

Community Care Fund

Third Launch of the “One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving CSSA” Programme Evaluation Report

Background

In light of the then Budget’s various short-term relief measures, the Community Care Fund (CCF) launched the “One-off living subsidy for low-income households not living in public housing and not receiving CSSA” programme (the Programme) to provide a one-off subsidy to the “n have-nots” who could not benefit from such measures. The Programme has been launched for three times, i.e. in December 2013, January 2015 and January 2016 respectively.

2. The third launch of the Programme was implemented by the CCF Secretariat (the Secretariat) with the assistance of 242 service units. The Programme aims to relieve the financial pressure of low-income households. The application period ends on 31 August 2016. As at 31 July 2016, the Secretariat has received 60 983 applications and disbursed about \$488.46 million subsidy to 56 440 eligible households (136 249 persons).

3. The amounts of subsidy under the Programme are \$4,000 for one-person households, \$8,000 for two-person households, \$11,000 for three-person households, \$13,000 for four-person households and a uniform \$14,000 for five-or-more-person households. From January to April 2016, a phased arrangement was adopted to process applications under the Programme. During the period, those households that have benefited from the Programme relaunched from January to August 2015 (the Relaunched Programme) would have their eligibility confirmed (old applications) and new applications would be accepted in phases according to household sizes.

Evaluation

4. The evaluation on the Programme carried out by the Secretariat included questionnaire surveys with beneficiary households (through the Secretariat and service units), with unsuccessful application households and with those non-governmental organisations (NGOs)/service units assisting in

implementing the Programme, in order to solicit their views about the Programme.

5. In the evaluation, the effectiveness of the Programme was analysed according to the following aspects:

- ◆ data about the number, income, rent, etc. of beneficiary households/persons
- ◆ views of beneficiary households/unsuccessful application households
- ◆ views of NGOs/service units
- ◆ views of the Secretariat staff assisting in implementing the Programme on the processing of applications
- ◆ the focuses of public enquiries

Evaluation Results

6. The Secretariat has, according to the relevant information and data gathered (based on the data of the Programme as at 31 July 2016), analysed the effectiveness of the Programme as follows:

(A) Statistics on Applications

7. The Secretariat received a total of 60 983 applications, of which 56 907 have been vetted. Among these vetted applications, 56 440 households have been disbursed with a subsidy while 417 applications were considered unsuccessful and 50 applications were self-withdrawn. The following analysis is based on the information of the 56 440 households (136 249 persons) which have been disbursed with subsidy.

(a) Information of households

8. Application households came from various districts across the territory. In terms of the district of residence, Sham Shui Po (10 311 applications/about 18%), Yau Tsim Mong (8 415 applications/about 15%) and Yuen Long (5 959 applications/about 11%) had the largest numbers of households. Among the beneficiary households, one-person households accounted for the largest share at about 29% (16 228 households), while

two-person and three-person households accounted for about 26% (14 573 households) and 25% (14 249 households) respectively. The remaining share of some 20% (11 390 households) were four-or-more-person households.

9. As for the types of accommodation, most beneficiary households resided in rented private housing (48 466 households/about 86%) and temporary housing (6 538 households/about 12%). The rest accounted for about 2% of the beneficiary households, including those residing in rented units of industrial buildings (337 households), commercial buildings (144 households), bedspaces offered under the Singleton Hostel Programme of the Home Affairs Department (160 households), living on board vessels (9 households) and homeless persons (786 households) (including persons residing in temporary shelters/street sleepers). Among the 48 466 households residing in rented private housing, a majority resided in sub-divided units (24 221 households/about 50%) and independent units (15 358 households/about 32%), and the remaining 18% or so resided in rooms (cubicles/solid-partitioned cubicles) (8 065 households) and bedspaces/cocklofts (822 households). As for the 6 538 households residing in temporary housing, a majority resided in squatter structures (4 383 households/about 67%) and roof-top structures (960 households/about 15%), and the rest were residents of licensed structures (668 households/about 10%) and other temporary housing (527 households/about 8%). Among the 786 homeless persons, most were street sleepers (674 persons/about 86%) and the rest resided in temporary shelters (112 persons/about 14%).

10. In terms of income levels, the median income for households of different sizes amounted to about 62% to 69% of the income limit of the Programme, of which one-person households accounted for the largest proportion (about 69%).

11. Among the 48 947 households paying rent for accommodation (including those in private housing, industrial buildings and commercial buildings), the median rents paid by one-person and two-person households accounted for a higher proportion of the relevant rental limit of the Programme (about 59% and 50% respectively), while the corresponding figures for three-person to six-or-more-person households were about 42% to 46%. As for the rent level of various regions, the median rent for households of different sizes was higher on the Hong Kong Island (from \$3,300 to \$8,800). In addition, the median rent paid by households of various sizes represented about 32% to 40% of

their relevant median household income (of which the proportions for one-person and two-person households were relatively higher, accounting for 40% and 39% respectively).

12. Besides, the major reasons for the 417 unsuccessful applications were that those applicants and their household members (if applicable) were receiving Comprehensive Social Security Assistance (CSSA) (163 applications), owning properties in Hong Kong (111 applications), and with their household income (61 applications) or household rent (40 applications) exceeding the specified limits.

(b) Information of applicants and their household members

13. Among the 56 440 households, there were a total of 136 249 applicants and their household members altogether, of which permanent and non-permanent residents accounted for 89 988 (about 66%) and 46 261 (about 34%) respectively. There were 98 326 persons (about 72%) aged 18 or above and the remaining 37 923 persons (about 28%) were household members aged below 18 including 25 774 persons aged under 11. About 34 persons were mentally incapacitated household members aged between 18 and 83.

14. Among the 417 unsuccessful application households, there were a total of 841 applicants and their household members altogether, of which permanent and non-permanent residents accounted for 653 persons (about 78%) and 188 persons (about 22%) respectively. There were 623 persons (about 74%) aged 18 or above and 218 persons (about 26%) aged below 18 including 135 persons aged under 11.

(B) *Views of Households/Stakeholders*

(a) Beneficiary households

15. The Secretariat and service units conducted a questionnaire survey with 3 353 beneficiary households (about 5.9%) under the Programme by random sampling to understand their views on the subsidy amount, eligibility criteria, application procedures, publicity, implementation arrangements of the Programme and the services provided by service units.

16. About 90% of the respondents agreed that the subsidy provided under the Programme could relieve their financial pressure and help them meet living expenses such as rent and utility costs. However, some respondents hoped that the amount of the subsidy could be raised and the subsidy be disbursed on a continuous basis. A vast majority of the respondents considered the eligibility criteria of the Programme reasonable (about 95%) and its application procedures simple and convenient (about 96%). Some respondents suggested that both the income and rental limits of the Programme should be raised, the rental limit be close to market rent levels and tenants of public housing be eligible for the subsidy. Some agreed that the format of the reply slip for the Programme was simpler and easier to understand than the previous one. About 94% of the respondents considered that the publicity of the Programme was adequate. However, some still held that promotion to the elderly should be strengthened.

17. On the implementation arrangements, about 98% of the respondents were satisfied with the arrangements and services of the Secretariat. About 98% of the respondents found the services provided by service units satisfactory. Some respondents commended the staff of the Secretariat for providing good services and being helpful in explaining the application details and offering assistance in applying for the subsidy. Nevertheless, some individual respondents pointed out that the locations of several service units were too remote or their opening hours were inconvenient for applicants. They hoped that the number of locations to receive application forms could be increased.

(b) Unsuccessful application households under the Programme

18. The Secretariat also approached 60 unsuccessful application households (about 14.4%) for their views about the Programme through a telephone survey. Some respondents considered that the Programme should cover CSSA recipients residing in rented private housing (about 31%), and both the income limit (about 23%) and the rental limit (about 19%) should be raised. Flexibility should also be given to applications with income or rent level slightly exceeding the limit. In addition, some of them hoped that the Programme could cover households who own the land of no value and those who have a property in Hong Kong but are still in financial difficulties (about 21%).

19. In terms of application procedures under the Programme, about 88% of the respondents agreed that they were simple and convenient. About 93% of the

respondents agreed that the publicity for the Programme was sufficient. About 86% of the respondents were satisfied with the Secretariat's arrangements for the Programme while about 90% of them found the services provided by service units satisfactory.

(c) NGOs/service units assisting in implementing the Programme

20. The Secretariat also conducted a questionnaire survey with NGOs/service units to understand their views about the assistance details, implementation arrangements and application procedures of the Programme, so as to evaluate the effectiveness of the Programme. The Secretariat received replies from a total of 160 (about 56%) NGOs/service units.

21. NGOs/service units generally (92%) agreed that the subsidy provided under the Programme could alleviate the financial pressure of low-income households. They also considered that the Programme should be sustained and incorporated into the Government's regular assistance programme, and should not be replaced by the Low-income Working Family Allowance Scheme. However, there were views that as the Programme was one-off in nature, its assistance for low-income households was inadequate. Most NGOs/service units considered the amount of subsidy (about 89%) and the eligibility criteria (about 88%) of the Programme were reasonable. Yet, some opined that the amount of subsidy for five-or-more-person households was low and the rental limit should be raised. Also, those households residing in unauthorised buildings should not be covered. Most (about 94%) of the NGOs/service units were satisfied with the modus operandi of the Programme, whereas some of them suggested that applications from the homeless be handled by service units of respective districts to facilitate any follow-up actions such as visits.

22. Regarding publicity, about 87% of the NGOs/service units were satisfied with the publicity for the Programme. There were views that publicity through television and radio channels should be strengthened and promotional advertisements for the Programme could be displayed inside Mass Transit Railway compartments and buses. According to some NGOs/service units, a number of applicants misunderstood that a new programme would be introduced in each new application phase. Therefore, the phased application arrangements should be made more clearly in the publicity. About 77% of the NGOs/service units indicated that they had carried out publicity initiatives when assisting in

implementing the Programme. Such initiatives included displaying posters, distributing leaflets, hanging banners, giving a brief about the Programme during activities or in newsletters, conducting on-street promotion and paying visits to households.

23. According to the observation of NGOs/service units, during the initial vetting of applications, the major reasons for ineligibility of applicants included: household income exceeding the limit (about 45%), household rent exceeding the limit (about 33%), followed by those receiving CSSA (about 32%) and not residing in the types of accommodation covered by the Programme (about 31%).

24. On the implementation arrangements, NGOs/service units considered that it was appropriate to entrust service units to follow up old applications (about 91%) and assist new applicants in completing the application forms (about 94%). They also generally (about 96%) agreed that service units could help conduct simple checking. About 82% of the NGOs/service units opined that it was appropriate for service units to conduct home visits and means tests by sampling 10% of the applications. A majority of them (about 93%) also agreed that service units should help distribute cheques. NGOs/service units were in general satisfied with the Secretariat's arrangement for facilitating them in implementing the Programme (including organising briefing sessions (about 97%), drawing up service specifications (about 97%), formulating guidelines on handling applications (about 95%) and providing an enquiry hotline (about 95%)). They also supported the Secretariat to deploy their staff to assist those service units with more applications.

25. Most of the NGOs/service units considered it appropriate that old application households needed not resubmit an application (about 96%) and to accept applications in phases according to the household size (about 98%). However, there were views that some old applicants had delayed their submission of the reply slip due to the fact of not having received the notification, and also the vetting of old applications was relatively lax.

26. As for the collaborative arrangements between NGOs/service units and the Secretariat, a majority of the NGOs/service units were satisfied with the administrative (about 97%) and accounting (about 99%) arrangements. About

89% of the NGOs/service units considered the amount of administration fee suitable.

27. In summary, NGOs/service units (about 98%) were generally satisfied with the arrangements and operation of the Programme.

(d) Implementation Team Under the Secretariat

28. Staff of the implementation team under the Secretariat pointed out that the arrangement of processing applications in phases according to the household size could effectively speed up the application procedures and avoid confusion. With this arrangement, the Secretariat and service units could also process a large number of applications within a reasonable period of time and help application households to receive subsidy in time. Staff of the implementation team considered that, under the existing collaborative arrangements, applicants could submit applications to the service units near their residence. This not only allowed the service units to handle their applications and enquiries professionally, but also made it more effective for the staff to identify ineligible applicants through home visits. On the whole, the collaboration between the implementation team and service units operated smoothly.

(C) Public Enquiries and Views

29. During the implementation of the Programme, the Secretariat had set up an enquiry hotline to provide necessary support and information to the public and the staff of service units. As at 31 July 2016, the Secretariat received a total of about 56 000 enquiries, mostly about the eligibility criteria, application arrangements and progress of the applications. Besides, the Secretariat received 8 written comments/enquiries from the public/stakeholders.

30. Comments from the public and NGOs/service units mainly included the suggestions of relaxing the eligibility criteria of the Programme; increasing both the income and rental limits and extending the Programme to cover persons living in self-owned properties, tenants of hostels or guesthouses, low-income earners owning low-value farmland and persons living in half-way houses operated by NGOs. Some suggested that the Programme should include an asset

test to prevent any abuses while some expressed their wish for a relaunch of the Programme.

(D) Implications of the Programme for Household Rents

31. There were views suggesting that the Programme launched by the CCF might stimulate an increase in rent and in the end landlords would be benefited. In this connection, the Secretariat contacted some beneficiary households of the Programme first launched from December 2013 to August 2014 (the First-launched Programme) to understand their rent payment situation.

32. The Secretariat selected a random sample of 1 500 households from about 45 600 households residing in rented private housing or units in industrial or commercial buildings under the First-launched Programme and conducted follow-up telephone interviews in two phases. The first interview took place around one month after the disbursement of the subsidy to an applicant while the second interview was made six months after the first interview. Having obtained information about the changes in rent levels of the respondents during the period, comparison and analysis were made against territory-wide rent data (provided by the Rating and Valuation Department) over the same period so as to provide indicative information on whether the subsidy under the Programme had an effect on the rent levels of the beneficiary households. The conclusion was that there was no obvious statistical evidence to suggest that landlords had particularly raised the rent as a result of tenants receiving the one-off living subsidy from the CCF. Details of the analysis are set out in the Annex.

Conclusion

33. As far as the overall effectiveness of the Programme was concerned, the stakeholders showed favourable responses to the Programme and they were generally satisfied with its existing operational arrangements. However, the CCF, in the light of the relief measures introduced in the then Budget by the Government, launched the Programme to provide a one-off subsidy for the “n have-nots” who could not benefit from those measures in order to relieve their financial pressure. Having considered that fewer relief measures were introduced in the 2016-17 Budget than in the previous years, the CCF did not have sufficient justifications for launching the Programme for the fourth time in the same mode. The CCF will continue to welcome views from all sectors on

new suitable assistance programmes, provided that their recommendations can complement the Government's assistance and services to avoid duplication of resources as far as possible and are in line with Government's policy considerations.

Community Care Fund Secretariat
August 2016

Community Care Fund
“One-off Living Subsidy for Low-income Households Not Living in Public
Housing and Not Receiving CSSA” Programme

Follow-up Telephone Survey

Purpose

In the past, there were views suggesting that the “One-off living subsidy for low-income households not living in public housing and not receiving CSSA” programme (the Programme) launched by the Community Care Fund (CCF) might stimulate an increase in rent and in the end landlords would be benefited. In this connection, the CCF Secretariat (the Secretariat) has contacted some beneficiary households of the Programme first launched in 2013 (the First-launched Programme) to understand their rent payment situation. Comparison and analysis were made between the changes in rent level and the territory-wide rent data (provided by the Rating and Valuation Department (RVD)) over the same period so as to provide indicative information on whether the subsidy under the Programme has an effect on the rent levels of the beneficiary households.

Sampling method

2. There were totally 52 188 beneficiary households (statistics of the relevant households are at Appendix I) under the First-launched Programme, in which about 45 600 were tenants of private housing, industrial buildings and commercial buildings. The Secretariat selected a random sample of 1 500 households to understand their rent payment situation. The Secretariat conducted follow-up telephone interviews in two phases. The first interview took place around one month after the disbursement of the subsidy to an applicant while the second interview was made six months after the first interview. Details of the telephone interview were mainly about whether they have moved house and if so, the district of their new residence and the current rent.

