

Lecture 6: Social Assistance as Safety Net

Wong Hung



Visit cssa league

Date: 18/10

Time 2:15

Venue: Mong Kok MTR A2 Exit (Ground Level)

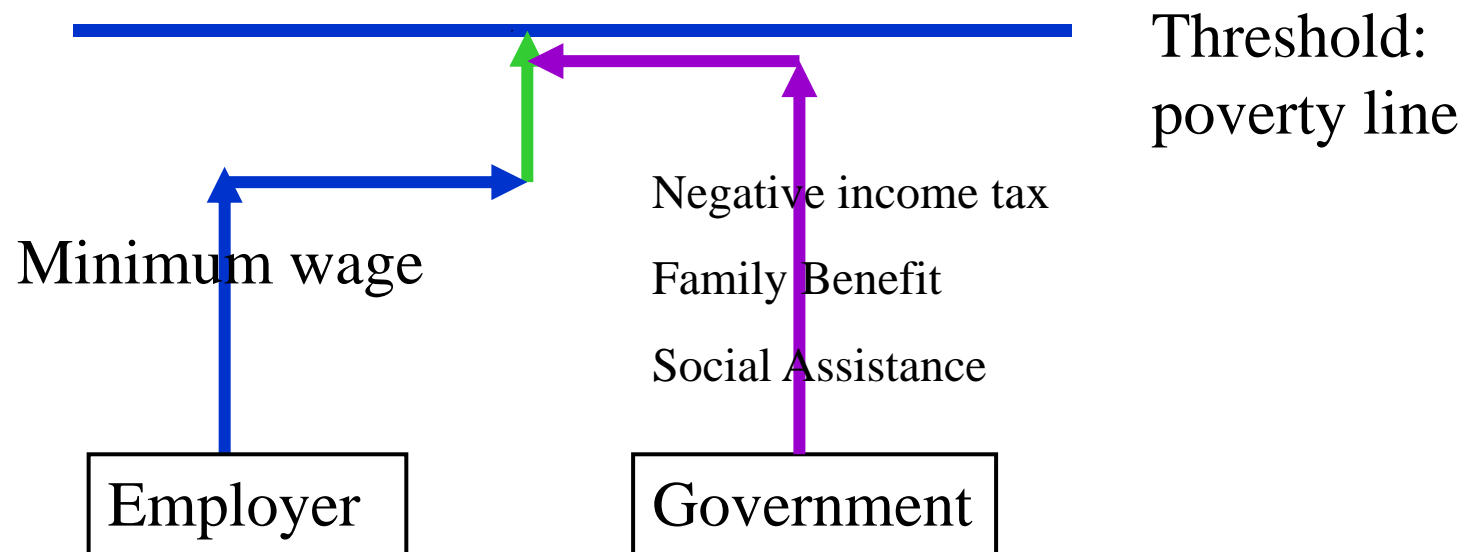
IEAP / SWD

21/10 (tue) morning SWD 9:00 SSP MTR
hang Seng Bank

Or 22 /10 (wed.) late afternoon IEAP

Definition and Terminology

guaranteed income



guaranteed income

- Minimum income guaranteed by the state to all persons or families whose income falls below a certain fixed level.
- Various methods may be used to assure the guaranteed income: *negative income tax, family benefits, social assistance*, etc.
- Some schemes include some sort of work incentive.
- Use for the old terms: minimum guaranteed income

social assistance

(社會援助 / 社會救助):

- Various kinds of assistance in money or in kind to persons often not covered by social insurance and who lack the necessary resources to cover their basic needs.
- Use for old terms: “public assistance”, “income maintenance”

supplementary benefit (補助金 / 補助福利)

- Compensation or allowance, usually means tested, to cover the shortfall where benefit entitlement is lower than a prescribed minimum.
- –Use for “mean-tested benefit”, “mean-tested income support”

EU's Definition of Social Protection

- Social protection provide people with income in times of need and allow them to accept and embrace economic and social change.
- In this way they promote both social cohesion and economic dynamism.

Social Assistance in OECD Countries (Eardley, et al. ,1996)

- ‘Social assistance’ defined as the range of benefits and services available to **guarantee a minimum (however defined) level of subsistence** to people in need, based on a test of resources.
- Key concepts: minimum level of subsistence, people in need, mean-tested

poverty-tested

- aimed at providing a minimum income. which is often regarded as a *de facto* poverty line
- other income-related or means-tested benefits which may have a different purpose, or are withdrawn at a higher income level (e.g. education allowance, housing allowance) will not included in the analysis of “social assistance”

Special issues of Social Assistance in different OECD countries

- conditions of entitlement
- coverage
- benefit levels
- operation of means tests
- administration, regulation and finance

Special issues

- fraud control
- emergency and lump-sum payments
- benefits in kind. 'passported' benefits and exemptions
- help *with* housing costs
- the relationship between means-tested and other benefits
- the role of non-governmental or organisations and 'poverty lobbies'

Background and context

- Growing international interest in selective and targeted approaches to social protection.
- substantial levels of 'new poverty' in EU member countries, partly related to limitations in insurance-based protection in the context of long-term unemployment and social change

Background and context

- high levels of social security expenditure damage economic effort has also become more influential internationally, and
- financial institutions working in the transitional economies of Eastern Europe have been calling for the establishment of mean-tested safety nets as a key element in anti-poverty strategies.

Research question

- to what extent reliance on assistance has been increasing.
- what patterns have emerged in
- how schemes are organised, and
- how successful policy approaches to common problems have been.

