

*Unemployment-Related Assistance System
of Hong Kong*

June 2000

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EXECUTIVE SUMMARY

1. Hong Kong does not have an unemployment insurance system or an unemployment assistance system. The reason why the Administration does not support the establishment of an unemployment assistance system is that in its opinion, what the unemployed need is a job rather than a cash hand-out. Even if the unemployed cannot find a job for some time, they may still resort to Comprehensive Social Security Assistance (CSSA) for relieving the financial hardship brought about by unemployment.
2. The types of assistance offered under the CSSA Scheme include standard rates, supplements and special grants. An unemployed person may receive an assistance comprising standard rates and special grants. The maximum and minimum monthly standard rates payable are \$1,965 and \$1,290 respectively. Special grants include payments to cover rent, water charges, school fees, child care centre fees and burial expenses. The total amount of payment under these two items is estimated to be about \$2,520. If the unemployed person is a member of a four-member CSSA household, it is estimated that his family can receive a monthly payment of \$9,450. This figure is equivalent to 55.6% of the median monthly domestic household income and is slightly lower than the average monthly expenditure of non-CSSA households in the lowest 25% expenditure group.
3. To qualify for assistance, an unemployed person must have been a Hong Kong resident for at least one year, have resided in Hong Kong for at least 44 weeks, have passed the means test and have been actively seeking employment. Under normal circumstance, the Administration will complete the verification and authorization procedures within four weeks and CSSA payments will be given out within two working days. For urgent cases where there is a genuine need while authorization procedures are still underway, the Administration may provide cash assistance on the same day when the application is received.
4. The entitlement to CSSA is not subject to any time limit. Recipients may continue to make applications if their financial difficulties persist.
5. In addition to providing a safety net through the CSSA Scheme for persons who are financially vulnerable due to unemployment, the Administration has launched the Support for Self-reliance Scheme since 1 June 1999 to assist unemployed CSSA recipients to regain employment.
6. Through 52 training bodies, the Employees Retraining Board (ERB) provides retraining and employment services to the unemployed. Unemployed persons can enrol in full-time retraining courses provided by ERB. All full-time courses are free of charge. Retrainees attending full-time courses with duration above one week can receive a retraining allowance amounting to a maximum of \$4,000 per month.

UNEMPLOYMENT-RELATED ASSISTANCE SYSTEM OF HONG KONG

PART 1 - INTRODUCTION

1. Background

1.1 In October 1999, the Panels on Manpower and Welfare Services requested the Research and Library Services (RLS) Division of the Legislative Council (LegCo) Secretariat to conduct a study on unemployment-related benefits systems.

2. Objectives and Scope

2.1 The objectives of the study are:

- to examine the experience of Mainland China, Taiwan, Malaysia, Singapore, South Korea, the United Kingdom (UK), and the United States (US) in implementing their unemployment-related benefits systems;
- to outline the research findings of the Organization for Economic Co-operation and Development (OECD) and the Conventions and Recommendations of the International Labour Organization (ILO) in unemployment benefits systems; and
- to make an overall comparative analysis of the experience in the above places in implementing their unemployment-related benefits systems, and study current provisions in helping the unemployed in Hong Kong.

2.2 The scope of the research, as agreed by the Panels, covers

- historical development;
- main features and components;
- eligibility requirements;
- types of benefits and amounts;
- duration of payment of benefits;
- tax treatment of the benefits;
- source of funds for the benefits; and
- administration of the unemployment-related benefits systems.

2.3 In this report, we outline the experience of Hong Kong in the establishment and operation of the unemployment-related assistance system. As ILO only admits sovereign states as members, Hong Kong is not a member of ILO. However, representatives of Hong Kong can attend relevant meetings as part of the Chinese delegation. Hong Kong has not adopted the three ILO conventions on unemployment assistance systems. These conventions include the *Ensuring Benefit or Allowances to the Involuntarily Unemployed Convention, 1934, (No. 44)*, the *Social Security (Minimum Standards) Convention, 1952, (No. 102)* and the *Employment Promotion and Protection (Unemployment) Convention, 1988, (No. 168)*.

2.4 This report forms part of the series of studies discussing unemployment-related benefits systems. There are 11 separate research reports (RP13/99-00 to RP23/99-00) on this subject.