Findings of follow-up interviews

3. Among the 1 500 household samples, the information of 93 samples could not be used for further analysis due to following reasons:

- (1) the household has moved to a public housing estate (84 samples)
- (2) the household has moved to live with other family members (4 samples)
- (3) the household has moved out but refused to provide information on the new rent (4 samples)
- (4) the household has become a street sleeper (1 sample)

After excluding the 93 household samples above, further analysis of rental changes of the remaining 1 407 households is as follows:

Rental changes

4. The main objective of this follow-up survey is to investigate whether landlords would raise the rent as a result of their tenants receiving subsidies from the CCF. Among the 1 407 households, rental changes were found in 104 households due to relocation. However, such changes were attributed to the relevant household's choice of location for residence and this could not reflect the act of the original landlord. Therefore, only 1 303 households (statistics of the relevant households are at Appendix II) who did not move during the six months of the follow-up survey were covered in the analysis of rental changes below.

5. The subsidy disbursement period under the Programme started from January 2014 until late November of the same year. In order to gather more information on the rent situation of households and track the changes over a period of time, the rental changes of the 1 303 households were collected in 11 different periods. Comparison has been made against the rent adjustments of properties with sizes below 40 square metres over the same period provided by RVD and the findings are as follows:

Period	Average increase of household rent	Average rental increase over the same period provided by the RVD ¹
(1) January to July 2014	3.78%	2.21%
(2) February to August 2014	3.01%	3.78%
(3) March to September 2014	4.28%	4.78%
(4) April to October 2014	1.73%	5.53%
(5) May to November 2014	1.86%	5.69%
(6) June to December 2014	2.36%	5.66%
(7) July 2014 to January 2015	3.56%	5.61%
(8) August 2014 to February 2015	3.24%	4.74%
(9) September 2014 to March 2015	4.22%	4.79%
(10) October 2014 to April 2015	2.13%	4.74%
(11) November 2014 to May 2015	3.24%	5.33%

6. As seen from the table above, the figures of the average increase of household rent over the 11 periods were, apart from the first period, lower than the figures provided by the RVD over the same period. The above rental changes only covered those households who did not move house whereas the RVD figures covered the rent of all situations. Landlords in general might tend to adjust the rent when there was a change of tenant. In other words, the above may not be completely like-to-like comparisons. Nevertheless, no evidence has been found that landlords had particularly raised the rent as a result of tenants receiving the one-off living subsidy from the CCF. We, of course, could not negate the possibility of individual cases just based on the above analysis. Yet, there was no obvious statistical evidence to suggest the changes.

¹ RVD: Hong Kong Property Review Monthly Supplement (February 2016)

Community Care Fund
“One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving CSSA” Programme (the Programme)

Statistics on Beneficiary Households

- The statistics were based on data obtained from 52 188 beneficiary households who have been disbursed with a subsidy under the First-launched Programme as at 31 December 2014. The basic information is analysed as follows:

(I) Basic Information of Beneficiary Households

(1) Household Distribution (52 188 households) (see **Figures 1 and 2)**

- Most of the households comprised three persons or below (80.2%/41 850 households).
- The households came from various districts across the territory. Yau Tsim Mong (19.1%/9 968 households), Sham Shui Po (16.5%/8 590 households) and Kowloon City (9.2%/4 808 households) had the largest numbers of households. In these three districts, one-person households accounted for the largest share.
- The numbers of one-person households in Yau Tsim Mong (3 642 households) and Sham Shui Po (2 948 households) were significantly higher than those of other household sizes. The numbers of three-person households in Yuen Long (1 421 households) and North District (1 321 households) were significantly higher than those of one-person and two-person households.

(2) Household Income (52 188 households) (see **Figure 3**)

- Among the 52 188 households, the monthly household income of over half (51%/26 614 households) of them was below 50% of the Median Monthly Domestic Household Income (MMDHI)¹ in Hong Kong.
- These 26 614 households mainly lived in Yau Tsim Mong (17.7%/4 703 households), Sham Shui Po (16%/4 259 households) and Yuen Long (9.7%/2 590 households).

(3) Types of Accommodation of Households (52 188 households) (See **Figure 4**)

- Households residing in rented private housing (86.5%/45 139 households) accounted for the largest share, followed by those in temporary housing (10.9%/5 708 households).
- Among the above, 257 households residing in rented units in industrial buildings mainly lived in Kwun Tong (20.6%/53 households), Kwai Tsing (19.5%/50 households) and Tuen Mun (17.5%/45 households).

(a) Households Residing in Rented Private Housing (45 139 households)

- Among the 45 139 households residing in rented private housing, a majority resided in rented sub-divided units (54.4%/24 542 households) and rented independent units (26.8%/12 083 households) (see **Figure 5**).

¹ The figures at 50% of the MMDHI in Hong Kong in 2014 provided by the Census and Statistics Department (C&SD) are as follows:

Household size	50% of the MMDHI in Hong Kong (\$)
1-person	4,000
2-person	8,950
3-person	13,400
4-person	16,500
5-person	17,450
6-or-more-person	19,250

- Among the 24 542 households residing in rented sub-divided units, a majority resided in Yau Tsim Mong (25.6%/6 272 households), Sham Shui Po (23.7%/5 817 households) and Kowloon City (12.7%/3 121 households), accounting for 62.9%, 67.7% and 64.9% of the total number of households in these three districts respectively (see **Figure 6**).

(b) Households Residing in Temporary Housing (5 708 households)

- Among the 5 708 households residing in temporary housing, those residing in squatter structures (64.2%/3 667 households) accounted for the largest share, followed by those in roof-top structures (17%/971 households) (see **Figure 7**). Most of these households resided in North District (28%/1 601 households), Yuen Long (19.7%/1 124 households) and Tsuen Wan (9.3%/531 households) (see **Figure 8**).

(II) Household Rents (i.e. households residing in rented private housing, industrial buildings and commercial buildings)

(1) Median Rents (45 573 households)

- For one-person households (12 509 households), the median rent was higher in Eastern District (\$3,200) and Tai Po (\$2,900), followed by Kwun Tong, Sai Kung and Wong Tai Sin (\$2,800) with the lowest in Islands District (\$2,300) (see **Figure 9**).
- For two-person households (11 516 households), the median rent was higher in Shatin (\$4,000), Eastern District and Tuen Mun (\$3,800), followed by Sai Kung (\$3,750) with the lowest in Sham Shui Po (\$3,000) (see **Figure 10**).
- For three-person households (12 373 households), the median rent was higher in Shatin (\$6,533), Sai Kung (\$6,000) and Tuen Mun (\$5,500) with the lowest in Sham Shui Po (\$3,600) (see **Figure 11**).

- For four-person households (7 394 households), the three districts with higher median rent were the same as those in the case of three-person households, but in the order of Sai Kung (\$7,500), Shatin (\$6,900) and Tuen Mun (\$6,300), while Islands District has the lowest median rent (\$3,500) (see **Figure 12**).
 - For five-person households (1 468 households), the median rent was higher in Sai Kung (\$9,500) and Shatin (\$7,150), followed by Central and Western District and Eastern District (\$7,000) with the lowest in Southern District (\$4,000) (see **Figure 13**).
 - For six-or-more-person households (313 households), the two districts with higher median rent were the same as those in the case of five-person households, i.e. Sai Kung (\$9,650) and Shatin (\$8,500), followed by Wanchai (\$8,175). However, the number of tenants in these three districts was relatively small (two, six and four households respectively). Kwai Tsing has the lowest median rent (\$4,500) (see **Figure 14**).
- (2) The median rent-to-income ratio (median ratio) of households (41 842 households)² (see **Figure 15**)
- For one-person households (10 629 households) and two-person households (10 809 households), the median ratio was higher in Eastern District (47.6%) and Tuen Mun (45.1%) respectively.
 - For three-person households (11 831 households) and four-person households (6 891 households), their highest median ratios were both found in Shatin (47.5% and 45.5% respectively).
 - For five-person households (1 383 households) and six-or-more-person households (299 households), their highest median ratios were both found in Sai Kung (52.8% and 67.2% respectively) and both ratios exceeded 50%.

² As the rent-to-income ratio was not applicable to households without income, those households were not taken into account in the calculation.

There were only 22 five-person households and two six-or-more-person households in the district.

- (3) Households with a rent-to-income ratio higher than the overall median rent-to-income ratio applicable to all households in Hong Kong³ (27 984 households) (see **Figure 16**)
- Among the 41 842 tenants³, over 67%/27 984 households had a rent-to-income ratio higher than the overall median rent-to-income ratio applicable to all households in Hong Kong (with the share of public rental housing tenants deducted). The distribution of these households was similar to that of overall households (see **Figure 1**), and those households were mainly found in Yau Tsim Mong (20.2%/5 653 households), Sham Shui Po (15.6%/4 373 households) and Kowloon City (9.8%/2 729 households).

³ The overall rent-to-income median ratio applicable to all households in Hong Kong (overall median ratio) in 2014 provided by the C&SD (with the share of public rental housing tenants deducted) was as follows:

Household size	Overall median ratio (%)
1-person	32.0
2-person	27.1
3-person	29.0
4-person	28.6
5-person	26.2
6-or-more-person	23.3

Figure 1

Distribution of all households (Number=52188)

District	Abbreviation	Number
Yau Tsim Mong	YTM	9968
Sham Shui Po	SSP	8590
Kowloon City	KC	4808
Yuen Long	YL	4566
North	N	4132
Tsuen Wan	TW	3617
Kwun Tong	KT	2901
Eastern	E	2351
Tuen Mun	TM	1970
Kwai Tsing	KwT	1925
Tai Po	TP	1623
Central and Western	C&W	1383
Wong Tai Sin	WTS	1120
Wan Chai	Wch	930
Sha Tin	ST	752
Islands	Is	674
Southern	S	495
Sai Kung	SK	383

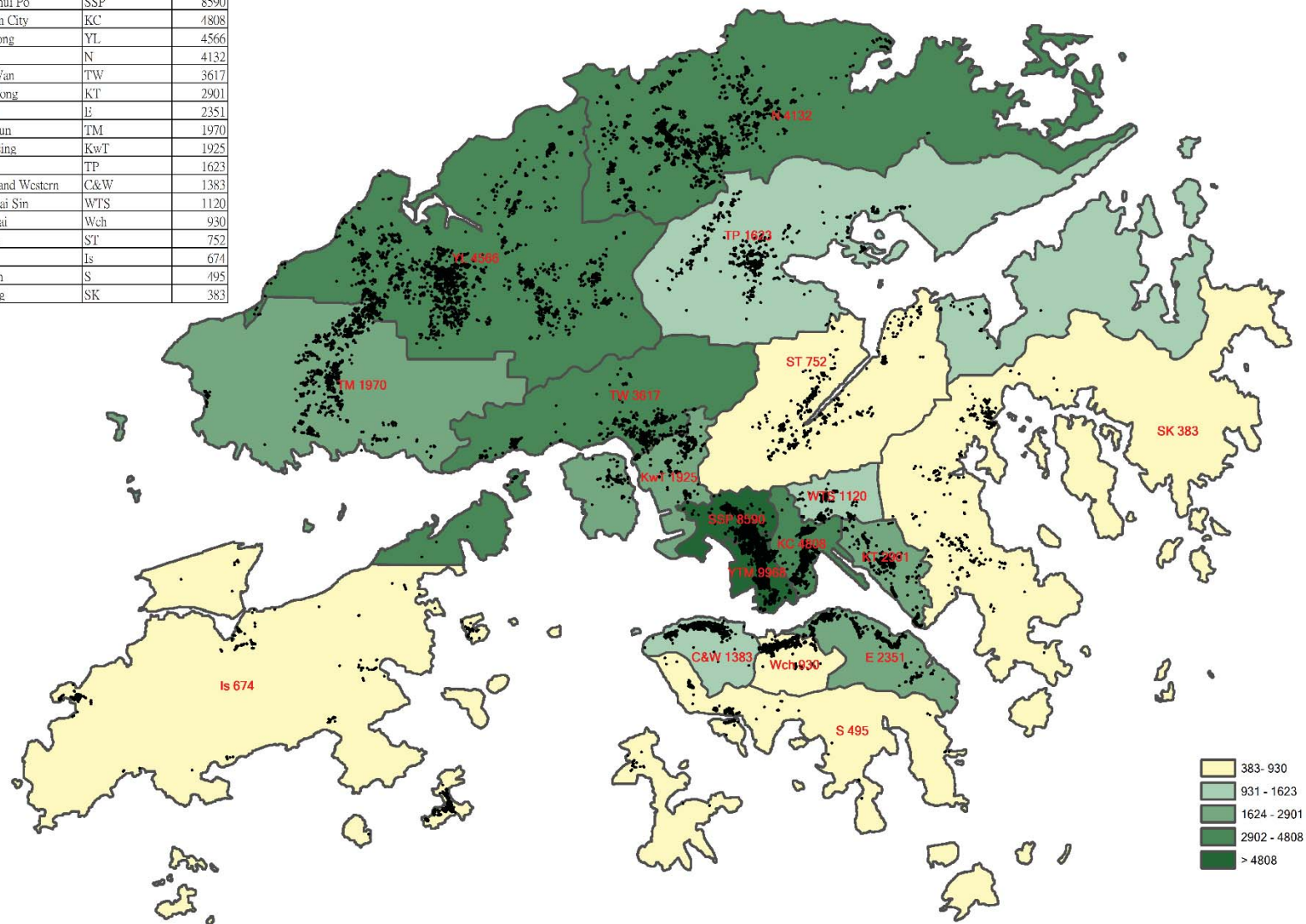


Figure 2

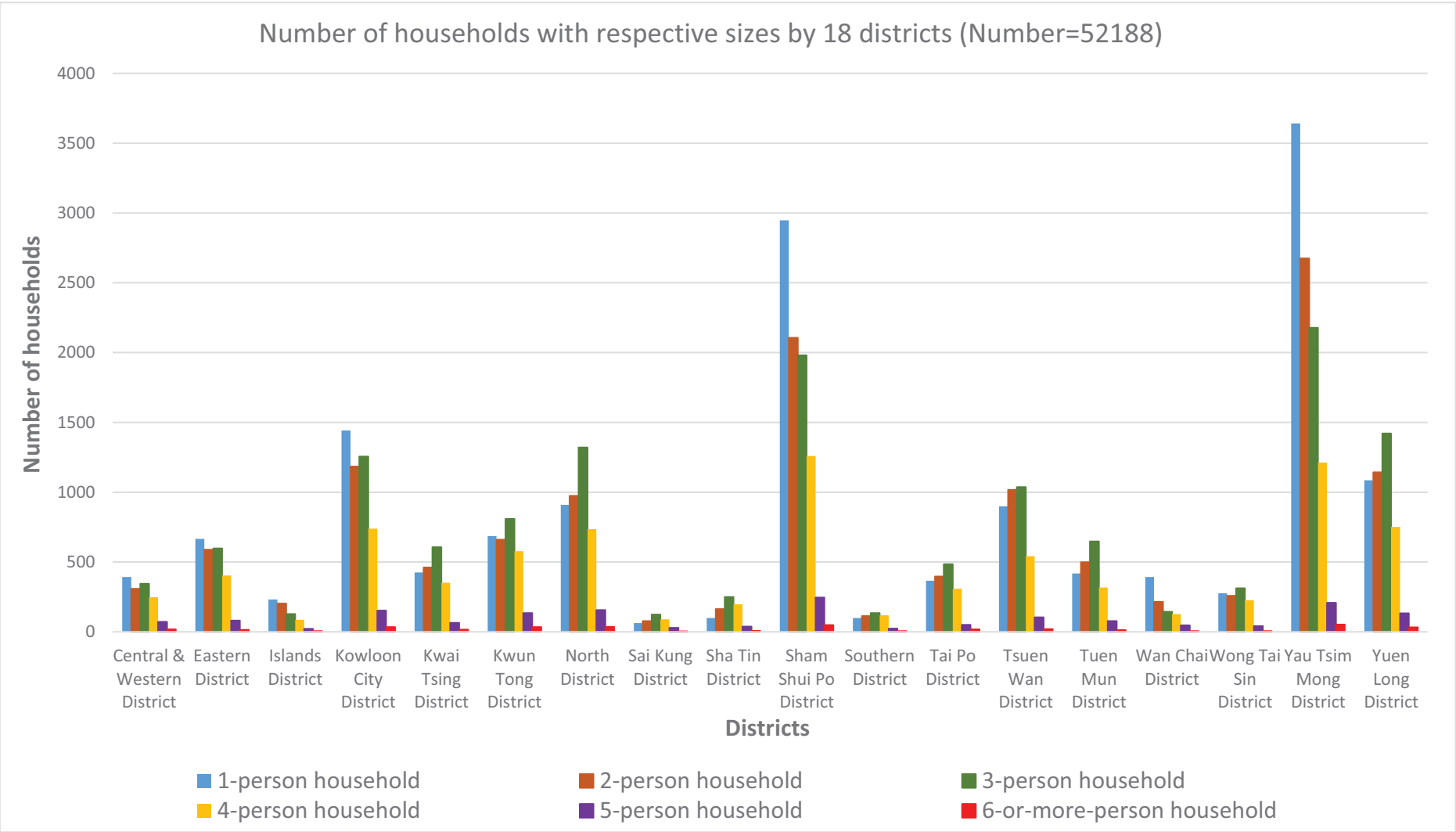


Figure 3

Distribution of households with monthly household income below 50% of the Median Monthly Domestic Household Income (MMDHI) in Hong Kong in 2014 corresponding to their respective household sizes (Number=26614)

