

Congratulatory Message

Congratulatory Remarks on ICSW-NEA Newsletter



Heung Bong Cha

President of ICSW NorthEast Asia Region

President of Korea National Council on Social Welfare

I would like to extend my pleasure to all members on publishing the third issue of the ICSW-NEA Newsletter. Since the first newsletter was issued in May 2014, the ICSW-NEA Newsletter has contributed to exchanging information and sharing experiences built in promoting social welfare,

social development and social justice which aim to reduce poverty, hardship and vulnerability throughout the world, especially amongst disadvantaged people of our member organizations.

It is more meaningful that the Joint World Conference on Social work, Education and Social Development was held from June 27 to June 30, 2016 in Seoul, Korea at the same time along with the publishing of the ICSW-NEA Region Newsletter. Thanks to the support from ICSW NEA member organizations, the conference became an international festival which over 3,000 social workers and experts in diverse fields of social welfare participated in.

During the 20th Century, the North-East Asia Region has achieved remarkable progress in economy and social work. However, along with the progress, social problems including low fertility, ageing population, inequality and bi-polarization, etc caused by social change have become diverse, and the demand related to social work has been increasing.

I believe that the ICSW-NEA Newsletter will keep playing an important role in resolving social issues in North-East Asia Region and also in building friendship among ICSW-NEA member organizations.

The ICSW-NEA Newsletter is the outcome made by our passion and efforts, and I do not doubt that this will allow our region take a huge step forward in the field of social welfare. Again, I would like to express my sincere gratitude to everyone who has provided assistance, including Prof. Hyebin Han, Chief of the editorial board whose members have dedicate their time and energy for the successful publication of this newsletter, and I ask for your continued interest and support.

Congratulatory Message

Hyebin Han

Chief of ICSW NorthEast Region Editorial Board
Professor of Seoul Theological University

SWSD Takes Place for the First Time in Seoul

Under the theme of “promoting the dignity and worth of people”, the conference will be held on June 27-30



The largest scholarly conference in the world, the joint world conference on social work, education, and social development (SWSD) takes place under the theme of “promoting the dignity and worth of people” on June 27-30 for four days at the COEX convention center in Seoul.

The joint world conference was organized as the leaders of three international organizations, namely the International Council on Social Welfare (ICSW), the International Federation of Social Work (IFSW), and International Association of Schools of Social Work (IASSW) combined three global conferences which had been held biennially for the past 50 years.



The first joint world conference was held in Hong Kong under the theme of “social welfare and social development”, the second conference in 2012 in Sweden (Stockholm) under the theme of “social welfare and social development: action and impact”, and the third conference in Australia (Melbourne) under the theme of “social welfare, education, and social development: promoting social and economic equality”.

The joint world conference consists of conferences, symposia, workshops, and exhibitions regarding related agenda including social welfare, education, and social development. In each conference,

over 3,000 social welfare experts from more than 100 countries participate.

Joined by over 3,000 social welfare experts from more than 100 countries

As a member state of the ICSW, Korea has been participating in this conference since it joined the ICSW in 1959 to introduce its welfare policy and services to the world.

Heung-bong Cha, the president of Korea National Council on Social Welfare organized a hosting committee by combining efforts with other talents and experts in the social welfare community, “determined to host the conference in Korea for a smooth path toward the advanced welfare society in Korea”, after he participated in the Stockholm conference in 2012.

As a result of proactive efforts by the president Cha, himself working as the chairman of the hosting committee, the hosting evaluation committee for the joined world conference, which was held in LA, the United States for three days on January 25-27, 2013, unanimously decided to hold the 2016 world conference in Korea. At that time, the social welfare community in Korea praised that “president Cha’s proactive efforts for hosting the world conference bore great fruit”.

Hosting the joined world conference for the first time in Korea is expected to provide an impetus for promoting the achievements and excellence of Korea’s social welfare and for developing toward a social welfare centered nation. In addition, the conference is expected to contribute to the development of social welfare in Korea through the introduction of the global trends in social welfare and the expansion of information exchange, and to the enhancement of interests and involvement in social welfare.

The SWSD Seoul will be cosponsored by four organizations including Korea National Council on Social Welfare, Korea Association of Social Workers, Korea Council on Social Welfare Education, and Seoul Welfare Foundation. The organizational structure responsible for the operation of the conference is represented by the organizing committee, consisting of 43 members recommended by the cosponsors, and five divisions including planning and communications, facility and exchange, exhibition, sponsorship, and academics, with about ten members in each division under the organizing committee.

Major program of the conference can be summarized as △ keynote speeches by global authorities in social welfare; △ workshops and symposia, where social welfare experts will present and discuss

scholarly themes; △ promotional booths for exchanging information about social welfare system and institutions; △ site visits for introducing exemplary social welfare facilities in Korea to conference participants; and △ welcoming and farewell dinners for socializing among people in social welfare.

Therefore, the organizing committee prepared a solid program combining both theory and field by incorporating field visits rather than just a program filled only with presentations and discussions.

Combination of theory and field such as symposia and field visits

Keynote speakers for this conference include Ilha Yi, the president of Good Neighbors; Silvana Martinez, the president of Argentina Association of Social Workers; Mark Henrickson, a professor in Massey University; John Fung, the business director of the Hong Kong Council of Social Services, and other renowned figures in social welfare worldwide. With regard to academics, for symposia, 93 papers were received and 85 of them passed; 1747 personal abstracts were received from 84 countries and 1450 of them passed. Also as field visit institutions, △ mental health institutions (Seodaemoon Haebeotnoori, Taewha Spring House), △ general social welfare institutions (Shilim General Social Welfare Institution, Neuingin General Social Welfare Institution), △ general welfare institution for elderly (Boondang General Welfare Institution for Elderly, Yongsan Municipal General Welfare Institution for Elderly), △ general welfare institution for the disabled (Seoul Nambu Municipal General Welfare Institution for the Disabled, Seoul Municipal General Welfare Institution for the Disabled), and △ child rearing facilities (Seoul SOS children's village, the Virgin Mary Ja-ae Dream Hill) were selected.

The minister of Health and Welfare will join the opening ceremony and give a welcoming speech; the ministry is expected to introduce institutions and welfare policy through promotional material at its promotional booth.

Introduction of Keynote Speech

Making a Better World by Promoting Worth of People: Challenges and Roles for NPO's



Ilha Yi (President, Good Neighbors, Korea)

The progression towards a better world is achieved by the people who are concerned about the social issues. However, it is usually difficult to yield necessary changes at an individual level, and hence, the changes are often realized by the government bodies, corporations, and NPOs with a structured organization of the concerned individuals. A society where NPOs thrive is a healthy society, as the NPO activities promote better government and corporations that benefit the society as a whole. Furthermore, NPOs reach out and help those left unattended by their governments and the mainstream economy, to uphold their basic human rights and dignity.

Since the early 1970s, I worked for an international NPO that implemented humanitarian assistance program in Korea with support from foreign donor countries. By late 1980's, however, I realized that the existing welfare delivery system was no longer appropriate for Korea because of the unprecedented economic growth that led to drastic changes in all aspects of the society. The welfare delivery programs needed to move away from a humanitarian relief model where unilateral services are delivered to passive beneficiaries, to a new community-oriented model that is driven by active participation of the beneficiaries, development focused, and more sustainable.

The 1988 Summer Olympics held in Seoul symbolized Korea's miraculous economic achievements. It was also a pivotal time in Korean history in terms of development cooperation. With Korea expected to join OECD soon, Korea International Cooperation Agency (KOICA) was established on April 1st, 1991, officially marking Korea's transition from a long-standing aid recipient country to a donor country.

On March 28th, 1991, Good Neighbors International (GNI) was established to embody an innovation

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inNPO modelin light of the great changes that the Korean society was undergoing. GNI startedout with USD 150,000 raised from 8-member volunteer staff and 128 due paying members, with the mission statement that states “We’ll go anywhere people need help beyond races, religions, and regions to make the world a place without hunger, where people live together in harmony.” GNI strived to be a pure civilian movement from the beginning, focusing on developing individual contributions.After sustaining annual growth rate ranging between 50% and 100% since the inception, GNI is now an international organization serving more than 3.2 Million beneficiaries in Korea and 35 field countries around the world, with1,200 employees in Korea and 3,000 local staff overseas. GNI is supported by 16,000 volunteers, 410,000 members, and anannual program budget of over USD 160 Million.

Along with its growth in size, GNI has achieved significant progress in protecting and enhancing the lives of neglected people.GNI led the effort inpushing forward legislation of relevant laws and establishment of policiesin prevention and the treatment of child abuse in Korea. GNIhad developed an integrated social services model and expertise in service practices that still provides crucial support to the enforcement of the laws.

On the international front, GNI’s programs go beyond delivery of donated goods. Mobilization and empowerment of local community leader groups are at the heart of GNI’s programming. With capacity building programs provided in parallel,the enhancement of GNI’s beneficiaries’ livelihood is more self-directed, self-motivated, and sustainable.

GNI staff’s role in the field is deliberatelylimited to an “enabler” and “facilitator”. Instead of being the “deliverer” of services, GNI staff looks forlocal leadersand resources and focuses on creating and managing various networks of subject-matter experts, donors, volunteers, etc. to forma more effective, transparent, and sustainable operational structure. Moreover, by establishing numerous cooperatives, microloan programs, and social enterprises leveraging appropriate technologies, GNI is making progress in attacking the root causes of poverty that plague vulnerable communities.