2.5 In this research, "unemployment-related benefits" refer to unemployment benefits and related welfare benefits. Unemployment benefits comprise unemployment insurance and unemployment assistance. Unemployment benefits are available to the unemployed only. In other words, these benefits are not available to people who are not unemployed. The recipient must be currently unemployed, able to work, willing to work and looking for work. Where there are no unemployment benefits or where these benefits are exhausted, welfare benefits may be made available to provide subsistence for those in need. These related welfare benefits, as defined in the 1996 OECD study of "benefit systems and work incentives", include family benefits, housing benefits, child-care benefits and social assistance. They are made available to all citizens subject to a means-test, and are not specifically targeted at the unemployed.

3. Methodology

3.1 The research involves a combination of information collection and analysis. In addition to materials available in the Legislative Council Library, reference materials were acquired through internet and other outside sources. As most of the materials collected are in Chinese, this research report is originally drafted in Chinese and is based on the information obtained from these sources.

PART 2 - THE UNEMPLOYMENT-RELATED ASSISTANCE SYSTEM OF HONG KONG

4. Brief Introduction on the Population and Economic Situation of Hong Kong

4.1 In mid 1999, the population of Hong Kong amounted to 6.84 million and the labour force stood at 3.47 million¹, accounting for 50.7% of the total population. The gross domestic product² was \$302.1 billion³ and the gross domestic product per capita was approximately \$190,000⁴.

5. The Unemployment-related Assistance System of Hong Kong

5.1 Unlike countries and territories such as the UK, the US, the Mainland and Taiwan, Hong Kong does not have an unemployment insurance system or an unemployment assistance system. In this connection, how can the unemployed in Hong Kong relieve their financial hardship brought about by unemployment? Does the Administration concern and how does it take care of those who are in financial hardship due to unemployment?

Position of the Administration

5.2 The Administration does not support the establishment of an unemployment assistance system, particularly granting unemployment assistance payment. This is because it considers that what the unemployed need is a job rather than a cash hand-out. Even if the unemployed cannot find a job for some time, they may still resort to Comprehensive Social Security Assistance (CSSA) for relieving their financial hardship brought about by unemployment. The following are the arguments put forward by the Administration:

“the Government does not support the idea of an Unemployment Assistance Fund. ... it is work which our people want. We should focus our energy in helping the unemployed to get back into the workforce as quickly as possible.”⁵

“...we know what these people want and it is not a cash hand-out. They want jobs ... However, we also need to look after those in need. ... if new employment were not found, our safety net is firm and remains in place. The Comprehensive Social Security Assistance will always provide the ultimate support to meet basic needs,”⁶

¹ The figure for April to June, 1999.

² At the prevailing rate.

³ The figure for April to June, 1999.

⁴ The figure for 1998.

⁵ Speech made by the Secretary for Education and Manpower on the motion “Unemployment Assistance Scheme”, Hong Kong Hansard, 22/11/95.

⁶ Speech made by the Secretary for Health and Welfare on the motion “Unemployment Assistance Scheme”, Hong Kong Hansard, 22/11/95.

Views of the Legislative Council

5.3 On 22 November 1995, LegCo held a debate on the setting up of an Unemployment Assistance Scheme. There were 17 Members in favour of setting up an Unemployment Assistance Scheme and 29 Members voted against it. As a result, the motion was negated.

Assistance Available to the Unemployed

5.4 Unemployed persons who suffer from financial hardship may apply to the Social Welfare Department (SWD) for CSSA. The CSSA Scheme provides basic protection to the livelihood of people who are suffering from financial hardship for various reasons (including unemployment). Apart from this scheme, service units run by SWD and its subvented agencies also provide different types of social welfare services⁷ for the unemployed and their families.

⁷ These include child care and nursery services, counselling services, services for the youth and services for the elderly.

PART 3 - COMPREHENSIVE SOCIAL SECURITY ASSISTANCE SCHEME

6. Objective of the Establishment of the CSSA Scheme

6.1 According to the Report on Review of the Comprehensive Social Security Assistance Scheme published in 1998, the CSSA Scheme was introduced to provide cash assistance for individuals and families who are in need so as to bring their income up to a level to meet their basic and special needs⁸. The CSSA Scheme is a means-tested and non-contributory cash assistance scheme.

7. Coverage of the CSSA Scheme

7.1 All those who have been Hong Kong residents for at least one year and have resided in Hong Kong for at least 44 weeks may apply for CSSA. If applicants do not meet the residence requirement but suffering from genuine financial hardship, the Director of Social Welfare will consider granting assistance to these applicants at his discretion. The Scheme is available not only to the unemployed, but also to any person who suffers from financial hardship for various reasons.

8. Provisions for the Unemployed Under the CSSA Scheme

Types of Assistance

8.1 The main objective of the CSSA Scheme is to provide individuals and families who are suffering from financial hardship with cash assistance. This includes standard rates, supplements and special grants. The total amount of payment under these three items is close to or slightly higher than the average monthly expenditure of non-CSSA households in the lowest 25% expenditure group.⁹ For details of the various types of assistance, please refer to Appendix I.

