



1999 - 2010

基層家庭開支模式研究

RESEARCH ON EXPENDITURE PATTERN OF
GRASSROOTS HOUSEHOLDS

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1. 研究目的、背景及方法

研究目的

1.1 本研究於2011年10月至2012年6月進行，我們以香港政府統計處在1999/2000及2009/2010年度進行的「住戶開支統計調查」的數據¹，分析過去十年低開支住戶每月在食物、房屋及交通等方面的開支狀況，以加深我們對香港基層家庭生活質素的了解，並根據研究結果提出改善本港低下階層生活質素的建議。

研究背景

1.2 社聯曾於1996及2003年進行香港低開支住戶開支模式研究。於1996年，社聯以1994/95年度的住戶開支統計調查的數據作分析，探討當時的「赤貧戶」的特徵和生活狀況。於2003年，社聯則以1999/2000年度的住戶開支統計調查結果進行分析，並探討1994/95及1999/2000年度這兩次開支統計調查的住戶特徵及開支模式轉變。

本研究是上述兩次研究的延續，分析1999/2000年度至2009/2010年度期間兩次住戶開支統計調查的結果，以比較過去十年低開支住戶開支模式的轉變及分析其趨勢。

1.3 政府統計處在1999/2000及2009/2010年度發表的住戶開支統計調查，是在全港以地區、房屋類型及統計期作分層隨機抽樣屋宇單位，要求有關住戶以日記方式紀錄兩星期內所有開支。

住戶開支統計調查收集住戶總開支，主要開支包括食品和住屋方面的開支；其他佔較顯著比重的類別有雜項服務和交通；而其他比重較小的有煙酒、電力、燃氣及水、衣履、耐用物品及雜項物品。

表1是以上兩次調查的參與住戶數目及回應率。

表1.

參與數目	6,115	5,959
回應率	79.5%	77.4%

不同開支組別的住戶，有明顯不同的開支模式。舉例來說，屬較高開支組別的住戶在衣履、耐用物品、交通及服務方面的開支相對較大，但屬較低開支組別的住戶用於生活必需品，如食品和電力、燃氣及水的開支則較大。

¹ 1999/2000 及 2009/2010 年度的「住戶開支統計調查」數據反映全港160萬及170萬住戶的開支模式。

1.4 本研究是以住戶各項開支為依變項(dependent variable)，而以開支組別為主要自變項(independent variable)；然後我們根據住戶總開支的排列，將住戶分為十一個開支組別，包括0-5%、5%以上-10%、10%以上-15%、15%以上-20%、20%以上-30%、30%以上-40%、40%以上-50%、50%以上-60%、60%以上-70%、70%以上-80%及80%以上-100%²。此外，本研究亦以住戶人數及房屋類型作為另一自變項的分析。

1.5 由於缺乏原始數據，我們未能就雙變項關係之強弱進行統計分析，亦未能就數據的誤差作出估計。讀者在分析及使用有關數據時，應留意可能出現的誤差，而統計處在「開支調查」報告中估計各商品或服務開支比重的相對標準誤差(relative standard error)可作參考：

表2. 各項商品或服務開支比重的相對標準誤差

	相對標準誤差(%)	
	1999/2000	2009/2010
食品	1.14	0.60
住屋	0.48	0.89
電力、燃料及水	1.42	1.67
煙酒	4.00	4.58
衣履	1.63	3.40
耐用物品	4.80	2.22
雜項物品	2.32	2.47
交通	1.26	2.03
雜項服務	1.25	1.59

² 為簡化內文，本報告以後描述不同開支組別部分會省略「以上」字眼，即「5%-10%」代表「5%以上-10%」。如此類推。

1.6 是次研究的分析單位(unit of analysis)為住戶而非個人，「住戶」的界定是指家庭住戶(domestic household) — 即一群住在同一屋宇單位內共同分享生活所需的人士，但他們不一定有親戚關係。自己單獨安排生活所需的個別人士亦當為一戶，即單人住戶。

1.7 必須留意的是，「開支調查」的結果並不包括接受綜合社會保障援助(綜援)住戶。另外，在2009/2010年度住戶開支統計調查期間，政府曾推出一次性的紓困措施減低了住戶的開支³。除特別註明外，本研究所載的住戶開支數字是指住戶獲上述措施減免後的實際開支。

³ 自二零零七年起，政府推出過數項一次性紓困措施，包括房屋委員會及房屋協會豁免二零零七年二月份公營房屋租金、二零零七年四至九月和二零零八年一月至二零零九年三月寬減每季最高5,000元的差餉、房屋協會豁免二零零八年二月份公營房屋租金、政府代繳二零零八年八至十月份、二零零九年八至九月份及二零一零年七至八月公營房屋租金、自二零零八年八月起豁免僱員再培訓徵款、由二零零八年九月起，政府每月為每個電力住宅用戶戶口注入150/300元電費補貼、二零零九年四月至二零一一年三月寬減每季最高值1,500元的差餉、以及房屋委員會豁免二零一零年九月公營房屋租金。

1.8 住戶開支統計調查涵蓋了租用居所及業主自住居所的住戶。而自置戶的住屋費用是採用「租金等值法」計算出來的。根據「租金等值法」，自置戶的房屋開支，是假定其居所是租住而非自置的情況下，所需支付的估計租金。「租金等值」估計，是差餉物業估價署參照在類似地區而有近似特徵和質量的居所的市值租金後，協助制定的。所以在調查中自置戶的房屋開支並不是他們每月需付的實際房屋支出。

分析不同住戶的開支模式

1.9 為了分析不同住戶的開支模式，我們先按住戶人數將整體住戶劃分成五個組別，然後將每一個住戶人數組別內的住戶按住戶每月平均開支由最低至最高順序排列，由最低5%開始，到5%以上-10%、10%以上-15%、15%以上-20%、20%以上-30%、30%以上-40%、40%以上-50%、50%以上-60%、60%以上-70%、70%以上-80%及80%以上-100%共11個開支組別，以檢視低開支組別至高開支組別在開支模式上的轉變（見圖1及2）。

圖1. 不同開支組別的劃分

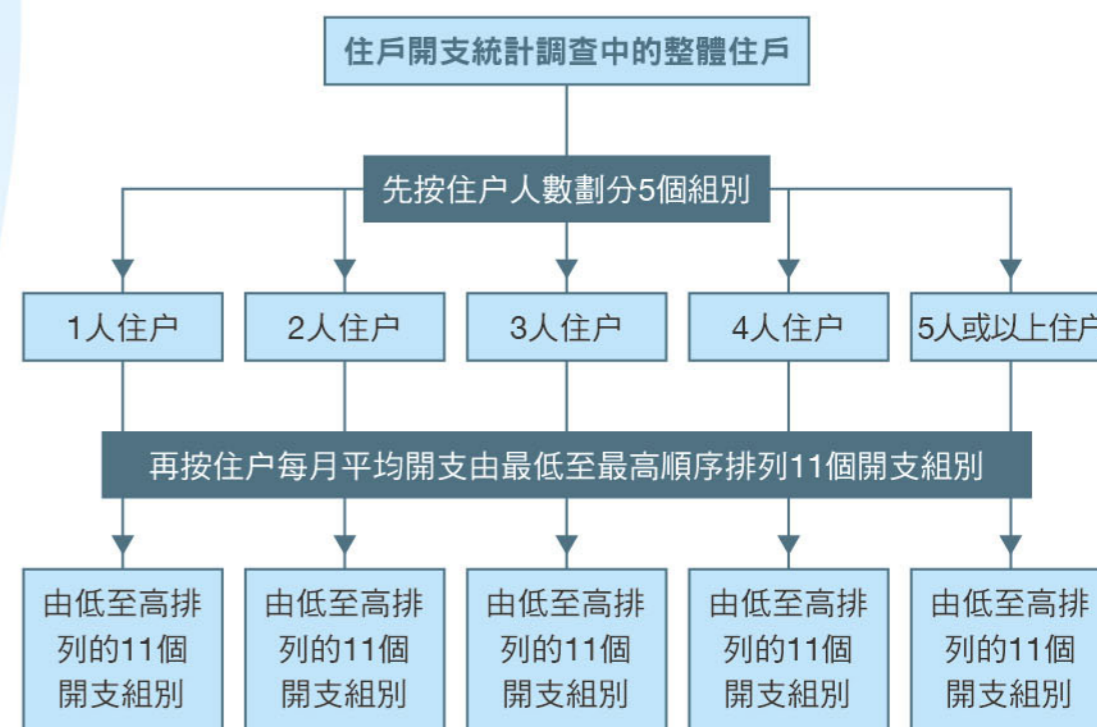
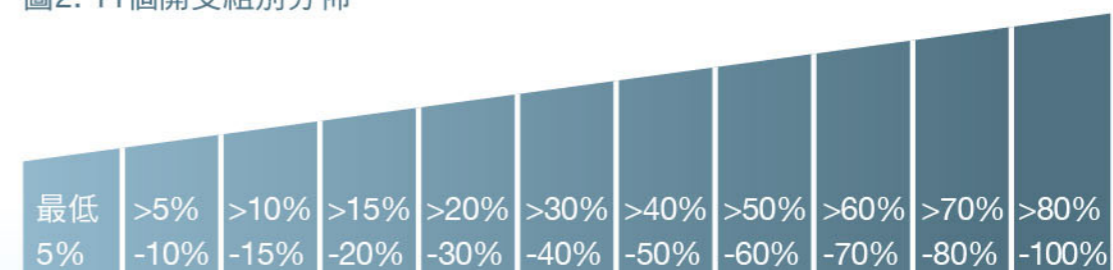


圖2. 11個開支組別分佈



在每個開支組別中，我們分別列出該組別每月平均總開支及食物、房屋、交通和其他開支的分佈，以了解不同開支組別，尤其是低開支住戶的生活情況。(見圖3)

圖3. 住戶每月平均總開支的分佈



分析基層住戶的食物開支變化

1.10 貧窮的定義一直在學術界及政治界有不同的討論。

「恩格斯曲線」是其中一種有關如何定義貧窮的分析。恩格爾(Engel)比較不同入息水平家庭的消費模式，發覺收入低的家庭花費較大比例的入息在必需品上。Orshansky提出可以用一般花費於必需品的比例來決定貧窮線，她建議如30%以上家庭開支用於食物上，便是處於貧窮。這種以購買必需品的開支比例來定義貧窮的方法，屬於入息替代方法。

圖4. 恩格爾曲線

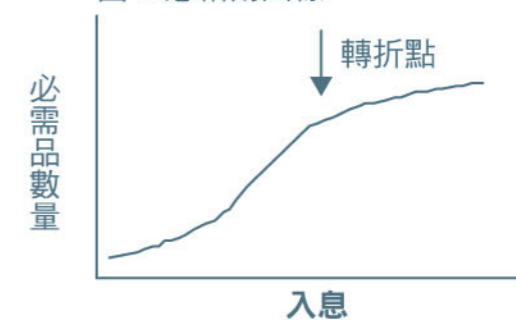
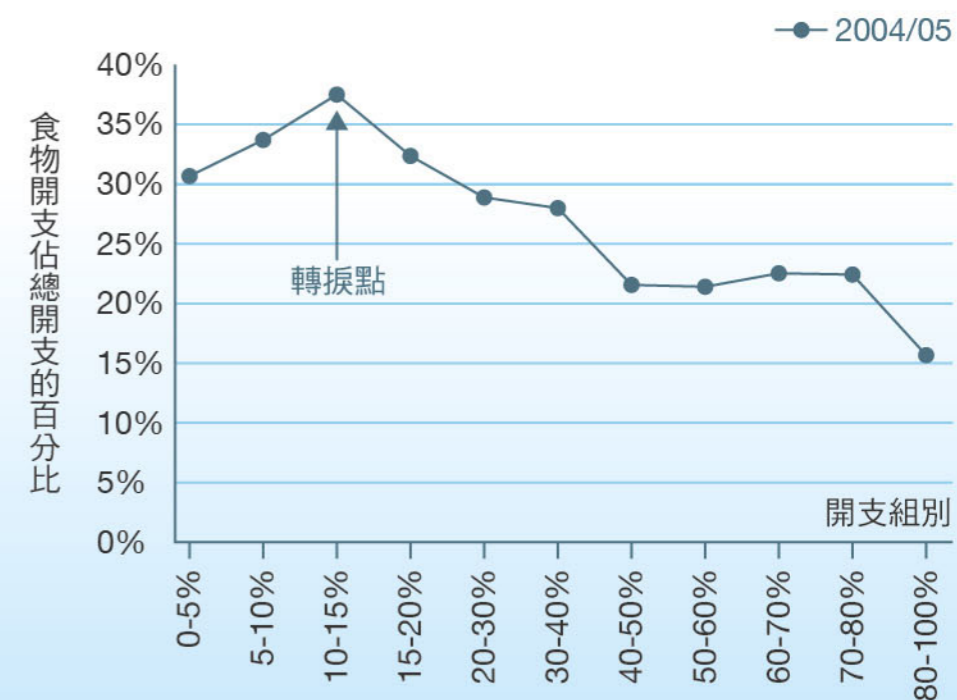


