PRESENTING A NEW DEFAMILISATION AND FAMILISATION FRAMEWORK FOR INVESTIGATING THE RESIDUALISATION OF OLD AGE INCOME SECURITY MEASURES – THE CASE STUDY OF HONG KONG

Article Accepted for publication by the Asian Social Work and Policy Review on 13 Nov 2019

Sam Wai Kam YU (Corresponding Author)
Associate Professor, Department of Social Work, Hong Kong Baptist University, Kowloon Tong, Hong Kong. Tel: (852)34115511 Email: samyu@hkbu.edu.hk

Ruby Chui Man CHAU
Assistant Professor, School of Sociology and Social Policy, The University of Notthingham, Notthingham, UK.
Email: rubycmchau@gmail.com

Min-a JUNG
PhD candidate, Department of Sociological Studies, The University of Sheffield, Elmfield Building, Northumberland Road, Sheffield S10 2TU, UK.
Email: mj@sheffield.ac.uk
PRESENTING A NEW DEFAMILISATION AND FAMILISATION FRAMEWORK FOR INVESTIGATING THE RESIDUALISATION OF OLD AGE INCOME SECURITY MEASURES – THE CASE STUDY OF HONG KONG

ABSTRACT

Familisation and defamilisation studies are increasingly seen as an important component of welfare research. They are concerned with the threats to individuals’ welfare caused by involuntary participation in the unwanted family relationship. Moreover, they address that the government has the potential to reduce these threats through the provision of welfare measures. This article is intended to contribute to the familisation and defamilisation studies with the focus on the link between these studies and the studies of residualisation strategies. It has two objectives. The first is to present a new defamilisation and familisation framework for examining the implications of the residualisation strategies used by the government to reform the old age income security system. The second is to demonstrate the empirical significance of this framework. To meet these objectives, three analytical tasks are conducted – i. to discuss the key elements of the defamilisation and familisation, ii. to examine the usefulness of this framework in the analysis of the residualisation strategies, and iii. to apply this framework to the investigation of the main old age income security measures in Hong Kong.

Key Words:
Defamilisation, Familisation, Residualisation Strategies, Old Age Income Security System
INTRODUCTION

Esping-Andersen (1990) categorized 18 OECD countries into ‘three worlds of welfare capitalism’ based predominantly on the concept of labour decommodification. This is commonly seen as the degree to which individuals are able to maintain a socially acceptable standard of living regardless of the market performance (Bambra, 2005). Esping-Andersen’s research (1990) significantly contributes to welfare studies. It draws attention to the threats to individuals’ welfare caused by involuntary participation in the paid labour market (Bambra, 2004; Kroger, 2011; Powell and Barrientos, 2011).

However, Esping-Andersen’s study of the ‘three world of welfare capitalism’ has long been criticized for overlooking gender and family issues (Bambra, 2007; Keck and Saraceno, 2012). In response to these criticisms, there is an expanding volume of defamilisation and familisation studies (Bambra, 2007; Daly, 2011; Esping-Andersen, 1990; Israel and Spannagel, 2018; Lohamnn and Zagel, 2016; Poesta and Marzadro, 2017; Saraceno and Keck, 2011). An important focus of the defamilisation studies is the impact of the government policy measures on reducing the significance of the family as a location in which welfare is organized (Leitner, 2003; Israel and Spannagel, 2018; Poesta and Marzadro, 2017; Saraceno and Keck, 2011); whereas familisation studies stress the significance of examining the impact of the government policy measures on increasing the importance of the family as a location in which welfare is organized (Daly, 2011; Lohamnn and Zagel, 2016). The familisation and defamilisation studies raise concerns about three important welfare issues. Firstly, the threats to individuals’ welfare
can be caused not only by involuntary participation in the paid labour market but also by involuntary participation in the unwanted family relationship (Lister, 1994). Secondly, through adjusting the significance of the family as a location in which welfare is organized, the government policy measures have the potential to reduce the threat to individuals’ welfare (Kroger, 2011). Thirdly, there is no guarantee that the government is keen to fully realise this potential (Lohamnn and Zagel, 2016).

