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LABOUR AND WELFARE BUREAU  
GOVERNMENT SECRETARIAT

Central Government Offices  
Tim Mei Avenue  
Tamar, Hong Kong

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28 June 2013

Mr Colin CHUI  
Clerk to Panel  
Panel on Welfare Services  
Legislative Council Complex  
1 Legislative Council Road  
Central, Hong Kong

Dear Mr CHUI,

**Panel on Welfare Services  
Follow-up to meeting on 21 May 2013**

I refer to my letter of 3 June 2013 on the information concerning the reports of the five studies on retirement protection conducted by the Central Policy Unit (CPU). We advised that CPU had been preparing an updated report on the "Household Survey on Financial Disposition and Retirement Planning of Current and Future Generations of Retired Persons".

The updated report, titled "Retirement Planning and Financial Situation in Old Age", which is included in the Thematic Household Survey Report No. 52 by the Census and Statistics Department, has been published on 27 June. We enclose herewith a copy for Members' reference.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'L u u'.

(CHOW Wing-hang)  
for Secretary for Labour and Welfare

Encl.

c.c. Head, Central Policy Unit (Attn: Prof WONG Chack-kie)

## 9 退休計劃及老年經濟狀況

### Retirement planning and the financial situation in old age

9.1 在約 10 000 個經科學方法抽選的住戶中，所有在統計期間有 35 歲及以上成員（外籍家庭傭工除外）的住戶均為「退休計劃及老年經濟狀況」專題的目標訪問住戶。

9.2 在每個目標訪問住戶中，一名 35 歲及以上的住戶成員（外籍家庭傭工除外）會被隨機抽選，以進行訪問。根據目標受訪者的年齡、經濟活動身分及工作意向，會被分類為兩個組別：現正退休人士及未來退休人士（請參閱第 9.5 段的有關定義）。他們會被訪問及收集對下列各方面的意見及資料：

- (a) 一般經濟狀況（例如：擁有的資產類型和收入）；
- (b) 工作提供的退休保障；
- (c) 為退休後 / 年老時的金錢需要作出的預備；
- (d) 在退休後 / 年老時預期 / 現正由家人（包括不在香港居住的家人）提供的經濟支援；以及
- (e) 退休後移居到其他國家 / 地區的意向及其決定因素。

9.3 是項統計調查的數據搜集過程中，發現部分受訪者不願意透露部分有關他們經濟狀況的資料，特別是有關開支、負債及淨資產的資料。其後亦發現有關項目的數據有不規則的現象。為避免誤導數據使用者，並不適宜發布有關數據項目的統計數字。

9.4 是項專題是首次納入主題性住戶統計調查系列進行。

9.1 Within a scientific sample of some 10 000 households, all households with members aged 35 and over (excluding foreign domestic helpers) at the time of enumeration were target households for the topic on “retirement planning and the financial situation in old age”.

9.2 In each target household, a household member aged 35 and over (excluding foreign domestic helpers) was randomly selected for interview. The target respondents were first classified into two groups, namely, current generation of retired persons and future generation of retired persons (please see paragraph 9.5 for definitions) according to their age, economic activity status and intention to work. Their information and views on the following aspects were then collected:

- (a) General financial situation (e.g. type of assets owned and income);
- (b) Retirement protection from work;
- (c) Preparation or provisions made for meeting financial needs after retirement / in old age;
- (d) Expectation for / actual financial support from family members (including those members who are living outside Hong Kong) after retirement / in old age; and
- (e) Inclination towards emigration after retirement and factors affecting such decision.

9.3 In the course of data collection in the Survey, it was observed that some respondents showed reluctance in disclosing some information on their financial situation, particularly on expenditure, liability and net assets. Some irregularities in these data items were found subsequently. To avoid misleading data users, it is considered not appropriate to release statistics related to these data items.

9.4 This is the first time for inclusion of the topic in the Thematic Household Survey series.

## 概念及定義

9.5 本章中所涉及的主要名詞採用了以下的定義：

- 「現正退休人士」包括下列的 35 歲及以上人士：
  - 在統計時已經退休人士及曾經退休但在統計時有繼續工作的人士；及
  - 在統計時沒有打算工作的 65 歲及以上非從事經濟活動人士（退休人士除外）。
- 「未來退休人士」包括下列的 35 歲及以上人士：
  - 在統計時沒有打算工作的 35 至 64 歲非從事經濟活動人士（退休人士除外）；及
  - 就業人士（曾經退休但在統計時有繼續工作的人士除外）、失業人士和在統計時有打算工作的非從事經濟活動人士（退休人士除外）。
- 「強制性公積金（強積金）制度」是以僱傭為基礎的退休保障制度。除獲豁免人士外，凡年滿 18 歲至未滿 65 歲的一般僱員、臨時僱員以及自僱人士，均須參加強積金計劃。強積金制度旨在協助就業人士累積退休儲蓄。除獲得豁免，僱員及其僱主須因應最低及最高有關入息水平供款，各自作出相等於僱員收入 5% 的強制性供款。而自僱人士則須作出相等於其收入 5% 的強制性供款。然而，若僱員或自僱人士的收入少於最低有關入息水平（現時為 \$6,500），其本人則毋須作出強制性供款。但就僱員而言，其僱主仍需為該僱員作出強積金供款。若僱員或自僱人士的收入高於最高有關入息水平（現時為 \$25,000），其本人及其僱主（就僱員而言）不需為額外的收入作出強制性供款。〔注意：在統計調查期間，最高有關入息水平為 \$20,000〕。除若干特別情況外，計劃成員必須根據《強制性公積金計劃條例》的規定，到 65 歲才可以提取累算權益。

## Concepts and definitions

9.5 The definitions of key terms used in this chapter are given as follows :-

- “Current generation of retired persons” (CR) include persons aged 35 and over who were:
  - retired persons and persons who were still working after retirement at the time of enumeration; and
  - economically inactive persons (other than retired persons) aged 65 and over who had no intention to work at the time of enumeration.
- “Future generation of retired persons” (FR) include persons aged 35 and over who were:
  - economically inactive persons (other than retired persons) aged 35 to 64 who had no intention to work at the time of enumeration; and
  - employed persons (excluding persons who were still working after retirement at the time of enumeration), unemployed persons and economically inactive persons (other than retired persons) who had intention to work at the time of enumeration.
- “Mandatory Provident Fund (MPF) System” is an employment-based retirement protection system. Except for exempt persons, employees (regular or casual) and self-employed persons who are at least 18 but under 65 years of age are required to join an MPF scheme. The MPF System aims at assisting the working population in accumulating retirement savings. Unless exempted, an employer and an employee must each contribute 5% of the employee's relevant income to an MPF scheme as mandatory contribution, while a self-employed person must similarly contribute 5% of his relevant income. However, if the relevant income of the employee or the self-employed person concerned is less than the minimum relevant income (currently at \$6,500), he is not required to make MPF contribution himself, although his employer (in the case of an employee) still has to make MPF contribution for him. For a relevant employee or a self-employed person whose relevant income is above the maximum relevant income (currently at \$25,000), both he and his

