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## INFORMATION NOTE

### The Situation of Poverty in Hong Kong

#### 1. Overview

1.1 Non-government organizations (NGOs) and the academics in Hong Kong have been very concerned about the situation of poverty. In the past few years, they completed a number of researches on this subject, and the areas covered can be classified into seven aspects:

- (a) poverty data in Hong Kong;
- (b) disparity between the rich and the poor in Hong Kong;
- (c) low income people;
- (d) the unemployed;
- (e) new arrival families with low incomes;
- (f) elderly living in poverty; and
- (g) children living in poverty.

1.2 There has not been any single large scale research to fully explore the seven areas mentioned above in Hong Kong. The NGOs and academics mainly focus on individual areas<sup>1</sup> as the subject of poverty is very complicated and extensive, which includes understanding the circumstances of the poor, identifying their material and spiritual needs as well as discussing policies related to combating poverty. Hence, the time, manpower and financial resources required for such a comprehensive research are very substantial.

1.3 In studying the poverty data and disparity between the rich and the poor in Hong Kong, statistics released by the Census and Statistics Department and the World Bank were used for data analyses. Studies on the issues related to the poor, on the other hand, were conducted through questionnaires and case follow-ups. The problems of poverty in the society are depicted in the personal experiences of the poor.

1.4 To assist Members in understanding the situation of poverty in Hong Kong, the Research and Library Services Division (RLSD) provides in the following a brief account of the results of some recent and representative researches conducted by local NGOs and academics.

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<sup>1</sup> Dr CHIU Wai-sang, Head of the Department of Social Work of the Hong Kong Baptist University, is working with the Hong Kong Council of Social Service on a research entitled "*Voices of the Poor*" (《貧者聲音》). The objectives of the research are to explore the life experiences and needs of the elderly, single parents, the low income group, the middle-aged unemployed, new arrival women and young people, and to draw up effective strategies to combat poverty. As the research report is under preparation, details of the outcome are not yet available.

## 2. Poverty data in Hong Kong

2.1 Since there is no consensus on the definition of poverty in Hong Kong, non-government researches usually adopt the concept of relative poverty, i.e. half the median household income, as the poverty benchmark. The percentage of population living below this poverty benchmark is regarded as the poverty rate.

2.2 In September 2004, the Hong Kong Council of Social Service (HKCSS) published a report "*Growing Seriousness in Poverty and Income Disparity*". The research results revealed a significant upward trend in the poverty rate of Hong Kong (Table 1), which rose from 11.2% in 1991 to 18.0% in 2002, representing an increase of over 50%. The number of poor population reached about 1.25 million. Similar trends could also be found in the poverty rates of children and elders. In 2002, 255 out of every 1 000 children in Hong Kong were living in poor families, so were 326 out of every 1 000 elders. The gravity of the poverty problem in Hong Kong was evidenced in these data.

**Table 1 — Poverty rates in Hong Kong: overall, children and elders (1991-2002)**

	1991	1996	1998	2000	2002
Overall poverty rate (percentage of people living in low-income households)	11.2%	15.0%	18.1%	18.3%	18.0%
Poverty rate of children (percentage of children aged 0-14 in low-income households)	17.1%	22.8%	26.2%	25.9%	25.5%
Poverty rate of elders (percentage of elders aged 65 and over in low-income households)	24.8%	26.9%	34.2%	34.3%	32.6%

Note: 1. Low-income household was defined in accordance with the number of household members and referred to those with income less than half of the territory-wide median household income of the same household size.

Source: The Hong Kong Council of Social Service, "*Growing Seriousness in Poverty and Income Disparity*", September 2004.

### 3. Disparity between the rich and the poor in Hong Kong

3.1 HKCSS's report on the *"Growing Seriousness in Poverty and Income Disparity"* indicated that the disparity between the rich and the poor in Hong Kong was widening. HKCSS divided all households into 10 decile groups in ascending order of household income and calculated the relative income share for households in each decile group against the total income of all households in Hong Kong. Table 2 shows that although the corresponding percentages for the lowest income group saw a 0.4% decrease from 1991 to 2001, those of the highest income group for the same period increased by 3.9%. The data reflected that the disparity between the rich and the poor in Hong Kong was deteriorating during this time period.

