4,578 2,998 725 725 0 847 103 1,287 1,261 103 1,158 36 (1091,065, 806 547,806 547,806 148,137 148,137 147,136 73,918 32,224 41,694 50,921 27,394 23,527 18,480 47,75 13,400 18,400 41,694 73,418 73,418 73,418 73,418 73,418 73,418 73,418 73,418 73,418 74,694 7 208,529 107,551 100,978 172,110 90,956 81,154 30,028 15,991 14,037 39 740 5610 564 564 564 794,461 398,386 314,181 14,74 77,897 77,597 74,346 11,331 1,331 260 260 260 260 260 172 .463 ,465 35, 108,483, 1 554,699 553,782 287,330 147,932 65,652 27,340 38,312 45,065 24,078 20,987 14,640 204,786 102,748 102,038 182,419 93,204 89,215 820,655 415,302 405,353 723,277 330,427 16,387 7,320 9,067 ,632 495 185 310 310 34 (029,974 7 521,565 508,408 278,725 154,821 123,904 61,048 29,854 31,194 41,619 41,619 15,018 12,835 7,896 3,765 9,185 9,185 2,019 2,019 731 731 130 151 151 151 151 284 284 33 23,198 23,198 318,609 157,264 161,345 73,607 35,775 37,832 89,365 29,365 19,444 19,444 2,029 775,1807 376,617 376,617 348,856 280,841 19,967 19,967 19,967 11,113 10,2,533 17,869 17,869 17,869 17,869 17,869 353 233,554 114,425 119,257 192,257 99,469 37,924 20,576 17,348 1,345 1,345 1,062 2,029 ,054 541 513 966 453 513 4,653 1,370 3,283 5,523 6,523 9,353 9,353 1,041 1,041 184 32 57,281 11,13,582 11,0,588 148,886 148,886 26,180 26,180 42,900 42,900 42,900 41,000 249,353 139,737 109,616 213,126 119,606 93,520 29,702 17,084 17,084 12,618 199 1,373 3,279 3,279 38,339 12,867 12,867 10,689 11,008 11,008 11,308 1,308 162 4,969 42 4,927 9,527 4,341 4,341 2,740 5,790 9,33,349 9,91 1,818 184 <u>48</u> 18 224.336 110.123 100.228 14.745 12.16.39 19.724 11.801 10.178 10.1 232 2,598 972 972 972 546 546 546 583 583 334,327 155,723 156,771 17725 487 100 387 ,841 189 ,652 189 189 1767 2,449 2,042 794,394 782,455 472,543 389,656 472,543 389,766 657,887 634377 883,389 354,495 274,289 374,695 13,773 13,834 10,8672 120,295 13,773 1,165 83,991 89,130 177 1,530 0 833 177 1,530 749 770 344 770 344 344 426 28, 1,164,349, 1,164,349, 601,330, 369,781, 178,689, 178,689, 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1,193,837, 1,194, 2,345 5,135 804 4,331 760,700 760,700 760,700 333,800 35,628 35,628 212,692 37,517 959 4,151 3,205 946 3,427 2,481 21,031 16,486 150,553 45,926 104,627 37 37 3,686 611 611 5,905 3,859 3,748 3,956 3,956 991 112 879 724 1,188,684 614,827 386,048 1173,511 212,538 8,788 8,788 15,930 10,734 4,540 3,778 3,426 3,426 3,426 3,426 3,426 3,436 3,4 1,244 2,979 700 2,279 2,915 636 2,279 350,237 162,074 188,163 300,995 144,426 156,569 40,253 24,479 6,303 6,303 181 6,125 802,026 802,026 588,052 222,232 222,232 178,686 Male Female under15 n&ui) Male Male Male Male Male Male Male Rui) Rui) Male Female Male .15 Male Female Male Female Male Female n&ui) Male Female Male Male Female Male Male Male Male Male Male Male Female Male Male Male Male and and and (except (except asonally inactive or Beneficiaries not in LF neficiaries not in LF ally inactive or u Beneficiaries not in LF sasonally inactive or Beneficiaries not in LF In LF (except sean&ui) Not in LF and under 15 eneficiaries in LF 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1. Age and

149,521 62,407 87,114 40,328 23,295 17,033 71 199,467 86,555 49,290 22,355 22,127 24,794 1,502 1,021 1,021 1,021 481 8,810 35,530 16,028 19,502 1,349 408 941 70 329540 175,753 56,450 28,172 28,172 28,172 26,554 26,554 26,554 26,554 27,7,58 3,089 272,891 125,579 125,579 77,493 49,627 27,886 632 82 82 550 194,766 75,76 118,895 118,895 199 37 0 1,617 942 0 0 0 0 582 421 218 164,191 80,200 83,991 66,700 42,134 24,134 1,249 69 211,576 101,912 109,663 47,354 47,354 21,472 25,642 45,218 21,461 23,757 341 32,812 12,387 20,425 1,601 32 32 0 1,249 96,243 38,066 58,177 1,486 8,733 2,753 579 535 219 316 219 219 66 32 68 284,081 125,511 158,569 52,241 28,170 45,100 20,428 513 513 8684 382 302 231,755 101,397 103,358 86,961 86,961 148,146 148,146 50,030 96,116,44 48,44 7,405 32,525 12,509 20,016 3,298 1,303 1,995 3,198 1,303 1,895 299 3,544 2,340 1,204 1,338 283 283 621 621 1,311 287 1,024 274,108 119,181 154,927 117,369 69,246 69,246 67. 186,733 186,733 186,733 186,733 186,733 186,734 187,7354 187,110 187,110 2,018 2,018 154,722 49,936 104,786 188 35,101 13,023 22,078 2,573 1,320 1,253 2,573 1,320 1,253 1,223 1,223 1,223 1,223 1,223 26 2,751 1,540 1,211 1,440 1,253 187 66 322,201 151,660 170,541 65,079 32,291 32,778 60,272 28,577 34,695 348 256,685 119,370 137,315 124,938 72,611 52,327 131,078 46,132 84,946 438 ,221 940 940 572 572 517 148 0 0 0 148 424 55 369 2,979 2,684 2,684 1,502 1,403 99 336,907 156,341 180,566 167,961 103,732 64,229 653 653 653 653 796 796 796 284 284 284 953 180 773 <u>8</u> 8 2,606 647 959 167 112 55 0 112 55 192,6 73,5 35,1 38,7 32,2 35,3 550 550 0 2299.708 141,295 153,217 163,217 163,217 96,979 96,979 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,100,989 1,081 631 187.427 187.938 187.938 187.938 17.740 30.516 17.745 17.745 17.745 17.745 10.00 10.00 10.347 33,737 15,678 18,059 2,719 2,088 631 325,097 168,097 190,560 190,560 118,542 72,018 2,332 928 1,404 1,404 132,206 48,628 83,578 0 2,129 1,550 579 244 81 163 0 0 238 0 0 0 187 81 106 62 379,167 193,908 1185,260 69,284 37,704 31,580 61,021 34,021 34,031 1,746 1,746 913 846 67 67 153,649 153,649 175,234 1,816 1,179 34,845 18,331 16,514 3,353 1,044 2,309 872 60 812 24,393 14,395 9,998 2.239 1.650 1.650 1.276,181 172,634 172,635 3,468 9,771 19,985 1,7 61 346,422 192,377 69,745 30,497 30,497 31,289 1,1,375 1,014 1,014 19,252 10,577 8,675 8,675 39,941 15,688 24,253 2,695 677 2,018 1,034 5,407 2,500 2,500 1,744 1,744 679 166 588 2,355 590 1,765 1,075 1,034 60 493,141 225,145 225,145 87,959 67,350 87,350 87,282 32,292 35,033 3,282 1,745 1,745 1,147 13,413 14,856 19,901 19,901 1,448 670 1,086 995 995 136 2,409 1,522 1,157 1,157 181,097 181,097 142,987 146,597 1,657 1,657 1,47 36,744 104,433 4,637 1,647 104,433 4,637 1,647 104,433 4,637 1,647 104,433 4,637 1,647 1, 3,196 2,676 520 1,165 1,165 1,137 425 290,849 151,122 211,599 120,310 91,289 5,146 606 4,540 74,104 18,810 55,294 59 363,287 1179,225 1184,062 724,38 39,498 32,940 58,162 31,487 16,433 12,475 3,958 12,475 12,681 15,006 270 207 207 63 3,971 7,425 4,071 3,354 840 648 ,113 251 862 314 251 63 5,273 3,042 2,231 3,090 1,755 1,069 1,036 892 394,886 186,463 208,423 128,446 161,913 7,382 7,382 1,187 6,195 98,058 23,363 74,695 1,332 447 447 17,1676 17,287 26,163 105,225 2,430 1,817 1,81 57 433,164 222,834 220,330 88,480 50,446 32,528 30,710 7,303 17,278 7,303 14,729 14,729 3,944 9,266 8,678 7,488 4,103 3,385 3,816 2,941 875 343 343 1,329 902 902 598 153 445 9,999 15,587 6,833 5,550 1,732 441 56 635,068 330,244 132,797 67,096 65,701 91,335 91,236 20,685 3,638 3,638 3,638 3,638 3,433 18,345 3,322 23,432 1,640 205 1,435 501,733 234,607 267,186 376,257 376,257 4,414 4,414 4,414 4,414 119,122 28,800 21,830 119,122 4,830 119,122 119,122 11,23 21,132 18,024 10,328 6,920 6,141 8,873 330 2,732 49 ,127 731 396 085 584,255 584,255 307,827 128,476 67,456 61,020 87,157 42,635 44,522 44,522 44,522 44,522 44,522 13,340 13,393 13,393 678 39 878 39 80 80 80 80 817 80 817 80 817 817 817 13,871 14,871 14,871 17,011 17,011 259 925, 925, 925, 926, 928, 9,228 4,591, 4,064, 4,064, 4,566, 4,566, 1,524, 1,524, 30,021 11,645 11,645 20,729 11,957 8,772 8,575 6,341 40 2,121 53 53 2,068 1,281 752 752 313 439 507 312 462 350 393 309 84 469,588 226,497 243,091 365,774 116,229 25,304 78,225 25,304 78,225 36,774 36,774 36,774 36,774 36,774 375 375 375 64,774 0 0 0 0 0 0 1 24,114 12,407 6,707 18,671 13,870 4,801 5,681 1,823 61 61 165 165 107 57 0 0 58 58 58 57 57 57 58 2,706 149 2,557 2,528 2,528 1,527 2,338 2,338 1,152 1,152 1,152 1,165 1, 0 397 397 191 0 0 191 88 503 41,868 26,439 115,429 18,728 8,394 11,763 7,285 4,478 5,620 4,047 3,046 5,991 2,055 1,260 629 631 52 709,229 359,084 350,146 140,284 74,858 65,426 91,720 45,171 46,549 42,703 28,099 14,604 14,604 17,403 16,324 17,403 424 568,298 284,180,284,118 468,746 200,931 207,815 5,642 2,348 3,294 3,294 3,294 73,008 36,492 23,352 13,140 26,364 17,955 5,646 5,646 7,720 7,720 2,209 405 135 12,405 825 11,580 9,177 5,962 3,215 6,073 4,788 1,285 1,763 1,116 6,47 2.666 663,668 313,709 313,709 313,709 349,592 294,351 262,569 3,707 5,272 15,652 15,652 17,72 17 50 833,199 434,007 1486,181 84,452 87,239 97,239 97,239 97,239 97,239 54,932 25,002 25,002 16,465 55,457 32,780 22,677 40,779 11,868 7,201 14,437 12,733 13,351 13,351 13,351 12,600 2,755 1,263 1,263 2,212 562 562 2,134 1,032 780 780 290 290 253 67 544,905 544,905 526,895 282,210 466,885 217,440 9,754 6,199 49 703,828 346,903 356,925 158,192 83,678 74,514 80,004 42,147 47,416 226,605 23,192 9,594 13,598 9,322 1,657 7,665 0,340 6,258 6,258 6,258 6,258 6,258 2,317 934 800 134 134 134 122 422 488 426,861 477,310 108,543 108,543 108,614 106,014 10 65,925 41,470 24,455 54,311 19,141 9,306 6,245 2,253 717,507 717,507 332,402 332,403 315,904 1,783 94,883 8,567 8,567 8,567 548 548 295 295 253 75 13,050 13,050 12,065 5,502 6,563 6,563 6,563 1,677 461 1,677 2,029 2,114 1,210 904 1,786 1,210 576 328 Male ? 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1. Age and

8,610 16,156 2,638,856 1,141,171 1,487,771 648,573 353,371 295,202 277,520 197,748 80,204 75,141 26,141 Total 64,237,959 31,990,251 32,247,716 12,847,716 6,416,332 5,433,097 2,588,415 2,588,415 2,588,415 2,588,415 2,750,506 648 127 521 294,830 126,494 168,336 100,423 40,769 59,654 59,654 16,048 38,160 3,449,209 3,216,794 5,623,714 2,928,060 2,695,654 841,121 454,115 387,006 63,385 32,284 105,504 51,295,501 25,511,872 25,787,511 3,994,782 10,888,531 427,593 25,588,025 40,71,40 90,500 9,590 4,577 5.013 9,930 4,855 5,075 340 278 62 ,045 899 146 4,938 755 4,183 97, 1,080 1,443 1,443 326 261 287 326 326 261 261 755 326 261 0 6,938 4, 1,685 5,253 4, 93, 94, 95, 14,00, 14,0 , 830 3,437 50 ,095 438 657 13,347 : 6,013 2 7,334 2 3,645 6,068 7,577 299 55 92 13,024 10,328 2,378 2,378 1,554 1,782 550 550 1,782 550 1,232 91 3,773 6,560 1,670 746 924 1,613 746 8,6631 3,027 5,636 60 89 21,354 6,910 14,444 1,964 1,236 1,964 1,236 1,236 1,236 19,390 5,674 13,716 88 6 30,492 21,37 31,12,721 6 53,17,770 7. 35,788 27,028 25,521 19 513,034 9,196 9,632 5 1122,754 17,832 15,889 13 11,7764 1,721 686 11,340 693 0 24,834 1 8,946 15,888 1 439 87, 35,293 30,4 12,540 12,7 22,753 17,7 22,753 17,7 24,921 1,8 7,627 4,9 3,344 3,0 3,344 3,0 4,283 1,8 7,341 3,058 4,283 25,306 2 8,168 17,138 1 286 12,651 7,045 5,606 302 274 86 49,295 120,907 13,507 7,873 5,634 13,205 7,599 5,606 554 554 85 60,141 21,722 38,420 8,925 4,596 4,596 4,596 4,596 4,329 4,329 8,489 1 4,160 4,329 34,091 3,391 47,825 3 16,284 1 31,541 2 436 83 84, 72,379 68,224 6 32,489 21,964 2 39,890 46,251 3 15,290 11,527 7,686 5,633 7,604 5,894 7,686 5,572 6,629 5,496 56,697 16,331 40,366 2,995 1,654 1,341 53,702 14,677 39,025 98 83 304 10,668 5,475 5,193 459 61 54,270 54,199 5: 22,547 22,936 1: 31,723 31,263 3 56,955 57,089 55,25,070 24,803 11,885 32,286 4 2,686 2,888 2,524 1,866 1,022 1,022 723 82 84 82 73,860 7 31,842 3 42,018 3 16,905 1 6,772 10,133 15,557 1 6,148 9,409 14,860 1 5,782 9,078 1,348 624 724 0 0 0 21,895 26,056 27 27 81,062 31,062 38,613 17,630 5,728 11,902 11,902 5,021 194 52,018 25,334 26,684 4,068 3,439 629 14,812 4,458 10,354 1,362 421 941 977 564 413 0 102,555 40,614 61,941 7,187 3,438 3,749 488 80 1128,397 51,342 77,056 25,757 10,728 15,029 22,652 8,405 14,247 20,810 7,248 13,562 2,166 1,384 782 94,881 36,689 58,192 0 79 75,960 28,506 47,454 12,616 3,934 8,682 12,280 3,702 8,578 63,299 ' 24,572 38,727 4,940 3,406 1,534 58,360 21,166 37,194 78 154,550 71,788 82,761 30,230 15,872 14,289 14,289 13,494 54,320 55,916 68,404 15,358 9,957 5,401 0 0 0 108,962 45,960 63,002 2,189 1,487 702 25,594 12,802 12,792 77 123,106 57,534 65,573 27,963 11,493 27,301 16,470 10,831 95,144 41,064 54,080 11,492 6,838 4,654 553 23,675 14,116 9,559 662 83,098 33,673 49,425 3,626 2,354 1,272 76 189,999 7 86,396 103,604 40,674 19,266 39,468 20,659 18,809 123 149,285 64,988 84,297 24,046 16,385 7,661 3,920 2,953 967 35,426 17,584 17,842 124,863 48,227 76,636 75 222,601 102,108 120,493 43,861 22,628 21,233 41,852 20,826 21,026 79,480 99,260 39,278 27,771 11,507 35,395 17,778 17,617 931 777 139,464 51,710 87,754 6,457 3,048 3,409 74 195,153 93,833 101,322 38,864 23,190 15,674 36,772 21,299 15,473 70,642 85,648 85,648 27,757 19,769 7,988 393 0 393 50,873 6,452 3,940 2,512 30,320 17,359 12,961 1,613 1,412 201 1,439 1,238 201 73 256,115 112,022 144,093 55,035 24,117 30,314 83 220 201,079 ' 87,905 113,174 53,989 33,560 20,429 0 774 146,317 54,345 91,972 42,728 17,529 25,199 1,137 779 358 10,839 5,724 5,115 33 265,407 110,991 154,415 57,736 22,065 35,671 55,417 21,534 33,883 43,301 13,740 29,561 2,170 382 1,788 206,997 88,926 118,071 46,050 29,395 16,655 143 160,804 59,389 101,415 0 674 2,044 7,722 4,322 753 82 671 300 149 149 674 d under15 Male Female rem. Male Female t sean&ui) Male r (except sean&ui)
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Female Male Male Female Male Male Male Female Male Male Male Male Male Male Female Male Female Male Female Male Male Female Male Female Male Male Male Male Male Male emale Male Female and under15 and and (except s and (except asonally inactive or u Beneficiaries not in LF neficiaries not in LF. nally inactive or Beneficiaries not in LF asonally inactive or u Beneficiaries not in LF sean&ui) sasonally inactive or u Not in LF and under 15 eneficiaries in LF eneficiaries in LF employees eneficiaries in LF employees (except s Potal ota Total Covered S Unknown Grand total

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1. Age and

	<b>R</b> gion	Bangkok	Central	North	Northeast	South	Total
	Total	8,097,303		11,386,683	21,496,930	8,613,995	64,237,9
	<b>b</b> Me	3,852,646	7,243,539	5,735,774	10,830,831	4,327,464	31,990,25
	€male	4,244,657	7,399,519	5,650,909	10,666,099	4,286,531	32,247,71
	Total	3,105,191	4,030,616	1,715,782	2,573,168	1,423,331	12,848,0
Covered	Me Enale	1,568,976	2,014,154	845,114	1,293,805	709,709	6,431,75
CS	i Emale Total	1,536,215 733,961	2,016,462 1,326,640	870,668 975,173	1,279,363 1,583,738	713,622 813,584	6,416,33 5,433,09
103	i Me	336,966	614,662	458,343	777,197	401,243	2,588,41
	Emale	396,995	711,978	516,830	806,541	412,341	2,844,68
	Civil servants	264,024		304,050	528,684	226,449	1,750,
	alle by the server of the serv	128,040	222,782	177,340	330,730	129,870	988,76
	<b>€</b> male	135,984	204,522	126,710	197,954	96,579	761,74
	Bneficiaries in Kexcept sean&i)	57,040	240,277	213,400	303,847	204,404	1,018,968
	<b>b</b> /le	20,918	106,790	91,715	125,580	94,954	439,95
	€male	36,122	133,487	121,685	178,267	109,450	579,0
	Sasonally inactive or unemployed	1,055	3,780	2,997	14,444	2,488	24,7
	<b>a</b> vle	1,055	1,881	1,365	2,515	1,793	8,60
	<b>€</b> male	0	1,899	1,632	11,929	695	16,1
	Eneficiaries not in Eand under 15	411,842	655,280	454,725	736,760	380,243	2,638,850
	<b>a</b> Me	186,954	283,209	187,923	318,370	174,627	1,151,08
	€male	224,888	372,071	266,802	418,390	205,616	1,487,7
9E -	Total	229,791	181,914	84,610	82,152	70,099	648,566
	<b>b</b> /le	121,141	98,705	51,551	43,962	38,010	353,36
	<b>€</b> male	108,650	83,209	33,059	38,190	32,089	295,1
	Stemployee s	110,678		35,859	32,874	24,704	277,
	<b>b</b> /le	66,644	58,154	30,173	23,638	19,140	197,74
	<b>€</b> male	44,034	15,684	5,686	9,236	5,564	80,2
	Eneficiaries in E(except sean&i)	19,614	24,070	9,960	10,897	10,595	75,136
	<b>b</b> /le	8,612	9,325	4,540	1,112	5,408	28,99
	€male	11,002	14,745	5,420	9,785	5,187	46,1
	Sasonally inactive or unemployed	0	0	474	18	156	6
	<b>a</b> Me	0	0	127	0	0	12
	€male	0	0	347	18	156	5
	Eneficiaries not in Eand under 15	99,500	84,003	38,316	38,364	34,643	294,826
	i Me	45,886	31,225	16,711	19,212	13,462	126,4
DC	<b>€</b> male	53,614	52,778	21,605	19,152	21,181	168,3
PS	Tiotal	28,714	26,156	18,023	14,051	13,479	100,4
	Me Emale	10,315 18,399	9,457	9,774	6,098 7,953	5,125 8,354	40,76 59,6
	PSemployee s	19,868	16,699 14,908	8,249 6,729	5,457	7,250	54,
	Me	5,938	3,316	1,970	2,154	2,671	16,0
	Emale	13,930	11,592	4,759	3,303	4,579	38,1
	Bneficiaries in Kexcept sean&i)	997	3,623	2,773	1,133	2,117	10,643
	alle by the second seco	0	2,315	1,964	896	854	6,0
	€male	997	1,308	809	237	1,263	4,6
						1,203	
1	•Sasonally inactive or unemployed	0	0	1,248	0	0	
	Sasonally inactive or unemployed	0	0	1,248 1,248			1,2
		1			0	0	1,2
	<b>b</b> Me	0	0	1,248	0 0	0	1,2 1,2
	Me Emale Bneficiaries not in Eand under 15 Me	7,850 4,377	7,625 3,826	1,248 0 7,272 4,592	0 0 0 7,461 3,048	0 0 0 4,114 1,601	1,2 1,2 34,322 17,4
	Bneficiaries not in Eand under 15 Me Emale	7,850 4,377 3,473	7,625 3,826 3,799	1,248 0 7,272 4,592 2,680	0 0 0 7,461 3,048 4,413	0 0 0 4,114 1,601 2,513	1,2 1,2 34,322 17,4 16,8
6	Bneficiaries not in Eand under 15  Me  Emale  Total	7,850 4,377 3,473 2,112,725	0 0 7,625 3,826 3,799 2,495,906	1,248 0 7,272 4,592 2,680 637,976	0 0 0 7,461 3,048 4,413 893,227	0 0 4,114 1,601 2,513 526,169	1,2 1,2 34,322 17,4 16,8 6,666,00
6	Emale Emale Eneficiaries not in Eand under 15 Me Emale Total	0 0 7,850 4,377 3,473 2,112,725 1,100,554	0 0 7,625 3,826 3,799 2,495,906 1,291,330	1,248 0 7,272 4,592 2,680 637,976 325,446	0 0 7,461 3,048 4,413 893,227 466,548	0 0 0 4,114 1,601 2,513 526,169 265,331	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2
<u> </u>	Me Emale Bneficiaries not in Fand under 15 Me Emale Total Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530	0 0 7,461 3,048 4,413 893,227 466,548 426,679	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7
8	Bneficiaries not in Eand under 15 Bneficiaries not in Eand under 15 Bne Emale Total Bne Emale Private employees	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623
8	Bneficiaries not in Eand under 15 Bneficiaries not in Eand under 15 Bne Emale Total Bne Emale Private employees Bne	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0
0	Emale Emale Emale Emale Emale Emale  Total Emale  Private employees  Me Emale  Emale  Private employees	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6
8	Emeficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Private in Electric i	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121
6	Emale Emale Eneficiaries not in Eand under 15 Me Emale  Total Me Emale Private employees Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 99,982 895,924 167,850 88,127	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1
6 .	Emale Emale Eneficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1 387,0
8	Emale Emale Eneficiaries not in Eand under 15 Me Emale  Total Me Emale Private employees Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 99,982 895,924 167,850 88,127	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623, 2,928,0 2,695,6 841,121 454,1 387,0 63,3
8	Bneficiaries not in Eand under 15  Bneficiaries not in Eand under 15  Bale Emale  Private employees  Bneficiaries in Eexcept sean&i)  Bneficiaries in Eexcept sean&i)  Bneficiaries in Eexcept sean&i)	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744	0 0 0 4,114 1,601 2,513 526,169 265,331 260,835 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623, 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7
8	Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bineficiaries in E(except sean&i)  Bineficiaries in E(except sean&i)  Alle  Emale  Basonally inactive or unemployed  Me	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299	1,2 1,2 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6
0	Emale  Bneficiaries not in Eand under 15  Me Emale  Total  Private employees  Bneficiaries in E(except sean&i)  Emale  Basonally inactive or unemployed  Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785
8	Emale Emale Emale Emale Emale Emale Total  Me Emale  Private employees  Me Emale  Bneficiaries in E(except sean&i)  Me Emale Emale  Basonally inactive or unemployed  Me Emale Emale Emale Emale Emale Emale Emale Emale Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 32,2; 105,5
6	Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bineficiaries in E(except sean&i)  Me Emale  Basonally inactive or unemployed  Me Emale  Basenficiaries not in Eand under 15  Me Emale  Total	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829	0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628 7,183,909	1,2 1,2 17,4 16,8 6,666,00 3,449,2 5,623 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7,2 28,6 137,785 32,22 105,5 51,299,
6	Bneficiaries not in Eand under 15  Me Emale  Total  Private employees  Bneficiaries in E(except sean&i)  Bneficiaries in E(except sean&i)  Emale  Basonally inactive or unemployed  Me Emale  Bneficiaries not in Eand under 15  Me Emale  Total	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628 7,183,909 3,614,910	1,2 1,2 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623, 2,928,0 2,695,6 841,121 454,1: 387,0 63,3 34,7: 28,6 137,785 32,2; 105,5 51,299, 25,511,86
8	Emale Emale Emale Emeliciaries not in Eand under 15 Me Emale  Total  Private employees Me Emale Emale Eneficiaries in E(except sean&i) Me Emale Emale Esasonally inactive or unemployed Me Emale Emale Emale Emale Total Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 8,609 4,966,981 2,266,944 2,700,037	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 11,628 7,183,909 3,614,910 3,568,999	1,2 1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,21 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 32,22 105,5 51,299, 25,511,84 25,787,5
	Bneficiaries not in Eand under 15 ble Emale  Total ble Emale  Private employees ble Emale Bneficiaries in Except sean&i) ble Emale Basonally inactive or unemployed ble Emale Bneficiaries not in Eand under 15 ble Emale Fmale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628 7,183,909 3,614,910 3,568,999 3,455,744	1,2 1,2 1,2 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623, 2,928,0; 2,695,6 841,121 454,1: 387,0 63,3 34,7; 28,6 137,785 32,2; 105,5 51,299,2 5,511,8; 25,787,5
	Bneficiaries not in Eand under 15  Me Emale  Total  Me Emale  Private employees  Me Emale  Bneficiaries in E(except sean 6i)  Basonally inactive or unemployed  Bneficiaries not in Eand under 15  Me Emale  Broade  Broade  Alle  Emale  Total  Me Emale  Total  Me Emale  Total  Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1944,263 1,032,252	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628 7,183,909 3,614,910 3,568,999 3,455,744 1,931,693	1,2 1,2 1,2 34,322 17,44 16,8 6,666,00 3,449,2 2,928,0 2,695,6 841,121 454,1: 387,0 63,3 34,7: 28,6 137,785 51,299, 25,511,88 25,787,5 24,883,311 13,994,7:
	Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bineficiaries in Except sean&i)  Me Emale  Basonally inactive or unemployed  Me Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Me Emale  Total  Me Emale  Alle  Emale  Total  Me Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1944,263 1,032,252 912,011	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443	0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 2,155 3,144 15,522 3,894 11,628 7,183,909 3,614,910 3,568,999 3,455,744 1,931,693 1,524,051	1,2 1,2 1,2 17,4 16,8 6,666,00 3,449,2 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 32,2; 105,5 51,299 25,511,8 25,787,5 24,883,311 13,994,7 10,888,5
	Bneficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bneficiaries in E(except sean&i)  Me Emale  Basonally inactive or unemployed  Me Emale  Bneficiaries not in Eand under 15  Me Emale  Total  Me Emale  Alle  Emale  Rescept sean&i)  Me Emale  Bneficiaries not in Eand under 15  Me Emale  Total  Me Emale  Alle  Emale  Alle  Emale  Alle  Emale  Alle  Emale  Alle  Emale  Basonally inactive or unemployed	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,944,263 1,032,252 912,011 83,185	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 11,622 3,894 11,622 7,183,909 3,614,910 3,568,999 3,455,744 1,931,693 1,524,051 81,199	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 32,2; 105,5 51,299 25,511,8 25,787,5 24,883,311 13,994,7' 10,888,5 828,0
Non-covered <b>6</b>	Bneficiaries not in Eand under 15 ble Emale  Total ble Emale  Private employees ble Emale Bneficiaries in Eexcept sean&i) ble Emale Basonally inactive or unemployed ble Emale Bneficiaries not in Eand under 15 ble Emale  Total ble Emale  Total ble Emale  Female  All Emale  Female  All Emale  Female  Female  All Emale  Female  Female  All Emale  Female  Female  Basonally inactive or unemployed  Ble Emale  Female  Basonally inactive or unemployed  Ble Emale	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 8,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,944,263 1,032,252 912,011 83,185 53,551	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 16,928 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820 153,700	0 0 0 4,114 1,601 2,513 526,169 265,331 260,838 400,085 201,978 198,107 105,261 57,302 47,959 5,299 2,155 3,144 15,522 3,894 11,628 7,183,909 3,614,910 3,568,999 3,455,744 1,931,693 1,524,051 81,199 39,123	1,2 1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 32,2 105,5 51,299 25,511,8 25,787,5 24,883,311 13,994,7 10,888,5 828,0 400,4
	Bneficiaries not in Eand under 15 ble Emale  Total ble Emale  Private employees ble Emale Bneficiaries in Except sean&i) ble Emale Basonally inactive or unemployed ble Emale Bneficiaries not in Eand under 15 ble Emale Emale  Finale  Finale  Ble Emale  Alle Emale  Breade  Basonally inactive or unemployed	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,944,263 1,032,252 912,011 83,185 53,551 29,634	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820 153,700 248,120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2 1,2 1,2 17,4 16,8 6,666,00 3,449,2 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 51,299 25,511,86 25,787,5 24,883,311 13,994,7 10,888,5 828,0 400,44
	Bneficiaries not in Eand under 15  Bule Emale  Total  Bule Emale  Private employees  Bule Emale  Bneficiaries in E(except sean&i)  Bule Emale Basonally inactive or unemployed Bule Emale Bule Bule Bule Bule Bule Bule Bule Bu	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,266,944 2,266,944 2,265,941 1,032,252 912,011 83,185 53,551 29,634 2,939,533	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 2,9,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875 5,561,550	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887 4,353,690	0 0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820 153,700 248,120 9,086,273	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2 1,2 1,2 17,4 16,8 6,666,00 3,449,2 2,928,0 2,695,6 841,121 454,1 387,0 63,3 34,7; 28,6 137,785 51,299, 25,511,88 (25,787,5 24,883,311 13,994,7; 10,888,5 828,0 400,44 427,5 25,588,01
	Bineficiaries not in Eand under 15  Bineficiaries not in Eand under 15  Bineficiaries not in Eand under 15  Bineficiaries in E(except sean&i)  Bineficiaries in E(except sean&i)  Bineficiaries not in Eand under 15	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,944,263 1,032,252 912,011 83,185 53,551 29,634 2,939,533 1,181,140	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875 5,561,550 2,396,555	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887 4,353,690 1,912,262	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2 1,2 34,322 17,4 16,8 6,666,00 3,449,2 3,216,7 5,623, 2,928,0 2,695,6 841,121 387,0 63,3 34,7* 28,6 137,785 32,2; 105,5 51,299, 25,511,8; 25,787,5 24,883,311 13,994,7* 10,888,5 828,0 400,44 427,5 25,588,01 11,116,6;
Non-covered	Bineficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bineficiaries in E(except sean&i)  Me Emale  Basonally inactive or unemployed  Me Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Me Emale  Total  Me Emale  Not in Eand under 15	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,032,252 912,011 83,185 53,551 1,032,252 912,011 83,185 53,551 2,9634 2,939,533 1,181,140 1,758,393	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875 5,561,550 2,396,555 3,164,995	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887 4,353,690 1,912,262 2,441,428	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820 153,700 248,120 9,086,273 3,982,574 5,103,699	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2 1,24 1,24 17,44 16,8 6,666,00 3,449,22 2,928,06 2,695,6 841,121 454,11 387,0 63,3 34,76 28,6 137,785 51,299, 25,511,86 25,787,5 24,883,311 13,994,77 10,888,5 828,0 400,46 427,5 25,588,01 11,116,62 14,471,3
Non-covered	Bineficiaries not in Eand under 15  Bineficiaries not in Eand under 15  Bineficiaries not in Eand under 15  Bineficiaries in E(except sean&i)  Bineficiaries in E(except sean&i)  Bineficiaries not in Eand under 15	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,944,263 1,032,252 912,011 83,185 53,551 29,634 2,939,533 1,181,140	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875 5,561,550 2,396,555	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887 4,353,690 1,912,262	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2 1,24 1,24 17,44 16,8 6,666,00 3,449,22 2,928,06 2,695,6 841,121 454,11 387,0 63,3 34,76 28,6 137,785 51,299, 25,511,86 25,787,5 24,883,311 13,994,77 10,888,5 828,0 400,46 427,5 25,588,01 11,116,62 14,471,3
	Bineficiaries not in Eand under 15  Me Emale  Total  Private employees  Me Emale  Bineficiaries in E(except sean&i)  Me Emale  Basonally inactive or unemployed  Me Emale  Bineficiaries not in Eand under 15  Me Emale  Total  Me Emale  Total  Me Emale  Not in Eand under 15	0 0 7,850 4,377 3,473 2,112,725 1,100,554 1,012,171 1,888,906 992,982 895,924 167,850 88,127 79,723 14,558 10,835 3,723 41,409 8,609 32,800 4,966,981 2,266,944 2,700,037 1,032,252 912,011 83,185 53,551 1,032,252 912,011 83,185 53,551 2,9634 2,939,533 1,181,140 1,758,393	0 0 7,625 3,826 3,799 2,495,906 1,291,330 1,204,576 2,253,274 1,177,641 1,075,633 187,115 96,057 91,058 8,870 8,058 38,591 8,762 29,829 10,572,594 5,210,860 5,361,734 4,890,150 2,737,288 2,152,862 120,892 77,017 43,875 5,561,550 2,396,555 3,164,995	1,248 0 7,272 4,592 2,680 637,976 325,446 312,530 453,054 228,819 224,235 150,265 82,823 67,442 13,857 6,422 7,435 20,800 7,382 13,418 9,664,600 4,889,118 4,775,482 5,169,948 2,899,781 2,270,167 140,962 77,075 63,887 4,353,690 1,912,262 2,441,428	0 0 7,461 3,048 4,413 893,227 466,548 426,679 628,393 326,639 301,754 230,630 129,808 100,822 12,744 6,469 6,275 21,463 3,634 17,829 18,911,300 9,530,037 9,381,263 9,423,206 5,393,763 4,029,443 401,820 153,700 248,120 9,086,273 3,982,574 5,103,699	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,2-1,2-1,2-1,2-1,2-1,2-1,2-1,2-1,2-1,2-

