

Social Welfare

The Government designs its social welfare policies in conjunction with non-governmental agencies; so that governmental and non-governmental organisations both deliver practical social services that meet residents' needs. The Social Welfare Bureau spent over 3.382 billion patacas on social welfare services in 2024.

In 2005, the Government started to offer the Old-age Allowance to elderly Macao permanent residents aged 65 or above. In 2024, the Old-age Allowance was 9,000 patacas a year. There was a total of 137,402 eligible cases (including 3,244 backdated cases from prior years), and the allowances amounted to 1.237 billion patacas. The Social Welfare Bureau subsidised 257 social service organisations/programmes with more than 4,800 beneficiaries, totalling about 1.691 billion patacas. The Government continued giving disability gratuities to Disability Assessment Card holders who are permanent residents and launched the Carers Allowance Pilot Scheme.

In September 2024, an additional full amount of financial aid was provided to families benefiting from financial assistance. In all, 2,102 families benefited, with aid totalling approximately 12.9 million patacas.

Social Welfare Bureau

The Social Welfare Bureau (IAS) is a government department that helps draft, coordinate, liaise, drive and execute the social work policies and social welfare of the MSAR. It provides individual and family assistance, and services for children and teenagers, and the elderly. It also offers anti-drug-dependence services, problem gambling prevention services, and social rehabilitation services. It also offers rehabilitation services, anti-drug-dependence services, problem gambling prevention services, and social rehabilitation services. The social service facilities under its umbrella include the Social Services Centres, a casualty centre for victims of disasters, Assessment Centre for Rehabilitation, Drug Treatment Centres (Methadone), Healthy Life Education Centre and Chi Ai Hin (Problem Gambling Prevention and Treatment).

Law No. 5/2019 - Professional Accreditation and Licensing for Social Workers came into effect in 2020. By December 2024, 2,273 people had been recognised by professional accreditation for social workers, and 1,463 people had valid social worker registration certificates.

Family and Community Services

The Social Welfare Bureau has established four social services centres and one branch centre in Macao, providing individuals and families in need with general services, including personal and family counselling, financial aid, round-the-clock support, disaster relief, referral and legal consultation services.

The bureau also provides counselling and support for individuals facing domestic violence, and distributes various benefits and allowances including old age allowances and disability gratuities. In 2024, a total of 3,178 cases were handled by four social services centres and one branch centre, and various services were provided on 9,115 occasions according to needs, resulting in 2,557 families receiving regular subsidies, involving 3,898 individuals.

In 2024, Macao had one public shelter, 11 integrated family and community service centres, 13 community centres, 11 project based services, and four shelters and temporary shelters, the majority of them being subsidised by the Social Welfare Bureau and operated by non-governmental organisations.

During 2024, 18 people were admitted to the Ilha Verde shelter, while 112 people and nine people used the winter and heat shelter services respectively. The 11 integrated family and community services centres provided services to 1,082,859 people; the 13 community centres provided services to 1,150,544 people; the 11 categories of community services were used on 536,125 occasions; and the four shelters and temporary shelters provided services for 272 people.

In 2024, the Social Welfare Bureau received 2,375 cases involving notifications through the Family Crisis Hotline. After eliminating duplicate cases, 1,697 cases were identified, including 893 involving family disputes, family conflicts and initial suspected domestic violence, and 804 other cases. Among the 85 preliminary cases of suspected domestic violence, 55 cases were assessed and identified, 30 of which involved spouses, 16 involved children, eight involved the elderly, and one involved violence between family members.

Children's and Youth Services

In 2024, Macao had 59 child-care centres, of which 40 received regular subsidies from the Social Welfare Bureau, providing about 7,987 childcare places (5,272 places were occupied). Among the centres, a centre funded by the bureau provided parent-child services to 39,511 people during 2024, promoting play time between parents and children and creating harmonious family relationships. The Government provided the Priority Child Care Service for Children from Disadvantaged Families, so that disadvantaged families were given priority in receiving full-day service in subsidised child-care centres.