**Table 2 — Percentage distribution of household income by decile group against the total income of all households in Hong Kong and the Gini Coefficient (1981-2001)**

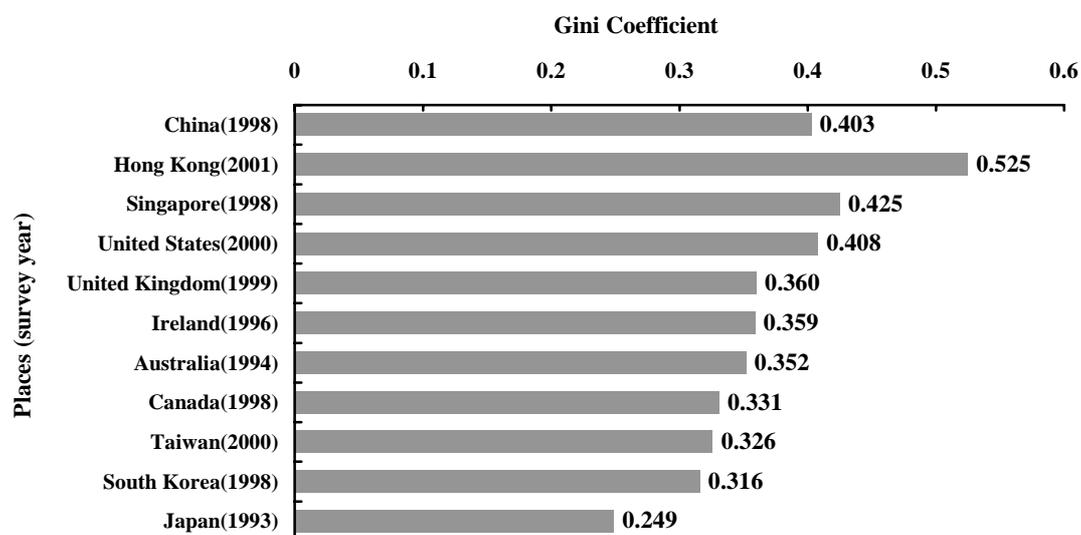
Decile group	1981	1991	2001
1st (lowest)	1.4%	1.3%	0.9%
2nd	3.2%	3.0%	2.3%
3rd	4.4%	4.0%	3.4%
4th	5.4%	5.0%	4.4%
5th	6.5%	6.1%	5.6%
6th	7.8%	7.4%	7.0%
7th	9.4%	9.0%	8.8%
8th	11.5%	11.4%	11.1%
9th	15.2%	15.5%	15.3%
10th (highest)	35.2%	37.3%	41.2%
<b>Gini Coefficient<sup>(1)</sup></b>	<b>0.451</b>	<b>0.476</b>	<b>0.525</b>

Note: (1) A larger Gini Coefficient means a greater extent of disparity.

Source: The Hong Kong Council of Social Service, *"Growing Seriousness in Poverty and Income Disparity"*, September 2004.

3.2 HKCSS pointed out that according to the World Development Report 2003, the disparity between the rich and the poor was more serious in Hong Kong than in other places in Asia and the West. For Hong Kong, the Gini Coefficient<sup>2</sup> which measures the inequality of income was 0.525, whereas those for the United States, the United Kingdom, China and Taiwan were 0.408, 0.360, 0.403 and 0.326 respectively (Chart 1).

<sup>2</sup> RLSD published a fact sheet entitled *"Gini Coefficient"* on 6 December 2004. For details, please refer to FS07/04-05.

**Chart 1 — A comparison of Gini Coefficients in selected places**

Source: The Hong Kong Council of Social Service, *"Growing Seriousness in Poverty and Income Disparity"*, September 2004.

#### 4. Low income people

4.1 The Caritas Hong Kong Community Development Service (the Caritas) published in 2000 a survey report entitled *"Impact of Hostile Working Conditions on the Mental and Physical Health of Low Income People"* (《低收入人士工作劣境與身心健康的影響》). A total of 188 working people were interviewed in the survey. Most of them were middle-aged, non-skilled workers with low education. The objective of the survey was to study the impact of their working and financial conditions on their mental and physical health. Results of the study are summarized as follows.

