



## 1. Introduction

1.1 The unemployed population in Hong Kong surged by 107% within a year to 253 300 in January 2021, hit by waves of corporate retrenchment caused by the Coronavirus Disease 2019 ("COVID-19").<sup>1</sup> While many laid-off workers face challenges in livelihood, just about 19 500 or 10% of those unemployed for at least one month sought means-tested financial assistance under the Comprehensive Social Security Assistance ("CSSA") in December 2020.<sup>2</sup> To a considerable extent, this can be attributable to allegedly tight eligibility and stigma on welfare recipients. Over the past four decades, there has been persistent advocacy in society to set up a separate system to offer financial support to unemployed persons, either in the form of contributory unemployment insurance ("UI") or a means-tested unemployment assistance ("UA") system independent from CSSA. Most recently, there are also calls to set up a non-means-tested and time-limited emergency UA ("EUA") to relieve the financial plight faced by a bulk of laid-off workers due to COVID-19.<sup>3</sup> However, the Government cautions that such suggestions "overlap" with the existing function of CSSA and may lead to "systemic change" on the conduct of employers and employees.<sup>4</sup> In the Legislative Council ("LegCo"), Members have discussed the suggestion of EUA on at least eight occasions over the past 14 months till early February 2021.<sup>5</sup>

1.2 At its next meeting on 3 March 2021, the Subcommittee to Study the Setting Up of an Unemployment Assistance System in Hong Kong will review existing financial support offered to local unemployed workers. At its request and based on a tight schedule, the Research Office has prepared an information note on the subject. This note begins with a summary of major features of

<sup>1</sup> For the three months ending January 2021.

<sup>2</sup> GovHK (2021b) and Census and Statistics Department.

<sup>3</sup> 香港大公文匯(2020).

<sup>4</sup> GovHK (2021c).

<sup>5</sup> At least eight Council Questions were raised on the EUA system at the Council meetings from 18 December 2019 to 3 February 2021.

unemployment caseload under CSSA and its major issues of concerns, followed by a discussion of conceived benefits and cost of UI and UA systems as advocated in local society over the past four decades. It concludes with recent examples of EUA seen in a few places (i.e. Singapore, Australia, New Zealand and Ireland) in the context of COVID-19. This piece can be read in conjunction with another information note entitled "Unemployment insurance systems in selected places" to be discussed at the same meeting.<sup>6</sup>

## 2. Recent developments of unemployment cases under CSSA

2.1 In Hong Kong, there is neither a contributory UI system nor a dedicated means-tested UA system to assist unemployed persons. The existing practice of offering cash assistance to eligible unemployed persons has been an integral part of the Public Assistance Scheme since 1977 (and replaced by CSSA in 1993), with an objective to bring the income of "needy individuals and families" up to a prescribed level of basic needs.<sup>7</sup> The CSSA allowance for unemployed persons acts like a "safety net" or financial support as the last resort. The Government usually processes an application within four weeks.

2.2 ***Unemployed applicants for CSSA allowance need to meet several major eligibility criteria.*** *First*, applicants have resided in Hong Kong for at least one year. *Secondly*, each application is considered on a household basis, making good use of mutual support within the family. *Thirdly*, the family income of an unemployed person is insufficient to meet the total monthly needs as recognized under CSSA (i.e. equivalent to average CSSA payment to household without other income), depending on family size.<sup>8</sup> *Fourthly*, assets owned by the family are lower than the prescribed ceiling (e.g HK\$33,000 for the single and able-bodied applicant and HK\$44,000 for a family with two able-bodied adults). *Fifthly*, the value of owner-occupied residential properties is taken into account in the aforementioned asset test for able-bodied adults and their households, after a grace period of 12 months. *Sixthly*, eligible applicants have enrolled in the Support for Self-reliance Scheme (an active labour market policy introduced in June 1999) and have actively searched for jobs.

---

<sup>6</sup> Legislative Council Secretariat (2021).

<sup>7</sup> Social Welfare Department (2021).

<sup>8</sup> As from February 2021, CSSA recipients can disregard (a) the first two months' income from a new job; and (b) HK\$4,000 in the first HK\$6,800 of earnings in subsequent months in the income test.

2.3 **During the course of 2020, the Government relaxed the eligibility for CSSA application in the context of COVID-19, but on a temporary basis only.** They include (a) doubling the asset limit for able-bodied applicant (e.g HK\$66,000 for a singleton household) for one year till May 2021;<sup>9</sup> and (b) allowing able-bodied applicants to exclude the cash value of their insurance policies from asset test for a grace period of one year, if the application is made between April-September 2021.<sup>10</sup>

2.4 **Monthly allowance granted to successful applicants varies with the number of family members and takes into account the special needs of families.** Taking a singleton able-bodied household as an illustration, the monthly standard rate for an unemployed adult is HK\$2,685 as from February 2021. Taking other payments (e.g rent allowance and other special grants) together, the monthly allowance could amount to some HK\$5,000, broadly equivalent to three-tenths of the median monthly employment income of HK\$17,100 in 2019.<sup>11</sup> This is somewhat lower than the average payment of HK\$6,930 per month paid to one-person CSSA recipients in 2020, largely because the latter includes elderly and disabled persons with higher standard rates and special grants (**Figure 1**).

**Figure 1 — Average monthly CSSA payment by eligible family number**

Number of family number	2009	2014	2019	2020
1	\$3,874	\$5,045	\$6,507	\$6,927
2	\$6,357	\$7,984	\$9,957	\$10,455
3	\$8,409	\$10,450	\$13,163	\$13,747
4	\$9,920	\$12,438	\$15,675	\$16,422
5	\$11,660	\$14,453	\$17,998	\$18,872
6 or over	\$14,501	\$17,681	\$21,847	\$22,692

Source: Social Welfare Department.

