

**Research Report on the Living and Health
Conditions of Poor Elderly not on
Comprehensive Social Security Assistance and
their Attitudes towards Social Security**

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1. Introduction

Survey objectives

1.1 The purpose of conducting the present survey is to collect statistical information on the situation of poor elderly not applying for Comprehensive Social Security Assistance (CSSA) and their understanding of and attitude towards CSSA. More specifically, the objectives of the survey are as follows:

- (i) To study the views of poor elderly who are eligible to receive CSSA but do not apply for CSSA;
- (ii) To understand the reasons why the poor elderly who are eligible to receive CSSA do not apply for CSSA;
- (iii) To recommend measures to improve the CSSA scheme in order to assist the poor elderly.

Organization of the report

1.2 This report presents the findings of the questionnaire survey, based on a representative sample of persons aged 60 or above. The report is organized into the following sections.

- a) Introduction;
- b) Methodology;
- c) Profile of respondents;
- d) Health conditions;
- e) Living conditions;
- f) Understanding of CSSA; and
- g) Conclusion and recommendations.

Background

Thematic Household Survey (THS)

1.3 According to the Thematic Household Survey Report No. 40 published by the Census and Statistics Department, information on the socio-demographic profile, health status and self-care capability of older persons were collected in the General Household Survey conducted during the period from June to August 2008. Key findings of the survey are appended below.

Age, sex and economic activity status

- It is estimated that there are 1,129,900 persons aged 60 or above residing in domestic households, constituting 16.2% of the total population of Hong Kong. Of these, at the time of the survey, 26.7% were aged 60-64, 19.6% were aged 65-69, 20.4% were aged 70-74 and 33.3% were aged 75 or above. The proportion of female older persons (51.7%) was slightly higher than their male counterparts (48.3%).
- 56.0% of the older persons were retirees and 13.7% were still economically active. Most (88.6%) of the employed older persons were aged between 60 and 69.

Existence / amount of monthly personal income

- The great majority (95.2%) of the older persons had personal income from various sources. Among them, 11.6% had a personal income of less than \$1,000 a month; 8.9% had \$1,000-\$1,999; 24.7% had \$2,000-\$2,999; 25.2% had \$3,000-\$4,999; and 29.6% had \$5,000 or above. The median monthly personal income of these older persons was \$3,300.

Source of monthly personal income

- For these 1,075,900 older persons who had monthly personal income, 61.2% received "financial support from children"; 50.9% received "Old Age Allowance"; 12.9% had "employment earnings"; and 10.4% received CSSA.

Selected source of incomes	No. of persons (‘000)	%
Financial support from children	658.8	61.2
Old Age Allowance	547.5	50.9
Employment earnings	138.7	12.9
Comprehensive Social Security Assistance (CSSA)	111.7	10.4
Pension	52.1	4.8
Interest from savings / fixed deposits or dividends from stocks	33.8	3.1
Financial support from other relatives	26.8	2.5
Disability Allowance	23.9	2.2
Rental income	13.6	1.3
Overall	1075.9	

Monthly expenditures paid by older persons on their own

- Among the 1,129,900 older persons, 7.7% paid less than \$1,000 a month for their own monthly expenditure; 14.3% paid \$1,000 - \$1,999; 30.0% paid \$2,000 - \$2,999; 27.0% paid \$3,000 - \$4,999; and 20.9% paid \$5,000 or above. The median monthly expenditure paid by the older persons was \$2,500.

Retirement protection

- About 19.0% of the older persons had retirement protection provided by their present and / or previous employers. Among these older persons who had retirement protection, some 77.2% had a “retirement fund / provident fund” and 25.6% had a “pension”.

Arrangements for future financial need

- Of those 1,129,900 older persons, “saving money” (41.3%) and “fostering children” (20.4%) were the two most commonly cited arrangements made to meet their future financial needs. Other less commonly cited arrangements included “investment” (3.8%) and “holding insurance policy with savings element” (1.7%). However, nearly half (47.3%) of the older persons had not made any arrangement to meet their future financial needs.

Expected financial means after retirement

- For the 154,600 older persons who were still economically active at the time of the survey, the most commonly cited financial means expected to maintain their daily living after retirement was “savings and interest” (70.1%), followed by “financial support from children” (33.7%) and “retirement fund / provident fund” (22.4%). A comparatively smaller proportion (15.2%) of the older persons indicated that they would rely on “welfare funds provided by the government”.

Social Welfare Department - Statistics and Figures on Social Security, April 2010

1.3 As of April 2010, there were 497,817 older persons receiving the Old Age Allowance and 186,925 older persons receiving Comprehensive Social Security Assistance (CSSA).

2. Methodology

Questionnaire design

2.1 The questionnaire was designed to collect information from households on the socio-demographic profile, living conditions, health conditions, attitudes towards life security and understanding of CSSA of older persons residing in domestic households.

Screening

2.2 The first part of the questionnaire involved screening potential participants in the study. The household composition, age, gender and marital status of household members was collected, as well as total value of assets and total monthly household income. If the total asset value and total monthly household income did not exceed the limit, the older person randomly sampled for the survey was invited to complete the questionnaire.

Health conditions

2.3 In order to understand the health conditions of older persons, questions were included in the survey to collect data on how they perceived their own health condition; whether they had chronic diseases and if so, what type of disease; whether they required ongoing pharmaceuticals or medical treatment, whether they had consulted doctors or been admitted to hospitals during the past six months; the type of doctor consulted and their medical expenses.

Living conditions

2.4 Information was collected on expenses incurred by older persons, including rental payments/mortgages for personal residences; payments for water, electricity, town gas, telephone and internet; meal expenses; travel expenses; medical and health care expenses; expenses for children's education; payments transferred to family members and other relatives; and other major daily expenditures.

2.5 To provide insight into the living conditions of older persons, six questions were used in the survey and a Likert scale of 10 was adopted, with "1" denoting "completely insufficient" and "10" denoting "completely sufficient". In addition, information on relationships with children, from whom the older persons would seek help, and the extent of happiness was gathered in the survey.

Attitudes towards life security

2.6 Another scale comprising nine questions was used to collect information on older persons' sense of security in life. For the nine questions, a Likert scale of 10 was adopted, with "1" denoting "totally disagree" and "10" denoting "totally agree".

Understanding of CSSA

2.7 Information on the reasons why the poor elderly who were eligible to receive CSSA did not apply for CSSA was collected, covering other aspects such as awareness of CSSA and the extent to which they understood the application procedure, in addition to the reasons for not applying for CSSA.

2.8 Again, a scale comprising eight questions was used in the survey to provide insight into older persons' understanding of CSSA. A Likert scale of 10 was adopted, with "1" denoting "totally disagree" and "10" denoting "totally agree".

Socio-economic characteristics of respondents

2.9 To facilitate analysis of the survey findings, information on the socio-economic characteristics of respondents including age, sex, economic activity, marital status, educational attainment, as well as financial situation was gathered in the household survey. The questionnaire used is given in Appendix 1.

