

Public Policy Research Funding Scheme

公共政策研究資助計劃

Project Number :

項目編號 :

2019.A3.017.19B

Project Title :

項目名稱 :

Housing as an Intergenerational Project-parental Resources,
Parental Strategies and the Housing Opportunities of Young
People in Hong Kong
房屋的跨代計劃—父母的資源、父母的策略與香港年青
人的房屋機會

Principal Investigator :

首席研究員 :

Dr LAU Ka Wai, Maggie
劉嘉慧博士

Institution/Think Tank :

院校 / 智庫 :

Lingnan University
嶺南大學

Project Duration (Month):

推行期 (月) :

21

Funding (HK\$) :

總金額 (HK\$) :

868,278.00

This research report is uploaded onto the webpage of the Public Policy Research Funding Scheme and Strategic Public Policy Research Funding Scheme for public reference. The views expressed in this report are those of the Research Team of this project and do not represent the views of the Government and/or the Assessment Panel. The Government and/or the Assessment Panel do not guarantee the accuracy of the data included in this report.

Please observe the “Intellectual Property Rights & Use of Project Data” as stipulated in the Guidance Notes of the Public Policy Research Funding Scheme and Strategic Public Policy Research Funding Scheme.

A suitable acknowledgement of the funding from the Government should be included in any publication/publicity arising from the work done on a research project funded in whole or in part by the Government.

The English version shall prevail whenever there is any discrepancy between the English and Chinese versions.

此研究報告已上載至公共政策研究資助計劃及策略性公共政策研究資助計劃的網頁，供公眾查閱。報告內所表達的意見純屬本項目研究團隊的意見，並不代表政府及／或評審委員會的意見。政府及／或評審委員會不保證報告所載的資料準確無誤。

請遵守公共政策研究資助計劃及策略性公共政策研究資助計劃申請須知內關於「知識產權及項目數據的使用」的規定。

接受政府全數或部分資助的研究項目如因研究工作須出版任何刊物／作任何宣傳，均須在其中加入適當鳴謝，註明獲政府資助。

中英文版本如有任何歧異，概以英文版本為準。

**Housing as an Intergenerational Project: Parental resources, Parental strategies,
and the Housing Opportunities of Young People in Hong Kong**

房屋的跨代計劃 - 父母的資源、父母的策略與香港年青人的房屋機會

(Project Number: 2019.A3.017.19B)

FINAL REPORT

June 2021

Lingnan University

Research Team

Principal Investigator:

Dr. Lau Ka Wai, Maggie

Research Associate Professor

School of Graduate Studies / Institute of Policy Studies

Lingnan University

Co-Investigators:

Prof. Yip Ngai Ming

Professor

Department of Public Policy

City University of Hong Kong

Dr. Wang Weijia

Assistant Professor

Faculty of Humanities and Arts

Macau University of Science and Technology

Research Officer:

Mr. Chan Hin Yan, Henry

Institute of Policy Studies

Lingnan University

Table of Contents

RESEARCH TEAM	2
ACKNOWLEDGEMENTS	6
EXECUTIVE SUMMARY	7
ABSTRACT	7
LAYMAN SUMMARY OF POLICY IMPLICATIONS AND RECOMMENDATIONS	8
行政摘要	10
研究摘要	10
研究項目對政策影響和政策建議的摘要	11
CHAPTER 1: INTRODUCTION	12
BACKGROUND OF THE STUDY	12
OBJECTIVES OF THE STUDY	13
POLICY IMPLICATIONS	13
STRUCTURE OF REPORT	13
CHAPTER 2: LITERATURE REVIEW	15
CHAPTER 3: RESEARCH METHODOLOGY	19
OBJECTIVES OF THE STUDY	19
QUESTION DESIGN	20
PARTICIPANT SAMPLING AND RECRUITMENT	22
IMPLEMENTATION	24
CHAPTER 4: RESEARCH RESULTS/ FINDINGS	26
INTERGENERATIONAL LIFE CHANCE AND HOUSING OPPORTUNITIES	28
HOUSING STAGE AND LIFE STAGE DEVELOPMENT	30
FINANCIAL HOUSING SUPPORT	33
<i>Family Responsibilities</i>	33
<i>Financial Support Plan</i>	35
<i>Impact on Parents and Family</i>	43
<i>Family Discussion</i>	44
NON-FINANCIAL HOUSING SUPPORT	46
CO-RESIDENCE WITH ADULT CHILDREN	49
GOVERNMENT ROLE ON YOUTH'S INDEPENDENT LIVING	53
CHAPTER 5: POLICY IMPLICATIONS AND RECOMMENDATIONS	56

BACKGROUND OF THE STUDY-----	56
SUMMARY AND REFLECTIONS -----	56
POLICY RECOMMENDATION-----	59
CHAPTER 6: DETAILS OF THE PUBLIC DISSEMINATION HELD -----	61
CHAPTER 7: CONCLUSION -----	62
BIBLIOGRAPHY -----	63
APPENDIX 1A: INTERVIEW GUIDE – PARENT GROUP (IN-DEPTH INTERVIEW) (CHINESE VERSION)-----	67
APPENDIX 1B: INTERVIEW GUIDE – ADULT CHILDREN GROUP (IN-DEPTH INTERVIEW) (CHINESE VERSION)-----	68
APPENDIX 2: SURVEY QUESTIONNAIRE (TELEPHONE SURVEY) (CHINESE VERSION)-----	69
APPENDIX 3: INTERVIEW GUIDE (POST-SURVEY INTERVIEW) (CHINESE VERSION) -----	83
APPENDIX 4: FULL PROFILE OF PARTICIPANTS (STAGE 1)-----	84
APPENDIX 5: FULL PROFILE OF PARTICIPANTS (STAGE 3)-----	86
ANNEX 1: ABSTRACT SUBMITTED TO THE SHKS CONFERENCE-----	88
ANNEX 2: ABSTRACT SUBMITTED TO THE EASP AND FISS CONFERENCE -----	89

List of Tables

Table 3.1	Corresponding Research Objectives and Research Questions at Each Research Stage
Table 3.2	Participants' Profiles by Tenure Status and Gender
Table 4.1	Socio-demographic Profiles of the Study Sample
Table 4.2	Intergenerational Life Chance and Housing Opportunities by Tenure Status
Table 4.3	Housing Stage and Life Stage Development by Tenure Status
Table 4.4	Financial Housing Plan (Family Responsibilities) by Tenure Status
Table 4.5a	Financial Housing Plan (Family Support Plan) by Tenure Status
Table 4.5b	Financial Housing Plan (Family Support Plan) by Tenure Status
Table 4.5c	Financial Housing Plan (Family Support Plan) by Tenure Status
Table 4.6	Financial Housing Plan (Impact on Parents and Family) by Tenure Status
Table 4.7	Financial Housing Plan (Family Discussion) by Tenure Status
Table 4.8	Non-financial Housing Support by Tenure Status
Table 4.9	Co-residence with Adult Children by Tenure Status
Table 4.10	Government Role on Youth Independent Living by Tenure Status

Acknowledgements

This research project (Project Number: 2019.A3.017.19B) is funded by the Public Policy Research Funding Scheme from the Policy Innovation and Co-ordination Office of The Government of the Hong Kong Special Administrative Region. The research team would like to express our sincere gratitude to the late Prof. Ray Forrest who was the former Principal Investigator of the project. The research team would like to express our gratitude to all parties who have provided us support for questionnaire design, and sample recruitment of the study. The research team would also like to thank all participants who took part in the pre-survey interviews, telephone survey questionnaire, and post-survey interviews.

Executive Summary

Abstract

The situation of the housing opportunities of young people in Hong Kong remains at the top of the policy agenda in recent year. Despite government's increasing desire to work out youth housing problems, evidence, however, shows that younger people in Hong Kong are staying longer in the parental home and are gaining reduced access to home ownership later in life. On the other hand, reliance on family financial support becomes increasingly critical for the younger generation to enter homeownership. In view of the emerging practices of inter-vivo financial housing supports, its broader social implication on inter-/intra-generational housing mobility, re-stratification and family formation, this project seeks to address the question of how the housing opportunities and related strategies of parents and children interconnect. The specific objectives of this project are: (1) to explore parental plans and attitudes towards helping their adult children in the housing system; (2) to examine the impact of parental tenure, income, occupation, and other factors on the housing pathways of adult children; (3) to explore intergenerational dynamics in relation to housing pathways and housing assistance; and (4) to contribute to wider discussions about contemporary inter-generational relationships and family life in Hong Kong and beyond

This research is one of the first of its kind among Hong Kong housing studies that particularly examining the issue of intergenerational housing support from the parental side. It is made up of three data collection processes: Stage 1: *In-depth interviews* focusing on parents and children (N=19); Stage 2: *Telephone survey* targeting on parents (N=1,012) and stage 3: *Post-survey interviews* to follow up further support plans of parents interviewed in stage 2 (N=40). Across the three stages, we target specifically on the group of *parents who are co-living with adult children aged 25-35 years old* (Stages 1 to 3), supplemented by *adult children aged 25-35 years old who are co-living with parents* in Stage 1. The age band 25-35 was selected based on our previous research (Hong Kong RGC No.9041696) as it provides the appropriate span of the life cycle ranging from when expectations of departure from the parental home begin to develop and when they become more pressing, particularly as regards marriage and independence. The latter end of the age band is also when concerns about the difficulties of achieving housing and adult independence may begin to grow among both parents and their adult children.

