## **Social Security Appeal Board**

# Forty-sixth Annual Report 2023/2024

(1 April 2023 - 31 March 2024)

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#### I. INTRODUCTION

The Social Security Appeal Board (the Board) was set up on 15 April 1978 as an independent body to provide a means of redress for any person not satisfied with the decision of the Social Welfare Department in respect of eligibility and payment of social security benefits.

- 2. The Chairperson and Members of the Board are all non-officials appointed by the Chief Executive of the Hong Kong Special Administrative Region. The Government provides the Board with office premises and a team of staff from the Social Welfare Department offering secretarial services to the Board and maintaining its records. The head of the team is appointed as Secretary to the Board.
- 3. The Board deals with appeals lodged by persons applying for, or in receipt of, Comprehensive Social Security Assistance, Social Security Allowance or Traffic Accident Victims Assistance, against the decisions of the Social Welfare Department. Detailed functions of the Board and the appeal procedures are outlined in Appendix 1.
- 4. This report describes the work of the Board during the year ending 31 March 2024.

#### II. THE BOARD

#### **Terms of Reference**

- 5. The terms of reference of the Board are: -
  - (i) to consider individual appeals against the decisions of the Social Welfare Department on eligibility and payment of social security benefits; and
  - (ii) to publish an annual report on the work of the Board.

#### Membership

6. The Board consists of the Chairperson and six members. Its membership as at 31 March 2024 was -

Chairperson :Dr LAM Ho-yi, J.P. (林 顥 伊 博 士 , J.P.)

Member :Mr HONG Wing-kwong, Wallace, J.P. (康 榮 江 先 生 , J.P.)

Mr HUNG Lin-cham, M.H., J.P. (洪 連 杉 先 生 , M.H., J.P.)

Ms KWOK Fu-yung, M.H. (郭 芙 蓉 女 士 , M.H.)

Ms LAM Hiu-lam (林 曉 嵐 女 士)

Dr MAK Hoi-kwan, Calvin (麥 凱 鈞 醫 生)

Dr TAM Kui-fu, Stanley (譚 鉅 富 醫 生)

#### **Board Meetings**

- 7. Board meetings are held to consider appeals lodged by the appellants. These meetings are normally attended by the Chairperson and two members. Members of the Board therefore work on a roster system.
- 8. The main duties of the members sitting at a Board meeting are to hear the representations of the appellants, to consider explanations given by the Social Welfare Department, to analyse cases and finally, to make decisions on the appeals. Where the three members are unable to reach a consensus on an appeal, the decision of the majority will be followed.

#### III. WORK OF THE BOARD

#### **Handling of Complaints and Enquiries**

- 9. One of the significant roles of the Board is to handle complaints about social security benefits. These complaints may not necessarily become appeals if they can be satisfactorily resolved after explanations given by the staff of the Board or through an individual case review by the Social Welfare Department.
- 10. When a complaint is received, the Secretary to the Board or his/her staff will immediately contact the relevant Social Security Field Unit or the Traffic Accident Victims Assistance Section (i.e. the relevant office) to initiate action. The supervisor of the office will then give explanations to clarify the situation or review the case as appropriate. If the complainant is satisfied and does not wish to pursue the complaint further, the case will be considered as settled. Otherwise, he/she will be assisted to lodge a formal appeal.
- 11. Complaints, which fall outside the scope of the Board, will be referred to the relevant offices of the Social Welfare Department or other government departments for appropriate action. All complaints are reported to the Chairperson and Members of the Board for their information.
- 12. During the year, 43 complaints were received, of which 22 (51%) were settled by the staff of the Board, 18 (42%) were referred to the relevant offices for appropriate action and three (7%) eventually became an appeal. An analysis of the complaints handled in the past three years is shown in the following table:

## Complaints lodged at the Board Office

Type and nature of	(A) Total no. of complaints		(B) Of (A), no. of complaints settled by the staff of the Board		(C) Of (A), no. of complaints referred to relevant offices			(D) Of (A), no. of complaints leading to appeals				
complaints	2021/22	2022/23	2023/24	2021/22	2022/23	2023/24	2021/22	2022/23	2023/24	2021/22	2022/23	2023/24
Type of Complaints												
Comprehensive Social Security Assistance	22 (55%)	37 (59%)	27 (63%)	9 (41%)	9 (24%)	13 (48%)	13 (59%)	28 (76%)	14 (52%)	0 (0%)	0 (0%)	0 (0%)
Social Security Allowance	18 (45%)	26 (41%)	14 (33%)	9 (50%)	11 (42%)	8 (57%)	9 (50%)	14 (54%)	4 (29%)	0 (0%)	1 (4%)	2 (14%)
Traffic Accident Victims Assistance	0 (0%)	0 (0%)	2 (4%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (50%)
TOTAL	40 (100%)	63 (100%)	43 (100%)	18 (45%)	20 (32%)	22 (51%)	22 (55%)	42 (67%)	18 (42%)	0 (0%)	1 (1%)	3 (7%)
Nature of Complaints												
Refusal of any payment	14 (35%)	21 (33%)	13 (30%)	9 (64%)	4 (19%)	4 (31%)	5 (36%)	17 (81%)	8 (61%)	0 (0%)	0 (0%)	1 (8%)
Amount of payment offered	11 (28%)	17 (27%)	3 (7%)	2 (18%)	2 (12%)	1 (33%)	9 (82%)	15 (88%)	0 (0%)	0 (0%)	0 (0%)	2 (67%)
Date from which payment was offered	1 (2%)	2 (3%)	1 (2%)	0 (0%)	1 (50%)	1 (100%)	1 (100%)	0 (0%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)
Issue of payment to a person other than the applicant	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Delay of payment	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Others	14 (35%)	23 (37%)	26 (61%)	7 (50%)	13 (57%)	16 (62%)	7 (50%)	10 (43%)	10 (38%)	0 (0%)	0 (0%)	0 (0%)
TOTAL	40 (100%)	63 (100%)	43 (100%)	18 (45%)	20 (32%)	22 (51%)	22 (55%)	42 (67%)	18 (42%)	0 (0%)	1 (1%)	3 (7%)

13. Apart from complaints, the Board received a large number of enquiries about social security benefits and other welfare services administered by the Social Welfare Department. These enquiries were, as far as possible, answered by the staff of the Board or referred to the relevant offices for appropriate action.

#### **Number of Appeals**

- 14. During the year, the Board received a total of 334 appeals (including 331 direct appeals and three converted from complaints), representing an increase of 11 appeals or 3% as compared with the preceding year.
- 15. These 334 appeals included 52 Comprehensive Social Security Assistance cases, 280 Social Security Allowance cases and two Traffic Accident Victims Assistance cases. A 3-year comparison is as follows -

	Appeals								
Type of cases	2021/22		2022	2/23	2023/24				
	No.	%	No.	%	No.	%			
Comprehensive Social Security Assistance	47	16	40	12	52	15			
Social Security Allowance	238	83	282	87	280	84			
Traffic Accident Victims Assistance	1	1	1	1	2	1			
TOTAL	286	100	323	100	334	100			

- 16. As compared with the previous year, there was an increase of 12 appeals (30%) in Comprehensive Social Security Assistance cases, a decrease of two appeals (1%) in Social Security Allowance cases and an increase of one appeal (100%) in Traffic Accident Victims Assistance case.
- 17. Of the 280 Social Security Allowance appeals, 237 were related to Normal Disability Allowance, 39 to Higher Disability Allowance and four to Old Age Allowance.

- 18. Among the 276 Disability Allowance appeals, 238 were lodged against the refusal of payment on medical grounds (i.e. ineligibility for the allowance as certified by the medical authorities concerned) and 37 against the amount of payment on medical grounds (i.e. ineligibility for disability allowance at a higher rate). The remaining Disability Allowance appeal was a Normal Disability Allowance case, it was lodged against the refusal of payment of Old Age Allowance to a Normal Disability Allowance recipient.
- 19. For the four Old Age Allowance appeals, three were lodged against the date from which payment was offered and one was lodged against the refusal of payment of Old Age Living Allowance to an Old Age Allowance recipient.