Data collection approach

Target respondents

2.10 The target respondents of the survey were persons aged 60 or above who were eligible to receive CSSA but did not apply for any subsidy.

Household survey

2.11 Data required for the study were collected through face-to-face household interviews. The target population was not likely to be evenly distributed across the territory. Thus, the survey only covered districts with a high proportion of persons aged 60 or above and a high proportion of households with low household income. This would help reduce the sample size required for the survey.

2.12 Based on findings of the 2006 Population Census on the proportion of persons aged 65 or above¹ and the average median monthly household income in different areas, 10 Constituency Areas with a high proportion of older persons and with low household income (more than 0.5 standard deviations below the average median monthly household income for all 400 Constituency Areas) were selected. The 10 Constituency Areas are shown below. In other words, the survey findings only

¹ Since no figures of persons aged 60 or above analyzed by Constituency Area was available, the figures of persons aged 65 or above were used as reference indicators.

reflect those living in the 10 Constituency Areas. In addition, about 10 street sleepers in Sham Shui Po and Yau Tsim Mong were interviewed to gather qualitative information useful to the study.

Median monthly domestic HH income (More than 0.5 SD² below mean)	% of population aged 65+
Kwun Tong - Ngau Tau Kok	31.4
Tuen Mun - San Hui	30.5
Sham Shui Po - So Uk	28.8
Sham Shui Po - Lai Kok	27.6
Sham Shui Po - Nam Shan	27.5
Kwai Tsing - Shek Lei Extension	26.7
Wong Tai Sin - Lung Sheung	26.2
Sham Shui Po - Un Chau	25.7
Wong Tai Sin - Lok Fu	25.6
Sha Tin - Lek Yuen	21.7

Results of the questionnaire survey

2.13 The survey was conducted during the period from 24 July 2010 to 23 August 2010. After excluding 10,472 living quarters found to be unoccupied or with no target respondent, a total of 728 living quarters with target respondents were identified. Of these, 541 respondents were interviewed, constituting a response rate of 74%. In each selected household, a person aged 60 or over was interviewed. Details on the results are appended below:

a) Total number of living quarters sampled	11,200
b) Number of living quarters with no target respondent ³	10,472
c) Number of living quarters with target respondents	728
d) Number of living quarters successfully surveyed	541
e) Number of refusals	64
f) Number of living quarters not contacted	123
g) Response rate	74%

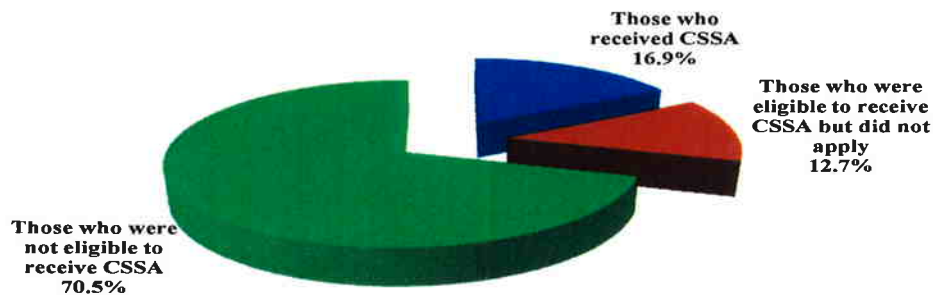
² "SD" stands for standard deviation

³ Vacant quarters – 138; quarters with persons aged 60 or above that received CSSA – 718; quarters with persons aged 60 or above that did not qualify for CSSA – 3,002; quarters with persons aged below 60 – 6,614

3. Profile of respondents

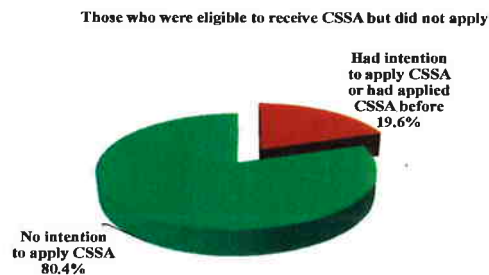
Target population

3.1 The survey findings showed that 12.7% of persons aged 60 or over were eligible for CSSA but did not apply for CSSA. About 16.9% were receiving CSSA and 70.5% were not eligible for CSSA.



3.2 Based on the finding of the Thematic Household Survey that there were 1,129,900 persons aged 60 and above in 2008, it may be estimated that 190,000 of these were in receipt of CSSA. This estimate is quite close to the actual number of CSSA recipients aged 60 and above in 2008, at 185,043. It is also estimated that the number of persons aged 60 or above who were eligible for CSSA but did not apply for CSSA was about 143,000.

3.3 Among those respondents who were eligible for CSSA but did not apply, about 80.4% had no intention of applying for CSSA and 19.6% intended to apply for CSSA or had applied previously.



Socio-economic characteristics

3.4 The target respondents of the survey were persons aged 60 or above who were eligible to receive CSSA but had not applied for this assistance.

Age and sex

3.5 Of the 541 target respondents surveyed, 10.2% were aged 60-64, 13.3% were aged 65-69, 15.7% were aged 70-74 and 60.8% were aged 75 or above. Compared with the average for Hong Kong, a much higher proportion of the actual respondents were aged 75 and above (60.8%), as compared to the Hong Kong average of 33.3%.

	Respondents (%)	Average for Hong Kong⁴ (%)
60-64	10.2	26.7
65-69	13.3	19.6
70-74	15.7	20.4
>=75	60.8	33.3
Mean	75.5	
Median	76.0	

3.6 Analyzed by sex, the proportion of respondents who were female (60.6%) was much higher than that for their male counterparts (39.4%), and was higher than the Hong Kong average of 51.7%.

	Target respondents (%)	Hong Kong average (%)
Male	39.4	48.3
Female	60.6	51.7

Marital Status

3.7 About half (50.5%) of the respondents were married. Another 40.7% were widowed, 4.3% were divorced / separated, and 3.7% were never married. Compared with the Hong Kong average of 67.5%, the proportion of survey respondents who were married was lower.

⁴ Based on Thematic Household Survey Report No. 40 published by Census and Statistics Department

	Target respondents (%)	Hong Kong average (%)
Married	50.5	67.5
Widowed	40.7	25.1
Divorced/separated	4.3	4.7
Never married	3.7	2.8
Cohabitated	0.7	-
No opinion	0.2	-

Children

3.8 Most (92.4%) of the respondents had children, a percentage only slightly higher than the Hong Kong average of 90.3%.

	Target respondents (%)	Hong Kong average (%)
Had children	92.4	90.3
Did not have children	7.6	9.7

Education

3.9 About 45.7% of the respondents had pre-primary education and below, while 42.7% had a primary education. Some 9.8% had attained secondary / sixth-form education and 1.8% had attained post-secondary education. Compared with the Hong Kong average, the educational attainment of respondents was much lower.

	Target respondents (%)	Hong Kong average (%)
Pre-primary education and below	45.7	28.8
Primary education	42.7	37.7
Secondary / sixth-form education	9.8	26.6
Post-secondary education	1.8	6.9

Economic activity

3.10 Analyzed by economic activity, 93.5% of the respondents were economically inactive, which was higher than the Hong Kong average.