Country	General assistance	Categorical assistance
Australia	Special Benefit	Age Pension; Service Pension; Disability Support Pension; Wife Pension; Carer Pension; Sole Parent Pension; Sickness Allowance; Unemployment Allowances; Family Payments
Austria	<i>Sozialhilfe</i> , for people in private households	Supplementary Pensions; Unemployment Assistance
Belgium	<i>Alim:Men-</i>	<i>Perm (Garanli pour Personnes Agees; Allocation pour Handicapper; Allocation .Ptm liluale Garantie</i>
Canada	Canada Assistance Plan (as framework for provincial programmes)	Guaranteed Income Supplement Spouse's Allowance
Denmark	<i>Social Bistand</i>	
Finland	Living Allowance	
France	<i>Rerenu Minimum d'Insertion (RMI)</i>	<i>Minimum Vieillesse; Allocation our Adultes Handicapes (AAII); Allocation de .Poront Isotll (API); Minimwn Itavalidite; Allocation Veuvage; Allocation de Solidarite Spectfique; Allocation d7nscrllion</i>
Germany	<i>Sozialhilfe</i> ; subsistence aid	<i>Arbeitslosenhi.fle</i>

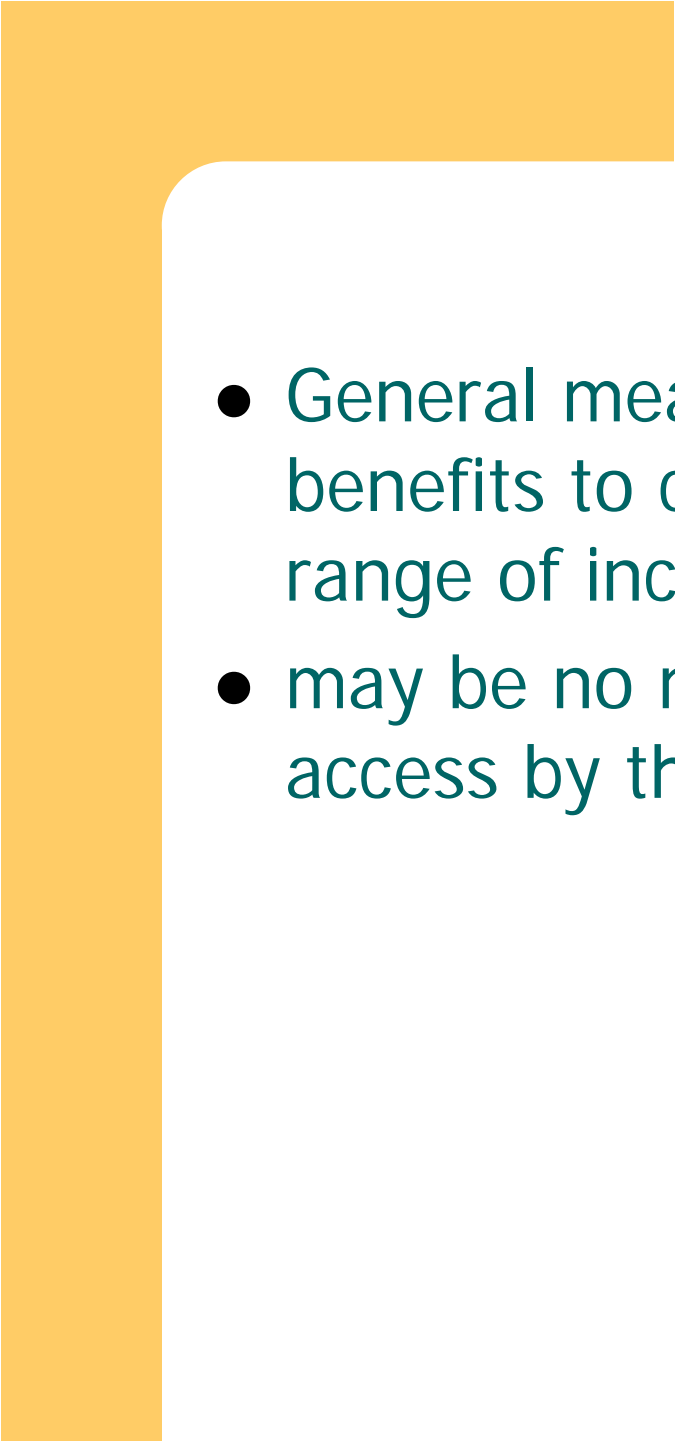

Social assistance in UK & USA

Country	General assistance	Categorical assistance
UK	Income Support	Family Credit; Disability Working Allowance
USA	Food Stamps; General Assistance	Aid to Families with Dependent Children; Supplemental Security Income; Veterans' Pension; Earned Income 'tax Credit

Country	Housing assistance ²	Other tied assistance
UK	Housing Benefit	Community Charge Benefit (later replaced by Council Tax Benefit); Free school meals
USA	Federal Housing Assistance; Low Income Home Energy Assistance	Medicaid; School Lunch and Breakfast programme; Special Supplementary Food Programme; Job Training Partnership Act; Head Start

Poverty-tested vs. general means-testing (Gough, 1994)

- provide resources to people who would otherwise fall below a certain, usually officially-defined, minimum standard of living.
- This minimum standard will often reflect a political judgement rather than a scientific assessment (Veit-Wilson, 1994a).
- It may or may not be referred to as a poverty standard. but there is some recognition of providing a floor or 'safety net' below which nobody should fall.

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- General means-testing is concerned to relate benefits to current resources across a broader range of income groups
 - may be no more than a means to restrict access by the well-off

cash vs. 'tied' benefits

- Cash: provide money benefits.
- These may be emergency relief payments to cope with disasters or exceptional needs, or more regular payments.
- Tied benefits entitle the recipient to free or subsidised use of a specific service or to a refund of rebate for all or part of the charge for a specific service

three basic mechanisms

- 'universal' or contingency benefits, not related to income or employment status, allocated to all citizens within a certain social category;
- Social insurance, where the benefit is related to employment status and contributions paid;
- means-tested or income-related benefits, where eligibility is dependent upon the current or recent resources of the beneficiary.

Selective: Protection by category

- Although the basic principles informing different schemes are not dissimilar, the realisation of these principles in practical policy varies considerably.
- whether minimum income guarantees are provided across the board, through a generalised scheme, or whether people's needs are addressed within different categorical population groups.
- At present, the preference of the majority of countries is still to offer protection by category.

Similarities in practice

- The minimum age threshold for most general schemes is **18 years**, unless young people have or are about to have children or face particular hardship.
- More than half the countries studied have some prior *residence* conditions, as well as limiting the availability of help for **refugees and asylum seekers**.

Individual vs. Family as unit of application

- Most countries take into account **only the resources of the claimant, and the partner in the case of couples.**
- In a few countries, however, **expectations of family support extend further**, at least in principle. These include Austria, Germany, Japan and Switzerland.
- A small number of countries mainly in the Nordic group, do not always take into account the resources of a cohabiting partner unless the couple are *married*

Income and Asset Test

- There is also wide variation in the level and type of earnings, other income and assets discounted in the means test,
- though most take into account child maintenance payments.
- Overall. the strictest means tests are found in the Scandinavian countries, plus Austria and Switzerland

Paradoxical Means-testing

- the Nordic countries tend to combine strict means tests with liberal approaches to cohabitation rules,
- while countries like Austria and Switzerland may expect claimants to seek support from their wider family, but still offer relatively generous benefits.

