

Survey on the Living Standards of Working Poor Families with Children in Hong Kong

Oxfam Hong Kong
Policy 21 Limited
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Chapter 1 | Introduction

1.1 Background

1.1.1 According to the figures from the Census and Statistics Department (C&SD), the poor population¹ in the second quarter of 2012 reached over 1,200,000, of which more than half, covering a total of 658,100 persons, were members of working poor households². Oxfam found that the situation of Hong Kong's working poor households has persistently deteriorated over the past 10 years. Until the second quarter of 2012, the number of working poor households was about 194,100, increasing by 20,000 (about 11.6%) compared to 2003.

1.1.2 According to the figures of the 2011 Population Census, there were 284,099 persons aged 18 and below who can be defined as poor in Hong Kong, of which 195,854 live in working poor households. This occupied 68.9% of the total number of children living in poverty.

1.1.3 Nevertheless, based on the figures from the Social Welfare Department (SWD) in the second half of 2012, among the working poor households which were eligible to apply for Comprehensive Social Security Assistance (CSSA), only about 10% were receiving the assistance. Those working poor households with child(ren) aged below 18 are facing a more severe situation when coping with children's expenditure in different aspects (such as food, clothing, education) without government assistance. This will in turn increase inter-generational poverty in the long term.

1.1.4 As a poverty alleviation agency, Oxfam Hong Kong attempts to investigate the living situation and perception of working poor households with children aged below 18, including their socio-economic characteristics and their understandings of CSSA and other assistance schemes. Against this background, in June 2013, Oxfam Hong Kong commissioned Policy 21 Limited to conduct "Survey on the Living Standards of Children in Low-income Families in Hong Kong" – the survey was conducted in August and September 2013.

¹ This report defines "poor population" as the total population living with a monthly household income of less than 50% of the median income for all households of corresponding size (excluding foreign domestic helpers).

² This report defines a "working poor household" as a household with at least one employed member (excluding foreign domestic helpers) and with a monthly household income of less than 50% of the median income for all households of corresponding size.

1.2 *Survey objectives*

1.2.1 The purpose of conducting the present survey is to collect statistical information on the living conditions of low-income families with at least one child under the age of 18 (referred to as ‘low-income families’ in this survey). More specifically, the objectives of the survey are as follows:

- (i) To understand how low-income families cope with children’s expenses, including education expense, food expense, clothes expense, etc. ;
- (ii) To evaluate their understandings and perceptions of existing Comprehensive Social Security Assistance (CSSA) and other assistance schemes which aims at helping low-income families;
- (iii) To investigate their attitudes towards low-income family subsidy schemes; and
- (iv) To collect information on the demographic and socio-economic characteristics of low-income families.

1.2.2 This report presents the findings of the questionnaire survey, based on a representative sample of low-income workers and their families. The report is divided into seven sections.

- (a) Introduction
- (b) Survey methodology
- (c) Household characteristics
- (d) Understanding of CSSA and other assistance schemes
- (e) Financial situation – expenses for the care of children
- (f) Attitudes towards subsidy schemes for low-income families
- (g) Conclusion

Chapter 2 | Survey methodology

2.1 Questionnaire design

2.1.1 The questionnaire was designed to collect information from households on housing characteristics, socio-demographics, their understanding of CSSA and other assistance schemes, their expenditure for children, etc. The actual questionnaire (in Chinese) is provided in Appendix 1.

2.1.2 *Household characteristics* Information on household composition was collected: the age, gender and marital status of each household member, and whether the total monthly household income exceeded the limit³. If total monthly household income did not exceed the limit, one household member aged above 18 was invited to complete the questionnaire.

2.1.3 *Understanding of CSSA* Information on CSSA was collected: whether each target household had ever applied for CSSA, the reasons for withdrawing from CSSA, the reasons for not succeeding in applying for CSSA, and the reasons for not applying for CSSA.

2.1.4 *Financial situation – expenses for the care of children:* Information on how each household copes with expenditure for their child/ren was collected: information on the difficulties encountered when handling children’s extra-curricular activities, educational resources and food, the frequency of having such difficulties, and the means applied to cope with such difficulties.

2.1.5 *Understanding of assistance schemes for low-income workers and their families:* Information from each household was collected on assistance schemes such as after-school programmes, housing subsidies, transport subsidies, and food banks. Respondents were asked whether they knew about these schemes and if they had applied, the reasons for not applying, and whether the amount of assistance was sufficient. This information provides insight into respondents’ attitudes towards the assistance schemes.

2.1.6 *Attitudes towards low-income family subsidy scheme* Information on this scheme was collected: whether respondents agreed with the government formulated new policies to support poor working households with children aged below 18, whether they agreed that the government provide cash subsidies to poor working households, and their views on the possible factors discouraging families to apply for the subsidy.

2.1.7 *Socio-economic characteristics:* Information on expenses incurred by families was collected to facilitate a better understanding of the expenditure patterns of low-income workers and their families, including rental payment; payment for

³ “The limit” refers to 50% of the household median monthly income by household size in 2013 Q2 based on the figures from the Census and Statistics Department.

water, electricity, gas, telephone and internet access; basic expenses for food, travelling, health care and children’s education; support for dependent family members and other relatives; and other daily household expenditure. Information on household income was also collected.

2.2 *Data collection approach*

2.2.1 The target respondents of the survey were low-income families with the following criteria:

- (1) at least one member under the age of 18;
- (2) at least one member in full-time employment (working not less than 35 hours/week or 140 hours/month⁴);
- (3) not receiving CSSA currently; and
- (4) with an income of less than 50% of the median household income (see Table 1).

Table 1: 50% of household median monthly income (HK) by household size

Household size	50% of the median household (HK\$) ⁵
2 persons	8,550
3 persons	12,250
4 persons	15,250
5 persons	16,250
≥ 6 persons	18,000

2.2.2 As the target population was not likely to be evenly distributed across Hong Kong, a greater number of households were selected from areas with a higher proportion of low-income households. This was done to reduce the sample size and ensure that selected households were representative of the target population.

⁴ Reference can be drawn from the definition of such by the Census and Statistics Department in determining full-time working hours.

⁵ Refer to the figures of 2013 Q2 from the Census and Statistics Department.

2.3 Enumeration results

2.3.1 The survey was conducted between August and September 2013. After excluding 11,648 living quarters found to be unoccupied and having no target respondent, a total of 400 out of 652 living quarters with the target respondents was successfully enumerated, constituting a response rate of 61.3%. In each enumerated household, one member aged 18 or above in the target household was interviewed. Details on the enumeration results are appended below:

Table 2: Sample size and interviews conducted

	Number
Total number of addresses sampled	12,300
Invalid addresses or households	11,648
(1) Non-residential	146
(2) Quarters unoccupied	1,945
(3) Not Cantonese, Putonghua, or English speaking	25
(4) Not target respondents	9,532
Valid households (number)	652
(1) Successfully interviewed	400
(2) Cases in progress	252
(i) Non-contact	191
(ii) Refusal	61
Refusal rate (%)	29.3%
Non-contact rate (%)	9.4%
Response rate (%)	61.3%

2.3.2 The percentages in the descriptive figures might not total 100%, due to rounding. In the case of multiple answers, the total percentage might exceed 100, since more than one answer could be selected. In addition, the sample bases for each question might vary due to the missing answers in the completed questionnaires.

2.3.3 All figures in this Report are in Hong Kong Dollars, unless otherwise stated.

Chapter 3 | Demographic and Household Characteristics

3.1 Profile of respondents

Age and sex

3.1.1 In each enumerated household, one member aged 18 or above in the target household was interviewed. For a total of 400 respondents, of whom 62.7% were female and 37.3% male. Analyzed by age, 61.0% were aged 40-59, 33.8% were aged 20-39 and 4.5% were aged 60 or above.

Table 3: Respondents by age group and sex (%)

Age	Male (%)	Female (%)	Total
20-29	4.7	4.4	4.5
30-39	20.8	34.3	29.3
40-49	43.6	47.4	46.0
50-59	23.0	10.4	15.0
60 or above	6.7	3.1	4.5
Refused to answer	1.2	0.4	0.7
Total	100.0	100.0	100.0
Overall by sex	37.3	62.7	100.0

Marital status

3.1.2 The overwhelming majority (86.3%) of the respondents were married; 10.0% were divorced or separated.

Table 4: Marital status (%)

Marital status	%
Never married	0.5
Married	86.3
Cohabiting	1.7
Divorced or separated	10.0
Widowed	1.5
Total	100.0

Length of residence in Hong Kong

3.1.3 Regarding residency, 39.8% of the respondents had lived in Hong Kong since birth. Meanwhile, 38.7% indicated that their length of residence in Hong Kong was 7 years or more, and about one fifth (20.5%) for less than 7 years.

Table 5: Length of residence in Hong Kong (%)

Length of residence in Hong Kong	(%)
Since birth	39.8
7 years or more	38.7
Less than 7 years	20.5
Refused to answer	1.0
Total	100.0

Educational attainment

3.1.4 Regarding education, 78.8% of the respondents indicated that they had attained secondary education and 14.5% had attained primary education.

Table 6: Educational attainment (%)

Educational attainment	All (%)
Pre-primary education and below	2.0
Primary education	14.5
Lower secondary education	47.3
Upper secondary education	31.5
Post-secondary education	3.7
Refused to answer	1.0
Total	100.0

Economic activity status

3.1.5 Over half (52.0%) of the respondents were employees and 42.5% were home-makers.

Table 7: Economic activity status (%)

Economic activity status	%
Economically active	53.5
<i>Employee</i>	52.0
<i>Self-employed</i>	1.3
<i>Employer</i>	0.2
Economically inactive	45.8
<i>Home-makers</i>	42.5
<i>Retired persons</i>	2.3
<i>Neither at work nor at school / unemployed</i>	1.0
Refused to answer	0.7

Occupation

3.1.6 Of the 214 respondents who were economically active, half were service workers and retail workers and 34.6% had elementary occupations.

Table 8: Occupation (%)

Occupation	%
Professionals	0.5
Associate professionals	0.5
Clerk	2.3
Service workers and retail workers	50.0
Skilled agricultural and fishery workers	0.5
Craft and related workers	4.7
Plant and machine operators and assemblers	6.5
Elementary occupations	34.6
Refused to answer	0.4
Total	100.0

Working hours per week

3.1.7 Of the 214 respondents who were economically active, the overwhelming majority (94.4%) worked for 35 hours or more per week, 34.1% worked for 40-49 hours per week, 21.7% worker for 50-59 hours per week, and another 21.7% worked for 60-69 hours per week.

Table 9: Working hours per week (%)

Working hours/week	%
Less than 20	3.3
20-29	1.4
30-34	0.9
35-39	9.3
40-44	13.3
45-49	20.8
50-54	17.5
55-59	4.2
60-64	16.6
65-69	5.1
70-74	7.0
75 and more	0.6
Total	100.0

Disability

3.1.8 The majority of the respondents (86.7%) did not state that they had a disability.

Table 10: Disability (%)

Disability	%
With disability	3.3
With no disability	86.7
Refused to answer	10.0

3.2 Demographic characteristics

Age and sex

3.2.1 The 400 households surveyed represent a total of 1,479 household members. Of these, 51.7% were female and 48.3% male. Analyzed by age groups, 39.3% were under the age of 18, 24.5% aged 18 to 39, 31.8% aged 40 to 59, and 3.6% aged 60 or above.

