

## **Before and After the Statutory Minimum Wage Ordinance in Hong Kong: Survey of Low-income Workers and their Families**

### **Executive Summary**

#### **Introduction**

The Statutory Minimum Wage Ordinance was passed by the Legislative Council in July 2010. Its intent was to ensure that employees were paid an adequate wage to sustain a living and to narrow the prevalent wage gap, without significantly impacting economic growth or competitiveness. The Chief Executive in Council accepted an initial Statutory Minimum Wage rate of \$28 per hour recommended by the Provisional Minimum Wage Commission in November 2010. With the approval of the Legislative Council in January 2011, the initial minimum wage rate came into force on Labour Day, 1 May 2011.

As the Hong Kong Government had no experience in implementing a minimum wage, and in the absence of adequate empirical data and evidence, its assessment of the likely impact of the legislation had inherent limitations, as there were many factors involved including fluctuations in the economy and the labour market. Nevertheless, it was estimated that setting a minimum wage for grassroots employees would provide a better standard of living for about 273,800<sup>1</sup> workers, and would protect workers from being unfairly underpaid.

Different sectors of society had anticipated repercussions and challenges with regard to the implementation of the minimum wage. Both employers and employees voiced concerns. Many employers reviewed their contracts with employees and adjusted salaries and remuneration packages.

Against this background, Oxfam Hong Kong commissioned a study to compare the living standards and conditions of low-income workers and their families before and after the implementation of the Statutory Minimum Wage Ordinance, and to examine to what extent this legislation, combined with other welfare measures like Comprehensive Social Security Assistance (CSSA), is raising low-income workers' families out of poverty.

This summary presents the study's research methodology, its key findings, and Oxfam Hong Kong's policy recommendations for the Hong Kong Government in order to relieve poverty.

#### **Research methodology**

The target respondents of this research were families whose monthly household income was less than 50% of the median income for households of corresponding size, and which included at least one employed person paid at an hourly rate below \$28 per hour in March 2011, before the implementation of the Statutory Minimum Wage. The research consisted of two surveys. The first, identified as "Time 1" (T1), was conducted from March to April 2011, just before the new law went into effect; the second, termed "Time 2" (T2), was conducted from November

<sup>1</sup> From the 2010 Report on Annual Earnings and Hours Survey of the Census and Statistics Department.

2011 to January 2012. A two-stage stratified systematic sample design was adopted in the T1 survey, and target respondents defined as above were selected as interviewees. For the T2 survey, respondents who completed the T1 survey were contacted for a second round of interviews. A total of 520 families were interviewed, representing the 187,600<sup>2</sup> low-income households in Hong Kong in which at least one person was employed; these households comprise a total population of 650,900. The overall response rate was 70%.

## Key Findings

### 1. Income and wage changes due to Statutory Minimum Wage

#### 1.1 Household income increased for 69.9% and individual worker's income for 72.6% of respondents after the introduction of the minimum wage.

The survey results showed that 69.9% of respondents, representing 131,125 low-income workers' families, benefitted from an increase in household income after the minimum wage was introduced. (See Table 1 or Report 3.3.1)

Moreover, 72.6% of respondents reported that their monthly individual income increased after the minimum wage was introduced. (See Table 2 or Report 4.2.1, 4.2.3) These findings would indicate that the minimum wage policy has had positive impact on low-income workers and their families.

However, the results of the T2 survey showed that 27.4% of the respondents, representing 51,472 low-income workers' families, suffered a reduction in household income after the implementation of the minimum wage. In addition, about one-fifth (19.6%) of respondents in T2 reported that their monthly individual income had been reduced. (See Table 1, 2 or Report 3.3.1, 4.2.1)

#### 1.2 The average hourly wage of low-paid workers significantly increased; more than half received slightly above \$28 per hour.

Among the 69.4% of respondents who remained in the same job before and after the minimum wage was adopted, the average hourly wage increased significantly, from \$20.9 in T1 to \$29.1 in T2. **Of this group, 56.8% received an hourly wage of \$28-\$28.9.** (See Graph 1 or Report 4.2.2, 4.2.3)

#### 1.3 Working hours were reduced by 5.6%.

However, among respondents who remained in the same job before and after the minimum wage was adopted, **the average monthly working hours were cut from 250.1 in T1 to 236.2 in T2, a reduction of 5.6%.** (See Table 3 or Report 4.2.4)

#### 1.4 Nearly half of low income workers (46.6%) were deprived of paid rest days and 15.0% lost paid meal breaks. (See Table 3 or Report 4.2.4)

Again, among respondents who remained in the same job from T1 to T2, about half

<sup>2</sup> The number of low-income households with at least one person employed and a household income below 50% of the median income of households of corresponding size is from the Census and Statistics Department's General Household Survey Q1, 2011.

reported that they were deprived of the paid rest days they formerly enjoyed. Before the wage policy changed, 98.6% of respondents had paid rest days. Of these, 3.8% had one to two days per month; 91.6% had three to four days; 2.1% had five to six days; and 1.1% had more than 6 paid rest days at the time of the T1 survey. By T2, only 52% of respondents continued to enjoy this benefit. In other words, **46.6% of respondents lost their paid rest days.**

Among those who retained paid rest days, **only 35.1% had three to four days per month, a dramatic drop from the 91.6% who previously enjoyed this benefit.**

In T1, 73.6% of respondents had paid meal breaks, but by T2 only 58.6% retained this benefit. Thus **15.0% of respondents lost their paid meal breaks.**

### **1.5 Over half reported a decrease in individual income when the loss of paid rest days and meal breaks were considered.**

Among respondents, 24.4% remained in the same job with little change in their working hours (plus or minus 20 hours in a month), and enjoyed an increase in individual income. But **55.8% of them reported a drop in individual income when the loss of benefits, including paid rest days and paid meal breaks, were given monetary value and factored in.** (See Table 4 or Report 4.2.5)

The findings showed that the minimum wage nominally increased the monthly individual income of most of the low-paid workers. However, the loss of benefits meant that a majority of workers received less than the expected gain from the implementation of the minimum wage.

## **2. Minimum Wage as an incentive to give up Comprehensive Social Security Assistance**

### **2.1 Some CSSA recipients (42%) expressed willingness to quit the welfare scheme.**

Among respondents, about 7.6% were recipients of CSSA. Using a Likert scale of 10, with “1” denoting “very ineffective” and “10” denoting “very effective”, they were asked if the minimum wage was an effective incentive for them to withdraw from CSSA. **In T2, 42% of CSSA recipients gave the minimum wage a score of 6 or above as an effective motivator for them to quit the welfare scheme.** The mean score was 5.84 in T2, and 3.92 in T1. This indicates that CSSA recipients viewed the minimum wage in a positive light. (See Table 5 or Report 6.1.6)

### **2.2 Higher wage did not result in more work hours for CSSA recipients.**

However, only 12.5% of the CSSA recipients had actually increased their working hours, while **81.9% reported that their working hours remained unchanged in T2.** (See Table 6 or Report 6.1.5)

Under the existing CSSA system of “disregarded earnings”, a working adult’s total earnings will be added to the family income only if he or she earns \$800 or below. If earnings exceed \$4,200, only \$2,500 will be “disregarded” under the welfare scheme, and the additional amount will be deducted from CSSA payments. According to our study, the average hourly wage of respondents was \$20.9 in T1, before the minimum wage went into effect. (See Report 4.2.4) That means a CSSA recipient could enjoy the maximum level of disregarded earnings (\$2,500) if he worked about 200 hours per month (\$4200/\$20.9) before the launch of minimum wage. However, with the statutory \$28 hourly wage, the extra income would be deducted from his CSSA payments, thus serving as a disincentive to work.

### 3. Low-income families still suffer deprivation despite the minimum wage

Poverty comprises many dimensions. Apart from income, deprivation is an indicator to measure poverty levels. In our research, “deprivation” was defined as the status of a household that cannot afford three or more items considered essential by most Hong Kong residents (see 5.1.2 for the list of items), taking into account the household composition and total household income and calculated according to a modified Organization for Economic Co-operation and Development (OECD) equivalence scale. (See Report 5.1.6 and 5.1.7)

#### 3.1 Among respondents with increased household income, 40.5% were still living in deprivation after the introduction of the minimum wage

Overall, about 45.3% of respondents, representing 84,996 low-income workers' households, were still living in deprivation. (See Table 7 or Report 5.1.8)

**Among the 69.9% of low-income workers' households whose income had increased, 40.5%, representing 53,134 households, were still considered deprived (lacking three or more essential items), and 10% were considered severely deprived (lacking eight or more essential items).** (See Table 8 or Report 5.1.9)

#### 3.2 Low-income families with children were most deprived.

Our survey results revealed that deprivation was highest among households with children aged 12 or below. Only 40.7% of families without children in this age range experienced deprivation, but among families with two children aged 12 or below, 59.1% experienced deprivation. (See Table 9 or Report 5.1.11)

Moreover, in 22.3% of the families with young children, the children were left alone at home after school while their parents worked. (See Table 10 or Report 5.3.4) This suggests a great need for childcare support among low-income families.

#### 3.3 Deprivation fell at wage levels above \$32. (See Table 11 or Report 5.1.13)

In order to study the level of deprivation among households with workers paid different hourly wages, we calculated “the mean deprivation score”, defined as the average number of essential items that families lacked because they could not afford them. This analysis revealed that the mean deprivation score **was above 3 when the hourly wage was below \$32. This reflects a serious level of deprivation among households of workers with hourly wages less than \$32.** Among those with hourly wages between \$28-\$28.9 and \$30-\$31.9, the mean deprivation scores were 3.26 and 3.76 respectively.

**However, the mean deprivation score fell under 3 as the hourly wage rose above \$32.** For those with hourly wages between \$32-\$33.9 and \$34 or above, the mean deprivation scores were 2.78 and 2.42 respectively. This indicated that deprivation was higher among households with lower-paid workers, and **fell substantially when workers' wages rose to \$32 or above.**

## Results: Analysis and discussion

According to our study, the Statutory Minimum Wage has brought some concrete benefits to low-paid workers. Monthly household income increased for 69.9% of low-income workers' families, and 72.6% of low-paid workers noted an increase in individual monthly income, with the average hourly wage rising from \$20.9 to \$29.1. In addition, some CSSA recipients expressed a willingness to give up their welfare benefits after the implementation

of the minimum wage.

However, it was also noted that some employers have taken measures to offset the cost of paying their workers higher wages. On average, working hours were reduced from 250.1 in March-April 2011 to 236.2 in November 2011-January 2012. Also, 46.6% of low-paid workers were deprived of paid rest days and 15% reported that their paid meal breaks were eliminated after the minimum wage law took effect. These unfair practices impacted more than one-fifth of low-income workers. In addition, 2.6% received no pay increase of their individual income, and 19.6% were worse off than before. A surprising 27.4% of respondents, representing 51,472 low-income workers' families, reported a drop in household income after the minimum wage law took effect.

It is also worth noting that 40.5% of families that experienced a rise in monthly household income were still living in deprivation. This indicates that the present hourly minimum wage of \$28 is not enough to eliminate deprivation, and that the implementation of the Statutory Minimum Wage Ordinance alone is not adequate to free low-income workers' households from the poverty trap.