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	Total Male Female	13,365,927 7,483,930 5,881,997	30,540,160 15,436,680 15,103,480	3,301,009 643,083 2,657,926	574,897 208,514 366,383	787,596 283,274 504,322	3,907 589 3,318	48,573,4 24,056,0 24,517,4
	Total	3,272,017	7,445,244	528,163	135,811	197,449	844	11,579,5
Covered	Male	1,606,800	3,995,851	104,235	38,169	59,733	0	5,804,7
cs	Total Female	1,665,217	3,449,393	423,928	97,642	137,716	844 112	5,774,7
CS	! Male	790,259 359,031	3,080,714 1,588,239	389,278 76,450	47,656 11,254	39,467 14,035	0	4,347,4 2,049,0
	Female	431,228	1,492,475	312,828	36,402	25,432	112	2,298,4
	Civil servants	320,385	1,342,543	37,549	33,897	16,025	112	1,750,5
	Male	112,659	851,648	9,278	8,666	6,513	0	988,7
	Female Bneficiaries in LF (except sean8i)	207,726 43,469	490,895 894,546	28,271 69,387	25,231 4,628	9,512 6,943	112 0	761,7 1,018,973
	Male	28,622	395,795	11,799	1,795	1,947	0	439,9
	Female	14,847	498,751	57,588	2,833	4,996	0	579,0
	Seasonally inactive or unemployed	5,581	18,564	621	0	0	0	24,
	Male Female	3,888 1,693	4,722 13,842	0 621	0	0	0	8,0 16,1
	Bneficiaries not in LF	420,825	825,063	281,720	9,132	16,499	0	1,553,23
	Male	213,862	336,076	55,373	794	5,575	0	611,0
	Female	206,963	488,987	226,347	8,338	10,924	0	941,
SÐ	Total	117,192	347,536	23,861	5,748	7,144	0	501,48
	Male Female	67,336 49,856	203,871 143,665	4,841 19,020	2,617 3,131	2,293 4,851	0	280,9 220,9
	SD employees	55,471	206,917	5,467	5,291	4,806	0	277,95
	Male	31,668	160,694	1,611	2,617	1,158	0	197,
	Female	23,803	46,223	3,856	2,674	3,648	0	80,
	Eneficiaries in LF (except sean&i)	6,167	63,492	3,712	46	1,725	0	75,142
	Male Female	3,483 2,684	23,470	912 2,800	0	1,135 590	0	29,
	Seasonally inactive or unemployed	2,004	40,022	2,800	46 0	0 0	0	46,
	Male	l ő		0	0	0	0	
	Female	0		215	0	0	0	
	<b>B</b> neficiaries not in LF	55,552	76,696	14,466	412	613	0	147,73
	Male	32,185	19,581	2,317	0 412	613	0	54,
8	Total Female	23,367 29,573	57,115 43,714	12,149 1,682	1,923	613 1,171	0	93, 78,0
	, Male	14,478	15,930	44	103	0	0	30,
	Female	15,095	27,784	1,638	1,820	1,171	0	47,
	B employees	21,992	28,354	1,380	1,866	621	0	54,2
	Male	8,222	7,724	1 200	103	0 621	0	16,
	Female Bneficiaries in LF (except sean8i)	13,770 0	20,630	1,380 92	1,763 0	550	0	38, 10,643
	Male	0	6,030	0	0	0	0	6,
	Female	0	3,971	92	0	550	0	4,
	Seasonally inactive or unemployed	724	525	0	0	0	0	1,
	Male Female	724 0	525	0	0	0	0	1,
	Bneficiaries not in LF	6,858	4,835	209	57	0	0	11,9
	Male	5,532	1,652	44	0	0	0	7,
	Female	1,326	3,183	165	57	0	0	4,
SSO	Total	2,334,993	3,973,280	113,342	80,484	149,667	732	6,652,49
	Male Female	1,165,955 1,169,038	2,187,811 1,785,469	22,900 90,442	24,195 56,289	43,405 106,262	732	3,444, 3,208,
	Prvate employees	2,004,632	3,336,931	90,706	65,423	125,288	732	5,623,7
	Male	1,009,690	1,848,217	16,958	19,983	33,210	0	2,928,
	Female	994,942	1,488,714	73,748	45,440	92,078	732	2,695,
	Eneficiaries in LF (except sean&i)	270,430	522,562	14,232	12,755	21,139	0	841,118
	Male Female	124,283 146,147	313,506 209,056	4,219 10,013	2,982 9,773	9,127 12,012	0	454, 387,
	Seasonally inactive or unemployed	34,184	28,516	69	204	412	0	63,
	Male	19,821	14,565	0	204	161	0	34,
	Female	14,363	13,951	69	0	251	0	28,
	<b>B</b> neficiaries not in LF	25,747	85,269	8,335	2,101	2,828	0	124,28
	Male Female	12,161 13,586	11,522 73,747	1,722 6,613	1,026 1,075	906 1,922	0	27, 96,
	'Total	36,945,996	10,074,028	23,072,956		437,337	587,948	36,945,
	Male	18,227,933		11,430,056	538,800	169,170	223,101	18,227,
	Female	18,718,063	4,207,811	11,642,900		268,167	364,847	18,718,
	h LF (except sean&i)	4,846,526	18,237,101	1,026,526	344,710	426,965		24,883,314
Sec .	Male Female	3,240,443 1,606,083	10,222,916 8,014,185	212,457 814,069	149,498 195,212	169,466 257,499	0 1,486	13,994, 10,888,
900	'Seasonally inactive or unemployed	389,242	396,627	18,511	195,212	13,477	1,486	828,
Non-covered	Male		125,753	4,431	5,839	7,701	0	400,
ž	Female	132,500	270,874	14,080	4,193	5,776	169	427,
	Not in LF	4,838,260		1,725,627	82,595	147,507	1,408	11,234,
	Male	2,369,032	1,081,387	321,912	13,833	45,935	589	3,832,
	Female	2,469,228	3,357,840	1,403,715	68,762	101,572	819	7,401,
LV.	Total	19,882	21,960	2,182	1,749	2,199	0	47,
bknown	Male	10,913	10,773	48	1,175	440	0	23,
⊆		8,969	11,187	2,134	574	1,759	0	24,

Lower Upper sec. Up secondary general Vo	8,159,298 4,034,940 1,	4,403,390 2,095,539	3,758,958 1	`	1,122,784 639,483	734,227 855,945 641,619 252,617	241,020 658,267 286,859 224,129	394,780 144,993 1	141,866	147,012 108,761	118,533 73,504 1	28,479 35,257	130,385 63,826	77,325	50,570 53,060 38,921 16,186	2,181 2	0 1,185 631 1,090	146 996 2,258 183	378,689 111,383	45,953	180,952 65,430	69,973 51,387	41,778 31,966	28,195 19,421	23,391 24,362	19,007 21,803 2	4,384 2,559	5,039 5,824 1		3,874 3,307 4,822 4,465		0	0	41,543 21,201 1		
Less than elementary	17,332,489	8,085,045	9,253,231	2,290,523		116,445 1,302,820 734,	_	499,031	807,446	129,799	105,937	23,862		229,602	20	9,034	0 1,294	7,740	591,386	162,198	429,188	81,832	31,830			16,188	2,155		0 6,106 1,	33 14,601 3,	215	0	0 215	42,567	9,536	3,703 33,031 9,
Education level			Female 1,	Total	Male	Female	Total	Male	Female	Civil servants	Male	Female	Beneficiaries in LF (except sean&ui)	CS:	Female	Seasonally inactive or unemployed	Male	Female	Beneficiaries not in LF	Male	Female	Total	Male	Female	SOE employees	Male	Female	Beneficiaries in LF (except sean&ui)	Male	Female	Seasonally inactive or unemployed	Male	Female	Beneficiaries not in LF	Male	Female

Appendix C: a) Tables for the covered and non-covered. 4. Level of Education

Figure   F		Education level							Upper		Diploma	Diploma		University University	University			
Figure   F			None	Less than elementary			Upper sec. general	Upper sec. Vocational	sec.	Diploma academic				higher	teacher	Other	Unknown	Total
Family Process   Family   1,000   1,									reacher			raming.		teciliicai	rialling.	ŀ	ľ	
Formithing   Formitia   Formiti	_			8,671	2,524	6,503	4,531	2,138	214	209	4,327	206	16,521	1,510	29,136	0	0	78,059
Semiclatines not in Fernale   1,289   3,849   2,126   1,181		Male		4,822		4,820	2,775	1,579	0	209	1,839	29	6,278	0	7,765	0	0	30,553
Permilloyose				3,849		1,683	1,756	559	214	0	2,488	439	10,243	1,510	21,371	0	0	47,506
Particular teach of the county seamfaulty matricular or unemployed   1444   1475   1		PS employees	0	908	0	1,291	2,972	292	214	209	2,488	467	15,025	1,510	28,671	0	0	54,210
Pendicianties in L. (except sean-field)  Denoticianties in L. (except se				144	0	602	1,424	84	0	209	0	28	5,852	0	7,705	0	0	16,048
Particulatives in Life (except searchal)   376   3834   416   105   105   106   107   107   106   1170   106   1170   106   107	_	Female	0	662	0	689	1,548		214	0	2,488	439	9,173	1,510	20,966	0	0	38,162
Particular thank   Particular	_		376	5,937	815	089	103	968	0	0	0	39	1,496	0	300	0	0	10,642
Provision   Prov				3.633	399	575	C	896	C	С	С	39	426	C	09	С	C	6.028
Seasonally inactive or unremployed   Female   1,500   1,000		<u>.</u>		2,304	416	105	103	0	0	0	0	3 0	1.070	0	240	0 0	0 0	4.614
Penelicaries not in LF   Male   Section   1,126   1,		Percentage of the percentage o		5		137	2		0	0	212	0	2		2	0	0	1 240
Peneliciaries not in LF   Female   833   1,036   1,709   4,046   1,466   685   0   0   0   0   0   0   0   0   0					0 0	100	0 0		0	0 0	2 0	> <	0 0	0	0 0	<b>O</b>	0 0	42,1
Penericiaries not in LF   Fernale   893   1,928   1,728   4,005   1,445   6,924   1,528   1,528   1,428   1,528   1,438   1,438   1,				0 (	<b>O</b> (	437	0 (	0 (	<b>O</b>	O (	812	<b>O</b>	0 (	0 (	<b>O</b> (	O (	O (	1,249
Parenticiarities not in LF   Male   1,228				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female   Female   Separate   Female   Separate   Female   Separate   Female   Separate				1,928		4,095	1,456	685	0	0	1,027	0	0	0	165	0	0	11,958
Figure   F	р	i Male		1,045	0	3,206	1,351	299	0	0	1,027	0	0	0	0	0	0	7,228
Figure   Principle   Princip	ere	Female	893	883	1,709	889	105	86	0	0	0	0	0	0	165	0	0	4,730
Female   C2974   4415.23   684.381   685.280   685.28	٥٨٥		37.618	893.543	1.295.620	1.243.986	938.325	432.548	1.674	16.044	566.280	10.770	1.026.846	45.776	111.883	0	31,585	6.652.498
Private employees				452,020	701,239	681,406	459,749	268,129	828	5.278	305,056	6.933	462.226	23,569	42,613	С	20,576	3 444 266
Private employees   Paris   Carolina   Caroli	jiəp	Female		441.523	594.381	562,580	478.576	164.419	846	10.766	261,224	3.837	564,620	22,207	69.270	0	11,009	3 208 232
Particle	olo		29.103	769,159	1 181 898	1 078 664	788.082	356,260	1 639	11,605	464 086	9 102	814.261	35 732	56.120	0	27 999	5 623 710
Parallel   1,000   2	10			380.451	635 563	581 512	391 707		703	5,000	266,064	2,14	374 870	17.756	21,008	· C	18 404	2 928 057
Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in LF (except seandally in the corpus associated)   Peneliciaries in the corpus associated in the corpus asso	ILS	I Name		300,43	646 225	301,312	391,704		0.46	2,022	100,004	2,0	420,202	17,730	25,1000	<b>O</b>	10,40	2,926,037
Parametricarries in L. (except seanaku)	eə,	Leilale Leilale	10,400	300,700	040,550	497,132	390,370	1,00,000	040	200,0	190,022	1,000	459,502	0/8//	20,112	5 0	6,7,6	2,095,055
Seasonally inactive or unemployed   2.566   2.5461   2.54724   3.4516   5.54516   3.4516   5.54516   3.4516	۱	Beneficiaries in LF (except seand		100,457	81,137	129,246	123,757	65,660	င္သ	1,937	82,845	1,668	183,415	9,295	53,823	0 (	3,110	841,123
Seasonally inactive or unemployed   S.7736   S.7736   S.7734   S.7724   S	L)			63,076	53,413	87,337	58,516	46,536	32	256	36,031	722	76,694	5,813	21,376	0	2,082	454,119
Seasonally inactive or unemployed   0   2376   4.726   8.605   5.733   2.756   0   1.861   6.309   0   12.859   0   12.859   0   0   0   0   0   0   0   0   0	uo			37,381	27,724	41,909	65,241	19,124	0	1,681	46,814	946	106,721	3,482	32,447	0	1,028	387,004
Pariety   Pari	ati	Seasonally inactive or unemployed	0	2,960		15,113	10,428	4,521	0	1,861	6,309	0	12,859	0	891	0	0	63,386
Female   Female   Color   Female   Color   Female   Color	ınd	Male		2,376		8,605	5,733	2,755	0	0	2,132	0	8,196	0	229	0	0	34,752
Parenticiaries not in LF   Male   3,777   20,967   24,141   20,963   16,056   6,107   0   641   13,040   0   16,311   749   1,049   0   476   10   18,641   12,041   12,045   16,041   12,041	od	Female	0	584		6,508	4,695	1,766	0	1,861	4,177	0	4,663	0	662	0	0	28,634
Female   1,717   6,117   7,537   3,952   3,796   933   0   0   0   0   0   0   0   0   0	ial		3,777	20,967	24,141	20,963	16,058	6,107	0	641	13,040	0	16,311	749	1,049	0	476	124,279
Parisity	ΙΟΤ			6,117	7.537	3,952	3,796	933	0	0	829	0	2.457	0	0	0	0	27,338
Total Male 755.201 7,01.555 6,171,721 2,744,816 869,751 6,325 28,888 608,397 26,075 721,507 27,813 88,582 8,508 91,312   Female 1,595,946 7,001,555 4,349,552 3,277,556 1,451,099 83,752 3,024 14,998 339,294 12,071 36,911 3,894 44,638   In LF (except sean&ui) Male 4,7197 5,961,828 2,203,778 2,064,349 83,753 1,062 1,08,691 11,182,825 203,677 82,203 1,469,349 11,182,82 203,677 82,203 1,469,349 11,182,82 203,677 82,203 1,469,349 11,106,20 1,283 1,407 1,406 1,404 1,40 1,407 11,106,20 1,404 1,40 1,407 11,106,20 1,404 1,40 1,407 11,106,20 1,404 1,40 1,407 11,106,20 1,404 1,40 1,40 1,40 1,40 1,40 1,40 1,		Female		14.850	16,604	17,011	12,262	5.174	0	641	12.211	0	13.854	749	1.049	0	476	96.941
Male         755,201         700,100         2.894,165         1,293,717         36,302         44,638         339,294         12,071         36,911         36,914         46,674           In LF (except sean&ul)         Male         755,201         7,091,555         4,349,662         3,277,756         1,451,699         3,301         14,734         258,153         11,077         382,213         15,742         51,671         4,624         46,674           In LF (except sean&ul)         Male         47,797         5,940,044         3,220,000         2,894,165         1,293,717         36,985         476,190         16,616         62,725         6,282         54,960           In LF (except sean&ul)         Male         47,797         5,940,941         3,220,602         2,894,165         1,733         1,698         339,294         12,771         46,674           Seasonally inactive or unemployed         661,794         5,261,891         3,21,683         1,733         1,175         36,944         1,773         36,944         1,773         36,944         1,773         36,944         1,773         36,944         46,674         36,944         46,674         36,944         46,674         46,674         46,674         46,674         46,674         46,674			2 351 147	15 031 599	8 169 552	6 171 721	2 744 816	869 751	6 325	28 88	608 397	26.075	721 507	27 813	88 582	8 508	01.312	36 945 993
Female         Follow         Follow<			1	7,001,555	4 340 652	2 277 556	1 151 000	182,752	2,00	7,000	250,000	4 000	100,121	12,013	36,002	20,0	0,10	18 227 033
Total   Female   Carcett sean&ui)   Male   Label   L		Formal		7 0 0 0 0 7	3 820 000	3,277,330	1 202 717	385,732	2,024	1, -7, -7, -7, -7, -7, -7, -7, -7, -7, -7	258 153	11,020	382,234	15,07	51,671	2,00,1	76,674	18,227,933
Male         447,197         5,561,381         26,382         22,430         1,733         1,1062         16,518         8,182         25,517         3,518         30,588         26,287         30,688         30,087         30,688         31,173         1,715,88         1,733         1,1062         16,518         8,182         220,573         8,273         30,588         26,287         30,688         1,733         1,1062         16,518         8,182         220,573         8,273         30,688         224,873         30,688         1,733         1,1062         16,518         8,182         220,573         8,273         30,688         224,873         30,688         1,733         1,1062         16,518         8,182         220,573         8,218         30,088         30,087         1,218         1,733         1,1062         16,518         1,733         1,106         6,777         485         0         1,118         1	_			11 182 852	6 333 894	3 231,103	1 469 349	459 531	3,00	24.092	434 778	20 085	476 190	16.616	62 725	6 282		24 883 309
Female 661-491 5.220.871 2.656.170 5.43.10 1.71.58 1.73.2 11,062 162.518 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.90.2 1.73.2 1.73.2 1.90.2 1.73.2	pə			5 961 981	3 697 787	2,057,653	921,038	287 043	20,0	13,032	260,760	12,000	255 617	0,010 0,010	30 538	2,502		13 994 778
Seasonally inactive or unemployed   31,732   323,684   161,206   69,382   22,430   12,09   1,700   1	\et	i viging		2,30,1,30,1	2,031,101	4,474,030	540,030	171 500	7 2 2 2	11,000	162,500	2,00	220,017	0,27.0	32,107	2,043	20,000	10,994,770
Female   1,210,724   3,645,680   1,611,974   2,778,778   2,6180   2,6174   3,645,680   1,611,974   2,778,778   2,6180   2,6174   3,645,680   1,611,974   2,778,778   1,206,085   3,672   3,6	co	Seasonally ipactive or upemployed	31 732	203 067	223,101	161.260	69,382	22 430	123	200,	31 461	136	73.611	3 910	6 777	485	0,0,4	828.058
Maile	-u	ביים שלטים וויים שליוים וויים ויים וויים ו		203,007		002,101	200,60	24,430	27	> 0	104,10	2 6	- 10,00	0.0.	7,7,0	3 6	> (	020,030
Notin LF	οN	Male		59,354		96,207	43,193	15,194	123	0	18,663	61	29,145	1,126	2,629	485	0	400,466
Indicate         Male         294,783         1,611,974         2,778,778         1,206,085         387,790         2,521         4,796         145,186         4,954         171,706         7,287         19,080         1,741         36,352           Indicate         294,783         1,070,220         530,700         1,126,696         486,868         180,615         953         1,124         62,321         2,134         54,532         2,672         3,744         776         14,551           Interest         915,941         2,575,460         1,081,274         1,652,082         719,217         207,175         1,568         3,672         82,837         2,820         117,174         4,615         15,336         965         21,801           Interest         A,580         8,848         9,022         4,563         -         71         1,660         113         5,030         -         27         -         2,369           Interest         A,580         2,930         5,798         4,065         1,212         -         -         53         86         2,218         -         -         -         -         -         -         -         -         -         -         -         -         -<	_			143,713	102,619	65,053	26,189	7,236	0	0	12,798	75	44,466	2,784	4,148	0	0	427,592
Hale 294,783 1,070,220 530,700 1,126,696 486,868 180,615 953 1,124 62,321 2,134 54,532 2,672 3,744 776 14,551 1 1,551 1 1,24 62,321 2,134 54,532 2,672 3,744 776 14,551 1 1,551 1 1,24 62,321 2,134 54,532 2,672 3,744 776 14,551 1 1,551 1 1,24 62,321 2,134 54,532 2,672 3,744 776 14,551 1 1,551 1 1,24 62,321 2,837 2,820 17,7174 4,615 15,336 965 2,180 1 1 1,551	_		•	3,645,680	1,611,974	2,778,778	1,206,085	387,790	2,521	4,796	145,158	4,954	171,706	7,287	19,080	1,741	36,352	11,234,626
Female 915,941 2,575,460 1,081,274 1,652,082 719,217 207,175 1,568 3,672 82,837 2,820 117,174 4,615 15,336 965 21,801 7, 170tal 2,153 10,367 3,805 8,848 9,022 4,563 - 71 1,606 113 5,030 - 27 2,369		Male		1,070,220	230,700	1,126,696	486,868	180,615	923	1,124	62,321	2,134	54,532	2,672	3,744	21/2	14,551	3,832,689
Total Male 40 4,580 8,848 9,022 4,563 - 71 1,606 113 5,030 - 27 2,369		Female	915,941	2,575,460	1,081,274	1,652,082	719,217	207,175	1,568	3,672	82,837	2,820	117,174	4,615	15,336	965	21,801	7,401,937
i Male 40 4,580 2,930 5,798 4,065 1,212 530 86 2,218 1,891 1,812 1,891	uwc			10,367	3,805	8,848	9,022	4,563		71	1,606	113	5,030		27		2,369	47,974
Female 2,113 5,787 875 3,050 4,957 3,351 - 71 1,076 27 2,812 - 27 - 478	κυα	Male		4,580	2,930	2,798	4,065	1,212			230	98	2,218				1,891	23,350
	uΠ	Female	2,113	5,787	875	3,050	4,957	3,351		71	1,076	27	2,812		27		478	24,624