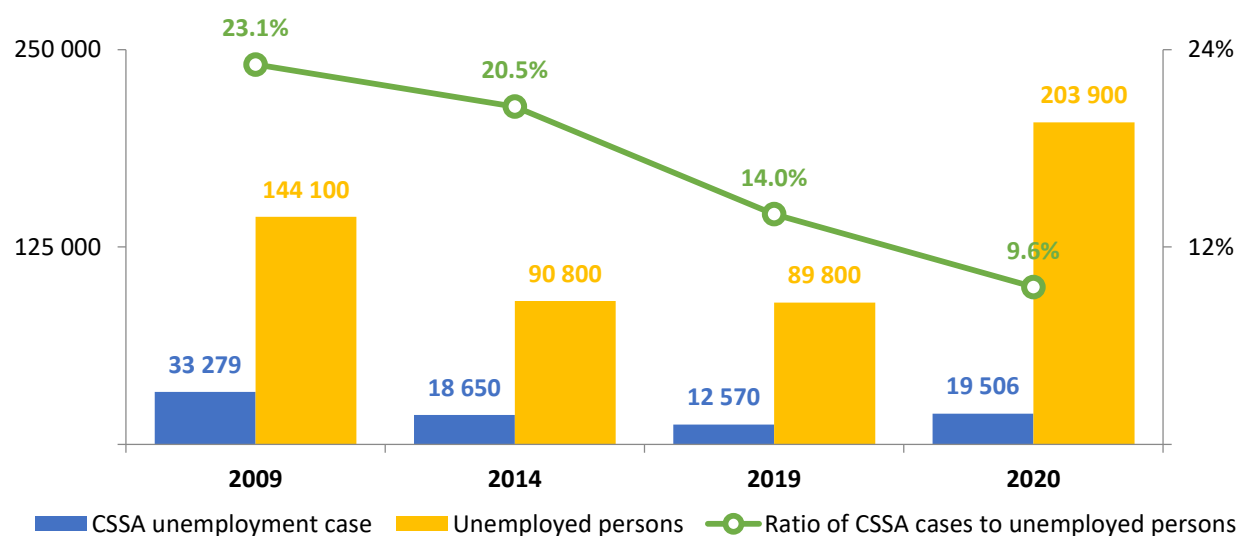
<sup>9</sup> This measure is estimated to benefit 52 000 households with a total cost of HK\$4.2 billion. See Chief Secretary for Administration's Office et al. (2020a-b).

<sup>10</sup> Labour and Welfare Bureau (2020a).

<sup>11</sup> 勞工及福利局 (2020) and Census and Statistics Department (2020).

2.5 In line with the macroeconomic performance, **the unemployment caseload of CSSA has fallen by three-fifths within a decade to 12 570 cases by end-2019, before rebounding sharply by 55% to 19 506 in 2020 (Figure 2).**<sup>12</sup> Also, the relative share of unemployment in the overall CSSA caseload halved from 11.5% to 5.7% during 2009-2019, but bounced up to 8.7% in 2020 (Figure 3). In terms of the ratio of unemployment caseload to the unemployed population staying out of jobs for at least one month in the economy, it fell to a low of 10% in 2020, suggesting most of the laid-off workers do not apply for CSSA assistance.<sup>13</sup> As the Government so far has not released statistical breakdown on unemployment payment, this note can only present the overall CSSA expenditure as a reference. During 2009-2019, CSSA expenditure has increased by a total of 13.4%, but its share in overall recurrent expenditure fell from 8.2% to 4.6%.

**Figure 2 – CSSA unemployment cases<sup>(1)</sup> and jobless persons for at least one month<sup>(2)</sup>**



Notes: (1) Figure for December of the year.

(2) Figure for the fourth quarter of the year.

Sources: GovHK (2021b) and Census and Statistics Department.

<sup>12</sup> The number of unemployed recipients could be slightly higher than the caseload, as a family may have more than one unemployed member. For instance, there were 20 828 unemployed recipients in December 2020, 7% more than the 19 506 cases.

<sup>13</sup> The figure refers to those who had stayed unemployed for at least one month, taking into account four-week processing time in CSSA applications.

**Figure 3 – CSSA caseload by type, 2009-2020**

	2009	2014	2019	2020
<b>Case category<sup>(1)</sup></b>				
Old age	153 448	149 149	136 050	130 647
Ill-health	25 294	24 973	23 917	26 056
Single parent	36 233	29 529	23 678	24 760
<b>Unemployment</b>	<b>33 279</b>	<b>18 650</b>	<b>12 570</b>	<b>19 506</b>
Permanent disability	18 146	18 225	16 923	17 377
Low-earnings	15 633	7 584	3 002	2 520
Others	7 106	4 944	4 035	4 029
<b>Total</b>	<b>289 139</b>	<b>253 054</b>	<b>220 175</b>	<b>224 895</b>
<b>Expenditure<sup>(2)</sup></b>				
CSSA expenditure (HK\$ billion)	17.9	19.5	20.3	-
Share in recurrent expenditure	8.2%	6.4%	4.6%	-

Notes: (1) Figure for December of the year.

(2) Figure for the financial year.

Source: GovHK (2021b) and Social Welfare Department.

2.6 ***The Government reiterates that the existing CSSA system is offering an effective "safety net" to needy unemployed persons.***<sup>14</sup> The monthly CSSA payments are claimed to have taken account of the special family needs of an unemployed applicant, with an average monthly payment for a 4-member family reaching HK\$16,420 in 2020 (Figure 1 above). Also, there is no limit on the duration of claiming CSSA benefits. Moreover, it is noted that level of severance pay and long service payments ("SP/LSP") in Hong Kong is higher than most of the advanced places, helping unemployed persons to weather the financial hardship at jobless times.<sup>15</sup> The Government also highlights the importance of high flexibility of the local labour market for the overall competitiveness of local economy. Meanwhile, there are public concerns that CSSA may weaken the incentive of the recipients to search for new jobs, as shown in a lengthening of the median duration of receiving CSSA allowance from 1.5 years to 7.3 years during 2002-2017 for the unemployment cases.<sup>16</sup> Yet the duration was shortened to 3.5 years in 2020, mainly because of inclusion of a large number of new unemployment cases due to COVID-19.

<sup>14</sup> GovHK (2021c).

<sup>15</sup> 勞工及福利局(2020).

<sup>16</sup> Census and Statistics Department (2003 and 2018).

There are also concerns over potential abuse of CSSA, with an annual average of 587 established fraud cases during 2015-2019.<sup>17</sup>

2.7 ***Yet there are continued views in society that CSSA cannot offer adequate financial protection for the unemployed.*** *First*, as the application is family-based, an unemployed person can easily fail the eligibility test if living with working members in the families.<sup>18</sup> *Secondly*, the asset limit (e.g just HK\$66,000 for a single-person family right now) is considered to be too stringent, forcing workers to exhaust past savings or SP/LSP before applying for CSSA.<sup>19</sup> *Thirdly*, as there is a social stigma attached to CSSA recipients in the local community, needy unemployed people are hesitant to seek assistance.<sup>20</sup> *Fourthly*, in face of tight eligibility criteria of CSSA, local unemployed persons may be forced to accept the first available job at the soonest after lay-offs, instead of finding a job suitable to their backgrounds and capability. *Fifthly*, the CSSA payment is alleged to be inadequate to meet daily expenses.

### 3. Suggestion of setting up a contributory UI system in Hong Kong

3.1 In view of the aforementioned limitations of CSSA, there have been suggestions since the 1980s to set up a contributory-based UI system in Hong Kong. As discussed in another note, the UI system pools the risks of unemployment within the entire workforce and provides time-limited and partial income replacement to them before re-employment.<sup>21</sup> ***On top of the general benefits commonly seen in other places, local labour groups also argue that the UI system can meet the needs of Hong Kong.*** *First of all*, UI benefits are based on past contributions, avoiding the stigmas adhered to means-tested CSSA recipients. *Secondly*, UI benefits enable unemployed persons to spend more time in searching for jobs that are best suited to their capability, enhancing economic efficiency. *Thirdly*, UI benefits can cushion downward pressure on overall consumption spending, acting as an automatic stabilizer at times of economic downturn.

