

Unit 4: Equalising income or equalising opportunities

Objectives:

Students will be able to:

1. identify and review the policies of the HKSAR Government on improving income distribution and their rationales;
2. identify different kinds of measures of the HKSAR Government on improving income distribution in five areas (Medical, Housing, Social Welfare, Education and Labour Service);
3. review critically the effects of the HKSAR Government's measures on improving income distribution;
4. understand and appreciate the needs and expectation of key stakeholders in the issue of income inequality.

Time allocation:

110-130 minutes

Learning activities:

Four learning activities

Activity 1: Group discussion on Government policies on income distribution

A. Objectives:

- To look into the policies and rationales of the HKSAR Government on income distribution.
- After the activity, students will be able to:
 1. identify the two types of policies of the HKSAR Government on improving income distribution;
 2. understand the rationales (equalising income and equalising opportunity) behind the policies of the HKSAR Government on improving income distribution;
 3. review critically the policies and rationales of the HKSAR Government on improving income distribution.

B. Time required: 35 minutes

C. Prerequisite knowledge:

Public concern about poverty in Hong Kong.

D. Materials needed:

A news report on the work of Commission on Poverty and guiding questions

E. Teaching plan and instructional procedures:

Teacher Activities	Student Activities	Time (mins)	Target Content/ Skills	Remarks
1. Ask students to form groups of four.	Form groups and assume different roles: chairperson, secretary, presenter etc.	2		<ul style="list-style-type: none"> • One article from Ming Pao. • In case of odd number, form groups of four and allow some to be groups of three or five.
2. Go over the objectives and discussion questions.	Listen to instructions.	3	Identify government policies	<ul style="list-style-type: none"> • *Liberalism, Utilitarianism, Libertarianism
3. Supervise reading of article.	Read and highlight main points of the article.	5	on income distribution and the rationales.	
4. Encourage students to answer the discussion questions.	Take turn to answer questions and come to a conclusion.	8	Understand government policies	
5. Select randomly one representative from every few groups to explain their answers.	Listen and respond to the presentation.	5	on income distribution and the rationales.	
6. Comment on reports and introduce some major ways* of improving income distribution.	Revise according to the teacher's input.	12		

F. Teaching materials:

Article**Report of Commission on Poverty:
social security and working opportunity**

The Commission on Poverty (COP) released a report last week. Mr. Stephen Fisher, the Secretary of COP, said that the poor population reached 820,000 in Hong Kong. A number of measures for tackling poverty were put forward in the COP report.

Mr. Fisher said, “The target of COP is not to greatly reduce the number of Comprehensive Social Security Assistance (CSSA) recipients, because over 60% of those on CSSA are the old, the disabled and the long-term patients. These groups of people are not able to work and basically rely on CSSA.” Even though there was a big increase of those on CSSA for three or more years, Mr. Fisher stressed that CSSA was the very basic safety net and therefore did not agree to set a time-limit for receiving CSSA as a time-limit would affect a great many families in Hong Kong.

Mr. Fisher pointed out that when facing the structural change of the Hong Kong economy, the low-skilled, less educated and middle-aged labourers were the first to be hit and hit the hardest. Once they lost their jobs, it would be very difficult for them to get another one. The COP therefore suggested various types of training for them to prepare for the change. For example, those who used to be semi-skilled labourers could now switch to cleansing, to be security guards or to join the food and beverage industry.

Mr. Fisher stressed, “Handing out money to help the poor could only attract applause, but could not solve poverty at the root.” As such, the COP suggested pooling in resources to help the jobless, the low-income and the single parents to get a job, namely to go for “job in place of subsidy”. The most important thing now is to consolidate the various functions of the Employees Retraining Board, the Labour Department and the Social Welfare Department so as to provide one-stop employment assistance.

But some local scholars criticised some measures as being impractical and not helpful to reduce the number of the poor. Mr. Fisher said the public should not hold high expectation of the COP.

Source:

Adopted from 17 June 2007, Ming Pao

Discussion questions

Q1: The HKSAR Government is giving assistance to two groups of people in Hong Kong. Who are they?

They are those who cannot support themselves financially (the old, the disabled and the long-term patients) and workers with very low income.

Q2: The HKSAR Government has different policies for different groups of people. What are these policies? What are the rationales behind these policies? Do you agree to the rationales?

The HKSAR Government provides direct financial support through CSSA to those who cannot support themselves financially and helps the working poor to raise their productivity or expand the source of income.

