

## **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 3.304 billion patacas on social welfare services in 2023.

In 2005, the Government started to offer the Old-age Allowance to elderly Macao permanent residents aged 65 or above. In 2023, the Old-age Allowance was 9,000 patacas a year. There was a total of 131,494 eligible cases (including 5,567 backdated cases from prior years), and the allowances amounted to 1.183 billion patacas. The Social Welfare Bureau subsidised 257 social service organisations/programmes with more than 4,700 beneficiaries, totalling about 1.636 billion patacas. The Government continued giving disability gratuities to Disability Assessment Card holders who are permanent residents and launched the Carers Allowance Pilot Scheme.

### **Social Welfare Bureau**

The Social Welfare Bureau (IAS) is a government department that helps draft, coordinate, liaise, drive and execute the social work policies and social welfare of the MSAR. It provides individual and family assistance, and services for children and teenagers, and the elderly. It also offers anti-drug-dependence services, problem gambling prevention services, and social rehabilitation services. It also offers rehabilitation services, anti-drug-dependence services, problem gambling prevention services, and social rehabilitation services. The social service facilities under its umbrella include the Social Services Centres, a casualty centre for victims of disasters, Assessment Centre for Rehabilitation, Drug Treatment Centres (Methadone), Healthy Life Education Centre and Chi Ai Hin (Problem Gambling Prevention and Treatment).

Law No. 5/2019 - Professional Accreditation and Licensing for Social Workers came into effect in 2020. By December 2023, 2,187 people had been recognised by professional accreditation for social workers, and 1,469 people had valid social worker registration certificates.

### **Family and Community Services**

The Social Welfare Bureau has established four social services centres and one branch centre 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 2023, a total of 2,844 cases were handled by four social services centres and one branch centre, and various services were provided on 7,450 occasions according to needs, resulting in 2,730 families receiving regular subsidies, involving 4,237 individuals.

In 2023, Macao had one public shelter, 11 integrated family and community service centres, 13 community centres, 11 project based services, and five shelters and temporary shelters, the majority of them being subsidised by the Social Welfare Bureau and operated by non-governmental organisations.

During 2023, 31 people were admitted to the Ilha Verde shelter, 86 people used the winter and heat shelter service. The 11 integrated family and community services centres provided services to 1,122,125 people; the 13 community centres provided services to 983,420 people; and the five shelters and temporary shelters provided services for 241 people.

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

In 2023, Macao had 61 child-care centres, of which 39 received regular subsidies from the Social Welfare Bureau, providing about 8,801 childcare places (5,999 places were occupied). Among the centres, a centre funded by the bureau provided parent-child services to 32,547 people during 2023, promoting play time between parents and children and creating harmonious family relationships. The Government provided the Priority Child Care Service for Children from Disadvantaged Families, so that disadvantaged families were given priority in receiving full-day service in subsidised child-care centres.

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 2023, these homes housed 284 children and youngsters.

The Social Welfare Bureau is an authorised organisation in Macao that deals with adoption services. It handled 20 such cases in 2023. The bureau is responsible for providing assistance to minors who become involved in judicial actions, in accordance with the social protection system. During 2023, the bureau processed 316 such cases in total. 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. In 2023, it handled no such related cases.

## **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 2023, the Social Welfare Bureau had issued a cumulative total of 124,463 Senior Citizen's Cards (of these, 4,876 were electronic cards).

In 2023, Macao had 24 homes for the elderly, providing residential care services for weak elderly persons; 14 of them are subsidised by the Social Welfare Bureau. These 24 homes provided a total of 2,510 hostel places (of these, 2,218 places were occupied). In addition, there were six elderly service facilities providing day-care services to elderly persons with health problems who are unable to take care of themselves. There were 11 other elderly day-care centres, 25 neighbourhood social centres providing entertaining services for the elderly.

In 2023, 638 senior citizens enjoyed services at day care centres; 8,146 senior citizens enjoyed services at elderly day centres; and 9,278 senior citizens used the services provided at social centres.

Macao's home care services are provided through one home care service team and seven home care and support service teams operating under the three elderly day-care centres, two day care centres and two multi-service centre. In 2023, a total of 1,374 cases were handled, of which 532 involved senior citizens living alone, and 842 involved senior citizens 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 2023, Macao had 11 rehabilitation homes, of which nine 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 12 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 2023, the 11 rehabilitation homes provided

services to 780 people, while the 12 day care centres offered services to 11,169 people.

