

## **Social Welfare**

The Government designs its social welfare policies in conjunction with non-governmental agencies; so that governmental and non-governmental organisations both deliver practical social services that meet residents' needs. The Social Welfare Bureau spent over 2.415 billion patacas on social welfare services provided by 250 agencies in 2017, an increase of 3.66 percent.

In 2005, the Government started to offer the Old-age Allowance to elderly Macao permanent residents aged 65 or above. In 2017, the Old-age Allowance was 8,000 patacas a year. A total of 80,991 applications were approved (including 2,688 backdated cases from prior years) and, in all, 648 million patacas were paid to the elderly.

### **Social Welfare Bureau**

The Social Welfare Bureau provides services for individuals and families, children and youth, the disabled and the elderly. It also offers anti-drug-dependence services, as well as treatment, social rehabilitation for drug dependents, and counselling services for people with gambling disorder. There are 13 social service facilities under its umbrella, providing direct services to citizens, including the Social Services Centres, a casualty centre for victims of disasters, elderly centres, Assessment Centre for Rehabilitation, Drug Treatment Centres (Methadone), Healthy Life Education Centre and Chi Ai Hin (Problem Gambling Prevention and Treatment).

### **Family and Community Services**

The Social Welfare Bureau has established five social services centres in Macao, providing individuals and families in need with general services, including personal and family counselling, financial aid, round-the-clock support, disaster relief, referral and legal consultation services.

The bureau also provides counselling and support for individuals facing domestic violence, and distributes various benefits and allowances including old age allowances and disability gratuities. In 2017, a total of 5,170 cases were handled by five social services centres, and various services were provided on 17,481 occasions according to needs, resulting in 4,118 families receiving regular subsidies, involving 6,535 individuals.

In 2017, Macao had one public shelter, 10 integrated family and community service centres, seven community centres, four counselling and resource centres, three community support service centres, seven small-scale service facilities, two private-sector counselling hotlines, two project-based services, and four shelters and temporary shelters, the majority of them being subsidised by the Social Welfare Bureau and operated by non-governmental organisations.

During 2017, 28 people were admitted to the Ilha Verde shelter, and people used the winter/typhoon/heat shelter service a total of 889 times. The 10 integrated family and community services centres provided services to 503,510 people; the seven community centres provided services to 483,187 people; the four counselling and resource centres provided services to 310,030 people; the three community support services centres provided services to 285,063 people; the seven small-scale service facilities provided services to 473,466 people; the two counselling hotlines operated by non-governmental organisations provided services for 14,746 people; two project-based services provided services to citizens for 108,482 people, and the four shelters and temporary shelters provided services for 1,252 people.

## **Children's and Youth Services**

In 2017, Macao had 54 child-care centres, of which 37 receive regular subsidies from Social Welfare Bureau. By December 2017, child-care services in Macao offered 10,009 quotas. Child-care Service Plan 2018 - 2022 was put in place to ensure adequate supply and rational allocation of child-care quotas, and to determine the overall planned targets of child-care availability up to 2022.

There are nine homes for children and adolescents in Macao offering short or long-term care and counselling for orphans, as well as children and adolescents who have been abandoned, who lack family care, or who are on the verge of a crisis as a result of family or social conflicts. In 2017, these homes housed 310 children and youngsters.

The Social Welfare Bureau is the only authorised organisation in Macao that deals with adoption services. It handled 51 such cases in 2017. The bureau is responsible for providing assistance to minors who become involved in judicial actions, in accordance with the social protection system. During 2017, the bureau processed 322 such cases. Moreover, the bureau, in conjunction with the community youth social work teams, provides counselling services under the community support scheme to youths between 12 years to 16 years of age who have committed criminal offences or misdemeanours.

## **Elderly Services**

To recognise the significant contributions made by the elderly to Macao's social development, and to propagate and carry forward the

traditional virtues of respect for the elderly as well as filial piety, in 2017 the Chief Executive of the MSAR designated the ninth day of September on the Lunar Calendar as the MSAR Senior Citizens Day, by way of an executive order.

Citizens holding Macao Resident Identity Cards aged 65 or above are eligible to apply for the Senior Citizen's Card. Senior Citizen's Card holders are entitled to the welfare and benefits offered by the public organisations and enterprises that have signed cooperation agreements with the IAS. By the end of 2017, the Social Welfare Bureau had issued a cumulative total of 63,220 Senior Citizen's Cards.

