



Research Office
Legislative Council Secretariat

Fact Sheet

Silver age cards in selected places

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1. Introduction

1.1 At present, the Government provides the Senior Citizen Card to Hong Kong residents aged 65 or above. Card holders are entitled to access various concessions, discounts and/or priority services offered by the Government, public companies, and private and commercial establishments.¹ These benefits are useful for elders who may have retired or work fewer hours, as they can stay socially connected with better access to more community activities. Yet, there are concerns that **younger elderly** or **silver-age persons**² aged 60 to 64 are unable to enjoy the same benefits as those aged 65 or above. In general, silver-age persons are equipped with better health, higher travel mobility and greater capacity to work, and aspire for more active lifestyle. As at end-2019, there were some 583 600 silver-age persons, equivalent to 7.8% of Hong Kong's population.³ Among them, less than half remained in the workforce.⁴

1.2 In contrast with Hong Kong, some developed economies have lower age thresholds for issuing benefits cards to silver-age persons ("silver age cards"). In **Singapore** and **Shenzhen**, silver age cards are generally issued to residents aged 60 or above. As for **Australia**, the eligibility age is 60 or 63 for most states and territories, with the further condition that the card holder should be fully retired or work less than a prescribed number of hours per week.

¹ As at end-2019, there were over 1 290 000 Senior Citizen Card holders in Hong Kong. See Labour and Welfare Bureau (2020).

² Unless otherwise specified, this fact sheet refers to persons aged 60 to 64 as silver-age persons.

³ See Census and Statistics Department (2020b).

⁴ As at 2019, the labour force participation rate of silver-age persons was 47.4%, lower than the overall average of 60.6% but higher than that for persons aged 65 or above, at 12.4%. See Census and Statistics Department (2020a).

1.3 At the request of the Subcommittee on Issues Relating to the Silver Age Card, the Research Office has prepared a fact sheet on the eligibility, benefits and concessions, and other arrangements related to silver age cards in Singapore, Shenzhen and Australia. The salient features of their silver age card mechanism are summarized in **Table**.

2. Silver age cards in selected places

2.1 In **Singapore**, the PAssion Silver Concession Card was launched in 2016 to encourage senior citizens to continue staying active, and to provide a platform for the public and private sectors to honour them.⁵ Upon turning 60 years old, all Singapore Citizens automatically receive an invitation to apply for the Card.⁶ The Concession Card affords a range of benefits including (a) concessionary fares on public transport; (b) discounted rates on the courses, activities and programmes run by the People's Association⁷; and (c) other discounts and privileges offered by participating merchants.⁸

2.2 In **Shenzhen**, the Smart Ageing Card (智慧養老頤年卡) was launched in April 2020 as part of the municipal government's plan for improved elderly services.⁹ The Card is issued by a government-appointed bank and is available to all residents¹⁰ of Shenzhen aged 60 or above. Applications may be made online, in bank branches and community counters, or by appointment at home. The Smart Ageing Card provides a suite of benefits, including free public transport and free or discounted use of public amenities. The Card can also be used to obtain other elderly welfare

⁵ The PAssion Silver Concession Card is one of 70 initiatives under Singapore's Action Plan for Successful Ageing announced in 2015. See Ministry of Health (2016).

⁶ Applications may be submitted online, through mobile application or at one of the responsible offices.

⁷ The People's Association is a statutory board under the purview of the Ministry of Culture, Community and Youth responsible for promoting social cohesion within the Singapore community.

⁸ As a further privilege, senior citizens may use their PAssion Silver Concession Cards to activate longer crossing time at over 1 000 pedestrian crossings equipped with the Green Man+ function. See PAssion Card (2020).

⁹ The comprehensive plan provides a roadmap for the development of Shenzhen's elderly services from 2020 to 2025, with key projects in the areas of ageing in place, smart and active ageing, community and residential services, among others.

¹⁰ Persons from Hong Kong, Macau and Taiwan who are currently living in Shenzhen are also eligible. See 深圳市民政局 (2020)

benefits¹¹, but these are subject to separate applications and eligibility conditions.

2.3 In **Australia**, the states and territories administer their respective Seniors Card schemes to recognize the contribution of older people and ensure their continued engagement in the community. The eligibility age for Seniors Card is typically 60 or 63, and most states and territories require card holders to be fully retired or work less than the prescribed number of hours per week.¹² In **Queensland**, the Seniors Card is only issued to silver-age persons who also hold specific pension, health care or veteran cards.¹³ The benefits afforded by the Seniors Card vary by state/territory, but may include free or concessionary public transport, income supplements (e.g. discounts on government fees/charges and rebates on the cost of living), and other business discounts.