The rationale behind the policy of financing the first group of people is that they are unable to make money because they have no ability to and/or are not allowed to provide labour services.

The rationale behind the policy of helping the working poor is that they have the ability but the market rate is too low and they could earn more after training or under a new arrangement.

Q.3 Please suggest some economic reasons, from society's point of view, why the Commission on Poverty treats these two groups of people with different policies.

G. Teacher's reference:

1. Christine Fang Meng-sang, Chief Executive of the Hong Kong Council of Social Services, *Rich Irony as the Coffers Overflow While Poverty Grows*, South China Morning Post, 3 March 2007. (Refer to Appendix 1-Teacher's Reference 1)
(http://www.hkcss.org.hk/documents/CE_20070303_scmp.pdf)
2. Dr YEOH Eng-kiong, Secretary for Health, Welfare and Food, *Social Philosophy of Hong Kong Government*, speech made to Legislative Council, 22 January 2003. (Refer to Appendix 1-Teacher's Reference 2)
(http://www.fhb.gov.hk/en/press_and_publications/speech/shwf/2003/sp030122.htm)
3. Editorial of Ming Pao on 16 June 2007.
4. Mankiw, N. Gregory, *Principles of Economics*, 4 ed., Chapter 20.

Appendix 1:**Teacher's reference 1****Rich Irony as the Coffers Overflow While Poverty Grows**

The red packets given out by our Financial Secretary, Mr. Henry Tang, at the 07-08 Government Budget announcement brought a lot of smiles and applause from people from all walks of lives. Even the recipients of Comprehensive Social Security Allowance Scheme (CSSA) got a piece of the cake with a grant of one month standard rate payment, which is about \$1,400 for an adult and \$1,600 for a child on CSSA. It was a treat for everyone, but the question is did riches really bring hope or a chance to improve and move ahead. The Financial Secretary's announcement of a windfall surplus of \$55.1 billion in the Consolidated Account is a happy surprise for everyone. It is also a sad irony when viewed against the statistics of growing poverty among the people of Hong Kong, as reported in 2006 Population By-census just a week ago. The Government is getting rich, but there are more poor people and those at the bottom are earning much less than 10 years ago. The number of workers earning less than \$6,000 a month has grown to over 700,000. These facts tell us that not all will benefit from the economic growth, and the role of the Government is important to redistribute and balance the gains, so that our society can be more inclusive. Mr. Tang has rightly attempted to make such a move but what is needed is more than a fair dividend of the riches earned. It needs investments and planning for the future, to build capacities and bring hope to the disadvantaged. There are three things that we will ask of a rich Government, who has the prospect of getting richer and richer in the next 5 years: First, to foster productivity and growth, especially for the disadvantaged groups. Surplus resources should be invested to build human capital, to enhance the adaptability of our labour force to meet the changes of an open and knowledge-based economy. We need an overhaul and the establishment of a comprehensive job assistance, job development, training and re-training programme to help our low-skilled and less educated workforce. Tax incentives should be considered to encourage employers to give work opportunities to the disabled and young inexperienced workers. For the elderly and sick, who need care, we need to support these families in the provision of adequate services. Second, resources should be put to ensure the long term sustainability of public finances in the light of an ageing population. There should be incentives and investments to help all and especially the poor to prepare for old age. Currently, low-income earners and homemakers are not required to pay into the Mandatory Provident Fund. Can a rich Government consider paying in part on their behalf, to encourage them to save to lessen the burden that they will eventually rely on public assistance. Investments in primary and preventive health care for the to-be elders may end up saving high medical treatment and long-term care costs for a growing aged population ten years from now. Last but not the least, is the use of surplus economic gains to achieve the

social goals of building a more caring and inclusive society. Impetus in tax and benefit could be used to encourage voluntary efforts, philanthropy and job opportunities for the disadvantaged. The Public Budget is an important tool to achieve both economic and social development goals. It demands a shrewd balance to divide the gains to satisfy all stakeholders on the one hand and to take a prudence stance to invest, to build greater potentials for growth, to bring hope for a better future.