Appendix C: a) Tables for the covered and non-covered. 4. Level of Education

Appendix C: a) Tables for the covered and non-covered. 5. Whk status and social security coverage

		Social security coverage		Bangkok	Central	North	Northeast	South	Total
		_	Total	9,675	17,892	21,379	16,170	22,106	87,222
		Civil service	Male	7,410	11,702	12,983	9,635	14,592	56,322
		scheme	Female	2,265	6,190	8,396	6,535	7,514	30,900
		State Owned	Total	576	2,171	292	397	1,826	5,262
		Enterprise scheme	Male	0	243	292	0	1,710	2,245
		Litterprise scrience	Female	576	1,928	0	397	116	3,017
		Prvate School	Total	997	29	592	1,038	100	2,756
	ē	Scheme	Male	0	0	567	896	100	1,563
	Employer	Ocheme	Female	997	29	25	142	0	1,193
	ш		Total	66,784	23,607	9,390	13,145	7,097	120,023
	Ш	SSO scheme	Male	50,793	18,879	6,397	11,918	5,704	93,691
			Female	15,991	4,728	2,993	1,227	1,393	26,332
			Total	194,089	200,636	219,415	176,720	146,658	937,518
		Non-covered	Male	152,514	157,017	176,839	145,129	116,067	747,566
			Female	41,575	43,619	42,576	31,591	30,591	189,952
			Total	1,082	294	0	86	0	1,462
		Unknown	Male	516	129	0	86	0	731
			Female	566	165	0	0	0	731
		Civil service	Total	25,153	147,022	123,467	190,314	114,005	599,961
		scheme	Male	7,350	75,472	64,887	91,443	58,754	297,906
		001101110	Female	17,803	71,550	58,580	98,871	55,251	302,055
		State Owned	Total	7,469	7,638	5,042	6,649	3,876	30,674
		Enterprise scheme	Male	2,263	2,235	1,228	617	495	6,838
		Enterprise serieme	Female	5,206	5,403	3,814	6,032	3,381	23,836
	þ	Pvate School	Total	0	3,356	1,460	95	1,007	5,918
<u>v</u>	ò	Scheme	Male	0	2,315	1,397	0	422	4,134
owk status	elf-employed	Contonio	Female	0	1,041	63	95	585	1,784
st	ė		Total	17,999	33,700	21,774	30,066	13,578	117,117
₹	eff	SSO scheme	Male	10,191	19,218	11,762	24,579	7,526	73,276
	(O)		Female	7,808	14,482	10,012	5,487	6,052	43,841
			Total	741,330	1,933,055	1,965,024	3,988,188	1,371,590	9,999,187
		Non-covered	Male	431,957	1,215,846	1,359,127	2,767,428	870,254	6,644,612
			Female	309,373	717,209	605,897	1,220,760	501,336	3,354,575
			Total	0	3,539	66	671	814	5,090
		Unknown	Male	0	1,936	0	120	353	2,409
			Female	0	1,603	66	551	461	2,681
		Civil service	Total	5,155	38,420	38,011	61,728	46,038	189,352
		scheme	Male	1,837	7,778	4,795	11,635	11,520	37,565
			Female	3,318	30,642	33,216	50,093	34,518	
		State Owned	Total	640	1,873	714	1,780	876	5,883
		Enterprise scheme	Male	0	1,056	144	0	352	1,552
	<u>ě</u>		Female	640	817	570	1,780	524	4,331
	νō	Prvate School	Total	0	238	721	0	893	1,852
	<u>&gt;</u>	Scheme	Male	0	0	0	0	332	332
	Ē		Female	0	238	721	04.470	561	1,520
	<u>a</u>	000	Total	31,003	25,781	21,714	31,478	10,634	120,610
	Unpaid family worker	SSO scheme	Male	7,290	7,261	11,571	17,357	5,378	48,857
	Jub		Female	23,713	18,520	10,143	14,121	5,256	71,753
	ر	Non covered	Total	321,753	1,310,978	1,552,227	3,383,005	888,917	7,456,880
		Non-covered	Male	95,579	510,706	510,276	1,308,538	300,477	2,725,576
			Female	226,174	800,272	1,041,951	2,074,467	588,440	4,731,304
		Linknown	Total	1,443	2,937	318	2,291	0	6,989
		Unknown	Male	1,006	849	0	2,096	0	3,951
			Female	437	2,088	318	195	0	3,038

		Social security coverage		Bangkok	Central	North	Northeast	South	Total
			Total	264,024	427,304	304,050	528,684	226,449	1,750,511
	<b>G</b> vt. Employe	Civil service scheme	Male	128,040	222,782	177,340	330,730	129,870	988,762
	E G	Scheme	Female	135,984	204,522	126,710	197,954	96,579	761,749
		Civil service	Total	1,481	3,830	3,419	6,099	2,541	17,370
		scheme	Male	0	788	422	1,813	1,034	4,057
			Female	1,481	3,042	2,997	4,286	1,507	13,313
	يو ا	State @ned	Total Male	0	43 0	158 0	0	60 0	261 0
	Employee	Enterprise scheme	Female	0	43	158	0	60	261
	ldπ	Donto Oakaal	Total	0	0	0	0	117	117
		Rvate School Scheme	Male	0	0	0	0	0	0
	Øvt. Temp.	Ocheme	Female	0	0	0	0	117	117
	<del> </del>	CCOchomo	Total	45,584	93,193	89,484	150,089	68,768	447,118
	€.	SSGcheme	Male Female	15,576 30,008	42,596 50,597	47,626 41,858	71,043 79,046	33,808 34,960	210,649 236,469
			Total	6,678	22,260	48,068	47,614	14,163	138,783
		Non-covered	Male	2,477	12,277	31,716	33,213	9,057	88,740
			Female	4,201	9,983	16,352	14,401	5,106	50,043
	yee	State <b>@</b> ned	Total	110,678	73,838	35,859	32,874	24,704	277,953
	S <b>O</b> Employee	Enterprise scheme	Male	66,644	58,154	30,173	23,638	19,140	197,749
	En	,	Female	44,034	15,684	5,686	9,236	5,564	80,204
		Civil service	Total	0	226	291	76	148	741
		scheme	Male	0	0	160	76	148	384
	9 6		Female	0	226	131	0	0 301	357 1,487
	Employee	State @ned	Total Male	0	1,096 248	90 0	0	301	1,487 549
	dm.	Enterprise scheme	Female	0	848	90	0	0	938
	Щ.		Total	6,480	9,295	7,903	5,646	5,118	34,442
Mk status	Temp.	SS@cheme	Male	4,277	8,103	5,467	4,705	4,820	27,372
Ste	<u> </u>		Female	2,203	1,192	2,436	941	298	7,070
<b>Š</b>	Š	Non-covered	Total	538	4,358	2,408	5,171	8,964	21,439
		Non-covered	Male Female	538 0	2,952 1,406	1,614 794	5,132 39	5,450 3,514	15,686 5,753
		0: "	Total	15,576	32,408	25,602	28,428	18,515	120,529
		Civil service scheme	Male	4,321	10,728	8,222	10,730	8,906	42,907
		Scrienie	Female	11,255	21,680	17,380	17,698	9,609	77,622
		State @ned	Total	10,929	11,249	3,664	2,071	3,656	31,569
		Enterprise scheme	Male Female	6,349 4,580	5,543 5,706	2,876 788	495 1,576	2,550 1,106	17,813 13,756
	n l		Total	19,868	14,908	6,729	5,457	7,250	54,212
	ye	Prvate School	Male	5,938	3,316	1,970	2,154	2,671	16,049
	Employee	Scheme	Female	13,930	11,592	4,759	3,303	4,579	38,163
	ᇤ		Total	1,888,906	2,253,274	453,054	628,393	400,085	5,623,712
	Pvate	SS <b>G</b> cheme	Male	992,982	1,177,641	228,819	326,639	201,978	2,928,059
	e≧		Female Total	895,924 679,875	1,075,633 1,414,480	224,235 1,369,368	301,754 1,791,094	198,107 1,021,356	2,695,653 6,276,173
		Non-covered	Male	349,187	837,132	816,018	1,120,118	628,696	3,751,151
			Female	330,688	577,348	553,350	670,976	392,660	2,525,022
			Total	6,799	7,192	0	1,471	221	15,683
		<b>b</b> known	Male	4,885	3,616	0	1,218		9,719
	-		Female	1,914	3,576	0	253	221	5,964
	Member of Cooperative	Civil service	Total Male	0	479 322	1,231 246	1,032 248	1,051 0	3,793 816
	era	scheme	Female	0	157	985	784	1,051	2,977
	doc		Total	0	1,539	0	206	66	1,811
	Õ	SS@cheme	Male	0	0	0	206	66	272
	۶. ۱		Female	0	1,539	0	0	0	1,539
	ηρέ	Non agus ====	Total	0	4,383	13,438	31,414	4,096	53,331
	Mer	Non-covered	Male Female	0	1,358 3,025	4,191	14,205	1,692 2,404	21,446 31,885
ш	_		remale	U	3,023	9,247	17,209	∠,4∪4	31,885

Appendix C: a) Tables for the covered and non-covered. 6. Occupation and social security coverag

		Bangkok	Central	North	Northeast	South	Total
<b>G</b> and total		4,482,564	8,128,522	6,346,424	11,169,640	4,437,645	34,564,796
Covered		2,528,977	3,224,410	1,176,092	1,741,915	980,866	9,652,261
Non-covered		1,944,263	4,890,152	5,169,947	9,423,207	3,455,744	24,883,313
1. eisslators,	Total	555,476	548,551	433,965	547,825	324,474	2,410,291
senior officials and	Covered	242,172	146,511	83,248	137,467	75,813	685,211
	Non-covered	313,304	402,041	350,716	410,358	248,661	1,725,080
mana <b>g</b> rs	<b>ē</b> rmal	43.6	26.7 19	.2 25.	1 23.4	28.4	
	Total	304,722	326,798	188,490	291,233	139,818	1,251,062
2. Pofessionals	Covered	266,651	307,319	173,079	281,064	129,470	1,157,584
2. 1016331011813	Non-covered	38,071	19,479	15,411	10,169	10,348	93,478
	<b>ē</b> rmal	87.5	94.0 91	.8 96	5 92.6	92.5	
3. Technicians and	Total	370,316	408,981	142,376	198,018	140,444	1,260,135
associate	Covered	321,137	356,547	109,285	156,103	107,630	1,050,702
professionals	Non-covered	49,179	52,434	33,090	41,915	32,814	209,433
professionals	<b>6</b> rmal	86.7	87.2 76	.8 78.	8 76.6	83.4	
	Total	398,788	313,244	173,867	186,668	121,056	1,193,622
4. Clerks	Covered	363,836	274,952	141,798	160,182	98,226	1,038,994
4. CIGINS	Non-covered		38,291	32,069	26,486	22,830	154,628
	<b>ē</b> rmal	91.2		.6 85		87.0	
5. Srvice workers	Total	901,148	1,222,338	750,667	1,050,129	687,020	4,611,303
and shop and	Covered	303,712	282,281	176,172	244,476	132,524	1,139,164
market sales	Non-covered		940,058		805,653	554,496	3,472,139
workers	<b>6</b> rmal	33.7		.5 23.	3 19.3	24.7	
6. Silled	Total	42,525	1,876,834	2,703,023		2,029,333	12,729,056
ainculainculaince	Covered	8,783	126,924		207,517	120,141	573,596
fishery workers	Non-covered		1,749,910		5,869,825	1,909,192	12,155,460
monory workers	<b>ē</b> rmal	20.7			4 5.9	4.5	
7. Craft and	Total	675,468	1,045,453		987,842	401,397	3,810,116
related trades	Covered	359,008	435,484		163,612	96,998	1,207,509
workers	Non-covered		609,970		824,230	304,399	2,602,607
Workoro	<b>ē</b> rmal	53.1		.8 16		31.7	
8. Pant and	Total	609,243	1,196,356		447,230	168,586	2,680,257
machine operators	Covered	394,607	926,084		226,539	80,311	1,747,079
and assemblers	Non-covered		270,272		220,691	88,275	933,178
and docombion	<b>ē</b> rmal	64.8	77.4 46			65.2	
	Total	600,408				424,482	4,570,016
9. Ementary	Covered	255,457	364,133		164,955	139,753	1,034,632
occupations	Non-covered	l '	807,305			284,729	3,535,384
	<b>ē</b> rmal	42.5	31.1 11		0 32.9	22.6	
	Total	15,148	4,568		0	0	19,716
10.not classifiable	Covered	13,615			0	0	17,790
1 2	Non-covered	· '	393	0	0	0	1,926
	<b>ē</b> rmal	89.9	91.4 -	-	-		90.2
11. Covera <del>g</del> unknov	vn	9,324	13,961	384	4,518	1,035	29,222

126,345 64,855 226,747 16,809 12,413 1,428,719 22,078 42,777 3,082,656 29,222 34,564,795 19,071,308 5,059,720 4,592,540 6,464,832 3,382,176 24,883,313 13,994,779 10,888,534 9,652,260 1,340,762 353,092 15,493,487 2,769,481 Total Change of job last 12 months 42,352 5,675 34,032 69,462 27.110 15,153 8,198 6.955 1.280 000 7,101 54,187 20,155 122 122 1,097 00 Unknown 2,377 21,225 222,493 12,413 16,687 3,724,797 15,304,159 4,589,937 4,215,010 122,975 38,467 10,697,535 2,359,155 13,107,222 8,804,947 2,576,529 1,321,862 .254,667 345,468 59,692 5,823,258 2,798,901 5,251,792 19,577,334 8,879,799 29,100 28,411,381 3,024,357 Ŷ 461,585 6,083,952 832,160 370,575 4,310 628,798 278.080 3,263,212 1,988,580 000 190,575 84,815 7,624 4,254 3,370 5,163 853 350,718 105,760 Yes 67,897 42,082 8,198 25,815 5,343 6,623 52,954 33,762 7,101 1,097 1,280 19,192 14,821 Unknown 2,377 21,120 2.847.476 12,413 213,571 5,915,515 3,068,039 54,920 23,327,919 16,687 17,691,703 10,036 14,643,044 8,977,728 4,671,284 4.306.444 2,665,242 1,368,554 1,296,688 334,782 121,211 62,189 41,069 13,003,732 29,100 32,334,747 10,324,187 å 45,313 9,607 57,133 2,213 429 1,415 313 268 47,097 1,784 161 324 45 000 0 overseas 71.304 108,000 7,198 3,869 5,800 4,992 808 86 98 95,810 000 Across the province 559,935 184,067 76.067 682,470 451,935 230,535 306.602 167,114 11,067 Migration history 866,537 to different region 15,463 1,223 710 531 268 64,839 302,053 84,658 76.504 33,528 18,065 1,933 799 60.063 184,443 000 194,114 117,610 463,215 61,162 124,902 269,101 province in the same region Across the 32,391 23,302 3,616 312,274 185,799 103 1,354 275,594 10,578 6,962 775,270 313,877 1,457 244,546 461,393 126,475 55,693 146,343 98.203 462,996 187,402 **orovince** Male Male Male Male Male Male Male Male Female Female Female Female Female Female Female Female Total Total **Total Fotal** <sup>T</sup>otal Total otal Total Non-covered Unknown Covered SOE SSO SS S Total population of the labour force\*

Appendix C: a) Tables for the covered and non-covered. 7. Migation and chang of occupation

\*Excludingeasonally inactive workers and the unemployed.

3,656 25,602 5,458 7,250 31,567 6,276,175 15,576 1,888,905 6,797 3,664 6.728 2,070 1,021,356 1,451,084 54,212 12,121,872 10,928 32,408 11,249 14,909 453,054 369,368 ,858,416 1,791,095 18,515 400,086 120,528 5,623,710 15,679 19.867 679,875 2,621,948 2,253,273 3,733,511 28,428 628,392 2,456,913 1,414,481 Total 3,443 3,353 16,003 505 1,689 2,880 6,233 5,070 2,188 1,255 25,058 4.173 1,433 7,190 9,055 897 8,623 Unknown 18,484 2.545 8,556 2,264 2,433 519 154,805 42,579 8,210 330,728 982 788 22,293 5,933 622,309 7,272 1,312,209 1,507 1,480 201,816 1,342 44,015 220 6,116 2,544,014 204,238 2,785 2,798,204 47,285 1,057 718,752 48,066 1,379,874 277,161 142,530 167,034 22,567 200 persons or more 54,219 71,743 2,298 1,075 12,438 322 29,532 1,552 49,860 988 49,717 5,619 1,075 1,981 69,150 8 63,604 717,322 830,172 245,361 21,932 272,223 3,187 1,171 318,165 353,452 941 21,598 12,771 98,271 persons 100-199 63,742 persons 5-9 persons 10-19 persons 20-49 persons 50-99 persons 15,965 705,915 5.999 21,688 1,699 35,855 1,792 50,358 87,637 54,983 83,503 1,936 38,658 21,898 607 258,085 901 5,127 168,545 821 212,948 34,427 6,560 540,488 140,510 227,944 63 1,250 767 26,642 821 1,615 62,418 15,169 2,249 15,662 1,992 5.386 2,716 269 113,000 1,280 1,821 2,196 52,387 96,155 52,911 73,638 1,628 1,578 312,296 315,134 1,198,330 64,090 3,671 387,435 4,887 192,982 5,797 129,199 210,249 2,843 464,862 4,951 64,134 695,437 132,601 18,013 54,516 1,286 91,972 3,803 899 1,246 129 4,748 457 962 367,425 4,443 162 1,447 424 1,693 39,248 91,672 135,525 8,327 1,191,436 230,469 329,108 264,095 385,582 306,742 1,740,824 2,531 1,157 436,955 523,184 2,488 520,051 115,641 80,177 152,610 85,143 19,500 2,806 912 112 6,935 204 4,715 1,064 233,490 2,409 1,307 168,118 324,788 2,844 214 407,235 1,329 276 50,761 466,163 524,339 56,846 940 37,831 2,241 1,181 267 190,627 ,928,284 099 17 758,937 3,825 383,191 2,338,431 496,877 696,141 33,160 8,069 114 57,235 114 4,432 25,780 2,421 1.100 61,732 513,818 35,111 1,470 651,645 214,152 2.520 2,484,938 2,751 264,285 329,868 421 1,050 83 450,068 395 429,355 469,946 7,021 422 618,422 10,887 583,411 406,691 34,294 2,232,571 4-4 Sie of enterprise State Owned Enterprise scheme Private School Scheme Civil service scheme SSO scheme SSO scheme SSO scheme SSO scheme SSO scheme SSO scheme Non-covered Non-covered Non-covered Non-covered Non-covered Non-covered Unknown Total Unknown Unknown Unknown Unknown Unknown Total Total Total Total Total Northeast Bangkok Central North South Total private employees working for enterprises

Appendix C: a) Tables for the covered and non-covered. 8. Social security coverage by sie of enterprise and region

6.5, 899, 837 1, 844, 946 2, 886, 544 6, 345, 380 6, 345, 380 6, 345, 380 6, 345, 380 6, 345, 380 7, 44, 64 1, 743, 165 1, 744, 165 1, 74 17.443 16.878 3.154.831 3.154.831 3.154.831 3.154.831 3.86.832 3.86.833 3.87.8 248,846 124,135 124,711 64,615 32,210 20,188 8,960 11,228 7,812 7,812 3,507 4,305 1,347 1,138 11,028 11,028 5,785 5,785 6,590 1,599 3,322 3,322 0 0 0 0 0 0 0 0 0 0 0 1,686 826 880 0 0 0 132,518 64,298 68,220 55,368 24,869 6,709 3,893 3,893 3,893 6,709 6,704 2,816 51,713 27,432 27,432 38,837 19,334 19,443 34,675 17,759 16,916 3,379 1,194 2,185 783 441 441 182,068 17,032 176,932 176,932 174,294 174,294 178,153 2,491,029 1,109,09 1,100,507 551,243 331,393 331,393 331,393 331,393 341,393 42,493 21,230 21,230 1,359 1,359 5,259 1,883 1,1883 1,03,00 1,03,00 1,10 100,306 100,306 100,306 100,212 100,21 982,782 480,875 501,907 502,686 525,426 253,132 128,045 128,045 11,108,045 128,045 128,045 128,045 128,045 128,045 14,107 16,357 16,357 16,357 16,357 16,357 16,357 16,357 16,357 16,357 16,357 17,940 16,357 17,940 113,029 55,881 55,881 49,938 22,032 22,795 14,393 8,402 3,433 854 854 23,710 13,669 10,041 973 151 822 905 905 151 754 68 7.0097.827 1.0002.897 1.0002.897 1.0002.897 1.0002.897 1.0002.897 1.000.897 944 652 887 288 1317 889 1171 289 1171 3.599.2. 1.042.374 442.893 442.893 442.893 442.893 442.893 442.893 442.893 442.893 50.005 7 2,747 1,333 30,273 30,273 30,273 31,1812 2,187 1,724 1,041 1 3.907.167 1.052.654 1.052.654 1.052.654 1.052.654 1.052.654 1.052.650 1.052. 2 4000 2 4000 886,165 388,6165 388,6165 388,6165 388,6165 348,6165 38,6165 4,131 6,016 1,138,301 0 10,308 24,344 10,051 10,051 10,051 2,449 2,244 3,700 78 3.874.5.40 3.887.5.86 4.32.27.178 4.32.27.178 4.06.6.89 5.06.90 5.06. 0 0 1,486,227 7,733,101 7,733,101 7,733,101 7,733,101 7,733,101 7,836 66,0,273 66,0,273 7,836 7 16,484 16,484 9,188 9,625 5,325 5,325 5,325 1,245 1,245 1,245 908 88 2 921 2 186 487 218 487 218 487 218 2 284 986 50 1083 60 1083 5.024.778 5.0224.778 1.365.240 1.365.240 1.365.240 1.365.240 1.365.240 1.365.370 1.07.731 1.07.73 17.399.208 1.014.478 1.014.478 1.014.478 1.014.478 1.014.478 1.014.00 1.008 1. 4,379 1,685 1,687 14,002,117 14,002,117 143,264 143,264 143,264 143,264 144,287 146,897 1,928 482,228 283,314 388,914 388,914 388,914 388,914 144,028 144,028 14,626 17,04 17,08 17,08 17,08 17,08 17,08 18,08 1 7.767.702 2.808.6.206 2.808.6 13.566.82 2.031.856.82 2.031.856.82 2.031.856.82 2.031.856.82 2.031.856.82 3.056 3.056 3.056 3.056 2.285 2.2 17,994 6,594 11,400 3,019 1,125 1,894 573 1,146 1,125 1,125 1,125 1,125 1,125 1,125 1,125 1,125 1,135 1,177 1,170 3,496 2,812 684 Male Male Female Male Male emale Male Female Male Female Male Male Female Male 15 Male emale Male male Male Male emale Male emale Male ui) Male emale Male emale 15 Male emale Male 15 Male emale Male Male Male Male Male Male (except sear and eficiaries not in LF and Households plus Special I Ŧ not in LF aries not in LF iaries not in LF andı Total Total Covered

Appendix C: a) Tables for the covered and non-covered. 9. Household monthly income