圖5. 2004/05年度1人住戶中不同開支組別的食物開支比例



1.11 圖4以箭咀標明的轉折點(inflexion point)，代表某一必需品的邊際消費意慾(marginal propensity to consume)的減慢。當入息提高時，住戶不會繼續增加購買該物品的數量，轉而購買較高質素的貨品或其他非必需品，以進一步改善生活質素。

所以轉折點表明由需要轉為選擇而決定消費模式變化的入息水平。美國的Bureau of Labour Statistics在一九四八年把這現象形容為：在這點之前對減低消費的阻力會越來越大，在這點之後對有關開支的增長則越來越有限⁴。

1.12 在1996年的報告中，我們曾利用「恩格斯曲線」的分析來找出當時香港貧窮住戶的數量，藉此了解這些住戶的開支模式和住戶特徵。赤貧住戶的界定是「住戶的收入不足以支付基本及必需的食物開支」。當時我們透過低開支住戶的食物開支部分作分析，發現這些赤貧住戶必須壓縮食物開支，過着「食都唔夠食」的生活。

1.13 在1996年的報告中亦提出香港有一種獨特的情況：由於房屋開支大幅增長和缺乏彈性，令代表食物開支佔總支出比例的曲線出現先升後降的轉振點(見圖5)。我們便對恩格爾曲線的變化作出修訂：我們不以曲線的斜度出現變化表示轉折點，而以曲線的斜度由正值變為負值，即先升後跌(表示轉振點)一作為貧窮家庭對基本食物開支的劃分。

我們作出上述假設的基礎如下：如果一個家庭能滿足其基本食物需要，當他們有較高的開支或收入水平時，他們會把較多的額外開支用於食物以外的項目，以改善生活質素，而食物開支佔總開支的比例會隨總開支額上升而下降。然而，1996年的研究發現先升後跌的現象，代表最低的一些開支組別，連基本食物需要亦未能滿足，所以當他們有較高開支或收入水平時，會把較多的額外開支用於食物上，導致食物佔總開支的比例上升⁵。

所以，本研究亦會利用恩格爾曲線分析低開支住戶在過去10年食物開支佔總開支的比例，是否曾出現「先升後跌」的情況，藉以檢視本港的貧窮住戶有否出現未能滿足基本食物需要的現象。

分析基層住戶的 房屋開支與交通開支

1.14 近年社會人士亦十分關心私樓租金上升對基層家庭的影響。本研究亦特別探討居於公共房屋與居於私人樓宇的住戶在開支模式上的分別，尤其是房屋開支水平對基層住戶的影響。

1.15 本研究亦分析基層住戶的交通開支情況以了解對他們社交生活與社會參與可能出現的影響。

⁴ US Bureau of Labor Statistics (1948) A Worker's Budget in the United States. Bulletin No.927, Washington.

⁵ 有關此部分的詳情，可參閱香港社會服務聯會1996年的〈香港低開支住戶開支模式研究〉

2. 住戶分佈及住戶開支模式

住戶分佈

2.1 過去的兩次住戶開支統計調查反映全港超過160萬至170萬住戶的開支模式。如前一章所述，住戶開支的高低或受住戶人數多少的影響，因此我們會首先根據住戶人數將全港住戶劃分為不同組別。以下是過去兩次住戶開支統計調查中不同住戶人數的住戶數目及佔住戶總數的百分比：

表3. 不同住戶人數的住戶數目及佔住戶總數的百分比

	1999/2000	2009/2010
一人住戶 (百分比)	158 000 (9.7%)	220 000 (12.7%)
二人住戶 (百分比)	333 000 (20.5%)	437 000 (25.3%)
三人住戶 (百分比)	353 000 (21.7%)	427 000 (24.7%)
四人住戶 (百分比)	428 000 (26.4%)	431 000 (25.0%)
五人或以上 (百分比)	351 000 (21.6%)	212 000 (12.3%)
住戶總數	1 624 000 (100.0%)	1 727 000 (100.0%)

以上的數字反映了：

- ▶ 一人、二人及三人住戶比例較10年前多：在2009/2010年度的調查中，一人、二人和三人住戶佔住戶總數的百分比均較10年前增加，其中一人住戶的增幅最大，由1999/2000年度的9.7%增加至2009/2010年度的12.7%，增幅達31%。
- ▶ 四人及五人或以上住戶比例較10年前少：其中五人或以上住戶的百分比轉變幅度最大，由1999/2000年度的21.6%減至2009/2010年度的12.3%，減幅達43%。

住戶的開支模式

2.2 根據過去兩次的住戶開支調查數據，我們將不同人數及不同開支組別的住戶的每月平均總開支、食物、房屋、交通及其他開支的水平，列載於附錄 (p.44)。

圖6. 不同住戶人數和不同開支組別的住戶每月平均開支

▶ 食物開支
▶ 房屋開支
▶ 交通開支
▶ 其他開支
▶ 總開支

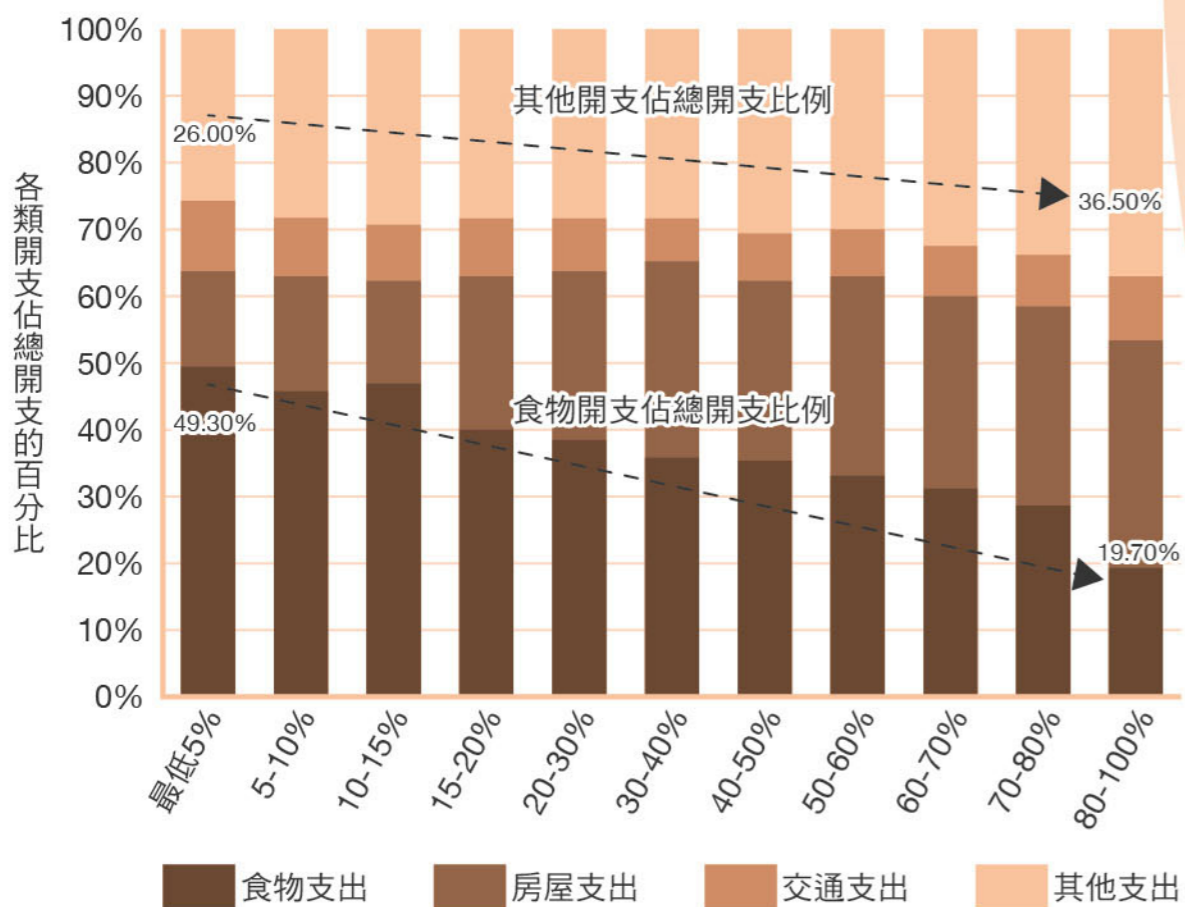
2.3 我們發現基層住戶的開支模式有以下特點：

- i. 食物開支佔總開支非常高的比例；
- ii. 扣除食物、房屋及交通開支後，其他開支佔總開支的比例很低。

▶ 以2009/2010年的四人家庭為例(圖7)，最低5%開支組別的住戶的食物開支佔總開支49.3%，而最高20%開支組別的住戶的食物開支只佔總開支的19.7%。

▶ 另外，最低5%開支組別住戶只有26%的開支可用於食物、房屋和交通以外的支出(包括醫療、進修、娛樂和購買耐用用品等其他方面)；相對來說，較高開支的住戶有較高比例(36.5%)的開支用於這些方面。

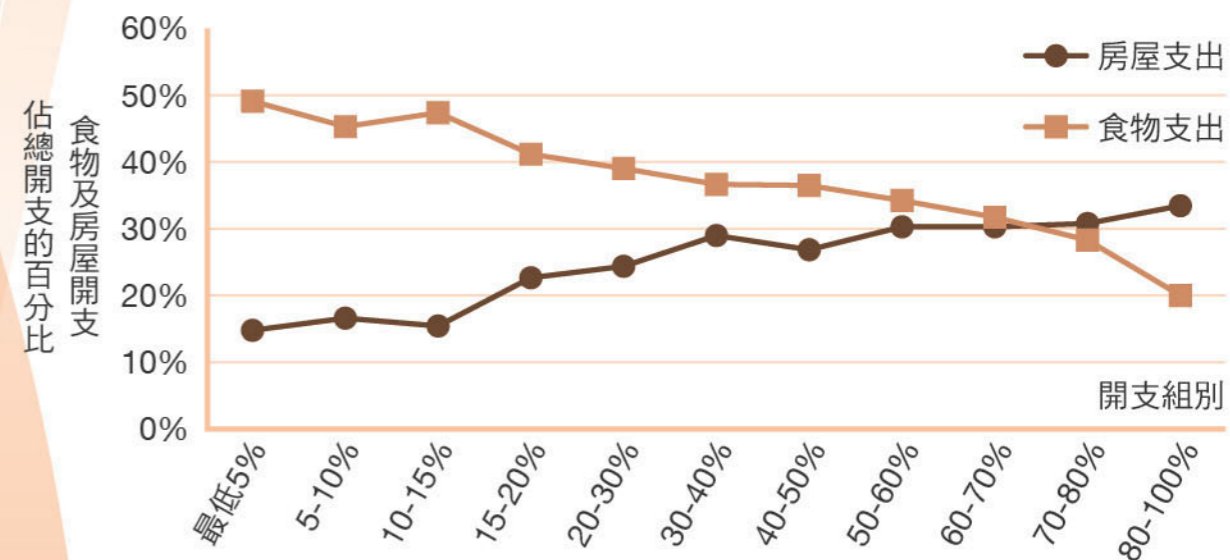
圖7. 2009/2010年度4人家庭的開支分佈



2.4 住戶的食物開支比例一般是隨住戶總開支上升而下降；而房屋開支則隨住戶總開支上升。參考圖8，我們可以看到代表食物開支和房屋開支的曲線呈現相反的趨勢。

低開支住戶的食物開支佔住戶開支很高的比例，若房屋開支可以維持在較低的水平，他們便可運用較多開支在其他生活方面以改善生活質素。

圖8. 2009/2010年度四人家庭的食物和房屋開支分佈



2.5 我們將分析過去10年住戶的食物、房屋及交通開支，以了解基層住戶開支的具體水平和變化。

3. 基層住戶的開支模式

根據過去兩次的住戶開支調查數據，我們嘗試將不同人數的住戶，按其每月平均總開支額由低至高排列，以了解不同開支組別的食物、房屋、交通及其他開支模式。我們嘗試比較在過去10年，基層住戶的開支模式中幾個值得探討的範疇，包括：