This article is intended to demonstrate the link between the studies of defamilisation and familisation, and the studies of residualisation strategies. By doing so, it also contributes to the discussion of these three welfare issues. It has two objectives. The first is to present a new defamilisation and familisation framework for examining the implications of the residualisation strategies used by the government to reform the pension old age income security system. The second is to demonstrate the empirical significance of this framework. To meet these two objectives, this article starts by discussing the key elements of the defamilisation and familisation framework and the welfare measures that reinforce these elements. This is followed by the examination of the usefulness of the defamilisation and familisation framework in the analysis of the residualisation strategies. Then we apply this framework to the investigation of the main old-age income security measures in Hong Kong. In the conclusion, we discuss the contributions of this article to the defamilisation and familisation research. Residual welfare model is widely seen as an important welfare model for guiding the provision of welfare in both the East and the West (Gao et al., 2011; Hill, 2006; Mishra, 1981; Powell and Barrientos, 2011). While it is quite rare that governments attempt to uphold a pure form of the residual welfare model in their welfare policies, it is not unusual that they use residualisation strategies to keep
the provision of social welfare as close to this model as possible. However, there is a lack of discussion of the link between the studies of residualisation strategies and the studies of defamilisation and familisation. This grey area is addressed by this article.

**DEFAMILISATION AND FAMILISATION FRAMEWORK**

The defamilisation and familisation framework developed for this article is made up of four different combinations of the defamilisation and familisation patterns:

- Individual-based defamilisation + family-based defamilisation
- Individual-based familisation + family-based familisation
- Individual-based familisation + family-based defamilisation
- Individual-based defamilisation + family-based familisation

This section begins with discussing the theoretical foundation of the defamilisation and familisation framework. Its focus is on the notions of the four concepts – individual-based defamilisation, family-based defamilisation, individual-based familisation and family-based familisation. This is followed by the discussion of those welfare policy measures that can be used to strengthen the key elements of the defamilisation and familisation framework.

Defamilisation and familisation studies have broadly two different foci. Some attach more importance to the family’s responsibilities for providing welfare (Leitner, 2003; Esping-Andersen, 1999) whereas others focus on individuals’ involvement in the family (Bambra, 2007; Lister, 1994; Taylor-Gooby, 1996). Bambra (2007) has categorized defamilisation studies into two types – those emphasizing ‘the freedom of family’ and those stressing...
the ‘freedom of individuals from the family’. The notion of the freedom of family is concerned with exploring the opportunities for families to reduce their responsibilities for providing welfare, whereas the notion of the freedom of individual from the family is concerned with providing the opportunities for individuals to organize welfare more independently of family relationships. The ideas of the freedom of family are closely related to the studies by Leitner (2003) and Esping-Andersen (1999). Leitner (2003) regards defamilisation as unburdening the family of its caring function; Esping-Andersen (1999) defines defamilisation as the extent to which households’ welfare and caring responsibilities are relaxed either via welfare provision or via market provision.

The ideas of the ‘freedom of individuals from the family’ are indebted to Lister’s (1994: 37) view on defamilisation:

(T)he dimension of decommodification needs also to be complemented by that of what we might call ‘defamilisation’, if it is to provide a rounded measure of economic independence. Welfare regime might then also be characterized according to the degree to which individual adults can uphold a socially acceptable standard of living independently of family relationship.

In discussing the concept of defamilisation, Taylor-Gooby (1996) also focuses on the freedom of individuals to organize life independently of family relationship. He sees defamilisation as the extent to which the welfare state supports women to survive as independent workers and seek financial autonomy in the family.

With reference to the two different kinds of the studies of defamilisation, defamilisation
patterns are categorized into two types in this article – family-based and individual-based. Family-based defamilisation is defined as the extent to which the family’s responsibility for providing welfare is reduced, and individual-based defamilisation is defined as the extent to which individuals’ involvement in the family for their own welfare decreases. However, some people may prefer to organize their life within their family. Hence, it is necessary not to rule out the possibility that some families may attempt to increase their responsibility for providing welfare to their members and some individuals may increase their involvement in the family for their own welfare (Lohmann and Zagel, 2016; Saraceno and Keck, 2011). In this regard, it would be useful to present the concepts of individual-based familisation and family-based familisation. Individual-based familisation can be understood as the extent to which individuals organize their welfare based on the family relationships is increased; whereas family-based familisation can be understood as the extent to which the family’s responsibility is increased in the provision of welfare.