Reasons Behind

- Be explained by looking at different countries' traditions, in terms of expectations of family support,
- the emphasis placed on work incentives, their attitudes to cohabitation and lone parenthood
- the relative importance of assistance schemes in the wider income maintenance systems.

Nuclear Family as benefit and resource unit

- As regards approaches to the benefit and resources unit, it is interesting to note the relative uniformity. With a number of exceptions where wider family obligations have retained a strong legal foundation, the nuclear family is the norm, in spite of
- Some tentative moves towards forms of individualisation.
- Efforts to shift obligation back on to the wider family seem to be unsuccessful where it has been attempted.

Housing need

- Most countries meet some or all of the housing costs of people with incomes low enough to receive social assistance, usually including owner-occupiers as well as tenants.
- The main distinction is between those countries which provide help as part of a general social assistance payment (and only for assistance recipients) and those with a general housing benefit scheme open to people on low incomes generally.

Exceptional needs

- Virtually all countries have some arrangements for meeting exceptional needs, through combinations of loans and grants.
- These are frequently discretionary, but the level of debate generated by such provision in the UK appears to be exceptional.

Centre-local responsibilities

- **Centre:** countries like Australia and the UK, which have integrated and national schemes with common rules of eligibility and payment levels
- **Local:** Italy, Norway and Switzerland, where both administrative responsibility and decisions about levels of benefit payable are devolved almost entirely to the local level

Dilemma of Local systems

- those regions or local authorities with the lowest potential funding capacity which have the highest demand on social assistance.
- In these countries, funding is generally split proportionately between central and local governments

From central to local

- Outside the centrally organized systems, the trend is towards greater development of powers towards regional or local authorities and reductions or restraint in central funding.
- The new funding structure set to replace the Canada Assistance Plan from 1996 provides a key example.

From local to central

- there is also pressure in several of the Scandinavian countries in particular, and in Switzerland to a lesser extent, for greater national standardization of benefit levels.

Administration

- All social assistance schemes are complex. as they seek to adjust to the diverse and changing needs of claimants on the one hand and the interests of tax payers and employers on the other.
- methods of application and payment, reporting requirements on claimants and recovery of overpayments, seem, at least in principle, broadly similar in most countries

Administration

- considerable disparity in the extent to which fraud and abuse are regarded as serious problems in social assistance and the measures adopted to administer it.
- This variation correlates broadly to the size of assistance schemes

Benefit rates, adequacy and take-up

- In more than half the countries studied benefit rates are set nationally, whether social assistance is locally administered or not.
- Austria, Canada, Norway, Spain and Italy (for the local Minima Vitale) are the only countries where both administration and the setting of rates are entirely the responsibility of the provinces or municipalities

Rage Adjustment

- In most countries, uprating of benefits takes place annually, though in a few it takes place more often.
- Benefits are most commonly uprated in line with movements in the consumer prices index.
- Exceptions include Austria, Denmark and Finland. where benefits are linked to an earnings index or another benefit: and Germany-, which uses an index of the expenditure of the lower third of the income distribution.

National Debates

- How much poverty is debated as an issue varies between countries.
- Factors which influence the level of debate include the extent to which recent economic problems have resulted in noticeable increases in deprivation, and
- the effectiveness of political parties or lobby groups at drawing public attention to the issues.

New Poor and social exclusion

- Debates within the EU member countries have often focused on 'new poverty' identified with certain population groups amongst whom poverty has become more prevalent as a result of recession, social and demographic change and labour market restructuring.
- 'Social exclusion' is regarded as better capturing the broader deprivation which can result from inability to participate in the mainstream life of the citizen. It implies that effective action should encompass more than simply cash income maintenance

Disparities within EU

- In southern Europe debate has mainly focused on developing guaranteed minimum incomes in line with other EU countries, though discussion has tended to founder on the economic practicalities of such provision.
- In both Norway and Sweden, arguments have centred on the advantages of uniform national rates and regulation versus local and individualised discretion.

Underclass debate

- A theme which has been particularly salient in the USA, and to a lesser extent in the UK, has been that of benefit dependency and work incentives.
- In both countries assistance benefits are central to their systems of social protection.
- The `underclass' debate has also had some resonance in the other English-speaking countries

Campaigns and lobby groups

- The existence of organised campaigns and lobby groups appears to be one important element in whether poverty and social assistance are matters of public debate, even though these groups are often judged to have only limited influence.

Debates on adequacy

- Where social assistance is more important, it appears that there is more concern about adequacy and more information on the subject.
- These countries include Australia, UK, Ireland, New Zealand and the USA
- In those countries where social assistance levels are highly variable or locally determined, there is naturally more difficulty in examining the issue of adequacy.

Take up rate – under-researched

- with the exception of in the UK, the non-take-up of social security benefits has been a particularly neglected topic. This observation was supported by the information provided by national informants for this study.
- Less than a quarter of the countries were able to provide any recent estimates of take-up and the basis of these was not always clear.

the 'model family income matrix' data

- A composite ranking, based on percentages from the mean for nine family types, puts Iceland at the top, after housing costs, heading a group including the Nordic countries, Luxembourg, the Netherlands and Australia, all with levels more than 20 per cent above the mean.
- Second Group: led by the UK and including the USA (New York), Japan, France, Canada and Germany.
- Third group: all with social assistance levels more than ten per cent below the mean, including Belgium. New Zealand, the three other US states and the southern European countries.

Social assistance, work and incentives

- social assistance arrangements which might influence labour supply behaviour, including how long people might be entitled to unemployment insurance, unemployment assistance and social assistance generally
- job search activity tests and sanctions; insertion and integration programmes; and other incentives

Unemployed in social assistance

- the percentages of assistance recipients who are unemployed and in the labour market also differ substantially between countries.
- Data are limited, but it is estimated that in 1992 the proportions varied from relatively few in Luxembourg and Portugal to about a third in the UK,
- half in Canada and Ireland, two thirds in the Netherlands and nearly all in Sweden.
- About two-thirds of social assistance recipients in the Nordic countries are young single persons who have not established an entitlement to insurance benefits.
- By contrast, in the UK, couples with children are the largest group of unemployed recipients of social assistance.