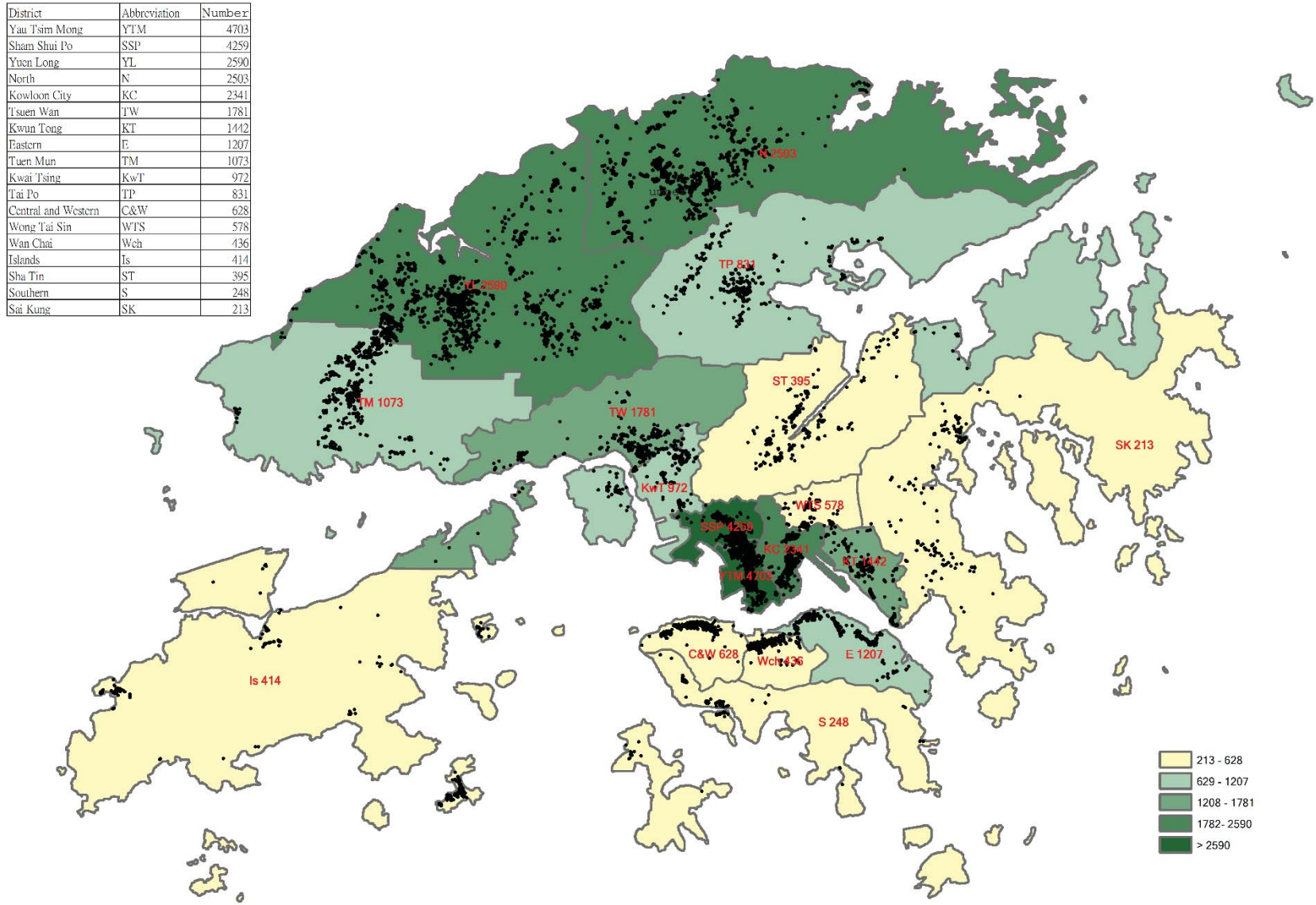


Figure 4

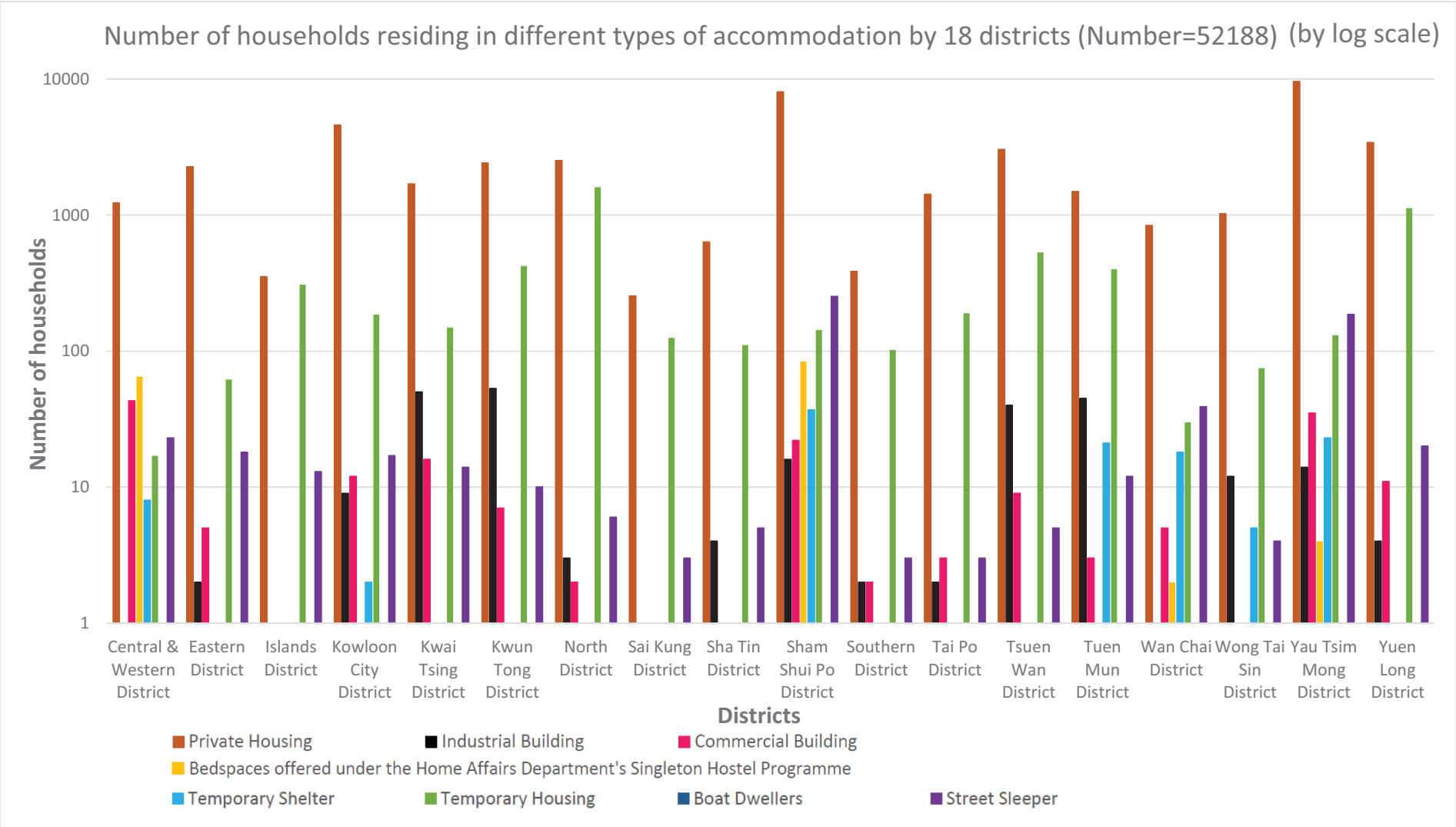


Figure 5

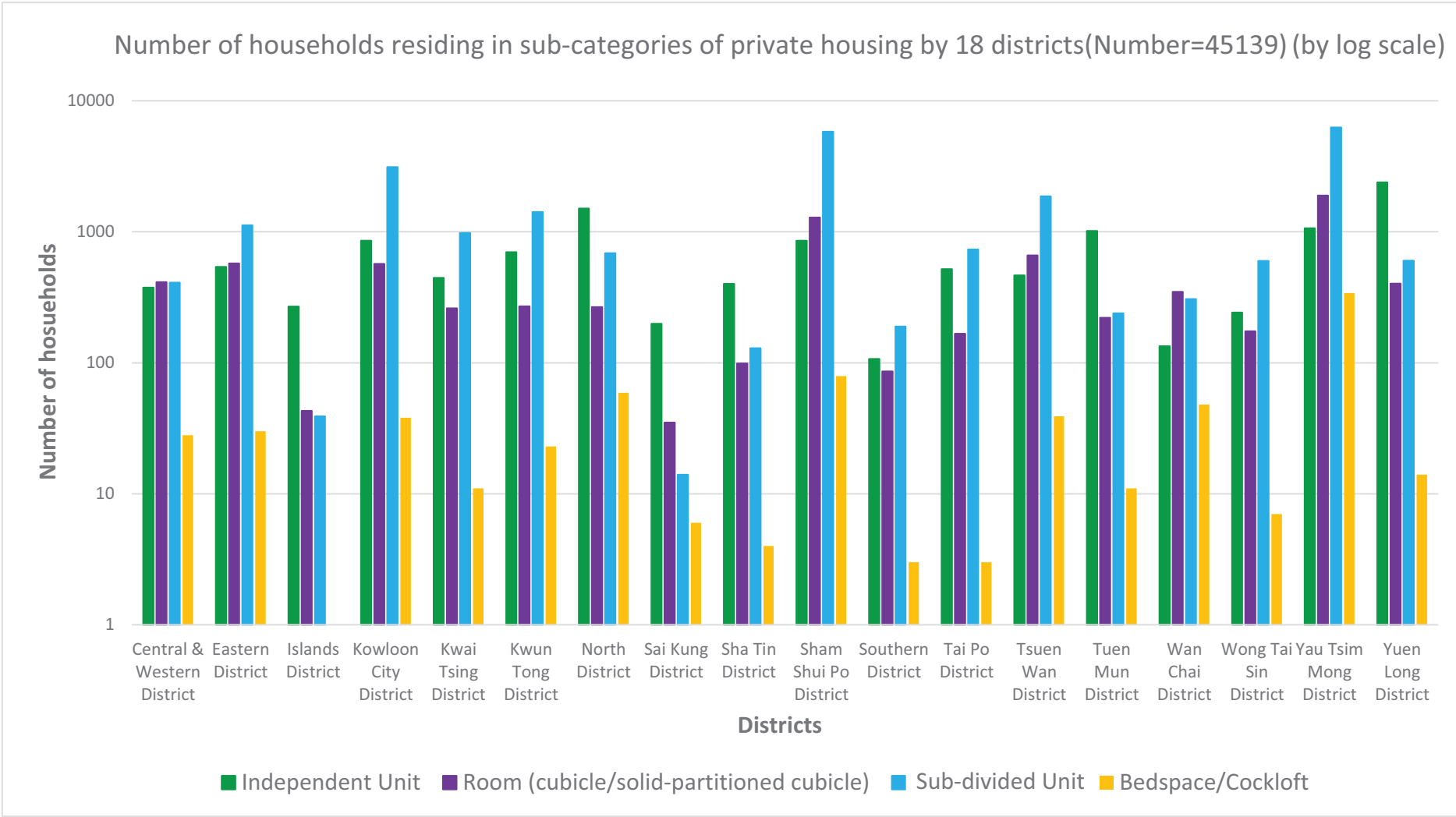


Figure 6

Distribution of households residing in sub-divided units of private housing (Number=24542)

