AN INEPT THANK YOU CARD TO THE ELDERLY by Karen Kwok and Belle Frejillana Ramirez

All eyes turned toward the city's elderly welfare when the Chief Executive proposed a means test for the Old Age Allowance system.

Labour chief Matthew Cheung Kin-chung suggested the less-needy elderly be expelled from the pension system, but be acknowledged with the Senior Citizen Card instead.

The means test proposal was quickly dropped after nine days under widespread public criticism, but the government's reliance on the Senior Citizen Card Scheme tells us its importance as an elderly welfare policy. *Varsity* investigates the card's practicality to the elderly 15 years after the card's launch.



78-year-old Mok Chuen-tai longs for discounts in water and electrity bills.

The elderly and a lawmaker are urging the government to provide more concessions to help them rather than giving out discounts at beauty salons and slimming centres, which are under the Senior Citizen Card (SCC) scheme.

Mok Chuen-tai, 78 and a SCC holder, said, "I think no one would go to these shops, or maybe only a few. Slimming wouldn't be suitable... Beauty parlours? We are so old, what do we need them for?"

Ms Mok said that discounts for water and electricity supplies would truly help elderly who are living alone, and would help alleviate their financial burden since they pay the bills themselves out of their own savings.

According to the Social Welfare Department (SWD), over 8,000 shops, including up to 14,000 retail branches, participate in the card scheme to provide discounts and concessions for card holders.

Participating shops include beauty salons, toy shops, karaoke, and shops selling school uniforms, kids' apparel, construction material and many others.

Lagoon Skin Care and Body Fit, a beauty parlour in Mong Kok which offers a 30 percent discount on slimming and beauty services to SCC holders said few elderly have used their service over the past few years. "If somebody comes up to me on public transport asking for my ID then I'll show it to them. I don't really know what it is," she said.

Even the employees of participating shops are not informed of their own discounts offered to the card holders.

Sixty-six-year-

old Peter Fu said he

has "never thought of

applying (for the card)", as he

Varsity approached staff at Hop Cheong Lung Building Supplies, a construction material shop in Wan

Chai and Chung Sing Toy shop in Tak Tin Shopping Centre of Lam Tin, both listed as participating shops under the scheme. Both shops said they do not have special offers for the elderly.

Though the government requires all participating shops to display the SCC logo for easy identification, *Varsity* found no such logo at Hop Cheong Lung while the toy shop put the logo behind a rack of goods.

Although the SWD said they had updated the Concession Booklet in March last year, some of the information in the booklet is out of date, and some is wrong.

Varsity went to visit Tin Cheung School Uniforms Company in North Point and Annabelle Studio, a beauty parlour in Causeway Bay by the addresses stated in the booklet, but the two shops were not at those locations.

The address of Tin Cheung School Uniforms Company turned out to be misspelt. The company said they offer no discount to senior citizens because

"When I buy my newspaper, convenience stores like 7-11 already gives me a one-dollar discount," Mr Fu said, adding that he can already enjoy discounts on public transport with his Elderly Octopus card. He has also no idea that the card is issued by

found it having "no use".

the SWD.

Citizens who are aged 65 or above whose application for the card has been approved will be given a booklet, in which all the shops and the concessions the SCC scheme provides will be listed.

However, some card holders seem to have limited knowledge of the benefits. Mrs Yim who is over 80, said she has never used the card other than for riding on public transport.



The SCC logo of Chung Sing Toy Shop is hidden behind a rack of goods.

they sell only school uniforms for young students.

Annabelle Studio said it had moved to another address. They said they have joined the scheme for about five years but only one or two senior card holders had visited the shop.

Ms Ann Tsui Yuk-king, the person-in-charge of the Shun Lee Neighbourhood Elderly Centre in Kwun Tong, suggested the SWD to lobby for more large companies to join, especially those related to their daily necessities, such as public transport, restaurants, town gas, electricity and other daily needs.

Ms Tsui said large companies would genuinely benefit more elderly as small shops in different districts would limit the privileges of the elders, since they would not take the trouble to travel just to enjoy a small discount.

"This is a social responsibility. If the business sector of Hong Kong has responsibility for society that they should respect the elderly, then they shouldn't decrease everything because the economy has worsened," she said.

Chairperson of the Association for the Rights of the Elderly, Brenda

So Kit-yin, said more promotion of the SCC scheme should be carried out, but that all shops meeting the needs of the elderly is not the most important issue.

Ms So said she considers the underlying meaning of the scheme as giving respect to the elderly for their contribution to society.

Chairman of the Panel on Welfare Services in the Legislative Council, Albert Chan Wai-yip, criticised the poor management of the SCC scheme.

Mr Chan said that the scheme was intended for the needs of the elderly, yet the implementation of the scheme is poor.

"I think the overall implementation is terrible. I mean there is no concrete measure at all to implement this scheme; there is no proper monitoring mechanism and there is no follow-up procedure," he said.

The SWD lacks commitment and dedication to the scheme, Mr Chan pointed out, but he said these two are vital to its effectiveness.

Mr Chan said the scheme is implemented for the sake of fulfilling "basic duties" and "meeting public demands" rather than actually

accomplishing the scheme's real intention. He said having a large number of shops participating in the scheme only serves "good propaganda" for the government. He said the scheme should be more target-oriented as well as closely monitored.

Mr Chan referred to his own experience of leading a similar scheme in the mid-1980's when he was a District Councillor in Tsuen Wan.

"I remember that time when I called up some physicians – medical doctors or private practitioners – they were quite willing to give a 20 per cent discount to the elderly. So we had quite a number of physicians who were willing to participate and the elderly were happy to be getting the discount every time they went to see a doctor," the legislator recalled.

"Back in the 80s, I personally took the effort to make a lot of phone calls to them. Because we worked in the district, we knew a lot of people. So through personal contacts, we were quite able to convince some of the (business) operators," said Mr Chan.

"We also sent letters to the shops in the district asking them if they were



Ann Tsui Yuk-king, the person-in-charge of the Shun Lee Neighbourhood Elderly Centre.



Brenda So Kit-yin says the SWD should carry out more promotion for the SCC scheme.



Legislator Albert Cha Wai-yip says the SCC scheme should be better monitored.

willing to join and we followed that up." Chan added.

Mr Chan said that shops under the current SCC scheme are often irrelevant to the elderly's daily needs. He added it could be a result of the lack of a "systematic or methodological approach" on behalf of the government.

In response, the SWD said that they were meeting "various needs" of the elderly.

"Different elderly may have different consumption needs and quality requirements, whereas different trades may identify different groups to be their consumer targets", the spokesperson for SWD said.

As for the Concession Booklet's inaccuracy with participant addresses and discounts, the department stressed that it is the responsibility of participating shops, saying the shops are "encouraged" to keep the department updated of any changes.

However, the spokeswoman refused to comment on the out-of-date information *Varsity* has found. She said the latest booklet will be published in April.

Popular discounts / concessions recognised by the elderly

Organization/Network

Public Bus networks

■ Trams

Star Ferry

Ocean Park

Selected Banks

Selected Government Departments

Concession

Half fare

Half fare

Half fare

Free entrance

Account "low balance service charge" waived

Prioritized Service for the elderly

Source: Interviewees



Citizens aged 65 or above are eligible to apply for a Senior Citizen Card.



Lagoon Beauty, a SCC discount provider, has a large roll-up advertisement outside the shop to promote their eyelash treatment.