## **Oxfam Hong Kong's policy recommendations**

Oxfam views livelihood security as a basic right. Workers should be fairly rewarded so they can support themselves and their families, and also share the fruits of economic growth and development. This is essential in a fair society and the cornerstone of sustainable development. The objective of minimum wage legislation is to ensure that the least advantaged workers have a decent wage. The spirit of this law is violated if low-paid workers receive no pay increase, or are even worse off than before due to employers' unfair practices. In order to alleviate poverty, Oxfam Hong Kong recommends that the Hong Kong SAR Government urgently consider the following policy suggestions:

### ***Statutory Minimum Wage:***

- 1. The Statutory Minimum Wage should be subject to annual review.**  
The government should review the Statutory Minimum Wage on a yearly basis and adjust it to reflect inflation and social changes.
- 2. The Statutory Minimum Wage should provide CSSA recipients with an incentive to work, and should be set with regard to deprivation indicators.**  
Decisions on setting the minimum wage should be informed with reference to CSSA requirements and benefits. The benchmark should be high enough to provide an incentive for CSSA recipients to work. Moreover, the wage should be set and updated with reference to the actual living standards of low-income workers and their families as measured against deprivation indicators.

According to government figures, the current \$28 statutory hourly minimum wage is lower than the income provided by CSSA, which is equivalent to an hourly wage of \$29.7 for a full-time worker. (See Table 12). Our survey showed that mean deprivation scores fell substantially with hourly wage rates at \$32 or above. We therefore recommend that the Minimum Wage Commission and Government consider reviewing the minimum wage with reference to CSSA benefits and deprivation indicators.

- 3. Workers paid the Statutory Minimum Wage should not be deprived of other benefits.**  
The Government and employers must ensure that employees' remuneration and benefits are not reduced with the implementation of the minimum wage. As the government requires its outsourcing contractors to pay their workers not less than the minimum wage plus one paid rest day per week, we encourage private enterprises to follow the same practice to enhance the well-being of low-paid employees.

In the long run, the Government should explore the feasibility of revising the Employment

Ordinance to close legal loopholes that allow violations of the spirit and purpose of the Statutory Minimum Wage.

**CSSA policy:**

**4. The “disregarded earnings” system under the CSSA scheme should be revised.**

To provide incentives for people to work, we suggest that the Government review the maximum income allowed as ‘disregarded earnings’ for households to qualify for CSSA.

We also suggest that the Government explore the feasibility of allowing people to retain earned income in a personal savings account subject to restrictions on immediate use. CSSA benefits could be terminated once savings exceeded the upper limit of the assets test. This would encourage adults to work and pave the way for them to quit the CSSA scheme.

According to Government figures, three-member families are the largest group of low-income households receiving CSSA, comprising about 29%<sup>3</sup>. If a three-member family is composed of two working adults and one child, the asset limit would be \$49,500<sup>4</sup>. According to Government figures, the average monthly personal income of a low-income worker on CSSA is \$5,377<sup>5</sup>. Under our proposed system, a working adult would be able to save up to \$2,877 (\$5,377 minus the maximum disregarded income of \$2,500) per month. The family would then quit the CSSA scheme in 17 months, after acquiring the maximum allowed assets.

**Child care support:**

**5. Subsidized child-care programmes should be expanded.**

According to our research, families with children are more likely to face deprivation than those without children. Moreover, among households with children under 12, about one-fifth reported that the children were left alone at home after school as their parents were working. This demonstrates an urgent need to strengthen child-care support to low-income families.

We propose that the number of subsidized places and fee waivers for low-income families be increased in both the “Neighbourhood Support Child Care Project” and “After School Care Programme”.

**6. The feasibility of a tax credit programme should be explored.**

Tax programmes, including working and child tax credits, are effective measures against poverty in the United Kingdom, United States and Western Europe. Such schemes aim to reduce the cost of child care for poor families with children, thus encouraging the adults in such families to remain in the labour market and increase the family income. We suggest that the Government explore the feasibility of implementing such a programme in order to relieve poverty in Hong Kong.

<sup>3</sup> Social Welfare Department, 2010-11

<sup>4</sup> Social Welfare Department, <http://www.swd.gov.hk/doc/social-sec/CSSAG0212e.pdf>

<sup>5</sup> Social Welfare Department, 2011-12

Graph 1: Distribution of hourly wage of low income workers

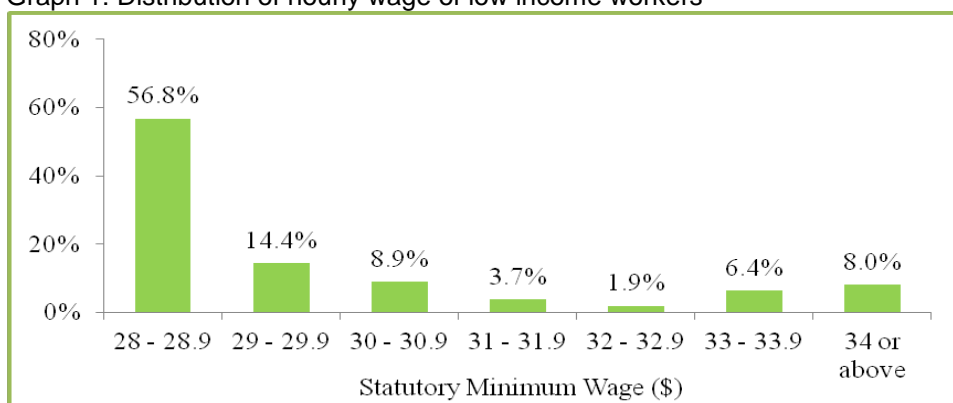


Table 1: Change in household income of the low-income workers' families

Change in household income in T2	Present no. of low income worker's families	%
Household income increased	131,125	69.9
Household income decreased	51,472	27.4
No information provided	5,003	2.7
Total	187,600	100.0

Table 2: Change in individual income (wage) of the low-income workers

Change in individual income in T2	Present no. of low income workers	%
Increase of wages	110,157	72.6
Wages unchanged	3,868	2.6
Decrease of wages	29,772	19.6
No information provided	7,895	5.2
Total (Employed in T1 and T2)	151,693	100.0

Table 3: Change of employment and benefit package of low income workers

Change of employment and benefit package	T1	T2	p-value (t-test or $\chi^2$ )
Average hourly wage (SMW)	\$20.9	\$29.1	.000
Average monthly working hours	250.1	236.2	.007
<b>Paid meal break</b>			.008
No	26.4	41.4	
Yes	73.6	58.6	
<b>Paid rest days</b>			.000
No	1.4	48.0	
Yes	98.6	52.0	
1-2 days	3.8	11.6	
3-4 days	91.6	35.1	
5-6 days	2.1	3.4	
More than 6 days	1.1	1.9	

Table 4: The real change of individual income of low income workers taking into account of their former benefit package in money term

	Total (%)
Better pay off	38.6
Remained unchanged	5.7
Worse pay off	55.8
<i>\$1 to &lt;\$500</i>	<i>10.1</i>
<i>\$500 to &lt;\$1000</i>	<i>16.8</i>
<i>\$1000 to &lt;\$1500</i>	<i>7.4</i>
<i>\$1500 to &lt;\$2000</i>	<i>7.2</i>
<i>\$2000 or more</i>	<i>14.3</i>
Total	100.0

Table 5: Minimum wage as an incentive to motivate CSSA receiver to withdraw CSSA

Motivation to withdraw from CSSA	T1 (%)	T2 (%)
No motivation	22.8	8.2
2	14.3	3.5
3	4.2	2.0
4	2.1	1.5
5	28.1	37.9
6	8.0	11.7
7	10.1	6.4
8	2.1	5.5
9	2.1	4.1
Very motivation	0.0	14.3
Refuse to answer	6.3	5.0
Mean score (p-value of t-test =0.000 )	3.92	5.84

Table 6: The change of working hours of CSSA receivers

Change in work hours among CSSA recipients	T1 (%)	T2 (%)
Increase the working hours	25.1	12.5
Reduce the working hours	23.2	2.0
Remain unchanged	49.6	<b>81.9</b>
Refuse to answer	2.1	3.5
Total	100.0	100.0



Table 7: Number of low income workers' families in deprivation

Number of items lacking because they could not afford	Total (%)
0	25.7
1 or more	74.3
2 or more	54.2
<b>3 or more</b>	<b>45.3</b>
4 or more	36.5
5 or more	31.4
6 or more	23.1
7 or more	16.8
8 or more	11.7
Mean deprivation score	3.23

Table 8: Number of low income workers' families with increased income but still in deprivation

Number of items lacking because they could not afford	Household income increased after SMW	
	Present no. of low income worker's families (Total =131,125)	%
0	35,550	27.1
1 or more	95,576	72.9
2 or more	65,519	50.0
<b>3 or more</b>	<b>53,134</b>	<b>40.5</b>
4 or more	42,626	32.5
5 or more	36,123	27.5
6 or more	26,559	20.3
7 or more	18,407	14.0
8 or more	13,154	10.0
Mean deprivation score	-	2.90

Table 9: Deprivation among low income workers' families with children

Number of items lacking because they could not afford	Total (%)	Had children aged 12 or below	Did not have children aged
0	25.7	18.9	28.0
1 or more	74.3	81.1	72.0
2 or more	54.2	64.2	50.8
3 or more	45.3	58.7	40.7
4 or more	36.5	48.6	32.5
5 or more	31.4	42.8	27.5
6 or more	23.1	33.0	19.7
7 or more	16.8	25.7	13.8
8 or more	11.7	20.4	8.8

Table 10: Care of children of low income workers' families after school

Care of children	T1 (%)	T2 (%)
Children left home alone and supervised after school	24.6	22.3
Children looked after by family members or friends after school	75.4	73.5
Go to tutorials after school	0.0	4.2
Total	100.0	100.0

Table 11: Deprivation and the hourly wage of low income workers

Hourly rate	Mean deprivation score
\$28 - 29.9	3.26
\$30 - 31.9	3.76
<b>\$32 - 33.9</b>	<b>2.78</b>
\$34 or above	2.42

Table 12: Minimum hourly wage equalize to CSSA level (Source : Census and Statistic Department (2011), Social Welfare Department (2012))

Number of people in household	Per cent of households of each size <sup>6</sup>	Adjusted per cent of households of each size <sup>7</sup>	Average monthly CSSA payment to families of corresponding size <sup>8</sup> (Basic standard of living)	Average number of employed people in household <sup>9</sup>	Monthly income per employed person required to maintain basic standard of living	(A1) x (D)
	(A)	(A)=A1	(B)	C)	(D)=(B)/(C)	
2	25.7%	32%	\$7,307	1.08	\$6765.7	\$2,165.0
3	24.4%	30.4%	\$9,505	1.56	\$6,092.9	\$1,852.3
4	21.4%	26.7%	\$11,194	1.94	\$5,770.1	\$1,540.6
5	8.7%	10.8%	\$13,069	2.26	\$5,782.7	\$624.5
<b>Overall average monthly CSSA payment (E)</b>						<b>\$6,182.4</b>
<b>Average hourly rate = (E)/26 days/8 hours</b>						<b>\$29.7</b>

<sup>6</sup> Census and Statistic Department(2011)

<sup>7</sup> According to the figures from Social Welfare Department which was used to excluded singleton and household with more than 5 members

<sup>8</sup> The figures are calculated according to the recent adjustment of standard rate by 5.2% under CSSA scheme from February 2012 onwards

<sup>9</sup> Figures are from the General Household Survey, Q3 2011.