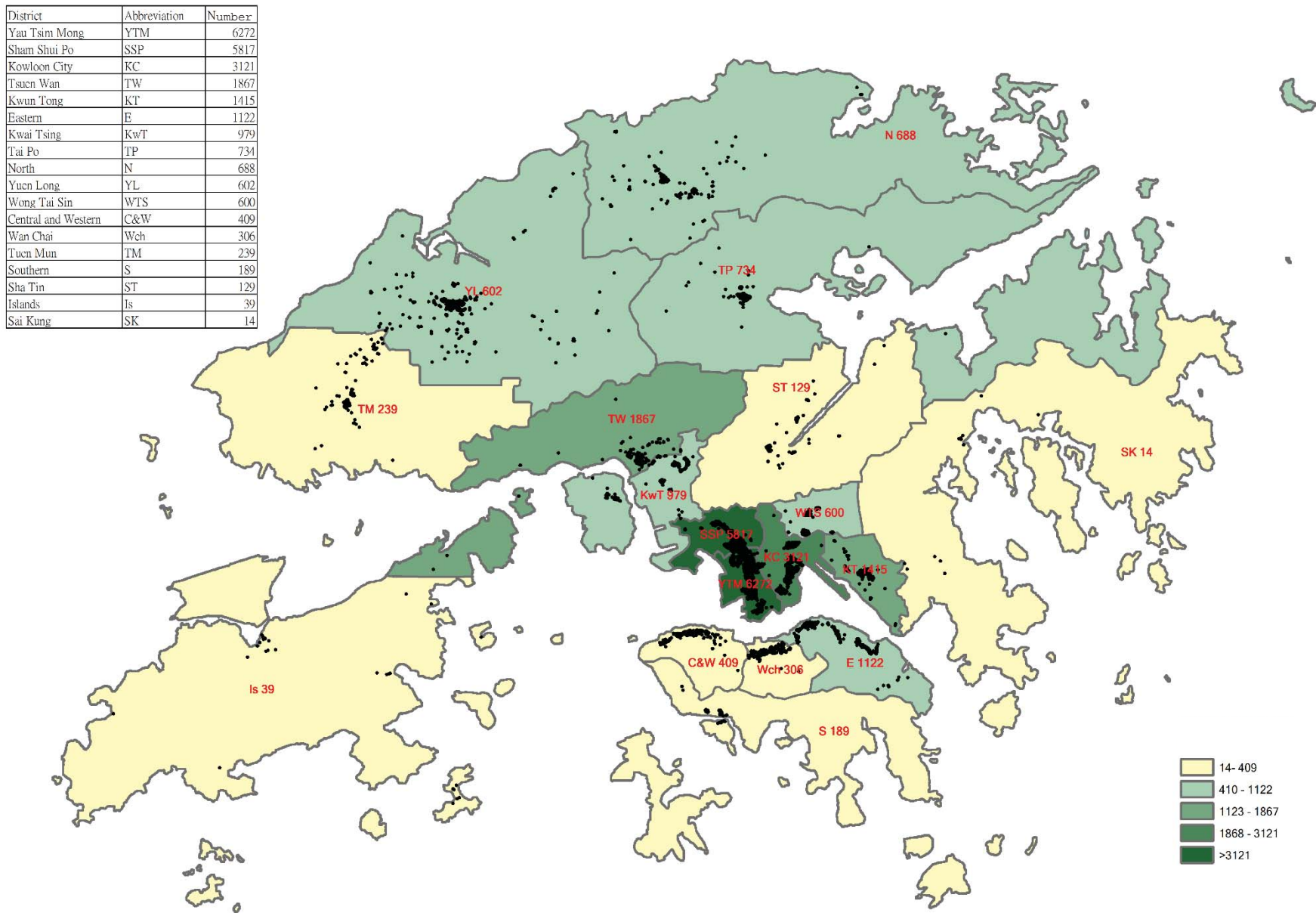


Figure 7

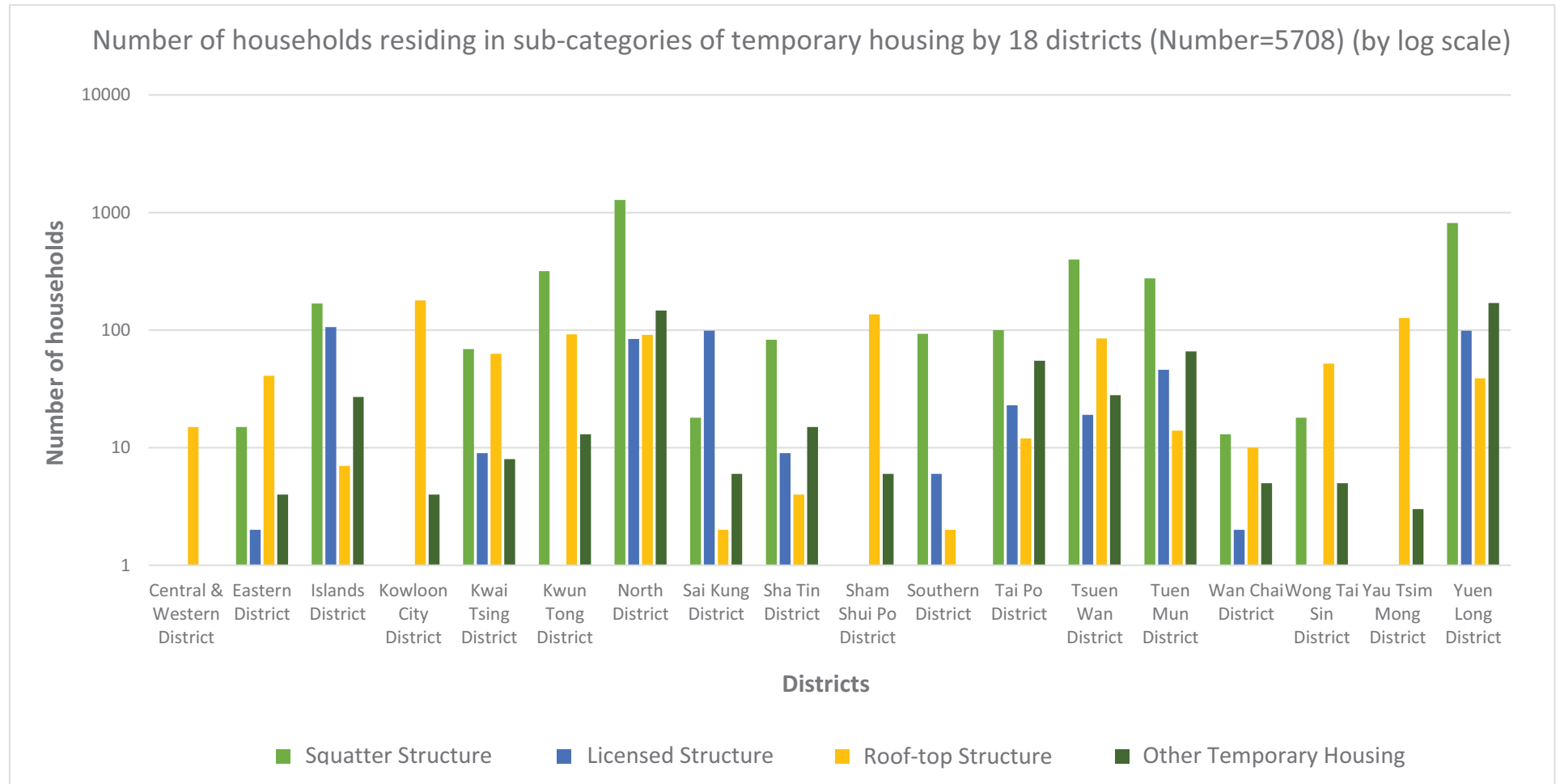


Figure 8

Distribution of households residing in temporary housing (Number=5708)

District	Abbreviation	Number
North	N	1601
Yuen Long	YL	1124
Tuen Wan	TW	531
Kwun Tong	KT	423
Tuen Mun	TM	401
Islands	Is	308
Tai Po	TP	190
Kowloon City	KC	185
Kwai Tsing	KwT	149
Sham Shui Po	SSP	143
Yau Tsim Mong	YTM	131
Sai Kung	SK	125
Sha Tin	ST	111
Southern	S	102
Wong Tai Sin	WTS	75
Eastern	E	62
Wan Chai	Wch	30
Central and Western	C&W	17