#### **Appeals involving Medical Decisions**

- 20. Where an appeal concerning a medical assessment conducted by a doctor of a public hospital/clinic is made, the Board will arrange with the Hospital Authority for the applicant/recipient to undergo a medical re-assessment to be processed by the Medical Assessment Board for social security appeals. This Medical Assessment Board is an independent board with members comprising doctors from both the public and private sectors, who work for the board on a roster basis.
- 21. A number of public doctors and 20 private doctors, namely, Dr CHAN Chi-kuen, Dr CHAN Nim-tak, Douglas, Dr CHAN Yee-shing, Alvin, Dr CHENG Pui-lam, Steve, Dr CHEUNG Hung-kin, Dr CHOI Sum-hung, Dr CHOO Kwong-yin, Dr FU Kam-fung, Kenneth, Dr IP Wing-yuk, Josephine, Dr LAI Jak-yiu, Dr LAU Lai-lin, Lilian, Dr LEUNG Chi-chiu, Dr LI Shun-cheong, Dr PAK Wai, Martin, Dr PONG Chiu-fai, Jeffrey, Dr SHUM Ping-shiu, Dr SO Yui-chi, Dr TAM Mo-shing, Paul, Dr TSE Yun-tin, Paul and Dr YEUNG Chiu-fat, Henry assisted in assessing medical appeal cases referred to the Medical Assessment Board for assessment in the year.
- 22. During the year, a total of 316 cases (comprising 45 Comprehensive Social Security Assistance cases, 231 Normal Disability Allowance cases, 38 Higher Disability Allowance cases and two Traffic Accident Victims Assistance cases) were decided by the Board on the basis of the decision of the Medical Assessment Board.

#### Place for Lodging Appeals

- 23. An appellant can lodge an appeal at any one of the following offices -
  - (i) the Office of the Board;
  - (ii) the Headquarters of the Social Welfare Department;
  - (iii) the Traffic Accident Victims Assistance Section; or
  - (iv) all the social security field units.
- 24. A statistical breakdown in terms of place of lodging appeals is shown below –

	Appeals							
Place of lodging appeals	2021/22		2022/23		2023/24			
	No.	%	No.	%	No.	%		
Office of the Board	89	31	118	36	123	36		
Social Security Field Units	197	69	204	63	209	62		
Traffic Accident Victims Assistance Section	0	0	1	1	1	1		
Headquarters of the Social Welfare Department	0	0	0	0	1	1		
TOTAL	286	100	323	100	334	100		

#### **Handling of Appeals**

25. Of the 334 appeals received in the year, 159 were decided, 44 withdrawn by the appellants and 131 carried forward to the year 2024/25 pending medical assessment and decision of the Board. The following table shows the overall position -

	Number of Appeals							
Type of cases	Received in 2023/24	Decided in 2023/24	Withdrawn in 2023/24	Carried forward to 2024/25				
Comprehensive Social Security Assistance	52	31	5	16*				
Social Security Allowance	280	127	39	114**				
Traffic Accident Victims Assistance	2	1	0	1***				
TOTAL	334	159	44	131				

<sup>\*</sup> comprising 11 cases pending medical assessment and five cases pending decision of the Board

<sup>\*\*</sup> comprising 94 cases pending medical assessment, 17 cases pending decision of the Board and three cases pending Board hearing

<sup>\*\*\*</sup> one case pending medical assessment

26. During the year, the Board decided a total of 327 cases including 159 out of the 334 appeals received within the year 2023/24, 167 brought forward from the year 2022/23 and one brought forward from the year 2021/22. No Board decision was required for 30 cases brought forward from the previous year 2022/23 due to the appellants' withdrawal of the appeals. In terms of the type of cases with Board decision made over the year, there were a total of 51 Comprehensive Social Security Assistance cases, 274 Social Security Allowance cases and two Traffic Accident Victims Assistance cases. A 3-year comparison is shown below -

	Appeals decided							
Type of cases	2021/22		2022/23		2023	3/24		
	No.	%	No.	%	No.	%		
Comprehensive Social Security Assistance	50	17	28	12	51	15		
Social Security Allowance	237	82	197	88	274	84		
Traffic Accident Victims Assistance	2	1	0	0	2	1		
TOTAL	289	100	225	100	327	100		

Among the 327 cases decided, 316 were appeals involving the result of a medical assessment and 11 were non-medical appeals. All the 316 medical appeals were decided by the Board on the basis of the decision of the Medical Assessment Board. In respect of the 11 non-medical appeals, hearings were conducted at the Office of the Board. The appellants were notified of the hearings beforehand. Seven appellants attended the hearings in person, one appellant sent representative to attend the hearing on her behalf and the remaining three were absent from the hearing.

