



香港大學社會科學學院秀圃老年研究中心
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香港人口老化所帶來的挑戰與機遇 Population Ageing in Hong Kong: Challenges and Opportunities

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May 8, 2019

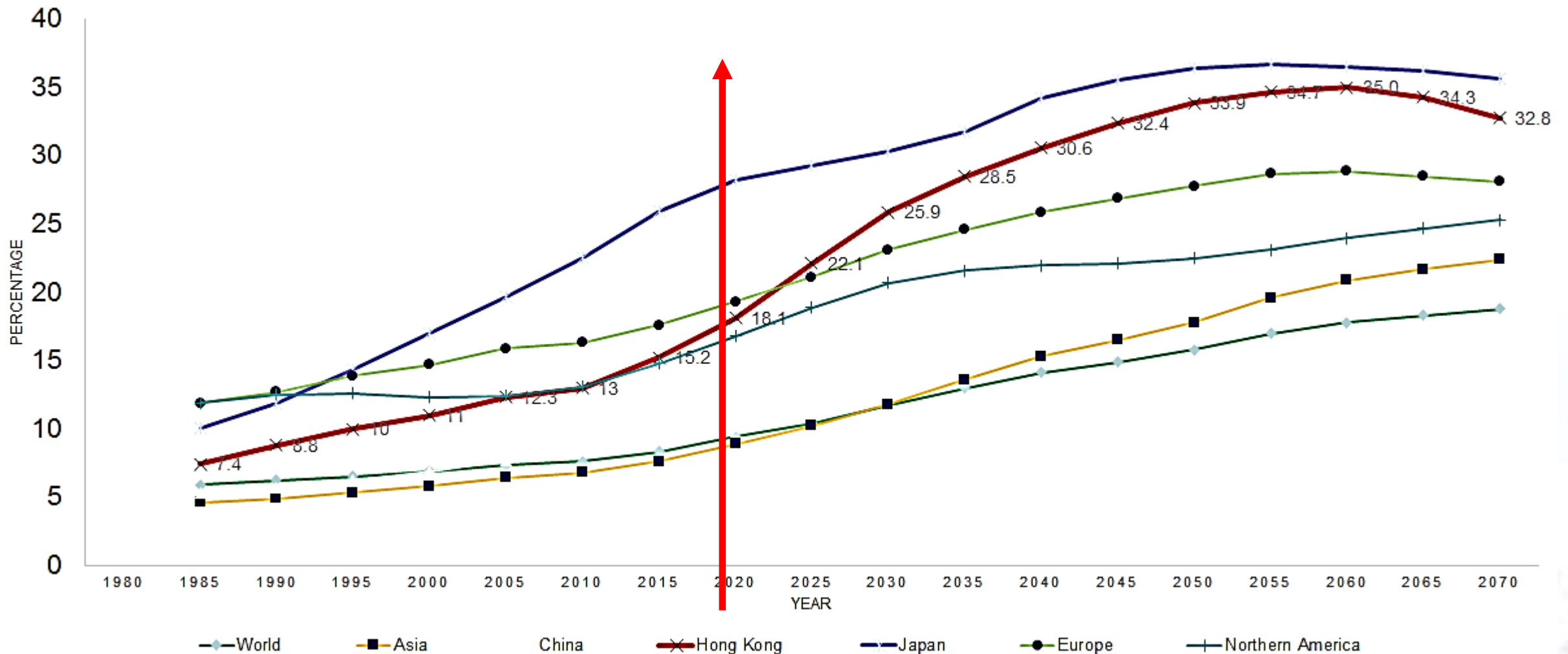
Agenda

Population Ageing

Policy Objective & Framework

Grand Challenges & Strategies

Population Projection (1980-2070)