In 2017, Macao had 21 homes for the elderly, providing residential care services for weak elderly persons; 11 of them are subsidised by the Social Welfare Bureau, providing a total of 2,015 hostel places. In addition, there were five elderly service facilities providing day-care services to elderly persons with health problems who are unable to take care of themselves. There were other eight elderly day-care centres, 24 neighbourhood social centres providing entertaining services for the elderly.

In 2017, 1,519 senior citizens were housed in homes for the elderly, 2,224 senior citizens enjoyed services at day care centres, 3,846 senior citizens enjoyed services at elderly day centres, 6,441 senior citizens used the services provided at social centres.

There are five home care and support service teams in Macao, operating under the three elderly day-care centres and the two multi-service centres. The teams provide household and home care services to elderly persons who are weak and need others to take care of them. There are two types of services: basic and supporting. In 2017, a total of 761 cases were handled, of which 349 involved senior citizens living alone, and 412 in which the senior citizens were not living alone.

In addition, an elderly caring service network and a supporting network for senior citizens living alone are provided for single elderly people and households with two elderly persons. Tele-Assistant "Peng On Tung", an elderly hotline service for counselling and Elderly Home Safety Evaluation and Equipment Subsidy Scheme are also available.

## **Rehabilitation Services**

In 2017, Macao had 10 rehabilitation homes, of which eight provide accommodation, training, social and leisure activities to mentally handicapped adults or chronic mental patients, and children aged 15 below with mental or physical disabilities; and two are halfway house and supported hostel for people recovering from mental illness. Moreover, there are nine day centres which provide self-training programmes, group studies, rehabilitation treatment, regular activities and individual assistance to the hearing impaired, the mentally handicapped, people recovering from mental illness and the

visually impaired, In 2017, the 10 rehabilitation homes provided services to 559 people, while the nine day care centres offered services to 1,658 people.

In 2017, there are five sheltered workshops, vocational training centres and supported employment centres in Macao. Services were provided to 326 people. There are also three pre-schools/education centres to provide early special education and training, and assistance for intelligence, language, interpersonal skills and physical activity development to children aged below six with disabilities in intellectual development and behaviour, children aged one to six with special needs, and children aged from one to 18 with impaired hearing. In 2017, the three pre-schools/education centres served 351 people. One non-subsidised day activity centre provided services to 107 people.

The rehabilitation bus service in Macao is provided by two agencies. The IAS subsidises the cost of purchasing and operating rehabilitation buses. The service enables people with impaired mobility, the physically disabled and patients requiring Haemodialysis to commute between their homes and hospitals or Health Centres. The rehabilitation bus service and non-emergency ambulance transport service conveys patients with physical disabilities between their homes and hospitals. In 2017, the former provided transport services to 24,930 people while the latter was used 7,309 times. Moreover, a non-appointment-based rehabilitation shuttle bus service was launched in 2017, running on two circular routes, in the Macao and the Islands districts.

Macao currently has two comprehensive rehabilitation service centres, including one designed for people with intellectual disabilities. Services provided by the centre include: small scale residential services to mildly and moderately mentally handicapped people aged between 16 to 55, which in 2017 served 17 people by providing independent living skills training; and provision of family resources services to the mentally handicapped and their families, which in 2017 served 8,421 people. The other centre is a comprehensive rehabilitation service centre providing vocational training and rehabilitation services which served 98 people in 2017. Multi-disciplinary Assessment Services under the Social Welfare Bureau provide professional assessment services to disabled people who need subsidies for using rehabilitation facilities, so they can find the most appropriate services. There were 104 such cases in 2017.

As at the end of 2017, the Disability Assessment Cards saw 18,148 new applications and 6,776 renewal applications, and 14,264 new cards were issued by IAS.

## **Prevention of Drug Addiction**

The Drug Treatment Complex Centre under the Social Welfare Bureau provides comprehensive voluntary treatment and rehabilitation services for drug-dependent people. They include outpatient and residential

drug addiction treatment. During 2017, a total of 460 drug addicts received drug addiction treatment services. Of these, 24 were seeking help for the first time.

In Macao, there are four drug-treatment community groups, which provide rehabilitation services shelters, one service to families with youth drug addicts, an outreach treatment service for drug-dependent youths, and two outreach treatment services for addicts. In 2017, these four drug-treatment shelters offered services to 75 people; outreach drug addiction treatment services were used over 9,819 times; and outreach services designed for drug-dependent youngsters and problem juveniles were used 4,788 times; services designed for the family members of drug addicts were provided for 9,647 people-times, and 47 people were referred to drug addiction treatment and counselling services.

The IAS also helped an organisation to launch a free outpatient service to help people quit smoking, which in 2017 helped 240 people on 776 occasions.