In 2023, there were six sheltered workshops, vocational training centres and supported employment centres in Macao. Services were provided to 447 people. There were also four pre-schools/education centres to provide early special education and training, and assistance for children with development disorders and impaired hearing. In 2023, the four pre-schools/education centres served 536 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. A no-reservation feeder service was also provided, which ran along two circular routes in the Macao peninsula and Islands District. The bus service allowed people with disabilities to commute to meet their friends and relatives, participate in cultural, recreational and leisure activities, and handle personal affairs. In 2023, the two agencies served 29,037 passengers.

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 2023 served 19 people by providing independent living skills training; and provision of family resources services to the mentally handicapped and their families, which in 2023 served 16,012 people. The other centre is a comprehensive rehabilitation service centre providing vocational training and rehabilitation services which served 134 people in 2023.

In 2023, two new comprehensive rehabilitation service centres were set up, including one providing residential and day activity services for persons with moderate or above intellectual disability aged 16 or above, and day respite services for children and teenagers with developmental disabilities aged between 6 and 15. In 2023, a total of 51 people received residential services, 41 people received day activity services and six people received day respite services. Another comprehensive rehabilitation service centre, providing vocational training and day activity services, commenced operation in late December 2023.

The Social Welfare Bureau provides professional assessment services to Macao residents who need to apply for or use rehabilitation services operated by agencies funded by the bureau, so they can find the most appropriate services. There were 185 cases of providing these services in 2023.

As at the end of 2023, the Disability Assessment Cards saw 30,168 new applications and 12,685 renewal applications, and 23,393 cards were issued by IAS.

## **Prevention of Drug Dependence**

The Drug Abuse Treatment and Rehabilitation Division and two community drug treatment centres under the Social Welfare Bureau provide comprehensive voluntary treatment and rehabilitation services for drug-dependent people. They include outpatient and residential drug addiction treatment, as well as drug counselling services. During 2023, a total of 389 drug addicts sought help, 58 of whom were seeking help for the first time.

In 2023, the comprehensive drug rehabilitation services provided during the year included accommodation for 43 people, family support services for 95 people, career development services for 1,293 people, and community outreach services for 5,804 people. An outreach treatment service for drug-dependent youths and two drug rehabilitation outreach services provided services for 13,304 people; outreach services designed for drug-dependent youngsters and problem juveniles were used by 2,282 people; and services designed for the family members of drug addicts were provided to 893 people; and the community promotion activities reached a total of 6,167 people. A career development programme for youth abstaining from drugs organised 17 training courses with attendance by 471 people, and provided internships for 33 participants. eight participants were successfully employed. A range of support was also provided to 181 family members. A total of 17,863 people were served during the year.

## **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 and professional training to problem gamblers, and implementing community education promoting responsible gambling. In 2023, the Central Registry System of Individuals with Gambling Disorders received 169 new cases seeking assistance. Community organisations were also commissioned to provide a round-the-clock gambling counselling hotline and online counselling service, which received 768 and 2,059 requests for assistance through telephone calls and online platforms, respectively.

The inter-departmental Working Group on Responsible Gambling, formed by the Macao SAR Government, previously launched the Responsible Gambling Indicators, and carries out phased reviews. In 2023, 13 social service organisations, casinos and other gaming establishments were awarded the “Responsible Gaming Implementation Model Unit” qualification.

The Awareness on Responsible Gaming 2023 Survey was conducted, thus providing scientific data and a reference for problem gambling prevention work.

## **Social Rehabilitation Services**

Provided by the Department of Social Reintegration under the Social Welfare Bureau, social rehabilitation services mainly assist the court to implement non-custodial sentences and measures, such as parole, supervision for probationers, labour in lieu of penalty, suspension of proceedings, judicial restoration, and implement education and supervision orders for youth offenders, such as rehabilitation, community service order, rule abiding order, probation order and half-way home order, aiming to assist offenders with restoring law-abiding lives and reintegrating into society.

During 2023, 780 and 225 cases of discharged offenders and young offenders were handled, respectively. In addition, a half-way house for discharged offenders and a half-way house for young offenders provided services for 35 and 18 people, respectively.