- i. 基層住戶會否因不能負擔而壓縮食物開支的情況；
- ii. 基層住戶食物開支比例的升跌情況；
- iii. 基層住戶的房屋開支；
- iv. 基層住戶的交通開支。

I. 基層住戶的食物開支

I.1 在1996年的報告中，我們曾利用「恩格爾曲線」的分析來找出當時香港赤貧住戶的數量，藉此了解這些住戶的開支模式和住戶特徵等方面。赤貧住戶的界定是「住戶的收入不足以支付基本及必需的食物開支」。當時我們透過低開支住戶的食物開支部分作分析，發現這些赤貧住戶必須壓縮食物開支，過著「食都唔夠食」的生活。

I.2 在分析過去10年低開支住戶的食物開支時，我們沿用了1996年報告的方法，利用恩格爾曲線分析住戶的食物開支變化，以檢視低開支住戶有否出現壓縮食物開支的情況。結果我們仍然發現曲線出現「先升後降」的情況。

I.3 恩格爾曲線「先升後降」的情況說明了當住戶的總開支上升，住戶仍然增加食物開支的比例。換句話說，低開支住戶可能連基本的食物開支都不足夠，所以當住戶收入/開支增加，有較多資源時，他們就選擇購買更多食物以滿足需要。

在1999/2000 至2009/2010 年度的10年間，仍然有住戶需壓縮食物開支以應付其他開支

I.4 香港是一個普遍富足的社會，但部分基層住戶仍然需要壓縮食物開支以應付其他開支，過著「食都唔夠食」的生活。

如將住戶按住戶平均每月總開支由低至高排列，並觀察最低的幾個開支組別的食物開支佔總開支百分比，若隨開支組別上升，住戶的食物開支比例出現「先上升，後下跌」的現象，可能代表一些低開支組別的住戶，當他們有較高開支或收入水平時，仍然會將較多的額外開支用於食物上，令食物佔總開支的比例隨總開支一同上升，而非下降；這個現象反映一些基層家庭可能基本食物需要亦未能滿足⁶，我們可稱之為「赤貧」。

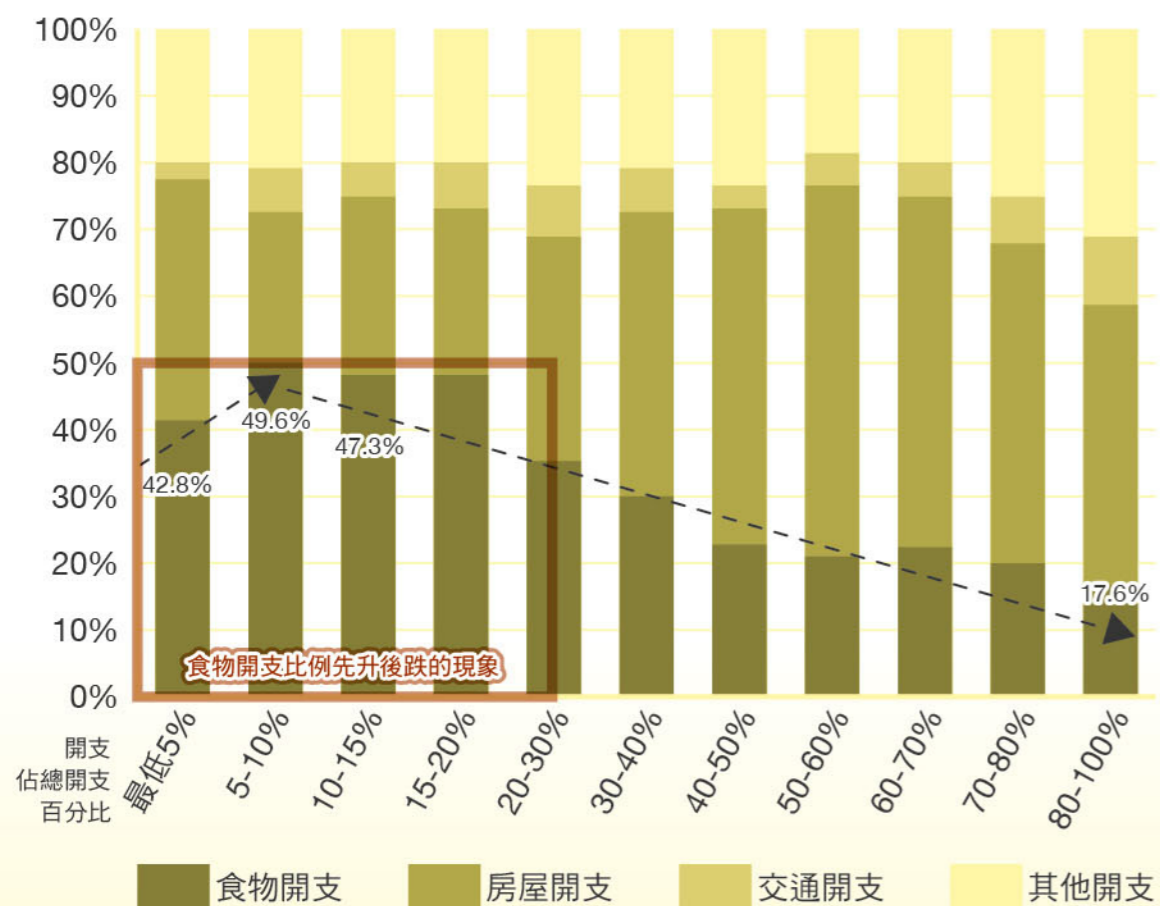
舉例來說，在2009/2010年度的一人住戶中，最低5%開支組別平均每月只用873元購買食物，佔平均每月總開支的42.8%；最低5-10%開支組別的平均每月食物開支為1,497元，佔平均每月總開支的百分比上升至49.6%；在最低10%-15%組別的住戶中，他們的平均每月食物開支為1,680元，佔平均每月總開支的百分比開始下降至47.3%。我們觀察到最低幾個開支組別住戶的食物開支比例出現了先升後跌的現象(見表4及圖9)。

⁶ 有關此部分的詳細解釋，可參考香港社會服務聯會1996年的〈香港低開支住戶開支模式研究〉。

表4. 2009/2010年度的一人住戶中平均每月食物開支及
佔平均每月總開支的百分比與綜援住戶的平均每人每月食物開支

2009/10年	食物支出	佔總支出的百分比
所有住戶	2,967元	22.4%
最低5%開支住戶	873元	42.8%
5-10%開支住戶	1,497元	49.6%
10-15%開支住戶	1,680元	47.3%
綜援住戶的平均 每人每月食物開支	1,161元	42%

圖9. 2009/2010年度1人住戶的平均每月食物開支佔平均每月總開支的百分比



I.5 分析低開支住戶的食物開支部分，下表顯示如上述的食物開支「先升後跌」情況在1999/2000與2009/2010年度的10年間於不同人數住戶中出現的情況(見表5)：

表5. 1999/2000 - 2009/2010年度
在不同人數住戶中有否出現食物開支「先升後跌」的情況

	1999/2000	2009/2010
一人住戶	✓	✓
二人住戶		
三人住戶		
四人住戶	✓	
五人或以上住戶	✓	

我們亦留意到在2009/2010年度一人住戶中最低5%開支組別住戶平均每月只有873元作為食物開支，較綜援戶的人均每月食物開支為1,161元⁷的水平更低。

上述的基層住戶食物開支比例「先升後跌」現象，以及在2009/2010年度一人住戶的最低5%開支組別住戶的食物開支水平低於綜援戶的情況，反映一些基層住戶連基本的食物開支都不能負擔。他們可能礙於不同原因，生活於相當匱乏的狀況，需要壓縮食物開支以應付其他生活支出，過著「食都唔夠食」的生活，可稱為「赤貧」。

II. 基層家庭的房屋開支

II.1 按房屋類型及住戶人數劃分的住戶分佈情況

我們將加入住戶房屋類型作為變項，在不同的開支組別中分別抽出居於公共房屋和私人房屋的住戶作分析，以了解居於不同房屋類型的住戶在開支模式上的分別。

II.2 表6列出不同住戶人數組別中居於公屋和私樓的住戶數目及百分比：

表6. 不同住戶人數組別中居於公屋和私樓的住戶數目及百分比

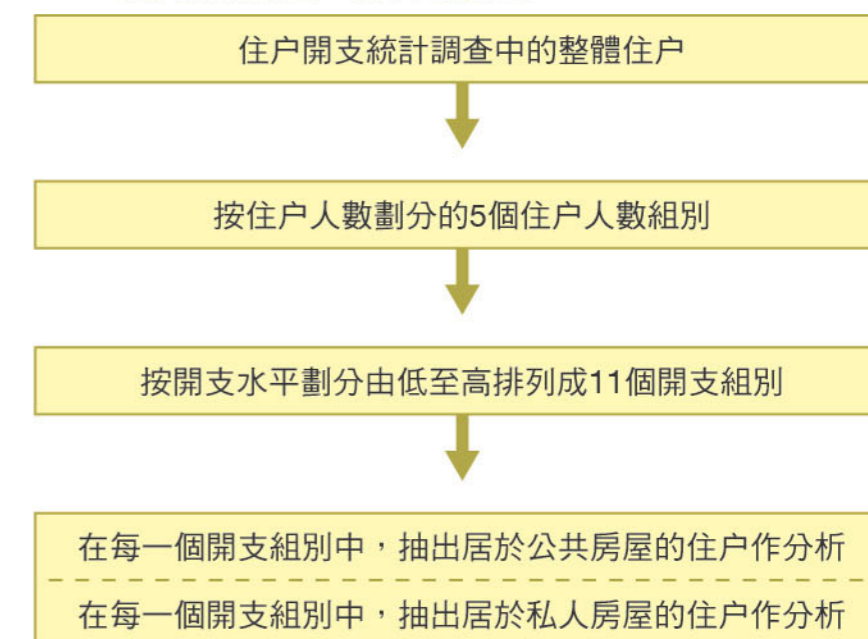
1999/2000	公屋住戶數目 (百分比)	私樓住戶數目 (百分比)	整體住戶數目
一人住戶	42,000 (26.6%)	104,000 (65.8%)	158,000
二人住戶	81,000 (24.3%)	205,000 (61.6%)	333,000
三人住戶	122,000 (34.6%)	165,000 (46.7%)	353,000
四人住戶	144,000 (33.6%)	192,000 (44.9%)	428,000
五人或以上住戶	125,000 (35.6%)	160,000 (45.6%)	351,000
整體住戶	514,000 (31.7%)	826,000 (50.9%)	1,624,000

2009/2010	公屋住戶數目 (百分比)	私樓住戶數目 (百分比)	整體住戶數目
一人住戶	65,000 (29.5%)	130,000 (59.1%)	220,000
二人住戶	118,000 (27.0%)	245,000 (56.1%)	437,000
三人住戶	131,000 (30.7%)	207,000 (48.5%)	427,000
四人住戶	131,000 (30.4%)	204,000 (47.3%)	431,000
五人或以上住戶	61,000 (28.8%)	108,000 (50.9%)	212,000
整體住戶	505,000 (29.2%)	895,000 (51.8%)	1,727,000

(註：除公屋和私樓外，整體住戶數目還包括居於其他房屋類型(如資助房屋)的住戶。)

II.3 下圖顯示在本研究中，在不同的開支組別中分別抽出居於公屋和居於私樓的住戶作分析的方法：

圖10. 在不同的開支組別中分別抽出居於公屋和居於私樓的住戶作分析的方法



II.4 基層私樓住戶的房屋開支佔總開支百分比遠高於出租公屋住戶

整體而言，私樓住戶與公屋住戶的開支模式有很大差別。在同一個開支組別中，私樓住戶的房屋開支佔總開支百分比遠高於公屋住戶。

以三人住戶為例，在2009/2010年度，最低50%開支組別私樓住戶的房屋開支佔總開支的百分比超過四成。對比相同開支組別的公屋住戶，房屋開支佔總開支的百分比約為近一成(見表7)。