⁸ The Steering Group which reviewed the CSSA Scheme in 1995 pointed out that basic needs reflected the basic needs for food and other expenditure items of different categories of CSSA recipients.

⁹ Information paper for the LegCo Panel on Welfare Services, Agenda Item IV: CSSA Issues, Health and Welfare Bureau, 12 July 1999.

8.2 An unemployed person may receive an assistance comprising standard rates and special grants. The maximum and minimum monthly standard rates payable are \$1,965 and \$1,290 respectively. Special grants include payments to cover rent, water charges, school fees, child care centre fees and burial expenses. The total amount of payment under the two items is estimated to be about \$2,520. If the unemployed person's family is a four-member CSSA household, his family can receive an estimated monthly payment of \$9,450. This figure is equivalent to 55.6% of the median monthly domestic household income¹⁰ and is slightly lower than the average monthly expenditure¹¹ of non-CSSA households in the lowest 25% expenditure group. For the monthly CSSA payments payable to different categories of CSSA households, please refer to Appendix II.

Eligibility Criteria for CSSA

8.3 To be eligible for CSSA, an unemployed person must satisfy three conditions: meeting the residence requirement, passing the means test and actively seeking employment.

Residence Requirement

8.4 The unemployed person must have been a Hong Kong resident for at least one year. He must have resided in Hong Kong for at least 44 weeks on the day he submits his application.¹²

Means Test

8.5 In deciding whether a household is eligible for CSSA, the Administration will take into account the resources and the needs of the household as a whole. In other words, the monthly incomes and necessary expenditures of all members of the household will be calculated altogether for determining the eligibility of the household for CSSA and the amount of CSSA payment payable. A CSSA recipient is entitled to a maximum monthly disregarded earnings of \$1,805.

8.6 As for the total assets value of the household, it must not exceed the prescribed limits. The assets limit for a single able-bodied adult is \$24,000 whereas the assets limit for each able-bodied adult/child in a household is \$16,000, up to a maximum of four members.

¹⁰ According to the Quarterly Report on General Household Survey, October to December 1999 published by the Census and Statistics Department, Hong Kong Special Administrative Region, the median monthly domestic household income in 1998 and 1999 was \$17,000.

¹¹ The average monthly expenditure of non-CSSA households in the lowest 25% expenditure group is \$9,680.

¹² The Director of Social Welfare has the discretion to waive the residence requirement in exceptional circumstances.

Active Job-seeking

8.7 The unemployed have to be active in seeking job and they are also required to participate in the Support for Self-reliance Scheme. For details of the Scheme, please refer to Part 5 of this report. Under the Scheme, the unemployed, among other things, have to take part in community work on a regular basis as a condition for receiving CSSA. They are also required to report their employment status to SWD.

8.8 If the unemployed decline their obligations of active job-seeking or performing community work without proper reasons, their CSSA payments will be terminated.

Waiting Period Pending Results of CSSA Applications

8.9 Upon receipt of applications for CSSA, SWD will make an assessment on the financial needs of the applicants and their families. It will verify the information provided in the applications and, where necessary, pay home visits to the applicants. Under normal circumstances, all verification and authorization procedures are completed within four weeks. However, depending on the circumstances of the cases, the actual time required may vary. SWD's performance pledge is that CSSA payments will be authorized within two working days after the completion of investigation.

8.10 For urgent cases where there is a genuine need while authorization procedures are still underway, SWD may provide cash assistance on the same day when the application is received.

Duration of Entitlement to CSSA

8.11 The entitlement to CSSA is not subject to any time limit. Recipients may continue to make applications if their financial difficulties persist.

PART 4 - COMPREHENSIVE SOCIAL SECURITY ASSISTANCE CASES

9. Unemployment in Hong Kong

9.1 Table 1 lists out the statistics on unemployment and the number of unemployed CSSA recipients in Hong Kong from 1993 to 1999. In 1993, there were 56 000 unemployed persons in Hong Kong with an unemployment rate of 2.0%. Since the financial turmoil in 1997, the number of unemployed persons has risen sharply. Between October and December 1999, the unemployed totalled 220 000, with the employment rate soaring to 6.0%. With a larger number of people turning to CSSA as a result of unemployment, the proportion of unemployment CSSA cases continued to rise over the past few years. In 1998, there were over 30 000 unemployed CSSA recipients, accounting for 20.3% and 13.7% of all unemployed persons and CSSA cases respectively. In December 1999, the number of unemployed CSSA recipients was over 28 000.