After Korea becamea member of OECD Development Assistance Committee (DAC) in 2010, KOICA’s annual budget soared and currently stands at around USD 600 Million, more than 20 times the initial budget in 1991. KOICA needed a capable implementation partnerin development cooperation, and GNI, equipped with necessary network and human resources,was able to forma strong cooperativepartnership with KOICA, as Korea’s representative development NPO.

You and I have chosen a career in social welfare to embrace neglected people’s suffering based on belief in human equalityand respect for human rights. We must takedisciplined, yet innovative, approachesin designing programs and mobilizing people to maximize effectiveness.

I wish that your sincere dedication to your mission, together with your professional expertise, would make this world a place where everyone is respected and given a fair opportunity to take charge of one’s own life in high hopes and happiness.

Politics, Democracy and Social Work in Latin American and Caribbean



Silvana Martinez
(IFSW, Latin America & Caribbean Region, Argentina)

In this dissertation I will address the link between Politics, Democracy and Social Work. Latin America and Caribbean is the most unequal region in the world. These inequalities do not come from God's plan or random or accident. They are the historical result of human interventions. On the one hand, they are the result of imperialisms that usurped our lands, wiped out our peoples, and plundered our riches.

On the other hand, they also are the result of the actions of national elites and oligarchies and bourgeoisies who have been enriched by this same process of encroachment, destruction and looting. There have been and they remain external colonialisms, but also internal colonialisms that have operated in our countries.

Inequalities have their deepest roots in a capitalist, patriarchal, and colonial order that has been built in Latin America and Caribbean, often to blood and fire, other times through sophisticated mechanisms of domination and oppression as financial governmentality, international financial organizations, social media and political hegemonic speeches, among others.

Financial governmentality has been very effective from the 1970s by economic globalization, expansion of large transnational corporations, international financial markets, civilian and military dictatorships, dismantling of Welfare State, and installation of neo-liberalism as a new philosophical, political, economic and social paradigm.

Civilian and military dictatorships installed in Latin America and Caribbean in 1960s and 1970s, after the triumph of the Cuban revolution, were true forces of territorial occupation that wiped out his own population. They murdered Presidents with strong popular support, intellectuals, artists, scientifics, social militants, including thousands of Social Work students and social workers. Only in

Argentina, there were more than 30,000 murders and disappearances of people.

New-conservatism in worldwide installed and New-liberalism in Latin America and Caribbean already installed since 1970s, merged and enhanced in 1980s and 1990s greatly deepening the social inequalities. In addition, the dismantling of Welfare State and the systematic loss of social rights, hunger, malnutrition, poverty, unemployment, job insecurity, exclusion, misery, looting and violence expanded, among other consequences for our peoples.

However, the process of domination also generates processes of emancipation. In the 1990s strong social protest movements emerge. Towards the end of the Decade, political leaders such as Hugo Chávez and Inacio Lula Da Silva emerge. Progressive Governments with strong popular support they install. This process to other countries such as Bolivia, Argentina, Ecuador, Chile and Uruguay expands.

The 2000s has been called "Earned Decade" by some authors and too "The Latin American Spring". Politics as an instrument of social transformation and not as an instrument of social dominance is retrieved. Democracy as a way of life and popular participation in decision-making is also retrieved. The dream of Latin American Great Homeland, which fought Latin Americans bigger heroes such as Simón Bolívar and San Martín and the Cuban thinker José Martí is too recovered.

These emancipatory processes show the ability of resistance and struggle of our peoples. They too show that the processes of domination dialectically originate processes of social emancipation. They likewise show the strength of historical consciousness and the popular organization. But they overcoat show the dignity of our peoples, who prefer standing to die than kneeling to live.

From Latin America and Caribbean we argue that the political dimension is constitutive of Social Work. We think that only a real participatory democracy rights guarantees and historical conditions for the pursuit of social justice she creates. We overcoat argue that Social Work is only compatible with Politics as a liberation and emancipation instrument, not as domination and oppression instrument.

Neutrality in Social Work is only an illusion. Professional practices and knowledge production never are apolitical or neutral. They never occur outside of historical processes. On the contrary, our professional practices always reflect a political position. We can to validate or to reproduce an unequal and unjust social order, but we too can to question this order seeking to transform it.

Such as we know, there is not a unique way of thinking and doing Social Work. In one position, there is a Social Work that social control seeks and social dominance validates, deepening the processes of oppression. It is a conservative and moralist Social Work, and his actions are linked to individual assistance and charity. In other position, there is too an emancipatory Social Work, which deeply questions the three oppression systems of imperialism: capitalism, patriarchy and colonialism. This is a non-oppressive Social Work that seeks to deepen the democratic processes, the citizenship construction of and social justice.

Challenges and Opportunities for Social Workers in Contemporary Information Society



John FUNG Yat Chu
(Business Director, Sector and Capacity Development, The Hong Kong Council of Social Service)

Information society is a loosely defined concept. Since its first use in the sixties, many of us have witnessed that more and more so the world has become so heavily dependent on the flow and use of quality information.

And increasingly we are convinced that each and every aspect of the contemporary world, economics, politics, environment, social development, cultural activities and arts could all be so quickly and deeply influenced by information, or the lack of it.

Information and communication technology (ICT) obviously has amplified the significance of information in contemporary societies. The capability to generate, maintain, and process data seems to be creating a new paradigm to understand this world. And the speed of change is accelerating too. Ninety percent of the world's total volume of data was created in just the last two years alone. The implications of such a phenomenon affecting human civilization are simply too big to ignore. This presentation will discuss the trend of Big Data as an example.

The speedy advancement of ICT, and in particular the internet, has ushered us into an ever changing world to which we are still adjusting. The way human beings on this planet live their lives today is so different from just 20 years ago. And how has our social work profession gone in this adjustment process? Over the last few decades, there seemed to be three very distinct views when social workers are faced with the ICT.

The first view is to embrace technology with little reservations. It emphasizes that technological development is but a natural course of evolution. Issues, including challenges to morality and our legacy of professional practices, are but teething problems. While effectiveness and efficiency of applications should be the main concerns, the social work profession should take up the challenges and leverage on the opportunities that ICT can provide.

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The second view is more of a prudent or skeptical one. It regards ICT as a necessary evil at most and emphasizes the original noble purpose of social work, the irreplaceable human touch in the helping process, the tacit knowledge and intuition somehow embedded in our practice. It despises the unconditional adoption of technology and believes that we should be watchful when ICT is creeping to cross the line.

These two polarized views represent very different attitudes but they share one thing in common. And that is, they both look at ICT as tools.

The third view looks at ICT as an environment, not as a set of tools. Tools are replaceable and most of the time could have alternatives. One can choose not to use a hammer but a thick book plus a fist to assemble a bed. Environment is not a tool. One cannot choose to swim if there is no water, or choose to walk freely if there is no gravity. The third view argues that ICT is not a tool like hammer, but context like water and gravity.

This view is more compatible with the notion of information society. There is not much of a choice in front of us, if social work wants to stay relevant to the contemporary world. When the context, this world, in which social work takes place has substantially changed, the method through which we deliver social work will have to change. The consideration of 'People in Context' prevails.

For example, while acknowledging that there are both desirable and undesirable elements in the environment, there is no way known that social workers could outreach to young people in the cyberspace without entering the cyberspace itself. This presentation will discuss the cyber youth work project in Hong Kong as an example.

The third view argues that the context of social work has indeed "substantially" changed. For instance, our clients, the reason that social work exists, not just young people, but the world's population in general, including a substantial portion of the disadvantaged and the poor, are now technically connected. By the end of 2015, 97 percent of world population, more than seven billion, covered by mobile network and about 50 percent of world population are having a supercomputer in the pocket, always on, always connected. Considering too the trend of Internet of Everything (IOE) which refers to a world where things, eye glasses, cups, papers, buildings, cities are also connected through the internet, it is hard to imagine that the methods of our helping profession could be like that in the old days.

This presentation will discuss a few megatrends of technological development that are calling for our immediate attention. The implications of ICT to both clinical practice and macro social work practice will be touched on. Challenges and opportunities regarding management and development of social service organizations, community engagement and social movements will also be addressed.

The Benefits of Disclosure – One Step towards Ending HIV-Discrimination



Romy Mathys
(Quartierverein Sentitreff Luzern & Aids Hilfe Bern,
Switzerland)

Social work, education and community development can play a crucial role in restoring worth and dignity of people living with HIV. The vast majority of the 37 million people living with HIV all over the world are living in fear of discrimination and stigma. Fear is the one thing that millions of them have in common: Irrational, unspeakable fear of what might happen if anybody would find out about their HIV-status. Some allow fear to rule their lives for a couple of weeks or months, others suffer for years before they face up to it. The process of confronting such fears can lead to unforeseen results and many might realize that those fears are not even real, but just some inexplicable fantasy stressing them into isolation, depression or even suicide.