Table 11: Household members by age group and sex (%)

Age	Male (%)	Female (%)	Total (%)
5 and below	10.1	10.2	10.1
6-11	11.5	11.6	11.6
12-14	7.3	6.9	7.1
15-17	13.6	7.6	10.5
18-29	7.1	11.5	9.4
30-39	10.8	19.2	15.1
40-49	24.6	23.4	24.0
50-59	10.7	5.2	7.8
60 or above	3.4	3.8	3.6
Refused to answer	0.9	0.6	0.8
Total	100.0	100.0	100.0
Overall by sex	48.3	51.7	100.0

3.2.2 There were a total of 581 children under the age of 18 living in the households surveyed, accounting for 39.3% of the total household members surveyed; 52.2% of the children were male and 47.8% female. Analyzed by age groups, 25/7% were aged 5 and below, 29.4% aged 6 to 11, 18.1% aged 12 to 14 and 26.7% aged 15 to 17.

Table 12: Children under the age of 18 by age group and sex (%)

Age	Male (%)	Female (%)	Total (%)
Below 1 years old	0.3	1.8	1.0
1 years old	3.3	3.6	3.4
2 years old	5.6	5.4	5.5
3 years old	4.0	6.8	5.3
4 years old	6.3	5.0	5.7
5 years old	4.3	5.4	4.8
6 years old	3.6	5.4	4.5
7 years old	5.3	4.0	4.6
8 years old	4.6	5.4	5.0
9 years old	4.6	5.4	5.0
10 years old	5.9	7.9	6.9
11 years old	3.0	4.0	3.4
12 years old	5.0	5.8	5.3
13 years old	5.6	5.8	5.7
14 years old	6.6	7.6	7.1
15 years old	9.9	7.2	8.6
16 years old	10.6	7.2	9.0
17 years old	11.6	6.5	9.1
Total	100.0	100.0	100.0
Overall by sex	52.2	47.8	100.0

Marital status

3.2.3 Nearly half of the household members (48.7%) were married. Another 46.2% were never married and only 3.1% were divorced or separated.

Table 13: Marital status (%)

Marital status	%
Never married	46.2
Married	48.7
Cohabiting	0.9
Divorced or separated	3.1
Widowed	1.1
Total	100.0

Length of residence in Hong Kong

3.2.4 Regarding residency, 52.2% of the household members indicated that they had lived in Hong Kong since birth. Nearly one quarter (24.5%) indicated that their length of residence in Hong Kong was 7 years or more, and 22.3% for less than 7 years.

Table 14: Length of residence in Hong Kong (%)

Length of residence in Hong Kong	(%)
Since birth	52.2
7 years or more	24.5
Less than 7 years	22.3
Refused to answer	1.0
Total	100.0%

Educational attainment

3.2.5 According to Table 7, about 60.5% of the household members attained a secondary education, 20.6% a primary education, and 10.9% a pre-primary education and below.

3.2.6 In the surveyed households, 41.5% of the children under the age of 18 were studying at secondary schools, 31.5% at primary schools, and 26.0% at pre-primary schools.

Table 15: Educational attainment (%)

Educational attainment	Total (%)	Children under the age of 18 (%)
Pre-primary education and below	10.9	26.0
Primary education	20.6	31.5
Lower secondary education	32.1	22.4
Upper secondary education	28.4	19.1
Post-secondary education	6.0	1.0
Refused to answer	2.0	0.0
Total	100.0	100.0

Economic activity status

3.2.7 The majority of the household members (64.6%) were economically inactive and 37.7% were students. Meanwhile, 31.8% were employees.

Table 16: Economic activity status (%)

Economic activity status	%
Economically active	32.7
<i>Employee</i>	31.8
<i>Self-employed</i>	0.7
<i>Employer</i>	0.2
Economically inactive	64.6
<i>Students</i>	37.7
<i>Home-makers</i>	18.8
<i>Retired persons</i>	2.2
<i>Neither at work nor at school / unemployed</i>	5.9
Refused to answer	2.7

Occupations

3.2.8 Of the 484 household members who were economically active, 38.3% were service works or retail workers and 34.2% had elementary occupations.

Table 17: Occupations (%)

Occupations	%
Managers and administrators	0.2
Professionals	0.4
Associate professionals	0.8
Clerk	5.4
Service workers or retail workers	38.3
Skilled agricultural and fishery workers	0.2
Craft and related workers	9.9
Plant and machine operators and assemblers	8.7
Elementary occupations	34.2
Refused to answer	1.9
Total	100.0

Working hours per week

3.2.9 Of the 484 household members who were economically active, the overwhelming majority (94.4%) worked for 35 hours or more per week; 34.0% worked 40 to 49 hours per week, 21.6% worked 50 to 59 hours, and 25.1% worked 60 to 69 hours per week.

Table 18: Working hours per week (%)

Working hours/week	%
Less than 20 hours	2.2
20-29	2.1
30-34	1.4
35-39	7.0
40-44	12.6
45-49	21.4
50-54	19.3
55-59	2.3
60-64	21.0
65-69	4.1
70-74	6.2
75 and more	0.4
Total	100.0

Disability

3.2.10 The majority of the household members (87.3%) did not state that they had a disability.

Table 19: Disability (%)

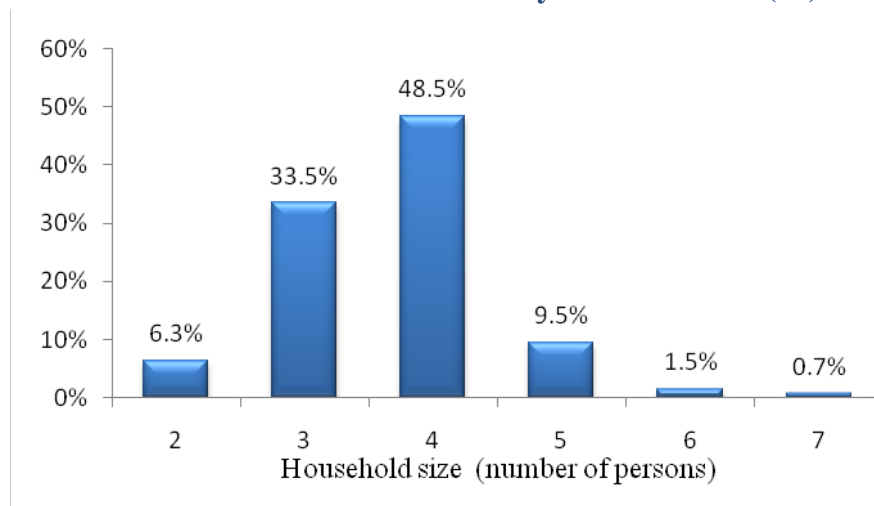
Disability	%
With disability	2.1
With no disability	87.3
Refused to answer	10.6

3.3 Household characteristics

Household size

3.3.1 Among the households surveyed, large-sized households predominated: 48.5% were four-person households, 33.5% were three-person, 9.5% were five-person and 6.3% were two-person. The average household size was 3.7 persons, which is higher than the average household size (2.8) of Hong Kong in the second quarter of 2013⁶.

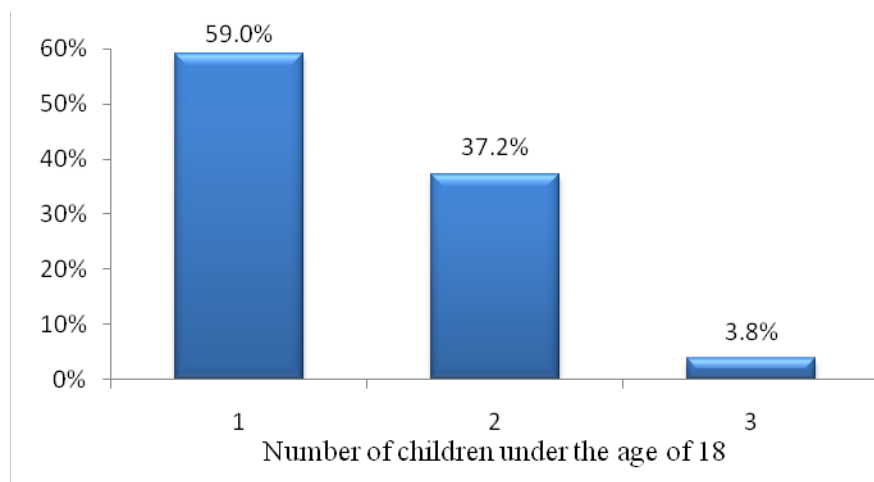
Chart 20: Distribution of households by household size (%)



Number of children under the age of 18

3.3.2 Of the surveyed households, 59.0% had one child under the age of 18 and 37.2% had two children in this age group.

Chart 21: Distribution of households by number of children under the age of 18 (%)

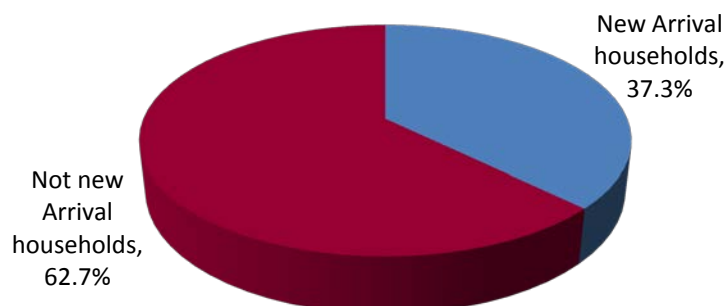


⁶ Refer to the figures of 2013 Q2 from the Census and Statistics Department.

New Arrival (from Mainland China) households

3.3.3 Of the households surveyed, 37.3% were New Arrival (from Mainland China) households with at least one member having lived in Hong Kong for less than 7 years.

Chart 22: New arrival households (%)



Type of housing

3.3.4 For housing, 61.7% of the households resided in private housing. Of these households, the majority (75.2%) rented a sub-divided unit (SDU) as accommodation.

Table 23: Type of housing (%)

	%
Public housing	38.3
Private housing	61.7
<i>Rental of an entire unit</i>	8.8
<i>Rental of a sub-divided unit (SDU)</i>	75.2
<i>Home Ownership Scheme (HOS) flat</i>	9.6
<i>Flat (owned)</i>	6.4

Monthly household income

3.3.5 For income, 31.2% of the households surveyed had an average monthly household income⁷ of \$14,000-\$15,999; 28.0% had \$12,000-\$13,999; and 21.5% had \$10,000-\$11,999. The median monthly household income and the mean monthly

⁷ Monthly household income refers to the total cash income (including earnings from all jobs and other cash income, but not including CSSA) received in the month before the survey by all members of the household.

household income were \$12,000 and \$12,027, respectively.