As mentioned above, the defamilisation and familisation framework is composed of different combinations of the four defamilisation/familisation patterns. These combinations can be reinforced by different welfare policy measures. The following are the examples of these measures:

1. The combination of the individual-based defamilisation and family-based defamilisation can be enhanced by a tax-based universal non-contributory pension scheme. Since the government is responsible for funding this scheme, it can reduce the family’s responsibility for financially supporting older people. Older people take part in this scheme as a citizen rather than as a family member. In other words,
they seek financial support from the government on an individual basis rather than on a family basis.

2. The combination of the individual-based familisation and family-based familisation can be enhanced by the law that obliges the family to financially support to its senior member. Under this law, the responsibility for financially supporting older people falls into the family. Older people are protected by this law as a family member.

3. The combination of the individual-based familisation and family-based defamilisation can be reinforced by the government-funded pension scheme provided to full time family carers. As this scheme is funded by the government, the family can reduce its financial support to its full-time family carers. However, individuals’ involvement in the family is required for the benefits.

4. The combination of the individual-based defamilisation and family-based familisation can be reinforced by the law giving divorcees the right to receive financial support from their ex-spouse. Because divorcees receive the financial support from their previous family in return for the termination of family relationship, individuals can get the support by no involvement in the family relationship, but the family still has the responsibility to take care of its previous members. It is important to note that this legal measure can also be understood as an example for strengthening individual-based familisation as the divorcees receive the financial support from their former family on the basis of their previous family relationship.

Note that a single welfare policy measure may strengthen more than one combination of the defamilisation/familisation patterns, and also, the government may reinforce more than one combination of the defamilisation/familisation pattern by implementing more
than one kind of welfare policy measures at the same time. As mentioned in the introduction, individuals’ welfare can be undermined by involuntary participation in the unwanted family relationship. This problem can be lessened by the government measures intended to strengthen the four elements of the defamilisation and familisation framework. In fact, if there are sufficient government measures that can reinforce all of the four combinations of defamilisation/familisation patterns, favourable conditions can be created for people to choose whether or not to rely on their families to meet their needs, and whether to apply for government assistance on an individual basis or a family basis. However, there is no guarantee that the government is keen to create these favourable conditions. It may have other policy considerations in mind such as keeping the provision of social welfare as close to the residual welfare model as possible.

RESIDUALISATION STRATEGIES

This section discusses the usefulness of the defamilisation and familisation framework in the investigation of the residualisation strategies used by the government to reform the old age income security system. This investigation supports two related arguments. Firstly, residualisation strategies can be used to reinforce some elements of the defamilisation and familisation framework. Secondly, people may favour those elements of the defamilisation and familisation framework not supported by residualisation strategies. Hence, in order to reduce their chance of having involuntary participation in the unwanted family relationship, it is necessary for the government to provide old age income security measures beyond the confine of the residual welfare model.

The ideas of residualisation strategies are indebted to the residual welfare model, which
stresses that the government should only play the role of the secondary welfare provider, and should take actions to meet people’s needs only when other sectors (such as the family and market) fail to function as a primary welfare provider (Hill, 2006). Residualisation strategies can be understood as the government attempts to keep the ways of providing social welfare as close to the residual welfare model as possible (Chau and Yu, 2003; Forrest and Murie, 1988). There are two common ways that the government reduces its role as a welfare provider. The first way is to outsource the responsibilities for providing welfare to other sectors. For example, the government may do so by using legislation and/or subvention to strengthen other sectors to play the role of the primary welfare provider. The second way is to limit its provision of welfare to those who can prove that they cannot receive sufficient support from other sectors. The residualisation strategies can be applied to reform the old age income security system. The examples of these strategies are the provision of individualized contributory work-related pension scheme and the means-tested non-contributory financial assistance provided for people outside formal employment. The individualized contributory work-related pension scheme stresses that individuals should accumulate saving for their retirement life through taking part in the paid labour market. If individuals can earn a sufficient amount of income from their paid jobs, and make a reasonable proportion of their income to their work-related pension schemes, they may be able to generate adequate income for a decent life in later years without relying on the government. Means-tested non-contributory financial assistance schemes stress that the government should provide no financial assistance to applicants unless they provide their families’ inadequate resources to meet their financial needs. These schemes convey a message that the family should play the primary role in meeting people’s financial needs, and the government should take
intervention only when the family fails to carry out this role effectively.

