

**NSS Enriching Knowledge for the Health
Management and Social Care Curriculum Series: (8)
Health and Social Care Issue on
Poverty in the Elective Part**

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A. Essential Concepts & Knowledge

A1. Concept of Poverty

A1.1 Different Approaches to Define Poverty

- ⊕ **Having less than an objectively defined condition**
(Absolutist approach)
- ⊕ **Having less than the others in society**
(Relative approach)
- ⊕ **Feeling you do not have enough to get along**
(Subjective approach)

A1.2 Absolute and Relative Poverty

⊕ **Absolute Poverty (absolutist approach)**

Having income and/or wealth too low to maintain life and health at a subsistence level (essential to the physical need of an individual or a family)

⊕ **Relative Poverty (relative approach)**

Being the state of having income and/or wealth so low as to be unable to maintain what is considered a minimum standard of living (customary in the societies to which they belong)

A1.3 Tools to Measure Poverty

- **Budget standard method (subjective approach & absolutist approach)**

Follows the absolute approach but incorporates various socially determined essential needs

- **Income proxy method (subjective approach)**
Defined by the proportion of expenditure on necessities based on the consumption patterns of the comparable segments of the society
- **Gini Index**

A1.3.1 Gini Index

- **Gini index measures the extent to which the distribution of income (or consumption) among individuals or households within a country deviates from a perfectly equal distribution.**
- **A Lorenz curve plots the cumulative percentages of total income received against the cumulative number of recipients, starting with the poorest individual or household.**

A1.2.1 Gini Index (cont')

- The Gini index measures the area between the Lorenz curve and a hypothetical line of absolute equality, expressed as a percentage of the maximum area under the line.
- A value of 0 represents absolute equality, a value of 100 absolute inequality.

(Human Development Report 2009)

Gini Index of Different Countries

Country	Gini Index (1992-2007)
South Africa	57.8
Brazil	55
Mexico	48.1
Hong Kong, China (SAR)	43.4
Singapore	42.5
Thailand	42.5
China	41.5
United States	40.9
Portugal	38.5
India	36.8
New Zealand	36.2
Italy	36
United Kingdom	36

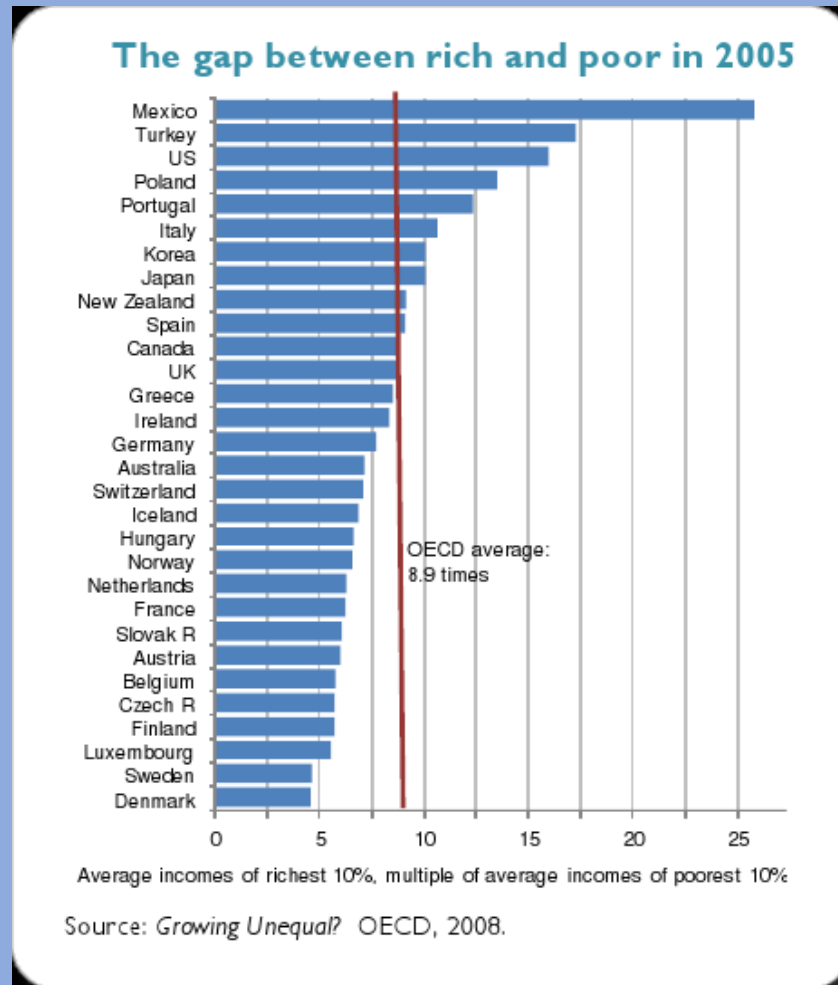
World Bank (2009d). "Human Development Indicators". Washington DC: World Bank