表7. 比較不同人數住戶中最低50%開支組別的公屋和私樓住戶的房屋開支及佔總開支的百分比

1999/2000	公屋住戶	私樓住戶
一人住戶	1,050元 (25.3%)	3,712元 (51.4%)
二人住戶	1,301元 (18.9%)	5,083元 (46.5%)
三人住戶	1,405元 (13.4%)	5,144元 (40.2%)
四人住戶	1,496元 (12.2%)	5,201元 (36.4%)
五人或以上住戶	1,632元 (11.6%)	5,567元 (32.9%)

2009/2010	公屋住戶	私樓住戶
一人住戶	856元 (19.5%)	3,849元 (52.6%)
二人住戶	995元 (14.5%)	5,354元 (49.2%)
三人住戶	1,052元 (10.9%)	5,572元 (41.1%)
四人住戶	1,231元 (10.4%)	5,883元 (37.9%)
五人或以上住戶	1,414元 (9.9%)	6,225元 (33.2%)

II.5 檢視過去10年公屋住戶的房屋開支情況，公屋住戶除了能夠享有相對廉宜的租金，亦能直接受惠於政府與房委會的免租措施，因而降低了房屋方面的開支⁸。

II.6 基層私樓住戶的食物開支水平較出租公屋住戶為低。私樓住戶的房屋開支比例較公屋戶高，但食物開支比例卻較公屋住戶為低。若比較同一個開支組別的公屋和私樓住戶的食物開支金額，雖然私樓住戶的平均每月總開支較公屋住戶為高，但由於房屋開支十分大，他們的食物開支水平卻較相同開支組別的公屋戶為低(見表8)。

表8. 比較不同人數住戶中最低50%開支組別的出租公屋和私樓住戶的平均每月食物開支及佔平均每月總開支的百分比

1999/2000	公屋住戶	私樓住戶
一人住戶	1,508元 (36.3%)	1,736元 (24.0%)
二人住戶	2,802元 (40.6%)	2,916元 (26.7%)
三人住戶	4,344元 (41.5%)	3,658元 (28.6%)
四人住戶	5,076元 (41.5%)	4,202元 (29.4%)
五人或以上住戶	5,786元 (41.1%)	4,866元 (28.7%)

2009/2010	公屋住戶	私樓住戶
一人住戶	1,987元 (45.4%)	1,786元 (24.4%)
二人住戶	3,265元 (47.5%)	3,177元 (29.2%)
三人住戶	4,634元 (47.9%)	4,223元 (31.2%)
四人住戶	5,508元 (46.4%)	4,932元 (31.8%)
五人或以上住戶	6,475元 (45.2%)	6,202元 (33.1%)

⁸ 請參考註(3)(第三頁)。

III. 基層住戶的交通開支

一、二人的基層住戶交通開支非常低，他們的社交生活與社會參與值得關注

一、二人的基層住戶的交通開支非常低。在2009/2010年度，最低20%開支的一人住戶的平均每月交通開支只有199元（即平均每星期只有約50元）（見表9），這可能反映他們生活範圍主要在社區，並沒有經常使用交通工具。令人關注的是，一些基層住戶可能因為資源有限而縮減交通開支及社交生活，或會妨礙他們與親友聯繫和參與社區活動，出現「社會排斥」的情況。

表9. 2009/2010年度不同住戶人數中最低20%開支組別
平均每月住戶交通開支

	最低20%開支組別 佔總開支的百分比	所有開支組別住戶 佔總開支的百分比
一人住戶	199元 (6.1%)	935元 (7.1%)
二人住戶	346元 (6.3%)	1,542元 (8.4%)
三人住戶	638元 (8.3%)	1,618元 (8.0%)
四人住戶	830元 (8.6%)	2,109元 (8.6%)
五人或以上住戶	915元 (7.9%)	2,904元 (8.7%)
所有人數住戶	589元 (7.8%)	1,792元 (8.3%)

4. 最低20%開支組別的家庭特徵

4.1 為了解研究中低開支住戶的家庭特徵，我們嘗試分析最低20%開支組別的34萬7千個住戶以作參考。在2009/2010年度，這些住戶的平均每月總開支如下⁹：

表10. 2009/2010年度不同住戶人數中
最低20%開支組別住戶的平均每月總開支

最低20%開支組別	平均每月總開支
一人住戶	3,254 元
二人住戶	5,506 元
三人住戶	7,712 元
四人住戶	9,603 元
五人或以上住戶	11,615 元
所有人數住戶	7,533 元

4.2 在2009/2010年度，一人、二人的最低20%開支的住戶中大部分是65歲或以上的長者(見表11)。

表11. 2009/2010年度按不同住戶人數中
最低20%開支組別住戶中
65歲或以上成員的人數和佔該組別總人數的百分比

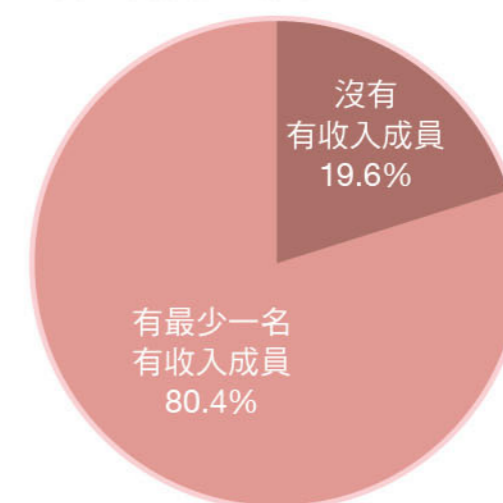
最低20%開支組別	65歲或以上長者的人數	65歲或以上長者佔該組別總人數的百分比
一人住戶	25,000	56.8%
二人住戶	70,000	39.8%
三人住戶	47,000	18.3%
四人住戶	26,000	7.5%
五人或以上住戶	21,000	9.4%
所有住戶人數住戶	189,000	18.1%

⁹讀者可同時參考社聯貧窮線以低收入住戶指按不同住戶人數劃分，收入少於或等於全港相同人數住戶入息中位數一半的住戶，2010年按住戶人數劃分，入息中位數一半的數額為：1人家庭：3,250元、2人家庭：7,000元、3人家庭：10,000元、4人或以上家庭：12,000元

4.3 社聯一直有分析本港的長者貧窮情況(採用住戶入息中位數一半劃分貧窮線的方法)。在2010年，本港約有28萬位貧窮長者。而在本研究中，我們如以最低20%開支組別作參考，本港有18萬9千名沒有領取綜援的基層長者。加上正領取綜援的約18萬60歲或以上長者，共有超過36萬名基層長者。我們可以藉此進一步了解本港長者貧窮的嚴峻情況。

在2009/2010年度，最低20%開支組別的住戶中，其中八成(80.4%)家庭均有最少一名有工作收入的成員¹⁰，反映就業貧窮的情況仍然相當普遍(見圖11)。

圖11. 2009/2010年最低20%開支組別的
住戶中有收入成員的百分比



¹⁰有工作收入成員 — 指住戶成員的經濟活動身分是僱主、僱員、外發工、兼職學生或是自營作業者，而這些人士從工作中獲得收入。

5. 總結

► 整體情況

5.1 基層家庭的食物與房屋開支佔總開支的百分比相當高，剩下較少資源可用於個人發展或提升生活質素。
在2009/2010年度，基層住戶的其他開支金額及佔總開支的百分比，均較10年前有所下降。

► 食物開支方面

5.2 在1999/2000至2009/2010年度的10年間，仍然有住戶需壓縮食物開支以應付其他開支，過著「食都唔夠食」的生活，可稱為「赤貧」。

► 房屋開支方面

5.3 比較同一開支組別，基層私樓住戶的房屋開支佔總開支百分比遠高於出租公屋住戶。
比較同一開支組別，基層私樓住戶的食物開支水平較出租公屋住戶為低。

► 交通開支方面

5.4 一、二人的基層住戶交通開支非常低，他們的社交生活與社會參與值得關注

► 住戶特徵

5.5 在2009/2010年度，一人、二人的最低20%開支的住戶中很大部分是65歲或以上的長者。

5.6 在2009/2010年度，最低20%開支組別的住戶中，八成均有最少一名有工作收入的成員，反映就業貧窮的情況相當普遍。

6. 討論及建議

有關房屋方面

在本研究中，我們了解到居於私人房屋的基層住戶更因為房屋開支較大，食物開支比例明顯較公屋住戶為低，他們可能為應付房屋開支而壓縮其他開支，包括食物開支。

6.1 加快增建公屋，縮短公屋輪候時間；並檢視現時的公屋政策對一人住戶的影響：

我們認為公共房屋是一項能夠直接解決基層人士房屋需要的政策措施。本研究反映基層人士如能減輕房屋開支的負擔，他們便可以運用他們的資源到其他生活範疇，包括購買更多食物或增加對教育的投放，以改善生活質素。

現時公屋計分制令單身非長者申請者的配屋時間十分長。未能入住公屋的單身人士只能到私人市場尋找出租居所，負擔昂貴的房屋開支。

▶ 政府應該加建更多公共房屋，讓有需要的基層住戶可以減輕房屋開支負擔。

▶ 政府應該考慮單身公屋申請者的處境，檢視公屋計分制度對基層一人住戶的影響，讓有需要人士可入住資助房屋以改善生活情況。

6.2 向居於私樓的基層住戶提供租金津貼：

現時不少基層住戶因各種原因而需要租住私人房屋(如正在輪候公屋)。近年通脹持續及私人樓宇租金大幅上升，本報告亦指出居於私樓的低開支住戶的租金開支十分沉重。

▶ 政府可考慮向居於私樓的基層住戶提供租金津貼作為短期措施，以紓緩這些住戶所面對的經濟壓力。

有關食物方面

在本研究中，我們了解到食物開支佔低開支住戶的開支比例很高，當食物價格上升時，基層住戶所受的影響亦較大。近年食品價格日益上漲，他們往往只能節衣縮食，壓縮食物開支以應付其他必須開支(如房屋)。政府應考慮不同措施協助基層家庭面對食物價格上升對他們的影響。

6.3 開設「社區飯堂」以特別協助長者及人數少的家庭：長者及人數少的家庭自行在家煮食可能較為不便；但外出進膳負擔則更重。

▶ 政府應考慮在有需要時(如通脹持續加劇時)擴大食物援助的服務範圍，讓更多有需要的基層市民可獲得服務。

▶ 為針對長者及人數少的家庭的需要，我們認為政府可考慮增加熱食服務。我們建議政府可資助開設「社區飯堂」，期望將來每區至少有一間，為有需要的基層家庭提供價格廉宜及具營養的飯餐。

6.4 將學生午膳津貼恆常化：

在2011-13年度，關愛基金為獲全額書簿津貼的小學生提供在校午膳津貼。這項措施紓緩了部分基層家庭的生活壓力。

▶ 建議這項措施可盡快恆常化，並考慮伸延至中學部分，以減輕基層住戶的食物開支負擔，同時令有需要兒童獲得均衡及充足的膳食。

協助低收入家庭

6.5 制訂低收入補貼制度：

在本研究中，我們發現不少基層家庭並沒有領取綜援，家中雖然有成員工作，但每月的支出水平很低，生活捉襟見肘。政府於2007年推出「交通費支援計劃」，並於2011年推出「鼓勵就業交通津貼計劃」，目的是資助合資格人士的交通費用，鼓勵低收入的在職人士工作。

► 政府可以改善現有的鼓勵就業措施，制定一套全面性的低收入補貼制度，以資助形式支援沒有領取綜援的基層家庭。

長者退休保障

6.6 檢討退休制度，幫助清貧長者改善生活：

我們了解到在2009/2010年度，一、二人住戶的最低20%開支組別中，很大部分為65歲或以上長者。他們沒有領取綜援，或需依靠儲蓄、領取高齡津貼或家人供養來維持每月的必要開支。