Table 24: Monthly household income by household size (%)

Income	Household size (number of persons) (%)					
	2	3	4	5	6 or more	Total (%)
Below \$6,000	4.0	0.7	0.0	0.0	0.0	0.5
\$6000-\$7,999	24.0	6.0	1.0	0.0	0.0	4.0
\$8,000-\$9,999	72.0	12.7	7.2	7.9	0.0	13.1
\$10,000-\$11,999	0.0	42.5	13.4	7.9	0.0	21.5
\$12,000 - \$13,999	0.0	38.0	29.4	10.5	11.1	28.0
\$14,000 - \$15,999	0.0	0.0	49.0	71.1	33.3	31.2
\$16,000 - \$18,000	0.0	0.0	0.0	2.6	55.6	1.8
Median (HK\$)	\$8,000	\$11,000	\$13,550	\$15,000	\$16,000	\$12,000
Mean (HK\$)	\$8,048	\$10,687	\$12,968	\$13,834	\$15,111	\$12,027

3.3.6 Analyzed by the number of children (aged <18) in a household, it is noteworthy that in this survey, the median monthly household income (\$13,000) and the mean monthly household income (\$12,534) of the households with 3 children or more were lower than that of households with 2 children.

Table 25: Monthly household income by the number of children in a household (%)

Income	Number of children in a household (%)			
	1	2	3 or more	Total
Below \$6,000	0.4	0.7	0.0	0.5
\$6000-\$7,999	5.5	2.0	0.0	4.0
\$8,000-\$9,999	16.1	6.7	20.0	12.8
\$10,000-\$11,999	27.1	13.4	13.3	21.5
\$12,000 - \$13,999	28.4	28.2	20.0	28.0
\$14,000 - \$15,999	21.6	46.3	40.0	31.5
\$16,000 or above	0.8	2.7	6.7	1.8
Median (HK\$)	\$12,000	\$13,600	\$13,000	\$12,000
Mean (HK\$)	\$11,403	\$12,965	\$12,534	\$12,027

3.3.7 Employment was the major source of income for the households surveyed; 99.8% of households had employment income from household members. The median employment income and the mean employment income were \$12,000 and \$11,875, respectively.

Table 26: Source of income

Source	Households with each income source (%)	No. of households	Median (\$)	Mean (\$)
Individual worker's income	99.8	399	\$12,000	\$11,875
Pension	0.2	1	\$5,000	\$5,000
Investment income	0.5	2	\$1,000	\$1,000
Rental income	0.5	2	\$3,500	\$3,500
Financial support from spouse	0.8	3	\$3,000	\$2,733
Financial support from parents	0.5	2	\$750	\$750
Financial support from children / in-laws / grandchildren	0.5	2	\$2,500	\$2,500
Financial support from other relatives	0.2	1	\$500	\$500
Old Age Allowance	3.5	14	\$1,000	\$1,429
Disability Allowance	1.0	4	\$1,280	\$1,375
Transport Allowance	1.3	5	\$600	\$600
			\$12,000	\$12,027

Monthly household expenditure

3.3.8 Of the households surveyed, 98.8% disclosed their average monthly household expenditure. Among them, 29.1% had an average monthly household expenditure of \$10,000-\$11,999; 28.1% had \$8,000-\$9,999; and 17.5% had \$12,000-\$13,999. The median monthly household expenditure and the mean monthly household expenditure were \$10,000 and \$10,312, respectively.

Table 27: Monthly household expenditure by household size (%)

Expenditure	Household size (number of persons) (%)					
	2	3	4	5	6 or more	Total
Below \$6,000	8.3	3.1	2.6	2.6	0.0	3.0
\$6000-\$7,999	37.5	16.0	8.3	10.5	0.0	12.7
\$8,000-\$9,999	54.2	40.5	18.7	15.8	33.3	28.1
\$10,000-\$11,999	0.0	30.5	34.2	21.1	11.1	29.1
\$12,000 - \$13,999	0.0	9.2	22.8	31.6	11.1	17.5
\$14,000 - \$15,999	0.0	0.8	11.9	15.8	33.3	8.4
\$16,000 - \$17,999	0.0	0.0	0.0	2.6	11.1	0.5
\$18,000 - \$19,999	0.0	0.0	0.5	0.0	0.0	0.3
\$20,000 or above	0.0	0.0	1.0	0.0	0.0	0.5
Median (HK\$)	\$8,000	\$9,500	\$11,000	\$11,925	\$12,000	\$10,000
Mean (HK\$)	\$7,598	\$9,387	\$10,999	\$11,294	\$12,133	\$10,312

3.3.9 Analyzed by the number of children (aged <18) in a household, the median monthly household expenditure and the mean monthly household expenditure increased with the increasing number of children in a household.

Table 28: Monthly household expenditure by number of children in a household (%)

Expenditure	Number of children in a household (%)			
	1	2	3 or more	Total
Below \$6,000	2.6	3.4	0.7	3.0
\$6000-\$7,999	16.7	7.5	0.0	12.7
\$8,000-\$9,999	35.2	17.0	26.7	28.1
\$10,000-\$11,999	28.3	32.7	6.7	29.1
\$12,000 - \$13,999	11.6	25.2	33.3	17.5
\$14,000 - \$15,999	4.7	13.6	13.3	8.4
\$16,000 - \$17,999	0.4	0.0	6.7	0.5
\$18,000 - \$19,999	0.0	0.0	6.7	0.3
\$20,000 or above	0.4	0.7	0.0	0.5
Median (HK\$)	\$9,500	\$11,000	\$12,000	\$10,000
Mean (HK\$)	\$9,715	\$11,108	\$11,782	\$10,312

3.3.10 The two largest items of expenditure mentioned by households were rental accommodation and food, with the median expenses at \$2,500 and \$3,100 per month, respectively. On average, households spent 49.4% of their total household income on these two items and 11.7% on education for their children.

Table 29: Items of expenditure

Source	Households with each item (%)	No. of households	Median (\$)	Mean (\$)	Average % to total income
Rental of accommodation	94.3	377	\$2,500	\$2,633	22.9
Water, electricity, gas, telephone and internet	91.3	365	\$1,000	\$1,085	8.9
Food	90.0	360	\$3,100	\$3,160	26.5
Travel	84.8	339	\$600	\$709	5.9
Medical / health care	72.3	289	\$400	\$476	3.9
Education for children	68.0	272	\$1,200	\$1,395	11.7
Financial support for other relatives not in the households	25.5	102	\$1,000	\$948	7.7
Other daily expenses	78.0	312	\$1,000	\$1,325	10.7

Chapter 4 | Understanding of CSSA and other assistance schemes

4.1 Understanding of CSSA

4.1.1 The overwhelming majority (97.5%, 390 households) of the 400 households had never applied for CSSA.

For those who had ever applied for CSSA

4.1.2 Only 2.5% of the households (10 households) had ever applied for CSSA. Among them, 50.0% succeeded in their application but are currently withdrawn from the scheme. Reasons for the withdrawal included that they had work (80.0%) and their assets exceeded the upper limit (20.0%). For those who did not succeed, the reasons included that their assets exceeded the upper limit (40.0%), and that their total income exceeded the upper limit (40.0%).

Table 30: Success rate for households applying for CSSA (%)

	%
Households which had applied for CSSA	2.5 (10 households)
Succeed	50.0
<i>Reasons for withdrawing from CSSA</i>	
Had work	80.0
Assets exceeded the upper limit	20.0
Did not succeed	50.0
<i>Reasons (multiple response)</i>	
Value of assets exceeds the upper limit	40.0
The total income exceeds the upper limit	40.0
Others (e.g. did not understand the application procedure)	40.0

For those who had never applied for CSSA

4.1.3 For the 390 households who had never applied for CSSA (97.5% of total), the reasons were that they hoped to earn their own living (81.3%), they preferred other ways of making a living instead of only relying on CSSA (62.0%), they were worried about being looked down and negatively labelled by the general public (18.5%), the application procedure was very complicated (17.5%), and they were worried about being belittled by the general public (17.0%).

Table 31: Reasons for not applying for CSSA (%)

Reasons for not applying for CSSA (390 households)	%
Hope to earn my own living	81.3
Prefer other ways to make a living, not relying on CSSA only	62.0
Worry about being looked down by the general public	18.5
Application procedure was very complicated	17.5
Worry about being belittled by the general public	17.0
Do not know the application procedure	11.8
Worry about being embarrassed when getting along with others	7.7
Could not provide relevant application documents	7.4
Do not know how to fill in the form	5.2
Could not reach a consensus with family members	4.4
I was not informed	2.6
I receive support from my children	1.8
My children did not want the family to apply	1.8
My children were not willing to sign the document "Declaration of not providing support to parents"	1.0
Others (e.g. had work, insufficient assistance)	9.2

4.2 Understanding of other assistance schemes

Service schemes

4.2.1 Of the households eligible to apply, the majority of them were not aware of the various service schemes other than food banks: 65.5% of the households surveyed knew about food banks.

Table 32: Awareness of service schemes (%)

Service schemes	Eligible		Not eligible
	Know	Did not know	
Home-based Childcare Programmes (400 households)	57.5		42.5
	39.1	60.9	
Fee Waiving Subsidy Scheme under After School Care Programme (ASCP) (400 households)	44.3		55.8
	20.3	79.7	
Community Care Fund – After-school Care Pilot Scheme (400 households)	58.5		41.5
	13.7	86.3	
Food banks (400 households)	100		0.0
	65.5	34.5	

4.2.2 Among those aware of service schemes, the vast majority have not applied for the schemes: 13.0% and 12.5% had succeeded in applying for assistance from food banks and from the Community Care Fund – After-school Care Pilot Scheme, respectively.

Table 33: Application for service schemes (%)

Service schemes	Had not applied	Applied but not successful	Applied and successful	Refused to answer
Home-based Childcare Programmes (90 households)	87.8	4.4	5.5	2.2
Fee Waiving Subsidy Scheme under After School Care Programme (ASCP) (36 households)	91.7	0.0	8.3	0.0
Community Care Fund – After-school Care Pilot Scheme (32 households)	87.5	0.0	12.5	0.0
Food banks (262 households)	82.1	2.7	13.0	2.3

4.2.3 Among those who had not applied, the main reasons given were that “they did not need this scheme”, “they did not know the application procedure”, and “the eligibility requirements of the application were too strict”.

Table 34: Reasons for not applying for service schemes (%)

Service schemes	Reasons for not applying	%
Home-based Childcare Programmes (79 households)	(1) Did not need this scheme. (2) Did not know the application procedure	63.3 11.4
Fee Waiving Subsidy Scheme under After School Care Programme (ASCP) (33 households)	(1) Eligibility requirements were too strict (2) Did not know the application procedure	15.2 12.1
Community Care Fund – After-school Care Pilot Scheme (28 households)	(1) Did not need this scheme.	71.4
Food banks (215 households)	(1) Did not need this scheme (2) Did not know the application procedure	64.4 12.5

4.2.4 Among the households aware of the service schemes (excluding those who obtained full level of assistance), the majority considered the assistance amounts of the Community Care Fund – After-school Care Pilot Scheme and ASCP as adequate, accounting for 75.0% and 73.7%, respectively. Regarding the Home-based Children Programmes and the food banks, care should be taken when interpreting the figures, as a considerable proportion of households refused to answer this question.