	Target respondents (%)	Hong Kong average (%)
Economically active	6.3	13.7
Economically inactive	93.5	86.3

3.11 Among the 6.3% of respondents who were economically active, 41.2% and 35.3% were employed on a part-time or full-time basis. About 23.5% were engaged in temporary jobs. The majority were employed in elementary occupations or working as service workers and shop sales workers. In particular, about 20.5% of them made a living by gleaning and collecting scrap on the streets.

	Survey (%)	Working hours/week
Job Nature		
Full time job	35.3	48.9
Part time job	41.2	23.1
Temporary job	23.5	37.3
Types of job		
Collect recycling materials for financial return	20.5	
Cleaner	11.6	
Retailer	11.6	
Mechanic	8.7	
Security Guard	8.7	
Domestic helper	5.8	
Laborer	5.8	
Dish washer	2.9	
No opinion	23.5	

3.12 Among the 93.5% of the target respondents who were economically inactive, 82.4% had not been working for nine years or more. The main reasons for not working were “too old” (38.1%), “already reached the age of retirement” (22.3%) and “poor health” (19.0%).

	Survey (%)
<i>No. of years not working</i>	
Less than 1 year	2.0
1-5 years	7.2
5-9 years	6.9
9 years or above	82.4
No opinion	1.6
<i>Reasons</i>	
Poor health	19.0
Too old	38.1
Do not need to earn a living	3.4
Cannot find a suitable job	14.0
Dismissed because of old age	4.7
Have to take care of family members	15.0
Bankruptcy of company / Living in Mainland China	4.7
Reached the age of retirement	22.3
Supported by children	0.6

Household characteristics

Household composition

3.13 About 17.0% were living with both spouse and children while 35.2% were living with either spouse or children. About 30.9% were living alone and a further 17.0% were living with persons other than spouse and children. Compared with the Hong Kong average, the proportion of the respondents who were living alone was much higher.

	Target respondents (%)	Hong Kong average (%)
Living alone	30.9	12.7
Living with spouse	24.8	24.7
Living with children ⁵	10.4	19.8
Living with spouse and children ⁶	17.0	39.3
Living with persons other than spouse and children	17.0	3.6

⁵ Including those older persons living together with children and other persons

⁶ Including those older persons living together with spouse / children and other persons

Type of housing

3.14 About 95.6% of the respondents were residing in public rental housing and 2.6% in private permanent housing / subsidized sale flats. Compared with figures in the Thematic Household Survey, the proportion of respondents who were residing in public rental housing was significantly higher. This is probably due to the fact that older persons residing in private permanent housing / subsidized sale flats are less likely to qualify for CSSA.

	Target respondents (%)	Hong Kong average (%)
Public rental housing	95.6	37.7
Private permanent housing / Subsidized sale flats	2.6	52.2
Cubicle apartment	0.2	
Home Ownership Schemes	1.5	
Own private housing	0.9	
Street sleeper	1.8	

Financial disposition

Source of monthly personal income / Amount

3.15 About 81.0% of the respondents reported that one of their sources of monthly personal income was the Old Age Allowance. About 74.7% had financial support from children / in-laws / grandchildren.

3.16 For those who intended to apply for CSSA or had applied for CSSA previously, the average total monthly income was \$2,936, which was lower than those who did not intend to apply for CSSA.

%	Had intention to apply CSSA or had applied CSSA previously		No intention to apply CSSA		All respondents	
	%	Mean HK\$	%	Mean HK\$	%	Mean HK\$
Personal income	5.9	4708	6.7	3615	6.5	3932
Pension	2.0	1750	4.5	2100	4.3	2104
Investment	0.0	--	1.7	714	1.3	714
Rent	1.0	1250	0.0	--	0.2	1250
Financial support from spouse	2.9	1667	3.1	4115	3.0	3656
Financial support from parents	1.0	2500	0.0	--	0.2	2500
Financial support from children / in-laws / grand-children	57.8	2669	78.3	2656	74.7	2681
Financial support from other relatives	2.9	750	1.4	1208	1.7	1094
Old Age Allowance	67.6	1000	83.6	1000	81.0	1000
Disability Allowance	7.8	1406	1.7	1607	2.8	1500
Other income	1.0	250	1.0	1813	0.9	1500
Total income	--	2936	--	3444	--	3359

Other sources of income

3.17 Other than employment earnings, about 81.0% of the respondents were receiving the Old Age Allowance, while 71.5% received financial support from children. The corresponding percentages were lower for those respondents who intended to apply for CSSA or had applied for CSSA previously, at 67.6 % and 56.9% respectively.

%	Had intention to apply CSSA or had applied CSSA previously		No intention to apply for CSSA		All respondents	
Savings	23.5		22.1		22.7	
Old Age Allowance	67.6		83.6		81.0	
Pension	2.0		4.5		4.3	
Financial support from children	56.9		74.8		71.5	
Others	13.7		5.2		6.7	

Monthly household income

3.18 Most (97.3%) of the respondents had household income. About 14.2% had a household income of less than \$2,000 a month; 24.8% had \$2,000-\$3,999; 12.6% had \$4,000-\$5,999; 11.3% had \$6,000-\$7,999 and 19.8% had \$8,000 or more.

%	Had intention to apply for CSSA or had applied for CSSA before	No intention to apply for CSSA	All respondents
No income	6.9	3.1	3.7
Less than \$2,000	12.7	14.5	14.2
\$2,000-\$3,999	24.5	24.8	24.8
\$4,000-\$5,999	9.8	13.3	12.6
\$6,000-\$7,999	12.7	11.0	11.3
\$8,000-\$9,999	14.7	12.9	13.3
\$10,000-\$14,999	6.9	6.7	6.5
No fixed income	1.0	1.2	1.3
Don't know	7.8	10.5	10.2
No opinion	2.9	2.1	2.2

Observations

3.19 Compared with the profile of all older persons in Hong Kong, it is worth noting that a higher proportion of the survey respondents were aged 75 or above, widowed, living alone and had a low level of education.

4. Health

Perceived state of health

4.1 About 25.1% of the survey respondents said that the state of their health was poor or very poor, and a further 35.1% considered their health as fair.

%	Had intention to apply CSSA or had applied for CSSA before	No intention to apply for CSSA	All respondents
Very good	1.0	5.5	4.6
Good	29.4	32.6	32.0
Fair	30.4	36.2	35.1
Poor	28.4	19.3	21.1
Very poor	8.8	2.9	4.0
No opinion	2.0	3.6	3.3

Chronic diseases

4.2 About 78.0% of the respondents reported they had chronic diseases. Among those who intended to apply for CSSA or had applied for CSSA before, the corresponding proportion was slightly higher at 83.3%. The percentage was lower, on the other hand, for those who had no attention of applying for CSSA.

	Survey (%)		All respondents	THS (%)
	Had intention to apply CSSA or had applied CSSA before	No intention to apply for CSSA		
Had chronic diseases	83.3	76.7	78.0	70.4

Type of chronic diseases

4.3 Half (50.0%) of the respondents who had chronic diseases suffered from hypertension; 33.7% had arthritis; 19.0% had diabetes; 15.9% had eye diseases.