Duration of assistance

- Duration of social assistance is generally unlimited where needs continue, except for specific benefits for young people in some countries.
- In Austria, Denmark, Italy, Spain (outside Madrid), Switzerland and Turkey, Duration of payments is discretionary, and an assumption exists that assistance is intended only for limited periods

Job search requirements

- In the majority of countries, recipients are required to register as unemployed and to establish that they are actively looking for work, unless exempted.
- The major variations relate to lone parents. In particular to the age of children who exempt lone parents from the requirement to seek work. The most liberal provisions apply in Ireland, the United Kingdom, Australia and New Zealand. where lone parents are not required to seek work until their youngest child is 16 years (or older).

Work incentive schemes

- disregards of income in the means-tests, lump-sum back-to-work allowances, and loans and grants for work expenses or self-employed business start-up.
- Municipalities are obliged to provide special employment schemes in Belgium. Denmark, Germany, the Netherlands, Norway, Spain and Sweden.

Diverse systems, common destination?

- The extent and generosity of schemes are not correlated.
- Extensive social assistance schemes in the English-speaking countries deliver relatively generous benefits in Australia and low benefits in the USA.
- There are similar variations among those countries with low or modest reliance on social assistance.

seven 'social assistance regimes'

- *Selective welfare systems:* Australia and New Zealand
- *The public assistance state:* the USA
- *Welfare states with integrated safety nets:* the UK, Canada, Ireland and Germany
- *Dual social assistance:* France and the Benelux countries
- *Rudimentary assistance:* Southern Europe and Turkey
- *Residual social assistance:* the Nordic countries
- *Highly decentralised assistance with local discretion:* Austria and Switzerland.

Debates and policy initiatives

- The English-speaking countries with extensive social assistance schemes report a range of issues in common, including the costs of assistance, work disincentives and fraud. In all these countries, except the USA, the high level of unemployment is also a continuing cause for concern.
- Welfare dependency and the 'underclass' debate appears to be a defining feature mainly of the stigmatising public assistance system of the USA.

Other debates

- the rights of immigrants and asylum seekers to social assistance benefits,
- payment for long-term care of the frail elderly (particularly in Germany and Austria), and
- the role of social workers in increasingly income maintenance-oriented assistance schemes (especially in the Scandinavian countries).

'carrots' and 'sticks'.

- A key concern has been how to make welfare systems more compatible with changing labour markets.

'Carrots'

- reducing the withdrawal rate of benefits as earnings rise,
- providing education, training and work experience programmes for jobless claimants
- extending child care and other benefits to enable claimants with caring responsibilities to combine these with paid work.

'Sticks'

- enhanced monitoring of able-bodied claimants
- stricter tests of job-search activity,
- time limited benefits
- reductions in relative benefit levels.

Trends

- Countries with a past record of Full or near-full employment (the Nordic countries, Switzerland, Austria and Japan): work incentives have been a relatively minor feature of debate
- The limited social assistance regimes of southern Europe, here the debate on labour market disincentives within assistance itself is less relevant.
- The remaining ECU member states (excluding the UK and Ireland): here a growing concern with 'new poverty' and social exclusion in the 1980s has fuelled experiments with 'integration' programmes.

Integration programme

- These have all targeted young unemployed people and tied improved benefit levels to insertion in training and work experience schemes.
- In the Netherlands, there has been some tightening of work requirements for lone parents.
- Germany has not developed special insertion schemes, preferring to rely on its established training mechanisms.

English-speaking world

- The extensive social assistance states of the English-speaking world (including bi-lingual Canada)
- it is in these countries that the relation between assistance and the labour market has assumed greater importance in policy debates.