Source:

Christine Fang Meng-sang, Chief Executive of the Hong Kong Council of Social Services, Rich Irony as the Coffers Overflow While Poverty Grows, South China Morning Post, 3 March 2007

(http://www.hkcss.org.hk/documents/CE_20070303_scmp.pdf)

Teacher's Reference 2

Social Philosophy of Hong Kong Government – Speech made by the Secretary for Health, Welfare and Food, Dr YEOH Eng-kiong to the Legislative Council, 22 January 2003

Four social policy principles:

1. Opportunities should be provided to enable everyone in the community to develop their full potential, and participate in and contribute to the economic and social life in Hong Kong.
2. To provide additional and specific support to the disabled, disadvantaged and vulnerable members of our community.
3. To provide a basic income support safety net.
4. To foster mutual care and support, and to build up the social networks necessary for individuals and families to flourish.

Activity 2: Identify government measures to improve income distribution

A. Objectives:

- To identify the government measures to improve income distribution.
- After the activity, students will be able to identify two types of government measures to improve income distribution in five major policy areas.

B. Time required: 25 minutes

C. Prerequisite knowledge:

Government may even up income distribution through equalising income or equalising opportunities measures.

D. Materials needed:

A list of government measures to improve income distribution in five areas

E. Teaching plan and instructional procedures:

Teacher Activities	Student Activities	Time (mins)	Target Content/ Skills	Remarks
1. Ask students to form pairs or trios.*	Form pairs/trios with different roles: Chairperson, secretary or presenter.	2	Collaboration skills.	<ul style="list-style-type: none"> • Teacher may ask students to collect and read government measures to improve income distribution in five policy areas. • * If there is odd number of students, form groups of four and a few groups with three or five members.
2. Go over the types of government policies by referring to the outcome of Activity 1.	Listen to instructions.	3	<ul style="list-style-type: none"> • Remind students on the rationale behind the policies (equalising income and opportunity). 	
3. Encourage students to answer.	Read the list and take turn to answer with reasons. When the partner(s) disagrees, discuss in pairs/trios and come to conclusive answers. To save time, different pairs/trios may work on different areas.	10	<ul style="list-style-type: none"> • Identify and explain the aims of different measures to improve income distribution in five areas. 	
4. Select randomly one representative from every few groups to explain their answers.	Listen and respond to presentations.	5	Communication and presentation skills.	
5. Comment on the reporting.	Revise based on the reporting and comments.	5		

F. Teaching Materials:

Measures of the HKSAR Government which affect income distribution

* Refer to Appendix 2 for the brief descriptions of the following measures.

** There are different aims/effects of each government measure, the materials below only show the major aim/effects on equity of some government measures.

Policy Area	Name of Programme/ Measure	Major aim/ effect of measure (on equity)
A. Medical		
	1. Service charges Subsidise 96% of the cost of every patient	Equalise income
	2. Fee exemption a. Recipients of CSSA b. <50% of Median Monthly Domestic Household Income (MMDHI, 月入中位數) c. With means test on income and asset d. Between 50% and 75% of MMDHI with means test on income and asset	Equalise income
	3. Health Care Vouchers Scheme (HCVS) \$250 (5 coupons) per year for elderly aged 70 or above	Equalise income
B. Housing		
	1. Low rent housing a. Tenants must satisfy the means test on income and asset b. Review rent every two years; 10% maximum rent increment; no maximum rent cut c. If the ratio of rent to income is greater than 18%, rent will be cut by 25%	Equalise income
	2. Rent Allowance for Elderly Scheme Cash allowance of 60% of the rent of private housing (up to \$1,810 for one person, \$3,150 for three persons)	Equalise income
	3. Rent Assistance Scheme 50% cut of rent for a maximum of 6 months for tenants of public housing who have short-term financial difficulties	Equalise income

C. Social Welfare		
1. Comprehensive Child Development Services (兒童身心全面發展服務) (proposed) for children aged 0 to 5		Equalise opportunity
2. Child Development Fund (兒童發展基金) (proposed)		Equalise opportunity
3. Comprehensive Social Security Assistance (CSSA) a. For families of no/low income b. Extra assistance for single parent families		Equalise income
4. Old Age Allowance(OAA) a. \$1,000 for those aged 65 to 69, subject to income and asset means test b. \$1,000 for those aged 70 or above (no specific requirement)		Equalise income
D. Education		
1. Age 3-5	Pre-primary Education Voucher Scheme (學前教育學券計劃) To subsidise local residents to study in kindergartens (up to \$48,000 per year)	Equalise opportunity
2. Age 6-14	a. Free education b. Student Travel Subsidy Scheme c. School-based After-School Learning and Support Programmes (校本課後學習及支援計劃)	Equalise opportunity
3. Age 15-18 (senior secondary students)	a. Free education b. Remission of school fees and public examination fees, and textbook assistance scheme for senior secondary students	Equalise opportunity
4. Age 18-24	Grants and loans for post-secondary students	Equalise opportunity
5. Age 18-65	Continuing Education Fund (持續進修基金)	Equalise opportunity
E. Labour Services		
1. Age 15-24	a. Youth Pre-employment Training Programme (展翅計劃青年職前綜合培訓) (15-19) b. Youth Work Experience and Training Scheme (青少年見習就業計劃) (15-24) c. Training and retraining by Employees Retraining Board (僱員再培訓局) (15 or above)	Equalise opportunity