7,745,021 3,907,167 3,596,289 2,097,828 982,782 2,491,027 2,491,027 2,48,845 63,899,833 206,601 845,264 1,314,474 1,395,240 2,457,004 1,636,810 1,689,110 1,002,296 502,686 12,689,925 3,117,866 7,405,618 13,200,068 9,999,188 4,849,103 1,905,608 1,095,084 1,390,522 1330,522 1330,522 1330,523 1,390,5 51,712 6,844 5,544 4,773 7,008 1,254 64,616 1,100,505 2,720,080 137,290 25,801 61,554 44,018 29,239 49,537 43,925 60,365 60,365 30,151 1,728 603,124 382,230 535,365 377,070 176,617 106,059 120,205 63,240 40,345 103,025 11,644 465,834 356,429 473,811 333,052 147,378 151,619 62,137 59,840 70 yrs or more 552,843 269,550 259,338 327,314 203,337 127,486 129,964 65,250 67,911 39,307 18,315 53,144 63,212 17,324 29,193 30,799 30,799 26,259 26,737 26,737 24,830 34,044 18,402 7,559 301,717 206,150 242,014 298,121 172,538 101,227 103,227 40,420 33,867 20,905 29,915 1,558 ,567,110 ,263,647 6,194 247,712 328,890 456,487 295,056 135,368 163,125 96,477 91,731 50,953 21,596 70,728 6,722 1,964,845 60,184 17,383 36,162 36,162 36,063 30,501 35,062 21,295 12,295 12,295 12,295 34,233 34,233 34,233 34,233 34,233 348,214 187,528 311,507 421,335 258,972 1120,540 65,976 65,976 65,976 87,667 87 1,071 1,071 60-64 yrs 165,769 373,006 373,220 388,296 198,877 245,396 130,041 159,871 99,849 44,257 130,959 7,519 2,517,060 32.031 10,887 43,446 46,222 27,585 72,129 59,336 50,892 27,586 50,892 78,794 1,458 528,422 133,738 362,119 529,774 342,074 171,292 173,267 70,705 81,815 2,618 441,217 771,405 559,098 308,444 308,444 387,021 202,881 215,951 136,266 74,534 18,299 12,999 12,999 3,453,746 21,149 8,831 46,043 62,109 49,744 96,925 74,499 74,499 76,943 77,943 77,943 77,943 77,943 77,943 77,943 77,943 77,427 77,943 3,176 710,154 140,761 140,761 725,382 290,096 128,382 250,096 56,323 27,107 73,673 6,253 73,673 73,673 69/ 50-54 yrs 4,242,380 14,947 10,454 88,564 88,5719 69,690 144,368 1129,524 154,557 154,557 164,557 109,451 10,067 110,067 465,224 906,020 10,0451 110,067 2,773 125,014 475,678 964,795 720,497 411,464 506,994 283,192 276,554 153,669 107,720 202,532 14,871 9 2,608 1,138,177 92,774 514,955 894,456 713,007 337,715 150,928 150,928 124,167 69,863 32,817 89,910 12,302 101,948 522,538 815,877 813,188 454,894 554,732 302,605 297,029 194,582 194,582 194,582 194,582 100,181 117,179 17,265 57,521 117,179 17,265 17,365 1,932 11,343 157 165 116,774 40-44 yrs 125,462 534,756 1,128,638 912,608 532,492 693,668 335,309 292,985 177,327 83,783 83,783 18,783 10,995 11,867 129,680 160,960 292,131 184,283 152,341 152,341 122,368 1,087,751 114,467 1,067,509 7,069 1,067,509 7,069 1,067,509 1,067, 2,235 5,060,013 35-39 yrs 152,712 566,319 1,124,445 990,758 615,681 787,702 364,915 338,321 195,738 85,725 218,827 21,375 5,462,518 1,618,553 139,589 540,406 1,031,724 807,085 387,838 399,511 164,991 5,663 6,136 25,913 92,721 183,200 227,843 388,191 199,924 198,608 103,874 58,523 120,016 473 30-34 yrs 5,670,759 11,890 17,460 129,728 241,972 256,645 425,958 266,535 266,535 216,613 112,018 53,274 130,927 1,877,225 127,451 529,682 989,666 800,132 355,725 447,197 180,212 873,275 449,747 359,083 196,018 83,415 219,863 28,486 7,121 30,141 244 273 12,201 120 25-29 yrs 273,487 523,024 1,075,452 1,075,452 804,933 409,496 328,669 172,282 67,638 208,083 25,756 5,594,527 9,998 23,477 125,744 212,233 208,502 329,063 192,194 153,555 69,957 23,724 71,958 ,425,385 263,489 974,722 862,601 396,405 475,669 217,302 6,190 161,541 314 618 258 221 7,601 20-24 yrs 190,228 84,553 196,692 17,729 77,126 77,126 77,126 77,126 77,126 77,126 77,126 120,429 85,412 93,307 70,368 31,640 43,670 2,914 691,357 93,377 70,368 11,127,729 93,377 70,368 11,127,729 93,377 70,368 85,412 85,413 86,412 86,412 87, 334,952 633,241 ,174,419 ,029,069 550,673 623,312 313,505 289,088 2,344 119,860 556 15-19 yrs 523,131 326,577 757,149 1,507,387 1,092,663 512,467 561,636 219,849 187,885 104,590 163,125 78,555 172,223 21,915 6,013,274 3,405 19,606 25,987 104,819 86,539 88,639 88,639 88,639 88,639 88,639 29,848 29,848 357,545 759,610 ,530,663 ,119,865 557,658 669,612 305,609 276,894 3,670 1,215 1,524 3,157 4,690 1,153 5,474,606 370 196 452 10-14 yrs 39,927 445,583 290,345 728,054 11,276,822 973,707 479,486 526,899 226,899 185,302 106,743 45,220 145,104 145,104 145,104 145,104 145,104 17,994,012 5,453,832 20,220 5,367 14,336 20,381 42,610 80,737 66,989 81,718 81,718 50,826 311,856 733,421 ,293,146 994,588 523,835 609,766 609,766 157,569 64,448 1485,121 17,621 1,988 500 1,739 2,130 1,254 908 4,427 14,237 226,298 532,683 99,884 438,961 4438,961 107,675 107,675 107,675 107,675 107,675 107,88 299,525 211,943 526,769 985,584 775,392 402,402 391,609 209,127 154,210 84,679 35,554 99,477 5,820 3,882,566 1,588 463 2,465 741 1,380 4,351 35 252 492 411 0-4 yrs 10,000-14,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 Unknown Total 1-2,499 2,500-4,999 5,000-7,499 7,500-9,999 10,000-14,999 10,000-14,999 15,000-19,999 20,000-29,999 30,000-39,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 Over 49,999 15,000-19,999 20,000-29,999 30,000-39,999 20,000-29,999 30,000-39,999 40,000-49,999 10,000-14,999 40,000-49,999 1-2,499 2,500-4,999 5,000-7,499 No income 1-2,499 2,500-4,999 1-2,499 2,500-4,999 5,000-7,499 7,500-9,999 5,000-7,499 7,500-9,999 Over 49,999 Over 49,999 7,500-9,999 No income No income No income Unknown Unknown Jnknown otal Total otal Covered νοη-cονετεά Пиклоwn Total population (Private households only)

Appendix C: a) Tables for the covered and non-covered. 10. Household monthly income and age distributior

1.743,052 9,498,737 5,089 6,920 464,482 5,603 138,784 21,440 5,684,613 7,456,882 277,843 36,671 9,998,166 53,329 24,830,573 15,681 29,068 6,224,981 7,812 55,368 1,378 4,616 5,298 51,117 35,077 6,696 Over 49,999 Unknown 3,321 23,513 12,242 12,887 927 15,460 26,752 11,396 78,154 165,472 1,452 138,870 842,466 160,433 454,549 160,477 201 432 573,662 9,812 6,910 123,587 7,363 22,794 54,605 1,014 31,410 37,848 359,888 63,090 177.074 187,967 227,879 15,607 713,521 65,214 27,397 37,213 13,494 42,559 85,153 721 1,595 1,003 165,778 140,444 459,187 46,594 47,828 3,846 626,757 32,869 85,908 31,401 333,669 1,210,237 86,703 343,181 230,940 197,561 1,947 863,836 2,394 1,365 20,000-29,999 23,403 5,069 762,726 16,137 90,591 24,181 269,819 421,782 285,265 242,258 15,000-19,999 145 1,235,972 82,064 5,923 1,030 43,901 1,038,581 84,567 27,179 6,979 723,684 14,837 1,967 709,947 45,552 293,590 10,000-14,999 1,360,045 1,980,630 140,611 221 2,641,923 967 1,050,091 1,131,399 4,627 70,746 26,136 159,389 69,148 21,277 5,158 773,293 937,950 675,169 692 1,625 17,922 3,093 692 762,838 7,500-9,999 2,486,821 1,111,276 128,522 2,024,199 124,615 52,368 95,726 112,602 4,738 473 126 6,621 707,050 12,264 5,241,747 6,856 44,964 7,420 1,486,059 599 700 1,538,319 5,000-7,499 8,479 113,037 57,925 47,892 678,715 142,983 64,216 3,153 2,890 380,652 2,238,355 6,564 17,386 244 244 40,277 1,732,424 7,016,126 471 2,838,137 2,500-4,999 57,260 27,500 10,145 5,218 3,378 45,460 7,898 318 330 151,477 43,541 1,820,805 1,352,513 55 769,779 17,418 4,012,009 318 49,357 237 253,346 556 6,568 426 8,072 2,424 59 655 13,279 32,039 44,913 165 9,198 165 No income 149,163 Mt. Employees
 Mt. Temp. Employees
 SP Employees
 Se Employees
 Se Temp. Employees Self-employed bpaid family workers 6vt. Temp. Employees SB Temp. Employees Self-employed bpaid family workers Pvate Employees Employers Self-employed bpaid family workers Members of Coop. Members of Coop Rvate Employees Rvate Employees Employers Employers Total Total Total

Appendix C. a) Tables for the covered and non-covered. 11. Household monthly income by work status

	Covered		5								ഗ്							R						oss								ben	-cove	noN		umou
Male	Total	- F		Civil servants	Female	Beneticiaries	Seasonally in	Male	Beneficiaries		SOE Total Male	SOF employe	Male	Beneficiaries Male	Seasonally in	Female	Beneticaries Male Female	Total	PS employee	Female	Beneficiaries Male Female	Seasonally in Male Female	Beneficiaries	Total	Female	Private emplo Male Female	Beneficiaries Male	Female Seasonally in	Female	Beneficiaries Male Female	Total	In LF (except	Female Seasonally in	Male Female	Not in LF Male Female	Total
7,768,142	3,356,750	1,599,312	616,254	564,884	244,515	301,620	171,953	2,099		- 1		- 1						1					1,980					- 1	- 1						1	
878,183 4,9 610,559 3,9	370,680	153,551	51,689	53,195	18,461	13,687	15,277											1,106					000								-		- 1			
3,942,354	3,251,926	1,570,187	205,665	258,694	114,077	33,736	36,439							11,513							878 0 878		2,836	1				3	- 1	24,258 3,649 20,609	3,235,729	4,229,709	1,556,078	222,192 152,958	1,002,419 339,906 662,513	618
,362,191	572,148	308,034	209,463	70,518	30,023	57,628	62,212	0 22	273,244	161,904	26,849	12,039	5,170	6,124	215								575 376								101 - 1				_	
997,825	528,196	241,448	118,278	120,359	50,756	18,348	22,233	363	68,339	29,964				3,770								437 437									711,077					
1,346,220	655,719	449,507	138,379	34,232	19,260	15,955	64,535	835	317,665	211,048					1								3,825				1		- 1							
				5,407				00															000		8	w w ∨	-				124,402 58,693					
22,810 187,217	32,077	25,118	3,540	7,021	4,383	1,465	563	00	1,622	0 1,622	728 138	138	138	590	0 0	000	000	112	0 0	0	000	000	112	21,129	17,848	15,796 2,330 13,466	4,869	3,918	0 0	464 0 464	15,851	93,715	80,306	2,402	80,005 40 79 965	0
453,369 808,921	814,372	415,972	174,140	228,194	90,922	80,996 26,010	54,986	152	49,401	38,695	45,599 25,432	20,167	21,797	3,132	0 0						306 137 169		217	398,512	200,992	332,133 166,086 166,047	53,571	1,227	671	11,581	1,054,969	2,039,545	1,022,724	9,971	366,995	0
94,540	68,285	38,609	40,092	21,316	58,179	18,447	24,253	10	31,481	73,050	26,155 15,636	10,519	10,287	764	0 0							000		143,605	72,321	107,840 57,395 50,445	30,110 12,715	17,395	346	5,309 1,174 4,135	2,208,099	776,238	360,447	5,319	1,409,517 643,754 765,763	0 0
51,939 14,916	30,825 12,556	18,269	30,418	2,970	6,851	6,085	3,683	737	15,143	7,477	433 370	970	370	63	0 0	000	000	00	000	0	000	000	000	29,667	17,899	20,274 5,479 14,795	9,393	3,104	0 0	000	906,030 509,383	832,884 492,720	340,164	5,443 9,389	58,314 11,220 47,094	0
105,371 58,566	16,423	8,469	4,871	1,253	0	3,572	3,024	000	388	342	834	589	245	289	0 0	000	000	000			000	000	000	2	4,514	6,650 2,551 4,099	287	0 0	0	415 0 415	147,514 97,417 50,003	137,062	46,453	0	10,452 6,808 3,644	0
1,665,424	143,975	65,827	64,095	10,552	1,321	89,45°.	38,881	370	15,837	3,924 11,915	997	331		941	2/7		56 58	882	0 0	, 0	882 466 416	000					12,418 6,485		)		2,825,783					
582,068	266,026	124,360	59,639	34.976	24,592	18,456	20,577	98	20,105	6,108	8,432	3,995	3,609	1,733	0 0	0 0	72 72 72 72 72 72 72 72 72 72 72 72 72 7	825	554	410	218	000	20 23	_					207		810,456 440,402					
756,428	723,854	391,149	175,978	159,282	78,588	31,089	39,873	299						5,074									63													
283,072	262,228	121,206	49,583	43,067 1,75	17,722	12,388	7,343	000	45,826	26,633	13,129 7,842	5,287	6,442	1,037	0			2,111		94		000	23								119,257					
24,056, 24,517,	11,579,5	5,774,7	2,049,0	1,750,512	761,74	439,96	579,0	8,60	1,553,23	941,5	280,95	220,52	197,74	28,96	40,14	201	147,73 54,08 93,65	30,55	54,2	38,16	10,644 6,030 4,614	1,24 1,24	7,228	6,652,48	3,208,2	2,928,03	841,1 454,1	63,3	28,6						11,234,626 3,832,688 7,401,938	

Appendix C: a) Tables for the covered and non-covered. 12. Risk priority by social security coverage

210,029 3,262,289 2,676,383 996,857 163,940 48,573,491 3,356,749 370,680 618 556 46,799 47,973 1,076,479 572,148 528,199 1,118,063 5,607,277 2,688,285 266,025 723,853 ,208,100 906,031 147,515 547,775 124,402 2,969,759 143,973 2,208,100 2,825,786 3,579,747 177,952 24,479 41,598 41,598 41,598 142,489 2,614 9,183 9,183 29,036 84,131 765,813 23,533 54,149 ,025,853 116,814 417,283 24,497 4,110 55,199 18,320 623,324 20,919 44,966 839,760 87,778 333,152 8,083 14,417 4,557 54,043 16,209 8,832 20,299 4,557 62,184 58,895 21,550 ,165,510 1,728 70 yrs or 1,567,300 84,189 4,680 8,748 79,927 5,852 1,390 7,020 897 6,379 301,906 427,142 18,190 43,656 12,844 9,691 18,319 7,763 69,619 1,747 52,870 52,404 479,593 73,385 177,265 8,030 59,812 26,883 13,982 35,485 2,259 399,666 39,915 63,767 15,549 1,964,921 115,524 4,950 19,032 69,901 1,144 88,587 90,340 494,048 97,999 166,732 9,830 509 38,557 20,295 42,098 6,537 348,215 575,985 33,637 71,308 424,147 75,882 135,009 7,526 509 27,189 17,507 33,351 6,399 148,042 131,974 75,503 111,282 17,436 177,254 177,254 16,181 59,961 54,966 38,697 2,618 2,527 92,506 49,116 86,114 15,545 34,517 3,446 867 26,078 9,522 7,847 7,847 17,995 21,881 50,236 528,675 761,365 49,747 145,196 66,428 39,594 78,267 14,695 8.377 88,987 263,816 130,105 231,381 109,802 3,456,655 233,920 105,323 64,754 39,629 39,629 2,338 11,043 11,043 11,043 11,044 11,025 11,046 11,026 11,026 11,026 11,026 11,046 11,026 11,026 11,046 11,026 11,0 3,945 3,504 205,370 98,182 118,124 14,763 323,884 122,597 124,515 33,717 4,248,755 30,5494 30,5494 30,6494 30,6497 1,824 1,409 92,418 92,418 92,418 92,418 1,409 1,409 1,409 1,409 92,418 92,655 1,7370 945,079 1,221,752 11,370 945,079 1,370 945,079 1,340 1 2,773 8,500 374,330 161,903 125,720 19,104 10,827 7,091 281,912 111,526 116,128 17,286 383,869 97,320 183,794 402,398 145,781 1,508,482 159,568 764,640 133,839 205,940 240,095 15,803 116,814 122,737 122,737 122,637 29,537 29,536 43,374 375 2,514 3,75 1,697 2,697 2,697 2,697 1,147,067 1,157,231 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,29,977 1,37,644 196,721 14,828 13,931 497,911 208,818 124,844 21,708 2,618 2,618 359,152 40-44 yrs 373,698 116,770 126,666 44,887 5,084,873 393,137 61,213 405,442 20,255 52,975 52,975 52,975 4,680 148,839 50,223 60,223 60,223 60,223 60,223 60,223 60,223 1,639,498 197,109 1,039,430 91,494 227,935 277,935 277,936 22,209 622,209 622,209 180,206 14,923 9,484 18,482 25,725 22,298 145,896 633,988 633,988 17,529 17,529 12,968 386,789 98,192 98,192 98,288 12,968 386,789 98,288 386,789 98,288 386,789 98,288 386,789 386,789 2,235 376,273 35-39 yrs 5,493,250 496,039 57,378 555,704 17,539 61,118 57,294 3,123 3,43 168,707 36,983 8,986 8,986 5,883 195,158 303,917 12,205 34,087 625,805 123,392 125,451 24,021 341,859 35,506 1,645,285 1,246,921 147,090 751,487 61,926 134,040 246,623 6,136 1,742,960 141,980 165,360 65,931 8,553 39,227 90,575 9,082 30,644 457,098 87,182 116,465 79,465 30-34 yrs 1,712,915 209,076 1,755,468 60,634 225,967 320,170 8,005 54,146 445,264 119,170 97,770 139,454 203,163 5,738,691 65,738,691 16,270 14,880 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 114,680 6,958 49,997 104,047 1,929,351 1,178,354 142,669 941,134 44,364 79,611 91,403 16,312 0 7,759 7,759 6,135 39,466 341,191 289,122 89,457 296,080 276,683 25-29 yrs 560 147,701 40,372 161,360 15,588 13,653 270,662 378,220 76,272 12,232 222,218 107,33,657 377,455 66,833 5,107 55,108 55,107 55,108 48,367 48,927 48,927 35,326 1,457,133 1,247,082 131,590 1,113,106 35,265 106,207 11,735 498,231 12,681 52,139 221,967 329,299 66,098 12,232 210,483 123,144 9,766 87,495 66,612 4,256,140 20-24 yrs 1,251,540 108,699 904,623 904,623 52,478 1,187,941 1,187,941 3,472 1,193 2,691 8,394 36,431 25,418 704,266 ,106,104 89,453 7739,642 107,997 1,049,611 2,901 11,742 45,811 1,186,848 46,517 4,411 139,319 56,305 4,791,654 556 4,330 4.886 8,938 130,320 3,490 46,557 15-19 yrs Age Loss of job Death of income earner Unknown Total Death of income earner earner Death of income earner Sickness Occupational injury Sickness Occupational injury Child care
Education
Natural disaster
Loss of livestock Natural disaster Loss of livestock Death of income Loss of livestock Natural disaster Loss of harvest Loss of harvest Loss of harvest Sickness Occupational i Becoming old Becoming old Becoming old Maternity Child care Education Child care Education Unknown Jnknown No effect Maternity No effect Unknown Maternity No effect Disability Disability Disability Ssol dob Ssol dob Ssol dob Funeral Funeral -uneral Others Others Others Potal Total Total имоиγи∩ Covered Total population (15 years or older)

Appendix C: a) Tables for the covered and non-covered. 13. Risk priority by age distribution

15,606 14,763 3,767 1,905 1,940 253 2,832 2,832 177,950 8,541 25,927 25,927 59,308 10,632 23,708 23,708 4,604 4,604 4,604 1,798 1,798 1,798 1,798 1,2930 2,832 2,832 2,832 2,832 4,163 4,163 8,945 2,832 2, 31,353 8,310 24,691 56,378 46,712 Maternity 28,036 5,876 14,621 4,759 3,990 3,787 124,403 5,893 680 150,436 1,774 1,147 13,738 20,699 38,006 26,546 5,484 4,934 158 2,857 1,490 26,033 4,102 9,862 ,597 Funeral 4,206,172 65,660 16,609 33,628 44,833 55,129 105,390 94,137 99,477 55,404 55,404 55,404 55,404 1090 1,090 272,812 402,993 441,626 736,840 551,927 6,300 78,420 201,370 7,390 397,801 214,573 173,335 110,062 148,988 374,091 503,191 165,466 653,578 556 556 318,962 48,631 Death of income earner 1,896,757 19,492 5,514 30,170 35,545 43,761 94,022 70,833 77,044 16,331 16,331 16,331 108,520 108,520 13,922 172,9 61,804 2,383 1,376,381 269,920 165,703 266,944 152,460 146,112 95,108 28,069 129,563 5,051 3,257,805 89,749 19,250 51,169 50,527 44,535 498,302 244,029 270,444 155,639 88,282 43,586 105,073 35,818 19,495 54,348 429 397,881 452,667 684,400 447,775 199,494 68,664 61,658 74,180 201,780 93,159 81,459 52,464 24,091 2,687,983 2,517 569,822 154,817 **Becoming old** 1,533,106 943,504 1,329,016 753,978 623,514 313,869 8,752,949 24,212 24,212 21,834 386,621 409,87 725,289 457,603 32,895 195,212 90,712 234,85 13,360 13,360 142,891 378,504 1,145,867 533,526 603,747 296,375 230,619 118,657 52,179 17,080 5,562,746 239,687 766,558 618 263,899 813,751 30,440 1,414,643 618 1,626,477 Loss of job 1,477,461 5,860 6,369 6,369 26,210 46,146 54,374 76,828 46,914 40,758 40,758 11,463 55,344 43,299 27,166 13,948 28,636 1,267 1,117,439 54,198 25,411 46,704 295,221 297,540 186,128 206,465 102,258 84,057 360,022 27,860 138,123 269,011 251,394 131,754 1,267 Occupational injury 15,104,385 117,669 25,963 253,493 362,241 364,641 632,246 632,246 403,425 267,777 147,190 311,164 8,909 3,321,944 661,778 1,786,006 2,801,588 2,283,071 2,645,312 1,543,724 1,978,960 544,294 269,615 641,222 33,406 1,346,714 513,587 457,117 276,517 122,425 24,497 910,783 860,542 1,179,083 ,841,999 330,058 Sickness Risk 7,500-9,999 10,000-14,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 Over 49,999 10,000-14,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 5,000-7,499 7,500-9,999 10,000-14,999 30,000-39,999 40,000-49,999 20,000-29,999 20,000-29,999 10,000-14,999 15,000-19,999 15,000-19,999 40,000-49,999 Over 49,999 Unknown Over 49,999 Over 49,999 5,000-7,499 500-9,999 000-7,499 666'6-009' 2.500-4.999 5,000-7,499 2,500-4,999 ,500-4,999 ,500-4,999 No income No income No income Unknown Unknown Unknown 1-2,499 1-2,499 1-2,499 Total Total Total Total Пиклоwn Total population (private household only and 15 years old or older)

Appendix C: a) Tables for the covered and non-covered. 14. Risk priority by household monthly income

1,669,459 792,924 2,016,658 4,729,275 6,011,297 411,628 192,860 797,482 1,248,021 2,289,003 5,393,648 353 874 723 1,364 769 341 442,799 59,809 38,245 42.975 2,837,396 48,238,874 2,210,093 9,430,275 7,157,424 1,378,210 799,070 100,677 36,774,209 3,059,479 11,421,690 1,613,838 1,005,773 1,458,928 870,389 3,800,863 350,077 198,731 3,455,35 Total 60,427 47,444 47,444 67,319 36,060 32,060 37,345 37,345 91,295 91,295 91,295 17,353 7,353 7,353 16,009 12,009 16,009 17,353 17,3 19,815 17,139 28,641 28,529 14,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,251 17,261 17,261 17,261 17,261 18,610 18 12,704 29,752 232,115 353 318 723 746 769 341 38,245 258 41.801 216,454 176,534 240,146 228,700 169,876 76,842 70,520 209,185 9,194 1,579,810 35,068 6,043 27,672 47,429 56,842 56,842 113,345 76,030 76,030 76,030 76,030 76,030 77,030 43,840 43,840 45,511 712,739 772,739 772,739 775,339 775,339 775,339 775,339 775,339 775,339 775,339 775,339 775,339 775,339 776,030 776,030 777,030 52,670 59,741 20,940 26,680 No effect 1,070,082 9,580 4,408 23,84 33,177 28,595 52,739 27,716 34,707 21,111 13,031 15,030 15,030 15,030 16 205,682 202,545 116,739 152,715 64,394 73,783 44,719 24,420 40,713 27,892 102,367 182,298 169,368 88,144 99,976 36,678 39,076 23,608 37,472 593,495 219,024 175,018 52,101 40,744 19,598 5,153 5,153 15,840 5,246 5,246 5,136 33,074 42,284 42,284 11,820 16,396 10,144 10,144 14,226 5,624 2,825,786 68,311 661,500 1,110,547 141,169 64,151 656,364 1,077,473 551,211 158,622 41,957 30,642 13,271 5,041 1,614 207,204 Loss of harvest 2,595 2,385 2,385 3,511 1,521 2,181 625 17,596 57,288 34,221 13,802 2,925 5,311 1,521 1,521 3,001 1,739 1,171 2,334 6,472 330 2,926 2926 16,424 283 17,596 55,549 33,050 11,468 163,937 342 820 147,513 livestock Loss of 12,121 5,267 16,344 223,562 97,703 77,161 22,163 25,757 4,679 8,100 13,296 21,932 11,220 6,302 2,630 4,894 2,564 21,439 151,428 317,838 201,630 86,483 19,533 17,353 7,227 2,703 8,404 6,806 90,827 70,859 906,031 996.858 Natural disaster 2,626,282 11,371 2,908 19,904 47,162 54,74 68,082 68,082 68,082 57,846 57,846 24,291 32,435 2,335 462,687 473,478 242,499 279,484 1,979 152,376 149,015 38,327 78,761 174,083 300,619 587,605 426,316 188,350 96,591 80,933 53,692 14,036 4,314 193,127 Education 5,276 3,244,107 14,605 11,329 50,113 99,606 107,679 174,291 174,291 106,781 62,340 24,709 49,138 3,151 799,668 50,610 345,210 740,196 583,363 225,027 227,968 90,701 76,896 35,349 55,001 2,125 2,444,439 356,539 790,309 682,969 332,706 402,259 186,041 183,677 98,275 36,702 104,139 Child care 10,000-14,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 15,000-19,999 20,000-29,999 30,000-39,999 40,000-49,999 Over 49,999 5,000-7,499 7,500-9,999 10,000-14,999 30,000-39,999 40,000-49,999 20,000-29,999 20,000-29,999 10,000-14,999 15,000-19,999 10,000-14,999 15,000-19,999 40,000-49,999 Over 49,999 Unknown Over 49,999 Over 49,999 2,500-4,999 ,500-4,999 2.500-4.999 5,000-7,499 666.6-005 ,500-4,999 ,000-7,499 666,6-005, 5,000-7,499 666.6-005. No income No income No income Unknown Unknown Unknown 1-2,499 1-2,499 1-2,499 -2,499 Total Total Total Total Covered Пиклоwn Total population (private household only and 15 years old or older)