The individualized contributory work-related pension scheme and the means-tested non-contributory financial assistance scheme can be regarded as policy tools to strengthen the defamilisation and familisation framework. The individualized contributory work-related pension scheme has the potential to strengthen the combination of the individual-based defamilisation and family-based defamilisation. Firstly, people join this scheme as an individual user rather than as a member of their family. That is, they accumulate retirement income through this scheme independently of the family relationship. Secondly, if those people who join an individualized contributory work-related pension scheme are able to save income to support a reasonable standard of living in their later life, their family will have no need to meet their financial needs.

However, there is no guarantee that all people can generate enough retirement savings from the individualized contributory work-related pension scheme. Those who have a short career, experience career disruption or have a low income may not be able to achieve a financially secure retirement life even if they have joined an individualized contributory work-related pension scheme. In this case, they are likely to rely on the means-tested non-contributory financial assistance scheme to meet their financial needs after retirement. The means-tested non-contributory financial assistance scheme has the potential to enhance different combinations of defamilisation and familisation patterns according to applicants’ success or failure in the means-tests. Those who fail to pass the means-tests are expected to financially rely on their family. Their expected way of seeking financially secure retirement may serve to strengthen both individual-based familisation and family-
based familisation. Meanwhile, the case that applicants successfully pass the means-tests and wealth-tests, and thus benefit from the government financial assistance is likely to enhance family-based defamilisation and individual-based familisation because the burden of the family decreases by virtue of the government assistance, but the eligible applicants can receive the assistance as a member of the family rather than as an individual citizen.

The ways how the defamilisation and familisation framework are reinforced by the residualisation strategies are not necessarily favoured by everyone. Some older people who have a short or no history in formal employment might prefer a measure for financial resources in later life which have the trait of enhancing both the individual-based defamilisation and family-based defamilisation. Others who join the work-based contributory scheme might want a financial measure which reveals the nature of family-based familisation and individual-based familisation. To cover these preferences, the government may need to explore alternatives to means-tested non-contributory financial assistance schemes and individualized contributory work-related pension schemes. Examples of the alternatives could be non-contributory universal pension schemes for citizens and those work-related contributory schemes that allow both workers and their family members to join. Certainly, to provide a greater variety of old age income security measures can give people more choices concerning whether or not to rely on the financial support from their families, and whether or not to apply for state support as a member of their family or as an individual citizen. As a result, people’s vulnerability to involuntary participation in the unwanted family relationship can be reduced. However, this requires the government to commit itself to the provision of old age income security
measures beyond the confine of the residual welfare model. As shown in the case of Hong Kong in the next section, there is no guarantee that the government is willing to do so.

OLD AGE INCOME SECURITY MEASURES IN HONG KONG

Hong Kong faces the challenges of ageing population. By 2040, 26% of the population are projected to be aged 65 or above (Basten, Yip and Chui, 2013). To reduce the poverty rate of older people, there are calls for strengthening the old age income security measures in Hong Kong. In response to these calls, the Commission on Poverty appointed a research team to study the future development of retirement protection in 2013 (Commission on Poverty, 2015). The team submitted a report in 2014, which suggested that the government should consider providing a non-means-tested universal retirement protection scheme. However, after consultation with the public, the government did not actualize in practice the ideas of a universal pension scheme or any other publicly-managed mandatory contributory plan (largely financed on a pay-as-you-go-basis). It only focused on reforming the two existing old age income security measures – the Mandatory Provident Fund (MPF hereafter) and the Comprehensive Social Security Assistance Scheme (CSSA hereafter). This section focuses on the discussion of these two measures. Note that this discussion is not for providing a comprehensive analysis of the old age income security system in Hong Kong. It aims to demonstrate the point that the defamilisation and familisation framework is useful for analyzing the implications of the residualised old age retirement income measures on the role of the family in the provision of welfare and on individuals’ involvement in the family.
The MPF, which was implemented in 2000, is an employment-based, privately managed mandatory defined contributory scheme (Chou et al., 2015). Almost all full-time employees aged 18 to 65 and their employers are required to contribute 5% of the employees’ monthly wage to a recognized private provident fund each month (Yeh, Cheng and Shi, 2018) (note 1). The main organisations that manage MPF schemes are government approved trustees belonging to private companies (Shi and Mok, 2012; Siu, 2002). The government financially supports the MPF through exempting the accumulated saving from tax. The participants can withdraw the accumulated saving in a lump sum at the age of 65 (note 2). In 2019, 73% of the working population in Hong Kong was covered by the MPF scheme. Recently, the government has implemented important reforms on the MPF schemes – these include allowing MPF participants to switch their MPF schemes once a year in accordance with their own choices, and giving those MPF members who have changed their job the freedom to choose whether to transfer their accrued benefits to the contribution account under the MPF scheme provided by a new employer.