##### Employment conditions

##### *Wages*

4.2 The median wage of the workers interviewed was HK\$6,000, much lower than the territory-wide median wage of HK\$10,000. For the workers in the lowest 10%, their monthly income was even lower than HK\$2,970. Apart from their employment condition of low wage, the workers in general were faced with drastic wage cuts. Quite a number of them had their wages reduced by over 40%. Under the hostile conditions of wage cut and low wage, the financial pressure on the workers was particularly high.

### *Working hours*

4.3 In addition to facing the employment condition of low wage, over 20% of the workers were required to work more than 10 hours a day. Among these workers, about 30% earned only HK\$6,000 or less. It was obvious that the employment conditions of the middle-aged, non-skilled workers were deplorable.

### *Terms of employment*

4.4 More than 40% of the interviewees were employed under unstable terms, i.e. part-time, temporary, on contract or doing odd jobs. In most cases, they had been employed for less than two years. Therefore, if they were dismissed, they would not be entitled to any termination compensation.

### Financial situation of low income families

4.5 The study revealed that the families of the workers concerned had fallen into financial crisis. More than 40% of these families could not make ends meet. Among those with a monthly income of less than HK\$5,000, over 20% had difficulties in meeting basic expenses with their family monthly income. They were afflicted by the incapability of supporting themselves. To cope with their financial hardship, the workers resorted to their savings or compromised their quality of life by spending as little as possible on all aspects of daily life. If they lost their jobs again, there would be no more savings to tide them over the job seeking period.

### Impact of employment and financial hardships on the mental and physical health of workers

#### *Impact of unstable jobs on mental health*

4.6 The interviewees, though having a job, were by no means free of worries for they were employed under unstable terms. In fact, nearly 70% of them expressed job insecurity and anxiety about being laid off. Under the stress from the fear of losing their jobs, over 70% of the workers suffered from mental and physical ailments such as psychic tension, insomnia and headache.

#### *Impact of financial hardship on mental health and relationship with members of low income families*

4.7 With the continuous drop in wage level, income of the families of the workers interviewed could not meet basic expenses. In addition to minimizing their family expenses, some 80% of the workers said that their stringent financial situation made them anxious and restless. More than 40% of the workers frequently quarrelled with their family members over living expenses, which ended up in greater tension in their relationship.

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*Impact of working hours and pressure on the mental health and relationship with family members*

4.8 The personal health of the workers concerned was affected by the long working hours of more than 10 hours a day. Owing to the long working hours and scanty rest, over 90% of them stated that insufficient sleep had tired them out in both the mind and the body and their energy were drained. About half of them admitted that they were gradually estranged from their families and friends since they spent less time together.

## **5. The unemployed**

5.1 Regarding the unemployed, there is no doubt that they have no means to satisfy their material needs. As such, most researches on the unemployed focus on their psychological condition rather than poor living quality, i.e. how they handle the psychological pressure caused by unemployment and the impact of their unemployment on their family members.

5.2 In June 2004, the Caritas published a case study report entitled "*Poor' Dad, 'Bitter' Dad*" (《「窮」爸爸，「苦」爸爸》). They conducted interviews with 22 unemployed fathers and arrived at the following observations:

- (a) Unemployment produced almost identical effects on this group of "poor" fathers. They were all aware that their jobless situation fell short of the society's expectation of a father to provide for his wife and children. Hence, none of them were pleased with themselves. No matter whether their families were living on savings, earnings from their working wives or payments granted under the Comprehensive Social Security Assistance (CSSA) Scheme, these fathers considered themselves substandard individuals.
- (b) The fathers concerned actually thought very highly of themselves. Driven by the concept that a father had an inherent duty to nurture his children and act as a role model for them, they rendered their paternal roles as the "bread winner" or "head of the family". Nevertheless, unemployment and social pressures converted their self image into that of a "loser", so they constantly felt "bitter".
- (c) The subject fathers believed that career would bring them achievements which in turn gave rise to self-esteem for themselves as well as their children. Such notion invariably bred immense pressure. Once these fathers lost their jobs, they would project their own dissatisfaction upon others and begin to imagine that everyone was annoyed with them even though their wives and children showed no signs of disapproval. Such a state often developed into family disputes.