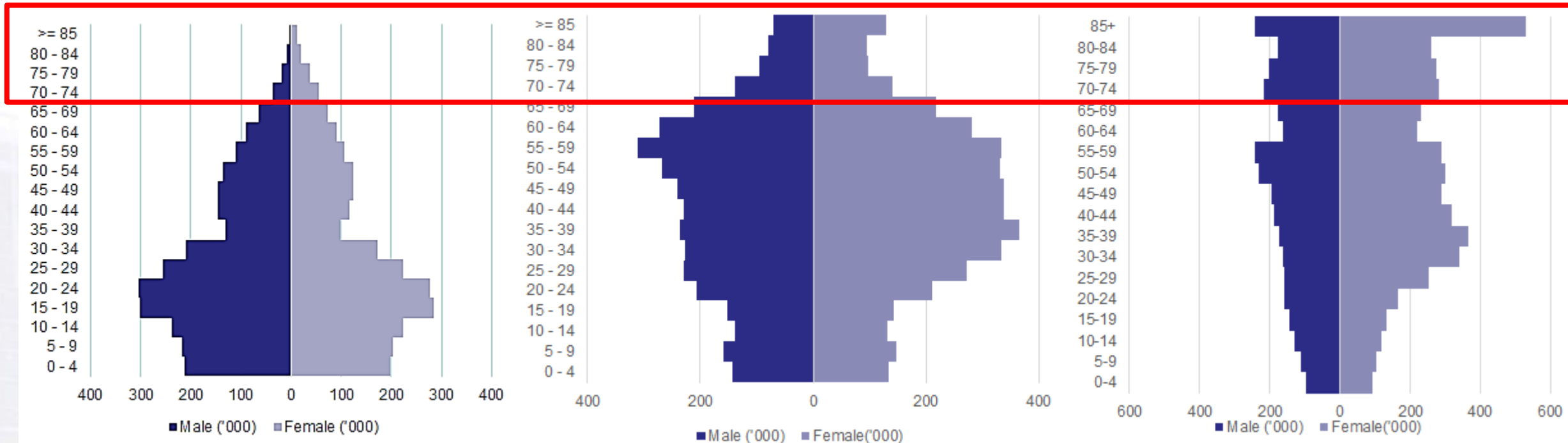


Population by Age Groups & Gender (thousand) in Hong Kong

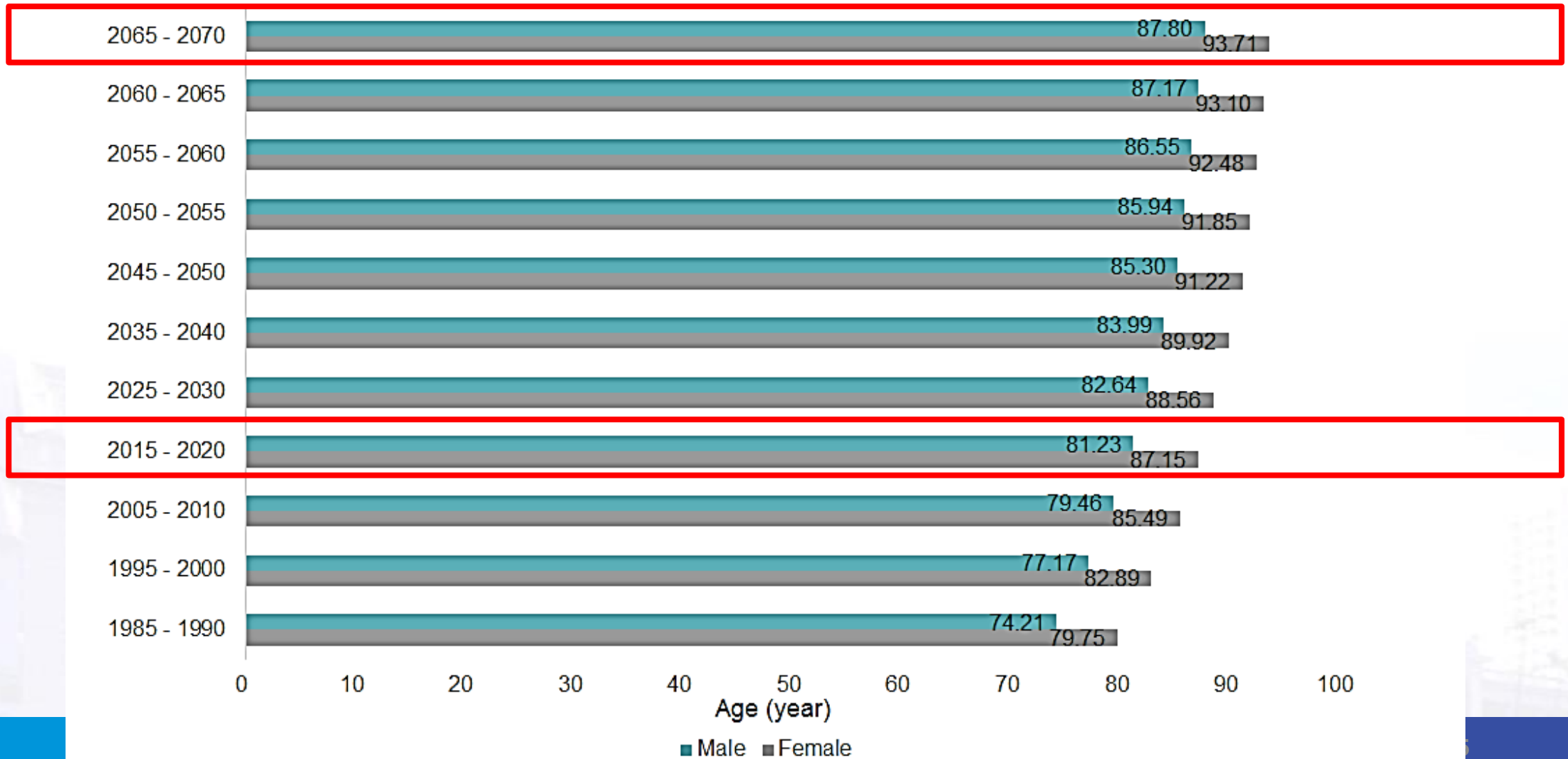
1980

2018

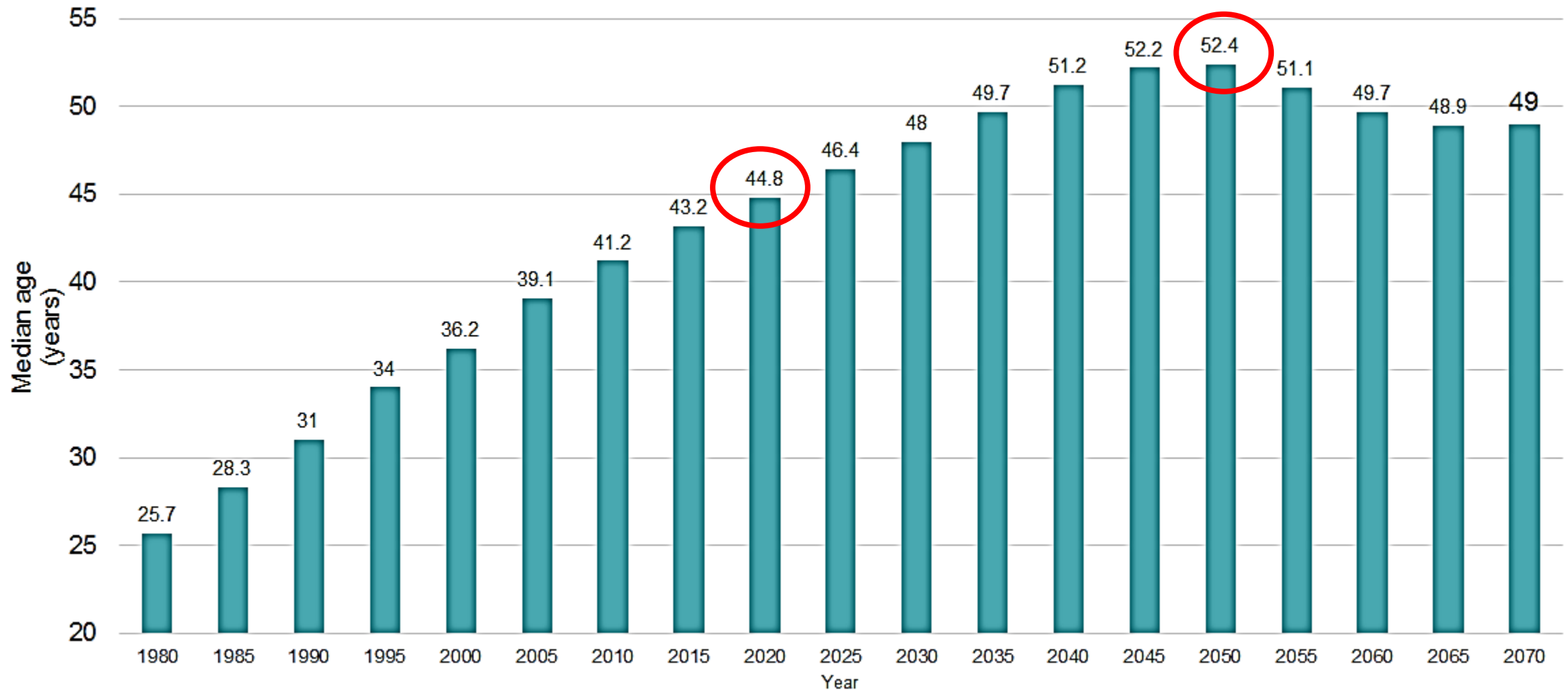
2066



Life Expectancy At Birth with Projection (1980 – 2070)

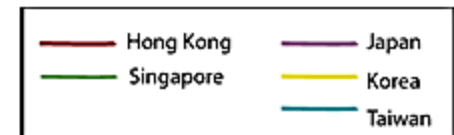
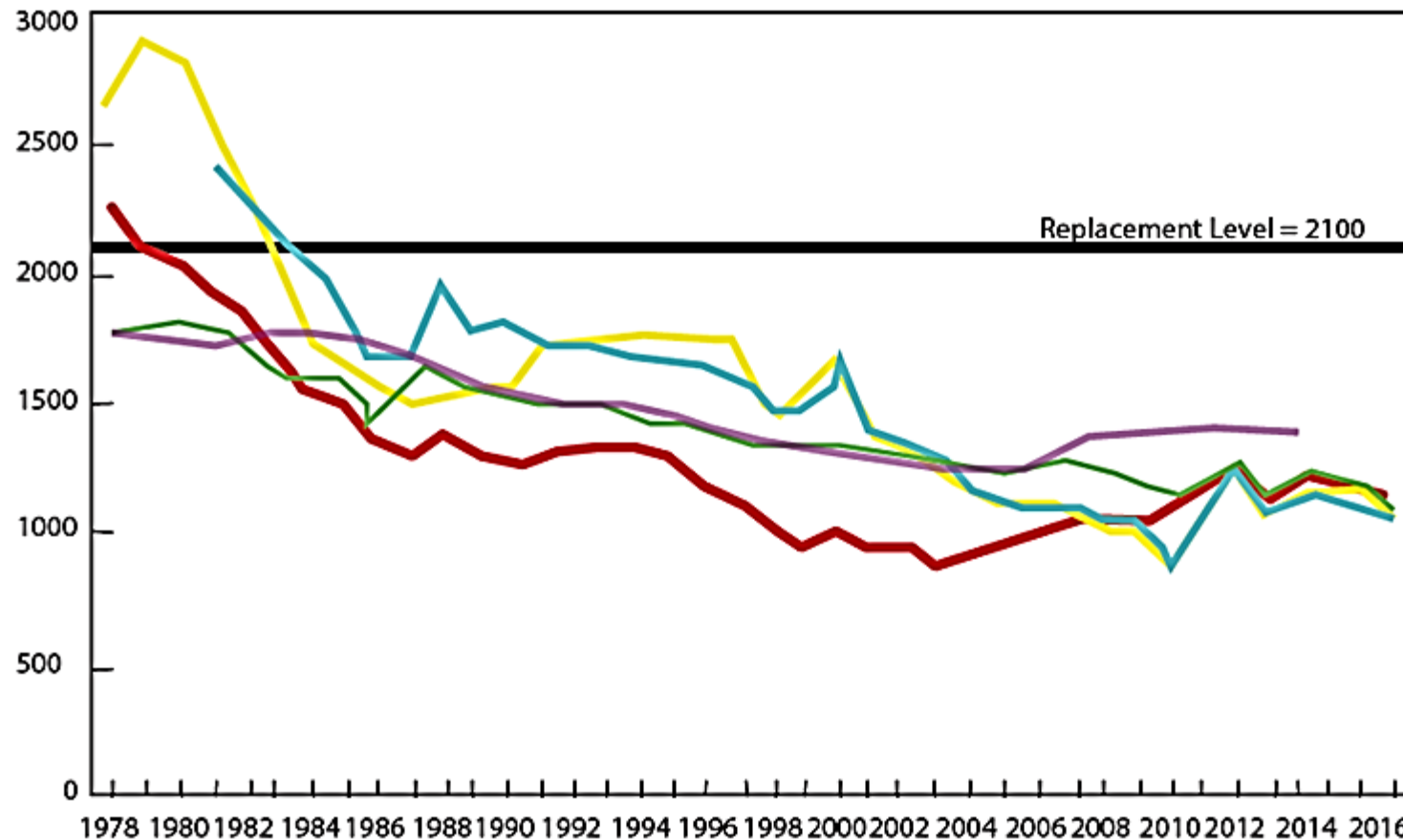


Median Age with Projection (1980 – 2070)