Gini Index of Different Countries (cont')

Country	Gini Index (1992-2007)
Australia	35.2
Spain	34.7
Switzerland	33.7
France	32.7
Canada	32.6
Egypt	32.1
Korea (Republic of)	31.6
Pakistan	31.2
Germany	28.3
Finland	26.9
Sweden	25
Japan	24.9
Denmark	24.7

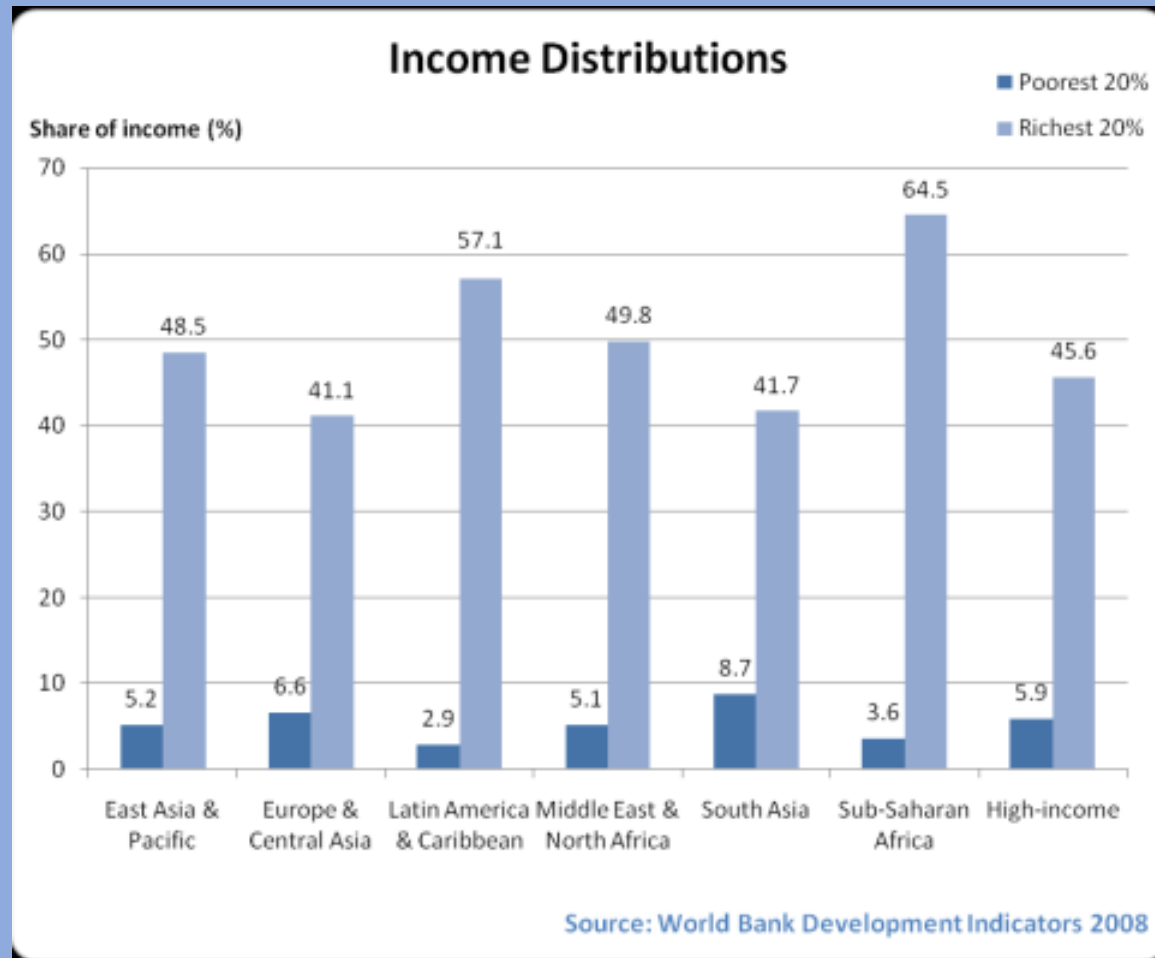
World Bank (2009d). "Human Development Indicators". Washington DC: World Bank

