

# “I Wish to be Self-Reliant”: Aspiration for Self-Reliance, Need and Life Satisfaction, and Exit Dilemma of Welfare Recipients in Hong Kong

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**Abstract** This qualitative study explores the welfare recipients’ experiences of and attitudes toward the welfare benefit system in Hong Kong. A sample of 19 welfare recipients from six main recipient groups was interviewed, some twice. This study finds that the recipients have strong aspirations to exit the welfare benefit system. The welfare application process is painful; they are strongly stigmatized; they do not have sufficient resources to meet many of their expected needs; and, after all, they have strong ethos for self-reliance. However, they remain in the benefit system. This study looks into this paradox and the challenges facing the welfare benefit system in Hong Kong in terms of providing ontological security on the one hand and promoting self-reliance on the other.

**Keywords** Self-reliance · Welfare dependence · Ontological security · Social stigma · Life satisfaction

## 1 Introduction

“I wish to be self-reliant,” was echoed by a female welfare recipient who was a single-parent, 41 years old and 7 years on welfare when we conducted the interview in 2007. This statement symbolizes the aspirations of many welfare recipients for self-reliance (Monroe et al. 2007; Scott et al. 2007). In reality, it is quite difficult for her to exit the welfare benefit system. She has a child to care for. In the case that she works, the salary may not be as high as she receives from welfare, and she has to forego, if not all, part of her caring responsibility. The alleged higher compensation from welfare paves the ground for a claim that welfare benefits are too generous and they breed dependency. According to the present

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regulations, she can rely upon welfare until her child reaches 12. In other words, it is perfectly legitimate for her to be a welfare recipient—perhaps a better way of making ends meet; at the same time, it is in the immediate, *albeit* not the best, interest of her child.

In the past two to three decades, there has been an ascendance of a discourse about welfare recipients and public assistance. Welfare recipients are portrayed as dependent due to their adoption of a new culture, and the welfare benefit system is perceived as trapping welfare recipients because benefits are generous. This article looks at these two issues from the reported experiences and attitudes of the welfare recipients toward the welfare benefit system in Hong Kong to see whether and how far the above two claims, a welfare dependency culture and a trapping benefit system, are true from the perspective of welfare recipients.

First, this article looks at the literature to see what the discourse is all about and how it is relevant in the context of a non-Westernized society. A few research questions are generalized for examination at a later stage. Secondly, it examines the welfare benefit system of Hong Kong to see whether benefits are generous and how welfare dependency is tackled. Finally, the article reports the findings of in-depth interviews of welfare recipients to see whether self-reliance ethos is still embraced, if the needs and lives of welfare recipients are satisfied, and how the exit dilemma is addressed by respondents.

## 2 Literature Review

In the literature, underlying the portrayal of welfare recipients as welfare dependents is about the assumption of a change in the culture of welfare—from self-reliance and work to welfare dependency and work shyness (Cocca 2002; Kittay 1998; Jones 1995; Misra et al. 2003; Niskanen 1996; Scheider and Jacoby 2003). This cultural change has something to do with the alleged generosity of the welfare benefit system which is portrayed as being too generous toward welfare recipients. They are assumed to be rational choice makers, calculative and benefit maximizing, leading to abuse and misuse of the system (Engbersen et al. 1993; Kimenyi 1991). Due to these assumptions, it is necessary to take action, e.g., reforming welfare by cutting benefits, amending active labour market policies by activating employable recipients to employment, and incorporating punitive measures in workforce programmes to push welfare recipients out of the alleged welfare trap (Clasen and Clegg 2003; Hills and Waldfoegel 2004).

The above discourse points to two targets for the blame for the ascendance of the welfare dependency phenomenon—welfare recipients, who are rational choice makers, and who no longer embrace the self-reliance ethos and work ethic; and the benefit system that is too generous and inhibits exit from the welfare trap. However, the findings of a literature review on this subject do not provide us with conclusive evidence. Many empirical studies show that welfare recipients have not lost their cultural values or they are totally calculative. For example, Scheider and Jacoby (2003) find that American recipients of public assistance are virtually identical to non-recipients in terms of American core values; in other words, there is no sufficient evidence in their study about the development of a distinctive “culture of dependency.”

However, in Kimenyi’s study (1991), he finds that welfare recipients with a history of welfare use in the family stay longer in public welfare. This implies that welfare recipients possibly socialize new attitudes and values once they are associated with the benefit system—a cultural adaptation phenomenon. In other words, cultural beliefs and values are not static; they change from time to time. In the case of welfare recipients, once they stay

in the system, their behaviour and values as well, may be moderated by their institutional experiences.