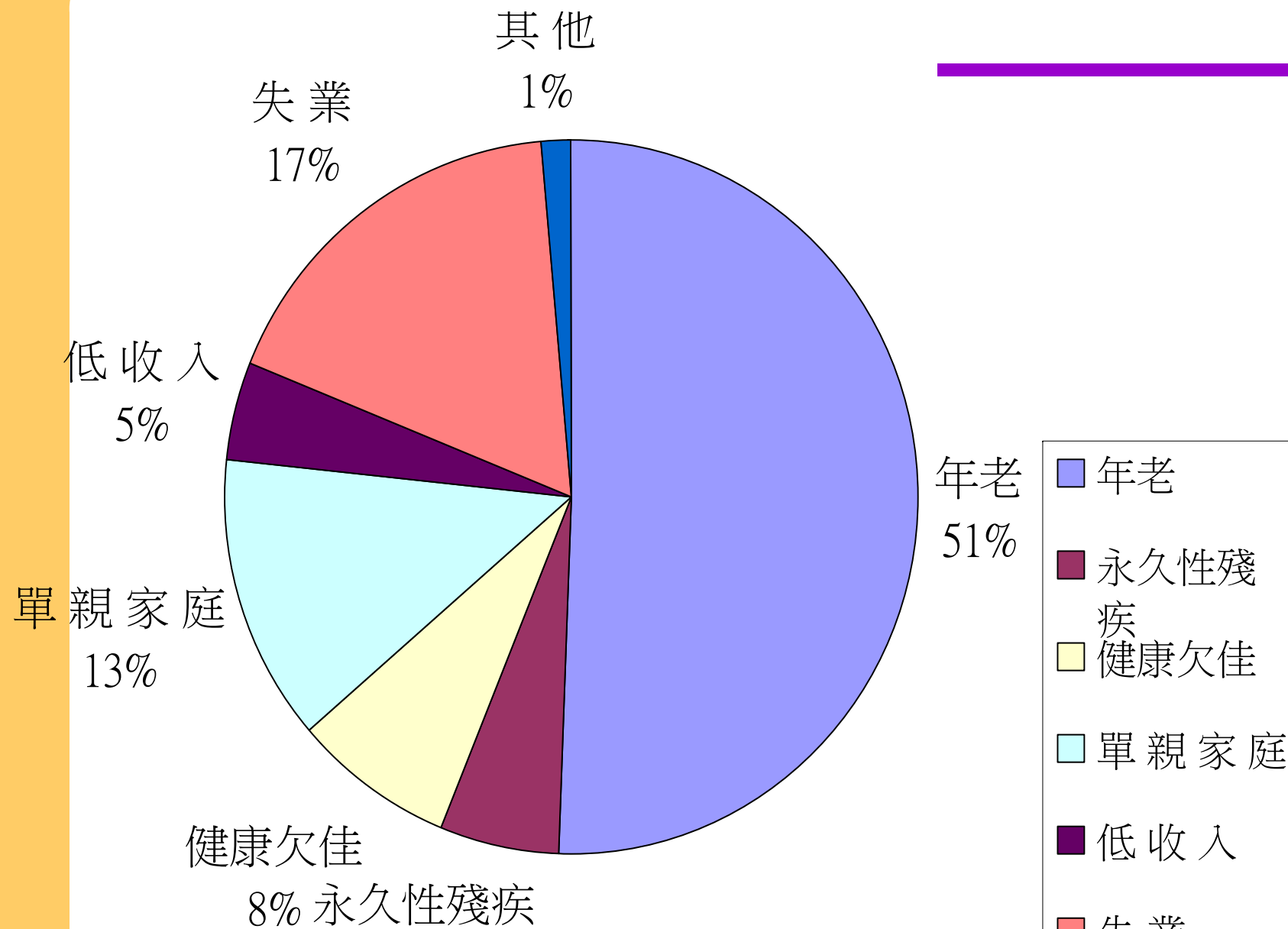
Mixed response

- New Zealand has opted for a variety of measures to make claiming less attractive
- Other countries in this group have adopted a mixture of carrot and stick, including partial individualisation of income support for couples (Australia);
- a substantial extension of Earned Income Tax Credit in the USA; extra disregards within Family Credit and a package of back-to-work provisions, plus reduction in the insurance element of unemployment payments under the new Jobseeker's Allowance (the UK).

社會保障發展簡史

- 實物援助
- 一九七一年四月設立公共援助(公援)
- 受助人方獲發放現金援助，然而有關金額只包括食物開支。
- **1973年**，政府設立老弱傷殘津貼，
 - 七十五歲以上長者及嚴重傷殘者，不論其入息及資產可受惠。
- 公援在九十年代前曾作出改善，以滿足不同的需要

綜援個案分佈



理念及範圍

- 整體目標是「幫助社會上需要經濟或物質援助的人士，應付基本及特別需要」。

剩餘模式(residual model)

- 個人及家庭自助的重要性。
- 「為不能自助者提供經濟援助，換言之，受助人應以入息低微、年老及弱能極需援助的人士為主」（「進入八十年代的社會福利」白皮書）
- 強調維繫家庭的重要性
- 政府的服務是作為最後的防線，是當個人及家庭無法自顧時才作出補救性的介入。

範圍

- 綜合社會保障援助計劃(綜援)(Comprehensive Social Security Assistance Scheme, CSSA) : 290,206
- 公共福利金計劃 (Social Security Allowance Scheme)
 - 高齡津貼(俗稱生果金) (Old Age Allowance, OAA) : 457,243
 - 傷殘津貼 (Disability Allowance, DA): 106,637
- 暴力及執法傷亡賠償計劃
- 交通意外傷亡援助計劃
- 緊急救濟

麥法新1994

- 採取了標準預算方法(**standard budget approach**)來研究綜援受助者的生活水平
- 訂出最低生活水平的標準預算，除包括一般的食物、住屋、衣服、交通等開支外，
- 亦包括個人擁有的物品(如家庭電器)、獲得社會服務的程度，以致在參與社交生活的情況(如看報紙、探望親友、參加課外活動等)
- 他企圖採取的貧窮定義不單只是物質性(**physical**)，還嘗試包括香港的日常生活習慣。

麥法新1994

- 除了探討綜援人士的消費水平外，麥法新也以市場價格(如衣、食、住、行的消費物價指數)去計算各家庭成員的最基本開支。
- 研究發現香港綜援家庭的綜援金有七成是放在食物開支，
- 這樣大比例的食物開支，代表綜援人士要壓縮其他部分的生活消費。
- 麥法新的研究指出大部分綜援個案是生活在絕對貧窮之中。
- 社聯亦引用有關研究向政府及議員遊說, 要求增加綜援的基本金額

社會福利署 1996年綜援檢討

- 首先提出「基本需要」(Basic Needs Approach) 標準及以「住戶開支調查」(Household Expenditure Survey Approach)來釐定綜援的金額。
- 基本需要方法提供的是綜援基本金額的最低標準 (a baseline below which the standard rates should not be allowed to fall)
- 住戶開支調查之方法則提供了實際的支出數據，以訂立比基本需要方法更高金額的標準

基本需要

- 首先將清單分為食物及非食物兩部分。
- 食物開支以營養師的意見來釐定不同年齡組別綜援人士的食物清單；
- 然後以統計處食物零售價格最低**50%**組別的價格作換算。
- 非食物開支方面亦是由政府有關小組訂出開支的模式及數量，價格亦以零售價格最低**50%**組別為準。
- 部分非食物開支的項目如燃料、電力及交通，則以全港最低**5%**收入組別住戶的消費模式為準。
得出不同類別綜援人士的基本生活預算

長者成人及兒童的基本需要預算

支出項目	兒童		成人		老人	
	港元(\$)	%	港元(\$)	%	港元(\$)	%
食物	695	60%	799	53%	688	50%
燃料及電力	92	8%	92	6%	92	7%
衣履	112	10%	204	14%	202	15%
耐用物品	107	9%	112	8%	118	9%
雜項物品	108	9%	98	7%	101	7%
交通	16	1%	126	8%	97	7%
雜項服務	38	3%	65	4%	70	5%
總計	1168	100%	1496	100%	1367	100%

CSSA與HES及BN比較

	綜援金額(基本津貼+長期個案補助)比較		
	綜援戶實際 開支	全港最低 5%收入 住戶	基本需要的生活 預算
健全單身成人	-\$15		-\$400
健全成人(家 庭成員)	-\$110	-\$650	-\$430
單身傷殘成人 (傷殘程度達 50%)	-\$135		-\$50
長者(家庭成 員)		-\$85	

提高基本金額的建議

類別	當時金額	建議金額	增加	增幅
(a)健全成人				
(i) 單親、 須照顧家庭人士	\$1,045	\$1,645	+\$600	57%
(ii) 健康欠佳成人				
單身	\$1,210	\$1,810	+\$600	50%
家庭成員	\$1,045	\$1,645	+\$600	57%
(iii) 其他成人				
單身	\$1,210	\$1,510	+\$300	25%
家庭成員	\$1,045	\$1,345	+\$300	29%

