

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

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*Policy*²¹
政策二十一

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1. Introduction

Survey objectives

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

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

Organization of the report

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

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

Background

Thematic Household Survey (THS)

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

Age, sex and economic activity status

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

Existence / amount of monthly personal income

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

Source of monthly personal income

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

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

Monthly expenditures paid by older persons on their own

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

Retirement protection

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

Arrangements for future financial need

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

Expected financial means after retirement

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

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

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

2. Methodology

Questionnaire design

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

Screening

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

Health conditions

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

Living conditions

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

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

Attitudes towards life security

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

Understanding of CSSA

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

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

Socio-economic characteristics of respondents

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

Data collection approach

Target respondents

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

Household survey

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

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

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

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

Median monthly domestic HH income (More than 0.5 SD ² below mean)	% of population aged 65+
Kwun Tong - Ngau Tau Kok	31.4
Tuen Mun - San Hui	30.5
Sham Shui Po - So Uk	28.8
Sham Shui Po - Lai Kok	27.6
Sham Shui Po - Nam Shan	27.5
Kwai Tsing - Shek Lei Extension	26.7
Wong Tai Sin - Lung Sheung	26.2
Sham Shui Po - Un Chau	25.7
Wong Tai Sin - Lok Fu	25.6
Sha Tin - Lek Yuen	21.7

Results of the questionnaire survey

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

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

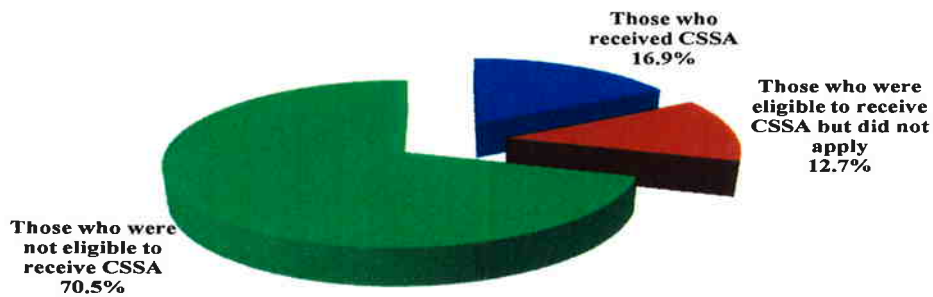
² "SD" stands for standard deviation

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

3. Profile of respondents

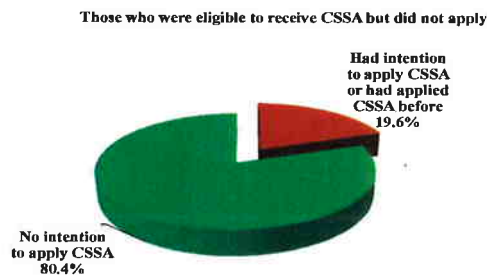
Target population

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



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

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



Socio-economic characteristics

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

Age and sex

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

	Respondents (%)	Average for Hong Kong ⁴ (%)
60-64	10.2	26.7
65-69	13.3	19.6
70-74	15.7	20.4
>=75	60.8	33.3
Mean	75.5	
Median	76.0	

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

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

Marital Status

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

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

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

Children

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

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

Education

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

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

Economic activity

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

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

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

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

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

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

Household characteristics

Household composition

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

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

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

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

Type of housing

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

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

Financial disposition

Source of monthly personal income / Amount

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

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

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

Other sources of income

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

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

Monthly household income

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

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

Observations

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

4. Health

Perceived state of health

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

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

Chronic diseases

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

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

Type of chronic diseases

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

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

Need for drugs or ongoing medical treatment

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

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

Hospital admissions in six months preceding the survey

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

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

Doctor consultations in the six months preceding the survey

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

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

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

Observations

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