## 6. New arrival families with low incomes

6.1 In March 2003, the Hong Kong Family Welfare Society and the Social Work Department of the Chinese University of Hong Kong jointly published a report entitled *"An Exploratory Study on Self-reliance of Low Income Families"*. The academics in charge of the study interviewed 14 low income families residing in Mong Kok and Island East. The mothers of the families were new arrivals, and all families met the definition of low income family under the study, i.e. family income equal to or lower than 1.3 times of the CSSA rate. Although the families concerned were all eligible for CSSA, only one six-member family sought assistance. The results of the study are presented as follows.

### Low income family

6.2 Among the 14 households interviewed, the one with the lowest income was surviving on a HK\$705 "fruit grant" while the one with the highest income had a monthly income of HK\$12,400 to support its five family members. Seven households relied on an income of less than HK\$5,500, with the lowest household per capita income being HK\$375. This income level revealed that the families were leading a hard life in a place like Hong Kong where the costs of living were very high. To them, basic necessities became scarce luxuries, and the quality of life was too far-fetched. Some of the families had to depend on their savings as their monthly incomes fell short of monthly expenses.

### Job security

6.3 The women interviewed pointed out that since they and their spouses were offered odd jobs most of the time, they feared that they might be out of work at any moment. Long working hours and non-payment of wages were common among the families interviewed. Apart from job insecurity, they also felt unsure about the future. The ongoing economic re-structuring in Hong Kong had incurred the side effects of wage reduction and job insecurity on a large number of workers who possessed no skills or specific knowledge. As these people had little bargaining power to fight for reasonable wages, they turned out to be the oppressed group.

### Living environment

6.4 The living environment of the families concerned was poor and crowded as they all resided in cubicles or rooftop units of old buildings. Their living spaces mostly ranged from 18 to 80 sq ft. One four-member family was packed in a space of 80 sq ft with a lot of rats but no lavatory. The children had little space for doing homework or moving around. Hence moving into public rental housing units became their ardent hope to improve such undesirable quality of life and living environment.

### Material life

6.5 The families interviewed were materially deficient. Rental charges often took up half or a quarter of their total income. In addition, some of the parents found it hard to bear the educational expenses of their children. Most of their belongings came from donations or scavenging. They collected discarded furniture in the streets and refurbished them for their own use. Even newspapers were beyond their means, and thus they would only read those discarded by other people.

### Social life

6.6 The social life of these families was also affected. They seldom participated in outside activities due to the high travelling expenses. Neither would they invite relatives or friends to their confined living space. These families were stricken not only by poverty which undermined their material life, but also by a sense of inferiority sprung from their lower living standards which stripped them of healthy social and spiritual lives.

## **7. The elderly living in poverty**

7.1 According to the survey report *"Cutting CSSA Payments — Situation of the Living Expenses of the Elderly and Impacts of the Cut"* published by the Caritas in June 2004, the overall poverty and unemployment situation in Hong Kong was serious. Moreover, many of the elderly could only live on the CSSA payments as Hong Kong did not have any universal public pension system. Hence, the reduction in the CSSA rates by the Government made their life very hard.

7.2 The quality of living of the elderly CSSA recipients deteriorated significantly since the CSSA rates had been cut. Some of them had to resort to their very small amount of savings to meet their living expenses. As a result, there was an obvious decline in their savings after the CSSA cut.

7.3 Reduction in the CSSA rates forced the interviewees to further cut down their expenses on meals and food purchase. They could only choose the cheapest foods without considering food quality and nutrition values. Consequently, the quality of their meals was worse than before.

7.4 Many interviewees said that they did not buy new clothes so as to economize. As for a haircut, many of them forwent their own preferences and chose haircut service which was less expensive or free of charge.

7.5 Facing cuts in the CSSA rates, many interviewees tended to reduce their expenses on transportation. They rather walked than took a ride, chose the most inexpensive modes of transport, or even minimized the occasions of going out. Nevertheless, it was believed that the reduction in going out would limit their opportunities to participate in social activities, and indirectly affect their social life. As a result, they might become more isolated and helpless as they lacked a supportive network.