2. Age 24-60	<ul style="list-style-type: none"> a. Work Trial Scheme (工作試驗計劃) b. Employment Programme for the Middle-aged (中年就業計劃) (40 or above) c. Transport Support Scheme (pilot) (交通費支援計劃) d. Social Enterprise by Community Investment and Inclusion Fund (社區投資共享基金) e. Employment services like information services and assistance by the Labour Department f. District Partnership Programme (社區協作計劃) run by District Office 	Equalise opportunity
3. Cleaners, security guards	Wage Protection Movement (工資保障運動) executed by the Labour Department	Equalise income

G. Teacher's reference:

Websites of Hospital Authority, Housing Authority, Social Welfare Department, Education Bureau and Labour Department of the HKSAR Government.

Activity 3: Examine effects of different government measures on improving post-social transfer income distribution

A. Objectives:

- To examine the effects of different government measures on improving income distribution.
- After the activity, students will be able to:
 1. analyse the effects of some selected government measures on equalising income distribution;
 2. analyse the effects of minimum wages on equalising income distribution;
 3. compare the effects of some selected measures with different aims.

B. Time required: 40-50 minutes (depending on the kind of activity)

C. Prerequisite knowledge:

1. Government may even up income distribution through equalising income or equalising opportunities.
2. Effects of minimum wages on employment.

D. Materials needed: Information sheets of four cases, and guiding questions.

E. Teaching plan and instructional procedures:

Teacher Activities	Student Activities	Time (mins)	Target Content/ Skills	Remarks
1. Ask students to form groups of four and assign reading materials. #	Form (base) groups of different roles: chairperson, secretary and presenter etc.	2	Collaboration skills.	<ul style="list-style-type: none"> • # Each member has different reading materials (A-D). • ## First base group, then expert group, then base group.
2. Go over the objectives, steps## of group discussion and discussion questions. **	Listen to instructions.	3	Get into feelings of different roles and examine effects of different government measures.	
3. Supervise reading and encourage discussion.	Read materials and exchange views.	5		

4. Supervise expert groups' discussion.	Form an expert group of three to five persons. Each expert group discusses one of the four cases, in particular, the effects of the measure and draw conclusion.	10	Understand and examine effects of different measures on the poor.	• **Refer to guidelines on small group discussion for details.
5. Supervise view-sharing in base groups.	Return to base groups to share views and to determine which is a more helpful measure.	10		
6. Select one representative from every few groups to report, then comment on the reporting.	Revise based on the reporting and teacher's comments.	10		

F. Alternative activities:

Teacher may conduct:

1. a mini-role play after the expert group discussion.
2. a mini-debate after the expert group discussion.

Debate topic: **“The HKSAR Government measures to equalise opportunities are better/more effective in tackling poverty than measures which equalise income”.**

3. a panel discussion after the final round of base group discussion. (Teacher selects one representative from every few groups (three to five) to form a panel.) The panel discussion topic is “How the HKSAR Government can even up income distribution effectively?” (extra 10 minutes)

G. Teaching Materials:**Information sheet A****Mr. Chow, a member of the Lok Kwan Cooperative Society**

The Lok Kwan Cooperative Society (LKCS) is a social enterprise that has finally won the support of the Community Investment and Inclusion Fund (CIIF). LKCS was founded in 2003 by a group of unemployed construction workers (carpenters, painters, bricklayers and cement workers). It has received a grant of \$900,000 from CIIF and since earned a total of \$5 million through the provision of decoration and renovation works and building maintenance services.

“We used to make HK\$20,000 a month in 1997. A lot of jobs came our way in those good old days. But after the financial crisis, we ran out of jobs for months,” said Mr. Ng, Chairman of LKCS.