Overall, the project confirms that the *reliance on 'family' for housing independence has become increasingly prevalent and important among Hong Kong parents*. The novel landscape of dependency and the associated emerging parental financial transfer to support adult children's independent housing transition emerge in a difficult social context with constrained social opportunity structure and collapsed housing ladder. In this difficult housing market, the reliance of young people on 'self' and 'government' to address independent housing needs (particularly in the form of homeownership) and housing mobility becomes largely unlikely. Furthermore, the project shows that a significant portion of parents, especially homeowners at the higher ends of housing ladder, expects to provide a considerable amount of financial resources to help their adult children enter homeownership. These supports are devoted primarily to their adult children to enter homeownership rather than renter-ship. Their expected amount of financial transfer ranges normally from HKD100,000 to HKD3,000,000 or more, although a significant number of parents have yet concrete idea of the support amount until they

have further clues on the children needs. The transfer of money is expected to pose little financial impacts on the later life of those supporting parents who tend to describe the money as ‘spare money’. Family financial incapacity and not parents responsibilities are two primary reasons that account for those parents with no financial support plans. Having said that, these parents expect to provide a range of alternative housing support include remaining the existing co-residence arrangement and house-keeping money responsibilities reduction as ways to help adult children to save up financial capital for future home purchase.

Layman Summary of Policy Implications and Recommendations

The project has three policy implications to the current Hong Kong housing condition and the broader society.

- (1). There exists an inequality of social and housing opportunities across generations, meaning that parents generally tend to be more resourceful than their adult children in current Hong Kong. This unequal opportunity structure creates a novel social landscape of intergenerational dependency that extend children dependency on parents for housing transition. This social change pose further financial burden to parents who are approaching retirement or have been retired already. Furthermore, old-age parents are expected to be more self-reliant on their old-age care.
- (2). The extreme difficulties of the younger generation to enter independent living could translate into a broader social trend of delayed marriage and declined fertility rate. These changes of family formation could also have broader implications of Hong Kong’s demography and old-age care provision under the current ageing condition.
- (3). The project shows that resourceful families are more likely to provide corresponding financial housing supports to their children. This implies that adult children from less resourceful families face more difficulties in transiting to marriage or enter homeownership for wealth-accumulation. As a result, social and housing inequality of the younger generation could be further widening because of the discrepancy of them in receiving parental financial housing supports.

In view of these social issues, the research team proposes the following recommendations to address the concern of over-reliance on old-age parents’ financial support and the intergenerational production of housing inequality.

- (1). Expand the Subsidized Homeownership Scheme: Tenant Purchase Scheme (TPS) and Homeownership Scheme (HOS) were very successful in providing affordable housing to the younger generation in the past and achieving asset-based wealth accumulation and upward social mobility. These schemes were suspended in early 2000s and the annual supply remain extremely limited despite their re-launching in recent years. An increase of TPS and HOS supply could help provide more affordable housing options other than entering the extremely difficult private housing market and reduce the financial burden of parents for housing support.

- (2). Rebuild the Housing Ladder: Given the coupling of TPS and HOS to the private housing market, TPS and HOS are still inaccessible to some younger people without family help, especially those living as PRH tenant at the moment. PRH is however extremely limited for these young population in the short run at the same time. On the other hand, those young people with tertiary education background or in professional occupations might be earning income higher than the eligibility limit and thus are not eligible for PRH. They also find extreme difficulties in entering the highly unaffordable private housing market. The housing ladder is thus remaining highly inaccessible to young people at different income groups. As such, the government could revise the discount rate, the eligibility criteria, and the restrictions of resale of TPS and HOS regarding when to pay the premium, in order to rebuild the housing ladder and opportunities for housing mobility to the younger population.

行政摘要

研究摘要

近年，年輕人的房屋問題成為香港政府政策的一大重心。即使如此，越多越來研究顯示年輕人與父母同住的時間一直延長，置業率也在持續減少。另一方面，父母的財政支援對於年輕人能否置業變得越來越重要及普遍。有見於家庭財政支援在香港變得越來越普遍，以及它對香港跨代及同代房屋資源分配不平等的社會影響越來越大，本研究將提供一個跨世代的角度，聚焦討論父母對子女的未來的房屋策略和投放資源的態度及計劃。本研究將集中處理四個問題：(1) 探討在現時香港房屋體制下，家長對於幫助成年子女解決居住需要的態度及計劃；(2) 研究家長的房屋租住權、收入、職業及其他家庭因素和子女未來房屋發展的關係；(3) 探討有關支援子女居住需要的日常家庭互動；及 (4) 促進更廣泛有關香港及其他地方對於跨代家庭關係及家庭生活的理解及討論。

本研究是香港房屋研究中第一批從家長角度探討跨代房屋支援的研究。它由三個數據收集過程組成：第一階段：針對父母和孩子的深度訪談 (N=19)；第二階段：針對家長的電話調查 (N=1,012)；和第三階段：跟進電話調查的訪談 (N=40)，跟進在第二階段受訪家長的房屋支援計劃。在這三個階段中，我們專門針對現時正與25-35歲成年子女共同生活的父母群體 (階段一至三) 的想法，輔以現時與家長共同生活的25-35歲的成年子女 (階段一) 的意見。根據我們之前的研究 (Hong Kong RGC No.9041696)，25-35歲年齡範圍是一個適當的生命週期，幫助我們集中研究子女跨代房屋支援的議題。這批成年子女組群將因為婚姻或其他個人因素，開始思考及部署離開父母開展獨立生活。同時，普遍父母亦於這時間開始關心成年子女未來會否、能否單靠自己離開父母自己獨立居住，並作出相應的支援計劃及部署。

整體而言，本研究證實香港家長利用財政資助的來幫助子女實現居住獨立的做法，變得越來越普遍和重要。在整體社會機會結構受限和房屋階梯出現斷層的情況下，房屋市場上衍生了一種新型態的依賴環境。在這個新的環境下，成年子女依靠“自己”或“政府”去滿足獨立居住需要（特別是以置業方式）和住屋流動性的機會大大減低。相反，他們往往需要透過已年介中年甚至是老年父母的幫助進入獨立居住生活。此外，這研究亦發現不少父母，尤其是處於房屋階梯較高端的業主，傾向願意提供大量的財務資源來幫助他們的成年子女解決獨立居住需要。這些財政支持往往是用來幫助子女置業而不是承租單位。父母的預期財務轉移金額由10萬元到300萬元以上不等。但是，不少父母亦表示在未確實知道子女的真實財政需要前，他們對資助金額仍然未有具體的想法。研究同時發現對於這些願意資助子女的父母來說，他們預期的財政支援普遍不會對他們造成重大財務影響。相反，他們傾向將這筆錢描述為「閒錢」。至於那些沒有資助打算的父母，家庭經濟能力不足和父母沒有責任資助是兩個主要原因。然而，這些父母表示將提供其他替代財政資助的支援，包括繼續保留現有共同居住的安排和減少子女交家用的責任，以幫助成年子女儲蓄資金作未來獨立居住用途。

研究項目對政策影響和政策建議的摘要

本研究項目對了解當前香港的居住狀況和社會狀況有三個政策的含意。

- (1). 現時香港存在跨代社會和房屋機會不平等。因為社會機會結構的變化，不少香港父母都比成年子女擁有更多財富累積的機會及財政資源。這種不平等的機會結構創造了一種新的跨代依賴社會格局，擴大了成年子女對中老年父母的房屋過渡依賴。這種社會變化為即將退休或已退休的父母帶來了進一步的經濟負擔。此外，因為社會機會結構的改變，年輕人亦需用更長時間積累資金解決居住需要，普遍家長因而開始減少對子女照顧自己老年需要的期望。相反，更多家長相信未來要自行解決老年護理的需要及開支，變相進一步加劇年長父母的經濟負擔。
- (2). 在難以單靠自己以置業方式解決獨立居住需要的情況下，年輕一代的住屋困難可能會轉化為更廣泛的遲婚和生育率下降的社會趨勢。在當前老齡化情況下，這些家庭組成的變化將可能對香港的人口結構和安老服務產生更廣泛的影響。
- (3). 本研究發現資源豐富的家庭往往有更大機會向其子女提供相應的房屋財政資助。這意味著來自資源較少家庭的成年子女在過渡到婚姻上，或在透過利用置業而積累財富上，將面對更大困難。而由於年輕一代能否獲得父母房屋資助通常取決於父母的經濟背景，同代年輕人之間的經濟或房屋不平等有可能因為跨代的資源不平等而進一步擴大。

針對這些社會現象，研究團隊提出以下建議，嘗試處理年輕人過度依賴老年父母的經濟支持和跨代房屋資源不平等的問題

- (1). 擴大資助置業計劃：租者置其屋計劃 (TPS) 和居者置其屋計劃 (HOS) 為過去香港人，包括年輕家庭，提供了不少可負擔房屋，令他們以單靠自己的方式，實現以資產為基礎的財富積累和上向社會流動。然而它們在 2000 年代初暫停。儘管計劃於近年重新啟動，但每年供應仍然極其有限。研究團隊認為透過增加TPS和HOS的供應量，將可為年輕人提供更多可負擔房屋的選擇，減輕普遍中老年父母在協助成年子女以置業方式解決獨立居住生活的經濟負擔。
- (2). 重建房屋階梯：鑑於現時TPS和HOS價格與私人住房市場的耦合，部分沒有家長資助年輕人，特別是居住在公營租住房屋的年輕人，未必有足夠能力購入TPS和HOS。同時對於這些年輕人口而言，於短期內成功獲配公共房屋的機會仍極為有限。另一方面，對於擁有高等教育或專業的年輕人，他們可能因為其收入而不符合PRH的申請資格。然而，他們卻難以負擔現時樓價非常高昂的私人房屋市場。換言之，現時香港不同收入的年輕群體仍然很難進入各類型資助房屋。因此政府可以考慮修改資助房屋的貼現率、申請資格標準以及關於何時支付溢價的轉售限制，以向年輕人重建居住階梯和加強房屋流動的機會。