Table 35: Adequacy of service schemes (%)

Service schemes	Adequate	Inadequate	Refused to answer
Home-based Childcare Programmes (90 households)	52.2	14.4	33.3
Fee Waiving Subsidy Scheme under After School Care Programme (ASCP) (36 households)	73.7	21.1	5.3
Community Care Fund – After-school Care Pilot Scheme (32 households)	75.0	25.0	0.0
Food banks (262 households)	44.3	8.0	47.8

Subsidy schemes

4.2.5 Among the households eligible to apply for subsidy schemes, more than half were aware of the Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (61.7%) and of the Rental Assistance Scheme for Public Housing (56.6%). About half (49.3%) knew of the Work Incentive Transport Subsidy Scheme.

Table 36: Awareness of subsidy schemes (%)

Subsidy schemes	Eligible		Not eligible
	Know	Did not know	
Rental Assistance Scheme for Public Housing (400 households)	38.0		62.0
	56.6	43.4	
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (400 households)	60.7		39.3
	61.7	38.3	
Work Incentive Transport Subsidy Scheme (400 households)	100.0		0.0
	49.3	50.7	

4.2.6 Among the households aware of the subsidy schemes, 62.0% had applied for the Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed, with 56.7% successful. Most households did not apply for the other two subsidy schemes.

Table 37: Application for subsidy schemes (%)

Subsidy schemes	Had not applied	Applied but not successful	Applied and successful	Refused to answer
Rental Assistance Scheme for Public Housing (86 households)	86.0	1.2	12.8	0.0
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (150 households)	37.3	5.3	56.7	0.7
Work Incentive Transport Subsidy Scheme (197 households)	74.6	7.6	15.7	2.0

4.2.7 Among the households who did not apply, the main reasons given were that “they did not need this scheme”, “they did not know the application procedure”, “the eligibility requirements were too strict” and “their assets exceeded the prescribed limit”.

Table 38: Reasons for not applying for subsidy schemes (%)

Subsidy schemes	Reasons for not applying	%
Rental Assistance Scheme for Public Housing (<i>74 households</i>)	(1) Did not need this scheme	35.1
	(2) Assets exceeded the prescribed limit	33.8
	(3) Eligibility requirements were too strict	13.5
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (<i>56 households</i>)	(1) Did not need this scheme	35.7
	(2) Did not know the application procedure	30.4
Work Incentive Transport Subsidy Scheme (<i>147 households</i>)	(1) Did not need this scheme	51.7
	(2) Did not know the application procedure.	12.9

4.2.8 Among those aware of the assistance schemes (excluding the households that obtained full level of assistance), the majority (88.9%) considered the assistance amount of the Rental Assistance Scheme for Public Housing as adequate. Regarding the Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed and the Work Incentive Transport Subsidy Scheme, care should be taken when interpreting the figures, as a considerable proportion of households provided no information to this question.

Table 39: Adequacy of subsidy schemes (%)

Assistance schemes	Adequate	Inadequate	Refused to answer
Rental Assistance Scheme for Public Housing (<i>86 households</i>)	88.9	11.1	0.0
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (<i>150 households</i>)	46.7	17.3	36.0
Work Incentive Transport Subsidy Scheme (<i>197 households</i>)	36.5	10.2	53.3

Subsidy schemes for pre-primary education

4.2.9 Of the households eligible to apply, more than half were aware of the Kindergarten and Child Care Centre Fee Remission Scheme (57.0%) and of the Pre-primary Education Voucher Scheme (52.7%).

Table 40: Awareness of subsidy schemes for pre-primary education (%)

Subsidy schemes for pre-primary education	Eligible		Not eligible
	Know	Did not know	
Pre-primary Education Voucher Scheme (400 households)	23.3		76.7
	52.7	47.3	
Kindergarten and Child Care Centre Fee Remission Scheme (400 households)	23.3		76.7
	57.0	43.0	

4.2.10 Among the households aware of the subsidy schemes for pre-primary education, the majority had applied. Most were successful in applying for the Kindergarten and Child Care Centre Fee Remission Scheme (72.5%) and for the Pre-primary Education Voucher (69.4 %).

Table 41: Application for subsidy schemes for pre-primary education (%)

Subsidy schemes for pre-primary education	Had not applied	Applied but not successful	Applied and successful	Refused to answer
Pre-primary Education Voucher Scheme (49 households)	22.4	4.1	69.4	4.1
Kindergarten and Child Care Centre Fee Remission Scheme (53 households)	19.6	5.9	72.5	2.0

4.2.11 Among the households who did not apply, the main reason given was that “they did not need this scheme”.

Table 42: Reasons for not applying for subsidy schemes for pre-primary education (%)

Subsidy schemes for pre-primary	Reasons for not applying	%
Pre-primary Education Voucher Scheme (11 households)	(1) Did not need this scheme.	54.5
Kindergarten and Child Care Centre Fee Remission Scheme (10 households)	(1) Did not need this scheme.	70.0

4.2.12 Among the households aware of the service schemes for pre-primary education (excluding the households that obtained full level of assistance), more than half (55.6%) considered the Kindergarten and Child Care Centre Fee Remission Scheme as adequate. Regarding the Pre-primary Education Voucher Scheme, care should be taken when interpreting the figures, as a considerable proportion of households refused to answer this question.

Table 43: Adequacy of subsidy schemes for pre-primary education (%)

Subsidy schemes for pre-primary education	Adequate	Inadequate	Refused to answer
Pre-primary Education Voucher Scheme (49 households)	40.8	28.6	30.6
Kindergarten and Child Care Centre Fee Remission Scheme (53 households)	55.6	33.3	11.1

Subsidy schemes for primary and secondary education

4.2.13 Of the households eligible to apply, the majority were aware of the School Textbook Assistance Scheme, the Student Travel Subsidy Scheme and the Subsidy Scheme for Internet Access Charges.

Table 44: Awareness of subsidy schemes for primary and secondary education (%)

Subsidy schemes for primary and secondary education	Eligible		Not eligible
	Know	Did not know	
Community Care Fund - School Lunch Subsidy (400 households)	34.0		66.0
	35.3	64.7	
School Textbook Assistance Scheme (400 households)	80.5		19.5
	90.7	9.3	
Student Travel Subsidy Scheme (400 households)	80.5		19.5
	87.3	12.7	
Subsidy Scheme for Internet Access Charges (400 households)	80.5		19.5
	72.0	28.0	
Internet Learning Support Programme (400 households)	80.5		19.5
	38.2	61.8	
The Hong Kong Jockey Club Life-wide Learning Fund (400 households)	80.5		19.5
	22.0	78.0	

4.2.14 Among those aware of the subsidy schemes for primary and secondary education, the majority were successful in applying for the School Textbook Assistance Scheme, the Student Travel Subsidy Scheme, and the Subsidy Scheme for Internet Access Charges.

Table 45: Application for subsidy schemes for primary and secondary education (%)

Subsidy schemes for primary and secondary education	Had not applied	Applied but not successful	Applied and successful	Refused to answer
Community Care Fund - School Lunch Subsidy (48 households)	45.8	8.3	41.7	4.2
School Textbook Assistance Scheme (292 households)	15.5	5.1	77.7	1.7
Student Travel Subsidy Scheme (281 households)	39.5	5.0	54.4	1.1
Subsidy Scheme for Internet Access Charges (232 households)	29.3	5.6	64.2	0.9
Internet Learning Support Programme (123 households)	48.0	4.9	44.7	2.4
The Hong Kong Jockey Club Life-wide Learning Fund (71 households)	76.1	2.8	21.1	0.0

4.2.15 Among the households who did not apply, the main reasons given were that “they did not need this scheme”, “they did not know the application procedure”, “the application procedure was too complicated”, “the eligibility requirements were too strict” and “their assets exceeded the prescribed limit”.

Table 46: Reasons for not applying for subsidy schemes for primary and secondary education (%)

Subsidy schemes for primary and secondary education	Reasons for not applying	%
Community Care Fund - School Lunch Subsidy (22 households)	(1) Did not need this scheme	20.8
School Textbook Assistance Scheme (45 households)	(1) Did not need this scheme	35.6
	(2) Did not know the application procedure	13.6
	(3) Application procedure was too complicated	13.3
	(4) Eligibility requirements were too strict	13.3
Student Travel Subsidy Scheme (111 households)	(1) Did not need this scheme	61.3
	(2) Did not know the application procedure	11.7
Subsidy Scheme for Internet Access Charges (68 households)	(1) Did not need this scheme	60.3
	(2) Did not know the application procedure	13.2
Internet Learning Support Programme (59 households)	(1) Did not need this scheme	55.0
	(2) Did not know the application procedure	13.3
The Hong Kong Jockey Club Life-wide Learning Fund (54 households)	(1) Did not need this scheme	48.1
	(2) Assets exceeded the prescribed limit	22.2

4.2.16 Among the households aware of the assistance schemes for pre-primary education, more than half considered the assistance amounts of the subsidy schemes for primary and secondary education as adequate.

Table 47: Adequacy of subsidy schemes for primary and secondary education (%)

Subsidy schemes for primary and secondary education	Adequate	Inadequate	Refused to answer
Community Care Fund - School Lunch Subsidy (48 households)	64.5	8.3	27.1
School Textbook Assistance Scheme (292 households)	59.2	24.7	16.1
Student Travel Subsidy Scheme (281 households)	60.1	12.8	27.0
Subsidy Scheme for Internet Access Charges (232 households)	68.5	13.4	18.1
Internet Learning Support Programme (123 households)	62.6	8.9	28.4
The Hong Kong Jockey Club Life-wide Learning Fund (71 households)	60.6	4.2	35.2

4.2.17 Of the households eligible to apply, the majority (75.0%) were aware of the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students.

Table 48: Awareness of subsidy schemes for primary and secondary education (II) (%)

Subsidy schemes for primary and secondary education	Eligible		Not eligible
	Know	Did not know	
Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (400 households)	1.0		99.0
	75.0	25.0	
Examination Fee Remission Scheme (400 households)	1.5		98.5
	33.3	66.7	
School-based After-School Learning and Support Programmes (400 households)	92.0		8.0
	6.3	93.7	
District Support Scheme for Children and Youth Development (400 households)	91.7		8.3
	6.0	94.0	

4.2.18 Among the households aware of the subsidy schemes for primary and secondary education, the majority had applied for the District Support Scheme for Children and Youth Development and the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students, with 66.7% being successful for the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students.

Table 49: Application for subsidy schemes for primary and secondary education (II) (%)

Subsidy schemes for primary and secondary education	Had not applied	Applied but not successful	Applied and successful	Refused to answer
Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (<i>3 households</i>)	33.3	0.0	66.7	0.0
Examination Fee Remission Scheme (<i>6 households</i>)	100.0	0.0	0.0	0.0
School-based After-School Learning and Support Programmes (<i>23 households</i>)	78.3	4.3	13.0	4.3
District Support Scheme for Children and Youth Development (<i>22 households</i>)	86.4	9.1	0.0	4.5

4.2.19 Among the households who did not apply, the main reasons given were that “they did not need this scheme”, “they did not know the qualifications of the application”, “insufficient amount”, and “they did not know the application terms”.