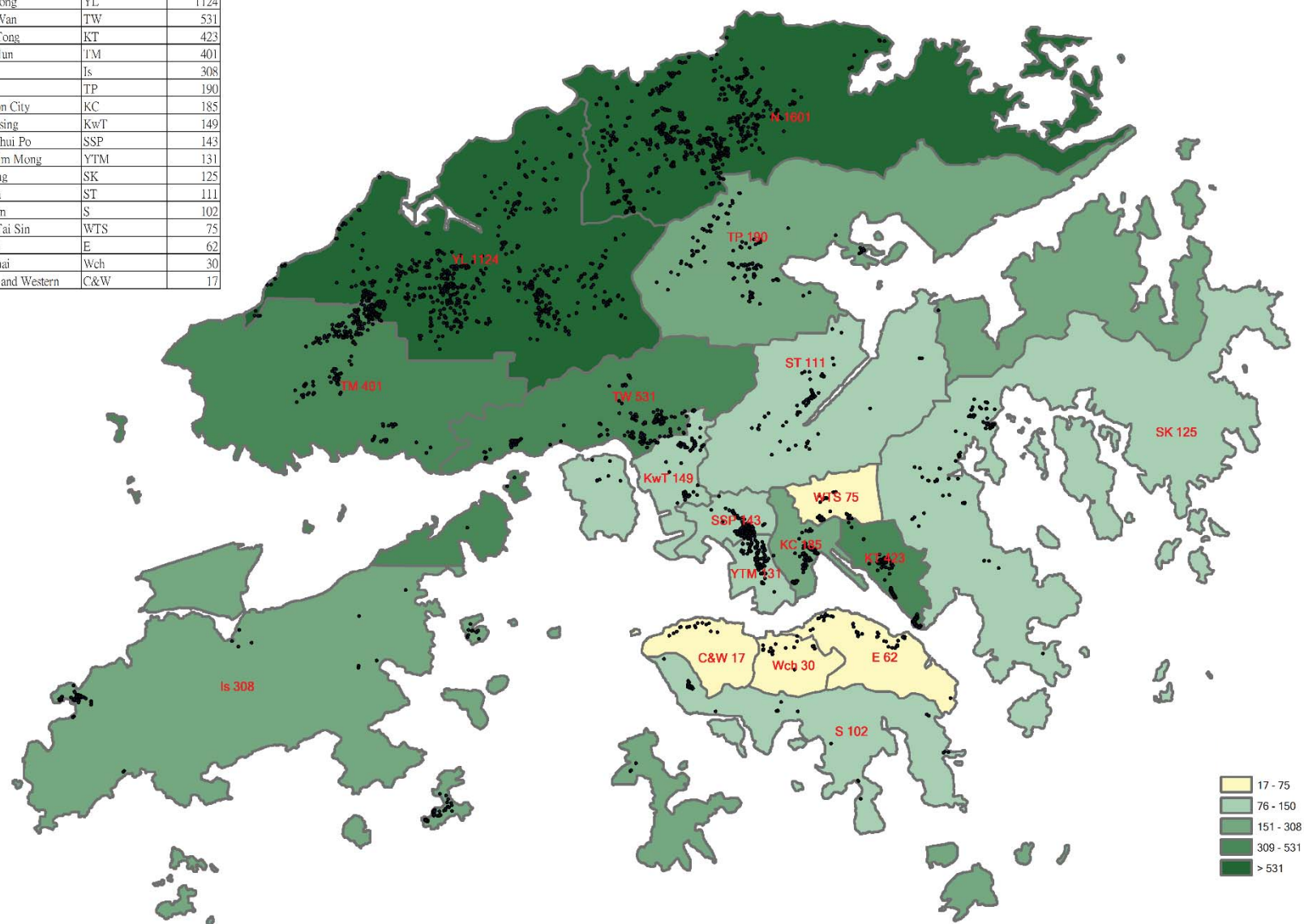


Figure 9

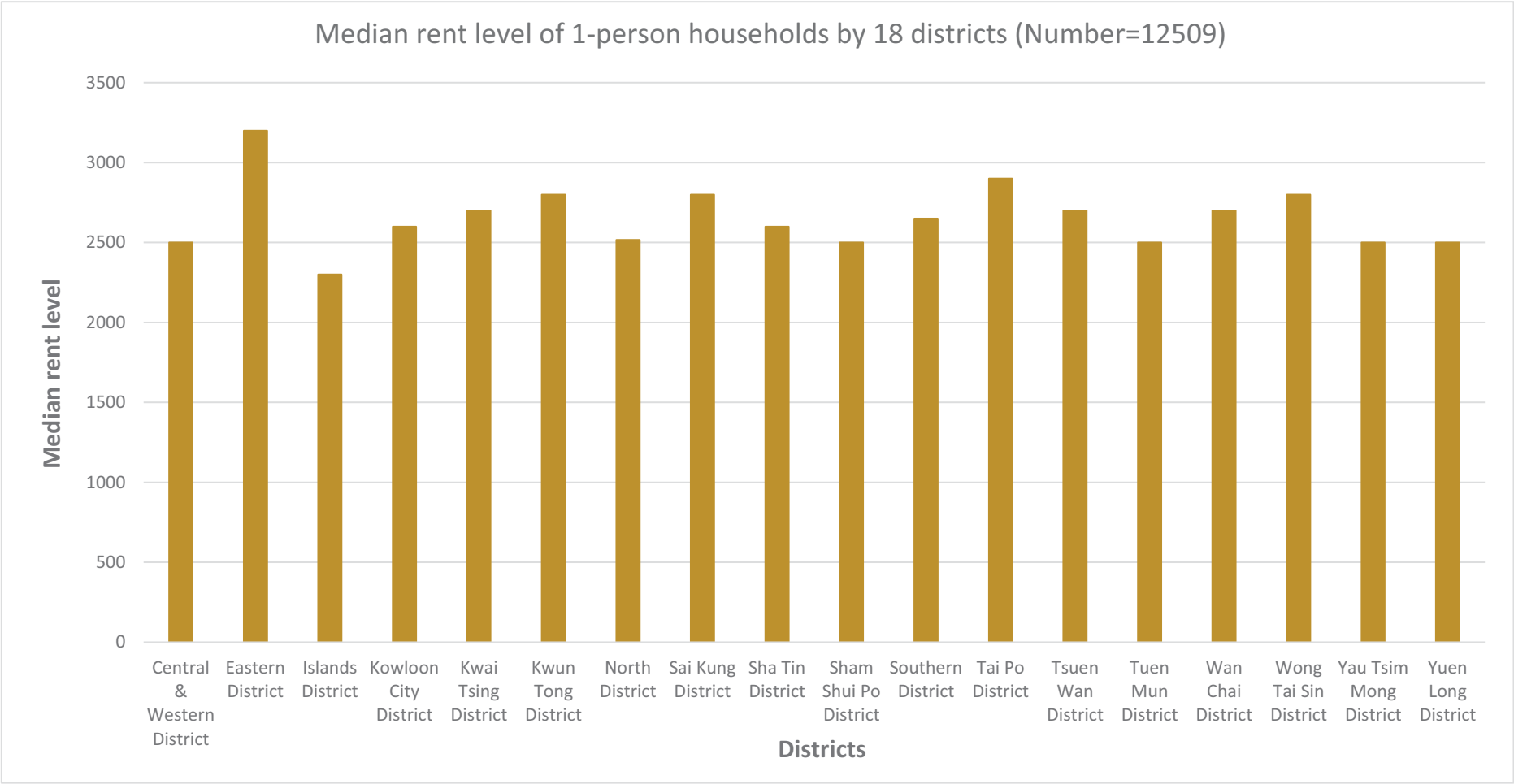


Figure 10

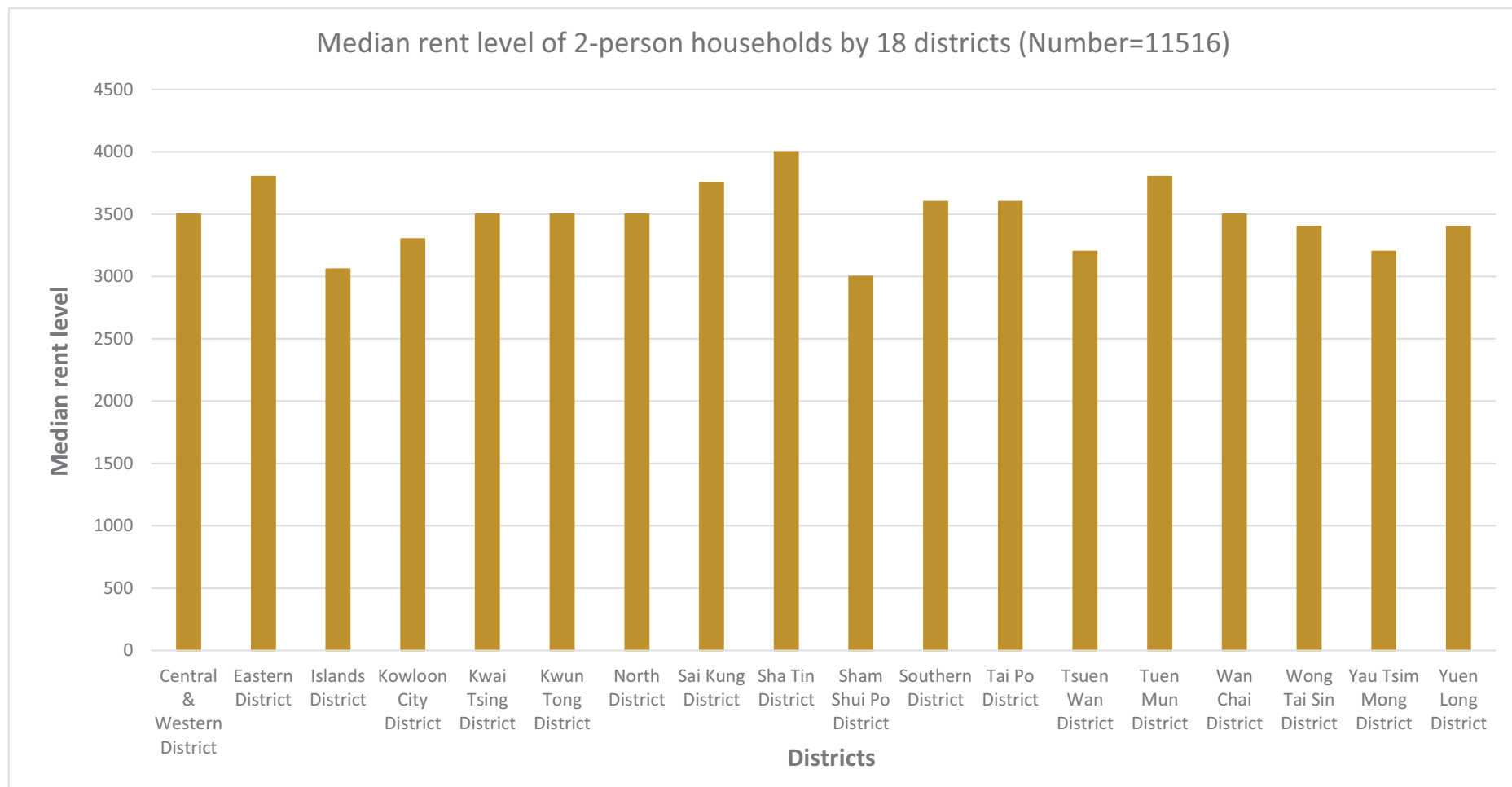


Figure 11

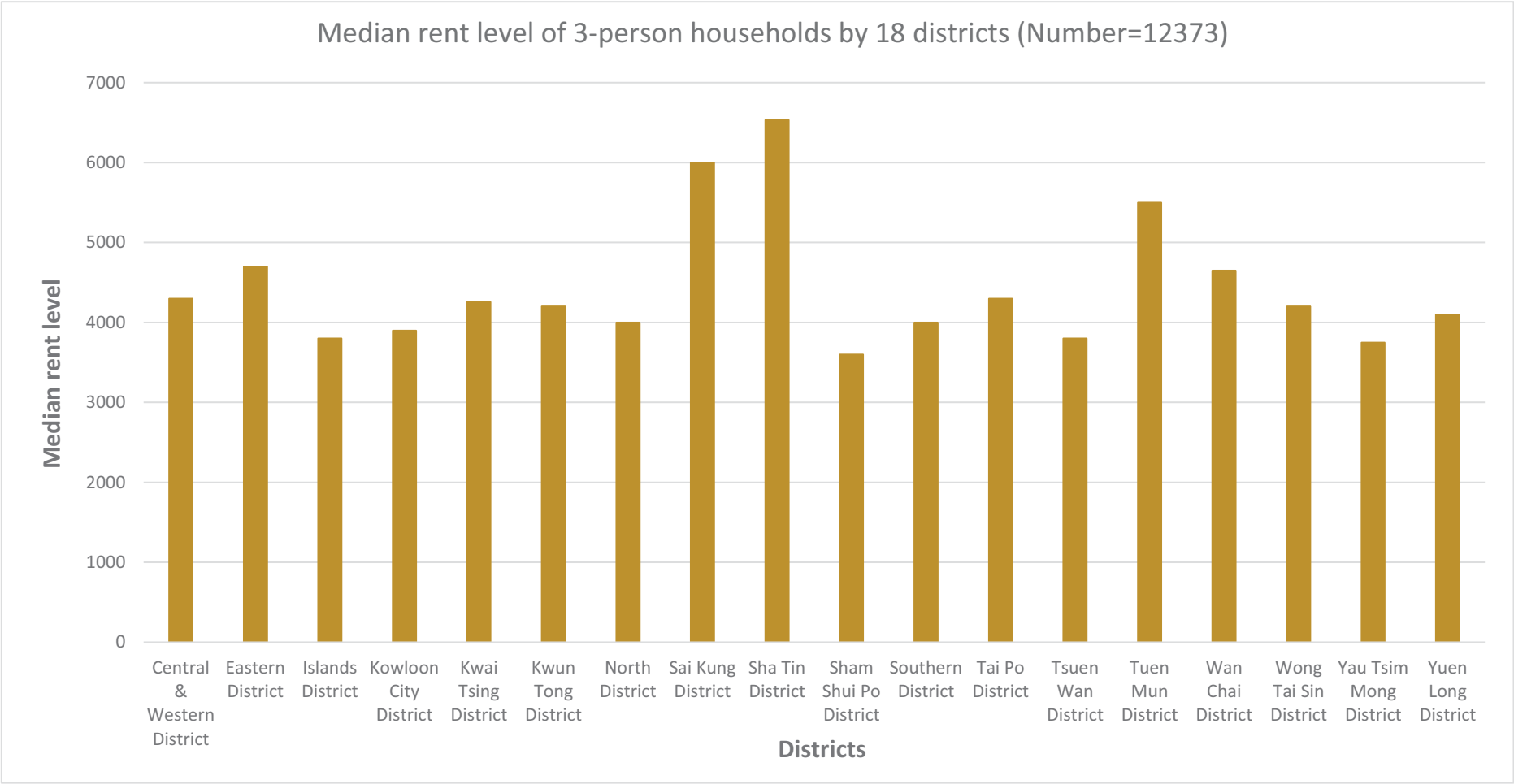


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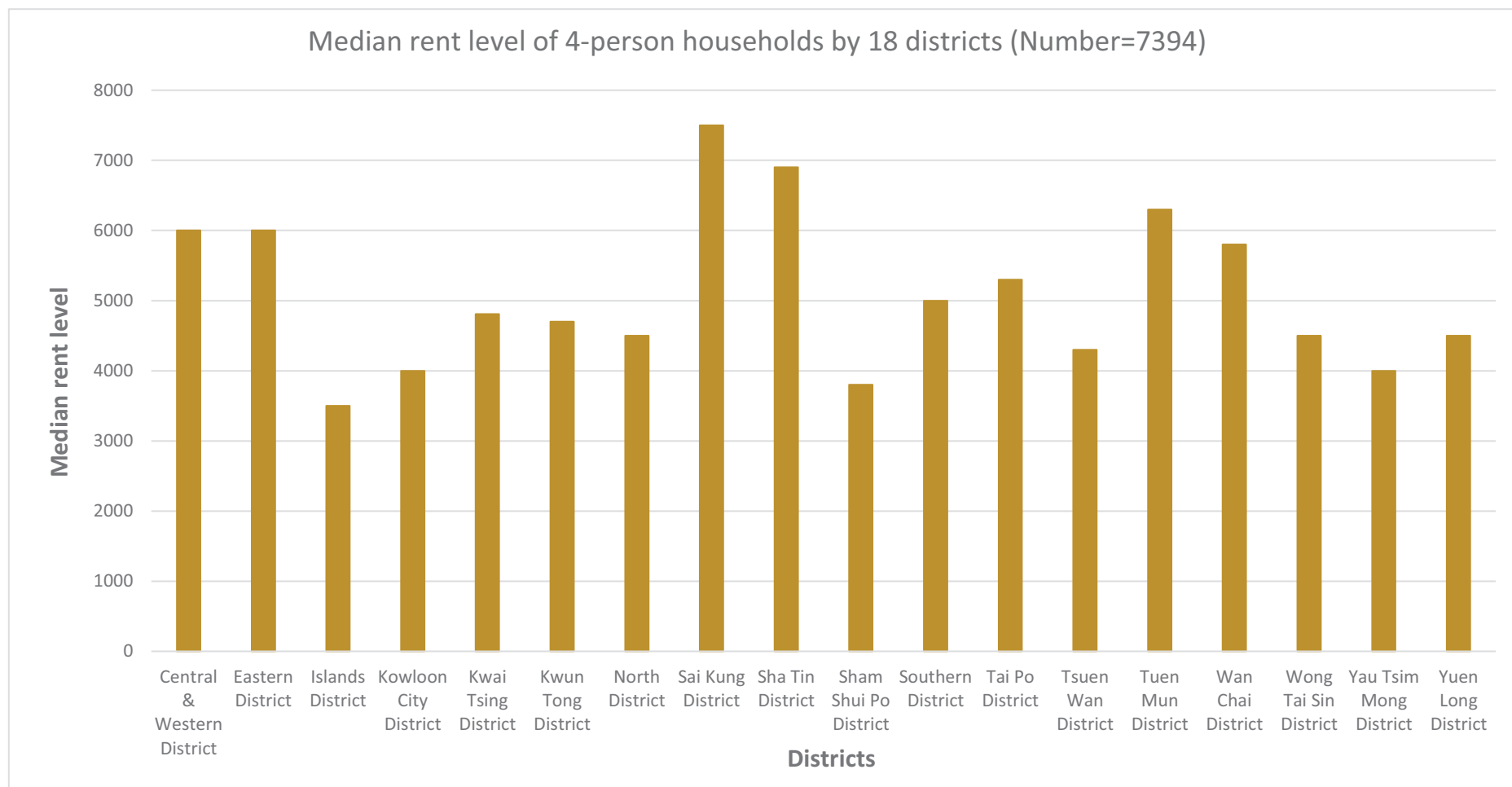


Figure 13

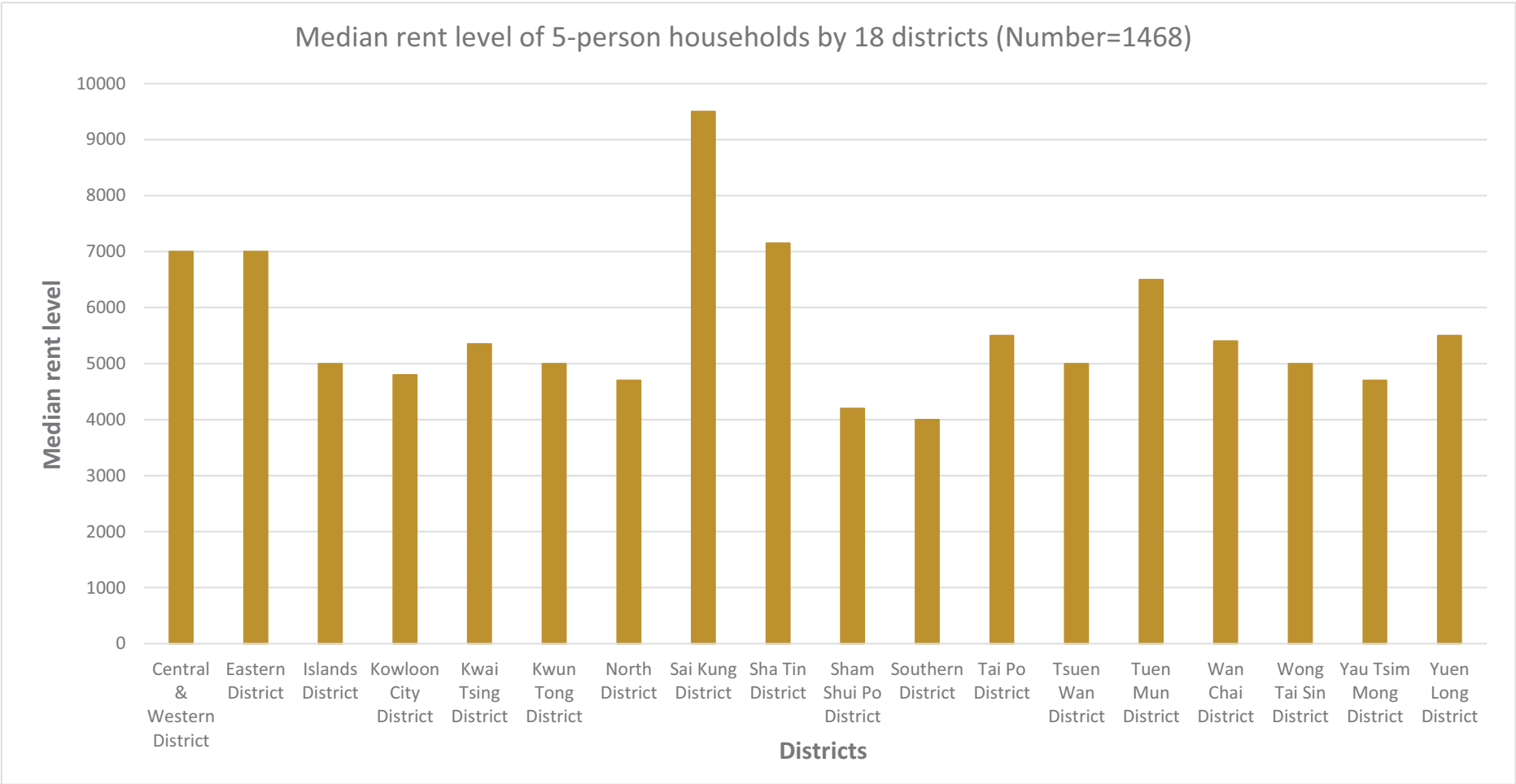


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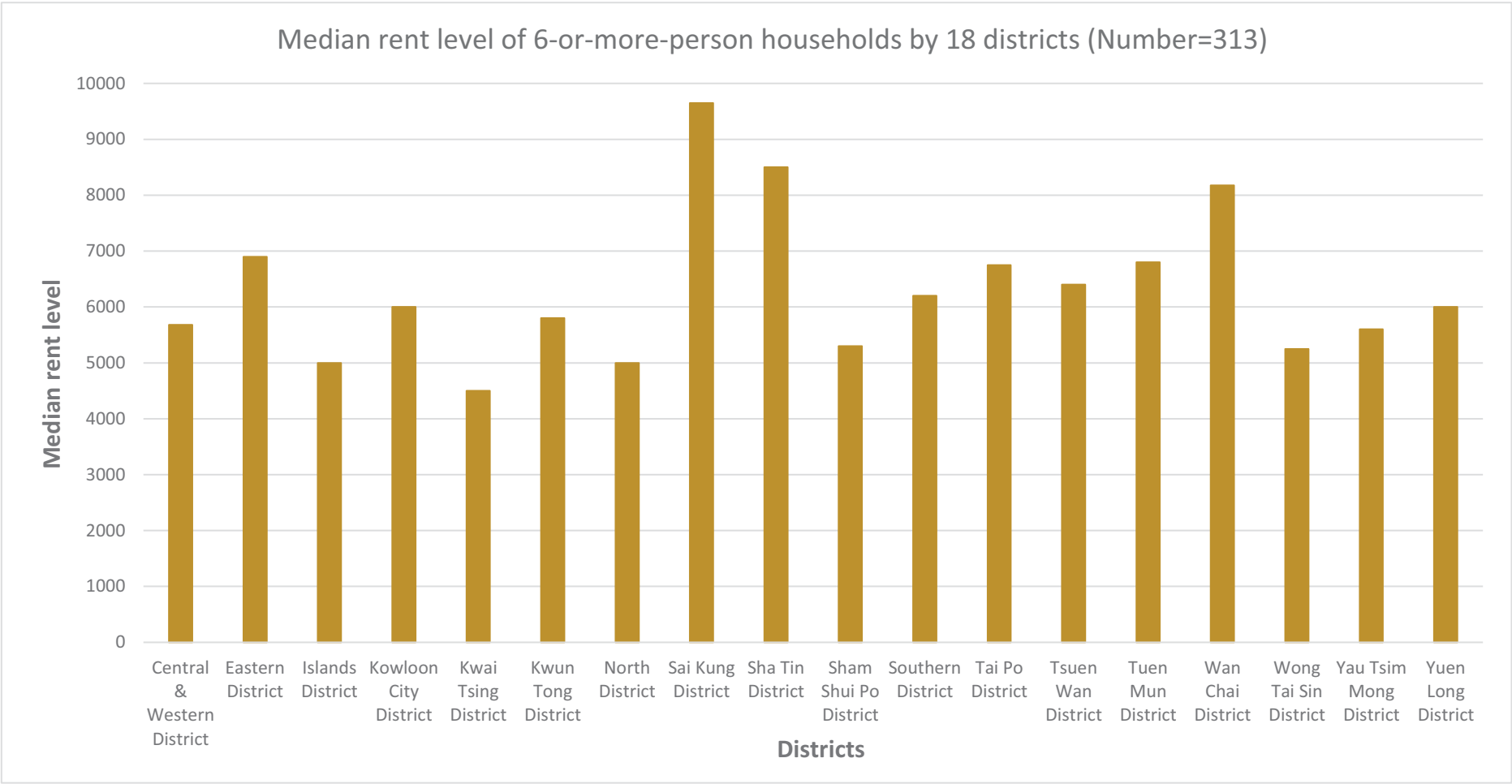