¹¹ The relevant benefits include the home elderly services voucher, old age allowance, and elderly canteen discount.

¹² The only exception is Northern Territory, where there is no requirement on the working hours or employment status.

¹³ The specified cards include the (a) Commonwealth Pensioner Concession Card; (b) Commonwealth Health Care Card; (c) Commonwealth Seniors Health Card; or (d) Department of Veterans' Affairs Gold, White or Orange Card. See Queensland Government (2019).

Table — Silver age cards in Singapore, Shenzhen and Australia

	Singapore (PAssion Silver Concession Card)	Shenzhen (Smart Ageing Card)	Australia (Seniors Card)								
			Northern Territory	Victoria	New South Wales	South Australia	Tasmania	Australian Capital Territory	Queensland	Western Australia	
Eligibility											
Age	60+	60+	60+	60+	60+	60+	60+	60+	60+	63+ ¹	
Other conditions	Nil	Nil	Nil	Less than 35 hours of paid work a week or fully retired ²	20 hours or less of paid work a week or fully retired ²	20 hours or less of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	Less than 35 hours of paid work a week or fully retired; ² and is a holder of specific pension, health care or veteran cards ³	Less than 25 hours of paid work a week or fully retired
Concessions/benefits											
Public transport	<ul style="list-style-type: none"> Concession fares on daily public transport Purchase of Hybrid Monthly Concession Pass (S\$64/HK\$360) for unlimited rides on basic bus services and trains 	<ul style="list-style-type: none"> Free travel on public transport and rail transit 	<ul style="list-style-type: none"> Free bus travel on the public network in Darwin and Alice Springs 	<ul style="list-style-type: none"> Free and concession public transport 	<ul style="list-style-type: none"> Unlimited travel for not more than AUS\$2.5 (HK\$13) a day on designated modes/services 	<ul style="list-style-type: none"> Free travel during off-peak weekdays, weekends and public holidays Around 50% concession fare at other times 	<ul style="list-style-type: none"> Concession fares for designated modes/service and boarding time 	<ul style="list-style-type: none"> Concession fares at peak times and free travel at off-peak times 	<ul style="list-style-type: none"> Concession fares on public transport in South East Queensland 	<ul style="list-style-type: none"> Concession fares plus free public transport during off-peak times 	
Government fees/charges	<ul style="list-style-type: none"> Discounted fares on a range of courses, activities and programmes run by the People's Association 	<ul style="list-style-type: none"> Free or discounted charges for the use of public sports centres 	<ul style="list-style-type: none"> An AUS\$55 (HK\$295) discount on annual motor vehicle registration 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Fee concessions on adult community education courses run by Libraries Tasmania (the State's reference library) 	<ul style="list-style-type: none"> 10% discount on motor vehicle registration (28% discount for electric vehicle) 	<ul style="list-style-type: none"> Electricity and gas rebates⁴; discounts on vehicle and boat registration fee; and free dental care services 	<ul style="list-style-type: none"> 25% rebate on water services charges and local government rates Discounts on vehicle and driver's licence fees; and spectacles subsidy 	
Others ⁵	<ul style="list-style-type: none"> Priority queue at participating merchant outlets Longer crossing time at eligible pedestrian crossings 	<ul style="list-style-type: none"> Free entry to cultural venues, parks, and government-established tourism venues Priority queue at eligible healthcare facilities 	<ul style="list-style-type: none"> Discounted fares on most interstate public transport in Australia 	<ul style="list-style-type: none"> Concessional public transport fares in other states and territories 	<ul style="list-style-type: none"> Reciprocal rights in other states and territories 	<ul style="list-style-type: none"> Concessional public transport fares in other states and territories 	<ul style="list-style-type: none"> Discounted fares on most interstate public transport 	<ul style="list-style-type: none"> Reciprocal discounts in other states and territories 	<ul style="list-style-type: none"> Reciprocal discounts in other states and territories 	<ul style="list-style-type: none"> Cost of Living Rebate: AUS\$137.22 (HK\$735) for couples and AUS\$91.51 (HK\$490) for singles 	

Sources: Various government websites.

¹ In Western Australia, the eligibility age for Seniors Card will be increased progressively to 65 by 1 July 2023.

² In New South Wales, Victoria and Queensland, silver-age persons who work above the prescribed hours may apply for senior discount cards which offer the same business discounts but not travel concessions.

³ For further details, please refer to footnote 13 of the main text.

⁴ The electricity and gas rebates amount to A\$340.85 (HK\$1,827) and A\$74.92 (HK\$402) per year respectively.

⁵ In all the places studied except Shenzhen, holders of silver age cards are also entitled to a wide range of discounts on services and goods provided by participating private and commercial establishments.

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