社會福利署(1998): 投入社會、自力更生

- 政策目標:
 - 「除了為經濟有困難人士提供安全網，我們也應盡力確保社會保障制度可以幫助受助人放眼未來，自力更生。
 - 為達致這個目標，我們應鼓勵和協助有工作能力的就業年齡健全人士自力謀生;向他們發於綜援金，只應是暫時性的援助,並非長期庇護。」
- 提出「投入社會、自力更生」的政策目標
- 要傳達 “有工作總勝於沒有工作” 、“低工資總勝於沒有工資” 和 “綜援只是安全網、只是最後選擇” 的訊息

1998 檢討

- 推行自力更生計劃
 - 積極就業援助
 - 社區工作 及
 - 放寬首月豁免計算入息至健全成人
- 削減人數較多家庭的金額：
 - 有三名健全成人/兒童的家庭, 其健全成員的標準金額削減10%;(成人: \$1,610 → \$1,450; 兒童: \$1,795 → \$1,290)
 - 有超過三名健全成人/兒童的家庭, 其健全成員的標準金額削減20%;(成人: \$1,610 → \$1,290; 兒童: \$1,795 → \$1,435)

1998 檢討

- 特別津貼只保留一些健全成人/兒童絕對必需的項目，其他取消
- 取消健全成人及兒童的長期個案補助金
- 單親補助金只發給最少有一名未滿**12**歲子女的單親人士,這建議由於社會人士反對激烈,而最終並無實行
- 有關建議在**1999**年**6**月**1**日正式實行

2000修正

- 為在職家長提供**600**個課餘託管名額及**100**個延長時間的幼兒中心服務名額；
- 取消了綜援豁免入息中有關最低月入**3200**元及每月工作必須超過**120**小時的不合理要求，及
- 請非政府機構為綜援人士提供更密集及更長時間的「一站式」就業援助，包括職業輔導、職業介紹及職業訓練等服務；
- 亦要求非政府機構提供實習機會。

2003年的綜援金額下調

- 政府2002年7月向立法會財委會提交文件，建議2003年4月削減綜援和高齡津貼的標準金額。
- 衛生福利及食物局指出按照社會援助指數(SSAIP)所反映的綜援住戶開支價格的下調，當時綜援的標準金額如維持原定的購買力計算，應可下調11.1%。可為政府在節省13億元。
- 文件指綜援金額比低技術勞工及低收入家庭高。公布後，便有不少報章作「綜援比返工好」大篇幅的報導，各報社論均理直氣壯要求削減綜援。
- 各報振振有詞引用來源自政府的數字，說明「綜援好過打工」。但在分析時卻全單照收政府的觀點，未能客觀科學地作出獨立思考

錯誤的引導, 有意的跟隨

- 如明報二零零二年七月十一日的社論一開始便指出:「一個四人家庭每月領取**10015**元, 比低技術勞工的家庭收入高出**40%**」。文中是引述了政府提供的圖表, 但政府所說的是「綜援金額與選定職業工人每月平均工資比率」, 意思是指低技術勞工的「個人」而非「家庭」收入, 明報的引述將低技術勞工「個人」收入變成「家庭」收入是錯誤的。
- 這不是明報手民之誤, 更反映政府在發報有關資料時經常只報導部分的事實, 在對比綜援家庭與非綜援家庭的入息時, 計算綜援家庭入息時以四人家庭的「家庭收入」計算, 但在計算非綜援家庭的收入時又按非技術工人的「個人收入」來計算

「蘋果」與「橙」的比較

- 要明白一個家庭通常不單是一個人出來工作的，所以「家庭收入」肯定比「個人收入」大，一個是「蘋果」，另一個是「橙」，兩者基本不可比。
- 要對比的話就要以非綜援非技術工人的「家庭收入」而非「個人收入」來比綜援「家庭收入」。若以**2002**年香港一個家庭平均有**1.67**個勞動力，一個四人家庭的綜援其實略低於一個**1.67**人工作的低技術勞工家庭，而非高出**40%**。政府有意無意之間的誤導，傳媒毫無批判的全單照收，就變成了「綜援比返工好」的假象。

誤導多人家庭為主的假象

- 政府文件中不斷以4人或3人的綜援家庭來跟非綜援家庭作比較，予人現時綜援個案中有大量三、四人家庭的印象。但文件並沒有交待現時不同人數綜援家庭的分佈。
- 根據社署的數字，2002年中綜援個案中有60%是單人個案，有17%是二人家庭，三人家庭只有10%，而四人家庭只有7%。
- 而失業個案中，亦有高達48%是單人家庭。所以三、四人家庭只佔綜援家庭的少部份，而失業個案中又以單人個案為主。
- 所以選擇比較三四人家庭的綜援收入與非綜援收入是不合理及沒有代表性的。

單人家庭相比:打工比綜援好

- 以比例最多的一人家庭來相比，一人綜援家庭的2001年的平均補助金額是\$3,778,
- 相對去年人口普查中個人主業入息中位數\$10,000而言，綜援的金額只有一般人收入的38%，
- 所以「綜援好過打工」只是假象，削減綜援並不理直氣壯。

按通縮下調，購買力沒有減少

- 社署署長林鄭月娥在社署的網頁發表文章，指綜援標準金額應可下調**11.1%**。綜援受助人仍然能夠應付基本生活需要。
- 綜援再減，受助人的基本生活將不保。
- 以**2002**年一個單身健全成人的基本金額是**1805**元計，削減**11.1%**，即是削減**200**元，削減後的金額只剩下**1605**元。以每月三十天計，一個健全成人每天只能有**53.5**元來應付食物、交通、電費、燃料等的開支。
- 一個成年人每天**53.5**元能應付香港現時的生活嗎？

怎樣的基本生活

- 假設一個健全的綜援成人單人個案必須在家用膳，以非常節約的食物開支：早餐五元，午及晚餐各十五元，電費及燃料八元計，那麼只剩下**10.5**元作其他開支。
- 若買了一份六元報紙，剩下的**4.5**元夠不夠他見工來回的交通費用呢？
- 若有關人士希望要見工，那麼必須留下電話號碼以作聯絡之用，但削減二百元基本金額後，他首先要縮減的便是電話的開支，沒有電話，他根本收不到準僱主的消息，亦不能與從前的工友聯絡。

削減綜援，造成社會排斥

- 沒有了電話，有關人士可能仍可以「生存」，但肯定不能缺乏足夠的資源去尋找工作，所以「電話」很可能是綜援人士要脫貧的「基本需要」，是參與社會工作和生活的必要開支。
- 削減綜援很可能令綜援人士進一步削減與社會接觸的開支，如電話、交通、參與社交活動等開支，令綜援人士進一步孤立及被「社會排斥」(social exclusion)。這樣反而會減少綜援人士離開綜援的機會。
- 令受助人需長期依賴綜援，長遠來說我們要付出的成本更大。