Appendix C: a) Tables for the covered and non-covered. 14. Risk priority by household monthly income

e	043	619	113	384	132	291	69	100	292	287	93,954	373	74	519	350	260	178	918	0	0	0	0	0	0
Child care	323,043	522,619	596,113	1,335,384	485,132	3,262,29	137,269	190,100	122,763	270,28	93,	814,373	185,774	332,519	473,350	1,065,09	391,178	2,447,918						
Maternity	11,859	44,359	40,470	92,233	21,106	210,027	4,480	8,118	5,260	11,350	2,867	32,075	7,379	36,241	35,210	80,883	18,239	177,952	0	0	0	0	0	0
Funeral	15,743	27,295	42,166	61,731	3,502	150,437	6,983	6,815	7,555	4,013	899	26,034	8,760	20,480	34,611	57,718	2,834	124,403	0	0	0	0	0	0
Death of income earner	595,127	1,260,821	752,864	1,315,307	311,903	4,236,022	121,693	238,566	111,640	141,376	42,444	622,719	473,434	1,022,255	641,224	1,173,375	269,459	3,579,747	0	0	0	929	0	929
Disability	369,888	501,370	360,955	456,424	217,619	1,906,256	162,872	179,250	81,329	59,645	45,104	528,200	207,016	322,120	279,626	396,779	172,515	1,378,056	0	0	0	0	0	0
Becoming old	343,769	675,391	684,442	1,197,857	358,976	3,260,435	110,158	134,317	108,555	142,020	77,098	572,148	233,611	541,074	575,887	1,055,837	281,878	2,688,287	0	0	0	0	0	0
Loss of job	1,812,988	2,227,345	1,477,038	2,451,835	890,614	8,859,820	1,026,600	1,227,243	331,032		221,829	3,251,924	786,388	999,484	1,146,006	2,006,615	668,785	5,607,278	0	618	0	0	0	618
Occupational injury	158,996	383,615	249,593	448,411	248,130	1,488,745	75,245	151,228	46,932	51,755	45,521	370,681	83,751	232,387	202,661	396,656	202,609	1,118,064	0	0	0	0	0	0
Sickness	2,030,824	3,930,929	2,529,851	4,648,287	2,033,129	15,173,020	813,228	1,160,184	409,571	296,890	376,877	3,356,750	1,217,596	2,770,745	2,120,280	4,051,397	1,656,252	11,816,270	0	0	0	0	0	0
RK /	Bngkok	Central	North	Northeast	South	Total	Bngkok	Central	North	Northeast	South	Total	Bngkok	Central	North	Northeast	South	Total	Bangkok	Central	North	Northeast	South	Total
							(Je	חומ	•	ırs ver	<u> </u>	( c	) U	ont		dod		30 3N			um	ou	19	$\dashv$

Appendix C: a) Tables for the covered and non-covered. 15. Rk priority and regional distribution

		OC .	bknown   Non-covered   Covered     Covered   Covered     Covered     Covered     Covered     Covered   Covered     Covered   C														_								
Total	ře /	Bingkok	Central	North	Northeast	South	Fotal	Bingkok	Central	North	Northeast	South	Total	Bingkok	Central	North	Vortheast	South	Fotal	Bingkok	Central	North	Northeast	South	Total
0	Education	274,389	353,146	270,600	1,091,650	386,599	2,676,384	82,718	80,715	226'88	159,844	61,030	468,284	191,671	272,431	486,623	931,806	325,569	2,208,100	0	0	0	0	0	0
0	Natural disaster	13,090	144,925	231,779	388,495	218,569	898,888	6,901	13,421	20,551	36,418	13,537	90,828	6,189	131,504	211,228	352,077	202,032	906,030	0	0	0	0	0	0
618	Loss of livestock	6,015	42,733	44,068	58,414	12,710	163,940	5,335	3,421	3,533	1,596	2,540	16,425	089	39,312	40,535	56,818	10,170	147,515	0	0	0	0	0	0
0	Loss of harvest	7,881	494,761	821,035	1,502,728	143,355	2,969,760	3,405	33,374	33,624	52,520	21,051	143,974	4,476	461,387	787,411	1,450,208	122,304	2,825,786	0	0	0	0	0	0
0	Others	67,233	245,747	239,912	285,940	237,646	1,076,478	31,046	80,474	46,574	29,577	48,353	266,024	36,187	165,273	193,338	226,363	189,293	810,454	0	0	0	0	0	0
256	No effect	468,675	330,734	142,237	261,239	392,366	1,595,251	269,678	147,356	54,197	133,000	119,624	723,855	198,997	183,378	88,040	128,239	272,742	871,396	0	0	0	0	0	0
0	Unknown	160,906	191,691	97,081	56,748	41,346	547,772	77,271	88,389	41,450	32,025	23,097	262,232	65,902	85,064	53,333	17,857	16,587	238,743	17,733	18,238	2,298	998'9	1,662	46,797
0	Total	6,660,426	11,377,481	8,880,204	15,652,683	6,002,702	48,573,496	2,934,882	3,742,971	1,508,543	2,197,536	1,195,594	11,579,526	3,707,811	7,615,654	7,369,363	13,447,725	4,805,446	36,945,999	17,733	18,856	2,298	7,422	1,662	47,971

24,878 15,318 9,560 2223,223 138,816 84,407 13,695 8,985 4,710 1,603 6,339 1,007 1,007 2,594 2,594 103 2,491 158,292 79,019 129,823 84,232 45,591 6,220 6,220 6,339 755 3,731 3,141 590 3,199 2,936 2,936 214,919 110,377 13,250 6,639 6,611 172,486 106,174 66,312 7,034 4,732 2,302 111,105 75,206 35,899 263 263 0 755 0 15 199,627 99,090 100,537 4 210,397 101,978 108,419 5 234,261 112,829 121,432 12 208,688 94,223 114,465 Ξ 230,753 122,500 108,253 10 215,601 115,263 100,338 6 220,109 111,185 108,924 œ 209,861 103,198 106,663 7 179,057 91,408 87,649 9 193,770 92,954 100,816 2 161,585 92,408 69,177 4 149,692 72,366 77,326 က 153,780 70,642 83,138 7 150,709 74,384 76,325 122,944 65,355 57,589 0 Female Female Female Female Age Female Female Female Female Female Female Male Female Female **Fotal** Total Total **Fotal** Total **Fotal** Total Total Total Total Total otal Agriculture and fishery workers Street vendors Self employed Transportation Homeworkers Non-covered Construction Low income household The elderly widow/ers Domestic members Covered workers workers workers workers workers Elderly

Appendix C. b) Tables for the non-covered specific groups 1. Age and sex distribution

22,374 11,681 10,693 21,670 6,061 15,609 132,173 59,594 72,579 310,350 154,745 155,605 629,697 348,856 280,841 225,142 79,969 145,173 14,933 14,889 44 312,746 172,744 140,002 30,469 30,277 192 4,427 252,181 163,677 88,504 20,652 20,557 95 7,186 26,265 13,851 12,414 23,945 5,683 18,262 124,538 64,744 59,794 306,570 167,168 139,402 673,537 382,798 290,739 344,470 201,378 143,092 22,384 20,554 1,830 291,361 149,595 141,766 551,618 295,646 255,972 210,689 129,217 81,472 10,448 9,095 1,353 282,148 154,319 21,027 19,451 19,451 1,576 6,844 6,517 1,3371 5,134 8,237 2,384 2,384 1,580 1122,799 58,185 64,614 409,684 191,409 218,275 747,028 461,008 286,020 255,672 175,571 80,101 393,681 239,545 154,136 32,342 30,158 2,184 5,431 5,431 24,386 14,005 10,381 21,681 8,577 13,104 156,089 89,234 66,855 22,993 22,993 307,947 148,662 159,285 634,317 354,495 279,822 178,317 115,363 62,954 353,750 199,936 153,814 17,966 17,339 627 5,134 5,134 17,407 7,754 9,653 30,614 7,818 222,796 136,284 68,287 67,997 13,551 13,551 354,450 173,880 180,570 657,687 383,389 274,298 202,354 137,502 64,852 13,115 12,497 618 333,356 190,590 17,793 17,793 4,001 643 3,358 16,100 13,585 1,4773 3,473 13,585 1,4773 3,473 1,4773 1,368 1,4773 1,368 1,4773 1,4773 1,588 1,588 1,698 360,113 187,773 172,340 591,183 335,972 255,211 147,326 88,935 58,391 15,487 296,103 164,024 132,079 19,911 17,853 2,058 2,771 22,642 11,229 11,413 26 416,348 199,941 216,407 570,709 321,812 248,897 159,351 103,176 56,175 13,235 670 1,944 18,393 7,890 10,503 19,467 5,396 14,071 140,681 70,810 69,871 296,741 172,057 124,684 19,322 17,517 1,805 1,944 418,349 193,740 224,609 572,628 359,936 212,692 111,009 71,423 39,586 15,317 271,783 179,189 92,594 17,685 1,920 4,131 21,394 14,511 14,511 6,683 16,785 16,785 174,511 66,642 197,094 588,052 365,820 222,232 124,949 79,777 45,172 10,531 10,258 273 301,953 185,079 1116,874 22,735 21,175 1,560 2,964 2,964 18,123 12,501 5,622 16,754 8,617 8,137 333,737 155,673 175,673 589,832 381,244 228,588 108,382 59,648 48,734 10,187 328,433 220,391 108,042 14,195 14,062 133 1,549 1,549 9,742 7,802 1,940 19,602 3,218 16,384 166,087 101,291 64,796 274,568 166,050 108,518 3,726 8,477 4,379 4,098 9,423 4,016 5,407 5,407 138,666 68,846 270,017 129,945 140,072 511,758 292,527 219,231 55,239 30,265 24,974 7,383 7,383 15,911 15,911 14,421 2,189 12,232 149,242 86,597 62,645 188,152 99,221 88,931 447,463 284,836 162,627 47,984 30,845 17,139 8,339 7,684 652 150,199 150,199 16,459 16,459 2,351 9,099 4,633 4,466 9,373 11,399 7,369 4,030 11,098 1,116 9,982 9,982 88,892 84,381 192,668 89,557 103,111 408,929 215,819 193,110 202,324 117,418 84,906 7,934 6,396 1,538 9,373 47,028 26,277 20,751 5,431 5,431 3,414 6,868 3,968 2,900 9,236 1,543 7,693 140,633 69,608 116,974 58,465 58,509 311,763 115,939 22,050 12,323 9,727 3,614 3,614 171,342 111,411 59,931 8,371 7,765 606 3,414 2,501 7,919 1,982 5,295 2,845 2,845 2,450 219,658 103,990 115,668 75,178 37,619 37,559 367,223 367,223 142,570 38,940 16,967 21,973 4,561 7,105 7,008 97 191,690 126,080 65,610 2,501 45,649 22,554 23,095 246,298 107,728 12,915 5,664 7,251 4,440 3,847 135,340 82,124 53,216 2,010 2,010 3,652 4,843 2,944 1,899 190,139 108,522 3,652 3,298 1.944 Female Male Male Female Male Male Male Male Male Female Male Male Male Male Female Male Female Female Female Female Female Female Female Female **Fotal** Total Total otal otal Potal otal **Total** otal otal Agriculture and ishery workers Street vendors Self employed **Fransportation** Homeworkers Non-covered Low income household Construction The elderly widow/ers nembers Domestic Covered vorkers workers Elderly vorkers vorkers vorkers

Appendix C: b) Tables for the non-covered specific groups 1. Age and sex distribution

148,725 81,920 66,805 556,920 294,351 289,723 196,746 9,612 9,612 144,651 18,599 16,299 16,299 5,408 5,408 13,312 5,958 7,354 12,201 3,282 8,919 125,362 52,543 72,819 143,719 81,953 61,766 61,766 249,245 222,592 158,371 74,221 11,100 10,065 1,06 2,471 18,134 13,542 4,592 14,470 5,247 9,223 103,497 35,042 68,455 5,096 5,772 8,460 11,651 3,157 8,494 25,012 54,114 70,898 15,874 15,063 811 349,233 179,232 170,001 22,747 22,210 537 5,210 167,208 101,550 65,658 612,163 315,904 296,259 304,655 198,532 275,287 152,161 123,126 25,145 24,539 606 3,276 815 2,461 18,019 12,507 5,512 9,728 3,780 5,948 9,288 43,307 49,288 150,903 81,490 69,413 486,617 276,137 2210,480 248,156 178,830 69,326 11,564 213,684 123,348 90,336 661,155 353,941 307,214 109,675 109,675 119,077 18,039 18,039 18,431 18,431 4,130 4,130 22,096 10,219 11,877 14,639 2,752 11,887 121,752 64,016 64,016 317,623 167,389 150,234 23,301 22,192 1,109 9,475 1,839 7,636 14,011 7,536 6,475 15,435 2,314 13,121 132,434 70,551 61,883 200,546 106,892 93,654 604,321 319,744 284,577 295,795 191,316 13,808 13,808 156,388 80,248 80,248 76,140 451,697 210,432 217,253 146,964 70,289 9,494 9,475 244,163 124,013 120,150 20,638 18,910 1,728 1,807 1,807 16,313 11,206 5,107 10,961 1,312 9,649 232,110 115,797 116,313 605,661 309,382 286,279 288,556 182,137 12,530 12,157 373 321,264 159,391 161,873 21,288 19,620 1,665 1,665 1,907 24,290 11,547 12,743 22,257 5,867 16,390 125,131 70,789 230,466 128,564 101,902 869,513 386,872 382,215 100,205 11,233 17,233 17,233 17,409 184,714 4,714 4,714 4,714 18,079 9,553 8,526 21,486 7,307 14,179 38,446 66,817 71,629 213,126 123,778 89,348 500,178 263,020 237,158 240,858 115,423 11,804 1, 18,369 16,354 2,015 1,185 1,185 13,843 7,798 6,045 14,293 4,003 10,290 114,631 55,349 59,282 258,149 126,832 121,317 755,090 398,940 356,150 351,003 351,003 351,003 375,934 193 375,934 191,502 32,157 30,720 1,437 3,907 3,907 31,064 15,973 15,091 23,206 7,107 16,099 38,579 64,052 74,527 231,421 103,974 103,974 606,117 334,931 271,186 273,396 83,587 20,640 19,404 19 2,274 27,022 13,387 13,635 22,26 5,890 16,326 111,002 52,715 52,715 7,537 25,302 13,005 12,297 20,926 6,827 14,099 133,784 61,037 245,587 124,744 120,843 362,130 37,398 397,398 111,177 16,009 15,975 34,273 111,704 26,001 3,310 26,001 3,310 215,531 121,404 94,127 590,596 590,596 251,402 92,253 17,457 1,627 15,636 135,662 21,378 3800 2,3800 2,378 2,378 19,887 11,948 7,939 22,323 9,669 12,654 06,709 53,599 53,110 282,901 147,479 135,422 697,437 383,256 37,181 181,885 22,033 22,033 36,027 153 36,027 161,712 204,315 161,712 204,315 4,505 3,892 3,892 114,141 3,778 20,725 10,566 10,159 21,959 6,705 15,254 15,254 134,602 68,769 68,769 4,707 32,961 16,982 15,979 26,890 8,244 18,646 151,258 73,444 77,814 275,964 138,936 137,028 392,850 392,991 107,902 11,99 373,199 373,199 26,732 26,322 26,343 16,707 165,232 26,343 165,232 26,343 115,735 635,610 349,643 285,967 255,202 169,869 16,622 16,340 282 282 283,333 282 21,728 21,368 9,539 11,829 24,108 3,177 20,931 267,537 151,802 144,398 71,857 72,541 Female Male Male Male Female Male Female Male Female Male Male Male Female Male Male Male Female Male Female Female Female Female Female Female **Fotal** otal otal Potal Potal otal Agriculture and ishery workers Street vendors **Fransportation** Self employed **Jomeworkers** Non-covered Low income household Construction The elderly widow/ers nembers Domestic Covered vorkers workers vorkers vorkers vorkers Elderly

Appendix C: b) Tables for the non-covered specific groups 1. Age and sex distribution

	Age	51	52	53	54	55	56	57	28	59	09	61	62	63	64	65	99	67
	Total	117.618	121 620	128 243	00 150	102 784	108 347	69 720	75 254	54 808	47 505	24 184	30 504	26 333	24 044	24 010	23.481	24 231
	M	66 144	73 900	71,022	64 120	62,134	62,647	43.239	50.667	35,108	26,820	13,628	17 446	14 513	15,849	13 192	14 909	16,201
workers	Female	51,474	47,720	57,221	35,030	40,773	45,735	26,481	24,587	19,610	20,766	10,556	13,058	11,820	8,195	11,727	8,572	7,424
	Total	385,779	468,746	443,455	356,272	354,914	378,257	261,631	289,446	211,599	259,508	175,456	196,394	190,560	153,217	167,961	124,938	117,369
Non-covered	Male	209,561	260,931	233,699	197,348	194,285	205,077	156,406	161,913	120,310	142,967	95,471	121,160	118,542	96,92	103,732	72,611	69,246
workers	Female	176,218	207,815	209,756	158,924	160,629	173,180	105,225	127,533	91,289	116,541	79,985	75,234	72,018	56,238	64,229	52,327	48,123
	Total	220,547	262,576	238,306	189,488	195,480	224,542	154,019	161,007	130,807	160,063	103,198	125,544	118,367	100,378	107,349	77,700	78,879
Self employed	Male	142,194	178,128	153,268	129,551	138,212	149,711	112,913	113,509	89,493	104,941	72,059	93,326	90,674	78,361	29,866	54,723	54,882
	Female	78,353	84,448	82,038	59,937	57,268	74,831	41,106	47,498	41,314	55,122	31,139	32,218	27,693	22,017	27,483	22,977	23,997
Transportation	Total	2,907	13,321	5,912	5,072	6,845	4,465	1,826	4,175	1,765	3,028	1,369	3,222	902	1,105	2,108	440	1,915
Workers	Male	5,162	13,321	5,912	5,072	6,845	4,465	1,694	4,175	1,765	2,964	1,369	3,222	909	1,105	2,108	440	1,915
WOLVE ON	Female	745	0	0	0	0	0	132	0	0	64	0	0	0	0	0	0	0
Acriculture and	Total	237,354	263,082	258,578	209,356	221,718	238,763	168,620	194,984	124,931	169,984	112,523	136,041	134,594	100,236	114,273	83,784	78,300
fishen, workers	Male	133,791	148,889	139,009	113,665	123,351	128,763	102,309	105,854	73,979	98,801	67,901	84,664	88,079	67,470	73,485	54,513	48,934
libiliti y wolkela	Female	103,563	114,193	119,569	95,691	98,367	110,000	66,311	89,130	50,952	71,183	44,622	51,377	46,515	32,766	40,788	29,271	29,366
. doitalatado	Total	8,355	15,393	12,931	12,810	11,268	5,470	7,889	7,682	3,608	6,010	1,529	2,534	465	1,022	1,548	1,786	1,294
Workers	Male	8,355	15,085	12,267	11,888	10,904	5,042	7,889	7,650	3,456	5,197	1,331	2,393	465	1,022	1,548	1,647	1,294
WOLKELS	Female		308	664	922	364	428		32	152	813	198	141	0	0	0	139	0
Domestic	Total	3,292	2,448	3,565	3,571	1,829	102	642	315	112	122	1,949	228	25	1,316	229	496	488
Workers	Male	0	86	0	265	0	0	0	0	0	0	0	0	0	0	0	0	0
WOLKELS	Female	3,292	2,350	3,565	2,979	1,829	102	642	315	112	122	1,949	228	25	1,316	229	496	488
	Total	11,306	11,219	8,653	6,726	6,562	6,635	4,462	7,191	4,731	3,980	2,767	2,410	2,208	5,914	1,714	1,900	3,573
Street vendors	Male	4,866	7,108	6,121	4,306	1,989	3,033	2,457	3,778	2,524	2,270	1,197	1,503	2,005	3,193	1,121	908	2,410
	Female	6,440	4,111	2,532	2,420	4,573	3,602	2,005	3,413	2,207	1,710	1,570	206	203	2,721	593	1,094	1,163
	Total	9,537	9,992	12,209	7,726		6,856	4,124	2,779	1,919	4,667	5,788	3,018	1,191	1,537	7,332	5,683	901
Homeworkers	Male	1,876	2,793	3,880	2,556	3,105	387	773	1,007	829	638	1,416	1,445	807	381	4,412	2,311	514
	Female	7,661	7,199	8,329	5,170	6,665	6,469	3,351	1,772	1,241	4,029	4,372	1,573	384	1,156	2,920	3,372	387
<u>e</u>	Total	104,926	110,210	120,213	112,437	110,311	118,832	89,403	101,369	75,942	115,811	77,542	94,476	110,848	100,360	110,274	83,873	104,126
household	Male	51,049	51,381	39,575	48,501	49,986	43,740	41,566	38,327	33,947	44,378	33,972	44,504	53,345	41,191	49,044	37,751	46,508
members	Female	53,877	58,829	80,638	63,936	60,325	75,092	47,837	63,042	41,995	71,433	43,570	49,972	57,503	59,169	61,230	46,122	57,618
	Total		/	$\int$	/	454,674	501,793	343,973	394,886	290,849	404,723	276,181	309,852	325,097	299,708	336,907	256,685	274,108
The elderly	Male	/	//	/	/	208,972	234,607	171,676	186,463	139,727	181,097	123,549	156,203	168,097	141,295	156,341	119,370	119,181
	Female		/	/	/	245,702	267,186	172,297	208,423	151,122	223,626	152,632	153,649	157,000	158,413	180,566	137,315	154,927
Fideriv	Total	//	/	/	/.	47,975	63,172	42,727	25,877	51,076	82,190	57,463	65,593	73,308	71,249	93,982	74,853	88,060
widow/ers	Male	/,	/	/	/	860'9	6,068	7,478	9,010	9,061	10,793	12,919	11,464	18,834	14,075	18,188	13,490	12,811
)	Female	7	7	7	/	41,877	57,104	35,249	46,867	42,015	71,397	44,544	54,129	54,474	57,174	75,794	61,363	75,249

Appendix C. b) Tables for the non-covered specific groups 1. Age and sex distribution

	Age	89	69	02	11	22	73	74	75	9/	12	78	62	80	28	82	83	84	82
0,000	Total	15,764	12,605	11,928	12,819	13,018	11,572	7,105	6,658	4,560	3,626	3,368	953	2,762	977	869	723	402	436
Covered	Male	9,877	9,293	7,736	7,528	8,025	6,368	4,593	3,249	3,593	2,354	2,666	535	2,076	564	366	82	86	436
WOLKELS	Female	5,887	3,312	4,192	5,291	4,993	5,204	2,512	3,409	296	1,272	702	418	989	413	332	641	304	0
Non-gorgo	Total	85,961	002'99	77,493	40,328	46,050	53,989	27,757	39,278	24,046	11,492	15,358	4,940	7,187	4,068	2,686	2,888	2,995	3,391
Morkors	Male	51,184	42,134	49,627	23,295	29,395	33,560	19,769	27,771	16,385	6,838	9,957	3,406	3,438	3,439	2,524	1,866	1,654	841
WOINGIS	Female	34,777	24,566	27,866	17,033	16,655	20,429	7,988	11,507	7,661	4,654	5,401	1,534	3,749	629	162	1,022	1,341	2,550
	Total	58,331	41,683	53,497	29,573	33,976	33,584	19,155	30,597	16,135	965'9	10,627	2,844	5,133	1,725	2,163	2,163	1,641	2,311
Self employed	Male	39,334	31,941	39,886	18,816	23,263	24,978	14,706	24,418	11,695	4,338	7,409	2,609	2,437	1,662	2,001	1,767	1,159	177
	Female	18,997	9,742	13,611	10,757	10,713	8,606	4,449	6,179	4,440	2,258	3,218	235	2,696	63	162	396	482	1,540
Transportation	Total	1,063	29	170	24	154	24	0	0	31	0	0	0	0	0	0	0	0	0
Morkore	Male	1,063	29	170	24	154	24	0	0	31	0	0	0	0	0	0	0	0	0
WOLKES	Female	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Agriculture and	Total	57,919	45,051	52,901	28,666	25,478	33,474	16,846	25,179	14,390	6,731	7,257	3,215	4,755	1,142	620	2,273	1,268	1,660
fishon, workors	Male	37,076	29,038	35,713	18,043	18,816	22,162	13,629	18,519	10,578	4,068	5,620	2,119	2,698	1,079	620	1,251	873	248
libility workers	Female	20,843	16,013	17,188	10,623	6,662	11,312	3,217	099'9	3,812	2,663	1,637	1,096	2,057	63	0	1,022	395	1,412
Construction	Total	189	175	1,356	22	0	142	0	89	1,193	0	0	0	0	0	0	0	0	0
Workers	Male	189	175	1,293	22	0	142	0	89	1,193	0	0	0	0	0	0	0	0	0
WOLKELS	Female	0	0	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic	Total	266	0	438	0	0	0	408	0	0	0	0	0	0	0	0	0	0	06
Morkors	Male	0	0	0	0	0	0	408	0	0	0	0	0	0	0	0	0	0	0
S D S O	Female	266	0	438	0	0	0	0	0	0	0	0	0	0	0	0	0	0	06
	Total	367	1,509	1,637	330	382	103	966	1,886	909	633	273	0	64	64	0	0	0	0
Street vendors	Male	288	1,423	1,330	0	84		45	1,427	531	140	27	0	0	64	0	0	0	0
	Female	79	98	307	330	301	103	921	429	74	493	246	0	64	0	0	0	0	0
	Total	1,395	2,211	1,554	869	173	3,330	332	422	197	78	339	0	626	331	0	0	0	0
Homeworkers	Male	31	366	891	0	0	9/	171	97	20	0	0	0	0	198	0	0	0	0
	Female	1,364	1,845	663	869	173	3,254	191	325	147	78	339	0	626	133	0	0	0	0
Low income	Total	85,825	990,49	107,462	54,605	78,007	77,859	57,371	71,153	51,018	39,845	49,001	25,553	43,701	18,474	16,451	18,729	21,167	19,803
household	Male	36,174	28,452	41,477	22,525	33,977	31,817	25,731	33,292	26,026	15,805	19,033	9,083	21,948	8,704	8,642	10,930	6,572	6,314
members	Female	49,621	35,614	65,985	32,080	44,030	46,042	31,640	37,861	24,992	24,040	29,968	16,470	21,753	9,770	7,809	7,799	14,595	13,489
	Total	231,755	164,191	272,891	149,521	206,997	201,079	156,290	178,740	149,285	95,144	124,320	63,299	102,555	52,018	56,955	57,089	26,697	51,217
The elderly	Male	101,397	80,200	125,579	62,407	88,926	87,905	70,642	79,480	64,988	41,064	55,916	24,572	40,614	25,334	25,070	24,803	16,331	17,126
	Female	130,358	83,991	147,312	87,114	118,071	113,174	85,648	99,260	84,297	54,080	68,404	38,727	61,941	26,684	31,885	32,286	40,366	34,091
Floarly	Total	71,286	48,987	113,885	58,806	85,754	81,911	72,070	82,955	76,894	49,089	71,563	35,702	63,881	30,348	36,629	37,749	41,197	36,499
widow/ore	Male	13,483	10,875	28,655	11,227	15,420	20,381	19,961	15,819	19,681	11,273	20,265	7,180	17,284	9,263	9,533	8,751	7,532	7,062
	Female	57,803	38,112	85,230	47,579	70,334	61,530	52,109	67,136	57,213	37,816	51,298	28,522	46,597	21,085	27,096	28,998	33,665	29,437