Table 1 - Statistics on Unemployment and the Number of Unemployed CSSA Recipients in Hong Kong from 1993 to 1999

Year	Unemployed	Unemployment Rate	Statistics on Unemployed CSSA Recipients		
	(thousand)	(%)	Unemployed*	Percentage among all unemployed persons (%)	Percentage among all CSSA Cases (%)
1993	56.3	2.0	3 876	6.9	4.1
1994	56.2	1.9	5 302	9.4	4.8
1995	95.6	3.2	10 131	10.6	7.4
1996	86.1	2.8	14 964	17.4	9.0
1997	71.3	2.2	19 108	26.8	9.8
1998	157.6	4.7	31 942	20.3	13.7
1999	220.0(a)	6.0	28 085(b)	N/A	12.2

Remarks: * refers to the number of unemployed CSSA recipients for the financial year from 1 April of that year to 31 March the next year.

(a) refers to the figure for October to December 1999.

(b) refers to the figure for December 1999.

N/A implies not applicable

Sources: Census and Statistics Department, Hong Kong Special Administrative Region, *Hong Kong Monthly Digest of Statistics*, February 2000, Table 2.1

Census and Statistics Department, Hong Kong Special Administrative Region, *Hong Kong Annual Digest of Statistics*, 1998 and 1999, Tables 2.2 and 13.4

10. Sources of Funding and Expenditure of CSSA

10.1 The CSSA Scheme is financed by Government annual provisions and its expenditure covers standard payment rates, supplements and special grants.

10.2 Table 2 shows CSSA expenditure from 1993/94 to 1999/2000. In recent years, CSSA expenditure increased dramatically from \$2.4 billion in 1993/94 to \$13 billion in 1998/99, representing an average annual growth of 31% in real terms. It is expected that expenditure in 1999/2000 will further increase to \$15.5 billion, accounting for 8.6% of Government recurrent spending.¹³

Table 2 - CSSA Expenditure from 1993/94 to 1999/2000

Year	Amount of payment (HK\$m)	Growth rate (%)
1993/94	2,443	N/A(a)
1994/95	3,427	40.3
1995/96	4,831	41.0
1996/97	7,128	47.5
1997/98	9,441	32.4
1998/99	13,029	38.0
1999/00	10,650(b)	N/A

Remarks: (a) As from 1 July 1993 onwards, the Public Assistance Scheme has been replaced by the CSSA Scheme which includes payments of Disability Allowance and Old Age Allowance to CSSA recipients. Hence, figures as from 1993/94 and those of previous periods are not strictly comparable.

(b) refers to figures for April to December, 1999.

N/A implies not applicable

Source: Census and Statistics Department, Hong Kong Special Administrative Region, *Hong Kong Monthly Digest of Statistics*, February 2000, Table 10.4

Census and Statistics Department, Hong Kong Special Administrative Region, *Hong Kong Annual Digest of Statistics*, 1998 and 1999, Table 13.4

¹³ Information paper for LegCo Panel on Welfare Services, Annual Inflation Adjustment of the Standard Payment Rates under the Comprehensive Social Security Assistance Scheme and the Social Security Allowance Scheme, Health and Welfare Bureau, June 1999, http://www.info.gov.hk/hwb/chinese/LEGCO/W_14_6/CSSA1.HTM

PART 5 - OTHER UNEMPLOYMENT ASSISTANCE SCHEMES

11.1 In addition to providing a safety net through the CSSA Scheme for persons who are financially vulnerable due to unemployment, the Administration has launched the Support for Self-reliance Scheme since 1 June 1999 to assist unemployed CSSA recipients to regain employment.

12. Support for Self-reliance Scheme

12.1 The Scheme mainly comprises three components, namely the Active Employment Assistance Programme, requirement to perform community work and the provision of disregarded earnings.

Active Employment Assistance Programme

12.2 The Active Employment Assistance Programme is launched by the SWD in conjunction with Labour Department and Employees Retraining Board (ERB). The Programme highlights the need to adopt a one-to-one service relationship in the helping process. Once a CSSA recipient enrolled, he will attain the status of job seeker and receive personalized service from an Active Employment Co-ordinator who will look after his needs and offer him the necessary information and guidance in relation to job search. These include helping the job seeker to:

- (a) identify barriers to employment;
- (b) gain up-to-date labour market information and wage statistics;
- (c) realize what suitable job/training opportunities are available;
and
- (d) develop a tailor-made Workplan and follow through.

