

Our ref. : HWF/ES 18/36 (04)

Your ref. : CB2/PS/1/04

4 April 2005

Clerk to Subcommittee on review of the  
Comprehensive Social Security Assistance Scheme  
(Attn : Miss Mary So)  
Legislative Council Building  
8 Jackson Road  
Central  
Hong Kong

Dear Miss So,

**Requests for Additional Information**

With reference to the requests for additional information on the Comprehensive Social Security Assistance (CSSA) Scheme conveyed by members at the meeting of the Subcommittee on 17 February, and your letter of 7 March conveying the Chairman's two additional requests for information, please find below the requested information :

- (a) **Average monthly CSSA payments during the period from October 1999 to September 2000 (para 14 of the minutes of the meeting on 17 February)**

The average monthly CSSA payments during the period from October 1999 to September 2000 have been set out at Annex 1. It can be observed that the average monthly CSSA household's recognized needs during the period, meaning the situation when CSSA households have no other income other than CSSA payments, were higher than the corresponding CSSA household expenditures captured in the 1999/2000 Household Expenditure Survey (HES) on CSSA Households.

- (b) **Details of the 1996 review of the CSSA Scheme, and how the needs were covered by the respective standard rates set after the 1996 review (para 25 of the minutes of the meeting on 17 February)**
- (i) Details of the 1996 review of the CSSA Scheme, including the review of the standard rates for various categories of CSSA recipients, are documented in the “Report on Review of Comprehensive Social Security Assistance Scheme March 1996” (review report), a copy of which is at Annex 2 for reference. Chapter 2 sets out the basis, methodology, findings and recommendations of the review on CSSA standard rates.
  - (ii) As we have explained in LC Paper No. CB(2)145/04-05(03) submitted to the Panel on Welfare Services in November 2004, one of the main objectives of the review was to review the adequacy of the CSSA rates in the context of the 1994-95 HES. By comparing the rates with the expenditure pattern of CSSA recipients and that of non-CSSA low-income groups on the basis of the findings of the HES, we could ensure that what CSSA recipients would get would be sufficient to meet their basic needs. To provide a baseline to ensure that CSSA rates were sufficient to ensure a basic livelihood, a basket of goods and services was also drawn up with the help of experts such as dieticians, and costed by applying the retail prices provided by the Census and Statistics Department. As a result of the review, among other improvements, the standard rates for specific categories of recipients identified to be in need of additional financial support were increased in real terms by between 9% and 57% in April 1996, whilst the rates for other categories of recipients (for example, single elderly, severely disabled adults, children), although found to be more than enough to meet their basic needs, were not adjusted downwards.
  - (iii) Taking their basis from the 1996 review, the CSSA rates are reviewed annually to take account of price changes as reflected by the movement of the Social Security Assistance Index of Prices (SSAIP) to ensure that the purchasing power is maintained. To ensure that the index can accurately reflect the up-to-date expenditure pattern of CSSA recipients, the weighting system of the SSAIP is also updated every five years on the basis of the findings of a comprehensive HES on CSSA Households. We are currently undertaking the 2004/2005 HES on CSSA households and expect to have the updated SSAIP in mid 2006.

(iv) It can be seen from the above that the CSSA standard rates are built on a firm basis and updated regularly to reflect price changes. Apart from the standard rates, the needs of CSSA households are met also by supplements and special grants, as well as through services provided free by the Administration (e.g. free public medical services). For goods/services that are not covered by special grants or provided free by the Administration, they are generally met by the standard rates, and reflected in the HES on CSSA Households. The list of goods/services reflected in the 1999/2000 HES on CSSA Households is at Annex 3 for reference. For ease of reference, we have marked those goods/services provided by special grants or free by the Administration.

**(c) Reason for the Administration responding to the basic needs study by the Hong Kong Council of Social Service (HKCSS)**

The Administration's paper submitted to the Subcommittee in February was prepared in response to the Subcommittee's request for a written response to HKCSS' study of basic needs, which was made public, at least partially, by HKCSS itself, and discussed at the Subcommittee's meeting in January when children's needs were discussed. The Administration considered that it would be impossible, and probably misleading, for the Administration to prepare a response for the Subcommittee on the HKCSS' findings on children's basic needs without reference to the overall approach, methodology and implications of the whole report. We have in fact pointed out in the paper that the comments were made on the basis of a draft report, and that we stand ready to discuss further with the HKCSS when the report is finalized. Since the Subcommittee's last meeting, we have in fact conducted further exchanges with the HKCSS.

**(d) The basis of the figures mentioned in paragraph 12 of LC Paper No. CB(2)845/04-05(02)**

We have estimated that if the HKCSS' recommendations on new standard rates were accepted, an additional \$5.5 billion CSSA expenditure would be required annually. This has been arrived at by calculating the difference between HKCSS' proposed amount of 'basic need items' (基本預算開支項目) and the corresponding current CSSA rates for different categories of recipients to estimate the increase in expenditure. Where the 'basic need items' for the category of recipients have been explicitly stated, e.g. for able-bodied recipients, the

figures stated by HKCSS have been used. Where the amount has not been explicitly stated, e.g. for non-able-bodied recipients, we have calculated the amount based on HKCSS' stated methodology. As some of the "basic need items" proposed by HKCSS are already covered by special grants under the CSSA Scheme (e.g. flat rate grant on school-related expenses and water charges), they have been taken out from the estimates. The net increase in CSSA payments was then aggregated to reflect an additional expenditure of \$5.5 billion on the basis of CSSA case profiles as at end December 2004.

Along similar lines, the net increase in CSSA payments to individual types of recipients was aggregated to form the CSSA payments at the household level (e.g. that for a 4-person CSSA household).

The figure of 320 000 additional households was estimated on the basis of the number of households in the comparable income group of non-CSSA households that would fall under the raised income thresholds eligible for obtaining CSSA, if HKCSS' proposals were adopted. We have also made clear in the Subcommittee paper that in the absence of the asset profile of domestic households, it is not possible to assess how many of these additional households would become eligible for receiving CSSA.

Yours sincerely,

(Mrs Brenda Fung)  
for Secretary for Health, Welfare and Food

c.c. DSW (Attn : Mrs Rachel Cartland) - w/o enclosures

**Comparison of Average Monthly CSSA Recognized Needs Per Household in 1999/2000 with  
Average Monthly Household Expenditure based on  
1999/2000 Household Expenditure Survey (HES) on CSSA Households**

	<b>Average monthly CSSA recognized needs per household in 1999/2000<sup>1</sup></b>	<i>Average monthly household expenditure based on 1999/2000 CSSA HES<sup>2</sup></i>
<b>Single person household</b>	\$3,746	\$3,339
<b>2-person household</b>	\$6,253	\$5,984
<b>3-person household</b>	\$8,387	\$8,023
<b>4-person household</b>	\$10,083	\$9,580
<b>5-person household</b>	\$11,614	\$10,687
<b>Household with 6 persons or more</b>	\$14,535	\$13,343

Notes:

- (1) Refer to the situations when CSSA households do not have income other than CSSA payment. Figures are estimated based on the Study of CSSA Recipients 1999.
- (2) The data are extracted from results of the 1999/2000 Household Expenditure Survey on CSSA Households which covered a survey period from Oct 1999 to Sep 2000.

**Report  
on  
  
Review  
of  
Comprehensive Social Security Assistance  
(CSSA) Scheme**

**March 1996**

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# **Chapter 1**

## **Introduction**

In his 1994 Policy Address, the Governor asked the Secretary for Health and Welfare to make a detailed examination of our current social security arrangements in order to examine how effectively both the social security system and the benefits it provides are meeting the needs of our customers. These arrangements have been in effect for more than 20 years. A review was clearly timely.

1.2. In March 1995, a Steering Group (SG) was established to review the Comprehensive Social Security Assistance (CSSA) Scheme. It was chaired by the Director of Social Welfare (DSW). Its members and terms of reference are provided in Annexes 1.1 and 1.2. This Report sets out the SG's recommendations for improvements to the CSSA Scheme. A list of common abbreviations used in this Report is also provided in Annex 1.3 for easy reference.

### **Philosophy of the CSSA Scheme**

1.3. The White Paper "Social Welfare into the 1990s and Beyond" published in March 1991 notes that "the overall objective of social security in Hong Kong is to provide for the basic and particular needs of those groups in the community who are in need of financial or material assistance".

1.4. Our social security system provides a safety net for individuals or families suffering from financial hardship for various reasons, such as old age, disability, illness, unemployment, low earnings. The aim of the CSSA Scheme is to bring the income of such individuals or families up to a level where basic and special needs can be met.



## **Holistic Welfare Services**

1.5. Apart from providing CSSA to our customers, our social security staff explore if they are in need of other welfare services such as employment assistance, medical treatment, housing needs, counselling services, home help or institutional care. Once the need is identified, staff refer the customer to the appropriate department/service unit for assistance after obtaining his/her consent. The emphasis is the provision of holistic welfare support to our customers both in terms of services and financial assistance. This review, however, is confined to examining the CSSA Scheme itself.

## **Background of the CSSA Scheme**

1.6. The Public Assistance (PA, now CSSA) Scheme was set up in 1971. At that time, the basic (now standard) rates covered food costs only. Throughout the past two decades, various improvements have been made to the Scheme in order to ensure that payments are better tailored to meet the broader needs of different categories of customers. These improvements include the revision of the basic rates to cover essential household expenditure, the introduction of supplements for the elderly, people with a disability, children and persons with long term needs, the provision for disregarded earnings and introduction of a wide range of special grants. In 1993 the CSSA Scheme was introduced to replace the PA Scheme. Most of the supplements were subsumed into the standard rates, under the CSSA Scheme, which replaced the basic rates.

1.7. In recent years we have seen significant real increases in CSSA/PA payments. For example, over the last five years, the average payment to a family of four has increased by 63% in real terms (over and above inflation); for a single elderly person, it has increased by 27% in real terms over this period.

## **Operation of the CSSA Scheme**

### **Eligibility**

1.8. The CSSA Scheme is non-contributory and means-tested. There are residence and asset requirements governing the payment of assistance under the Scheme. Applicants must have resided in Hong Kong

for at least one year. In exceptional circumstances, DSW may, at his discretion, grant assistance to an applicant who does not satisfy the residence requirement. Moreover, the value of the applicant's assets must be below prescribed levels. In addition, adults, if unemployed and in normal health, are required to seek work actively by registering for employment assistance with the Labour Department.

### Scope

1.9. The Scheme provides various standard rates to meet the basic needs of broad categories of recipients. Current rates are set out in Annex 2.4. In addition, an annual long term supplement (LTS) is paid to those who have been receiving assistance continuously for more than 12 months and a monthly single parent supplement (SPS) is paid to single parents. Apart from these standard payments, a wide range of non-standard payments in the form of special grants are payable to meet the specific needs of an individual customer or family. They include payments to cover such expenses as rent, school fees and other educational expenses, medically recommended diets, spectacles and dentures.

### Assessment

1.10. There is no fixed income level for determining eligibility for assistance. The amount of assistance is determined by the resources and needs of the applicant. The difference between the applicant's total assessable income and his total needs as determined by reference to certain prescribed levels, will be the amount of assistance given. For example, a 4-person household with a total assessable income of \$7,000 a month will be granted a monthly CSSA payment of \$1,500 if its total needs amount to \$8,500 a month.

### Acknowledgement and Consultation

1.11. We wish to thank Members of the Social Welfare Advisory Committee (SWAC) and the Legislative Council's Welfare Services Panel for their comments on the many issues on which we consulted them in the course of our review. We also met with academics, front line workers in the non-government sector and took into account the views of social security staff. We thank them all for their advice.

**Membership of the Steering Group**

**Social Welfare Department**

- |  |  |
|--|--|
| ♦ Director of Social Welfare<br>(Chairman)                                 | Mr Ian Strachan, JP  |
| ♦ Assistant Director (Social Security)                                     | Mrs Annie LEE (Mar - Aug 95)<br>Dr Patrick Hase (Sep 95 onwards) |
| ♦ Chief Social Security Officer 2  | Miss Margaret TANG   |
| ♦ Senior Statistician  | Mr Stephen CHAN  |
| ♦ Administrative Assistant to<br>Director of Social Welfare<br>(Secretary) | Ms Winnie NG (Mar - Aug 95)<br>Mr FONG Ngai (Sep 95 onwards)     |

**Health and Welfare Branch**

- |   |                   |
|---|-------------------|
| ♦ Deputy Secretary of Health<br>and Welfare 2                     | Mr R C Wilson, JP |
| ♦ Principal Assistant Secretary<br>(Health and Welfare) Welfare 1 | Mr Y C CHENG      |

**Finance Branch**

- |   |  |
|---|--|
| ♦ Principal Assistant Secretary<br>for the Treasury (A) | Mr Kenneth MAK (Mar - Jul 95)<br>Mrs Carrie LAM (Aug 95 onwards) |
|---|--|

**Census and Statistics Department**

- |  |                   |
|--|-------------------|
| ♦ Deputy Commissioner for<br>Census and Statistics | Mr Joseph LEE, JP |
|--|-------------------|

Terms of Reference of the Steering Group

- (a) To examine the administration of the Comprehensive Social Security Assistance (CSSA) Scheme and to assess its effectiveness;
- (b) To examine the adequacy of CSSA standard rates and to consider the methodology and approach for reviewing the rates by making reference to the data collected in the 1994/95 Household Expenditure Survey (HES)\*;
- (c) To review the asset limits for CSSA eligibility;
- (d) To review the arrangements for customers to receive CSSA outside Hong Kong;
- (e) To review the provisions of long term supplement and single parent supplement under the Scheme;
- (f) To review the provision of disregarded earnings under the Scheme;
- (g) To review the provision of special grants under the Scheme; and
- (h) To review the mechanism for annual inflation adjustment of CSSA benefits.

\*The 1994/95 HES was conducted by the Census and Statistics Department between October 1994 and September 1995. It provides data on the spending patterns of a representative sample of about 7,400 general and CSSA households.

List of Abbreviations

AG	Attorney General
BN	Basic needs
C & SD	Census and Statistics Department
CPI(A)	Consumer Price Index (A)
CSSA	Comprehensive Social Security Assistance
DE	Disregarded earnings
DSW	Director of Social Welfare
ERF	Emergency Relief Fund
HES	Household Expenditure Survey
IAS	Internal Audit Section
LD	Labour Department
LES	Local Employment Service
LTS	Long term supplement
MSA	Management Services Agency
NGO	Non-governmental organisation
PA	Public Assistance
SG	Steering Group
SIT	Special Investigation Team
SPS	Single parent supplement
SSA	Social Security Allowance
SSAIP	Social Security Assistance Index of Prices
SSFUs	Social Security Field Units
SSPS	Social Security Payment System
SWAC	Social Welfare Advisory Committee
SWD	Social Welfare Department

## **Chapter 2**

### **CSSA Standard Rates**

#### **Present Arrangements**

When the Public Assistance (PA, now CSSA) Scheme was set up in 1971, the basic (now standard) rates covered food costs only. In 1972, the basic rates were revised to cover additional items of essential household expenditure, which included fuel and light, clothing and footwear, miscellaneous goods, transport and services, and durable goods. However, items which were considered non-essential, such as alcoholic drinks and tobacco, and those covered by special grants (e.g. rent), or provided free by the government (e.g. medical treatment) were not covered.

2.2. Over the years, apart from annual inflation adjustments, many improvement measures have been introduced. These include supplements for the elderly, people with a disability, children, persons with long term needs and single parents, provision for disregarded earnings, and a wide range of special grants, to take account of social changes and to ensure that payments were better tailored to meet the needs of different categories of recipients. Real increases were also made to the payment rates. In 1993 most of the supplements were subsumed into the standard rates (which replaced the 'basic rates') when the CSSA Scheme was introduced.

#### **Rationale for Present Arrangements**

2.3. The objective of the CSSA Scheme is to provide financial assistance to financially vulnerable individuals and families to bring their income up to a level where their basic and special needs can be met.

#### **Key Issues for Review**

2.4. Over the past few years, there have been demands from political parties and concern groups for a substantial increase in the levels

of CSSA payments. In a report entitled "A Measure of Dignity - Report on the Adequacy of Public Assistance Rates in Hong Kong" published in June 1994, Dr S. MacPherson criticised the inadequacies of the existing system and recommended a new set of CSSA standard rates for different age groups, which were substantially higher than the existing ones.

2.5. The Administration did not accept the recommendations in Dr MacPherson's report because his approach in determining a "minimum acceptable standard of living" was a radical departure from the philosophy and established policy of the CSSA Scheme. The Governor did, nevertheless, pledge in the 1994 Policy Address to review the adequacy of the CSSA payment rates in the context of the 1994/95 Household Expenditure Survey (HES)\*.

2.6. The review compared CSSA payment rates with the data obtained from the HES.

## **Methodology**

### **Household Expenditure Survey Approach**

2.7. The HES provided data on the expenditure of CSSA households and other low income groups not on CSSA. CSSA standard rates plus the monthly apportionment of the annual LTS were compared with the findings of HES on the expenditure patterns of CSSA customers and of the lowest 5% non-CSSA income group (adjusted to exclude items which were covered separately by CSSA special grants or provided free by the Government). The lowest 5% income group level was considered the appropriate reference group for comparison. However, checks were also made against the spending levels of the lowest 10% and 15% income groups.

\*The HES was conducted by the Census and Statistics Department from October 1994 to September 1995. It provides data on the spending patterns of a representative sample of about 7,400 general and CSSA households.

## Basic Needs (BN) Approach

2.8. There is great diversity of opinion as to what items constitute basic needs. Assuming some consensus is possible, the adequacy of social security payments can be defined as the amount of money given as financial assistance which enables a person to sustain a standard of living where that person's basic needs can be met.

2.9. The SG constructed basic baskets of commodities and services representing the basic needs for food and non-food household expenditure for various categories of CSSA customers. The food items and their costs were determined for each age group on the advice of a government dietician and by applying the average retail prices of the lowest 50% price range provided by Census & Statistics Department (C&SD). For most of the non-food items, the quantity and the consumption life span were estimated by the SG and then costed by reference to the retail prices of the lowest 50% price range. For items such as fuel, light and transport, the expenditure pattern of the lowest 5% non-CSSA income group (as identified in the HES) was adopted. Some examples of the main elements of the monthly BN budgets so constructed are at Annex 2.1. The cost of the basket was then compared with the relevant CSSA standard rates plus monthly apportionment of the annual LTS. The SG cross-checked the BN budgets against the basic needs requirement as perceived by our CSSA customers obtained from a small sample survey of our customers to ensure that the former represented a close approximation of the latter.

2.10. The BN approach provided a baseline below which the standard rates should not be allowed to fall. Establishing the BN budgets inevitably involved the exercise of some subjective judgement. The results of the HES, on the other hand, provided an indication by reference to actual expenditure to suggest which categories of customers might justify higher rates above the baseline provided by the BN approach.

## Findings

### HES Approach

2.11. A study based on the first 6-month HES data (October 1994 - March 1995) was completed in September 1995. The findings served as a reference for the revision of CSSA rates which was announced in the



Governor's Policy Address in October 1995. A study based on the full 12-month HES data (October 1994 - September 1995) was completed in February 1996. The findings showed results similar to those of the first 6-month study.

2.12. Where data were available from the HES, the CSSA standard rates plus monthly apportionment of LTS (at 1995/96 prices) were found -

- (a) to exceed the expenditure of all the CSSA groups, except for-
  - (i) single able-bodied adults whose standard rate plus monthly apportionment of LTS was \$15 below HES expenditure based on the full 12-month data;
  - (ii) able-bodied adults in family whose standard rate plus monthly apportionment of LTS was \$200 below the HES expenditure based on the first 6-month data and was \$110 below HES expenditure based on the full 12-month data; and
  - (iii) single 50% disabled adults whose standard rate plus monthly apportionment of LTS was \$70 below HES expenditure based on the first 6-month data but was \$135 above HES expenditure based on the full 12-month data;
- (b) to exceed the expenditure of the lowest 5% income group except for-
  - (i) able-bodied adults in family whose standard rate plus monthly apportionment of LTS was \$560 below HES expenditure based on the first 6-month data and was \$650 below the HES expenditure based on the full 12-month data; and
  - (ii) elderly in family (other than those who are 100% disabled and those who require constant attendance) whose standard rate plus monthly apportionment of LTS was \$180 below HES expenditure based on the first 6-month data but was \$85 above HES expenditure based on the full 12-month data.

2.13 When a further comparison was made with the expenditure levels of the lowest 10% and 15% income groups, the results were, in effect, broadly the same as when compared with the lowest 5% income group, i.e. the CSSA standard rates plus monthly apportionment of LTS were found to exceed these expenditure levels except for able-bodied adults in family and elderly in family.

#### BN Approach

2.14. The CSSA standard rates plus monthly apportionment of LTS exceed the BN budgets for all CSSA groups except for-

- (a) single able-bodied adults whose standard rate plus monthly apportionment of LTS was \$400 below the BN budget;
- (b) able-bodied adults in family whose standard rate plus monthly apportionment of LTS was \$430 below the BN budget; and
- (c) 50% disabled adults in family whose standard rate plus monthly apportionment of LTS was \$50 below the BN budget.

2.15. A summary of the findings is set out in the following Annexes-

- (a) Annex 2.2 1994/95 HES findings
- (b) Annex 2.3 BN budgets by category of CSSA clients

#### Analysis

2.16. Where the CSSA standard rate plus the monthly apportionment of LTS exceeds the HES expenditure and exceeds the BN budget, the CSSA benefits are generally adequate to meet the needs of the customers and do not justify any real increase.

2.17. The above findings clearly indicate, however, that there is a case to increase the CSSA standard rates for able-bodied adults. The CSSA standard rates plus the monthly apportionment of LTS were, based on the full 12-month data, considerably lower than the HES expenditure (for able-bodied adults in family by 37% as compared with the lowest 5%

non-CSSA income group expenditure and by 9% as compared with their own actual spending). They were also 23% and 28% lower than the BN budgets for single able-bodied adults and adults in family respectively. Significant increases in able-bodied adult rates would, however, cause concern about the risk of creating a disincentive to work.

2.18. Under the CSSA Scheme, able-bodied adults can be classified broadly into two categories-

- (a) those who are unable and not expected to participate in the labour force, i.e. single parents and family carers who have to look after young children or disabled/elderly members at home, and those medically certified to be unfit for work because of ill-health; and
- (b) those who are able and expected to work - these persons, if unemployed, have to register with the Labour Department for job placement as a pre-requisite for receiving CSSA.

2.19. As single parents, family carers and adults in ill-health are unable and not expected to work, a substantial increase in their CSSA rates should not create a disincentive to work. However, for those able-bodied adults who are able and expected to work, the level of CSSA payments for these customers should be sufficiently lower than the monthly wages earned by the lowest paid workers (as at September 1995, the lower quartile of monthly wage earned by a general cleaner is about \$3,900 per month) so as to avoid a disincentive to work. Moreover, these clients would be able to get additional resources from disregarded earnings (currently \$1,210 per month) if they work.

2.20. The full 12-month data showed that the CSSA standard rate plus the monthly apportionment of LTS for the elderly in family group exceeded the expenditure of the equivalent lowest 5% income group by 6%. The first 6-month data indicated a contrary finding, on the basis of which an increase of \$180 for elderly persons living within a family was announced in the Governor's Policy Address in October 1995. This increase, which will take effect on 1 April 1996, should be maintained.

## Recommendations

2.21. Based on the analysis set out above, we propose the following enhancements to the CSSA standard rates (at 1995/96 prices)-

<u>Category of Clients</u>	<u>Increase Announced</u> (based on first 6-month data)	<u>Proposed Increase</u> (based on full 12-month data)
(a) Able-bodied adult		
(i) single parent, family carer, adult in ill- health	\$560	\$600
(ii) other adult	\$280	\$300
(b) Elderly in family (other than 100% disabled and those requiring constant attendance)	\$180	\$180

2.22 Their existing and proposed standard rates at 1995/96 prices are as follows-

<u>Category of Clients</u>	<u>Existing</u>	<u>Proposed</u>	<u>(% increase)</u>
(a) Able-bodied adult			
(i) single parent, family carer	\$1,045	\$1,645	(57%)
(ii) adult in ill-health			
single person	\$1,210	\$1,810	(50%)
family member	\$1,045	\$1,645	(57%)
(iii) other adult			
single person	\$1,210	\$1,510	(25%)
family member	\$1,045	\$1,345	(29%)
(b) Elderly in family (other than 100% disabled and those requiring constant attendance)	\$1,505	\$1,685	(12%)

2.23. In the case of the single person rate, the proposed rate for an adult in ill-health is the same as the existing rate for a 50% disabled adult. However in the case of the family rate, the proposed rate for an adult in ill-health would be higher than the existing rate for a 50% disabled adult. There is no clear evidence to support a major increase in the 50% disabled adult rate of \$1,505 (although the BN approach did indicate that the rate might be slightly low - see paragraph 2.14(c)), we nevertheless consider that, in view of this anomaly, this rate should be brought up to the same level as the family rate for an adult in ill-health, i.e. \$1,645.

	<u>Single Person</u>		<u>Family Member</u>	
	<u>Existing</u>	<u>Proposed</u>	<u>Existing</u>	<u>Proposed</u>
Adult in ill-health	\$1,210	\$1,810	\$1,045	\$1,645 (+57%)
50% disabled adult	\$1,810	\$1,810	\$1,505	\$1,645 (+9%)

2.24. On top of the above improvements, there will be the normal increases to compensate for inflation. Taking into account the 7% across-the-board increase approved by the Finance Committee of the Legislative Council on 9 February 1996, the new standard rates for all categories of CSSA clients with effect from 1 April 1996 are set out at Annex 2.4 for easy reference.

### **Financial Implications**

2.25. In assessing the financial implications of improvements to CSSA standard rates, we need to take into account not only the current number of CSSA clients and the projected normal growth based on trends, but also the additional number of people who would become eligible for CSSA as a result of the increased rates. This is because with the way the CSSA income test works, increases in the standard rates would bring people who are hitherto ineligible for CSSA into the CSSA net, assuming that they also meet the assets test. In this respect, it is relevant to note that following improvements in CSSA payment rates in real terms, ranging between 4% and 37%, in July 1993, the number of CSSA households rose by 16% from 81,975 in 1992-93 to 95,104 in 1993-94. The number increased further to 109,461 in the following year, representing another 15% increase.

2.26. It is not possible to give a reliable estimate of the additional number of households who will become eligible under the revised CSSA payment rates and who will actually come forward to apply. This is because applicants also have to satisfy the assets test. While the findings of the General Household Survey conducted by C&SD provide a rough estimate on household income for reference, there are no available data on household assets. Moreover, there are other factors affecting the actual

take-up rate among the eligible income groups. Nonetheless, based on the existing CSSA take-up rate, we estimate that about 4,000 additional households (comprising an estimated total of 16,000 persons) might fall into the CSSA net as a result of the proposed enhancements to the CSSA standard rates. This figure represents about 3% of the estimated total number of CSSA cases in 1996/97.