- 「職業退休計劃」是由僱主自願為他們在香港的僱員設立的退休保障計劃。由於該計劃是自願設立，其管限規則是由個別僱主自行釐定。
- 「公務員退休金計劃」是政府為按可享退休金條款受聘的公務員，設有的退休金計劃。一般來說，公務員會於退休時或在退休金法例規定的其他情況下獲發退休金。公務員的退休金是根據退休金法例訂定的計算方法計算，方法是按該員的薪金、服務年資、及所屬退休金計劃下的退休金計算因子，計算出該員可領取的退休金。公務員可選擇把一定比例的退休金折算為一筆過的退休酬金，餘額則按月發放給該員，直至他逝世為止。
- employer (in the case of an employee) are not required to make mandatory contribution in respect of the excess relevant income. *[Note: The maximum relevant income was \$20,000 during the survey period.]* Except for some special circumstances, accrued benefits can be withdrawn when scheme members reach the age of 65, as stipulated in the Mandatory Provident Fund Schemes Ordinance.
- “Schemes under the Occupational Retirement Schemes Ordinance” are retirement protection schemes set up voluntarily by employers to provide retirement benefits for their employees in Hong Kong, and as such the governing rules are drawn up by individual employers.
- “Civil Service Pension Schemes” are Government pension schemes for civil servants who are serving on pensionable terms. Pension is normally granted to an officer when he retires from the service, or in other circumstances as provided under the pensions legislation. An officer's pension is calculated on the basis of his salary, length of service and pension factor under the respective pension schemes according to the prescribed formulae in the pensions legislation. An officer may choose to commute a certain percentage of his pension into a lump sum pension gratuity. The remaining part of the pension will be payable to the officer on a monthly basis until the officer passed away.

## 統計調查的主要結果

### 現正退休人士及未來退休人士的人口、社會及經濟特徵

9.6 在統計期間，估計約有 1 153 900 名現正退休人士及 3 000 000 名未來退休人士。  
(表 9.1a)

## Major findings of the survey

### Demographic and socio-economic characteristics of current and future generations of retired persons

9.6 At the time of enumeration, it was estimated that there were 1 153 900 persons who were current generation of retired persons (CR) and 3 000 000 persons who were future generation of retired persons (FR). (Table 9.1a)

## 年齡 / 性別

9.7 基於上文第 9.5 段的概念及定義，約四分之三的現正退休人士年齡為 65 歲及以上，餘下的現正退休人士(25.6%)年齡則介乎 35 至 64 歲。相反，未來退休人士中大部分的年齡介乎於 35 - 54 歲(74.9%)，其次為 55 - 64 歲(23.3%)及 65 歲及以上(1.8%)。(圖 9.1 及表 9.1a)

9.8 現正退休人士和未來退休人士的性別分布大致相若，約 52% 為女性及約 48% 為男性。(表 9.1a)

## 經濟活動身分

9.9 按經濟活動身分分析，大部分(81.3%)在現正退休人士組別內的是退休人士，只有 3.0% 有從事經濟活動(例如：到達退休年齡後繼續工作)。相反，約五分之四(79.8%)的未來退休人士有從事經濟活動(包括就業及失業人士)。(表 9.1b)

## 選定入息來源

9.10 關於統計時的個人入息來源，大部分(87.6%)有入息的現正退休人士稱有「綜合社會保障援助 / 傷殘津貼 / 高齡津貼」收入，8.4% 有「退休金 / 長俸」收入。基於上文第 9.5 段的概念及定義，絕大部分有入息的未來退休人士(96.6%)稱有「就業收入 / 花紅 / 房屋津貼」，而 4.7% 有「利息 / 股息 / 投資計劃收入」。(表 9.2)

## 每月個人入息

9.11 現正退休人士及未來退休人士兩個組別因為有著不同的組合成分(現正退休人士主要為老年人或退休人士，而未來退休人士則主要為在職人士)，兩者的每月個人入息亦有著不同分布。逾半數(55.9%)的未來退休人士每月個人入息為 \$10,000 及以上，而大部分(87.0%)的現正退休人士的每月個人入息為少於 \$7,000。現正退休人士及未來退休人士的每月個人入息中位數

## Age / sex

9.7 By virtue of the concepts and definitions in paragraph 9.5 above, about three-quarters of CR were persons aged 65 and over. The remaining (25.6%) were aged 35 to 64. On the contrary, the highest proportion of FR were those aged 35 - 54 (74.9%), followed by those aged 55 - 64 (23.3%) and aged 65 and over (1.8%). (Chart 9.1 and Table 9.1a)

9.8 The sex distribution among CR and FR was similar, with around 52% of females and 48% of males. (Table 9.1a)

## Economic activity status

9.9 Analysed by economic activity status, the majority (81.3%) of CR were retired persons and only 3.0% were economically active (e.g. persons continued to work after reaching their retirement age). On the contrary, about four-fifths (79.8%) of FR were economically active persons (including employed and unemployed persons). (Table 9.1b)

## Selected sources of income

9.10 On the sources of personal income at the time of survey, the great majority (87.6%) of CR who had income cited that they had "Comprehensive Social Security Assistance / Disability Allowance / Old Age Allowance"; and 8.4% had "retirement fund / pensions". By virtue of the concepts and definitions in paragraph 9.5 above, nearly all FR (96.6%) who had income cited that they had "employment earnings / bonus / housing allowance"; and 4.7% had "interest / dividend / income from investment plan". (Table 9.2)

## Monthly personal income

9.11 The distribution of monthly personal income differs between CR and FR owing to different composition of the two groups (with CR mainly comprising older, retired persons and FR mainly comprising employed persons). Over half (55.9%) of FR had monthly personal income of \$10,000 and above, while the majority (87.0%) of CR had income of less than \$7,000 a month. The median monthly personal income for CR and

分別為\$2,000及\$11,100。在是項統計調查中，每月個人入息並不包括同住家人的經濟支援。有關家人提供的經濟支援的資料分別載於下文第9.22段及9.23段。(表9.3a)

#### 自我評估經濟穩定狀況

9.12 與現正退休人士(38.1%)相比，未來退休人士有較高比例認為自己於統計時有穩定的個人經濟狀況(49.8%)。另一方面，在現正退休人士及未來退休人士中，兩者均有約4成認為個人經濟穩定狀況屬「一般」。(圖9.2及表9.3b)

### 工作提供的退休保障

#### 退休年齡 / 預期退休年齡

9.13 在統計調查中，曾經工作的現正退休人士會被問及退休年齡或停止工作年齡。另一方面，未來退休人士會被問及他們「預期」的退休年齡或停止工作年齡。在1 064 100名於退休前有工作的現正退休人士中，大部分(87.6%)於50歲及以上時退休 / 停止工作。至於該2 699 200名曾經工作或現時有工作的未來退休人士，近3成(28.9%)是 / 打算於50 - 64歲時退休 / 停止工作，另11.4%是 / 打算於65歲及以上時退休 / 停止工作。同時，31.2%表示「會工作直到沒有工作能力」及16.2%表示「視乎情況 / 未曾想過這問題 / 不知道」。(表9.4)

#### 退休保障計劃的類別

9.14 根據是項統計調查結果，在統計時約有3 763 400名35歲及以上曾經工作或在職人士。他們被問及退休前 / 現時的工作有否提供退休保障計劃及計劃類別(如有)。與現正退休人士相比，未來退休人士的工作有提供退休保障計劃的比例(79.2%)顯著大於現正退休人士的相應比例(33.6%)。(表9.5)

FR were \$2,000 and \$11,100 respectively. In the survey, monthly personal income does not include financial support from family member(s) living together. Information on family support from family member(s) is separately presented in paragraphs 9.22 and 9.23 below. (Table 9.3a)

