

# **Creating Poverty Trap:**

The Failure of Social Security in Alleviating Poverty in Hong Kong

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## **Abstract**

This paper reviews results of different researches on Hong Kong's poverty problem in the 1990s and suggests the level of benefit of the Comprehensive Social Security Assistance Scheme (CSSA) scheme is not adequate to raise the poor out of poverty but creates and maintains a poverty trap for the recipients. The paper argues that the residual approach of the government's welfare philosophy is a failure rather than a success in fighting against poverty.

## Introduction

Hong Kong is one of the most modernized cities in Asia. Apparently poverty is not a problem for Hong Kong. In reality, beyond the prosperity image, Hong Kong's income distribution is extremely unequal with many people still living in subsistence and abject poverty. Can social security in Hong Kong alleviate the poverty problem? Is the minimal government intervention welfare philosophy based on the Asian family value a success or a failure in fighting against poverty? Failure of Hong Kong's social assistance scheme, the Comprehensive Social Security Assistance (CSSA) scheme, in alleviating its poverty problem may provide some hints for other Asian newly industrialized countries.

Social security may contribute to the alleviation of poverty if it can effectively direct and redistribute resource to the poor (Chow 1981; Midgley, 1984). Midgley argues that social assistance has the most direct potential impact on poverty problems by means of redistributing resources towards the most needy of the community. However, it is based on three prerequisites. Firstly, there should be a progressive taxation system, which places the burden of the cost on the rich; secondly, the level of benefit is adequate to raise the poor out of poverty and thirdly, the needy people have easy access to social assistance scheme and the scheme does not prevent them from seeking help (Midgley, 1984).

In this paper, using results of different poverty researches in the 1990s, I will focus

on the last two conditions and suggest that the level of benefit of the CSSA scheme is not adequate to raise the poor out of poverty but rather creates a poverty trap for the recipients. I will also show that it is the Hong Kong government's deliberate policy to construct that a dependency culture is existing in Hong Kong to discourage the poor from getting help from the CSSA system.

### The Deterioration of Poverty in Hong Kong in the 1990s

Using different definitions and measurements of poverty, various researchers come to the same conclusion that poverty problem was severe in the 1990s in Hong Kong. They estimate that about six hundred thousand people, that is 10 to 15 per cent of the population were living in poverty during the period 1994 to 1996 (MacPherson & Lo 1997; Mok and Leung 1995; Wong and Chua 1996).

#### *Relative Poverty: The Widening Gap between the Rich and the Poor*

The poverty problem in Hong Kong was deteriorating in both absolute and relative sense. According to the data of the by-census 1996, the Gini Coefficient reached its recorded highest level of 0.518 (Hong Kong Census and Statistics Department 1997). In 1971 the Gini Coefficient of Hong Kong was only 0.43. In the 1980s the economic restructuring process induced a growing discrepancy in income, thus the Gini Coefficient was increasing and reached 0.451 in 1981 and then 0.476 in 1991. In the early 1990s the process of economic restructuring accelerated, with a concomitant widening of the gap

between the rich and the poor.

From 1981 to 1996, households with the lowest income have shown no sign of improvement in share of income, whereas there is a sign of decrease in the actual income of the low-income households. The twenty per cent of the households with the lowest income, the first quintile, earned only 4.6 per cent of total household incomes in 1981. The figure increased slightly to 5.0 per cent in 1986. However, in the period from 1986 to 1991, the ratio fell back to 4.3 per cent. During the period 1991 to 1996, the ratio even sharply decreased to 3.7 per cent. We can see that the income gap had widened in the 1980s and the situation of low-income households has worsened significantly in the 1990s.

Table 1: Decile distribution of household income of domestic households, 1981-1996

Decile group	1981	1986	1991	1996
1 <sup>st</sup> (lowest)	1.4	1.6	1.3	1.1
2 <sup>nd</sup>	3.2	3.4	3.0	2.6
3 <sup>rd</sup>	4.4	4.4	4.0	3.6
4 <sup>th</sup>	5.4	5.4	5.0	4.6
5 <sup>th</sup>	6.5	6.4	6.1	5.7
6 <sup>th</sup>	7.8	7.6	7.4	7.0
7 <sup>th</sup>	9.4	9.1	9.0	8.5
8 <sup>th</sup>	11.5	11.4	11.4	10.6
9 <sup>th</sup>	15.2	15.2	15.5	14.5
10 <sup>th</sup> (highest)	35.2	35.5	37.3	41.8
Total	100.0	100.0	100.0	100.0
Gini Coefficient	0.451	0.453	0.476	0.518

Source: Census and Statistical Department, Hong Kong Monthly Digest of Statistics, December 1996 & Census and Statistical Department, Hong Kong 1991 Population Census Main Report.