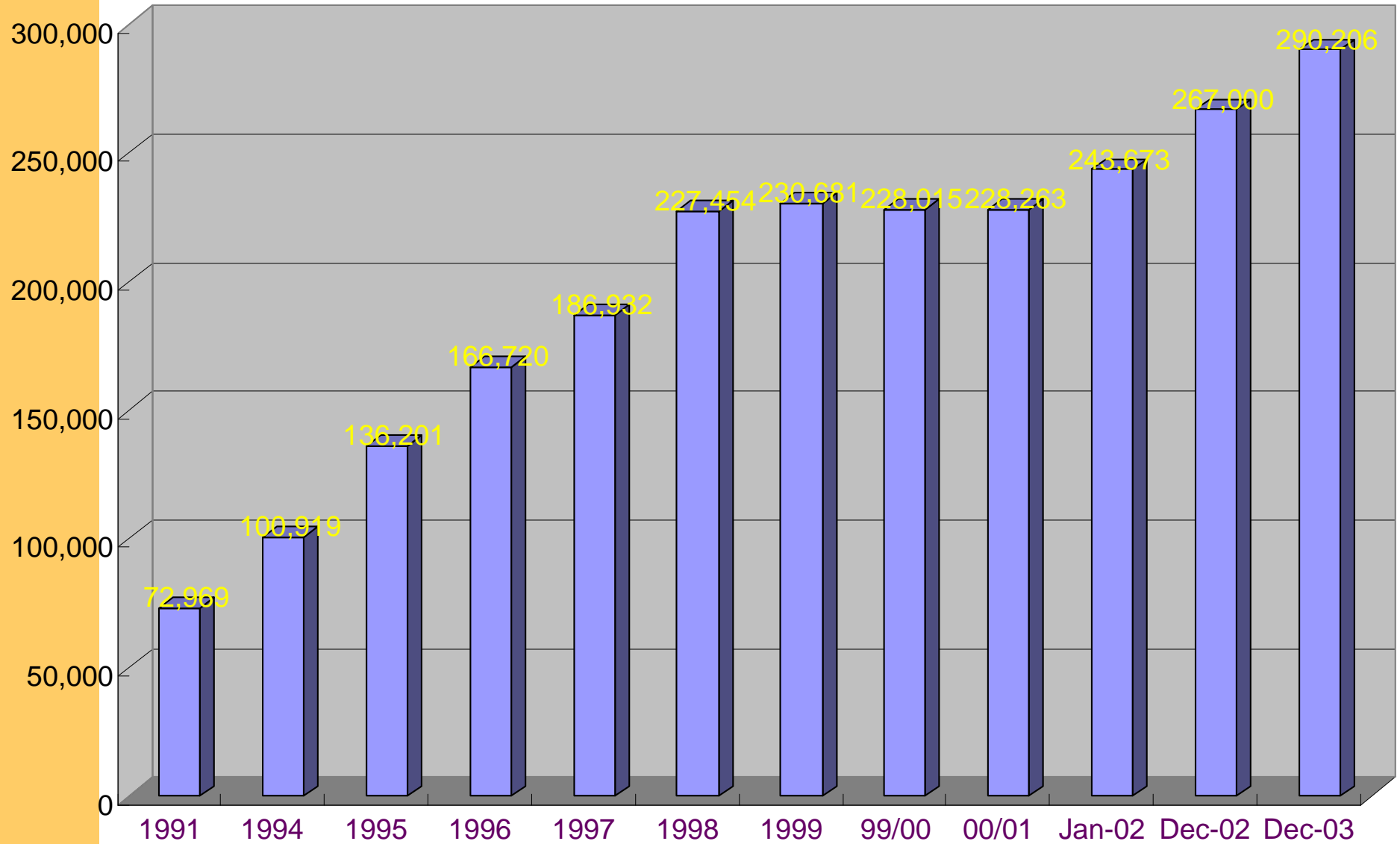
沒有下調空間

- 1996年的綜援檢討中，首次訂出「基本需要」的標準。當年，社署應為要維持一個最基本的生活，一個單身健全成人的最低生活所需是1,654元，家庭成員是1,496元。
- 根據社援指數在94/95年度至2002年3月上升了9.5%計，單身健全成人在2002年3月，的最低生活所需是1,811元，而家庭成員則是1,638元。而現行的單身健全成人金額是1,805元，低於有關標準6元，而家庭成員方面，一至二人的現行基本金額是1610元，低於有關標準28元，三人及四人的差距更大，分別是188元及348元。

安全網不再安全

- 現時健全成人的基本金額經已不夠政府自己訂出的最低「基本需要」標準，所以綜援現時的水平經已過低，不足以應付的基本的生活需要，根本沒有下調的空間。署長說綜援再削減**11.1%**，受助人仍然能夠應付基本生活需要，實違反了社署過去訂出的準則。

綜緩個案數目



社會保障開支佔政府開支比例

	89/90	92/93	95/96	97/98	98/99	99/00	00/01
社會保障開支	2683.7	4463.4	8637.9	14014.5	17949.2	20684.3	22445
政府公共開支	81945	123493	191338	234780	275125	290665	287180
社會保障開支佔佔 政府公共開支比例	3.28%	3.61%	4.51%	5.97%	6.52%	7.12%	7.82%