#### Self-perceived financial stability

9.12 When compared with CR (38.1%), a relatively higher proportion of FR (49.8%) perceived that they were financially stable at the time of survey. On the other hand, about 40% of both CR and FR rated “average” in respect of their self-perceived financial stability. (Chart 9.2 and Table 9.3b)

### Retirement protection from work

#### Age / expected age of retirement

9.13 In the survey, persons in CR who had ever worked were asked about their retirement age or the age that they stopped working. On the other hand, persons in FR were asked about their age stopped working or “expected” retirement age. For those 1 064 100 persons in CR who had ever worked, the majority of them were retired / stopped working at the age of 50 and over (87.6%). Regarding those 2 699 200 persons in FR who had ever worked or were employed at the time of enumeration, nearly 30% (28.9%) cited that they stopped working or expected to retire at the age of 50 - 64 and another 11.4% at the age of 65 and over. Meanwhile, 31.2% indicated that they “would work until unable to work anymore” and 16.2% indicated “depended on situation / never think about it before / did not know”. (Table 9.4)

#### Type of retirement protection schemes

9.14 It was estimated that there were a total of 3 763 400 persons aged 35 and over who had ever worked or were employed at the time of survey. Those persons were asked whether their previous / current jobs provided retirement protection scheme and the type of scheme (if any). When compared with CR (33.6%), a significantly higher proportion of FR (79.2%) cited that they had retirement protection from work. (Table 9.5)

9.15 按退休保障計劃類別分析，大部分(68.4%)的未來退休人士表示受強制性公積金計劃保障，另有 7.1%及 4.0%分別受職業退休計劃及公務員退休金計劃保障。現正退休人士的相應百分比分別為 19.2%、9.3%及 5.0%。(表 9.5)

9.15 Analysed by type of retirement protection scheme, the majority (68.4%) of FR cited that they were protected by the Mandatory Provident Fund Schemes, 7.1% by the schemes under the Occupational Retirement Schemes Ordinance and 4.0% by Civil Service Pension Schemes. The corresponding figures for CR were 19.2%, 9.3% and 5.0% respectively. (Table 9.5)

### 為退休後 / 年老時的金錢需要作出的預備

### Preparation or provisions made for meeting financial needs after retirement / in old age

*有否為退休後 / 年老時的金錢需要作出預備(不包括工作提供的退休保障)*

*Whether had made preparations (excluding retirement protection from work) for financial needs after retirement / in old age*

9.16 除工作提供的退休保障外，2 392 400 名 35 歲及以上人士(佔所有 35 歲及以上人士的 57.6%)於統計時有為其退休後 / 年老時的金錢需要作出預備。他們最普遍提及的預備為「儲蓄及投資」(現正退休人士中有 39.1%提及，未來退休人士則有 50.9%)。至於其他的預備，較大比例(27.1%)的現正退休人士表示「養育子女並期望在年老時子女供養作回饋」，而未來退休人士則有較大比例(17.1%)表示「購買保障年老時可能出現的各種長期疾病的醫療及護理保險」。(表 9.6a)

9.16 Excluding retirement protection from work, 2 392 400 persons aged 35 and over (or 57.6% of all persons aged 35 and over) had made some preparations for their financial needs after retirement / in old age by the time of survey. "Savings and investment" was the most commonly cited way of preparation (as cited by 39.1% of CR and 50.9% of FR). For other ways of preparation, a higher proportion of CR (27.1%) indicated "raising children and expecting, in return, financial support from children in old age", whereas a higher proportion of FR (17.1%) cited "purchase of insurance to cover possible medical and health care expenses for chronic illness in old age". (Table 9.6a)

*開始預備退休後 / 年老時生活開支的年齡*

*Age started making provisions for financial needs after retirement / in old age*

9.17 所有未來退休人士均被問及開始預備退休後 / 年老時生活開支的年齡。在該 3 000 000 名未來退休人士中，約半數於 45 歲前已開始預備退休後 / 年老時的生活開支。另有 8.3%表示於 45 歲及以上時開始預備退休後 / 年老時的生活開支，而 39.1%則表示沒有計劃。(表 9.9)

9.17 All persons of FR were enquired about the age they started making / intended to make provisions for financial needs after retirement / in old age. Among those 3 000 000 persons in FR, about half of them had already made such provisions before they reached 45 years of age. While 8.3% had already made provisions at the age of 45 and above, another 39.1% cited that they had no plan to make provision yet. (Table 9.9)

*預計於到達退休年齡後會繼續工作或完全退休*

*Whether would continue working or retire completely after reaching the retirement age*

9.18 是項統計調查中，在職或有打算工作的人士會被問及會否於到達退休年齡後完全退休。在 2 453 600 名 35 歲及以上就業、失業及非從事經濟活動(退休人士除外)但有打算工作的人士中，38.7%表示於到達退休年齡後會完全退休，37.1%會繼續全職或兼職工作，而 24.2%則表示不知道。(表 9.10)

9.18 In the survey, persons who were employed or had intention to work at the time of enumeration were asked whether they would retire completely after reaching their retirement age. Among those 2 453 600 persons aged 35 and over who were employed, unemployed or economically inactive (other than retired persons) but had intention to work, 38.7% indicated that they would retire completely after reaching the retirement age. Another 37.1% indicated that they would continue working full-time or part-time; while 24.2% said they did not know yet. (Table 9.10)

*預計到達退休年齡後會繼續工作的最主要原因*

*Main reason for continuing working after reaching the retirement age*

9.19 在該 910 800 名 35 歲及以上預計於到達退休年齡後會繼續工作的人士中，最普遍提及會繼續工作的最主要原因為「為生活 / 經濟問題」(63.3%)。其次為「有助消磨時間」(21.1%)、「為興趣」(8.5%)及「工作有助身體健康」(5.7%)。(表 9.11)

9.19 Of those 910 800 persons aged 35 and over who had intention to continue working after reaching the retirement age, the most commonly cited reason was “to make a living / for financial reasons” (63.3%), followed by “to kill time” (21.1%), “for interests” (8.5%) and “working is beneficial to health” (5.7%). (Table 9.11)

## 預期 / 現正由家人提供的經濟支援

## Expectation for / actual financial support from family members

*對子女有責任供養父母的意見*

*Views on whether children should be responsible for providing financial support for parents*

9.20 大部分(約 8 成)的現正退休人士及未來退休人士均同意「子女是有責任供養父母」。(表 9.6b)

9.20 The majority (about 80%) of both CR and FR agreed that “children should be responsible for providing financial support for parents”. (Table 9.6b)

*被認為最應該負起退休後 / 年老時的生活保障的人士*

*Person perceived as the most responsible person for providing one's financial protection after retirement / in old age*

9.21 近半數(49.9%)的 35 歲及以上人士表示「自己」為最應該負起退休後 / 年老時的生活保障的人士(現正退休人士中有 39.2%提及，而未來退休人士則有 54.0%)，其次為「兒孫(包括同住或非同住兒孫及其配偶)」(19.0%)及「配偶」

9.21 Half (49.9%) of persons aged 35 and over perceived that “oneself” was the most responsible person for providing one's financial protection after retirement / in old age (as cited by 39.2% of CR and 54.0% of FR), followed by “children / grandchildren (irrespective of living