#### **Result of Appeals**

28. Of the 327 appeals decided during the year, the Board confirmed the decisions of the Social Welfare Department in 206 cases (63%) and varied its decisions in 121 cases (37%). All the 121 cases involved appeals against medical decisions (including 74 Normal Disability Allowance cases, 27 Higher Disability Allowance cases, 19 Comprehensive Social Security Assistance cases and one Traffic Accident Victims Assistance case) and decisions of the Board were made in favour of the appellants. A breakdown of cases by nature and by type is given below -

Type of Appeals		per of cases		's	Number of cases where SWD's decisions were changed			
Nature of Appeals	Comprehensive Social Security Assistance	Social Security Allowance	Traffic Accident Victims Assistance	Total	Comprehensive Social Security Assistance	Social Security Allowance	Traffic Accident Victims Assistance	Total
Refusal of payment	2	157	0	159	0	77	0	77
Amount of payment offered	30	11	1	42	19	24	1	44
Date from which payment was offered	0	5	0	5	0	0	0	0
Issue of payment to a person other than the applicant	0	0	0	0	0	0	0	0
TOTAL	32	173	1	206	19	101	1	121

29. A comparison of the relevant figures over the past three years is as follows -

		of cases wher		Number of cases where SWD's decisions were changed			
Type of cases	2021/22	2022/23	2023/24	2021/22	2022/23	2023/24	
Comprehensive Social Security Assistance	25	12	32	25	16	19	
Social Security Allowance	155	112	173	82	85	101	
Traffic Accident Victims Assistance	1	0	1	1	0	1	
TOTAL	181	124	206	108	101	121	

#### **Time Frame for Handling of Appeals**

30. An appeal not involving a medical assessment is normally heard within one month from the date of receipt of the appeal by the Board. All appellants will be notified in writing of the decision of the Board within three weeks after the hearing or receipt of the decision of the Medical Assessment Board. All the appeals decided by the Board in the year were completed within the specified time frame.

#### **Post-appeal Follow-up**

31. As a standing practice, in addition to giving a written notification of its decision to the appellant, the Board will notify the relevant office and the Headquarters of the Social Welfare Department of its decision in writing after each appeal is completed. To ensure that appropriate follow-up action is taken by the Department, the Board will monitor the progress of appeals where the original decision of the Department has been varied.

#### **Publicity**

- 32. The appeal system is publicised through the displaying of posters at the reception area of all the social security field units and the Traffic Accident Victims Assistance Section. Members of the public can access information about the appeal system and the work of the Board from the leaflets available at these offices as well as the Headquarters of the Social Welfare Department and the Office of the Board. They can also find detailed information about the Board and download the application form for making an appeal from the homepage of the Social Welfare Department (http://www.swd.gov.hk).
- 33. It is a standard practice of the Social Welfare Department that whenever a person is notified in writing of the result of his/her application for social security benefits, he/she will at the same time be informed of his/her right to lodge an appeal with the Board if he/she is dissatisfied with the Department's decision.

#### IV. ACKNOWLEDGEMENT

34. On behalf of the Board, I wish to express my heartfelt appreciation to all the members of the Board for their contribution and commitment in handling the social security appeals. I would also like to extend my sincere gratitude to the Director of Social Welfare and staff of the Social Welfare Department, the Chief Executive and staff of the Hospital Authority and all other parties concerned for their unfailing support to the Board. Special thanks are also extended to the members of the Medical Assessment Board for social security appeals for their valuable time and efforts in processing the appeal cases during the year under review.

Dr LAM Ho-yi, J.P. Chairperson

#### **Functions of the Board and Appeal Procedures**

#### **Scope of Work**

The Board deals with appeals under the Comprehensive Social Security Assistance, Social Security Allowance and Traffic Accident Victims Assistance Schemes.