7.6 Many of the elderly had to resort to their "emergency reserves" because of the CSSA cut. Hence, a growing number of the elderly CSSA recipients had used up all their "emergency reserves". The consequential effect was that they felt unfortunate, bewildered, uneasy, scared and forsaken.

7.7 Most of the elderly CSSA recipients interviewed had a very negative self-image and self-assessment with regard to their being recipients of the CSSA payments. They felt that they had to rely on CSSA because they had no other way out and were unfortunate, or that they were wretched, disgraced, worthless, useless and pitiful. Some of the elderly CSSA recipients even described receiving the CSSA payments as deeds of "beggars" or "rubbish".

7.8 Most of the elderly CSSA recipients interviewed opined that the Government's reduction in the CSSA rates was unreasonable. They considered that cutting the CSSA rates only made life more difficult for the elderly, who were incapable of working and had no income. Some of the elderly thought that they had contributed to the society when they were young. Some others felt that the Government did not reduce other expenditures, and therefore it was unfair to cut the CSSA payments.

## **8. Children living in poverty**

8.1 In the past few years, both HKCSS and the Society for Community Organization (SoCO) published research reports on children living in poverty. They were concerned about the problems relating to the rights of children in education, housing and welfare, and urged the Government to ensure that every child had the opportunities to develop healthily and receive education.

8.2 SoCO pointed out that the Convention of the Rights of Child of the United Nations had been applicable to Hong Kong since 1994, but the poverty situation of children in Hong Kong was aggravating. The serious unemployment problem confronting the grassroots and the drastic reduction in wages over the past few years had dragged a growing number of households into poverty, and the children of such families were the most affected. In its "*Submission on Policies Pertaining to CSSA Children*"<sup>3</sup> (CB(2)539/04-05(02)) to the Subcommittee on Review of the Comprehensive Social Security Assistance Scheme under the Panel on Welfare Services of the Legislative Council on 10 January 2005, SoCO estimated that around 150 000 children had to receive CSSA because of family misfortune or the low income levels of their parents. As compared to the 20 900 CSSA children aged below 18 in 1994, SoCO's estimated figure represented a sevenfold increase, revealing the gravity of the situation concerning children living in poverty. According to SoCO, it was a substantial alarm on the development of the future pillars of our society. However, the Government had not yet formulated policies on aiding children living in poverty. Instead of providing them with proper support, the existing policies on education, housing and social welfare created even more obstacles for those poor children.

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<sup>3</sup> This policy submission summarized the reports of research studies conducted by SoCO including the "*Today's Children, Future of Hong Kong*" survey report completed in January 2004 and the "*International Children's Day – Survey on Children's Living Conditions in Private Housing in Old Urban Areas*" completed in June 2003.

### Education policy

8.3 At present, approaches of multiple abilities and intelligences and life-wide learning are being developed in schools. Unlike in the past, present-day students cannot meet the requirements merely by familiarizing themselves with the contents of textbooks. They have to make use of resources when engaging in various learning activities. For instance, students may need a computer for surfing the Internet or a camera when they do their homework, or have to pay a fee to participate in field visits. Funds available for schools, however, are inadequate for subsidizing students from all grades. In addition, the related policies are inconsistent, making it almost impossible for poor students to overcome such difficulties, no matter how hard they try.

8.4 In a report entitled "*A Study on Living Conditions and Expectations of Children*" published by HKCSS in December 2003, it was indicated that children of impoverished households lacked the opportunities to get in touch with new things, learn new knowledge and use information technology. According to the report, since the education system emphasized the need for all-round development and the social environment attached much importance to a knowledge-based economy, the development of such children would be greatly constrained. They might even be trapped in the poverty cycle and could not get out of it.

### Housing policy

8.5 According to SoCO, the current average waiting time for public rental housing is three years, which is a very long time for a growing child. In particular, there are around 5 000 children who do not fulfil the seven-year residence requirement, and their families' applications for public rental housing have thus been frozen. These children are restricted to confined spaces over a long period of time, with an average living space of 22 sq ft per person only, which is far lower than the Housing Department's allocation standard of 70 sq ft per person. They have to study, take meals and play on the bed every day. Their lack of space to stretch out adversely affects their physical and skeletal developments. These children, being confined in a small room for a lengthy period, living in distressed circumstances, lacking a sense of security and without a normal childhood life, project on themselves a low self-image and suffer from mental disturbances.