---

<sup>17</sup> Labour and Welfare Bureau (2020b).

<sup>18</sup> 香港 01 (2020) and 東網 (2021).

<sup>19</sup> 香港 01 (2020).

<sup>20</sup> The Standard (2020).

<sup>21</sup> Legislative Council Secretariat (2021).



3.2 The idea of UI system was first floated by labour unions in the 1980s.<sup>22</sup> This was then discussed at the Panel on Welfare Services and the Panel on Manpower during 2000-2002.<sup>23</sup> ***The Government stated its reservation about the UI system in a response paper in August 2001***, largely because of (a) creation of work disincentives and moral hazards; (b) financial unsustainability of the UI system; and (c) adverse effect on the labour market flexibility in Hong Kong. The Government estimated in 2001 that the annual UI pay-out was in the region of HK\$2.6-10.4 billion (or 0.2%-0.8% of GDP), with an adverse implication on the cost of doing business in Hong Kong.<sup>24</sup> The Government's views by then are summarized in **Appendix I**.

3.3 In the mid-2010s, there was discussion in the community about the proposed abolition of using the accrued benefits of employers' contributions under the Mandatory Provident Fund ("MPF") Scheme to offset SP/LSP paid to employees (i.e. the offsetting arrangement), with a cumulative amount of SP/LSP offset in this manner estimated at HK\$41 billion during 2001-2018.<sup>25</sup> ***Noting that SP/LSP was offering financial assistance to unemployed workers, some local academics proposed using the UI system to replace SP/LSP.***<sup>26</sup> This could preserve the MPF entitlements and offer financial protection to the involuntarily unemployed at the same time. Nevertheless, the Government felt that this proposal could lead to moral hazard because employers could lay off workers more easily without consideration of its past contribution.<sup>27</sup> Instead, it proposed using designated saving accounts ("DSA") for employers to address the moral hazard issue. In a preliminary proposal presented to the LegCo in November 2018, the Government would require (a) employers to set up DSA under their own names; and (b) employers to contribute 1% of monthly income of employees to the DSA until reaching 15% of the employees' annual income for SP/LSP payments.<sup>28</sup> Reportedly, the Government will introduce a Bill on the subject in the next legislative year 2021-2022.<sup>29</sup>

---

<sup>22</sup> 香港工會聯合會 (2016).

<sup>23</sup> It was discussed at the meetings of the Panel on Welfare Services on 13 June 2000 and the Panel on Manpower on 28 February 2002.

<sup>24</sup> Financial Services Bureau (2001).

<sup>25</sup> Mandatory Provident Fund Schemes Authority (2019).

<sup>26</sup> 劉遵義 (2016), 羅致光 (2016) and 雷鼎鳴 (2016).

<sup>27</sup> 勞工及福利局 (2020).

<sup>28</sup> Labour and Welfare Bureau (2018).

<sup>29</sup> 勞工及福利局 (2021).

3.4 Upon the outbreak of COVID-19 in January 2020, many organisations (e.g Hong Kong Council of Social Services and Oxfam) have renewed calls for setting up contributory UI system, or else launching non-means-tested EUA in Hong Kong.<sup>30</sup> The Secretary for Labour and Welfare ("SLW") responded with a series of articles in June 2020 and February 2021, pointing out the caveats and raising a number of questions on such proposals.<sup>31</sup> A summary of his views is presented in **Appendix II**.

3.5 ***Major issues of concerns of the proposed UI system after four decades of discussion are briefly summarized below.*** *First and foremost* on moral hazard, while local employers may lay off workers more swiftly under the UI system, it may also weaken work incentives of unemployed persons and prolong their duration of unemployment. *Secondly*, it is not clear whether the local workforce is willing to make another monthly UI contribution, on top of MPF contribution. *Thirdly*, the UI system entails income redistribution and cross-subsidy within the workforce, from those with lower unemployment risks to those with higher risks. Local society may have different views on this effect. *Fourthly*, there are concerns over the implications of employers' UI contribution on the cost of doing business in Hong Kong, though some argue that employers' UI contribution may shift to employees over time through freezing or downward adjustment of wages. *Fifthly*, there are doubts whether the UI system can be self-financing over time.<sup>32</sup> Overseas experience suggests that government injection is required occasionally, especially at times of high unemployment rate and cyclical downturn in the economy.<sup>33</sup>

## **4. Suggestion of launching a means-tested UA in Hong Kong**

4.1 On top of the UI system, there is another advocacy to launch a dedicated UA system in Hong Kong. First Initiated in the 1990s, UA refers to a means-tested, time-limited and non-contributory payment to the jobless, independent from CSSA entitlement and with a higher monthly benefit level. In November 1995, a motion was moved at the LegCo, urging the Government

---

<sup>30</sup> 香港社會服務聯會 (2021) and 樂施會 (2020).

<sup>31</sup> In the more recent article in February 2021, SLW reiterated his concerns over the eligibility criteria of UI (e.g. the duration of contribution beforehand) and its relationship with SP/LSP. See 勞工及福利局 (2020 and 2021).

<sup>32</sup> Financial Services Bureau (2001).

<sup>33</sup> International Labour Office (2019).



to provide monthly UA of around HK\$3,000 (or one-third of median employment income) for six months to the unemployed. This motion was negated in a vote of 17 to 29. So were two amendment motions on the subject.<sup>34</sup> ***The UA scheme was purported to have a couple of benefits.*** They include (a) extension of unemployment benefits to who those could not meet the eligibility requirements of CSSA; and (b) obviating the need for advance contribution under the UI system. There is a renewed call for setting up such a UA system in Hong Kong in recent months.<sup>35</sup>

4.2 Yet ***the UA proposal also gives rise to some concerns in society.*** *Firstly*, UA system is prone to moral hazard because neither employers nor employees have to make any contribution in advance. This may induce changes in the behavior of employers (e.g more layoffs) and employees (e.g less work incentive). *Secondly*, the Government needs to set up an entirely new disbursement mechanism (e.g pay-as-you-go income tax system) for launching UA, with tedious administrative procedures and long set-up time. This could not relieve the imminent needs of the unemployed. *Thirdly*, the Government notes that setting up a new UA system will "require serious and thorough deliberation as well as public discussion", taking into account SP/LSP systems as well.<sup>36</sup>

## 5. Suggestion of launching a temporary EUA to tackle COVID-19

5.1 ***The Government has introduced a number of ad hoc measures during 2020 to mitigate the unemployment pressure in the context of COVID-19.*** These included launching two phases of the Employment Support Scheme ("ESS") during June-November 2020 to pre-empt massive lay-offs, with wage subsidies covering 50% of the monthly income of employees (subject to a subsidy ceiling of HK\$9,000) offered to employers for six months under the Anti-Epidemic Fund ("AEF"). Total cost of ESS is estimated to be HK\$92 billion, helping protect over 1.9 million employees (49% of the workforce) during the launch period (**Appendix III**). In addition, 31 000 time-limited jobs have been created under the Job Creation Scheme of

---

<sup>34</sup> Two proposed amendments on the Motion, including one to introduce a new UA without family income test and the other one to raise the CSSA allowance amount while relaxing its asset limit. See Official Record of Proceedings, 22 November 1995.