(10.2%)。少於 1 成的 35 歲及以上人士表示「政府」為最應該負起退休後 / 年老時的生活保障。與未來退休人士(8.0%)相比，現正退休人士有較大比例(13.4%)表示「政府」為最應該負起退休後 / 年老時的生活保障。(表 9.6c)

together or not and including their spouses)” (19.0%) and “spouse” (10.2%). While less than 10% of persons aged 35 and over cited that “Government” was the most responsible party, a comparatively higher proportion of CR (13.4%) did so when compared with FR (8.0%). (Table 9.6c)

*現時 / 預期家人每月平均供給的生活費*

*Average / expected amount of monthly financial support from family members*

9.22 約 7 成的現正退休人士(或 804 500 人)表示其家人(不論同住或非同住)現時有提供經濟支援，其中 16.7%表示由家人提供的每月平均生活費為\$1 - \$1,999，30.8%為\$2,000 - \$3,999，而 48.5%則為\$4,000 及以上。該些現正退休人士現時平均每個月由家人供給的生活費中位數為\$4,000。(表 9.8)

9.22 About 70% of CR (or 804 500 persons) indicated that their family members (irrespective of living together or not) currently provided financial support to them. Among them, 16.7% cited that the average amount of monthly financial support provided by family members was \$1 - \$1,999; 30.8% cited \$2,000 - \$3,999; and 48.5% cited \$4,000 and more. The median average amount of monthly financial support provided to those CR by their family members was \$4,000. (Table 9.8)

9.23 是項統計調查中，未來退休人士會被問及預期家人在其退休後 / 年老時提供的經濟支援。約 1 576 800 名未來退休人士(或 52.6%)預期有家人在退休後 / 年老時提供經濟支援，當中 20.1%表示不知道預期提供的生活費。另 5.9%表示預期提供的每月平均生活費為\$1 - \$1,999，23.9%為\$2,000 - \$3,999 及 49.1%為\$4,000 及以上。該些未來退休人士的預期家人每月平均供給的生活費中位數為\$4,800。(表 9.8)

9.23 In the survey, FR were asked about their expectation on financial support from family members after retirement/in old age. Some 1 576 800 persons in FR (or 52.6%) expected to have such support and 20.1% could not tell the amount at the time of survey. Another 5.9% expected that the average amount of monthly financial support provided by family members was \$1 - \$1,999; 23.9% cited \$2,000 - \$3,999; and 49.1% cited \$4,000 and more. For those FR, the median average amount of monthly financial support expected to be provided by family members was \$4,800. (Table 9.8)

**退休後移居到其他國家 / 地區的意向**

**Inclination towards emigration after retirement**

*打算退休後移居到其他國家 / 地區的意向*

*Intention of emigration after retirement*

9.24 大部分的現正退休人士(88.4%)及未來退休人士(76.9%)表示「多數不會 / 一定不會」在退休後移居到其他國家 / 地區。另一方面，4.2%的現正退休人士及 8.1%的未來退休人士表示「一定會 / 多數會」在退休後移居外地。(表 9.6d)

9.24 The majority of CR (88.4%) and FR (76.9%) indicated that they would “definitely not / most unlikely” to emigrate to other countries / regions after retirement. On the other hand, 4.2% of CR and 8.1% of FR cited that they would “definitely / most likely” to emigrate after retirement. (Table 9.6d)

*打算退休後移居其他國家 / 地區的原因**Reasons for intending to migrate to other  
countries / regions after retirement*

9.25 約 292 900 名 35 歲及以上人士打算退休後移居到其他國家 / 地區。當中，未來退休人士最普遍提及的原因為「有更適合長者居住的環境」(佔未來退休人士的 50.3%)，其次為「生活 / 消費水平較低」(35.2%)及「有更完善的社區 / 醫療設施」(27.1%)。另一方面，現正退休人士最普遍提及的三個移居原因為「生活 / 消費水平較低」(佔現正退休人士的 34.6%)，「有更適合長者居住的環境」(33.3%)及「有親友在其他國家 / 地區居住 (不包括配偶 / 子女)」(26.1%)。 (表 9.7)

9.25 Some 292 900 persons aged 35 and over indicated that they intended to migrate after retirement. The most common reason cited by FR were “living environment more suitable for the elderly” (50.3% of FR), followed by “lower cost of living” (35.2%) and “having better and comprehensive community / medical facilities” (27.1%). On the other hand, the three most common reasons cited by CR were “lower cost of living” (34.6% of CR), “living environment more suitable for the elderly” (33.3%) and “having relatives living in other countries / regions (excluding spouse / children)” (26.1%). (Table 9.7)

圖9.1 按年齡劃分的35歲及以上現正 / 未來退休人士的百分比分布  
Chart 9.1 Percentage distribution of current / future generation of retired persons aged 35 and over by age