Appendix C. b) Tables for the non-covered specific groups 1. Age and sex distribution

9,652,255 5,059,714 4,592,541 13,994,782 10,888,331 19,999,185 6,644,611 3,354,574 529,079 512,925 512,925 7,764,309 7,764,309 7,764,309 7,764,309 16,152 10,120 7,764,309 16,152 10,103 10,103 10,03 3,536 1,756 1,780 9,930 4,855 5,075 7,509 2,669 4,030 2,991 1,092 1,899 5,830 2,393 3,437 4,577 1,487 3,090 6,673 4,689 4,586 10,646 1,872 8,774 9,233 1,363 7,870 7,094 2,290 4,804 17,753 6,182 11,571 14,243 3,603 10,640 5,809 931 4,878 19,390 5,674 13,716 14,772 2,567 10,652 4,293 6,359 25,521 9,632 15,889 18,995 4,822 14,173 8,449 2,118 6,331 27,028 9,196 17,832 21,703 5,167 17,046 6,527 10,519 35,788 13,034 22,754 26,246 5,758 Male Female Female Female Male Male Female Male Male Male Male Male Male Male Male Female Female Male Female Female Female Female Female Female Total **Fotal** Total **Total** otal Agriculture and ishery workers **Fransportation** Street vendors Self employed **Homeworkers** Low income household Non-covered Construction The elderly widow/ers Domestic nembers Covered vorkers vorkers workers workers Elderly

Appendix C: b) Tables for the non-covered specific groups 1. Age and sex distribution

Appendix C: b) Tables for the non-covered specific groups. 2. Regional distribution

		Bangkok	Central	North	Northeast	South	Total
Covered	Total	2,528,977	3,224,409	1,176,090	1,741,915	980,865	9,652,256
workers	Male	1,311,261	1,676,380	619,344	940,557	512,177	5,059,719
WOIKEIS	Female	1,217,716	1,548,029	556,746	801,358	468,688	4,592,537
Non-covered	Total	1,944,263	4,890,150	5,169,948	9,423,206	3,455,744	24,883,311
workers	Male	1,032,252	2,737,288	2,899,781	5,393,763	1,931,693	13,994,777
WOIKEIS	Female	912,011	2,152,862	2,270,167	4,029,443	1,524,051	10,888,534
	Total	741,330	1,933,055	1,965,024	3,988,188	1,371,590	9,999,187
Self employed	Male	431,957	1,215,846	1,359,127	2,767,428	870,254	6,644,612
	Female	309,373	717,209	605,897	1,220,760	501,336	3,354,575
Transportation	Total	180,850	157,863	49,020	85,701	55,646	529,080
workers	Male	174,176	153,434	46,468	84,531	54,319	512,928
WOIKEIS	Female	6,674	4,429	2,552	1,170	1,327	16,152
Agriculture and	Total	38,396	2,072,342	3,082,193	6,469,329	1,952,746	13,615,006
fishery workers	Male	25,274	1,196,445	1,746,334	3,676,230	1,120,027	7,764,310
listiety workers	Female	13,122	875,897	1,335,859	2,793,099	832,719	5,850,696
Construction	Total	62,292	193,824	184,017	257,223	102,763	800,119
workers	Male	57,345	178,341	166,912	243,901	100,245	746,744
WOIKEIS	Female	4,947	15,483	17,105	13,322	2,518	53,375
Domestic	Total	88,118	23,512	18,358	33,585	7,341	170,914
workers	Male	1,378	1,492	323	2,036	110	5,339
WOIKEIS	Female	86,740	22,020	18,035	31,549	7,231	165,575
	Total	128,909	184,127	87,653	254,228	60,602	715,519
Street vendors	Male	63,297	100,310	44,319	159,099	29,422	396,447
	Female	65,612	83,817	43,334	95,129	31,180	319,072
	Total	81,493	152,486	147,020	242,684	77,356	701,039
Home workers	Male	35,622	48,537	39,901	62,296	10,674	197,030
	Female	45,871	103,949	107,119	180,388	66,682	504,009
Low income	Total	276,912	1,078,544	2,164,301	6,337,948	665,778	10,523,483
household	Male	119,277	470,350	1,027,854	3,093,991	309,973	5,021,445
members	Female	157,635	608,194	1,136,447	3,243,957	355,805	5,502,038
	Total	601,029	1,668,401	1,476,008	2,454,768	830,688	7,030,894
The elderly	Male	258,328	739,992	692,242	1,129,299	385,997	3,205,858
	Female	342,701	928,409	783,766	1,325,469	444,691	3,825,036
Elderly	Total	191,348	520,398	448,756	739,176	215,038	2,114,716
widow/ers	Male	32,564	110,755	116,831	146,608	35,483	442,241
widow/ers	Female	158,784	409,643	331,925	592,568	179,555	1,672,475

Appendix C: b) Tables for the non-covered specific groups. 3. Marital status

	Marital status	Single	Married	Widowed	Divorced	Separated	Unknown	Total
Covered	Total	2,722,546	6,405,346	222,525	123,906	177,097	844	9,652,264
workers	Male	1,162,239	2,868,283	27,847	31,369	40,881	0	4,130,619
Workers	Female	1,240,241	2,046,462	107,255	75,108	105,859	844	3,575,769
Non-covered	Total	4,846,526	18,237,101	1,026,526	344,710	426,965	1,486	24,883,314
workers	Male	3,240,443	10,222,916	212,457	149,498	169,466	0	13,994,780
Workers	Female	1,606,083	8,014,185	814,069	195,212	257,499	1,486	10,888,534
	Total	966,709	8,038,788	664,005	148,949	180,291	445	9,999,187
Self employed	Male	557,657	5,819,263	144,084	53,010	70,597	o	6,644,611
	Female	409,052	2,219,525	519,921	95,939	109,694	445	3,354,576
Transportation	Total	84,945	413,593	7,250	11,689	11,602	0	529,079
Transportation	Male	81,220	404,795	6,135	9,848	10,930	o	512,928
workers	Female	3,725	8,798	1,115	1,841	672	o	16,151
A ami au lituura anad	Total	2,319,043	10,442,796	545,642	137,820	169,307	399	13,615,007
Agriculture and	Male	1,737,666	5,742,265	132,211	71,784	80,384	o	7,764,310
fishery workers	Female	581,377	4,700,531	413,431	66,036	88,923	399	5,850,697
Construction	Total	146,881	613,317	12,576	13,022	14,322	0	800,118
Construction	Male	142,933	567,043	10,356	12,849	13,562	o	746,743
workers	Female	3,948	46,274	2,220	173	760	o	53,375
Damastia	Total	68,890	68,218	14,182	2,785	16,743	96	170,914
Domestic	Male	921	4,417	0	0	0	o	5,338
workers	Female	67,969	63,801	14,182	2,785	16,743	96	165,576
	Total	91,213	574,216	23,649	10,533	15,910	0	715,521
Street vendors	Male	64,666	321,004	4,487	3,301	2,990	o	396,448
	Female	26,547	253,212	19,162	7,232	12,920	o	319,073
	Total	122,861	513,948	39,782	10,332	14,117	0	701,040
Home workers	Male	40,729	149,770	2,542	1,266	2,723	o	197,030
	Female	82,132	364,178	37,240	9,066	11,394	o	504,010
Low income	Total	1,966,816	4,494,500	953,815	115,408	152,014	95	7,682,648
household	Male	1,129,453	2,180,088	192,535	40,047	59,539	o	3,601,662
members*	Female	837,363	2,314,412	761,280	75,361	92,475	95	4,080,986
	Total	211,938	4,527,716		67,895	107,627	999	7,030,892
The elderly	Male	54,398	2,650,210	442,241	19,829	38,591	589	3,205,858
	Female	157,540	1,877,506	1,672,476	48,066	69,036	410	3,825,034
Elala al	Total			2,114,717				2,114,717
Elderly	Male			442,241				442,241
widow/ers	Female			1,672,476				1,672,476

<sup>\*</sup> Those who are less than 15 years are excluded.

24,883,309 13,994,778 10,888,531 9,652,259 5,059,714 512,929 16,152 13,615,009 7,764,312 5,850,697 8740,718 170,914 170,914 175,522 336,144 319,074 7,682,648 3,601,661 4,000,987 7,030,893 3,205,859 3,354,573 6,644,610 529,081 3,825,034 Total 3,293 1,954 522 1,432 282 95 1,432 6,529 6,529 2,053 2,053 11,594 11,594 11,594 11,594 5,736 5,736 40,307 28,144 12,163 54,960 30,087 24,873 19,014 10,904 8,110 3,567 3,567 6,240 4,098 2,142 28 28 3,293 367 112 255 255 776 430 0 0 1,972 1,350 6,282 6,282 2,623 3,659 3,217 727 2,490 253 189 64 567 567 567 0 0 108 108 248 248 training
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21,252 3
12,164
9,088 2,4 9,374 4,561 4,813 1,174 1,174 2,052 1,253 1,895 1,895 1,214 681 9,300 9,300 5,463 5,351 2,728 1,237 482 755 University teacher 144,491 50,758 93,733 16,616 8,273 8,343 5,549 4,170 1,379 1,110 1,081 29 369 369 0 406 274 132 1,476 821 655 578 164 414 414 University higher 255,617 220,573 149,488 91,890 57,598 3,755 3,169 5,169 2,1892 2,1892 2,1892 1,617,204 766,624 850,580 655 0 0 0 0 0 1,001 2,681 4,320 1,065 1,065 1,065 1,065 1,320 1,3 12,030 6,808 7,222 12,030 6,808 6,808 6,808 6,808 1,987 1,987 1,987 1,099 4,905 3,280 1,625 1,625 1,625 0 0 131 2,550 2,124 426 4,839 3,156 1,683 0 655 161 494 131 0 Diploma teacher Diploma higher technical 749,102 423,337 325,745 431,778 269,260 162,518 149,102 103,575 45,527 13,034 312 90,855 67,838 7,132 7,132 7,028 3,219 3,809 10,743 6,557 4,186 38,699 26,836 11,863 8,412 6,034 2,378 1,343 907 24,092 13,030 11,062 11,992 7,731 4,261 5,289 3,160 2,129 100 0 2,503 2,121 382 481 481 10,570 14,971 253 82 171 132 132 5,841 5,629 3,681 1,948 1,733 3,348 1,813 1,813 1,399 804 595 1,517 953 564 477 477 1,086 1,017 69 Upper sec. teacher 107,773 72,007 35,766 13,032 12,962 637,326 421,758 215,568 459,531 171,588 114,201 52,307 18,181 17,212 880 20,079 13,338 6,741 10,384 6,105 4,279 98,301 55,291 43,010 19,019 12,654 2,654 2,654 2,654 70 880 0 Upper sec. Vocational 572,858 572,858 1,469,349 949,403 305,532 143,871 42,397 42,397 41,601 30,824 38,8474 172,350 31,601 30,824 31,601 30,824 31,601 30,824 31,601 31,601 42,310 13,281 29,029 219,664 192,986 36,324 25,767 10,557 5,988 3,145 Upper sec. general 6,018 655 5,363 47,286 30,315 16,971 1,515,708 886,623 629,085 3,231,683 2,054,653 1,177,030 1,013,535 704,446 309,089 89,458 85,938 3,520 1,445,766 961,593 484,173 86,464 83,314 3,150 84,831 51,513 33,318 85,496 28,302 57,194 934,170 462,585 471,585 1155,510 107,217 48,293 21,725 6,708 6,333,894 3,697,787 1,893,713 1,693,107 1,255,628 1,656,628 1,255 1,255 3,704,386 2,166,70 1,537,716 234,569 224,336 10,233 10,233 52,657 52,330 214,247 57,279 156,968 206,782 114,826 91,956 1,671,291 860,430 810,861 1,621,466 805,137 816,329 11,182,852 5,961,981 5,220,871 305,991 78,729 227,262 3,657,427 1,672,482 1,984,945 3,783,576 3,783,348 1,860,228 204,005 196,598 7,756,629 3,177,678 3,83,12 38,31 5,320,194 2,559,597 2,760,597 167,180 144,360 Less than elementary 55,883 17,673 38,210 447,197 661,494 447,456 230,273 217,183 5136 5139 710,417 314,009 396,408 23,801 23,801 3,317 13,649 13,249 25,813 11,110 14,703 781,796 257,887 523,909 366,847 18,521 108,691 None Male Female Male Male Male Female Male Male Female Male Male Male Male Female Male Female Female Female Female Female Female Female otal otal otal otal otal otal otal otal ota otal otal Agriculture and shery workers **Fransportation** Street vendors Home workers Self employed Non-covered Construction Low income household The elderly widow/ers nembers\* Domestic Covered workers workers workers vorkers workers Elderly

Appendix C:b) Tables for the non-covered specific groups. 4. Level of education

Those who are less than 15 years are excluded.

Appendix C: b) Tables for the non-covered specific groups. 5. Social security coverage ratio

Target	_		Covered	Non-covered	Total	Rate of non- covered (%)
	Total		753,670	9,999,186	10,752,856	93.0
Self employed		Male	382,153	6,644,611	7,026,764	94.6
		Female	371,517	3,354,575	3,726,092	90.0
Transportation	Total		287,586	529,080	816,666	64.8
workers		Male	283,806	512,928	796,734	64.4
WOIKEIS		Female	3,780	16,152	19,932	81.0
Agriculture and	Total		627,758	24,883,313	25,511,071	97.5
fishery workers		Male	362,085	13,994,782	14,356,867	97.5
listiety workers		Female	265,673	10,888,531	11,154,204	97.6
Construction	Total		122,337	800,119	922,456	86.7
workers		Male	111,935	746,744	858,679	87.0
WOIKEIS		Female	10,402	53,375	63,777	83.7
Domestic	Total		19,647	170,915	190,562	89.7
workers		Male	3,163	5,339	8,502	62.8
WOIKEIS		Female	16,484	165,576	182,060	90.9
	Total		37,805	715,520	753,325	95.0
Street vendors		Male	14,010	396,447	410,457	96.6
		Female	23,795	319,073	342,868	93.1
	Total		70,861	701,039	771,900	90.8
Homeworkers		Male	20,598	197,030	217,628	90.5
		Female	50,263	504,009	554,272	90.9
Low income	Total		681,922	10,523,484	11,205,406	93.9
household		Male	316,949	5,021,445	5,338,394	94.1
members*		Female	364,973	5,502,039	5,867,012	93.8
The elderly	Total		1,731,798	7,030,893	8,769,928	80.2
(workers)		Male	870,328	3,205,858	4,078,829	78.6
(CIDAINOINGIS)		Female	861,470	3,825,035	4,691,099	81.5
Elderly	Total		385,465	2,114,717	2,501,681	84.5
widow/ers		Male	77,092	442,241	519,333	85.2
(workers)		Female	308,373	1,672,476	1,982,348	84.4

<sup>\*</sup> Those who are less than 15 years old and non-workers are excluded

504,008 24,830,579 53,376 170,915 396,006 197,030 512,926 5,338 319,031 4,523,852 13,960,095 10,870,484 6,643,925 3,354,243 529,078 7,761,744 5,850,695 746,533 165,577 5,021,445 3,205,702 4,974,882 9,998,168 16.152 13,612,439 799,909 715,037 701,038 10,523,483 5,502,038 7,030,738 3,825,036 2,114,718 1.672.477 25,223 55,368 30,499 24,869 23,513 14,482 9,031 14,303 2,028 20,277 11,955 6,502 1,282 5,220 2,981 3,408 1,463 2,981 17,711 3,491 30,000-39,999 | 40,000-49,999 Over 49,999 Unknown 398,715 300,363 16,628 15,529 82,307 47,353 51,904 12,917 6,859 170,481 73,754 49,376 8,235 842,462 443,747 273,301 1,099 34,954 5,862 5,711 51,904 6,058 96,727 160,478 98,747 61,731 20,629 41 141 573,664 359,890 39,716 23,374 9,967 8,243 1,724 59,400 23,806 35,594 24,662 4,826 19,836 187,967 106,498 81,469 34,181 20,228 13,953 2,793 2,793 6,411 1,726 693 1,033 63,090 6,411 132,609 58,655 73,954 37,672 5,080 32,592 165,778 107,573 58,205 16,343 15,750 81,579 49,076 699'9 6,548 23,439 256,674 202,514 32,503 13,737 15,534 7,905 11,308 5,321 5,987 593 2,500-4,999 5,000-7,499 7,500-9,999 10,000-14,999 15,000-19,999 20,000-29,999 64,145 11,426 52,719 97,513 17,825 1,249 7,642 14,483 4,572 232,201 106,773 125,428 580,632 863,839 472,063 391,776 203,410 139,771 2,484 77,131 19,074 13,912 40,761 38,277 174,644 14,647 239,239 107,630 131,609 585,119 421,782 253,192 168,590 54,305 654,427 581,547 55,090 135,188 100,327 28,218 24,879 3,339 7,550 1,000 6,550 55,202 32,308 22,894 22,710 9,029 76,638 14,061 453,461 785 62.577 235,515 947,960 2,641,925 1,490,794 657,948 392,143 120,414 118,014 2.400 468,441 360,706 103,913 93,211 13,048 50,232 33,348 548,653 256,824 291,829 160,354 32,830 127,524 10,702 13,900 852 63,865 88,005 ,151,131 329,147 1,050,091 14,097 270,818 143,502 33,210 110,292 1,131,397 616,518 2,486,822 1,426,386 319,598 426,406 532,882 262,064 618,352 80,867 1.700 612,642 124,652 1,675 51,664 514,879 937,950 9.173 18,122 16,447 45,811 25,979 ,060,436 82,567 115,479 97,475 80,182 ,039,048 54,203 544,026 5,241,746 3,011,811 580,275 304,350 63,294 241,056 1,111,277 91,754 2.364 231,805 842 22,885 108,186 2,229,935 706,618 1,624,470 23,727 81,477 136,332 31,063 1,106,636 526,361 94,118 2,797,835 1,173,365 219,393 12,412 2,024,199 1,317,581 189,663 105,269 69,153 2.718 678,714 350,428 3.945,125 71,871 17,993 81,409 66,550 194,292 40,407 812,953 910,089 105,377 375,621 328,286 7,016,126 3,071,001 1,975,348 862,789 2,766,347 212,974 198,139 14,835 430 1,723,042 2,838,137 4,862,498 2,096,151 147,959 153,885 480,998 19,814 57,006 795 151,477 90,431 21,823 57,801 3,769 17,102 19,651 27,048 589,835 61,046 4,012,008 2,183,724 1,828,284 1,820,805 1,255,530 565,275 2.009 3.280,112 1,814,801 98 3,671 36,753 92,986 3,660,511 3,745,106 1,272,068 682,233 85,270 1,465,311 120,034 7,405,617 371,063 1-2,499 1,360,934 32,037 13,288 18,749 253,346 151,039 102,307 149,164 102,046 47,118 177,862 111,382 66,480 5,328 4,729 3,920 1,875 2,045 2,644 2,391 3,117,866 993,250 378,725 614,525 395,456 77,350 2,161 253 2,511 318,106 No income Male Female Male Female Male Male Male Male Female Male Female Male Male Male Male Female Male Female Female Female Female Female Female Female otal otal otal **Fotal Fotal** otal otal otal **Total** Total otal\_ otal Agriculture and ishery workers Transportation Street vendors Self employed Homeworkers Non-covered Construction Low income The elderly household widow/ers members Domestic Covered workers workers workers workers workers Elderly

Appendix C: b) Tables for the non-covered specific groups. 6. Household monthly income

715,519 504,008 512,927 16,152 53,375 170,915 5,339 10,888,534 4,592,540 24,883,313 13,994,779 6,644,612 3,354,575 13,615,006 7,764,310 5,850,696 800,118 746,743 165,576 396,446 319,073 701,038 197,030 2,334,764 1,930,590 3,403,879 1,988,739 390,099 5,059,720 9,999,187 529,079 4,265,354 ,415,140 Total Change of occupation last 12 months 15,6641 15,153 8,198 20,155 22,708 12,803 744 23,041 11,059 1,809 972 3,492 908 2,584 6,069 6,086 6,073 1,157 34,032 35,511 34,100 312 837 194 Unknown 108,705 331,603 539,428 13,476 4,968 257,325 4,215,010 0,697,535 8,879,799 437,750 5,803,806 4,645,220 544,345 505,225 39,120 147,013 282,103 486,168 140,885 ,682,053 19,577,334 8,087,589 2,800,458 451,226 10,449,026 151,981 345,283 3,016,963 ,441,603 2,906,846 4,589,937 5,287,131 ,575,360 ဍ 832,160 461,585 482,918 2,676 13,506 211,378 484,874 74,433 14,255 18,369 60,776 743,740 370,575 1,334,773 541,314 1,937,463 255,461 241,206 18,740 174,282 55,237 156,141 300,600 184,274 5,251,792 3,263,212 371 226,658 1,988,580 3,131,880 1,194,417 1,876,087 Yes 746,744 197,030 504,009 128,438 390,099 529,079 512,927 4,592,542 10,888,533 9,999,185 16,152 5,850,695 800,120 53,376 170,915 5,339 319,073 24,883,312 3,354,574 13,615,005 7,764,310 165,576 715,520 396,447 701,039 2,334,764 1,988,739 13,994,779 4,265,354 ,930,590 3,403,879 ,415,140 5,059,723 6,644,611 Total 22,770 52,954 19,192 33,693 10,923 312 1,809 1,849 6,069 5,958 34,504 22,437 12,067 194 837 972 21,605 15,536 5,247 1,157 Unknown 723,166 5,045 124,044 383,186 23,327,919 3,003,732 6,345,060 15,585 7,286,904 5,624,846 675,366 47,800 145,638 650,435 353,818 296,617 673,429 185,112 488,317 2,154,614 ,837,110 ,949,849 ,396,643 4,306,444 10.324,187 3,227,822 490,839 475,254 12,911,750 150,683 3,346,492 9,572,882 3,991,724 ŝ Migration history 12,678 45,313 15,426 27,108 25,193 1,915 3,666 2,836 830 3,314 417 12,451 227 54,920 9.607 15,352 1,482 1,482 3,608 294 overseas 184,067 108,000 230,535 97,639 451,935 48,360 12,417 11,850 351,479 1,570 8,333 8,333 25,284 11,039 5,455 149,704 52,065 10,399 2,378 40,147 38,577 36,323 12,777 382,470 172,711 124,351 244,906 106,573 11,624 province to Across the different 84,658 7,909 88,386 15,226 223 1,102 7,650 5,004 2,646 2,369 375 1,994 26,048 17,616 999 184,443 117,610 75,946 50,677 140,236 51,850 15,449 41,395 15,347 12,654 4,962 76,504 302,053 province in Across the the same 312,274 185,799 462,996 275,594 126,475 187,402 86,734 40,982 15,688 54,588 17,380 14,427 2,953 6,995 6,995 19,303 11,504 7,799 10,443 4,466 48,248 28,476 19,772 15,715 9,879 5,836 96,151 5,977 127,716 15,688 150,739 province Within Male Male Male Male Male Male Male Male Male Female \* Non-workers are excluded. Total Agriculture and ishery workers Street vendors **Transportation** Self employed Homeworkers **Non-covered** Construction Low income The elderly' widow/ers\* household members\* Domestic Covered workers vorkers workers workers vorkers Elderly

Appendix C: b) Tables for the non-covered specific groups. 7. Migration and change of occupation

		Sick	Occ in jury	Job loss	Becoming logo	Disability	Death	Funeral	Maternity	Child	Education	Disaster	Loss of livestock	Loss of harvest	Others	No effect	Unknown	Total
poror	Total	2,870,969	351,932	3,103,962	278,324	443,775	268,581	18,925	29,879	739,997	318,114	72,838	15,620	126,233	242,594	560,077	210,437	9,652,257
- Covered	Male	1,552,226	211,900	1,622,106	143,893	250,483	81,421	9,461	6,959	386,327	164,095	34,342	7,908	73,856	134,331	260,462	119,951	5,059,721
WOLKELS	Female	1,318,743	140,032	1,481,856	134,431	193,292	187,160	9,464	22,920	353,670	154,019	38,496	7,712	52,377	108,263	299,615	90,486	4,592,536
Nonograph	Total	8,556,699	971,523	971,523 4,229,709	1,252,360	903,213	1,073,393	75,336	93,715	2,039,545	776,238	832,884	137,062	2,585,376	707,111	534,686	114,455	24,883,305
Workorg	Male	4,874,837	604,984	2,673,631	643,560	209,900	315,116	43,822	13,409	1,016,821	415,791	492,720	609'06	1,529,152	407,878	295,438	67,108	13,994,776
workers	Female	Female 3,681,862	366,539	1,556,078	608,800	393,313	758,277	31,514	80,306	1,022,724	360,447	340,164	46,453	1,056,224	299,233	239,248	47,347	10,888,529
	Total	3,709,691	354,593	1,017,134	718,452	383,679	329,202	40,684	26,224	875,393	294,186	378,211	86,779	1,229,777	315,167	199,947	40,066	9,999,185
Self employed	Male	2,464,900	258,773	661,381	459,081	251,241	87,941	26,963	4,590	539,616	194,958	285,493	71,068	981,529	210,092	121,171	25,815	6,644,612
	Female	1,244,791	95,820	355,753	259,371	132,438	241,261	13,721	21,634	335,777	99,228	92,718	15,711	248,248	105,075	78,776	14,251	3,354,573
Trocaca	Total	228,837	26,178	127,997	13,679	23,034	9,624	938	0	42,980	14,070	1,725	92	7,281	12,077	14,925	5,643	529,080
Halisponation	Male	222,310	24,658	123,700	13,654	22,774	9,183	938	0	41,987	13,809	1,725	92	7,281	10,978	14,866	4,973	512,928
workers	Female	6,527	1,520	4,297	25	260	441	0	0	993	261	0	0	0	1,099	69	029	16,152
Agriculturion A	Total	4,118,206	448,304	1,289,110	850,529	396,944	571,758	48,324	51,844	1,027,514	399,946	679,255	120,113	2,153,267	305,737	172,044	30,239	12,663,134
fishory workers	Male	2,263,806	253,629	821,473	446,937	206,409	146,182	28,910	5,213	474,986	196,033	379,820	72,957	1,195,363	171,365	90,866	20,062	6,774,011
IISIIGI Y WOLNEIS	Female	1,854,400	194,675	467,637	403,592	190,535	425,576	19,414	46,631	552,528	203,913	299,435	47,156	957,904	134,372	81,178	10,177	5,889,123
o cito	Total	234,303	51,373	219,301	15,347	21,541	10,432	1,521	2,723	53,195	18,033	9,046	1,194	20,628	15,123	11,129	3,112	688,001
Corlstraction	Male	218,642	45,527	202,921	13,815	19,662	9,323	1,521	1,290	48,435	17,564	8,012	1,194	19,933	13,379	10,639	3,112	634,969
workers	Female	15,661	5,846	16,380	1,532	1,879	1,109	0	1,433	4,760	469	1,034	0	969	1,744	490	0	53,032
Domoctio	Total	52,289	4,345	71,904	4,085	6,773	3,376	0	0	10,098	1,013	940	0	1,331	1,494	10,333	2,933	170,914
Morkors	Male	453	0	3,114	0	0	0	0	0	0	29	0	0	0	29	1,675	0	5,338
WOINGIS	Female	51,836	4,345	68,790	4,085	6,773	3,376	0	0	10,098	984	940	0	1,331	1,427	8,658	2,933	165,576
	Total	293,980	28,606	109,740	32,576	38,075	35,477	1,755	6,258	72,006	12,089	13,416	0	13,239	39,665	14,761	3,878	715,521
Street vendors	Male	170,573	15,236	72,546	14,235	22,470	6,834	1,365	381	37,319	3,539	8,115	0	8,766	25,455	7,869	1,746	396,449
	Female	123,407	13,370	37,194	18,341	15,605	28,643	390	5,877	34,687	8,550	5,301	0	4,473	14,210	6,892	2,132	319,072
	Total	243,303	37,044	139,885	25,739	20,589	35,110	620	1,990	91,663	19,311	8,400	1,296	38,323	17,921	19,559	288	701,041
Homeworkers	Male	77,910	12,927	41,215	5,033	6,922	2,864	0	645	23,713	2,647	2,186	1,211	12,654	3,670	3,434	0	197,031
	Female	165,393	24,117	98,670	20,706	13,667	32,246	620	1,345	67,950	16,664	6,214	82	25,669	14,251	16,125	288	504,010
Low income	Total	2,447,784	165,984	1,006,246	850,547	239,425	844,619	34,436	33,001	395,820	474,702	172,866	17,879	720,515	130,259	116,876	31,689	7,682,648
ployesnoy	Male	1,168,079	94,895	575,552	339,402	120,296	282,010	15,150	628	162,842	221,294	92,715	10,216	382,944	66,387	54,895	14,356	3,601,661
members*	Female	1,279,705	71,089	430,694	511,145	119,129	562,609	19,286	32,373	232,978	253,408	80,151	7,663	337,571	63,872	61,981	17,333	4,080,987
	Total	2,387,817	122,493	305,127	1,927,389	312,049	740,047	46,884	2,215	118,345	74,875	144,353	33,414	469,022	123,687	182,676	40,500	7,030,893
The elderly	Male		70,474	173,401	786,620	153,257	210,034	20,831	296	63,822	42,821	83,887	21,128	285,447	65,107	71,509	16,855	3,205,858
	Female	1,247,448	52,019	131,726	1,140,769	158,792	530,013	26,053	1,919	54,523	32,054	60,466	12,286	183,575	58,580	111,167	23,645	3,825,035
Fideriv	Total	656,862	20,311	63,713	730,208	82,635	354,150	19,162	662	21,237	968'9	19,977	1,833	45,616	19,100	55,121	17,233	2,114,716
widow/ere	Male		6,256	17,357	152,883	14,039	61,182	5,931	0	3,287	2,251	7,919	415	12,522	3,978	7,015	4,438	442,241
WIGOW/GIO	Female	514,094	14,055	46,356	577,325	68,596	292,968	13,231	662	17,950	4,645	12,058	1,418	33,094	15,122	48,106	12,795	1,672,475

Appendix C. b) Tables for the non-covered specific groups. 8. Risk priority

Those who are less than 15 years old are excluded.