We also see another body of literature that points in the other direction of the relationship between culture and public assistance—people who are eligible for public welfare yet opt not to apply for their entitlement. For example, an OECD report estimates that take-up rates of public assistance are in a range between 40 and 80% among the United States, the United Kingdom, France, Germany, and the Netherlands (Hernanz et al. 2004). The low take-up rate of many means-tested welfare programmes reveals the impact of cultural values on welfare behaviour. Researchers often explain the low take-up rate by the strong social stigma associated with the welfare recipient status (Kerr 1983; Hernanz et al. 2004; McGarry 1996).

We also see inconclusive evidence on the effect of benefit generosity on the assumingly “rational and calculative” welfare recipients. Kenworthy (1999: 1121) finds that benefit generosity in the US failed to induce an increase of welfare poor in the period between the mid-1970s and early 1990s. His findings also reveal that states with generous welfare did not attract more welfare poor. The qualitative study of 214 welfare women by Edin and Lein (1998: 63) unveils that the decision between welfare and work was not a rational calculation of benefits; indeed, each woman’s choice was set against a back-drop of survival strategy and the threat of serious potential material hardship. Their findings are echoed by East and Bussey (2007) who also found complex situations faced by welfare recipients. They were concerned with survival and coping strategies with personal risks such as substance abuse, learning difficulties, domestic violence, and victimization.

There is, however, empirical evidence which, in contrast, shows welfare recipients have taken the generosity of benefits into consideration. In Kimenyi’s (1991) study, long-term welfare dependency is partly explained by the calculation of the expected loss of exiting from welfare; for example, the child care costs plus the expected gain from employment as compared to the benefits of staying. Bailey’s study (2005: 134) identifies non-trivial effects of welfare-induced migration between states by poor single mothers. For example, 5 years after increasing benefits by one standard deviation, the simulated effect of welfare migration and spending of one state only—Alabama, would be predicted at US\$3.8 million per year on the net in-migration alone (Bailey, *ibid.*). The study of Hoynes and MaCurdy (1994) reveals that the length of welfare spells varies with demographic backgrounds, generosity of public welfare, and local labour market conditions. The study of welfare reform during the initial period of 1993–1995 by Keng et al. (2002) finds that income from wages and child support were significant factors in reducing welfare dependency.

Now, we come to look at the literature on welfare recipients and public assistance in the Chinese society of Hong Kong. Indeed, there are very few empirical researches on public assistance; but welfare dependency has been at the centre of popular discourse since the handover of the sovereignty in 1997. It started with a review report of the Comprehensive Social Security Assistance scheme (CSSA), i.e., the welfare benefit system for the poor in Hong Kong in 1998. According to the report, there was a 146% increase in the number of CSSA cases from 1993 to 1998, with the unemployed cases showed a disproportionate increase due to the increasingly attractive benefit levels versus the relatively low market wages (SWD 1998, pp. 3–6). This highlights the concern of a possible emergence of a dependency culture even though the abuse and fraudulent cases were extremely few (SWD 1998, pp. 9–10). Such a discourse about a cultural change toward welfare dependency has since then fuelled a public outcry especially targeting employable welfare recipients.

The impact is enormous as illustrated by a study conducted in 2000 by gathering all news reports ( $N = 202$ ) over a period of 6 months on CSSA in two popular newspapers

(Choi 2000). The following are some of the findings related to the welfare recipients and the welfare benefit system: 15.8% of all the reports are about crimes, suicide attempts, etc. committed by CSSA recipients; 13.8% are about abuse and fraudulence; 20.3% are about reform measures of the system; 6.9% are about the miserable lives of those on welfare, and 18.8% are about benevolence toward the welfare recipients (*ibid.*).

The discourse of the media is powerful. Despite the fact that it is not all one-sided, a public image of welfare recipients as the undeserving poor has emerged, and it seemingly affects the attitude of the general public toward the former and the welfare benefit system. A recent telephone survey found that 60% of respondents would not apply for CSSA unless they had exhausted all other possible means (*Takungpao*, July 13, 2007). The reluctance to rely upon public assistance perhaps reflects a self-reliance ethos among the Chinese population in Hong Kong (Chiu and Wong 2005; Chau and Yu 2005; Lau and Kuan 1988; Wong and Wong 1998). In another survey on general social welfare, 70.3% of the respondents were reported to take “own effort” as the best way for satisfying individual needs; only 8.6% of the respondent chose “government provision/policy” (Wong and Chau 2002, p. 299). A news report of a single-parent mother who refused to apply for CSSA, worked 19 h a day, and finally died of exhaustion (*Takungpao*, March 7, 2006) is one case which exemplifies the reluctance to depend upon welfare.