► 政府應該全面檢討退休制度並引入全民退休保障，長遠保障清貧長者的生活。

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2009/2010年度 一人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體住戶	最低5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	最高20%
食物支出												
(元)	2,967	873	1,497	1,680	2,078	1,949	2,163	2,228	2,531	3,219	3,491	5,519
%	22.4%	42.7%	49.6%	47.3%	47.2%	35.8%	29.5%	24.6%	22.8%	23.9%	20.8%	17.6%
房屋支出												
(元)	5,869	714	696	987	1,143	1,827	3,211	4,419	5,980	6,860	8,052	13,321
%	44.4%	34.9%	23.1%	27.8%	26.0%	33.6%	43.8%	48.8%	54.0%	50.9%	47.9%	42.6%
交通支出												
(元)	935	70	202	199	325	367	419	310	519	649	1,083	2,807
%	7.1%	3.4%	6.7%	5.6%	7.4%	6.7%	5.7%	3.4%	4.7%	4.8%	6.4%	9.0%
其他支出												
(元)	3,448	386	624	688	854	1,295	1,545	2,105	2,050	2,758	4,184	9,632
%	26.1%	18.9%	20.7%	19.4%	19.4%	23.8%	21.1%	23.2%	18.5%	20.5%	24.9%	30.8%
平均每月總開支												
(元)	13,219	2,043	3,019	3,554	4,400	5,438	7,338	9,063	11,081	13,486	16,810	31,279
住戶數目	220,000	11,000	11,000	11,000	11,000	22,000	22,000	23,000	21,000	22,000	22,000	44,000

2009/2010年度 三人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體住戶	最低5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	最高20%
食物支出												
(元)	5,920	2,666	3,602	4,041	4,123	4,370	5,278	5,248	5,722	6,493	7,049	8,930
%	29.1%	51.5%	50.1%	46.8%	42.2%	37.8%	38.4%	33.0%	31.6%	31.0%	29.0%	21.3%
房屋支出												
(元)	6,789	866	995	1,578	2,594	2,969	3,742	5,478	6,313	6,887	8,055	15,770
%	33.4%	16.7%	13.8%	18.3%	26.5%	25.7%	27.2%	34.5%	34.9%	32.9%	33.2%	37.7%
交通支出												
(元)	1,618	418	684	639	801	928	1,027	1,111	1,107	1,371	1,768	3,811
%	8.0%	8.1%	9.5%	7.4%	8.2%	8.0%	7.5%	7.0%	6.1%	6.5%	7.3%	9.1%
其他支出												
(元)	6,012	1,231	1,913	2,369	2,253	3,301	3,714	4,052	4,950	6,208	7,406	13,355
%	29.6%	23.8%	26.6%	27.5%	23.1%	28.5%	27.0%	25.5%	27.4%	29.6%	30.5%	31.9%
平均每月總開支												
(元)	20,339	5,181	7,194	8,628	9,772	11,567	13,761	15,888	18,093	20,959	24,279	41,865
住戶數目	427,000	21,000	22,000	21,000	22,000	42,000	43,000	43,000	43,000	42,000	43,000	85,000

2009/2010年度 二人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體住戶	最低5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	最高20%
食物支出												
(元)	4,828	1,603	2,483	2,955	3,219	3,232	3,492	4,206	4,741	5,515	5,898	8,050
%	26.2%	49.9%	49.9%	46.6%	43.0%	35.3%	30.9%	31.7%	30.1%	30.1%	26.7%	19.3%
房屋支出												
(元)	6,670	746	1,116	1,390	2,088	3,382	5,097	5,163	6,595	7,196	8,488	14,100
%	36.2%	23.2%	22.4%	21.9%	27.9%	36.9%	45.1%	39.0%	41.9%	39.3%	38.4%	33.8%
交通支出												
(元)	1,542	180	284	454	466	462	519	722	936	1,124	1,877	4,559
%	8.4%	5.6%	5.7%	7.2%	6.2%	5.0%	4.6%	5.4%	5.9%	6.1%	8.5%	10.9%
其他支出												
(元)	5,378	684	1,096	1,547	1,713	2,080	2,189	3,163	3,471	4,486	5,850	15,061
%	29.2%	21.3%	22.0%	24.4%	22.9%	22.7%	19.4%	23.9%	22.0%	24.5%	26.5%	36.1%
平均每月總開支												
(元)	18,418	3,213	4,979	6,346	7,486	9,156	11,298	13,254	15,743	18,321	22,113	41,771
住戶數目	437,000	22,000	22,000	22,000	22,000	43,000	44,000	44,000	43,000	44,000	44,000	87,000

2009/2010年度 四人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體住戶	最低5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	最高20%
食物支出												
(元)	7,025	3,388	4,185	4,941	4,916	5,472	5,866	6,646	7,241	7,766	8,326	10,139
%	28.6%	49.3%	45.9%	46.9%	41.0%	39.3%	36.1%	35.8%	33.6%	31.2%	28.5%	19.7%
房屋支出												
(元)	7,345	1,021	1,578	1,686	2,687	3,417	4,675	5,006	6,387	7,391	8,937	17,208
%	29.9%	14.8%	17.3%	16.0%	22.4%	24.5%	28.8%	27.0%	29.6%	29.7%	30.6%	33.5%
交通支出												
(元)	2,109	681	790	870	985	1,112	1,156	1,291	1,485	1,757	2,129	5,296
%	8.6%	9.9%	8.7%	8.3%	8.2%	8.0%	7.1%	7.0%	6.9%	7.1%	7.3%	10.3%
其他支出												
(元)	8,100	1,787	2,557	3,035	3,392	3,928	4,556	5,624	6,440	7,991	9,793	18,781
%	33.0%	26.0%	28.1%	28.8%	28.3%	28.2%	28.0%	30.3%	29.9%	32.1%	33.6%	36.5%
平均每月總開支												
(元)	24,579	6,877	9,109	10,532	11,980	13,929	16,253	18,567	21,553	24,905	29,185	51,425
住戶數目	431,000	22,000	21,000	22,000	21,000	43,000	43,000	44,000	43,000	43,000	44,000	85,000

2009/2010年度 五人或以上住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	8,496	3,860	5,187	5,298	5,637	6,612	7,106	8,110	8,659	9,251	9,430	12,985
%	25.3%	47.7%	46.4%	41.4%	39.2%	39.1%	36.0%	35.0%	33.2%	29.7%	25.8%	16.2%
房屋支出												
(元)	9,334	1,117	2,070	2,127	3,603	3,604	5,193	5,595	6,829	7,861	10,788	24,731
%	27.8%	13.8%	18.5%	16.6%	25.1%	21.3%	26.3%	24.2%	26.2%	25.3%	29.5%	30.9%
交通支出												
(元)	2,904	700	870	1,063	1,023	1,119	1,443	1,737	1,828	2,157	3,290	7,891
%	8.7%	8.7%	7.8%	8.3%	7.1%	6.6%	7.3%	7.5%	7.0%	6.9%	9.0%	9.9%
其他支出												
(元)	12,796	2,412	30,44	4,304	4,104	5,579	6,000	7,703	8,791	11,830	13,016	34,362
%	38.2%	29.8%	27.2%	33.6%	28.6%	33.0%	30.4%	33.3%	33.7%	38.0%	35.6%	43.0%
平均每月總開支												
(元)	33,530	8,089	11,172	12,792	14,367	16,915	19,741	23,144	26,107	31,099	36,524	79,968
住戶數目	212,000	11,000	10,000	11,000	11,000	21,000	21,000	21,000	22,000	21,000	21,000	42,000

1999/2000年度 二人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	4,297	1,488	2,233	2,414	2,668	2,888	3,439	3,724	4,370	4,876	5,338	6,999
%	24.0%	44.2%	43.0%	38.3%	35.3%	30.4%	29.3%	26.2%	26.0%	25.3%	24.1%	18.7%
房屋支出												
(元)	6,636	1,019	1,215	1,726	2,181	3,588	4,848	6,224	6,504	6,978	7,929	13,683
%	37.0%	30.3%	23.4%	27.4%	28.9%	37.8%	41.2%	43.8%	38.7%	36.2%	35.8%	36.5%
交通支出												
(元)	1,777	179	416	485	592	594	673	1,060	1,216	2,162	1,771	4,754
%	9.9%	5.3%	8.0%	7.7%	7.8%	6.3%	5.7%	7.5%	7.2%	11.2%	8.0%	12.7%
其他支出												
(元)	5,229	677	1,327	1,674	2,111	2,428	2,796	3,205	4,708	5,284	7,135	12,005
%	29.1%	20.1%	25.6%	26.6%	28.0%	25.6%	23.8%	22.5%	28.0%	27.4%	32.2%	32.1%
平均每月總開支												
(元)	17,939	3,363	5,190	6,299	7,551	9,498	11,756	14,213	16,798	19,300	22,173	37,442
住戶數目	333,000	17,000	16,000	17,000	17,000	33,000	33,000	34,000	33,000	34,000	33,000	66,000

1999/2000年度 一人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	2,649	579	969	1,236	1,564	1,717	2,073	2,012	2,260	2,768	2,912	5,382
%	20.1%	35.6%	37.4%	37.1%	37.7%	31.3%	28.9%	19.9%	18.8%	19.9%	17.4%	17.3%
房屋支出												
(元)	5,902	699	891	1,074	1,344	1,890	2,904	5,513	5,945	6,814	8,208	13,223
%	44.7%	42.9%	34.4%	32.3%	32.4%	34.5%	40.5%	54.6%	49.4%	49.1%	49.1%	42.4%
交通支出												
(元)	959	29	145	132	298	367	437	487	538	740	1,256	2,782
%	7.3%	1.8%	5.6%	4.0%	7.2%	6.7%	6.1%	4.8%	4.5%	5.3%	7.5%	8.9%
其他支出												
(元)	3,682	321	587	886	938	1,511	1,750	2,088	3,290	3,558	4,327	9,766
%	27.9%	19.7%	22.6%	26.6%	22.6%	27.5%	24.4%	20.7%	27.3%	25.6%	25.9%	31.3%
平均每月總開支												
(元)	13,192	1,628	2,592	3,328	4,144	5,485	7,165	10,100	12,033	13,881	16,703	31,152
住戶數目	158,000	8,000	8,000	8,000	8,000	16,000	17,000	18,000	12,000	16,000	16,000	31,000

1999/2000年度 三人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	5,763	2,397	3,151	3,585	4,064	4,243	4,728	4,892	5,310	5,889	6,139	9,955
%	27.8%	42.7%	40.7%	40.1%	40.1%	35.4%	33.7%	30.6%	29.0%	28.2%	25.3%	23.1%
房屋支出												
(元)	6,434	1,268	1,793	1,894	2,091	2,994	4,227	4,739	5,842	6,727	7,554	14,443
%	31.0%	22.6%	23.2%	21.2%	20.6%	25.0%	30.1%	29.7%	31.9%	32.2%	31.2%	33.5%
交通支出												
(元)	1,796	516	718	723	805	914	1,223	1,237	1,442	1,695	2,337	3,882
%	8.7%	9.2%	9.3%	8.1%	7.9%	7.6%	8.7%	7.7%	7.9%	8.1%	9.6%	9.0%
其他支出												
(元)	6,747	1,428	2,074	2,746	3,176	3,841	3,844	5,097	5,702	6,583	8,221	14,796
%	32.5%	25.5%	26.8%	30.7%	31.3%	32.0%	27.4%	31.9%	31.2%	31.5%	33.9%	34.3%
平均每月總開支												
(元)	20,740	5,609	7,736	8,948	10,135	11,992	14,022	15,965	18,296	20,894	24,251	43,077
住戶數目	353,000	18,000	17,000	18,000	18,000	35,000	35,000	36,000	35,000	35,000	36,000	70,000

1999/2000年度 四人住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	6,253	2,905	3,972	3,947	4,563	4,834	5,338	5,774	6,051	6,797	7,338	9,351
%	27.0%	41.4%	42.2%	36.2%	38.6%	35.6%	34.0%	32.4%	30.0%	29.0%	27.0%	19.9%
房屋支出												
(元)	6,961	1,433	1,671	2,579	2,516	3,269	4,279	4,496	5,709	6,294	8,013	16,688
%	30.1%	20.4%	17.8%	23.7%	21.3%	24.1%	27.3%	25.2%	28.3%	26.8%	29.5%	35.5%
交通支出												
(元)	2,162	554	851	958	979	1,014	1,159	1,392	1,656	2,244	2,296	5,085
%	9.3%	7.9%	9.1%	8.8%	8.3%	7.5%	7.4%	7.8%	8.2%	9.6%	8.5%	10.8%
其他支出												
(元)	7,782	2,124	2,908	3,406	3,764	4,443	4,905	6,154	6,767	8,137	9,525	15,867
%	33.6%	30.3%	30.9%	31.3%	31.8%	32.8%	31.3%	34.5%	33.5%	34.7%	35.1%	33.8%
平均每月總開支												
(元)	23,158	7,016	9,401	10,890	11,822	13,560	15,682	17,816	20,183	23,473	27,171	46,991
住戶數目	428,000	22,000	21,000	21,000	22,000	43,000	42,000	43,000	43,000	42,000	43,000	86,000