When I was diagnosed with HIV in 1986, I allowed fear to rule my life for years. Fear to get sick and die of Aids, afraid to tell anybody, feeling dirty and shameful, unworthy to be loved and accepted. Without professional help I would never have made it. The social worker of our local Aids association saved my life taking me through the process of confronting my fears. Because we went all the way down to my deepest fears and back, I experienced some kind of miracle: once I faced up to the monster of my fears, it transformed into something beautiful, strong and powerful. This transformation of fears into self-confidence healed me and empowered me to disclose to the whole world. Free of fears I was able to enjoy a new quality of life. Activists say that HIV stigma is the real killer. Stigma to be both: internal and external. For me internal stigma - or self-stigma - made me feel miserable, guilty, unworthy and ashamed.

To end HIV-stigma and discrimination, it needs to be addressed on an internal and an external level. On the internal level we need to provide psychosocial support for those caught up in the self-stigmatizing trap. On the external level, we need to raise awareness in communities promoting acceptance and support for those who disclose. And we need to run campaigns promoting

awareness and acceptance on a macro-level. People living with HIV will continue playing important roles on each of those levels: by giving HIV a face, being role models for those living in fear, getting involved in prevention, giving testimonials and answering questions of people who want to understand more about HIV.

Structures for psychosocial support and counselling are in place. But the aim of such counselling cannot end at informing people about their rights to keep HIV a secret. For their health and to restore their worth, disclosure needs to be the overarching aim of HIV-counselling. To achieve this, those living openly with HIV have to play an important role. UNAIDS established the «Greater involvement of people living with Aids» known as GIPA-principle. Those who have disclosed themselves are the ones to motivate their peers to overcome fears. There can be no wellbeing for people living in fear and self-stigma. And if we commit ourselves working towards disclosure, we might make the one important step to end Aids-stigma and discrimination. Everybody benefits from disclosure: the person disclosing will enjoy a better quality of life, while those disclosed to will have a chance to accept a person with HIV, to offer their love and support. South African activist Zackie Achmat expressed this accurately: «Aids isn't something we are going to cure-it's gonna cure us».

Peer support has proven to be crucial for disclosure. Those living openly with HIV became role models and living proof a life without fear of discrimination is possible. They set up telephone helplines, run support groups, founded associations and have been counselling, comforting, empowering and encouraging their peers as volunteers. When funds for HIV/Aids started to flow, social workers got employed. And 30 years later activists are still volunteering as peer supporters, counsellors and public faces for acceptance campaigns or spending days with journalists. Some have us have over 20 years of expertise on volunteering in the HIV-field.

This is my plea: We need to find ways to remunerate or employ such long time volunteers and put supportive structures in place to assure they will be able to work towards disclosure. Create projects remunerating «peer workers» for their time, efforts and expertise. If we don't start today, we might lose them tomorrow. Some are frustrated, have given up their hope to find any employment with HIV and withdrew completely. If really we want to end internal and external stigma, we need those living openly with HIV to stimulate and accompany disclosure processes. We need to put structures in place supporting and empowering them. Activist and social worker need to start to work together as partners, so that - HIV will cure us.

Promoting the Dignity and worth of all people: The privilege of social work



Mark Henrickson
 (Associate Professor, Massey University, New Zealand)

The conference theme this year is 'Promoting the dignity and worth of people'. This theme is both important and a challenge to social work. It is important because it sets out the ambition of our profession to promote the dignity and worth of all people, including all genders and sexualities. It is challenging, because in many places around the world all genders and sexualities are not treated with dignity, and their worth is not promoted. We live in a time when concepts like 'gender' and 'sexuality' are increasingly complex, and traditional vocabularies and categories are increasingly less meaningful. In some countries lesbian, gay, bisexual, transgender, intersex and queer persons (sexual and gender minorities) have seen some advances in the last few years. However, in many countries sexual and gender minorities—who have existed throughout history in all cultures—are still objectified, stigmatised, pathologised, and criminalised. There are places around the world where it remains illegal to be a sexual or gender minority person, or even to talk about sexual and gender diversity in a positive way. In some countries it is legal to arrest, imprison, torture, and even to execute gender and sexual minorities simply for the crime of existing. In some regions rape of gender nonconforming persons is accepted and even encouraged. Sexual and gender minorities are accused of being disruptive and transgressive, of upsetting the social order, of being perverse, sinful, and worse. It is rarely gender and sexual minority persons who seek out the struggles for rights, but cisgender heterosexuals who force these issues to the fore. Speaking out in such environments can be risky and dangerous, yet our profession requires that we challenge oppression.

Social work practitioners, educators and researchers are privileged in that we have the power either to reproduce or to challenge prevailing social norms. We can choose to collaborate with oppression and require that individuals and groups conform to dominant cultural expectations of what is normal, appropriate or legal. Or we can choose to exercise a different kind of privilege: to learn from gender and sexual minorities and their families, so that we continue to be an active, dynamic and living profession that recognises and celebrates human diversity. If social workers are to live up to the values that lie at the core of the international definition of social work—social justice, human rights, respect for diversity—our pathway is clear: to promote the dignity and worth of all people.

Waves Against the Wall? International Migration and Social Work



Abye Tasse
 (University of Nouakchott, Mauritania)

Promoting the dignity and worth of people, theme of the world conference of Social Work and Social Development, is an opportunity to address current and central issues of the profession's engagement. Migration, refugees and policies affecting these communities are at the heart of today's social transformation. What we are witnessing today is most probably the most important refugees displacement since the Second World War. There is no single day, without a number of migrants and refugees being killed.

According to the International Office for Migration (IOM), over 40,000 people lost their lives since the year 2000. Paradoxically, these people perished during their attempts to reach safe places. 2015 is the most deadly, with over 5,350 deaths recorded in the Mediterranean, Southeast Asia and along the US-Mexico border, to mention a few.

The need for protection of marginalized communities, chiefly, children and women is drastically increasing. However, simultaneously, we observe that 65 countries around the world are engaged in erecting security walls to stop or at least limit the access to their territories for those in need of protection.

Social work and social development workers around the world are engaged daily in supporting these communities. However, the issues at hand are much difficult to address in a fragmented fashion. The need for a large coalition, on the Global Scale of all of those dedicated to support these communities is of paramount importance. The Global Agenda for social Work and Social Development is a unique possibility to attempt drawing collectively a direction of engagement. Time is not only of understanding the issues at hand, but also to get organized at a global level.

Japan

Social Protection Policy in Japan~Independence Support System for the Needy

1. Overview of “Poverty” in Japan

The number of recipient of the public assistance was 882,229 (0.7% of total population) in 1995. Since then, it has been increasing, and in February 2016, it recorded the highest number ever, 2,161,307(1.7% of total population).

Chart No.1 shows the ratio by recipient household types. It can be seen that the “Others (that means working age)” has significantly increased (from 10.1% to 17.0%) after the so-called Lehman Shock (2008), and it is considered as a critical problem along with the high ratio of the senior citizen household.

Chart No.1 Changes of the number as well as of the ratio of recipient of the public assistance per household type (Ministry of Health, Labour and Welfare)

		2007 ^{*1}		April 2015 (approx.) ^{*2}	
Recipient household		number	ratio	number	ratio
Total		1,102,945	100.0%	1,613,400	100.0%
Type	Senior citizens	497,665	45.1%	792,209	49.1%
	Fatherless	92,910	8.4%	104,241	6.5%
	Sickness/injury/disability	401,087	36.4%	442,006	27.4%
	Others ^{*3}	111,282	10.1%	274,944	17.0%

*1 Statistics of welfare administration reports (households under suspension are not included.)

*2 Survey on Public Assistance beneficiaries (households under suspension are not included.)

*3 Ratio by age in 2013:

Age	Ratio
20~29	5.4%
50~	54.0%

Since 2007, the word of “working poor” has started to be used in Japan, and highlighted the existence of a group of people, who are working hard but being a non-permanent worker, etc., living with unstable working condition and limited income, which make them difficult to lead a decent life. “Toshikoshi Haken Mura (End of the year Temporary Workers Village),” in which soup kitchen service or introduction to welfare consultation service were provided for dismissed temporary workers so that they could live on to the next year, from the end of 2008 to the beginning of 2009, also drew attention of people.

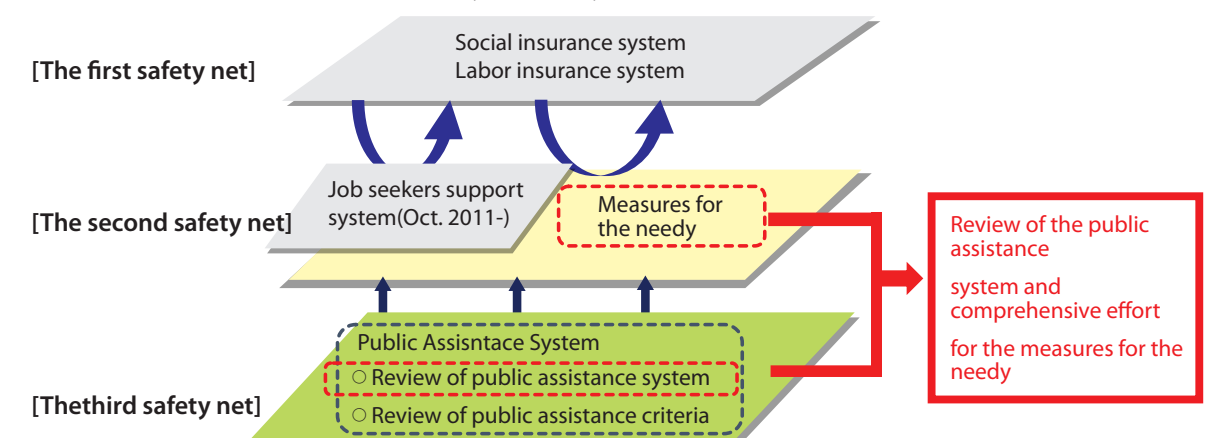
At the same time, child poverty was recognized as a big problem. The relative child poverty ratio in Japan is 15.7%, and it is 10th high among 34 OECD countries (OECD, 2010).