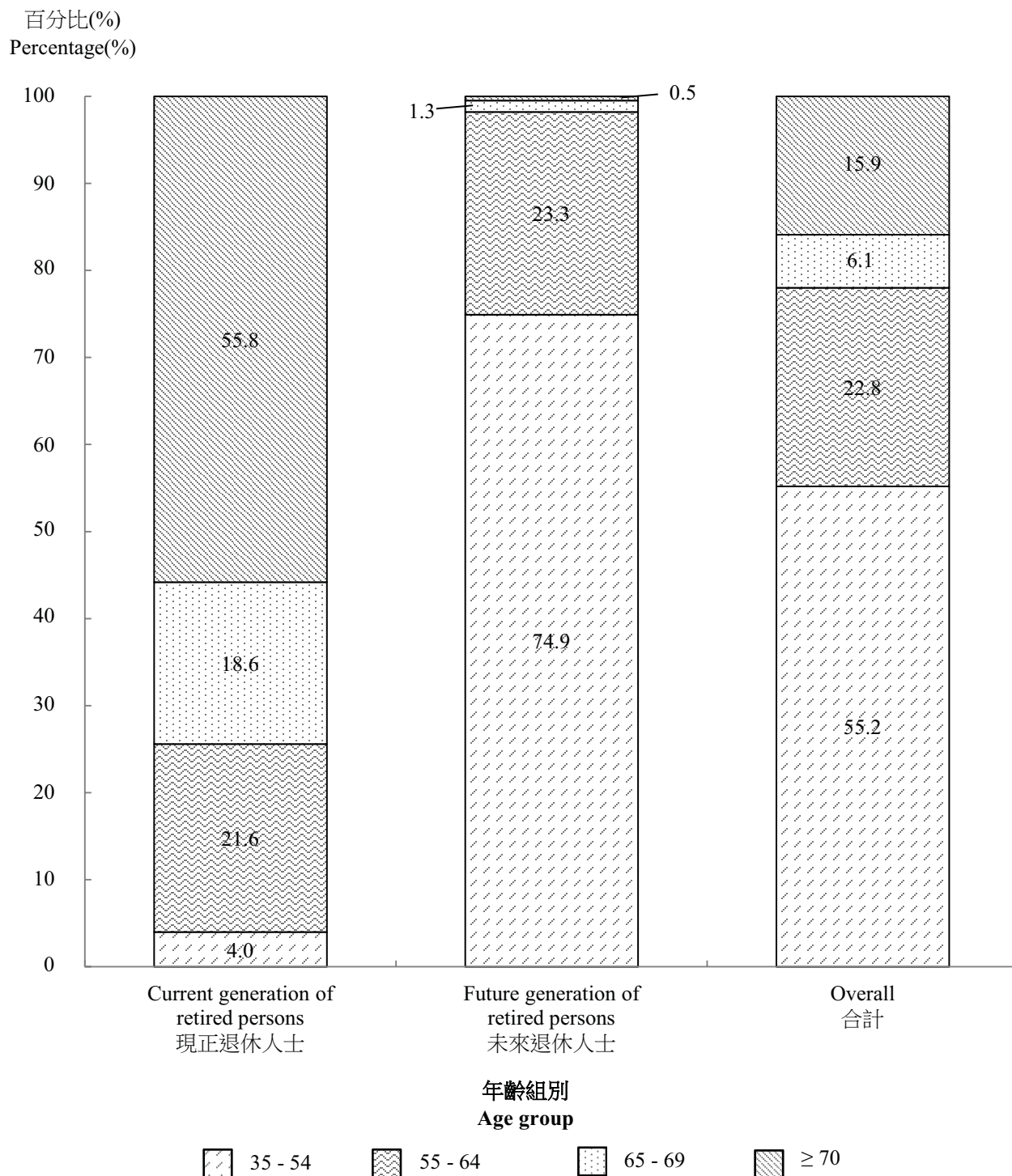


圖9.2 按自我評估經濟穩定狀況劃分的 35 歲及以上人士的百分比分布  
Chart 9.2 Percentage distribution of persons aged 35 and over by self-perceived financial stability

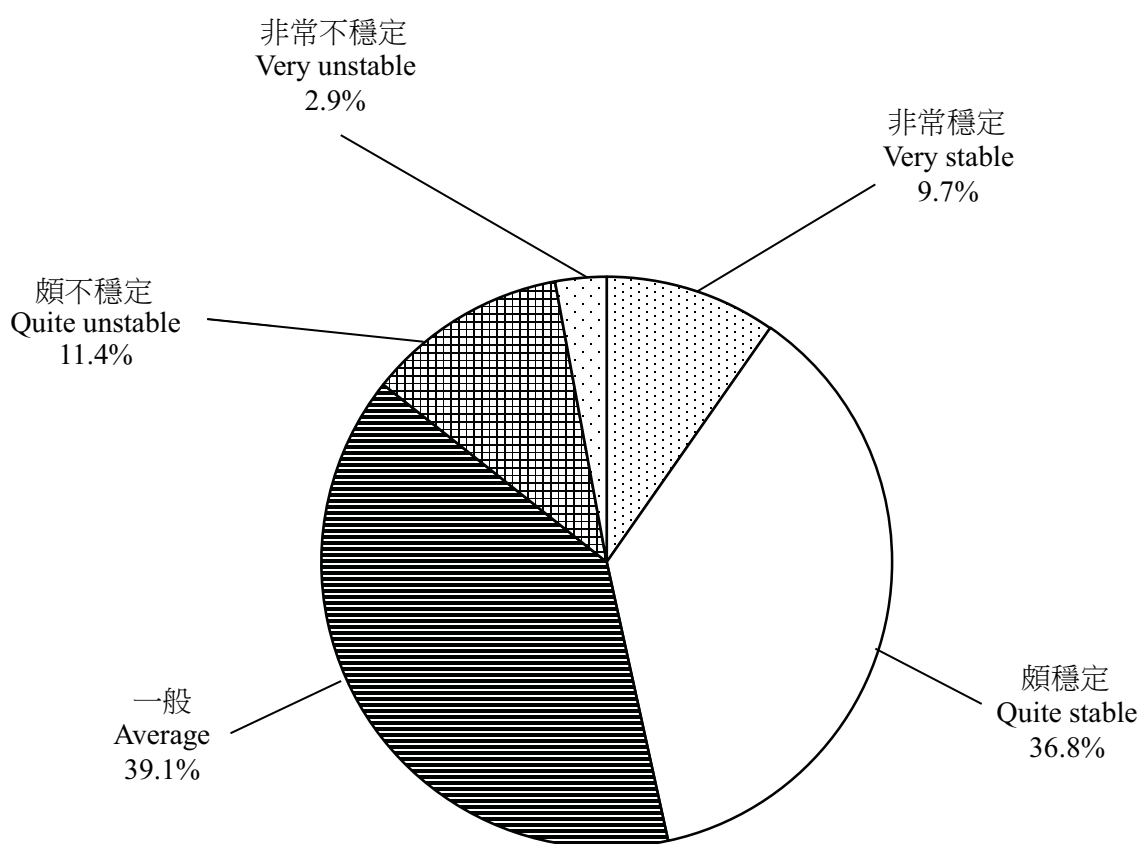


表 9.1a 按年齡 / 性別劃分的 35 歲及以上現正 / 未來退休人士數目  
Table 9.1a Current / future generation of retired persons aged 35 and over by age / sex

年齡組別 / 性別 Age group / sex	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
年齡組別 Age group						
35 - 54	46.4	4.0	2 246.5	74.9	2 292.8	55.2
55 - 64	248.9	21.6	699.6	23.3	948.6	22.8
65 - 69	214.6	18.6	38.2	1.3	252.8	6.1
≥ 70	644.0	55.8	15.7	0.5	659.7	15.9
年齡中位數(歲) Median age (years)		71		48		52
性別 Sex						
男 Male	550.6	47.7	1 426.1	47.5	1 976.7	47.6
女 Female	603.3	52.3	1 573.9	52.5	2 177.3	52.4
總計 Total	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0

**表 9.1b 按經濟活動身分及性別劃分的 35 歲及以上現正 / 未來退休人士數目**  
**Table 9.1b Current / future generation of retired persons aged 35 and over by economic activity status and sex**

	現正退休人士 Current generation of retired persons			未來退休人士 Future generation of retired persons			合計 Overall		
	男 Male	女 Female	小計 Sub-total	男 Male	女 Female	小計 Sub-total	男 Male	女 Female	總計 Total
經濟活動身分 Economic activity status	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)	人數 No. of persons (‘000)
從事經濟活動 <sup>+</sup> Economically active <sup>+</sup>	25.9 (4.7%)	8.5 (1.4%)	34.4 (3.0%)	1 385.3 (97.1%)	1 009.6 (64.1%)	2 394.9 (79.8%)	1 411.2 (71.4%)	1 018.1 (46.8%)	2 429.3 (58.5%)
非從事經濟活動 Economically inactive	524.7 (95.3%)	594.8 (98.6%)	1 119.5 (97.0%)	40.8 (2.9%)	564.3 (35.9%)	605.1 (20.2%)	565.4 (28.6%)	1 159.2 (53.2%)	1 724.6 (41.5%)
料理家務者 Home-makers	4.2 (0.8%)	156.2 (25.9%)	160.4 (13.9%)	9.7 (0.7%)	544.6 (34.6%)	554.3 (18.5%)	13.9 (0.7%)	700.8 (32.2)	714.6 (17.2%)
退休人士 Retired persons	513.5 (93.3%)	424.7 (70.4%)	938.2 (81.3%)	- (-)	- (-)	- (-)	513.5 (26.0%)	424.7 (19.5%)	938.2 (22.6%)
其他 <sup>#</sup> Others <sup>#</sup>	7.0 (1.3%)	14.0 (2.3%)	20.9 (1.8%)	31.1 (2.2%)	19.7 (1.3%)	50.8 (1.7%)	38.1 (1.9%)	33.7 (1.5%)	71.8 (1.7%)
總計 Total	550.6 (100.0%)	603.3 (100.0%)	1 153.9 (100.0%)	1 426.1 (100.0%)	1 573.9 (100.0%)	3 000.0 (100.0%)	1 976.7 (100.0%)	2 177.3 (100.0%)	4 153.9 (100.0%)

註釋：<sup>+</sup> 從事經濟活動人士包括就業人士及失業人士。

Notes: <sup>+</sup> Economically active persons comprise employed persons and unemployed persons.