Summary of findings

1999/2000年度 五人或以上住戶的平均每月
食物、房屋、交通及其他開支及佔平均每月總開支的百分比

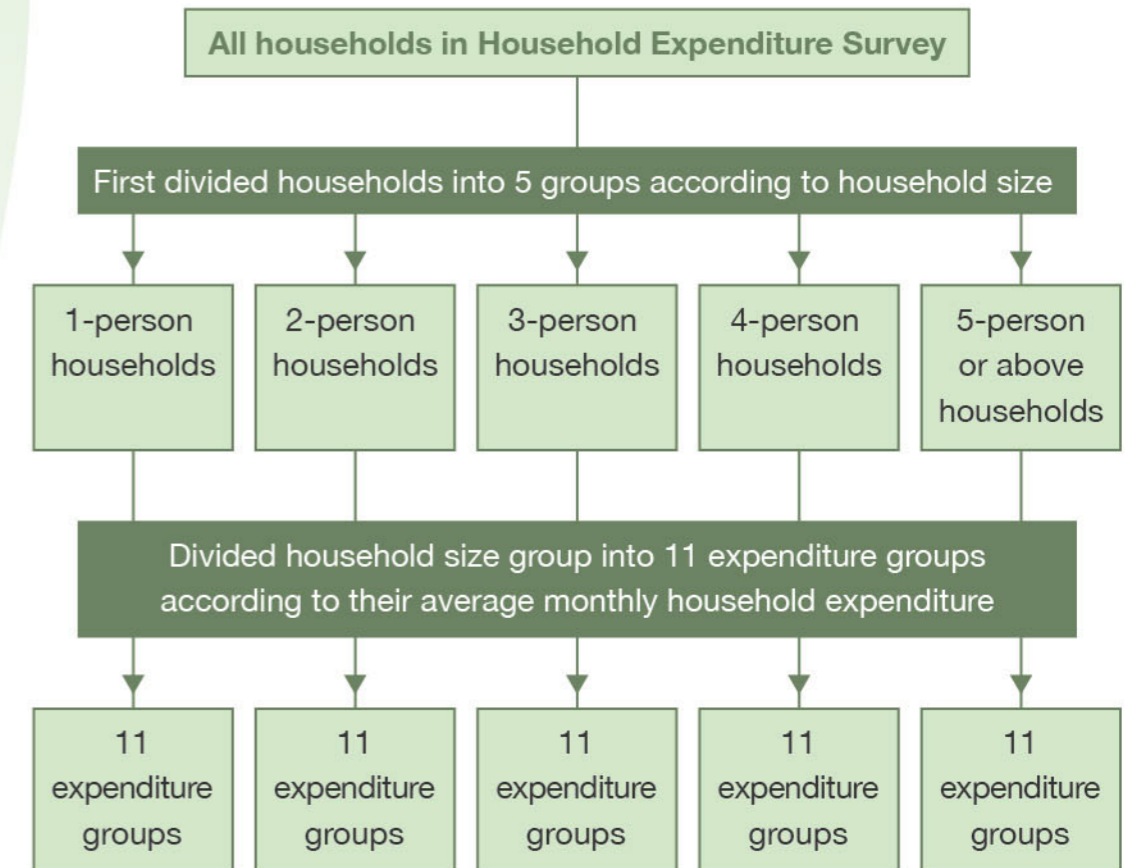
	整體 住戶	最低 5%	5- 10%	10- 15%	15- 20%	20- 30%	30- 40%	40- 50%	50- 60%	60- 70%	70- 80%	最高 20%
食物支出												
(元)	7,264	3,282	4,505	4,806	5,283	5,882	6,158	6,311	7,356	7,571	8,886	10,797
%	25.3%	40.6%	42.2%	39.5%	38.1%	37.2%	33.8%	30.6%	31.5%	27.7%	27.1%	17.0%
房屋支出												
(元)	8,502	1,694	1,916	2,161	2,698	3,504	4,021	5,339	5,555	7,346	8,466	23,347
%	29.6%	21.0%	17.9%	17.7%	19.4%	22.2%	22.0%	25.9%	23.8%	26.9%	25.8%	36.7%
交通支出												
(元)	2,732	673	864	1,087	1,386	1,425	1,736	2,243	1,952	1,890	2,635	6,734
%	9.5%	8.3%	8.1%	8.9%	10.0%	9.0%	9.5%	10.9%	8.3%	6.9%	8.0%	10.6%
其他支出												
(元)	10,250	2,433	3,401	4,122	4,511	4,999	6,323	6,743	8,517	10,535	12,844	22,718
%	35.7%	30.1%	31.8%	33.9%	32.5%	31.6%	34.7%	32.7%	36.4%	38.5%	39.1%	35.7%
平均每月總開支												
(元)	28,748	8,082	10,686	12,177	13,878	15,810	18,239	20,636	23,381	27,342	32,831	63,596
住戶數目	351,000	18,000	17,000	18,000	17,000	35,000	36,000	35,000	35,000	35,000	35,000	70,000

1. Background

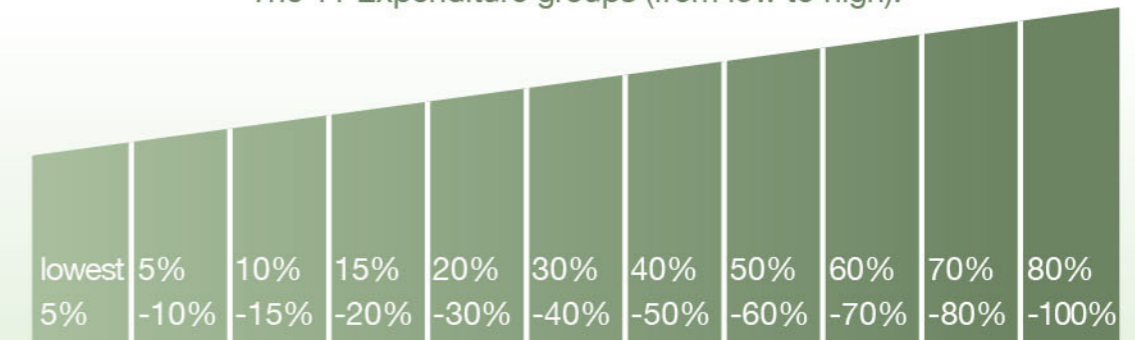
1.1 Based on statistical from Census and Statistic Department's Household Expenditure Surveys of 1999/2000 to 2009/2010, the Hong Kong Council of Social Service (HKCSS) analyzed the average monthly household expenditure on food, housing and transportation etc by grassroots households. With the findings, the Council proposes a list of policy recommendations to improve livelihood of grassroots households. This research followed the "Research on expenditure pattern of low expenditure households in Hong Kong" done by the HKCSS in 1996 and 2003.

1.2 The research first divided households into 5 groups according to household size. The households in each household group were then divided into 11 expenditure groups according to their average monthly household expenditure, include: 0-5%、5% and above-10%、10% and above-15%、15% and above-20%、20% and above-30%、30% and above-40%、40% and above-50%、50% and above-60%、60% and above-70%、70% and above-80% and 80% and above -100%¹¹ (see Figure 1). In addition, the study conducted analysis of expenditure pattern between households living in public rental housing (PRH) and private housing.

Figure 1. Research method – classifying households by household size and expenditure



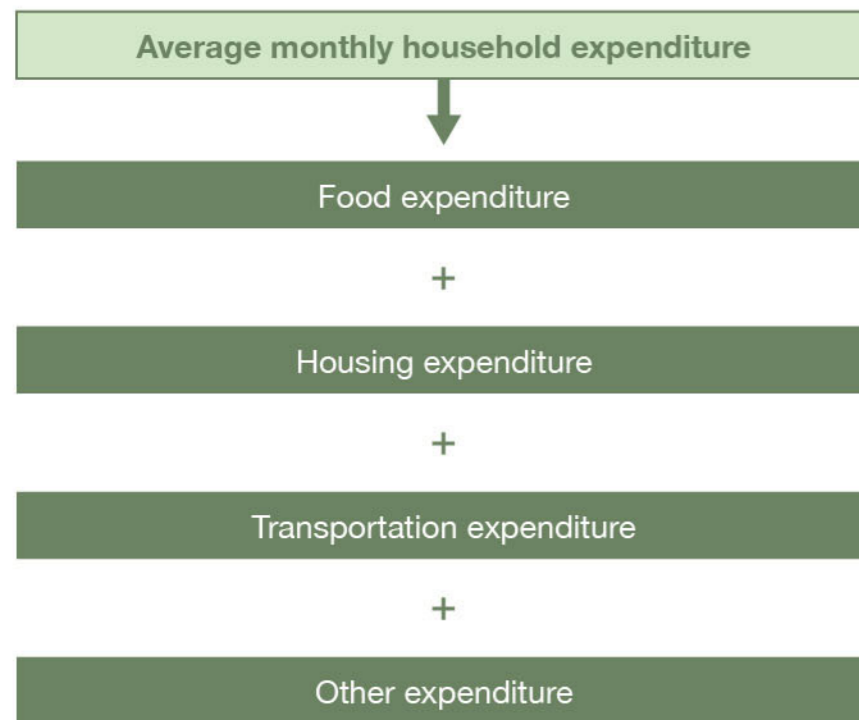
The 11 Expenditure groups (from low to high):



¹¹ For simplicity propose, the report will use 「5%-10%」 to represent the expenditure group "5% and above-10%" and so forth.

1.3 In each expenditure group, we analyzed their total expenditure and expenditures on food, housing, transportation and other expenditure (Figure 2), in order to understand the expenditure pattern of the different expenditure groups especially that of low expenditure groups.

Figure 2. Research method - Analyzing the expenditure of grassroots households



1.4 Since the “Household Expenditure Survey” did not cover households receiving CSSA, the study reflects the expenditure pattern of non-CSSA grassroots households.

2. Summary of findings

The overall situation of grassroots households

2.1 The proportion of food and housing was very high for grassroots households. Only a small proportion of expenditure was left for other categories like personal development and improving living standard.

The proportion of food and housing expenditure was very high for grassroots household. If adding in transportation expense, the proportion was even higher. This reflects that these families can only afford a small proportion of spending on other expenditure. They may have limited resources for expenditure on education, healthcare, clothing etc.

For example, for the lowest 5% expenditure group in the 3-person households in 2009/2010, the average monthly food expenditure constituted 51% of the total expenditure. They could only use about one-fourth of their average monthly household expenditure (24% , \$1,231, with \$410 for each member) on aspects other than food, housing and transportation. On the other hand, for the highest 20% expenditure group, the food expenditure constituted just 21% while expenditure on other expenditure (other than food, housing and transportation) was 32% (\$13,355 with \$4,452 for each member). This average monthly expenditure sum on other expenditure was 11 times of that found in the lowest 5% expenditure group (see Figure 3 and Table 1).