2.27. The estimated total financial implications (at 1995/96 prices) arising from the above recommendations are-

<u>Category of Client</u>	<u>Estimated Number</u>	<u>Proposed Increase in Standard Rate (95/96 prices)</u>	<u>Estimated Annual Financial Implications (95/96 prices)</u>
<b>Able-bodied Adult</b>	<b>22,800</b>		<b>\$142 Mn</b>
Single parent	8,200	\$600	\$59 Mn
Family carer	4,800	\$600	\$35 Mn
Adult in ill-health	3,600	\$600	\$26 Mn
Other adult	6,200	\$300	\$22 Mn
<b>Elderly in family</b> (other than 100% disabled and those requiring constant attendance)	<b>13,900</b>	<b>\$180</b>	<b>\$30 Mn</b>
<b>50% disabled adult in family</b>	<b>1,500</b>	<b>\$140</b>	<b>\$3 Mn</b>
<b>Sub-total</b>	<b>38,200</b>		<b>\$175 Mn</b>
<b>Additional people falling into the CSSA net</b>	<b>16,000</b>		<b>\$142 Mn</b>
<b>Total</b>	<b>54,200</b>		<b>\$317 Mn</b>

Basic Needs Budget for  
Different Categories of CSSA Clients  
(\$ per month at Oct 94 – Sep 95 prices)

<u>Section of Commodities and Services</u>	<u>Single Person</u>	<u>Child</u>		<u>Single Person</u>	<u>Adult</u>		<u>Single Person</u>	<u>Elderly</u>	
		<u>Family Member</u>			<u>Family Member</u>			<u>Family Member</u>	
Food	695 ( 53% )	695 ( 60% )		799 ( 48% )	799 ( 53% )		688 ( 45% )	688 ( 50% )	
Fuel and Light	111 ( 8% )	92 ( 8% )		111 ( 7% )	92 ( 6% )		111 ( 7% )	92 ( 7% )	
Clothing and Footwear	112 ( 8% )	112 ( 10% )		204 ( 12% )	204 ( 14% )		202 ( 13% )	202 ( 15% )	
Durable Goods	243 ( 18% )	107 ( 9% )		249 ( 15% )	112 ( 8% )		254 ( 17% )	118 ( 9% )	
Miscellaneous Goods	113 ( 9% )	108 ( 9% )		104 ( 6% )	98 ( 7% )		106 ( 7% )	101 ( 7% )	
Transport and Vehicles	16 ( 1% )	16 ( 1% )		126 ( 8% )	126 ( 8% )		97 ( 6% )	97 ( 7% )	
Miscellaneous Services	34 ( 3% )	38 ( 3% )		62 ( 4% )	65 ( 4% )		66 ( 5% )	70 ( 5% )	
Total	1,325 ( 100% )	1,168 ( 100% )		1,654 ( 100% )	1,496 ( 100% )		1,524 ( 100% )	1,367 ( 100% )	

Notes : (1) Child and adult refer to able-bodied person while elderly refers to those other than the 100% disabled and those requiring constant attendance.

(2) Figures might not add up to total due to rounding.



# **Comparison of Modified Standard Rates with Monthly Per Capita Expenditures of CSSA Recipients and the Lowest 5% Income Group by Category of Persons Based on 1994/95 HES Findings**

(At October 1994 - September 1995 prices)

	CSSA standard rate and long term supplement per month <sup>(1)</sup> (MSR)	Monthly expenditure <sup>(2)</sup> Lowest 5% CSSA group      income group		Surplus / Shortfall (-) of MSR over HES expenditure CSSA group      Lowest 5% income group	
	\$	\$	\$	\$ (\$ at 95/96 prices)	\$ (\$ at 95/96 prices)
<b><u>Able-bodied Person</u></b>					
<b><u>Single Person</u></b>					
Child	1,848	*	*	- ( - )	- ( - )
Adult	1,270	1,282	*	-12 ( -15 )	- ( - )
Elderly <sup>(3)</sup>	1,848	1,327	1,235	521 ( 545 )	613 ( 640 )
<b><u>Family member</u></b>					
Child	1,522	1,127	1,306	395 ( 410 )	216 ( 225 )
Adult	1,082	1,186	1,707	-104 ( -110 )	-625 ( -650 )
Elderly <sup>(3)</sup>	1,522	1,077	1,440	445 ( 465 )	82 ( 85 )
<b><u>Disabled Person</u></b>					
<b><u>Single Person</u></b>					
50% disabled child	2,423	*	#	- ( - )	- ( - )
100% disabled child	2,860	*	*	- ( - )	- ( - )
Child requiring constant attendance	3,865	*	*	- ( - )	- ( - )
50% disabled adult	1,848	1,719	#	129 ( 135 )	- ( - )
100% disabled adult/elderly	2,280	1,516	*	764 ( 795 )	- ( - )
Adult/elderly requiring constant attendance	3,293	1,920	*	1,373 ( 1,430 )	- ( - )
<b><u>Family member</u></b>					
50% disabled child	2,100	*	#	- ( - )	- ( - )
100% disabled child	2,532	*	*	- ( - )	- ( - )
Child requiring constant attendance	3,545	*	*	- ( - )	- ( - )
50% disabled adult	1,522	1,261	#	261 ( 270 )	- ( - )
100% disabled adult/elderly	1,960	1,165	976	795 ( 830 )	984 ( 1,025 )
Adult/elderly requiring constant attendance	2,965	1,464	1,525	1,501 ( 1,565 )	1,440 ( 1,500 )

Notes : (1) MSR at Oct 94 - Sept 95 level are calculated by taking the average of the MSR at 94/95 and 95/96 prices.

(2) Monthly expenditure on all commodities and services other than those covered by special grants under the CSSA Scheme or provided free by Government.

(3) Other than the 100% disabled and those requiring constant attendance.

# A comparable category in the low income group cannot be identified.

\* The estimate is considered statistically not suitable to be adopted for reference due to the small number of sample observation(s).

## Comparison of CSSA Modified Standard Rates with Basic Needs Budget By Category of CSSA Clients

(At October 1994 - September 1995 prices)

	CSSA standard rate and long term supplement per month (1) (MSR)	Monthly Basic Needs Budget (BNB)	Surplus / Shortfall (-) of MSR over BNB
	\$	\$	\$ (\$ at 95/96 prices)
<b><u>Able-bodied Person</u></b>			
<b><u>Single Person</u></b>			
Child	1,848	1,325	523 ( 545 )
Adult	1,270	1,654	-384 ( -400 )
Elderly (2)	1,848	1,524	324 ( 340 )
<b><u>Family member</u></b>			
Child	1,522	1,168	354 ( 370 )
Adult	1,082	1,496	-414 ( -430 )
Elderly (2)	1,522	1,367	155 ( 160 )
<b><u>Disabled Person</u></b>			
<b><u>Single Person</u></b>			
50% disabled child	2,423	1,470	953 ( 995 )
100% disabled child	2,860	1,614	1,246 ( 1,300 )
Child requiring constant attendance	3,865	2,624	1,241 ( 1,295 )
50% disabled adult	1,848	1,729	119 ( 125 )
100% disabled adult/elderly	2,280	1,770	510 ( 530 )
Adult/elderly requiring constant attendance	3,293	2,780	513 ( 535 )
<b><u>Family member</u></b>			
50% disabled child	2,100	1,313	787 ( 820 )
100% disabled child	2,532	1,457	1,075 ( 1,120 )
Child requiring constant attendance	3,545	2,467	1,078 ( 1,125 )
50% disabled adult	1,522	1,571	-49 ( -50 )
100% disabled adult/elderly	1,960	1,613	347 ( 360 )
Adult/elderly requiring constant attendance	2,965	2,623	342 ( 355 )

Notes : (1) MSR at Oct 94 - Sept 95 level are calculated by taking the average of the MSR at 94/95 and 95/96 prices.

(2) Other than the 100% disabled and those requiring constant attendance.

## CSSA Standard Rates

<u>Category of clients</u>	<u>Current standard rate</u> (\$)	<u>New standard rate from 1.4.96</u> (\$)	<u>Increase</u> (\$)
<u>Single person</u>			
<u>Child</u>			
able-bodied	1,810	1,935	125 ( 7% )
50% disabled	2,410	2,580	170 ( 7% )
100% disabled	2,865	3,065	200 ( 7% )
in need of constant attendance	3,910	4,185	275 ( 7% )
<u>Adult</u>			
able-bodied			
— in ill health	1,210	1,935	725 ( 60% )
— others	1,210	1,615	405 ( 33% )
50% disabled	1,810	1,935	125 ( 7% )
100% disabled	2,260	2,420	160 ( 7% )
in need of constant attendance	3,315	3,545	230 ( 7% )
<u>Elderly</u>			
100% disabled	2,260	2,420	160 ( 7% )
in need of constant attendance	3,315	3,545	230 ( 7% )
others	1,810	1,935	125 ( 7% )
<u>Family member</u>			
<u>Child</u>			
able-bodied	1,505	1,610	105 ( 7% )
50% disabled	2,105	2,250	145 ( 7% )
100% disabled	2,555	2,735	180 ( 7% )
in need of constant attendance	3,610	3,865	255 ( 7% )
<u>Adult</u>			
able-bodied			
— single parent, family carer, in ill health	1,045	1,760	715 ( 68% )
— others	1,045	1,440	395 ( 38% )
50% disabled	1,505	1,760	255 ( 17% )
100% disabled	1,960	2,095	135 ( 7% )
in need of constant attendance	3,005	3,215	210 ( 7% )
<u>Elderly</u>			
100% disabled	1,960	2,095	135 ( 7% )
in need of constant attendance	3,005	3,215	210 ( 7% )
others	1,505	1,805	300 ( 20% )

Note : Figures in brackets refer to % increase.

ex 2.4

## Chapter 3

### Asset Limits

#### Present Arrangements

##### Means-tested System

The CSSA Scheme is a means-tested scheme, designed to provide a safety net for those financially vulnerable in society. A CSSA applicant must pass both the income and assets tests. There is no fixed income level for determining the eligibility of a CSSA individual/household for the purpose of assistance. An individual/household will be eligible for CSSA if the total assessable monthly household income is insufficient to meet his or her household's overall monthly needs recognised under the Scheme. The amount of CSSA payable to any individual/household is the difference between the total assessable monthly household income and the overall monthly needs recognised under the Scheme.

3.2. The Scheme also provides for certain income (i.e. income from employment) to be disregarded up to a specified level for the purpose of determining the assessable income - this is the subject of Chapter 7 of this Report.

##### Asset Limits

3.3. CSSA applicants are not eligible for financial assistance if their asset levels are equal to or higher than the prescribed limits. The current limits are as follows-

- (a) value of cash, savings, investments, readily realisable assets and valuable possessions-
  - \* \$26,650 for a single person
  - \* \$17,750 for a member in the family

- (b) value of real property not occupied by the family (real property occupied by the family is disregarded in total)-

\* \$13,320 per person

### **Rationale for Present Policy**

3.4. The primary objective of setting asset limits for CSSA applicants is to screen out households with assets at such levels that they cannot be considered needy.

3.5. CSSA customers should nevertheless be allowed to retain some assets to meet genuine emergencies. One aim of the CSSA Scheme is to discourage dependency and to encourage an early return to self-dependence. Retention of assets by CSSA recipients helps them to rebuild their lives and to live without CSSA should the opportunity arise.

### **Key Issues for Review**

3.6. It has been difficult to provide a logical basis for the precise level of the asset limits, the setting of which has always involved a subjective judgement. This is because there are no relevant statistical data available regarding the level of assets generally held by people in Hong Kong. Bearing in mind this serious constraint, it was considered desirable to review the absolute level of the asset limit, its composition and the mechanism applied for its annual adjustment.

### **Recommendations**

#### **Simplification of Categories of Assets**

3.7. It is recommended that the present two categories of assets should be simplified to one by excluding the category of real property not occupied by the family. The reasons are that-

- (a) using one category of assets would help simplify working procedures;
- (b) in some developed countries, only one category of assets is applied in the operation of their means-tested social security schemes;
- (c) given the substantial value of real property in Hong Kong, CSSA applicants possessing any real property not occupied by them should be obliged to sell the property off and live on the proceeds until their savings fall below the limit under the CSSA Scheme; and
- (d) very few CSSA applicants in fact have such real property.

#### A New Basis for Fixing Asset Limits

3.8. It is recommended that the existing limit for cash, savings and valuable possessions readily converted to cash for a single person (i.e. \$26,650) be increased by about 50% of the existing limit for real property (i.e.  $\$13,320 \div 2$ ) in view of the proposed abolition of the category of real property not occupied by the family. The asset limit for single person households could then be set at the rounded level of \$33,000.

3.9. With the proposed asset limit for a single person being \$33,000, it is suggested that an additional \$16,500 ( $\$33,000 \div 2$ ) be allowed for each additional eligible member of a household.

3.10. Under this proposal, each household will be allowed \$16,500 to meet genuine emergencies and each of its eligible members \$16,500 to build their lives when an opportunity to move from dependency on social security to financial independence arises. The proposal will result in significant increases in the usable asset limits applicable to all household sizes with smaller households benefiting from the larger increases 2-person households by as much as 41%. This redresses what is perceived to be an anomaly in the current system where limits applying to smaller households seem particularly low. The proposal is also easy to understand and simple to administer, and is more user-friendly to the majority of the CSSA recipients.

3.11. A table and a graph showing the existing and the proposed asset limits are at Annexes 3.1 and 3.2.

#### Mechanism for Future Adjustments

3.12. The levels of assets will be adjusted regularly in line with inflation to maintain their real value in accordance with the Consumer Price Index (A) (CPI(A)).

#### Financial Implications

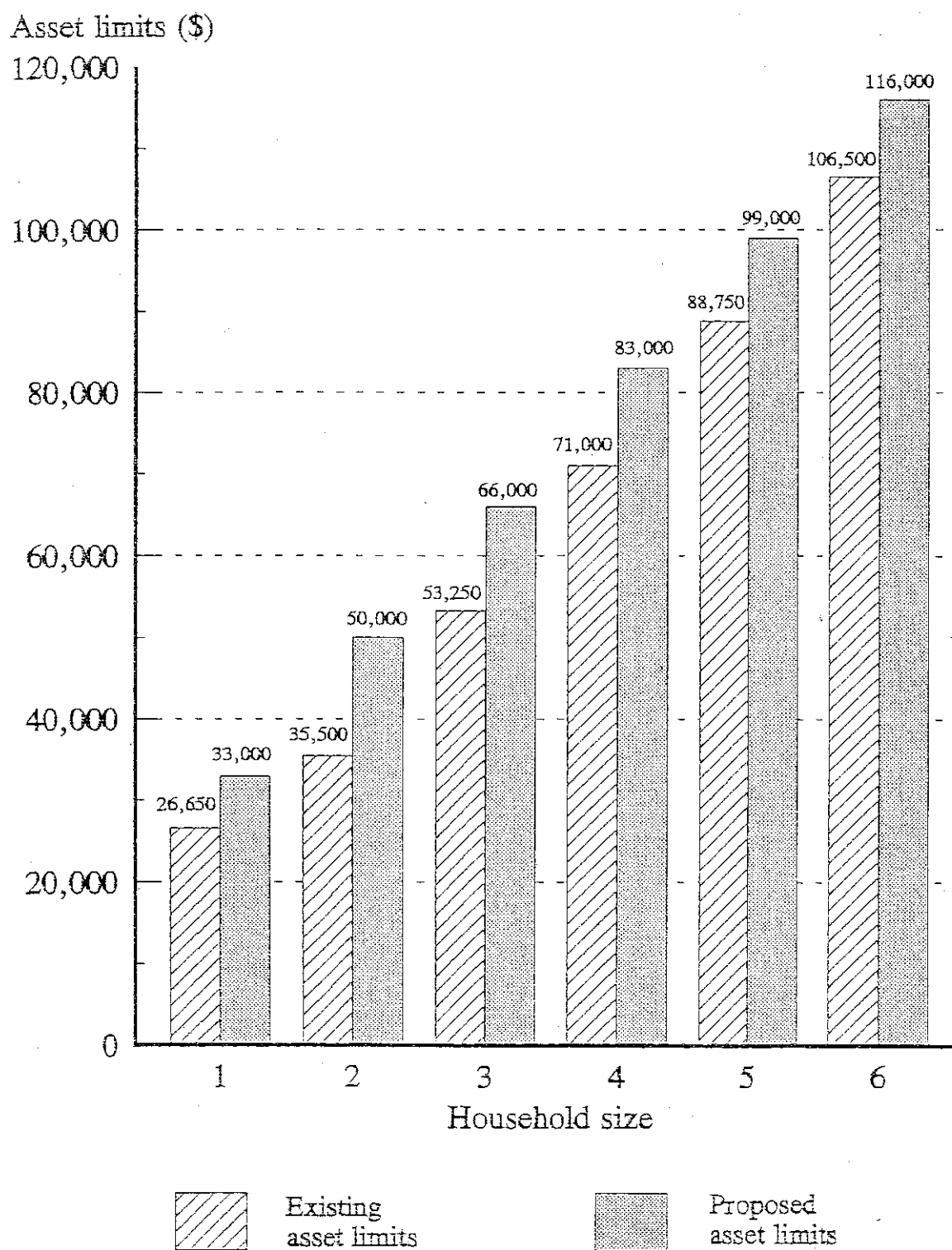
3.13. Given that that there are no statistical data available on possession of assets by the Hong Kong population, we have no means to ascertain whether changes to the asset limits would result in more people eligible for CSSA. However, based on our past experience, we do not believe that the new limits now recommended, which represent an increase of between 9% and 41% depending on the size of the household, would lead to any significant increase in the number of CSSA applications.

Annex 3.1

No. of eligible members in the <u>household</u>	(1)  Existing <u>asset limits</u>  (\$)	(2)  Proposed <u>asset limits</u>  (\$)	(3)=(2)-(1)  <u>Difference</u>  (\$)
1	26,650	33,000	6,350 (+24%)
2	35,500 (17,750 x 2)	50,000 (33,000+16,500)	14,500 (+41%)
3	53,250 (17,750 x 3)	66,000 (33,000+16,500 x 2)	12,750 (+24%)
4	71,000 (17,750 x 4)	83,000 (33,000 + 16,500 x3)	12,000 (+17%)
5	88,750 (17,750 x 5)	99,000 (33,000 + 16,500 x 4)	10,250 (+12%)
6	106,500 (17,750 x 6)	116,000 (33,000 + 16,500 x 5)	9,500 (+9%)



## Existing and Proposed Asset Limits by Household Size



## **Chapter 4**

### **"Absence" Rules - Payment of CSSA to Elderly Persons Retiring to China**

#### **Present Arrangements**

The current "absence" rules came into effect on the implementation of the CSSA Scheme in 1993. Temporary absence from Hong Kong not exceeding the limits specified below does not affect the payment of CSSA-

- (a) 180 days a year for elderly and disabled recipients; and
- (b) 60 days a year for other recipients, which may be extended up to a maximum of 90 days a year at the discretion of the Director of Social Welfare.

#### **Rationale for Present Policy**

4.2. The introduction of the "absence" rules enables recipients, particularly elderly and disabled recipients, to spend more time with their relatives living outside Hong Kong.

4.3. The existing "absence" rules, however, do not permit CSSA payments to be made to those who leave Hong Kong indefinitely because-

- (a) CSSA is funded from the general revenue and should be directed towards meeting the welfare needs of those living in Hong Kong;
- (b) CSSA is provided to meet recipients' needs with reference to the specific conditions and the cost of living in Hong Kong;
- (c) the existing "absence" rules under the Scheme are already very generous by international standards; and

- (d) a recipient's indefinite absence from Hong Kong would make it difficult to review his/her needs, financial situation, and continued eligibility for CSSA, thus making the detection of over-payment and other abuse well-nigh impossible.

### **Key Issues for Review**

4.4. A special case for relaxing the "absence" rules can be made in relation to elderly persons receiving CSSA in mainland China in that-

- (a) many of Hong Kong's elderly residents view mainland China as their "home" to which they would wish to return to live out their retirement; and
- (b) Hong Kong will become part of the People's Republic of China in 1997, and elderly recipients and others might well argue that receiving CSSA payments in China should be seen as different from receiving payments overseas.

### **Recommendations**

#### **Qualifying Conditions**

4.5. It is proposed that if elderly recipients are to continue receiving CSSA while living permanently in mainland China, various safeguards would need to be introduced by means of the following requirements -

- (a) they must be permanent residents of Hong Kong and have resided in Hong Kong for at least seven years; and
- (b) they must have been receiving CSSA continuously for a period of not less than three years before moving to mainland China.

4.6. Requirement (a) would ensure that the arrangement would be made available only to those who are long term residents and established members of the Hong Kong community. Requirement (b) would ensure that the elderly persons concerned were long term CSSA recipients whose eligibility had been well established. These requirements would between

them prevent elderly Hong Kong residents who have already moved to mainland China or elsewhere from abusing the system by returning briefly to Hong Kong to sign up for CSSA and then going immediately back to China.

#### Level of Benefits

4.7. It would be extremely difficult, and arguably wrong in principle, to attempt to adjust the level of CSSA payments for elderly clients receiving them in China with reference to the cost of living in China. It would also be difficult to justify paying China-based recipients CSSA special grants (e.g. for rent) which are designed to meet Hong Kong specific needs. It would be equally difficult to assess the appropriate level of such grants, many of which are based on reimbursement for payments actually made by the CSSA recipients.

4.8. We therefore recommend that CSSA elderly recipients in mainland China should receive only the relevant monthly standard rates plus the annual long term supplement.

#### Practical Arrangements

4.9. Arrangements to prevent abuse of the system will be difficult if the CSSA recipient is resident in mainland China. In the case of elderly recipients, the main risk in this context is of a death going unreported, or payments being taken improperly by people other than the recipients.

4.10. We would have to put in place arrangements to enable us to confirm from time to time the on-going eligibility of the recipient and to conduct occasional spot checks. This would require close liaison with the Chinese authorities and one option would be to engage an international NGO with experience of working in China to undertake some of these tasks on our behalf. Any proposed monitoring system would also need to satisfy our own audit and departmental control requirements.

4.11. In view of the likely practical difficulties in making such arrangements, it may be better to limit any such scheme in the first instance to, say, the Guangdong Province only. Some Members of SWAC suggested that an even smaller area, e.g. Po On County, might be a more practical starting point. We also need to consider how we might use the banking system in delivering payments to recipients.

4.12. We would also need to address what we do when elderly people change their mind and seek to return to Hong Kong. We will need to reach an understanding with those providing e.g. public housing, medical and welfare services locally how returnees should be treated in terms of access to these services.

### **Financial Implications**

4.13. Under the present rules, expenditure on CSSA is reduced when elderly recipients leave Hong Kong permanently and cease to be eligible for CSSA. In this respect, assuming that some elderly recipients would in any case return to retire in China, the proposal would mean expenditure has to be incurred which would otherwise have been saved. On the other hand, if such elderly people had remained in Hong Kong, they could have been entitled to special grants and subvented social services. Thus, on balance, the proposal should be broadly cost-neutral.

## Chapter 5

### Long Term Supplement

#### Present Arrangements

The long term supplement (LTS) is a supplement to the CSSA standard rate. It was introduced in 1978 to help families who were reliant on Public Assistance (PA, now CSSA) for a long period. LTS was designed to provide for the replacement of household and durable goods and to reduce the number of special grants paid to meet household needs. Since its implementation, the rates of LTS have been revised in accordance with the movement of the Social Security Assistance Index of Prices (SSAIP) to keep pace with inflation. LTS is payable annually to those customers who have been receiving CSSA for 12 months or more. As of 1 April 1995, the annual rates of LTS are as follows-

- \* \$1,340 for a single person
- \* \$2,680 for a family with 2-4 eligible members
- \* \$4,020 for a family with 5 or more eligible members

5.2. In 1994-95, the expenditure on LTS was about \$108 million. The number of cases in receipt of LTS in 1994-95 was about 84,900, representing about 78% of the total CSSA caseload-

	<u>Number of cases</u>
Single person	69,300
Family with 2-4 members	14,000
<u>Family with 5 or more members</u>	<u>1,600</u>
Total	84,900

### **Rationale for Present Policy**

5.3. The original rationale for introducing LTS was to provide customers with additional assistance for major household expenses as the PA basic rates (now CSSA standard rates) were, at that time, set at a subsistence level only, with little margin available to meet the costs of replacing major household goods.

### **Key Issues for Review**

5.4. With the various improvements to the CSSA Scheme and the real increases in its payment rates over the past years, CSSA payments no longer provide assistance at a subsistence level as was the case when LTS was introduced in 1978. Problems associated with running the LTS system are-

- a) one of its original purposes was to improve administrative efficiency by reducing the number of claims for special grants to meet households needs. However, there is no clear demarcation between the role of the LTS and that of special grants as far as replacement of household and durable items is concerned. Special grants are still paid on the merits of individual cases, in particular for the purchase of the more expensive household items (e.g. refrigerators, televisions);
- b) in practice, the existing system cannot control how CSSA customers spend their LTS. Customers almost invariably treat their LTS as an annual bonus to be spent on anything which they want, rather than as a supplement to be saved up to cover the need for replacing major household and durable goods. When they need money to meet any household needs, they might have already spent their LTS for other purposes. In these circumstances, they might ask for special grants to meet specific household needs.

5.5. A basic approach adopted in our review to examine the level of CSSA payments has been to compare CSSA rates against the expenditure levels of low income groups as shown in the Household Expenditure Survey (HES). To do this fairly, we have taken the CSSA standard rate for each category of recipient and added to it the average

monthly per capita LTS payment. We have then compared it with the monthly expenditure of the non-CSSA low income groups (including their expenditure on major household and durable goods). Where this comparison has shown that the total monthly CSSA payment (including LTS) is higher than the monthly expenditure of the equivalent HES group, we have come to the view that there is little justification for any increase in CSSA payment (including the LTS). The 12-month data from the HES showed that in almost all groups (except for adults) the CSSA and LTS payment was higher than the equivalent monthly expenditure of low-income groups, including expenditure on household and durable goods. Where it was lower, we have proposed to increase the CSSA standard rates. According to this methodology, there is, therefore, no case for increasing any LTS payment.

5.6. To test the adequacy of LTS rates in another way, we have drawn up a list of major durable goods which should be regarded as being covered by the LTS, and worked out the annualised expenditure on these items by family size. Four items (i.e. bed, refrigerator, colour television and washing machine) have been selected because their costs are high, and it would be difficult for CSSA customers to meet these costs from their monthly CSSA payments.

5.7. The annualised expenditure on these four items by family size has been worked out according to their costs based on the average of the lowest 50% price quotations and the estimated life span of each of them. The findings reveal that the annualised expenditure on these four items for 3-person households is significantly (52%) lower than the corresponding LTS rate, and even more so (lower by 64%) for 5-person households. However, the annualised expenditure on these items for 1-person households is close to, although still less than (by 17%), the corresponding LTS rate. A graph comparing the LTS with the annualised expenditure on the four selected major durable items by household size is in Annex 5.1.

5.8. In the light of the points raised in the above analysis, the review has examined whether there is a case for-

- (a) revising the level of LTS payment;
- (b) replacing the LTS with a fund [Under this option, a fund could be created for each household on CSSA from which they could draw to replace certain designated major household items. This would meet in a more precise way the



objectives of the LTS. Alternatively, as suggested by a Member of SWAC, arrangements could be made to advance LTS payments when major items needed replacement.]; and

- (c) maintaining the status quo and simplifying the system.

### **Recommendations**

#### Revising the level of LTS payment

5.9. In view of the analysis set out in paragraphs 5.5-5.7, there is no case to justify any real increase in the current level of LTS payment.

#### Replacing LTS with a fund

5.10. Whereas the fund option would meet the underlying purposes of the LTS in a better way, it would create a heavy administrative burden. This could not be met cost-effectively until the planned upgrading of the computerised Social Security Payment System (SSPS) has been completed. This option could be re-considered at that time.