2. New Measures for the Needy

To cope with the above-mentioned situation, various measures have been taken, including the project to support the employment of public assistance recipients (2005~), the project of community support station for young people (2006~), etc. Independence support system for the needy started in 2014 as a model program has become a project based on a law in April 2015 corresponding to the worsened situation.

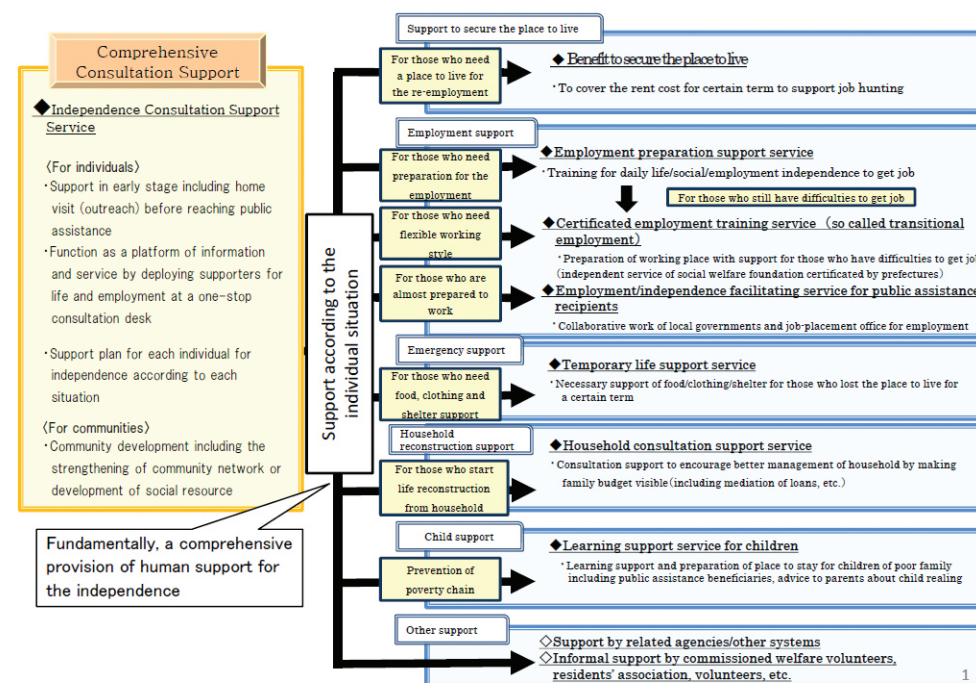
This independence support system for the needy can be positioned as the second safety net between the first safety net (social insurance system and labor insurance system) and the final safety net (public assistance).

Chart No. 2 Review of the public assistance system and the overall picture of the new measures for the needy (Ministry of Health, Labour and Welfare)



This independence support system for the needy is carried out by local governments (where the social welfare office is located; in case of city the city government, in case of towns and villages, prefectures are the entities), and mandatory services are implemented everywhere. 40% of them are carried out directly by local governments, and 60% are entrusted to others. Among them, 76% are entrusted to councils of social welfare. Concerning its structure, please refer to Chart 3.

Chart No.3 Outline of independence support system for the needy
(Ministry of Health, Labour and Welfare)
(Appendix)



Necessary staff for mandatory services are chief consultation supporters, consultation supporters and employment supporters. In total, 4,162 staff members are deployed throughout Japan (as of April 2016, Ministry of Health, Labour and Welfare). From April to December 2015 (9 months), 170,000 cases were treated (14.8 cases per 100,000 persons), and 40,000 support plans were made.

The independence support system for the needy is a holistic support system for those who are in need but not so poor to be qualified to receive public assistance. Its purposes are as follows:

1) To ensure the independence and dignity of the needy

- In this system, important are the will and ambition of persons in need, and supporters are to assist and encourage them, valuing their intention.
- Supported are various independence such as economic independence, daily living independence, social life independence, etc. based on the self-selection and self-decision of persons in need according to their situation.
- Ensuring the dignity of persons in need is especially important as many of them lost their self-affirmation or self-esteem.

2) To develop a community through support for the needy

- Develop a network for the early detection and watching of the needy people. Prepare a holistic support measures. Expand the place to work or increase opportunities to participate. (Existing social resources are to be utilized; if they are not enough, create/develop new ones.)
- Develop a community where people support "each other" Unless the needy people can feel the connection or bonds with the society, it will be difficult to expect their proactive participation.

The independence support system for the needy is a countermeasure for the economic poverty. It is recognized that it is not enough for those who are in working age to be provided with only a traditional employment support, and that the effect of social isolation as a background of the economic poverty is quite huge. For this, Special Subcommittee on the Life Support for the Needy of the National Advisory Council on the Social Security System reported as follows (2013);

(Status Quo and Challenges regarding the Issue of People in Need)

As increase of people in need, it has been found that not a few people become isolated, losing the connection with family, etc. Also increased are people who can neither make family nor put up saving for their old age because of their low income while they are working age, and consequently become older without family and money. The expansion of social isolation will discourage people to be self-sufficient, make support difficult, and weaken the foundation of a community

(Fundamental View of Life Support System)

It would be difficult to make the needy people to participate proactively as long as they are isolated and find no value within themselves. An indispensable condition for the needy people to step forward is to make them feel that they are not isolated and recognized by others in this society. The

new life support system aims at connecting both people (community residents, etc.) and other resources, integrating isolated people into the community with dignity, and creating/reproducing a society with various connection among people. It is the connection among people that can lead to proactive participation and it is the foundation for such efforts.

3. Future Challenges

One year has passed since the launch of new system to support the needy in April 2015. Various problems to be solved have become apparent as follows:

- Some local governments are hesitant in promoting consultation activities in fear that as the active promotion of this system may increase the number of recipient of public assistance.
- Not a few local governments are hesitant in implementing optional services.
- Resources for the employment or transitional employment (one of support services to provide vocational training, etc. for those who cannot be in labor market without any preparation) are not enough and/or the know-how to connect the needy to such opportunities is not penetrated enough.
- It is important that the consultation/support function of both social welfare section and labor section should be well-liaised to make a comprehensive consultation/support system; however, the exchange of know-how between those agencies is not enough at organizational level.
- Sometimes it is necessary to grope a universal approach veiling that the real target of services is the needy to avoid unfavorable phenomena; for example, in efforts to provide meal service or learning support to needy children, if it is revealed that the real target is children of needy families, such children do not dare to come.
- It is considered that the grasp of needs is still not enough as the ratio of consultation is about 70% of estimates by the Ministry of Health, Labour and Welfare.

Social Protection in Taiwan

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In the past decades, Taiwan has developed various schemes to provide social protection. This article will briefly introduce the implementation of social protection in Taiwan in different areas, including income security for old persons, persons in active age, children and healthcare.

Social Protection for Older Persons

The older persons in Taiwan are entitled to retirement payments that are offered by social insurance schemes or retirement plans she/he was insured or participated during her/his working years. Those who have never been engaged in economically gainful employment have to take a part in the National Pension scheme (NP), which was established in 2007 for all the non-working population as well as for filling the gaps between employments for the unemployed in Taiwan. Regarding to those who are working as farmers throughout her/his working age, they are eligible to specific social allowance scheme, i.e. the Allowance for Old-Age Farmers in 1995, since the day they turn 65 years old.

In the following sections, the development of old-age income security provisions are based on Kuo and Lin's (2013) monograph of the International Encyclopaedia of Laws, and the statistics of the retirement payment schemes are derived from the annual reports published by authorities concerned.

1. Basic Income Security for General Older Persons

Those people who are not engaged in economically gainful employment, such as housewives/househusbands, students over 25 years old and the unemployed, aged between 15 and 64, have to contribute to the National Pension scheme (NP) in order to gain the entitlements to basic pension benefits when she/he attends 65 years old. Regarding to the rules, the insured wage level is assumed at specific level (NT\$18,282), but lower than the national minimum wage level (i.e. NT\$20,008), the contribution rate is set at 8%, and the insured afford 60% of the contribution (Bureau

of Labour Insurance, 2015). At the time of retirement, which is set at 65 years old, the pension level is determined by either formula which offers better conditions. On the one hand, the pension level equals to the insured wage times years of being insured and times 0.65% plus NT\$3,628; on the other hand, the payment level equals to the insured wage times years of being insured and times 1.3%. In other words, the protection floor offered by the NP system is set at NT\$3,628 in 2016, and the level is boosted along with price index.