- 2. The following categories of persons have the right of appeal -
  - (a) an applicant for or a recipient of a social security benefit under any one of the above-mentioned schemes (who may delegate his/her next-of-kin through the power of attorney to lodge the appeal on his/her behalf);
  - (b) an appointee acting on behalf of an applicant or a recipient who is aged below 18 or who has been medically certified to be unfit to make a statement on his/her own;
  - (c) the executor or the administrator, as proven by the production of "probate" or "letters of administration" granted respectively by the Court as evidence that he/she is a lawfully appointed personal representative of a deceased applicant or recipient; and
  - (d) the Official Administrator (the Registrar of the Court) administering the estate of a deceased applicant or recipient in a summary manner.
- 3. An appellant may appeal against a decision of the Director of Social Welfare in respect of any of the following matters -
  - (a) the refusal of any payment;
  - (b) the amount of payment offered;
  - (c) the date from which payment was offered; and
  - (d) the issuing of payment to a person other than the applicant.

#### **Appeal Procedures**

- 4. To lodge an appeal, the appellant is required to complete an appeal form (in either English or Chinese) and forward it to one of the following offices: the Office of the Board, the Headquarters of the Social Welfare Department, the Social Security Field Unit concerned, or the Traffic Accident Victims Assistance Section. Appeal forms are obtainable at any of these offices. The form can also be downloaded from the Social Welfare Department homepage (http://www.swd.gov.hk). Appellant can also lodge an appeal by using online form.
- 5. An appeal by an applicant, a recipient (or his/her next-of-kin appointed through the power of attorney) or an appointee must be lodged within four weeks immediately following the date of notification of the decision from the Director of Social Welfare. An appeal by the personal representative of a deceased applicant or recipient must be lodged within four weeks from the date of a grant of "probate" or "letters of administration" by the Court. In the case of summary administration by the Official Administrator, an appeal must be lodged within four weeks from the date of the getting in of the estate. The Chairperson of the Board may allow late appeals if he/she considers that there were acceptable reasons for the delay.
- 6. If the appellant wishes to withdraw his/her appeal, he/she should complete and sign a withdrawal form to be obtainable from the offices mentioned in paragraph 4 above.

#### **Departmental Reviews**

7. When an appeal is received, the Secretary to the Board will examine the case. If it appears to him/her that there are sufficient grounds for a departmental review before the case is submitted to the Board, he/she will ask the supervisor of the Social Security Field Unit concerned or the Traffic Accident Victims Assistance Section to review the case. If the supervisor decides to vary the decision, the appellant will be notified in writing of the new decision as well as his/her right to appeal against it. If the appellant is satisfied with the new decision, he/she may withdraw the appeal. If he/she remains dissatisfied, he/she may appeal against the new decision. If he/she chooses not to appeal again, the case will not be referred to the Board, which will, nevertheless, be informed of what has occurred.

#### **Processing of appeals**

#### Appeals not involving the result of a medical assessment

- 8. The Board will normally hear the case within one month from the date of receipt of appeal.
- 9. Both the appellant and the Director of Social Welfare are given the opportunity to present their case in writing prior to the hearing.
- 10. At the hearing, the appellant may choose to put forward his/her case personally and, subject to the appellant's request in writing and the consent of the Board, a friend or relative may also speak on his/her behalf. The Director of Social Welfare may also be represented at the hearing. No other persons will be allowed to be present at the hearing, and there will be no legal representation.
- 11. Hearings are informal and conducted in a language convenient to the appellant.

#### Appeals involving the result of a medical assessment

12. The Board will arrange with the Hospital Authority for the applicant or recipient to undergo a medical assessment to be processed by the Medical Assessment Board for social security appeals.

#### Decisions of the Board

- 13. The Board will either confirm the decision appealed against or vary that decision provided that such a decision conforms to approved social security policy.
- 14. Except for appeals which require the decision of a Medical Assessment Board, the Board will reach a decision on an appeal on the basis of the facts presented to the Board. Its decision on a particular case will not constitute a precedent either for the Director of Social Welfare or for other cases coming before the Board.
- 15. In respect of appeals which require the decision of a Medical Assessment Board, the Board will give its decision on the basis of the decision of the Medical Assessment Board for social security appeals.
- 16. The decision of the Board is final and the appellant has no further right of appeal. The Board, however, has the right to review its own decision when necessary.