				Sickness				Δ	Maternity benefi	fit			Inv	Invalidity pension	uc	
		Not important at all	Not important	Important	Very important	Not Unknown important at all	Not important at all	Not important	Important	Very important	Unknown	Not important at all	Not important	Important	Very important	Unknown
Non-gord	Total	357,474	1,027,373	5,907,961	17,369,063	221,445	553,983	1,574,764	6,701,423	15,827,059	226,082	371,412	1,699,995	6,506,881	16,080,579	224,448
Morkor	Male	201,706	577,052	3,370,497	9,713,338	132,189	330,163	927,508	3,910,709	8,689,409	136,989	207,007	971,611	3,719,716		133,583
WOLKEIN	Female	155,768	450,321	2,537,464	7,655,725	89,256	223,820	647,256	2,790,714	7,137,650	89,093	164,405	728,384	2,787,165	7,117,717	90,865
	Total	142,929	436,187	2,398,545	6,938,201	83,323	236,086	645,282	2,723,183	6,308,923	85,711	145,282	703,706	2,603,226	6,463,290	83,682
Self employed	Male		286,589	1,584,870	4,625,114	53,019	163,227	426,866	1,846,531	4,153,360	54,626	92,665	463,402	1,735,304	4,300,392	52,847
	Female	47,910	149,598	813,675	2,313,087	30,304	72,859	218,416	876,652	2,155,563	31,085	52,617	240,304	867,922	2,162,898	30,835
Transportation	Total	10,823	33,972	144,363	333,083	6,839	19,873	42,179	166,175	294,013	6,839	14,054	46,447	143,542		6,801
Morkore	Male	10,823	32,249	139,731	323,956	6,169	19,873	40,918	161,685	284,282	6,169	14,054	44,965	139,489	308,290	6,131
WOLKE	Female		1,723	4,632	9,127	029		1,261	4,490	9,731	029	0	1,482	4,053	9,947	029
Agriculture and	Total	180,074	458,105	3,185,376	9,698,211	93,241	295,266	725,090	3,644,732	8,857,324	92,594	184,704	726,818	3,539,781		89,835
fishery workers	Male	_	269,930	1,838,582	5,490,103	60,026	177,475	448,443	2,145,018	4,932,408	60,967	102,952	437,692	2,036,815		58,093
libildiy wolkdis	Female	74,404	188,175	1,346,794	4,208,108	33,215	117,791	276,647	1,499,714	3,924,916	31,627	81,752	289,126	1,502,966	3,945,110	31,742
Construction	Total	5,822	30,825	183,063	574,624	5,784	15,159	52,938	226,605	497,980	7,437	7,248		220,508		7,214
workors	Male	5,777	28,284	170,679	536,367	5,637	14,877	50,596	210,328	463,653	7,290	7,203	48,697	205,428	478,348	7,067
WOLNEIS	Female	45	2,541	12,384	38,257	147	282	2,342	16,277	34,327	147	45	6,390	15,080	31,713	147
Domoctio	Total	2,493	5,160	30,011	129,427	3,824	3,146	8,420	33,172	122,353	3,824	1,561	7,915	36,832	119,785	4,821
Vorkors	Male	0	0	332	2,007	0	0	592	332	4,415	0	0	152	1,634	3,553	0
WOLNEIS	Female	2,493	5,160	29,679	124,420	3,824	3,146	7,828	32,840	117,938	3,824	1,561	7,763	35,198	116,232	4,821
	Total	26,768	35,363	159,202	488,172	6,016	26,984	48,064	168,725	465,748	6,000	21,447	286'85	171,972	454,745	8,369
Street vendors	Male	11,638	19,168	82,966	280,715	1,960	13,746	24,165	95,224	261,409	1,903	8,653	36,755	94,708	253,173	3,158
	Female	15,130	16,195	76,236	207,457	4,056	13,238	23,899	73,501	204,339	4,097	12,794	22,232	77,264	201,572	5,211
	Total	3,193	26,921	173,062	492,913	4,948	6,983	44,401	189,050	455,656	4,948	5,239				4,948
Homeworkers	Male		11,400	62,426	119,959	2,059	2,480	16,981	69,412	106,098	2,059	2,652				2,059
	Female		15,521	110,636	372,954	2,889	4,503	27,420	119,638	349,558	2,889	2,587				2,889
Low income	Total	123,237	221,233	1,703,842	5,564,531	69,805	218,483	371,081	1,908,582	5,113,516	70,985	131,519	`	1,798,805		69,051
household	Male		107,393	818,419	2,584,448	32,281	106,808	177,449	969,608	2,315,067	32,728	62,665	`	860,987		31,897
members*	Female	64,117	113,840	885,423	2,980,083	37,524	111,675	193,632	938,974	2,798,449	38,257	68,854	184,609	937,818		37,154
	Total		299,269	1,634,912	4,873,693	82,608	247,663	503,210	1,875,637	4,317,920	86,464	142,307		1,789,943		85,490
The elderly	Male		139,839	748,812	2,223,252	38,217	106,464	240,099	877,030	1,942,972	39,294	57,156	223,351	838,242	2,049,111	37,998
	Female	81,674	159,430	886,100	2,650,441	47,391	141,199	263,111	998,607	2,374,948	47,170	85,151	246,540	951,701	``	47,492
Fideriv	Total	7	88,468	478,653	1,470,895	31,787	81,248	137,657	536,968	1,326,972	31,874	47,797	133,501	507,494	_	32,651
widow/ere	Male		19,703	108,807	300,690	7,742	12,169	31,275	126,915	264,111	7,772	5,450	29,257	116,808		7,742
	Female	39,615	68,765	369,846	1,170,205	24,045	620'69	106,382	410,053	1,062,861	24,102	42,347	104,244	390,686	1,110,290	24,909

Appendix C: b) Tables for the non-covered specific groups. 9. Social security benefit needs

\* Those who are less than 15 years old are excluded.

			]	Death benefit				ပ်	Child allowance				ŏ	Old-age pension	u		
		Not important at all	Not important	Important	Very important	Unknown	Not important at all	Not important	Important	Very important	Unknown	Not important at all	Not important	Important	Very important	Unknown	Total
	Total	353,789	1,720,483	6,400,506	16,184,724	223,812	665,124	3,165,952	6,601,133	14,221,806	229,299	449,496	1,390,147	5,789,448	17,027,758	226,466	24,883,315
Informal workers	Male	196,778	982,975	3,634,308	9,047,341	133,377	382,782	1,789,114	3,780,782	7,904,139	137,962	250,432	800,267	3,290,822	9,517,478	135,782	13,994,781
	Female	157,011	737,508	2,766,198	7,137,383	90,435	282,342	1,376,838	2,820,351	6,317,667	91,337	199,064	589,880	2,498,626	7,510,280	90,684	10,888,534
	Total	133,221	715,690	2,555,033	6,510,916	84,326	282,044	1,290,160	2,671,055	5,669,664	86,263	163,826	562,932	2,338,170	6,847,552	86,708	9,999,188
Self employed	Male	89,530	464,014	1,675,644	4,362,921	52,502	185,495	857,225	1,786,919	3,759,882	25,090	109,367	378,301	1,544,648	4,557,717	54,579	6,644,612
	Female	43,691	251,676	879,389	2,147,995	31,824	96,549	432,935	884,136	1,909,782	31,173	54,459	184,631	793,522	2,289,835	32,129	3,354,576
Transportation	Total	12,664	35,026	153,155	321,434	6,801	18,993	90,284	164,212	248,751	6,839	13,485	36,556	151,600	320,640	6,801	529,082
Workers	Male	12,664	33,917	147,967	312,249	6,131	18,608	85,945	159,819	242,386	6,169	13,485	35,121	146,518	311,674	6,131	512,929
WOLVEIS	Female	0	1,109	5,188	9,185	029	385	4,339	4,393	6,365	670		1,435	5,082	8,966	029	16,153
Agricultura and	Total	166,178	829,007	3,382,263	9,145,954	91,604	347,070	1,495,779	3,567,967	8,111,115	93,073	229,191	683,588	3,069,359	9,540,479	92,390	13,615,007
fishery workers	Male		485,770	1,945,264	5,180,748	59,610	206,504	878,353	2,050,276	4,568,343	60,833	129,167	400,676	1,773,471	5,400,161	60,837	7,764,312
ilolicity workers	Female	73,260	343,237	1,436,999	3,965,206	31,994	140,566	617,426	1,517,691	3,542,772	32,240	100,024	282,912	1,295,888	4,140,318	31,553	5,850,695
Construction	Total	8,418		209,156	521,588	7,214	17,207	92,262	236,925	446,471	7,253	15,672	51,736	189,362	535,873	7,476	800,119
workors	Male	6,491	50,683	193,300	489,203	7,067	16,792	84,604	217,959	420,321	7,067	11,992	47,424	178,291	501,747	7,290	746,744
WOLKEIS .	Female	1,927	3,060	15,856	32,385	147	415	7,658	18,966	26,150	186	3,680	4,312	11,071	34,126	186	53,375
Domestic	Total	1,561	968'8	36,668	118,967	4,821	2,877	16,514	37,392	109,310	4,821	1,759	6,095	32,095	126,144	4,821	170,914
Workers	Male	0	0	2,641	2,697	0	265	0	1,051	3,696	0	0	0	947	4,392	0	5,339
WOLVEIS	Female	1,561	8,896	34,027	116,270	4,821	2,285	16,514	36,341	105,614	4,821	1,759	6,095	31,148	121,752	4,821	165,575
	Total	24,578	49,885	_	462,841	6,016	29,007	110,916	172,816	394,263	8,518	26,498	50,185	161,848	470,932	6,057	715,520
Street vendors	Male	10,990	27,829		259,950	1,960	13,050	61,311	160,86	220,729	3,266	10,918	30,089	85,090	268,389	1,960	396,446
	Female	13,588	22,056	76,482	202,891	4,056	15,957	49,605	74,725	173,534	5,252	15,580	20,096	76,758	202,543	4,097	319,074
	Total	4,173	45,850	178,772	467,295	4,948	11,120	83,709	196,878	404,383	4,948	4,280		162,688	495,337	4,948	701,039
Homeworkers	Male		14,939	26,687	121,624	2,059	4,593	29,135	67,682	93,560	2,059	1,832	12,173	22,699	123,267	2,059	197,030
	Female	2,452	30,911	122,085	345,671	2,889	6,527	54,574	129,196	310,823	2,889	2,448		104,989	372,070	2,889	504,009
Ф	Total	_	417,509	1,749,668	5,326,128	060'69	231,442	764,345	1,868,162	4,747,381	71,317	146,136		1,609,179	5,522,996	69,773	7,682,649
household	Male		201,192	821,684	2,489,040	31,897	111,319	363,011	899,156	2,195,436	32,739	73,224	164,224	762,661	2,569,464	32,089	3,601,662
members*	Female		216,317	927,984	2,837,088	37,193	120,123	401,334	900,696	2,551,945	38,578	72,912	170,341	846,518	2,953,532	37,684	4,080,987
	Total	127,073	457,536	1,712,899	4,647,611	85,775	266,004	908,562	1,827,288	3,941,024	88,013	153,148	394,339	1,508,268	4,889,416	85,721	7,030,892
The elderly	Male		220,689	796,307	2,099,251	38,286	119,296	427,113	856,275	1,763,809	39,364	60,275	187,158	703,891	2,216,224	38,309	3,205,857
	Female		236,847	916,592	2,548,360	47,489	146,708	481,449	971,013	2,177,215	48,649	92,873		804,377	2,673,192	47,412	3,825,035
Floority	Total	7	_	486,379	1,430,802	32,503	80,798	259,912	510,921	1,229,733	33,353	50,890	`	4	1,492,193	31,598	2,114,717
widow/ere	Male			107,176	294,125	7,742	12,929	57,399	117,883	246,258	7,772	8,297	24,423		303,280	7,317	442,241
WIGOW GIS	Female	35,749	96,087	379,203	1,136,677	24,761	62,869	202,513	393,038	983,475	25,581	42,593		332,303	1,188,913	24,281	1,672,476
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Appendix C: b) Tables for the non-covered specific groups. 9. Social security benefit needs

Those who are less than 15 years old are excluded.

Appendix C: b) Tables for the non-covered specific groups. 10. Willingness to join the SSO scheme

			Willing	Not willing	Not sure	Unknown	Total
Non-covered	Total		7,034,499	12,056,903	5,652,929	138,981	24,883,312
workers		Male	3,951,353	6,697,819	3,268,941	76,666	13,994,779
Workers		Female	3,083,146	5,359,084	2,383,988	62,315	10,888,533
	Total		2,708,733	5,007,518	2,214,721	68,213	9,999,185
Self employed		Male	1,762,084	3,356,030	1,486,918	39,579	6,644,611
		Female	946,649	1,651,488	727,803	28,634	3,354,574
Transportation	Total		191,389	217,481	117,930	2,279	529,079
workers		Male	184,934	211,394	114,320	2,279	512,927
Workers		Female	6,455	6,087	3,610	0	16,152
Agriculture and	Total		3,374,504	7,013,979	3,159,905	66,619	13,615,007
fishery workers		Male	1,912,532	3,966,719	1,843,756	41,304	7,764,311
listiciy workers		Female	1,461,972	3,047,260	1,316,149	25,315	5,850,696
Construction	Total		255,815	356,894	184,821	2,589	800,119
workers		Male	239,352	335,752	169,051	2,589	746,744
Workers		Female	16,463	21,142	15,770	0	53,375
Domestic	Total		53,739	74,314	41,010	1,852	170,915
workers		Male	1,422	2,267	1,650	0	5,339
WOIKEIS		Female	52,317	72,047	39,360	1,852	165,576
	Total		225,216	337,028	150,581	2,694	715,519
Street vendors		Male	126,875	177,210	90,932	1,429	396,446
		Female	98,341	159,818	59,649	1,265	319,073
	Total		236,948	308,283	147,291	8,518	701,040
Homeworkers		Male	59,118	94,389	42,179	1,345	197,031
		Female	177,830	213,894	105,112	7,173	504,009
Low income	Total		968,408	2,237,400	1,004,096	55,449	4,265,353
household		Male	516,072	1,201,115	584,969	32,608	2,334,764
members*		Female	452,336	1,036,285	419,127	22,841	1,930,589
	Total		637,707	2,075,944	666,414	23,814	3,403,879
The elderly		Male	392,986	1,186,428	398,100	11,224	1,988,738
		Female	244,721	889,516	268,314	12,590	1,415,141
Elderly	Total		89,010	310,083	112,747	6,697	518,537
widow/ers		Male	23,180	74,050	30,145	1,062	128,437
WIGOW/CIS		Female	65,830	236,033	82,602	5,635	390,100

<sup>\*</sup> Those who are less than 15 years old are excluded.

Appendix C: b) Tables for the non-covered specific groups. 11. Reason why not to join the SSO scheme

			Benefit is	Have	Have			
		Cannot	not	enough	private	Others	Unknown	Total
		afford	attractive	savings	insurance			
Non covered	Total	8,003,369	884,948	290,615	922,998	1,904,651	50,322	12,056,903
Non-covered	Male	4,441,233	495,217	156,341	537,579	1,040,291	27,158	6,697,819
workers	Female	3,562,136	389,731	134,274	385,419	864,360	23,164	5,359,084
	Total	3,257,893	383,182	125,186	371,199	852,118	17,940	5,007,518
Self employed	Male	2,191,648	248,491	84,786	251,393	570,433	9,279	3,356,030
	Female	1,066,245	134,691	40,400	119,806	281,685	8,661	1,651,488
Transportation	Total	118,836	28,668	2,873	18,658	45,866	2,579	217,480
workers	Male	114,853	26,744	2,827	18,598	45,793	2,579	211,394
Workers	Female	3,983	1,924	46	60	73	0	6,086
Agriculture and	Total	5,359,219	326,555	109,899	234,295	963,831	20,179	7,013,978
Agriculture and fishery workers	Male	3,023,496	195,129	62,768	136,219	535,769	13,338	3,966,719
listiety workers	Female	2,335,723	131,426	47,131	98,076	428,062	6,841	3,047,259
Construction	Total	246,869	28,003	4,370	16,962	60,213	479	356,896
workers	Male	238,045	24,103	2,640	14,761	55,726	479	335,754
Workers	Female	8,824	3,900	1,730	2,201	4,487	0	21,142
Domestic	Total	49,054	5,274	1,651	4,739	13,595	0	74,313
workers	Male	2,267	0	0	0	0	0	2,267
Workers	Female	46,787	5,274	1,651	4,739	13,595	0	72,046
	Total	203,124	27,466	7,020	17,054	81,703	660	337,027
Street vendors	Male	107,534	14,760	2,248	9,972	42,307	389	177,210
	Female	95,590	12,706	4,772	7,082	39,396	271	159,817
	Total	212,526	28,016	2,183	21,507	42,165	1,887	308,284
Homeworkers	Male	54,154	14,237	1,802	11,283	12,913	0	94,389
	Female	158,372	13,779	381	10,224	29,252	1,887	213,895
Low income	Total	1,929,013	45,191	8,195	28,750	220,535	5,718	2,237,402
household	Male	1,037,134	25,516	5,189	15,565	114,159	3,553	1,201,116
members**	Female	891,879	19,675	3,006	13,185	106,376	2,165	1,036,286
	Total	1,377,603	122,341	61,045	134,869	373,106	6,981	2,075,945
The elderly	Male	768,449	73,320	37,134	89,746	213,912	3,868	1,186,429
	Female	609,154	49,021	23,911	45,123	159,194	3,113	889,516
Elderly	Total	219,723	11,601	6,607	11,642	58,972	1,538	310,083
widow/ers	Male	50,988	1,762	1,097	2,788	17,353	62	74,050
widow/eis	Female	168,735	9,839	5,510	8,854	41,619	1,476	236,033

<sup>\*</sup> Those who answered "Not willing to join the SSO scheme" among the target groups are tabluated in this table.

_	501	354	147	732	083	649	388	934	6,454	502	531	971	814	352	16,462	53,738	1,422	52,316	217	875	98,342	948	59,118	830	408	071	337	902	985	721	89,011	181	830
Total	7,034,50	3,951,354	3,083,147	2,123 2,708,732	1,762,083	946,649					1,912,53	1,461,97		239,352					225,217	126,875		236,948	59,	177,830	968,408	516,071	452,337		392,985	7		23,	
Unknown		2,251	1,320	2,123	1,390	733	72	72	0		1,074	1,022		75	0	0	0	0	0	0	0	692	0	695	1,692	879	813	135	0	135	48	0	48
over 999	60,850	37,604	23,246	28,080	21,003	7,077	1,484	1,484	0	24,843	15,542	9,301	1,876	1,876	0	099	0	099	3,598	1,342	2,256	648	298	350	2,738	2,481	257	4,610	2,647	1,963	702	0	702
666-002	9,041	5,111	3,930	4,342	3,759	583	0	0	0	5,952	3,731	2,221	0	0	0	0	0	0	381	381	0	0	0	0	583	271	312	460	460	0	0	0	0
669-009	8,793	6,112	2,681	4,126	2,842	1,284	0	0	0	5,828	3,997	1,831	219	0	219	0	0	0	1,064	1,064	0	349	0	349	23	0	23	1,868	1,450	418	0	0	0
550-599	5,665	3,129	2,536	3,655	2,234	1,421	0	0	0	866	866	0	0	0	0	0	0		0	0	0	0	0	0	263	593	0	1,115	0	1,115	0	0	0
500-549	140,856	81,303	59,553	55,644	33,878	21,766	6,897	6,897	0	59,434	35,440	23,994	6,049	5,993	26	0	0	0	1,997	928	1,069	5,645	217	5,128	15,399	8,198	7,201	20,107	9,284	10,823	2,351	37	2,314
450-499	17,155	10,926	6,229	5,466	2,694	2,772	1,960	1,960	0	5,003	3,205	1,798	0	0	0	0	0	0	0	0	0	28	28	0	285	285	0	154	154	0	0	0	0
400-449	15,656	9,661	5,995	7,299	5,223	2,076	221	221	0	5,355	5,029	326	311	311	0	0	0	0	0	0	0	109	0	109	0	0	0	1,565	1,510	22	424	339	22
350-399	14,371	9,044	5,327	4,567	3,009	1,558	1,046	1,046	0	3,477	3,053	424	551	551	0	0	0	0	718	466	252	0	0	0	2,302	480	1,822	206	206	0	0	0	0
300-349	138,291	74,592	63,699	59,467	40,363	19,104	3,933	3,933	0	55,521	28,594	26,927	2,448	2,166	282	3,028	0	3,028	5,920	3,069	2,851	6,352	522	5,830	10,890	4,572	6,318	11,314	8,349	2,965	1,188	474	714
250-299	900'89	42,816	25,190	28,729	20,057	8,672	4,360	3,261	1,099	19,871	12,232	7,639	1,569	1,569	0	0	0	0	784	572	212	2,917	1,214	1,703	1,881	1,079	802	6,425	5,358	1,067	404	319	82
200-249	379,124	212,211	166,913	153,537	100,322	53,215	12,961	12,729	232	137,414	72,686	64,728	10,559	9,625	934	2,829	92	2,734	11,494	7,500	3,994	12,098	2,052	10,046	32,712	16,910	15,802	25,362	15,178	10,184	4,571	436	4,135
150-199	402,235	208,102	194,133	138,119	78,196	59,923	14,039	13,959	80	131,980	77,054	54,926	7,825	7,541	284	7,350	0	7,350	12,397	6,298	6,099	5,993	1,724	4,269	19,263	9,452	9,811	27,129	17,359	9,770	2,486	0	2,486
100-149	2,037,068	1,135,945	901,123	783,798	482,808	300,990	62,554	59,769	2,785	821,484	468,734	352,750	72,307	65,384	6,923	16,048	0	16,048	73,720	38,222	35,498	81,848	20,758	61,090	175,729	94,331	81,398	152,899	95,817	57,082	21,430	4,965	16,465
50-99	2,029,360	1,162,477	866,883	752,705	512,861	239,844	56,721	54,640	2,081	1,050,965	609,250	441,715	79,052	72,949	6,103	10,410	327	10,083	60,483	35,664	24,819	70,653	20,214	50,439	288,031	165,962	122,069	178,341	110,495	67,846	22,960	6,218	16,742
<50	1,704,459	950,070	754,389	677,075	451,444	225,631	25,140	24,963	177	1,044,281	571,912	472,369	72,973	71,312	1,661	13,413	1,000	12,413	52,661	31,369	21,292	49,613	11,791	37,822	416,287	210,578	205,709	205,315	124,017	81,298	32,417	10,333	22,084
	Total 1	Male	Female	Total	Male	Female	Total	Male	Female	Total 1	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
		Norl-covered	o De la companya de l	_	Self employed			Hallspoltation	NO ID	T bac on the original	fishon/workers	isitety workers	T	Correction	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	T Tomochio	Domestic	o D	F	Street vendors		<u> </u>	Homeworkers		Low income To	household	members**		The elderly		Fldorly	widow/ore	widow/dis

Appendix C. b) Tables for the non-covered specific groups. 12. Affordable amount of monthly contribution

\* Those who answered "Willing to join the SSO scheme" among target groups are tabulated in this table.