Mr. Chow, now 60, was very depressed when he could not get any jobs for almost six months in 2003. After joining LKCS, he has got some renovation and maintenance works and some income. Mrs. Chow has also joined LKCS. She spoke with a smile, “I follow his instructions. I have learned to be more patient with his grumbling and we work much better now.” Though Mr. Chow earns far less than before, he has gained some new experiences such as giving out leaflets in the streets and teaching secondary students about the trade.

LKCS has to be self-sufficient because CIIF is going to stop its funding.

Source:

Adopted from a report of Ming Pao, 7 April, 2007

Guidelines on group discussion:

- 1 a. Explain why Mr. and Mrs. Chow has joined LKCS.
b. How CIIF could help unemployed workers like Mr. Chow? How effective is it?
2. Examine the details of different measures stated in Activity 2 and suggest another possible measure that can help unemployed workers like Mr. Chow. Explain your suggestion.

Information sheet B**Lo Wing Kin: 1-Point F.5 graduate**

Wing Kin, 19, is a F.5 graduate who scored only 1 point in the HKCE. He had tried over 10 temporary jobs, but with not much qualification, he made little money and could hardly see a bright future.

Acting on the advice of his relative, he joined the Youth Work Experience Training Scheme (YWETS) run by the Labour Department. After an initial training course on human relationship, Lo underwent a 6-month field practice in a hotel, where he learnt a great deal about the trade, such as making the bed, cleaning up rooms, washing toilets, vacuuming carpets and folding towels, etc. It was a hard time for him. Lo recalled, “I have had two unforgettable experiences. I had a guest throwing up all over the room. It took me a lot of effort to clean it up and it was the toughest time ever! Another guest left behind an old tooth brush. So I threw it into the rubbish bin when tidying up the room. Then the guest returned and asked me for the tooth brush. I have since learnt to work with great care after some good scolding from the guest and my supervisor.”

Wing Kin’s good performance during the placement has earned him a full-time job of \$8,000 a month in the hotel.

Source:

Adopted from a report of Ming Pao, 19 February 2007

Guidelines on group discussion:

- Explain why Wing Kin had to join YWETS.
 - Explain how YWETS could help a youth like Lo Wing Kin. How effective is it?
- Examine the details of different measures stated in Activity 2 and suggest another possible measure that can help a youth like Wing Kin. Explain your suggestion.

Information sheet C**Ah Sheung, a cleaner**

Ah Sheung, aged 55, lives alone in a public flat in Tuen Mun. She started to work in a factory at the age of 15 and became a skilled garment worker when she was 18 in 1970. She earned good income in the 70s and 80s while there were a great number of firms exporting garments to the USA and Europe. But when most garment factories moved to the mainland in the 90s, Ah Sheung could no longer find a full-time job in local factories. She was jobless for several years in the late 90s and has since become a cleaner.

Ah Sheung earned about HK\$4,000 a month in 2005, but around HK\$3,800 in 2006. She usually works for 10 hours a day, walks 30 minutes to go to work, and makes herself a lunch box. After work, she stays home watching TV and seldom goes to the cinema.

On holidays she would have Chinese tea and dim sum for breakfast at the nearby outdoor food court. Afterwards, she would buy food, such as frozen meat, for the whole week. She enjoys singing and dancing in the public park in the afternoon, but could hardly afford to travel outside Hong Kong.

- In 2005, the median of monthly income of an one-person household was \$6,000.

Sources:

1. RTHK, Hong Kong Connection, 18 December 2006.
2. Research report on working poor family, Caritas, Hong Kong, 29 April 2006.

Guidelines on group discussion:

1. a. Explain why Ah Sheung has to become a cleaner.
b. There is a strong voice for introducing a law on minimum wage. Explain the possible impacts of such a law on a cleaner aged over 50, e.g. Ah Sheung. How likely would Ah Sheung be benefited if there was a law on minimum wage?
2. Examine the details of different measures stated in Activity 2 and suggest another possible measure (apart from minimum wage law) that can help a cleaner like Ah Sheung. Explain your suggestion.

Information sheet D**Ah Hung: from a part-time to a full-time worker at McDonald's**

Ah Hung, 22, is now a full-time team leader at a McDonald's restaurant, earning less than \$4,000 a month. When he was studying at the IVE, he worked part-time at a McDonald's.

The McDonald's paid \$17 an hour in 2006 and pays \$20 an hour now.

Hung said, "The McDonald's is a place for youngsters to kill time, to learn and to enjoy! I earn so little that I'd stay at home after work and I can only afford to go out on holidays. When I am hungry at work, I would ask my supervisor for a hamburger. So hunger is not a problem!"