Chapter 1: Introduction

Background of the Study

This project builds on a general background in Hong Kong and across the globe that there is an increasing policy interest and academic research concerning the housing challenges faced by young people. This is evident across a wide range of urban and cultural contexts with different views expressed about the severity of the housing difficulties for the young, their social significance, the causes and the potential policy responses (Forrest and Yip, 2013). Housing has always been at the heart of the transition from parental home to independence. However, high and sustained house price inflation, particularly in the major lead cities, has seen escalating costs for dwelling purchase and private renting (Economist, 2016; Brooker, 2018). At the same time, there has been a widespread reduction in state support for housing in relation to subsidies and new building. These factors play out in different ways in different cultures but there are common pressures regardless of different social norms. Thus, while social norms regarding the average age at which adult children leave home varies substantially across societies, these different norms are typically shifting in the same direction that adult children are staying longer in the parental home and housing costs are a significant factor (Garcia and Hernandez, 2008; Eurostat, 2009; Eurofound, 2014).

This project also builds on a research on the housing situations of young people in Hong Kong undertaken by the Research Team in 2012-2015 (Hong Kong RGC No.9041696). At the core of that study was a telephone survey with over 2,000 young people (aged 18-35) carried out over two waves. The study explored how young people felt about living with their parents, how they saw their futures in terms of housing, employment and marriage and what, if anything, they thought the government should do to help them in relation to housing opportunities. The overall finding from the research was that the majority of adult children were happy living with their parents but concerns about marriage, family and having their own accommodation increased as they grew older. Over 80 per cent of adult children across the two waves of surveys were living with their parents. The vast majority, however, reported that they expected to move out at some time and most expected to buy a flat in the private market. Some 44 per cent said they did not know how they would ever be able to buy a flat and most said that if they could not afford to live independently then they would not get married. Surprisingly perhaps, among almost one-fifth (i.e. 20%) of those who had moved out of their parental home, only one in five of them stated that they had received any financial help from their parents or other family members.

It is this dataset, and the associated qualitative work with young people carried out in this previous study, which forms the backcloth and initial platform for the current research. With housing opportunities for young people remaining as the primary concern, the intention in this project is to shift the focus to the parental side in order to gain a more comprehensive view of the housing circumstances of young adults living at home. We would expect to address some key questions, including: how do parents see the housing prospects for their adult children? Do they expect them to buy a flat and how do they think they will afford it? How do they see the relationship between marriage and housing independence? Do parents expect to help their children financially with regard to housing and, if so, will that impact on other plans they may have for themselves in later life?

Objectives of the Study

This study focuses on the housing situation of young people in Hong Kong and the role of parents in providing help, financial and in-kind. It is interested in how the housing and related strategies of parents and children interconnect – how one may affect the other. These issues are set in the wider cultural context. The project aims to achieve the following research objectives.

- (1). To explore parental plans and attitudes towards helping their adult children in the housing system
- (2). To examine the impact of parental tenure, income, occupation and other factors on the housing pathways of adult children
- (3). To explore intergenerational dynamics in relation to housing pathways and housing assistance
- (4). To contribute to wider discussions about contemporary inter-generational relationships and family life in Hong Kong and beyond

Policy Implications

In the Chief Executive's 2018 Policy Address, it states that "The Government strives to address the young people's concern about education, career pursuit..." within the broad theme, Connecting with Young People to Build our Future Together. This builds on the 2017 Policy Address which highlighted poor housing conditions and the achievement of home ownership as key policy challenges and a particular concern of young people. The housing situation in Hong Kong and the situation of young people remains at the top of the policy agenda. Adequate and affordable housing is pivotal in the shaping of life chances. This research engages directly with these policy issues on a number of fronts. In Hong Kong, for those aged under 35, it is the family which is the most important provider of housing. The evidence shows, however, that younger people in Hong Kong are staying longer in the parental home and are gaining access to home ownership later in life. Home ownership levels among young people having been falling for some time. This research, which builds on our previous work will explore the role and attitudes of parents towards the housing situation of their adult children. Intergenerational co-residence and reciprocity are, of course, nothing new in Asian culture. However, is longer and more extensive co-residence a sustainable basis for contemporary housing policy? Do parents regard the later departure of their children as of a matter of concern or is it perceived as a positive contributor to stronger family ties? How do parents expect to help their adult children in terms of housing costs, how does that vary across different households and with what possible social and housing policy consequences? How does it mesh with their own housing and retirement plans? Will greater reliance on financial family support to achieve home ownership lead to widening inequalities in housing outcomes? Do home owning parents see the sustained escalation in property prices as good?

Structure of Report

The project is organized as follows: Chapter 1 has discussed the research background, aim and objectives. It also outlines the structure of this report. Chapter 2 presents a thorough and critical account of the relevant literature on intergenerational housing assistance. Chapter 3 discusses the use

of different methodologies in this the research. Chapter 4 analyses the findings of the project. Chapter 5 discusses the policy implications and policy recommendations of the research. Chapter 6 presents the forms of planned or held public dissemination. Chapter 7 provides the main conclusions of the study and recommendations for the way forward in relation to future research, practice, and policy-making.

Chapter 2: Literature Review

To date, the research and commentary on these contemporary developments in relation to the pattern of departure from the parental home and housing affordability problems has tended to be strongly rooted in western societies (see, for example, Gulbrandsen and Sandlie 2015; Arundel and Robert, 2016; Druta and Ronald, 2017; Hochstenbach and Boterman, 2017). This is for a variety of reasons. First, the reassertion of the role of the family in social welfare is associated with a perceived redefinition by governments of state welfare provision. Essentially, governments are “expecting families to make up for what the state no longer provides” (De Vaus and Qu, 1998, p.27). Second, in many western cultures, unlike in Asian societies, the family as a source of social security and wellbeing had somewhat receded from view with the growth of market and state provision. Third, adult children staying longer at home was a notable reversal of post war trends and perceived as a symptom of the wider economic disadvantages faced by many young people. Indeed, some of the debate around young people and housing in Europe, Australasia, North America and Japan is framed in terms of generational conflict, or at least contrast (Hirayama and Ronald, 2008; Hoolachan et. al. 2017; Eaqub and Eaqub, 2017). There are, for example, references in some countries to a ‘generation rent’ which has been deprived of the supportive housing policy regimes, stable economic circumstances, improving job opportunities and rising real incomes which was a more typical experience of the post war, baby boomers. Such a description of a particularly advantaged baby boomer cohort resonates in a number of countries including Japan, the USA and Australia and Hong Kong in which many in this generation benefited from housing policies to assist wider home ownership, improved social mobility and a period of high house price inflation and equity accumulation.

It should be noted that a further factor in the western orientation of this research to date has been the more extensive data available (often associated with heavier tax regimes) which reveals the financial situation of this baby boomer generation in relation to (particularly) housing wealth and pensions. In societies with much lighter tax regimes and with no inheritance tax (e.g. Hong Kong) little such data exist. In this context, therefore, it is not surprising therefore that one response to the current problems facing young people in gaining independence is to suggest that this ‘privileged’ generation of baby boomers can provide financial assistance in relation to rents, mortgage costs or other related aspects of setting up an independent home. In countries such as the UK and Australia, parental help in this form is, indeed, increasingly significant. Recent analysis from the UK estimates that in 2017 financial helps from parents with housing amounted to some £6.5 billion that a 30 per cent increase on the previous year and placed parental financing as equivalent to the 9th largest lender in the country. Similarly, in Australia, the scale of parental assistance with housing costs puts it at number five in terms of lending sources (Emmerton, 2017; Legal & General, 2017). One of the key problems, however, is that as a source of financial help it is inevitably highly varied in its scale depending on the *income and wealth of parents and their attitudes*. It is therefore a source of assistance, a form of social security, which strongly differentiates the housing opportunities and wider life chances among younger people (see, for example, Burke et.al. 2014; Corlett, 2017; Forrest and Hirayama, 2018; Royal London, 2017). This differentiation may relate to substantial help with deposits to buy, outright purchase of properties for some children or it may relate to an eventual inheritance (Collinson, 2014). The growing *requirement for substantial deposits* rather than just reasonably *high and secure incomes* to enter home ownership has made *parental resources* particularly important in an increasing number of housing

markets. For most young people living in major cities, there is little if any prospect of saving sufficiently from income to build the required deposit to purchase a dwelling. These are all reasons why *the focus on parents*, rather than their adult children, is important in order to better understand the ways in which the housing pathways and trajectories of young people are subject to parental decisions and resources.