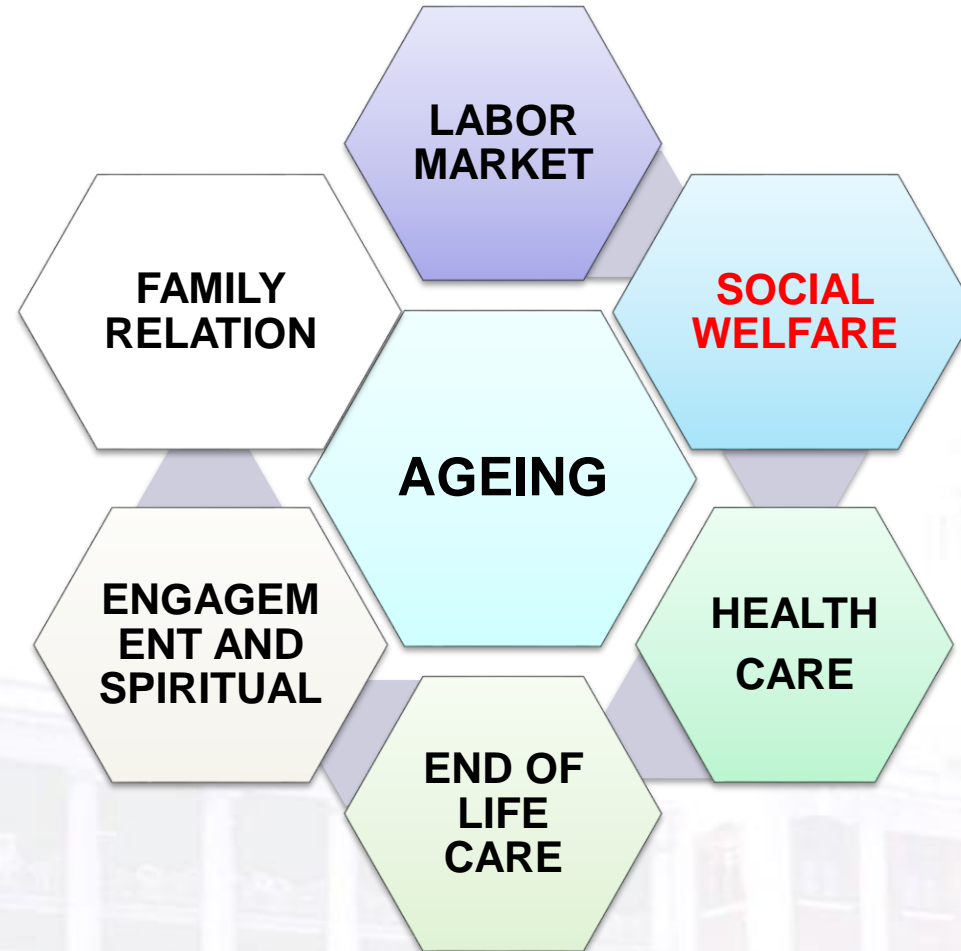


Hong Kong and Other Asian Economies' Total Fertility Rate (TFR)

Total fertility rate (Number of live births per 1 000 women)



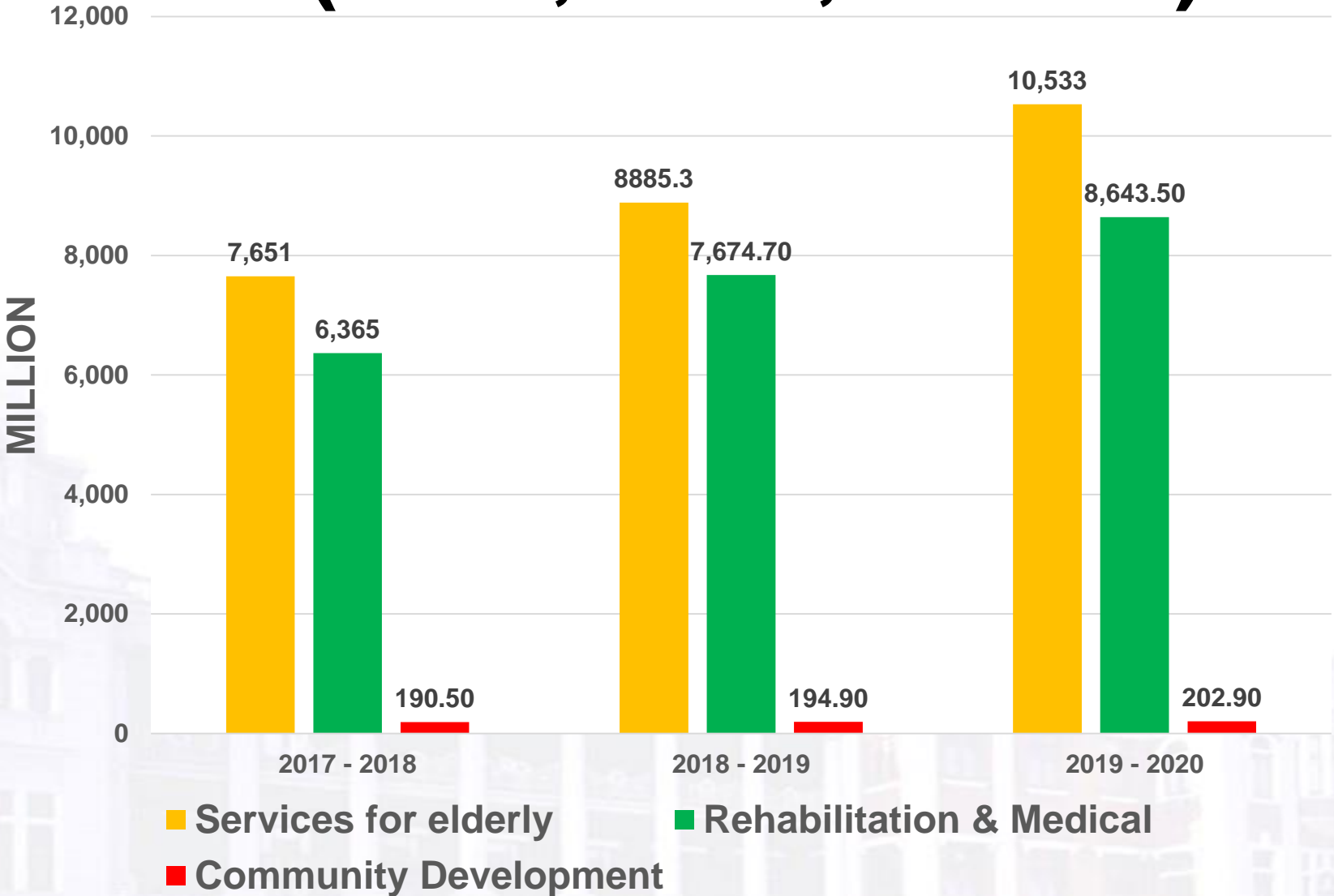
Grand Challenges for Sustainable Development



Ageing Policy Objectives

- **Mission:** Assist elders to **remain living in the community as long as possible**. Residential care services will be the last resort to look after frail elders who require intensive personal & nursing care.
- **Principles:**
 1. **Ageing in Place:**
 - To meet the elders' preference to age at home
 - To support their families to take care of them by providing appropriate support and care services.
 2. **Continuum of Care:**
 - To provide continuous care services for elders in order to meet their changing needs
 - To minimize the need for elders to move from one service / location to another as they age and become more frail

Welfare Budget in Elderly Related Areas (2017, 2018, & 2019)



Elderly Service Programme Plan (ESPP)

Vision

- Spirit of respecting, loving and caring for the elderly.

Mission

- Sense of belonging, sense of security and sense of worthiness of the elderly

Overarching principles

- Dignity; Quality of life; **Age-friendliness**; **Active and productive ageing**; Ageing-in-place; Users' choice; **Shared responsibility**; **Prioritising resources to those most in need**; Financial sustainability; Social inclusion and equal opportunity

Strategy 1

Achieve “ageing in place” and reduce institutionalization rate through **significantly strengthening CCS**

Strategy 2

Enable informed choices and timely access to **quality services**

Strategy 3

Further **streamline** and **promote integrated service delivery**

Strategy 4

Ensure financial sustainability and **accountability** of elderly services

Strategies for Grand Challenges

A change in the way we think about ageing and older people



Creation of age-friendly environments



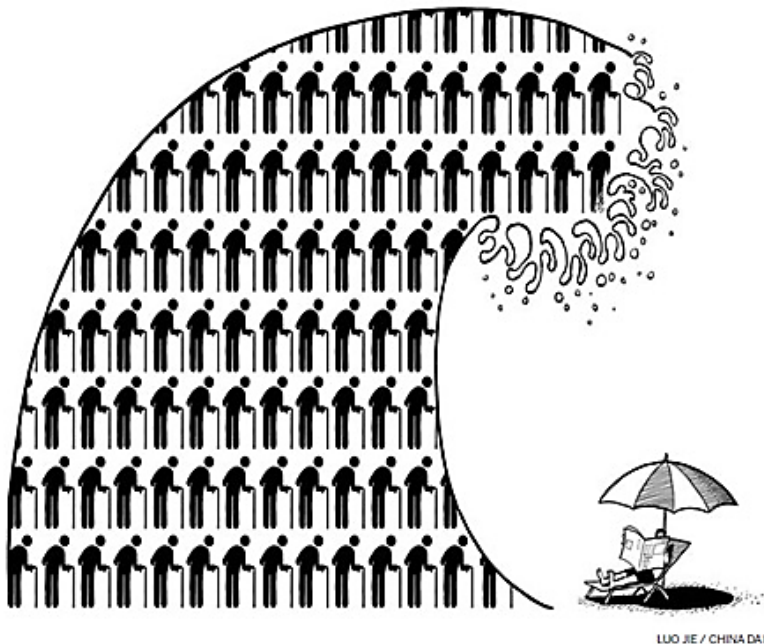
Alignment of health systems to the needs of older people



Development of systems for long-term care



Ageing: Facts vs. Attitude



POPULATION AGING

How Have Southeast Asia Prepared for the Ageing Population?

Lat Kuy • July 11, 2018

The world's unprecedented growth of aging population is projected to increase in older population between 65 and over in Japan will grow up to 35.5%, Singapore 28.9%, South Korea 25.5%. However, developing countries will expect the most rapid growth, quadrupling in the next 50 years. Fulfilling the demand for social policies to support the population must be challenged by economic struggles.