<sup>35</sup> 黃國 (2020), 黃健偉 (2020) and 香港 01 (2020).

<sup>36</sup> GovHK (2021c).

AEF, of which 45% were filled by end-2020.<sup>37</sup> Furthermore, a monthly training allowance of up to HK\$5,800 has been provided to trainees completing the training programmes by the Employees Retraining Board.<sup>38</sup>

5.2 Most recently, the Government is planning to relax the minimum threshold of the monthly number of working hours under the Working Family Allowance Scheme from 144 hours to 72 hours for one year as from 1 June 2021. It is estimated to benefit 24 000 additional households at a one-off additional expenditure of HK\$954 million.<sup>39</sup> Moreover, in the latest Budget speech, the Government plans to launch a new loan guarantee scheme for the unemployed, allowing them to apply for a loan amounting to six months of salary, subject to a ceiling of HK\$80,000.<sup>40</sup>

5.3 ***In spite of these initiatives, there is advocacy for special and emergency measures to assist the unemployed under a challenging time, such as setting up EUA on an ad hoc basis.***<sup>41</sup> While this suggestion is broadly similar to UA discussed in Section 4 (i.e. time-limited, non-contributory and independent from CSSA), it is a non-means-test and emergency payment only. By January 2021, at least 11 political parties and labour groups have asked for launching EUA, with most of the monthly advocated payment in the region of HK\$6,000-9,000 for a period of six months (**Appendix IV**). On this basis, some political parties estimate that the total EUA payment could be in the region of HK\$8-15 billion, around 1.3%-2.5% of total government expenditure in 2019-2020. This was alleged to be far lower than the total spending of some HK\$92 billion on two phases of ESS launched in 2020.

5.4 ***EUA is claimed to have certain benefits.*** *First*, it provides instant financial aid to jobless persons, without the need to go through means-tests and lengthy application procedures. *Secondly*, it could save administrative costs. *Thirdly*, government spending on a time-limited EUA is alleged to be more "predictable and affordable".<sup>42</sup> *Fourthly*, there is strong social support

---

<sup>37</sup> GovHK (2021c).

<sup>38</sup> Over 19 200 trainees had participated in the first two phases of the scheme by October 2020. The quota will be doubled to 20 000 trainees in the third phase launched in January 2021. See GovHK (2020).

<sup>39</sup> Labour and Welfare Bureau (2021).

<sup>40</sup> Financial Secretary's Office (2021).

<sup>41</sup> 周永新 (2020) and 李峻嶸 (2020).

<sup>42</sup> 李先知 (2020).

on EUA proposal, with almost 90% of respondents in favour of EUA, according to a survey conducted by a non-governmental organization in August 2020.<sup>43</sup>

### 5.5 ***However, the Government has reservations about the EUA proposal.***

On top of the aforementioned concerns over UA, it reiterates that the CSSA Scheme and the ad hoc measures should have already assisted unemployed persons to tide over short-term financial difficulties. Also, EUA would "overlap" with existing measures, whereas the so-called "temporary" proposal might last longer than intended.<sup>44</sup> On financial arrangement, as EUA is usually financed by general tax revenue, SLW alerts the taxpayers that they may need to pay an extra 13%-23% of salary tax for the proposal (**Appendix II**). Regarding the non-means-tested and non-contributory nature of EUA, it is not clear whether there is such a precedent in the world.<sup>45</sup>

5.6 Globally, ***some governments have provided EUA to the unemployed in the context of COVID-19, but they either are means-tested or need advance contributions to social insurance beforehand. Hence their nature is somewhat different from EUA advocated in Hong Kong.*** EUA seen in four selected places are summarized below for easy reference:

- (a) **Singapore:** On top of the existing safety net of ComCare for the temporarily unemployed, the Singaporean Government introduced COVID-19 Support Grant ("CSG") in 2020 and COVID-19 Recovery Grant ("CRG") in 2021 respectively, providing unemployed citizens aged 21 and above time-limited assistance for three months.<sup>46</sup> To be eligible, per capita household income of the applicant should not exceed S\$2,600 (HK\$14,640) and they should own no more than one property. The monthly benefit level is set at S\$700 (HK\$3,940) in 2021, equivalent to 15% of the median employment income. As of October 2020, over 83 000 had received CSG at a total cost of S\$148 million (HK\$833 million);<sup>47</sup>

---

<sup>43</sup> 香港社區組織協會 (2020).

<sup>44</sup> SLW expects that the unemployment rate will not come down to 5% in three years, based on past experience on adjustment in the labour market after crisis. See GovHK (2021c) and 勞工及福利局 (2021).

<sup>45</sup> 勞工及福利局 (2020 and 2021).

<sup>46</sup> Ministry of Social and Family Development (2021).

<sup>47</sup> The Straits Times (2020).

- (b) **Australia:** To alleviate the financial burden of the unemployed, the Australian Government introduced a Coronavirus Supplement lasting for one year under the existing UA Scheme from April 2020 to March 2021. This is named as JobSeeker Payment for unemployed residents aged 22-66 meeting both the income and assets tests.<sup>48</sup> A single person could receive an extra UA benefit of A\$300 (HK\$1,608) per month, equivalent to 6% of average earnings. Some 9% of the Australian people received Coronavirus Supplement in November 2020;<sup>49</sup>
- (c) **New Zealand:** The New Zealand Government introduced the COVID-19 Income Relief Payment ("CIRP") for nine months from June 2020 to February 2021.<sup>50</sup> Unemployed residents aged 18 and above subject to household income test could receive a non-taxable monthly payment of NZ\$1,960 (HK\$10,840) for three months at a maximum, equivalent to 46% of median employment income. By end-2020, there were over 40 000 CIRP grants being approved in total;<sup>51</sup> and
- (d) **Ireland:** The Irish Government offered COVID-19 Pandemic Unemployment Payment ("PUP") for a year until March 2021.<sup>52</sup> Despite the absence of income test, unemployed persons aged 18-66 are eligible only if they have contributed at least once to the social insurance scheme in the four weeks before claiming PUP. Monthly PUP payment ranges between €812-1400 (HK\$7,190-12,400), equivalent to 25%-44% of average earnings. By the first week of January 2021, 335 600 unemployed persons have been receiving the PUP, with cumulative pay-out reaching over €5 billion (HK\$44.3 billion).<sup>53</sup>

---

<sup>48</sup> The income and asset limits for a single unemployed person without home-ownership are A\$2,515 (HK\$13,480) and A\$482,500 (HK\$2,586,200) respectively. See Services Australia (2021).