Of course, these issues resonate rather differently in other cultural contexts such as Asia where *intergenerational reciprocity*, *filial piety* and *traditions of multi generation co-residence* remain significant factors in the shaping of the housing trajectories and pathways of young people in Asian cities. Here much of the academic focus is on how far the traditional family is changing, particularly in relation to care for the elderly and societal aging, and the flow of assistance from adult children to parents (e.g., Chan, 2005; Lin and Yi, 2013). Indeed, perhaps it is because intergenerational forms of assistance are rather taken for granted in such cultural contexts that there is lack of up to date, empirical research around the issue of parental assistance with house purchase and other housing costs. There is certainly a substantial literature on the Asian family and intergenerational assistance but most of this focuses on the role of adult children in caring for aging parents, and co-residence (e.g., Izuhara, 2010; Lin and Yi, 2013; Li and Shin, 2013). There is also some research and commentary on so-called ‘sandwiched couples’ or situations where a middle generation is supporting both ageing parents and adult children (e.g., Forrest and Izuhara, 2009; Tan, 2018). Research focusing more specifically on the role of a younger, still economically active set of parents in the shaping of the housing opportunities of their adult children is very limited. In an Asian context, this research has been strongly associated with Mainland China given the dramatic transformations of its housing system over the last two decades (e.g., Forrest and Izuhara, 2012; Li and Shin, 2013). There is little if any empirical research on these issues in other Asian settings.

Arguably, however, with the pervasive and dramatic increase in dwelling prices, the economics of housing are having important demographic impacts across many cities in many societies, and particularly with regard to the transition to adulthood and independence. House price inflation and a decrease of alternative housing options have been factors pushing up the average age of marriage, the timing and number of children and have thus impacted on fertility rates. Housing costs are also an important factor in patterns of labour market participation. Paying a mortgage typically requires two earners.

However, the relationship between housing and household formation is by no means simply economic. For example, within Europe, there are, significant differences between northern and southern Europe (Jones, 1995; Eurostat, 2009). Mediterranean societies are closer to Asian societies in that the departure from the parental home and independent housing typically coincides with marriage. Moreover, in some cultures, including Hong Kong, early departure of children from the parental home would not necessarily be seen as a process which should be encouraged, but as likely to be seen as an indicator of social malaise as social achievement. The ‘problems’ of housing for young people and the relationships with parents and adult children are therefore constructed, and perceived, in very different ways in different cultural settings.

Hong Kong

This rather different perspective on the delayed departure of adult children from the parental home was evident in a piece by Alex Lo in the South China Morning Post. There he observed that, “For Chinese, the young and old living together is considered a source of joy and fortune” (Lo, 2016; and see Leopold, 2012). His point was that concerns about adult children staying longer in the family home were perhaps misplaced, and, implicitly, western centric. Lo suggested this trend of adult children staying longer with their parents could be viewed as positive, a strengthening of family ties. Certainly, as indicated earlier, previous research conducted by the research team suggests that the majority of younger people respect and value family ties and traditions and are not discontented living with their parents for the moment (Forrest and Yip, 2015; Forrest and Xian, 2018).

The challenge for households in achieving eventual housing independence for adult children, certainly in the home ownership sector, is, however, particularly daunting in Hong Kong. The city is at the extreme end of the housing ‘affordability problem’ with some of the most expensive real estate in the world. In the one of the latest international assessments of house prices, Hong Kong was rated as the least affordable major housing market with house price income ratios of some 24:1, that is, median house prices were estimated to be 24 times median annual household incomes (Demographia, 2018). Predictably, as countries such as Japan or the UK, home ownership rates among younger adults have consistently fallen over the last decade (Forrest and Xian, 2018) and the percentage of young adults living at home has risen. Moreover, most adult children in Hong Kong seem much less attracted to leaving home and sharing rental accommodation with friends compared with young adults in some other societies (Forrest and Xian, 2018). Thus, for most there is not a transitional and more affordable phase between leaving the parental home and forming a separate household with a partner.

In most of the research and policy discussions related to youth housing, the focus is on the young people themselves. If, however, housing policy by accident or design is relying more on the family to provide coping strategies as regards housing affordability challenges, it is important to know more about the circumstances and attitudes of parents. Perhaps parental attitudes are changing or at least becoming more qualified and nuanced in this area. Parents may well be very happy to have their adult children staying at home longer but may still be concerned about their future housing prospects. How do they view the housing choices available to their children? How do their own housing and retirement strategies mesh with how they see the housing and marriage trajectories of their children? Also, especially with the very limited living space for most families, there may come a point when the ‘joys’ of cohabitation become more strained. If most young people expect to move out when they get married and expect to buy a property what happens if this proves to be an unrealistic expectation? Again, how do Hong Kong parents understand these issues and how do they see their own housing trajectories and lifestyles evolving (Tosi and Grundy, 2018)?

The point is that we do not know how parents view these and related issues in contemporary Hong Kong society. Indeed, we do not know much about these issues internationally from a parental perspective. Research on the wellbeing of parents and experiences of cohabitation with adult children has concentrated on issues around successful aging and care in old age (Kim et.al, 2015; Russell, 2009; Silverstein et.al., 2006). With regard to family and housing policy, the behaviour, attitudes and financial resources of parents with adult children would seem to be of considerable importance and

deserve more attention. Some governments are already actively pursuing policies to encourage more intergenerational gifts or extended family living arrangements (Hirayama, 2017) and academic research has drawn close connections between processes of 'refamilisation' and more austere welfare regimes which have placed a greater burden on family resources. This research intends to contribute to this area by providing a stronger knowledge base on parental views on the housing situations of their children and in doing so, inform housing and family policy debate in Hong Kong as well as wider academic discussions.

Chapter 3: Research Methodology

This research adopted a mixed-methods approach, including individual in-depth interviews (Stage 1)¹, telephone surveys (Stage 2) and post-survey follow-up interviews (Stage 3). Data was collected primarily from parents to address the core research objectives in studying the views, attitudes, plans, and dynamics of parent toward helping their adult children in the housing system in all data collection stages. Views from the adult children were also collected to supplement parental information in Stage 1.

Objectives of the Study

Pre-survey interviews (*i.e.*, *In-depth individual interviews (Stage 1)*) were conducted to explore issues of intergenerational assistance, discussion, and negotiation around housing issues. In particular, this stage aims to explore the presence and shape of public norms on parents' responsibility on adult children housing needs among Hong Kong parents and adult children, the lived experience of parent-adult children co-residence in Hong Kong and its relation on intergenerational housing assistance. In-depth interviews were also used to refine the questionnaire design in Stage 2 and inform the content and flow of the questions for the telephone survey especially on issues related to family obligations, and financial and non-financial consequence of supporting or not supporting adult children in relation to parents later life plans.

Telephone surveys (Stage 2) were used to explore how parents of adult children in Hong Kong view the housing prospects of their adult children and how they see their own role in helping them in their transition to independence. It aims to explore broader questions associated with intergenerational reciprocity and changes in contemporary family life in Hong Kong (*i.e.* patterns and forms of parental resources and assistance and the views of parents towards the housing prospects of their children), including: (1) expectations of parents towards financial assistance to help their children buy a flat or other housing related costs; (2) how parents view their own life plans in relation to the housing futures of their children (issues of inheritance, investment planning for children, any trade-offs between their needs and those of their children); (3) the extent to which housing, family help and related issues are matters of discussion in the family; (4) how parents feel about living with their adult children and whether feelings change as their children grow older; (5) parental attitudes towards marriage and housing independence; (6) expectations about if, when, and under what circumstances, children will be leaving home; (7) feelings about property prices in Hong Kong; (8) view about what government should do to help younger people in relation to housing; (9) parental views about the wider employment and financial prospects for their children; (10) differences in attitudes and expectations by gender with regard to parental attitudes and in relation to expectations about sons/daughters; and (11) how parents compare their own housing experiences with the prospects for their children.

¹ This data collection stage was initially designed to be conducted in the form of 3 to 4 exploratory focus groups with 6 to 8 people per group, as stated in the approved project proposal. However, given the uncertain development of the COVID-19 at the time of participant recruitment in May 2020, and the government ban on social gathering of more than 4 to 8 people in that period, the research team decided to change the format of this data collection stage from focus groups into individual interviews in order to minimize the negative impacts on project progress because of pandemic uncertainties.

Post-survey follow-up interviews (Stage 3) were used to follow up survey results, explore and elaborate on specific issues and symptomatic cases emerged from survey data, including: (1) rationale/ struggle of financial assistance to adult children; (2) mobilization of support resources; (3) gender differences in relation to support attitudes; (4) income/ social class differences regarding the level and form of parental resources to help children; (5) living experience with married children; and (6) experience of assistance negotiation (e.g., Terms/ nature/ feelings/ returns of support), and other issues that emerge from the telephone survey.

Question Design

To address the four core research objectives of the project, each research stage is designed to address different research questions that correspond to the four core research objectives of the project. They are summarized in **Table 3.1**.

Empirically these research questions were addressed in the format of interviews and survey questionnaire. Full version of interview guide and survey questionnaire can be referred in **Appendices**. In Stage 1, the interviews asked three major questions: (1) Should parents help address children's needs for independent living? (2) Do parents/ adult children expect parents would provide financial housing support in the near future? (3) Do parents/ adult children consider the current co-residence arrangement a form of intergenerational housing support? (**Appendix 1a, 1b**)

In Stage 2, a total of 66 questions were asked. These questions are divided into 8 parts, including (1) personal and household profile, (2) tenure profile, (3) housing stage and life stage development, (4) co-residence with adult children, (5) attitudes over tenure options, (6) intergenerational housing assistance, (7) life chance and housing opportunities distribution, (8) role of government on supporting youth's independent living. These survey questions draw primary insights from the previous study conducted by the former PI in an early 2010s research project that studied the housing situations of the younger generations in Hong Kong (Hong Kong RGC No.9041696) to facilitate cross-generation analysis. They also draw on other established studies outside Asia on the issue of intergenerational transfer (Rowlingson et al., 2017) in developing contextualized questions asked to develop a broader analysis of Hong Kong parents' views over the topics of intergenerational support plan, parents' experience of intergenerational housing assistance, and family outcome of intergenerational support. These measurements help deepen our understanding of the attitudes, patterns, motivation and struggles of parents on intergenerational housing support. They also enable further comparative studies with projects in other regional or cultural settings (**Appendix 2**).