How can we make sense of the above inconclusive and somewhat contradictory evidence about the assumptions underlying the discourse on welfare recipients and the welfare benefit system in the literature and news reports? The body of writing and research on the changing labour markets and its repercussions on social policy in general and public assistance policy in particular (Clasen 1997; Cox 1998) should be helpful. Globalisation and technological change tend to produce greater economic and social inequalities. The low-skilled workers are, in particular, the victims; they are less able to adapt to the change and are exposed to an increasing risk of unemployment, insecure employment, and low-paying jobs. When they are laid off and access their public assistance or unemployment entitlements, they face a welfare benefit system which is generally and increasingly selective and keen on activating them for reemployment for the sake of avoiding the “poverty trap” and the development of a “dependency culture” (Dean and Taylor-Gooby 1992; Halvorsen 1998). Of course, one should not deny the fact of higher welfare benefits and lower market wages, as mentioned above in the CSSA review report of the Hong Kong government. Even though public assistance carries a stigma, it still offers ontological security (Ring 2005) to recipients—a secure source of income that is not found in the often flexible, insecure, and marginalized low-end jobs. In general, the three assumptions of cultural change, generosity of benefits, and rational choice underlying the discourse should be contrasted against a more complicated background of a changing global economy and its impact on the poor and low-income groups.

The above review of the literature, both overseas and local, on welfare recipients and public welfare, unveils a complex situation faced by welfare recipients in relation to the benefits provided by the welfare benefit system. Qualitative research is best used to untangle such a complex situation from the perspective of the affected (Sofaer 1999). The studies by East and Bussey (2007), Edin and Lein (1998), Monroe et al. (2007), Scott et al. (2007) and Underlid (2007) are examples which look at a life in the welfare benefit system from the perspective of those affected. But there is a lack of such studies in Chinese societies. For example, a survey of recipients in Hong Kong investigates the effectiveness of various measures for raising the recipients’ work motivation and diminishing their welfare dependency (Tang and Cheung 2007); but not with qualitative research design

despite its positive finding. Similar studies by quantitative design are also identified on welfare recipients of the newly established social assistance system, namely the Minimal Living Social Security System, in mainland China (Li 2008; Deng and Zhou 2006). For example, a study found that 46.6% of employable recipients did not have the willingness for reemployment (Li 2008, p. 24). One essential feature of the welfare systems of the Chinese societies, including Singapore and Taiwan, are their relatively low social spending and the public hostility towards welfare (Walker and Wong 2005a, b; Mendes 2007; Wijeyesingha 2005; Tang 2000). However, the perspective of those affected as revealed by qualitative methodology, are not identified. This study of the welfare recipients' experiences and attitudes toward the welfare benefit system in Hong Kong should contribute to the literature about the relationship between welfare recipients and public welfare in the Chinese societies where work ethic and self-reliance are strongly embraced (Walker and Wong 2005a; Chau and Yu 2005; Mendes 2007).

On these bases, the following three questions are formulated:

Question 1: Do welfare recipients still embrace a self-reliance ethos?

Question 2: Are their needs and lives being satisfied?

Question 3: How do welfare recipients tackle the exit dilemma, i.e., the stay or exit decision?

Question 1 aims to see whether welfare recipients still hold the self-reliance ethos. Perhaps the welfare experiences or the worsening labour markets may moderate their attitudes and beliefs about supporting oneself and one's family.

Question 2 aims to see whether the welfare benefit system is able to meet the various needs of the recipients. However, carrying the recipient status may mean holding a stigma that implies a negative meaning to one's subjective well-being. In this regard, we add a life satisfactory measure (Diener et al. 1985; Hagerty 1999; Wong et al. 2006) for revealing the subjective cognitive assessment of welfare recipients toward their welfare recipient status. Satisfaction with life not only deals with people's command over their resources, but also the efforts they put into securing their well-being. On this basis, life satisfaction looks promising as a global measure for indicating whether and how far CSSA recipients successfully manage their surroundings without losing sight of the efforts they make. In other words, despite the welfare benefit system in Hong Kong being primarily designed to meet basic needs, individual efforts and reflection may make a difference in terms of how the Hong Kong Chinese appreciate their life. For example, in cases where welfare recipients stay longer in the system, they may culturally adapt to the new environment despite a poor quality of life and a low level of need satisfaction.

Question 3 aims to see how welfare recipients deal with the stay-exit decision. This should elicit whether they are rational, calculative choice makers or simply victims of complex situations whose responses are concerned with survival, as suggested by Edin and Lein (1998) and East and Bussey (2007).

### 3 The Welfare Benefit System and Its Larger Context

Now we look at the welfare benefit system against the larger context in Hong Kong to see whether it fits with the literature on the changing labour market and its repercussions on public assistance.

The present welfare benefit system of Hong Kong, the CSSA scheme, was started in the early 1970s as a temporary relief system for those who could not be self-reliant. In January

2007, there were 294,963 cases or 520,858 persons on welfare, equivalent to approximately 13% of total households and 7.5% of the general population.<sup>1</sup> The six major recipient groups are elderly, single-parents, unemployed, ill health, permanently disabled, and low-income. In January 2007, their shares were respectively at 51.8, 13, 12.7, 8.2, 6.1, and 6.2%.