Health & Wellness

The 'dementia tsunami' and why Hong Kong isn't ready to cope with expected surge in cases as population ages

A dementia care crisis looms for Hong Kong, experts say. Cases often aren't spotted early enough, medical care is fragmented, families don't plan for what happens if an elderly relative has it, and advance directives aren't widely used

Nan-Hie In
Published: 8:00pm, 16 Apr, 2018

Age Stereotype & Ageism

- Stereotype: over-generalized belief about older people.
- Ageism: stereotyping and discrimination against individuals or groups on the basis of their age



Ageism in Hong Kong

35% reported having experienced some forms of age discrimination in workplaces

Employees aged 50+ are more likely to be discriminated

"Being denied a job promotion"

Negative psychological impact on all employed persons

www.ageism.hk/ageism

Positive Age Belief Counts!

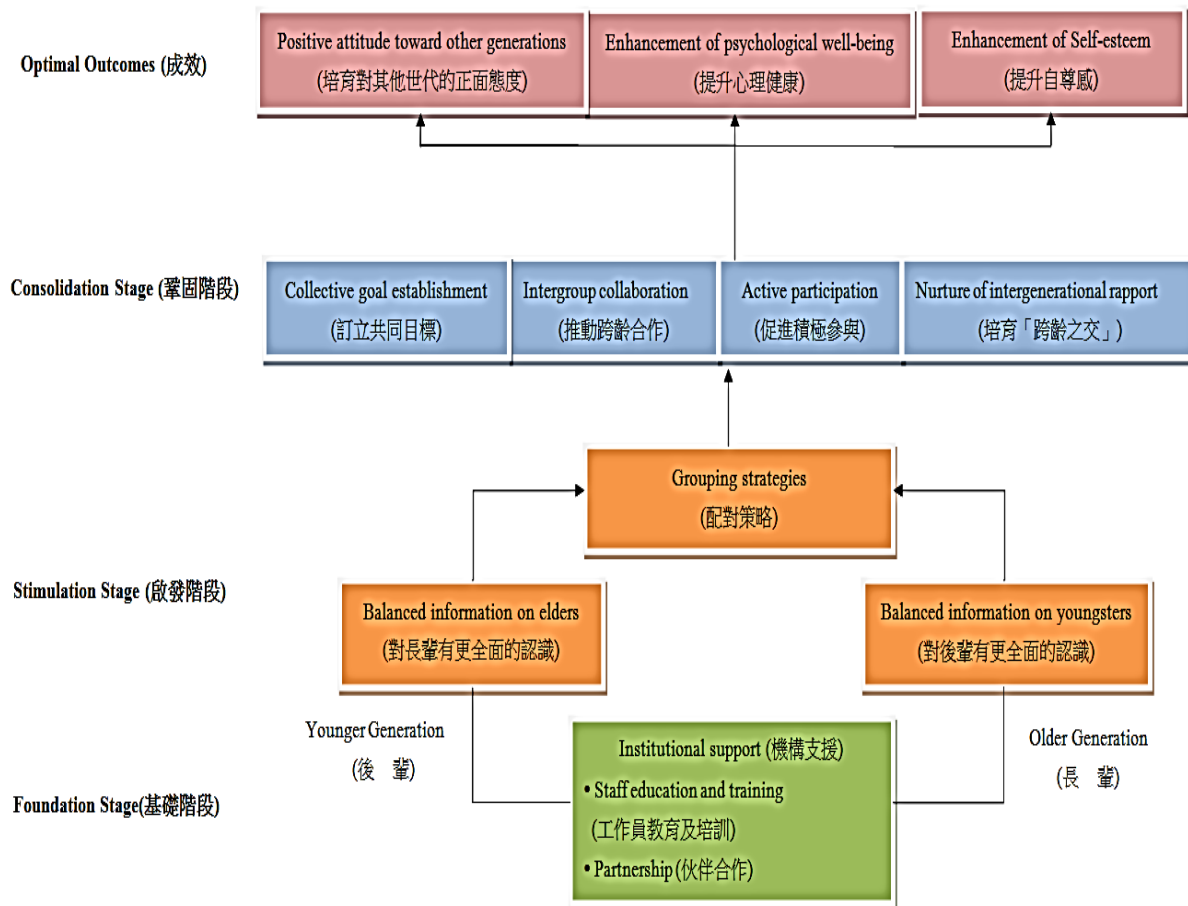
- **Experiment study**
 - Old participants in Korea showed better memory task performance after they were exposed to positive stereotypes during the priming task (Lee & Lee, 2019)
- **Longitudinal study**
 - Participants in US with APOE ϵ 4, those with positive age beliefs were 49.8% less likely to develop dementia than those with negative age beliefs (Levy et al., 2018)

AgeLink: Empowering an Generation Friendly Community

Develop an evidence-based intervention model to enhance intergenerational solidarity;

Enhance mental well-being of both young and old generations

Empower a caring community with intergeneration solidarity



Beneficiaries



Welfare Organization & Profession: AKA, social workers



Individual: Over 1600 older adults & Young people directly benefited, more than 100,000 person time

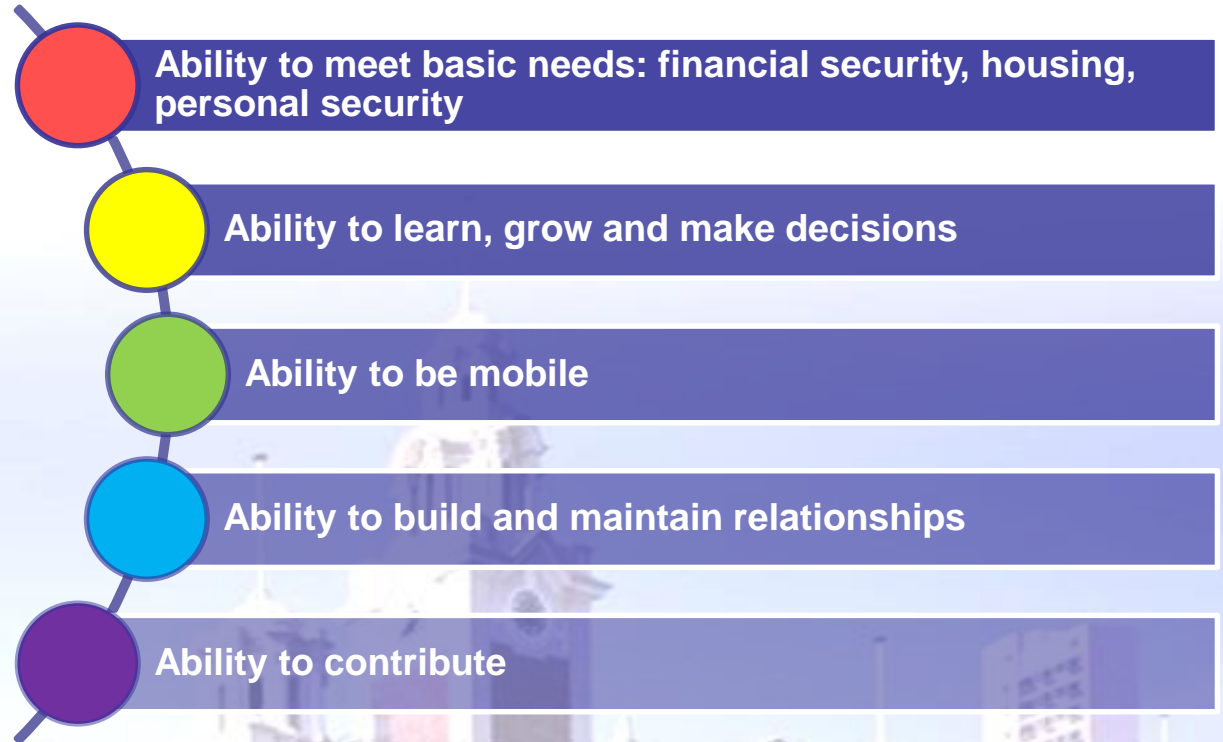


Community: 9 Districts & 16 Schools (Secondary & Primary Students), more than 100 trained intergeneration ambassadors

Strategies for Grand Challenges



Age-Friendly Environment



Extrinsic Environment

Intrinsic Ability

Income Protection in Hong Kong under World Bank's 5-pillar Pension Framework

<i>Pillar</i>	<i>Objective</i>	<i>Form</i>	<i>Financing</i>	<i>Retirement Protection in Hong Kong</i>
Zero	Elderly poverty protection	“Basic” or “social pension,” at least social assistance, universal or means-tested	Budget/ general revenues	Comprehensive Social Security Assistance; Old Age Living Allowance; Old Age Allowance; Guangdong Scheme; Disability Allowance
First	Elderly poverty protection and consumption smoothing	Public pension plan, publicly managed, defined benefit or notional defined contribution	Contributions, possibly with financial reserves	NIL
Second	Consumption smoothing and elderly poverty protection through minimum pension	Occupational or personal pension plans, fully funded defined benefit or fully funded defined contribution	Financial assets	Mandatory contributions to MPF schemes; occupational retirement schemes; civil service pensions; Grant/Subsidised Schools Provident Funds
Third	Consumption smoothing	Occupational or personal pension plans, partially or fully funded defined benefit or funded defined contribution	Financial assets	Voluntary contributions to MPF schemes; retirement savings-related insurance
Fourth	Elderly poverty protection and consumption smoothing	Access to informal (e.g. family support), other formal social programs (e.g. health) and other individual financial and nonfinancial assets (e.g. homeownership)	Financial and non-financial assets	Public housing; public healthcare; residential and community care services; elderly health care vouchers; public transport fare concessions; family support; self-owned properties

Poverty

Comprehensive Social Security Assistance (CSSA)

Total old age cases: 167,358

They account for 62.1% of total cases

78.5% of old age cases are single-person cases

Poverty rate in Hong Kong

Aged 65+ : 340,000 persons (= 30.5% below poverty line).