Table 50: Reasons for not applying for subsidy schemes for primary and secondary education (II) (%)

Subsidy schemes for primary and secondary education	Reasons for not applying	%
Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (1 household)	(1) Did not need this scheme	100.0
Examination Fee Remission Scheme (2 households)	(1) Did not know the qualifications of the application	100.0
School-based After-School Learning and Support Programmes (18 households)	(1) Did not need this scheme (2) Insufficient amount	38.9 22.2
District Support Scheme for Children and Youth Development (19 households)	(1) Insufficient amount (2) Did not know the application terms (3) Did not need this scheme	26.3 21.1 21.1

4.2.20 Among the households aware of the service schemes for pre-primary education (excluding the households that obtained full level of assistance), 47.8% considered the assistance amount of the School-based After-School Learning and Support programmes as adequate. Nevertheless, care should be taken when interpreting the figures, as an equal proportion (also 47.8%) of the households surveyed refused to answer this question.

Table 51: Adequacy of subsidy schemes for primary and secondary education (II) (%)

Subsidy schemes for primary and secondary education	Adequate	Inadequate	Refused to answer
School-based After-School Learning and Support Programmes (23 households)	47.8	4.3	47.8
District Support Scheme for Children and Youth Development (22 households)	31.8	9.1	59.1

Awareness of assistance schemes

4.2.21 The majority of the eligible households were aware of the School Textbook Assistance Scheme (90.7%), the Student Travel Subsidy Scheme (87.3%), the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (75.0%), the Subsidy Scheme for Internet Access Charges (72.0%) and food banks (65.5%). Awareness levels among eligible households were lower for District Support Scheme for Children and Youth Development (6.0%), the School-based After-School Learning and Support programmes (6.3%), and the Community Care Fund – After-school Care Pilot Scheme (13.7%).

Table 52: Awareness of assistance schemes (%)

Assistance schemes (Number of eligible households)	Knew	Did not know
School Textbook Assistance Scheme (322 households)	90.7	9.3
Student Travel Subsidy Scheme (322 households)	87.3	12.7
Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (4 households)	75.0	25.0
Subsidy Scheme for Internet Access Charges (322 households)	72.0	28.0
Food banks (400 households)	65.5	34.5
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (243 households)	61.7	38.7
Kindergarten and Child Care Centre Fee Remission Scheme (93 households)	57.0	43.0
Rental Assistance Scheme for public housing (152 households)	56.6	43.4
Pre-primary Education Voucher Scheme (93 households)	52.7	47.3
Work Incentive Transport Subsidy Scheme (400 households)	49.3	50.7
Home-based Childcare Programmes (230 households)	39.1	60.9
Internet Learning Support Programme (322 households)	38.2	61.8
Community Care Fund - School Lunch Subsidy (136 households)	35.3	64.7
Examination Fee Remission Scheme (6 households)	33.3	66.7
The Hong Kong Jockey Club Life-wide Learning Fund (315 households)	22.0	78.0
Fee Waiving Subsidy Scheme under After School Care Programme(177 households)	20.3	79.7
Community Care Fund – After-school Care Pilot Scheme (234 households)	13.7	86.3
School-based After-School Learning and Support Programmes (368 households)	6.3	93.7
District Support Scheme for Children and Youth Development (367 households)	6.0	94.0

Assistance schemes for which the eligible households had successfully applied

4.2.22 Of the eligible households, the majority (70.5%) were successful in applying for the School Textbook Assistance Scheme. About half were successful in applying for the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (50.0%), the Student Travel Subsidy scheme (47.5%), and the Subsidy Scheme for Internet Access Charges (46.3%).

Table 53: Assistance schemes for which eligible households had successfully applied (%)

Assistance schemes (Number of eligible households)	% of eligible households that were successful in applying for the scheme
School Textbook Assistance Scheme (322 households)	70.5 (227 households)
Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (4 households)	50.0 (2 households)
Student Travel Subsidy Scheme (322 households)	47.5 (153 households)
Subsidy Scheme for Internet Access Charges (322 households)	46.3 (149 households)
Kindergarten and Child Care Centre Fee Remission Scheme (93 households)	40.9 (38 households)
Pre-primary Education Voucher Scheme (93 households)	36.6 (34 households)
Community Care Fund – Subsidy for Low-income Persons who are Inadequately Housed (243 households)	35.0 (85 households)
Internet Learning Support Programme (315 households)	17.1 (55 households)
Community Care Fund - School Lunch Subsidy (136 households)	14.7 (20 households)
Food banks (400 households)	8.5 (34 households)
Work Incentive Transport Subsidy Scheme (400 households)	7.8 (31 households)
Rental Assistance Scheme for public housing (152 households)	7.2 (11 households)
The Hong Kong Jockey Club Life-wide Learning Fund (315 households)	4.7 (15 households)
Home-based Childcare Programmes (230 households)	2.2 (5 households)
Community Care Fund – After-school Care Pilot Scheme (234 households)	1.7 (4 households)
Fee Waiving Subsidy Scheme under After School Care Programme (ASCP) (177 households)	1.7 (3 households)
School-based After-School Learning and Support Programmes (368 households)	0.8 (3 households)
District Support Scheme for Children and Youth Development (367 households)	0.0 (0 household)
Examination Fee Remission Scheme (6 households)	0.0 (0 household)

Chapter 5 | Financial situation – expenses for the care of children

5.1 Children’s extra-curricular activities

5.1.1 Of the households surveyed, 94.0% (376 households) had at least one child who was receiving education at the kindergarten level or higher. Households were asked questions about extra-curricular activities and learning resources.

Financial hardship encountered when children participate in extra-curricular activities

5.1.2 Of the 376 households with children receiving education at the kindergarten level or higher, about one-fifth to one-fourth indicated that they did not allow their children to participate in extra-curricular activities in the past 12 months because they always or sometimes could not afford the expenses of such activities in school (26.0%), outside school (25.8%), and the travelling expenses associated with the activities (20.8%).

Table 54: Hardship encountered in the past 12 months when children participated in extra-curricular activities (%)

Situations: My child(ren) was/were not allowed to participate in extra-curricular activities because I could not afford: (376 households)	Always	Sometimes	Seldom	Never
Expenses of children’s extra-curricular activities in school.	9.0	17.0	15.7	58.2
Expenses of children’s extra-curricular activities outside school.	9.6	16.2	15.4	58.8
Travelling expenses associated with children’s extra-curricular activities.	8.0	12.8	15.7	63.6

5.1.3 Analyzed by the number of children, the proportion of households that could not afford the expenses of children’s extra-curricular activities in the past 12 months rose with the increasing number of children. The majority of households with 3 or more children always or sometimes could not afford such expenses.

Table 55: Financial hardship encountered in the past 12 months when children participated in extra-curricular activities, analyzed by number of children (%)

Situations My child(ren) was/were not allowed to participate in extra-curricular activities because I could not afford:	1 child (221 households)		2 children (141 households)		3 children or more (14 households)	
	Always/ Sometimes	Never/ Seldom	Always/ Sometimes	Never/ Seldom	Always/ Sometimes	Never/ Seldom
Expenses of children's extra-curricular activities in school.	19.9	80.1	31.2	68.8	71.4	28.6
Expenses of children's extra-curricular activities outside school.	19.0	81.0	32.6	67.4	64.3	35.7
Travelling expenses associated with children's extra-curricular activities.	14.0	86.0	27.6	72.4	57.2	42.8

Equipment or supplies for children participating in extra-curricular activities

5.1.4 On the whole, about 40.2% of the households with children receiving education at the kindergarten level or higher did not allow their child(ren) to participate in such activities over the past 12 months, because they could not afford the equipment or supplies: 32.7% could not afford the course expenses of extra-curricular activities, and 14.9% lacked musical instruments.

Table 56: Equipment or supplies lacking for children participating in extra-curricular activities (%) (Multiple responses)

My child(ren) was/were not allowed to participate in extra-curricular activities because I could not afford :	All (376 households)
My child(ren) lacked equipment or supplies for extra-curricular activities	40.2
Musical instruments	14.9
Sports equipments (Sports shoes, rackets, etc.)	6.6
Designated uniforms (Scouts, road safety patrol, etc.)	4.3
Camera / digital camera	2.7
Could not afford the course expenses of extra-curricular activities	32.7
Could not afford travelling expenses of extra-curricular activities	10.1
Others	0.0
I did not lack the above equipment or supplies	59.8

5.1.5 Analyzed by the number of children, the proportion of households that could not afford particular equipment and supplies rose with the increasing number of children. Most (78.6%) of the households with 3 or more children lacked money to purchase equipment or supplies for children. Of the households with 3 or more children, 71.4% could not afford the course expenses of extra-curricular activities.

Table 57: Equipment or supplies lacking for children participating in extra-curricular activities, analyzed by number of children (%) (Multiple responses)

My child(ren) was/were not allowed to participate in extra-curricular activities because I could not afford :	1 child (221 households)	2 children (141 households)	3 children or more (14 households)
My child(ren) lacked equipment or supplies for extra-curricular activities	33.5	46.8	78.6
Musical instruments	11.3	19.9	21.4
Sports equipment (Sports shoes, rackets, etc.)	5.4	7.8	14.3
Designated uniforms (Scouts, road safety patrol, etc.)	2.3	7.8	0.0
Camera / digital camera	1.4	5.0	0.0
Could not afford the course expenses of extra-curricular activities	29.0	34.8	71.4
Could not afford travelling expenses of extra-curricular activities	8.6	11.3	21.4
Others	0.0	0.0	0.0
I did not lack the above equipment or resources	66.5	53.2	21.4

5.2 Children's learning resources

Learning materials

5.2.1 In total, about 32.2% of households with children receiving education at the kindergarten level or higher lacked learning materials for their children. Among them, 18.6% did not have a printer and 10.6% did not have a writing desk and a book shelf.

Table 58: Learning materials that households lack for children (%) (Multiple responses)

Learning materials that households lack for children	All (376 households)
My child(ren) do not have learning materials	32.2
Supplementary books	6.9
Camera / digital camera	7.4
Calculator	1.9
Stationery	4.3
Computer with internet service	6.9
Printer	18.6
Writing desk and book shelf	10.6
Others	0.3
My child(ren) did not lack any learning materials.	67.8

5.2.2 Analyzed by the number of children, it is noteworthy that 57.1% of households with 3 or more children lack learning materials for their children. Among them, half did not have a printer and about one fifth lacked a camera / digital camera or a writing desk and a book shelf.