#### Maintaining the status quo and simplifying the system

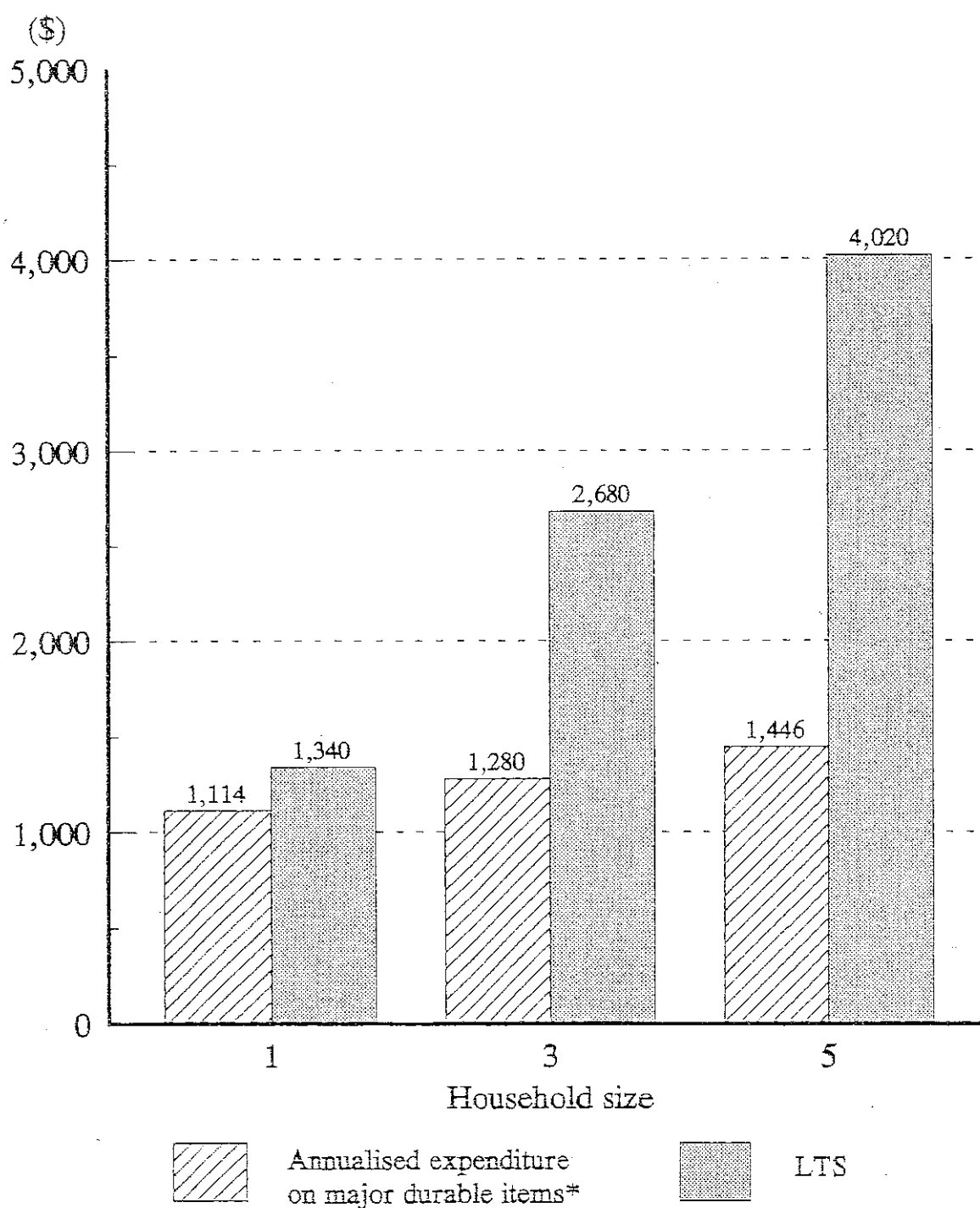
5.11. It is recommended that existing arrangements should be broadly maintained. However, since the annualised expenditure on the four major durable items required by large families is much lower than the corresponding LTS rate (see paragraphs 5.6 - 5.7), it is also recommended that the LTS rate for households with five or more members be frozen until the rate comes to equate with that for households with two to four members. The rationale for this is that the total payment for larger families of five persons or more becomes increasingly higher than is required (i.e. it does not adequately take into account economies of scale - even larger families still only need one refrigerator or television, for example). This would simplify the existing system, with one rate for single-person households and a second, higher rate for households with two or more members. These rates would continue to be adjusted annually to retain their real value against inflation. Given that the Finance Committee of the Legislative Council has already approved an across-the-board inflation adjustment to the LTS rates effective from 1 April 1996, we recommend that this change should take effect only from 1 April 1997.

5.12. It is further recommended that special grants for the purchase of household effects and durable goods should continue to be made in exceptional cases meriting special consideration, for example, a battered wife moving out of her matrimonial home empty-handed, a street-sleeper moving into a public housing unit for the first time, or a natural disaster victim with all his household goods damaged beyond repair.

### **Financial Implications**

5.13. Currently, only 2,000 CSSA households have 5 or more eligible members, constituting less than 2% of the total number of CSSA households. The financial implications of temporarily freezing the rate of LTS for this group of customers until it is at the level of the LTS rate for two to four member families are, therefore, minimal.

## Comparison of Long Term Supplement (LTS) with Annualised Expenditure on Selected Major Durable Items by Household Size



\* Major durable items include TV, bed, refrigerator and washing machine.

## Chapter 6

### Single Parent Supplement

#### Present Arrangements

A single parent supplement (SPS) of \$215 a month was introduced in April 1995 as an improvement to the CSSA Scheme.

6.2. For the purpose of payment of SPS, a single parent was defined by SWD as a person who-

- (a) is widowed, divorced or separated, or is an unmarried mother and father; and
- (b) is living with at least a son or daughter aged below 18 or aged 18 to 21 receiving full-time education.

In the case of separation, the separation need not necessarily be legally recognised, but must have arisen from a broken marriage/relationship.

6.3. The SPS is also payable in cases where the customer's spouse is-

- (a) receiving medical treatment in a residential institution providing medical care, such as hospitals, infirmaries, and the period of institutionalization has lasted or is expected to last for a continuous period of at least six months, or the period of institutionalisation is expected to last until the spouse dies;
- (b) serving a custodial sentence of at least nine months in prison or any penal institution (Note);
- (c) prevented by law from entering Hong Kong; or

- (d) physically living apart for other reasons by virtue of which the payment of SPS is considered appropriate by DSW.

*(Note: With remission, the actual period of imprisonment would be about six months.)*

### **Rationale for Present Policy**

6.4. The SPS is paid in recognition of the special difficulties which single parents face in bringing up families on their own without the support of spouses.

6.5. The SPS is not payable in cases where one of the parents is staying away from home because of work. For such cases, the working parent, though living apart, is supporting the family and enjoys earnings disregarded under the Scheme.

### **Key Issues for Review**

6.6. The review has examined whether the existing arrangements need to be further improved.

### **Recommendations**

6.7. As far as the SPS is concerned, no further improvements are considered necessary because-

- (a) the adequacy of standard rates for different categories of customers has been carefully examined in the current review, with real increases recommended for those groups identified to be in need of additional financial support, including single parents (see Chapter 2 ); and
- (b) the SPS is payable to single parents in addition to their standard rates in recognition of their difficulties they face in bringing up their children single-handedly, and

no similar supplements are payable to other categories of recipients.

6.8. At present, to ensure that single parents on CSSA are properly informed of welfare services available (e.g. child care services and retraining opportunities), it is a standard practice that each of them will be provided with a booklet entitled Welfare Services for Single Parent Families, and, where necessary, referred to a Family Service Centre for appropriate assistance.

6.9. As many single parents on CSSA are eager to get a job in order to be self-supporting, the SG has instigated an approach to the Employees Retraining Board to provide priority access to retraining courses for those single parents on CSSA seeking employment.

## Chapter 7

### Disregarded Earnings

#### Present Arrangements

The provision of disregarded earnings (DE) was introduced in 1978 as an incentive to self-help to Public Assistance (now CSSA) recipients. DE are those earnings which may be retained by the recipient without being offset against what he/she should receive under CSSA. Since 1 April 1995, the maximum level of DE has been set at an amount equivalent to 100% of the monthly standard rate for a single able-bodied adult (now \$1,210).

7.2. At present, the methods of calculating DE are as follows-

- (a) For a recipient who is not expected to seek work as a condition of receiving assistance (for example, an elderly person, a single parent)-
  - (i) earnings up to an amount equivalent to 25% of the standard rate for a single able-bodied adult are totally disregarded without deduction of benefit;
  - (ii) 50% of any earnings above the "no-deduction limit" are disregarded until the total amount of DE reaches the prescribed maximum level; and
  - (iii) the balance of the earnings, if any, is fully offset against the amount of assistance assessed as being payable.

For example, at present, a recipient earning \$2,117 a month can have his earnings disregarded up to a maximum of \$1,210 per month, as illustrated below -

<u>Earnings</u>	<u>Percentage disregarded</u>	<u>Amount disregarded</u>
First    \$303 (25% of \$1,210)	100%	\$303
Next    \$1,814 (150% of \$1,210)	50%	<u>      \$907      </u>
Total : \$2,117		\$1,210

- (b) For an able-bodied recipient aged 15-59 in regular employment, a flat-rate sum equivalent to 100 per cent of the standard rate for an able-bodied adult is disregarded from his/her monthly earnings. "Regular employment" is currently defined by SWD as earning \$2,200 or more and working no less than 120 hours a month.

7.3. From 1 April 1995, an earnings exemption period was introduced into the provision of DE. The first month's income from a newly secured full-time job (same definition as "regular employment") earned by recipients who are either the elderly, people with a disability (including those medically certified to be unfit for work) or family carers is totally disregarded. There is, however, no minimum income requirement, i.e. such recipients are not required to earn a minimum of \$2,200 a month, for people with a disability who start self-employment or get jobs in the open market (including supported employment) in recognition of the disabilities which limit their earning capacity. A CSSA recipient is allowed to benefit from this provision no more than once every two years.

### **Rationale for Present Policy**

7.4. The basic rationale of the provision of DE is to encourage self-help by providing an incentive to secure employment. It encourages and provides a means for CSSA recipients to improve, at least marginally, the quality of their lives. It in turn gives them the chance to get experience in the labour market which helps them to gain self-dependence once the opportunities arise. Caution is needed to avoid setting the rates of CSSA plus DE at levels which would provide a standard of living equal to or higher than that of someone working full-time, as any incentive to leave



welfare dependence would thus be lost. On the other hand, the level of DE should be high enough to create a real incentive for CSSA recipients to re-enter the workforce.

### **Key Issues for Review**

- 7.5. The review has examined whether there is a case for -
- (a) further raising the maximum level of DE;
  - (b) extending the earnings exemption period for specific categories of recipients;
  - (c) re-defining "regular employment" for the purpose of the provision of DE for able-bodied adults;
  - (d) improving the method of calculating DE; and
  - (e) setting a higher level of DE for families with one able-bodied earner and one or more dependants.

### **Recommendations**

7.6. The following two important criteria have been borne in mind when developing the recommendations -

- (a) Any increase in the level of DE will broaden the CSSA net and result in higher financial commitments. The provision of DE should lead people away from dependence on social security, not attract more into dependence.
- (b) If additional funds are available, they would be better spent on improving the level of assistance either generally or for specific groups of recipients most in need rather than on improving the situation of those who already have an income above the basic assistance level.

7.7. It is recommended that -

- (a) The rate of DE should continue to be set at an amount equivalent to the monthly standard rate for a single able-bodied adult which is adjusted regularly in line with inflation. The level of DE increased by 33% in April 1995, and given the proposed increase in the able-bodied adult rate from 1 April 1996, will increase further by another 25% in real terms then. The level of DE will therefore have increased by 66% in real terms from March 1995 (when it was \$835) to April 1996 (when it will be \$1,615).
- (b) The earnings exemption period for specific categories of recipients was introduced only on 1 April 1995. It would therefore be more appropriate to review this provision at a later stage once the impact of this new provision can be more fully assessed. In the light of views expressed by SWAC and the Legislative Council's Welfare Services Panel, we will review the earnings exemption period and the categories of recipients to be covered by the provision in mid-1996.
- (c) No change to the definition of "regular employment" for the purpose of the provision of DE is required. Earning \$2,200 a month is far less than the normal wage an able-bodied adult can earn. According to the half-yearly report of wage statistics compiled by C&SD, the lower quartile of the monthly wage earned by the lowest paid worker (general cleaner) was about \$3,900 as at September 1995. Moreover, 120 working hours per month is already below the definition of under-employment in the General Household Survey, which is less than 35 hours per week (i.e. less than 140 hours per month). Therefore, the SG concluded that the existing definition is appropriate.
- (d) No change to the method of calculating DE is required as the existing method, compared with other options for improvement, provides a better incentive to work, in particular to those who could only earn a small amount of money because of old age or disability.
- (e) Setting a higher level of DE for families with one able-bodied earner and one or more dependants is not required as, first,

the number of such families is small, and more importantly, any improvement could make CSSA plus income retained from low level work significantly more attractive than full-time employment and would thus encourage dependency on social security.

### **Financial Implications**

7.8. As no changes are recommended, there are no financial implications other than those stemming from the consequential increase in DE resulting from the proposed increase in the standard rate for single able-bodied adults.

## **Chapter 8**

### **Special Grants**

#### **Present Arrangements**

Under the CSSA Scheme, in addition to standard rates and two special supplements (long term supplement and single parent supplement), a wide range of special grants are payable under the discretionary power of the Director of Social Welfare (DSW) to meet the special needs of customers. In practice, the discretionary power to approve special grants is delegated by DSW to his staff in varying degrees.

8.2. At present, there are broadly 24 types of special grants which have been established over the years. Annex 8.1 provides a list of these grants and their current payment rates. For any special needs not covered by the existing provisions, a special grant can be considered on an individual basis if the needs are established and considered justified.

8.3. Under the existing system for administering special grants, they are payable in three modes: to meet the actual costs in full, to meet the actual costs up to a prescribed maximum level, and on a flat-rate basis. Moreover, to avoid any undue hardship on the part of CSSA recipients, advance payment can be arranged whenever there is a proven need to do so.

#### **Rationale for Present Policy**

8.4. An important element in the CSSA Scheme, which has often been overlooked by critics of the Scheme, is the provision of special grants to meet special needs of the CSSA customers on both recurrent and non-recurrent bases. For 1995/96, special grant payments were estimated at \$1,200 Mn, representing 24% of the total CSSA payments. The provision of special grants aims at meeting the varied needs of individuals and families. It ensures the cost-effective use of the available resources by making sure that those who need special financial help receive it.

### Key Issues for Review

8.5. The review has examined the following aspects of the provision of special grants-

- (a) the modes of payment;
- (b) the bases of those special grants payable on a reimbursement basis up to prescribed maximum levels or on a flat-rate basis and the mechanism for revising the rates;
- (c) the need for introducing new special grants; and
- (d) the mechanism for improving the existing special grant provision.

### Recommendations

8.6. With regard to the modes of payments, it is recommended that in the longer term, we should move towards establishing a ceiling amount or a flat rate where appropriate, and developing a mechanism for revising the payment rate where practicable.

8.7. Other recommendations are as follows-

#### New Special Grants Proposed

- (a) Special grant for the elderly to cover extra expenses incurred during Chinese New Year

As more money needs to be spent especially by the elderly during Chinese New Year, it is recommended that a special grant of \$200 per annum be introduced for elderly customers to cover extra expenses incurred by them during Chinese New Year.

- (b) Special grant for recreational and social activities for the elderly

In order to encourage socialisation for the elderly, the majority of whom being single are more in need of

socialisation than the other customer groups, a special grant of \$320 per annum is recommended to be introduced. This will cover the fees of recreational and social activities for the elderly, on a reimbursement basis, but with user-friendly arrangements for reimbursements to those who participate in recreational and social activities organised by non-governmental organisations (NGOs). This grant is designed to encourage elderly persons to join activities organised by social centres for the elderly and other local organisations.

Special Grant (changed from reimbursement mode to a flat-rate grant)

(c) Flat-rate grant for selected items of school related expenses

As supported by SWAC and the Legislative Council's Welfare Services Panel, it is recommended that a flat-rate grant be introduced for selected items of school related expenses (i.e. books, stationery, school uniforms, miscellaneous and minor one-off expenses) for school children (from pre-primary to upper secondary) at a level whereby 90% of them would receive an amount equal to or more than what they should receive under the existing system. There would also be 'topping-up' arrangements for those children whose school-related expenses exceed the flat-rate grant. This new arrangement will largely overcome the problem of the stigma attached to having to seek reimbursement for such expenses under the current system. Annex 8.2 shows the flat-rate grants payable to school children at different levels of education.

Special Grants Payable on a Reimbursement Bases up to Prescribed Maximum Levels

(d) Rent Allowance

This is dealt with in detail in Chapter 9.

(e) Day crèche and day nursery fees

The existing arrangement of pegging the maximum levels of these grants to the maximum fee levels charged by subvented day crèches and day nurseries as approved by the Secretary for the Treasury is appropriate and no change is proposed.

(f) School fees for half-day and full-day kindergartens

The existing arrangement of pegging the maximum levels to the weighted average fees charged by non-profit-making kindergartens as advised by the Student Financial Assistance Agency is appropriate and no change is proposed.

(g) Maintenance payment

The existing arrangement of pegging the maximum level to 100% of the maintenance grant under the foster care service is appropriate. Therefore, no change is proposed.

(h) Baby-sitting charges

The general maximum is pegged to the maximum level of the special grant for maintenance payment. The linkage is an administrative decision for simplicity. Additional assistance can be considered if the recipient can demonstrate that the general maximum is inadequate. The existing arrangement is appropriate and no change is proposed.

(i) Care and attention allowance

The general maximum is pegged to 150% of the maximum level of the special grant for baby-sitting charges. The linkage is an administrative decision for simplicity. Additional assistance can be considered if the recipient can demonstrate that the general maximum is inadequate. The existing arrangement is appropriate and no change is proposed.

- (j) Special grant to enable an elderly recipient to pay private home fees

The maximum level of the grant is set with reference to the maximum unit cost under the Bought Place Scheme and is revised annually. The linkage is an administrative decision for simplicity. The existing arrangement is appropriate and no change is proposed.

- (k) Special grant for a new-born baby

The maximum amount of the grant was initially set by reference to the costs of a list of essential items required by a new-born baby and has been revised annually in accordance with the movement of the Social Security Index of Prices (SSAIP). It is recommended that the maximum level should be revised annually in accordance with the Consumer Price Index (A) (CPI(A)) as SSAIP does not cover the items covered by this grant.

- (l) Special grant for a young person taking up a first job after leaving school

The maximum amount of the grant was initially set by reference to the costs of a list of essential items required by a young person taking up a first job and has been revised annually in accordance with the movements of the SSAIP. It is recommended that the maximum level should be revised annually in accordance with the CPI(A) as CPI(A) would be a more appropriate index for making inflation adjustment to the costs of such essential items.

- (m) Rent deposit for accommodation in private housing

The existing arrangement of setting the maximum levels at two times the respective maximum rent allowances is appropriate and no change is proposed.

- (n) Burial grant

The existing arrangement of pegging the maximum level to the maximum amount of the burial grant payable under the



Emergency Relief Fund (ERF) is appropriate and no change is proposed.

Special Grants Payable on a Flat-rate Basis

(o) Extra diet

The rates of the grant were first set on the basis of the recommendation of the former Director of Medical and Health Service and have been revised annually in accordance with the movements of the SSAIP in consultation with the Director of Health. The existing arrangement is appropriate and no change is proposed.

(p) Water/sewage charge allowance

The rates of the allowance were set and have been revised from time to time on the advice of the Director of Water Supplies. The existing arrangement is appropriate and no change is proposed.

(q) Removal grant

(i) Cases moving to public housing (including temporary housing areas)

The grant is equivalent to the Re-accommodation Grant and the Re-equipment Grant payable under the ERF. Given that on top of the flat-rate removal grant, special grants are also payable on the merits of individual cases to meet the costs of purchasing essential household items, it is recommended that the level of the grant should be pegged to the Re-accommodation Grant under the ERF only.

(ii) Cases moving to private housing

The rates are pegged to the removal costs portion of the Re-accommodation Grant under the ERF. The reason for giving a lower rate to these cases is that the landlord is responsible for furnishing a rented

apartment or a cubicle in private housing. The existing arrangement is appropriate and no change is proposed.

(iii) Cases moving to sheltered housing or institutions for the elderly

The rate of this grant is pegged to the Re-equipment Grant for a single person under the ERF. For those moving to sheltered housing, it is recommended that a special grant be given to cover the removal costs and pegged to the removal costs portion of the Re-accommodation Grant for a single person under the ERF. For those moving to institutions for the elderly, it is recommended that the grant should be changed to half of the rate of the grant for cases moving to sheltered housing given the fact that far fewer belongings can be brought into an elderly home.

(r) Meal allowance for full-day students taking lunch away from home

The rate was initially set with regard to the food element in the basic rate (now standard rate) and the estimated cost of the simplest meal taken away from home. It has been revised in accordance with the movements of SSAIP. The existing arrangement is appropriate and no change is proposed.

Pressure Points Reviewed But Special Grants Not Recommended

(s) Special grant to cover fees of tuition classes for school children

Although there has been pressure requesting the introduction of a grant to cover fees of tuition classes for school children, the provision of such a grant may be counter-productive by creating a disincentive for children to work harder on their own and for parents to make a greater effort to supervise their children's school work. Under exceptional circumstances, where a child needs to catch up with school work after, say, a long illness or other reasonable absence from school or where tuition is required on the advice of an educational

psychologist, a discretionary grant can be made to cover the tuition fees. Therefore, there is no strong case to introduce a special grant to cover fees of tuition classes for school children.

(t) Special grant for summer activities for school children

Free programmes and programmes at a nominal fee have been organised by government departments and NGOs for school children especially during summer. Some children and youth centres also waive the fees for CSSA participants. As a result, there is no strong case to introduce a new special grant for summer activities for school children.

Administration of Special Grants

8.8. For better administration and more effective operation-

(a) It is proposed to split the existing special grants into two major categories, namely Standard Special Grants and Discretionary Special Grants, as defined below-

(i) Standard Special Grants -

Those with clearly defined criteria and payable to customers once the criteria are met without the need to exercise any discretion by staff of SWD, such as rent allowance, dietary allowance, burial grant.

(ii) Discretionary Special Grants -

Those payable on the merits of individual cases and at the discretion of SWD staff at a senior level, such as special grants to cover loss of cash or the cost of replacement of household effects.

(b) It is also proposed to further split Standard Special Grants (i.e. class (a)(i) above) into five groups, as shown below, for easy identification and access-

- (i) Housing and related grants: rent allowance, water/sewage charge allowance, etc.
  - (ii) Family grants: grant for new-born baby, burial grant, etc.
  - (iii) Medical and rehabilitation grants: dietary allowance, grant for rehabilitation aids and appliances, etc.
  - (iv) Child-care grants: grants to cover baby-sitting charges, day crèche and day nursery fees, etc.
  - (v) School grants: grant to cover school fees, meal allowance for full-day students, and proposed flat-rate grant for books, stationery, uniforms and miscellaneous items.
- (c) For those classified under Discretionary Special Grants, a tighter control, as outlined below, is needed-
- (i) Payments will be made on the merits of individual cases, i.e. the exercise of discretion is required. Guidelines for approving officers are to be provided as far as possible.
  - (ii) Ceilings are to be introduced for grants to cover common essential household items. The prices would be updated once every six months. If there is full justification for a customer to buy a more expensive item at a cost exceeding the ceiling, the case needs to be submitted to a more senior officer for consideration and approval.

### **Financial Implications**

8.9. The financial implications would be minimal for the recommended changes to the existing special grants (from paragraphs 8.7(e) to (r)). The estimated financial implications for the more significant changes recommended in paragraphs 8.7(a) to (c) for 1996/97 are-

- |     |  |         |
|-----|--|---------|
| (a) | Special grant for the elderly to cover extra expenses incurred during Chinese New Year | \$20 Mn |
| (b) | Special grant for recreational and social activities for the elderly                   | \$25 Mn |
| (c) | Flat-rate grant for selected items of school related expenses                          | \$41 Mn |

**Special Grants Payable to  
Customers Under the CSSA Scheme**

<u>Type of Grant</u>	<u>Current Rates (Effective Date)</u>
(1) Rent allowance	\$1,118-\$3,420 a month depending on the number of eligible members in the household (1.7.93) (Rent allowance above the maximum level can be considered to cover the actual rent if the family has been waitlisted for compassionate re-housing)
(2) Water allowance	Up to a maximum of \$20.3 (or more in exceptional cases) a month (1.4.95)
(3) Extra diet allowance	Higher rate : \$670 per month (1.4.95)  Lower rate : \$350 per month (1.4.95)
(4) Educational expenses, including school fees, text and reference books, school uniforms and shoes, boy scout/girl guide uniforms, stationery, school project expenses, class/student union membership fees, subscription to school newspaper and magazines, examination fees printing and photocopying fees, etc. (but excluding expenses for extra-curricular, social and recreational activities and the related travelling expenses)	Actual expenses (except for reference books, for which a maximum of \$940 per school year is allowed [from the 1995/96 school year])
(5) Fares to school/clinics and other essential travelling expenses	Actual expenses (usually by the cheapest means of available transport)
(6) Meal allowance for children receiving full-day education and taking lunch away from home	\$180 per month (1.4.95)
(7) After-school-care programme fees	Actual fees charged by non-profit-making agencies with a social worker's recommendation

<u>Type of Grants</u>	<u>Current Rates (Effective Date)</u>
(8) Charges for occasional child care services provided by aided day nurseries on half-day or full-day basis	Actual fees charges
(9) Fees for attending day creche and day nursery	Creche : Up to a maximum of \$3,560 per month (1.9.94)  Day Nursery : Up to a maximum of \$2,025 per month (1.9.95)
(10) Baby-sitting charges	Up to a general maximum of \$2,250 per month (or more in exceptional cases) (1.4.95)
(11) Maintenance payment to a relative or friend for the provision of board and lodging for a child	Up to a maximum of \$2,250 per month (The child will be paid a miscellaneous expenses rate instead of a standard rate) (1.4.95)
(12) Costs of glasses and dental treatment	Actual fees charged
(13) Care and attention allowance	Up to \$3,375 (or more in exceptional cases subject to medical certification and a social worker's recommendation) (1.4.95)
(14) Removal grant	Permanent public housing - \$3,405 to \$9,970 (\$2,510 to \$6,830 for 're-accommodation' and \$895 to \$3,140 for 're-equipment') depending on household size) (1.5.95)  Temporary public housing - \$2,515 to \$23,780 (\$1,620 to \$19,740 for 're-accommodation' and \$895 to \$4,040 for 're-equipment') depending on type of temporary housing and household size (1.5.95)  Private housing - \$875 to \$1,664 depending on household size (1.5.95)  Sheltered housing or institutions for the elderly - \$895 (1.5.96)

<u>Type of Grant</u>	<u>Current Rates (Effective Date)</u>
(15) Charges for respite service	Actual fees charged less a portion of the standard rate
(16) Electricity, water and gas deposits for accommodation in public housing	Actual expenses
(17) Rent deposit	Up to two times of the appropriate maximum rent allowance
(18) Fees charged by private elderly institutions	An amount to enable the customer to pay monthly fees up to \$6,503 (w.e.f 1.10.94) subject to the prescribed criteria being met
(19) Essential expenses required by a new-born baby	Up to a maximum of \$1,190 (w.e.f 1.4.95)
(20) Fees for home help service	Actual service fees (cost of meals excluded) (not payable to customers in receipt of a standard rate for miscellaneous expenses rate for being in need of constant attendance)
(21) Costs of medical, rehabilitation, surgical and hygienic appliances or item (e.g. wheel-chairs, hearing-aids, stoma bags, disposable diapers, fluid for continuous ambulatory peritoneal dialysis)	Actual costs subject to medical recommendation
(22) Expenses required by a young person for taking up a first job after leaving school	Up to a maximum of \$1,190 (w.e.f 1.4.95)
(23) Telephone installation fees and monthly telephone charges	Actual fees charged for a standard telephone set (payable to cases demonstrating a genuine need for a telephone, e.g. families with school children or elderly/disabled persons living alone)
(24) Burial grant	Up to a maximum of \$9,000 (1.9.94)
(25) Any other special needs for which a special grant is considered appropriate	Actual expenses



Special Grant Payment for  
Selected Items of School Related Expenses  
 (at 1995/96 prices)

<u>Level of education</u>	Estimated current average special grant payment for selected items of <u>school related expenses</u> *	Proposed <u>flat-rate grant</u> (\$ per student per year)
	(\$ per student per year)	
Day nursery	397	1,120
Kindergarten	1,379	2,558
Primary	1,218	2,261
Lower secondary	1,943	3,432
Upper secondary/ Technical and commercial institute	1,525	2,893

Note : \* Selected items of school related expenses include books & stationery, uniforms, refreshment/party fee, calculator, registration/application fee, school training programme, class/student union membership fee, printing/photocopying fee, Student Dental Scheme, graduation fee, photo fee and other miscellaneous expenses.