Figure 15

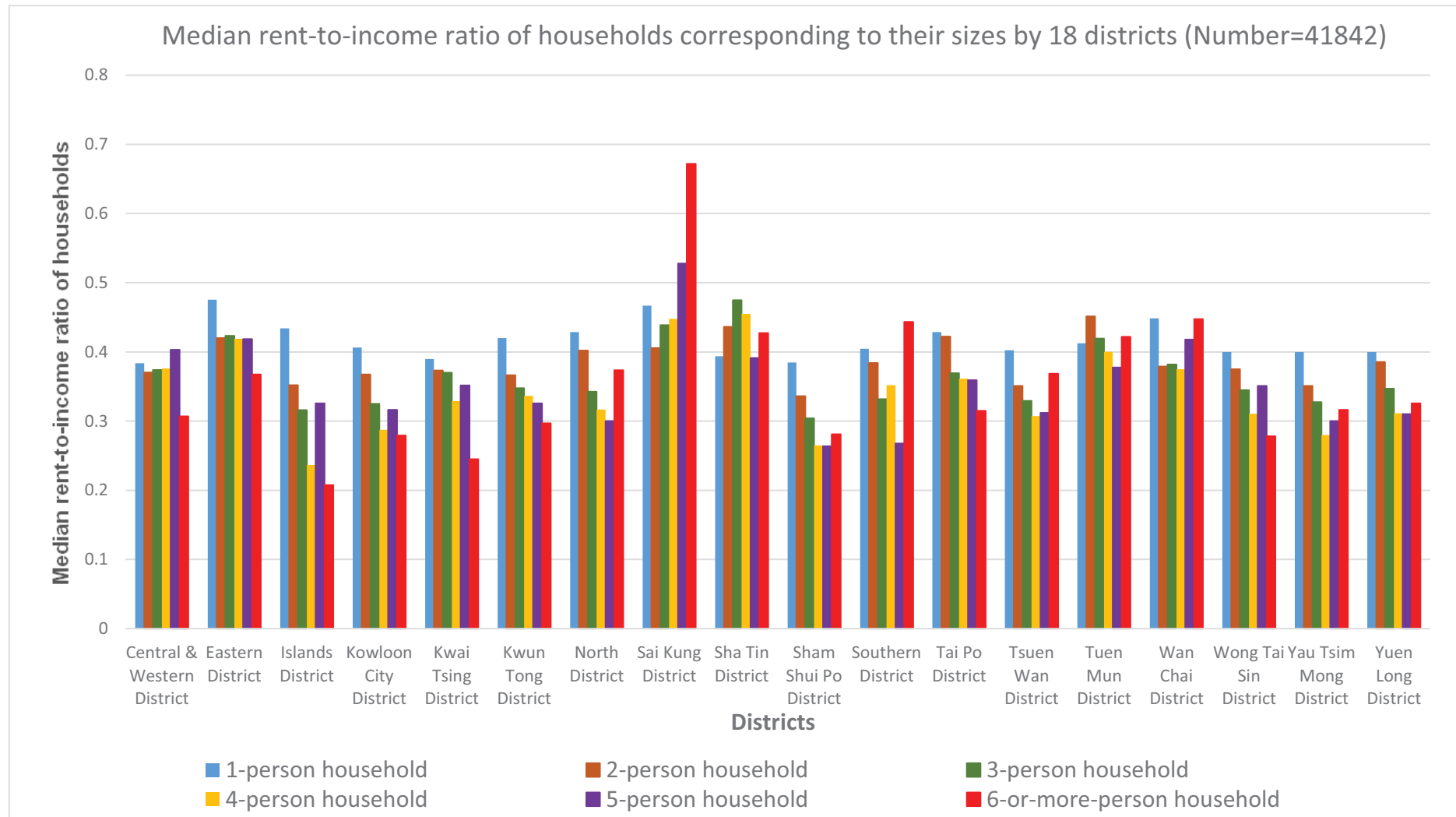
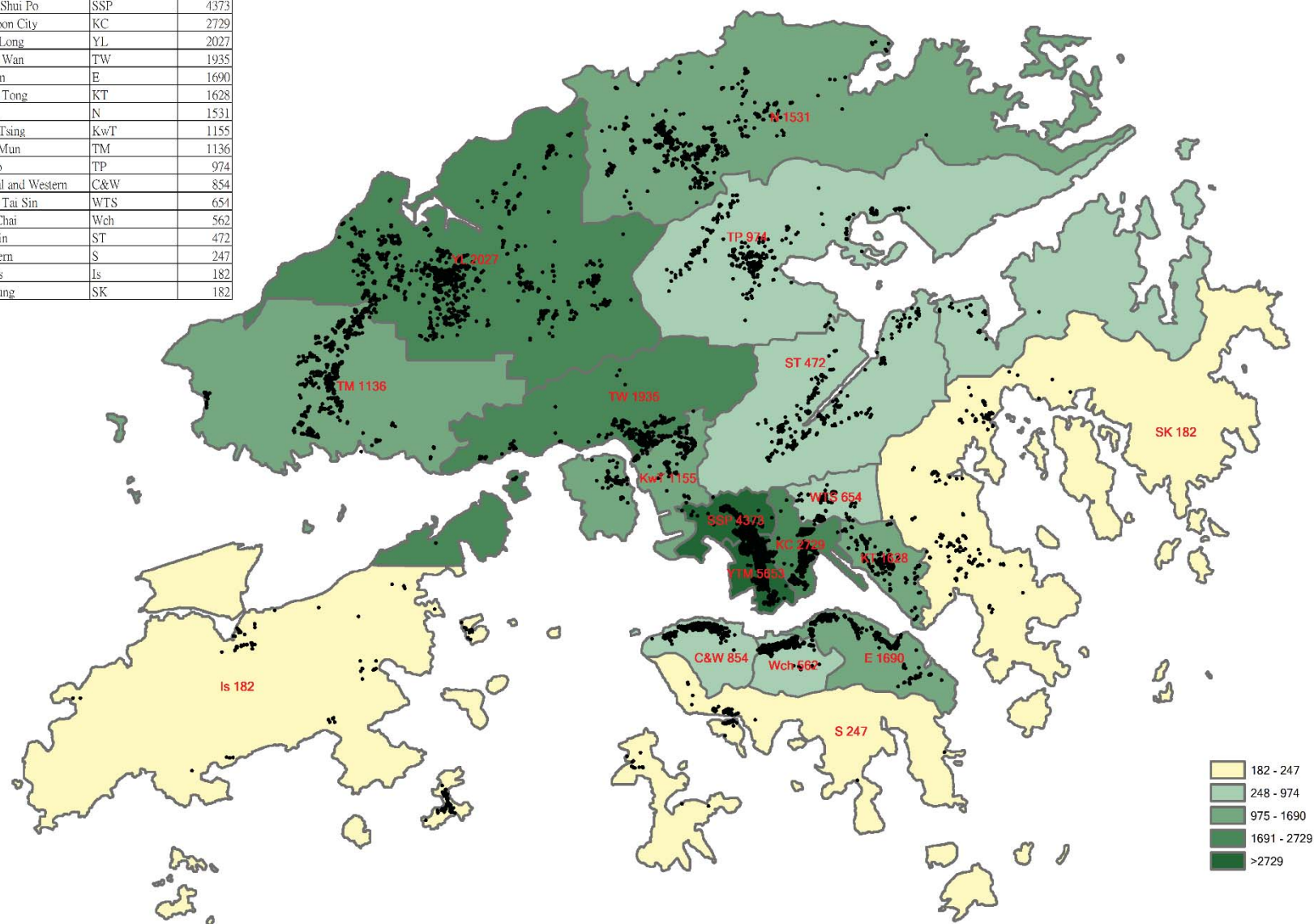


Figure 16

Distribution of households with rent-to-income ratio higher than the overall median ratio applicable to all households in Hong Kong in 2014 (Number=27984)

District	Abbreviation	Number
Yau Tsim Mong	YTM	5653
Sham Shui Po	SSP	4373
Kowloon City	KC	2729
Yuen Long	YL	2027
Tsuen Wan	TW	1935
Eastern	E	1690
Kwun Tong	KT	1628
North	N	1531
Kwai Tsing	KwT	1155
Tuen Mun	TM	1136
Tai Po	TP	974
Central and Western	C&W	854
Wong Tai Sin	WTS	654
Wan Chai	Wch	562
Sha Tin	ST	472
Southern	S	247
Islands	Is	182
Sai Kung	SK	182



Community Care Fund

“One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving CSSA” Programme (the Programme)

Statistics on Households Obtained from a Follow-up Telephone Survey

- The Community Care Fund Secretariat selected a random sample of 1 500 households from 45 573 households residing in rented private housing or units in industrial or commercial buildings under the Programme as at 31 December 2014 and conducted telephone interviews with them to understand their rent payment situation¹. Among them, 197 households had moved out during the period of telephone interviews. The basic information of the remaining 1 303 households is analysed as follows:

(I) Basic Information of Beneficiary Households

(1) Household Distribution (1 303 households) (see Figures 1 and 2)

- The households came from various districts across the territory. Yau Tsim Mong (19%/248 households), Sham Shui Po (18.9%/246 households) and Yuen Long (9.4%/123 households) had the largest numbers of households.

(2) Household Income (1 303 households) (see Figure 3)

- Among the 1 303 households, the monthly household income of over half (51.9%/676 households) of them was below 50% of the Median Monthly

¹ The first interview took place around one month after the disbursement of the subsidy to an applicant while the second interview was made six months after the first interview.

Domestic Household Income (MMDHI)² in Hong Kong.

- These 676 households mainly lived in Sham Shui Po (19.4%/131 households), Yau Tsim Mong (18.9%/128 households) and Yuen Long (11.5%/78 households).

(3) Households Residing in Rented Private Housing (1 292 households)

- Among the 1 292 households residing in rented private housing, a majority resided in rented sub-divided units (52.5%/678 households), followed by those in rented independent units (31%/400 households) (see **Figure 4**).
- Among the 678 households residing in rented sub-divided units, a majority resided in Sham Shui Po (27.4%/186 households), Yau Tsim Mong (23.9%/162 households) and Kowloon City (11.7%/79 households), accounting for 76.2%, 65.3% and 69.3% of the total number of households residing in rented private housing in these three districts respectively (see **Figure 5**).

(II) Household Rents (1 303 households)

(1) Median Rents (First Interview)

- Amongst all households (1 303 households), the highest median rent was found in Sai Kung (\$6,000), followed by Shatin (\$4,500) and Tuen Mun (\$4,300) with the lowest in Islands District (\$2,500) (see **Figure 6**).
- For one-person households (323 households), the median rent was higher in Eastern District (\$3,540), followed by Wan Chai (\$3,500) and Kwun Tong (\$3,250) with the lowest in Islands District (\$2,000) (see **Figure 7**).

² The figures at 50% of the MMDHI in Hong Kong in 2014 provided by the Census and Statistics Department are as follows:

Household size	50% of the MMDHI in Hong Kong (\$)
1-person	4,000
2-person	8,950
3-person	13,400
4-person	16,500
5-person	17,450
6-or-more-person	19,250

- For two-person households (341 households), the median rent was higher in Tuen Mun (\$5,500), followed by North District, Southern District, Central and Western District and Wong Tai Sin (all at \$4,000) with the lowest in Islands District (\$1,585) (see **Figure 8**).
- For three-person households (358 households), the median rent was higher in Sai Kung (\$8,200), followed by Tuen Mun (\$6,000) and Wai Chai (\$5,980) with the lowest in Sham Shui Po (\$3,450) (see **Figure 9**).
- For four-or-more-person households (281 households), the median rent was higher in Central and Western District (\$7,800), followed by Tai Po (\$7,250) and Sai Kung (\$7,150) with the lowest in Islands District (\$3,500) (see **Figure 10**).

(2) Median Rents (Second Interview)

- When a comparison was made, the median rent level of all households in the second interview was similar to that in the first interview. The highest median rent was still found in Sai Kung (\$6,000), followed by Tuen Mun (\$4,626), Shatin and Eastern District (both at \$4,200) with the lowest in Islands District (\$2,500) (see **Figure 11**).
- When a comparison was made, the median rent level of one-person households was similar to that in the first interview. The highest median rent was found in Eastern District (\$3,600), followed by Wan Chai (\$3,500) and Kwun Tong (\$3,250) with the lowest still in Islands District (\$2,000). Similarly, the median rent level of three-person households did not change much. The highest median rent was still found in Sai Kung (\$8,200), followed by Wan Chai (\$6,280) and Tuen Mun (\$6,000) with the lowest in Wong Tai Sin (\$3,700).
- For the remaining two-person households and four-or-more-person households, their median rent levels remained unchanged.

Figure 1

Distribution of households (Number=1303)

District	Abbreviation	Number
Yau Tsim Mong	YTM	248
Sham Shui Po	SSP	246
Yuen Long	YL	123
Kowloon City	KC	115
Tsuen Wan	TW	88
North	N	73
Kwan Tong	KT	70
Eastern	E	59
Tai Po	TP	57
Kwai Tsing	KwT	49
Toei Man	TM	44
Central and Western	C&W	35
Wong Tai Sin	WTS	31
Wan Chai	Wch	23
Sha Tin	ST	15
Islands	Is	11
Southern	S	9
Sai Kung	SK	7

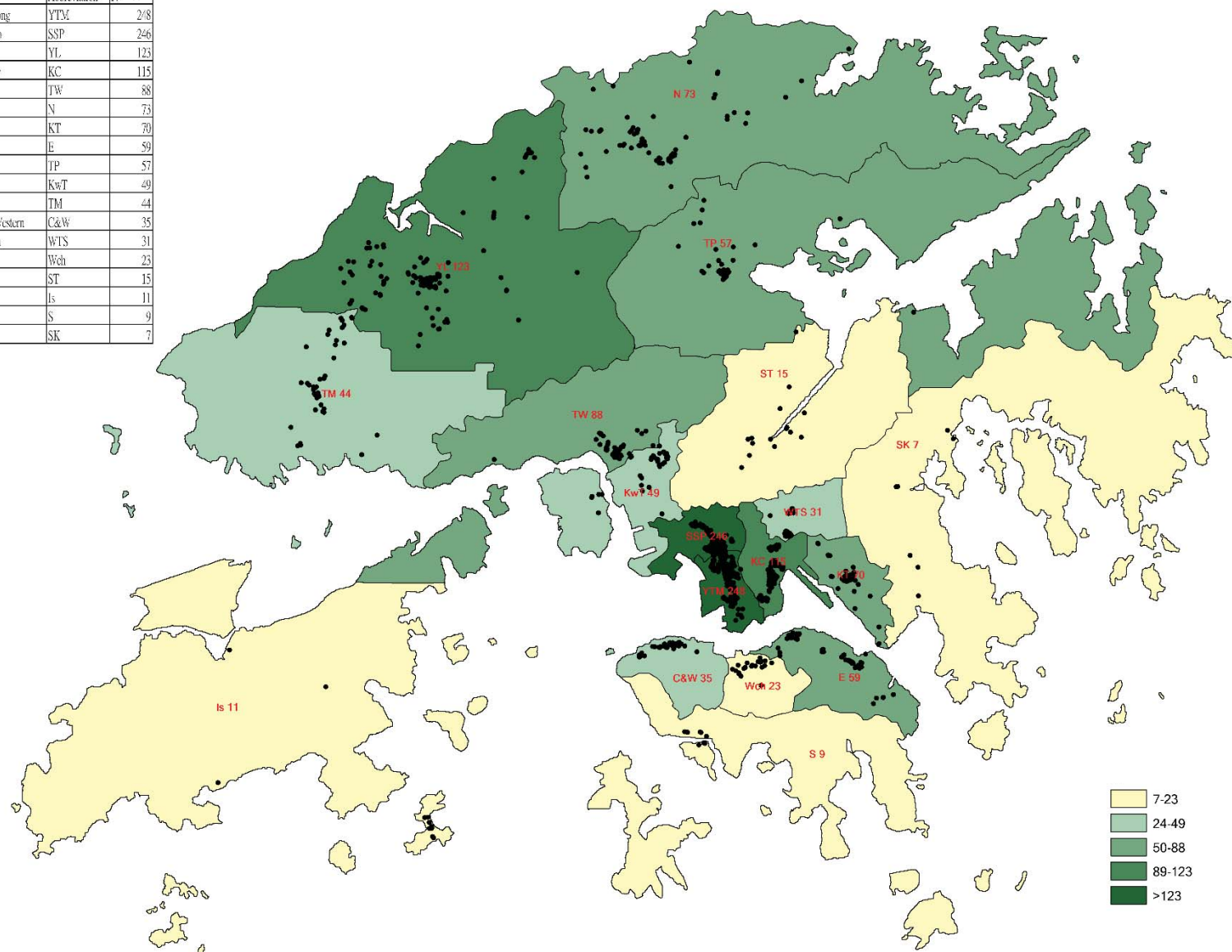


Figure 2

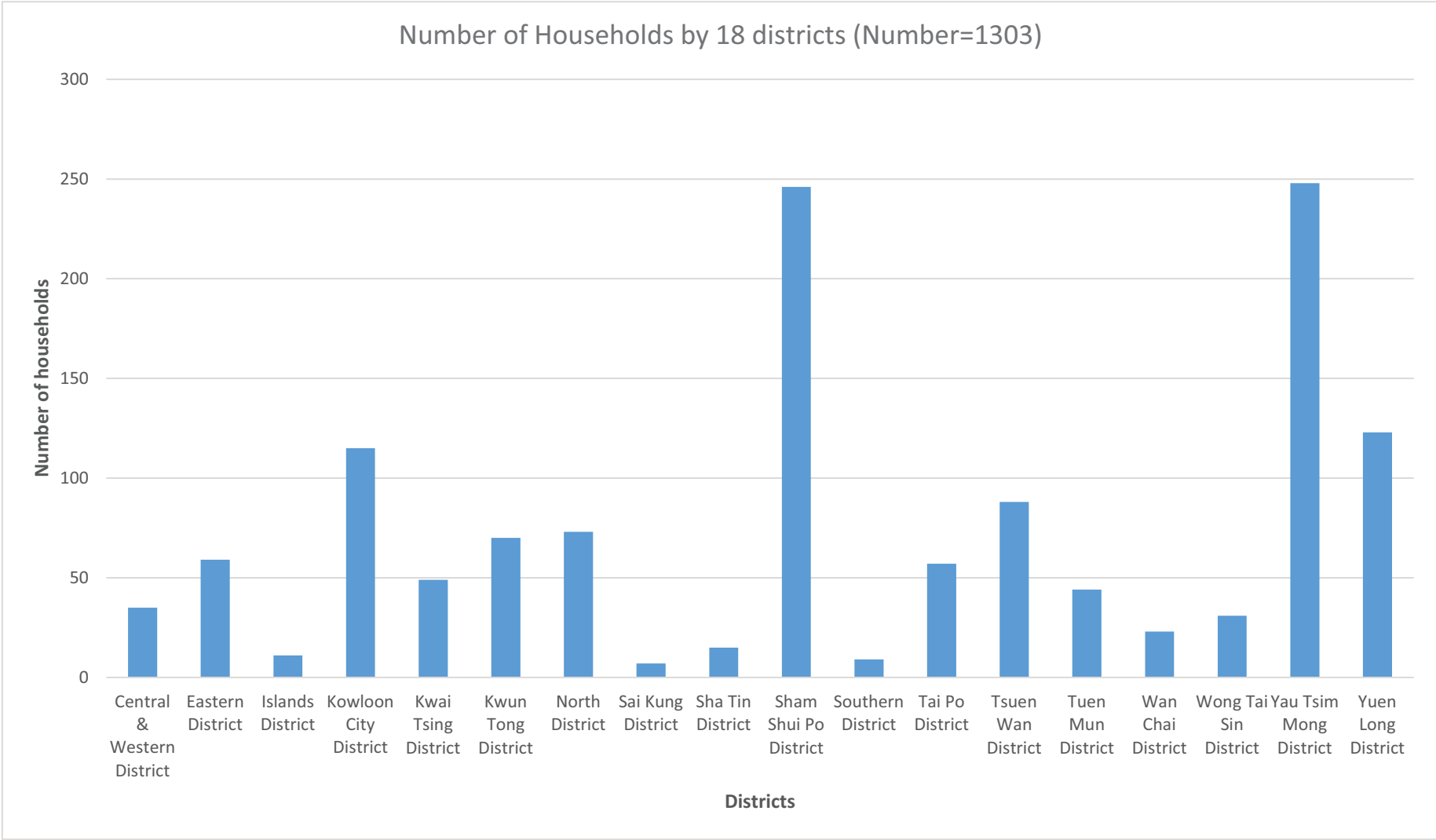


Figure 3

Distribution of households with monthly household income below 50% of the Median Monthly Domestic Household Income (MMDHI) in Hong Kong in 2014 corresponding to their respective household sizes (**Number=676**)