The CSSA is a non-contributory benefit measure financed by tax revenues (Chou et al., 2015). The targets of the CSSA are those outside formal employment and low-income groups. Eligible CSSA users are provided not only basic income allowances but also other supports such as rent allowances (Social Welfare Department, 2018) (note 3). The benefits provided by the CSSA are very small. The monthly basic allowance (HK$ 3,485) provided by the CSSA for a single able-bodies adult over 60 is lower than the poverty line for one-person household (HK$ 4,000) (Census and Statistics Department, 2017) (note 4). The rent allowance for a single CSSA beneficiary is HK$ 1,835 (Social
Welfare Department, 2018), whereas the median rent for a sub-standardised housing unit was HK$ 4,200 in 2016 (Census and Statistics Department, 2016). Moreover, CSSA applicants are required to go through the family-based means-tests. The Commission on Poverty (2015, p.18) has stated: ‘Means tests are conducted on a household basis, which is keeping with the concept of promoting mutual support among family members’.

In order to support those households whose income is higher than allowed by the CSSA to receive financial assistance, the government also provides the Normal Old Age Living Allowance and Higher Old Age Living Allowance (Social Welfare Department, 2019). However, same as the CSSA, the benefits provided by these two non-contributory state benefits are lower than the poverty line for a one-person household. Moreover, applicants are required to go through the means-test to prove their eligibility for the benefits (note 5).

To a certain extent the MPF and CSSA reinforce the residual welfare model – the MPF serves to increase the significance of the market as the provider of financial security for retirees whereas the CSSA conveys a message that the government will not meet people’s needs unless they can prove that they cannot receive sufficient financial support from their families. The MPF and CSSA provides specific examples for showing the significance of the defamilisation and familisation framework in the analysis of the residualisation strategies. The MPF is closely associated with the combination of individual-based defamilisation and family-based defamilisation. The government stresses that if individuals earn the median income and make contribution from the age of 25 to 65, he/she could have basic retirement protection independently of the family relations (Commission on Poverty, 2015) (note 6). This implies that the family’s
responsibility for giving them a basic retirement protection could also be reduced.

The CSSA opens different ways of old age financial security for its applicants according to eligibility, which leads to different combinations of defamilisation/familisation pattern. The ineligible applicants (who fail to pass the CSSA means-tests) are expected to rely on their family to meet their financial needs. This strengthens both the individual-based familisation and the family-based familisation. By comparison, those who successfully pass the CSSA means-tests are legally allowed to rely on the government’s support to meet their financial needs. This reinforces the family-based defamilisation. Nonetheless, since most of eligible applicants are required to apply for the CSSA as a member of their family, their way of seeking old age income serves to enhance the individual-based familisation. Similar to the CSSA, the Normal Old Age Living Allowance and Higher Old Age Living Allowance are also means-tested non-contributory state benefits. Hence, it is reasonable to expect that they reinforce the defamilisation and familisation framework in the same way as the CSSA.

The defamilisation and familisation framework raises our awareness of the fact that the Hong Kong government’s residualisation strategies for the reform of the old age income security system do not give all of the Hong Kong people sufficient opportunities to have retirement saving measures with their preferred defamilisation/familisation patterns. Those who apply for the CSSA, the Normal Old Age Living Allowance and Higher Old Age Living Allowance are given no opportunity to seek old-age income protection independently of the family relationships. They are either expected to seek financial support from the family or to receive aid from the government as a member of their family.
rather than as an individual citizen. People’s well-being can be undermined not only by insufficient old age income but also by no freedom of choice in involvement in unwanted family relationship. The latter may lead to a blind spot of the old age income security provision in Hong Kong. In fact, studies show that some families are unwilling to provide financial support to their senior members and some individuals do not want to take the means-tests for their family members in need (Commission on Poverty, 2015). These problems suggest that some older people experience a ‘double-threat’ in terms of their welfare. Neither are they given sufficient financial support from their family nor have they freedom to choose a measure for their own welfare in later life. These problems in turn support the demand for the provision of the tax-based universal non-contributory pension scheme, which is characterized as the combination of the individual-based defamilisation and family-based defamilisation pattern (note 7). This implies that if the government wants to reduce people’s vulnerability, avoiding the involuntary participation in the unwanted family relationships, it needs to provide old age income security measures beyond the confine of the residual welfare model. However, the Commission on Poverty (2015, p.16) has stressed that the government is a supporter of the residual welfare model:

‘The retirement protection system in Hong Kong advocates that those who have the ability to work should be self-reliant, and the Government’s role is to provide assistance for the elderly who cannot financially support themselves’.