2. Basic Income Security for Working Population

(1) Employees in Private Sectors

The working population in Taiwan is insured by social insurance programmes according to the working status that she or he belongs to. Basically, people who are employed in private sector companies have to take a part in Labour Insurance (LI) system, which was implemented in 1950, compulsorily during the years of employment if the owners hire more than 5 employees in the workplace; if the owners hire less than 5 persons in that company, employees can join the LI programme voluntarily. According to the Labour Insurance Act, the insured have to contribute 9% of her/his insured wage to the system, and the employers, employees and the government have to afford 70%, 20% and 10% of the contribution respectively. From 2009, the insured of the LI programme are entitled to pensions according to the amendments in 2008. The insured are awarded 1.55% of payment rate for each year of being insured by the LI system, and her/his seniorities will be accumulated and timed by one's average insured wage when she/he decides to retire and claims pensions from the LI programme. If one were entitled to less than NT\$3,000 (roughly about US\$100) per month for retirement for the reason that she/he holds shorter seniorities, lower average monthly insured wage or else reasons, then she/he would be protected by the payment floor at NT\$3,000. It deserves to be noted that the pension of the LI system is payable for the persons who have contributed to the system for at least 15 years in total; if it is not the case, then one could decide to extend her/his employment to meet the requirements, or simply receive a lump-sum retirement payment calculated by her/his seniorities and average insured wage. Besides, the retirement age of the LI system was set at 60 years old in the beginning in 2009, and the age is raised by 1 year in 2019 and will be then raised 1 year in every other year until it reaches 65 years old in 2027. In terms of early and late retirement, the insured could also retire either up to 5 years earlier than the retirement age or postpone up to 5 years at retirement age. The pension level is reduced or increased up to 20% on the basis of the pension level at the standard retirement age. According to the statistics in 2015, the average old-age pension level was NT\$14,907 and the average monthly regular wage level

for manufacturing and service sectors was NT\$38,716, which means that the replacement rate of the LI scheme was about 38.5% (Bureau of Labour Insurance, 2015).

In addition to the LI system, the working population in private sector is also entitled to retirement payments according to the Labour Pension Act (LP), which was introduced in 2005, during her/his employment. The rule is that one should establish a personal retirement account at the Taiwan Bank when one starts career in her/his life, and employers should contribute amount to 6% of her/his monthly wage to her/his account monthly. Meanwhile, the employees could contribute part of her/his earnings on her/his willingness at the range between 0% and 6% to one's own account during the employment. As a result, when one attends 65 years old, she/he could claim retirement payments from the LP system. However, this programme does not offer pensions in effect, but lump-sum payments paid by instalments that are determined by life expectancy and the amount of money in her/his account. The LP system does not offer protection floor for participants whose payments fall below a specific level, but simply guarantee the return rate at the average interest rate of term-deposit by the government instead. According to the statistics to the LP system, in 2015, the average payment per person was NT\$331,730 (Bureau of Labour Insurance, 2015) and the life expectancy at 65 years old was 19.62 years on the basis of life table in 2014 (Ministry of the Interior, 2014), therefore the monthly payment was NT\$1,409 that replaced 3.6% of the last drawn wage level. As a result, the sum of the replacement rate from the two main retirement payment schemes was 42.1% in average, which is slightly lower than the level proposed by the ILO in the Convention No. 128, namely 45% for the retirees.

For those people who are recognised as unemployed by the Public Employment Service (PES) system have to take a part in the National Pension scheme (NP) to bridge the seniorities between employments. Please refer to the section above about the rules of NP programme. However, there was not enough information for computing the average replacement rate.

(2) Governmental Employees: Civil Servants, Public School Faculty and Military Personnel

Comparing to the LI system covering around 11 million working population in Taiwan, the number of those governmental employees who were attending retirement plans as well as the Insurance Scheme for Civil Servants, Public School Faculty (CSI) and Insurance Scheme for Military Personnel (MPI) in 2015 was 629,566 (Management Board for the Funds for the Governmental Employees' Retirement Plans, 2015). Among them, governmental employees are mainly entitled to payments including old-age pension from public pension plan and lump-sum retirement payment from CSI

and MPI. For one thing, the old-age pension plan is calculated by the last drawn basic wage level and the years insured by the plan. One collects 2% of payment rate for each year of coverage, which amounts up to 70%. For another thing, the insured of the CSI scheme are eligible to old-age pensions from June 2014, while those who are insured by the MPI scheme receive lump-sum payments. It is regulated that those insured by the CSI scheme can collect between 0.75% and 1.3% payment rate depends on specific conditions.

The retired governmental employees who were hired by governmental departments and organisations before July 1995 could enjoy a preference savings payment in addition to the other programmes mentioned above, which is widely known and debated as '18% preference savings scheme'. This regulation was implemented as early as 1958 and covered around 90,000 people according to the statistics in 2009 (Kuo and Lin, 2013). All the retired governmental employees mentioned above can establish personal preference savings account and contribute up to specific level of pensions or lump-sum payment monthly or by instalments. The ceiling of the amounts to contribute to personal savings account is determined by one's seniorities; the regulations state that those who work up to 25 years can save up to 80% of pensions. She/he could collect 1% additional percentages for every year one works further, but the level is up to 90%. The interest rate is determined by the interest rate for 1-year time-deposit and is topped up by 50%, but the floor to the interest rate is guaranteed at 18%. For instance, currently, the interest rate for 1-year time-deposit stays at around 1% and therefore the interest rate for preference savings is 1.5%. However, due to the abovementioned interest rate guarantee, the interest rate remains at 18%; such an inappropriate level of interest rate is thus greatly challenged by the public.

3. Social Allowances as Basic Income Security for Older Persons

The arguments about the insufficiency of old-age income security had been widely discussed in the early 1990s. In 1993, the Democratic Progress Party (DPP) won some seats of local governors for the reason that they proposed social allowance scheme funded by local governments in order to tackle this problem. However, because local governments' finance might not be able to maintain such a long-lasting commitment, the Kuomintang (KMT) Government proposed to establish a National Pension scheme, which was a similar scheme to the NP programme promulgated in 2007, and took social allowance provisions for senior citizens as temporary programmes. Since that time, the Allowance for Old-Age Farmers in 1995, the Allowance for Senior Citizen Living in Moderate Income Households in 1997, the Allowance for Senior Citizen in 2002, and the Allowance for Indigenous Senior Citizen in 2002 were enacted one after another to meet elderly people's income security needs.

Among them, the elderly people whose households are recognised as low- or moderate income status and is not living in public elderly houses, then she/he is entitled to NT\$7,200 or NT\$3,600 in 1997, which was modified to NT\$7,463 or NT\$3,731 respectively along with price index. For the rest allowance programmes, the payment level started from NT\$3,000 and means tests were imposed due to the debates over the deservingness on higher incomers or wealthier people. The payment level was then adjusted according to the promises made during presidential elections, which was argued as bribery through boosting allowance levels. In order to deal with this inappropriate situation, the NP scheme was promulgated, and all kinds of allowance schemes could thus be integrated. However, due to political reasons, the allowance programme for old-age farmers remained an isolated allowance programme eventually, while the allowance schemes for senior citizens and indigenous senior citizens were replaced by the NP old-age pensions. In other words, those people who were entitled to social allowance provisions for attending 65 years old and meeting means tests before the NP system was implemented, could receive old-age pensions from the NP programme from 2008, and the floor of pension benefit is NT\$3,628 in 2016 as mentioned earlier.

Income Security for Persons in Active Age

There are several schemes to ensure the income security of persons in active age, particularly in cases of unemployment, maternity, sickness and disability. First, Employment Insurance (EI) provides unemployment benefit to those who are unemployed. The contribution rate is set at 1% of the insured wage and the share of contribution between employer, employee, and the government is 70%, 20% and 10% respectively. In general, the unemployed can receive unemployment benefit that equals to 60% of the insured wage for a maximum duration of 6 months. Moreover, the maximum duration of unemployment benefit for people aged 45 and over and persons with disabilities can be extended to 9 months. During economic recession or other emergency circumstances, the duration can be extended to 9 months and further to 12 months when necessary.

Second, the EI provides parental leave benefit for those parents who take parental leave since 2009. The amount of the benefit is set at 60% of the insured wage. Each parent is entitled to parental leave benefit for up to 6 months so the duration can reach 1 year if both parents take parental leave and the benefit. For governmental employees, the CSI and MPI also provide parental leave benefit at the level of 60% of the insured wage for up to 6 months to civil servants, teachers, and soldiers. In addition, female who participates in LI, CSI, NP or Farmer Health Insurance are entitled to maternity benefit that equals to 2 month of insured wage. The maternity benefit is multiplied if there are

multiple births.

Third, when workers suffer injury or sickness and thus are unable to work and loss income, LI provides injury or sickness benefit that equals to 50% of the insure wage for 6 months. If they have participated in the LI for 1 year before the injury or sickness, the duration of benefit is extended to 1 year. If the injury or sickness results from work or occupation, the LI provides the benefit for up to 2 years. The benefit for the first year equals to 70% of the insured wage and it is reduced to 50% in the second year.

Fourth, for those who are diagnosed with disability and loss of work capacity, if they participate in the LI, the LI provides disability benefit that equals to the insured wage times years of being insured and times 1.55%. If they participate in the NP, the NP provides the benefit that equals to the insured wage times years of being insured and times 1.3%. If the total amount accumulated from the LI and the NP is lower than \$4,872, the amount of the benefit should be \$4,872. When the recipient of disability benefit has dependents, the amount of the benefit can be increased up to 50%.