59,119 225,219 98,342 255,814 16,463 7,034,496 3,083,146 1,762,083 946,649 184,936 6,455 3,374,503 239,351 53,739 1,422 52,317 236,951 177,832 516,071 637,707 89,010 1,912,530 1,461,973 126,877 452,336 392,986 3,951,350 191,391 2,708,732 968,407 244,72 Total 3,214 2,048 1,166 775 441 2,136 1,244 892 879 1,692 180 132 490 Undecided | Unknown 51,723 31,682 23,889 2,373 2,373 6,146 110 592 615 3,120 43,643 25,686 17,957 6,132 31,196 83,405 6,256 5,366 4,176 1,190 3,666 546 7,148 2,948 94,787 64,884 55,085 1,207 13,280 14,735 189,918 160,283 106,359 611,097 469,157 42,035 2,185 3,329 16,384 12,272 5,566 27,448 169,196 562,792 898,846 363,946 177,373 232 ,080,254 39,850 3,329 28,656 33,014 62,837 20,483 323,736 446,363 14,967 350,201 Once a year 81,896 44,292 3,566 3,263 303 93,932 77,002 3,359 748 4,345 5,138 1,085 4,715 53,683 29,342 24,341 15,975 410 2,332 126,930 4,107 9,483 5,800 24,002 8,027 2,742 170,934 1,961 156,061 126,188 1,961 282,991 months every 6 87,494 42,796 2,985 1,189 802 116 3,913 8,418 318 1.672 61,907 19,111 3,063 74,610 40,278 34,332 5,632 4,443 802 6,526 3,304 4,029 30,690 12,272 10,198 3,127 1,990 152,521 65,027 months every 3 46,166 34,212 39,018 429 334 3,818 1,306 7,310 7,606 763 11,954 4,211 27,503 64 95 6,726 5,420 21,703 14,393 11,100 337 130,542 74,777 55,765 4,211 4,671 4,607 2,347 1,471 66,521 two months Once every 179,243 12,167 45,276 92,044 73,646 50,412 132,514 221,796 735 165,690 5,842 46,011 58,639 4,687,215 2,080,638 1,765,889 1,107,043 658,846 160,604 154,762 1,876,168 ,063,068 813,100 191,410 182,926 462,364 240,568 401,253 243,199 158,054 44.869 2,606,577 Once a month 24,984 12,540 12,444 7,182 4.670 495 495 4,298 4.303 4,216 934 212 106 953 430 76 354 8,601 89 89 5,150 307 24 2,161 every two weeks Once 30,566 18,220 12,346 11,874 4,002 469 16,693 10,620 6.073 2,040 2,040 7,872 1,539 1,539 530 4,018 2,907 1,11 3,210 2,432 6 64 64 Once a week Male Male Male Male Female Male Male Male Male Male Male Male Female Total Total Total Total **Total** Total Total Total **Total** Total Total Agriculture and ishery workers **Fransportation** Street vendors Self employed Homeworkers Non-covered Construction Low income  $nembers^{**}$ The elderly ployeshold widow/ers Domestic vorkers vorkers workers workers Elderly

Appendix C: b) Tables for the non-covered specific groups. 13. Preferred contribution payment frequency

\* Those who answered "Willing to join the SSO scheme" amoung target groups are tabulated in this table.

Appendix C: b) Tables for the non-covered specific groups. 14. Willingness to extend SSO scheme coverage to SSO member's uncovered spouse

		Yes	No	l don't know	My spouse is covered by other SSS	Unknown	Total
	Total	728,695	497,081	181,236	1,830,297	99,622	3,336,931
Sickness	Male	465,131	283,029	105,063	944,103	50,892	1,848,218
	Female	263,564	214,052	76,173	886,194	48,730	1,488,713
	Total	706,494	510,445	204,849	1,815,520	99,622	3,336,930
Old-age pension	Male	444,625	293,279	124,486	934,934	50,892	1,848,216
	Female	261,869	217,166	80,363	880,586	48,730	1,488,714
	Total	722,646	500,157	199,200	1,815,305	99,622	3,336,930
Invalidity pension	Male	454,595	287,252	120,688	934,790	50,892	1,848,217
	Female	268,051	212,905	78,512	880,515	48,730	1,488,713

# Appendix D: a) Labour Force Survey Questionnaire

Code					Page	
	Code					



Number......of.......for this household

	THE LA	יתנ	JON FORCE D	OICATI					
Form 3	( Qua	artei	rYear	)					
(Enumeration form)					REC	7 07	A7TP	A DE A	
1 Region	Prov	vince	ə		REC	<i>x</i> C(	WT .	AREA	1-4
_									1 1
-									
3. Address									
4. Municipal area	ED	••••••	BLK						
Non-municipal area	EDVillage No.	•••••	Name of village	•••••					
5. No. of Block/village	)			PSU_	NO				5-8
6. Rotation Group		Sam	ple Set	ROTA_G	R	SA	MSET	1	113-114
Month		Yea	r	MONTH_Y	R				9-12
7. Household No	Type of Household (	Priva	te1 Special (specify)	2 ) нн_мо			TYPE		13-15
8. No. of persons in th	ne household (Enume	ratio	n)		ME	MBERS			16-17
9. No. of persons in the	ne household (Listing)	)			I	LISTING			18-19
10. Name of responder	nt		Member No						
_									
	a barrachald /waaawd a	-4-	m o 1						
11. Enumeration of thi	s household (record c	ode	no.)						
F	s household (record c	code		espond	code	ENUM			20-21
F				espond Enumeration	code	ENUM			20-21
I	Respond		Non - Re	_	code	ENUM			20-21
Listing	Respond		Non - Re	Enumeration	code	ENUM			20-21
Listing  1. Household Samp	Respond  Enumeration	11 12	Non - Re	Enumeration Visited 3 times but	21 22	ENUM			20-21
Listing  1. Household Samp  1.1 Occupied	Respond  Enumeration  ole  Interviewed	11 12 13	Non - Re	Enumeration  Visited 3 times but unable to contact	21	ENUM			20-21
Listing  1. Household Samp	Respond  Enumeration  Interviewed Demolished, Burnt Unoccupied Unoccupied	11 12 13 14	Non - Re	Enumeration  Visited 3 times but  unable to contact Incorporate	21 22	ENUM			20-21
Listing  1. Household Samp  1.1 Occupied  1.2 Unoccupied	Respond  Enumeration  Interviewed Demolished, Burnt Unoccupied Unoccupied Interviewed	11 12 13 14 15	Non - Re Listing  1. Household Sample	Enumeration  Visited 3 times but  unable to contact Incorporate Unidentified	21 22 23	ENUM			20-21
Listing  1. Household Samp  1.1 Occupied	Respond  Enumeration  Interviewed Demolished, Burnt Unoccupied Unoccupied Interviewed	11 12 13 14	Non - Re	Enumeration  Visited 3 times but  unable to contact Incorporate Unidentified	21 22	ENUM			20-21
Listing  1. Household Samp  1.1 Occupied  1.2 Unoccupied  2. No Household S  Date of interview Day .  Signature	Respond  Enumeration  Interviewed Demolished, Burnt Unoccupied Unoccupied Interviewed Interviewed  Month	11 12 13 14 15 16	Non - Re Listing  1. Household Sample  2. Others (spescify)	Enumeration  Visited 3 times but unable to contact Incorporate Unidentified  Incorporate Unidentified  Montaire  Edit and code Checked by	21 22 23 24	Ye	ear		20-21

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		_

### Part 1: Characteristic of Household Member

	Part 1 : Cha	racteristic of Household	l Member		
					Ask only
		person 15 years			
		and over			
		Relationship to	Sex	Age	Marital
		head of household			status
		Code	Code	( age at	Code
		Household head1	Male1	last	Single1
		Husband/wife2	Female2	birthday	Married2
NT-	Name-Surname	Unmarried children3		if age	Widowed3
No.	Name-Surname	Married children4		less than	Divorced4
		Spouse of married		1 year	Separated5
		children5		record	Unknown status6
		Grand children6		" 00 " )	
		Parents, Parents-in-law7			
		Other relatives8			
		Non-relatives,Servants9			
		Special household			
		member0			
F1	F2	F3	F4	F5	F6
					,
22. –		24	25	26	28

22 Remarks : 24 25 26 28

			3
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						<u> </u>
	Part 2 : Education		Part 3 : Empl	oyment, ask o	nly person 15 years a	nd over
Ask persons		Ask only	During the	For those	For those	For those
15-30	Ask persons 15 years and over	graduate of	last 7 days	who recorded	who recorded	who recorded
years		university,	before	2 in col.F10	2 in col.F11	1 in col.F12
		teacher	interview	Although (name)	Did (name) have a job	How long
Is (name)	What is (name)'s highest grade of	training or	date was (name)	did not work	or business to which	did (name)
attending	education completed?	vocational	employed,	during the last	you will return to	not work?
school?		school in	did (name) work for	7 days before	work?	
	Specify, grade, year completed, certificate,	col.F8	pay or profit	interview date	(unpaid family worker	
	diploma		or work as	did name still	is treated that he/she	
Code	If studying in university, college, vocational,	No.of years	an unpaid	receive wages,	does not have a job	
Yes1	program in education specify name of institute and	required to	family	salaries or profits	or business to return	
No2	highest education, before this level.	complete	worker?	from your work	to, record code 2)	Code
	If graduate from university, college, vocational,	the course.	Code	or business?		Less than or equal to
	program in education specify name of institute.		Yes1	Code	Code	2 months1
	Specify 'never attended' if never attended school.		(Go to col.F23)	Yes1	Yes1	More than
	If graduates from vocational or program in			(Go to col.F23)	(Contd.)	2 months2
	education or university go to col.F9,		No2	No2	No2	(Go to col.F23)
	other level skip to col. F10		(Contd.)	(Contd.)	(Go to col.F14)	
F7	F8	F9	F10	F11	F12	F13
29	30		32	33	34	35

- 109 -

			4

	Part 3 : I	Employment, a	sk only person 15 yea	ars and over (conto	1.)	
For those	Seeking work during 7 days	Not seeking work	Not available to work	Available to work	Seeking/available to v	ork during
who recorded 2	before interview date	who recorded	who recorded	who recorded	7 days before interv	iew date
in col.F12	who recorded 1 in col.F14	2 or 3 in col.F14	2 in col.F16	1 in col.F16	who recorded 1 in co	l.F14 or F16
During the last	How did (name) seek	During the	Reason that (name) was not	Why did (name)	How long did	Has (name)
30 days before	work or apply for a job?	last 7 days	available to work even	not seek work?	(name) seek or	ever worked?
interview date	Code	before	though there are suitable	Code	was available for work?	
did (name) seek	Newspaper/Magazine1	interview	jobs and within	Believe no work		
work or apply for	Radio/TV2	date if there are	your ablility?	available1		
a job or was waiting	Seeking assistance of	suitable jobs	Code	Can not find		Code
to be called to work?	friends, relative3	and within your	Household, family duties1	any work2	Code	Yes1
	Checking at a public	ability would	In school, student2	Do not know how or	Less than 1 month1	(Contd.)
Code	employment exchange4	you work?	Seasonal worker3	where to seek work3	1 - 2.9 months2	No2
Yes, in 7 days1	Direct application5	Code	Too young, old age4	Can not find	3 - 5.9 months3	(Go to
(contd.)	Sending application	Yes1	Illness, disability5	suitable work4	6 - 8.9 months4	part 6)
Yes, in 8-30 days2	to employers6	(Go to col.F18)	Resting6	Bad weather5	9 - 11.9 months5	
No3	Others (spec.)7	No2	Others (spec.)7	Others (spec.)6	More than 11.9 months.6	
(Go to col.F16)	(Go to col.F19)	(Contd.)	(Go to part 6)	(Contd.)	(Contd.)	
F14	F15	F16	F17	F18	F19	F20
36	37	38	39	40	41	42

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Part 3 : Employment, ask only person 15 years and over (contd.)							
		Employed person and experienced worker					
Experienced worker	for those	who records	ed 1 in col.F10, F11, F20,	record 1 or 2 in col.F13			
who recorded 1 in	col.F20	Occupation	Industry	Work Status			
Why did (name) leave	How long ago did (name)	What type of work or	What kind of	What is (name) work status?			
the last job?	leave the last job?	business did (name) do?	business or industry				
			is this job in?	Code			
Code	Code	Record main task and	(Contd.)	Employer1			
Business establishment	Less than 1 month1	duty of the work occupying		Self Employed without employee2			
discontinued1	1 - 2.9 months2	the most hours,		Unpaid family worker3			
Being fired2	3 - 5.9 months3	The experienced		Government employee4			
End of contract3	6 - 8.9 months4	worker record the recent		Government enterprise employee5			
Reduce wage or welfare4	9 - 11.9 months5	occupation.		Private employee6			
Not satisfied with payment5	More than 11.9 months.6	(Contd.)		Member of co-operative7			
Work finished6	(Contd.)			(If record code 1, 6 Contd.)			
Other (specify)7				(If record code 2, 3, 4, 5, 7 go to col.F27			
(Contd.)				For whose record 1 in col.20			
				Go to part 6 <b>)</b>			
F21	F22	F23	F24	F25			
43	44	45	49	53			

						6
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Part 3 : Employment, ask only person 15 years and over (contd.)							
Employed/Experienced worker, who recorded	Employed person who recorded 1 in col. F10, F11, record 1 or 2 in col.F13						
1, 6 in col. F25							
What is the size of	No. of hours w	orked during 7 days before intervi	ew date				
establishment that	(For those who recorded 1 in col.F10	record number of actual hours worked du	ring 7 days before interview				
(name) is working at or	date includ	e overtime, coffee break but exclude lunc	ch,				
last worked at?	for those who recorded 1 in col	.F11, recorded 1 or 2 in col. F13 recorde	ed "00" in these 3 cols.)				
Code							
1 - 4 persons1							
5 - 9 persons2	No. of actual hours worked	No. of actual hours worked in other	Total hours worked				
10 - 19 persons3	in occupation recorded in F23	occupations during 7 days before	(F27 + F28)				
20 - 49 persons4		interview date					
50 - 99 persons5							
100 - 199 persons6		If none record "00"					
Over 200 persons7							
(If record code 1 in col.F20							
go to part 6)							
F26	F27	F28	F29				
54	55	57	59				

		7

# Part 4: Wanting more work during the last 7 days before interview date Employed person who recorded 1 in col. F10, F11, recorded 1 or 2 in col.F13 Employed persons have time and wanted additional work recorded 1 in col. F30 Is (name) seeking or During the last 7 days before How many hours per week Why does (name) not want interview date did (name) registered for additional additional work? does (name) want to work? work? have time for additional work Code and want to work? Equipment/Engine/Machine broke down...1 Reduction in Productivity/ (Record no. of hour) Code Code working hours.....2 Strike, Lock out......3 (Contd.) No.....2 (Contd.) Could not find more work.....4 (Contd.) Illness, Injury.....5 (For those whose work status, col.F25 Bad weather.....6 code is 4, 5 or 6 go to F34, Others (spec.).....7 If code 1, 2, 3 or 7 go to part 6) (For those whose work status, col.F25 code is 4, 5 or 6 Contd. If code 1, 2, 3 or 7 go to part 6) F30 F31 F32 F33

8
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### Part 5: Wage or salary

### Wage

Ask only those whose work status was employee only,

recorded 1 in col. F10	), F11, recorded 1 or 2 in col. F13 and work status	code is 4 or 5 or 6 in col. F25			
What kind of wages does					
name receive?	For those who recorded code 1, 2, 3 in col.F34	For those who recorded code 1-7 in col.F34			
Code					
In Cash :					
Per hour1	What wage does (name) receive	Average wage received per month			
Per day2	per hour, per day or per week?	(Record amount and contd.)			
Per week3	(Record amount and contd.)				
Per month4					
Others (spec.)5					
Unknown6					
Not in cash7					
(If record code 1-3 contd.					
if record code 4-7 go to col. F36)					
F34	F35	F36			

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### Part 5: Wage or salary (contd.)

Supplementary Benefits

Ask only those whose work status was employee only,

recorded 1 in col. F10, F11, recorded 1 or 2 in col. F13 and work status code is 4 or 5 or 6 in col. F25

During the last 12 months before interview date, besides wages, did (name) receive any bonus in cash

If "yes" record amount, if no

record "0"

During the last 30 days before interview date, besides wages, did (name) receive any benefit in cash

If "yes" record amount, if no record "0"

Bonus	Average overtime	Others
per year	per month	per month
(During the last 12 month before	(During the last 30 days before	(During the last 30 days before
interview date)	interview date)	interview date)
		(Include payment for food, cloth, dress,
		quarters, tips, transportation)
F37	F38	F39
77	82	87

|--|

	Part 5 : Wage o	or salary (contd.)		For				
Supplementary Benefits								
Ask only those whose work status was employee only,								
recorded 1 in col. F1	0, F11, recorded 1 or 2 in col	. F13 and work status code is	4 or 5 or 6 in col. F25	office				
Diii	ring the last 30 days before in	terview date, besides wages, d	lid	only				
<b>54.</b>		y benefit in kind?						
	If "yes" record amount							
	(Calculate other bene	fits in cash per month)						
Food	Cloth & Dress	Living quarters	Others	code				
				No0				
				Yes1				
F40	F41	F42	F43	F44				
92	97	102	107	112				

## Appendix D: b) Social security priority and needs survey questionnaire

	Number	of	for this household
Survey on social security needs			



(for people in the informal economy sector)

eration form)										
						REG	. C	WT	AREA	
gion	Provir	ıce								1-
phoe	Tambo	on								
dress										
nicipal area ED		В	BLK							
n-municipal area ED	Village No	N	Vame of village							
of Block/village					PSU_NO					5-
tation Group			nple Set		ROTA_GR		] 54	MSET		113-11
nth			r		MONTH YR			TIVIDE I		     9-1
					_					13-1
usehold No Type	of Household (P	rivate	e1 Special (speci	y) Z )	HH_NO			TYPE		13-1 
										16-1
of persons in the hou	sehold (Enumera	tion)				ME:	MBERS			
of persons in the hound of persons in the hound of respondent	sehold (Listing) .		Member No				MBERS ISTING			
of persons in the hou	sehold (Listing) .					L				18-1
of persons in the houme of respondent	sehold (Listing) .	de no		espond	meration	L	ISTING			18-1
of persons in the houme of respondentumeration of this hous	sehold (Listing)ehold (record cod	de no		espond		L	ISTING			18-1
of persons in the houme of respondent umeration of this hous Respon	ehold (record codes  Enumeration  Interviewed	code	Member No o.) Non - F Listing	Visited 3 time unable to	s but contact	code	ISTING			18-1
ne of respondent  Respondent Listing  1. Household Sample	ehold (record codes  Enumeration  Interviewed Demolished, Burnt	code	Member No o.) Non - F Listing	Espond  Enui  Visited 3 time  unable to  No cooperation	s but contact	code 21 22	ISTING			18-1
Responsing Listing  1. Household Sample  1.1 Occupied	ehold (record code  Enumeration  Interviewed Demolished, Burnt Unoccupied	code 11 12 13	Member No o.) Non - F Listing	Visited 3 time unable to	s but contact	code	ISTING			18-1
ne of respondent  Respondent Listing  1. Household Sample	ehold (record codes  Enumeration  Interviewed Demolished, Burnt	code	Member No o.) Non - F Listing	Espond  Enui  Visited 3 time  unable to  No cooperation	s but contact	code 21 22	ISTING			18-1
Responsing Listing  1. Household Sample  1.1 Occupied	ehold (record code  Enumeration  Interviewed Demolished, Burnt Unoccupied Unoccupied	code  11 12 13 14	Member No o.) Non - F Listing	Visited 3 time unable to No cooperation Unidentified	s but contact	code 21 22	ISTING			20-2

		Part 1 : Characte	eristic of l	Household	Member	
		Ask Every perso		Ask person aged 15 years and over	Ask person aged 15 years and over who worked during 7 days before interview	
		Relationship to	Sex	Age	<u> </u>	date
		head of household				Work status
		Code	Code	( age of	Code	
		Household's head1	Male1	last	Single1	What is (name) work status?
		Husband/wife2	Female2	birthday	Married2	Code
			remaieZ			
No.	Name-Surname	Unmarried children3		if age	Widowed3	Employer1
		Married children4		less than	Divorced4	Self employed with out
		Spouse of married		1 year	Separated5	employee2
		children5		record	Unknown	Unpaid family worker3
		Grand children6		" 00 " )	status6	Government
		Parents, Parents-in-law7				Employee4
		Other relatives8				Temporary employee5
		Non-relative,Servants9				Government enterprise
		Special household				Employee6
		member0				Temporary employee7
						Private employee8
						Member of co-operative9
A1	A2	A3	A4	A5	A6	A7
22 Remarks :		24	25	26	28	157

Remarks:

		l									
Ask Every	person	Ask persor	ns aged 15 y	ears and over	Who recorded 5 in col. A8 and aged 15 years and over					ars	
Which social security scheme	What is your main	Risk priority The following is the benefit package that the Social									
are (name) covered by?	health insurance ?	Choose	3 situations	that cause	Security Of	ffice is provi	ding. Indica	te how im	portant eac	h	
Code	Code	financial	y most serio	us situations	benefit is a	among the ch	oice from 1	to 4.			
Civil service scheme1	Civil service scheme1			Code	benefit is among the choice from 1 to 4.  Code						
State enterprise	State enterprise	Sickness		1		Not import	ant at all	1			
scheme2	scheme2	Occupational	injury	2		Not import	ant	2			
Private school teacher	Private school teacher	Loss of job		3		Important.		3			
scheme3	scheme3	Becoming old	l	4		Very impor	rtant	4			
SSO scheme4	SSO scheme4	Disability		5							
Not covered by social	30B scheme5	Death of inco	me earner	6	Sickness	Maternity	Invalidity	Death	Child	Old-age	
security scheme5	Private insurance6	Funeral		7					allowance	pension	
	Community based /	Maternity		8							
	occupational group	Child care		9							
	insurance7	Education		10	-get free	-for	-get medical	-Get	-Get 200 bht	-pension	
	Do not use any	Natural disas	ter	11	medical cost	maternity	cost 2,000	30,000 bht	/month for		
	insurance to cover	Loss of livest	ock	12	-get	free	baht/month	for	child aged		
	medical costs8	Loss of harve	st	13	compensation	4,000 baht	-get	cremation	0-6 years		
		No risk		14		/times	compensation	-Get			
	(-If aged 15 years and	Others (speci	ify)	15		-2 times/		allowance			
	over : contd. If not : stop )	order 1	order 2	order 3	1	person					
A8	A9		A10		A11	A12	A13	A14	A15	A16	
158	159	160	162	164	166	167	168	169	170	171	

	Part 3 Social	Security Needs		Part 4 Ext	ension of the			
(Ask employed p	erson during 7 days befo	Ask persons who recorded 4						
Who recorded 5	Who recorded	1 in col. A17	Who recorded 2	and the spouse is not covered by				
in col.A8	The affordable amount	Payment frequency	in col. A17	(Who record	led 4 in col.A8			
Would (name) like to	How much in total can	How often would	Why doesn't (name) want to join	Would you like to	Would you like to			
join the social	(name) pay per month for	(name) prefer to make	the social security scheme ?	pay additional	pay additional			
security scheme ?	social security scheme to	payment ? (Bht)	(Record main reason)	contribution to	contribution to			
	cover yourself ? (Bht)			include your spouse	include your spouse in			
	Code			in the sickness	the old age pension			
	Less than 501			benefit in the	benefit in the			
	50-992			SSO scheme?	SSO scheme?			
Code	100-1493	Code						
Yes1	150-1994	Once every week1	Code	Code	Code			
(Contd.)	200-2495	Once every 2 weeks2	Not affordable1	The spouse is not	The spouse is not			
	250-2996	Once a month3	Benefits are not attractive2	covered by any SSS:	covered by any SSS:			
No2	300-3497	Once every 2 months4	Have enough savings3	Yes1	Yes1			
( Go to col. A20)	350-3998	Once every 3 months5	Have private insurance4	No2	No2			
	400-4499	Once every 6 months6	Others (specify)5	I don't know3	I don't know3			
I don't know3	450-49910	Once a year7		The spouse is	The spouse is covered			
(record code 3 and work	500-54911	Undecided8		covered by a	by a SSS4			
status was employer go to	550-59912 600-69913	(If ampleyer go to go! A24	(If ampleyer so to gol A24	SSS4	(Contd.)			
col. A24. If not employer go to col. A26)	700-99914	(If employer go to col.A24 if <b>not</b> go to col. A26)	(If employer go to col.A24 if <b>not</b> go to col. A26)	(Contd.)	(Contd.)			
go to coi. Azo/		ii <b>not</b> go to coi. Azoj	ii <b>not</b> go to coi. Azo)					
A17	over 99915	A19	A20	A21	A22			
		1110	1120		1.00			
172	173	175	176	177	178			

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coverage to spouse	Part 5 S	SO coverage of enterprises	Part 6 Others
in col. A8	Who recorded 1 in col. A7		Homeworkers
any social security scheme	***		(Ask person aged 15years and over)
and record code 2 in col. A6)		Whose record 2 in col. A24	During 12 months before interview
Would (name) like to pay	Does (name) pay	Why doesn't (name) pay contribution to	date did (name) work as
additional contribution to include	contributions to	the SSO?	a homeworker?
your spouse in the invalidity	the SSO?		
benefit in the SSO scheme?			(-The place of work can be anywhere
			other than the employer's work place.
			-The total goods must return to
			employer or both return the total to
			employer and make some for sales.)
Code	Code	Code	Code
The spouse is not covered by	Yes1	My company is registered with the SSO but	Yes1
any SSS:	(Go to col. A26)	I don't want to pay contribution	No2
Yes1		for employees1	
No2	No2	I don't want to register my company with the	
I don't know3	(Contd.)	SSO scheme	
The spouse is covered by a SSS4		My business is not allowed to register with the SSO scheme3	
by a 5554		I don't know whether I have to participate.4	
(If employer contd.		Others (specify)5	(-if employed person during 7 days before
if <b>not</b> go to col. A26)		(Contd.)	interview date contd.
		(cond.)	
A23	A24	A25	-if not : stop)
H23	A24	A25	A20
179	180	181	182

Part 6 Others (cont'd.)								
Ask employed person during 7 days before interview date (recorded 1-7 in col. A7)		Ask only head of Individual household						
Migration	Change occupation	No. of jobs	No.of dependents	Household income	Household debt	Household savings		
During 12 months	During 12 months	How many jobs	How many	During 12 months before	( 1 oct. 2003)	( 1 oct. 2003)		
before interview	before interview	did (name)	dependent	interview date how much	How much debt in	How much savings in total		
date did (name)	date did (name)	do in the	children and	is your monthly	total do you have in	do you have in your		
change your place of	change your	reference	spouse who	household income? (Bht.)	your household? (Bht.)	household? (Bht.)		
residence?	occupation?	week?	are living					
	_		separetely and	(Net income)				
Code	Code		unemployed	Code	Code	Code		
Yes	Yes1		does your	No income1	No debt1	No saving1		
within the	No2		household have?	1 - 2,4992	1 - 9,9992	1 - 9,9992		
province1				2,500 - 4,9993	10,000 - 24,9993	10,000 - 29,9993		
across the province		record	record	5,000 - 7,4994	25,000 - 49,9994	30,000 - 49,9994		
within the same		amount of	amount of	7,500 - 9,9995	50,000 - 99,9995	50,000 - 69,9995		
region2		jobs	dependents	10,000 - 14,9996	100,000 - 149,9996	70,000 - 99,9996		
across the province			if no record "0"	15,000 - 19,9997 20,000 - 29,9998	150,000 - 199,9997	100,000 - 149,9997 150,000 - 199,9998		
and the region3 from overseas4	(Contd.)	(Contd.)	(Contd.)	30,000 - 39,9999	200,000 - 299,9998 300,000 - 499,9999	200,000 - 299,9999		
No5	(Gonta.)	(Gonta.)	(Oonid.)	40,000 - 49,99910	500,000 - 999,99910	300,000 - 399,99910		
(Contd.)				over 49,99911	over 999,99911	over 399,99911		
				(Contd.)	(Contd.)	·		
A27	A28	A29	A30	A31	A32	A33		
183	184	185	186	187	189	191		