District	Abbreviation	Number
Sham Shui Po	SSP	131
Yau Tsim Mong	YTM	128
Yuen Long	YL	78
Kowloon City	KC	51
Tsuen Wan	TW	41
North	N	40
Kwan Tong	KT	37
Tai Po	TP	31
Eastern	E	28
Tuen Mui	TM	26
Kwai Tsing	KwT	22
Central and Western	C&W	15
Wong Tai Sin	WTS	14
Wan Chai	Wch	11
Sha Tin	ST	9
Islands	Is	7
Sai Kung	SK	4
Southern	S	3

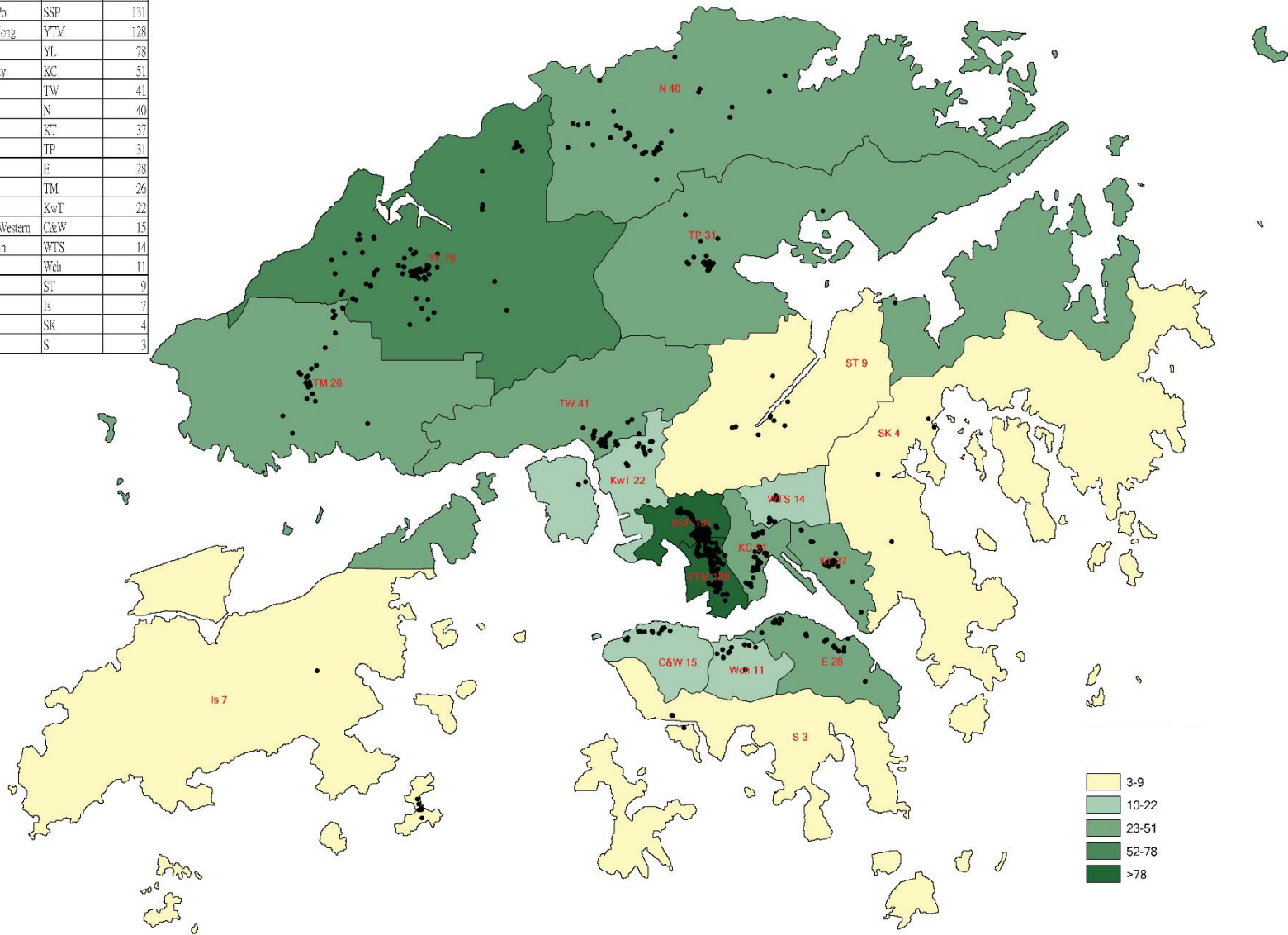


Figure 4

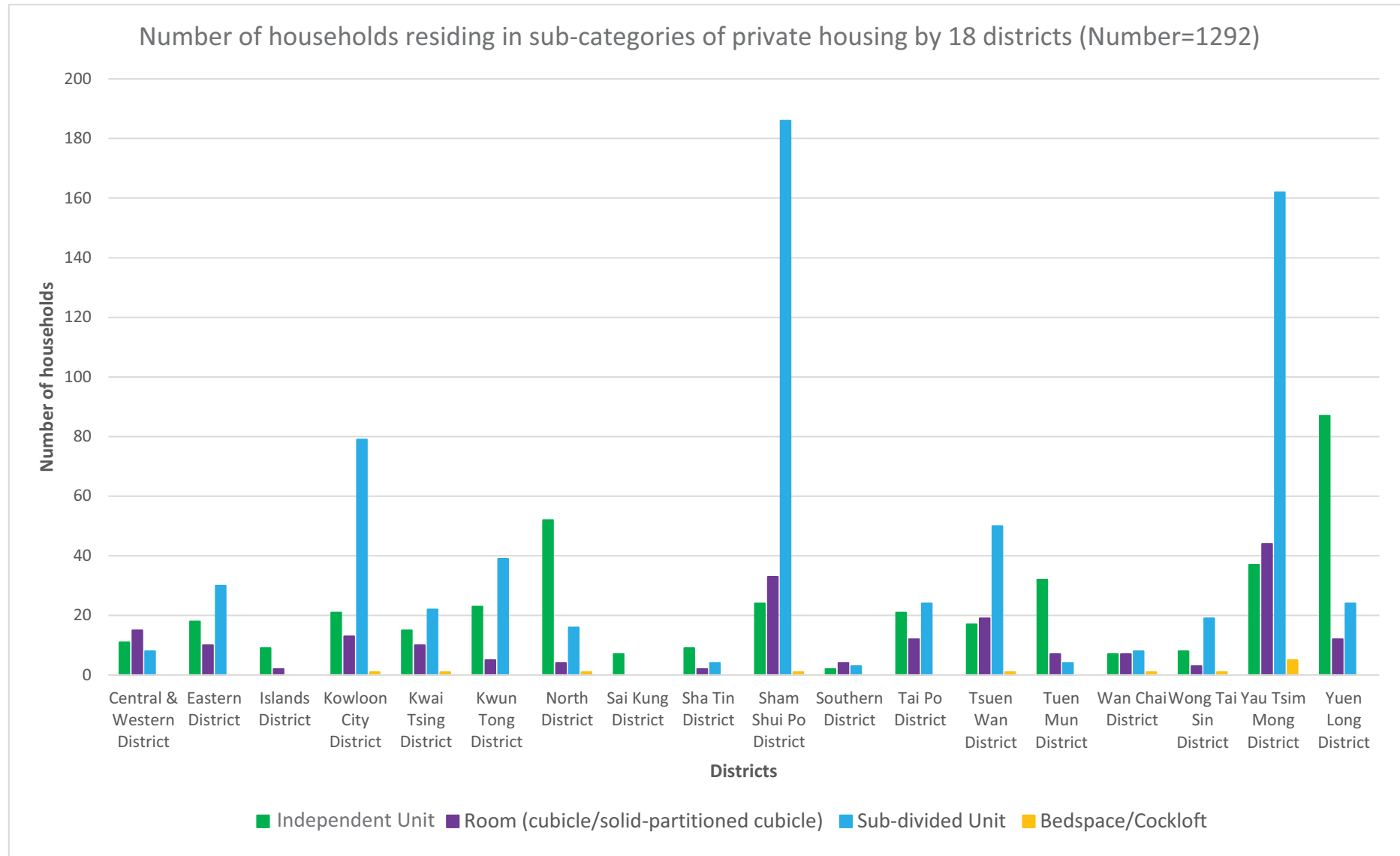


Figure 5

Distribution of households residing in sub-divided units of private housing (All households) (Number=678)