<sup>49</sup> Australian Bureau of Statistics (2020).

<sup>50</sup> Ministry of Social Development (2021).

<sup>51</sup> Ministry of Social Development (2020).

<sup>52</sup> Citizens Information Board (2021).

<sup>53</sup> Department of Social Protection (2021).

## 6. Concluding remarks

6.1 In Hong Kong, there have been continued advocacy for setting up dedicated schemes to offer financial assistance to the unemployed, including (a) contributory UI system; (b) dedicated means-tested UA; and (c) non-means-tested EUA on an ad hoc basis in the context COVID-19 most recently. They are purported to have multiple social benefits and could address the limitation of the existing CSSA Scheme.

6.2 Yet the Government responds that the existing CSSA Scheme "has all along served its function as a safety net effectively", while other short-term measures also help the unemployed to tide over the financial difficulties during the pandemic. Implementation of a new UA system requires "serious and thorough deliberation as well as public discussion".

---

Prepared by Sunny LAM  
Research Office  
Information Services Division  
Legislative Council Secretariat  
24 February 2021  
Tel: 2871 2114

---

*Information Notes are compiled for Members and Committees of the Legislative Council. They are not legal or other professional advice and shall not be relied on as such. Information Notes are subject to copyright owned by The Legislative Council Commission (The Commission). The Commission permits accurate reproduction of Information Notes for non-commercial use in a manner not adversely affecting the Legislative Council. Please refer to the Disclaimer and Copyright Notice on the Legislative Council website at [www.legco.gov.hk](http://www.legco.gov.hk) for details. The paper number of this issue of Information Note is IN04/20-21.*

## Government's response in 2001 to the suggestion of setting up the UI System in Hong Kong

	Key points	Summary of the arguments
1.	<b>Purported merits of UI System</b>	<ul style="list-style-type: none"> <li>• <b>Elevation of social welfare:</b> Helping the unemployed households to tide over financial distress and rendering a social stabiliser against the impact of economic adversities</li> <li>• <b>Enhancement of economic efficiency:</b> Allowing unemployed workers to spend more time in search for jobs that fit their skills, instead of having to accept unsuitable job offers at an early moment</li> <li>• <b>Smoothing consumption:</b> Mitigating the negative impact of a drastic loss in income for the unemployed workers and cushioning the downward pressure on overall consumption spending amidst economic setback</li> </ul>
2.	<b>Limited relevance of purported merits to Hong Kong</b>	<ul style="list-style-type: none"> <li>• <b>Economically inactive households:</b> Given that 53% of the households in the lowest quartile and 76% of the households in the lowest decile had no economically active members at all, UI was irrelevant to such households</li> <li>• <b>Existing income support under CSSA:</b> Well-established CSSA is already in place, effectively providing basic income support to those households in financial difficulties due to unemployment or other causes</li> <li>• <b>Support from family:</b> 32% of the unemployed persons could receive support from their households</li> <li>• <b>Unable to address structural unemployment:</b> Training and re-training programmes are more relevant to those threatened by long-term redundancy and facing structural unemployment</li> <li>• <b>Unemployment protection under existing labour legislation:</b> Retrenched workers could receive severance pay and long service payment under law</li> <li>• <b>Dampening flexibility in local labour market:</b> Local labour mobility is high and their job searching cost is minimal, hence the purported merit in better job matching is marginal or even dubious</li> </ul>
3.	<b>Drawbacks of UI System</b>	<ul style="list-style-type: none"> <li>• <b>Pressure for income redistribution:</b> Uniform UI premium is unable to differentiate the unemployment risks exposure faced by different segments of the labour force, resulting in cross-subsidies</li> <li>• <b>Inducement for unemployment and moral hazard:</b> UI benefits weaken the work incentives and prolong the spells of unemployment</li> <li>• <b>Financial sustainability and systematic risk of insolvency:</b> The UI scheme could run into chronic deficit cumulating in insolvency</li> <li>• <b>Resource wastage in abuse detection:</b> Resources consumed in abuse prevention constitute a dead-weight loss to the society</li> </ul>
4.	<b>Crude numerical estimation</b>	<ul style="list-style-type: none"> <li>• <b>Pay-out:</b> Assuming 3%-5% long-term unemployment rate and 40%-60% gross wage replacement ratio <math>a</math>, the annual benefit pay-out would range between HK\$2.6-10.4 billion, hinging on the extent of eligibility criteria</li> <li>• <b>Contribution rate:</b> Total contribution rate would thus be around 0.5%-2.0% of employee's earning for UI to be self-financing without government subsidy</li> </ul>

Source: Economic Analysis Division, Financial Service Bureau (2001).



**Recent comments by the Secretary for Labour and Welfare in June 2020  
on contributory UI system and non-means-test EUA**

	Key points	Summary of the arguments
1.	<b>Limitation of setting up the UI System in Hong Kong</b>	<ul style="list-style-type: none"> <li>• <b>Effective existing measures:</b> SP, LSP and CSSA have all been in place for decades for employment and unemployment protection</li> <li>• <b>Higher level of local SP:</b> SP in Hong Kong (i.e. two-thirds of monthly salary for each year of service) is noted to be more generous than other places (e.g. the UK, the US and Canada)</li> <li>• <b>Resulting in lower wage and more lay-offs:</b> Employers may lay off workers more readily due to "diffusion of responsibility" under the UI System. Employers also tend to shift the extra cost of insurance premium to employees over time, resulting in lower wages for the workforce</li> <li>• <b>Moral hazard problem:</b> The UI System is purported to weaken the incentive of the unemployed to find jobs, prolonging the duration of unemployment. The UI System is alleged to be one of the contributory factors leading to higher and more volatile unemployment rate in the US, UK and Canada over the past decade, relative to Hong Kong</li> <li>• <b>Protection functions of SP/LSP and the UI System:</b> SP/LSP let employers shoulder some financial support to the unemployed upon redundancy. The suggestion of establishing a centralized funding pool in the form of UI System needs to consider in conjunction with SP/LSP and the proposed offsetting arrangements against MPF</li> <li>• <b>Alternative solution to MPF offsetting other than UI:</b> The Government will submit a Bill, requesting employers to establish "designated saving accounts" to resolve MPF offsetting problem. These accounts belong to employers' assets, hence it constitutes no moral hazard while being used in redundancy</li> </ul>
2.	<b>Concerns over a non-contributory and non-means-tested EUA to unemployed</b>	<ul style="list-style-type: none"> <li>• <b>Setting up a non-contributory and non-means-tested EUA for unemployed:</b> Many political parties and pressure groups discussed such proposal in the past two years. Yet he is not aware there is such a precedent in other places</li> <li>• <b>Temporary scheme can easily become permanent:</b> The adjustment period to the current shocks in the labour market may take years, like those under Asian Financial Crisis, SARS and financial tsunami during 1997-2017. It seems "over-optimistic" to say the scheme could be operated in a temporary manner</li> <li>• <b>Moral hazard:</b> Moral hazard and work disincentive could be even greater than the UI system, as stakeholders need not contribute in advance</li> <li>• <b>Unsustainability in the fiscal system:</b> Assuming that 130 000 eligible unemployed workers claiming monthly benefits of HK\$5,000-9,000, the annual expenditure would be around HK\$7.8-14 billion, equivalent to 13%-23% of annual revenue of salary tax, resulting in prolonged fiscal deficit</li> </ul>

Source: 勞工及福利局 (2020).