The Gap Between Rich and Poor of Different Countries in 2005



<http://www.globalissues.org/article/4/poverty-around-the-world>

Income Distributions in Different Regions



<http://www.globalissues.org/article/4/poverty-around-the-world>

A2. Myths of Poverty

➤ Individual Responsibility

- ✓ Family Background
- ✓ Work attitudes and habits
- ✓ Education level
- ✓ Life pattern--squander money
- ✓ Personal Problem

A2. Myths of Poverty (cont')

➤ Structural Problems

- ✓ Job Opportunity
- ✓ Cross- boarder Family
- ✓ Education Policy
- ✓ Town planning
- ✓ Economic Shift

A2. Myths of Poverty (cont')

Discussion:

How to differentiate Individual Responsibility and Structural Problem

A3. Facts Concerning Poverty

UNICEF's State of the World's Children 2005 website

- Fifty percent of the world (approximately 3 billion people) lives on two dollars or less a day.
- Every second child born in the world will be born into poverty.
- Close to one billion illiterate people entered the year 2000 unable to read or write.
- At the turn of the century 1.7 million children lost their lives due to unaddressed poverty levels.
- A coupons hundred millionaire's wealth equals the world's poorest two and a half billion people.

A3. Facts Concerning Poverty (cont')

UNICEF's State of the World's Children 2005 website (cont')