## **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.

## **Social Security System**

Law No. 4/2010 – “Social Security System” came into effect on 1 January 2011. It is the first tier of the double-tier social security system. This system operates according to the principle of social insurance covering the entire population of Macao, with the aim of providing residents with basic social security and particularly pension security. Its income derives from contributions from gaming, a one-percent sharing from the recurrent income of the Government’s annual General Budget, three percent of the central executive budget balance by the end of every fiscal year, the contributions of employees, employers and arbitrary contributors, employment fees for non-resident workers, and the income of the investment of the Social Security Fund.

Starting from 2022, the Social Security Fund has fully implemented the "Periodic Adjustment Mechanism of Social Security Fund's Benefits", under which pension and other benefits are reviewed and adjusted in a more scientific and systematic manner, thereby ensuring basic pension protection for residents and the

sustainability of the social security mechanism.

## **Contributions**

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 90 patacas per month (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 2023, a total of 357,200 beneficiaries made their contributions. They included around 289,500 employees and 67,700 voluntary contributors (including in-service public servants registered in the retirement and pension system). The contributions totalled around 380 million patacas.

## **Various Social Security Payments**

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 2023, pensions and disability allowance were given to 159,000 people, 147,000 of whom received pensions. Besides, allowances were given to 80,000 people. Social security payments totalled about 6.02 billion patacas, including around 5.4 billion patacas for pensions (including an additional payment in January).

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

Law No. 7/2017 - Non-mandatory Central Provident Fund System (or non-mandatory CPF) came into effect on 1 January 2018. It is the second tier in the double-tier social security system, and was established to enhance retirement protection for citizens of the MSAR, and to fill a gap in the existing social security system.

The non-mandatory CPF consists of an allocation system and a contribution scheme and. 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 employees. The monthly contributions of a participating employee and his or her employer are calculated based on the employee's basic salary, being equivalent to five percent of the basic salary. The maximum and minimum caps to the contributions are linked to the Law on the Minimum Wage for Employees. An individual provident fund scheme is designed for all account holders with a monthly minimum contribution of 500 patacas, and a maximum amount linked to Law on the Minimum Wage for Employees, which is currently 3,500 patacas. The contributions can be invested into the pension funds under non-mandatory CPF for wealth accumulation, and managed by qualified fund management entities. By the end of 2023, there were seven fund management entities providing 43 open-end pension funds.

In 2023, 303 employers and a total of around 28,000 employees joined the non-mandatory CPF scheme; about 84,000 people joined the individual non-mandatory CPF scheme; and about 7,500 people opened or retained sub-accounts.

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.

## **Allocation Scheme**

Account holders who are alive on 1 January in the allocation year, and meet the following requirements within the year prior to the allocation, are eligible for a one-off Incentive Basic Fund of 10,000 patacas:

1. Permanent residents of the Macao Special Administrative Region;
2. Aged 22 or above; and



3. Resided in Macao for at least 183 days.

If the Government's budget implementation in previous fiscal years allows, account holders who fulfil the above requirements may receive the special allocation of funds if there is a budget surplus. These amounts are recorded in sub-accounts managed by the Government. The funds provided may be kept for accumulation, or transferred to the contributor's account or preserved sub-account for investment through proper transfer application.

In 2023, there were over 617,000 Provident Fund Individual Account holders, of whom 10,922 initially fulfilled the requirements and were eligible for 10,000 patacas of the Incentive Basic Fund. In view of the fact that the SAR government's public finances did not record a budget implementation surplus in 2022, the special allocation funds for the budget surplus were not released in 2023. At the end of January 2024, the maximum accumulated appropriation and interest income of an account holder's sub-account managed by the Government was 77,000 patacas. If an account owner was eligible for the special allocation of a budget surplus since 2010, and has never transferred out, transferred or withdrawn funds from the government-managed sub-account, the accumulated interest income was up to 16,814 patacas.

## **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 2023, there were 15,000 approved applications for withdrawals, resulting in a disbursement of 1.115 billion patacas.

## **Housing Policy**

The Housing Bureau strives to implement the Government public housing policy rationally to prioritise the allocation of public rental housing resources, with priority to be given to low-income families. The SAR government has always attached great importance to the development of public housing. Over the years, it has ensured the basic housing needs of residents through system optimisation and public housing construction. The current MSAR government has introduced a five-rung housing ladder policy to help residents with different financial standing solve their housing problems.