There are nine homes for children and adolescents in Macao offering short or long-term care and counselling for orphans, as well as children and adolescents who

have been abandoned, who lack family care, or who are on the verge of a crisis as a result of family or social conflicts. In 2024, these homes housed 285 children and youngsters.

The Social Welfare Bureau is an authorised organisation in Macao that deals with adoption services. It handled 14 such cases in 2024. The bureau is responsible for providing assistance to minors who become involved in judicial actions, in accordance with the social protection system. During 2024, the bureau processed 338 such cases in total. Moreover, the bureau, in conjunction with the community youth social work teams, provides counselling services under the community support scheme to youths between 12 years to 16 years of age who have committed criminal offences or misdemeanours. In 2024, it handled no such related cases.

Elderly Services

To recognise the significant contributions made by the elderly to Macao's social development, and to propagate and carry forward the traditional virtues of respect for the elderly as well as filial piety, in 2017 the Chief Executive of the MSAR designated the ninth day of September on the Lunar Calendar as the MSAR Senior Citizens Day, by way of an executive order.

Citizens holding Macao Resident Identity Cards aged 65 or above are eligible to apply for the Senior Citizen's Card. Senior Citizen's Card holders are entitled to the welfare and benefits offered by the public organisations and enterprises that have signed cooperation agreements with the IAS. By the end of 2024, the Social Welfare Bureau had issued a cumulative total of 136,670 Senior Citizen's Cards (of these, 5,873 were electronic cards).

In 2024, Macao had 25 homes for the elderly, providing residential care services for weak elderly persons; 15 of them are subsidised by the Social Welfare Bureau. These 25 homes provided a total of 2,705 hostel places (of these, 2,245 places were occupied). In addition, there were nine elderly service facilities providing day-care services to elderly persons with health problems who are unable to take care of themselves. There were 10 other elderly day-care centres, 25 neighbourhood social centres providing entertaining services for the elderly.

In 2024, 695 senior citizens enjoyed services at day care centres; 11,070 senior citizens enjoyed services at elderly day centres; and 10,298 senior citizens used the services provided at social centres.

Macao's home care services are provided through one home care service team and seven home care and support service teams operating under the three elderly day-care centres, two day-care centres and two multi-service centre. In 2024, a total of 1,487 cases were handled, of which 571 involved senior citizens living alone, and 916 involved senior citizens not living alone.

In addition, an elderly caring service network and a supporting network for senior citizens living alone are provided for single elderly people and households with two elderly persons. Tele-Assistant "Peng On Tung", an elderly hotline service for counselling and Elderly Home Safety Evaluation and Equipment Subsidy Scheme are also available.

Rehabilitation Services

In 2024, Macao had 11 rehabilitation homes, of which nine provide accommodation, training, social and leisure activities to mentally handicapped adults or chronic mental patients, and children aged 15 below with mental or physical disabilities; and two are halfway house and supported hostel for people recovering from mental illness. Moreover, there are 12 day centres which provide self-training programmes, group studies, rehabilitation treatment, regular activities and individual assistance to the hearing impaired, the mentally handicapped, people recovering from mental illness and the visually impaired. In 2024, the 11 rehabilitation homes provided services to 809 people, while the 12 day care centres offered services to 13,069 people. A new resource centre was introduced in 2024, which offers services to all Macao residents. The centre provided services to 1,038 people in 2024.

In 2024, there were six sheltered workshops, vocational training centres and supported employment centres in Macao. Services were provided to 467 people. There were also four pre-schools/education centres to provide early special education and training, and assistance for children with development disorders and impaired hearing. In 2024, the four pre-schools/education centres served 590 people.