Among these poor older adults: 86.6% (294,600) live in non-CSSA households.

58.6% of these non-CSSA household poor older adults (172,700) live in owner-occupied mortgage-free housing

- suggesting they might have certain assets.

Employment Programs

“Employment Programme for the Elderly and Middle-aged” (EPEM)

Employers engaging job seekers aged 60 or above may apply for allowance of up to \$4,000 per month per employee for 6 to 12 months. // (\$3,000 for unemployed persons aged 40 - 60).

2003

2018

The “Employment Programme for the Middle-aged” (to assist the unemployed aged 40 or above)

Employers engaging job seekers aged 40-60 will receive a training allowance of \$1,500 per month, for up to 3 months.

Employment Programme for the Elderly and Middle-aged

- Encourage the employment of elderly or middle-aged in full-time or part-time job
- With on-the-job training, acquire essential job-specific skills



Aged 40 to below 60



Aged 60 or above



On-the-job Training Period

3-6 months

6-12 months



勞工處
Labour Department

Enquiry Hotline
2150 6398

Interactive Employment Service Website
<http://www.jobs.gov.hk>

Attitude Towards Financial Products

	Know it				Interested to Buy			
	Age 50-59		Age 60-69		Age 50-59		Age 60-69	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
HKMC Annuity Plan	287	99	202	99	64	22	40	20
Voluntary health insurance scheme	286	99	178	87	99	35	44	25
Annuity scheme by bank/insurance company	264	91	164	80	61	23	26	16
Reverse mortgage	223	77	131	64	52	23	15	12
Silver bond	211	73	106	52	54	26	33	31

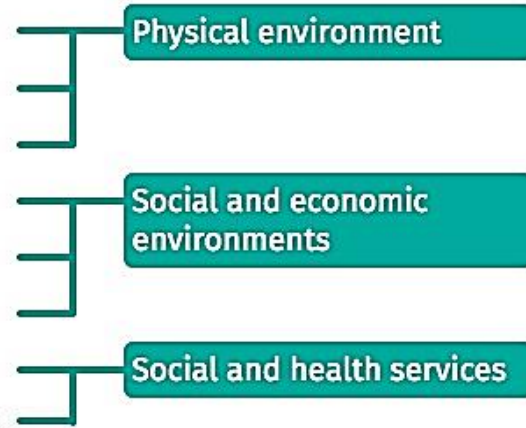
Reported Behavior Reasons Towards HKMC Annuity

Reasons for interested in HKMC Annuity Plan? (n=104)	Freq.	%
Trustworthy as HKMC is government-owned	78	74.9
A safe and stable investment	61	59.2
Acceptable return rate	39	37.6
Provides a relative stable retirement protection	32	30.5
Owned less asset after joining the plan so I could apply Old Age Living Allowance	17	16.8

Reasons of not interested in HKMC Annuity Plan? (n=385)	Freq.	%
Return rate is not satisfactory	240	62.4
I may not live long enough to earn back the cost	119	30.9
I do not have enough saving	108	28.0
Retirement saving is sufficient	45	11.7
Joined other annuity plan	12	3.1
Others	5	1.4

Age-Friendly Strategies & Actions

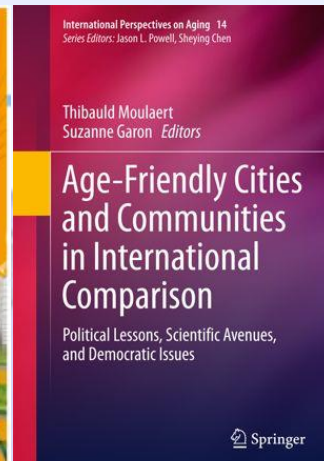
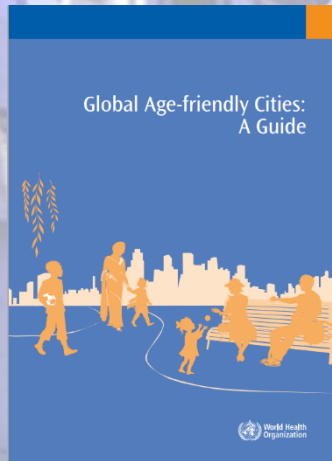
- Outdoor spaces and buildings
- Transportation
- Housing
- Social participation
- Respect and social inclusion
- Civic participation and employment
- Communication and information
- Community support and health services



Evidence-based Practice

Collaborative Action

Building Infrastructure

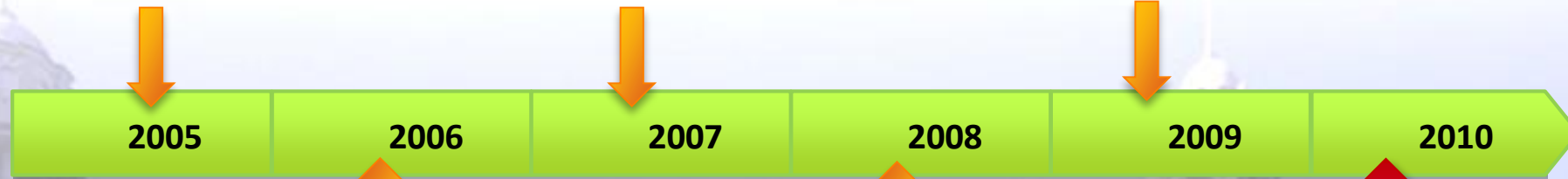


Age-Friendly Hong Kong Initiative

World Health Organization (WHO)
Age friendly cities global Project

22 Countries (33 Cities)
Develop WHO Age Friendly Cities Guide

Age Friendly Hong Kong
Implementation starts



Vancouver Protocol

HKCSS : Hong Kong Plan of Action on Ageing (HKPAA) & Set up Age Friendly Hong Kong Working Group

Launching : Age Friendly Hong Kong, published a book in 2012



Jockey Club Age-Friendly City (Since 2015)