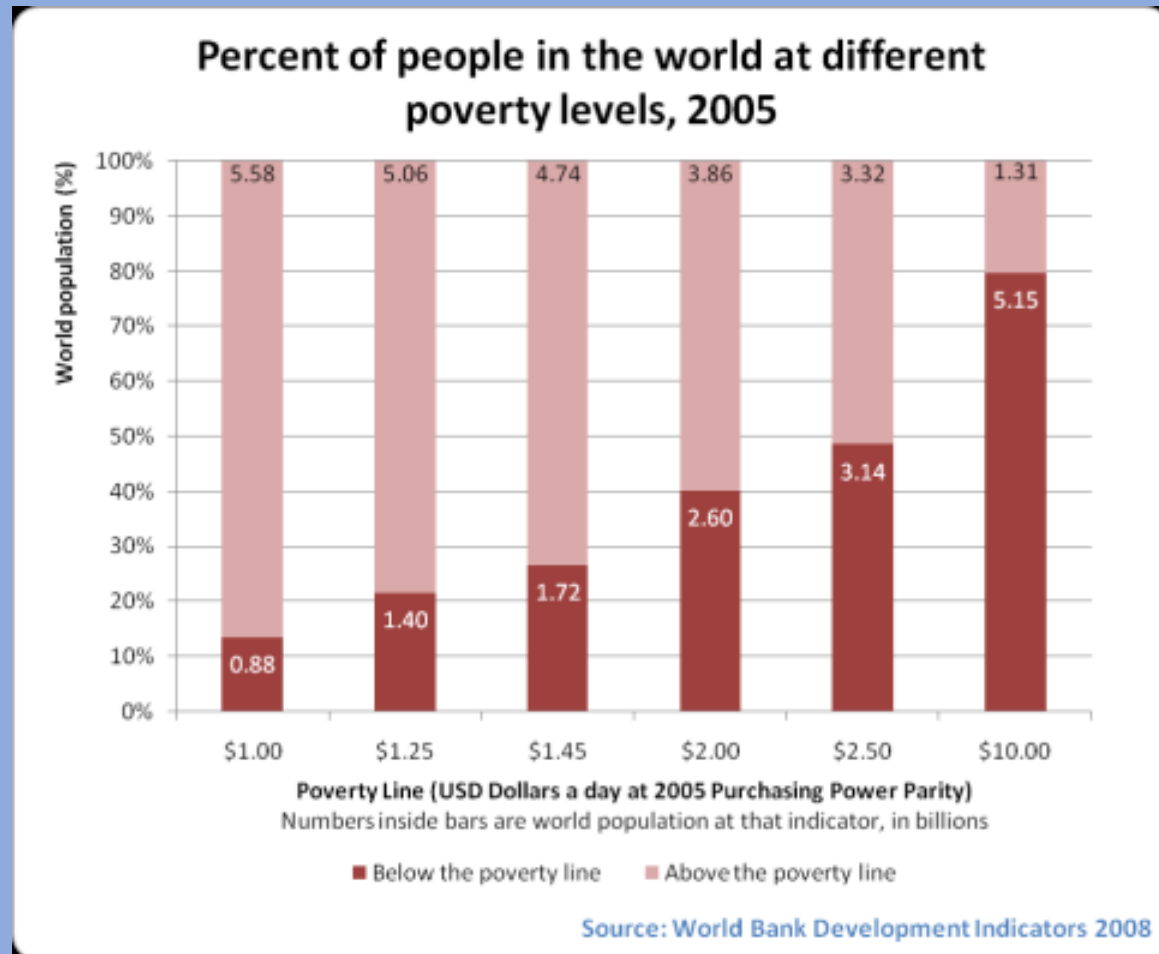
- **790 million people in developing countries suffer from being undernourished**
- **640 million children do not have adequate shelter**
- **500 million children have no access to sanitation**
- **400 million children do not have access to safe water**

A3. Facts Concerning Poverty (cont')

UNICEF's State of the World's Children 2005 website (cont')

- **300 million children lack access to information**
- **270 million children have no access to health care services**
- **140 million children have never been to school**
- **90 million children are severely food-deprived**

Percent of People in the World at Different Poverty Levels, 2005



<http://www.globalissues.org/article/26/poverty-facts-and-stats>

A4. Causes of Poverty

A4.1 Global level

A4.2 National & Society level

A4.3 Community & Individual level

A4. Causes of Poverty (cont')

A4.1 Global level

- **Agricultural cycles**

People who rely on crops, such as fruits, vegetables and wheat survival often experience the cycles of relative abundance and scarcity.

- **Droughts and Flooding**

Environmental forces, such as storm, often cause acute periods of crisis by destroying crops and animals.

A4.1 Global level (cont')

- **Natural Disasters**

Natural disasters such as hurricanes and earthquake ruin communities throughout the world. However, developing countries often suffer much more because they have limited resources for responding to crises.

- **Economic Shift**

- **De-industrialization**

Labor force demand dropped in many regions (China as a “World Factory”)

- **Differentiation of labor market**

Primary labor market Vs. Secondary labor market
(high income, high-skilled) (low income, low-skilled)

A4.1 Global level (cont')

- Intensive farming

A vicious cycle of exhaustion of soil fertility and decline of agricultural yields.

A4.2 National & Society level

⊕ Warfare

The material and human destruction caused by warfare lead to the drop in average income, e.g. Desert Storm in 1990 to 1993.

⊕ Imbalance of Power

Political Power is disproportionately owned by some politicians. Thus they may lack of sufficient knowledge about the context to design effective and appropriate policies.

A4.2 National & Society level (cont')

✦ Social Inequality

Some cultural ideas about the relative worth of different gender, races, ethnic groups and social classes contribute to a reality that some individuals are placed in better social categories, e.g. South African history.

✦ Corruption

Corruption inhibits development projects as money runs to the pocket of those people with powers.

A4.3 Community & Individual level

⊕ **Job opportunity**

Job vacancy in the community is one of the factor affect one's opportunity to get job, especially for the new immigrants.