<sup>#</sup> 包括學生及其他非從事經濟活動人士。

<sup>#</sup> Including students and other economically inactive persons.

括號內的數字顯示在個別退休人士組別及性別分組中佔所有人士的百分比。

Figures in brackets represent the percentages in respect of all persons in the respective generation groups of retired persons and sex sub-groups.

**表 9.2** 按選定入息來源劃分的有選定入息來源<sup>#\*</sup>的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.2** **Current / future generation of retired persons aged 35 and over who had selected source of income<sup>#\*</sup> by selected source of income**

選定入息來源 <sup>#*</sup> Selected source of income <sup>#*</sup>	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
就業收入 / 花紅 / 房屋津貼 Employment earnings / bonus / housing allowance	34.4	4.5	2 303.5	96.6	2 337.9	74.2
綜合社會保障援助 / 傷殘津貼 / 高齡津貼 Comprehensive Social Security Assistance / Disability Allowance / Old Age Allowance	670.7	87.6	77.0	3.2	747.7	23.7
利息 / 股息 / 投資計劃 收入 Interest / dividend / income from investment plan	38.5	5.0	112.9	4.7	151.4	4.8
退休金 / 長俸 Retirement fund / pensions	64.3	8.4	5.3	0.2	69.6	2.2
合計 Overall	765.3		2 384.5		3 149.9	

註釋：<sup>#</sup> 可選擇多項答案。

Notes：<sup>#</sup> Multiple answers were allowed.

\* 不包括同住家人的經濟支援。本報告書表 9.8 有提供同住及非同住家人的經濟支援的相關資料。

\* Excluding financial support from family member(s) living together. Relevant information on financial support from family member(s) living together or not is given in Table 9.8 of this report.

表 9.3a 按每月個人入息\*及性別劃分的 35 歲及以上現正 / 未來退休人士數目  
Table 9.3a Current / future generation of retired persons aged 35 and over by  
monthly personal income\* and sex

	現正退休人士 Current generation of retired persons			未來退休人士 Future generation of retired persons			合計 Overall		
	男 Male	女 Female	小計 Sub-total	男 Male	女 Female	小計 Sub-total	男 Male	女 Female	總計 Total
每月個人入息* (港元) Monthly personal income* (HK\$)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)	人數 No. of persons (’000)
≤ 3,999	361.6 (65.7%)	426.6 (70.7%)	788.2 (68.3%)	89.7 (6.3%)	581.7 (37.0%)	671.5 (22.4%)	451.3 (22.8%)	1 008.4 (46.3%)	1 459.7 (35.1%)
4,000 - 6,999	100.4 (18.2%)	115.0 (19.1%)	215.4 (18.7%)	55.3 (3.9%)	144.5 (9.2%)	199.9 (6.7%)	155.7 (7.9%)	259.6 (11.9%)	415.3 (10.0%)
7,000 - 9,999	39.1 (7.1%)	34.5 (5.7%)	73.5 (6.4%)	187.4 (13.1%)	264.7 (16.8%)	452.2 (15.1%)	226.5 (11.5%)	299.2 (13.7%)	525.7 (12.7%)
10,000 - 14,999	28.2 (5.1%)	21.0 (3.5%)	49.2 (4.3%)	396.8 (27.8%)	214.0 (13.6%)	610.9 (20.4%)	425.0 (21.5%)	235.1 (10.8%)	660.1 (15.9%)
15,000 - 19,999	6.3 (1.1%)	1.9 (0.3%)	8.2 (0.7%)	198.6 (13.9%)	115.3 (7.3%)	313.9 (10.5%)	204.9 (10.4%)	117.2 (5.4%)	322.1 (7.8%)
20,000 - 29,999	7.4 (1.4%)	2.5 (0.4%)	9.9 (0.9%)	219.0 (15.4%)	126.3 (8.0%)	345.4 (11.5%)	226.5 (11.5%)	128.9 (5.9%)	355.3 (8.6%)
≥ 30,000	7.6 (1.4%)	1.7 (0.3%)	9.4 (0.8%)	279.1 (19.6%)	127.3 (8.1%)	406.4 (13.5%)	286.7 (14.5%)	129.0 (5.9%)	415.7 (10.0%)
總計 Total	550.6 (100.0%)	603.3 (100.0%)	1 153.9 (100.0%)	1 426.1 (100.0%)	1 573.9 (100.0%)	3 000.0 (100.0%)	1 976.7 (100.0%)	2 177.3 (100.0%)	4 153.9 (100.0%)
每月個人入息 中位數*(港元) Median monthly personal income*(HK\$)		2,000			11,100			8,200	

註釋：\* 不包括同住家人的經濟支援。本報告書表 9.8 有提供同住及非同住家人的經濟支援的相關資料。

Notes : \* Excluding financial support from family member(s) living together. Relevant information on financial support from family member(s) living together or not is given in Table 9.8 of this report.

括號內的數字顯示在個別退休人士組別及性別分組中佔所有人士的百分比。

Figures in brackets represent the percentages in respect of all persons in the respective generation groups of retired persons and sex sub-groups.



**表 9.3b** 按自我評估經濟穩定狀況劃分的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.3b** Current / future generation of retired persons aged 35 and over by self-perceived financial stability

自我評估經濟穩定 狀況 Self-perceived financial stability	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
非常穩定 Very stable	90.9	7.9	313.8	10.5	404.7	9.7
頗穩定 Quite stable	348.5	30.2	1 178.9	39.3	1 527.4	36.8
一般 Average	508.6	44.1	1 117.6	37.3	1 626.2	39.1
頗不穩定 Quite unstable	155.0	13.4	319.8	10.7	474.7	11.4
非常不穩定 Very unstable	51.0	4.4	69.9	2.3	120.8	2.9
總計 Total	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0

**表 9.4** 按停止工作或退休年齡<sup>#</sup>劃分的曾經有工作 / 現時有工作的 35 歲及以上  
現正 / 未來退休人士數目  
**Table 9.4** Current / future generation of retired persons aged 35 and over who had  
previous / current job by age stopped working or retirement age<sup>#</sup>

停止工作或退休年齡 <sup>#</sup> Age stopped working or retirement age <sup>#</sup>	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
≤ 34	34.3	3.2	156.3	5.8
35 - 49	98.2	9.2	174.6	6.5
50 - 59	329.8	31.0	304.7	11.3
60 - 64	351.8	33.1	476.0	17.6
≥ 65	250.1	23.5	307.7	11.4
會工作直到沒有工作 能力 Would work until unable to work anymore	-	-	843.0	31.2
視乎情況 / 未曾想過這 問題 / 不知道 Depended on situation / Never think about it before / Did not know	-	-	437.1	16.2
總計 Total	1 064.1	100.0	2 699.2	100.0
停止工作或退休年 齡中位數 <sup>@</sup> (歲) Median age stopped working or retirement age <sup>@</sup> (years)		60		60

註釋：<sup>#</sup> 就未來退休人士而言，指停止工作年齡或「預期」退休年齡。

Notes：<sup>#</sup> Refer to age stopped working or “expected” retirement age for the future generation of retired persons.