The rehabilitation bus service in Macao is provided by two agencies. The IAS subsidises the cost of purchasing and operating rehabilitation buses. The service enables people with impaired mobility, the physically disabled and patients requiring haemodialysis to commute between their homes and hospitals. A no-reservation feeder service was also provided, which ran along two circular routes in the Macao peninsula and Islands District. The bus service allowed people with disabilities to commute to meet their friends and relatives, participate in cultural, recreational and leisure activities, and handle personal affairs. In 2024, the two agencies served 36,177 passengers.

Macao currently has five comprehensive rehabilitation service centres, including one designed for people with intellectual disabilities. Services provided by the centre include: small scale residential services to mildly and moderately mentally handicapped people aged between 16 to 55, which in 2024 served 20 people by providing independent living skills training; and provision of family resources services to the mentally handicapped and their families, which in 2024 served 13,178 people. The other centre is a comprehensive rehabilitation service centre providing vocational training and rehabilitation services which served 131 people in 2024.

A centre offering residential and day activity services for persons aged 16 years or above with moderate or above intellectual disabilities, and day respite services for children and teenagers with developmental disabilities aged between 6 years and 15 years, provided accommodation services to 80 people, day activity

services to 51 people, and day respite services to 28 people in 2024. A comprehensive rehabilitation service centre, offering vocational training and day activity services, served 23 people in 2024. In 2024, a new comprehensive rehabilitation service centre for individuals aged 16 and above with intellectual disabilities or autism was established. The centre offers vocational training, development services, and support services for people with high-functioning autism. In 2024, services were provided to 29 people.

The Social Welfare Bureau provides professional assessment services to Macao residents who need to apply for or use rehabilitation services operated by agencies funded by the bureau, so they can find the most appropriate services. There were 188 cases of providing these services in 2024.

As at the end of 2024, the Disability Assessment Cards saw 32,773 new applications and 13,666 renewal applications, and 26,044 cards were issued by IAS.

Prevention of Drug Dependence

The Drug Abuse Treatment and Rehabilitation Division and two community drug treatment centres under the Social Welfare Bureau provide comprehensive voluntary treatment and rehabilitation services for drug-dependent people. They include outpatient and residential drug addiction treatment, as well as drug counselling services. During 2024, a total of 446 drug addicts sought help, 72 of whom were seeking help for the first time.

In 2024, the comprehensive drug rehabilitation services centre provided accommodation for 57 people, family support services for 623 people, career development services for 985 people, and community outreach services for 10,354 people. An outreach treatment service for drug-dependent youths and two drug rehabilitation outreach services provided services for 26,723 people; outreach services designed for drug-dependent youngsters and problem juveniles were used by 1,011 people; and services designed for the family members of drug addicts were provided to 763 people; and the community promotion activities reached a total of 12,873 people. A career development programme for youth abstaining from drugs organised 33 training courses with attendance by 220 people, and provided internships for 29 participants. Three participants were successfully employed. A range of support was also provided to 309 family members. A total of 23,815 people were served during the year.

Prevention and Treatment of Problem Gambling

The Problem Gambling Prevention and Treatment Division – Chi Ai Hin is a service unit responsible for providing counselling services and professional training to problem gamblers, and implementing community education and research promoting

responsible gambling. In 2024, the Central Registry System of Individuals with Gambling Disorders received 208 new cases seeking assistance. Community organisations were also commissioned to provide a round-the-clock gambling counselling hotline and online counselling service, which received 765 and 2,179 requests for assistance through telephone calls and online platforms, respectively.

The inter-departmental Working Group on Responsible Gambling, formed by the Macao SAR Government, has launched the Responsible Gambling Indicators. As at the end of 2024, 13 social service organisations, casinos and other gaming establishments were awarded the “Responsible Gaming Implementation Model Unit” qualification.

Social Rehabilitation Services

Provided by the Department of Social Reintegration under the Social Welfare Bureau, social rehabilitation services mainly assist the court to implement non-custodial sentences and measures, such as parole, supervision for probationers, labour in lieu of penalty, suspension of proceedings, judicial restoration, and implement education and supervision orders for youth offenders, such as rehabilitation, community service order, rule abiding order, probation order and half-way home order, aiming to assist offenders with restoring law-abiding lives and reintegrating into society.