⊕ **Social service and support**

Assistance for some disadvantaged groups to enable them to seek job in labor market e.g. extended child care service for single parent.

A4.3 Community & Individual level (cont')

- ⊕ **Family background**
- ⊕ **Education level**
- ⊕ **Work ethics**
- ⊕ **Personal value**
- ⊕ **Disease and disability**

A5. Ways of Attacking Poverty

➤ Free trade

e.g. abandonment of collective farming in China helped millions of people grow out of poverty.

➤ Fair trade

Developing countries face a range of obstacles to trading competitively on international markets as most wealthier countries put budget on agricultural subsidies to protect their own.

➤ Direct aid

Directly help those in need through cash transfer

A5. Ways of Attacking Poverty (cont')

➤ Improving the environment

- ✧ Subsidized housing development
- ✧ Education, especially that directed at assisting the poor to produce food in underdeveloped countries
- ✧ Family planning to limit the numbers born into poverty and allow family incomes to better cover the existing family
- ✧ Subsidized health care
- ✧ Assistance in finding employment
- ✧ Subsidized employment
- ✧ Encouragement of political participation and community organizing etc.

B. Poverty in Hong Kong

B1. Facts and Data of Poverty in Hong Kong

What is Low-income family in HK?

General Household Survey (2009 Q4)*

Median Monthly Domestic Household Income by Household Size

Household Size	Median Monthly Domestic Household Income (HK\$)	55% of MMDHI
1	6,500	3,575
2	13,000	7,150
3	18,000	9,900
4	23,000	12,265

* Census and Statistics Department

Kwun Tong

Population	Kwun Tong	Hong Kong
Income	HK \$10,000 -13,100	HK\$17,500
Public Rental Housing	61.5%	31%
New Immigrant	23%	16.9%
Unemployment	8%	3.5%
Elderly	16.3%	11.7%
Domestic Violence and Child Abuse Problem	Ranked Third in HK	

Sham Shui Po

Population	Sham Shui Po	Hong Kong
Income	HK \$8,000 -11,700	HK\$17,500
Public Rental Housing	36.6%	31%
New Immigrant	18.7%	16.9%
Unemployment	8.4%	3.5%
Elderly	15%	11.7%
Working Poor	Ranked Top in HK	

Tin Shui Wai

Population	Tin Shui Wai	Hong Kong
Income	HK \$9000 -13,000	HK\$17,500
Public Rental Housing	61.5%	31%
New Immigrant	61,739 (23%)	1,162,743 (16.9%)
Unemployment	4.4%	3.5%
Single-parent Children from low-income families (aged 0-14)	73%	48%
Domestic Violence and Child Abuse Problem	Ranked Top in HK	
Facilities	No hospitals, standard libraries, insufficient public facilities, high transportation cost	

Video Clip

➤ 一百萬人的故事



B2. Related Policies

- **Chief Executive's Policy Address 2005, 2010**
- **Commission on Poverty 2005**

B3. Existing Approaches of Attacking Poverty

B3.1 District-based Approach

⊕ Programmes for building assets at the community level

- 1. Create job opportunities and utilization of unused-space in the community**
- 2. Develop wholesale and retail markets with distinctive uniqueness**
- 3. Cultural programmes**

B3.1 District-based Approach (cont')

- ⊕ **Building heterogeneous networks to increase bridging social capitals**
- ⊕ **Community economic development projects**
- ⊕ **Time Bank or Local Exchange and Trade system**
- ⊕ **Prevent discrimination and social exclusion**

B3.2 Asset-based Approach

Main Themes

- A broader and dual perspective of capital assets (i.e. money saving) and personal assets (i.e. personality characteristics, support network)
- Focus on assets and strengths, experience growth
- Assets building restores hope and future aspiration for the poor
- Helps the poor build assets for increasing self-sufficiency and long-term economic security

B3.2 Asset-based Approach (cont')

Main Themes (cont')

- Promotes economic productivity, financial independence and long-term family planning, as complementary to the existing consumption-oriented and relief-based social security's provision.