## **Prevention and Treatment of Problem Gambling**

The Problem Gambling Prevention and Treatment Division – Chi Ai Hin is a service unit responsible for providing counselling services to problem gamblers and preventing gambling disorders. In 2017, the centre provided people in need with counselling through interviews to 25 new cases (among a total of 31 face-to-face counselling sessions) and 105 cases of counselling via hotlines. It also organised 24 community talks regarding prevention of gambling disorder and sound wealth management, attended by 1,044 participants. Moreover, in 2017 a total of 19 community seminars on the prevention of gambling disorder and healthy financial management were especially held for the elderly, with a view to increasing their resilience against gambling disorder. These seminars were attended by 1,147 people.

## **Social Rehabilitation Services**

To assist offenders and young offenders to correct their misbehaviour, the Social Welfare Bureau provides various correction measures, including programmes for assisting discharged offenders to reintegrate into their families and communities, supportive measures for discharged offenders and half-way home services. Regarding youth services, the Social Welfare Bureau focuses on legal education for juveniles, personal growth and community-based half-way house counselling.

In 2017, 722 discharged offenders under counselling and 129 young offenders under counselling were served. In addition, a half-way house for discharged offenders provided services for 30 people, while two half-way houses for young offenders provided services for 13 people.

## **Social Security Fund**

The Social Security Fund Authority is under the supervision of the Secretary for Social Affairs and Culture, and is responsible for implementing various policy measures concerning social security and managing relevant resources.

The Social Security Fund was set up on 23 March, 1990, with a primary objective of providing social security to local employees. With the exacerbated social phenomenon of ageing, residents' demand for universal coverage is growing. In November 2008, the Government announced the Social Security and Old-age Pension System Reform Program. Its core aim is to build a double-tier social security system, founded on the first-tier social security system, so that all Macao residents can have the chance to enjoy basic social protection, particularly old-age protection, to improve their quality of life, with more ample protection for retirement life supported by the second-tier, non-mandatory Central Provident Fund.

Law No. 4/2010, Social Security System that came into effect on 1 January 2011 and Law No. 7/2017 Non-mandatory Central Provident Fund System that came into effect on 1 January 2018 marked a new milestone in the building of a double-tier social security system in Macao. In tandem with these, the Organisation and Operation of Social Security Fund was brought into effect on 18 July 2017, in order to re-engineer the organisational structure and staffing, thereby facilitating the effective performance of the new functions.

## **Social Security System**

The Social Security System is the first tier of the double-tier social security system. This system operates according to the principles of social insurance. Its income derives from the contributions of employees, employers and arbitrary system contributors, employment fees for non-resident workers, appropriation from gaming, a one-percent appropriation from the recurrent income of the Government Budget, and income from investments of the Social Security Fund.

The Social Security System comprises an obligatory contribution system and an arbitrary contribution system. Employees and their employers are required to make obligatory contributions to the Social Security Fund, at an amount increased to 90 patacas per month since 1 January 2017 (60 patacas by employers and 30 patacas by employees), and other residents who comply with the relevant legal requirements can make contributions by enrolling in the arbitrary system, with the full amount of contributions – 90 patacas per month, to be paid by the beneficiaries themselves.

In 2017, a total of 360,000 beneficiaries made their contributions. They included around 294,000 employees and 66,000 voluntary contributors

(including in-service public servants registered in the retirement and pension system). The contributions totalled around 380 million patacas.

## **Various Social Security Benefits and Allowances**

According to the current social security system, eligible beneficiaries are legally entitled to pensions, disability allowance, unemployment allowance, sickness allowance, funeral allowance, marriage allowance, birth allowance and compensations for respiratory occupational diseases.

In 2017, various benefits and allowances were given to 125,000 people, of whom 102,000 people received pensions. Social security payments totalled about 3.77 billion patacas, including around 3.5 billion patacas for pensions (including the additional payment in January).

## **Non-mandatory Central Provident Fund System**

Non-mandatory Central Provident Fund System (or non-mandatory CPF) is the second-tier in the double-tier social security system, and was established to enhance retirement protection for the citizens of the MSAR, and to fill in a gap in the existing social security system.

The non-mandatory CPF consists of a contribution scheme and an allocation system. An account holder may make regular contributions via a contribution plan, and seek wealth accumulation through investment, making better preparation for an ample retirement protection in future.