In Stage 3, the post-survey follow-up interviews asked three major questions (1) What are the underlying rationales of providing or not providing different financial/ non-financial housing help to adult children? How do help/ not-help affect parents' later life plan, financially and non-financially?; (2) How do parents feel when thinking and talking about providing or not providing financial housing help to adult children?; How do such feelings vary across gender, family financial capacity, family composition and living arrangement?; and (3) What is lived experience of co-residence, and how do parents feel when living with married children and children-in-laws? (**Appendix 3**)

Table 3.1: Corresponding Research Objectives and Research Questions at Each Research Stage

Research Objectives & Research Questions	Stage 1: Pre-survey Interviews	Stage 2: Telephone Survey	Stage 3: Post-survey Follow-up Interviews
<i>Research Objective 1: To explore parental plans and attitudes towards helping their adult children in the housing system</i>	√	√	√
(1) What is the expected nature, intensity, type, timing, criteria or triggering factors of intergenerational housing support?	√	√	√
(2) What are the underlying rationales of providing or not providing different financial/ non-financial housing help to adult children? How do they translate into parents' support/ dis-support plan?			√
(3) How does the lived experience of co-residence mediate (future) intergenerational housing support practice to adult children?	√	√	
(4) How is the 'family home' used socially, financially, materially to accommodate or support adult children's housing needs?	√		√
(5) What are parental everyday experiences and attitude over multi-generational co-residence?	√		√
(6) How do family members understand parents' and government's obligations in the accommodation of adult children's housing needs?	√	√	
<i>Research Objective 2: To examine the impact of parental tenure, income, occupation, and other factors on the housing pathways of adult children</i>		√	√
(1) What is the stratifying impact of parental tenure, income, occupation, familial relations and constellations and other parental/ children attributes on potential housing pathway of adult children, intergenerational housing transfer practices and intra-generational housing opportunity distribution?		√	
(2) How does younger generation housing opportunity vary across family resources and family housing trajectory?		√	√
<i>Research Objective 3: To explore intergenerational dynamics in relation to housing pathways and housing assistance</i>	√	√	√
(1) What are the associated feelings, emotional dynamics and potential family ambivalence associated with the giving and taking of intergenerational housing assistance?	√		√
(2) How does intergenerational housing support shape supporters/ receivers (future) life stage advancement and life chance distribution? How does it differ across families, social classes or other social groupings?		√	√
(3) How is intergenerational housing assistance discussed, negotiated, and calibrated among family members?			√
(4) How does intergenerational housing assistance constitute, maintains, repairs, or disrupts family relations?			√

<i>Research Objective 4: To contribute to wider discussions about contemporary inter-generational relationships and family life in Hong Kong and beyond</i>	√	√	√
---	---	---	---

Participant Sampling and Recruitment

This project targets specifically on the group of *parents who are co-living with adult children aged 25-35 years old* (Stage 1,2 and 3), supplemented by *adult children aged 25-35 years old who are co-living with parents* in Stage 1. The age band 25-35 was selected based on our previous research (and wider knowledge of Hong Kong society) as it provides the appropriate span of the life cycle ranging from when expectations of departure from the parental home begin to develop and when they become more pressing, particularly as regards marriage and independence. The latter end of the age band is also when concerns about the difficulties of achieving housing and adult independence may begin to grow among both parents and their adult children.

Furthermore, we recruit participants who are either homeowners or public rental housing (PRH) tenants only. The exclusion of private tenants is for three key reasons. First, we wish to focus on Hong Kong permanent residents and the inclusion of private tenants would draw a highly varied group of respondents within the scope of the study, many of whom would be in circumstances which were not relevant to the main focus of the research. Second, we are particularly interested in the way in which the resources of parental homeowners are mobilized for wider family interests and the potential intergenerational benefits of assisted home ownership schemes. Third, parents in the public sector offer a potential contrast to home owning households in relation to different levels and forms of intergenerational assistance in relation to their children`s housing futures. Excluding private tenants sharpens the focus and avoids additional complicated routing in the questionnaire design.

Stage 1: In-depth Interviews with Parents and Adult Children

In Stage 1, we recruited both parents and adult children – (1) *parents who are co-living with adult children aged 25-35 years old* and (2) *adult children aged 25-35 years old who are co-living with parents*. Adult children were recruited in this stage to explore if the two major generations involved in intergenerational housing assistance share similar views on same issues. This information was crucial to the subsequent formulation of questions we asked in following data collection procedures. Recruitment was based primarily on referral from personal networks and snowball sampling.

Stages 2 and 3: Telephone Survey and Post-survey Follow-up Interviews with Parents

In Stage 2 and 3, we recruited only *parents who are co-living with adult children aged 25-35 years old* to focus our research on the parental side on intergenerational housing assistance. In Stage 2, we commissioned Hong Kong Public Opinion Research Institute (PORI), a well-established research agency, to conduct a random telephone survey and recruit participants that fit the sampling requirement for the survey. All respondents in Stage 2 would be asked if they would be willing to be contacted by the Research Team for follow-up studies about intergenerational housing supports. These Stage 2 respondents agreed to be contacted would then form the participant pool for Stage 3 and would be further invited for the follow-up interviews. For data protection issue, the contacts of PRH tenants who indicate having a housing support plan to their co-living children in the telephone survey were not

revealed to the team by the commissioned agency. It is because the number of this group was too small, and based on the professional experience of the commissioned agency, revealing the contact might risk mapping the identities of the participants to their other responses. In other words, the research team are only given contacts of those agreed respondents who are either homeowners (regardless of whether they have housing financial support plans to their adult children), or PRH tenants who have no housing financial support plans.

Table 3.2 Participants' Profiles by Tenure Status and Gender

Stage 1: In-depth Interviews (N=19)			
Generation	Tenure Status¹		Gender
Adult Children (10)	Private Homeowner (2)		Female (6) Male (4)
	HOS Homeowner (1)		
	TPS Homeowner (4)		
	PRH Tenant (3)		
Parent (9)	Private Homeowner (3)		Female (6) Male (3)
	HOS Homeowner (4)		
	TPS Homeowner (1)		
	PRH Tenant (1)		
Stage 2: Telephone Survey (N=1,012)			
Generation	Tenure Status		Gender²
Parent (1,012)	Private Homeowner (439)		Female (646) Male (365)
	HOS / TPS Homeowner (premium unpaid) (203)		
	HOS / TPS Homeowner (premium paid) (32)		Unknown (1) ³
	PRH Tenant (338)		
Stage 3: Post-survey Follow-up Interviews (N=40)			
Generation	Support Plan³	Tenure Status	Gender
Parent (40)	With housing financial support plan (26)	Private Homeowner (18)	Female (17) Male (9)
		HOS Homeowner (6)	
		TPS Homeowner (1)	
		Unknown (1) ⁴	
	Without housing financial support plan (14)	Private Homeowner (4)	Female (7) Male (7)
		HOS Homeowner (2)	
		TPS Homeowner (4)	
		PRH Tenant (4)	

Notes:

- (1). For the group of adult children, tenure status refers to the tenure status of their co-living parents
- (2). A respondent refuses to reveal his/her gender.
- (3). For data protection reason, the contacts of public rental housing tenants who revealed to have housing financial support plan are not revealed to research team by the commissioned agency. As such, no public rental housing tenants with support plan were interviewed.
- (4). A participant refuses to reveal the exact tenure status.
- (5). **HOS**: Homeownership Scheme; **PRH**: Public rental housing; **TPS**: Tenant Purchase Scheme
- (6). A total number of participants for each session is included in bracket.

Implementation

For the in-depth interviews (Stage 1), *a total of 19 individual* were interviewed between June and August 2020. 10 of which were conducted with *adult children aged 25-35 years old* who were living with their parents at the moment of interview, and 9 of which were conducted with *parents who were living with their adult children aged 25-35* at the moment of interview. Participants were sampled according to their age, economic activity status, tenure type, tenure status, mortgage status, and/or year of residence in public rental housing. Most of the interviews were conducted in face-to-face manner. However, given the intensification of COVID-19 in Hong Kong and the general avoidance to face-to-face contact with non-family members in late July 2020, 6 interviews were conducted via phone or Zoom. Participants were given a short presentation on the aims of the project to contextualize the subsequent discussion. Among the 19 interviews, each interview averaged from 45 minutes to 2 hours. All discussions were recorded with participants' consent and transcribed. They were subsequently analyzed with computer assisted qualitative analysis programme (NVIVO12 Pro). Full version of participant profile can be referred in **Appendix 4**.