**Before and After the Statutory Minimum Wage  
Ordinance in Hong Kong:  
Survey of Low-income Workers and their Families**

**April 2012**

**Oxfam Hong Kong  
Policy 21 Limited**



*Policy*<sup>21</sup>  
政策二十一

# Table of Contents

<b>Chapter 1   Introduction</b> .....	<b>3</b>
1.1 <i>Background</i> .....	3
1.2 <i>Survey objectives</i> .....	4
<b>Chapter 2   Survey methodology</b> .....	<b>5</b>
2.1 <i>Questionnaire design</i> .....	5
2.2 <i>Data collection approach</i> .....	6
2.3 <i>Enumeration results and weighting method</i> .....	7
<b>Chapter 3   Profile of respondents</b> .....	<b>8</b>
3.1 <i>Household characteristics</i> .....	8
3.2 <i>Profile of the respondents</i> .....	9
3.3 <i>Monthly household income</i> .....	11
3.4 <i>Monthly household expenditure</i> .....	13
<b>Chapter 4   Working situation</b> .....	<b>14</b>
4.1 <i>Employment terms</i> .....	14
4.2 <i>Statutory Minimum Wage</i> .....	18
<b>Chapter 5   Living situation</b> .....	<b>20</b>
5.1 <i>Deprivation indicators</i> .....	20
5.2 <i>How to cope with basic living expenses</i> .....	25
5.3 <i>Family life</i> .....	26
<b>Chapter 6   Assistance</b> .....	<b>28</b>
6.1 <i>Attitudes towards CSSA</i> .....	28
6.2 <i>Other assistance</i> .....	31
<b>Chapter 7   Conclusion</b> .....	<b>32</b>
7.1 <i>Living situation</i> .....	32
7.2 <i>Employment terms</i> .....	33
7.3 <i>Assistance</i> .....	33
<b>Appendix   Questionnaire</b> .....	<b>34</b>

# Chapter 1 | Introduction

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## 1.1 Background

1.1.1 The **Minimum Wage Ordinance** was passed by the Legislative Council (LegCo) in July 2010. Its purpose is to provide employees with a wage floor to sustain a basic living standard and to narrow the prevalent wage gap, without significantly impacting economic growth and competitiveness. On 10 November 2010, the Chief Executive in Council accepted an initial Statutory Minimum Wage (SMW) rate of **\$28 per hour**, which was recommended by the Provisional Minimum Wage Commission (PMWC). With the approval of the LegCo in January 2011, the initial SMW rate – and in effect the Ordinance itself – came into force on 1 May 2011, International Workers’ Day.

1.1.2 An assessment of the impact of SMW has its inherent limitations, for several reasons: the economy and labour market are constantly changing; there has been no experience in implementing SMW; and there is an absence of adequate empirical data and evidence. Nevertheless, with an increase of wages, low-income workers should be able to have a better standard of living and be protected from receiving inordinately low wages.

1.1.3 With the implementation of the Ordinance, different repercussions and challenges have been anticipated and experienced by different parts of society. Employers and employees alike have expressed concerns. Employment contract terms, as well as salaries and remuneration packages, have been adjusted.

1.1.4 As a poverty alleviation agency, Oxfam Hong Kong needs to assess the success of the Ordinance as a poverty reduction measure. The working and living situations of low-income workers and their families, before and after the Ordinance, needs to be studied. Against this background, Oxfam Hong Kong appointed Policy 21 Limited to conduct a survey with these workers and families about the impact of the Ordinance on their lives. The Survey began in January 2011.

## **1.2 Survey objectives**

1.2.1 In order to systematically explore the living situation of low-income workers and their families before and after the Ordinance, a longitudinal survey is necessary. The objectives of the survey are as follows:

- (i) To understand the living situation and deprivation of low-income workers and their families;
- (ii) To study workers' employment situation, such as employment terms and contracts, and salaries and remuneration packages;
- (iii) To evaluate people's understandings and perceptions of existing policies (Comprehensive Social Security Assistance (CSSA), Work Incentive Transport Subsidy scheme, etc.) which aim at helping low-income families; and
- (iv) To collect information about the economic and demographic characteristics of low-income workers and their 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) Profile of respondents
- (d) Working situation
- (e) Living situation
- (f) Assistance
- (g) Conclusion

## Chapter 2 | Survey methodology

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### 2.1 Questionnaire design

2.1.1 Structured questionnaires were designed to collect information from low-income workers' households: their housing characteristics, socio-demographic profile, working situation, living situation and any assistance received. The questionnaire (in Chinese) is provided in Appendix.

2.1.2 *Household characteristics:* The information collected on household composition includes the age, gender and marital status of the household members. Screening was performed to ensure that there was at least one employed person in the household (excluding foreign domestic helpers) who worked at an hourly rate of less than \$28 per hour in March 2011.

2.1.3 *Working situation:* To understand the working situation of the low-income workers and their families, information on the employment contract terms/contracts, salaries, overtime payments and other remuneration packages were collected.

2.1.4 *Living situation:* To understand the living situation of the low-income workers and their families, information on how they handled daily living expenses, were collected, such as whether they engaged in more jobs for more income, and whether there were improvements after the introduction of the Ordinance. The Survey adopted the framework of the deprivation index<sup>1</sup> to examine deprivation items<sup>2</sup> determine if respondents had the items, and if they did not, to examine if it was due to income.

2.1.6 *Assistance:* Assistance such as after-school programmes, housing subsidies, transport subsidies and food banks is provided to assist low-income workers and their families. Respondents were asked whether they knew about and if they had applied for such assistance. Furthermore, a scale comprising eight questions was used in the Survey to provide insight into respondents' attitudes on CSSA. A Likert scale of 10 was adopted, with "1" denoting "totally disagree" and "10" denoting "totally agree".

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 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 expenditures. Information on household income and total assets was also collected.

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1 SAUNDERS, P. and NAIDOO, Y. (2009), Poverty, Deprivation and Consistent Poverty. *Economic Record*, 85: 417–432. doi: 10.1111/j.1475-4932.2009.00565.x

2 Study on the Deprivation and Social Exclusion in Hong Kong (2011), The Hong Kong Council of Social Service

## 2.2 *Data collection approach*

2.2.1 The target respondents of the Survey were low-income workers in families with a monthly household income of less than half the median monthly household income of the corresponding household size, and with at least one employed person (excluding foreign domestic helpers) working at an hourly rate of less than \$28 per hour in March 2011 (before the commencement of the Ordinance).

Household composition	50% of household monthly income (\$) <sup>3</sup>
1 person	3,250
2 persons	7,100
3 persons	10,000
4 persons	12,000
5 persons	12,500
≥ 6 persons	13,750

2.2.2 The target population was not likely to be evenly distributed across Hong Kong. Thus, the use of disproportionate stratified sampling by selecting a higher proportion of households in areas with a higher proportion of a lower median household income reduced the sample size and balanced the concern on the representativeness of the population required for the study.

2.2.3 For the Time 1 survey (T1), conducted from March to April 2011, a two-stage stratified systematic sample design was adopted. In the first stage, a random sample of quarters was selected. For the quarters selected, the target respondents were identified through the screening questionnaire. In the second stage, the household member who was employed at an hourly rate of less than \$28 per hour was chosen for an interview. For the Time 2 survey (T2), conducted from November 2011 to January 2012, respondents who had completed the T1 survey would be contacted for the second round of interviews.

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<sup>3</sup> Quarterly Report on General Household Survey (July to September 2010): Table A1.10 Domestic households by household size (excluding foreign domestic helpers) and monthly household income (excluding foreign domestic helpers).



## **2.3 Enumeration results and weighting method**

2.3.1 The T1 survey was conducted between March 2011 and April 2011, and the T2 survey between November 2011 and January 2012. For the T1 survey, after excluding 9,045 living quarters found to be unoccupied and having no target respondent, a total of 831 out of 1,118 living quarters with the target respondents were successfully enumerated, constituting a response rate of 74 per cent. For the T2 survey, visits were made to low-income workers' families who had completed the T1 survey, excluding 92 families who had moved out of their premises or with whom we lost contact. A total of 520 interviews were conducted, representing a response rate of 70 per cent.

2.3.2 Based on information collected from interviews with low-income workers' families, the situation related to the population of the target respondents in Hong Kong could be inferred. The data of the Survey were adjusted proportionally, with reference to type of housing, and if a CSSA recipient or not. As such, the profiles of the sample are in line with population data compiled by the Census and Statistics Department in Q1 2011 and can reflect the general profile of 187,600 low-income families with a monthly household income of less than half of the median monthly household income of the corresponding household size and with at least one employed person (excluding foreign domestic helpers). In the following sections, the weighted percentages are presented.

2.3.3 Some 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 all answers are counted. In addition, the sample bases for each question might vary due to missing answers in the completed questionnaires. All figures in this Survey are in Hong Kong Dollars.

## Chapter 3 | Profile of respondents

### 3.1 Household characteristics

3.1.1 **Type of housing:** 59.6 per cent of respondents were residing in public rental housing and 40.4 per cent in private housing. Among those in private housing, about half (50.8 per cent) rented the whole flat in T2, with the corresponding proportion higher in T1. It is worth noting that there was an increase of people living in rented rooms in private housing, from 2.9 per cent in T1 to 5.0 per cent in T2.

Type of housing	T1 (%)	T2 (%)
Public housing	59.6	59.6
Private housing	40.4	40.4
<i>Rental of an entire unit</i>	54.3	50.8
<i>Rental of a room</i>	2.9	5.0
<i>Home Ownership Scheme (HOS) flat</i>	12.2	12.2
<i>Flat (owned)</i>	30.6	32.0

3.1.2 **Household composition:** Of the target respondents, 68.8 per cent were living with their spouse and children/grandchildren, 13.7 per cent with children/grandchildren, 7.7 per cent with their spouse, 6.3 per cent with persons other than spouse and children/grandchildren, and 3.5 per cent were living alone.

Household composition in T2 (%)	Private housing	Public housing	Total
Living alone	5.3	2.3	3.5
Living with spouse	8.0	7.5	7.7
Living with children/grandchildren <sup>4</sup>	9.7	16.4	13.7
Living with spouse and children/grandchildren <sup>5</sup>	68.4	69.0	68.8
Living with persons other than spouse and children/grandchildren	8.6	4.8	6.3

3.1.3 **Household size:** Large households predominated: 19.7 per cent of respondents were in households with a total of 5 or more persons, 36.5 per cent in 4-person households and 27.9 per cent in 3-person households. Households with 2 persons accounted for 12.4 per cent and one-person households were 3.5 per cent .

<sup>4</sup> Including those older persons living together with children and other persons

<sup>5</sup> Including those older persons living together with spouse / children and other persons

Household size in T2 (%)	Private housing	Public housing	Total
1	5.3	2.3	3.5
2	14.5	11.1	12.4
3	26.3	28.9	27.9
4	37.3	35.9	36.5
5 or above	16.6	21.9	19.7

### 3.2 Profile of the respondents

3.2.1 **Age and sex:** 53.0 per cent of the respondents were female and 47.0 per cent male; 61.6 per cent were adult aged 30 to 59, 25.5 per cent were aged 60 or above and the remaining 12.7 per cent were between the age of 10 and 29.

Profile of respondents in T2 (%)	Male	Female	Total
10-19	3.2	2.3	2.7
20-29	7.2	12.9	10.2
30-39	9.2	16.5	13.1
40-49	16.2	35.7	26.5
50-59	20.2	23.6	22.0
60 or above	43.9	9.1	25.5

3.2.2 **Length of residence in Hong Kong:** 87.9 per cent of respondents have been living in Hong Kong for more than seven years and 11.5 per cent for less than 7 years.