綜援個案上升的原因

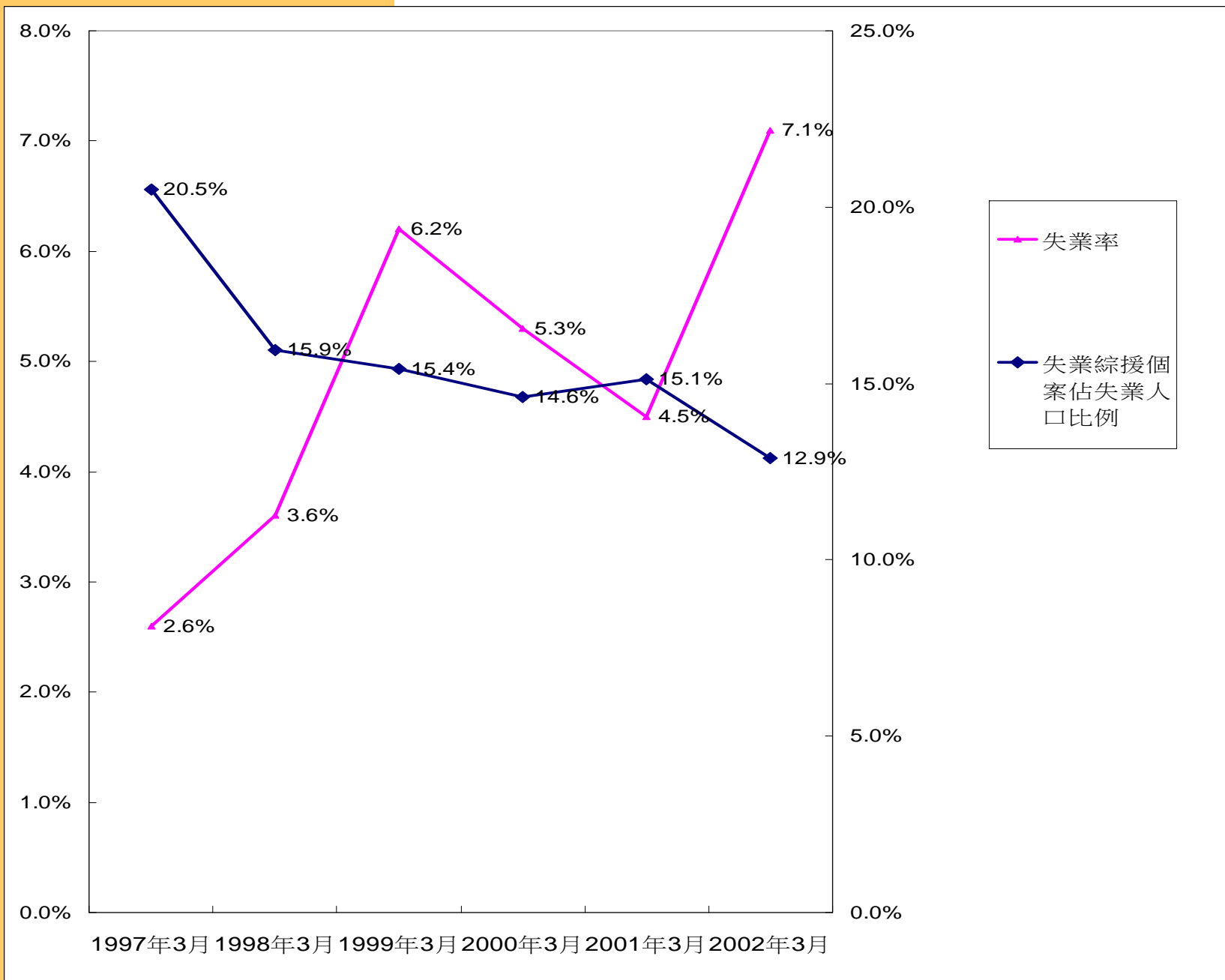
- 綜援個案的按年增幅在1995年至1998年最高, 四年間每年平均增幅達22.8%,
- 這可用推力與拉力(Push and Pull)的角度來解釋:
- 拉力是綜援在1996年綜援的基本金額的增加, 令綜援的吸引力增加;
- 推力包括:
 - 失業問題在95年間開始嚴重;
 - 收入下降及職業不穩定令貧窮勞工愈來愈多
 - 人口老化, 勞工被迫提早離開勞動力市場

社保開支增加, 財赤壓力下要封頂

- 在89/90 至 00/01年期社會保障開支快速增長,由26億8千萬, 增至224億元。社會保障開支佔政府開支的百分比由3.28%上升至7.82%
- 01/02年度中, 在社會保障開支中, 綜援開支為144億5百萬, 高齡津貼為35億8千萬, 而傷殘津貼為16億6千萬。
- 在02/03年度, 綜援開支再上升至180億水平
- 在香港政府出現大量財政赤字的情況下, 遂有1998年及2002年削減綜之行動,
- 一方面是希望為綜援的支出「封頂」, 阻止綜援個案及開支持續上升的趨勢

減少拉力而不減少推力只有短期效果

- 只單靠削減綜援金額來減低綜援的拉力而未能處理增加綜援的推力即失業及貧窮的結構問題，有關措施只有短期的果效，
- 綜援只在**1999**年削減後有一年的下降但期後個案數目再次上升及至**2003**年的削減，個案並未下降反而因**SARS**令經濟惡化而繼續上升。



低領取率

- 失業率持續惡化，合資格領取綜援的住戶數目必然增加，但失業綜援佔失業人口比例反而下降，這顯示失業綜援人士的領取率(**take up rate**)反而有下降的趨勢。
- 這有力地反擊「綜援養懶人」的論斷，顯示綜援並不比工作吸引，大部分失業者並不希望依賴綜援。

綜援成為標籤

- 我們日常與失業及貧窮人士的接觸，在近年「綜援養懶人」的輿論下，他們害怕別人對綜援人士的歧視眼光，
- 情願節衣縮食，盡力尋找工作，寄望可以找到散工及臨時的工作來應付生活，真的在動用完所有積蓄，及向親友借貸後，再無有其他辦法可想，才考慮領取綜援。
- 這解釋了為何領取綜援個案的數字與失業狀況有滯後的效應，但由於在多次失業或變成邊緣勞工後，不少基層人士已將儲蓄用盡，所以有關的滯後時間愈來愈短。

展望

- 綜援不單沒有消除香港的貧窮，而且連為社會人士提供「安全網」或「應付生活的基本需要」的標準亦達不到
- 綜援的自力更生重點在於監察綜援人士有否去尋找工作，以向社會人士作出交待，反而真正能協助綜援人士重回勞動力市場的措施數量不多，效用亦不夠。

展望

- 強調自力更生的政策，一方面強化了傳統的自立文化，另一方面亦成功地進行了「標籤效應」(labelling effect)，將接受社會福利者建構成為「最不能自助者」的弱勢社群，是值得動用社會資源來救濟的一群。
- 容易造成貧窮者的分化，令貧窮者忙於互相競逐有限的資源或甚至互相鬥爭。

展望

- 在綜援的執行問題上，不斷有綜援個案投訴在社會保障辦事處受到不禮貌的對待，其知情權及基本尊嚴受到侵害。
- 政府應改變其對綜援的負面態度，而應視綜援為整體社會保障之一部分，是積極的扶貧政策為貧窮人士提供各方面適當的支援，以實現消除貧窮的目標。