(Source: Sherraden, M. (2000). From research to policy: Lessons from Individual Development Accounts. *Journal of Consumer Affairs*, 34(2), 159-181.)

Exercise :

If you were given **three
choices, which **one**
would you choose?**

Choice 1:

In cash \$9,600

Choice 2:

Tuition Fee \$9,600

Choice 3:

**Subsidies for setting up
small business \$9,600**

Which one would you choose?

Application in HK: Children Development Fund (CDF)

Targets	Children who aged 10-16 and are from low-income families
No of participants	700 participants
Area	Hong Kong, Kowloon East & west, N.T. East & West, Tin Shui Wai, Tung Chung
Targeted Saving	Maximum HK\$ 200/ month HK\$3,000 is given to applicants who completed the 2-year saving plan.

Application in HK: Hope Development Account (HDA)

Targets	Women & Youth who are from low-income families
No of participants	70 (Phase 1: started in 4/2008) 60 (Phase 2: started in 11/2009)
Targeted Saving	HK\$ 200-500 /month
Status of Participants	80% New immigrants 80% Family problems, such as marital problems, debt, parenting issue 60% Single parents 40% Mental health problems, such as depression, bipolar depression, anxiety disorder

3 Asset Building Blocks of HDA

Human Capital

1. At least 30 hrs of training in every 6 months
2. Trainings include personal growth and vocational skills

Financial Capital

- 1: 1 Matching Fund (Max: \$9,600)
2. Monthly Saving Deposit (\$200 -- \$500) for 12, 18 or 24 months
3. Financial Education

Social Capital

1. Mentorship Program: Provide guidance & coaching on goal, leisure activities
2. Mutual Support Group

Difficulties

- Cultural obstacles – **Poverty is shameful** in Chinese
- Paradigm shift – from consumption based to **asset based**
- Inducing hope is challenging – motivate and empower people in **changing life goals**
- Intensive Manpower – on **coaching deprived participants** with family, financial, mental health problems.

B3.3 Grameen Bank

- Started in 1976, Professor Muhammad Yunus, Head of the Rural Economics Program at the University of Chittagong
- Launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor.
- The Grameen Bank Project (Grameen means "rural" or "village" in Bangla language) came into operation with the following objectives:

B3.3 Grameen Bank (cont')

Objectives:

- extend banking facilities to poor men and women;
- eliminate the exploitation of the poor by money lenders;
- create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh;
- bring the disadvantaged, mostly the women from the poorest households, within the fold of an organizational format which they can understand and manage by themselves;
- reverse the age-old vicious circle of "low income, low saving & low investment", into virtuous circle of "low income, injection of credit, investment, more income, more savings, more investment, more income".

B3.3 Grameen Bank (cont')

Micro-credit

- **Grameen believes that charity is not an answer to poverty. It only helps poverty to continue. It creates dependency and takes away individual's initiative to break through the wall of poverty. Unleashing of energy and creativity in each human being is the answer to poverty.**

B3.3 Grameen Bank (cont')

Micro-credit Project Launched in HK

- **Youth Business Hong Kong**
- **BOCHK Youth Entrepreneurs Support Project**
- **Caring Hong Kong – A Heart Warming Campaign**

B4. Measures Related to Alleviating Poverty in Hong Kong

B4.1 Measures related to Education

- ⊕ Child Care Centre Fee Assistance Scheme**
- ⊕ 12-year Free Education**
- ⊕ Kindergarten and Child Care Centre Fee Remission Scheme**
- ⊕ Cross-net Travel Subsidy Scheme**
- ⊕ School Textbook Assistance Scheme**
- ⊕ Examination Fee Remission Scheme**

B4.1 Measures related to Education (cont')

- ⊕ **Financial Assistance Scheme for Post-secondary Students**
- ⊕ **Tertiary Student Finance Scheme - Publicly-funded Programmes**
- ⊕ **Non-means-tested Loan Scheme / Non-means-tested Loan Scheme for Post-secondary Students**
- ⊕ **Sir Edward Youde Memorial Fund Scholarship Scheme**
- ⊕ **Continuing Education Fund (CEF)**

B4.2 Measures related to Housing

No. of different types of permanent housing*

Type (thousands unit)	2004	2008	2009
Public rental housing (1)	707 29.3%	727 28.8%	740 29.0%
Subsidized housing (1)(2)	391 16.2%	396 15.7%	394 15.5%
Private housing (2)(3)	1 316 54.5%	1 401 55.5%	1 416 55.5%
Total	2 414 100%	2 524 100%	2 550 100%

Remarks: * The number indicates the no. of units in the end of September of the year.