%	Had intention to apply CSSA or had applied CSSA before	No intention to apply for CSSA	All respondents
Arthritis	30.4	34.5	33.7
Gout	9.8	9.3	9.4
Hypertension	53.9	49.0	50.0
Diabetes	21.6	18.3	19.0
Heart diseases	13.7	11.4	11.9
Eye diseases	19.6	15.0	15.9
Stroke	7.8	3.8	4.6
Others	14.7	7.1	8.6

Need for drugs or ongoing medical treatment

4.4 Slightly more than half (53%) of the respondents had eye diseases and needed to receive medical treatment. More than 76% had other types of chronic diseases. About 25.3% and 24.6% of the respondents considered that their present conditions related to eye diseases and arthritis respectively were worse or much worse than during the twelve months before the survey.

%	Had received medical treatment	Compared with last year, the present condition of the chronic disease was worse
Arthritis	76.5	24.6
Gout	88.0	14.0
Hypertension	97.4	10.8
Diabetes	96.0	10.9
Heart diseases	85.9	20.3
Eye diseases	53.0	25.3
Stroke	76.0	8.0
Others	80.2	17.3

Hospital admissions in six months preceding the survey

4.5 About 10.2% of the target respondents had been admitted to hospitals during the six months before the survey. Among those who intended to apply for CSSA or had applied for CSSA before, the corresponding proportion was higher, at 17.6%. The percentage was lower, on the other hand, for those who had no attention of applying for CSSA.

%	Had intention to apply for CSSA or had applied before	No intention to apply for CSSA	All respondents
Had been admitted to hospitals	17.6	8.3	10.2

Doctor consultations in the six months preceeding the survey

4.6 Among those who had consulted doctors during the six months before the survey, the majority had consulted government practitioners (74.3%), followed by private practitioners of Western medicine (31.8%), practitioners of Chinese medicine (14.4%) and accident and emergency services (13.4%).

4.7 Those who had consulted practitioners of Chinese medicine had made an average of 6.6 visits in the six months preceeding the survey. Their consultation fees and medication fees averaged HK\$480 and HK\$168 respectively.

	Had intention to apply for CSSA or had applied before			No intention to apply for CSSA			All respondents		
	%	No. of times (mean)	Total amount HK\$ (mean)	%	No. of times (mean)	Total amount HK\$ (mean)	%	No. of times (mean)	Total amount HK\$ (mean)
Accident and emergency services	16.7	2.8	375	12.6	1.8	165	13.4	2.0	216
Government practitioners	73.5	3.1	332	74.5	3.2	267	74.3	3.2	279
Private practitioners of Western medicine	30.4	2.7	447	32.1	4.2	804	31.8	3.9	736
Practitioners of Chinese medicine	14.7	8.3		14.3	6.1		14.4	6.6	
<i>Consultation fees</i>			717			420			480
<i>Medication fees</i>			40			200			168
Dentists	5.9	1.3	1367	7.9	1.7	1173	7.5	1.6	1204
Physiotherapists	4.9	11.8	773	2.1	13.0	969	2.7	12.6	899

Observations

4.8 A higher proportion of respondents who intended to apply for CSSA or had applied for CSSA previously considered themselves to be in poor or very poor health, as compared with those who had no intention of applying for CSSA. The majority of them had chronic diseases.

5. Living conditions

Perceived living conditions

5.1 In order to survey how the elderly perceived their living conditions, six questions were used based on a Likert scale of 10, with “1” denoting “completely insufficient” and “10” denoting “completely sufficient”. Among those who intended to apply for CSSA or had applied for CSSA previously, less than half (42.2%) considered that they had sufficient money to pay for casual social activities required in daily living, while 52.9% said they had enough for medical expenses and 60.8% said they could afford three regular meals and other daily foodstuffs.

5.2 Slightly more than half (51.5%) of those who intended to apply for CSSA or had applied for CSSA previously were satisfied with their current living conditions, while the percentage for those who had no intention of applying for CSSA was significantly higher, at 77.6%.

% (score 6 or above)	Had intention to apply for CSSA or had applied before		No intention to apply for CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Buy necessary clothes against cold weather	67.6	6.6	88.0	7.7	84.0	7.5
Buy 3 regular meals and daily food	60.8	6.1	79.2	7.2	75.6	7.0
Payment for medical expenses	52.9	6.0	77.3	7.3	72.6	7.0
Transportation fees	64.4	6.8	81.6	7.6	78.3	7.5
Payment for casual social activities	42.2	5.8	64.7	6.6	60.2	6.5
Current living conditions	51.5	5.5	77.6	6.9	72.6	6.6

Relationship with children

5.3 Among those who had children, 87.9% said they had a good relationship with their children, measured by a score of 6 or above on a Likert scale of 10 with “1” denoting “very bad relationship” and “10” denoting “very good relationship”. The percentage was lower for those who intended to apply for CSSA or had applied for CSSA previously, and was higher for those who had no intention of applying for CSSA.

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Relationship with children	74.1	6.9	90.9	7.9	87.9	7.7

Happiness

5.4 About 53.7% of respondents considered that they were happy, while 17.4% of respondents indicated the opposite. On the whole, those who intended to apply for CSSA or had applied for CSSA were less happy, with an average score of 3.9, based on a Likert scale of 10 with “1” denoting “completely unhappy” and “7” denoting “completely happy”, as compared with those who had no intention of applying for CSSA, with an average score of 4.7.

%	Had intention to apply CSSA or had applied CSSA before	No intention to apply CSSA	All respondents
Completely happy	2.9	3.1	3.1
Very happy	10.8	21.4	19.2
Quite happy	20.6	33.3	31.4
Neither happy nor unhappy	25.5	23.1	23.7
Quite unhappy	17.6	8.1	9.8
Very unhappy	11.8	4.8	5.9
Completely unhappy	4.9	1.0	1.7
No opinion	5.9	5.2	5.2
Mean	3.9	4.7	4.6
SD	1.46	1.21	1.28

Seeking help or advice

5.5 When they encountered financial or emotional problems, nearly half (49.5%) of the respondents said they sought help or advice from their children and about 36.2% of those who were married sought help or advice from their spouse.

5.6 Among those who intended to apply for CSSA or had applied for CSSA previously, a higher proportion said they sought help or advice from close friends (22.5%) or social services organizations (18.6%), as compared to those who had no intention of applying for CSSA, at 11.9% and 6% respectively.