The benefit system is periodically revised to keep pace with consumer price changes, but not wages. The components of legitimate consumption include food, fuel and light, drinks, clothing and footwear, durable goods, miscellaneous goods, transportation, and miscellaneous services, covering the needs for income, housing, health care, and education. In general, the benefit system is comprehensive and deliberately maintains relative basic levels of living, compared with standards enjoyed by the general public.

However, the benefit system is generally harsh toward the unemployed because of the fear of engendering welfare dependency. For example, in 2007, an elderly person, age 60 years or above, or a person who was at least 50% disabled, had a *standard* monthly benefit of \$2,305 (HK\$, HK\$7.8 = US\$1.0), while an employable recipient only received a standard monthly benefit of \$1,630. That was a difference of 41%. Moreover, the unemployed were excluded from special grants. Apart from that, several activation programmes have been developed in recent years to motivate the unemployed recipients to join the labour market.

Against these policy backgrounds, the welfare benefit system is often criticized on two fronts. On the one hand, it is suggested that the system does not have sufficient resources for meeting many of the needs of the welfare recipients. For example, children on welfare do not have sufficient resources for extra-curricular activities and review classes. The concepts of social participation and comparative need are used to justify claims of unsatisfied needs. In terms of the replacement rate to median monthly employment earnings, the average CSSA payment (comprising standard rates and special grants) was about 35% in the financial year of 2006–2007.<sup>2</sup> In reference to the 60% threshold of defining poverty among European Union countries, welfare benefits equivalent to a 35% replacement rate should encounter difficulties. Bear in mind that economic standards in Hong Kong are better than many European Union countries such as Portugal, Greece, and Spain.

On the other hand, the welfare benefit system is also viewed, ironically, as engendering welfare dependency and fraudulence. A recent survey found that half of the respondents believed that only half or less than half of CSSA recipients actually needed the public assistance, and 60% of them thought that CSSA recipients had personality problems—they were lazy and lacked will (Chinareviewnews.com 4th April 2008). In terms of fraudulence, one striking example is a former magistrate, together with his former barrister wife, who was found guilty of fraudulence by the court for not unveiling assets in their CSSA application (*Ming Pao*, 27th January 2007). But this claim of welfare dependency has to be contextualized into the larger economic situation of Hong Kong. It has a widened income gap and the low-income groups have very low compensation from the labour market. Pre-distribution gini ratios are alarming by international standards, according to the last three census reports; they were 0.518 in 1996, 0.522 in 2001, and 0.533 in 2006 (Census and

<sup>1</sup> According to the Census & Statistics Department, there were 6,925.9 thousand population in mid-2007 and 2,251.5 thousand households in the period 12/2007 and 12/2008 in Hong Kong. Accessed to [http://www.censtatd.gov.hk/hong\\_kong\\_statistics/statistics\\_by\\_subject/index\\_tc.jsp](http://www.censtatd.gov.hk/hong_kong_statistics/statistics_by_subject/index_tc.jsp) on 2 June 2008; all figures of CSSA were downloaded from the Social Welfare Department website: [http://www.swd.gov.hk/en/index/site\\_pubsvc/page\\_socsecu/sub\\_comprehens/](http://www.swd.gov.hk/en/index/site_pubsvc/page_socsecu/sub_comprehens/). Accessed on July 7, 2007.

<sup>2</sup> The amount of HK\$3,487, being the average CSSA payment in the financial year of 2006–2007 was obtained from the Social Welfare Department; while the median monthly employment earnings in June 2006 were from the Census and Statistics Department.

Statistics Department 2007). In household income terms, the 2006 bi-census informs us that, for example, the lowest two decile groups, on an average, only had median monthly household incomes of HK\$4,200. This figure was markedly below the average household income of HK\$17,250 in the same period. In terms of per capita income, the respective figure was \$2,063 for the lowest two decile groups; however, a single-member household received, on an average, a higher amount of HK\$3,487 from the welfare benefit system.

Apparently, the seemingly “generous” benefit system has found its true meaning only if it is set against the wide income gap context. In other words, the contradictory situation facing welfare recipients is generally about a welfare benefit system which is “fortunately” able to guarantee basic living standards for the welfare recipients while income in low-end jobs does not make work pay.

#### 4 The Findings of a Qualitative Research of Welfare Recipients

We adopted the purpose sampling method for selecting the cases for interview. Purpose sampling refers to a procedure that selects a sample on the basis of existing knowledge of the population (Rubin and Babbie 2005). The welfare benefit system has six major recipients groups—elderly, disabled, ill-health, single-parents, low-income earners, and unemployed. From March to July 2007, we conducted 19 cases using two to five people from each group. More respondents from the single-parent and unemployed groups were selected because we wanted to know more about the stay-exit decision and how these respondents felt about it. These two groups, especially the unemployed group, are where social stigma should be strongly felt. We also interviewed new entrants twice, with an interval of 3 months between questioning. We aimed to see if there were any attitudinal changes toward the welfare benefit system due to the temporal dimension of life experiences (Neale and Flowerdeu 2003). In total, we had 11 new entrants and 8 old cases. Interviewees were referred from 8 social welfare agencies, including one government district office. It took one half to 3 h for a first-round interview, and half an hour to one and one half hours for a second-round interview.