8.6 In addition, the existing housing policy stipulates that people applying for public rental housing after 1 July 2002 will not be allowed to choose urban public housing units. These people generally come from impoverished families whose median household income is HK\$7,500, which is far less than the median income of all households in Hong Kong, which is HK\$18,705. Moving away from the urban area will involve additional expenses on transferring to a new school and on transportation for their children. The parents may also lose their current jobs.

8.7 The CSSA system fails to meet the children's housing needs. The Government cut the rent allowance in 2003, making half of those families living in private flats unable to get full-rate subsidy for rental expenses. A number of households on CSSA payments cannot afford the deposits for the public housing unit, as well as those for water, electricity and gas after being allocated with public housing. Nor do they have money to cover the removal expenses. Accordingly, households living in abject poverty are unable to accept public housing allocation, or else they have to resort to loans to tide over the difficulties.

### Social welfare policy

8.8 The Government not only fails to help poor children get out of poverty, it also denies those children the opportunities to have sound physical and psychological development by cutting the CSSA rates. The Government reduced the standard rates for the CSSA households according to household size by 10% - 20% in 1999, and special grants, including those for monthly telephone charges, costs of dental treatment, spectacles, long term supplement, domestic removal subsidy and deposits, were abolished. On 1 June 2003, the standard rates were further reduced by 11.1%, rent allowance by 15.8%, meal allowance for students by 11.1% and study allowance by 7.7%. Such reductions have seriously affected the livelihood of children.

### Impact of poverty on children and the society

8.9 SoCO considers that poverty has profound impacts on children and the society, which can be classified in the following perspectives.

#### *Development and growth of children*

8.10 Research studies indicate that children are suffering from malnutrition, underfeeding and starvation because of financial difficulties. If their basic needs for subsistence cannot be met, the development and growth of such children will be greatly impaired and their right to live was threatened.

#### *Growth pattern of children*

8.11 As the rates of CSSA payments are meagre, the children's basic needs for subsistence cannot be met. Some of them even have to go out with their family members to work as rag-pickers to make extra income. They cannot participate in activities to which ordinary children are entitled; nor do they have the due resources. These CSSA children have a difficult childhood and must work to help their families. Some of them even intend to stop schooling as soon as possible in order to find a job to support their families. The resulting problem of child labour is a notable concern.

#### *Self-esteem of children*

8.12 Children living in poverty lack resources for their physical and psychological developments, which will drag down their self-esteem. As a result, their drive for improvement will be impaired and the opportunities for them to develop their potentials are reduced. Overall, the quality of the future pillars of the Hong Kong society will be adversely affected.

### *Poverty cycle*

8.13 Children from low-income or CSSA households have relatively crippled family backgrounds. As the parents cannot get out of poverty, the children are the hope for the family. However, under the existing system, the education and welfare support to those children is grossly inadequate, which has deprived their right to develop. In fact, they are in grave danger of being trapped in the poverty cycle.

### *Future development of Hong Kong*

8.14 The future development of Hong Kong relies on children as they are the future pillars of the society. Nevertheless, more than one tenth of them are living on CSSA payments, and the CSSA system fails to provide them with the opportunities to develop and grow healthily. The prospects and developments of both these children and Hong Kong are serious concerns.

## **9. Summary**

9.1 This information note briefly discusses some representative research studies recently conducted by local NGOs and academics. The results of the studies suggest that:

- (a) the poverty rate in Hong Kong is displaying an upward trend;
- (b) the disparity between the rich and the poor is aggravating;
- (c) economic difficulties affect the mental and physical health of low-income persons as well as their relationship with their family members;
- (d) the unemployed often suffers from psychological and social pressures, resulting in disputes among family members;
- (e) new arrival low-income families live in poverty, which affects their social life;
- (f) the quality of living of the poor elderly is declining because of the Government's reduction in the CSSA rates and some of them have to resort to their own savings to meet living expenses; and

- (g) there is a lack of co-ordination among the Government's education, housing and social welfare policies, which fails to facilitate the development and growth of children in poverty and they might even be trapped in the poverty cycle and cannot get out of it.

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Prepared by Jackie WU  
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Tel: 2869 9644

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