**Selected short-term measures offering financial support  
to the unemployed under Anti-epidemic Fund during 2020**

	<b>Funding commitment</b>	<b>Details</b>	<b>Estimated expenditure (HK\$ million)</b>
1.	<b>Employment Support Scheme</b>	<ul style="list-style-type: none"> <li>• Providing time-limited financial support to employers to retain over 1.9 million of their employees under two tranches of the Scheme</li> </ul>	92,351 <sup>(1)</sup>
2.	<b>Job creation and advancement</b>	<ul style="list-style-type: none"> <li>• Creating 31 000 time-limited jobs in public and private sectors, of which 14 000 have been filled by end-December 2020</li> <li>• Supporting six job advancement projects for staff to acquire new skills or for businesses to apply more technology</li> </ul>	6,800
3.	<b>Individual and sectoral support</b>	<ul style="list-style-type: none"> <li>• Providing one-off and time-limited relief to individuals and sectors under 72 subsidy schemes in four rounds of AEF</li> </ul>	46,971
	<b>Sub-total</b>		<b>146,122</b>

Note: (1) Latest estimation by the Government.

Source: GovHK (2021a).

**Recent suggestions on non-tested EUA  
to support unemployed workers under COVID-19**

	<b>Proposal</b>	<b>Months</b>	<b>Details</b>
1.	<b>Democratic Alliance for the Betterment and Progress of Hong Kong</b>	Jan 2021	<ul style="list-style-type: none"> <li>• Providing a non-means-tested allowance at HK\$6,000 for six months</li> <li>• Total budget at HK\$9 billion</li> </ul>
2.	<b>New People's Party</b>	Jan 2021	<ul style="list-style-type: none"> <li>• Providing a non-means-tested allowance at HK\$6,000 for six months</li> <li>• Total budget at HK\$8.2 billion</li> </ul>
3.	<b>Liberal Party</b>	Jan 2021	<ul style="list-style-type: none"> <li>• Providing an allowance at HK\$7,000 for six months</li> <li>• Total budget at HK\$12 billion</li> </ul>
4.	<b>Business and Professionals Alliance for Hong Kong</b>	Dec 2020	<ul style="list-style-type: none"> <li>• Providing an allowance at HK\$8,000 for six months</li> <li>• Total budget at HK\$15 billion</li> </ul>
5.	<b>Hong Kong Federation of Trade Unions</b>	Feb 2021	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$9,000 (capped at 50% of previous income) for six months</li> <li>• Total budget at HK\$15 billion</li> </ul>
6.	<b>Democratic Party</b>	Feb 2021	<ul style="list-style-type: none"> <li>• Providing an allowance at HK\$9,000 for six months</li> </ul>
7.	<b>Civic Party</b>	Aug 2020	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$15,000 (capped at 100% of previous income) for six months</li> </ul>
8.	<b>Hong Kong Confederation of Trade Unions</b>	Oct 2020	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$16,000 (capped at 80% of previous income) for six months</li> </ul>
9.	<b>Labour Party and League of Social Democrats</b>	Dec 2020	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$16,000 (capped at 80% of previous income) for six months</li> <li>• Total budget at HK\$30 billion</li> </ul>
10.	<b>Society for Community Organization</b>	Jan 2021	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$16,000 (capped at 80% of previous income) for six months</li> <li>• Total budget at HK\$30 billion</li> </ul>
11.	<b>Hong Kong Catholic Commission For Labour Affairs</b>	Jan 2021	<ul style="list-style-type: none"> <li>• Providing an allowance up to HK\$17,500 (capped at 80% of previous income) for three months</li> </ul>

Sources: New articles and press releases from respective organizations.

## References

### Hong Kong

1. Census and Statistics Department. (2003) *Statistics on Comprehensive Social Security Assistance Scheme, 1993-2002*. Available from: <https://www.statistics.gov.hk/pub/B70304FB2003XXXXB0100.pdf> [Accessed February 2021].
2. Census and Statistics Department. (2018) *Statistics on Comprehensive Social Security Assistance Scheme, 2007 to 2017*. Available from: <https://www.statistics.gov.hk/pub/B71809FB2018XXXXB0100.pdf> [Accessed February 2021].
3. Census and Statistics Department. (2020) *Hong Kong Annual Digest of Statistics*. Available from: <https://www.statistics.gov.hk/pub/B10100032020AN20B0100.pdf> [Accessed February 2021].
4. Census and Statistics Department. (2021) *Table 006: Labour Force, Unemployment and Underemployment*. Available from: <https://www.censtatd.gov.hk/hkstat/sub/sp200.jsp?tableID=006&ID=0&productType=8> [Accessed February 2021].
5. Chief Secretary for Administration's Office et al. (2020a) *Injection into the Anti-epidemic Fund and other relevant measures*. LC Paper No. FCR(2020-21)71. Available from: <https://www.legco.gov.hk/yr19-20/english/fc/fc/papers/f20-71e.pdf> [Accessed February 2021].
6. Chief Secretary for Administration's Office et al. (2020b) *To implement a package of support measures involving a total estimated expenditure of \$137.5 billion for individuals and businesses impacted by the coronavirus disease-2019 pandemic and other relevant measures*. LC Paper No. FCR(2020-21)2. Available from: <https://www.legco.gov.hk/yr19-20/english/fc/fc/papers/f20-02e.pdf> [Accessed February 2021].
7. Financial Services Bureau. (2001) *Response to the suggestion for setting up a mandatory unemployment insurance system in Hong Kong*. LC Paper No. CB(2)897/01-02(01). Available from: <https://www.legco.gov.hk/yr01%2D02/english/panels/mp/papers/mp0228cb2-897-1e.pdf> [Accessed February 2021].