A semi-structured questionnaire, constructed on the basis of the three above-mentioned questions, was used for both rounds of interviews. In addition, the global measure of life satisfaction—The Chinese version of the Satisfaction with Life scale—was adopted to reflect how far welfare recipients successfully manage their surroundings without losing sight of the efforts they make. It was a five-item Likert scale with satisfactory reliability and validity among Hong Kong Chinese population (Wong et al. 2006). In the second round, questions used during the first round of interviews were modified to focus on changes that had happened since the first interview. We saw insignificant changes in the second series of interviews, which may reflect that adaptation to a new situation takes time. Hence, most of the findings are not reported. Interviews were transcribed by eleven trained university students, and all transcriptions were proofread by a third-party research assistant to ensure the quality of the transcripts. Successive approximation was used as a method for data analysis (Krueger and Neumann 2006). In summary, we followed through the general procedural practice of conducting qualitative research in this study.

##### 4.1 Aspiration for Self-Reliance Ethos

Now we come to see whether the welfare recipients in Hong Kong welfare benefit system still preserve their traditional belief about self-reliance. We start with the employable



recipients first. To the young employable recipients, they seemed to have a strong aspiration to exit the welfare benefit system. An unemployed youth with unstable employment experiences said:

The money (CSSA benefit) is not earned by yourself; you feel unhappy and cannot find peace in your mind (*male, aged 19, new case*).

He wanted to find a full-time job, but mentioned that he was rejected three to four times in the past 2 months, and hoped to spend some time to further his studies, e.g., English and cooking, to enhance his market competitiveness.

Another case, a street-sleeper unemployed youth, was also keen on finding jobs. In the first interview, he told us that he tried to find a job but was rejected twenty times in 2 months before he reluctantly fell into the benefit system. He still had strong aspirations to find a job. He talked about the rationale underlying his strong motivation for job searching:

If I have a job, I can start saving money for emergency needs in future. I am not as young as I was before (*male, aged 29, unemployment, three months on CSSA*).

Three months later in the second interview, he had found a part-time cleaning job with a daily wage of HK\$250 and was satisfied with the employment, but intended to look for a full-time job in Chinese tea restaurants, notably a better paying and more stable position.

A single-parent migrant from mainland China found her aspirations for leaving poverty in the second generation. She told us her aspirations were vested in her child:

On one hand, I receive help from the government. On the other hand, I will educate my child to study hard. One day, he will contribute to society (*female, aged 34, single-parent, seven years on CSSA*).

Nevertheless, she did not give up working. She had worked part-time in a kindergarten for 7 months in 2004, and later became a full-time cleaner in a volunteer organisation, but found herself with only a meagre one thousand dollars additional income. However, this low-earning, single-parent, welfare recipient said,

I feel near exiting CSSA; I feel near self-reliance (*female, single-parent/low earner, aged 41, seven years on CSSA*).

Another single-parent welfare recipient was on a full-time low-income job. She could not afford expensive private rent and had to rely upon public assistance. She aspired to two conditions for exiting CSSA—first, public housing (i.e., cheaper rent); and second, a job paying six to seven thousand dollars a month:

Previously I could not work because my child was young and found myself lazy...having a job gets something to engage (*female, single parent/low earner, aged 34, new case, three months on CSSA*).

Apparently, welfare recipients had a strong sense of work ethic and the ethos of self-reliance. We cannot identify any employable recipient who did not have the aspiration to exit the welfare benefit system. Of course, the elderly, disabled, and ill-health recipients were found somewhat contented with their recipient status and life style. Two quotes exemplify:

(CSSA) helps me not worry about money for food or the need of borrowing money from others. The government gives me money (food and necessities); I feel really comfortable (*female, aged 79, old age, four months on CSSA*).



It (special grant) helps me pay the rent, which is really helpful. Previously, I only had a disability allowance, which was far less than enough to pay the rent (*female, aged 41, permanent disability, four months on CSSA*).

These findings reflect the sense of ontological security provided by public assistance as a safety-net of last resort. The elderly, disabled, and ill-health recipients did not express their aspiration for self-reliance due to their demographic and health characteristics. They opted for security and basic guarantees which public assistance is supposed to offer. Their aspirations are different as exemplified in the following:

My life expectations are very simple—I want enough money for food and daily necessities (rent, water, electronic, and telephone). I expect no more (*female, aged 44, ill health, five years on CSSA*).