Length of residence in T2 (%)	Total
7 years or above	87.9
Less than 7 years	11.5
Refused to answer	0.6

3.2.3 **Disability:** 2.7 per cent of the respondents have a disability.

Disability in T2 (%)	Total
With a disability	2.7
With no disability	96.8
Refused to answer	0.5

3.2.4 **Marital Status:** About 71.4 per cent of the respondents were either married or cohabiting; 17.7 per cent had never married; and 10.0 per cent were divorced, separated or widowed.

Marital status in T2 (%)	Total
Never married	17.7
Married	71.3
Cohabiting	0.1
Divorced or separated	7.0
Widowed	3.0
Refused to answer	1.0

3.2.5 **Educational attainment:** 53.3 per cent of respondents attained secondary educational level, 38.7 per cent had primary education or below; and 7.6 per cent had post-secondary education.

Educational attainment (T2) %	Total
Pre-primary education and below	7.1
Primary education	31.6
Secondary / sixth-form education	53.3
Post-secondary education	7.6
Refuse to answer	0.3

3.2.6 **Economic activity status:** 99 per cent of respondents were employed at an hourly rate of less than \$28 per hour in T1. However, changes were experienced by T2, when 80.9 per cent of respondents were employed or self-employed. The remaining were students, homemakers, retirees or people who had resigned or had been terminated.

Economic activity status	T1 (%)	T2 (%)
Employee	99.1	80.1
Self-employed	0.9	0.8
Student	0.0	1.2
Homemaker	0.0	7.6
Retiree	0.0	3.9
Resigned/terminated/unemployed	0.0	6.4

### 3.3 Monthly household income

3.3.1 It is worth noting that after the Ordinance came into effect, 69.9 per cent of low-income families indicated that their household income increased from T1 to T2.

Change in household income in T2	N	%
Household income increased	131,125	69.9
Household income decreased	51,472	27.4
No information provided	5,003	2.7

3.3.2 The distribution of monthly household income of low-income workers' families shifted upward: 34.2 per cent of families had a monthly household income of \$10,000 or above in T1 while the corresponding percentage was 61.2 per cent in T2.

Distribution of monthly household income	T1 (%)	T2 (%)
Less than \$2,000	0.6	0.6
\$2,000-\$3,999	1.8	2.8
\$4,000-\$5,999	5.6	4.9
\$6,000-\$7,999	22.1	10.2
\$8,000-\$9,999	15.8	17.7
\$10,000 - \$11,999	22.9	11.5
\$12,000 - \$13,999	25.7	13.0
\$14,000 or above	5.6	36.7
Refused to answer	0.2	2.7

3.3.3 In T1, about 99.5 per cent of low-income workers indicated that their wages were one source of income. In T2, about 82.0 per cent gave the same response. On average, the total household income increased from \$9,980 in T1 to \$12,918 in T2.

3.3.4 After the Ordinance came into effect, additional members of low-income families (46.5 per cent) joined the workforce; only 31.2 per cent in T1. The average income from these family members increased significantly, from \$7,207 in T1 to \$10,818 in T2. These additional members in the workforce accounted for most of the income increase for low-income worker households in T2.

Sources of income	T1		T2	
	%	Mean (HK\$)	%	Mean (HK\$)
Individual worker's income (wages)	99.5	7,158	82.0	7,804
Pension	0.6	4,253	1.5	3,943
Financial support from spouse	0.7	6,000	2.2	4,310
Financial support from parents	0.3	1,000	1.1	4,737
Financial support from children/in-laws/grandchildren	1.8	3,427	7.8	3,290
Financial support from other relatives	0.5	1,097	0.9	1,355
CSSA	6.8	4,206	6.9	5,096
Old Age Allowance	17.7	1,154	13.2	1,275
Disability Allowance	2.1	1,371	2.8	1,350
Transport Allowance	1.3	689	1.1	560
Income from additional family members	31.2	7,207	46.5	10,818
Other income	2.7	2,505	3.1	6,157
Total income	99.8	9,980	97.3	12,918

3.3.5 In T1, the number of additional family members in the workforce was 368; in T2, the figure rose to 479, an increase of 30.3 per cent. Female employment of this group rose by 66 per cent, from 117 in T1 to 183 in T2, while the male workforce increased by only 17.5 per cent during the period. A large proportion of people in the older age groups had re-entered the workforce between T1 and T2: 44.4 per cent aged 60 and above, and 34.7 per cent aged 50 to 59.

Age and sex of additional household members in workforce	T1	T2	Diff.
Age			
10-19	8	7	-1 (-12.5)
20-29	105	144	39 (+37.1%)
30-39	68	96	28 (+41.2%)
40-49	88	93	5 (+5.7)
50-59	72	97	25 (+34.7%)
60 or above	27	39	12 (+44.4%)
Refuse to answer	0	3	
Sex			
Male	251	295	44 (+17.5%)
Female	117	183	66 (+56.4%)
Refused to answer	0	1	
Total additional household members in workforce	368	479	111 (+30.3%)

### 3.4 Monthly household expenditure

3.4.1 The distribution of the monthly household expenditure of low-income families shifted upward: 31.8 per cent had monthly expenses of \$10,000 or more in T1 while in T2, the figure stood at 50.5 per cent.

Distribution of monthly household expenditure	T1 (%)	T2 (%)
Less than \$2,000	0.2	1.4
\$2,000-\$3,999	1.4	2.3
\$4,000-\$5,999	11.8	8.0
\$6,000-\$7,999	28.3	18.0
\$8,000-\$9,999	25.3	19.1
\$10,000 - \$11,999	20.1	16.8
\$12,000 - \$13,999	7.1	12.0
\$14,000 or above	4.6	21.7
Refused to answer	1.3	0.9

3.4.2 The main monthly expenditure items for low-income families were food (an average of \$4,547 in T2 among 98.3% low-income families reported the amount), rental (or mortgage) payments for their place of residence (including management fee and rates) (\$1,962 among 91.9% low-income families), education for children (\$1,182 among 42.0% low-income families), and payment for water, electricity, gas, telephone and internet (\$1,053 among 95.2% of low-income families).

Items of monthly household expenditure	T1		T2	
	%	Mean (HK\$)	%	Mean (HK\$)
Rent or mortgage (for residence)	93.9	1,853	91.9	1,962
Water, electricity, gas, telephone and internet	96.9	1,117	95.2	1,053
Food	97.6	3,559	98.3	4,547
Transportation	93.3	798	92.7	933
Health care	79.4	424	60.4	519
Education for children	52.6	1,199	42.0	1,182
Financial support for other relatives	33.5	1,328	23.7	1,367
Other daily expenses	94.2	1,318	87.9	1,374
Other miscellaneous expenses	3.4	724	8.6	1,894
Total	98.7	8,832	99.1	10,729

## Chapter 4 | Working situation

### 4.1 Employment terms

4.1.1 Regarding changes in employment, 69.4 per cent of low-income workers had no job change since T1, while 11.5 per cent did have a change. It is worth noting that 6.4 per cent were employed in T1 but had resigned or were terminated by T2.

Changes in economic activity status from T1 to T2	Total
Employed and in same job	69.4
Employed but with a change of job	11.5
Employed in T1, a student in T2	1.2
Employed in T1, homemaker in T2	7.6
Employed in T1, retiree in T2	3.9
Employed in T1, and resigned/terminated in T2	6.4

4.1.2 For the 11.5 per cent of low-income workers who had changed their job, 79.0 per cent had changed their job once from T1 to T2 and 41.0 per cent reported an increase of wages.

Change of employment from T1 and T2 (%)	Total
Number of job changes (%)	
One	79.0
Two	9.6
Three or above	2.6
Refused to answer	8.8
Wage changes (%)	
Increase	41.0
No change	32.0
Decrease	14.8
Refused to answer	12.2



4.1.3 Since 1 May 2011, 82.5 per cent of respondents were not in search of employment. Among the 15.6 per cent seeking employment, 35.0 per cent reported that they encountered difficulties, with the major ones being age discrimination (43.3 per cent), inadequate education level (34.3 per cent) and inadequate work experience (22.8 per cent).

<b>Employment search T2 (%)</b>	<b>Total</b>
Not seeking work since 1 May 2011	82.5
Seeking work since 1 May 2011	15.6
Of the respondents seeking work, 35.0 per cent reported difficulties, such as:	
<i>Age discrimination</i>	43.3
<i>Inadequate education level</i>	34.4
<i>Inadequate work experience</i>	22.8
<i>Taking care of children/dependents/family members</i>	15.4
<i>Inadequate personal skills</i>	7.0
<i>Other</i>	10.0
Refused to answer	1.8

4.1.4 For type of employer, 94.2 per cent of respondents were employed in the private sector in T1 while this figure dropped to 90.4 per cent in T2.

<b>Type of employer</b>	<b>T1 (%)</b>	<b>T2 (%)</b>
	100% employed	80.9% employed
Private companies	94.2	90.4
Government departments	0.3	0.4
Other public sector	0.8	1.5
Subvented and social welfare organisations	0.8	0.4
Social enterprises	0.0	0.4
Individual / household employers	2.9	1.3
Other	0.0	2.1
Refused to answer	0.9	3.6

4.1.5 **Terms of employment:** Among the 69.4 per cent of respondents doing the same work with the same employer in T1 and T2, it was found that frequently the terms of employment had changed: 56.3 per cent were employed permanently in T1, but this dropped to 46.7 per cent in T2; 0.2 per cent reported that employers requested them to become self-employed.

Terms of employment	T1 (%)	T2 (%)
Permanent	56.3	46.7
Contract	12.4	17.3
Casual worker (long-term)	29.2	15.8
Casual worker (temporary)		14.5
Self-employed (voluntary)	1.1	2.2
Self-employed (involuntary)		0.2
Refused to answer	0.9	3.4

4.1.6 **Terms of payment:** Among the 69.4 per cent of respondents doing the same work with the same employer in T1 and T2, marked changes can be seen in terms of payment from T1 to T2: monthly terms dropped from 68.9 per cent to 53.1 per cent; hourly from 18.4 per cent to 26.6 per cent; and daily from 9.1 per cent to 15.8 per cent.

Terms of payment	T1 (%)		T2 (%)	
	%	Hourly pay (Total Payment / Hour)	%	Hourly pay (based on SMW calculations)
Monthly-rated	68.9	\$19.5	53.1	\$29.4
Daily-rated	9.1	\$24.4	15.8	\$36.1
Hourly-rated	18.4	\$24.9	26.6	\$30.0
Basic salary plus commission/bonus/tips	0.9	\$13.1	0.6	\$41.8
Piece-rated	1.1	\$19.1	2.5	\$40.5

4.1.7 **Terms of employment package:** For monthly-rated payments, while the average wage increased by 21.6 per cent, from \$6,186 in T1 to \$7,524 in T2, the number of paid rest days on average decreased from 3.9 days to 2.2 days, and payment for meal breaks decreased from 72.0 per cent to 55.8 per cent.

4.1.8 For daily-rated payments, 54.3 per cent reported they were paid for the meal break in T1 and only 18.8 per cent in T2.