District-Based Assessment & Action

District

Central & West

Sai Kung



Strength

Room for improvement



Jockey Club
Age-Friendly City Project

Action Plan
CENTRAL AND WESTERN

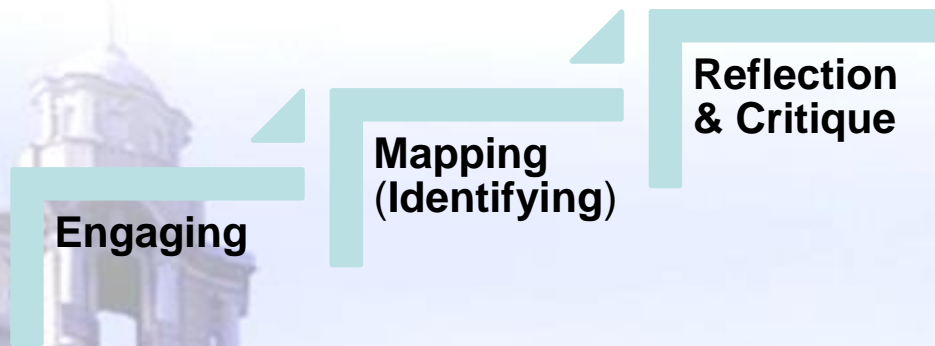


Jockey Club
Age-Friendly City Project

Action Plan
SAI KUNG

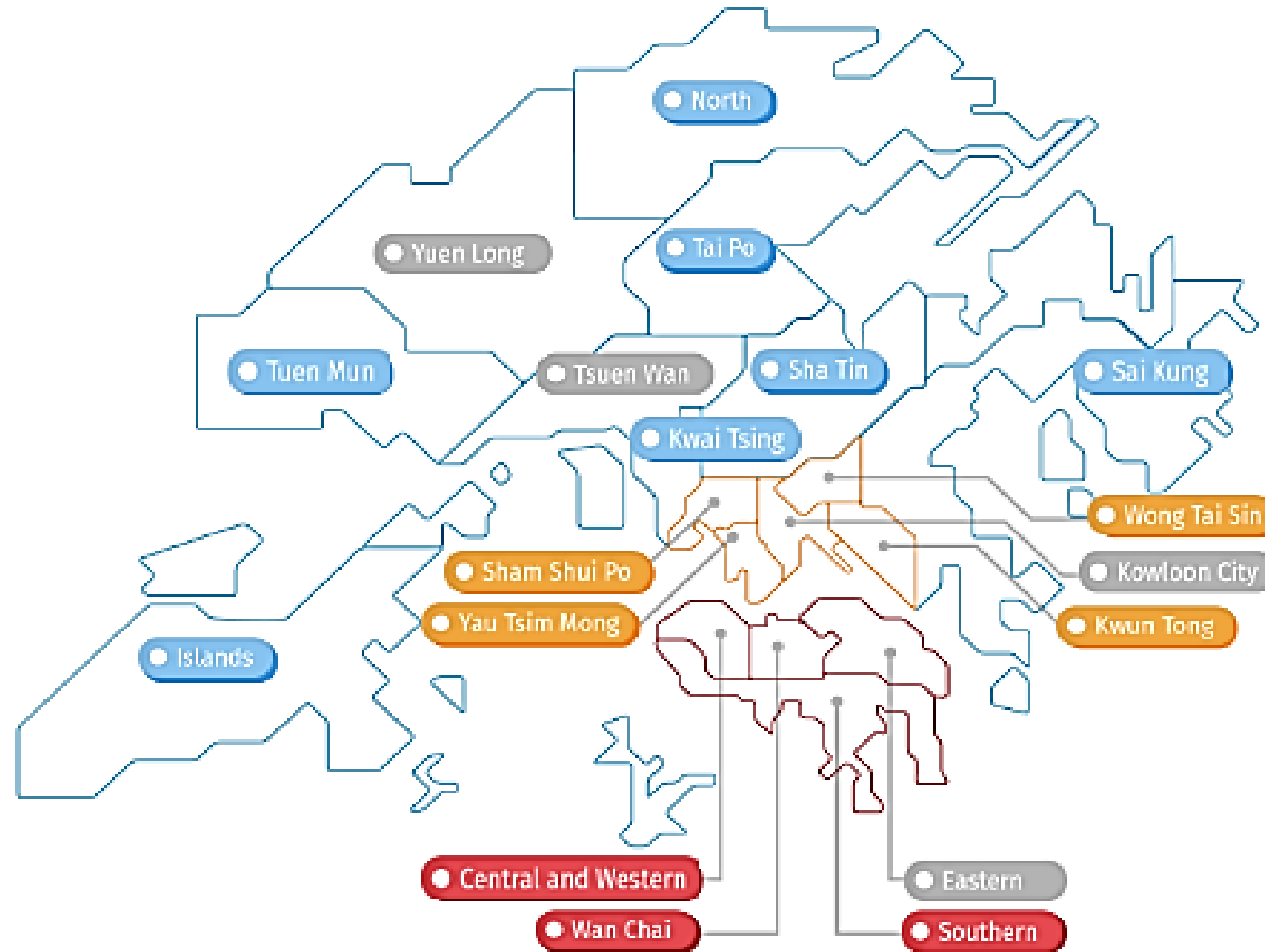
District-based Age-friendly Ambassador

- **Wanchai - Asset driven approach**



**Park, Building, Organization, Facility
Culture, Network, Service, ...**

District-based Collaborative Actions



Technology Acceptance

	Disagree		Neutral		Agree	
	Freq.	%	Freq.	%	Freq.	%
It is easy for me to use the technologies	186	37.2	137	27.4	176	35.3
The technologies are targeting the young people and not suitable for middle age and older people	174	34.8	109	21.9	217	43.4
I think I could not follow the pace of the development of the technologies and my choice would become limited one day	106	21.2	179	35.8	214	42.9
I should follow up the development of technologies in financial services	93	18.6	181	36.3	225	45.1
I prefer starting to use the technologies when they become common	80	16.1	195	39.0	224	44.9
If there is a manual, I have confidence in using the technologies	78	15.6	123	24.6	299	59.8
If someone could demonstrate, I have confidence in using the technologies	70	14.0	122	24.5	307	61.4

Multiple characteristics are considerable as major predictors of using technologies in financial services (i.e. mobile wallet, online banking, banking apps): **younger age, higher income, higher education, working, married and no housing burdens**

Dementia Friendly Community Campaign Social Welfare Department (since 2018)