### *The Impact of the Asian Financial Crisis*

In the late 1990s, the bubble economy of Hong Kong burst after the Asian financial crisis. As lots of employees faced unemployment and wage cutting, the income inequality has been tremendously worsening. In 1990, the average income of the first quintile income households was \$3,450 and in 1997, the average real income of this group slightly increased to \$3,668. However, after the Asian financial crisis, the average income of this lowest quintile group decreased to \$2,645 for the first nine months of 1999. In other words, from 1990 to 1999 the real income of the poorest one-fifth households in Hong Kong has decreased 23.3 per cent.

On the contrary, income of the wealthiest strata in Hong Kong has recorded significant increase. In 1990, the average income of the fifth quintile group was \$28,850; whereas in 1997, the average real income of this group increased to \$36,397. After the Asian financial crisis, their income still recorded real growth and increased to \$37,115. The real income of the wealthiest one-fifth households of Hong Kong has increased 26.1% from 1990 to 1999. These figures clearly demonstrate that the negative impacts of the Asian financial crisis were mainly on the low income, unskilled employees. The impacts of the Asian financial crisis on the professional and administrative employees are limited. It also signifies that the process of economic restructuring in the early 1990s has worsened the income inequality in Hong Kong.

Deterioration of relative poverty can also be seen in the increasing income poverty rate. Following the definition of OECD, the Hong Kong Social Security Society defines the level of income poverty line as half of the median household income (Mok and Leung 1997). Mok and Leung estimate that in 1996 there were 850,000 people living under the poverty line and the poverty rate was 14.14%, which was much higher than 7.99% in 1971 and 10.36% in 1981.

Officials of the Hong Kong government deny the existence of a poverty problem in Hong Kong and argue that income inequality exists in every capitalist economy. However, the government's claim that poverty is not a problem does not stand up to serious scrutiny, when the situation of absolute poverty is considered in Hong Kong. According to various poverty researches in the 1990s, about one in ten people in Hong Kong are living in absolute poverty (Liu, Yue and Lee 1996; MacPherson 1994; MacPherson and Chan 1996; Wong and Chua 1996). These poor people mainly consisted of the Comprehensive Social Security Assistance (CSSA) recipients and other vulnerable groups including the elderly, the unemployed, single parents, the homeless, the disabled and the deviants. Owing to their low income and lack of resources, they have been socially excluded from social as well as economic participation of the mainstream society.

## The CSSA Review 1998

As in the cases of other developed countries, the social security programme presents a particular problem to the Hong Kong government. It is the only expenditure programme that is demand-led rather than budget-limited. Thus, the number of people eligible to make a claim dictates the actual expenditure. Therefore, as the number of recipients increases, for example following an increase in unemployment, expenditure rises. The large share of social security in public expenditure, and the hostile attitude by the general public and the press towards recipients, both made the CSSA recipients an easy target for welfare cuts (Walker 1993).

The above context is the background of the latest CSSA review made by the Hong Kong government in 1998. The review cut the basic rates of households comprising three or more able-bodied members ranging from 10 per cent to 20 per cent. Able-bodied recipients will only be given special grants and allowances for rent, water charge, school related expenses, child care centre fees and burial expenses. All other allowances including telephone charge, rent deposit, removal allowance, and even spectacle fees are cancelled. Long Term Supplement is also limited to the elderly, the disabled and the ill-health recipients. In addition, unemployed recipients are required to participate in an Active Employment Assistance Scheme and Community Work, otherwise their assistance will be terminated.

Before the cut of CSSA on 1 June 1999, financial resources provided by the CSSA had already been inadequate for its recipients to have social participation and get out of the safety net. The situation worsens now that the CSSA recipients are living in subsistence and stressful conditions. It is most likely that their poverty situation will be perpetuating. It follows that the function of the CSSA scheme is not to help its recipient to escape from the safety net but to create and maintain a poverty trap for its client. This is a result of the following factors, inadequate resource, social exclusion, barriers of getting out and discourage the eligible to join.

### **Inadequate Resource**

MacPherson (1994) explored the actual standard of living of CSSA recipients in March 1994. The survey shows that the levels of the CSSA are inadequate, particularly for families with children. CSSA recipients were spending more than 70% of their expenditure on food whereas the usual proportion was around 30% for poor households in developed countries. In order to pay for food, CSSA recipients often cut back other expenditure on clothing, transport, household goods and social activity of all kinds. Furthermore, MacPherson argues that the level of the basic rates is so low that diets are inadequate. The consequences are extreme restrictions on social activity and participation in the normal activities of ordinary people in Hong Kong.