<b>Terms of employment package</b>	<b>T1</b>	<b>T2</b>
<b><i>Monthly-rated</i></b>		
Average monthly wage (\$)	\$6,186	\$7,524
Average daily working hours (Hours) (Excluding meal break)	10.4	9.1
Average daily meal break (Minutes)	47.8	49.4
Average monthly paid rest days (Days)	3.9	2.2
Paid meal break (%)	72.0%	55.8%
Attendance bonus cancelled after Ordinance? (%)		
Yes		6.5
No		38.7
Not applicable		54.8
Expectation of bonus/double pay this year? (%)		
Yes		14.5
Expected amount (Dollars)		\$5,280
No		64.7
Do not know		20.8
<b><i>Daily-rated</i></b>		
Average monthly working days (Days)	20.6	22.7
Average daily working hours (Hours) (Excluding meal break)	9.1	9.0
Average daily meal break (Hours)	1.2	0.8
Paid meal break (%)	54.3%	18.8%
Average daily wage (\$)	\$225.3	\$320.8
<b><i>Hourly-rated</i></b>		
Average weekly working hours (Hours)	28.8	33.5
Average hourly wage (\$)	\$24.9	\$29.9
<b><i>Piece-rated</i></b>		
Average monthly income (\$)	\$7,125.0	\$6,049.1
Average weekly hours of work (hours)	71.9	36.2

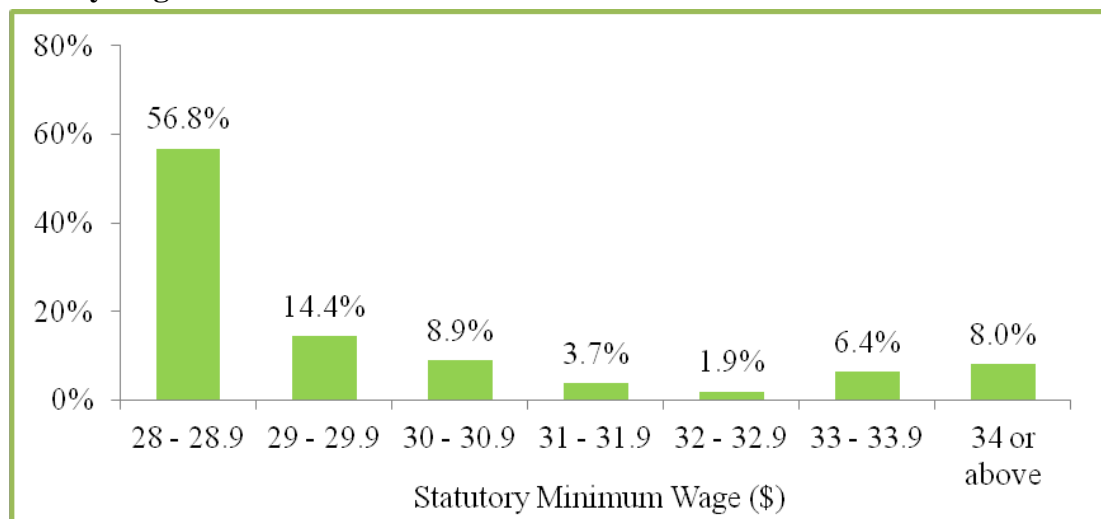
## 4.2 Statutory Minimum Wage

4.2.1 Among the 80.9 per cent of low-income workers who were employed in T1 and T2, 72.6 per cent indicated that their wages had increased during the period.

Change of income in T2	N	%
Increase of wages	110,157	72.6
Wages unchanged	3,868	2.6
Decrease of wages	29,772	19.6
No information provided	7,895	5.2
Employed in T1 and T2	151,693	100.0

4.2.2 Among the 69.4 per cent of workers doing the same work with the same employer in T1 and T2, 56.8 received the statutory minimum wage of \$28-\$28.9 per hour and 14.4 per cent received \$29 - \$29.9 in T2.

### Hourly wage in T2



4.2.3 Among the 69.4 per cent of workers doing the same work with the same employer in T1 and T2, the hourly wage increased from \$20.9 to \$29.1, but during the period, the number of monthly working hours decreased from 250.1 to 236.2 hours.

4.2.4 In addition, there was a significant decrease in paid meal breaks and paid rest days, suggesting that benefits were being deprived after the Ordinance: 46.6 per cent of workers reported a loss of paid rest days and 15.0 per cent a loss of paid meal breaks.

<b>Change of employment and benefit package</b>	<b>T1</b>	<b>T2</b>	<b>p-value (t-test or <math>\chi^2</math>)</b>
<b>Average hourly wage</b>	\$20.9	\$29.1	.000
<b>Average monthly working hours</b>	250.1	236.2	.007
<b>Paid meal break</b>			.008
No	26.4	41.4	
Yes	73.6	58.6	
<b>Paid rest days</b>			.000
No	1.4	48.0	
Yes	98.6	52.0	
<i>1-2 days</i>	<i>3.8</i>	<i>11.6</i>	
<i>3-4 days</i>	<i>91.6</i>	<i>35.1</i>	
<i>5-6 days</i>	<i>2.1</i>	<i>3.4</i>	
<i>More than 6 days</i>	<i>1.1</i>	<i>1.9</i>	

4.2.5 In order to study whether the respondents were better off since the introduction of the Ordinance, the differences between the received salary and benefits in T2 and the expected salary and benefits by applying SMW of \$28 in T1<sup>6</sup> were compiled. Amongst those with increased wages, 24.4 per cent (or 131 of 520 respondents)<sup>7</sup> were employed, had stayed in the same job, and their monthly working hours were more or less the same (within +/-20 hours). The results showed that 55.8 per cent were worse off than before, of whom 14.3 per cent had at least \$2,000 less income after the introduction of the Ordinance.

<b>Better or worse off?</b>	<b>Total (%)</b>
Better off	38.6
Unchanged	5.7
Worse off	55.8
<i>\$1 to &lt;\$500</i>	<i>10.1</i>
<i>\$500 to &lt;\$1,000</i>	<i>16.8</i>
<i>\$1,000 to &lt;\$1,500</i>	<i>7.4</i>
<i>\$1,500 to &lt;\$2,000</i>	<i>7.2</i>
<i>\$2,000 or more</i>	<i>14.3</i>

6 The expressions of salaries and benefits were calculated by assuming all the employment terms in T1 remained unchanged and considering working hours, paid rest days and paid meal breaks in cash terms.

7 Among the 520 respondents, 298 respondents had increased wages in T2 compared with T1; and 131 respondents were employed and stayed in the same job and their working hours were more or less the same (within +/-20 working hours monthly), accounting for 24.4 per cent, after applying the weighting factors.

## Chapter 5 | Living situation

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### 5.1 *Deprivation indicators*

5.1.1 Poverty is a pronounced deprivation in well-being and comprises many dimensions. This Survey adopted the Deprivation Index Framework<sup>8</sup> as well as views gathered in research conducted by the Hong Kong Council of Social Services in 2011.<sup>9</sup> A total of 34 items were presented in our Survey, such as aspects of housing, food, clothing, health, social connections, training, education, leisure and daily life. The low-income workers' families were asked if they had each item, and if not, they were asked if it was affordable to them.

5.1.2 The incidence of deprivation rates were expressed as a percentage of the total sample.<sup>10</sup> The results in the table below indicated that the incidence varies from less than one per cent to over 30 per cent. The items with the most deprivation were “able to have periodic dental check-ups” (49.8 per cent), “have leisure activities in a holiday” (28.1 per cent) and “can consult private doctor in case of an emergency without waiting for public outpatient service” (24.8 per cent).

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8 Saunders, P. and Naidoo, Y. (2009), Poverty, Deprivation and Consistent Poverty. *Economic Record*, 85: 417–432. doi: 10.1111/j.1475-4932.2009.00565.x

9 Study on the Deprivation and Social Exclusion in Hong Kong (2011), The Hong Kong Council of Social Service

10 The deprivation incidence rates are expressed as a percentage of the total sample, not just those of the sample that are relevant to each specific form of deprivation, i.e. the numbers who cannot afford those items that relate to children are expressed as a percentage of all respondents, not just those who have children. Saunders, P., Naidoo, Y. and Griffiths, M. (2007), *Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia*, Social Policy Research Centre

<b>Deprivation of items due to cost</b>	<b>%</b>
Able to have periodic dental check-ups	49.8
Have leisure activities in a holiday	28.1
Can consult private doctor in case of an emergency without waiting for public outpatient service	24.8
Can go to the teahouse at times during leisure hours	22.4
Can have one set of decent clothes	19.5
Can travel to and back from hospital by taxi when needed	19.1
Children can participate in extra-curricular activities	18.3
Able to consult Chinese medicine practitioner when needed	15.9
Able to purchase medicine prescribed by doctors	15.2
Have bathroom inside a self-contained apartment, with no need to share with other families	12.8
Able to attend vocational training	11.2
Able to visit hometown if needed	10.8
Can buy one or two pieces of new clothes in a year	10.8
Have the opportunity to learn computer skills	10.0
Can offer a gift of money at a wedding	8.8
Able to visit relatives and friends by transportation	5.7
Weaker elderly people can receive adequate services if needed	5.5
Have sufficient living space at home, with no need to stay in bed all day	5.5
Can give <i>lai see</i> to friends and relatives during Chinese New Year	4.6
Children can buy reference books and supplementary exercise books	4.2
Have air-conditioner at home for relief in hot weather	3.3
Have fresh fruit at least once a week	2.5
Have breakfast every day	2.5
Children have school uniforms of a proper size every year	2.2
Children have access to computer and internet at home	1.1
Have a safe living environment without any structural danger	1.4
Have a refrigerator at home	1.4
Have a television at home	1.4
Children can learn computer skills	1.3
Can pay for eyeglasses if needed	1.0
Have a mobile phone	0.7
Have enough warm clothing in cold weather	0.4
Have at least one window at home	0.4
Can have a hot shower in cold weather	0.4

5.1.3 The higher incidence rates indicated that despite the growing prosperity in Hong Kong, low-income workers and their families were unable to afford items regarded as essential by the majority of the population.

5.1.4 Many of the low-income workers and their families experienced more than one deprivation at a time. Studying multiple deprivations was crucial to investigate the nature and severity of problem faced by the low-income workers and their families.

5.1.5 The deprivation score<sup>11</sup> was derived by adding the number of essential items that a family lacked because they could not afford them. The mean deprivation score was 3.23, while a score of 4.32 was noted for families with children aged 12 or below. The findings reinforced that families with children faced high levels of deprivation.

Deprivation score and children	Mean deprivation score
Total	3.23
Had children aged 12 or below	4.32
Did not have children aged 12 or below	2.86

5.1.6 By taking household composition into account, the total household income was equalised by using the modified Organisation for Economic Cooperation and Development (OECD) Equivalence Scale, defined as Equivalence Income<sup>12</sup>. Five percentile groups were classified and the corresponding mean deprivation scores were compiled. The results revealed that there was a clear gradient to deprivation. Those in the lowest equalised income groups were on the highest level of deprivation (4.21). A sharp decrease was noted between percentile group 3 and 4, with the mean deprivation score declining from 3.80 to 2.75.

5.1.7 It was observed that those experiencing three or more forms of deprivation were living in a deprived situation. Therefore, in this study, **deprivation is defined as the status of a household missing out on THREE or MORE essential items.**

Percentile groups	Equivalence Income Range		Mean deprivation score
	Maximum	Minimum	
1	3,883	400	4.21
2	4,944	3,889	4.21
3	6,071	5,000	3.80
4	7,750	6,080	2.75
5	15,200	7,826	1.25

11 No weighting was applied for compiling the deprivation index.

12 The modified OECD Equivalence Scale was adopted, which the equalised size of each household was established by attributing a coefficient equal to 1 to the first adult, 0.5 to each subsequent adult, and 0.3 to each child (younger than 14 years).