Enhance public understanding on dementia



Encourage care and support for persons with dementia and their family

Build a dementia friendly community



Collaborative Actions

香港認知障礙症協會
Hong Kong Alzheimer's Disease Association

正確了解 認知障礙症

成為  認知友善好友
Dementia Friends Hong Kong

以行動 協助患者及其家人

登記網頁：www.dementiafriends.hk

縱使每人在社會上擔任不同崗位及角色，
但同樣擁有改變認知障礙症患者世界的能力！

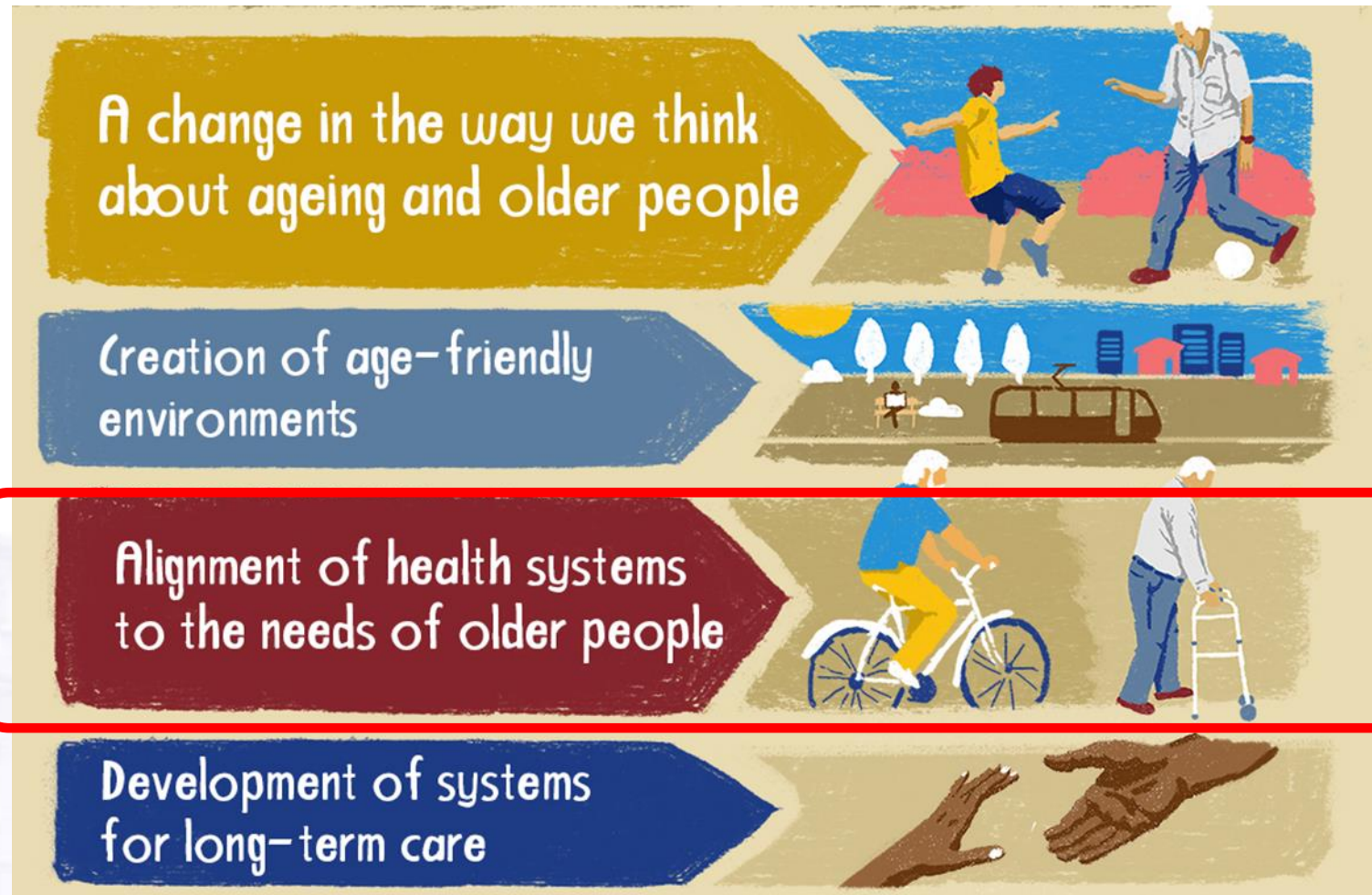
星級認知友善大使
金像影后 惠英紅小姐

 認知友善好友 Dementia Friends HK

電話：2818 1283

鳴謝：Jacky Hui

Strategies for Grand Challenges



Elderly Care Service Delivery Model



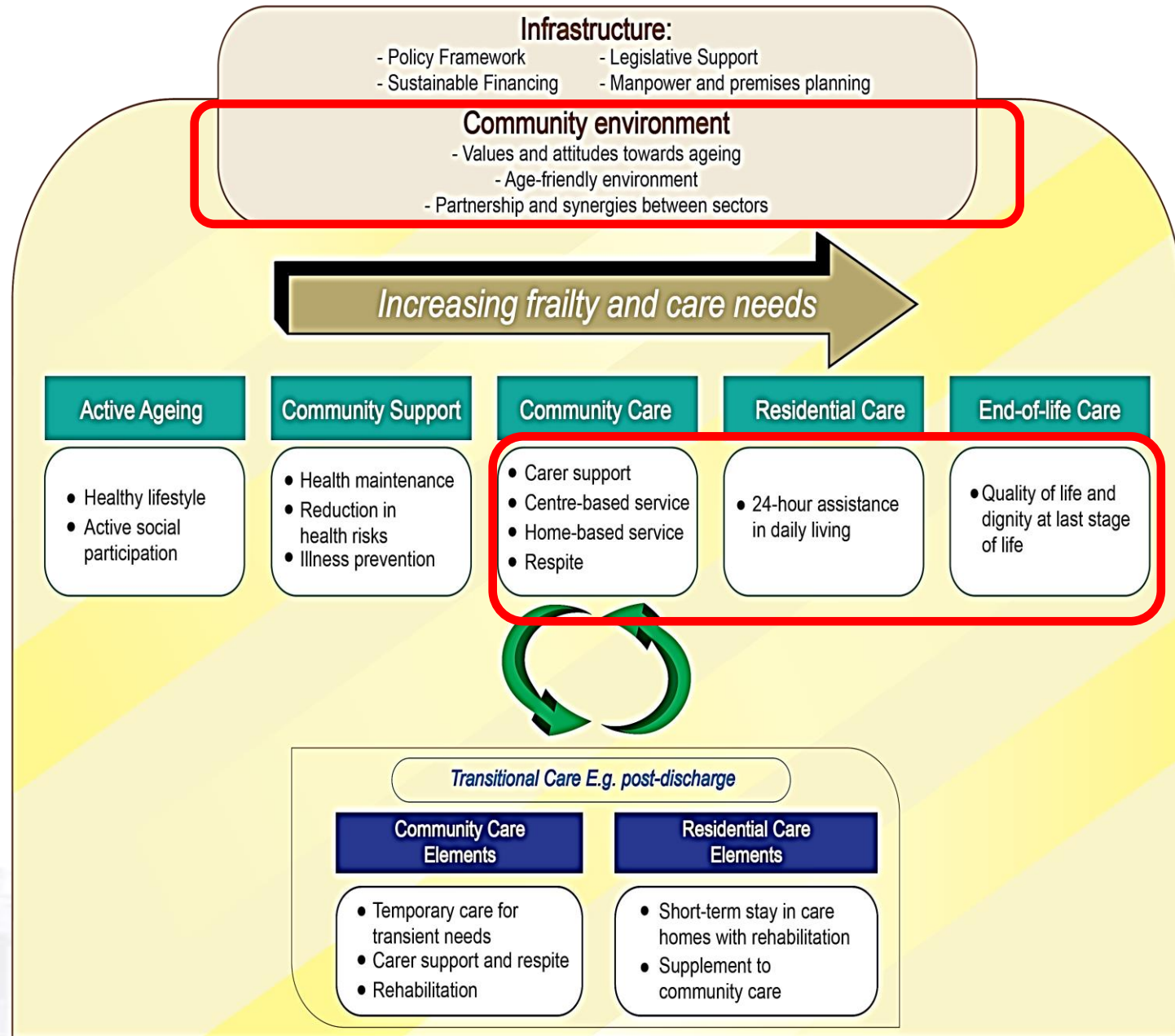
specialist
Acute
Transitional
End-of-Life



Primary
Preventive



Private hospitals
Private primary
care / specialist
care



Transitional Care

Support for elderly persons and persons with disabilities discharged from public hospitals (Since 2009)

- Hospital Authority
- Deploying Home Support Teams (HSTs) operated by non-governmental organizations (NGOs)
- Targets: Patients (aged 60+) high-risk of unplanned re-admission admitted to hospitals under HA

1. Identification by Hospital Discharge Planning Team

2. Formulation of personalized nursing and rehabilitation plan by Nurses

3. Provision of transitional community care and support services by Home Support Teams

Dementia Care: Dementia Community Support Scheme (智友醫社同行計劃) Since 2017

•Food and Health Bureau, Social Welfare Department and Hospital Authority

- Based on a medical-social collaboration model
- Through 41 District Elderly Community Centres (DECC) and 7 HA clusters
- Fee: HKD 150 / year (CSSA/ Old Age Living Allowance cases: free-of-charge)

1. Assessment of patients by HA/ DECC

2A. Devise of personalized care plan to improve: (e.g. cognition/ physical ability/ self-management...) of patients

2B. Assistance to carers through various means: (stress management/ counselling/ imparting nursing skills...)

Primary Care: District Health Centre (葵青區地區康健中心) Since 2019

Food and Health Bureau

Kwai Tsing DHC: A Hub comprising:
1 Core Centre, supplemented by 5 Satellite Centres
+ A network of medical and healthcare practitioners in the neighborhood

Kwai Tsing DHC to provide district-based primary healthcare services catering for needs and characteristics of the district

With the experience of Kwai Tsing DHC, gradually to set up DHCs in all 18 districts