Telephone survey (Stage 2) was conducted from 23 November 2020 to 27 January 2021. *A total of 1,012 target respondents* were successfully interviewed, including 854 landline, 155 mobile and 3 panel samples. To minimize sampling bias, telephone numbers were randomly generated using known prefixes assigned to telecommunication services providers under the Numbering Plan provided by the Office of the Communications Authority (OFCA). Invalid numbers were then eliminated according to computer and manual dialling records to produce the final sample. Landline numbers, mobile numbers and some members of our Hong Kong People Representative Panel (a probability-based panel, members of which were recruited in the regular random telephone surveys) were included in the sampling frame. If more than one eligible respondent had been available in the landline sample, selection was made using the "next birthday rule" which selected the person who would have his/her birthday next. The effective response rate of the survey was 48.5%. The standard error for percentages based on the full sample was less than 1.6 percentage points. In other words, the sampling error for all percentages based on the full sample was less than +/-3.1 percentage points at 95% confidence level. Telephone surveys were conducted by the interviewers of PORI under close supervision. All data were collected using a Web-based Computer Assisted Telephone Interview (Web-CATI) system. To ensure data quality, on top of on-site supervision and random checking, voice recording, screen capturing, and camera surveillance were used to monitor interviewers' performance.

Post-survey follow-up interviews (Stage 3) were conducted between February and April 2021. *A total of 40 parents currently living with adult children aged 25-35 years old* at the moment of interview, either (1) homeowners or (2) PRH tenants, were interviewed. Among the interviewees, 25 individuals indicated they have housing support plans to their co-living adult children in the coming 5 years they took part in the Stage 2 data collection. And 15 individuals indicated they have no housing support plans to their co-living adult children in the coming 5 years. Asides from their plan to provide intergenerational housing support or not, participants were sampled according to their gender and tenure status. Given the COVID-19 situation and the general avoidance to face-to-face contact with non-family members at the time of data collection during early 2021, all interviews were conducted by phone. Participants were given a short presentation on the aims of the project to guide and contextualize the subsequent discussion. Among the 40 interviews, each interview averaged from 15 to 50 minutes. All discussions were recorded with participants' consent and transcribed². They were subsequently analysed with computer assisted qualitative analysis programme (NVIVO12 Pro) (**Table 3.2**).

² Brief interview notes were prepared for cases that did not consent to recording.

Chapter 4: Research Results/ Findings

The following section presents key findings collected in this research project, focusing on six major themes related to intergenerational housing assistance. They are (1) Intergenerational Life Chance and Housing Opportunities, (2) Housing Stage and Life Stage Development, (3) Financial Housing Support, (4) Non-Financial Housing Support, (5) Co-Residence with Adult Children, and (6) Government Role on Youth's Independent Living. These findings are organized primarily around quantitative data collected from survey questionnaire (Stage 2), and supplemented by qualitative accounts of parents and/or adult children interviewed in pre-survey interviews (Stage 1) and post-survey interviews (Stage 3).

Profile

- (1) In total, 1,012 parents currently co-living with their adult children were surveyed in the telephone survey. Most of the parents are either 51-60 years old (42%) or 61-70 years old (45%). 64% of these parents are female, and 36% are male.
- (2) Among the 1,012 parents, two-third of them (67%, N=674) are homeowners, and the remaining (33%, N=338) are public housing tenants. If further breaking down into more detailed tenure status, out of all respondents, 43% are owners of private residential unit, 20% are owners of Homeownership Scheme (HOS), Tenant Purchase Scheme (TPS), or other subsidized units (premium unpaid), and 3% are owners of HOS, TPS, or other subsidized units (premium paid). Most respondents (88%) revealed that their current living unit is their only residential property.
- (3) In terms of the household composition, asides from living with their adult children aged 25-35 years-old, most (65%) are living with their husband, wife, or spouse. Only a very minority of them are living with their children-in-laws (6%), grandchildren (5%), parents (3%) or domestic helpers (4%). Most (67%) parents are living only with one single adult children, a minority is living with two (29%) or three or more adult children (4%).
- (4) In terms of employment status, most respondents are either retired (35%) or are home-makers (37%). Only about a total of 24% engaged in full-time (17%) or part-time (7%) jobs. As for their co-living spouse of the respondents (N=656), a total of 44% are engaged in full-time (35%) or part-time (9%) jobs. The remaining are mostly either retired (35%) or home-makers (16%) (**Table 4.1**).
- (5) In the following sections, homeowner respondents of private unit, HOS, TPS (both premium paid and unpaid) will be combined into the group of *homeowners* for better data presentation. Statistical tests will be conducted to compare if statistically significant difference is observed between two groups, if condition allows.

Table 4.1: Socio-demographic Profiles of the Study Sample (N= 1,012)

	%
Gender	
Male	36%
Female	64%
Age	
36 – 40 years old	1%
41 – 50 years old	3%
51 – 60 years old	42%
61 – 70 years old	45%
71 years old or above	9%
Tenure Status	
PRH Tenant	33%
Homeowner – Private Residential Unit	43%
Homeowner – HOS, TPS, or other subsidized units (premium unpaid)	20%
Homeowner – HOS, TPS, or other subsidized units (premium paid)	3%
Co-residing family members (other than adult children)	
Spouse	65%
Son-/Daughter-in-law	6%
Grandson/Granddaughter	5%
Domestic Helper	4%
Father/Mother	3%
Father-/Mother-in-law	1%
Other Relatives	<1%
Siblings	<1%
Grandfather/Grandmother	<1%
Number of Co-living children aged 25-35 years old	
1	67%
2	29%
More than 3	4%
Employment Status	
Full time employee	17%
Part time employee	7%
Homemaker	37%
Retired	35%
Unemployed	4%
Do not know/ Not sure	<1%
Employment Status (Spouse) (N=656)	
Full time employee	35%
Part time employee	9%
Homemaker	16%
Retired	35%

Unemployed	4%
Do not know/ Not sure	<1%
Possession of Secondary Home	
Yes	12%
No	88%

Notes:

(1) Figures do not add up to 100% due to rounding.

(2) **HOS:** Homeownership Scheme; **PRH:** Public Rental Housing; **TPS:** Tenant Purchase Scheme

Intergenerational Life Chance and Housing Opportunities

- (6) In general, most surveyed parents find the generation of their adult children facing enormously difficult social and housing opportunities. A majority of them (62%) agree that it is a big burden for their adult children to move out. 78% of parents agree that the salary increment of their adult children would not catch up with the increasing of housing price. 62% of parents do not expect their children to be capable in entering homeownership in the future.
- (7) When comparing the housing opportunities and upward social mobility opportunities of the adult children generation with their own generation (parent) and their previous generation (grandparent), a majority see themselves the generation enjoying the best opportunities, and their adult children generation enjoying the worst. For example, 52% of surveyed parents find themselves the generation enjoying the best upward social mobility opportunities, and 48% find the adult children generations enjoying the least upward social mobility opportunities among the three generations. As for housing opportunities, a similar pattern was revealed. 53% of parents find themselves enjoying the best housing opportunities, and 64% find the adult children enjoying the worst housing opportunities among the three generations.
- (8) In general, the pattern on intergenerational social and housing opportunities are shared by both tenure statuses that the parent generations enjoying the best and the adult children enjoying the worst. However, PRH tenants do agree less on their better opportunities condition than homeowners (Upward social mobility opportunities: Homeowner: 60% vs. PRH tenant: 37% – *statistically significant difference*; Housing opportunities: Homeowner: 60% vs. PRH tenant: 38% – *statistically significant difference*). Similarly, PRH tenants agree less on their adult children enjoying the worst opportunities condition than homeowners, although the difference is in lesser extent (Upward social mobility opportunities: Homeowner: 53% vs. PRH tenant: 40% – *statistically significant difference*; Housing opportunities: Homeowner: 68% vs. PRH tenant: 57% – *statistically significant difference*) (**Table 4.2**).
- (9) These findings on generational discrepancy are supported by data from both pre- and post-survey interviews. Widespread agreement from both parent and adult children generations were reported in interviews that the upward social mobility opportunities and housing opportunities of the current adult children generation are far more constrained than their parents when they were young. Housing independence is now less likely to be achieved through self-reliance or reliance on government public housing provision, which were the two major sources in addressing housing independence in the past, as suggested by interviewed parents.

(10) In both pre- and post-survey interviews, many parents and adult children related the constrained housing opportunities of the current younger generations to restructuring of economy and housing market, expanded demography, and changed or failed government housing policies over the past few decades.

- a. A majority of parents and adult children related the constrained upward social mobility opportunities to the reworked economic structures of Hong Kong since 1990s which eventually restricted the limited upward mobility only to a very small amount of professional occupation.

“...Hong Kong’s economy was easier in the past. That is why the previous generation now has the capacity to support their children at their 20s to buy a unit (... 以前香港嘅環境打拚係比較容易啲。所以係上一代先有咁嘅能力，去幫廿幾歲既子女去買樓。)”
[Pre_A007, Adult Children, TPS Homeowner]

- b. Many further complained that the increase of salary of the general younger generation could hardly catch up with the housing price increase. This view is similarly shared by interviewed adult children who are already university graduates with professional qualifications like teacher, civil servant, laboratory analyst, social worker, etc., and parents with adult children of these qualifications.