## Chapter 9

### Rent Allowance

#### Present Arrangements

Rent allowance is payable as a special grant to CSSA customers to meet the cost of accommodation. The amount of the allowance is the actual rent paid or the prescribed maximum levels under the CSSA Scheme, whichever is the less. At present, the actual rent paid by customers living in public housing estates or subvented residential institutions is fully covered by the rent allowance. The existing maximum levels of rent allowance for those living in private housing are set at 150% of the highest public housing rents according to the size of households. The current maximum levels of rent allowance by household size are as follows-

<u>Number of eligible members in the household</u>	<u>Maximum rent allowance</u> \$
1	1,118
2-3	2,265
4-5	2,858
6 or more	3,420

9.2. Where appropriate, CSSA customers living in private housing and paying a rent higher than the relevant maximum rent allowance may be referred to the Housing Department for compassionate rehousing or, in the case of elderly recipients, for admission into a subvented residential institution. The Director of Social Welfare (DSW) has the discretionary power to approve a rent allowance above the maximum level to cover the actual rent paid by the customers concerned pending the allocation of public housing or admission to a subvented institution.

9.3. As at December 1994, about 86,000 CSSA households were receiving rent allowance, representing 82% of the total active CSSA cases. Of these, about 19,000 households, representing 18% of the total active CSSA cases, were living in private housing.

### **Rationale for Present Policy**

9.4. For CSSA households living in public housing or persons living in subvented residential institutions, the rent allowance is set with the intention of covering their rent payments in full.

9.5. For CSSA households living in private housing (including private residential institutions), the rent allowance is set with the intention of covering the rent paid by the great majority of these households. However, a ceiling based on household size is considered necessary to ensure that the amount of rent paid is reasonable.

### **Key Issues for Review**

9.6. The review has examined the following issues-

- (a) the policy of setting ceilings for rent allowance; and
- (b) the method of calculating the maximum levels of rent allowance.

#### **The policy of setting ceilings for rent allowance**

9.7. For CSSA households living in private housing, the rent allowance is set with the intention of covering the rent paid by these households up to a reasonable level. A ceiling based on household size ensures that the amount of rent paid is reasonable. The maximum levels of rent allowance should be able to cover the actual rents paid by the great majority of CSSA households living in appropriately sized accommodation.

#### **The method of calculating the maximum levels of rent allowance**

9.8. Other than for historical reasons which were possibly based on administrative convenience, the existing formula of setting the rent allowance at levels equivalent to 150% of the highest public housing rents has little logic. There is no direct relationship between the rents of public and private housing. Despite the fact that this formula has enabled us to meet, by and large and until recently, the policy objective of covering the

actual rent paid by the great majority of CSSA households living in private housing, it is not an appropriate arrangement to ensure that we can meet the policy objective effectively at all times. Indeed, in recent years when rents in the private sector have been rising more quickly than public housing rents, this formula is clearly unsatisfactory. An alternative formula for calculating and adjusting the maximum levels of rent allowance is therefore needed.

### **Recommendations**

9.9. There is a case for determining more precisely what percentage of those paying private housing rentals should be fully covered by the maximum rent allowances. Our analysis of rents currently paid by CSSA customers living in private housing shows that for each household size, about 90% of customers pay rent in a narrow range but that about 10% pay markedly higher rents for a variety of exceptional reasons (e.g. a recently unemployed person who is still accommodated in higher standard housing). This profile of rents paid is shown in Annexes 9.1 to 9.6. This analysis shows that the 90th percentile of actual rents paid could be taken as a reasonable benchmark for determining the maximum rent allowances.

9.10. It is recommended that the current maximum levels of rent allowance by household size should be increased to reflect the actual rent now paid by the 90th percentile of the CSSA rent paying households in private housing. These levels will be reviewed annually to assess whether the maximum levels are still achieving the objective of covering 90% of CSSA rent paying households in private housing. This new formula is more effective in achieving the objective set out in paragraph 9.7 above and is relatively simple.

9.11. Following this new approach, the new maximum rent allowances at 1 April 1996, as compared with the current ones, will be -

Number of eligible members in the household	Current maximum rent allowance \$	New maximum rent allowance \$	Increase
1	1,118	1,314	+18%
2	2,265	2,647	+17%
3	2,265	3,452	+52%
4	2,858	3,676	+29%
5	2,858	3,682	+29%
6 or more	3,420	4,603	+35%

9.12. A graph comparing the existing and proposed maximum rent allowances for CSSA households living in private housing by household size is provided in Annex 9.7.

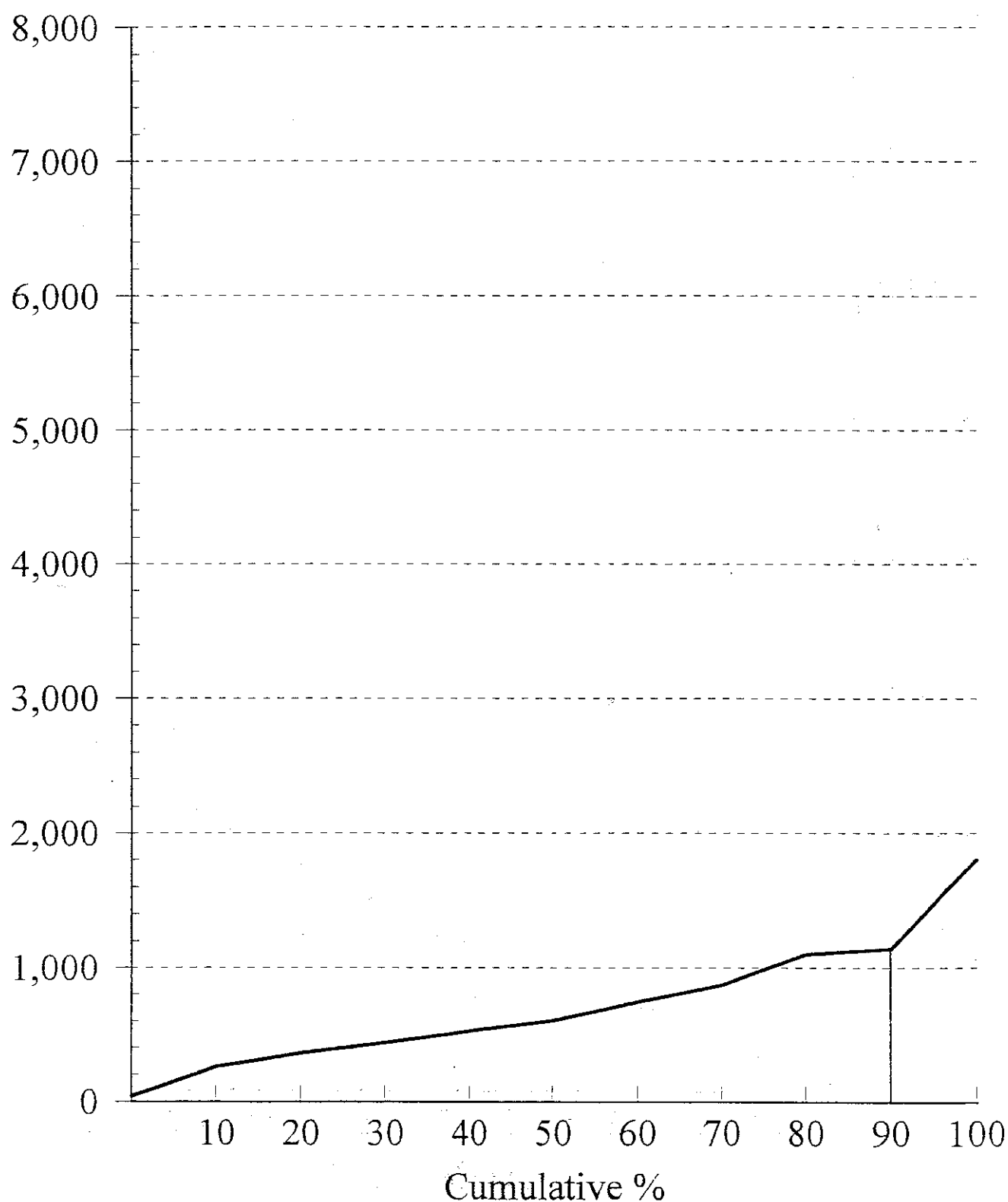
### **Financial Implications**

9.13. The financial implications of revising the levels of maximum rent allowance according to the above recommendation are estimated to be \$46 Mn for 1996/97.

# Cumulative % of Actual Rent of 1-p CSSA Rent-paying Households in Private Housing

(at 1994 prices)

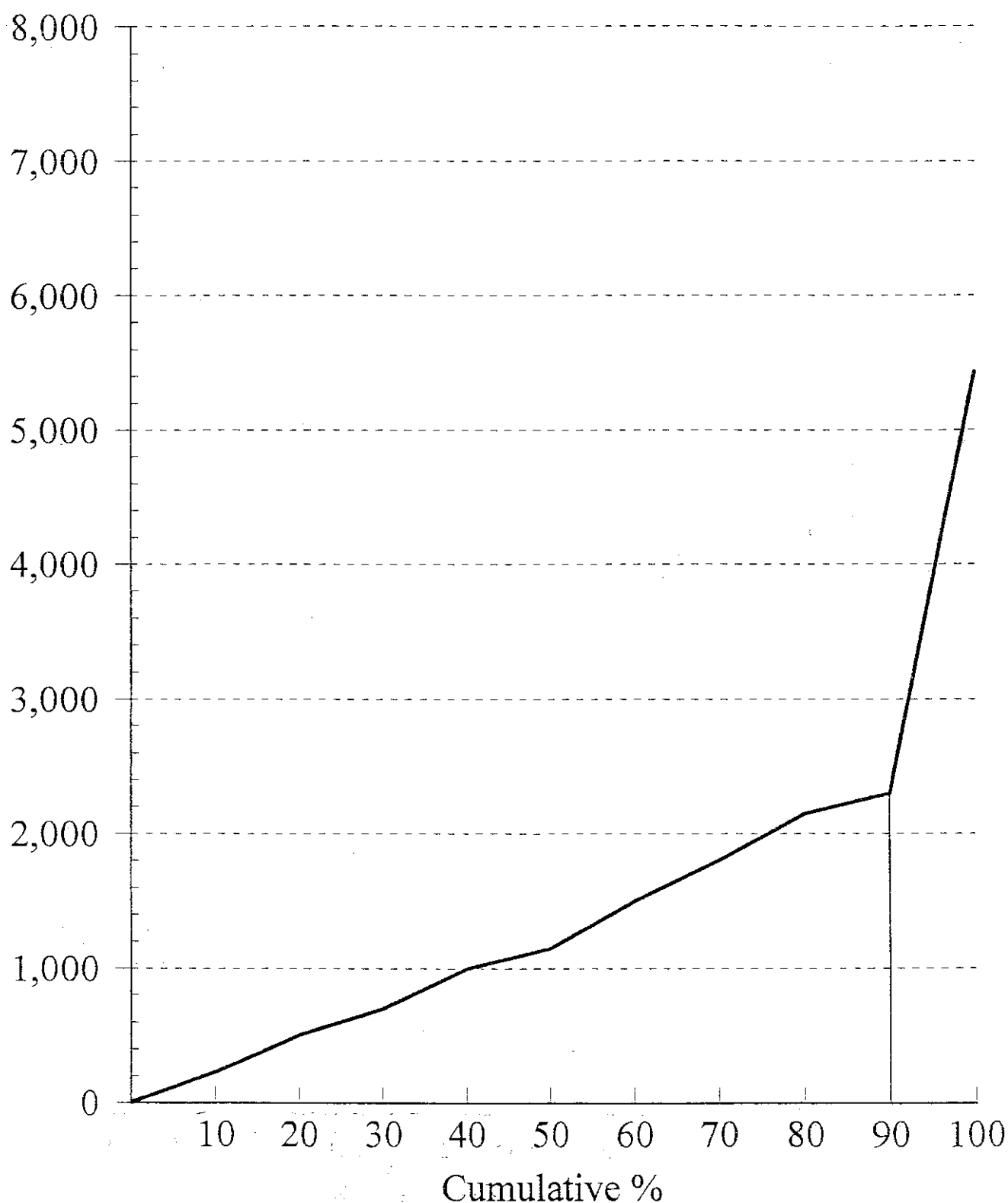
Actual rent (\$)



# Cumulative % of Actual Rent of 2-p CSSA Rent-paying Households in Private Housing

(at 1994 prices)

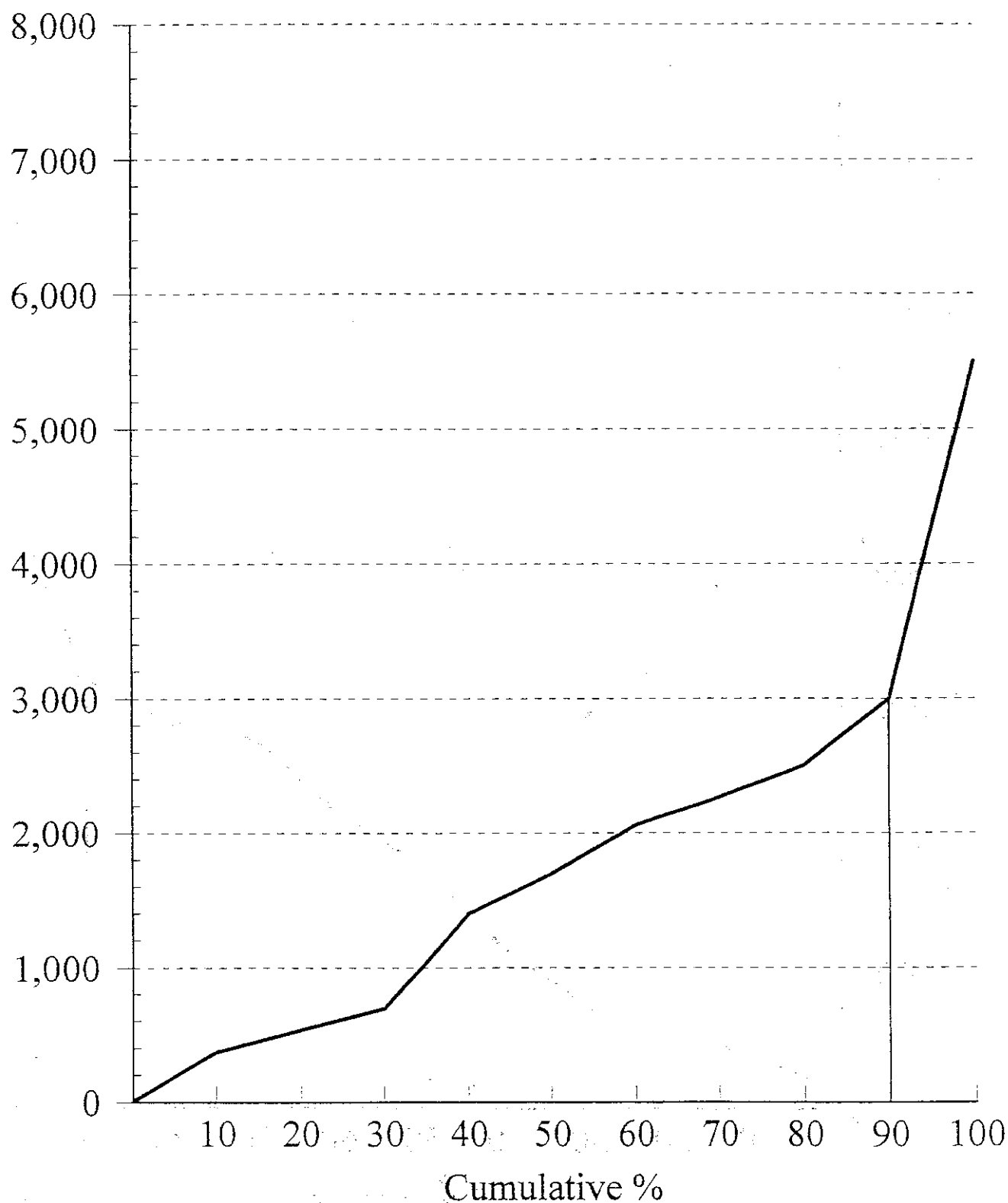
Actual rent (\$)



# Cumulative % of Actual Rent of 3-p CSSA Rent-paying Households in Private Housing

(at 1994 prices)

Actual rent (\$)

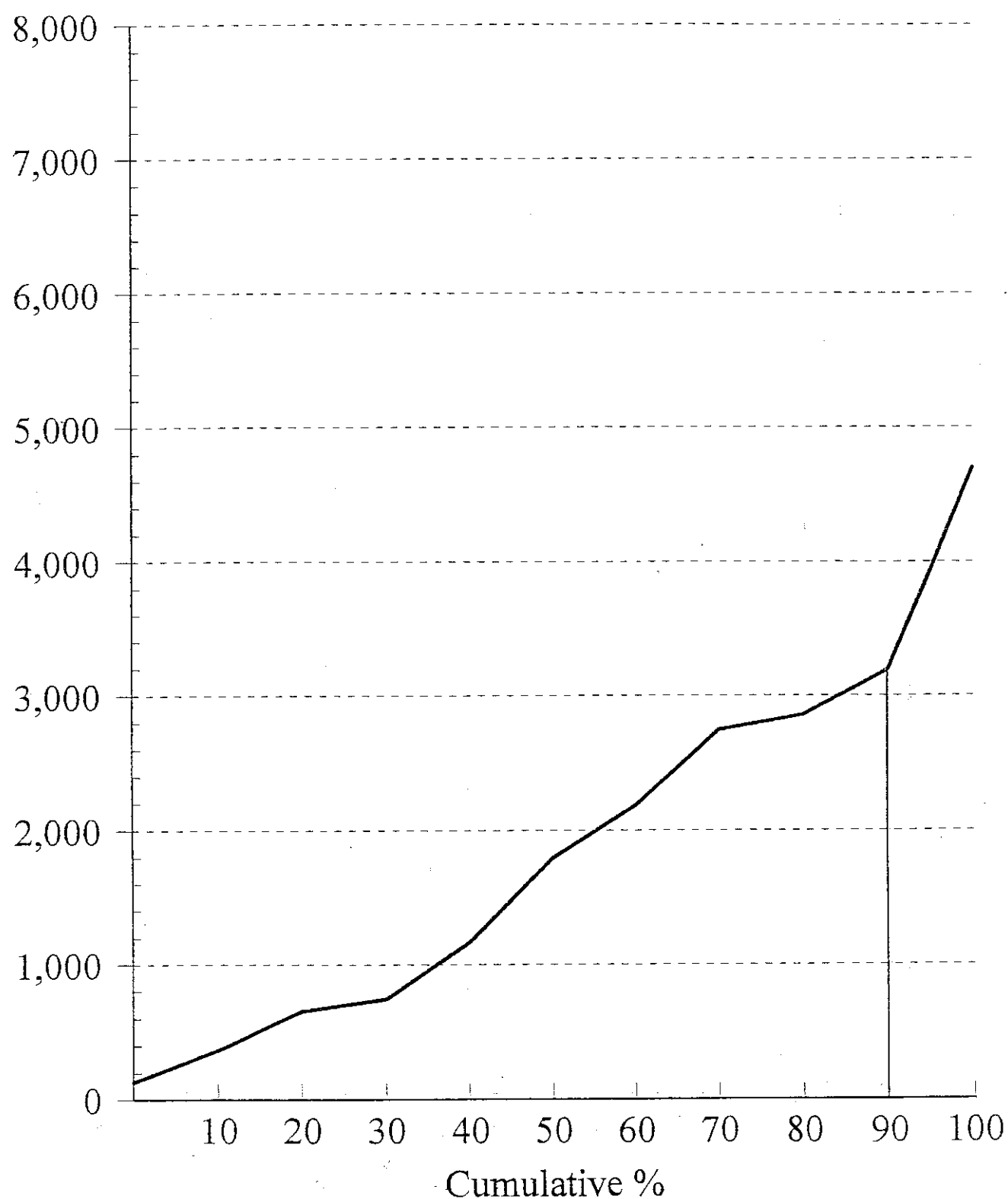




# Cumulative % of Actual Rent of 4-p CSSA Rent-paying Households in Private Housing

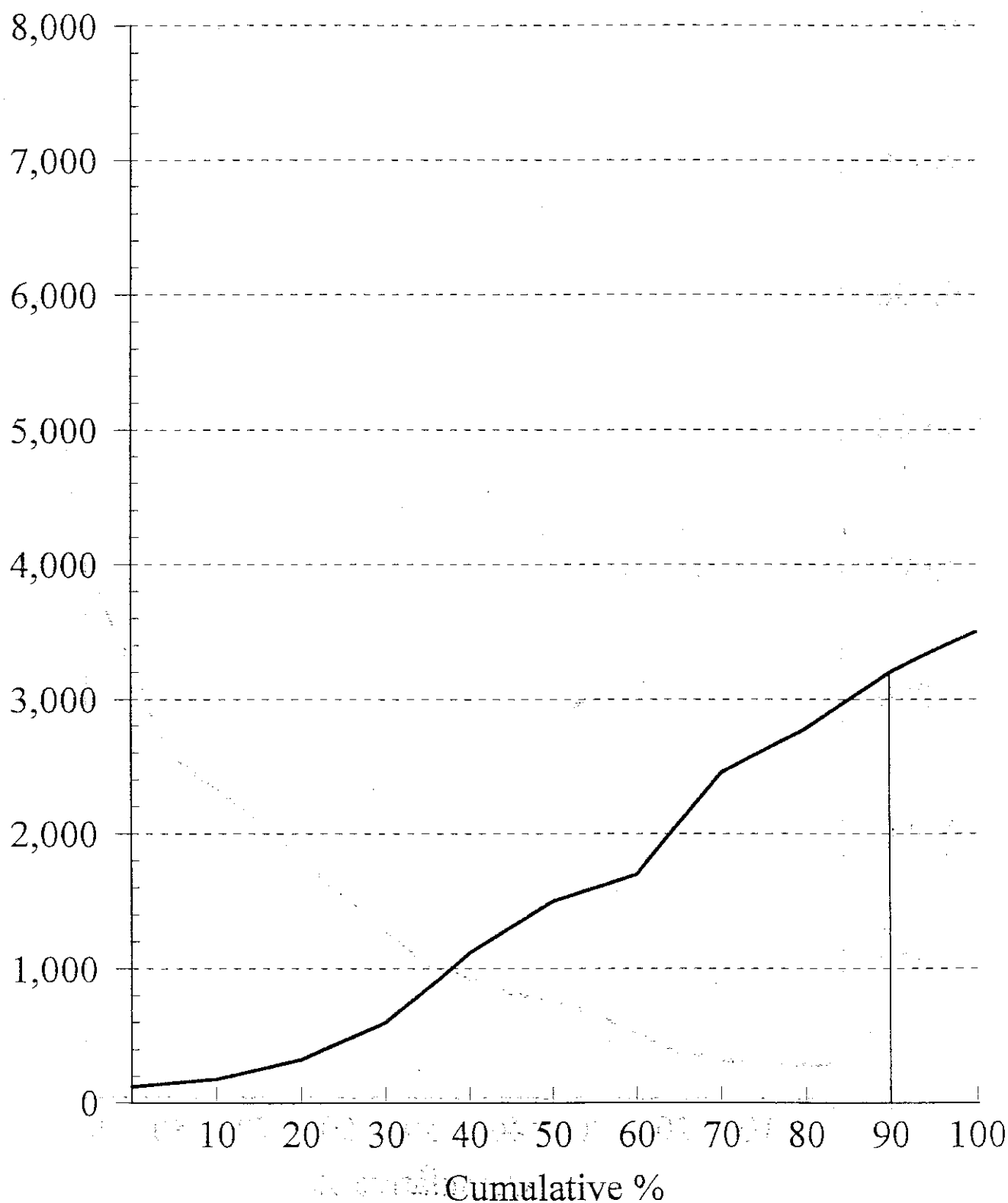
(at 1994 prices)

Actual rent (\$)



# Cumulative % of Actual Rent of 5-p CSSA Rent-paying Households in Private Housing (at 1994 prices)

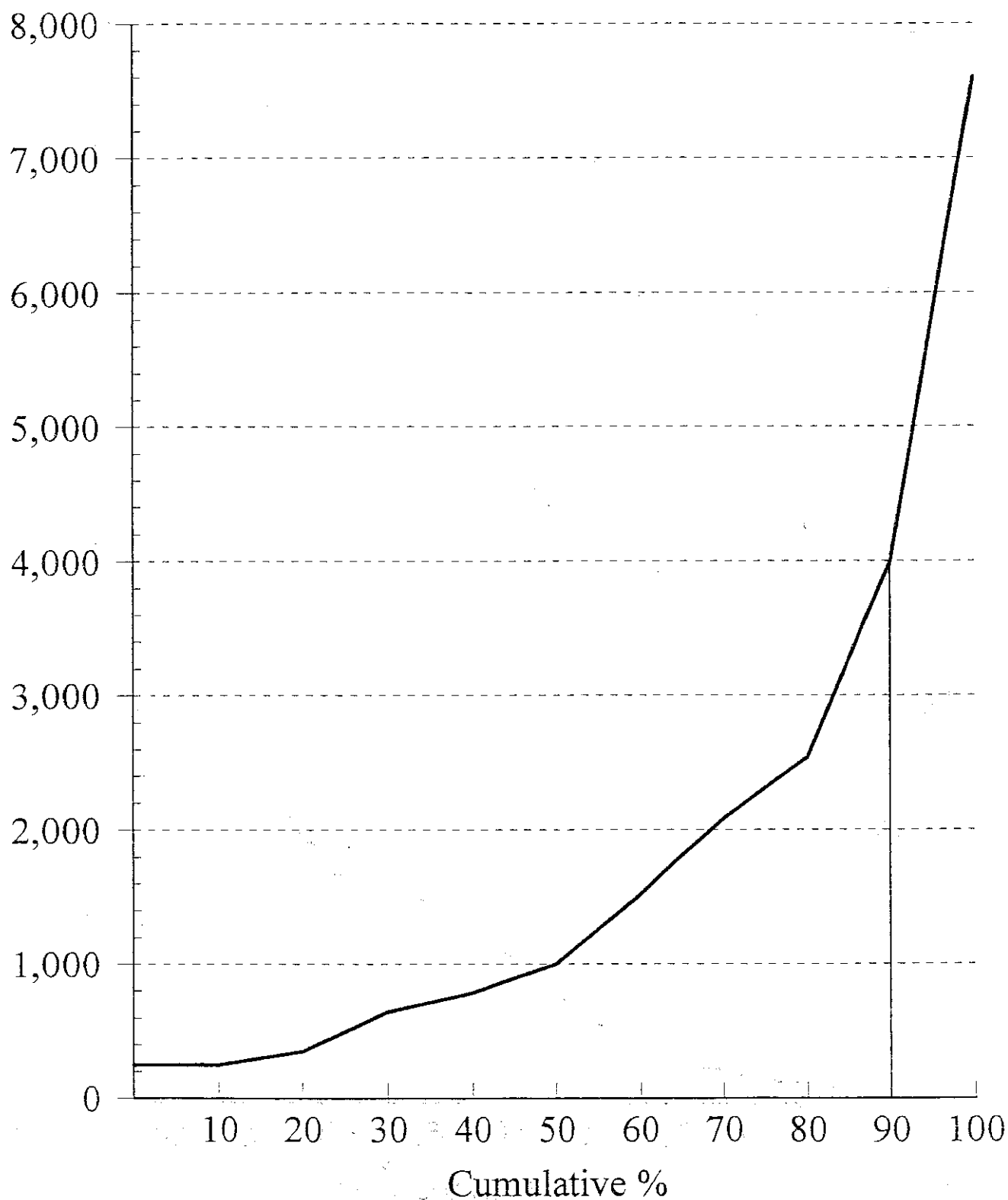
Actual rent (\$)