Table 59: Learning materials that households lack for children, analyzed by number of children (%) (Multiple responses)

Learning materials that the households lack for the children	1 child (221 households)	2 children (141 households)	3 children or more (14 households)
My child(ren) lack learning materials	27.6	36.9	57.1
Supplementary books	5.9	7.8	14.3
Camera / digital camera	6.8	7.1	21.4
Calculator	1.8	1.4	7.1
Stationery	4.1	4.3	7.1
Computer with internet	6.8	7.1	7.1
Printer	14.5	22.0	50.0
Writing desk and book	8.1	13.5	21.4
Others	0.5	0.0	0.0
My child(ren) did not lack learning materials.	72.4	63.1	42.9

5.2.3 Only 5.6% of the households with children receiving kindergarten level education or higher stated that their children had once not been able to submit the homework on time because they lacked materials mentioned above.

Learning expenses

5.2.4 On the whole, 44.4% (167 households) of the households with children receiving education at the kindergarten level or higher indicated that they found it difficult to cope with children’s learning expenses. Among them, 33.5% (56 households) and 30.5% (51 households) expressed that the heaviest burdens were expenses for textbooks and tuition, respectively.

5.2.5 According to Table 50, in total, of the households with children receiving education at the kindergarten level or higher, 56.9% reduced expenses on clothing and food, 42.5% did not let their children participate in learning activities, and 26.9% postponed buying learning materials in order to save up money to cover the learning expenses for their children.

Table 60: Means applied to cope with children’s expenses (%) (Multiple responses)

Means applied to cope with children’s learning expenses	All (376 households)
Did not let their children participate in the learning activities	42.5
Bought later	26.9
Reduced expenses on clothing and food	56.9
Borrowed money from relatives	12.0
Applied for funding	10.8
Applied for second-hand items for children	9.0
Others	0.6

5.2.6 Analyzed by the number of children, more than half of the households reduced their overall expenses on clothing and food to cope with expenses for their children. The households who used this coping strategy by number of children: with 1 child (59.5%), with 2 children (51.3%) and 3 or more children (85.7%).

Table 61: Means applied to cope with children’s expenses analyzed by the number of children (%) (Multiple responses)

Means applied to cope with children’s learning expenses	1 child (221 households)	2 children (141 households)	3 children or more (14 households)
Did not let their children participate in learning activities	40.5	44.7	42.9
Bought later	26.2	26.3	42.9
Reduced expenses on clothing and food	59.5	51.3	85.7
Borrowed money from relatives	8.3	14.5	28.6
Applied for funding	7.1	15.8	0.0
Applied for second-hand items for children	6.0	11.8	14.3
Others	1.2	0.0	0.0

5.3 *Difficulties in feeding children*

5.3.1 All households surveyed (400 households) were asked questions about providing food for their children. Only 4.0% of the households surveyed indicated that their child(ren) always / sometimes did not have enough food in the past 12 months because of economic reasons.

Table 62: Whether the child(ren) have enough food (%)

Situations (400 households)	Always	Sometimes	Never
My child(ren) did not have enough food.	1.5	2.5	96.0

5.3.2 Only a small proportion of the households surveyed had ever encountered a situation that their child(ren) did not have three meals a day (0.8%), that their child(ren) was / were hungry but had nothing to eat (2.0%), or that their child(ren) did not eat for a whole day (0.8%).

Table 63: Whether there were financial difficulties coping with children’s food expenses (%)

Whether the households encountered difficulties in coping with children’s food expenses (400 households)	Yes	No	Refused to answer
My child(ren) did not have three meals a day.	0.8	99.2	0.0
My child(ren) was/were hungry but had nothing to eat.	2.0	92.0	6.0
My child(ren) did not eat for a whole day.	0.8	93.3	6.0

5.4 Other expenses for the care of children

5.4.1 All households surveyed (400 households) were asked questions on other expenses for the care of their child/ren. In the past 12 months, about one fifth of the households (21.8%) found it very difficult or quite difficult, financially, to cope with the expenses for their child/ren. One tenth of the households expressed that they found it very difficult or quite difficult to cope with expenses for medical care (13.5%), clothing (11.5%), and for commuting/travelling (9.6%).

Table 64: Whether there were financial difficulties coping with children’s expenses (%)

Expenses for children (400 households)	Very difficult	Quite difficult	Slightly difficult	Not difficult	Refused to answer
Clothing	2.5	9.0	23.5	64.8	0.3
Food	1.3	6.0	23.3	69.5	0.0
Medical care	2.5	11.0	19.5	66.3	0.8
Commuting/Travelling	2.8	6.8	21.0	68.3	1.3
Total expenses	4.5	17.3	24.5	49.8	4.0

5.4.2 Analyzed by the number of children, it is noteworthy that in the past 12 months, 40.0% of the households with 3 or more children found it very difficult or quite difficult to cope with the expenses for their children.

Table 65: Whether households found it financially difficult to cope with children’s expenses analyzed by number of children (%)

Children’s expenses	1 Child (236 households)		2 children (149 households)		3 children or more (15 households)	
	Very/Quite difficult	Slightly/Not difficult	Very/Quite difficult	Slightly/Not difficult	Very/Quite difficult	Slightly/Not difficult
Clothing expenses	8.0	92.0	14.7	85.3	33.3	66.7
Food expenses	5.0	95.0	8.7	91.3	26.7	73.3
Medical expenses	10.1	88.9	14.1	85.3	60.0	40.0
Travelling expenses	6.8	92.0	12.8	85.9	20.0	80.0
Total expenses	19.0	76.7	24.2	71.8	40.0	60.0

5.4.3 The majority of the adults in the households reduced expenses for their own clothing (71.5%), social activities (71.3%) and food (63.3%) to cover expenses for their children. About half reduced expenses for their own medical care (50.5%) and for commuting/travelling (47.0%).

Table 66: Whether the adults reduced their own expenses to cover children’s expenses (%)

Adults’ expenses (400 households)	Yes	No	Don’t know
Clothing	71.5	27.8	0.8
Food	63.3	35.8	1.0
Medical care	50.5	47.8	1.8
Commuting/Travelling	47.0	50.5	2.5
Social activities	71.3	26.5	2.3

5.4.4 Analyzed by the number of children, the adults in the households with 3 or more children were more inclined to reduce their own expenses to cover expenses for their children. Over 70% of them reduced their expenses in different aspects to handle children’s expenses.

Table 67: Whether adults reduced their own expenses to cover children’s expenses, analyzed by number of children (%)

Adults’ expenses	1 child (236 households)		2 children (149 households)		3 children or more (15 households)	
	Yes	No	Yes	No	Yes	No
Clothing expenses	74.2	24.6	67.1	32.9	73.3	26.7
Food expenses	62.7	35.6	63.1	36.9	73.3	26.7
Medical expenses	49.6	48.3	49.7	49.0	73.3	26.7
Travelling expenses	46.6	50.8	45.0	52.3	73.3	26.7
Social activity expenses	68.6	29.2	73.8	23.5	86.7	13.3

Chapter 6 | Attitudes towards subsidy schemes for low-income families

6.1 Attitudes towards cash allowances for low-income families

6.1.1 Members of households were asked whether they agree on several statements about low-income family subsidy schemes which would be implemented by means of a cash allowance, proposed by Oxfam.

Attitudes towards the formulation of new policies to support low-income families with children under the age of 18

6.1.2 The overwhelming majority (95.8%) of the households agreed that the government should formulate new policies to support low-income families with children under the age of 18.

Table 68: Whether the government should formulate new policies to support low-income families with children under the age of 18 (%)

	%
Agree	95.8
Not agree	0.3
Don't know	3.9
Total	100.0%

Attitudes towards the provision of cash allowances for low-income families with children under the age of 18

6.1.3 Among those who agree to the introduction of new government policy (376 households), the vast majority (94.0%) agreed that the government should provide the assistance in the form of a cash allowance for low-income families with children under the age of 18.

Table 69: Whether the government should provide a cash allowance for low-income families with children under the age of 18 (%)

	%
Agree	94.0
Not agree	1.5
Don't know	4.5
Total	100.0%

Attitudes towards the application for a cash allowance for low-income families with children under the age of 18

6.1.4 Among those 376 households who agree to the introduction of new government policies, most (77.1%) agreed that the application for such a cash allowance should only include an income test, not an assets test.

Table 70: Whether the application for a cash allowance should entail an income test, not an assets test (%)

	%
Agree	77.1
Not agree	11.7
Don't know	11.2
Total	100.0%

6.2 Factors discouraging low-income families to apply for cash allowance

6.2.1 Main factors discouraging low-income families to apply for cash allowance were that the application procedure was complicated (54.8%), eligibility requirements were strict (50.8%) and application terms were complicated (49.2%).

Table 71: Factors discouraging low-income families to apply for a cash allowance (Multiple responses)

Factors	%
Application procedure was complicated	54.8
Eligibility requirements were strict	50.8
Application terms were complicated	49.2
The amount was too little	22.3
Period for approval was too long	22.1
Assistance period was too short	14.6
Others	4.0

Chapter 7 | Conclusion

7.1 *Understanding of CSSA and other assistance schemes*

Understanding of CSSA

7.1.1 The overwhelming majority (97.5%) of the households had never applied for CSSA although they belonged to working poor households, with a monthly household income of less than 50% of the median income for all households of a corresponding size. That is, they would very likely qualify if they applied.

7.1.2 The most common reasons why households had not applied were that they hoped to earn their own living (81.3%), preferred other ways of making a living, not only relying on CSSA (62.0%), were worried about being looked down and negatively labelled by the general public (18.5%), the application procedure was seen as being very complicated (17.5%) and they were worried about being belittled by the general public (17.0%).

Understanding of other assistance schemes

7.1.3 Regarding other assistance schemes, of the households eligible to apply, the majority were not aware of the service schemes other than food banks (65.5% of the eligible households knew about food banks). Even if the households had heard about service schemes, most (over 80%) had not submitted an application. The main reasons given for not applying were that they felt they did not need the schemes, did not know the application procedure, and that the eligibility requirements were seen as being too strict.

7.1.4 Regarding subsidy schemes, although about half of the households eligible to apply were aware of the schemes, the majority (over 70%) had no intention to apply for the Rental Assistance Scheme for Public Housing and the Work-Incentive Transport Subsidy Scheme. The main reasons given for not applying were that they felt they did not need the schemes, did not know the application procedure, the eligibility requirements were seen as being too strict, and that their assets exceeded the prescribed limit.

7.1.5 Regarding subsidy schemes for pre-primary education, of the households eligible to apply, more than half were aware of the Kindergarten and Child Care Centre Fee Remission Scheme (57.0%) and of the Pre-primary Education Voucher Scheme (52.7%). Among those aware of the schemes, the majority had submitted an application. Most were successful in applying for the Kindergarten and Child Care Centre Fee Remission Scheme (72.5%) and the Pre-primary Education Voucher (69.4%). Among those who did not apply, the main reason given was that they felt they did not need the schemes.

7.1.6 Regarding subsidy schemes for primary and secondary school, of the households eligible to apply, the majority were aware of the School Textbook Assistance Scheme, the Student Travel Subsidy Scheme, the Subsidy Scheme for Internet Access Charges and the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students: 50% to 80% of the households had applied. Among those who did not apply, the main reasons given were that they felt they did not need the schemes, did not know the application procedure, the application procedure was seen as being too complicated, the eligibility requirements were seen as being too strict, and their assets exceeded the prescribed limit.