The research section of the Legislative Council carried an assessment of the scale of the assistance of the CSSA scheme in 1996. The report states that 'CSSA assistance *cannot* be said as sufficient to cover the average monthly expenses of all CSSA recipients in Hong Kong' (Liu, Yue and Lee 1996: 12) viewing that the monthly financial assistance received by the CSSA recipients ranged from 29% to 52% of monthly median household income in 1995. The study reports that the income of single elderly people who depend on CSSA is just adequate to cover the minimum average monthly expenditure.

The Committee on Social Security of the Hong Kong Council of Social Service conducted a study on the impact of the recent cut of CSSA on its recipients (Committee on Social Security HKCSS, 2000). The 'impact' study performed a 'pre and post' study on the expenditure patterns and the psychological conditions of the CSSA recipients before and after the cut of CSSA in June 1999. The researchers successfully interviewed 70 clients in May 1999 and in September 1999. The results of the impact study show that the standard of living of the CSSA recipients has been greatly reduced, with a significant decrease in their food expenditure from \$3853.4 to \$3488.7, that is a 8.3% difference ( $t=-1.896$ ,  $d.f.=68$ ,  $sig.=0.031$ ). Food expenditure of the CSSA recipients was inadequate and lower than the physical minimum, thus a further reduction of 8.4% means that they are living with a seriously inadequate diet (see Table 3).

Table 3: Decrease in monthly expenditure after the cut of CSSA in June 1999

Expenditure	May 1999 mean	Sept 1999 Mean	Paired Difference	% of difference	Sig.
Food	\$3853.4	\$3488.7	\$320.6	-8.3%	0.031
Pocket money for Children	\$272.3	\$214.6	-\$57.7	-21.1%	0.07
Transportation for social purpose	\$132.4	\$73.2	-\$59.2	-44.7%	0.004
Newspaper*	\$19.3	\$13.9	-\$5.4	-28.0%	0.031

\* Weekly expenditure

Source: Committee on Social Security, HKCSS. (2000) .

## Social Exclusion

The residual social security policy acts to effect social exclusion, which maintains its recipients in the poverty trap. The base of its social exclusion function is the ‘minimum’ safety net concept, which was originated from the British income support system. MacPherson (1994) stresses that the social impacts for children receiving CSSA are serious. School work, social development and psychological adjustment are all affected by their inability to participate in normal activities in the community. For almost half of these recipients there was no expenditure on entertainment or social activities whatsoever. In short, MacPherson claims that the CSSA recipients are living in absolute poverty and the effects of poverty are deeply damaging.

### Results of Impact Study

Findings of the Impact Study of the HKCSS also show that the recent cut of the

CSSA has greatly reduced the resources of the CSSA households for contacting with the others and participating in normal social functions. Families try to squeeze their budget by reducing pocket money for children from \$272.3 to \$214.6, a 21.1% decrease ( $t=-1.495$ ,  $d.f.=62$ ,  $sig.=0.07$ ). Transportation for social purpose also decreases from \$132.4 to \$73.2 ( $t=-2.752$ ,  $d.f.=61$ ,  $sig.=0.004$ ), almost half of the original (44.7%). Furthermore, the households also cut their consumption on newspapers, which is an important source of information, especially information on jobs, for these CSSA households. The weekly expense on newspapers was reduced from \$19.3 to \$13.9 ( $t=-2.617$ ,  $d.f.=66$ ,  $sig.=0.006$ ), a 28% decrease. In other words they could only buy 3 newspaper instead of 4 per week. The above results illustrate that the recent cut of the CSSA further hinders the social participation of its recipients and eventually traps the family in general and the children in particular in poverty situation.

## The Barriers of Getting out

Other than the 'exclusionary' effect, the CSSA system also sets up several barriers and unintentionally prevents its recipients from getting out of the system. It includes ineffective and outdated disregarded earning system.

### *Disregarded Earning*

In 1979, as a condition of receiving public assistance and an incentive to self-help for those who are not expected to seek work, such as the elderly and the young widows, a

system of "disregarded income" was introduced. Earnings not exceeding \$50 per month was disregarded for the purpose of assessing entitlement for Public Assistance. 50% of the next \$200 earning was also disregarded, thus allowing a total of \$150 as disregarded income. All earnings above \$250 a month was taken into account. "The Government does not intend to adjust this level frequently since increasing the amount will not help those who are worse off and have no disregarded resources (Hong Kong Government 1979, para 3.3)." Owing to the above philosophy, the disregarded earning system has undergone only few changes in the last twenty years. In 1999, earnings not exceeding \$451 per month were disregarded. 50% of the next \$2,708 earnings were also disregarded, thus allowing a total of \$1,805 as disregarded income. After deducting the basic cost of working, including meals and transportation, the recipients can receive just one or two hundred dollars over and above their normal CSSA payment. Therefore, this low level of disregarded income provides little incentive for the recipients to find jobs.