Figure 3. The expenditure distribution of 3-person household in 2009/2010

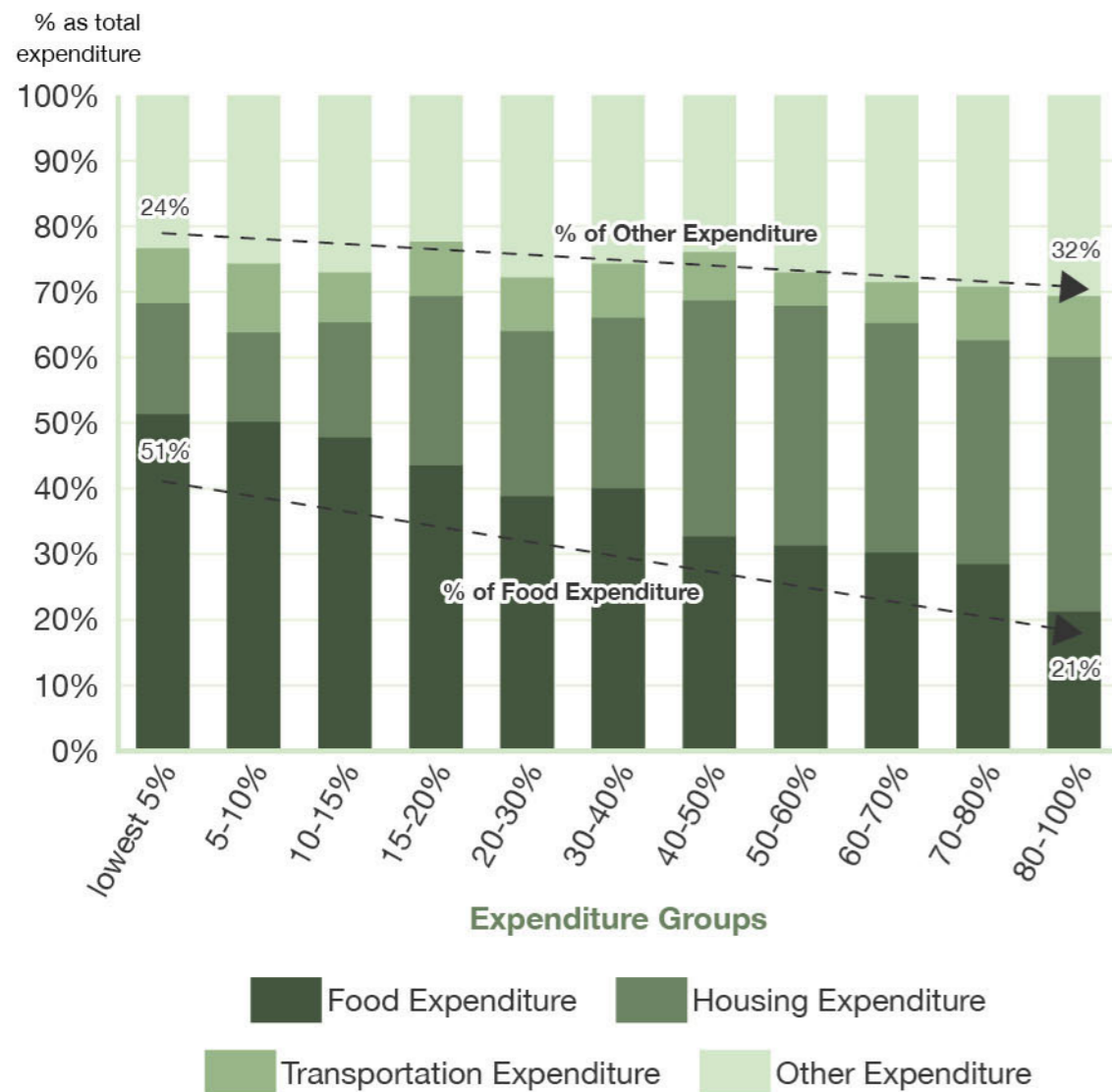


Table 1. 2009/2010
Average monthly household expenditure on Food, Housing, Transportation and Other Expenditure of 3-person households and as percentage to average monthly household expenditure

	All households	Lowest 5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	80-100%
Food Expenditure												
(\$)	5,920	2,666	3,602	4,041	4,123	4,370	5,278	5,248	5,722	6,493	7,049	8,930
(%)	29.1%	51.5%	50.1%	46.8%	42.2%	37.8%	38.4%	33.0%	31.6%	31.0%	29.0%	21.3%
Housing Expenditure												
(\$)	6,789	866	995	1,578	2,594	2,969	3,742	5,478	6,313	6,887	8,055	15,770
(%)	33.4%	16.7%	13.8%	18.3%	26.5%	25.7%	27.2%	34.5%	34.9%	32.9%	33.2%	37.7%
Transportation Expenditure												
(\$)	1,618	418	684	639	801	928	1,027	1,111	1,107	1,371	1,768	3,811
(%)	8.0%	8.1%	9.5%	7.4%	8.2%	8.0%	7.5%	7.0%	6.1%	6.5%	7.3%	9.1%
Other Expenditure												
(\$)	6,012	1,231	1,913	2,369	2,253	3,301	3,714	4,052	4,950	6,208	7,406	13,355
(%)	29.6%	23.8%	26.6%	27.5%	23.1%	28.5%	27.0%	25.5%	27.4%	29.6%	30.5%	31.9%
Average monthly household expenditure												
(\$)	20,339	5,181	7,194	8,628	9,772	11,567	13,761	15,888	18,093	20,959	24,279	41,865
No. of Households	427,000	21,000	22,000	21,000	22,000	42,000	43,000	43,000	43,000	42,000	43,000	85,000

Table 2. 2009/2010
Average monthly household Other Expenditure of 1-, 2-, 4- and 5-person and above households and as percentage of average monthly household expenditure

	All households	Lowest 5%	5-10%	10-15%	15-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-80%	80-100%
1-person												
(\$)	3,448	386	624	688	854	1,295	1,545	2,105	2,050	2,758	4,184	9,632
(%)	26.1%	18.9%	20.7%	19.4%	19.4%	23.8%	21.1%	23.2%	18.5%	20.5%	24.9%	30.8%
2-person												
(\$)	5,378	684	1,096	1,547	1,713	2,080	2,189	3,163	3,471	4,486	5,850	15,061
(%)	29.2%	21.3%	22.0%	24.4%	22.9%	22.7%	19.4%	23.9%	22.0%	24.5%	26.5%	36.1%
4-person												
(\$)	8,100	1,787	2,557	3,035	3,392	3,928	4,556	5,624	6,440	7,991	9,793	18,781
(%)	33.0%	26.0%	28.1%	28.8%	28.3%	28.2%	28.0%	30.3%	29.9%	32.1%	33.6%	36.5%
5-person and above												
(\$)	12,796	2,412	3,044	4,304	4,104	5,579	6,000	7,703	8,791	11,830	13,016	34,362
(%)	38.2%	29.8%	27.2%	33.6%	28.6%	33.0%	30.4%	33.3%	33.7%	38.0%	35.6%	43.0%

2.2 In 2009/2010, for the lowest 20% expenditure group, its percentage of other expenditure is lower than that in 1999/2000. For the highest 20% expenditure group, except the 1-person and 3-person households, other households' expenditure on other expenditure had increased when compared to that of 1999/2000. These statistics show that, in the past 10 years, the grassroots still lacked of resources to improve their living standard.

Table 3. 1999/2000 and 2009/2010 - Average monthly Other Expenditure in Lowest 20% and Highest 20% expenditure group and as percentage of average monthly household expenditure

	Lowest 20%		Highest 20%	
	1999/2000	2009/2010	1999/2000	2009/2010
1-person	\$683 23.4%	\$638 19.6%	\$9,766 31.3%	\$9,632 30.8%
2-person	\$1,449 25.8%	\$1,260 22.9%	\$12,005 32.1%	\$15,061 36.1%
3-person	\$2,360 29.1%	\$1,945 25.2%	\$14,796 34.3%	\$13,355 31.9%
4-person	\$3,048 31.2%	\$2,686 28.0%	\$15,867 33.8%	\$18,781 36.5%
5-person and above	\$3,607 32.3%	\$3,476 29.9%	\$22,718 35.7%	\$34,362 43.0%
All households	\$2,461 30.0%	\$1,977 26.2%	\$15,713 34.0%	\$17,199 36.3%

Expenditure pattern on food

2.3 In the 10 years between 1999/2000 to 2009/2010, there were households that needed to squeeze their food expenditure in order to meet other living costs.

Hong Kong is a generally wealthy society, however, there were still households which needed to squeeze their food spending in order to meet with other living expenses.

Our assumption is: if a household fulfills its need on food, when they can afford to spend more, they would increase expenditure on categories other than food in order to improve the living standard. The proportion of food expenditure as the total expenditure would then decrease as the total expenditure increases.

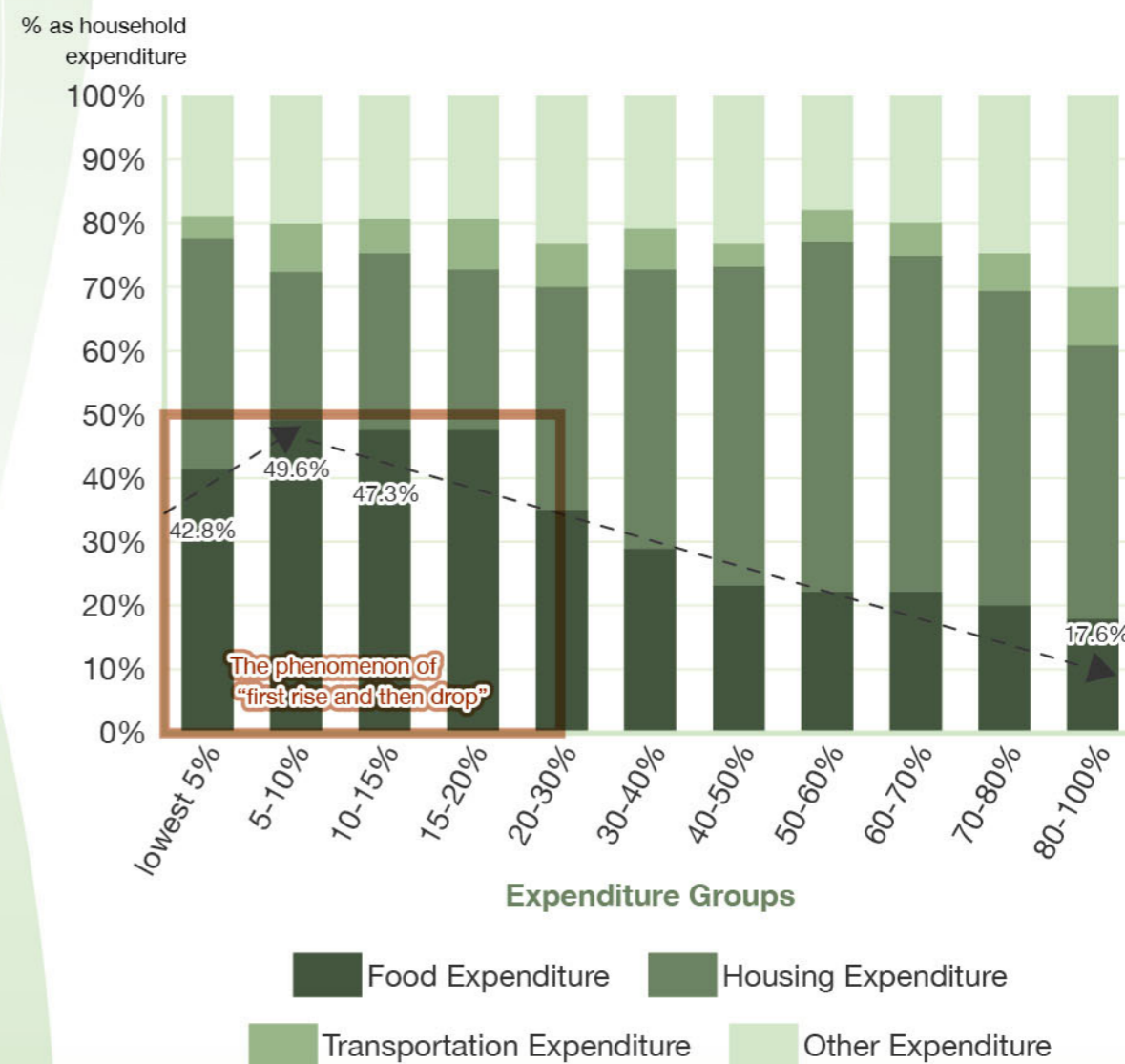
We tried to look at the percentage of food expenditure as the total expenditure of some of the lowest expenditure groups. Some households still put more money on food even when they have higher monthly budget. This “first rise and then drop” phenomenon may represent these grassroots households cannot even satisfy their need on food. They are the households living in adjacent poverty.

For example, in 2009/2010, for the lowest 5% expenditure group in 1-person households, their average monthly food expenditure was \$873 (42.8% of average monthly household expenditure); for 5-10% expenditure group, the respective spending was \$1,497(49.6% of average monthly household expenditure) (Table 4), for 10%-15% expenditure group, the respective spending was \$1,680(47.3% of average monthly household expenditure). We could hence observe that there was “first rise and then drop” phenomenon in the lowest expenditure groups.