#### Notification of Decisions

- 17. In respect of appeals which do not require the decision of a Medical Assessment Board, the appellant and the Director of Social Welfare will be notified in writing of the decision of the Board normally within three weeks after the hearing. The Chairperson of the Board may give reasons for the Board's decision if he/she so wishes, but is not obliged to do so.
- 18. In respect of appeals which require the decision of a Medical Assessment Board, the appellant and the Director of Social Welfare will be notified in writing of the decision of the Board normally within three weeks after the receipt of the decision of the Medical Assessment Board for social security appeals.

#### **Travelling Expenses for Appellants**

19. Appellants may claim reimbursement of travelling expenses incurred in lodging appeals at the Board and in attending Board hearings at the Office of the Board. The amount of fares they can claim is limited to that charged by the cheapest mode of transport. However, claims in respect of a more expensive form of transport may be allowed for disabled appellants or appellants with mobility difficulties.

## Analysis of Complaints Received

APPENDIX 2

#### Number of Complaints Traffic Comprehen-Social sive Social Security Percentage Nature of Accident Total Complaints Security Allowance Victims Assistance Assistance Refusal of any 8 5 0 13 30% payment Amount of payment 1 1 3 7% 1 offered Date from which 0 payment was 1 0 1 2% offered Issue of payment to 0 0 0 0 0% a person other than the applicant 0% Delay of payment 0 0 0 0 18 7 26 61% Others 1 100% Total 27 14 2 43

APPENDIX 3

## **Analysis of Appeals Received**

				Number o	of Appeals			
Nature of Appeals	Comprehensive Social Security Assistance		Social Security Allowance		Traffic Accident Victims Assistance		Total (Percentage)	
	Medical Decision	Others	Medical Decision	Others	Medical Decision	Others	Medical Decision	Others
Refusal of any payment	0	2	238	2	0	0	238	4
Amount of payment offered	46	4	37	0	2	0	85	4
Date from which payment was offered	0	0	0	3	0	0	0	3
Issue of payment to a person other than the applicant	0	0	0	0	0	0	0	0
Sub-total	46	6	275	5	2	0	323 (97%)	11 (3%)
TOTAL	52		280		2		334 (100%)	

## Breakdown of Comprehensive Social Security Assistance Appeals Received by Nature of Case

APPENDIX 4

	Nature of Case	No.	of Appeals	Percentage	
Old Age	Old Age			37%	
	Blind	0			
Permanent	Deaf	0			
Disabilities	Physically Disabled	3		8%	
	Mentally Ill/Mentally Retarded	1			
Temporary Disabil	ities/Ill Health	15		29%	
Single Parent Fam	ily		6	11%	
Economic	Low Earnings	0	6	11%	
Circumstances	Unemployment	6			
Others		2	4%		
	TOTAL			100%	

## APPENDIX 5

## Breakdown of Social Security Allowance Appeals Received by Nature of Case or Disability Claimed

	Nature of Case	No. of Appeals			
I.	Disability Allowance	Higher Disability Allowance	Normal Disability Allowance	Total	Percentage
	A. Disabling physical condition or blindness				
	(i) loss of functions of two limbs	3	0		
	(ii) loss of functions of both hands, or all fingers and both thumbs	0	0		
	(iii) loss of functions of both feet	0	0		
	(iv) total loss of sight	0	0		
	(v) total paralysis (quadriplegia)	0	0	261	93%
	(vi) paraplegia	0	0		
	(vii) illness, injury or deformity resulting in being bedridden	0	0		
	(viii) any other conditions resulting in total disablement	33	225		
	B. Disabling mental condition (which produces a degree of disability broadly equivalent to that in Category A above)				
	(i) organic brain syndrome	0	0		
	(ii) mental retardation	0	1	6	2%
	(iii) psychosis	0	1		
	(iv) neurosis	0	0		
	(v) personality disorder	0	0		
	(vi) any other conditions resulting in total mental disablement	3	1		
	C. Profoundly deaf	0	8	8	3%
	D. Others	0	1	1	1%
	Sub-total	39	237	276	99%
II. (	Old Age Allowance/Old Age Living Allowance			4	1%
	TOTAL			280	100%