%	Had intention to apply CSSA or had applied CSSA before	No intention to apply CSSA	All respondents
Close friends	22.5	11.9	14.0
Brothers/sisters	2.9	5.5	4.8
Old neighbours	0.0	0.5	0.4
Relatives	19.6	17.4	18.7
Banks	1.0	1.0	0.9
Spouse (for married respondents)	36.5	36.1	36.2
Current neighbours	6.9	3.3	4.1
Social services organizations	18.6	6.0	8.1
Government departments	8.8	2.4	3.5
Child	35.3	53.6	49.5
Doctor	0.0	0.2	0.2
Church mates	2.9	0.0	0.6
No one could seek help	6.9	6.9	6.8

**Multiple responses*

Monthly expenditures

5.7 Most of the respondents had to pay for their own daily expenses. About 87.8% and 85.0% respectively had to pay for their own meals (including eating out and at home) and travel expenses. About 78.7% had to pay their own medical and health care expenses. The pattern for those who intended to apply for CSSA or had applied for CSSA previously was similar to that for those who had no intention of applying for CSSA.

5.8 The respondents' major expenditures included meals, rental payments (or mortgages) for their place of residence (including management fees and rates) and payments for family members and other relatives. On average, they spent \$1,876, \$1,208 and \$1,071 per month respectively on these items.

5.9 On average, the respondents who intended to apply for CSSA or had applied for CSSA previously spent about \$3,536 per month. This amount was lower than that for those who had no intention of applying for CSSA (at \$3,991).

	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean HK\$	%	Mean HK\$	%	Mean HK\$
Rental payment (mortgage) for personal residence (including management fee, rates)	61.8	1173	62.1	1210	62.6	1208
Payment for water, electricity, town gas, telephone and internet	67.6	676	63.6	726	65.0	707
Meal costs (including eating out and at home)	91.2	1736	86.9	1933	87.8	1876
Travel expenses	85.3	285	84.0	301	85.0	297
Medical and health care expenses	81.4	405	78.8	362	78.7	372
Expenses on education for children	1.0	750	1.0	750	1.0	750
Funds transfered to family members and other relatives	3.9	917	3.1	1114	3.3	1071
Other major daily expenditure	77.5	327	75.5	342	74.9	342
Total expenditure	--	3536	--	3991	--	3904

5.10 Less than half (44.2%) of the respondents felt capable of handling their own daily expenses. Among those who intended to apply for CSSA or had applied for CSSA previously, only 31.4% considered that they could manage their own daily expenses. The corresponding percentage for those who had no intention of applying for CSSA was much higher, at 47.9%

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Can handle daily expenses	31.4	5.2	47.9	6.6	44.2	6.4

Observations

5.11 It may be worth noting that among those respondents who intended to apply for CSSA or had applied for CSSA previously, about half considered that they did not have enough money to pay for their medical expenses, three regular meals and daily food, and that they were not satisfied with their current living conditions. In addition, only 31.4% of them considered that they could handle their own daily expenses.

6. Understanding of CSSA

Sense of security

6.1 About 78.0% and 55.3% respectively of the respondents agreed that children should care for their parents and that raising children was a protection for old age. The corresponding percentages were higher for those who had no intention of applying for CSSA at 80.5% and 58.2% respectively. However, only about 39.0% of respondents agreed that parents should not be a burden to their children. The proportion was higher for those who had no intention of applying for CSSA, at 41.3%. The average scores are given in the table below, which are based on a Likert scale of 10, with “1” denoting “totally disagree” and “10” denoting “totally agree”.

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Raising children provides protection for old age	43.1	5.7	58.2	6.5	55.3	6.3
Children should care for their parents	67.6	7.4	80.5	7.9	78.0	7.8
Parents should not be a burden to their children	29.4	5.3	41.3	5.5	39.0	5.5

6.2 As regards aspirations for self-reliance, about 63.7% of the respondents said they wanted to earn their own living and did not want to be a social burden, and 57.0% said that if there was a suitable job, the elderly should work for their living. It is worth noting that most of the respondents held onto traditional beliefs about self-reliance and had an ethos of self-reliance.

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Want to earn my own living and do not want to be a social burden	55.9	6.9	65.6	7.0	63.7	7.0
If there is a suitable job, the elderly should work for their living	60.8	6.7	56.1	6.4	57.0	6.5

6.3 About 87.7% and 84.5% respectively of the respondents agreed that since the elderly had contributed to the development of Hong Kong, they had the right to receive economic support from the government and that if children were not able to support their parents, the government should provide assistance. About 79.4% agreed that society has the responsibility to ensure the livelihoods of the elderly. On the other hand, less than half (43.2%) agreed that the government was more reliable than family members for taking care of them later in life. The pattern for those who intended to apply for CSSA or had applied for CSSA previously was similar to that for those who had no intention of applying for CSSA.

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Since the elderly contributed to the development of Hong Kong, they have the right to receive economic support from the government	91.2	8.8	86.9	8.4	87.7	8.5
If children are not able to support their parents, the government should provide assistance	84.3	8.4	84.5	8.4	84.5	8.4
The government is more reliable than family members in taking care of the elderly	49.0	6.4	41.8	5.7	43.2	5.9
Society has the responsibility to ensure the livelihoods of the elderly	83.3	8.2	78.5	8.0	79.4	8.0

Awareness of CSSA

6.4 About 91.5% of respondents had heard of CSSA previously and only 8.3% had not. Among respondents who had heard of CSSA, about 61.6% and 30.1% respectively had heard about it through the mass media or from their neighbours.

	%
Had not heard of CSSA	8.3
Had heard of CSSA	91.5
<i>Source (multiple responses)</i>	
Neighbours	30.1
Social workers	8.3
Children	11.9
Relatives	17.8
District Councilors Office/ Kai Fong Association	8.3
Media	61.6

Understanding of the application procedure

6.5 About 27.0% of the respondents reported that they understood the qualifications for CSSA applicants. The corresponding percentage was higher, at 44.2%, for those who intended to apply for CSSA or had applied for CSSA previously. In addition, about 70.6% of the respondents perceived that the application procedure for CSSA was complex.

% (score 6 or above)	Had intention to apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Qualifications for CSSA applicants	44.2	5.2	22.8	3.7	27.0	4.0
Complexity of CSSA application process	72.5	7.0	69.4	7.2	70.6	7.0

Negative perceptions of CSSA applicants

6.6 Only about 12.6% of those who had no intention of applying for CSSA indicated that they would not want others to know if they or their family members applied for assistance. Their reasons included “being discriminated against” (56.3%), “feeling embarrassed in front of others” (40.6%) and “being belittled by others” (40.6%).

%	Had intention apply CSSA or had applied CSSA before	No intention to apply CSSA	All respondents
Did not mind if others knew	88.2	86.9	86.9
Did not want others to know	8.8	12.6	11.8
<i>Reasons (Multiple responses)</i>			
Being discriminated against	44.4	58.5	56.3
Feeling embarrassed in front of others	44.4	37.7	40.6
Being belittled by others	55.6	37.7	40.6

Those who had applied for CSSA

6.7 Only about 7.2% of the respondents had applied for CSSA previously. Among them, about 51.3% had succeeded in their applications. For those who did not succeed, the reasons were that their total income exceeded the upper limit allowed (26.3%), they had long resided in Mainland China (10.5%), their asset value exceeded the upper limit allowed (10.5%) and their children were not willing to sign the “declaration of not providing support to parents” (10.5%).