During 2024, 698 and 224 cases of discharged offenders and young offenders were handled, respectively. In addition, a half-way house for discharged offenders and a half-way house for young offenders provided services for 29 and 20 people, respectively.

Social Security Fund

The Social Security Fund Authority is under the supervision of the Secretary for Social Affairs and Culture, and is responsible for implementing various policy measures concerning social security and managing relevant resources.

The Social Security Fund was set up on 23 March, 1990, with a primary objective of providing social security to local employees. With the exacerbated social phenomenon of ageing, residents' demand for universal coverage is growing. In November 2008, the Government announced the Social Security and Old-age Pension System Reform Program. Its core aim is to build a double-tier social security system, founded on the first-tier social security system, so that all Macao residents can have the chance to enjoy basic social protection, particularly old-age protection, to improve their quality of life, with more ample protection for retirement life supported by the second-tier, non-mandatory Central Provident Fund.

Social Security System

Law No. 4/2010 – “Social Security System” came into effect on 1 January 2011. It is the first tier of the double-tier social security system. This system operates according to the principle of social insurance covering the entire population of Macao, with the aim of providing residents with basic social security and particularly pension security. Its income derives from contributions from gaming, a one-percent sharing from the recurrent income of the Government’s annual General Budget, three percent of the central executive budget balance by the end of every fiscal year, the contributions of employees, employers and arbitrary contributors, employment fees for non-resident workers, and the income of the investment of the Social Security Fund.

Starting from 2022, the Social Security Fund has fully implemented the "Periodic Adjustment Mechanism of Social Security Fund's Benefits", under which pension and other benefits are reviewed and adjusted in a more scientific and systematic manner, thereby ensuring basic pension protection for residents and the sustainability of the social security mechanism.

Contributions

The Social Security System comprises an obligatory contribution system and an arbitrary contribution system. Employees and their employers are required to make obligatory contributions to the Social Security Fund, at 90 patacas per month (60 patacas by employers and 30 patacas by employees), and other residents who comply with the relevant legal requirements can make contributions by enrolling in the arbitrary system, with the full amount of contributions – 90 patacas per month, to be paid by the beneficiaries themselves.

In 2024, a total of 352,000 beneficiaries made their contributions. They included around 284,000 employees and 68,000 voluntary contributors (including in-service public servants registered in the retirement and pension system). The contributions totalled around 380 million patacas.

Various Social Security Payments

According to the current social security system, eligible beneficiaries are legally entitled to pensions, disability allowance, unemployment allowance, sickness allowance, funeral allowance, marriage allowance, birth allowance and compensations for respiratory occupational diseases. In 2024, pensions and disability allowance were given to 167,000 people, 154,400 of whom received pensions. Besides, allowances were given to 14,640 people. Social security payments totalled about 6.28 billion patacas, including around 5.59 billion patacas for pensions (including an additional payment in January).

Non-mandatory Central Provident Fund System

Law No. 7/2017 - Non-mandatory Central Provident Fund System (or non-mandatory CPF) came into effect on 1 January 2018. It is the second tier in the double-tier social security system, and was established to enhance retirement protection for citizens of the MSAR, and to fill a gap in the existing social security system.

The non-mandatory CPF consists of an allocation system and a contribution scheme and. An account holder may make regular contributions via a contribution plan, and seek wealth accumulation through investment, making better preparation for an ample retirement protection in future.

Individual Account of Non-mandatory CPF

MSAR citizens falling into the following categories may become individual account holders of non-mandatory CPF:

1. Aged 18 or above;
2. Under the age of 18, but registered into the social security system in accordance with the law

An individual account of non-mandatory CPF comprises a sub-account managed by the government, a contribution sub-account, and a preserved sub-account.