Based on the housing needs, financial affordability and purchasing power of people from different social strata, the "five rungs" from bottom to top refer to public housing, Home-ownership Scheme housing, sandwich class housing, elderly housing and private housing. This has further enhanced Macao's housing policy.

In recent years, the "Public Housing Legal System", the "Law on Home-ownership Scheme Housing " and the "Sandwich Class Housing Legal System" have come into effect successively, establishing the regular application for public housing. In addition, the revised resale system of Home-ownership Scheme housing and the launch of sandwich class housing have also laid a legal foundation for the housing ladder policy.

At present, the MSAR government is steadily promoting the construction of public housing. As of July 2024, the number of public housing units completed in Macao is more than 52,000. Among them, more than 26,000 public housing units have been built since the handover. There are more than 19,000 public housing units currently under construction.

### **Public Housing**

Public housing units are distributed in the form of leasing by the Government to MSAR residents of weak financial standing. Families of weak financial standing are defined as those whose monthly household incomes and net asset values fall beneath the legally stipulated levels as stipulated by Executive Order. The allocation and leasing of public housing are regulated by Law No. 17/2019 – Legal System for Public Housing and By-law No. 30/2020 – By-law of Rules for the Implementation of the Legal System for Public Housing.

Public housing was open for ongoing application from 20 August 2020 onwards. As of 31 December 2023, after a review of the applications, a total of 4,572 applications were accepted, with 1,880 of the households allocated housing.

### **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.

Pursuant to Law No. 10/2011 – "The Home-Ownership Scheme Housing Law" re-promulgated by Executive Order No. 200/2020, the Government is responsible for construction of Home-Ownership Scheme Housing while the Housing Bureau or other public authorities appointed by the Chief Executive are responsible for the execution.

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.

The 1,900 units provided for the general applications for multiple-room Home-Ownership Scheme housing units launched at the end of 2013 were all sold. The validity period of the applicant priority list has ended.

The general application process for 3,017 housing units began at the end of November 2019. As of 31 December 2023, there were 2,978 eligible applications, 16 applications undergoing legal procedures, 870 ineligible applications, 125 withdrawn applications, 126 applications with changed priorities, and 96 applications with ongoing assessments.

The application process for 5,254 housing units was conducted from 14 July 2021 to 30 November 2021. A total of 11,707 applications were received. The priority list and cancellation list were announced on 14 December 2022, with 9,796 accepted applications and 1,911 cancelled applications.

A new phase of the general application process, for 5,415 housing units, was conducted from 27 September 2023 to 27 March 2024.

### **Housing for the Sandwich Class**

Law No. 17/2023 - The Legal System for Housing for the Sandwich Class came into effect on 1 April 2024. The Government is responsible for construction of Housing for the Sandwich Class, while the projects are executed by a public institution designated by the Chief Executive. The Housing Bureau is authorised to coordinate the sale of the units and monitor compliance with the law.

Housing for the Sandwich Class is intended to assist Macao residents of a particular income level and financial situation with meeting their housing needs, particularly through helping them acquire housing; and to promote a housing supply that suits the practical needs and purchasing power of Macao residents.

Based on an assessment conducted by the MSAR Government, Rua Oito do Bairro Iao Hon has been selected for the construction of sandwich class housing and a public tender for the project has begun.

### **Elderly housing**

In order to give priority to senior citizens living in tenement buildings and those who can afford it financially, the MSAR government proposed an elderly housing programme in 2020 with the aim of improving senior citizens' living convenience and quality of life. The scheme was subsequently implemented as a pilot project.

The government's pilot elderly housing project has 1,815 open-plan accommodation units. The units are equipped with basic living equipment and a number of gerontological facilities, together with diversified support services, to provide a comfortable and safe living environment for the elderly.

The MSAR government began accepting applications for the first phase of 759 units on November 6, 2023. As of December 31, 2023, the Social Welfare Bureau had received about 1,500 applications for the first phase, involving a total of approximately 2,200 applicants. The elderly housing units are expected to be put into service in the fourth quarter of 2024.

*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>)*

10/2024