

Old Age, Disability, Death

First and current laws: 1971 (social assistance); 1973, (universal old-age and disability allowance); 1978 (means-tested old-age supplement); 1980 (means-tested disability supplement); 1988 (means-tested old-age allowance; universal higher-rate disability allowance); 1993 (public assistance re-named comprehensive social security assistance, and special needs allowance re-named social security allowance).

Type of program: Dual universal and social assistance system.

Exchange rate: U.S.\$1.00 equals 7.74 HK dollars.

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Old-age allowance: Lower rate—Age 65-69; holding resident status and 5 years of continuous residence; income and savings below prescribed level. Higher rate—no means test. Age 70, holding resident status and 5 years continuous residence.

Disability allowance: Lower rate—holding resident status and 1 year of continuous residence and 100% loss of earning capacity, or profoundly deaf. No means test.

Higher rate—same criteria as for lower rate; certified to be in need of constant attendance, not residing in government (or government supported) institutions. No means test.

Comprehensive social security: Age 60 and over, or disabled; holding resident status and 1 year of continuous residence; income and savings below prescribed level.

Old-Age Benefits

Old-age allowance: Lower rate—HK\$625 a month. Higher rate—HK\$705 a month.

Comprehensive social security: Ranges from HK\$2,160 to HK\$4,670 a month if single, and from HK\$1,965 to HK\$4,315 a month for a family member, depending on category of recipient; plus special grants to meet specific needs of recipients on an individual basis.

Permanent Disability Benefits

Disability allowance: Lower rate—HK\$1,260 a month. Higher rate—HK\$2,520 a month.

Comprehensive social security: Same as old-age benefit.

Survivor Benefits

Funeral grant: HK\$11,730 to recipients of comprehensive social security assistance.

Administrative Organization

Social Welfare Department, administration of program.

Sickness and Maternity

First laws: 1968 (employer liability) and 1971 (social assistance).

Current law: 1997.

Type of program: Dual employer liability (cash benefits only) and social assistance system.

Coverage

All employees. Residents (comprehensive social security).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of comprehensive social security program.

Qualifying Conditions

Cash sickness benefit: 1 month of continuous employment.

Cash maternity benefit: 40 weeks of continuous employment.

Comprehensive social security: holding resident status and 1 year of continuous residence; limited working capacity; income and savings below prescribed level.

Sickness and Maternity Benefits

Sickness benefit: 4/5 of wage up to 120 days. Payable after 3-day waiting period.

Maternity benefit: 4/5 of wage payable for 10 weeks, which may begin 2 – 4 weeks before birth.

Comprehensive social security: See rates of payment under old-age program, above.

Workers' Medical Benefits

Medical benefits: None.

(Medical care available in public hospitals at low cost.)

Administrative Organization

Labor Department, administration of employer liability program.

Social Welfare Department, administration of social assistance program.

Work Injury

First laws: 1953 (employer liability) and 1971 (social assistance).

Current law: 1995.

Type of program: Dual employer liability and social assistance system.

Coverage

All employees. Residents (comprehensive social security).

Source of Funds

Insured person: None.

Employer: Entire cost of employer liability program.

Government: Entire cost of comprehensive social security program.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Comprehensive social security: Same as for Sickness and Maternity program, above.

Temporary Disability Benefits

Temporary disability benefit: 4/5 of the difference between earnings before and after injury.

Payable for up to 36 months.

Comprehensive social security: See rates of payment under old-age program, above.

Permanent Disability Benefits

Permanent disability grant: Total disability, lump sum of 48-96 months' earnings, according to age of employee.

Maximum, HK\$2,016,000; minimum, HK\$344,000.

Constant-attendance supplement: Lump sum or periodic payments up to 2 years. Maximum, HK\$412,000.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Workers' Medical Benefits

Medical benefits: Medical examination, treatment, and appliances.

Survivor Benefits

Survivor grant: Lump sum of 36-84 months' earnings, according to age of deceased. Maximum, HK\$1,764,000; minimum, HK\$303,000.

Funeral grant (if no survivor): HK\$16,000.

Administrative Organization

Labor Department, administration of employer liability program.

Social Welfare Department, administration of social assistance program.

Unemployment

First and current law: 1977.

Type of program: Social assistance system.

Coverage

Residents with no or of limited income aged 15-59.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Unemployment benefit: 1 year of continuous residence and registered for employment. Income and savings below prescribed level.

Unemployment benefits

Unemployment allowance: HK\$1,805 a month if single, and HK\$1,610 a month for a family member, plus special grants to meet specific needs of recipients on an individual basis.

Administrative Organization

Social Welfare Department and Labor Department, administration of program.

Family Allowances

First and current law: 1971.

Type of program: Social assistance system.

Coverage

Residents.

Source of Funds

Insured person: None.

Employer: None.

Government: Entire cost.

Qualifying Conditions

Family allowances: 1 year of continuous residence; income and savings below prescribed level.

Family Allowance Benefits

Family allowances: Ranges from HK\$1,795 to HK\$4,315 a month for a family member; plus special grants to meet specific needs of recipients on an individual basis.

Administrative Organization

Social Welfare Department, administration of program.