- (1) The public rental housing sold by Housing Authority is classified as subsidized housing for sale.
- (2) Subsidized housing for sale refers to the unit sold by Housing Authority and Housing Society that cannot to be further traded in market. The subsidized housing which can be traded in market is classified as private housing.
- (3) The number shown includes the no. of non-residential unit used for residential purpose.

B4.3 Measures related to Transportation

- ⊕ **Rehabilitation Bus**
- ⊕ **Transportation Support Scheme**
- ⊕ **Student Travel Subsidy Scheme**

B4.4 Measures related to Employment

- ⊕ **Youth employment training program**
- ⊕ **Youth self employment support scheme**
- ⊕ **Employment Programme for the Middle-aged**
- ⊕ **Support for Self-reliance scheme Intensive Employment Assistance Project**
- ⊕ **Direct Employment Scheme**
- ⊕ **Social Enterprise**

B4.4 Measures related to Employment (cont')

- ⊕ **Minimum wages and standard work hours ???**
- ⊕ **Retraining and continuing education (VTC & ERB)**

B4.5 Measures related to Social Welfare

➤ Services

- **Family Support Networking Team**
- **Family & Child Welfare Services**
- **Medical Social Services**
- **Services for Elders**
- **Services for People with Disabilities**
- **Services for Offenders**

B4.5 Measures related to Social Welfare (cont')

➤ Projects

- **Social Enterprise—Enhancing Self-reliance through District Partnership Programme**
- **Community Investment and Inclusion Fund (CIIF)**
- **Partnership Fund for the Disadvantaged**
- **District Support Scheme for Children & Youth Development**
- **Subsidized After School Care Programme**

B4.5 Measures related to Social Welfare (cont')

➤Direct Aid

- **Comprehensive Social Security Assistance (CSSA)**
- **Higher Disability Allowance**
- **Normal Disability Allowance**
- **Higher Old Age Allowance**
- **Normal Old Age Allowance**
- **Criminal and Law Enforcement Injuries Compensation**
- **Traffic Accident Victims Assistance**
- **Emergency Relief Fund**
- **Food Bank**

B5. Other Initiatives of Attacking Poverty in Hong Kong

B5.1 The Child Development Fund

B5.2 The Food Bank

B5.1 The Child Development Fund

The First Batch of 7 Pioneer Projects

Regions / Districts	Operating NGOs
Hong Kong Island	Baptist Oi Kwan Social Service
Kowloon East	Christian Action
Kowloon West	Industrial Evangelistic Fellowship
New Territories East	Tung Wah Group of Hospitals
New Territories West	The Hong Kong Federation of Youth Groups
Tung Chung	Hong Kong Sheng Kung Hui Welfare Council
Tin Shui Wai	Tung Wah Group of Hospitals

B5.2 The Food Bank

Regions / Districts	Operating NGOs
HK Island, Kwai Tsing	St. James Settlement (眾膳坊)
Sham Shui Po, Kowloon City, Yau Tsim Mong	Tung Wah Group of Hospitals (善膳堂)
Kwun Tong, Wong Tai sin, Sai Kung	Kwun Tong Methodist Social Service (拾落穗者)
Shatin, Tai Po, North District	HK Women Development Association Ltd. (膳糧行動)
Tin Shui Wai ,Yuen Long, Tuen Mun	Hong Kong Sheng Kung Hui Welfare Council (恩澤膳)

C. Suggested forms of activities for Senior Secondary Students

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- 1. Visits to Service Units**
- 2. Interviews with Service Users**
- 3. Experiential Activities**
- 4. Organising Related Programmes**
- 5. Role Play**
- 6. Video Watching & Group Discussions**
- 7. Interviews with Stakeholders**
- 8. Self Goal Setting**
- 9. Rendering Care and Concern for the Poor**

1. Visits to Service Units

Aim: Enhancing the student's knowledge concerning the related service provision in Hong Kong.