Basic Income Security for Children

With regard to basic income protection of children, there is no universal child benefit in Taiwan currently, but there are several cash benefit schemes targeted at families with children. These cash benefit schemes include living allowance for children in low income and moderate income families, emergency living allowance for children in disadvantaged families, living allowance for children in families with special circumstances.

Moreover, the Taiwanese government provides various childcare subsidies for families with children, such as childcare subsidies for children aged 3-4 in moderate income families and aboriginal children aged 3-4, early childhood education subsidy for children aged 5, childminder subsidy for children under 2, and childcare allowance for families with children aged under 2 (at least one parent not in employment due to childcare). The income security for children in Taiwan is quite segregated. Many benefits or subsidies are subject to means test or special status.

Healthcare

The Taiwanese government implemented National Health Insurance (NHI) since 1995 and the NHI has covered 99.6% of population in 2014 (Ministry of Health and Welfare, 2015). The share

of contribution is different for people with different statuses. For general employees in private sector, the share of contribution between employees and their dependents, employers and the government is 30%, 60% and 10%.

Moreover, there are some measures to support those who are financially disadvantaged. First, the central and local governments provide contribution subsidies for those who are financially disadvantaged, including low income, moderate income, and near poor families, veterans without employment, the unemployed and their dependents, persons with disabilities, unemployed aboriginal people aged under 19 and over 55 years old, and so on. Second, for those who are unable to afford the contribution due to financial difficulties but are not entitled to 100% contribution subsidies, the government provides relief loans, installment plan, or referral to charity, enterprises, or philanthropists to help them to pay the contribution. Third, the central and local governments also provide various subsidies to cover expenses that are not included by the NHI. The beneficiaries include low income and moderate income families, persons with disabilities, families in special circumstances, children aged under 3, and early intervention and medical subsidies for children with developmental retardation. Fourth, from June 2016, all people can assess to healthcare services even if they do not pay the contribution.

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Social Protection at a Glance: Retirement Protection in Aging Hong Kong

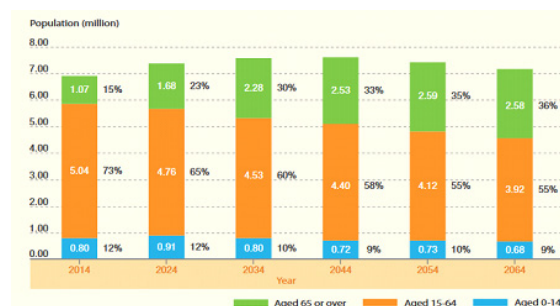
Introduction

One key issue in the demographic transition in Hong Kong is rapid ageing. That is caused by two factors: longevity and low fertility. Given the longer life expectancy and low birth rate, and that the “baby-boomers” are approaching retirement age, the elderly population will continue to grow over the coming years in Hong Kong. By around 2040, about one in every three Hong Kong people will be an elderly person.

According to the latest population projections, the elderly population aged 65 or above will increase from 1.07 million (or 15.4% of population) in 2014 to 2.58 million (or 35.9%) in 2064. The elderly population aged 75 or above will increase from 0.53 million (or 7.6%) to 1.62 million (or 22.6%) over the same period. The financial security for that growing number of senior citizens in Hong Kong deserves ample attention as it generates unprecedented pressure to the society. Concerted efforts from all would be required in mapping out key strategies and specific measures to address the challenges.

From the Hong Kong Poverty Situation Report 2014, 293,800 older persons were identified as poor after policy intervention, with a poverty rate of 30.0%. And with the aging population, it is expected that the number of persons in poverty will continue to increase. The persistently high poverty rate of elders becomes an important and imminent issue.

Chart 1: Population projection 2014-2064



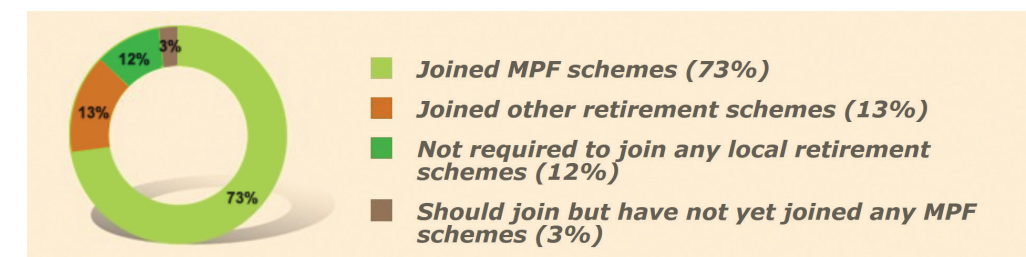
Source: Public Consultation Exercise on Retirement Protection document

Social and Retirement Security for Older Persons in Hong Kong

In Hong Kong, the elderly financial support is, to a certain extent, embedded in the World Bank's multi-pillar model. The Hong Kong Government is responsible for providing assistance to older persons who are not able to support themselves economically, by making use of tax money, through social security and other subsidized services. The Comprehensive Social Security Assistance Scheme (CSSA) is one of the major components in social security system. The non-contributory CSSA, offering a monthly allowance, is designed to bring the income of the needy, not limited to elders, up to a prescribed level to meet their basic needs. Meanwhile, the Social Security Allowance (SSA) Scheme, including Old Age Allowance (OAA), Old Age Living Allowance (OALA) and Disability Allowance (DA) covers the elders and severely disabled to meet special needs arising from old age or disability.

On the other hand, most of the Hong Kong citizens are considered to be self-reliant when it comes to their own retirement. They support their retirement life by their families, own savings, or contributions to retirement schemes, etc. In 2015, around 85% of Hong Kong workforce is covered under some forms of retirement schemes. The Mandatory Provident Fund (MPF) scheme is the key retirement scheme covering around 73% of Hong Kong citizens, including both employees and self-employed persons. Other retirement schemes such as the Occupational Retirement Schemes Ordinance (ORSO) schemes, or statutory pension or provident fund schemes (for civil servants or public school teachers) cover another 13% of Hong Kong workforce.

Chart 2: Employment Population by Type of Retirement Scheme



(as at 31 December 2015)

*Percentages may not sum up to 100% due to rounding.

Source: Mandatory Provident Fund Schemes Authority

The re-establishment of Commission on Poverty (CoP) in 2012 can be considered as a milestone in poverty alleviation. With the publication of the official poverty line, the community can have official statistics for reference in poverty alleviation work. The set up of Community Care Fund also fills some

of the gaps in the existing system by providing financial support to target groups with special needs.

Loopholes in Current Retirement Protection

Over the past twenty years, the retirement protection in Hong Kong seemed to have improved. Before the implementation of the MPF System in 2000, only about one-third of the Hong Kong workforce had some form of retirement protection, and the coverage has been increased to around 85% in 2015. The introduction of Old Age Living Allowance (OALA) scheme in 2013 has provided better financial support to the elders in need. The announcement of official poverty line is also significant in monitoring and reviewing the poverty situation and the effectiveness of poverty alleviation measures in Hong Kong.

Yet, there are still lots of loopholes in current policies generating disadvantages to various special needs groups. There has been a widening income inequality in Hong Kong in the past decades. The Gini Coefficient in Hong Kong has been increasing since 1976. Over the past ten years, it has increased from 0.525 in 2001 to 0.537 in 2011. The serious inflation problem has further deteriorated grassroots' purchasing power and living standard. Although the government has re-established the Commission on Poverty (CoP) in 2012 for poverty alleviation, there is still reluctance to set targets and effective measurements for poverty alleviation with short-time, mid-term, and long-term goals, causing the inefficiency and ineffectiveness in combating poverty.

As the Mandatory Provident Fund Scheme was only introduced in 2000, which is far from being mature, many retired persons were either not covered before or only have very limited savings accumulated in the Scheme. Many elders can only rely on social security when in need. While the support of the OAA and OALA is very limited, many elders in need hesitate to apply for the CSSA due to the stringent asset-test as well as the negative social labels towards CSSA recipients. On the other hand, the level of CSSA payment is also inadequate, as it has failed to respond to the changing living pattern of the grassroots. The financial assistance is so low that it can hardly maintain the basic needs of the recipients.

Since the retirement protection currently provided by the government mainly aims at supporting low income elderly, the middle class elderly cannot enjoy any protection apart from the OAA when they reach the age of 70. When the middle class are facing the longevity risk, no stable source of income and all kinds of unknown risks (including the increasing medical expenses) in the future,

they can only cut down their daily expenses to save for the rainy days, even though they may have some savings when they retired.

The effectiveness of the MPF scheme is also doubtful. The private trustees have played the most significant role in the MPF scheme, but their performances are far from satisfactory. Many people suffer from the high investment risks and poor investment performance. It costs the grassroots of the working class to lose even their meager retirement savings are kept in the scheme. The high management fees of the schemes are being heavily criticized, with only moderate improvement after the intervention of Mandatory Provident Fund Schemes Authority. Apart from the above criticisms, the percentage of mandatory contribution is very low, only 5% of monthly relevant income from both employers and employees, with a cap of HK\$1,500 per month. For those low income employees who are not required to contribute their part of MPF scheme, their future retirement protection will become even more risky. The limited contribution hardly provides any reliable retirement support.