8. Financial Secretary's Office. (2021) *The 2021-22 Budget*. Available from: [https://www.budget.gov.hk/2021/eng/pdf/e\\_budget\\_speech\\_2021-22.pdf](https://www.budget.gov.hk/2021/eng/pdf/e_budget_speech_2021-22.pdf) [Accessed February 2021].
9. GovHK. (2020) *LCQ15: Love Upgrading Special Scheme*. Available from: <https://www.info.gov.hk/gia/general/202012/02/P2020120200348.htm?fontSize=1> [Accessed February 2021].
10. GovHK. (2021a) *Anti-epidemic Fund*. Available from: <https://www.coronavirus.gov.hk/eng/anti-epidemic-fund.html> [Accessed February 2021].
11. GovHK. (2021b) *CSSA caseload for December 2020*. Available from: <https://www.info.gov.hk/gia/general/202101/19/P2021011300396.htm?fontSize=1> [Accessed February 2021].
12. GovHK. (2021c) *LCQ1: Provision of assistance for the unemployed*. Available from: <https://www.info.gov.hk/gia/general/202102/03/P2021020300361.htm?fontSize=1> [Accessed February 2021].
13. International Labour Office. (2019) *Unemployment insurance schemes around the world: Evidence and policy options*. Available from: [https://www.ilo.org/wcmsp5/groups/public/---dgreports/--inst/documents/publication/wcms\\_723778.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/--inst/documents/publication/wcms_723778.pdf) [Accessed February 2021].
14. Labour and Welfare Bureau. (2018) *Preliminary idea on abolishing the "offsetting" arrangement under the Mandatory Provident Fund System*. LC Paper No. CB(1)1097/17-18(03). Available from: <https://www.legco.gov.hk/yr17%2D18/english/panels/ci/papers/ci20180619cb1-1097-3-e.pdf> [Accessed February 2021].
15. Labour and Welfare Bureau. (2020a) *Special Scheme of Assistance to the Unemployed*. LC Paper No. FCR(2020-21)82. Available from: <https://www.legco.gov.hk/yr20-21/english/fc/fc/papers/f20-82e.pdf> [Accessed February 2021].
16. Labour and Welfare Bureau. (2020b) *Replies to initial written questions raised by Finance Committee Members in examining the Estimates of Expenditure 2020-21*. Available from: [https://www.legco.gov.hk/yr19-20/english/fc/fc/w\\_q/lwb-ww-e.pdf](https://www.legco.gov.hk/yr19-20/english/fc/fc/w_q/lwb-ww-e.pdf) [Accessed February 2021].

17. Labour and Welfare Bureau. (2021) *Additional Measures to Assist Financial Needy Individuals and Families*. LC Paper No. CB(2)750/20-21(01). Available from: <https://www.legco.gov.hk/yr20-21/english/panels/ws/papers/ws20210208cb2-750-1-e.pdf> [Accessed February 2021].
18. Legislative Council Secretariat. (2000) *Unemployment-Related Benefits Systems: Overall Comparison*. Available from: <https://www.legco.gov.hk/yr99-00/english/sec/library/e23.pdf> [Accessed February 2021].
19. Legislative Council Secretariat. (2021) *Unemployment insurance systems in selected places*. LC Paper No. IN05/20-21. Available from: <https://www.legco.gov.hk/research-publications/english/2021in05-unemployment-insurance-systems-in-selected-places-20210226-e.pdf> [Accessed February 2021].
20. Mandatory Provident Fund Schemes Authority. (2019) *Statistical Report on Claims for Offsetting Severance Payment and Long Service Payment against MPF Accrued Benefits*. Available from: [https://www.mpfa.org.hk/english/information\\_centre/statistics/MPF\\_Statistical\\_Report/files/Statistical\\_Report\\_on\\_SP\\_and\\_LSP\\_Offsetting\\_2018.pdf](https://www.mpfa.org.hk/english/information_centre/statistics/MPF_Statistical_Report/files/Statistical_Report_on_SP_and_LSP_Offsetting_2018.pdf) [Accessed February 2021].
21. *Official Records of Proceedings of the Legislative Council*. (1995) 22 November. Available from: [https://www.legco.gov.hk/yr95-96/english/lc\\_sitg/hansard/han2211.htm](https://www.legco.gov.hk/yr95-96/english/lc_sitg/hansard/han2211.htm) [Accessed February 2021].
22. Social Welfare Department. (2021) *A Guide to Comprehensive Social Security Assistance (Internet Version)*. Available from: [https://www.swd.gov.hk/storage/asset/section/250/en/CSSAG022021\(Eng\).pdf](https://www.swd.gov.hk/storage/asset/section/250/en/CSSAG022021(Eng).pdf) [Accessed February 2021].
23. The Standard. (2020) *Most jobless fear welfare stigma*. Available from: <https://www.thestandard.com.hk/section-news/section/4/219518/Most-jobless-fear-welfare-stigma> [Accessed February 2021].
24. 《【失業潮重臨·一】耽於綜援政策難以回應社會訴求》，《香港01》，2020年12月6日，網址：<https://www.hk01.com/週報/558304/失業潮重臨-一-耽於綜援政策難以回應社會訴求> [於2021年2月登入]。



25. 《【失業潮重臨·二】申請失業綜援難 再培訓計劃又幫到幾多？》，《香港01》，2020年12月7日，網址：<https://www.hk01.com/周報/558457/失業潮重臨-二-申請失業綜援難-再培訓計劃又幫到幾多> [於2021年2月登入]。
26. 《綜援申請4月起不計保險為資產 議員關注會否減綜援》，《東網》，2021年1月15日，網址：[https://hk.on.cc/hk/bkn/cnt/news/20210115/bkn-20210115170017879-0115\\_00822\\_001.html](https://hk.on.cc/hk/bkn/cnt/news/20210115/bkn-20210115170017879-0115_00822_001.html) [於2021年2月登入]。
27. 《建制派倡推短期失業援助金》，《香港大公文匯》，2020年12月22日，網址：<https://m.tkww.hk/s/202012/22/AP5fe14e91e4b0421a353bc0d6.html> [於2021年2月登入]。
28. 李先知(2020年1月20日)：《抗疫未見效失業飆 林鄭親處理失業援助訴求》，《明報》。
29. 李峻嶸(2020年10月9日)：《失業援助金可先過渡 再成恒常計劃》，《明報》，網址：[https://news.mingpao.com/ins/文摘/article/20201009/s00022/1602164245444/失業援助金可先過渡-再成恒常計劃\(文-李峻嶸\)](https://news.mingpao.com/ins/文摘/article/20201009/s00022/1602164245444/失業援助金可先過渡-再成恒常計劃(文-李峻嶸)) [於2021年2月登入]。
30. 周永新(2020年9月11日)：《政府應改變思維 設立失業援助金》，《明報》，網址：[https://news.mingpao.com/ins/文摘/article/20200911/s00022/1599661254395/政府應改變思維-設立失業援助金\(文-周永新\)](https://news.mingpao.com/ins/文摘/article/20200911/s00022/1599661254395/政府應改變思維-設立失業援助金(文-周永新)) [於2021年2月登入]。
31. 香港工會聯合會(2016年11月29日)：《工聯會權委認為失業保險 不能取代遣散費及長期服務金》，網址：[http://www.ftu.org.hk/zh-hant/news/hkftu\\_news\\_detail/?news\\_id=2615](http://www.ftu.org.hk/zh-hant/news/hkftu_news_detail/?news_id=2615) [於2021年2月登入]。
32. 香港社區組織協會(2020年8月23日)：《疫情下基層就業情況及對政府支援的意見問卷調查報告》，網址：[https://soco.org.hk/wp-content/uploads/2020/08/SoCO\\_基層家庭在疫症下的經濟情況及支援調查報告\\_2020\\_8\\_23.pdf](https://soco.org.hk/wp-content/uploads/2020/08/SoCO_基層家庭在疫症下的經濟情況及支援調查報告_2020_8_23.pdf) [於2021年2月登入]。
33. 香港社會服務聯會(2021年2月7日)：《疫情下失業及就業不足面貌分析記者會》，網址：<https://www.hkcss.org.hk/疫情下失業及就業不足面貌分析記者會/> [於2021年2月登入]。