Worse still, not all works are eligible for disregarded earning. For those CSSA able-bodied recipients between the age of 15 and 59, they have to work more than 120 hours per month and their income should not be less than \$3,200 in order to have the benefit of disregarded earning. This requirement clearly does not consider the current transformation of the labour market in Hong Kong. Many newly created jobs are part-time and temporary jobs. Most CSSA recipients, owing to their low education and

low-skilled background, can only find these marginal jobs in the labour market. It follows that working, due to the out-dated calculation of disregarded earnings, will not benefit them.

In the 'Exploratory Study on Termination and Reactivation of CSSA Cases' (Termination and Reactivation Study), Wong and Chua (1998) find that half (47.9%) of the ex-CSSA respondents were engaging in hourly paid and daily paid jobs, and 55.7% of them were casual and temporary workers. It reveals that many CSSA recipients could only find casual and temporary jobs, which did not satisfy the criteria of 120 hours and \$3200 to enjoy the disregarded earnings.

In short, the CSSA system has been slow to adapt to the changing socio-economic environment that increasing numbers of people are engaging in casual and part-time work. Its rules continue to penalize part-time workers. Recipients thus have few financial incentives to work part-time as they can merely retain a small part of their earnings. The CSSA recipients have no financial interests to work unless they can earn enough to lift themselves off benefits. Such a rule makes it difficult for the recipients to keep in touch with the labour market. Consequentially, in the longer term, the recipients find it more difficult for them to return to permanent full-time employment.

## Discourage the Eligible to Join

Another means of the CSSA scheme to maintain the poverty trap effect is that the needy people do not have easy access to the scheme and the scheme discourages them from seeking help.

### *Blaming the Poor: New Version of Culture of Poverty*

The original theory of culture of poverty stresses the importance of family and community in creating the sub-culture in the community of the poor in perpetuating the poverty problem (Lewis 1965). The contemporary version of culture of poverty accentuates that the state rather than the family and the community is the source of the perpetuation of poverty. Supporters of this perspective, including academics and government officials, consider that the generous provision of welfare by the state undermines the self-help value of poor people.

This claim of 'dependency culture' has become a useful tool for the government officials to attack the welfare recipients. In 1998, Mr. Andrew Leung, the Director of Social Welfare Department, openly suggested to the press that there were lots of fraud cases among CSSA recipients (Hong Kong Standard 22/2/1998) and 'CSSA makes people lazy' had become the headlines of the press for a long period of time. These actions were part of a campaign to construct the image that a 'dependency culture' exists among the CSSA recipients. In the CSSA review report, the government also stressed

that the income from CSSA of the four-member households was greater than the earning of an ordinary unskilled worker and would hinder the recipients' job motivation. However, the government officials had not provided any substantial facts and figures to support their argument but merely quoted a few extreme cases as examples.

This strategy has a labeling effect on the CSSA recipients and discourages other eligible clients to apply so as to limit the case numbers. In addition, it also creates a social gap between the CSSA recipients and the poor working people with low wages. Discontent of the working poor is diverted away from the failure of the government in handling the unemployment problem towards the 'non-deserving' welfare recipients. The 'divide and rule' strategy helps to release the political pressure faced by the government.

As the government said, Hong Kong is not a welfare state. On the one hand, the scope and depth of welfare the citizens can receive from the state is far less than the western welfare state; on the other hand, the citizens of Hong Kong do not want to depend on the state, but over stress the importance of self-reliance. Unless under crisis circumstances, they do not want to receive any 'charity' from the state or other institutions. Hong Kong people do not have a culture of dependency, but a culture of self-reliance. This culture of self-reliance pushes the poor people in Hong Kong, especially those non-CSSA recipients, to live in detrimental conditions.

### Reasons for Receiving CSSA

The 'Termination and Reactivation' Study reports that 56 per cent of the unemployed CSSA cases did not leave their jobs voluntarily (company closed down or moved, fired by the employer, end of contract or temporary work). 11 per cent left the labour market due to illness with another 7 per cent needed to take care of family members. Only 22 per cent of the unemployed CSSA respondents left their jobs voluntarily. It shows that the CSSA recipients are 'pushed' by the labour market rather than 'pulled' by the CSSA system.