Public Engagement Exercise on Retirement Protection and the Arguments



While the reform in retirement protection has been an agenda amongst civil societies for decades, the Hong Kong Government has finally issued the consultation document in December 2015. The government, in this consultation, has offered two options: a universal proposal (“Regardless of Rich or Poor”) and a non-universal proposal (“Those with Financial Needs”) for the public's reference. The former proposal is based on a report issued in mid-2014 report by the University of Hong Kong research team on retirement protection commissioned by the government, while the latter is a proposal developed by the government. The government also consults the public's views on how we should improve the current retirement protection system.

Although the consultation has offered two options, the proposal that the government seems to be supporting is the non-universal one, including an assets assessment to ensure that only those with assets and income below the limit will be eligible. This non-universal proposal is considered to provide an additional level of retirement protection system on top of the OAA, OALA and CSSA, which will bring the least financial burden to government among all proposals.

The major criticism against the non-universal proposal is the exclusion of lots of elders from the scheme. The assets limit may reject not only middle class elderly, but also many grassroots elderly. Given Hong Kong's high cost of living, without a stable pension as a backup, retirees will feel much insecure.

Despite that many opinion polls and surveys have indicated public support to the universal proposal, the government and the business sector remained unconvinced about the sustainability of such a pay-as-you-go system, due to the projected growth of elderly population and shrinkage of the workforce. The possibility of tax increase is one of the reasons that the business sector opposes most, that the non-means-tested proposal may lead to an increase of profits tax or salaries tax.

Conclusion

The elders should be able to retire in dignity - not poverty. However, in the aging Hong Kong, there is no doubt that many elderly people are not being adequately cared for under the existing system. They are in need of urgent protection by a new retirement protection scheme. Hong Kong has wrestled with the problem of universal retirement protection for decades, and we can see that the latest consultation exercise of retirement protection has received a lot of attention, yet no consensus is in sight.

Further to the enhancement of retirement protection, a more people-oriented and all-rounded protection composing of improvement of health care services, housing and transport arrangements is also necessary to create social betterment. Besides good social policies, collective community effort cannot be undermined. All members in the society should play proactive roles to create an environment pertinent to the well being of all.

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Korea

Improving the Long-term Sustainability of Pension System in Korea: Focusing on the National Pension Scheme

Sustainability of the National Pension Scheme

General Description of the NPS

There are four kinds of public old-age income security schemes in Korea. The zero pillar consists of Basic Livelihood Security Scheme as general social assistance and Basic Pension for the elderly. In the first pillar, there are NPS and three other public occupational pension schemes including Government Employees' Pension. The NPS covers the entire workforce aged between 18 and 59 such as employees, the self-employed, farmers, and fishermen.

The benefit of the NPS consists of two parts: one is the flat-rate and the other is the earnings-related. The level of benefit is generally proportionate to the insured period and earnings. The replacement rate is scheduled to slowly decrease into 40 per cent by 2028.

The total beneficiaries of the NPS who have pension benefits or lump-sum payments have increased to 3.6 million in 2013 from 0.3 million in 1990. Those in receipt of benefits from public pension schemes accounted for 37.6 per cent of the elderly aged 65 and over in 2013 (33.7 per cent for the NPS and 3.9 per cent for public occupational pension).

The NPS is the partially funded Defined Benefit (DB) system, which is designed to accumulate a substantial amount of funds at the initial stage. The main financial source of the NPS is contributions from participants, which occupy about two-thirds of the total accumulated fund⁴. The current contribution rate of the NPS is set at 9 per cent. The contribution rate of Workplace-based Insured Persons is equally shared by both the employer (4.5 per cent) and the employee (4.5 per cent), while Individually Insured Persons contribute 9 percent of their earnings.

The first NPS reform (1997)

As mentioned above, the NPS was introduced in 1988. The funded design of the NPS implies that the old generation at that time was not the main target of the NPS because they were excluded

from the NPS in the initial stage (Jung, 2009). The replacement rate was set at 70 per cent for the average worker with 40 years' contribution. It seems quite a high replacement rate, however, the actual replacement rate is relatively low due to short actual contribution periods.

The coverage of the NPS was expanded to farmers, fishermen and employees in workplace with less than 5 workers in 1995 and to the self-employed or small business workers in urban areas in 1999. The minimum contribution period had been set at 15 years and later reduced to 10 years in 1998 (in the 1st reform of the NPS).

At the time of the East Asian economic crisis in 1997, Korea was asked to reform the NPS. The NPS had the issue of its long-term financial stability (Shin, 2014). Initially the NPS was designed to give much more benefits than expected from the actuarial perspective. The contribution rate was only 9 per cent, but the replacement rate was 70 per cent for the average worker with 40 years' contribution. Therefore, its long term financial sustainability was questioned. Due to this improper institutional design of the NPS, the 1st NPS reform focused on the financial sustainability of the NPS.

In the 1st NPS reform, the level of income replacement rate for an average pensioner with 40 years' contribution was reduced from 70 per cent to 60 per cent. The pensionable age, which was initially set at 60, would be increased by one year every 5 years from 2013 to 65 in 2033.

The second NPS reform (2007)

The 1st NPS reform did not completely resolve the problem of the financial sustainability of the NPS. After three years' discussion in the Korean National Assembly, the 2nd reform underwent in 2007. The main contents of the 2nd reform are another reduction of the NPS replacement rates and the introduction of the Basic Old-Age Pension. For the financial sustainability of the NPS, the income replacement rate of the NPS would fall gradually to 40 per cent by 2028.

The Basic Old-Age Pension was introduced in 2007 as a package measure of the NPS reform (Shin, 2014). It is the tax-financed pension and the cost is shared by central and local governments. The coverage of the Basic Old-Age Pension was set at 60 per cent of the elderly aged 65 and over in 2008 and 70 per cent in 2009. Means-test was used to identify the recipients of the Basic Old-Age Pension. The benefit of the Basic Old-Age Pension is the flat rate, which is 5 per cent of the flat-rate part of the NPS benefit.

The President Park promised the introduction of Basic Pension as a President Candidate in 2012. The Basic Pension replaced the Basic Old-Age Pension in July 2014. The Basic Pension is a non-contributory pension, which provides a flat-rate benefit to the 70 per cent of Korean populations aged 65 and over. The differences between the Basic Old-Age Pension and the Basic Pension are the benefit levels and the benefit decision mechanism. The level of the Basic Pension benefit is double the benefit level of the Basic Old-Age Pension. In addition, the benefit of the Basic Pension is decided in the consideration of the NPS flat-rate benefit, which is associated with contribution period. In sum, the Korean public pension system has several features. First, it is the multi-pillar system. Second, it has a relatively short history since the NPS was introduced in 1988.

Current Sustainability Issues

Financial Sustainability

The National Pension Fund (NPF) is a unique feature of the Korean public pension system, which represents the function of capital accumulation as well as a symbol of the immaturity of the public pension scheme. Because the NPS adopted the partially funded approach, its fund has been accumulating since the year of introduction of the NPS (1988), and the NPF is still increasing its size. In terms of size of public pension reserve fund, Korea is currently ranked the third in the world. The size of the NPF is expected to keep increasing for nearly 30 years in the future.

The scheme was introduced in the late 1980s when developed countries have started to reform their pension systems for improving the financial sustainability mainly caused by population ageing and low economic growth. Therefore the issue of the financial sustainability and deficit of the NPF was brought up soon after the introduction of the NPS, and there were rapid expansion in its coverage and two major reforms including reduction of the replacement rate within 20 years of the introduction. Thus soon after the scheme was introduced, the question of its long-term financial sustainability arose as a major issue and the Korean government has undergone radical public pension reforms to expand coverage and improve the financial sustainability at the same time within two decades of the introduction of the NPS. It seems to be difficult to find out this kind of unprecedented pension reforms in the world.

If the current NPS is maintained with any change, the National Pension reserve fund is projected by the 2013 actuarial projection to reach the peak in 2043, and after 2044 to decrease and run out in 2060 (NPSDC, 2013). Compared to the PAYG type public pension schemes of other countries, the

financial state of the NPS is indeed quite healthy. Nevertheless, the financial sustainability of the NPS has been a major issue of public pension in Korea because of the following two reasons. First, the future is uncertain, i.e. a balance system of contribution-benefit for proper contribution and proper benefit following environment change has not been yet established. All NPS beneficiaries from various income groups have a benefit/cost ratio of over 1.

This means that the financial burdens imposed on future generation will increase rapidly due to the low contribution rate (9 per cent) and higher benefit level (40 per cent of income replacement rate) as well as fast ageing. Second, the speed of ageing is very fast, compared to that of the Western countries ? the ageing process is among the most rapid in the OECD countries, as shown before. Based on these facts, the income replacement rates have already been reduced by two major NPS reforms. Nevertheless, a long-term financial goal and policy measures for achieving the goal, including public pension models such as the maintenance of the current partially funded model or the transformation into the PAYG-DB model or the NDC model have not yet been prepared.

In most developed countries, contribution rates had been set at low levels for substantial periods at the inception of public pension schemes. They had started to operate with the PAYG-DB or partially funded model and a considerable amount of pension funds had been accumulated before their public pension schemes were mature. Yet most developed countries have transformed their pension systems into the PAYGDB model and a few countries into the NDC model (e.g., Sweden and Italy) because reserve funds have been run out as pension schemes have been mature and the number of beneficiaries have been increasing. Until now the majority of the countries have maintained the PAYG-DB model. While the number of countries that tries to accumulate pension funds partially is increasing in order to prepare population ageing: the examples include Denmark, Norway, the Netherland, Australia, Sweden, Canada and New Zealand.