5.1.8 Of the respondents, 45.3 per cent, or 84,996 families, were deprived of three or more items; 36.5 per cent of four or more items; and 31.4 per cent of five or more items.

5.1.9 Among the 69.9 per cent of families whose household income had increased in T2, 40.5 per cent (53,134 families) experienced three or more forms of deprivation, with a higher mean deprivation score of 2.90.

Number of items lacking due to cost	Total	Increase of household income	
	%	N (Total =131,125)	%
0	25.7	35,550	27.1
1 or more	74.3	95,576	72.9
2 or more	54.2	65,519	50.0
3 or more	45.3	53,134	<b>40.5</b>
4 or more	36.5	42,626	32.5
5 or more	31.4	36,123	27.5
6 or more	23.1	26,559	20.3
7 or more	16.8	18,407	14.0
8 or more	11.7	13,154	10.0
Mean deprivation score	3.23	-	2.90

5.1.10 Families with children aged 12 or below experienced more deprivation: 42.8 per cent of respondents with children aged 12 or below experienced five or more items of deprivation, compared to 27.5 per cent, for families without children.

Number of items lacking due to cost	Total (%)	With children aged 12 or below	Without children aged
0	25.7	18.9	28.0
1 or more	74.3	81.1	72.0
2 or more	54.2	64.2	50.8
3 or more	45.3	58.7	40.7
4 or more	36.5	48.6	32.5
5 or more	31.4	42.8	27.5
6 or more	23.1	33.0	19.7
7 or more	16.8	25.7	13.8
8 or more	11.7	20.4	8.8

5.1.11 Comparing the incidence of deprivation across low-income families with or without children, the results showed that the proportion experiencing three or more items of deprivation was higher for families with children aged 12 or below.

Deprivation, analysed by factor of children	Number of items lacking due to cost	
	2 or less	3 or more
With no children aged 12 or below	59.3	40.7
With children aged 12 or below	41.3	58.7
1 child	49.6	50.4
2 children	40.9	59.1
3 children	23.2	76.8
4 children	0.0	100.0

5.1.12 The relationship between poverty and low pay was not always straightforward, primarily due to differences of definition and the resulting differences in measurement. Low pay was concerned with an individual's gross wage earnings, while poverty was typically related to net disposable income of a household, adjusted for the size and composition of the household.<sup>13</sup> In order to respond to the concerns, our sampling targeted respondents with low wages and also living in poor families so as to investigate the relationship between poverty and low pay.

5.1.13 It was clear that low pay increased the probability of poverty. Comparing different SMW hourly rate groups, a gradual increase in mean deprivation score was observed when the hourly rate were near to the initial SMW at \$28. In fact, a sharp decrease was noted for those respondents with an hourly rate of \$32 or above, with the mean deprivation score declining from 3.76 to 2.42.

SMW (hourly rate)	Mean deprivation score
\$28 - 29.9	3.26
\$30 - 31.9	3.76
\$32 - 33.9	2.78
\$34 or above	2.42

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13 International Labour Offices, Global Wage Report 2010/11: Wage policies in times of crisis

## 5.2 How to cope with basic living expenses

5.2.1 A Likert scale of 10 was adopted, with “1” denoting “totally unable” and “10” denoting “totally able”: 42.7% of respondents indicated they could meet the expenses required for daily living in T1, scoring 6 or above, while the corresponding percentage was higher at 56.6 per cent in T2.

Ability to meet daily expenses	T1 (%)		T2 (%)	
	Score 6 or above (%)	Mean score	Score 6 or above (%)	Mean score
Can meet daily personal living expenses	42.7	5.03	56.5	5.73
Can meet daily household expenses	51.9	5.59	58.6	5.94

5.2.2 Only 2.5 per cent of respondents reported that they had another job to increase their income, excluding their existing job in T2. The average number of weekly working hours was 13.8 and the average monthly wage was \$2,435.

Number and type of jobs	T1 (%)	T2 (%)
Only one job	97.1	95.0
Have a second job	1.1	2.5
Job nature		
<i>Waiter</i>	30.9	17.6
<i>Cleaning worker/Domestic helper</i>	42.1	36.2
<i>Health care worker</i>	13.5	0.0
<i>Lifeguard</i>	0.0	14.1
<i>Real estate agent</i>	0.0	14.1
<i>Collecting recyclables</i>	0.0	6.1
<i>Meal delivery</i>	0.0	5.9
<i>Refused to answer</i>	13.5	5.9
Average number of weekly working hours	7.5	13.8
Average monthly wage	\$948	\$2,435
Refused to answer	1.8	2.5

## 5.3 Family life

5.3.1 **Family relationship:** A Likert scale of 10 was adopted, with “1” denoting “very dissatisfied” and “10” denoting “very satisfied”. Most of the respondents were satisfied with their relationships with children, parents and family in both T1 and T2.

Relationships in the household	T1 (%)		T2 (%)	
	Score 6 or above (%)	Mean score	Score 6 or above (%)	Mean score
With child/ren	77.1	7.82	91.3	8.13
With parent(s)	91.2	7.70	93.1	7.98
With family	87.2	7.66	89.2	8.07

5.3.2 **Improvements in family life:** 59.5 per cent of respondents expressed that their overall family life had not improved after the introduction of SMW, while 28.3 per cent said it had slightly improved and 4.3 per cent said it had greatly improved. No specific patterns were observed when analysed by the number of household members and whether the families had children aged 12 or below.

Improvement in family life, with factor of children (%)	Total	Without children aged 12 or below	With children aged 12 or below
Totally not improved	59.5	59.9	59.4
Slightly improved	28.3	28.3	28.2
Greatly improved	4.3	4.1	4.4
Refused to answer	7.9	7.7	8.0

Improvement in family life, analysed by household size (%)	Number of household members				
	1	2	3	4	5 or above
Totally not improved	41.9	74.9	51.1	62.3	59.7
Slightly improved	39.3	18.0	33.6	25.2	30.9
Greatly improved	8.5	0.0	6.2	3.9	4.5
Refuse to answer	10.3	7.1	9.1	8.7	4.9

5.3.3 Low-income workers and their families indicated that they allocated 56.8 per cent of their additional income on food, 43.7 per cent on children’s education, 40.9 per cent to their savings and 40.0 per cent on continued education or training.

Allocation of income	% of the additional income
Food	56.8
Children’s education	43.7
Savings	40.9
Continued education or training	40.0
Housing	36.1
Social entertainment	31.3
Durable goods	29.7
Health care	21.6
Others (e.g. transportation fee / haircut)	39.6

5.3.4 **Childcare:** Among the respondents with children aged 12 or below, 22.3 per cent left their children alone and supervised at home after school in T2.

Care of children	T1 (%)	T2 (%)
Children left home alone and supervised after school	24.6	22.3
Children looked after by family members or friends	75.4	73.5
Go to tutorials after school	0.0	4.2

## Chapter 6 | Assistance

### 6.1 Attitudes towards CSSA

6.1.1 In T2, 86.8 per cent of respondents agreed that the decision to apply for CSSA depended on one's individual needs and 71.4 per cent agreed that CSSA could help people in need to secure their basic living expenses. In addition, 76.8 per cent agreed that the provision of CSSA was the government's responsibility for poor people and 72.8 per cent agreed that applying for CSSA was a right.

Basic attitudes towards the purpose and responsibility of CSSA	T1 (%)		T2 (%)		p-value (t-test)
	Score 6 or above (%)	Mean score	Score 6 or above (%)	Mean score	
CSSA can help people in need to secure their basic living expenses	63.2	6.53	71.4	6.91	0.009
Applying for CSSA is a right	70.1	6.71	72.8	7.07	0.038
The decision to apply for CSSA depends on an individual's needs	77.9	7.37	86.8	7.96	0.000
The provision of CSSA for poor people is the responsibility of the government	74.7	6.94	76.8	7.40	0.024

6.1.2 In T2, 82.5 per cent of respondents agreed that they would apply for CSSA only if they were very desperate while 51.9 per cent agreed that not applying for CSSA was an expression of "character strength".

6.1.3 Furthermore, 42.6 per cent agreed that people applying for CSSA were a social burden and 54.2 per cent agreed that people who applied for CSSA would be discriminated against and misunderstood by others. In short, the decision to apply for CSSA is complex and difficult: social stigma, self-reliance ethos and different financial situations are key factors.

Public attitudes towards CSSA	T1 (%)		T2 (%)		p-value (t-test)
	Score 6 or above (%)	Mean score	Score 6 or above (%)	Mean score	
Applying for CSSA only if very desperate	78.2	7.52	82.5	7.68	.688
Not applying is an expression of “character strength”	43.6	5.35	51.9	5.87	.000
People applying for CSSA are a social burden	33.9	4.77	42.6	5.50	.000
People applying CSSA are discriminated against and misunderstood by others	56.4	5.86	54.2	5.95	.837

6.1.4 Of the respondents, 7.6 per cent received CSSA. A Likert scale of 10 was adopted, with “1” denoting “very ineffective” and “10” denoting “very effective”: 43.2 per cent of CSSA recipients indicated that the CSSA arrangement for disregarded earnings<sup>14</sup> acted as a work incentive, scoring 6 or above.

CSSA and ‘disregarded earnings’ as a work incentive	T1 (%)	T2 (%)
Very ineffective	3.8	4.1
2	6.3	7.6
3	16.0	4.1
4	1.7	3.5
5	29.1	36.2
6	8.0	8.2
7	10.5	13.1
8	12.2	11.7
9	0.0	2.0
Very effective	10.5	8.2
Refused to answer	2.1	1.5
Mean score (p-value of t-test = 0.693)	5.51	5.69

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14 SWD: The maximum of disregarded earnings is \$2,500 if the income is more than \$4,400.

6.1.5 The CSSA arrangement of disregarded earnings remained unchanged after the introduction of SMW. Only 12.5 per cent of CSSA recipients indicated that they had increased their working hours; 81.9 per cent reported no change in working hours in T2.

<b>Change in work hours among CSSA recipients</b>	<b>T1 (%)</b>	<b>T2 (%)</b>
Increased in number	25.1	12.5
Decreased in number	23.2	2.0
Unchanged	49.6	81.9
Refused to answer	2.1	3.5

6.1.6 Of the CSSA recipients, 42.0 per cent expressed that they were motivated to withdraw from CSSA in T2, scoring 6 or above. The mean score was 5.84 in T2 and 3.92 in T1.

<b>Motivation to withdraw from CSSA</b>	<b>T1 (%)</b>	<b>T2 (%)</b>
Not motivated	22.8	8.2
2	14.3	3.5
3	4.2	2.0
4	2.1	1.5
5	28.1	37.9
6	8.0	11.7
7	10.1	6.4
8	2.1	5.5
9	2.1	4.1
Very motivated	0.0	14.3
Refused to answer	6.3	5.0
Mean score (p-value of t-test =0.000 )	3.92	5.84



## 6.2 Other assistance

6.2.1 Of the respondents, 75.5 per cent were aware of the Work Incentive Transport Subsidy scheme and 60.3 per cent were aware of short-term food assistance (food banks).