Table 4: Main reason of leaving jobs of the unemployed CSSA recipients when they first received CSSA

Reasons for leaving job	Frequency	%
Leave job voluntarily	35	22%
Fired by employers	37	23%
Company close down or move	28	18%
Temporary/ Contract	23	14%
Illness	17	11%
Take care of Family members	11	7%
Others	7	4%
Total	158	100%

Source: Wong and Chua 1998: 12

The Termination and Reactivation Study also reveals that the main factor for the single parent cases to apply CSSA for the first time is to take care of their children. 78

per cent of the single parent cases cited this as their reason of applying CSSA.

Most unemployed cases cited unemployment as the main reason for them to apply CSSA for the first time. The median duration of unemployment before they applied for CSSA for the first time was six months. Moreover, 83 per cent of respondents had actively seeking work during their unemployment and 70 per cent of them lowered their expectation in order to find a job more easily. These figures support the view that the unemployed people do not really want to depend on CSSA. On the contrary, they actively seek work and live on their own savings. Only after their own resources are really used up, are they forced to apply for the CSSA. Moreover, 75 per cent of the unemployed CSSA recipients did actively seek work after they had received CSSA. (see Table 5) Over half of them (59.4%) had asked for or been interviewed for six jobs and over and more than 75 per cent of them had asked for or been interviewed for more than three jobs.

Table 5: Frequency of seeking jobs of the unemployed when they last  
time received CSSA

Frequency of seeking jobs	Frequency	Percentage
Have continuously been seeking jobs	107	60.5
Have continuously been seeking jobs most of the time	26	14.7
Have not continuously been seeking jobs most of the time	7	4.0
Have not continuously been seeking work	37	20.9
Total	177	100.0

Source: Wong and Chua 1998: 15

When the respondents were asked why they wanted to seek jobs, 58 per cent of the unemployed cases reported that they did not want to depend on the government/CSSA, whereas about 63% of them declared that the level of CSSA was too low and could not maintain their standard of living. 35% of them declared that they were ‘accustomed to work/ worked previously’. All the above data signify that Hong Kong citizens have a culture of self-reliance rather than a culture of dependency.

This culture of self-reliance prevents many poor people in Hong Kong from applying as CSSA recipients and makes them live in extremely detrimental conditions. Worse still, many other people, under different circumstances, have to survive on incomes, which are as low or even lower than that provided by the state safety net.

It is only a strategy of the Hong Kong government to construct a social stigma on the CSSA recipients in order to discourage the eligible clients from applying for CSSA so as to lower the take up rate. In short term, it may succeed in lowering the increasing trend of case loads and expenditure of CSSA. However, in the long run this cannot solve the poverty problem, instead it will displace and exclude the needy out of the social security system. This has also intensified the extent of poverty of the non-CSSA recipients, who are living in abject poverty but cannot receive help and relief from the state.

## Conclusion

In this article, I argue that the CSSA system cannot alleviate the poverty problem in Hong Kong. The residual approach of the government's welfare philosophy based on the Asian family values is a failure rather than a success in fighting against poverty. Using results of poverty researches in the 1990s, I suggest that the level of benefit of the CSSA scheme is not adequate to raise the poor out of poverty but creates and maintains a poverty trap for the recipients. I also confirm that it is a deliberate government policy to 'label' the CSSA recipients and constructs that a dependency culture is existing in Hong Kong to discourage the poor from getting help from the CSSA system.

In Asian countries, Hong Kong is not unique in performing the above welfare

reform to reduce social security cost and 'welfare dependency', Australia and New Zealand have already carried out similar reform (Sauders 2000; Hanley 2000). Some commentators suggest that Asian countries have a divergence rather than a convergence trend in developing social security system (Tang & Ngan 2000; Dixon 2000). However, after the Asian Economic Crisis, most East Asian countries faced common socio-economic problems: mass unemployment and rising poverty. The International Labour Organisation (1998) comments that the existing systems of social protection were unable to cope adequately with its social consequences and the strengthening of social protection is an important priority for future action. The development of social protection and social security in East Asian countries are at the crossroads. On the one hand, we can have positive and proactive action in improving social security scheme as in the case of Korea. On the other hand, we can have negative and reactive action in cutting social security scheme as in the case of Hong Kong. The result of maintaining a poverty trap by cutting the social security scheme in Hong Kong shows that this new-right welfare 'reform' can only intensify the poverty problem rather than abolish 'the dependency culture' as it promised.

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