"The hardest thing for me to work in the McDonald's is to forget 'myself'," Ah Hung went on, "I strongly felt being looked-down when I swept the lobby before. But I got over this uneasy feeling before long. The McDonald's gives me a sense of family. We have parties to celebrate festivals and birthdays of colleagues here. The supervisor always takes good care of us. The working hour is very flexible and I can easily find time to hang out with my friends. I have fun here despite the low pay. Nevertheless, I am looking for a better-pay job, about \$8,000 a month. I need to think for my future."

Source:

Adopted from Ming Pao, 6 Oct 2007

Guidelines on group discussion:

1. a. Explain why Ah Hung has to work for the McDonald's even though the salary was low.
b. There is a strong voice for introducing a law on minimum wage. Explain the possible impacts of such a law on a young worker (under 20 like Ah Hung) of the local fast-food chain. How likely would Ah Hung be benefited if there was a law on minimum wage?
2. Examine the details of different measures stated in Activity 2 and suggest another possible measure that can help a youth like Ah Hung. Explain your suggestion.

Activity 4: Pair discussion and individual written reports on government policies on equalising income

A. Objectives:

- To relate government policies to equalisation of income distribution.
- After the activity, students will understand the directions of different government measures on equalising income distribution.

B. Time required: 10-20 minutes

C. Prerequisite knowledge: Government policies that affect income distribution.

D. Materials needed:

An extract of the Policy Address of the Chief Executive of the HKSAR.

E. Teaching plan and instructional procedures:

Teacher Activities	Student Activities	Time (mins)	Target Content/ Skills	Remarks
1. Ask students to form pairs/trios.	Form pairs/trios.	2		<ul style="list-style-type: none"> • *This can be a home assignment, and omit these parts in such case. • This activity helps students in written assignment.
2. Go over the objectives and working steps.	Listen to instructions.	2	Select suitable measures according to the policy types.	
3. Encourage students to discuss.	Read the information and discuss.	6		
4. Supervise writing up of responses.*	Each to write up responses either in class or at home.	8	Communicate and present clearly and critically.	
5. Collect reports from students.*	Submit reports.	2		

F. Teaching Materials:**Extract of the policy address and activity guide**

Study the following extract of the Policy Address of the Chief Executive in January 2005.

“For some low-income families, their circumstances have worsened over the past few years. They require the community’s care and assistance,” Mr. Tung said. “We will take steps to provide more direct assistance and support for those in needs.”

He said the Government’s policy vision was to first promote economic growth and create employment opportunities. Then individuals could be provided with an opportunity to give full play to their potential, enhance their abilities and free themselves from poverty.

Source:

An extract from the Policy Address of Mr. Tung (The Chief Executive, HKSAR) in January 2005

1. What are the two general policies that the HKSAR Government adopts to help the low-income families? What are the aims of these policies?

Policy of equalising income: giving money to the low-income families.

Policy of equalising opportunities: helping families to strengthen their working ability so as to earn a higher income.

2. People holding different views support different policies. State the arguments for the different stands.

People who support the policy of equalising income think that some of the poor are unable to earn a higher income or even unable to earn any income.

People who support the policy of equalising opportunity think that giving money to the poor will take away their willingness to work, but giving them job opportunities will help the poor to earn more.

3. Apart from the government measures stated in Activity 2, suggest two possible measures that may help the low income families. Explain your answer.

Appendix 2

Brief introduction of the measures taken by the HKSAR Government:

A. Medical
<p>1. Health Care Vouchers Scheme (HCVS)</p> <p>http://www.hcv.gov.hk/en/background.htm</p> <ul style="list-style-type: none"> - The Health Care Voucher Pilot Scheme aims at providing additional choices for elders on top of the existing public primary care services with a view to enhancing the primary care services for the elders. The Health Care Voucher Pilot Scheme would implement the “money follows patient” concept on a trial basis, enabling elders to choose their own private primary care services in their local communities that suit their needs most, thereby piloting a new model for subsidised primary care services in the future. - All elders aged 70 or above who hold a Hong Kong Identity Card during the implementation period of the Health Care Voucher Pilot Scheme will be provided with five health care vouchers of \$50 each annually for using services provided by healthcare providers participating in the Scheme.
B. Housing
<p>1. Low rent housing</p> <p>2. Rent Allowance for Elderly Scheme</p> <ul style="list-style-type: none"> - The scheme was launched as a pilot scheme in August 2001 to give elderly applicants an arrangement to draw cash rent allowances to lease private accommodation in lieu of public rental housing (PRH) allocation. However, the Housing Authority’s Subsidized Housing Committee agreed on 25 September 2003 to phase out the pilot RAES. - Existing beneficiaries, upon expiry of the current private leases, can opt for PRH units or cash rent allowances provided that they still meet the prevailing eligibility criteria.
C. Social Welfare
<p>1. Comprehensive Child Development Service</p> <p>http://www.edb.gov.hk/index.aspx?langno=1&nodeID=5840</p> <ul style="list-style-type: none"> - A pilot programme on child development was announced in the 2005 policy address to establish a new mode of comprehensive and integrated service to needy children and their families. One of the components of this programme is to develop a referral and feedback system to enable pre-primary educators to identify and refer those children in need to the Maternal and Child Health Centres for assessment and timely assistance.

To facilitate the implementation of this referral and feedback system, the Department of Health has worked in collaboration with the Education Bureau in designing a referral form which is now available for use in the pre-primary institutions in the pilot districts.

2. Child Development Fund

http://www.cdf.gov.hk/english/aboutcdf/aboutcdf_int.html

Objectives of the CDF:

- The CDF seeks to provide the participating children with more personal development opportunities. Through formulating and implementing personal development plans, the CDF also seeks to encourage these children to develop an asset-building habit and to accumulate financial assets as well as non-financial assets (such as right attitudes and a proper mindset, personal resilience and capacities as well as social networks), as such assets are important for their future development.

Target Participants:

- The target participants for CDF are children aged 10-16, whose families are receiving Comprehensive Social Security Assistance or full grant under student finance schemes administered by the Student Financial Assistance Agency; or whose household income is less than 75% of the Median Monthly Domestic Household Income. Besides, children aged 14-16 should constitute no less than 70% of the participants in each pioneer project.

3. Comprehensive Social Security Assistance (CSSA)

http://www.swd.gov.hk/en/index/site_pubsvc/page_socsecu/sub_comprehens/

- The CSSA Scheme provides a safety net for those who cannot support themselves financially. It is designed to bring their income up to a prescribed level to meet their basic needs.

4. Old Age Allowance (OAA)

http://www.swd.gov.hk/en/index/site_pubsvc/page_socsecu/sub_ssallowance/

(1) Normal Old Age Allowance

He/she is aged between 65 and 69 and is having an income and assets below the prescribed limits (information on the levels of resources limits is obtainable from any social security field unit of the Social Welfare Department).

(2) Higher Old Age Allowance

He/she is aged 70 or above.

D. Education**1. Age 3-5****Pre-primary Education Voucher Scheme (PEVS)**

(學前教育券計劃)

<http://www.edb.gov.hk/index.aspx?nodeid=5792&langno=1>

- The PEVS will be in operation from the 2007/08 school year to provide direct fee subsidy for parents to meet towards school fees for pre-primary education of their children aged above two years and eight months, on the basis of the following principles:
 - (a) only local NPM KGs or relevant classes in local NPM KG-cum-child care centres are eligible to redeem the voucher under the PEVS;
 - (b) the voucher would only be redeemed by KGs charging a school fee not exceeding HK\$24,000 per student per annum (pspa) for a half-day place and not exceeding HK\$48,000 pspa for a whole-day place;
 - (c) the KGs should, at the same time, meet all stipulated disclosure and transparency requirements;
 - (d) all KGs are subject to a quality assurance mechanism so that starting from the 2012/13 school year only KGs meeting prescribed standards may redeem the voucher; and
 - (e) all KGs should enjoy full discretion in determining teacher salaries, subject to market forces.