In summary, employable welfare recipients still embraced a strong sense of work ethic and self-reliance ethos; however, the unemployable and deserving poor welfare recipients such as those of old aged and ill-health held a different attitude—they uttered more about the need of ontological security.

#### 4.2 Need and Life Satisfaction

In the earlier section, we provided a brief account of Hong Kong's welfare benefit system against the wider context of the labour market and its repercussions in terms of a widened income gap and low-paying jobs. In this light, welfare benefits may be regarded as generous from the perspective of those in the lowest end of the labour market; while welfare recipients, in fact, receive benefit levels barely sufficient to enjoy their quality of life.

As mentioned above, CSSA benefits are quite comprehensive in regard to essential need fulfilment. Special grants supplement needs for those who have additional special circumstances, such as children's education fees, rent, water charges, telephone installation and monthly fees, eye glasses, etc. More importantly, medical fees and charges for treatment in public hospitals and clinics are totally waived. Hence, the basic needs of welfare recipients should be met. Appreciation of a single-parent recipient of the enormous change brought to her once her family was admitted into the welfare benefit system was expressed:

Due to having these benefits (CSSA money) our lives became more stable... My child has a chance to go to school; we have food and a place to stay... I appreciate the government. Without this, I really don't know how we would live our lives (*female, aged 41, single parent, seven years on CSSA*).

The free medical treatment was hailed by one:

It (medical fee waiver) releases my worries about health concerns. Viewing the worst case scenario, poor people mostly fear contracting an illness. Now, we have a 'golden passport' to protect us (*male, aged 53, single parent, twelve years on CSSA*).

However, the relatively low replacement rate as mentioned above has its toll on need satisfaction of welfare recipients. Single parents frequently reported unmet needs of their children; for example, the cost for their children to join an interest group, buy a computer, participate in school activities, buy an electronic camera, etc. Here are two such felt needs:

My children wish to have the chance, but I don't have money for my children to participate in extra-curricular activities (*female, aged 37, single parent, two months on CSSA*).

My daughter had a graduation ceremony for her Form 7 class. She told me that she would like to have a camera to take photos of her classmates. However, we didn't have one (*female, aged 41, single parent, seven years on CSSA*).

There are more on the list who understand poverty from a life-style deprivation perspective, but we would like to shift the discussion to a psychological perspective. We will investigate the social stigma which is deeply felt by welfare recipients before we look at the global measure of subjective well being in life satisfaction. The recipients felt strongly about it:

The public in general considers CSSA recipients as worse than others, like parasites (*female, aged 27, ill health, four months on CSSA*).

Each time I went to (the Social Security Field Unit) report, I felt uneasy. A lot of people looked at me. I would lower my head....If I had a job, people would have a different impression of me (*female, aged 18, unemployment, three months on CSSA*).

I will not disclose my status (on CSSA) to those with whom I am not familiar. They may gossip about this with others. I feel bad about this... (*female, aged 48, permanent disability, 15 years on CSSA*).

There are very negative emotional repercussions felt by welfare recipients. Balancing these negative emotional states with the positive feeling of the compensation provided by the welfare benefit system for meeting the seemingly comprehensive basic needs, a life satisfactory measure should be able to capture these two different emotional states. In addition, this measure will inform us of a global indicator which includes the efforts welfare recipients put into their life. A scale of 0–20 was used to measure life satisfaction in this study. The recipients in total scored a range from 2 to 15, with a mean score of 9.1. The findings are as follows: gender made a difference, male 10.9 and female 7.8; those under the age of 40 scored 7.9 while those above got 11; those staying in the system fewer than 6 months scored 8.8, while those who stayed more than 3 years had 9.6. In the differences between CSSA categories, old aged scored at 8.2, the permanently disabled got the best score of 10.5, followed by the unemployed, 9.5 and single parent/low earning recipients, 9.3, and ill health had a mean of 7.5 (Table 1).

How could these scores of life satisfaction be understood? It needs to be considered that we have very few samples, and the findings cannot be generalized. Apart from this, there are some insights from the findings if we refer to the literature on life satisfaction. According to Diener and Diener (1996: 184), most people have subjective well being above the average; they hypothesize a positive baseline for affects in human beings; and this hypothesis is supported by empirical findings (Diener et al. 1985, 1997). Local empirical studies also identify the Hong Kong Chinese with a somewhat neutral mean score (Cheung 1998; Chan et al. 2003; Wong et al. 2006); hence, the below mean average score of 9.1 (the mean score is 10.0) of all welfare recipients should be regarded as an unsatisfactory subjective assessment of life. This also means that the positive feeling from satisfaction of comprehensive needs plus the sense of ontological security do not elevate life satisfaction of welfare recipients to a level at the mean or in the positive territory in our 0–20 scale.