	%
Succeeded	51.3
Did not succeed	48.7
<i>Reasons</i>	
Long residence in Mainland China	10.5
Asset value exceeded upper limit	10.5
Total income exceeded upper limit	26.3
Children unwilling to sign the “declaration of not providing support to parents”	10.5
Others (e.g. supported by children, unknown reasons, and living with grandchildren)	42.1

Those who had not applied for CSSA

6.8 Among those who had not applied for CSSA and had no intention of applying, the reasons were that they had children’s support (64.3%), they hoped to earn their own living (34.0%) and they preferred other means of making a living and did not want to rely on CSSA only (18.3%).

6.9 Among those who had not applied for CSSA but intended to apply, the reasons were that they had children's support (37.1%), they did not know the application procedure (31.7%), they hoped to earn their own living (25.4%) and they preferred other means of making a living and did not want to rely on CSSA only (19.0%).

%	No intention to apply CSSA (83.7%)	Had intention to apply CSSA (12.5%)
I had children's support	64.3	37.1
Hope to earn my own living	34.0	25.4
Worry about being belittled	6.2	6.3
Do not know the application procedure	6.4	31.7
Application procedure very complicated	3.8	14.3
Do not know how to fill in the form	1.4	11.1
I was not informed	2.9	1.6
Could not provide relevant application documents	0.7	6.3
Prefer not to rely on CSSA only	18.3	19.0
Could not reach a consensus with family members	1.0	3.2
Children did not want to apply	2.9	6.3
Children unwilling to sign the "declaration of not providing support to parents"	0.7	1.6
Others	7.1	6.3

Concepts of CSSA

6.10 About 84.8% and 82.1% respectively of the respondents agreed that the decision to apply for CSSA depended on individual needs and that CSSA could help people in need to secure their basic livelihoods. In addition, about 76.5% and 72.3% respectively agreed that providing CSSA was the responsibility of the government to the poor and that applying for CSSA was the right of residents.

% (score 6 or above)	Had intention apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
CSSA can help people in need to secure their basic livelihoods	88.2	8.3	81.2	7.9	82.1	7.9
Applying for CSSA is the right of residents	79.4	7.6	71.2	7.2	72.3	7.2
Whether or not to apply for CSSA depends on individual needs	87.3	8.6	84.5	8.0	84.8	8.1
Providing CSSA is the responsibility of the government to the poor	80.4	8.0	76.0	7.5	76.5	7.6

6.11 About 74.5% of the respondents said they would apply for CSSA only if they were very desperate. The corresponding percentage was higher, at 80.4%, for those who intended to apply for CSSA or had applied for CSSA previously.

6.12 About 34.8% of the respondents agreed that not applying for CSSA was an expression of “strength of character”. The corresponding percentage was lower for those who intended to apply for CSSA or had applied for CSSA before. The result shows that the behavior of respondents is related to their perception of CSSA.

6.13 Furthermore, about 34.9% and 31.2% respectively of the respondents agreed that people applying for CSSA were a burden to society and that people who applied for CSSA would be discriminated against and misunderstood by people around them. This explains the reason some of the respondents who were eligible for CSSA did not apply. To conclude, the decision to apply for CSSA is a complex one, influenced by a sense of social stigma, a belief in self-reliance and the individual’s financial situation.

% (score 6 or above)	Had intention apply CSSA or had applied CSSA before		No intention to apply CSSA		All respondents	
	%	Mean	%	Mean	%	Mean
Would apply for CSSA only if very desperate	80.4	8.1	72.9	7.7	74.5	7.8
Not applying for CSSA is an expression of “strength of character”	24.5	4.9	36.7	5.7	34.8	5.5
People who apply for CSSA are a burden to society	26.5	5.0	37.4	5.6	34.9	5.5
People who apply for CSSA are discriminated against and misunderstood by others	30.4	4.9	32.1	5.1	31.2	5.0

Considerations in applying for CSSA

6.14 Those who intended to apply for CSSA or had applied for CSSA previously would consider applying for CSSA if their children could not support them (54.9%), if they had exhausted all their savings (40.2%), if they could not take care of themselves (32.4%), if they had health problems (25.5%) or if their children lost their jobs (20.6%).

6.15 Those who currently had no intention of applying for CSSA would consider applying if their children could not support them (62.1%), if they could not take care of themselves (31.9%), if they had exhausted all their savings (24.8%), if their children lost their jobs (23.8%) or if they had health problems (20.7%).

%	Had intention to apply CSSA or had applied CSSA before	No intention to apply CSSA	All respondents
Health problems	25.5	20.7	21.6
Could not take care of myself	32.4	31.9	32.7
Simplify the application procedure	6.9	2.4	3.5
Exhausted all my savings	40.2	24.8	27.5
Economic difficulty	7.8	2.6	3.9
Children could not support	54.9	62.1	60.6
Children lost their jobs	20.6	23.8	22.7
Expenses exceed income	10.8	9.5	9.4
Would apply for CSSA under the condition that nobody knows	2.0	0.5	0.7
Would apply if no need for children to sign the "declaration of not providing support to parents"	3.9	0.5	1.1
Others	4.9	7.1	6.5

* Multiple responses

6.16 Other opinions related to CSSA and the Old Age Allowance are given in Appendix 2.

Appendix 1 Questionnaire
樂施會
長者生活狀況及其對生活保障觀念調查

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長者生活狀況及其對生活保障觀念調查。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。

A. 家庭資料

A1. 住戶成員人數： _____

成員編號		戶主	配偶	3	4	5	6
A2.	與戶主關係 1□ 配偶 6□ 前輩親屬 2□ 子女 7□ 同輩親屬 3□ 孫 8□ 晚輩親屬 4□ 父母 9□ 其他，請註明： _____ 5□ 兄弟姊妹						
A3.	性別 1□ 男 2□ 女						
A4.	年齡						
A5.	婚姻狀況： 1□ 從未結婚 4□ 分居 2□ 已婚 5□ 離婚 3□ 同居 6□ 喪偶						
A6.	你依家有冇領取「綜援」？ 1□ 有（訪問終止） 2□ 冇						
A7.	直至而家為止，你是否已經成為咗香港居民最少7年？ 1□ 是 2□ 否，你是否在2004年1月1日前已經成為香港居民？ 1□ 是 2□ 否（訪問終止）						
A8.	你的家庭總收入超不超過以下顯示（示咗1）之金額？ 1□ 超過（訪問終止） 2□ 不超過						
9.	據你了解，直至依家為止，你（及你的配偶）所擁有嘅資產*，包括土地 / 物業、現金、銀行存款、保險計劃嘅現金價值、股票同股份嘅投資，同埋其他可變換現金嘅資產，是否超過下列限額 * 包括係香港、澳門、內地或海外所擁有嘅資產。（自住物業不計數在內）（示咗2） 1□ 超過（訪問終止） 2□ 不超過						

成員編號：_____ (剛過生日之合資格受訪者)

B. 生活狀況：

以下我想同你傾下你嘅消費狀況，有啲題目都可能會幾敏感，但希望你唔好介意，盡量回答，我哋會將你提供嘅一切資料絕對保密。

	B1.	B2.
	就以下開支，請問你自己而家需唔需要支付呢？ 0 = 唔需要 1 = 需要 8 = 不適用	咁而家平均每個月支付幾多呢？ 1 = \$1 - \$499 2 = \$500 - \$999 3 = \$1,000 - \$1,499 4 = \$1,500 - \$1,999 5 = \$2,000 - \$2,999 6 = \$3,000 - \$3,999 7 = \$4,000 - \$4,999 8 = \$5,000 或以上
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、電話費(包括固網及流動電話)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) 比錢屋企人或其他親人		
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 (請例出：_____)		
j) 總開支		

要你俾分自己，你覺得以下生活需要是否足夠? (10 分完全足夠; 1 分完全唔足夠)?