<p>2. Age 6-14</p>	<p>1. Student Travel Subsidy Scheme</p> <ul style="list-style-type: none"> - This Scheme is to provide travel subsidy to needy students receiving formal primary or secondary education or attending a full-time day course up to first degree level in an acceptable institution. The student should reside beyond 10 minutes walking distance from school and has to travel to school by public transport. <p>2. School-based After-school Learning and Support Programmes</p> <p>http://www.edb.gov.hk/index.aspx?nodeid=4649&langno=1&langno=1</p> <ul style="list-style-type: none"> - The focus of the Programmes is to provide more assistance and opportunities to the disadvantaged students to improve their learning effectiveness, broaden their learning experiences outside the classroom and raise their understanding of the community and sense of belonging. <p>Target Students</p> <p>(i) The target students are P1 to S7 students in receipt of the Comprehensive Social Security Assistance (CSSA) or full grant under the Student Financial Assistance Schemes (SFAS).</p> <p>(ii) Schools are also given the discretion to offer not more than 10% of the places for other disadvantaged students who are not receiving CSSA/SFAS full grant.</p>
<p>3. Age 18-65</p>	<p>1. Continuing Education Fund</p> <p>http://www.sfaa.gov.hk/cef/intro.htm</p> <ul style="list-style-type: none"> - The Continuing Education Fund (CEF) subsidises adults with learning aspirations to pursue continuing education and training courses. Eligible applicants will be reimbursed 80% of their fees, subject to a maximum sum of HK\$10,000 (whichever is the less), on successful completion of a reimbursable course.

E. Labour Services	
1. Age 15-24	<p>1. Youth Pre-employment Training Programme</p> <p>http://www.yes.labour.gov.hk/en/jointapp_intro_details.htm</p> <ul style="list-style-type: none"> - The Programme aims to enhance the employability and competitiveness of young school leavers aged between 15 and 19 by providing a comprehensive range of employment-related training. <p>2. Youth Work Experience and Training Scheme</p> <p>http://www.yes.labour.gov.hk/en/jointapp_intro_details.htm</p> <ul style="list-style-type: none"> - The Scheme provides on-the-job training for young people aged 15-24 with below-degree educational attainment. It enhances their work skills, experience and credentials to brighten up their employment prospects.
2. Age 24-60	<p>1. Training and retraining by Employees Retraining Board</p> <p>http://www.erb.org/Corp/home/erb_intro/en/</p> <ul style="list-style-type: none"> - The main function of the ERB is to provide training to eligible workers to assist them to take on new or enhanced skills so that they can adjust to changes in the economic environment, and have their employability enhanced. <p>2. Work Trial Scheme</p> <p>http://www.jobs.gov.hk/eng/trial_scheme/index.aspx</p> <ul style="list-style-type: none"> - To enhance the employability of job seekers who have difficulties in finding jobs (e.g. those who wish to change fields) through one-month work trial. <p>3. Employment programme for the middle-aged</p> <p>http://www.jobs.gov.hk/eng/rtp/index.aspx</p> <ul style="list-style-type: none"> - The Labour Department has launched the “Employment Programme for the Middle-aged”. It is geared to assisting the middle-aged job seekers in securing sustainable employment through targeted employment assistance and on-the-job training.

4. Transport Support Scheme (pilot)

- The scheme encourages eligible job-seekers and low-income employees living in four remote districts, viz. Islands, North, Tuen Mun and Yuen Long districts to find jobs and work across districts.

5. Social Enterprises by Community Investment and Inclusion Fund

http://www.ciif.gov.hk/en/objectives/index_e.html

- To promote community participation, mutual assistance, support and social inclusion provided through strengthened community networks in the community. This will in turn help reinforce the sense of belonging in the community, enhance the social networks of individuals and families, broaden the support base available to assist them to resolve their problems and address common concerns. These community networks, strengthened relations, sense of belonging, and willingness to provide mutual aid form the foundation of social capital; and to encourage and facilitate cooperation between organisations of different nature (such as non-governmental organisations and the private sector), as well as cross-sectoral collaboration (such as that between welfare agencies and education organisations), in social networking and community support projects.

6. Employment services like information services and assistance by the Labour Department

<http://www.labour.gov.hk/eng/news/content.htm>

7. District Partnership Programme run by District Office

http://www.had.gov.hk/en/public_services/en_self_reli/index.htm#b

- The Programme seeks to promote sustainable poverty prevention and alleviation efforts at the district level that help enhance self-reliance, targeting socially disadvantaged groups. Instead of providing welfare or short-term relief, the Programme aims at increasing the skills and capacities of the employable and providing opportunities for the disadvantaged to upgrade themselves and to be effectively integrated into community.

3. Cleaners, security guards	1. Wage Protection Movement http://www.labour.gov.hk/eng/service/protection/index.htm - On 11 October 2006, Mr Donald Tsang Yam-kuen, the Chief Executive of the HKSAR, announced in his Policy Address that the Government would join hands with the business community and labour sector to launch the Wage Protection Movement (WPM). This is to protect the wage level of cleaning workers and security guards through voluntary and non-legislative means.
---	--