**Table 1** Levels of satisfaction with life of the welfare recipients ( $N = 19$ )

	Life satisfaction (mean score) <sup>a</sup>
All	9.1
Gender	
Male ( $n = 8$ )	10.9
Female ( $n = 11$ )	7.8
Age	
$\leq 40$ ( $n = 8$ )	7.9
$\geq 41$ ( $n = 11$ )	11.0
CSSA categories	
Old age ( $n = 3$ )	8.2
Permanently disability ( $n = 2$ )	10.5
Ill health ( $n = 2$ )	7.5
Single parent/low earning ( $n = 7$ )	9.3
Unemployed ( $n = 5$ )	9.5
Duration of stay	
$\leq 6$ months ( $n = 11$ )	8.8
$\geq 3$ years ( $n = 8$ )	9.6

<sup>a</sup> Scale scores range from 0 to 20

According to the literature, not all personal characteristics have an impact on life satisfaction, but the one often cited is the positive relationship in the older age recipient (Campbell and Sawyer 1976; Fernandez and Kulik 1981; Hong and Giannakopoulos 1994). Perhaps age is a proxy of culture; and the self-reliance ethos has a cut-throat impact on the old-aged recipients' self-evaluation of life—the three old-aged recipients had a mean of 8.2 (Table 1) despite the positive effect of aging as helping people to appreciate the constraints on life. This seems in line with the observation of Inglehart (2000) from the World Values Survey—personal characteristics are not necessarily independent by themselves; they are moderated by the larger society where they are embedded.

It is noteworthy that those who stayed longer in the system (i.e., more than 3 years) had a mean score above the mean (9.6,  $n = 8$  vs. 9.1,  $n = 19$ ) and scored higher than the new entrants (i.e., not more than 6 months, 8.8,  $n = 11$ ). On this basis, it is tempting to suggest that a cultural adaptation process was working in favour of those staying longer in the system. If this is the case, it does not work in favour in an exit decision once one stays longer.

#### 4.3 Exit Dilemma

According to the above findings in this study, it seems that the aspiration for self-reliance and the social stigma associated with the recipient status both work positively for exiting the welfare benefit system. This is especially true in young welfare recipients who were the most employable. Three in this study were such cases in question—one found a job and exited the welfare benefit system, one changed jobs, and one completed an operation which improved her health condition and reported a high motivation for job seeking. The following two quotes are self-evident:

After I get the operation, I might not be able to get the medical certification (on ill health for welfare benefits). I am planning to seek a job (*female, aged 27, six months on CSSA*).

I am quite satisfied with my life now, mainly because I have a job and have my own earnings... I am planning to save HK\$20,000 to HK\$30,000. Then, I will think about my future again" (*male, aged 29, exited CSSA by the second interview*).

Some also found the activation programmes helpful in job seeking.

It (Intensive Employment Assistance Programme, IEAP) provides workshops to explain what is expected from the job market. Then, it matches our competence; for instance, if it would not be realistic for you to be in the construction sector and you would rather be a chef. Also, it teaches some interview skills and how to prepare an appropriate resume (*male, aged 28, unemployment, four years on CSSA*).

I found IEAP helpful. I didn't know where to find jobs, so it (IEAP programme) provided me with newspaper information and helped me make telephone calls, which enhanced my confidence (*female, aged 41, single parent, seven years on CSSA*).

Then, what are the inhibiting factors according to the welfare recipients?

Firstly, it is the unfriendly labour market. The low educated, young and middle-aged, and ill-health are more disadvantaged in the labour market. The following are some of the statements along this line from a few welfare recipients with such personal characteristics:

I tried to seek a job but was rejected twice. Both companies rejected me because I did not have working experience and also had language difficulties (she migrated from China in February 2007) (*female, aged 18, unemployment, four months on CSSA*).

I would read the newspaper and/or advertisement on the street and then call to apply. Many times, I was told that the vacancy was filled. Sometimes, they asked how old I was. They wanted (to employ) young people. I am over fifty. Nobody wanted to employ me (*female, aged 50, unemployment, five years on CSSA*).

It is not difficult for me to find a job. However, it is difficult for me to keep the job. Previously, I found a job after my first operation (retinal detachment). But when I worked until afternoon, my eyes became red. My colleagues asked me what had happened to me. It was difficult (*female, aged 27, ill health, four months on CSSA*).

Second, the low-income job is not promising as compared with the compensation from the welfare benefit system.

I can work. However, there must be somebody who will employ me. If I work as a security-guard, the salary is around HK\$5,000; if I work as a cleaner, the salary is around HK\$3,000. If I take such jobs, I will not be able to take care of my daughter and I will not be able to pay my current rent. I have to have at least HK\$6,000 per month to maintain my family. Hence, I feel really disgraced if I earn less than HK\$6,000 a month (*male, aged 50, single parent, four months on CSSA*).