7.1.7 The majority of the eligible households had been aware of the School Textbook Assistance Scheme (90.7%), the Student Travel Subsidy Scheme (87.3%), the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (75.0%), the Subsidy Scheme for Internet Access Charges (72.0%) and food banks (65.5%). Awareness levels among eligible households were lower for District Support Scheme for Children and Youth Development (6.0%), the School-based After-School Learning and Support programmes (6.3%) and the Community Care Fund – After-school Care Pilot Scheme (13.7%).

7.1.8 Of the eligible households, the majority (70.5%) were successful in applying for the School Textbook Assistance Scheme. About half were successful in applying for the Tuition Fee Reimbursement for Project Yi Jin Students / Yi Jin Diploma Students (50.0%), the Student Travel Subsidy scheme (47.5%) and the Subsidy Scheme for Internet Access Charges (46.3%).

7.2 *Economic situations – children’s expenses*

Children’s extra-curricular activities and learning resources

7.2.1 Of the households surveyed, 94.0% (376 households) had at least one child who was receiving education at the kindergarten level or higher. The households were asked questions about extra-curricular activities and learning resources.

7.2.2 About one-fifth to one-fourth of such households with children receiving education at the kindergarten level or higher indicated that in the past 12 months, they always or sometimes could not afford the expenses for children’s extra-curricular activities in school (26.0%), outside school (25.8%), and the travelling expenses associated with the activities (20.8%).

7.2.3 About 40.2% of the households with children receiving education at the kindergarten level or higher did not allow their child(ren) to participate in extra-curricular activities in the past 12 months because they could not afford the equipment or supplies; 32.7% could not afford the course expenses for the activities and 14.9% could not provide musical instruments.

7.2.4 About 32.2% of households with children receiving education at the kindergarten level or higher lacked learning materials for their children. Among them, 18.6% did not have a printer and 10.6% did not have a writing desk and a book shelf.

7.2.5 About 44.4% of the households with children receiving education at the kindergarten level or higher indicated that they found it financially difficult to cope with children's learning expenses. Among them, 33.5% and 30.5% expressed that the heaviest burdens were textbook expenses and tuition expenses, respectively.

7.2.6 Of the households with children receiving education at the kindergarten level or higher, 56.9% reduced expenses on clothing and food, 42.5% did not let their child/ren participate in learning activities, and 26.9% postponed the purchase of learning materials in order to save up money.

Difficulty in feeding children

7.2.7 Concerning feeding children, of the 400 households surveyed, only 4.0% indicated that their child(ren) always / sometimes did not have enough food in the past 12 months because of financial reasons. Also, a small proportion of the households surveyed had ever encountered a situation that their child(ren) did not have three meals a day (0.8%), their child(ren) were hungry but had nothing to eat (2.0%) or their child(ren) did not eat for a whole day (0.8%).

Other expenses for the care of children

7.2.8 Regarding meeting other expenses for children in the past 12 months, about one-fifth of the households (21.8%) found it very difficult or quite difficult financially to cope with the expenses for the care of their children. One-tenth of the households expressed that they found it very difficult or quite difficult to cope with costs for medical care (13.5%), clothing (11.5%), and commuting/travelling (9.6%).

7.2.9 The majority of the adults in the households reduced their own expenses for clothing (71.5%), social activities (71.3%) and food (63.3%) to meet the expenses for their child/ren. About half reduced their own expenses for medical care (50.5%) and for commuting/travelling (47.0%).

7.2.10 The survey also found that households with 3 or more children had a heavier burden when coping with the expenses in caring for their children.

7.3 Attitudes towards low-income family subsidy scheme

7.3.1 The vast majority (94.0%) of the households agreed that the government should provide a cash allowance for low-income families with children aged <18.

7.3.2 Most (77.1%) of the households agreed that the application for such a cash allowance should only entail an income test, not an assets test.

7.3.3 The main factors discouraging low-income families to apply for a cash allowance were that the application procedure was seen as being complicated (54.8%), the eligibility requirements seen to be strict (50.8%) and that the application terms were seen to be complicated (49.2%).

Appendix | Questionnaire

樂施會 低收入家庭兒童生活水平意見調查

研究介紹

你好，我是政策二十一有限公司的訪問員。我們受樂施會委託進行有關低收入家庭兒童生活水平的意見調查。在今次訪問中你所提供的資料均會嚴加保密，亦只會作為本研究之用；有關個別人士的資料，我們保證不會向任何人士及政府部門透露。請放心提供資料。

A. 家庭資料

A1. 住屋類型：

- | | |
|--|--|
| 1 <input type="checkbox"/> 自置私樓
2 <input type="checkbox"/> 租用私樓 (整個單位)
3 <input type="checkbox"/> 租用私樓 (劏房：屋外直達)
4 <input type="checkbox"/> 租用私樓 (房間：屋內互通)
5 <input type="checkbox"/> 公屋 | 6 <input type="checkbox"/> 居屋
7 <input type="checkbox"/> 租用私樓(床位)
8 <input type="checkbox"/> 寮屋
9 <input type="checkbox"/> 其他，請註明：_____ |
|--|--|

A2. 住戶成員人數：

	成員編號	戶主	2	3	4	5	6
A3.	與戶主關係 1 <input type="checkbox"/> 配偶 6 <input type="checkbox"/> 前輩親屬 2 <input type="checkbox"/> 子女 7 <input type="checkbox"/> 同輩親屬 3 <input type="checkbox"/> 孫 8 <input type="checkbox"/> 晚輩親屬 4 <input type="checkbox"/> 父母 9 <input type="checkbox"/> 其他，請註明：_____						
A4.	性別： 1 <input type="checkbox"/> 男 2 <input type="checkbox"/> 女						
A5.	年齡：						
<i>[檢視：若家庭成員沒有18歲以下的兒童，訪問終止]</i>							
A6.	婚姻狀況： 1 <input type="checkbox"/> 從未結婚 4 <input type="checkbox"/> 分居 2 <input type="checkbox"/> 已婚 5 <input type="checkbox"/> 離婚 3 <input type="checkbox"/> 同居 6 <input type="checkbox"/> 喪偶						
A7.	在港居住年期： 1 <input type="checkbox"/> 自出生至今 2 <input type="checkbox"/> _____ 年						
A8.	教育程度： 1 <input type="checkbox"/> 沒有接受教育 4 <input type="checkbox"/> 預科 2 <input type="checkbox"/> 小學 5 <input type="checkbox"/> 大專：文憑／證書 3 <input type="checkbox"/> 初中 6 <input type="checkbox"/> 大專：副學位課程 4 <input type="checkbox"/> 高中 7 <input type="checkbox"/> 大學：學位課程或以上						

A9.	經濟活動狀況： <input type="checkbox"/> 僱員 <input type="checkbox"/> 自僱(並沒有僱用他人或受僱於人的人) <input type="checkbox"/> 僱主(最少僱用一人為其工作的人) <input type="checkbox"/> 學生 <input type="checkbox"/> 家務料理者 <input type="checkbox"/> 退休人士 <input type="checkbox"/> 沒有做事／失業						
[檢視：若家庭成員沒有僱員、自僱及僱主人士，訪問終止]							
A10.	職位 (只問僱員、自僱人士或僱主) <input type="checkbox"/> 經理及行政級人員 <input type="checkbox"/> 漁農業熟練工人 <input type="checkbox"/> 專業人員 <input type="checkbox"/> 工藝及有關人員 <input type="checkbox"/> 輔助專業人員 <input type="checkbox"/> 機台及機器操作及裝配員 <input type="checkbox"/> 文書支援人員 <input type="checkbox"/> 非技術工人 <input type="checkbox"/> 服務工作及商店銷售人員						
A11.	平均每週工作多少小時? (不包括用膳時間)						
[檢視：若所有有工作的家庭成員平均每週工作皆少於 35 小時或每月工作均少於 140 小時，訪問終止]							
A12.	現時有否領取「綜援」? <input type="checkbox"/> 有 (訪問終止) <input type="checkbox"/> 有						
A13.	你的家庭收入是不是少於在示咗 1 所示的金額? <input type="checkbox"/> 是 <input type="checkbox"/> 不是 (訪問終止)						
A14	你及你的家庭成員有沒有殘疾或經醫生證明為健康欠佳? <input type="checkbox"/> 有殘疾或經醫生證明為健康欠佳 <input type="checkbox"/> 沒有任何殘障						

B. 對綜援的理解

B1 有冇曾申請過「綜援」？

1 有，結果係點？

1 成功 為何停止申領? _____

2 唔成功，原因是（可選多項）：

1 長期居住在內地

4 子女不願意簽署不供養父母證明書

2 當時資產總值超出申請限額

5 其他，請註明：_____

3 當時總收入超出申請限額

2 沒有，是否因為以下的原因而唔申領綜援呢？

		是	不是
1.	子女供養	<input type="checkbox"/>	<input type="checkbox"/>
2.	希望自力更生	<input type="checkbox"/>	<input type="checkbox"/>
3.	同家庭其他成員未達致共識	<input type="checkbox"/>	<input type="checkbox"/>
4.	子女不同意申請	<input type="checkbox"/>	<input type="checkbox"/>
5.	子女同意申請但不願意簽署不供養父母證明書	<input type="checkbox"/>	<input type="checkbox"/>
6.	怕被人睇唔起	<input type="checkbox"/>	<input type="checkbox"/>
7.	未能提供有關申請文件	<input type="checkbox"/>	<input type="checkbox"/>
8.	怕同人相處時會尷尬	<input type="checkbox"/>	<input type="checkbox"/>
9.	沒有人對我講過	<input type="checkbox"/>	<input type="checkbox"/>
10.	不清楚申請程序	<input type="checkbox"/>	<input type="checkbox"/>
11.	申請程序太複雜	<input type="checkbox"/>	<input type="checkbox"/>
12.	不知道怎樣填表	<input type="checkbox"/>	<input type="checkbox"/>
13.	怕被人貶低	<input type="checkbox"/>	<input type="checkbox"/>
14.	情願找其他方法，不想靠綜援	<input type="checkbox"/>	<input type="checkbox"/>
15.	其他，請註明：_____	<input type="checkbox"/>	<input type="checkbox"/>

C. 經濟狀況 – 孩子開支

檢視：請問你家中有沒有至少一個兒童已開始接受幼稚園或更高程度的教育？

- 1 有
2 沒有 (跳問 C4)

C1. 就課外活動方面，在過去一年，有沒有遇到以下的情況？

	經常	間中	很少	沒有
1. 我曾經因為「唔夠錢」而放棄讓子女參加校內的活動	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 我曾經因為「唔夠錢」而放棄讓子女參加校外的活動	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 我曾因為「唔夠錢」而未能支付子女參與課外活動的交通費	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C2. 你的子女有沒有因為「唔夠錢」購買以下裝備或資源而被迫放棄參加相關的課外活動呢？(可選多於一項)

- 樂器
- 運動用品（運動鞋、球拍等）
- 指定制服（童軍、交通安全隊等）
- 相機／數碼相機
- 負擔不起參與課外活動的課程費用
- 負擔不起參與課外活動的交通費
- 其他(請註明)：_____
- 沒有因為「唔夠錢」而被迫放棄參加相關的課外活動