Primary Healthcare

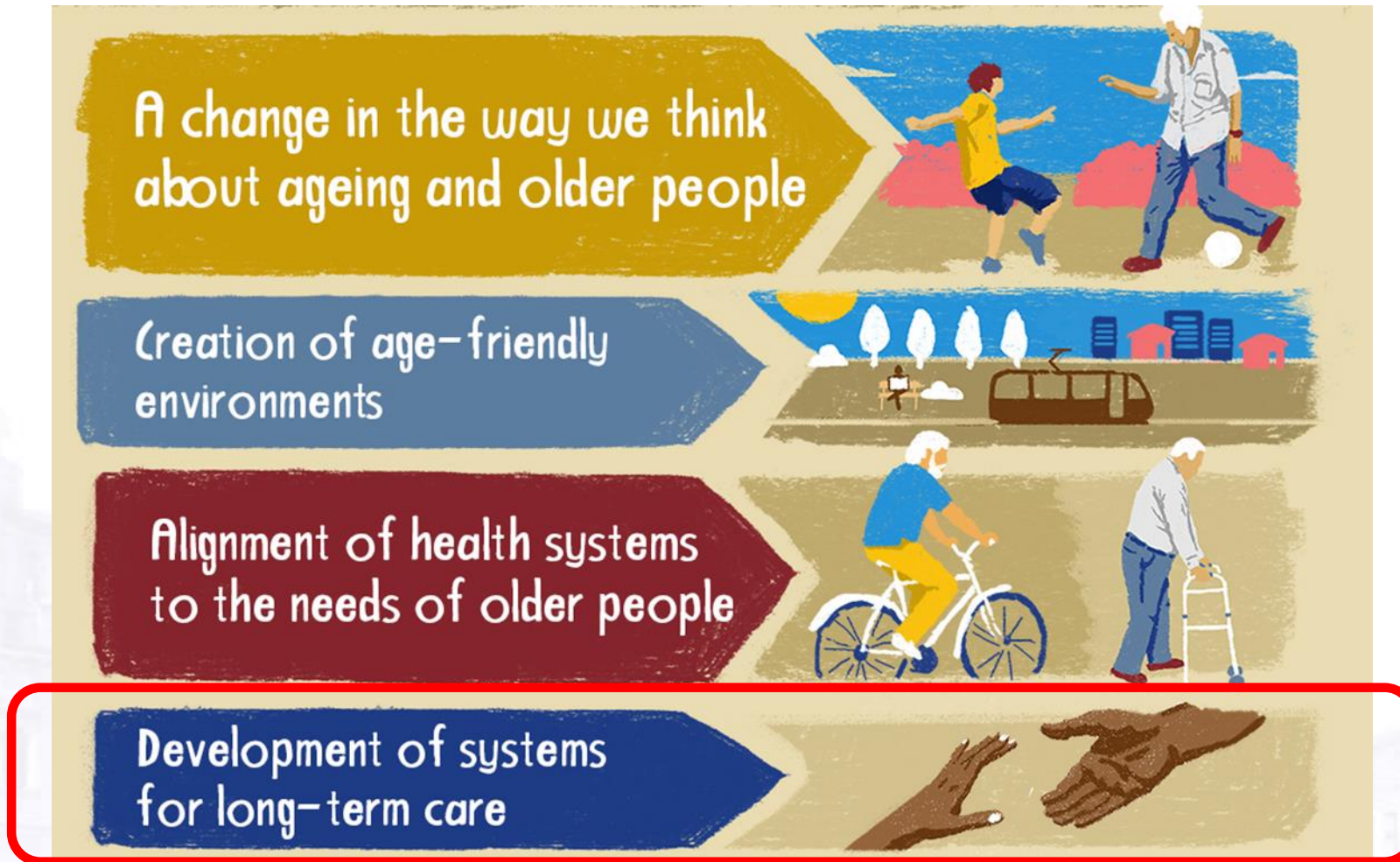
Health
promotion

Health
assessment

Chronic
disease
management

Community
rehabilitation

Strategies for Grand Challenges

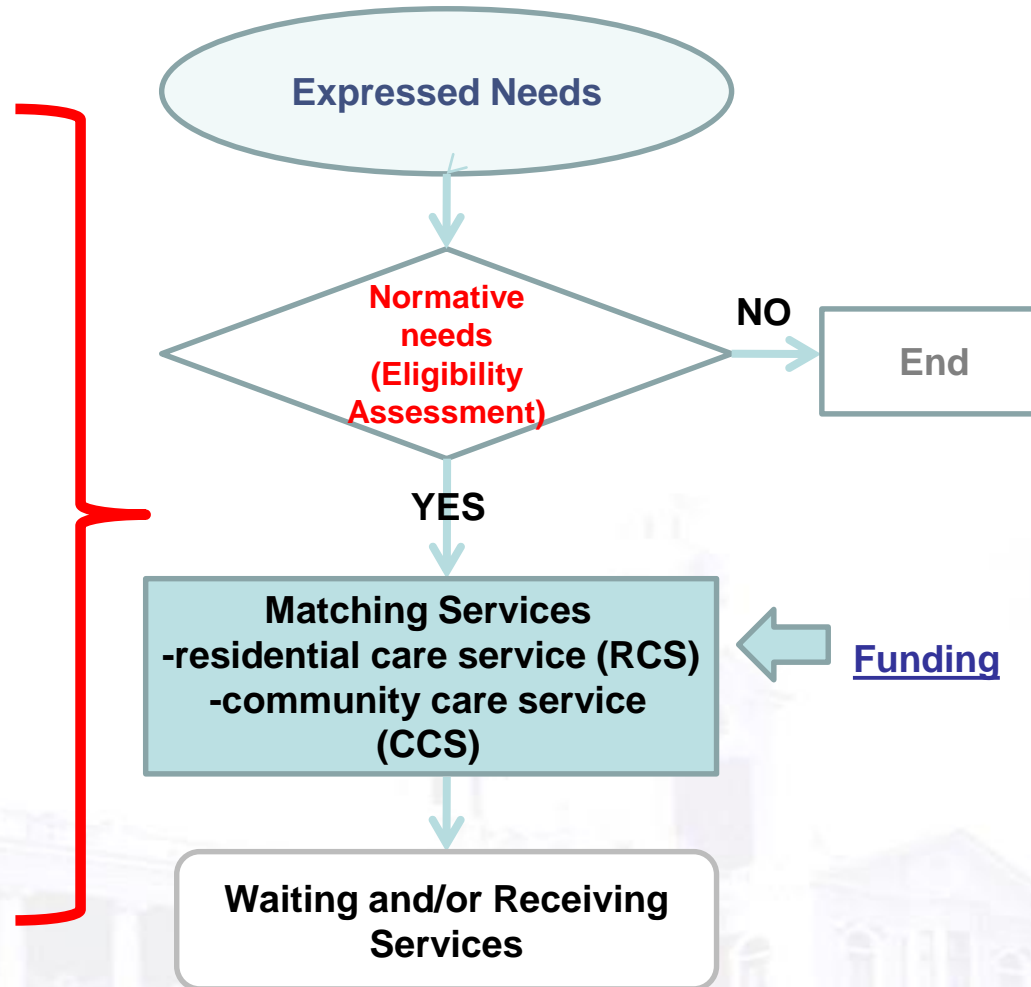
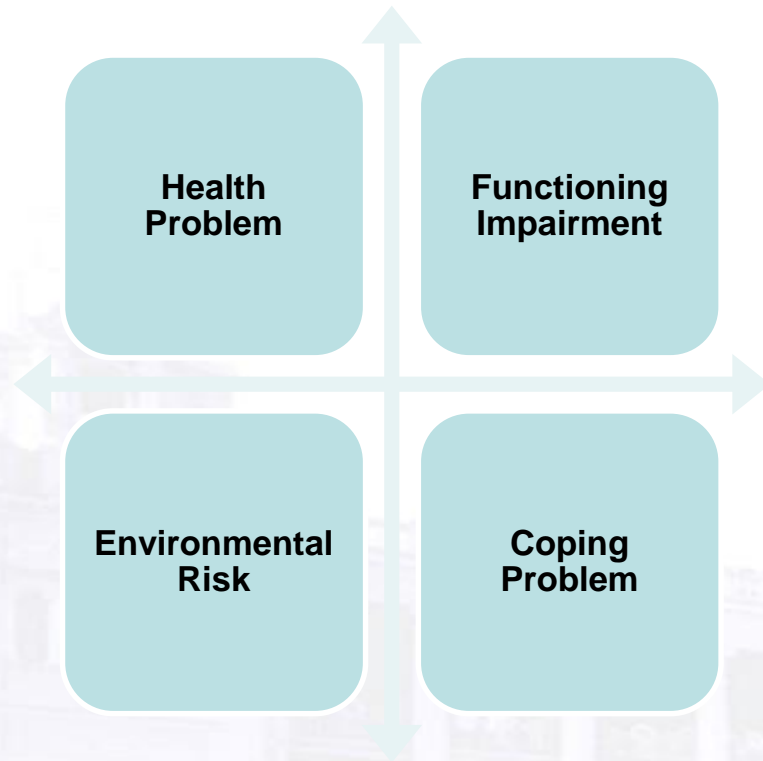


Long-Term Care (LTC) Services

- **Central Waiting List for subsidised LTC services – a registration system of the request for subsidised LTC services in Hong Kong – effective since 28 Nov. 2003**
- **Scope of Services**
 - **Community Care Services (CCS)**
 - **Integrated Home Care Services (frail case) (IHCS)**
 - **Enhanced Home and Community Care Services (EHCS)**
 - **Day Care Centre / Day Care Unit (D/E/DCU)**
 - **Residential Care Services (RCS)**
 - **Care and Attention Home (C&A)**
 - **Nursing Home (NH)**

Long-term Care Infrastructure – Care System

Standardised Care Need Assessment Mechanism for Elderly Service (SCNAMES)



Residential Care Service

	Care and Attention Homes for the Elderly (C&A)	Nursing Homes (NH)
Subsidized places in subvented homes, self-financing homes and contract homes	15383	4016
Subsidized places under Enhanced Bought Place Scheme (EBPS)	7991	0
Non-subsidized places in non-profit-making self-financing homes / contract homes	2994	1648

Waiting Time (as at Mar 31 2019)

C&A

- subvented 40 months
- EBPS 10 months

NH 25 months

Community Support Services (2019 Revised Estimate)

Day Care Centres for Elders	76 centres	3,240 places
Integrated Home Care Services (IHCS)	60 teams	27,128 cases served
Enhanced Home and Community Care Services (EHCS)	34 teams	9,100 cases served

Waiting Time (as at Mar 31 2019)

Day Care 12 months

IHCS/EHCS 18 months

Community Care Service Voucher (CCSV)

- Launched by Social Welfare Department
- “money-follows-the-user” approach,
- Eligible elderly may choose community care services (CCS) that suit their individual needs with the use of service vouchers
- Voucher Value since 2016: 5 values to choose (\$9,600, \$8,150, \$7,260, \$5,810 and \$4,020) to suit their individual needs.
- 153 **Recognized Service Providers** operated by NGOs and Social Enterprises having experience in providing CCS for the elderly are available for elderly’s choice.
- 6 levels of **co-payment** : amount depends on household income (excluding their assets) and the **Median Monthly Domestic Household Income**
- The Second Phase of the Pilot Scheme has been launched on 3 October 2016, serving 18 districts of the territory with a maximum number of 6,000 vouchers.

Pilot Scheme on Living Allowance for Low-income Carers of Persons with Disabilities Phase II

- **Priority based on the older adult's position in the **Central Waiting List****
- **\$2,400 per month (\$4,800 or those taking care of 2 older adults)**
- **Maximum 24 months**
- **Eligible carers will be offered carer support services and training programmes**

Attitude Towards Wills

Have you set up wills?	Freq.	%
Yes	44	8.9
No, but I have made such planned	109	21.9
No, and no such plan	346	69.3

Reasons of interested in setting up/set up wills? (n=153)	Freq.	%
I think it is time to make an arrangement	105	68.6
To avoid arguments of my family	81	52.8
I wish to leave my assets to the people I want	43	28.0
I have too many assets and I should make a preparation	25	16.3

Reasons of not interested in setting up wills? (n=346)	Freq.	%
I do not have much money	188	54.4
I am still young	137	39.6
I trust my family and willing to distribute my assets according to law	88	25.5
I still have no idea how to distribute	57	16.6
I am single/have no children to inherit	12	3.4

Attitude Towards Enduring Powers of Attorney (EPA)

Have you heard about EPA?	Freq.	%
No	335	67.2
Yes, but I am not sure what it is	89	17.9
Yes	74	14.9

Have you set up EPA? (n=164)	Freq.	%
Yes	0	0
No, and I am not interested	100	60.9
No, but I am interested	64	39.1

What are the problems you have encountered when you are setting up EPA? (n=64)	Freq.	%
I would like to make my decision after I understand the cost and legal issues	46	71.9
I would like to wait until EPA becomes popular	20	31.7
I still have not decided who to assign	19	29.0
I do not know where to find the lawyer and doctor	14	22.2
I still have not decided how to distribute the power	11	17.7

Pushing & Pulling Factors of Setting up Will & EPA

Major Drivers :

- Preparation for the uncertainties;
- Protect one's own wills.

Common Barriers:

- Still early to do the plan;
- Only does large property need arrangement;
- 100% trust partner or other family members.

“我覺得平安紙應該要做，清晰啲俾後人處理。”

“年紀大有認知障礙症，根本處理唔到佢一啲銀行或財務，所以都係需要授權一啲信得過嘅人去做。”

“無兒無女乜都有，咪做左佢好啲囉。我唔想俾我家姐果啲子女。”

“無一位負責財產的人幫佢手，我覺得係應該要做。”

“我無子女只有我太太。我擔心去旅行會一齊失事，剩低落黎點處理。所以我覺得平安紙做左係比較放心。”

“我覺得要做平安紙，因為響香港有好多不穩定性，好多意外都好難講。”

“而家仲未到時間，遲幾年要做喇。”

“我就所有嘢都係俾晒我太太名，所有嘢我已經有佢名，所以都算是另類的平安紙。”

“冇幾多資產需要安排窩。”

“持久授權書，因為冇乜嘢，我太太可以決定所有嘢。”

“就算我突然間去左，呢啲錢俾太太冇所謂。”

“因為我太太在生，如果我太太唔係度，我就會唸。”

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Thank You

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