It seems that the wider labour market is to blame for the seemingly disgraceful wage from a low-end job that cannot meet the basic needs of oneself and the family. In this case, the respondent was calculative but that "rational calculation" was not to abuse the system for one's favour, but stemmed from a concern for a reasonable compensation from the labour market to make ends meet.

Third, some welfare recipients also reported that they needed to overcome some institutional barriers in employment. For example, they were required to report to social

security officers in regard to any change of employment status by providing supporting documents from the employer.

I find it very difficult to find a job. It is possible for me to find a part-time job. I don't know how long it will take. But I have to report (to the Social Security Unit) using a supporting document. A supporting document for a part-time job is not easy to obtain. It may lead to complications (in my job searching), which discourage me from finding a job (*female, aged 27, ill health, four months on CSSA*).

I have heard many times that when a boss notices that you are on CSSA, s/he (boss) becomes quite picky. Sometimes, he or she may even say, 'You can earn a living from several sources (referring to another source from CSSA)', which is really disgusting (*male, aged 28, unemployment, four years on CSSA*).

The motivation from activation measure in the welfare benefit system was considered unattractive, as stated by one.

The government could provide us with more allowances (disregarded income) so that we could be more motivated (*female, aged 41, single parent, five years on CSSA*).

Of course, the old aged, ill-health, and permanently disabled recipients did not have to consider the stay-exit decision; after all, they were considered as the deserving poor, but they unfortunately belonged to the same welfare benefit system which included the undeserving poor such as the unemployed.

To conclude, it seems that the stay-exit decision is a complex one; social stigma, self-reliance ethos, and activation programmes were positives to employment. However, there were some structural (i.e., labour market) and institutional (rules and regulations and reemployment incentives) barriers that inhibit job seeking.

## 5 Conclusion

The findings of the study show that the experiences of welfare recipients and their exit motivation were embedded in a complex situation of real life experiences in interaction with the benefits provided by the welfare system. The qualitative methodology is best used to untangle such a complex situation as we did in this study. From the perspective of the affected, welfare recipients hold complicated values and motivations for exit. We cannot identify *significant* evidence supporting the three assumptions—i.e., a welfare dependency culture, generosity of welfare benefits, and rational and calculative welfare recipients—underlying the relationship between welfare recipients and public assistance. "I wish to be self-reliant" seems to be a common belief among Chinese welfare recipients of this qualitative study in Hong Kong; it was particularly the case in employable recipients. The comprehensive benefits provided by CSSA in Hong Kong were not in any sense generous, but, from the perspective of the recipients in this study, it enabled them a sense of ontological security. The claims of a welfare dependency culture and welfare benefit system trapping welfare recipients were not found in this study.

In general, welfare recipients were grateful to the government for what they got from the welfare benefit system—the comprehensive needs, ranging from food and housing to children's education, except some expenses for social participation and educational purposes were barely met. We were not able to reveal any severe material hardship on the part of the recipients; but we could detect a very negative emotional state felt by recipients due

to the social stigma associated with the recipient status. The negative emotional state is also indicated in the below mean average score of the life satisfaction scale in this study. However, there is an indicator supporting the cultural change assumption—longer-stayed welfare recipients had a higher score above the mean.

Welfare recipients were also not rational calculators. We could only identify one employable recipient who analyzed different costs in his stay-exit choice; however, that was seemingly about the concern of whether or not the compensation from the labour market was sufficient to make ends meet. The lower compensation from employment, as compared with welfare benefits from public assistance, reflects a dilemma many welfare recipients now face against the background of a global economy which is hostile to jobs in the lower-end labour market. In this light, a solution to the dilemma faced by welfare recipients, not only those indicated in this study but also all lower-end workers in today's globalised economies, should not only work on social policy, but also look at how to make work pay in the labour market.

On policy terms, the design of a welfare benefit system is to set benefits basic levels lower than the standard of minimal adequacy (Veit-Wilson 1998: 4). As such a life on public assistance should encounter hardships. The rationale is to generate work incentive and avoid moral hazards. Having said that, the social stigmatization of the traditional deserving poor—the elderly, disabled, and ill-health—is too strong; it is not fair to them. In other words, there is a strong case on moral grounds to argue that a welfare system should not classify all recipient groups together. To do so, given the different nature in terms of the concept of the deserving poor, creates unnecessary psychological pain; even if it is able to provide ontological security to its recipients.

At last, it is necessary to state that the findings of this study are not based on a representative sample, but on in-depth interviews of 19 recipients and their views about the benefit system in Hong Kong. In addition, because quitting the welfare system carries social desirability, the interviewees might show their intention to be self-reliant for such consideration. This may be another limitation of the study. But the findings of this study contribute to the literature by enriching our understanding of the relationship between welfare recipients and public assistance in a society with strong beliefs about work and self-reliance.

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