T2 (%)	Know	Did not know	NA
Home-based childcare programmes	10.7	13.8	75.5
After-school care programmes	13.8	12.9	73.3
Rental Assistance Scheme for public housing	45.7	27.4	26.9
Food banks	60.3	32.4	7.3
Work Incentive Transport Subsidy scheme	75.5	16.0	8.5

6.2.2 Among those aware of the assistance, the majority did not apply. 7.8% and 5.9% had successfully applied the after-school-care assistance and the rent assistance scheme for public housing respectively.

T2 (%)	Did not apply	Applied but not successful	Applied and successful	Refuse to answer
Home-based child care programmes	94.2	1.0	4.7	0.0
After school care programme	90.3	1.9	7.8	0.0
The Rent Assistance Scheme for public housing	88.7	4.7	5.9	0.7
Food bank	95.0	0.2	3.8	1.1
Work incentive transport subsidy scheme	91.0	3.2	4.9	0.9

## Chapter 7 | Conclusion

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### 7.1 *Living situation*

7.1.1 With the introduction of the Ordinance, 69.9 per cent of low-income workers and their families indicated that their household income increased from T1 to T2. The average income of individual workers slightly increased, from \$7,158 in T1 to \$7,804 in T2, and 19.1 per cent left the workforce. Additional members of the families joined the workforce during the period, increasing from 31.2 per cent in T1 to 46.5 per cent in T2. This income increased significantly, from \$7,207 per month in T1 to \$10,818 in T2, on average: this income constituted most of the increase in household income in T2.

7.1.2 The incidence of deprivation was expressed as a percentage of the total sample. The items with the most severe deprivation were “able to have a periodic dental check-up” (49.8 per cent), “have leisure activities in a holiday” (28.1 per cent), and “can consult private doctor in case of an emergency without waiting for public outpatient service” (24.8 per cent).

7.1.3 The deprivation index was derived by adding the number of essential items that each family lacked because they could not afford them. The mean deprivation score was 3.23 for all low-income families, while a higher score of 4.32 was noted for families with children aged 12 or below. The findings reinforced that households with children faced higher levels of deprivation.

7.1.4 The results compiled by the equivalence household income revealed that low-income families experiencing three or more items of deprivation were living in a deprived situation: 45.3 of households experienced three or more items; 36.5 per cent experienced four or more; and 31.4 per cent experienced five or more. Although 69.9 per cent of families reported an increase of household income, 40.5 per cent of this group (accounting for 53,134 families) continued to experience deprivation.

7.1.5 Comparing different SMW hourly rate groups, a gradual increase in the mean deprivation score was observed when the hourly rate was near the initial SMW of \$28. A sharp decrease was noted for those respondents with an hourly rate of \$32 or above, with the mean deprivation score declining from 3.76 to 2.42.

7.1.6 Regarding improvements in family life, 59.5 per cent of respondents expressed that their overall family life had not improved with the introduction of the Ordinance, while 28.3 per cent said there were slight improvements and 4.3 per cent said there were great improvements.

## **7.2** *Employment terms*

7.2.1 Regarding the employment situation, 69.4 per cent had not changed their job between T1 and T2; 11.5 per cent had a job change; and 6.4 per cent respondents were employed in T1 but had resigned or were terminated in T2.

7.2.2 While 69.4 per cent of respondents stayed in the same job from T1 to T2, terms of employment changed: 56.3 per cent were employed on a permanent basis in T1 and only 46.7 per cent in T2. Payment terms also changed: in T1, 68.9 per cent were paid monthly and 18.4 per cent hourly; in T2, 53.1 per cent were paid monthly, 26.6 per cent hourly and 15.8 per cent daily.

7.2.3 Among the 69.4 per cent of respondents in the same job from T1 to T2, the hourly wage had significantly increased from \$20.9 to \$29.1. However, the number of monthly working hours also decreased significantly, from 250.1 hours to 236.2 hours. In addition, benefits were often deprived between T1 and T2: respondents reported a significant decrease in paid meal breaks (46.6 per cent) and paid rest days (15.0 per cent).

## **7.3** *Assistance*

7.3.1 Most respondents agreed that the decision to apply for CSSA depended on people's individual needs, that CSSA could help people in need to secure their basic living expenses, that providing CSSA was the responsibility of the government for poor people, that applying for CSSA was a right, and that they themselves would only apply for CSSA if they were very desperate.

7.3.2 About half of the respondents agreed that not applying for CSSA was an expression of "character strength", that people applying for CSSA were a social burden, and that people who applied for CSSA would be discriminated against and misunderstood by others. In short, the decision to apply for CSSA is complex and difficult: social stigma, self-reliance ethos and different financial situations are key factors.

7.3.3 Among the respondents, 7.6 per cent received CSSA, with 43.2 per cent of them indicating that the arrangements for disregarded earnings under the scheme acted as a work incentive. In addition, 42.0 per cent expressed that they were motivated to withdraw from CSSA in T2 since the arrangements of disregarded earnings had remained unchanged.

# Appendix | Questionnaire

## 樂施會

### 低收入家庭的生活狀況意見調查－跟進訪問

#### 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的生活狀況意見調查，首先，我們很感謝你的較早前的參與，在是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. 住戶資料

A1. 自從本年 5 月 1 日起，你有沒有搬屋？

1  沒有

2  有，a. 你現在的住屋類型是：

1  私樓（整個單位）

6  自置私人樓

2  私樓（獨立廚廁；劏房或套房）

7  街頭露宿

3  私樓（間房；廚廁共用）

8  床位

4  公屋

9  寮屋

5  居屋

10  其他，請註明： \_\_\_\_\_

b. 搬屋的原因： \_\_\_\_\_

A2. 住戶成員人數： \_\_\_\_\_

成員編號		戶主	配偶	3	4	5	6
A3.	<b>與戶主關係</b> 1 <input type="checkbox"/> 配偶 2 <input type="checkbox"/> 子女 3 <input type="checkbox"/> 孫 4 <input type="checkbox"/> 父母 5 <input type="checkbox"/> 兄弟姊妹 6 <input type="checkbox"/> 前輩親屬 7 <input type="checkbox"/> 同輩親屬 8 <input type="checkbox"/> 晚輩親屬 9 <input type="checkbox"/> 其他，請註明： _____						
A4.	<b>性別：</b> 1 <input type="checkbox"/> 男      2 <input type="checkbox"/> 女						
A5.	<b>年齡：</b>						
A6.	<b>婚姻狀況：</b> 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.	<b>在港居住年期：</b> 1 <input type="checkbox"/> 自出生至今    2 <input type="checkbox"/> _____ 年						
A8.	<b>你及你的家庭成員有沒有殘障？</b> 1 <input type="checkbox"/> 有殘障(身體活動能力受限制、視覺或聽覺有困難、語言表達有困難、精神病、智障、自閉症等) 2 <input type="checkbox"/> 沒有任何殘障						
A9.	<b>經濟活動狀況：</b> 1 <input type="checkbox"/> 僱員 2 <input type="checkbox"/> 自僱（並沒有僱用他人或受僱於人的人） 3 <input type="checkbox"/> 僱主（最少僱用一人為其工作的人） 4 <input type="checkbox"/> 學生 5 <input type="checkbox"/> 家務料理者 6 <input type="checkbox"/> 退休人士 7 <input type="checkbox"/> 沒有做事／失業						

## B. 如何應付生活

- B1. 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
- B2. 你認為你的家庭成員能夠應付得到家庭日常生活嘅開支嗎? (10 是十分能夠; 1 是十分不能夠) \_\_\_\_\_分
- B3. 過去一年, 除現在的工作外, 你有沒有找其他工作增加收入?
- 1  沒有
- 2  有
- a. 工作性質: \_\_\_\_\_ (包括拾荒/拾舊物(報紙、紙皮、汽水罐等)變賣賺錢)
- b. 平均每星期的工作時數: \_\_\_\_\_
- c. 平均每月的薪金: \_\_\_\_\_
- B4. (如有十二歲或以下之子女)
- a. 請問子女放學回家後, 有沒有家人或朋友照顧呢?
- 1  沒有
- 2  有, 是誰? \_\_\_\_\_
- 3  其他情況, 請註明: \_\_\_\_\_
- b. 你對現時有關托管的服務有什麼意見: \_\_\_\_\_(
- B5. 你覺得自己同仔女嘅關係點呢(10 分非常好; 1 分非常差) \_\_\_\_\_分 (88= 不適用)
- B6. 你覺得自己同父母嘅關係點呢(10 分非常好; 1 分非常差) \_\_\_\_\_分 (88= 不適用)
- B7. 你覺得自己同家庭嘅關係點呢(10 分非常好; 1 分非常差) \_\_\_\_\_分
- B8. 你認為最低工資對你整體家庭生活有多大改善? (只問有因最低工資而增加收入的個案)
- 1  完全沒有改善(轉答 B10)    2  有少少改善    3  有很大改善
- B9. 請問你將新增的收入用在何處及所佔百份比 (可選多項)
- 1  食物 \_\_\_\_\_%
- 2  子女教育 \_\_\_\_\_%
- 3  個人進修或培訓 \_\_\_\_\_%
- 4  醫療保健 \_\_\_\_\_%
- 5  住屋 \_\_\_\_\_%
- 6  購買耐用品(如衣履、電器) \_\_\_\_\_%
- 7  娛樂社交 \_\_\_\_\_%
- 8  儲蓄 \_\_\_\_\_%
- 9  其他: \_\_\_\_\_%

B10. 在下列與住屋、食物及衣服有關的項目，你的家庭是否有擁有或達到那項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 居住環境安全，沒有結構性的危險	3□	2□	1□	1□	2□
b) 家裡有活動空間，不用整天「屈」在床上	3□	2□	1□	1□	2□
c) 在家裡，不用和其他家庭共用洗手間	3□	2□	1□	1□	2□
d) 家裡最少有一個窗口	3□	2□	1□	1□	2□
e) 間中到茶樓飲茶	3□	2□	1□	1□	2□
f) 每天有早餐吃	3□	2□	1□	1□	2□
g) 一星期最少吃一次新鮮水果	3□	2□	1□	1□	2□
h) 一年可以買一至兩件新衫	3□	2□	1□	1□	2□
i) 可以有一套體面的衣服	3□	2□	1□	1□	2□
j) 天氣寒冷時有足夠的禦寒衣物	3□	2□	1□	1□	2□

B11. 在下列與醫療有關的項目，你的家庭是否有/達到該項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 體弱長者如有需要可以得到照顧服務	3□	2□	1□	1□	2□
b) 有需要時，可坐的士往返醫院	3□	2□	1□	1□	2□
c) 如有需要，向中醫求診	3□	2□	1□	1□	2□
d) 定期檢查牙齒	3□	2□	1□	1□	2□
e) 有急病時，不用輪候街症，可向私家西醫求診	3□	2□	1□	1□	2□
f) 有能力購買醫生處方的藥物	3□	2□	1□	1□	2□

B12. 在下列與社會聯繫有關的項目，你的家庭是否有/達到該項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 能乘搭交通工具探望親友	3□	2□	1□	1□	2□
b) 有需要時，可以回鄉探親	3□	2□	1□	1□	2□
c) 親友結婚時能夠支付賀禮	3□	2□	1□	1□	2□
d) 過年時能夠封利是給親友	3□	2□	1□	1□	2□
e) 有手提電話	3□	2□	1□	1□	2□
f) 放假時可以參與餘暇活動	3□	2□	1□	1□	2□

B13. 在下列培訓有關的項目，你是否有/達到該項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 修讀提昇工作技能的課程	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
b) 學習使用電腦	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>