“My family home’s market price has increased for 3 – 4 folds since my parents first bought it...but if you look at the salary change, say for a university graduate, whether you are referring to the salary median or other indexes, you don’t see a 3 – 4 folds increase (... 我屋企個property...，由我阿爸阿媽買，去到呢一刻可能都升左幾倍咁樣啦，即係3、4倍咁樣...。咁但係你睇返人工方面，譬如你話大學先啦，畢業出黎個個薪酬個median又好乜都好，咁其實又唔係真係升左三四倍啲起碼。)” [Pre_A010, Adult Children, Private Homeowner]

“The housing price has increased a lot. It is completely out of touch!...it is hardly something that is affordable to the ordinary people, not to mention the younger generations. Even my colleagues (secondary school teachers) in their 30s or 40s still find difficulties in entering homeownership. They are already earning HKD60,000 to 70,000 per month (~\$USD7500-8750 per month). Still cannot afford owning a unit (... 樓價不斷增高，你已經完全脫節囉嘅，... 你根本都唔係一般年輕人或者都唔好講年輕人呀，一般人佢搵嘅錢係唔夠供養得起嘅，唔好講年輕呀，講緊睇三四十歲呀，我啲同事 (老師) 呀，佢都買唔起樓嘍。啊講緊已經係六七萬蚊一個月，係咪？係買唔起樓嘍)” [Pre_P001, Parent, Private Homeowner]

- c. Some parents and adult children related the constrained housing opportunities of the current younger generations and the more competitive housing market to the increase of urban population and accumulation of unaddressed housing demands over the past 20 years.

“The urban population is constantly increasing, but the land supply remains unchanged (咁你人口又不斷膨脹，地又得咁多)” [Pre_P001, Parent, Private Homeowner]

“Every queue for public housing, whether you are applying as a singleton to applying as a 10-people family, remains so long...When a batch of applicants is cleared, you would have a new batch to come again. It feels like the queue has never shortened. There has no break time. That is why even if they build more and more public housings, it is never enough (你公營嗰啲人，申請房屋，由1個人至到10個人，條條龍都咁長嘅。...你呢批派晒屋俾你啦，下一批又嚟緊啦。好似真係唔會斷咁樣囉...即係冇得話俾佢哋吓氣咁樣啊，變左嗰啲樓呢不停咁起，起極係都唔夠派。)” [Pre_P003, Parent, TPS Homeowner]

- d. Many interviewees also related the unaffordable housing price with the intensifying housing speculation, the large-scale influx of financially resourceful non-local population (especially the mainland Chinese), and the governments’ failure in prioritizing local housing needs above the non-local needs.

“The industry structure of Hong Kong is too narrow. It base primary on finance...and finance base primary on real-estate development, housing price and housing speculation. That is why many housing that was initially designed to be lived, something to be used, are turned into figures of speculation. This simply forcefully pushes the housing market up. So those who are truly in needs find no place to live (香港嗰個產業結構太單一囉，一係靠金融...咁金融又係Base on啲地產樓價等等，咁樣炒賣，咁即係你將一啲明明係俾人住，或者俾人用嘅實物，就係磚頭實業，咁你又要擺嚟變成左一啲投資嘅數字，咁樣你咪夾硬推高晒啲樓價等等咁樣囉。咁你推高咗真正有需要嘅人又住唔到嘞。)” [Pre_A008, Adult Children, PRH Tenant]

“...Maybe that is also because there are more and more mainland Chinese immigrants coming to Hong Kong for causes like family reunion. And maybe they are also mostly low-income families, so they will always apply for public housing. That’s why the queue for public housing becomes longer and longer (...咁可能又多左一啲中國嘅移民會嚟香港團聚呀乜鬼呀嗰啲，咁可能佢哋嚟到香港都比較低收入啦，咁嚟左就申請公屋啦。咁所以公屋嗰條隊越來越長啦咁樣。)” [Pre_A010, Adult Children, Private Homeowner]

Housing Stage and Life Stage Development

- (11) When it comes to children’s nest-leaving, 35% of the surveyed parents are unsure about how much longer their oldest co-living adult children would move out. 33% believe their oldest adult children would not leave, 21% believe they would at least stay in the family home for 2 years or more. However, parents are more certain on the condition where the oldest adult children would move out. 50% think their adult children would move out when entering marriage. Only a minority of them think the children would leave when they have enough money (7%), move overseas (6%) or enter partnership (5%).

Table 4.2 Intergenerational Life Chance and Housing Opportunities by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: It is a burden for my adult children to afford independent living. [Q56]				
Agree	60%	66%	62%	Chi sq. = 3.80 df = 3 sig. = 0.28
Neutral	11%	8%	10%	
Disagree	24%	22%	23%	
Do not know/ Not sure	5%	4%	5%	
Q: My adult children's income will not rise faster than that of house prices. [Q57]				
Agree	78%	80%	78%	Chi sq. = 3.87 df = 3 sig. = 0.28
Neutral	5%	2%	4%	
Disagree	9%	9%	9%	
Do not know/ Not sure	8%	9%	8%	
Q: I cannot see how my adult children will ever be able to buy a flat. [Q58]				
Agree	58%	71%	62%	Chi sq. = 24.09 df = 3 sig. = 0.00*
Neutral	9%	6%	8%	
Disagree	27%	15%	23%	
Do not know/ Not sure	6%	7%	6%	
Q: Some people think that particular generations have enjoyed better social mobility opportunities in life than others, for example in terms of education, jobs, and pensions and so on. Which generation, if any, do you think has had, or might have, enjoyed better social mobility opportunities? [Q59]				
My parents' generation	7%	12%	8%	Chi sq. = 50.40 df = 4 sig. = 0.00*
My generation	60%	37%	52%	
My adult children's generation	13%	17%	14%	
Each generation has had the same/ similar social mobility opportunities	16%	23%	19%	
Do not know/ Not sure	5%	11%	7%	
Q: Overall in your opinion, which generation has had or might have the worst deal in social mobility opportunities? [Q60]				
My parents' generation	27%	32%	29%	Chi sq. = 18.44 df = 4 sig. = 0.00*
My generation	3%	6%	4%	
My adult children's generation	53%	40%	48%	
Each generation has had the same/ similar social mobility opportunities	12%	14%	13%	
Do not know/ Not sure	5%	8%	6%	
Q: Some people think that particular generations have enjoyed better housing opportunities than others. Which generation, if any, do you think has had, or might have, enjoyed better housing opportunities? [Q61]				
My parents' generation	17%	29%	21%	Chi sq. = 50.74 df = 4 sig. = 0.00*
My generation	60%	38%	53%	
My adult children's generation	5%	7%	5%	
Each generation has had the same/ similar social mobility opportunities	14%	17%	15%	
Do not know/ Not sure	4%	10%	6%	
Q: Overall in your opinion, which generation has had or might have the worst deal in housing opportunity? [Q62]				
My parents' generation	16%	18%	17%	Chi sq. = 22.96 df = 4 sig. = 0.00*
My generation	2%	6%	3%	
My adult children's generation	68%	57%	64%	

Each generation has had the same/ similar social mobility opportunities	10%	12%	11%	
Do not know/ Not sure	3%	7%	5%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

Table 4.3 Housing Stage and Life Stage Development by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: Thinking of your oldest adult children aged between 25-35, do you have any idea about how long your adult children will stay living at home? [Q16]				
Less than a year	4%	3%	4%	Chi sq. = 12.21 df = 4 sig. = 0.02*
1 – 2 years	7%	7%	7%	
2 years or above	24%	16%	21%	
No plan to move out	31%	37%	33%	
Do not know/ Not sure	34%	37%	35%	
Q: Thinking of your oldest co-residing adult children aged between 25-35, when most likely would you expect your adult children to move out? [Q17]				
Living in school dormitory	0%	0%	0%	Chi sq. = 32.31 df = 8 sig. = 0.00*
Studying or working overseas	8%	4%	6%	
Earning/saving enough money	8%	5%	7%	
Reaching a certain age	1%	1%	1%	
Find a job far away from home	1%	2%	2%	
Having a partner	4%	7%	5%	
Getting married	54%	42%	50%	
Do not know/ Not sure	16%	26%	19%	
Q: My adult children should not get married if they do not afford to leave home. [Q18]				
Agree	24%	25%	24%	Chi sq. = 14.28 df = 3 sig. = 0.00*
Neutral	11%	11%	11%	
Disagree	57%	50%	55%	
Do not know/ Not sure	7%	14%	10%	
Q: People who have properties have advantage to look for a partner. [Q19]				
Agree	64%	68%	66%	Chi sq. = 2.93 df = 3 sig. = 0.40
Neutral	11%	9%	10%	
Disagree	21%	18%	20%	
Do not know/ Not sure	4%	5%	4%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

(12) While marriage was believed to be the primary triggering event for adult children to move out, 55% of the surveyed parents disagree with the statement that their adult children should not enter marriage if they cannot afford leaving the family home. On the other hand, 66% of the parents agree that it is easier to find a partner if one owner a housing unit (Table 4.3).

“I will not support him simply because he wants to move out...but if you mean you are entering marriage...forming a new family, I think I will try my best to support him as much as possible (我唔會因為佢話自己想搬出去住就幫佢囉，...但係如果你係結婚，...組織家庭嘅，我覺得盡量幫就幫囉)” [Pre_P009, Parent, HOS Homeowner]

Financial Housing Support

Family Responsibilities

- (13) On the general attitudes over parents’ responsibilities to provide intergenerational financial housing support, there is a mixed view among surveyed parents on whether parents should provide financial housing support if family resources allow (39% agree vs. 36% disagree). While homeowners tend to show similarly mixed views on this issue (35% agree vs. 37% disagree) PRH tenants however tend to agree this statement more than disagreeing (49% agree vs. 34% disagree).
- (14) Having said that, 54% of parents disagree that parents refusing to provide financial housing help to adult children if family resources allow is a ruthless act, compared to 29% of parents who agree with the statement. However, PRH tenant parents tend to agree on this statement more than that of homeowners (Homeowner: 26% vs. PRH tenant: 34% – *statistically significant difference*)
- (15) 48% of parents agree that adult children should not ask for financial housing support from parents even if family resources allow, compared to 30% who disagree with this statement. Furthermore, a majority of parents (79%) disagree that their adult children find them having responsibilities to provide financial housing support. Both tenure groups show similar views on these two statements (**Table 4.4**).
- (16) Some major reasons that parents having no responsibilities to provide financial housing assistance were supplemented in the pre-survey interviews by parents and adult children.
- Parents’ caring responsibilities to their children expire when their children enter adulthood (e.g., entering 18+ years old or completed higher education).