In case of Korea, the history of public pension is relatively short and a relatively small number of beneficiaries are receiving National Pension benefits, and National Pension the reserve fund will be maintained until 2060 thanks to the previous two NPS reforms. Nevertheless, a long-term financial goal and policy measures for achieving the goal have not yet been decided. Thus discussion and social consensus on this issue would be necessary in the near future.

Social Sustainability

Korea shows the highest poverty rate of people aged 65 and over among the OECD countries, which is about three times higher than the OECD average. This means coverage and benefit levels of public pension schemes are not sufficient enough to protect the elderly from material hardship (poverty).

According to Statistics Korea (2014), the poverty rate (50 per cent of the median income) of Koreans aged 65 and over was 48.1 per cent in 2013, which was 3.3 times higher than the national average (14.6 per cent). What are the reasons for the high elderly poverty rate? It is because Korea is the world's most rapidly ageing country, but most of all, because the old-age income security system has not been well developed to chase the fast ageing.

In terms of coverage, the number of insured persons of the NPS has increased fivefold after 26 years of its introduction. However, the real coverage rate, which means the rate of the active participation in the NPS, is quite low. As of June 2014, 96.4 per cent of the working population aged between 18 and 59 is covered by public pension (90.2 per cent by the NPS and 6.2 per cent by public occupational pension). So the coverage rate itself is similar to those of other developed countries. However, there are many insured persons who are exempted from contribution payments for the NPS so the share of those contributing to the public pension schemes is 65.4 per cent of the workforce in June 2014. This means there is a big difference between the coverage rate and active contribution rate.

On the other hand, 67.6 per cent of the total population aged between 18 and 59 is covered by public pension (63.3 per cent by the NPS and 4.3 per cent by public occupational pension) in June 2014, and the share of those contributing to public pension is only 50.3 per cent (45.9 per cent for the NPS and 4.4 per cent for public occupational pension). This means half of the population aged between 18 and 59 are excluded from public pension and are left in the dead zone. It is mainly because many people are categorized as economically inactive and they are excluded from public pension, and because it is difficult to keep track of the income of some of the economically active population (e.g. self-employed people, temporary or atypical workers etc.) and to impose contributions on them. Thus it is essential to raise both the coverage rate and the contribution rate in order to make as many people as possible become beneficiaries of public pension.

In terms of adequacy, the replacement rate of the NPS is 39.6 per cent, which is similar with the OECD average of 40.6 per cent. However, due to the short average insured period, the real pension benefit level is low. In December 2013, the average monthly payment of National Pension benefits (including Old-Age, Special Old-Age, Disability and Survivor Pension) was 313 thousand won, which was 16 per cent of insured persons' average monthly income (1,956 thousand won). The reason why the benefit level is quite low is that the average contribution period of current beneficiaries is short - 14.7 years in December 2013 (National Pension Service, 2014), which means Korea has a relatively short history of the NPS. Therefore the extension of contribution periods and improvement of basic income for the calculation of pension benefits are needed to raise the benefit level of beneficiaries.

A. Government bodies, statutory bodies and organizations

1. Social Welfare Department
<http://www.swd.gov.hk/>
2. Home Affairs Department
<http://www.had.gov.hk/en/index.htm>
3. The Hong Kong Council of Social Service
<http://www.hkcss.org.hk/e/>
4. Social Workers Registration Board
http://www.swrb.org.hk/index_eng.asp
5. Hong Kong Social Workers Association
<http://www.hkswa.org.hk/en>
6. Hong Kong Social Workers' General Union (Chinese Only)
<http://www.hkswgu.org.hk/>
7. Agency for Volunteer Service
<http://www.avs.org.hk/en/>
8. The Community Chest
<http://www.commchest.org/en/home/index.aspx>
9. The Hong Kong Jockey Club Charities Trust
<http://charities.hkjc.com/charities/english/charities-trust/index.aspx>
10. Office of Hon Cheung Kwok Che, Member of Legislative Council (Social Welfare Functional Constituency)
<http://www.cheungkwokche.hk/>

B. Ordinance and Guidelines

About Social Workers

1. Social Worker Registration Ordinance
http://swrb.org.hk/engasp/ordinance_index_c.asp
2. Code of Practice for Registered Social Workers
<http://swrb.org.hk/engasp/cop.asp>

About Organizations

3. Societies Ordinance
[www.legislation.gov.hk/blis_pdf.nsf/6799165D2FEE3FA94825755E0033E532/D1B655B54B19BF02482575EE00450DBB/\\$FILE/CAP_151_e_b5.pdf](http://www.legislation.gov.hk/blis_pdf.nsf/6799165D2FEE3FA94825755E0033E532/D1B655B54B19BF02482575EE00450DBB/$FILE/CAP_151_e_b5.pdf)
4. Companies Ordinance
http://www.cr.gov.hk/en/companies_ordinance/companies_ordinance.htm
5. Inland Revenue Ordinance (Section 88)
[http://www.legislation.gov.hk/blis_pdf.nsf/4f0db701c6c25d4a4825755c00352e35/723975FF1759B42E482575EE003C10AA/\\$FILE/CAP_112_e_b5.pdf](http://www.legislation.gov.hk/blis_pdf.nsf/4f0db701c6c25d4a4825755c00352e35/723975FF1759B42E482575EE003C10AA/$FILE/CAP_112_e_b5.pdf)
6. Hong Kong Police Force - About Registration of a Society
http://www.police.gov.hk/ppp_en/13_faqs/faq_so.html
7. Inland Revenue Department - A Tax Guide for Charitable Institutions and Trusts of a Public Character
http://www.ird.gov.hk/eng/tax/ach_tgc.htm

C. Social Work Education

1. Caritas Institute of Higher Education
<http://www.cihe.edu.hk/eng/about/news.html>
2. City University of Hong Kong - Department of Applied Social Sciences
<http://ssweb.cityu.edu.hk/apss/home.aspx>

3. Gratia Christian College ? School of Social Work
<http://www.gcc.edu.hk/socialwork/>
4. Hong Kong Baptist University - Department of Social Work
<http://sowk.hkbu.edu.hk/>
5. Hong Kong College of Technology
<http://www.hkct.edu.hk/?lang=en>
6. Hong Kong Institute of Vocational Education
<http://www.vtc.edu.hk/admission/en/programme/ce124303-higher-diploma-in-social-work/>
7. Hong Kong Shue Yan University - Department of Social work
<http://www.hksyu.edu/sw/>
8. School of Continuing and Professional Studies, The Chinese University of Hong Kong
http://scs-hd.scs.cuhk.edu.hk/en/programmes/social_work.html
9. The Chinese University of Hong Kong - Department of Social Work
<http://www.cuhk.edu.hk/swk/>
10. The Hong Kong Polytechnic University - Department of Applied Social Sciences
<http://apss.polyu.edu.hk/>
11. The University of Hong Kong ? Department of Social Work and Social Administration
<http://www.socialwork.hku.hk/>

D. Directories

1. Charitable Donations and Tax-Exempt Charities
http://www.ird.gov.hk/eng/tax/ach_index.htm
2. Directory of Social Service Organizations in Hong Kong
<http://dss.hkcss.org.hk/>
3. Social Enterprise Directory <http://socialenterprise.org.hk/en/sedirectory>

1. 사회복지 관련 국제 학술대회

Sexuality and Social Work Conference 2016 (18-19 August 2016)

<http://www.sexualityandsocialworkconferences.org>

Children's Rights Matter: Why Europe needs to invest in children (5-7 July 2016)

<http://www.eurochild.org/events/eurochild-conference-2016/>

Together Towards a Better World for Children, Adolescents and Families (22-25 August 2016)

<http://www.betterworld2016.org/index.php/en/>

The 21st ISPCAN International Conference on Child Abuse and Neglect (28-31 August 2016)

<http://ispcan2016.com>

Social Work - Social Development and Sustainable Development Goals (29-30 September 2016)

<http://www.cpcnetwork.org/wp-content/uploads/2016/03/FIRST-ANNOUNCEMENT-ICSD-AP-Kandy-2016.pdf>

Building on the Momentum: International Alternative Care Conference (3-5 October 2016)

<http://www.alternativecaregeneva2016.com>

The 5th Health and Wellbeing in Children, Youth, and Adults with Developmental Disabilities Conference: Moving from Diagnosis to Practical Strategies (16-18 November 2016)

<http://interprofessional.ubc.ca/HealthandWellbeing2016/>

2. 한국 사회복지 사이트(영문 서비스 제공)

Bokjiro - Information on diverse welfare services in Korea

<http://www.bokjiro.go.kr/nwel/html/world/en/list.html>

KISS - Koreanstudies Information Service System

<http://kisseng.kstudy.com>

Seoul Council on Social Welfare

<http://www.s-win.or.kr/swin/eng/html/main/>

Seoul Welfare Foundation

<http://www.welfare.seoul.kr/eng/main.html>

3. 인권 관련 사이트

United Nations: Human Rights

<http://www.un.org/en/sections/priorities/human-rights/index.html>

UN Practitioner's Portal on HRBA Programming

<http://hrbaportal.org/>

International Justice Resource Center

<http://www.ihrilaw.org>