12.3 In addition, cases in need of counselling service are referred to professional social workers.

12.4 Each recipient must demonstrate substantial efforts to get paid work or improve his employability in order to be eligible for CSSA. He has to sign a Job Seeker's Undertaking to indicate that he will:

- (a) apply for at least two jobs per fortnight;
- (b) accept any reasonable offer of a full-time / part-time / casual job;
- (c) attend the Workplan progress interview on a fortnightly basis¹⁴; and
- (d) participate in community work as and when arranged by SWD.

Recipients Participating in Community Work

12.5 The purposes of getting the unemployed CSSA recipients to perform community work once or twice a week are to improve their self-esteem and confidence, and to help them to develop a work habit so that they can pave their way for eventual paid employment. This is also a condition for receiving CSSA.

Disregarded Earnings

12.6 At present, CSSA recipients' income from employment can be disregarded up to a maximum of \$1,805 a month. Moreover, the first month's income from a newly secured full-time job can be totally disregarded, subject to the condition that they may only benefit from this provision not more than once within two years. The provision of disregarded earnings is meant to meet employment-related expenses¹⁵ and provides an incentive for CSSA recipients to continue working.

13. Employees Retraining Board

13.1 Through 52 training bodies, ERB provides retraining and employment services to people aged 30 or above and with no more than lower secondary education, and in particular, workers affected by the restructuring of the economy of Hong Kong. Starting from 1 April 1998, unemployed persons aged below 30 or with higher education qualifications can also enrol in full-time retraining courses provided by ERB. All full-time courses¹⁶ are free of charge. Retraimees attending full-time courses with duration above one week can receive a retraining allowance amounting to a maximum of \$4,000 per month. Training bodies will also offer counselling and follow-up services.

¹⁴ Under certain circumstances (such as certified ill health) which will affect CSSA recipients' participation in job search, SWD staff are empowered to approve full or partial exemption of job search for a fortnight or longer.

¹⁵ Such as expenses for eating out and clothing.

¹⁶ The duration of full-time courses ranges from one week to three months and each retrainee can enrol in no more than two full-time courses in a year.

Appendix I
Types of Assistance under the CSSA Scheme

Under the CSSA Scheme, assistance can be classified into standard rates, supplements and special grants.

Standard Rates

Every CSSA recipient is paid a standard rate to meet his basic and general needs. The table below lists out the amount of standard rates for able-bodied recipients.

Amount of Standard Rates for Able-bodied Recipients (on monthly basis in dollars)

Category of Households		Each Adult	Each Child*
Single parent or family carer	Less than 3 members	1,965	1,795
	3 members	1,770	1,615
	More than 3 members	1,570	1,435
Non-family carer	Less than 3 members	1,610	1,795
	3 members	1,450	1,615
	More than 3 members	1,290	1,435
Single person		1,805	2,160

Remark: * A child in the context of the CSSA Scheme is defined as one aged below 15 or aged 15 to 21 receiving full-time education.

Source: <http://www.info.gov.hk/swd/chinese/security/content.htm>

Supplements

A monthly supplement is paid to single parents in recognition of the special difficulties they face in bringing up a family on their own without the support of spouses. In addition, an annual long-term supplement is paid to those who are old, disabled or medically certified to be in ill-health and have received assistance continuously for more than 12 months to help replace household and durable goods.

Special Grants

Special grants are paid to meet the needs of an individual or family. The range of special grants include:

- (a) Housing and related grants: rent allowance, water/sewage charge allowance;
- (b) Family grants: grant for new-born baby, burial grant;
- (c) Medical and rehabilitation grants: extra dietary allowance, grant for rehabilitation aids and appliances;
- (d) Child-care grants: grant to cover baby-sitting charges, day creche and day nursery fees; and
- (e) School grants: grant to cover school fees, meal allowance for full-day students, and flat-rate grant for books, stationery, uniforms and miscellaneous items.

Although the above range of special grants are available, able-bodied recipients may only receive rent allowance, water charge allowance, grant to cover school fees, grant to cover nursery fees and burial grant.

Appendix II

Estimated Average Monthly CSSA Payments* for Able-bodied Adults/Children

Household Size (member)	Estimated Average Monthly CSSA Payments (\$)	Average Monthly Expenditure of Non- CSSA Households in the Lowest 25% Expenditure Group (\$)
1	2,520	2,640
2	5,840	5,770
3	8,010	8,020
4	9,450	9,680
5	11,100	10,290
6 or over	13,650	12,790

Remark: * Including standard rates, special grants and supplements.

Source: Social Welfare Department, *Report on Review of the Comprehensive Social Security Assistance Scheme*, December 1998.

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