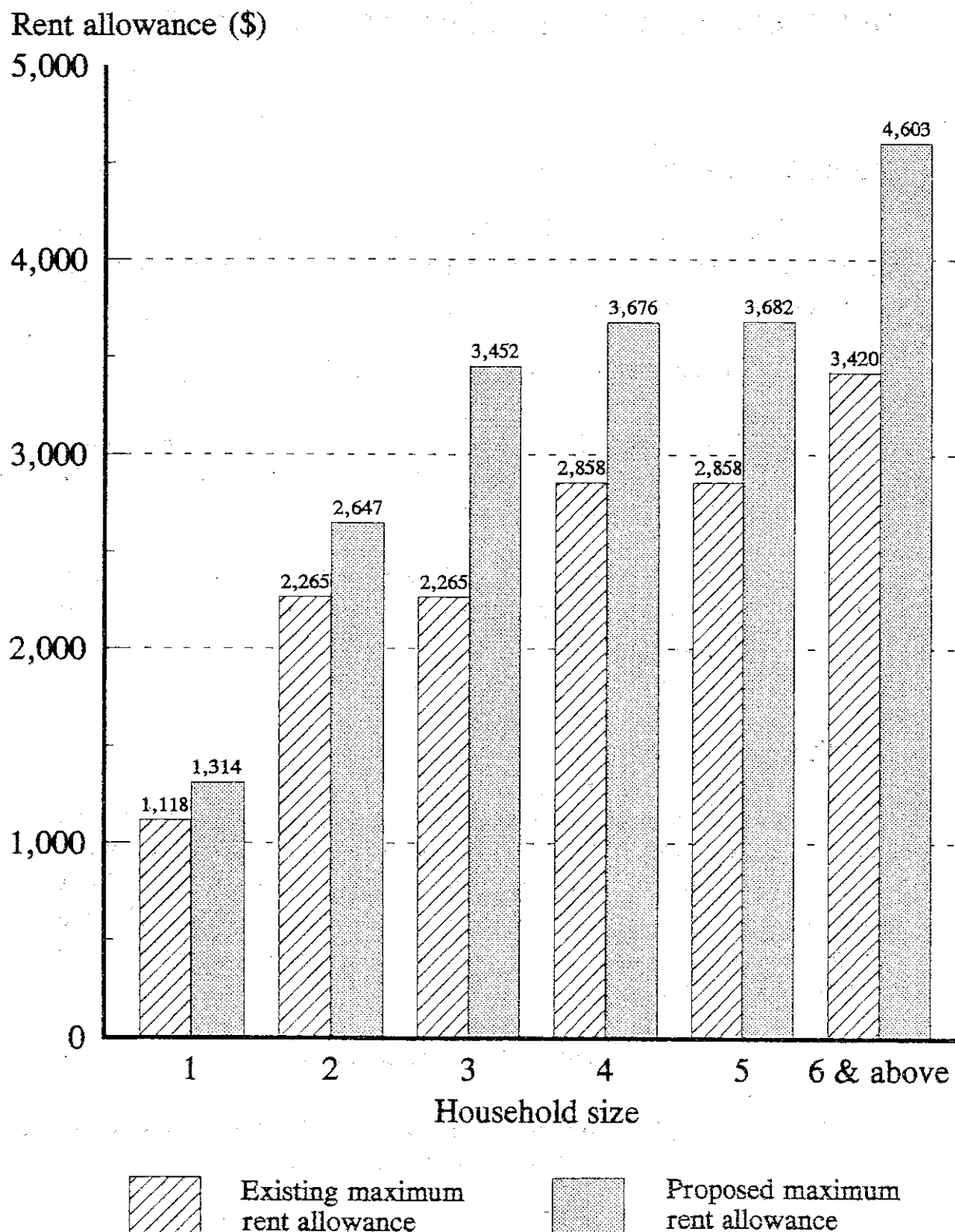
# Cumulative % of Actual Rent of 6+-p CSSA Rent-paying Households in Private Housing

(at 1994 prices)

Actual rent (\$)



## Existing and Proposed Maximum Rent Allowance for CSSA Households Living in Private Housing by Household Size



## **Chapter 10**

### **Mechanism for Inflation Adjustment of CSSA Rates - The Social Security Assistance Index of Prices**

#### **Present Arrangements**

A special price index, SSAIP is currently used to adjust the CSSA standard rates and supplements annually in order to maintain the purchasing power of the payments against inflation.

10.2. Two factors have been considered in the annual adjustment-

- (a) the forecast rate of increase of the SSAIP for the coming financial year using the six-month projected rate for July-December of the following year; and
- (b) the comparison of the actual six-month inflation rate for July-December of the current year with the corresponding forecast inflation rate.

#### **Rationale for Present Policy**

10.3. The SSAIP has been employed as a yardstick to reflect the impact of average price changes on the cost of living of CSSA recipients insofar as the relevant commodity and service items covered under the CSSA standard rates are concerned. The SSAIP is computed by C&SD on a monthly basis. It comprises the following three basic components which determine its rate of change-

- (a) a basket of commodity and service items covered by index;
- (b) the weighting system (i.e. proportion or relative importance) of these commodity and service items; and

- (c) the average retail prices of individual commodity and service items.

10.4. For component (a), all commodity and service items consumed by the CSSA recipients are included except those which are covered by special grants or provided free by the Government under the CSSA Scheme such as rent and water charges as well as education and medical related expenses. Such items are excluded because they are either paid on an actual expenditure basis or are covered by additional allowances under which any increase in the prices will be catered for by annual adjustments made to the special grants. For component (b), the relative weights are based on the relative ratio of the actual expenditure by CSSA recipients on individual commodity and service items. The actual expenditure by CSSA households is obtained from the HES which is conducted every five years jointly by SWD and C&SD. The weighting system represents the average expenditure patterns of CSSA recipients in respect of all commodity and service items covered by standard rate payments. For component (c), C&SD conducts a continuous pricing survey to capture the movement of prices of individual commodity and service items included in the index. The overall rate of change in the SSAIP is computed by applying the relative expenditure weights to the price changes recorded for the respective items over a base period. The rationale is to find out the change in the total expenditure required to purchase the same consumption basket in the current period with that in the base period due to price changes.

10.5. The rate of increase of the SSAIP for a coming financial year is forecast by the Government Economist based on the rate of change in the projected index for the six-month period from July to December (i.e. the centre six months of a financial year) in the coming year over that for the corresponding period of the current year with due regard to the past trend of the movement of the index and factors that might affect future price movements. The method of measuring the actual inflation in the current financial year to determine any under- or over-projection of the inflation adjustment that has been recommended at the beginning of the year is the same as that of the forecast increase, i.e. using the actual index data for the six-month period from July-December of the current year against that of the past year. If the forecast increase turns out to be different from the actual increase, consideration would be made as to whether the difference should be taken into account in determining the inflation adjustment for the following year. In recent years, although forecasts have been higher than the actual turnout of inflation, the excess has not been "clawed back" in fixing the new rates.

10.6. A graph showing the comparison between the adopted inflation adjustment rate for the CSSA standard rates and the actual inflation rate measured by SSAIP from 1991/92 to 1994/95 is provided in Annex 10.1.

### **Key Issues for Review**

10.7. The review has examined the construction of the index and its application in the CSSA Scheme.

### **Recommendations**

10.8. With regard to the construction of the index, it is recommended that the status quo be broadly maintained-

- (a) The list of items to be covered by the SSAIP and the relative importance of the commodity and service items for the index would be updated upon completion of each HES. The basket of goods and the weighting system currently in use, which were constructed in 1990 based on the 1989/90 HES, would be updated based on findings of the 1994/95 HES accordingly.
- (b) Commodities/services which are considered luxurious or not encouraged for consumption by CSSA recipients such as alcoholic drinks and tobacco would continue to be included in the index, so that the index could reflect the average price level of all commodities and services other than those covered by special grants or provided free by the Government with the relative weights based on the actual spending pattern of CSSA recipients.

10.9. With regard to the application of the index, it is recommended that the status quo be maintained-

- (a) The employment of SSAIP as a yardstick for introducing inflation adjustment to the CSSA standard rates and supplements across the board for all customers should be maintained. The construction of SSAIP takes into account the

relative weights of these items, excluding those items covered by special grants or provided free by Government. Therefore, it is statistically the most appropriate and tailor-made index in measuring the changes in the average prices of the commodity and service items covered under the CSSA standard payments, which reflect the actual expenditure patterns of CSSA recipients.

- (b) There is no need for two separate SSAIP for single persons and for persons in family respectively to adjust the corresponding CSSA rates. As the difference between price changes for single persons and persons in family is minimal, it would not be cost-effective to administer a second set of SSAIP. Nevertheless, SWD would review the weights of the SSAIP for these two groups once every five years to ensure that the SSAIP used remains appropriate for both groups.
- (c) Making inflation adjustment based on the forecast increase in SSAIP should be maintained. This would avoid CSSA recipients being put in the disadvantaged position of only catching up with past inflation.
- (d) The forecast method as explained in paragraph 10.5 is appropriate and no change is proposed. Although it is in principle better to use an average index for the 12-month period of a financial year to make the forecast so as to remove the effect of seasonal fluctuations, the fact that the price data for a full financial year is not yet available at the beginning of the year when the rate of inflation adjustment has to be proposed to and considered by the Finance Committee of the Legislative Council makes this method impractical.

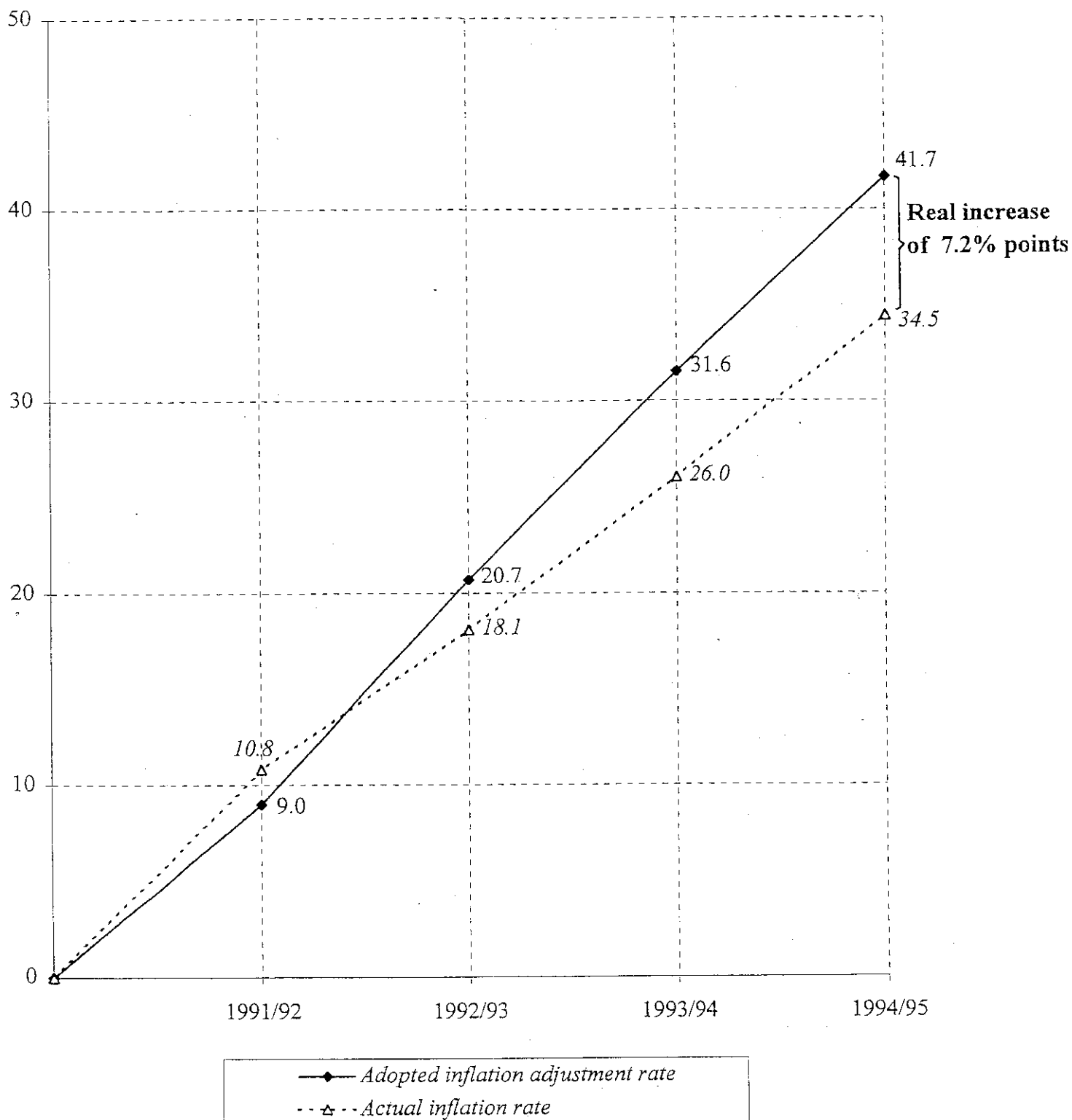
### **Financial Implications**

10.10. As no changes are recommended to the mechanism for inflation adjustments of CSSA rates, there are no additional financial implications.



# Adopted Inflation Adjustment Rate for CSSA Standard Rates Vs Actual Inflation Rate, 1991/92 to 1994/95

Cumulative %  
increase  
since 1991/92



	<u>91/92</u>	<u>92/93</u>	<u>93/94</u>	<u>94/95</u>
Adopted inflation adjustment rate (%)	9.0	10.74	9.0	7.7
Actual inflation rate (12-month average) (%)	10.8	6.6	6.7	6.7

## **Chapter 11**

### **Customer Service and Training of Social Security Staff**

As part of the on-going review of the provision of social security payments, a review has been conducted of the way in which this service is provided to the customers. This chapter sets out the measures taken by SWD to improve customer service for social security recipients, and the training provided for social security staff to improve quality of service.

#### **Customer Service**

11.2. SWD is now serving about 700,000 social security customers a year through its 33 Social Security Field Units (SSFUs). Measures taken to improve customer service are set out in the following paragraphs.

#### **Publicity of Social Security Schemes**

11.3. A total of eight different sets of pamphlets on various social security benefits have been made available for distribution to members of the public at SSFUs, family services centres and district offices of SWD, and public enquiry counters of the Home Affairs Department. Audio tapes and video tapes on the CSSA Scheme are played at the reception areas of SSFUs to help applicants and recipients gain a better understanding of the application procedures and what they would receive under the Scheme. To assist recent arrivals from China, a video tape dubbed in Putonghua is also available. A handbook on various provisions under the CSSA Scheme was also published in June 1994 and copies of the handbook were widely distributed. New and fully illustrated publicity leaflets on the CSSA Scheme as well as a new video tape on the provision of special grants under the Scheme are being prepared and will be available in mid-1996.

11.4. Members of the public who have enquiries about the social security schemes may contact SWD's hotline (Tel. 2343 2255), which

operates from 9 a.m. to 10 p.m. on Mondays to Saturdays; and from 1 p.m. to 10 p.m. on Sundays and public holidays. Since April 1995, taped messages (in Cantonese, Putonghua and English) on the eligibility criteria and application procedures of social security schemes have also been available on the hotline 24 hours a day.

### Office Facilities

11.5. To ensure that customers are received properly when they attend SSFUs, a works programme to improve by phases the physical environment of reception areas was launched in 1994. Renovation work for 8 SSFUs has been completed as of the end of 1995 and that for another 15 SSFUs will be completed by the end of March 1996.

### Handling of Applicants

11.6. In handling applicants, staff are required to adopt a courteous, understanding and friendly attitude to put the applicants at ease. They will explain the nature of social security schemes and ask a number of questions about the applicant's family circumstances in order to establish his/her eligibility for assistance. They will then assist the applicant to fill in the application form and let the applicant know when he/she will be notified of the outcome of application. In the context of the current serious overwork situation in SSFUs, however, there is not always enough time to provide the level of service desired.

11.7. An important function of SSFUs is to identify the applicant's other welfare needs such as employment assistance, medical services, accommodation, counselling, institutional care and home help services and to try, as far as possible, to give advice on the way in which those needs can be met. With the consent of the applicant, SSFUs will make referrals to appropriate offices of SWD or other Government departments or welfare agencies for services required.

11.8. To develop a customer and performance-based culture within the Department, to ensure that customers' needs and expectations are better met, and to improve the quality of customer service, SWD appointed a Customer Service Officer in October 1994 to deal with customer service work. One of the first tasks of this officer was to conduct a large-scale customer opinion survey in the Summer of 1995 to understand the needs and expectations of the CSSA customers on the delivery of social security services and to find out what needs to be done

to improve customer service. The findings of the survey are set out in the Executive Summary of the Survey Report, a copy of which is provided in Annex 11.1. While the survey generally indicated a very high level of customer satisfaction, some of its findings will require follow-up action, such as-

- (a) improving customers' knowledge of the customer feedback channels;
- (b) raising the level of customers' awareness of the publicity materials;
- (c) widening the customers' scope of concern; and
- (d) enhancing the customers' motivation to give feedback.

11.9. SWD will make reference to the recommendations given in the survey report and take appropriate measures to ensure that customer feedback solicited in the survey is reflected in specific improvements in the future delivery of social security services. This was the first ever customer opinion survey undertaken by the Department and it is intended to hold more in future checking various aspects of customer service.

#### Payment System

11.10. A computerised Social Security Payment System (SSPS) started operation in April 1994 to expedite the processing of social security payments. The new system has enabled more prompt and accurate calculation of social security payments. As a result, the processing time from the date of approval of payment has been reduced from an average of 10 to 6 working days. CSSA recipients are now also provided with notification letters on the breakdown of their monthly social security payments. With a view to obtaining better management information on CSSA customer groups, SWD is about to start a feasibility study on the replacement of the existing SSPS.

#### Manning Standards for SSFUs

11.11. To help draw up quality service standards and a more realistic set of manning standards, SWD commissioned the Management Services Agency (MSA) to conduct a review of the manning standards for SSFUs which commenced in January 1995. The review was completed in

November 1995 and its recommendations are summarised in Chapter 12. The review confirmed that a substantial increase in staffing was required to provide an acceptable level of service to customers.

## Training

11.12. A quality and customer-centred service cannot be achieved without well-trained staff. The Training Section of SWD therefore organises a full range of training programmes for all levels of social security staff to equip them with the necessary orientation, knowledge and skills to meet operational requirements and changing service needs.

### Induction Programme and Basic Training Course

11.13. New recruits are provided with a 4-day induction programme on the role of a civil servant and the growing community aspiration for open government, basic elements of a customer-based service, and essential techniques for processing applications for social security benefits. Another 10-day basic course on investigation, assessment skills and staff management is organised for staff at different levels.

### Supervision and Management Training

11.14. To enable staff at management level to become quality leaders, the Training Section organises a wide range of supervision and management courses on leadership, communication and motivation, organisation and planning, and decision making. It also sponsors suitable candidates to undertake part-time management programmes at the tertiary institutes, and to take up overseas attachments and attend conferences.

### On-the-job Training

11.15. The real learning process takes place when staff apply the skills on the job. Supervisory personnel provide on-the-job training for their staff. Self-instructional packages on various social security schemes, courtesy training and effective communication are also available for coaching purposes.

### Special Skills Training

11.16. Programmes are designed to equip staff with the special skills required for service delivery. They include computer training for implementing the computerised SSPS, and practical skills training on emergency relief for disaster victims, community resources and exercise of discretionary power.

### Customer Service Training

11.17. Special customer service training programmes are organised to reinforce the customer-centred concept among all levels of staff to encourage trainees to recognise the needs of individual customers from the customers' perspective, to equip them with inter-personal skills, and to influence them so that they would treat the customers in the same way as they would like themselves to be treated.

11.18. Customer relations personnel from private enterprises are invited to speak at customer service seminars organised for staff from time to time. The Hong Kong Management Association was commissioned last year to conduct intensive training courses on customer relation skills for social security officers. Local experts were also commissioned to conduct a series of "attitude awareness" programmes for staff to help them understand better their role as "people helpers".

### Financial Implications

11.19. As part of its Human Resource Management initiatives, SWD will continue to devote resources to improving training for social security staff. In addition, the Department has secured a one-off allocation of \$2.4 Mn for installing personal computers at SSFUs with a view to automating the procedures for processing applications.

**Report  
on  
Comprehensive Social Security Assistance  
Customer Opinion Survey**

**EXECUTIVE SUMMARY**

**Social Welfare Department**

**January 1996**

## 1. Introduction

1.1 In 1995/96, it is estimated that the Social Welfare Department (SWD) serves about 695,000 customers in our Social Security Field Units (SSFUs), representing 70% of the total customers served. Expenditure on Social Security accounts for about 62% of the total expenditure of SWD. It is therefore important for the Department to find out the needs and expectations of this large group of customers on the delivery of our service, so that these can be better met.

1.2 According to the statistics, the majority of our customers receiving social security benefits are elderly and have relatively low educational level. Specific efforts will have to be made to find out the needs and expectations of these vulnerable customers who generally are less vocal. A *customer opinion survey* was therefore conducted by the Department to understand the needs and expectations of the CSSA customers on the delivery of social security service, and to find out what needs to be done to improve the customer service.

## 2. Objectives of the survey

2.1 The CSSA Customer Opinion Survey aims at collecting customers' opinions on the customer feedback channels, publicity measures in respect of social security services/schemes, and to find out their satisfaction levels regarding the existing service provision with a view to identifying areas of deficiency and/or scope for improvement.

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### 3. Methodology

3.1 Before the CSSA Customer Opinion Survey was launched, a baseline study was conducted in all the 32 SSFUs of the Department in June 1995. The major aim of the study was to find out from the SSFUs some of their existing office practices. The study provided background information to facilitate future analysis of some findings of the CSSA Customer Opinion Survey.

3.2 For the CSSA Customer Opinion Survey, a random sample of 1228 CSSA customers aged 18 and above from fifteen SSFUs was selected for interview in the survey during the period from 10.7.95 to 12.8.95 inclusive. A total of **864** CSSA customers, including **497** single person cases and **367** family cases, were successfully interviewed.

3.3 As single person and family case customers were expected to have different characteristics and opinions, separate sub-samples were selected for single person and family case customers to ensure sufficient sample size for making separate analyses for each category.

3.4 The survey was carried out by face-to-face interviews at the fifteen randomly selected SSFUs, using the designed questionnaires. This data collection method was chosen as most of the CSSA customers might encounter difficulties in completing the questionnaires on their own. Five summer workers, who were undergraduates from various tertiary institutions, were recruited as survey interviewers.

/4...

#### 4. Summary of Survey Findings

##### 4.1 Low Awareness and Low Usage of the Customer Feedback Channels

- (i) 62% of the respondents were unaware that suggestion boxes were installed in the field units to collect their feedback. Among those customers who were aware of the availability of the suggestion boxes but had never made use of this feedback channel, the majority, or 83%, said that they had no comments to make.
- (ii) While all 32 SSFUs had displayed the notices regarding complaint channels in the waiting areas for customers' information, 23% of the respondents were aware of the notice concerned. It was also found that elderly respondents had a comparatively low level of awareness. The low level of awareness on the part of the respondents indicated that posting of the notices might not be an effective means to pass on information to a large group of our customers.
- (iii) Only 27% of the respondents said they were aware that, apart from the suggestion box and those stated in the notice, there were other channels that they could give their comments and suggestions. The most common feedback channel known to them was "to give feedback to responsible caseworkers direct" (45%).

/4.2...

Limited Knowledge of Publicity Measures in respect of Social Security Services/Schemes

- (i) 67% of the respondents expressed that they had never seen or read the information pamphlets and leaflets on various social security schemes.
- (ii) All the 32 SSFUs reported that copies of A Guide to Comprehensive Social Security Assistance were displayed, either in the reception counters or waiting areas of the field units, for customers' reference. However, 88% of the respondents were unaware of the availability of the Guide.
- (iii) 45% of the respondents realised that a video tape on social security schemes were played regularly on the TV in the waiting areas of the SSFUs. This finding reflected that the CSSA customers might not be interested in viewing what was shown on the TV while they were waiting in the waiting areas, or that the video tape was not interesting enough to capture their attention. Moreover, there was a high percentage of respondents (84%) who were not aware that an audio tape on similar topics was also played. This finding was consistent with the actual practice that only 75% of the SSFUs would play the audio tape in view of the availability of the video tape.
- (iv) Nearly 60% of the respondents had no idea that the Department would announce improvement measures or changes in payment arrangements related to the social security schemes through the mass media. Among those respondents who were aware of such announcements, the major sources for them to obtain this information were through responsible caseworkers (34%) and from television (34%).

/4.3...

- (i) The respondents had a higher satisfaction level regarding the service environment such as waiting area and interviewing room (ranging from 72% to 89%), than that with the available facilities such as water dispenser and audio-visual equipment (ranging from 6% to 51%). It is found that the respondents were unaware of the availability of most of the facilities in the waiting areas, such as water dispensers, supply of leaflets, etc. and therefore could not rate the satisfaction level. 39% of the respondents were unaware of the availability of ramps and handrails for the disabled customers and therefore could not comment on these facilities.
- (ii) The respondents were largely satisfied with the accessible location of the field units (91%), the accurate calculation of CSSA payments (70%) and the existing method that social security payments be provided through banks (96%).
- (iii) The majority, or 89 %, of the respondents were satisfied with the reception staff's courteous attitude and prompt service.
- (iv) Over 90% of the respondents were satisfied with the services provided by the caseworkers in the aspects of courtesy, fairness, privacy and promptness. However, 37% of the respondents claimed that they did not really know whether the caseworkers would treat their information in confidence, and 28% were unaware that the caseworkers would give regard to their special circumstances.

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## 5. Recommendations

### 5.1 Improvement on Customers' Knowledge of the Customer Feedback Channel

5.1.1 It is suggested that a more proactive approach should be adopted to increase the customers' awareness of the various feedback/complaint channels. While all CSSA customers are informed of appeal procedures in cases of disagreement with the outcome of their applications for CSSA, they should also be briefed on the customer feedback channels through respective caseworkers, information leaflets, video and audio tapes, etc. It is also proposed to have a smaller number of posters and notices properly displayed rather than having clusters of posters and notices in disarray which would deter customer from reading them.

### 5.2 Increase of Customers' Awareness of the Publicity Materials

5.2.1 To address the problem that customers were unaware of most of the publicity materials, it is proposed that the existing publicity materials need to be re-designed to be more attractive and user-friendly, the television set in the waiting area should be suitably placed in front of the seats for customers, and the field unit staff should make a conscious effort to assist their customers in understanding the available publicity materials and making the most of them.

/5.3...