B14. 在下列教育有關的項目，你的家庭是否有/達到該項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 子女學習使用電腦	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
b) 子女購買課外書、補充練習等的費用	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
c) 子女每年有合身的校服穿	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
d) 子女在家中使用電腦及互聯網	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
e) 子女能夠參加需繳費的課外活動	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
f) 在職家長如有需要，可使用托兒服務	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>

B15. 在下列與日常起居生活有關的項目，你是否有/達到該項生活條件？若沒有，是否因為不能負擔？

	你是否有/達到這項生活條件？			如你沒有，是否因為你負擔不起？	
	如沒有				
	不適用	有	沒有	是	否
a) 家裡有電視機	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
b) 天氣炎熱時，家裡有冷氣機降溫	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
c) 家長中有一部照相機	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
d) 家裡有雪櫃	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
e) 天氣寒冷時可以沖熱水涼	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
f) 如有需要，可配眼鏡	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>

**C. 對其他援助低收入家庭的社會保障政策**

(詳情可參閱示咭 3)	C1.	C2.	C3.	C4.
	你知不知道有以下的社會保障政策? 1=知道 2=不知道 3=不適用	如知道, 你有沒有申請? 1=沒有申請 2=有申請但沒有成功 3=有申請並成功	沒有申請者 沒有申請的原因;	申請並成功人士 對家庭的幫助: (1)完全沒有幫助 (2)頗為沒有幫助 (3)少許沒有幫助 (4)少許有幫助 (5)頗有幫助 (6)十分有幫助
a. 社區褓姆計劃 (只供需要供養子女者)				
b. 課餘託管計劃 (只供需要供養子女者)				
c. 公屋租金援助				
d. 食物銀行				
e. 鼓勵就業交通津貼計劃				



## D. 對生活保障的觀念

請問你認唔認同，以下所提的一些講法呢 (10 分完全認同；1 分完全唔認同)？

- D1. 綜援可以幫助有需要人士作為他們基本的生活保障 \_\_\_\_\_分
- D2. 唔係走投無路，都唔會申領綜援 \_\_\_\_\_分
- D3. 唔申領綜援係「有骨氣」的表現 \_\_\_\_\_分
- D4. 申領綜援係市民應有嘅權利 \_\_\_\_\_分
- D5. 領取綜援是由於自己有實際需要 \_\_\_\_\_分
- D6. 提供綜援是政府對窮人的責任 \_\_\_\_\_分
- D7. 申領綜援人士是社會的包袱 \_\_\_\_\_分
- D8. 申領綜援人士要承受周遭的歧視及誤解 \_\_\_\_\_分

D9. 你的家庭現在有沒有領取綜援？

1  沒有

2  有

- a. 你認為綜援下的「豁免計算入息制度」15 有多大程度鼓勵受助人出外工作？(10 分最大程度；1 分完全沒有作用) \_\_\_\_\_分
- b. 你認為當實施最低工資後，但「豁免計算入息制度」仍維持不變，你會否改變你現在的工作時數？
- 1  會，增加工作時數
- 2  會，減少工作時數
- 3  不會改變
- 請說明原因： \_\_\_\_\_
- c. 你認為當實施最低工資後，但「豁免計算入息制度」仍維持不變，你一家又有多意欲離開綜援？(10 分最大程度；1 分完全不會) \_\_\_\_\_分

## E. 人資料及工作狀況：

E1. 教育水平

- 1  從未入學
- 2  私塾
- 3  初小 (小一至小三)
- 4  高小 (小四至小六)
- 5  初中 (中一至中三)
- 6  高中 (中四至中五)
- 7  大專 / 專科 / 預科 (中六至中七)
- 8  大學或以上
- 9  其他，請註明： \_\_\_\_\_

15 領取綜援不少於 3 個月的個案，不論受助人的類別，均可享有豁免計算入息的安排。

- (1) 全數豁免計算首月入息 — 受助人從新工作賺取的首月入息可獲全數豁免計算，但受助人必須在過去兩年內未獲此項豁免
- (2) 每月豁免計算的入息 — 受助人每月賺取的入息，部分可獲豁免計算，最高豁免計算金額為 2,500 元。入息的首 600 元，可獲全數豁免；其後 3,800 元，可獲半數豁免

E2. 自從本年 5 月 1 日起，你有沒有轉過工(包括長工及兼職)?

1  沒有 (跳答 E3)

2  有

a. 你轉過多少份工(包括長工及兼職)?

1  一份

3  三份

2  兩份

4  四份或以上

b. 就你最近 (最多三份) 轉工前的工作，那些原因導致你轉工呢? (不讀選項)

	原因
第一份	
第二份	
第三份	

1. 因最低工資實施，而導致工作時間太長
2. 因最低工資實施，而導致工作量太大
3. 因最低工資實施，而導致開工不足
4. 因最低工資實施，而導致公司精簡人手
5. 因最低工資實施，而導致公司另聘條件較佳的人(如:較年輕、學歷較高等)去取代現有員工
6. 因最低工資實施，而導致工作不穩定
7. 因最低工資實施，而導致的其他原因 (請在原因列內寫上原因)
8. 非因最低工資實施，而導致的原因 (請在原因列內寫上原因)

c. 你最近一次轉工的工資變化?

1  增加

2  不變

3  減少

d. 現時的就業情況: 1  就業中

2  待業，待業多久? \_\_\_\_\_

E3. 自從本年 5 月 1 日起，你沒有找過工作?

1  沒有

2  有，a. 有沒有遇到困難?

1  沒有

2  有，原因 (可選多項)

1  學歷不足

7  所屬行業式微

2  工作經驗不足

8  個人技能不足

3  工傷

9  照顧家中子女/家人

4  年齡歧視

10  沒有足夠的車資援助

5  種族歧視

11  其他 \_\_\_\_\_

6  殘疾歧視

E4. 你過去三十日/對上一份工作從事什麼行業和職位?

	行業 (如飲食業、建造業、零售業等)	職位 (如文員、售貨員、清潔工、雜工等)
a. 主要工作		
b. 兼職		
c. 兼職		

E5. 你主要工作任職的公司/機構是屬於哪一個性質？

- 1  私人公司  
2  政府部門  
3  公營機構  
4  資助及社會福利機構
- 5  福利企業  
6  個人或家居僱主  
7  其他，請註明：\_\_\_\_\_

E6. 請問你的受僱形式是：

- 1  長期受僱  
2  合約僱員，合約期為\_\_\_\_\_月  
3  長期散工（符合法例「418」規定，但未必有穩定的工作）  
4  臨時及零碎散工（不符合法例「418」規定，沒有穩定的工作）  
5  自僱人士（自願）  
6  自僱人士（非自願，如僱主要求）

E7. 你主要的工作的計薪形式是：(可選多項)

- 1  月薪  
2  日薪  
3  時薪  
4  底薪加佣金/獎金/花紅/小費  
5  計件/按完成工作量  
6  其他，請註明：\_\_\_\_\_

### 只問月薪

E8.

過去一個月／對上一份工作，該月薪金為多少？	港幣_____元
過去一個月／對上一份工作，該月工作幾多天？	_____日
過去一個月／對上一份工作，每天工作幾多個鐘(不包括膳食時間)?	_____小時
過去一個月／對上一份工作，平均每天工作的膳食時間有幾多？	_____分鐘
現時膳食的時間有沒有計算薪金？	1 <input type="checkbox"/> 有 2 <input type="checkbox"/> 沒有
過去一個月／對上一份工作，有多少天有薪的休息日(不包括年假及公眾假期)?	_____日
最低工資實施後，有沒有取消勤工獎?	1 <input type="checkbox"/> 有 2 <input type="checkbox"/> 沒有 3 <input type="checkbox"/> 不適用
預期今年有沒有花紅／雙糧?	1 <input type="checkbox"/> 有_____元 2 <input type="checkbox"/> 沒有 3 <input type="checkbox"/> 不知道
有沒有將花紅／雙糧平均在每月發放，以彌補因最低工資引申的加幅?	1 <input type="checkbox"/> 有_____元 2 <input type="checkbox"/> 有花紅／雙糧，但沒有在每月發放

3 □□本身沒有花紅／雙糧

## 只問日薪

E9.

過去一個月／對上一份工作，返幾多日工？	_____日
過去一個月／對上一份工作，每日返幾多個鐘(不包括膳食時間)？	_____小時
過去一個月／對上一份工作，每日工作的膳食時間有幾個鐘？	_____小時
現時膳食的時間有沒有計算薪金？	1 <input type="checkbox"/> 有 2 <input type="checkbox"/> 沒有
過去一個月／對上一份工作，平均每日人工幾多？	港幣_____元

## 只問時薪

E10.

過去一個月／對上一份工作，時薪幾多？	_____元
過去一個月／對上一份工作，平均每星期工作幾個鐘？	_____小時

## 只問底薪加佣金/獎金/花紅/小費的計酬方式

E11.

過去一個月／對上一份工作，底薪為多少？	港幣_____元
過去一個月／對上一份工作，佣金／獎金／小費為多少？	港幣_____元
最低工資實施後，有沒有取消勤工獎？	1 <input type="checkbox"/> 有 2 <input type="checkbox"/> 沒有 3 <input type="checkbox"/> 不適用
預期今年有沒有花紅／雙糧？	1 <input type="checkbox"/> 有_____元 2 <input type="checkbox"/> 沒有 3 <input type="checkbox"/> 不知道
有沒有將花紅／雙糧平均在每月發放，以彌補因最低工資引申的加幅？	1 <input type="checkbox"/> 有_____元 2 <input type="checkbox"/> 有花紅／雙糧，但沒有在每月發放 3 <input type="checkbox"/> 本身沒有花紅／雙糧
過去一個月／對上一份工作，平均每星期工作幾個鐘？	_____小時

## 只問件薪/按完成工作量

E11.

過去一個月／對上一份工作，平均件薪為多少？	港幣_____元
過去一個月／對上一份工作，平均每月可完成多少件工作？	_____件
過去一個月／對上一份工作，平均每月收入為多少？	港幣_____元
過去一個月／對上一份工作，平均每星期工作幾個鐘？	_____小時

**F. 經濟狀況：**

跟住我想同你傾下你家庭嘅收入狀況。		F1.
		家庭平均每月收入： (示咗 4, 88=不適用)
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.	綜緩	
j.	高齡津貼 (生果金) [高齡津貼每月為\$1,000]	
k.	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]	
l.	鼓勵就業交通津貼	
m.	其他家庭成員的收入	
n.	其他收入	
o.	總收入	

跟住我想同你傾下你家庭嘅支出狀況。		F2.
		家庭平均每月支出： (示咗 4, 88=不適用)
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 (包括出外用膳同嚟屋企用膳嘅費用)	
d.	交通費用 (包括搭車)	
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 (請列出： )	
j.	總開支	

F3. 據你了解，直至依家為止，你(及你的家庭)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，大約是多少？

- |  |   |
|--|---|
| 1 <input type="checkbox"/> 少過 1 萬      | 5 <input type="checkbox"/> 10 萬—少過 15 萬 |
| 2 <input type="checkbox"/> 1 萬—少過 3 萬  | 6 <input type="checkbox"/> 15 萬—少過 25 萬 |
| 3 <input type="checkbox"/> 3 萬—少過 5 萬  | 7 <input type="checkbox"/> 25 萬—少過 50 萬 |
| 4 <input type="checkbox"/> 5 萬—少過 10 萬 | 8 <input type="checkbox"/> 50 萬或以上      |

- 全卷完 -