Table 4. 2009/2010 average monthly food expenditure and as percentage of average monthly household expenditure of 1-person households and average monthly per person expenditure on food of CSSA recipients

2009/2010	Food expenditure	% of average monthly household expenditure
All households	\$2,967	22.4%
Lowest 5% expenditure group	\$873	42.8%
5-10% expenditure group	\$1,497	49.6%
10-15% expenditure group	\$1,680	47.3%
Average monthly per person expenditure on food of CSSA recipients	\$1,161	42%

Figure 4. 2009/2010 Average monthly household expenditure on food as percentage of average monthly household expenditure of 1-person households



The above “first rise and then drop” phenomenon appeared in different households groups during 1999/2000 and 2009/2010:

Table 5. 1999/2000 and 2009/2010 the “first rise and then drop” phenomenon in different sizes of households

	1999/2000	2009/2010
1-person	✓	✓
2-person		
3-person		
4-person	✓	
5-person and above	✓	

It is also noted that in 2009/2010, the lowest 5% expenditure group of the 1-person households was with \$873 for food expenditure, it was even lower than the average monthly food expenditure of \$1,161 in CSSA households. Hence, the households among lowest 5% expenditure group of 1-person households were living in a very deprived situation.

Expenditure pattern on housing

2.4 Housing expenditure of grassroots households living in private housing is much higher than that of grassroots households in public rental housing.

In general, the expenditure pattern of households in private housing is different from that of households in public rental housing. The housing expenditure of households in private housing is very high, compared to that of the public rental housing tenants.

In 2009/2010 households in the lowest 50% expenditure group in private housing of 3-person, they used over 40% of spending for housing. Compared with the households in the same expenditure group in public rental housing, the percentage is just about 10. (Table 6)

Table 6. Comparing housing expenditure of the lowest 50% expenditure group and as percentage to average monthly household expenditure

	1999/2000		2009/2010	
	Households in public housing	Households in private housing	Households in public housing	Households in private housing
1-person	\$1,050 (25.3%)	\$3,712 (51.4%)	\$856 (19.5%)	\$3,849 (52.6%)
2-person	\$1,301 (18.9%)	\$5,083 (46.5%)	\$995 (14.5%)	\$5,354 (49.2%)
3-person	\$1,405 (13.4%)	\$5,144 (40.2%)	\$1,052 (10.9%)	\$5,572 (41.1%)
4-person	\$1,496 (12.2%)	\$5,201 (36.4%)	\$1,231 (10.4%)	\$5,883 (37.9%)
5-person and above	\$1,632 (11.6%)	\$5,567 (32.9%)	\$1,414 (9.9%)	\$6,225 (33.2%)

When we examine the housing expenditure of households in public rental housing, we notice that the housing cost was comparatively lower for tenants of public rental housing and they can benefit Government's one off relief measures and the housing rental waiver by and Housing Authority¹² etc.

2.5 Food expenditure of private housing households was lower than that in public rental housing

The housing expenditure of grassroots households living in private housing was higher than that of households living in public rental housing. When comparing the food expenditure of the same expenditure group, the expense was lower in households in private housing because they had higher monthly expenditure and housing expense (Table 7).

Table 7. Lowest 50% expenditure group Average monthly food expenditure of households in PRH and private housing And percentage as average monthly household expenditure

	1999/2000		2009/2010	
	Households in public housing	Households in private housing	Households in public housing	Households in private housing
1-person	\$1,508 (36.3%)	\$1,736 (24.0%)	\$1,987 (45.4%)	\$1,786 (24.4%)
2-person	\$2,802 (40.6%)	\$2,916 (26.7%)	\$3,265 (47.5%)	\$3,177 (29.2%)
3-person	\$4,344 (41.5%)	\$3,658 (28.6%)	\$4,634 (47.9%)	\$4,223 (31.2%)
4-person	\$5,076 (41.5%)	\$4,202 (29.4%)	\$5,508 (46.4%)	\$4,932 (31.8%)
5-person and above	\$5,786 (41.1%)	\$4,866 (28.7%)	\$6,475 (45.2%)	\$6,202 (33.1%)

¹² Since 2007, the Government has implemented a number of one-off relief measures, including the waiver of public housing rentals by Housing Authority and Housing Society for the month of February 2007; the rates concession of up to \$5,000 per quarter in April to September 2007 and January 2008 to March 2009; the waiver of public housing rentals by Housing Society for the month of February 2008; Government's payment of public housing rentals in August to October 2008, August to September 2009 and July to August 2010; the rates concession of up to \$1,500 per quarter in April 2009 to March 2011; and the public housing rental waiver by Housing Authority in September 2010.

Expenditure pattern on transportation

2.6 The transportation expenditure of 1 and 2- person households is low. Their social life and community participation should be of concern.

The transportation cost of low expenditure 1- and 2-person grassroots households was very low. In 2009/2010, the 1-person households in lowest 20% expenditure group only spent \$199 a month for transportation (\$50 a week on average) (Table 8). This reflected that they did not travel very often and stayed in the local community. It comes to our concern that some low expenditure households may have chosen to cut down transportation cost because of limited resources. Their social participation and connections with relatives and other social ties may be affected, or being socially excluded.

Table 8. 2009/2010 Average transportation expenditure of the lowest 20% person expenditure group

	Lowest 20% expenditure group	% as total households expenditure	All households	% as total households expenditure
1-person	\$199	6.1%	\$935	7.1%
2-person	\$346	6.3%	\$1,542	8.4%
3-person	\$638	8.3%	\$1,618	8.0%
4-person	\$830	8.6%	\$2,109	8.6%
5-person and above	\$915	7.9%	\$2,904	8.7%
All households	\$589	7.8%	\$1,792	8.3%

3. The characteristics of households in the lowest 20% expenditure group

3.1 In order to understand the characteristics of low expenditure households, we analyze the 347,000 households in the lowest 20% expenditure group as reference. In 2009/2010, the average monthly household expenditure was as follows¹³:

Table 9. 2009/2010 Average monthly household expenditure of lowest 20% expenditure group

Lowest 20% expenditure group	Average monthly household expenditure
1-person	\$3,254
2-person	\$5,506
3-person	\$7,712
4-person	\$9,603
5-person and above	\$11,615
All households	\$7,533

¹³ Readers can also refer to the poverty line adopted by HKCSS: Definition of households in poverty - households with a monthly income less than or equal to half of the median income of all other households of equal size (of 1-person, 2-person, 3 person, or 4- person and above). In 2010, the poverty line was: 1-person: \$3,250, 2-person: \$7,000, 3-person: \$10,000, 4-person and above: \$12,000.

3.2 In 2009/2010, there was a large proportion of elderly of age 65 or above in 1-person and 2-person households in the lowest 20% expenditure group.

Table 10. 2009/2010 Number and percentage of member aged 65 or above of households in lowest 20% expenditure group

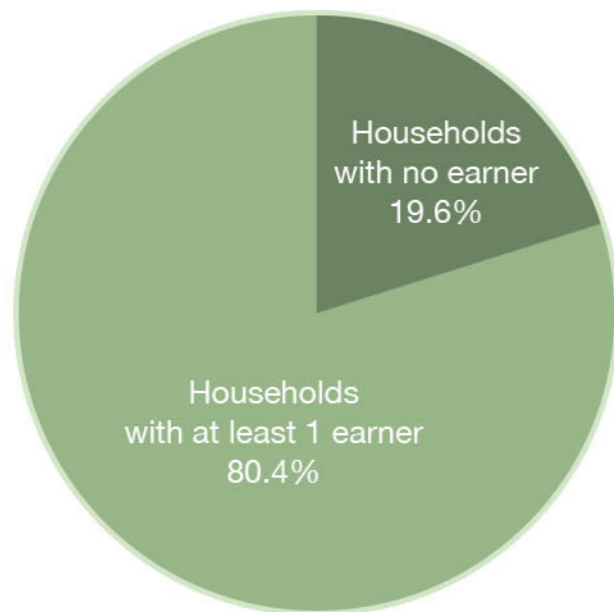
Lowest 20% household group	Number of members aged 65 or above	% of total number of persons in lowest 20% expenditure group
1-person	25,000	56.8%
2-person	70,000	39.8%
3-person	47,000	18.3%
4-person	26,000	7.5%
5-person and above	21,000	9.4%
All households	189,000	18.1%

The HKCSS has been analyzing the elderly poverty situation in Hong Kong (by using the half of the median monthly household income). In 2010, there were about 280,000 elderly lived under poverty.

In this research, if we use the lowest 20% expenditure group as reference, there are 189,000 grassroots elderly who are not receiving CSSA. Together with the 180,000 elderly who received CSSA, we can see there are about 360,000 grassroots elders in Hong Kong. This helps us further understand the problem of elderly in poverty.

3.3 In 2009/2010, there was only 20% households which have no earner. The remaining 80% grassroots households had at least one earner¹⁴.

Figure 5. 2009/2010 Percentage of households without or with at least 1 earner in lowest 20% expenditure group



¹⁴ Earners — A household member whose activity status is either employer, employee, outworker, student worker or self-employed and who receives income from employment.

4. Summary

The situation of grassroots households

► The proportion of expenditure on food, housing and transportation of grassroots households was high. There were limited resources left for use on self development or improving living standard.

► In 2009/2010, grassroots households' other expenditure was lower than that in 1999/2000.

On food expenditure

► From 1999/2000 to 2009/2010, there were still households which had to squeeze food expenditure to save money for other expenses, they were the households living in adject poverty.

On housing expenditure

► Comparing the same expenditure group, the housing expenditure of grassroots households living in private housing was much higher than that of grassroots households in public rental housing.

► Comparing the same expenditure group, the food expenditure of grassroots households living in private housing was lower than that of households living in public rental housing.

On transportation expenditure

► The transportation expenditure of 1 and 2-person grassroots households was low. Their social life and community participation should be of concern.

The characteristics of grassroots households

► In 2009/2010, a large proportion of members in 1-person and 2-person households in the lowest 20% expenditure group were elderly aged 65 or above.

► 2009/ 2010, 80% of the grassroots households had at least one earner, reflecting the situation of working and still poor.

5. Discussion and Recommendations

On Housing

In the study, we found that grassroots households living in private housing put a large proportion of expenditure on housing. They may have to squeeze other expenditure, including the food expenditure to meet the housing cost.

5.1 Increase the provision of public rental housing and examine the impact of current policy of PRH on 1-person households

The Public Rental Housing is an effective policy tool to satisfy the housing need of the grassroots. With housing need settled, the grassroots can allocate more resources to other aspects of living and hence improve their standard of living.

The queuing time of PRH for singleton is very long. The Government should examine the impact of the existing policy towards 1-person household applicants of PRH, let them have higher chance to be allocated with PRH.

5.2 Provide rental subsidies to grassroots households private housing

There are many grassroots families currently living in private housing due to different reasons (e.g. wait listed for PRH). The inflation and high rising of rents in recent years increase their rental burden.

► The Government shall consider to provide rental subsidies as a short term measure for these families in order to relieve their financial burden.

On Food

In the study, we found that the food expenditure took up a large proportion of the monthly budget of grassroots households. The rise in food price would have significant impact on grassroots households. The Government should consider measures in helping these families to cope with their difficulties, especially at times of high inflation.

5.3 Set up “Community Hot Meal Kitchen” to serve the elderly and small size households

It is comparatively less economical nor convenient for elderly and small-size households to prepare meals at home. However, it is even more expensive for them to have meals outside.

► The Government shall consider to expand the service scope (especially at times of high inflation) of existing food assistance programmes in order to benefit more people in need.

► The Government can consider to subsidize the setting up of “Community Hot Meal Kitchen” for instance, one in each district to serve nutritious meals with reasonable price for the grassroots in need.

5.4 Regularize school lunch subsidy for students

In 2011-2013, the Community Care Fund provides School Lunch Subsidy for students receiving full grant under the Student Financial Assistance Scheme.

► The Government should regularize the practice and extend it to secondary school students in order to relieve the pressure of grassroots families with school children.

Assisting grassroots households

5.5 Low Income Subsidy

There are non-CSSA grassroots households with members(s) working. The Government first implemented Transport Support Scheme in 2007 and transformed it into Work Incentive Transport Subsidy in 2011. The schemes aimed to provide incentive for working families.

► The existing scheme can be further enhanced to become low income subsidy scheme to assist with non-CSSA working grassroots households.

Old Age Income Protection

5.6 Examine the existing pension system, helping the low income elderly

In the study it is found that in the 1- and 2-person non-CSSA grassroots households, there are many elderly aged 65 or above. They may rely on saving, support from family members or Old Age Allowance to cope with their necessary monthly expenditure.

► The Government should examine the existing pension systems and introduce universal pension scheme, so as to ensure the old age income protection in long term.

鳴謝

鳴謝

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