<sup>@</sup> 不包括那些會工作直到沒有工作能力及視乎情況 / 未曾想過這問題 / 不知道的人士。

<sup>@</sup> Excluding those persons who would work until unable to work anymore and depended on situation / never think about it before / did not know.

**表 9.5** 按退休前的工作 / 現時的工作有否提供退休保障計劃及計劃類別劃分的曾經有工作 / 現時有工作的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.5** Current / future generation of retired persons aged 35 and over who had previous / current job by whether the previous / current job provided retirement protection schemes and type of schemes

退休前的工作 / 現時的工作有否提供退休保障計劃 / 計劃類別 <sup>#</sup> Whether the previous / current job provided retirement protection schemes / type of schemes <sup>#</sup>	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %
有 Yes	357.7	33.6	2 137.2	79.2	2 494.9	66.3
強制性公積金計劃 Mandatory Provident Fund Schemes	204.0	19.2	1 845.8	68.4	2 049.8	54.5
職業退休計劃 Schemes under Occupational Retirement Schemes Ordinance	99.0	9.3	190.4	7.1	289.4	7.7
公務員退休金計劃 Civil Service Pension Schemes	53.7	5.0	108.2	4.0	161.9	4.3
其他退休保障計劃 Other retirement protection schemes	3.3	0.3	2.3	0.1	5.6	0.1
沒有 No	706.4	66.4	562.1	20.8	1 268.5	33.7
總計 Total	1 064.1	100.0	2 699.2	100.0	3 763.4	100.0

註釋：<sup>#</sup> 可選擇多項答案。

Note: <sup>#</sup> Multiple answers were allowed.

**表 9.6a** 按有否為退休後 / 年老時的金錢需要作預備(不包括工作提供的退休保障)及作出的預備劃分的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.6a** Current / future generation of retired persons aged 35 and over by whether had made preparations (excluding retirement protection from work) for financial needs after retirement / in old age and type of preparations

有否為退休後 / 年老時的金錢需要作預備 / 作出的預備 <sup>#</sup> Whether had made preparations for financial needs after retirement / in old age / type of preparations <sup>#</sup>	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %
有 Yes	616.1	53.4	1 776.3	59.2	2 392.4	57.6
儲蓄及投資 Savings and investment	451.1	39.1	1 527.8	50.9	1 978.9	47.6
養育子女並期望在年老時子女供養作回饋 Raising children and expecting, in return, financial support from children in old age	312.7	27.1	490.3	16.3	803.0	19.3
購買保障年老時可能出現的各種長期疾病的醫療及護理保險 Purchase of insurance to cover possible medical and health care expenses for chronic illness in old age	63.2	5.5	512.0	17.1	575.2	13.8
沒有 No	537.8	46.6	1 223.7	40.8	1 761.5	42.4
合計 Overall	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0

註釋：<sup>#</sup> 可選擇多項答案。

Note: <sup>#</sup> Multiple answers were allowed.

**表 9.6b** 按對子女有責任供養父母的意見劃分的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.6b** Current / future generation of retired persons aged 35 and over by views on whether children should be responsible for providing financial support for parents

對子女有責任供養 父母的意見 Views on whether children should be responsible for providing financial support for parents	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
非常同意 Strongly agreed	400.1	34.7	864.8	28.8	1 264.9	30.5
頗同意 Somewhat agreed	527.2	45.7	1 469.1	49.0	1 996.3	48.1
一般 Average	156.8	13.6	417.9	13.9	574.7	13.8
頗不同意 Somewhat disagreed	19.6	1.7	105.5	3.5	125.1	3.0
非常不同意 Strongly disagreed	2.8	0.2	21.8	0.7	24.6	0.6
不知道 / 沒有意見 Did not know / No comments	47.4	4.1	121.0	4.0	168.4	4.1
總計 Total	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0

**表 9.6c** 按被認為最應該負起退休後 / 年老時的生活保障的人士劃分的 35 歲及以上現正 / 未來退休人士數目  
**Table 9.6c** Current / future generation of retired persons aged 35 and over by person perceived as the most responsible person for providing one's financial protection after retirement / in old age

被認為最應該負起退休後 / 年老時的生活保障的人士 Person perceived as the most responsible person for providing one's financial protection after retirement / in old age	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %
自己 Oneself	452.5	39.2	1 621.4	54.0	2 073.9	49.9
兒孫(包括同住或非同住兒孫及其配偶) Children / grandchildren (irrespective of living together or not and including their spouses)	390.1	33.8	400.2	13.3	790.3	19.0
配偶 Spouse	56.4	4.9	367.6	12.3	424.0	10.2
政府 Government	154.5	13.4	238.6	8.0	393.1	9.5
僱主 Employer	34.5	3.0	192.3	6.4	226.8	5.5
其他親友 Other relatives / friends	27.7	2.4	65.8	2.2	93.5	2.3
慈善機構 / 善長人士 Charitable organizations / donors	4.2	0.4	34.7	1.2	39.0	0.9
不知道 / 沒有意見 Did not know / No comments	34.1	3.0	79.4	2.6	113.5	2.7
總計 Total	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0

表 9.6d 按打算退休後移居到其他國家 / 地區的意向及選取的移居目的地劃分的  
35 歲及以上現正 / 未來退休人士數目  
Table 9.6d Current / future generation of retired persons aged 35 and over by  
intention of emigration after retirement / preferred destination of  
emigration

打算退休後移居到其他 國家 / 地區的意向 / 選取的移居目的地 Intention of emigration after retirement / preferred destination of emigration	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
一定會 / 多數會 Definitely / most likely	49.0	4.2	243.9	8.1	292.9	7.1
廣東省 Guangdong Province	31.3	2.7	95.7	3.2	127.0	3.1
中國內地其他省份 / 直轄市 / 澳門 / 台 灣 Mainland China other than Guangdong Province / Macao / Taiwan	4.7	0.4	24.0	0.8	28.8	0.7
海外地區 Overseas areas	10.6	0.9	95.8	3.2	106.3	2.6
美國 / 加拿大 United States / Canada	4.5	0.4	42.6	1.4	47.0	1.1
澳洲 / 新西蘭 Australia / New Zealand	2.0	0.2	24.5	0.8	26.5	0.6
東南亞 Southeast Asia	2.6	0.2	20.8	0.7	23.4	0.6
其他海外地區 Other overseas areas	1.6	0.1	7.9	0.3	9.5	0.2
未決定 Not decided yet	2.5	0.2	28.4	0.9	30.8	0.7
可能會或可能不會 May or may not	52.9	4.6	302.7	10.1	355.6	8.6

(待續)  
(To be cont'd)

表 9.6d(續) 按打算退休後移居到其他國家 / 地區的意向及選取的移居目的地劃分的  
35 歲及以上現正 / 未來退休人士數目  
Table 9.6d Current / future generation of retired persons aged 35 and over by  
(Cont'd) intention of emigration after retirement / preferred destination of  
emigration

打算退休後移居到其他 國家 / 地區的意向 / 選取的移居目的地 Intention of emigration after retirement / preferred destination of emigration	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %	人數 No. of persons (‘000)	百分比 %
多數不會 / 一定不會 Definitely not / most unlikely	1 020.2	88.4	2 308.0	76.9	3 328.2	80.1
不知道 / 沒有意見 Did not know / No comments	31.9	2.8	145.4	4.8	177.3	4.3
總計 Total	1 153.9	100.0	3 000.0	100.0	4 153.9	100.0