C3. 缺乏學習資源

1. 你的子女有沒有缺乏以下學習用品呢？(可選多於一項)

- 補充練習
- 相機/數碼相機
- 計算機
- 文具及美勞用品
- 有上網服務的電腦
- 打印機
- 書枱書櫃
- 其他_____
- 沒有缺乏學習資源 (跳問 C3.3a)

2. 你的子女有沒有曾經因為經濟問題導致缺乏以上學習用品而欠交功課或遲交功課？

有 沒有

3a. 在過去一年，你有沒有在應付子女學習開支方面感到困難？

有 沒有(跳問 C4.1)

3b. 哪方面的學習開支令你最難應付呢？_____

3c. 你有冇嘗試過用以下的做法來應付子女學習上的開支呢？(可選多於一項)

1. 不購買／不參加有關學習活動
2. 遲些才購買
3. 節衣縮食
4. 問親戚朋友借貸
5. 申請基金
6. 申請二手物資
7. 其他：(請註明)_____

C4. 就孩子膳食方面，在過去一年，你有否因為經濟的原因，而出現以下情況？

1. 孩子沒有足夠的食物

經常 間中 從不

2a 孩子飲食不足三餐

有 沒有 (跳問 C4.3)

2b 有幾經常出現這情況？

- 幾日有一次
 一星期有一次
 二至三星期有一次
 幾乎每一個月有一次
 只在一至兩個月有一次

3. 孩子表示肚餓但沒有獲得食物？

有 沒有

4. 孩子一整天沒有進食？

有 沒有

C5. 在過去一年，請問你有沒有因為「唔夠錢」而在應付以下開支有困難呢？多大困難呢？

		非常難	頗難	少許	沒有	拒答
		(1)	(2)	(3)	(4)	(0)
1.	孩子衣服方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	孩子食物方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	孩子醫療方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	孩子交通方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	總開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	其他開支(請註明):_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C6. 請問你有沒有因為要應付孩子的開支而減省自己的開支？

	有	沒有	不知道
1. 自己衣服方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 自己食物方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 自己醫療方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 自己交通方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 自己社交活動方面的開支	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 其他開支(請註明):_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D1. 對其他援助低收入家庭的社會保障政策

(詳情可參閱示咭 2)		1.	2.		3.
		你知不知道有以下的社會保障政策？	(a) 如知道，你有沒有申請？	(b) 沒有申請者	(不論受訪者有否申請均需作答) 請問你認為資助金額是否足夠？如不足夠應增加多少？
		(1) 知道 (2) 不知道 (跳問下一個政策) (3) 不適用 (跳問下一個政策)	(1) 沒有申請 (2) 有申請但沒有成功(跳問 3) (3) 有申請並成功(跳問 3)	沒有申請的原因： (可選多項)： (1) 不知道申請方法 (2) 申請手續繁複 (例如要資產審查) (3) 申請資格太嚴格 (4) 資助的地區有限 (5) 資助時期太短 (6) 審批時間太長 (7) 不知道申請條件 (8) 不符合申請條件- 超出居港年期 (9) 不符合申請條件- 超出合資格的年齡 (10) 不符合申請條件- 超出入息條件 (11) 不符合申請條件- 超出資產條件 (12) 金額不足 (13) 不需要此計劃 (14) 其他：(請註明)	(1) 足夠 (2) 不足夠 應增多：\$ _____
服務計劃	a	社區褓姆計劃 (只供需要供養子女者)			
	b	課餘託管收費減免計劃 (只供需要供養六至十二歲子女者)(由服務單位進行託管)			全免(不用作答) 非全免: 足夠/ 不足夠
	c	關愛基金 - 課餘託管試驗計劃 (只供需要供養就讀小一至中三子女者)(主要由學校進行託管)			全免(不用作答) 非全免: 足夠/ 不足夠
	d	食物銀行			
資助計劃	e	公屋租金援助			全免(不用作答) 非全免: 足夠/ 不足夠

(續上頁)

(詳情可參閱示咭 2)		1.	2.		3.
		你知不知道有以下的社會保障政策？	(a) 如知道，你有沒有申請？	(b) 沒有申請者	(不論受訪者有否申請均需作答) 請問你認為資助金額是否足夠？如不足夠應增加多少？
		(4) 知道 (5) 不知道 (跳問下一個政策) (6) 不適用 (跳問下一個政策)	(4) 沒有申請 (5) 有申請但沒有成功(跳問 3) (6) 有申請並成功(跳問 3)	沒有申請的原因： (可選多項)： (15) 不知道申請方法 (16) 申請手續繁複(例如要資產審查) (17) 申請資格太嚴格 (18) 資助的地區有限 (19) 資助時期太短 (20) 審批時間太長 (21) 不知道申請條件 (22) 不符合申請條件-超出居港年期 (23) 不符合申請條件-超出合資格的年齡 (24) 不符合申請條件-超出入息條件 (25) 不符合申請條件-超出資產條件 (26) 金額不足 (27) 不需要此計劃 (28) 其他：(請註明)	(3) 足夠 (4) 不足夠 應增多：\$ _____
資助計劃	f	關愛基金:為居住環境惡劣的低收入人士提供津貼			
	g	鼓勵就業交通津貼計劃			

D2. 對其他援助低收入家庭學生的計劃

(詳情可參閱示咭 3)		1.	2.		3	
		你知不知道有以下的計劃？	如知道，你有沒有申請？	沒有申請者		(不論受訪者有否申請均需作答) 請問你認為資助金額是否足夠？如不足夠應增加多少？
		(1) 知道 (2) 不知道 (跳問下一個政策) (3) 不適用 (跳問下一個政策)	(1) 沒有申請 (2) 有申請但沒有成功 (3) 有申請並成功	沒有申請的原因 (可選多項)： (1) 不知道申請方法 (2) 申請手續繁複 (例如要資產審查) (3) 申請資格太嚴格 (4) 資助的地區有限 (5) 資助時期太短 (6) 審批時間太長 (7) 不知道申請條件 (8) 不符合申請條件- 超出居港年期 (9) 不符合申請條件- 超出合資格的年齡 (10) 不符合申請條件- 超出入息條件 (11) 不符合申請條件- 超出資產條件 (12) 金額不足 (13) 不需要此計劃 (14) 其他：(請註明)		(1) 足夠 (2) 不足夠, 應增多: \$_____
小學以下程度	a.	學前教育學券計劃				
	b.	幼稚園及幼兒中心學費減免計劃			全免(不用作答)	
	c.	關愛基金－為輪候資助學前康復服務的兒童提供學習訓練津貼			非全免: 足夠/ 不足夠	
	d.	關愛基金－在校午餐津貼				
小學及中學程度	e.	學校書簿津貼計劃				
	f.	學生車船津貼計劃				
	g.	上網費津貼計劃				
	h.	上網學習支援計劃				
	i.	香港賽馬會全方位學習基金				

(續上頁)

(詳情可參閱示咭 3)		1.	2.	3	
		你知不知道有以下的計劃？	如知道，你有沒有申請？	沒有申請者	(不論受訪者有否申請均需作答) 請問你認為資助金額是否足夠？如不足夠應增加多少？
		(4) 知道 (5) 不知道 (跳問下一個政策) (6) 不適用 (跳問下一個政策)	(4) 沒有申請 (5) 有申請但沒有成功 (6) 有申請並成功	沒有申請的原因 (可選多項)： (15) 不知道申請方法 (16) 申請手續繁複(例如要資產審查) (17) 申請資格太嚴格 (18) 資助的地區有限 (19) 資助時期太短 (20) 審批時間太長 (21) 不知道申請條件 (22) 不符合申請條件-超出居港年期 (23) 不符合申請條件-超出合資格的年齡 (24) 不符合申請條件-超出入息條件 (25) 不符合申請條件-超出資產條件 (26) 金額不足 (27) 不需要此計劃 (28) 其他：(請註明)	(3) 足夠 (4) 不足夠，應增多：\$_____
小學及中學程度	j.	指定夜間成人教育課程資助計劃 – 學費發還			全免(不用作答) 非全免: 足夠/ 不足夠
	k.	毅進計劃/文憑 - 學費發還 (全額或半額)			全免(不用作答) 非全免: 足夠/ 不足夠
	l.	考試費減免計劃			全免(不用作答) 非全免: 足夠/ 不足夠
	m	校本課後學習及支援計劃			
	n	地區青少年發展資助計劃			

E1. 低收入家庭補貼方案

1. 你認為政府應否制定新的政策，支援有子女的低收入在職家庭？
 1. 應該
 2. 不應該
 3. 不知道

2. 你是否同意政府向有子女的低收入在職家庭發放現金津貼，以減輕他們供養子女的負擔？
 1. 同意
 2. 不同意(跳問題 F1)
 3. 不知道(跳問題 F1)

3. 你是否同意申請上述的現金津貼，只需經過入息審查，而不需要資產審查？
 1. 同意
 2. 不同意
 3. 不知道

4. 如果政府推行上述低收入家庭補貼，你認為下列哪些因素會影響你申請的意欲？(選多於一項)
 1. 金額太少
 2. 申請手續繁複
 3. 申請資格太嚴格
 4. 申請條件太複雜
 5. 資助時期太短
 6. 審批時間太長
 7. 其他，請註明：_____

F1. 跟住我想同你傾下你家庭嘅收入狀況。

		家庭平均每月收入：
A.	全家嘅工作收入(包括全職、兼職及做生意嘅收入、花紅及津貼)	
B.	長俸	
C.	投資收入(如利息及股息等)	
D.	租金收入	
E.	不同住嘅配偶供養嘅生活費 (如分居或離婚)	
F.	不同住嘅父母供養嘅生活費	
G.	不同住嘅子女／女婿／新抱／孫／外孫供養嘅生活費	
H.	不同住嘅其他親戚供養嘅生活費	
I.	高齡津貼 (生果金) [高齡津貼每月為\$1,000]	
J.	傷殘津貼 [高額傷殘津貼每月為\$2,560、普通傷殘津貼每月為\$1,280]	
K.	交通津貼	
L.	其他收入(請列出：)	
M.	總收入	

F2. 跟住我想同你傾下你家庭嘅支出狀況。

		家庭平均每月支出：
A.	自住居所租金(供樓)費用(包括管理費、差餉同埋地租)	
B.	水費、電費、煤氣費、石油氣費、電話費(包括家居及流動電話)及上網費	
C.	膳食費用 (包括出外用膳同喺屋企用膳嘅費用)	
D.	交通費用 (包括搭車及自己揸車嘅費用；如停車場及汽油費)	
E.	醫療及保健費用(例如睇醫生、購買保健食品及用品)	
F.	子女教育費用	
G.	比錢不同住嘅屋企人或其他不同住嘅親人	
H.	其他主要嘅日常生活開支(例如購買家庭用品及衣服鞋襪嘅費用、娛樂消閒及個人服務費用等)	
I.	其他開支 (請列出：)	
J.	總開支	