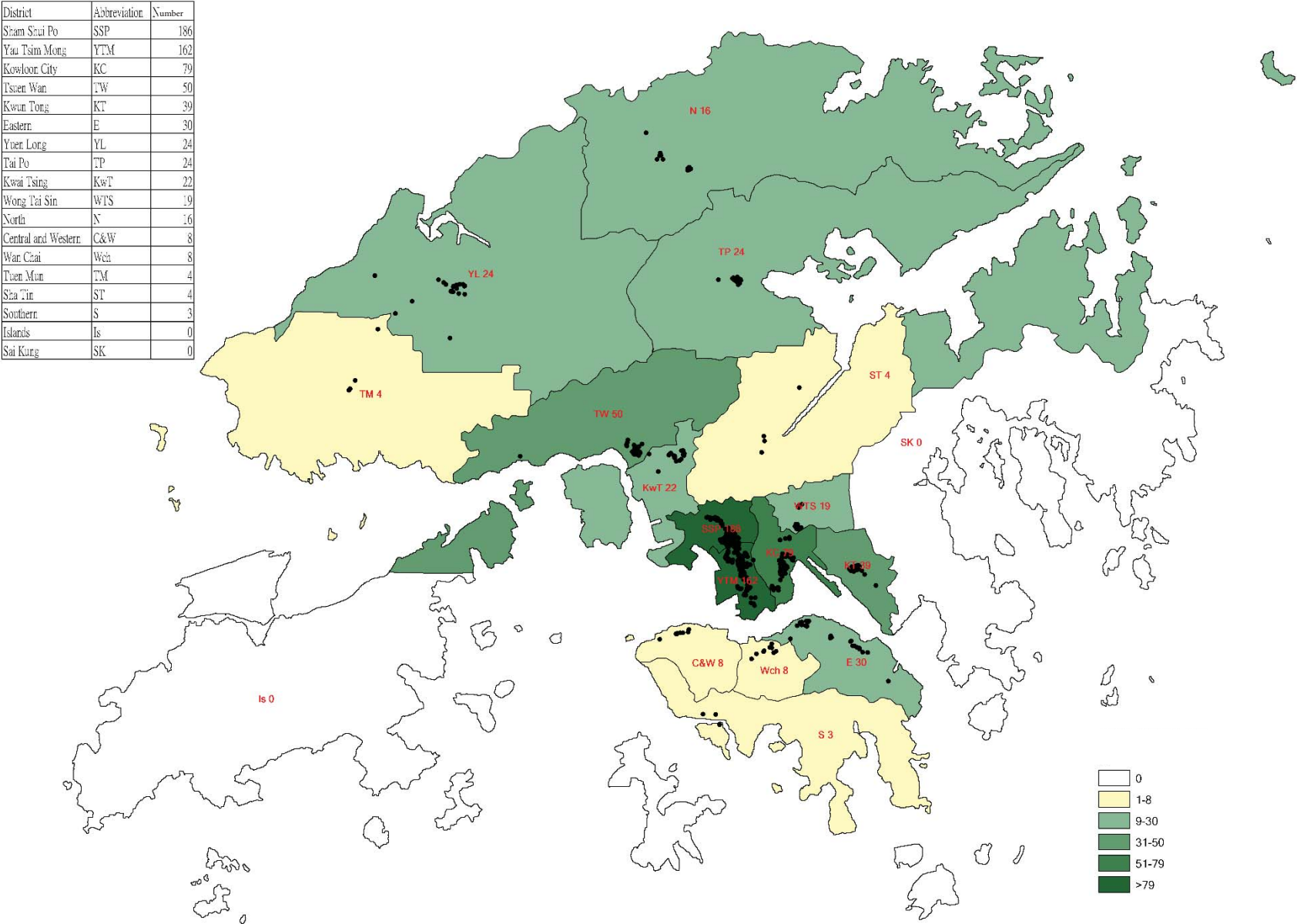


Figure 6

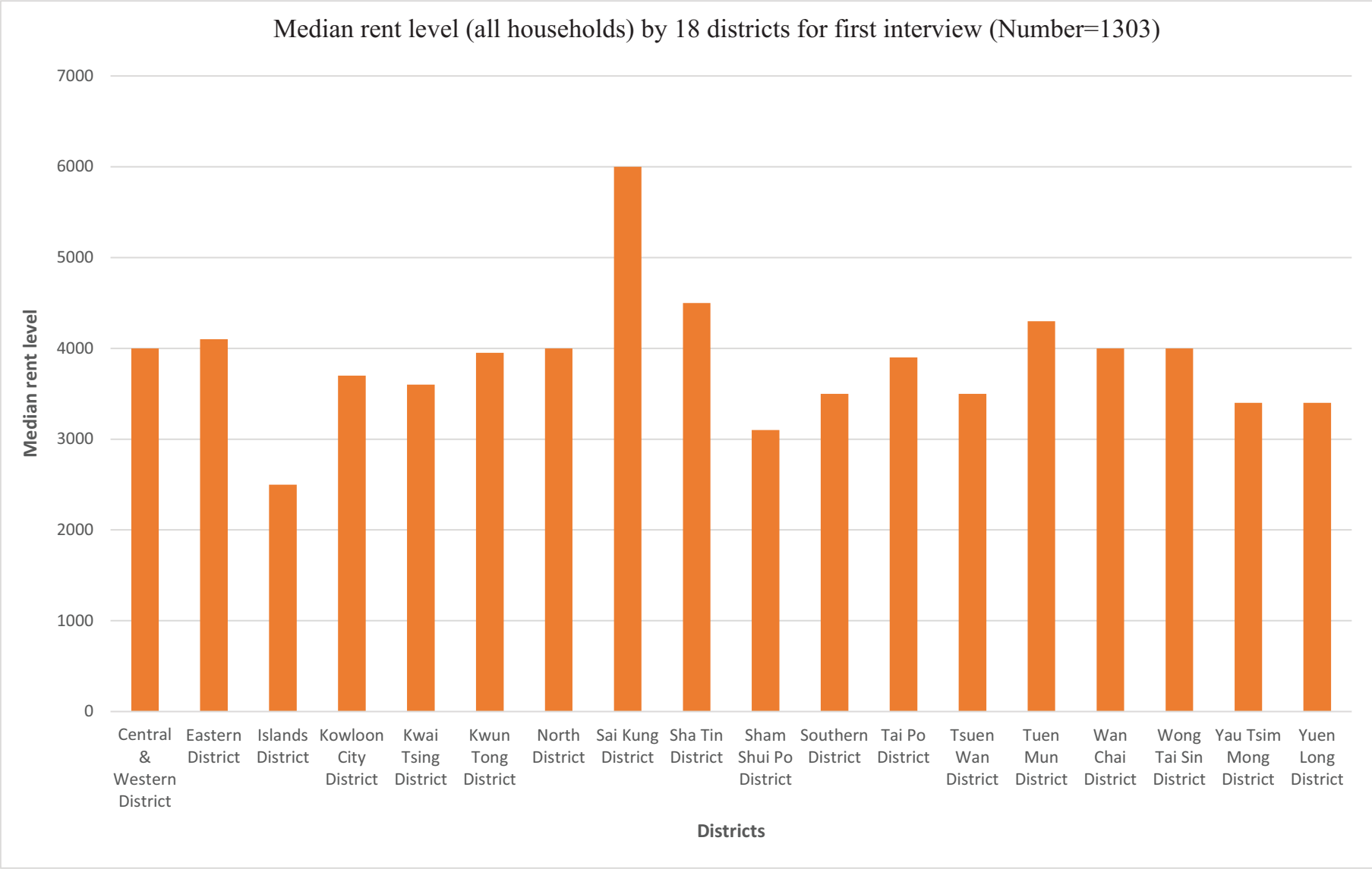


Figure 7

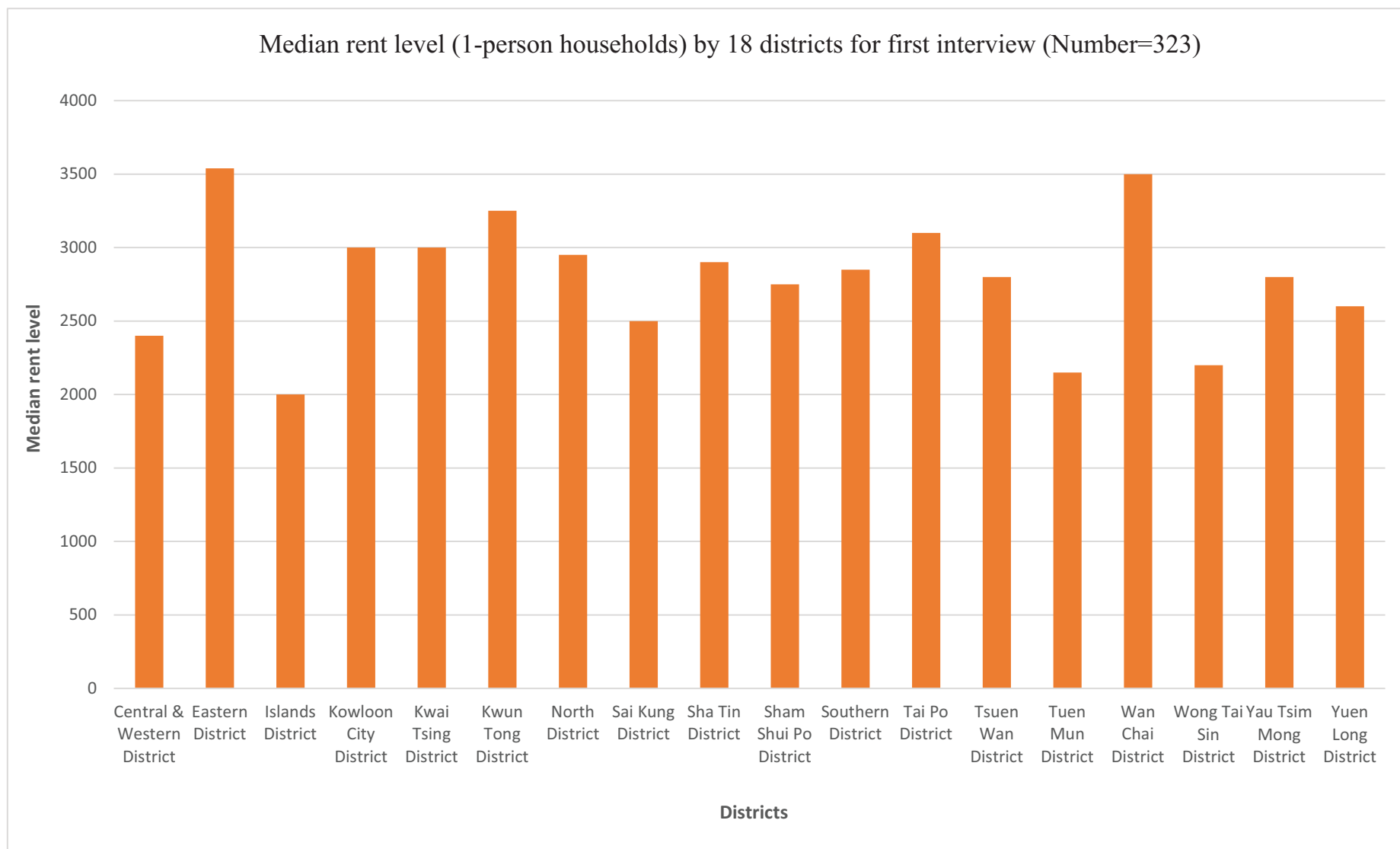


Figure 8

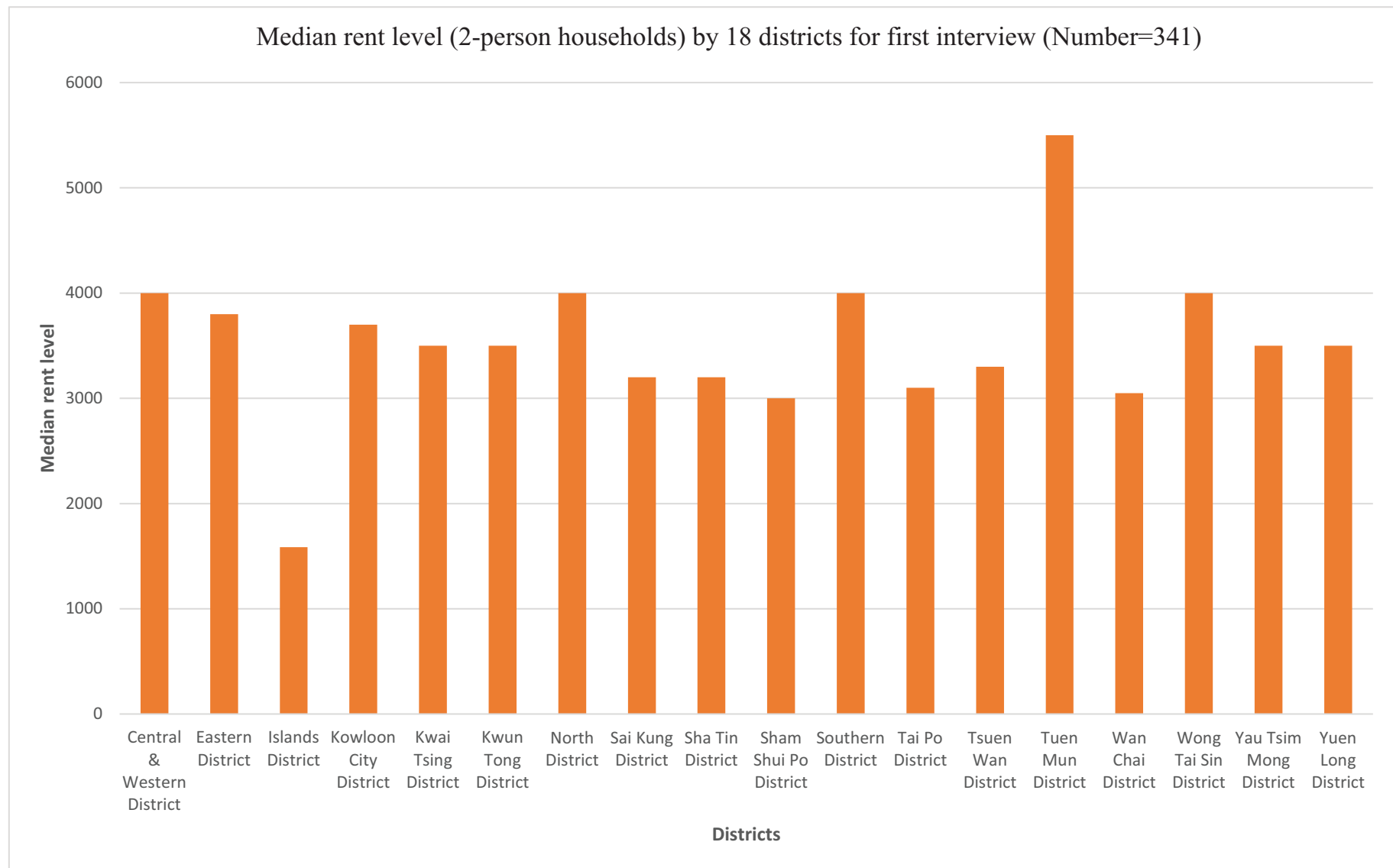


Figure 9

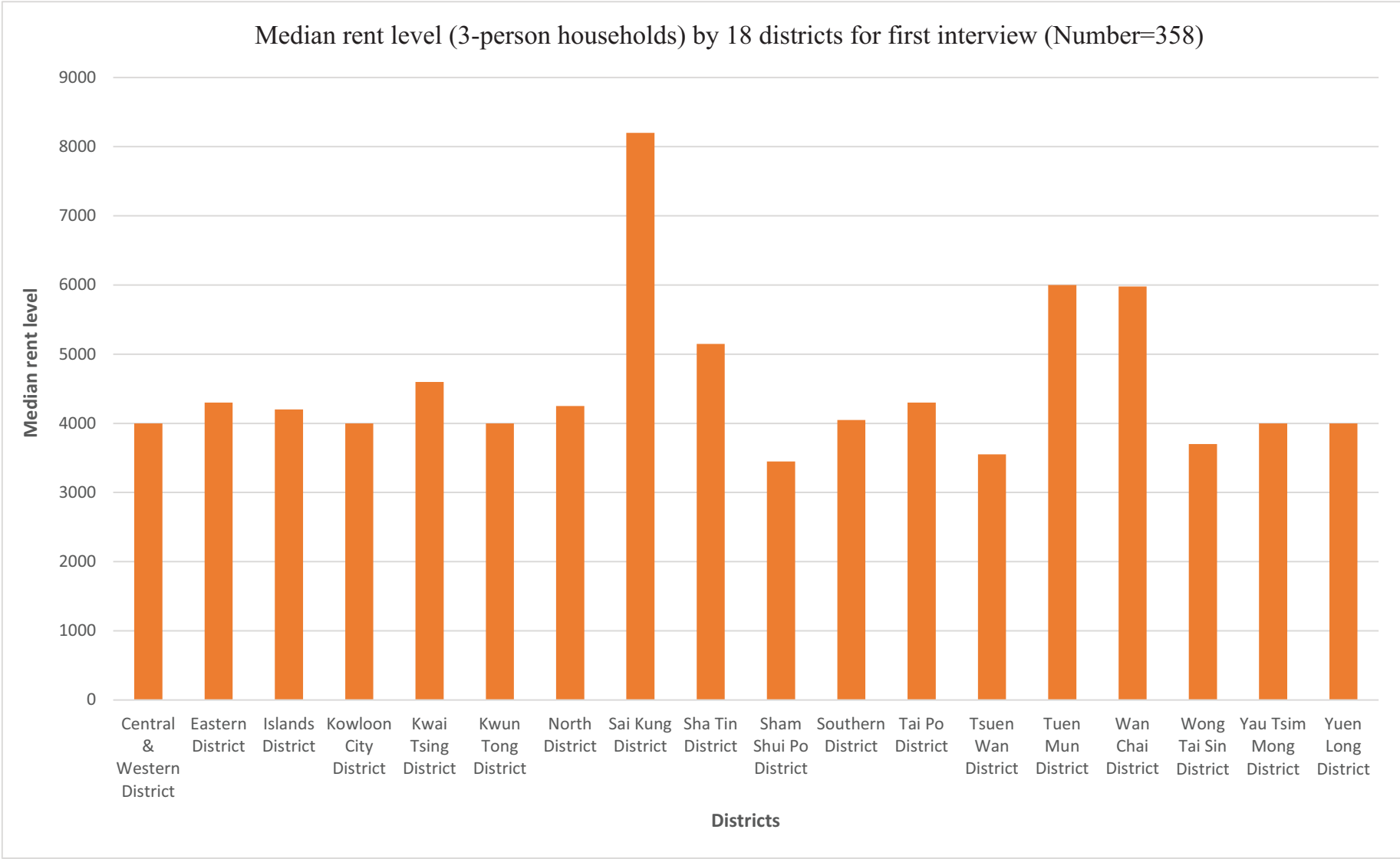


Figure 10

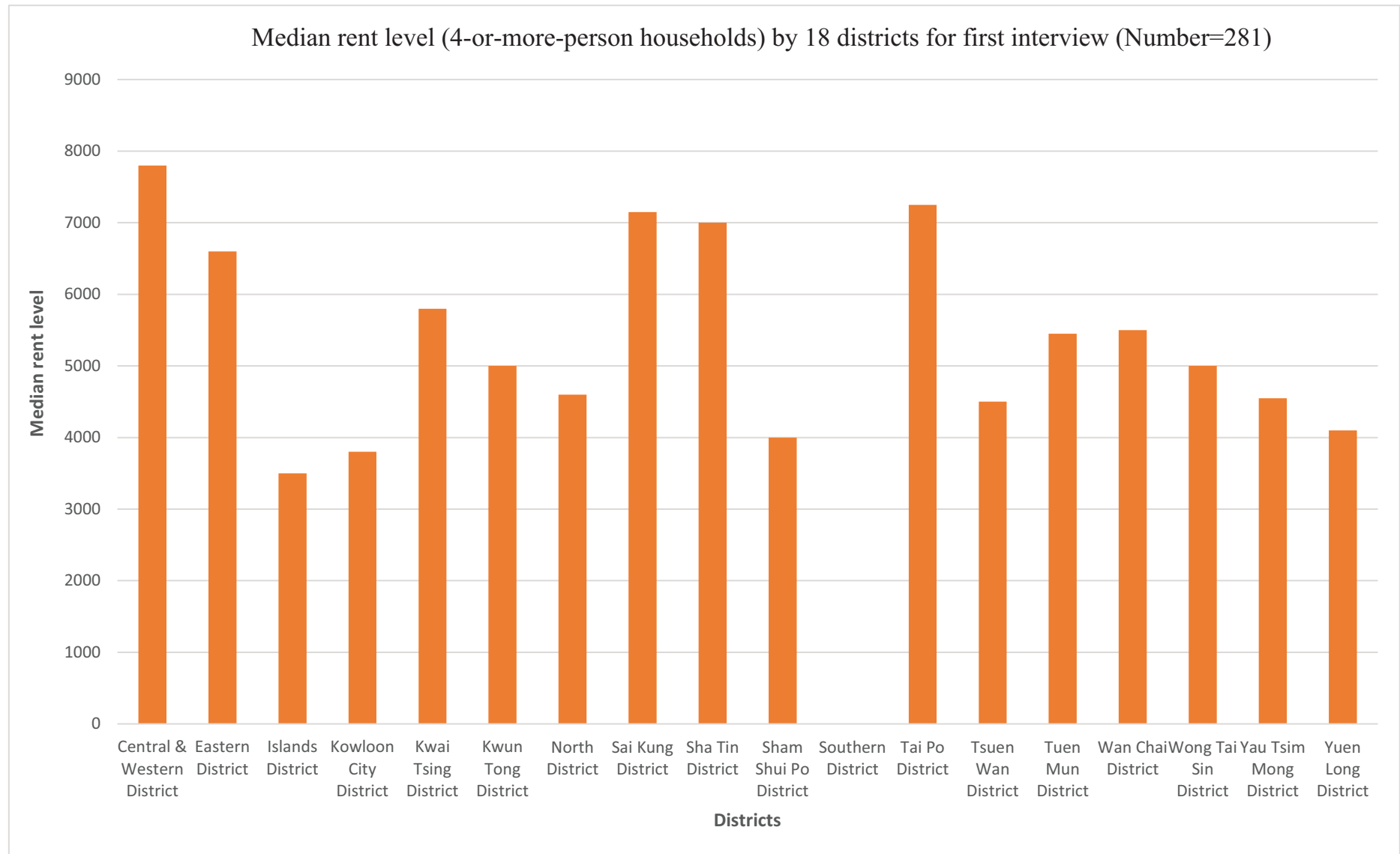


Figure 11