Contribution Scheme

There are a joint provident fund scheme and an individual provident fund scheme under the non-mandatory CPF. A joint provident fund scheme is designed for employees. The monthly contributions of a participating employee and his or her employer are calculated based on the employee's basic salary, being equivalent to five percent of the basic salary. The maximum and minimum caps to the contributions are linked to the Law on the Minimum Wage for Employees. An individual provident fund scheme is designed for all account holders with a monthly minimum contribution of 500 patacas, and a maximum amount linked to Law on the Minimum Wage for Employees, which is currently 3,500 patacas. The contributions can be invested into the pension funds under non-mandatory CPF for wealth accumulation, and managed by qualified fund management entities. By the end of 2024, there were seven fund management entities providing 43 open-end pension funds.

In 2024, 321 employers and a total of around 31,000 employees joined the non-mandatory CPF scheme; about 82,000 people joined the individual non-mandatory CPF scheme; and about 9,000 people opened or retained sub-accounts.

Upon termination of employment, the employee may be entitled to the accumulated benefits in the employer's part, according to the length of contribution and the applicable vesting schedule. Since an individual non-mandatory CPF account is portable, the benefits in the contribution scheme will not be cleared and withdrawn due to employment termination, and can maintain the account for continued investment.

Allocation Scheme

Account holders who are alive on 1 January in the allocation year, and meet the following requirements within the year prior to the allocation, are eligible for a one-off Incentive Basic Fund of 10,000 patacas:

1. Permanent residents of the Macao Special Administrative Region;
2. Aged 22 or above; and
3. Resided in Macao for at least 183 days.

If the Government's budget implementation in previous fiscal years allows, account holders who fulfil the above requirements may receive the special allocation of funds if there is a budget surplus. These amounts are recorded in sub-accounts managed by the Government. The funds provided may be kept for accumulation, or transferred to the contributor's account or preserved sub-account for investment through proper transfer application.

In 2024, there were 623,000 non-mandatory CPF individual account holders, of whom 402,000 were eligible for fund allocation, and the Government released 7,000 patacas to each account. Also, about 11,000 people received incentive allowances of 10,000 patacas. At the end of January 2025, the maximum accumulated appropriation and interest income of an account holder's sub-account managed by the Government was 84,000 patacas. If an account owner was eligible for the special allocation of a budget surplus since 2010, and has never transferred out, transferred or withdrawn funds from the government-managed sub-account, the accumulated interest income was up to 21,068 patacas.

Fund Withdrawal

To meet the objective of providing more ample retirement protection, in general an account holder must be aged 65 or above, and must fulfil other withdrawal conditions, before he or she can apply for fund withdrawal from his or her individual account. In 2024, there were 10,000 approved applications for withdrawals, resulting in a disbursement of 1.92 billion patacas.

Housing Policy

The Housing Bureau strives to implement the Government public housing policy rationally to prioritise the allocation of public rental housing resources, with priority to be given to low-income families. The SAR government has always attached great importance to the development of public housing. Over the years, it has ensured the basic housing needs of residents through system optimisation and public housing construction. The MSAR government has introduced a five-rung housing ladder policy to help residents with different financial standing solve their housing problems.

Based on the housing needs, financial affordability and purchasing power of people from different social strata, the "five rungs" from bottom to top refer to public housing, Home-ownership Scheme housing, sandwich class housing, elderly housing and private housing.

The Public Housing Legal System, the Law on Home-ownership Scheme Housing and the Sandwich Class Housing Legal System have come into effect successively, establishing the regular application for public housing. In addition, the revised resale system of Home-ownership Scheme housing and the launch of sandwich class housing have also laid a legal foundation for the housing ladder policy.

At present, the MSAR government is steadily promoting the construction of public housing. As of July 2024, the number of public housing units completed in Macao is more than 52,000. Among them, more than 26,000 public housing units have been built since the handover. There are more than 19,000 public housing units currently under construction.