## **Individual Account of Non-mandatory CPF**

MSAR citizens falling into the following categories may become individual account holders of non-mandatory CPF:

1. Aged 18 or above;
2. Under the age of 18, but registered into the social security system in accordance with the law

An individual account of non-mandatory CPF comprises a sub-account managed by the government, a contribution sub-account, and a preserved sub-account.

## **Contribution Scheme**

There are a joint provident fund scheme and an individual provident fund scheme under the non-mandatory CPF. A joint provident fund scheme is designed for an employee. A participating employee and his or her employer make a contribution equivalent to five percent of the employee's basic salary on a monthly basis, and there is a maximum and minimum cap to the contribution. Upon termination of employment, the employee may be entitled

to the accumulated benefits in the employer's part, according to the length of contribution and the applicable vesting schedule. Since an individual non-mandatory CPF account is portable, the benefits in the contribution scheme will not be cleared and withdrawn due to employment termination, and can maintain the account for continued investment. On the other hand, an individual provident fund scheme is designed for all account holders, with a monthly minimum contribution amount of 500 patacas, and a maximum amount of 3,100 patacas.

## **Allocation Scheme**

All Macao permanent residents aged 22 or above, who are alive on 1 January in the allocation year, and have resided in Macao for at least 183 days within the year prior to the allocation, are eligible for Special Allocation from Budget Surplus. The first-time receiver of this special allocation may at the same time receive a one-off Incentive Basic Fund of 10,000 patacas. Such amounts will be recorded in the sub-accounts managed by the government (the original CPF accounts). The amounts may be kept for accumulation, or transferred to the account holder's contribution sub-account or preserved sub-account for investment through proper transfer application.

In 2017, there were 576,000 Provident Fund Individual Account holders (those who had been automatically turned into account holders of non-mandatory CPF since the effective date of the above-mentioned law), of whom 372,000 fulfilled the requirements for receiving the fund allocation. The Government paid 7,000 patacas to each of the entitled residents. Those who also received an Incentive Basic Fund of 10,000 patacas totalled about 14,000 people.

## **Fund Withdrawal**

To meet the objective of providing more ample retirement protection, in general an account holder must be aged 65 or above, and must fulfil other withdrawal conditions, before he or she can apply for fund withdrawal from his or her individual account. In 2017, there were 62,000 approved applications for withdrawals, resulting in a disbursement of 810 million patacas.

## **Public Housing Policy**

The Housing Bureau will fully implement the Government public housing policy "Public housing as the core, supplemented by the Home Ownership Scheme"; rationally prioritise the allocation of public rental housing resources, with priority to be given to low-income families.

## **Public Housing**

Public housing refers to units leased by the Government to low-income

families and those in adverse circumstances. Methods for the allocation and management of public housing are governed by By-law No. 25/2009.

Public housing is distributed to families of weak financial standing in the form of leasing. Families of weak financial standing are defined as those whose household incomes fall beneath the legally stipulated levels.

In 2017, the Housing Bureau continued to examine public housing applications submitted in 2013 by families who were on the waiting list, and proceeded with making allocations for them. All applications from families on the waiting list were processed in August 2017.

### **Home-Ownership Scheme Housing**

In the early years, Home-Ownership Scheme housing units were sold to families on the Housing Bureau's waiting list on terms and at prices stipulated in the land grant contracts by the bureau in accordance with Decree-Law No. 13/93/M.

Under Law No. 10/2011 - "The Home-Ownership Scheme Housing Law" amended by Law No. 11/2015, the construction of Home-Ownership Scheme Housing is led by the Government and executed by the Housing Bureau or other public authorities appointed by the Chief Executive.

Home-Ownership Scheme Housing is intended to assist Macao residents of a particular income level and financial situation to meet their housing needs, and to promote a housing supply that suits the practical needs and purchasing power of Macao residents.

Residents wishing to purchase Home-Ownership Scheme Housing need to file applications with the Housing Bureau. There are rigorous requirements regarding the financial standing of applicants.

The process of allocating 1,900 multiple-room Home-Ownership Scheme housing units to those who submitted general applications at the end of 2013 is still under progress. In 2017, 352 applicants were allocated housing units.

The process of allocating 1,544 one-bedroom Home-Ownership Scheme housing units of Ip Heng Building to those who submitted general applications in early 2013 is still in progress. A total of 1,460 applicants have been allocated housing. In 2017, 22 applicants allocated Home-Ownership Scheme housing units.

For more information:

Statistics and Census Service (<http://www.dsec.gov.mo>)

Social Welfare Bureau (<http://www.ias.gov.mo>)

Social Security Fund (<http://www.fss.gov.mo>)

Housing Bureau (<http://www.ihm.gov.mo>)

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