34. 勞工及福利局(2020年6月14日)：《就業保障與失業保障(二)》，網址：[https://www.lwb.gov.hk/tc/blog/post\\_14062020.html](https://www.lwb.gov.hk/tc/blog/post_14062020.html) [於2021年2月登入]。
35. 勞工及福利局(2020年6月21日)：《就業保障與失業保障(三)》  
網 址 ：[https://www.lwb.gov.hk/tc/blog/post\\_21062020.html](https://www.lwb.gov.hk/tc/blog/post_21062020.html)  
[於2021年2月登入]。
36. 勞工及福利局(2020年6月28日)：《就業保障與失業保障(四)》，網址：[https://www.lwb.gov.hk/tc/blog/post\\_28062020.html](https://www.lwb.gov.hk/tc/blog/post_28062020.html) [於2021年2月登入]。
37. 勞工及福利局(2020年6月7日)：《就業保障與失業保障(一)》，  
網 址 ：[https://www.lwb.gov.hk/tc/blog/post\\_07062020.html](https://www.lwb.gov.hk/tc/blog/post_07062020.html)  
[於2021年2月登入]。
38. 勞工及福利局(2021年1月7日)：《取消使用強制性公積金制度下僱主的強制性供款「對沖」遣散費及長期服務金籌備工作的最新情況——勞工及福利局局長發言要點》，網址：<https://www.legco.gov.hk/yr20%2D21/chinese/panels/mp/papers/mp20210107cb2-618-1-c.pdf> [於2021年2月登入]。
39. 勞工及福利局(2021年2月21日)：《失業率與失業援助》，  
網 址 ：[https://www.lwb.gov.hk/tc/blog/post\\_21022021.html](https://www.lwb.gov.hk/tc/blog/post_21022021.html)  
[於2021年2月登入]。
40. 黃健偉(2020年9月28日)：《設立針對性失業援助制度有助扶貧》，網址：<https://www.hkcss.org.hk/設立針對性失業援助制度有助扶貧/> [於2021年2月登入]。
41. 黃國(2020年7月14日)：《香港應否建立失業保障制度？——與勞福局局長羅致光商榷》，網址：[http://www.ftu.org.hk/zh-hant/media/political\\_article\\_detail/101](http://www.ftu.org.hk/zh-hant/media/political_article_detail/101) [於2021年2月登入]。
42. 雷鼎鳴(2016年6月17日)：《強積金對沖與失業保險》，《晴報》，網址：<https://skypost.ulifestyle.com.hk/article/1603550/強積金對沖與失業保險> [於2021年2月登入]。

43. 劉遵義(2016年6月)：《香港強制性公積金「對沖」機制應當何去何從？》，網址：[https://www.igef.cuhk.edu.hk/igef\\_media/working-paper/IGEF/45R2.pdf](https://www.igef.cuhk.edu.hk/igef_media/working-paper/IGEF/45R2.pdf) [於2021年2月登入]。
44. 樂施會(2020年3月)：《基層市民在疫情下的就業情況問卷調查》，網址：[https://www.oxfam.org.hk/tc/f/news\\_and\\_publication/44720/Survey%20on%20low%2Dincome%20families%E2%80%99%20employment%20situation%20amidst%20the%20epidemic\\_chi.pdf](https://www.oxfam.org.hk/tc/f/news_and_publication/44720/Survey%20on%20low%2Dincome%20families%E2%80%99%20employment%20situation%20amidst%20the%20epidemic_chi.pdf) [於2021年2月登入]。
45. 蔡海偉(2020年7月29日)：《研究失業保險》，《am730》，網址：<https://www.am730.com.hk/column/新聞/研究失業保險-228622> [於2021年2月登入]。
46. 羅致光(2016年6月20日)：《取代強積金對沖之失業保險》，《明報》。

### Singapore

47. Ministry of Social and Family Development. (2021) *COVID-19 Recovery Grant*. Available from: <https://www.msf.gov.sg/assistance/Pages/covid-recovery-grant.aspx> [Accessed February 2021].
48. The Straits Times. (2020) *95,000 receive financial help through Covid-19 Support Grant*. Available from: <https://www.straitstimes.com/singapore/95000-receive-financial-help-through-covid-19-support-grant> [Accessed February 2021].

### Australia

49. Australian Bureau of Statistics. (2020) *Household Impacts of COVID-19 Survey*. Available from: <https://www.abs.gov.au/statistics/people/people-and-communities/household-impacts-covid-19-survey/latest-release> [Accessed February 2021].
50. Services Australia. (2021) *Coronavirus Supplement*. Available from: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement> [Accessed February 2021].

## New Zealand

51. Ministry of Social Development. (2020) *Monthly Benefits Update - Data file*. Available from: <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications%2Dresources/statistics/benefit/2020/monthly%2Dpublic%2Dupdate/data-file-monthly-benefits-update-december-2020.xlsx> [Accessed February 2021].
52. Ministry of Social Development. (2021) *COVID-19 Income Relief Payment*. Available from: <https://www.workandincome.govt.nz/covid-19/income-relief-payment/index.html> [Accessed February 2021].

## Ireland

53. Citizens Information Board. (2021) *COVID-19 Pandemic Unemployment Payment*. Available from: [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/unemployed\\_people/covid19\\_pandemic\\_unemployment\\_payment.html](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/unemployed_people/covid19_pandemic_unemployment_payment.html) [Accessed February 2021].
54. Department of Social Protection. (2021) *Update on Payments Awarded for Covid-19 Pandemic Unemployment Payment and Enhanced Illness Benefit*. Available from: <https://www.gov.ie/en/press-release/fe3bb-update-on-payments-awarded-for-covid-19-pandemic-unemployment-payment-and-enhanced-illness-benefit/> [Accessed February 2021].