Moreover, the government has repeatedly turned down the suggestion on providing a universal non-contributory pension scheme.
CONCLUSION

This article has made two important contributions to the defamilisation and familisation studies. Firstly, it demonstrates the link between the studies of defamilisation and familisation, and the studies of residualisation strategies. This has developed a new defamilisation and familisation framework for analyzing the implications of the residualisation strategies employed by government to reform the old age income security system. It has also shown the empirical significance of this framework by demonstrating how it can be applied to the analysis of the reform of the old age income security system in Hong Kong.

Secondly, this article provides the views of the defamilisation and familisation studies on the government’s responses to threats to people’s welfare. These views show that while government has the potential to reduce the threats to people’s welfare caused by the involuntary participation in the family relationship, there is no guarantee that the government is willing to do so. As shown in the case of Hong Kong, government is keener to keep the provision of the old age income security measures as close to the residual welfare model than to give people sufficient freedom of choice to rely on measures with different combinations of the defamilisation/familisation patterns. As a result, those people who are not favoured by the government’s residualisation strategies receive insufficient support from measures of preferred combinations of the defamilisation and familisation patterns. In order to tackle this problem, it is needed to make government recognize recognize that involuntary participation in the unwanted
family relationship is a critical threat to welfare, and remove these threats. Also, more research as regard how people suffer from the involuntary participation in the unwanted family relationship should be conducted for further evidence, exploring the potential of old age income security measures to reduce their suffering.

NOTES

1. Those who have joined some retirement schemes such as the Occupational Retirement Schemes Ordinance (ORSO) schemes and statutory pension are exempted from making contributions to the MPF.

2. People can withdraw the MPF saving before the age of 65 if they meet one of these circumstances: (i) early retirement at age 60 or above, (ii) permanent departure from Hong Kong, (iii) total incapacity, (iv) terminal illness, (v) a small balance of $5,000 or less as at the date of the claim; or (vi) death.

3. In addition to the basic financial assistance, the CSSA may provide users some allowances such as rent allowance, diet allowance, grant for telephone charges.

4. The exchange rate between Hong Kong dollars and the US dollars is US$1 = HK$7.8.

5. The Normal Old Age Living Allowance and Higher Old Age Living Allowance are non-contributory state benefits designed for those older people aged 65 or above who have financial needs but are not able or willing to apply for the CSSA. Both of these benefits require applicants to go through a family-based means-test if the applicants have a spouse. Both the Normal Old Age Living Allowance and Higher Old Age Living Allowance applicants are required to meet an income limit of HK$7,970 for a single person or HK$13,050 for married couples, whereas the total asset limit for Normal Old Age Living Allowance and Higher Old Age Living Allowance applicants
are HK$343,000 for a single person and HK$520,000 for married couples, and HK$150,000 for a single person and HK$227,000 for married couples respectively. Eligible recipients of Normal Old Age Living Allowance and Higher Old Age Living Allowance will receive monthly allowance of HK$2,675 and HK$3,585 respectively.

6. The Commission on Poverty (2015) points out that it is possible that the MPF could provide a person with sufficient money to meet their daily living expenses on three conditions: a. he/she has earned the median income of employed persons for forty years; b. he/she has made contributions to the MPF at the age of 25 until the age of 65; and c. he/she receives the non-means-tested Old Age Allowance (OAA).

7. In addition to the CSSA, the government provides non-means-tested Old Age Allowance (OAA), which is financed by the tax revenue. Same as the proposed tax-based universal non-contributory pension scheme, the OAA has the potential to be characterized as the combination of the individual-based defamilisation and family-based defamilisation. However, the amount offered by the OAA (i.e. HK$1,385) is much less than the amount provided by the CSSA (i.e. HK$3,585). Hence, its likely characteristics of the combination of individual-based defamilisation and family-based defamilisation should not be over-estimated.

FUNDING

Part of the work has received funding from the Marie Skłodowska-Curie Actions under the European Union's Horizon 2020 research and innovation programme under grant agreement No 708305.
REFERENCES