B3. 添置必要禦寒衣服被鋪 _____ 分

B4. 購買一日三餐及日常食品 _____ 分

B5. 支付醫藥費 _____ 分

B6. 交通費用(如出街買嘢／去醫院診所) _____ 分

B7. 平日嘅社交活動費用 _____ 分

B8. 總括嚟講，你對自己現時嘅生活俾幾多分? (10 分十分滿意, 1 分完全不滿意)? _____ 分

B9. 你有冇子女(如有)

0 ☐ 冇

1 ☐ 有，你覺得自己同子女嘅關係點呢(10 分非常好; 1 分非常差) _____ 分

B10. 在遇到問題時（例如財政、情緒問題等），你會找邊個幫助或提供意見時？(可選多項)

☐ 父母

☐ 親戚

☐ 社會服務機構

☐ 好朋友

☐ 銀行

☐ 政府部門

☐ 兄弟姊妹

☐ 配偶

☐ 其他，請註明：_____

☐ 以前的住所的鄰居

☐ 目前的鄰居

B11. 整體來說，你認為你的人生是快樂還是不快樂？

☐ 完全快樂

☐ 沒有快樂或不快樂

☐ 完全不快樂

☐ 非常快樂

☐ 頗不快樂

☐ 沒有意見

☐ 頗快樂

☐ 非常不快樂

C. 健康狀況

C1. 你覺得你而家健康情況係點呢?

1 ☐ 非常好

2 ☐ 幾好

3 ☐ 普通

4 ☐ 唔係幾好

5 ☐ 唔好

	C2. 呢半年內，你有 無睇過醫生? 0 = 無 1 = 有	C3. 呢半年內睇咗總 共幾次?	C4. 同埋總共用咗幾多錢? [請計算總共花費多少錢]
a) 急症		_____ 次	\$ _____
b) 政府醫生 (包括普通科/門診、專科門診、街症、住院)		_____ 次	\$ _____
c) 私家醫生		_____ 次	\$ _____
d) 中醫 (包括針灸、跌打) 診金為: \$ _____ 藥金為: \$ _____		_____ 次	\$ _____ \$ _____
e) 牙醫		_____ 次	\$ _____
f) 物理治療		_____ 次	\$ _____
g) 其他，請註明: _____		_____ 次	\$ _____

C5. 呢半年內你有無入過醫院留醫呢?

0 ☐ 無

1 ☐ 有

a) 如曾入院，是否曾接受手術?

1 ☐ 是，手術費為 \$ _____

0 ☐ 否

	C6. 咁耐以嚟有無 醫生話過你有 以下的病? 0 = 無 1 = 有	C7. 對於呢個病，咁你 而家有無食緊/用 緊任何嘅藥呢? 0 = 無 1 = 有	C8. 比起上一年，你 呢個病有無好 啲或者差啲呢? 1 = 好好多 2 = 好啲 3 = 差唔多 4 = 差啲 5 = 差好多
a) 關節炎(包括腰骨痛、膝頭痛、生骨刺、類風濕關節炎、退化性關節炎)			
b) 痛風症 (尿酸過高)			
c) 高血壓			
d) 糖尿病			
e) 心臟病 (包括冠心病、心力衰竭、心跳不正常、風濕性心臟病、心絞痛)			
f) 眼病 (包括糖尿眼、白內障、青光眼)			
g) 中風 (包括腦血管病、爆血管)			
h) 其他，請註明: _____ (如柏金遜病症、老人痴呆症、老年骨折、紅斑正狼瘡、甲狀腺、貧血、癌病)			

D. 對生活保障的觀念：

請問你認唔認同，以下所提嘅一啲講法呢 (10 分十分認同, 1 分完全不認同)?

- | | | |
|----------------------------------|-------|---|
| D1. 養兒可以防老 | _____ | 分 |
| D2. 日後需要照顧時，政府比家人更可依賴 | _____ | 分 |
| D3. 子女應供養父母 | _____ | 分 |
| D4. 父母唔應該成為子女嘅負擔 | _____ | 分 |
| D5. 想自食其力，唔想成為社會的負累 | _____ | 分 |
| D6. 社會有責任為老人家提供生活保障 | _____ | 分 |
| D7. 老人若有合適嘅工作，應打工養自己 | _____ | 分 |
| D8. 老人曾為香港的發展作出貢獻，應有權享用政府提供的經濟援助 | _____ | 分 |
| D9. 如子女能力不足供養父母，政府應該提供援助 | _____ | 分 |

E. 對綜援的理解

E1. 請問係今次調查之前，你有冇聽過乜嘢係「綜援」㗎呢？

- 0 ☐ 有聽過
- 1 ☐ 有聽過，係邊度聽過，有關「綜援」嘅嘢呢? (可選多項)
- | | |
|---------------------------------|---|
| 1 <input type="checkbox"/> 隔離鄰舍 | 5 <input type="checkbox"/> 區議員辦事處 / 街坊福利會 |
| 2 <input type="checkbox"/> 社工 | 6 <input type="checkbox"/> 傳媒 (如電視新聞 / 報紙等) |
| 3 <input type="checkbox"/> 子女 | 7 <input type="checkbox"/> 其他，請註明：_____ |
| 4 <input type="checkbox"/> 親友 | |

E2. 要你俾分自己，你覺得自己對申領綜援嘅資格了解程度值幾多分？(10 分滿分；1 分最低分) 分

E3. 若你或家人領取綜援，你介不介意被別人知道？

- 0 ☐ 不介意
- 1 ☐ 介意，原因：(可選多項)
- 1 ☐ 怕被人歧視
- 2 ☐ 怕同人相處時會尷尬
- 3 ☐ 怕被人貶低
- 4 ☐ 其他，請註明：_____

E4. 有冇申請過「綜援」？

- 1 ☐ 有，結果係點？
- 1 ☐ 成功
- a. 何時作出申請？_____年
- b. 總共申領年期：_____年_____月
- c. 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
- 2 ☐ 當時資產總值超出申請限額
- 3 ☐ 當時總收入超出申請限額
- 4 ☐ 子女不願意簽署不供養父母證明書
- 5 ☐ 其他，請註明：_____