Content: Understanding the rationale, operation, outcomes and effectiveness of the project / service unit to be visited. Worksheets are provided for evaluating students' understanding.

2. Interviews with Service Users

- Aim:** To understand the 1st hand feeling and perspectives of the poor, concerning their need and the effectiveness of particular project for them etc.
- To arouse students to reflect for their living mode.
- Content:** Guided interview, direct conversation between the service users and students, personal sharing of students.

3. Experiential Activities

- Aim:** To strengthen students' understanding on the difficulties encountered by the poor.
To enhance students' empathy towards the poor.
- Content:** Arrange students in small group to experience a day / a session with a poor, e.g. picking abandoned carton, having a simple meal, sleeping without air-conditioning, sharing experience with classmates.

4. Organising Related Programmes

- Aim:** To build up students' sense of responsibility towards the problem of poverty.
To assist other students to understand the difficulties of the poor.
- Content:** Enabling students to organising programme within school or in the community. e.g. exhibition, fund raising, volunteer service, film show & simulation activity, etc.

5. Role Play

- Aim:**
 - To strengthen students sense towards the constructive factors for the issue of poverty.
 - To facilitate students to explore the possible ways of attacking poverty in different level.
- Content:**
 - Assign student with different backgrounds and characteristics, e.g. new comers from Mainland China, elderly, children from poor families, and arrange them to take part in different simulated society system, e.g. different work setting, education institute, bank & enterprise, etc.
 - Debriefing session is arranged after the activity.

6. Video Watching & Group Discussions

- Aim:**
- To facilitate students to reflect on different context, e.g. personal loving mode, individual's responsibility towards the issue, the factors concerned the issue, etc.
 - To enhance students' understanding on the issue of poverty.
- Content:**
- Video or film show followed by a group discussion or reflection log exercise.

7. Interviews with Stakeholders

- Aim:** To deepen students' understanding on the issue of poverty.
- To provide alternative perspective for the students to understand the need and the limitation of attacking poverty.
- Content:** Arranging interview with stakeholders, e.g. frontline worker of service provider, counselor, funder, management staff of social enterprise, etc.

8. Self Goal Setting

- Aim:** To assist students to take action to make positive change on his living morale in order to help attacking poverty.
- Content:** Setting goals for own self, e.g. donation plan, constant participation in volunteer activities and consuming in social enterprise, etc.

9. Rendering Care and Concern for the Poor

Aim: To encourage students to render social and emotional support for the poor.

Content: Sending encouraging cards, constant visit, fun day for members from poor families, etc.

References

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- **Cheng, L.C. (2004). Developing Family Development Accounts in Taipei: Policy Innovation from Income to Assets. CASE paper 83, London: Centre for Analysis of Social Exclusion, London School of Economics. Websites and suggested readings**
- **The Government of Hong Kong Special Administrative Region of the People's Republic of China (2005) Report of the Commission on Poverty**

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- 黃洪、林靜雯(2005)。深水埗區貧窮問題及扶貧工作現況：以「需要為本」及「資產為本」的分析。深水埗區議會關注貧窮問題工作小組
- 香港社會服務聯會(2009)。協助清貧人士走出貧窮給社工的資源冊
- 香港社會服務聯會(2009)。獻給關愛的老師支援清貧學生的資源冊

Useful Websites

- 扶貧資訊網

<http://www.poverty.org.hk>

- Hong Kong Statistics from Census and Statistics Department

<http://www.censtatd.gov.hk>

- Commission on Poverty

<http://www.cop.gov.hk/b5/news.htm>

- Oxfam Hong Kong

<http://www.oxfam.org.hk/>

Useful Websites (cont')

- **Child Development Fund**
<http://www.cdf.gov.hk/eindex.html>
- **Grameen Bank, Banking for the Poor**
<http://www.grameen-info.org>
- **Youth Business Hong Kong**
<http://yen.hkfyg.org.hk/ybhk>

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