表 9.7 按原因劃分的有打算退休後移居到其他國家 / 地區的 35 歲及以上現正 / 未來退休人士數目  
Table 9.7 Current / future generation of retired persons aged 35 and over who intended to migrate to other countries / regions after retirement by reason for doing so

打算退休後移居到其他國家 / 地區的原因 <sup>#</sup> Reasons for intending to migrate to other countries / regions after retirement <sup>#</sup>	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons		合計 Overall	
	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %
有更適合長者居住的環境 Living environment more suitable for the elderly	16.3	33.3	122.6	50.3	138.9	47.4
生活 / 消費水平較低 Lower cost of living	17.0	34.6	85.8	35.2	102.7	35.1
有更完善的社區 / 醫療設施 Having better and comprehensive community / medical facilities	8.8	17.9	66.0	27.1	74.8	25.5
有親友在其他國家 / 地區居住 (不包括配偶 / 子女) Having relatives living in other countries / regions (excluding spouse / children)	12.8	26.1	59.0	24.2	71.7	24.5
曾在該國家 / 地區工作及生活 Had worked / lived in other countries / regions before	6.9	14.0	29.7	12.2	36.5	12.5
跟配偶 / 子女團聚 Reunion with spouse / children	8.7	17.7	25.2	10.3	33.9	11.6
其他國家 / 地區樓價較平 Property price is lower in other countries / regions	2.0	4.1	22.6	9.2	24.5	8.4
其他國家 / 地區有物業 Having premises in other countries / regions	1.3	2.6	17.8	7.3	19.1	6.5
其他 Others	2.4	5.0	7.7	3.1	10.1	3.5
合計 Overall	49.0		243.9		292.9	

註釋：<sup>#</sup> 可選擇多項答案。

Note: <sup>#</sup> Multiple answers were allowed.

**表 9.8** 按現時 / 預期家人每月平均供給的生活費劃分的現有 / 預期有家人在退休後 / 年老時作經濟支援的 35 歲及以上現正 / 未來退休人士數目\*  
**Table 9.8** Current / future generation of retired persons aged 35 and over whose family members were providing / expected to provide financial support for living after retirement / in old age by average amount of monthly financial support provided / expected to be provided by family members\*

現時 / 預期家人每月平均供給的生活費* (港元) Average amount of monthly financial support provided / expected to be provided by family members* (HK\$)	現正退休人士 Current generation of retired persons		未來退休人士 Future generation of retired persons	
	人數 No. of persons ('000)	百分比 %	人數 No. of persons ('000)	百分比 %
1 - 1,999	134.7	16.7	92.9	5.9
2,000 - 3,999	248.0	30.8	377.4	23.9
4,000 - 5,999	190.0	23.6	396.2	25.1
6,000 - 7,999	94.3	11.7	182.7	11.6
8,000 - 9,999	44.5	5.5	102.9	6.5
10,000 - 14,999	43.9	5.5	66.4	4.2
≥ 15,000	17.1	2.1	25.8	1.6
不知道 / 忘記 Did not know / Forgot	-	-	316.5	20.1
拒絕回答 Refused	32.0	4.0	15.9	1.0
總計 Total	804.5	100.0 (69.7) <sup>#</sup>	1 576.8	100.0 (52.6) <sup>#</sup>
現時 / 預期家人每月平均供給的生活費中位數 <sup>@</sup> (港元) Median average amount of monthly financial support provided / expected to be provided by family members <sup>@</sup> (HK\$)	4,000		4,800	

註釋：\* 包括同住及非同住的家人。「每月供給的生活費」指現正退休人士在統計期間的每月實收生活費，或未來退休人士預期在退休後 / 年老時所收的生活費。

Notes: \* Including family members living together or not. The "amount of monthly financial support" refers to the actual amount received by the current generation of retired persons at the time of survey or the amount expected to be received by the future generation of retired persons after retirement / in old age.

<sup>#</sup> 指在個別退休人士組別內，所有現時 / 預期有家人在退休後 / 年老時作經濟支援的人士佔所有 35 歲及以上退休人士的百分比。

<sup>#</sup> As a percentage of all retired persons whose family members were providing / expected to provide financial support for living after retirement / in old age among all persons aged 35 and over in the respective generation groups of retired persons.

<sup>@</sup> 不包括那些不知道 / 忘記及拒絕回答的人士。

<sup>@</sup> Excluding those persons who did not know / forgot and refused.

**表 9.9** 按有否為退休後 / 年老時生活開支作預備 / 開始預備的年齡劃分的 35 歲及以上未來退休人士數目  
**Table 9.9** Future generation of retired persons aged 35 and over by whether had made provisions for financial needs after retirement / in old age by age started making preparation for such needs

有否為退休後 / 年老時生活開支作預備 / 開始預備退休後 / 年老時生活開支的年齡 Whether had made provisions for financial needs after retirement / in old age / age started making preparation for such needs	人數 No. of persons ('000)	百分比 %
已開始預備 Had already made provisions	1 776.3	59.2
15 - 24	170.4	5.7
25 - 34	754.1	25.1
35 - 44	602.2	20.1
45 - 54	232.6	7.8
≥ 55	17.1	0.6
開始預備的年齡中位數(歲) Median age of start making preparation (years)		33
打算開始預備 Would make preparation	51.8	1.7
35 - 44	13.3	0.4
45 - 54	21.1	0.7
≥ 55	17.4	0.6
打算開始預備的年齡中位數(歲) Median expected age of start making preparation (years)		50
沒有計劃 No plan	1 172.0	39.1
總計 Total	3 000.0	100.0

**表 9.10** 按預計到達退休年齡後會繼續工作或完全退休劃分的 35 歲及以上就業、失業及非從事經濟活動(退休人士除外)但有打算工作人士數目  
**Table 9.10** Employed, unemployed and economically inactive persons (other than retired persons) aged 35 and over who had intention to work by whether would continue working or retire completely after reaching the retirement age

預計到達退休年齡後會繼續工作或完全退休 Whether would continue working or retire completely after reaching the retirement age	人數 No. of persons ('000)	百分比 %
會繼續全職工作 Would continue working full-time	283.6	11.6
會繼續兼職工作 Would continue working part-time	627.2	25.6
完全退休 Would retire completely	949.8	38.7
不知道 Did not know	593.0	24.2
總計 Total	2 453.6	100.0

**表 9.11** 按預計到達退休年齡後會繼續工作的最主要原因劃分的 35 歲及以上就業、失業及非從事經濟活動(退休人士除外)、並預計到達退休年齡後會繼續工作的人士數目

**Table 9.11** Employed, unemployed and economically inactive persons (other than retired persons) aged 35 and over who had intention to continue working after reaching the retirement age by main reason for doing so

預計到達退休年齡後會繼續工作的 最主要原因 Main reason for continuing working after reaching the retirement age	人數 No. of persons ('000)	百分比 %
為生活 / 經濟問題 To make a living / for financial reasons	576.8	63.3
有助消磨時間 To kill time	192.3	21.1
為興趣 For interests	77.4	8.5
工作有助身體健康 Working is beneficial to health	51.5	5.7
貢獻社會 To contribute to the society	8.3	0.9
其他 Others	4.4	0.5
總計 Total	910.8	100.0