### 5.3 Widening the Customers' Scope of Concern

5.3.1 The survey indicated that the customers showed little concern to areas other than immediate financial assistance offered to them through responsible caseworkers. To help widen the customers' scope of concern, it is recommended that the staff of the SSFUs should help inform customers and their relatives of the facilities available for their use in the field units, as well as alert customers of installation of new facilities and provision of new publicity materials. A customer suggestion scheme/competition is also suggested to encourage the customers to air their views, concerns and make suggestion for improvement.

### 5.4 Enhance the Customers' Motivation of Giving Feedback

5.4.1 The Customer Opinion Survey was a new and unfamiliar approach to the CSSA customers. 30% of the selected customers did not respond to the survey for one reason or the other. Even among those 864 enumerated cases, 78% gave their views that no areas needed improving. In order to encourage the customers to come forward with more genuine feedback and suggestions on our service, it is important for the front-line staff who work closely and directly with the customers to have confidence in the system and hold positive attitude towards customer feedback. A system people trust will be commonly used. It is also important to ensure that customer feedback be followed through and the progress be closely monitored.

/5.5...

## 5.5 Enhancing Staff Training on Customer Service

5.5.1 Staff may feel anxious about the idea of complaints, and may find it difficult to deal with undesirable/negative feedback and complainants positively and sensitively. Staff will need to have training in order to understand the departmental customer feedback system, and be able to make it accessible and intelligible to the customers who wish to use it. It is thus recommended to augment the section on customer service in the orientation/induction training programme for all new staff to include training on the customer feedback system.

## 5.6 Additional Staff Resources

5.6.1 As some of the proposals for improved customer service require more staff input, sufficient staff would need to be provided for SSFUs to improve customer service and to cope with the additional work thus generated.

## 5.7 Areas for Improvement as Proposed by the CSSA Customers and Staff of the Social Security Field Units

5.7.1 In the CSSA Customer Opinion Survey, the majority, or 78%, of the respondents opined that no areas needed improving. The five most common suggestions on areas for improvement given by the respondents were :-

- (i) proper adjustment of the volume of the television;
- (ii) improvement of the physical environment of the waiting area;
- (iii) improvement of staff attitude;
- (iv) additional interviewing rooms; and
- (v) more publicity measures on social security services/schemes.

/5.7.2...

5.7.2 Moreover, a large proportion, or 84%, of the respondents of the Survey had no other comments. Among the 16% who had given their views, the top five common comments made were :-

- (i) the amount of CSSA payments is too limited and should be increased;
- (ii) the types and payment rates of special grants need to be increased;
- (iii) the eligibility criteria of various types of special grants should be clearly made known to the customers;
- (iv) the calculation methods of CSSA payments should be clearly explained; and
- (v) the absence allowance should be relaxed.

5.7.3 Staff of the SSFUs had also made some suggestions on areas for improvement in the baseline study. The most common suggestions made were as follows :-

- (i) more working space for staff;
- (ii) more storage areas for files;
- (iii) improvement of ventilation system of the office;
- (iv) improvement of stringent manpower situation; and
- (v) additional interviewing rooms.

5.7.4 As only a small proportion of the respondents had made some suggestions on areas for improvement in the CSSA Customer Opinion Survey, and the staff's views consolidated by the supervisors in the baseline study were derived from a small sample base, it is considered inappropriate to draw any overall conclusion from the feedback so collected. Nevertheless, the major suggestions set out at paragraphs 5.7.1 to 5.7.3 above should be more closely examined for adoption as appropriate.



## **Chapter 12**

### **Staffing**

#### **Present Arrangements**

Currently the staff requirement of SSFUs is governed by manning standards derived from a Review of Manning Standards of SSFUs conducted in 1990. The 33 SSFUs are currently staffed by a total of 1,046 staff, comprising 822 departmental and 224 general grade staff. This is about 160 less than would be required according to the 1990 Manning Standards, given current levels of workload.

#### **Reasons for Review**

12.2. Given the rapid increase in cases in recent years, the rising expectation of the general public as to the quality of social security services, and the changes in work procedures brought about by the implementation of the SSPS in 1994, the existing manning standards of SSFUs have become out-dated, and the under-provision of staff remains a major concern. The Administration considered that another review of the manning standards of SSFUs was necessary to identify how many additional staff would be required if all feasible new and efficient work practices were adopted.

12.3. Subsequent to the completion of an internal simplification exercise of work procedures of SSFUs, the Department commissioned the Management Services Agency (MSA) to launch a comprehensive manning standards review in 1995. The review covered three programmes, viz. establishment of service quality, work measurement and workload quantification, and deriving manning standards. The review commenced in January 1995 and ended in November 1995.

## Recommendations

12.4. The recommendations made in the MSA review, involving both procedural and organisational changes, aimed at reducing the time span for processing cases, heightening the ability for fraud investigation and widening the dissemination of information to social security customers.

12.5. The major improvement proposals are summarised below -

- (a) Certain areas in the operation of SSFUs need to be strengthened. The ability to conduct home visits for the purpose of investigating the applicant's eligibility for assistance needs to be enhanced. The provision of adequate information on special grants to customers and the way in which their needs are identified need to be improved.
- (b) To reduce the number of officers involved in payment authorisation, it was proposed that certain duties currently undertaken at supervisor rank should be re-distributed.
- (c) To improve case processing time, the same officer should be assigned to handle both the intake of a new case and the subsequent processing of the application. Similarly, the duties of investigation and assessment currently undertaken by different officers were proposed to be combined and handled by the same officer.
- (d) To avoid nugatory effort at the intake stage, a departmental grade staff should be assigned to man the counter in the waiting area. He would be able to answer general enquiries and minor complaints, provide advice on the type of assistance to apply for, etc.
- (e) To eliminate the transcription of absence records and errors in calculation, personal computers should be used to calculate the residence requirement in Social Security Allowance (SSA) cases.
- (f) The Special Investigation Team (SIT) should be expanded to take over the random check of SSA and Fee Assistance cases

from SSFUs, and to assist SSFUs in fraud detection and prevention.

- (g) Other long-term measures include the development of a customer satisfaction index, better training for field unit staff, more interview rooms, a SWD-run record management office and reduction in the number of computer reports, etc.
- (h) An up-dated set of manning standards for different ranks of staff and covering different types of activities taking into account the above proposals have been derived for calculating the manpower requirement of SSFUs.

12.6. SWD has accepted these proposals as the basis for consultation with staff and staff unions. In some cases, SWD has indicated that an assessment of the practical effect of the proposals in field conditions is required before final approval is given. It is hoped that formal agreement to a final version of the proposals can be made within the next few months.

### **Financial Implications**

12.7. Based on the revised manning standards and the projected increase in caseload for 1996/97, the SSFUs will require an additional 211 posts (comprising 180 departmental and 31 general grade staff). For the operation and expansion of SIT, another 16 departmental grade staff will be required. The total cost of the estimated additional staff required at mid-point salary is \$59 Mn per year. Additional resources up to this level will be allocated to SWD in 1996/97 and drawn on as and when caseload increases trigger the need for more staff under the new manning standards.

## **Chapter 13**

### **Prevention of Fraud and Abuse by Social Security Customers**

#### **Present Arrangements**

The existing arrangements aim to deal with fraud and abuse by social security customers in three ways-

- (a) to prevent fraud and abuse at source;
- (b) to detect fraud and abuse which are not prevented; and
- (c) to deter future fraud and abuse.

#### **Prevention at Source**

13.2. A three-tier procedure, i.e. investigation, assessment and authorisation, is in force for processing new cases. On receipt of an application, staff instantly check against the identity card whether a customer is/was in receipt of social security services. This effectively prevents duplicate claims.

13.3. The applicant is required to make a declaration on the application form attesting to the truth of the facts he/she provides and signifying his/her understanding of his/her obligations. In the case of CSSA, where appropriate, written or verbal verification is made with the applicant's family members, relatives and other parties concerned to cross-check and confirm the information provided, and to obtain additional information and supporting evidence. Home visits are also conducted for the purposes of observing the applicant's living conditions, collecting collateral information and detecting discrepancies. This home visit system, however, has not been operating effectively in most cases since April 1994 because of staff shortages.

13.4. For an unemployed able-bodied adult who is available for work, he/she is required to register with the Local Employment Service (LES) of the Labour Department (LD) for job placement as a pre-requisite for assistance. A system has been established between LD and SWD so that LES will inform SWD of the customers' employment status. Moreover, the customer is required to call at SSFU once a month to declare his/her employment status.

#### Detection

13.5. All authorised CSSA cases are subject to periodic reviews through which relevant information is collected, checked and verified and home visits are made. Home visits are necessary but at present visits are only made when unavoidable because of staff shortages. The review frequency is determined by the nature of individual cases, having regard to the probability of changing circumstances and cost-effectiveness.

13.6. Random checks of the successful SSA applicants are carried out each month to detect any unreported absences from Hong Kong prior to the dates of their applications.

13.7. Random visits to social security customers are required for supervising officers to counter-check the information provided by customers, monitor the quality of work of their sub-ordinates and detect fraud or other discrepancies. Supervisory visits, however, have also been temporarily suspended because of staff shortages.

13.8. The Special Investigation Team (SIT) of SWD investigates suspected fraud cases referred by SSFUs. SIT's work has been temporarily suspended since early 1994 because of the need for redeploying staff to deal with the more urgent tasks arising from the computerisation of the Social Security Payment System.

13.9. The Internal Audit Section (IAS) of SWD, undertakes various audit exercises to detect any loss of public funds arising from fraud, departures from established procedures and policies on the part of the staff, and any loopholes in the system.

13.10. The Audit Department carries out audit reviews on various social security schemes from time to time to ensure that public funds are properly accounted for. The Independent Commission Against Corruption

examines the procedures of SSFUs in the administration of social security schemes from time to time in order to prevent fraud and abuse.

### Deterrence

13.11. A person who obtains CSSA or SSA by deception is required to refund the money overpaid to him and is liable to prosecution. At present, prior to seeking legal advice, all fraud cases are vetted by Regional Officers of SWD who would decide whether to recommend prosecution. The IAS would then seek legal advice from the Attorney General (AG) who would decide whether or not to prosecute.

### Rationale for Present Policy

13.12. The rationale of the checking mechanism against fraud and abuse is to ensure that social security funds are used and applied for the purposes for which they are intended, with the commitment to end abuse. Proper and adequate safeguards against fraud and abuse are built into the mechanism to maintain its integrity.

### Key Issues for Review

- 13.13. The review has examined whether there is a case for-
- (a) re-instating the home visit (in the process of initial case investigation, periodic review and supervisory visits);
  - (b) expanding the SIT to investigate suspected fraud cases;
  - (c) alerting customers to report changes which might affect their eligibility or the amount of benefits payable from time to time;
  - (d) setting up a hotline for reporting suspected fraud and making known the address of the SIT and the number of the hotline to the public;

- (e) setting up an internal committee to examine all fraud cases; and
- (f) incorporating the capacity and adaptability into the new computerised SSPS for linkage with other information technology systems to help detection of fraud and abuse.

### **Recommendations**

13.14. The basic checking mechanism against fraud and abuse of social security services is considered generally sound and adequate, except that implementation of these procedures has been affected by the problem of staff shortages. Taking cost-effectiveness into consideration, it is recommended that-

- (a) home visits for the processing of new and review cases and supervisory visits should be re-instated as a matter of urgency;
- (b) SIT should be restored to its full capacity and consideration be given to expand it as a matter of urgency;
- (c) a statement reminding all social security customers to report changes should be printed in the notification letters which informs them that their applications for financial assistance has been approved;
- (d) the reporting requirements should be mentioned in the Guide to CSSA and the audio and video tapes on the CSSA and SSA Schemes;
- (e) the address of SIT for reporting suspected frauds should be printed on various social security publicity pamphlets;
- (f) the setting up of a hotline for reporting fraud and abuse is not necessary as there is no evidence that fraud and abuse cases are rife at the present time;
- (g) an internal committee, headed by the Assistant Director (Social Security) of SWD, should be set up to examine all

fraud cases and to decide whether prosecution should be recommended to AG; and

- (h) the new SSPS should be designed to incorporate the capacity to match data with other information technology systems to help detection of fraud and abuse.

### **Financial Implications**

13.15. The main costs involved will relate to increasing the level of staffing to enable all procedures to be properly implemented, which has already been reflected in the MSA review and the estimated additional staffing requirements discussed in Chapter 12.



## Chapter 14

### Total Financial Implications of Recommendations

The total quantifiable financial implications of the main recommendations made in this Report at 1995/96 prices are -

<u>Chapter</u>	<u>Recommendation</u>	<u>Estimated annual financial implications</u>
2	Increasing standard rates for elderly persons living in a family, 50% disabled adults living in a family, single parents, family carers, adults in ill-health and all other able-bodied adults	\$317 Mn
8	Special grants for the elderly	\$45 Mn
	(a) for meeting extra expenses incurred during Chinese New Year [\$200 per year on a flat-rate basis]	
	(b) for recreational and social activities [\$320 per year on a reimbursement basis]	
	Flat-rate grant for selected items of school related expenses to simplify application and reimbursement procedures	\$41 Mn

<u>Chapter</u>	<u>Recommendation</u>	<u>Estimated annual financial implications</u>
9	Revision of maximum rent allowance to cover the actual rent paid by the 90th percentile of CSSA rent paying households living in private housing	\$46 Mn
12	Additional staff for Social Security Field Units and the Special Investigation Team arising from the review of manning standards	\$59 Mn
Total		<b>\$508 Mn</b>

*Note : The relaxation of the asset limits and the increase in the disregarded earnings limit will potentially increase the number of persons meeting the CSSA eligibility tests. The above costs do not take into account this possible increase in the number of CSSA recipients.*

**Items of Goods and Services in the 1999/2000 Household Expenditure Survey  
on Comprehensive Social Security Assistance Households**

Code	Notes	Description	
<b>1</b>		<b>Food</b>	<b>食品</b>
<b>10101</b>		<b>Rice</b>	<b>米</b>
1010101		Rice - main staple	米 - 主糧
1010102		Rice - others	米 - 其他
<b>10201</b>		<b>Rice stick</b>	<b>米粉及河粉</b>
1020101		Dried rice stick	乾粉
1020102		Wet rice stick	濕粉
<b>10202</b>		<b>Spaghetti and macaroni</b>	<b>意粉及通粉</b>
1020201		Spaghetti	意粉
1020202		Macaroni	通粉
<b>10203</b>		<b>Noodle</b>	<b>麵</b>
1020301		Wet noodle	濕麵
1020302		Dry noodle	乾麵
<b>10204</b>		<b>Instant cereals</b>	<b>即食穀類</b>
1020401		Instant noodle/ rice-stick/ congee	即食麵/粉/粥
1020402		Cereals for breakfast	早餐穀製品
<b>10205</b>		<b>Flour</b>	<b>麵粉</b>
1020501		Rice flour and glutinous rice flour	粘米粉及糯米粉
1020502		Wheat flour	麵粉
1020503		Corn starch	粟粉
<b>10301</b>		<b>Bakery</b>	<b>麵包及西式餅</b>
1030101		Bread	麵包
1030102		European cake	西式餅
<b>10302</b>		<b>Chinese cake and pudding</b>	<b>中式餅及糕點</b>
1030201		Moon cake	月餅
1030202		Chinese cake	中式餅
1030203		Chinese pudding and dessert	中式糕點
<b>10303</b>		<b>Biscuit</b>	<b>餅乾</b>
1030301		Biscuit	餅乾
<b>10401</b>		<b>Salt-water fish - live</b>	<b>鹹水魚 - 鮮活</b>
1040101		Grouper	斑類
1040102		Seabream	鯉魚
1040103		Rabbitfish	泥鰱
1040104		Sea perch	鱸魚
1040105		Mangrove red snapper	紅魷
1040106		Russell's snapper	火點
1040107		Pompano	黃魷
1040108		Sea bass (giant perch)	盲鰻
<b>10402</b>		<b>Salt-water fish - fresh/chilled</b>	<b>鹹水魚 - 新鮮/急凍</b>
1040201		Golden thread	紅衫魚
1040202		Big-eye	木棉(大眼雞)
1040203		Mackerel	鯪魚
1040204		Grouper	斑類
1040205		Sole	龍躉
1040206		Horse-head	馬頭
1040207		Pomfret	鰻魚
1040208		Hair-tail	牙帶

Code	Notes	Description
1040209	Seabream	鯉魚
1040210	Yellow croaker	黃花
1040211	Rabbitfish	泥鯚
1040212	Scad	鯇魚(池魚)
1040213	Flathead	牛鯇
1040214	Thread fin	馬友
1040215	Ice fish	白飯魚
1040216	Sea perch	鱸魚
1040217	Mangrove red snapper	紅魷
1040218	Bombay duck	狗肚魚
1040219	File fish	沙鯚
1040220	Russell's snapper	火點
<b>10501</b>	<b>Fresh-water fish - live</b>	淡水魚 - 鮮活
1050101	Common carp	鯉魚
1050102	Grass carp	鯪魚
1050103	Mud carp	鱖魚
1050104	Big head	大魚
1050105	Large mouth bass	加州鱈
1050106	Snake head	生魚
1050107	Edible tilapia	鯽魚
1050108	Freshwater grouper	桂花魚
1050109	Eel	白鱈
1050110	Grey mullet	烏頭
<b>10502</b>	<b>Fresh-water fish - fresh/chilled</b>	淡水魚 - 新鮮/急凍
1050201	Grey mullet	烏頭
1050202	Freshwater grouper	桂花魚
<b>10601</b>	<b>Crustaceans - live/fresh/chilled</b>	甲殼類 - 鮮活/新鮮/急凍
1060101	Prawn and shrimp	大蝦及小蝦
1060102	Lobster	龍蝦
1060103	Crab	蟹
<b>10602</b>	<b>Molluses - live/fresh/chilled</b>	軟體類 - 鮮活/新鮮/急凍
1060201	Cuttlefish	墨魚
1060202	Squid	魷魚
1060203	Shelled sea products	貝殼類
<b>10603</b>	<b>Sashimi</b>	刺身
1060301	Fish sashimi	魚刺身
1060302	Other non-fish sashimi	其他非魚類刺身
<b>10701</b>	<b>Sea products - dried</b>	海產 - 乾
1070101	Salted and dried fish	鹹魚及魚乾
1070102	Abalone	乾鮑
1070103	Scallop	乾貝(乾瑤柱)
1070104	Oyster	蠔鼓
1070105	Shrimp	蝦米/蝦乾
1070106	Shark's fin	魚翅
1070107	Squid	魷魚乾
1070108	Octopus	鱗魚乾
1070109	Fish maw	魚肚(花膠)
1070110	Sea cucumber	海參
<b>10702</b>	<b>Sea products - frozen</b>	海產 - 冷藏
1070201	Fish	魚
1070202	Prawn and shrimp	大蝦及小蝦
1070203	Abalone	鮑魚

Code	Notes	Description
1070204		Conch 蜆螺
<b>10703</b>	<b>Sea products - canned</b>	海產 - 罐裝
1070301	Fish	魚
1070302	Abalone	鮑魚
<b>10704</b>	<b>Other sea products preparations</b>	其他海產製品
1070401	Fish ball and slice	魚蛋及魚片
1070402	Cuttlefish ball	墨魚丸
1070403	Shrimp and lobster balls	蝦丸及龍蝦丸
1070404	Minced fish meat	魚滑
1070405	Other fish preparations	其他魚類製品
<b>10801</b>	<b>Pork - fresh</b>	豬肉 - 新鮮
1080101	Best cut and lean meat	上肉及瘦肉
1080102	Pork belly	腩肉
1080103	Pork chop	豬扒
1080104	Spare rib	排骨
<b>10802</b>	<b>Pig offals - fresh</b>	豬內臟 - 新鮮
1080201	Liver	豬潤
1080202	Kidney	豬腰
1080203	Tongue	豬脷
1080204	Stomach	豬肚
<b>10803</b>	<b>Pig parts - fresh</b>	豬部分 - 新鮮
1080301	Fore shank	豬手
1080302	Bone	豬骨
<b>10901</b>	<b>Beef - fresh</b>	牛肉 - 新鮮
1090101	Beef and shin beef	牛肉及牛脷
1090102	Fillet and steak	牛柳及牛扒
1090103	Brisket	牛腩
<b>11001</b>	<b>Poultry - live/fresh/chilled</b>	家禽 - 鮮活/新鮮/急凍
1100101	Chicken	雞
1100102	Duck	鴨
1100103	Pigeon	鴿
1100104	Quail	鸕鶿
<b>11002</b>	<b>Offals and parts of poultry - fresh/chilled</b>	家禽內臟及部分 - 新鮮/急凍
1100201	Offals and parts of poultry	家禽內臟及部分
<b>11101</b>	<b>Pork - frozen</b>	豬肉 - 冷藏
1110101	Pork fillet	豬柳
1110102	Pork chop	豬扒
1110103	Spare rib	排骨
1110104	Fore shank	豬手
1110105	Ham	火腿
1110106	Bacon	煙肉
1110107	Pork ball	豬肉丸
1110108	Mushroom pork ball	貢丸
<b>11102</b>	<b>Beef - frozen</b>	牛肉 - 冷藏
1110201	Fillet	牛柳
1110202	Steak	牛扒
1110203	Beef ball	牛丸
<b>11103</b>	<b>Poultry - frozen</b>	家禽 - 冷藏
1110301	Whole chicken	全雞
1110302	Chicken wing	雞翼
1110303	Chicken leg	雞脾/雞扒
1110304	Chicken breast/ fillet	雞胸/雞柳

Code	Notes	Description
1110305		Chicken claw 雞腳
1110306		Duck tongue 鴨舌
<b>11104</b>	<b>Other meat - frozen</b>	<b>其他肉類 - 冷藏</b>
1110401		Sausages 紅腸及各式香腸
1110402		Mutton 羊肉
1110403		Barbecue pack 燒烤包
<b>11201</b>	<b>Meat - canned</b>	<b>肉類 - 罐裝</b>
1120101		Luncheon meat 午餐肉
1120102		Ham 火腿
1120103		Spiced pork cubes 五香肉丁
1120104		Double cooked pork slices 回鍋肉
1120105		Other canned meat 其他罐裝肉
<b>11301</b>	<b>Roasted meat and lo-mei</b>	<b>燒味及滷味</b>
1130101		Roasted pork 燒肉
1130102		Barbecue pork 叉燒
1130103		Roasted spare rib 燒排骨
1130104		Lo-mei 滷味及燻蹄
<b>11302</b>	<b>Cooked poultry</b>	<b>熟家禽</b>
1130201		Chicken/ soy sauce chicken 白切雞/豉油雞
1130202		Other cooked chicken and parts 其他熟雞及部分
1130203		Roasted duck/ goose 燒鴨/鵝
1130204		Lo-mei duck/ goose 滷水鴨/鵝
1130205		Pigeon 乳鴿
<b>11303</b>	<b>Other processed meat</b>	<b>其他經處理肉類</b>
1130301		Chinese sausages 臘腸及潤腸
1130302		Chinese gammon 臘肉
1130303		Dried duck 臘鴨
1130304		Chinese ham 金華火腿
1130305		Dried duck kidney 乾鴨腎
1130306		Smoked/ salted fore shank 煙/鹹豬手
<b>11304</b>	<b>Other fresh meat</b>	<b>其他新鮮肉類</b>
1130401		Edible frog 田雞
1130402		Mutton 羊肉
<b>11401</b>	<b>Leaf vegetables - fresh</b>	<b>葉菜 - 新鮮</b>
1140101		White cabbage 白菜
1140102		Flowering cabbage 菜心
1140103		Chinese kale 芥蘭
1140104		Chinese lettuce 唐生菜
1140105		Cabbage lettuce 西生菜
1140106		Leaf mustard 芥菜
1140107		Water cress 西洋菜
1140108		Spinach 菠菜
1140109		Water spinach 通菜(蕹菜)
1140110		Chinese spinach 莧菜
1140111		Tientsin cabbage 黃牙白(紹菜)
1140112		Matrimony vinc 枸杞
1140113		Round cabbage 椰菜
1140114		European celery 西芹
1140115		Chinese chive 韭菜
1140116		Broccoli 西蘭花
1140117		Cauliflower 椰菜花
1140118		Pea shoot 豆苗

Code	Notes	Description	
1140119		Sauteed Chinese lettuce	油蜜菜
1140120		Chinese celery	芹菜
<b>11402</b>		<b>Other vegetables - fresh</b>	其他蔬菜 - 新鮮
1140201		Wax gourd	冬瓜
1140202		Hairy gourd	毛瓜(節瓜)
1140203		Bitter gourd	苦瓜(涼瓜)
1140204		Angled loofah	絲瓜(勝瓜)
1140205		Green cucumber	青瓜
1140206		Egg plant	茄子(矮瓜)
1140207		Chinese radish	白蘿蔔
1140208		Green turnip	青蘿蔔
1140209		Carrot	紅蘿蔔
1140210		String beans	青豆角/白豆角
1140211		Tomato	蕃茄
1140212		Lotus root	蓮藕
1140213		Potato	薯仔
1140214		Ginger	薑
1140215		Bean sprout	大豆芽菜/芽菜仔
1140216		Spring onion	蔥
1140217		Sweet pepper	甜椒
1140218		Onion	洋蔥
1140219		Mushroom	菇類
1140220		Corn	粟米
1140221		Arrowroot	粉葛
1140222		Peas	荷蘭豆
1140223		Taro	芋頭
1140224		Garlic	蒜頭
1140225		Cucumber	黃瓜
1140226		Water chestnut	馬蹄
1140227		Sweet potato	蕃薯
1140228		Chayote	合掌瓜
1140229		Fresh lily bulb	鮮百合
<b>11501</b>		<b>Vegetables - preserved</b>	蔬菜 - 醃製
1150101		Preserved vegetables	梅菜
1150102		Mustard vegetables	榨菜
1150103		Pickled cabbage	鹹酸菜
<b>11502</b>		<b>Vegetables - dried</b>	蔬菜 - 乾製
1150201		Dried white cabbage	白菜乾
<b>11503</b>		<b>Beans</b>	豆
1150301		Red bean	紅豆
1150302		Green bean	綠豆
1150303		Spotted bean	眉豆
1150304		Soya bean	黃豆
<b>11504</b>		<b>Vegetables - canned</b>	蔬菜 - 罐裝
1150401		Mushroom	菇類
1150402		Corn	粟米
1150403		Beans and peas	豆類
<b>11505</b>		<b>Vegetables - frozen</b>	蔬菜 - 急凍
1150501		Green peas	青豆
1150502		Mixed vegetables	雜菜
<b>11601</b>		<b>Fruit - fresh</b>	水果 - 新鮮
1160101		Orange	橙