Public Housing

Public housing units are distributed in the form of leasing by the Government to MSAR residents of weak financial standing. Families of weak financial standing are defined as those whose monthly household incomes and net asset values fall beneath the legally stipulated levels as stipulated by Executive Order. The allocation and leasing of public housing are regulated by Law No. 17/2019 – Legal System for Public Housing and By-law No. 30/2020 – By-law of Rules for the Implementation of the Legal System for Public Housing.

Public housing was open for ongoing application from 20 August 2020 onwards. As of 31 December 2024, after a review of the applications, a total of 5,841 applications were accepted, with 3,288 of the households allocated housing.

Home-Ownership Scheme Housing

In the early years, Home-Ownership Scheme housing units were sold to families on the Housing Bureau's waiting list on terms and at prices stipulated in the land grant contracts by the bureau in accordance with Decree-Law No. 13/93/M.

Pursuant to Law No. 10/2011 – “The Home-Ownership Scheme Housing Law” re-promulgated by Executive Order No. 200/2020, the Government is responsible for construction of Home-Ownership Scheme Housing while the Housing Bureau or other public authorities appointed by the Chief Executive are responsible for the execution.

Home-Ownership Scheme Housing is intended to assist Macao residents of a particular income level and financial situation to meet their housing needs, and to promote a housing supply that suits the practical needs and purchasing power of Macao residents.

The general application process for 3,017 housing units began at the end of November 2019. As of 31 December 2024, a cumulative total of 4,211 successful applicants had been selected for substantive vetting, with 3,008 eligible applications, three applications undergoing legal procedures, 880 ineligible applications, 140 withdrawn applications, 167 applications with changed priorities, and 13 applications with ongoing assessments.

The application process for 5,254 housing units was conducted from 14 July 2021 to 30 November 2021. A total of 11,707 applications were received. The priority list and cancellation list were announced on 14 December 2022, with 9,796 accepted applications and 1,911 cancelled applications.

A new phase of the general application process, for 5,415 housing units, was conducted from 27 September 2023 to 27 March 2024, with a total of 6,562 application forms received. On 13 November 2024, the provisional waiting list and the list of disqualified applications were released, with 5,076 applications accepted and 1,486 applications disqualified.

Housing for the Sandwich Class

Law No. 17/2023 - The Legal System for Housing for the Sandwich Class came into effect on 1 April 2024. The Government is responsible for construction of Housing for the Sandwich Class, while the projects are executed by a public institution designated by the Chief Executive. The Housing Bureau is authorised to coordinate the sale of the units and monitor compliance with the law.

Housing for the Sandwich Class is intended to assist Macao residents of a particular income level and financial situation with meeting their housing needs, particularly through helping them acquire housing; and to promote a housing supply that suits the practical needs and purchasing power of Macao residents.

Elderly housing

In order to give priority to senior citizens living in tenement buildings and those who can afford it financially, the MSAR government proposed an elderly housing programme in 2020 with the aim of improving senior citizens' living convenience and quality of life. The scheme was subsequently implemented as a pilot project.

The government's pilot elderly housing project, which is located on Avenida do Nordeste, was inaugurated on 15 October 2024, offering a total of 1,815 open-plan accommodation units. The units are equipped with basic living equipment and a number of gerontological facilities, together with diversified support services, to provide a comfortable and safe living environment for the elderly.

The SAR Government began accepting applications for the first phase on November 6, 2023. Approximately 1,300 applications (approximately 2,200 individuals) were eligible in the first phase. By 2024, 524 households (783 individuals) had signed occupancy agreements and moved in.

For more information:

Statistics and Census Service (<http://www.dsec.gov.mo>)

Social Welfare Bureau (<http://www.ias.gov.mo>)

Social Security Fund (<http://www.fss.gov.mo>)

Housing Bureau (<http://www.ihm.gov.mo>)

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