2□ 有

- a. 點解唔申領綜援呢? (可選多項)
- | | |
|------------------------------------|--|
| 1 <input type="checkbox"/> 子女供養 | 8 <input type="checkbox"/> 未能提供有關申請文件 |
| 2 <input type="checkbox"/> 希望自力更生 | 9 <input type="checkbox"/> 情願找其他方法, 不想單靠綜援 |
| 3 <input type="checkbox"/> 怕被人睇唔起 | 10 <input type="checkbox"/> 同家庭其他成員未達致共識 |
| 4 <input type="checkbox"/> 不清楚申請程序 | 11 <input type="checkbox"/> 子女不同意申請 |
| 5 <input type="checkbox"/> 申請程序太複雜 | 12 <input type="checkbox"/> 子女同意申請但不願意簽署不供養父母證明書 |
| 6 <input type="checkbox"/> 不知道怎樣填表 | 13 <input type="checkbox"/> 其他, 請注明: _____ |
| 7 <input type="checkbox"/> 沒有人對我講過 | |
- b. 你有冇想過申領「綜援」呢?
- | | |
|------------------------------|------------------------------|
| 1 <input type="checkbox"/> 有 | 2 <input type="checkbox"/> 冇 |
|------------------------------|------------------------------|

E5. 你認為申請領綜援嘅手續複唔複雜呢 (10 分完全複雜; 1 分完全唔複雜)? _____ 分
0 ☐ 不知道

請問你認唔認同，以下所提嘅一啲講法呢 (10 分完全認同; 1 分完全唔認同)?

E6. 綜援可以幫助有需要人士作為他們基本的生活保障 _____ 分

E7. 唔係走投無路，都唔會申領綜援 _____ 分

E8. 唔申領綜援係「有骨氣」的表現 _____ 分

E9. 申領綜援係市民應有嘅權利 _____ 分

E10. 領取綜援是由於自己有實際需要 _____ 分

E11. 提供綜援是政府對窮人的責任 _____ 分

E12. 申領綜援人士是社會的包袱 _____ 分

E13. 申領綜援人士要承受周遭的歧視及誤解 _____ 分

E14. 係乜嘢情況下，你先至會考慮申領綜援呢? (可選多項)

1 ☐ 健康出現問題

7 ☐ 子女失業

2 ☐ 自己不能照顧自己

8 ☐ 支出大於收入

3 ☐ 已簡化申請手續

9 ☐ 其他人不知情下申請

4 ☐ 耗盡積蓄

10 ☐ 不需要子女簽署不供養父母證明書

5 ☐ 經濟衰退

11 ☐ 其他，請註明：_____

6 ☐ 子女無法供養

E15. 你會針對現時申領綜援／生果金嘅情況，提出乜嘢意見呢?

E. 個人資料、工作及經濟狀況：

F1. 教育水平

1 ☐ 從未入學

6 ☐ 高中 (中四至中五)

2 ☐ 私塾

7 ☐ 大專 / 專科 / 預科 (中六至中七)

3 ☐ 初小 (小一至小三)

8 ☐ 大學或以上

4 ☐ 高小 (小四至小六)

9 ☐ 其他，請註明：_____

5 ☐ 初中 (中一至中三)

F2. 住屋類型：

1 ☐ 私樓 (整個單位或獨立廚廁套房)

6 ☐ 街頭露宿

2 ☐ 私樓 (間房；廚廁共用)

7 ☐ 床位

3 ☐ 公屋

8 ☐ 寮屋

4 ☐ 居屋

9 ☐ 其他，請註明：_____

5 ☐ 自置私人樓

F3. 你而家有冇做嘢賺錢?

1 ☐ 有

- a. 請問你做咩工作嚟賺錢? _____
- b. 呢份工作係?
 1 ☐ 全職 2 ☐ 兼職 3 ☐ 臨時工 4 ☐ 其他: _____
- c. 根據你依家嘅工作, 你每個星期平均會做幾多個鐘呢? _____ 小時

0 ☐ 冇

- a. 冇做嘢幾耐?
 1 ☐ 少於 1 年 3 ☐ 3-5 年以下 5 ☐ 7-9 年以下
 2 ☐ 1-3 年以下 4 ☐ 5-7 年以下 6 ☐ 9 年或以上
- b. 冇做嘢嘅最主要原因係:
 1 ☐ 身體差 6 ☐ 要照顧家人
 2 ☐ 老喇 7 ☐ 公司倒閉/搬去大陸
 3 ☐ 唔駛再擔心食住問題 8 ☐ 達退休年齡
 4 ☐ 搵唔到合適工作 9 ☐ 其他, 請註明: _____
 5 ☐ 因年紀大被解僱

F4. 除咗工作, 請問你有乜收入, 用來應付生活開支? (可選多項)

- 1 ☐ 積蓄 3 ☐ 退休金 5 ☐ 其他, 請註明: _____
 2 ☐ 高齡津貼 (生果金) 4 ☐ 子女供養

F5. 你認為自己能夠應付得到日常生活嘅開支嗎? (10 是十分能夠; 1 是十分不能夠)? _____ 分

跟住我想同你傾下你嘅收入狀況。	F6.	F7.
	請問你而家有無以下嘅收入呢? 0 = 無 1 = 有 8 = 不適用	咁而家平均每個月有幾多呢? 1 = \$1 – \$499 5 = \$2,000 – \$2,999 2 = \$500 – \$999 6 = \$3,000 – \$3,999 3 = \$1,000 – \$1,499 7 = \$4,000 – \$4,999 4 = \$1,500 – \$1,999 8 = \$5,000 或以上
a) 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) 配偶供養嘅生活費		
f) 父母供養嘅生活費		
g) 子女/女婿/新抱/孫/外孫供養嘅生活費		
h) 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) 其他收入		
l) 總收入		

F8. 與你同住屋企所有人夾埋, 每個月有大概有幾多錢收入 (包括綜援金)?

(註: 以下全用港幣計算。若受訪者為獨居長者, 則問: 「你每個月大概有幾多錢收入?」)

- 0 ☐ 沒有收入 5 ☐ \$8,000-\$9,999 10 ☐ \$40,000 以上
 1 ☐ 少於\$2,000 6 ☐ \$10,000-\$14,999 11 ☐ 沒有固定收入
 2 ☐ \$2,000-\$3,999 7 ☐ \$15,000-\$19,999 12 ☐ 唔知/唔清楚
 3 ☐ \$4,000-\$5,999 8 ☐ \$20,000-\$24,999 13 ☐ 拒絕回答
 4 ☐ \$6,000-\$7,999 9 ☐ \$25,000-\$39,999

Appendix 2 Opinion on CSSA and Old Age Allowance

你會針對現時申領綜援／生果金的情況的意見

159 位受訪者回應

	%
生果金的金額應增加	73.6
應簡化申請手續及條件	8.6
綜援及生果金對長者及有需要人士生活有保障	6.4
生果金足夠	2.4
加強監管綜援	2.2
應提供免費平安鐘服務	1.3
放寬綜援資格	1.3
要求增加福利	0.9
盡量自力更生	0.9
不懂得申請辦法	0.7
政府多宣傳	0.6
政府應小心分配資源	0.4
對領取綜援人士睇法	0.4