Code	Notes	Description	
1160102		Apple	蘋果
1160103		Pear	梨
1160104		Grape	提子
1160105		Banana	蕉
1160106		Water melon	西瓜
1160107		Lychee	荔枝
1160108		Mango	芒果
1160109		Mandarin	柑
1160110		Longan	龍眼
1160111		Pomelo	柚(沙田柚)
1160112		Melon	蜜瓜、哈蜜瓜、縐皮瓜
1160113		Papaya	木瓜
1160114		Red plum	布祿
1160115		Durian	榴槤
1160116		Carambola	楊桃
1160117		Persimmon	柿
1160118		Grapefruit	西柚
1160119		Cherry	櫻桃(車厘子)
1160120		Kiwifruit	奇異果
1160121		Strawberry	士多啤梨
1160122		Peach/ nectarine	水蜜桃/桃駁李
1160123		Pineapple	菠蘿
1160124		Plum	西梅
1160125		Dragon fruit	火龍果
1160126		Mangosteen	山竹
1160127		Young coconut/ smoked coconut	椰青/椰皇
1160128		Lemon	檸檬
<b>11701</b>		<b>Fruit - dried and preserved</b>	<b>生果 - 乾及醃製</b>
1170101		Sweetened dates	蜜棗
1170102		Red dates	紅棗
1170103		Figs	無花果
1170104		Dried longan pulp	乾龍眼肉(元肉)
<b>11702</b>		<b>Fruit preparations</b>	<b>生果製品</b>
1170201		Jam and marmalade	果醬
1170202		Canned fruit	罐裝生果
1170203		Coconut preparations	椰子製品
<b>11801</b>		<b>Milk</b>	<b>奶</b>
1180101		Fresh milk	鮮奶
1180102		Longlife milk	保鮮奶
<b>11802</b>		<b>Milk powder and processed milk</b>	<b>奶粉及加工奶製品</b>
1180201		Milk powder	奶粉
1180202		Evaporated milk	淡奶
1180203		Condensed milk	煉奶
1180204		Flavoured milk	滋味奶
1180205		Yogurt	乳酪
<b>11803</b>		<b>Butter, margarine and cheese</b>	<b>牛油、植物油及芝士</b>
1180301		Butter and margarine	牛油及植物油
1180302		Cheese	芝士
<b>11804</b>		<b>Ice-cream</b>	<b>雪糕</b>
1180401		Ice-cream and popstick	雪糕及雪條
<b>11901</b>		<b>Eggs - fresh</b>	<b>蛋 - 新鮮</b>
1190101		Hen egg	雞蛋



Code	Notes	Description
<b>11902</b>	<b>Eggs - processed</b>	蛋 - 醃製
1190201	Preserved duck egg	皮蛋
1190202	Salted duck egg	鹹蛋
<b>12001</b>	<b>Edible oils</b>	食油
1200101	Peanut oil	花生油
1200102	Corn oil	粟米油
1200103	Canola oil	芥花籽油
<b>*2101</b>	<b>Carbonated drinks</b>	汽水
1210101	Carbonated drinks	汽水
<b>12201</b>	<b>Coffee and cocoa</b>	咖啡及可可
1220101	Coffee	咖啡
1220102	Cocoa	可可
<b>12202</b>	<b>Tea</b>	茶
1220201	Tea leaf	茶葉
1220202	Tea bag	茶包
1220203	Tea drinks	茶類飲品
<b>12203</b>	<b>Fruit juice, cordials and flavoured drinks</b>	果汁及滋味飲品
1220301	Fresh fruit juice	鮮榨果汁
1220302	Pure juice and cordial	純鮮及濃縮果汁
1220303	Flavoured drinks	滋味飲品
1220304	Fruit juice and flavoured drinks in powder form	粉狀即沖果汁及滋味飲品
1220305	Soya bean milk	豆奶
<b>12204</b>	<b>Health, invigorating and isotonic drinks</b>	健康、提神及含電解質飲品
1220401	Herb-tea	涼茶
1220402	Essence of chicken	雞精
1220403	Invigorating drinks	滋補及提神飲品
1220404	Isotonic drinks	含電解質飲品
<b>12205</b>	<b>Water</b>	水
1220501	Mineral and distilled water	礦泉水及蒸餾水
<b>12301</b>	<b>Sugar</b>	糖
1230101	Granulated white sugar	砂糖/方糖
1230102	Sugar slab	片糖
1230103	Sugar candy	冰糖
<b>12302</b>	<b>Sugar preserves</b>	糖漿
1230201	Honey	蜜糖
<b>12401</b>	<b>Confectionery</b>	糖果
1240101	Candy	糖
1240102	Chocolate	朱古力
1240103	Chewing gum	香口膠
1240104	Chinese confectionery	中式糖果
<b>12501</b>	<b>Flavourings and additives</b>	調味品及配料
1250101	Soy sauce	豉油
1250102	Oyster sauce	蠔油
1250103	Chili sauce	辣椒醬
1250104	XO sauce	XO醬
1250105	Curry flavourings	咖喱
1250106	Fermented bean curd	腐乳
1250107	Vinegar	醋
1250108	Salt	鹽
1250109	Tomato ketchup	茄汁
1250110	Salad dressing and bread paste	沙律醬及麵包醬

Code	Notes	Description
1250111		Sesame oil 麻油
1250112		Pepper powder 胡椒粉
1250113		Chicken broth/ powder 調味用上湯/雞粉
<b>12601</b>	<b>Soup and broth</b>	湯及羹
1260101		Soup and broth 湯及羹
<b>12602</b>	<b>Bean products</b>	豆製品
1260201		Bean curd 豆腐
1260202		Bean curd products 豆腐製品
1260203		Bean vermicelli 粉絲
<b>12603</b>	<b>Dried mushroom and fungus</b>	乾菇及菌類
1260301		Mushroom 乾菇
1260302		Fungus 乾菌
<b>12604</b>	<b>Raw nut and seed</b>	生果仁
1260401		Chestnut 栗子
1260402		Ginkgo nut (white nut) 白果
1260403		Ground nut (peanut) 花生
1260404		Cashew nut 腰果
1260405		Lotus nut 蓮子
1260406		Apricot kernel south and north 南北杏
<b>12605</b>	<b>Crisp</b>	脆片
1260501		Fried shrimp paste 蝦片
1260502		Potato chips 薯片
<b>12606</b>	<b>Other snacks</b>	其他零食
1260601		Dried pork 豬肉乾
1260602		Dried beef 牛肉乾
1260603		Cooked nuts 花生及果仁
1260604		Dried and preserved fruit 涼果
1260605		Jelly 啫喱/蒟蒻/果凍
1260606		Instant seaweed 即食紫菜
1260607		Seasoned squid/cuttlefish 魷魚絲/片
1260608		Biscuit sticks 百力滋/甘大滋
1260609		Instant sausage 即食腸
1260610		Melon seed 瓜子
<b>12607</b>	<b>Cooked snacks</b>	小吃熟食
1260701		Fish ball 魚蛋
1260702		Other cooked snacks 其他熟食小吃
1260703		Vegetarian food 齋口味
<b>12608</b>	<b>Food, n.e.c.</b>	其他未分類食品
1260801		Baby food 嬰兒食品
1260802		Raw edible bird's nest 燕窩盞
1260803		Hashima 雪蛤膏
1260804		Tortoise jelly 龜苓膏
1260805		Frozen instant food 冷藏即食食品
1260806		Pizza (take-away) 薄餅(外賣)
1260807		Sushi and handroll (take-away) 壽司及手卷(外賣)
1260808		Roasted meat lunch box 燒味飯盒
<b>12701</b>	<b>Chinese restaurants</b>	中式餐館及酒樓
1270101		Cantonese restaurant/ fan-tim 廣東酒樓/飯店
1270102		Shanghainese restaurant 上海酒樓
1270103		Beijing restaurant 北京酒樓
1270104		Zhaozhou restaurant 潮州酒樓
1270105		Taiwanese restaurant 台式酒樓

Code	Notes	Description	
1270106		Other Chinese restaurants	其他中式酒樓
1270107		Roasted meat fan-tim	燒味飯店
1270108		Café (mainly serving Chinese style food)	中式茶餐廳
1270109		Noodle, rice-stick and congee stall	粥粉麵檔
1270110		Noodle, rice-stick and congee shop	粥粉麵店
1270111		Vegetarian food shop	素食店
<b>12702</b>		<b>Non-Chinese restaurants</b>	<b>非中式餐館</b>
1270201		Western restaurant	西式餐館
1270202		Japanese restaurant	日式餐館
1270203		Korean restaurant	韓式餐館
1270204		Thai restaurant	泰式餐館
1270205		Vietnamese restaurant	越式餐館
1270206		Other South-east Asian restaurants	其他東南亞餐館
1270207		Indian restaurant	印度餐館
1270208		Café and tea/coffee stall (mainly serving non-Chinese style food)	西式茶餐廳及茶水檔
<b>12703</b>		<b>Fast food shop</b>	<b>快餐店</b>
1270301		Fast food shop	快餐店
1270302		Food plaza (excl. chained fast food shop)	美食廣場(不包括連鎖式快餐店)
1270303		Canteen/ cafeteria	飯堂
<b>12704</b>		<b>Bars</b>	<b>酒吧</b>
1270401		Bar and lounge	酒吧
1270402		Karaoke box	卡拉OK
<b>12705</b>		<b>Other eating and drinking places</b>	<b>其他飲食場所</b>
1270501		Taiwanese café	台式飲品店
1270502		Dessert shop	甜品店
1270503		Ice-cream house/ Yogurt shop	雪糕店/乳果店
1270504		Herb tea shop	涼茶舖
1270505		Snake food shop	蛇舖
<b>2</b>		<b>Housing</b>	<b>住屋</b>
<b>20101</b>		<b>Private housing rent</b>	<b>私人住宅樓宇租金</b>
2010101	(1)	Owner-occupier	自置戶
2010102	(1)	Renter	租戶
<b>20102</b>		<b>Public housing rent</b>	<b>公營房屋租金</b>
2010201	(1)	Housing Authority	房屋委員會
2010202	(1)	Housing Society	房屋協會
<b>20201</b>		<b>Building management and maintenance</b>	<b>大廈管理及保養</b>
2020101	(1)	Building management and maintenance fees	大廈管理及保養費用
<b>20202</b>		<b>House installation and repair</b>	<b>住所裝置及維修</b>
2020201	(1)	Electrical installation and repair	電力系統安裝及維修
2020202	(1)	Installation and repair of water tap	水喉安裝及維修
2020203	(1)	Installation and repair of water closet	廁所安裝及維修
2020204	(1)	Installation of windows/ bars	窗門/窗花安裝
2020205	(1)	Installation of wooden fixture	木門/木家具安裝
2020206	(1)	Room partitioning	間房
2020207	(1)	White washing	牆壁掃灰水
2020208	(1)	Wall papering	貼牆紙
2020209	(1)	Floor tiling	鋪地板
2020210	(1)	Removal/ demolition of fixture charges	清理裝置物費用
<b>20203</b>		<b>Home insurance</b>	<b>住所保險</b>
2020301	(1)	Home insurance	家居保險
2020302	(1)	Fire insurance	火險

Code	Notes	Description	
<b>20301</b>		<b>Tools for house maintenance</b>	保養住所工具
2030101	(1)	Electric tools	電動工具
2030102	(1)	Hardware	五金工具
<b>20302</b>		<b>Materials for house maintenance</b>	保養住所材料
2030201	(1)	Paint and distemper	油漆及乳膠漆
2030202	(1)	Wall paper	牆紙
2030203	(1)	Porcelain tile, wooden tile, marble, granite, carpet	瓷磚、木地板、雲石、麻石、地毯
2030204	(1)	Door lock	門鎖
2030205	(1)	Water tap	水喉
2030206	(1)	Shower tap	花灑頭
<b>3</b>		<b>Electricity, gas and water</b>	電力、燃氣及水
<b>30101</b>		<b>Electricity</b>	電力
3010101		CLP Power	中華電力
3010102		Hongkong Electric	香港電燈
<b>30201</b>		<b>Liquefied petroleum gas</b>	石油氣
3020101		LPG - piped and bottled	石油氣 - 管道式及罐裝
3020102		LPG can	打邊爐氣
<b>30301</b>		<b>Towngas</b>	煤氣
3030101		Towngas	煤氣
<b>30401</b>		<b>Water and sewage charges</b>	水費及排污費
3040101	(1)	Water charge	水費
3040102	(1)	Sewage charge	排污費
<b>4</b>		<b>Alcoholic drinks and tobacco</b>	煙酒
<b>40101</b>		<b>Chinese wines</b>	中國酒
4010101		Chinese wine	中國酒
4010102		Medicated Chinese wine	中國補酒
<b>40201</b>		<b>Brandy and whisky</b>	拔蘭地及威士忌
4020101		Brandy	拔蘭地
4020102		Whisky	威士忌
<b>40202</b>		<b>Table wines and other foreign-style wines</b>	餐酒及其他洋酒
4020201		Red wine	紅酒
4020202		White wine	白酒
4020203		Other foreign-style wines	其他洋酒
<b>40301</b>		<b>Beer</b>	啤酒
4030101		Beer	啤酒
<b>40401</b>		<b>Cigarettes</b>	香煙
4040101		Cigarettes	香煙
<b>5</b>		<b>Clothing and footwear</b>	衣履
<b>50101</b>		<b>Men's outerclothing - summer</b>	男裝外衣 - 夏裝
5010101		Suit	西裝套裝
5010102		Coat	西裝褸
5010103		Trousers	西褲及其他便服褲
<b>50102</b>		<b>Men's outerclothing - winter</b>	男裝外衣 - 冬裝
5010201		Suit	西裝套裝
5010202		Coat	西裝褸
5010203		Trousers	西褲及其他便服褲
5010204		Cardigan and sweater	開襟及套頭毛衣
5010205		Cotton-wadded/ down jacket	棉襖/羽絨襖/雪襖
5010206		Short and medium length overcoat	短及中襖
5010207		Overcoat	大襖

Code	Notes	Description	
<b>50103</b>		<b>Men's outerclothing - others</b>	男裝外衣 - 其他
5010301		Shirt	恤衫
5010302		T-shirt/ polo shirt	T恤/Polo恤
5010303		Denim suit and jeans	牛仔衫及褲
5010304		Sportswear	運動衣物
5010305		Windbreaker	風褸
5010306		Swimwear	泳裝
<b>50201</b>		<b>Men's underclothing - main</b>	男裝內衣 - 主要
5020101		Vest and singlet	汗衫及運動背心
5020102		Woolen underwear	羊毛內衣(包括天蠶內衣)
5020103		Briefs and boxer shorts	三角內褲及短褲
<b>50202</b>		<b>Men's underclothing - others</b>	男裝內衣 - 其他
5020201		Pajamas	睡衣
<b>50301</b>		<b>Women's outerclothing - summer</b>	女裝外衣 - 夏裝
5030101		Suit	套裝(套裙/褲)
5030102		Coat	西裝褸
5030103		Blouse and shirt	上衣及恤衫
5030104		Dress and skirt	連身裙及半截裙
5030105		Trousers	西褲及其他便服褲
<b>50302</b>		<b>Women's outerclothing - winter</b>	女裝外衣 - 冬裝
5030201		Suit	套裝(套裙/褲)
5030202		Coat	西裝褸
5030203		Blouse and shirt	上衣及恤衫
5030204		Dress and skirt	連身裙及半截裙
5030205		Trousers	西褲及其他便服褲
5030206		Cardigan and sweater	開襟及套頭毛衣
5030207		Cotton-wadded/ down jacket	棉襖/羽絨褸/雪褸
5030208		Short and medium length overcoat	短及中褸
5030209		Overcoat	大褸
<b>50303</b>		<b>Women's outerclothing - others</b>	女裝外衣 - 其他
5030301		T-shirt/ polo shirt	T恤/Polo恤
5030302		Denim suit and jeans	牛仔衫及褲
5030303		Sportswear	運動衣物
5030304		Windbreaker	風褸
5030305		Swimwear	泳裝
<b>50401</b>		<b>Women's underclothing - main</b>	女裝內衣 - 主要
5040101		Slip and corselette	襖裙及緊身內衣
5040102		Brassiere	胸圍
5040103		Woolen underwear	羊毛內衣(包括天蠶內衣)
5040104		Briefs	內褲
<b>50402</b>		<b>Women's underclothing - others</b>	女裝內衣 - 其他
5040201		Pajamas	睡衣
<b>50501</b>		<b>School uniform - summer</b>	校服 - 夏裝
5050101	(1)	School uniform - boys'	校服 - 男生
5050102	(1)	School uniform - girls'	校服 - 女生
5050103	(1)	Sports uniform - boys'	運動服 - 男生
5050104	(1)	Sports uniform - girls'	運動服 - 女生
<b>50502</b>		<b>School uniform - winter</b>	校服 - 冬裝
5050201	(1)	School uniform - boys'	校服 - 男生
5050202	(1)	School uniform - girls'	校服 - 女生
5050203	(1)	Sports uniform - boys'	運動服 - 男生
5050204	(1)	Sports uniform - girls'	運動服 - 女生

Code	Notes	Description	
<b>50503</b>		<b>Children's outerclorthing - summer</b>	<b>童裝外衣 - 夏裝</b>
5050301		Shirt and blouse	恤衫及上衣
5050302		Trousers	褲
5050303		Dress and skirt	連身裙及半截裙
<b>50504</b>		<b>Children's outerclorthing - winter</b>	<b>童裝外衣 - 冬裝</b>
5050401		Shirt and blouse	恤衫及上衣
5050402		Trousers	褲
5050403		Dress and skirt	連身裙及半截裙
5050404	(4)	Cardigan and sweater	開襟及套頭毛衣
5050405		Cotton-wadded/ down jacket	棉襖/羽絨襖/雪襖
5050406		Overcoat	短/大襖
<b>50505</b>		<b>Children's outerclorthing - others</b>	<b>童裝外衣 - 其他</b>
5050501		T-shirt/ polo shirt	T恤/Polo恤
5050502		Denim suit and jeans	牛仔衫及褲
5050503		Sportswear	運動衣物
5050504		Swimwear	泳裝
<b>50601</b>		<b>Children's underclorthing - main</b>	<b>童裝內衣 - 主要</b>
5060101		Vest and slip	汗衫及襯裙
5060102		Woolen underwear	羊毛內衣(包括天蠶內衣)
5060103		Pants	內褲
<b>50602</b>		<b>Children's underclorthing - others</b>	<b>童裝內衣 - 其他</b>
5060201		Pajamas	睡衣
<b>50701</b>		<b>Infants' outerclorthing - summer</b>	<b>嬰兒外衣 - 夏裝</b>
5070101		Outergarment	外衣
<b>50702</b>		<b>Infants' outercloting - winter</b>	<b>嬰兒外衣 - 冬裝</b>
5070201		Outergarment	外衣
<b>50703</b>		<b>Infants' underclorthing</b>	<b>嬰兒內衣</b>
5070301		Undergarment	內衣
<b>50801</b>		<b>Sock and stocking</b>	<b>短襪及長襪</b>
5080101		Men's socks	男裝襪
5080102		Women's socks and stockings	女裝襪
5080103		Women's panty hose	女裝襪褲(絲襪)
5080104	(4)	Children's stockings	童裝襪
<b>50802</b>		<b>Accessories</b>	<b>配飾</b>
5080201		Belt	皮帶
5080202		Necktie	領帶
5080203		Gloves	手套
5080204		Hat	帽
5080205		Scarf and pelerine	頸巾及披肩
5080206		Footwear accessories	鞋配件
<b>50901</b>		<b>Clothing materials and sewing accessories</b>	<b>衣料及縫紉用品</b>
5090101		Clothing materials	衣料
5090102		Knitting wool	毛冷
5090103		Sewing accessories	縫紉用品
<b>50902</b>		<b>Tailoring and alteration charges</b>	<b>裁衣及改衣費用</b>
5090201		Tailoring charge (incl. materials)	裁衣費用(連工包料)
5090202		Alteration charge	改衣費用
<b>51001</b>		<b>Men's footwear</b>	<b>男裝鞋</b>
5100101		Dress shoes	皮鞋
5100102		Casual shoes (incl. boots and sandals)	輕便鞋(包括靴及涼鞋)
5100103		Sports shoes	運動鞋

Code	Notes	Description	
5100104		Slippers	拖鞋
<b>51101</b>		<b>Women's footwear</b>	女裝鞋
5110101		Dress shoes	皮鞋
5110102		Casual shoes (incl. boots and sandals)	輕便鞋(包括靴及涼鞋)
5110103		Sports shoes	運動鞋
5110104		Slippers	拖鞋
<b>51201</b>		<b>Children's footwear</b>	童裝鞋
5120101	(4)	Dress shoes	皮鞋
5120102		Casual shoes (incl. boots and sandals)	輕便鞋(包括靴及涼鞋)
5120103	(4)	Sports shoes	運動鞋
5120104		Slippers	拖鞋
<b>51202</b>		<b>Infants' footwear</b>	嬰兒鞋
5120201		Infants' footwear	嬰兒鞋
<b>6</b>		<b>Durable goods</b>	耐用物品
<b>60101</b>		<b>Beds</b>	床
6010101		Bed (incl. baby bed)	床(包括嬰兒床)
6010102		Furniture set for bedroom	睡房全套家具
<b>60102</b>		<b>Storage furniture</b>	儲物家具
6010201		Wardrobe	衣櫃
6010202		Wall cabinet	組合櫃/牆櫃
6010203		Cupboard	地櫃
6010204		Storage shelf/ cupboard	儲物架/櫃
6010205		Kitchen cupboard	廚櫃
6010206		Shoe cabinet	鞋櫃
<b>60103</b>		<b>Sofas and chairs</b>	梳化及椅
6010301		Sofa	梳化
6010302		Chair, stool, folding chair and rocking chair	椅、櫈、摺椅及搖椅
<b>60104</b>		<b>Tables and desks</b>	桌子
6010401		Dining table (set)	餐桌(可連椅)
6010402		Coffee table	茶几
6010403		Folding table and mahjong table	摺檯及麻雀檯
6010404		Writing and computer desk	書檯及電腦檯
6010405		Vanity desk	梳妝檯
<b>60201</b>		<b>Home appliances - electric</b>	家庭電器
6020101		Air-conditioner	冷氣機
6020102		Refrigerator	雪櫃
6020103		Washing machine	洗衣機
6020104		Clothes dryer	乾衣機
6020105		Cooker hood	抽油煙機
6020106		Ventilator	抽氣扇
6020107		Electric water heater	電熱水爐
6020108		Electric rice cooker	電飯煲
6020109		Microwave oven	微波爐
6020110		Other oven and toaster	其他焗爐及多士爐
6020111		Magnetic stove	電磁爐
6020112		Slow cooker	電子瓦罉/燉煲
6020113		Blender/ mixer	攪拌/榨汁機
6020114		Electric kettle and vacuum flask	電水煲及保溫瓶
6020115		Distilled water machine	蒸餾水機
6020116		Air purifier	空氣清新機
6020117		Vacuum cleaner	吸塵機
6020118		Electric iron	電熨斗

Code	Notes	Description	
6020119		Hairdryer	風筒
6020120		Electric shaver	電鬚刨/脫毛器
6020121		Electric toothbrush	電動牙刷
6020122		Massage chair	電動按摩椅
6020123		Massage equipment	電動按摩器
6020124		Electric fan	電風扇
6020125		Dehumidifier	抽濕機
6020126		Heater/ radiator	暖爐
6020127		Electric sewing machine	電動衣車
6020128		Ceiling lamp	吊燈
6020129		Desk lamp	檯燈
<b>60202</b>		<b>Home appliances - gas</b>	氣體用具
6020201		Gas stove	煤氣/石油氣爐
6020202		Gas water heater	煤氣/石油氣熱水爐
6020203		Gas clothes dryer	煤氣乾衣機
<b>60301</b>		<b>Video equipment</b>	影視器材
6030101		Television set	電視機
6030102		Video tape recorder	錄影機
6030103		Video disc player	數碼/鐳射影像光碟機
<b>60302</b>		<b>Sound equipment</b>	音響器材
6030201		Hi-Fi set	音響組合
6030202		Amplifier/ tuner	擴音機/調頻器
6030203		Compact disc record player	鐳射唱機
6030204		Loudspeaker	揚聲器
6030205		Walkman/ discman	手提卡式耳筒機/鐳射耳筒機
6030206		Mini disc player	微型光碟耳筒機
6030207		Digital MP3 player/ recorder	數碼MP3唱機/錄音機
6030208		Radio	收音機
6030209		Portable cassette with/ without radio	手提卡式(可連收音機)
6030210		Earphone/ headphone	耳筒
<b>60401</b>		<b>Personal computers</b>	個人電腦
6040101	(3)	Desktop computer set	套裝桌上電腦
6040102	(3)	Notebook computer	筆記簿型電腦
6040103	(3)	Personal Digital Assistant (PDA) (palm top computer)	個人數碼助理(掌上電腦)
6040104	(3)	Monitor	顯示器
6040105	(3)	Hard disk	硬磁碟機
6040106	(3)	Other data storage equipment	其他數據儲存設備
6040107	(3)	Printer	打印機
6040108	(3)	Modem/ network card	數據機/網絡咭
6040109	(3)	Scanner	掃描器
<b>60402</b>		<b>Computer accessories and software</b>	電腦配件及軟件
6040201	(3)	Computer accessories	電腦配件
6040202	(3)	Computer software	電腦軟件
<b>60403</b>		<b>Telecommunications equipment</b>	通訊設備
6040301		Telephone set (incl. cordless)	電話(包括室內無線電話)
6040302		Fax machine	圖文傳真機
6040303		Mobile phone	流動電話
6040304		Radio pager	傳呼機
6040305		Telephone/ mobile phone accessories	電話/流動電話配件
<b>60404</b>		<b>Calculator and electronic dictionary</b>	計算機及電子辭典
6040401	(1)	Calculator	計算機
6040402		Electronic dictionary	電子辭典



Code	Notes	Description	
<b>60501</b>		<b>Tableware</b>	<b>餐具</b>
6050101		Dish	碟
6050102		Tea cup/ tea pot (incl. set)	茶杯/茶壺(包括套裝)
6050103		Rice bowl	飯碗
6050104		Soup bowl	湯碗
6050105		Spoon, fork and knife	匙羹、叉及刀
6050106		Chopsticks	筷子
<b>60502</b>		<b>Kitchen utensils</b>	<b>廚房用具</b>
6050201		Frying pan and wok	平底鑊/易潔鑊/生鐵鑊
6050202		Pot	煲
6050203		Vacuum cooking pot	真空煲
6050204		Pressure cooker	壓力煲
6050205		Soup pot/ rice cooker	瓦煲
6050206		Kettle	水煲
6050207		Knife and chopper	刀及菜刀(不包括餐刀)
6050208	(4)	Scissors	剪刀
6050209		Chopping board	砧板
6050210		Other cooking utensils	其他煮食用具
6050211		Water purifier	濾水器
<b>60503</b>		<b>Glassware</b>	<b>玻璃器皿</b>
6050301		Glass	玻璃杯
6050302		Vacuum flask	保溫瓶/飯壺
<b>60601</b>		<b>Watches</b>	<b>錶</b>
6060101		Men's watch - electronic/ quartz/ solar	男裝錶 - 電子/石英/太陽能
6060102		Men's watch - mechanical	男裝錶 - 機械
6060103		Women's watch - electronic/ quartz/ solar	女裝錶 - 電子/石英/太陽能
6060104		Women's watch - mechanical	女裝錶 - 機械
6060105		Children's watch	童裝錶 - 電子/石英/太陽能/機械
<b>60602</b>		<b>Clocks</b>	<b>鐘</b>
6060201		Wall clock	掛牆鐘
6060202		Table clock	座檯鐘
<b>60603</b>		<b>Cameras</b>	<b>照相機</b>
6060301		Automatic camera	全自動相機
6060302		Single-lens reflex camera	單鏡反光機
6060303		Digital camera	數碼相機
6060304		Video camera/ camcorder	攝錄機
6060305		Photographic accessories	攝影配件
<b>60604</b>		<b>Optical goods</b>	<b>光學用品</b>
6060401		Spectacles	眼鏡
6060402		Sunglasses	太陽眼鏡
6060403		Contact lens (excl. disposable contact lens)	隱形眼鏡(不包括即棄隱形眼鏡)
<b>60701</b>		<b>Bags, purses and suitcases</b>	<b>手袋、銀包及行李箱</b>
6070101		Handbag	手袋
6070102		Wallet/purse, keycase and coin bag	銀包、鎖匙包及散紙包
6070103		Suitcase (excl. travelling bag)	行李箱(不包括旅行袋)
6070104		Travelling bag	旅行袋
6070105		Briefcase	公事包
6070106		Knapsack	背囊
6070107		Waist bag	腰袋
6070108	(1)	Carrying case for pupils	書包
6070109		Carrying case for sports goods	運動袋
<b>60702</b>		<b>Sports goods for ball games</b>	<b>球類體育用品</b>

Code	Notes	Description	
6070201		Rackets	球拍
6070202		Golf club	高爾夫球棒
6070203		Football and basketball	足球及籃球
6070204		Badminton shuttlecock and tennis ball	羽毛球及網球
6070205		Golf ball	高爾夫球
<b>60703</b>		<b>Other sports goods</b>	<b>其他體育用品</b>
6070301		Swimming equipment	游泳用品
6070302		Diving equipment	潛水用品
6070303		Cycling, camping and hiking equipment	運動單車、露營及遠足用品
6070304		Roller blade/ ice-skate	單軸溜冰鞋/溜冰鞋
6070305		Gymnastic and aerobic equipment	健身及健康舞用品
6070306		Ballet slippers	芭蕾舞鞋/技巧鞋
<b>60801</b>		<b>Musical instrument</b>	<b>樂器</b>
6080101		Stringed and wind instrument	弦樂器及管樂器
6080102		Keyboard instrument	鍵盤樂器
<b>60802</b>		<b>Baby accessories</b>	<b>嬰兒用品</b>
6080201		Perambulator	嬰兒手推車
6080202		Baby walker	嬰兒學行車
6080203		Play pan	嬰兒網床
<b>60803</b>		<b>Umbrellas</b>	<b>傘</b>
6080301		Umbrella	傘
<b>7</b>		<b>Miscellaneous goods</b>	<b>雜項物品</b>
<b>70101</b>		<b>Western medicine</b>	<b>西藥</b>
7010101		Vitamin	維他命
7010102		Stomach medicine	胃藥
7010103		Analgesics and antipyretics	止痛/退熱藥
7010104		Cold remedies	傷風/感冒藥
7010105		Cough drug	咳藥
7010106		Sore throat lozenges	喉糖
7010107		Antihypertensive drug	血壓藥
7010108		Asthma drug	哮喘藥
7010109		Drug for rheumatic disease	風濕藥
7010110		Ointment	藥膏/藥油
7010111		Eye-lotion	眼藥水
<b>70102</b>		<b>Chinese medicine</b>	<b>中藥</b>
7010201		Herbal medicine	中藥材
7010202		Proprietary medicine	中成藥
7010203		Proprietary medicine for external use	外用中成藥
<b>70103</b>		<b>Health supplement</b>	<b>健康補給品</b>
7010301		Health supplement	健康補給品
7010302		Cod liver oil	魚肝油/魚油丸
<b>70104</b>		<b>Medical supplies and equipment</b>	<b>醫療用品及器材</b>
7010401		Antiseptics and disinfectants	消毒藥水
7010402		Adhesive tape/ plaster	藥水膠布
7010403		Cotton wool and stick	棉花及棉花棒
7010404	(1)	Sphygmomanometer	血壓計
7010405		Clinical thermometer	探熱針/器
7010406	(1)	Glucometer	血糖機
7010407	(1)	Dialysis tube	洗腎喉管
7010408	(1)	Condom	避孕袋
7010409	(1)	Wheelchair	輪椅
<b>70201</b>		<b>Newspapers</b>	<b>報紙</b>

Code	Notes	Description	
7020101		English newspaper	英文報紙
7020102		Chinese newspaper	中文報紙
7020103		Japanese newspaper	日文報紙
<b>70301</b>		<b>Books</b>	<b>書籍</b>
7030101	(1)	English book (excl. textbook)	英文書籍(不包括課本)
7030102	(1)	Chinese book (excl. textbook)	中文書籍(不包括課本)
<b>70302</b>		<b>Periodicals (magazines)</b>	<b>期刊(雜誌)</b>
7030201		News/ financial/ property/ management	時事/財經/地產/管理
7030202		Entertainment/ fashion/ cosmetics/ wedding gown/ travel/ shopping	娛樂/時裝/化妝/婚紗/旅遊/購物
7030203		Comic/ cartoon/ children's/ youth's	漫畫/卡通/兒童/青少年
7030204		Computer/ game	電腦/遊戲
7030205		Hobby/ language	嗜好/語言
7030206		Health/ sports/ gymnastic/ medicine/ family	健康/運動/健身/醫學/家庭
<b>70401</b>		<b>Writing and painting</b>	<b>書寫及繪畫</b>
7040101	(1)	Ball pen	原子筆
7040102	(1)	Pencil (incl. mechanical pencil)	鉛筆(包括鉛芯筆)
7040103	(1)	Colour pencil and pastel	顏色筆及臘筆
7040104	(1)	Other pens	其他筆
<b>70402</b>		<b>Notebooks and exercise books</b>	<b>記事簿及練習簿</b>
7040201	(1)	School exercise book	學校練習簿
7040202	(1)	Notebook	記事簿
7040203	(1)	Exercise book	練習簿
<b>70403</b>		<b>Paper products</b>	<b>紙品</b>
7040301		Greeting card/ postcard	賀咭/明信片
7040302		Letter paper and envelope	信封及信紙
7040303	(1)	Writing paper	書寫用紙
7040304	(4)	Paper (for drawing, wrapping, decorating)	紙(繪畫、包裝、裝飾用)
<b>70404</b>		<b>Computer consumables</b>	<b>電腦消耗品</b>
7040401		Computer consumables	電腦消耗品
<b>70405</b>		<b>Stationery, n.e.c.</b>	<b>其他未分類文具</b>
7040501	(1)	Eraser, correction fluid and correction paper	擦膠、改錯液及改錯帶
7040502	(1)	Glue and paste	膠水及膠漿
7040503	(1)	Adhesive tape	膠紙
7040504	(1)	Wrapping plastic for books	包書膠
7040505		Filing stationery	文件套
7040506	(1)	Pencil case	筆袋/盒
7040507		Photo album	相簿
7040508	(4)	Other stationery	其他文具
<b>70501</b>		<b>Household textiles</b>	<b>家居布質用品</b>
7050101		Textile table cloth	布質檯布
7050102		Curtain	窗簾
7050103		Cushion	咕啞
<b>70502</b>		<b>Bed furnishings</b>	<b>床上用品</b>
7050201		Pillow	枕頭
7050202		Blanket	毯
7050203		Bed sheet	床單
7050204		Mattress	床褥/墊
7050205		Quilt	被
7050206		Pillow and quilt cover	枕頭及被套
7050207		Mat	席
<b>70601</b>		<b>Cosmetics</b>	<b>化妝品</b>
7060101		Face make-up	面部化妝品

Code	Notes	Description
7060102		Lipstick
7060103		Perfumery
7060104		Nail polish
<b>70602</b>		<b>Personal care products</b>
7060201		Skin cleansing products
7060202		Skin care products
7060203		Bath soap and toilet soap
7060204		Shampoo and hair conditioner
7060205		Hair treatment products
7060206		Tooth paste
7060207		Tooth brush
7060208		Oral sterilizing solution
7060209		Toilet paper
7060210		Facial tissue
7060211		Face and bath towel
7060212		Cosmetic cotton
7060213		Sanitary napkin
7060214		Shaving product
7060215		Diaper
7060216		Comb and hair accessories
7060217		Hand and foot care products
7060218		Mirror
7060219		Disposable contact lens
7060220		Cleansing supplies for spectacles/ contact lens
<b>70701</b>		<b>Washing and cleansing</b>
7070101		Washing powder/ detergent
7070102		Bleaching powder/ liquid (incl. colour bleaching)
7070103		Dish washing detergent
7070104		Cleansing powder/ detergent (incl. toilet cleaner)
<b>70702</b>		<b>Polish</b>
7070201		Floor polish
7070202		Shoe shine
7070203		Furniture polish
<b>70703</b>		<b>Household cleansing tools</b>
7070301		Broom and mop
7070302		Other cleansing tools
7070303		Dustbin
7070304		Household gloves (incl. thermal gloves)
<b>70801</b>		<b>Genuine jewellery</b>
7080101		Gold/ platinum jewellery
7080102		Karat gold jewellery
<b>70802</b>		<b>Silver and costume jewellery</b>
7080201		Silver and costume jewellery
<b>70901</b>		<b>Toys</b>
7090101		Toy gun
7090102		Doll and soft toy
7090103		Robot
7090104		Building block (incl. Lego)
7090105		Model
7090106		Tricycle, play car and bicycle
7090107		Electronic game and accessories
7090108		Electronic game package (incl. computer game)

膏膏  
 香水  
 指甲油  
 個人護理用品  
 潔膚用品  
 護膚用品  
 沐浴液及香梘/梘液  
 洗頭水及護髮素  
 頭髮護理用品  
 牙膏  
 牙刷  
 漱口水  
 廁紙  
 面紙  
 面巾及浴巾  
 化妝棉  
 衛生巾  
 剃鬚用品  
 尿片  
 梳及髮飾  
 手部及足部護理用品  
 鏡  
 即棄隱形眼鏡  
 清潔眼鏡/隱形眼鏡用品  
 洗滌及清潔劑  
 洗衣粉/液  
 漂白粉/液(包括彩漂)  
 洗潔精  
 去污粉/液(包括潔廁劑)  
 擦亮劑  
 地蠟及地板清潔劑  
 鞋水  
 家具擦亮劑  
 家居清潔用具  
 掃帚及地拖  
 其他清潔用具  
 垃圾桶  
 家居手套(包括隔熱手套)  
 真金首飾  
 真金/白金首飾  
 K金首飾  
 銀造及人造首飾  
 銀造及人造首飾  
 玩具  
 玩具槍  
 洋娃娃及公仔  
 機械人  
 積木(包括Lego)  
 模型  
 三輪車、小型車及兒童單車  
 電子遊戲機及配件  
 電子遊戲軟件(包括電腦遊戲)

Code	Notes	Description	
7890109		Miniature car (incl. remote control car)	玩具車(包括遙控車)
7090110		Chess, board game and card game	棋、棋盤遊戲及紙牌遊戲
7090111		Puzzle	砌圖
<b>70902</b>		<b>Photography</b>	<b>攝影</b>
7090201		Films and disposable camera	菲林及用完即棄相機
<b>70903</b>		<b>Music listening and video watching</b>	<b>聽音樂及影帶欣賞</b>
7090301		Blank audio tape and disc	空白錄音帶及碟
7090302		Blank video tape	空白錄影帶
7090303		Compact disc record	鐳射唱片
7090304		Recorded audio tape	唱帶
7090305		Laser video disc record	鐳射影片
<b>70904</b>		<b>Keeping aquarium fish</b>	<b>飼養觀賞魚</b>
7090401		Aquarium fish	觀賞魚
7090402		Feedstuff	魚糧
7090403		Fish tank	魚缸
7090404		Other equipment and supplies	其他養魚設備及用品
<b>70905</b>		<b>Keeping pets</b>	<b>飼養寵物</b>
7090501		Pets	寵物
7090502		Feedstuff	寵物飼料
7090503		Other equipment and supplies	其他寵物設備及用品
<b>70906</b>		<b>Gardening</b>	<b>園藝</b>
7090601		Plant	植物
7090602		Other equipment and supplies	其他園藝設備及用品
<b>70907</b>		<b>Other hobbies</b>	<b>其他嗜好</b>
7090701		Mahjong set	麻雀牌
7090702		Fishing equipment	釣魚用具
<b>71001</b>		<b>Purchases of textbooks</b>	<b>購買教科書</b>
7100101	(1)	Kindergarten	幼稚園
7100102	(1)	Primary	小學
7100103	(1)	Secondary	中學
7100104	(1)	Tertiary - non-degree	專上教育 - 非學位
7100105	(1)	Tertiary - degree	專上教育 - 學位
<b>71101</b>		<b>Religious items</b>	<b>宗教用品</b>
7110101		Religious items	宗教用品
<b>71102</b>		<b>Light bulb, fluorescent light and torch</b>	<b>燈泡、光管及電筒</b>
7110201		Light bulb	燈泡
7110202		Florescent light	光管
7110203		Torch	電筒
<b>71103</b>		<b>Dry cells, plugs, sockets and adaptors</b>	<b>電池、插頭、插座及變壓器</b>
7110301		Dry cell	電池
7110302		Plug, socket and adapter	插頭、插座及變壓器
<b>71104</b>		<b>Plastic container</b>	<b>膠容器</b>
7110401		Washing basin/ bucket	水盆/桶
7110402		Small plastic box	小型膠盒
7110403		Big plastic box	大型膠箱
7110404		Water sprayer	噴水壺
<b>71105</b>		<b>Decorative items</b>	<b>擺設及裝飾品</b>
7110501		Crystal	水晶
7110502		Photo frame	相架
7110503		Vase	花瓶
7110504		Wall painting/ poster	牆畫/海報

Code	Notes	Description	
7110505		Fresh flower	鮮花
7110506		Artificial/ dried flower	人造/乾花
<b>71106</b>		<b>Household goods, n.e.c.</b>	其他未分類家庭用品
7110601		Feeding bottle and accessories	奶樽及配件
7110602		Saran wrap and food bag	保鮮紙及食物袋
7110603		Disposable tableware	用完即棄餐具
7110604		Dustbin bag and disposable plastic table cloth	垃圾袋及用完即棄膠檯布
7110605		Plastic table cloth	膠檯布
7110606		Clothes hanger and clip	衣架及夾
7110607		Dehydrating agent	吸濕劑
7110608		Mothball	樟腦/防蟲劑
7110609		Insecticide and repeller	滅蟲及驅蟲劑
7110610		Aromatherapy and air purifying agent	香薰及空氣清新劑
7110611		Miscellaneous goods shelf	雜物架
7110612		Door carpet	門口地毯
7110613		Cigarette lighter	打火機
7110614		Other fuels	其他燃料
7110615		Fire extinguisher	滅火筒
<b>3</b>		<b>Transport</b>	<b>交通</b>
<b>80101</b>		<b>Passenger motor car and motorcycle/ scooter</b>	私家車及電單車
8010101		New	全新
8010102		Second hand	二手
<b>80102</b>		<b>Bicycle</b>	單車
8010201		Bicycle	單車
<b>80201</b>		<b>Motor fuel</b>	汽油
8020101		Motor fuel	汽油
<b>80301</b>		<b>Motor licences</b>	汽車牌照
8030101		Vehicle licence	車輛牌照
8030102		Driving licence	駕駛執照
<b>80302</b>		<b>Car insurance</b>	汽車保險
8030201		Car insurance	汽車保險
<b>80303</b>		<b>Driving lesson</b>	學車
8030301		Driving school	駕駛學校
8030302		Individual instructor	教車師傅
<b>80304</b>		<b>Parking fees</b>	泊車
8030401		Monthly carpark	月租停車場
8030402		Hourly/ daily carpark	時/日租停車場
8030403		Parking meter	停車咪錶
<b>80305</b>		<b>Tunnel and Lantau Link tolls</b>	隧道及青嶼幹線收費
8030501		Tunnel and Lantau Link tolls	隧道及青嶼幹線收費
8030502		Tunnel autotoll system administration fees	隧道自動收費系統行政費用
<b>80401</b>		<b>Franchised bus</b>	專營巴士
8040101		Local franchised bus fares	本地專營巴士車費
<b>80402</b>		<b>Residents' bus services</b>	居民巴士服務
8040201		Residents' bus fares	居民巴士車費
<b>80501</b>		<b>Tram</b>	電車
8050101		Tram fares	電車車費
<b>80601</b>		<b>Public light bus</b>	公共小型巴士
8060101		Red public light bus fares	非專線公共小型巴士車費
8060102		Green public light bus fares	專線公共小型巴士車費

Code	Notes	Description	
<b>8070†</b>		<b>Taxi</b>	的士
8070101		Urban taxi fares	市區的士車費
8070102		New Territories taxi fares	新界的士車費
8070103		Lantau taxi fares	大嶼山的士車費
<b>80801</b>		<b>Mass Transit Railway</b>	地下鐵路
8080101		Mass Transit Railway fares	地下鐵路車費
<b>80901</b>		<b>Local ferry</b>	本地渡海小輪
8090101		Local ferry fares	本地渡海小輪船費
<b>81001</b>		<b>Local train</b>	本地火車
8100101		KCR local train fares	九廣鐵路本地火車車費
<b>81101</b>		<b>Light Rail Transit</b>	輕便鐵路
8110101		Light Rail Transit fares	輕便鐵路車費
<b>81201</b>		<b>Repairs and maintenance</b>	維修及保養
8120101		Repairs to motor vehicles and motorcycles	汽車及電單車維修
8120102		Maintenance of motor vehicles and motorcycles	汽車及電單車保養
<b>81202</b>		<b>Accessories, spare parts, consumables and tools</b>	汽車配件、零件、消耗品及工具
8120201		Accessories, spare parts and consumables for motor vehicles	汽車配件、零件及消耗品
8120202		Engine oil and lubricating oil	機油及潤滑油
8120203		Tools for repairing motor vehicles/ bicycles	汽車/單車維修工具
<b>81301</b>		<b>Other local transport</b>	其他本地交通工具
8130101	(1)	School bus fares	校巴/校母車費
8130102		Private estate bus fares	私人屋苑巴士車費
8130103		Car hiring charge	租車費用
8130104		Peak tram fares	山頂纜車費用
<b>81401</b>		<b>Inbound and outbound transport</b>	進出香港交通
8140101		Bus fares to/from the mainland of China	來往中國內地巴士車費
8140102		Through train fares to/from the mainland of China	來往中國內地直通火車車費
8140103		Ferry fares to/from Macau	來往澳門船費
8140104		Ferry fares to/from the mainland of China	來往中國內地船費
8140105		Air-plane fares	飛機票價
<b>90</b>		<b>Miscellaneous services</b>	<b>雜項服務</b>
<b>90101</b>		<b>School fees - major</b>	<b>學費 - 主要</b>
9010101	(1)	Kindergarten	幼稚園
9010102	(1)	Primary - Government/ aided	小學 - 政府/資助
9010103	(1)	Primary - private	小學 - 私立
9010104	(1)	Secondary - Government/ aided	中學 - 政府/資助
9010105	(1)	Secondary - private	中學 - 私立
9010106	(1)	Hong Kong Institute of Vocational Education	香港專業教育學院
9010107		Other non-degree tertiary education	其他非學位專上教育
9010108		University degree course	大學學位課程
<b>90102</b>		<b>School fees - continuing education</b>	<b>學費 - 進修</b>
9010201		Bookkeeping and accountancy	簿記及會計
9010202		Shorthand, typing and secretarial	速記、打字及秘書
9010203		Commercial	商業
9010204		Computer and information technology	電腦及資訊科技
9010205		Preparatory course for academic subjects	學科補習班
9010206		Distance learning/ continuing education by local universities	遙距/本地大學校外課程
<b>90103</b>		<b>School fees - languages</b>	<b>學費 - 語言</b>
9010301		English	英語
9010302		Japanese	日本語
9010303		Putonghua	普通話

Code	Notes	Description	
<b>90104</b>		<b>School fees - others</b>	<b>學費 - 其他</b>
9010401		Beauty/ make-up/ cooking/ dressmaking/ flowering	美容/化妝/烹飪/縫紉/插花
9010402		Music	音樂
9010403		Traditional Chinese song/ opera	粵曲/粵劇
9010404		Drawing	繪畫
9010405		Dancing	舞蹈
9010406		Martial arts	武術
9010407		Sports	運動
<b>90201</b>		<b>Other educational charges</b>	<b>其他教育費</b>
9020101	(1)	Examination fees	考試費
9020102		Boarding and lodging fees	宿舍費
9020103	(1)	Miscellaneous school fees	學校雜費
<b>90301</b>		<b>Out-patient services of physicians</b>	<b>門診醫生服務</b>
9030101		Private doctors	私家醫生服務
9030102		A&E, general and specialized out-patient - private hospital	急症室、普通科及專科門診 - 私家醫院
9030103	(2)	A&E, general and specialized out-patient - Hospital Authority	急症室、普通科及專科門診 - 醫院管理局轄下
9030104	(2)	General and specialized out-patient - Department of Health	普通科及專科門診 - 衛生署轄下
9030105		Medical and exempted clinics	註冊及豁免診療所
<b>90302</b>		<b>In-patient services</b>	<b>住院服務</b>
9030201		In-patient services - private hospital	住院服務 - 私家醫院
9030202	(2)	In-patient services - Hospital Authority	住院服務 - 醫院管理局轄下
<b>90303</b>		<b>Dental services</b>	<b>牙醫服務</b>
9030301		Private/ Government/ student	私家/政府/學童
<b>90304</b>		<b>Services of traditional Chinese medical practitioners</b>	<b>中醫服務</b>
9030401		Herbalist	中醫師
9030402		Bone-setters	跌打醫師/骨傷科醫師
9030403		Acupuncturists	針灸中醫師
<b>90305</b>		<b>Other medical charges</b>	<b>其他醫療費用</b>
9030501		Miscellaneous health services - private institutions	雜項健康服務 - 私營機構
9030502	(2)	Allied health services - Hospital Authority	專業醫療服務 - 醫院管理局轄下
<b>90401</b>		<b>Cinema entertainment</b>	<b>電影娛樂</b>
9040101		Cinema entertainment	電影娛樂
<b>90501</b>		<b>Local package tour</b>	<b>本地旅行團</b>
9050101		Local package tour	本地旅行團
<b>90502</b>		<b>Outbound package tour</b>	<b>出外旅行團</b>
9050201		Mainland of China	中國內地
9050202		Japan	日本
9050203		Other Asian countries	其他亞洲國家
9050204		Europe	歐洲
9050205		USA and Canada	美國及加拿大
9050206		Australia and New Zealand	澳洲及紐西蘭
9050207		Other non-Asian countries	其他亞洲以外國家
9050208		Sea cruise	海上旅遊
9050209		Transport and hotel package for oversea travel	外地旅遊交通及酒店套餐
<b>90503</b>		<b>Travel insurance</b>	<b>旅遊保險</b>
9050301		Travel insurance	旅遊保險
<b>90601</b>		<b>Expenses on parties</b>	<b>宴會開支</b>
9060101		Expenses on dinner party	酒席開支
9060102		Expenses on birthday party	生日會/壽宴開支
<b>90701</b>		<b>Video, book and musical instrument room rentals</b>	<b>租用錄影帶、書及樂器室</b>
9070101		Video and book rentals	租用錄影帶及書



Code	Notes	Description	
9070102		Musical instruments room rental	租樂器室
<b>90702</b>		<b>Charges for sports and games</b>	<b>運動及遊戲收費</b>
9070201		Bicycle hiring	租單車
9070202		Tennis court	網球場
9070203		Squash court	壁球場
9070204		Badminton court	羽毛球場
9070205		Golf course	高爾夫球場
9070206		Bowling	保齡球
9070207		Snooker/ billiard	桌球
9070208		Ice/ roller skating	溜冰/滾軸溜冰
9070209		Swimming pool	泳池
9070210		Boat hiring	租艇
9070211		Electronic game centre	遊戲機中心
9070212		Children's indoor game centre	兒童室內遊樂場
<b>90703</b>		<b>Admission charges to entertainment places</b>	<b>娛樂場地入場費</b>
9070301		Classic concert	古典音樂/管弦樂/中樂演奏會
9070302		Pop concert	流行音樂會
9070303		Drama/ opera	話劇/舞台劇
9070304		Exhibition hall	展覽場館
9070305		Discotheque	的士高
9070306		Karaoke	卡拉OK
9070307		Spectator sports	運動比賽觀賞
9070308		Amusement park	遊樂場
9070309		Local outdoor recreation place	本地戶外康樂場地
9070310		Local hotel/ bungalow/ holiday camp	本地酒店/渡假屋/渡假營
<b>90801</b>		<b>Domestic services</b>	<b>家庭傭工服務</b>
9080101		Full-time domestic helpers	全職家庭傭工
9080102		Part-time domestic helpers	鐘點家庭傭工
9080103		Domestic helper insurance	家庭傭工保險
9080104		Domestic helper employment agency fee	家庭傭工介紹費
<b>90802</b>		<b>Care services</b>	<b>護理服務</b>
9080201	(1)	Nursery	託兒服務
9080202	(1)	Residential care home services for elderly	護老服務
9080203	(1)	Home help services	家務助理服務
<b>90803</b>		<b>House removal services</b>	<b>搬屋服務</b>
9080301		House removal	搬屋
<b>90804</b>		<b>Laundry services</b>	<b>洗衣服務</b>
9080401		Laundry	洗衣
9080402		Launderette	自助洗衣
<b>90901</b>		<b>Men's</b>	<b>男士</b>
9090101		Hair-cut	剪髮
9090102		Hair-wave	電髮
9090103		Shampoo and set	洗頭及恤髮
9090104		Colour treatment	染髮
<b>90902</b>		<b>Women's</b>	<b>女士</b>
9090201		Hair-cut	剪髮
9090202		Hair-wave	電髮
9090203		Shampoo and set	洗頭及恤髮
9090204		Colour treatment	染髮
9090205		Henna treatment	焗油
<b>90903</b>		<b>Children's</b>	<b>小童</b>
9090301		Hair-cut	剪髮

Code	Notes	Description	
<b>91001</b>		<b>Repairs to personal articles</b>	私人用品修理
9100101		Footwear	鞋
9100102		Watch	錶
9100103		Photographic equipment	攝影器材
9100104		Computer equipment	電腦設備
<b>91002</b>		<b>Other repairs and maintenance</b>	其他修理及保養
9100201		Television set	電視機
9100202		Air-conditioner	冷氣機
9100203		Washing machine	洗衣機
9100204		Refrigerator	雪櫃
9100205		Video tape recorder	錄影機
9100206		Gas stove	煤氣/石油氣爐
9100207		Piano	鋼琴
<b>91101</b>		<b>Legal services</b>	法律服務
9110101		Solicitors' service	律師服務
<b>91102</b>		<b>Banking and financial services</b>	銀行及財務服務
9110201		Rental of bank deposit box	租用保險箱
9110202		Credit cards subscription fee	信用卡年費
9110203		Personal banking account	個人理財戶口
9110204		ATM card subscription fee	提款咭年費
9110205		Other banking and financial services	其他銀行及財務服務
<b>91103</b>		<b>Other professional services</b>	其他專業服務
9110301		Beauty salon	美容院
9110302		Health centre and sauna centre	健美中心及桑拿中心
9110303		Professional pets care service	專業寵物護理服務
9110304		Fortune telling	算命
<b>91104</b>		<b>Subscriptions</b>	會費
9110401		Association, community centre and club subscription fees	社團、社區中心及會所會費
9110402		Other subscription fees	其他會費
<b>91105</b>		<b>Other services</b>	其他服務
9110501	(5)	Burial service and wreath	殮葬服務及花圈/花牌
9110502		Government services	政府服務
9110503	(1)	Photocopying	影印
<b>91201</b>		<b>Postal services</b>	郵政服務
9120101		Postal service	郵政服務
<b>91202</b>		<b>Courier services</b>	速遞服務
9120201		Courier service	速遞服務
<b>91301</b>		<b>Telephone services</b>	電話服務
9130101		Domestic telephone service	住宅電話服務
9130102		Long distance telephone call service	長途電話服務
9130103		Mobile telephone service	流動電話服務
<b>91302</b>		<b>Other communications services</b>	其他通訊服務
9130201	(3)	Internet service	互聯網服務
9130202		Pay TV service	收費電視服務
9130203		Paging service	傳呼服務
<b>91401</b>		<b>Photographic and photo-printing services</b>	攝影及沖晒服務
9140101		Professional photo/ video taking	專業攝影/攝錄
9140102		Photo developing, printing and enlargement	相片沖曬、翻曬及放大
9140103	(4)	Passport photo	證件相

Notes:

(1) Items covered under Special Grants of the Comprehensive Social Security Assistance Scheme.

Code	Notes	Description
(2)		Items provided free by Government.
(3)		Items provided free by School/Government.
(4)		Half of the item is excluded.
(5)		Burial service is covered under Special Grants while wreath is covered under standard rates.