“I still do not find them responsible ...simply because I do not understand why parents have to take care of you [for your entire life]. I mean their caring duties expire at certain point, maybe it is after your college graduation. They just expire when you reach that point (但係我都係覺得冇責任...即係我純粹覺得點解阿爸阿媽生咗你出嚟，未必真係要養到你，即係養到你一個位就差唔多嘍啦，可能係供書教學咁樣啦，大學畢業咁樣啦，完咗咁就算嫁啦。)” [Pre_A002, Adult Children, PRH tenant]

- Lengthened life-span among the older generations means parents have to reserve more financial resources for their later-life living.

“...because not all parents are necessarily resourceful or rich enough. They would also have to consider their later life, for example when I retire, I would have to think about my personal finance and my daily living cost for the coming 10-20 years (...因為父母亦都唔

係個個咁富裕，佢都會考慮返自己，譬如我退休嘅時候，往後可能十年廿年我仲要生活既，咁我自己都要考慮自己嗰個經濟呀嘛。）” [Pre_P008, Parent, HOS Homeowner]

- c. Old age parents should be enjoying their retirement and their remaining lives after years of care provision to their children.

“After years of hard-working...and getting old now, I think this is the time they should take a rest... ‘worry your kids for their entire life’ (an old Chinese saying), I disagree with this statement (我又覺得佢地又努力咗咁多年，...我覺得去到老嘅時候，有時候都要要抖一抖，去到長憂九十九個下，...我唔同意呢一句說話。)” [Pre_A001, Adult Children, HOS Homeowner]

- d. Reliance on family help undermines the adult children from becoming more independent.

“you should not always support them [to enter homeownership] ...because if you are supporting too much, they might develop a mindset: I worry nothing even if I cannot make my own living. My parents would anyway support me. My parents-in-law will help me. My dad will help me (...你唔好下下都幫佢哋，...因為如果你幫得太多呢，嗰啲後生呢，就好似有個心態就諗住：唔驚，我搵唔到食都唔怕，我有父幹，呀，我岳父會幫我，我自己爸爸會幫我咁樣。)” [Pre_P003, Parent, TPS Homeowner]

- e. Homeownership is not the only option to achieve housing independence. Majority of adult children can already afford moving out through renting without relying on parents help.

“I do not find it forever impossible [to enter independent living without family help] ...CSSA, Rent Assistance Scheme. You could still get at least HKD 1900 for a person, right? Not able to move out? I don’t think so, but you just have to balance you need and expectation. You could live in the subdivided housing. Isn’t it a viable option? (咁但係我覺得永遠都有話唔可能 (enter independent living without family help) ...講真...綜援，租金津貼單人都係千九咋嘛，係咪先？搬唔到？唔會嘅，只不過係要平衡自己個需求，個期望囉。咁你話有劏房，住唔到咩？唔係住唔到)” [Pre_A001, Adult Children, HOS Homeowner]

Table 4.4 Financial Housing Plan (Family Responsibilities) by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: Parents should financially support adult children’s independent living needs, if family resources allow. [Q50]				
Agree	35%	49%	39%	Chi sq. = 21.83 df = 3 sig. = 0.00*
Neutral	24%	14%	21%	
Disagree	37%	34%	36%	
Do not know/ Not sure	4%	3%	4%	
Q: In a condition where family resources allow, parents refusing to provide financial help to their adult children to address their independent living needs is a ruthless act. [Q51]				
Agree	26%	34%	29%	Chi sq. = 11.73 df = 3 sig. = 0.01*
Neutral	13%	12%	12%	
Disagree	57%	47%	54%	
Do not know/ Not sure	4%	7%	5%	
Q: Adult children should not ask parents to financially support their independent living needs, even if family resources allow. [Q52]				
Agree	48%	48%	48%	Chi sq. = 6.15 df = 3 sig. = 0.10
Neutral	16%	17%	16%	
Disagree	32%	28%	30%	
Do not know/ Not sure	4%	7%	5%	
Q: My adult children profess outright entitlement to my financial support for their independent living needs. [Q53]				
Agree	9%	15%	11%	Chi sq. = 9.28 df = 3 sig. = 0.03*
Neutral	6%	5%	6%	
Disagree	81%	75%	79%	
Do not know/ Not sure	3%	4%	3%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test

Financial Support Plan

(17) In both pre- and post-survey interviews, many parents shared their beliefs that the reliance on family financial help is currently one of the most employed and effective ways for the younger generation to achieve housing independence. Almost all interviewees have known friends or relatives practicing these forms of help. As they explained, this widespread prevalence of family support was afforded in a general social condition where:

- a. Many baby-boomer parents managed to capture significant economic development of Hong Kong from 1970s to mid-1990s and entered home-ownership to achieve upward social and housing mobility. This allowed many parents to save up sufficient financial resources for subsequent intergenerational housing help.

“...Those parents belong to the gone era of Hong Kong economic boom. Many of them actually had a promising income. I do believe quite some of them could manage to take

care of their children [independent housing needs] (... 曾經香港經濟發達嘅都係個個年代嘅家長嚟㗎嘛，咁好多人其實真係有自己一筆嘅收入，咁樣亦都可以照顧埋自己子女嘅話，咁我都相信唔係少囉。) [Pre_A008, Adult Children, PRH Tenant]

- b. Many parents have only one or two children which is far fewer than their previous generations. This mean that they could concentrate their resources to support a smaller number of children.

“The old generation are generally poor, sometimes having 5-6 children, sometimes 8 to 10. The fathers might work two full-time jobs, the mothers another two. So they are less likely to have good long-term planning... Also, how is it possible to help if you have so many kids?...It is not the same now (以前啲嘅窮個輩呢，有時五六個子女，有時十個八個。爸爸阿媽做嘢，阿媽可能做兩份，或者阿爸做兩份咁樣，所以變咗佢哋唔會諗到咁周詳囉。同埋你咁多個子女點幫?... 宜家唔同嘛。)” [Pre_P008, Parent, HOS Homeowner]

- c. There were increasing number of parents receiving better education, so they could be more aware in planning about and preparing for the intergenerational housing help ahead of its actual deployment.

“People now are far more educated comparted to the 20s, 30s, right? You have more universities...so people are thinking differently, far more long-term (而家啲人知識水平高咗好多，比起我地二三十年個個年代，係咪呀。大學都多咗好多喇，呀所以吾同諗啲嘅野呢，係遠呀)” [Pre_P008, Parent, HOS Homeowner]

- (18) Some parents, however, supplemented that an increase social tendency to provide financial help is more like an outcome of a necessity rather than out of parents feeling responsible for the help. They described the financial support as a necessary act to help their children to enter partnership, marriage, or parenthood, avoid downward social mobility, become less rely on parental everyday care-giving and become more independent.
- (19) Having said that, there seems to be a discrepancy between the general perception of social prevalence and reality on intergenerational housing help. It is because unlike the general social prevalence of intergenerational financial housing help provision described by the interviewees in the pre- and post-survey interviews, only a minority of respondent surveyed reported to have financial support plans to their adult children in near future. Among 1,012 parents surveyed, majority of parents (66%, N=663) have no plan in providing intergenerational financial housing support to their adult children in the coming 5 years. Only about a quarter of parents (26%, N=259) have plans to provide financial housing support to their adult children in the coming 5 years, of which homeowners tend more to provide financial housing support than PRH tenants (Homeowner: 31% vs PRH tenant: 15% – *statistically significant difference*).
- (20) Gift as opposed to loan was expected to be the most primary form of help. Among the 259 surveyed parents with financial support plan, 48% plan to provide financial housing support in

both the form of loan and gift. 32% plan to provide support as gift and 14% as loan. Among those who plan to provide help in loan, 47% expect no repayment from the receiving adult children. 32% expect partial repayment and 16% expect full repayment. However, when broken down the population according to their tenure status, loan is less used by PRH tenants than homeowners (loan – Homeowner: 14% vs. PRH tenant: 12%, both gift and loan - Homeowner: 51% vs. PRH tenant: 34% – *not statistically significant difference*) (**Table 4.5**).

(21) Some major rationales of providing gift or loan were shared by parents in post-survey interviews as follows:

a. Supports are provided in the form of gift because:

- i. Parents consider providing financial housing help as an unconditional expression of family love that deems no return from the adult children. A gift would be the perfect form of this expression.

“...I would not bother them (children) this issue. My logic is, if I could manage to do it, I would simply take it as a gift because I believe that is still within my capacity. If I can afford it, I would not ask them to bear the repayment duties (...我唔會去纏住佢哋呢樣嘢囉，我覺得係，我哋可以話，可以送個禮物畀佢都得嘅... 因為我覺得嗰樣嘢係我能力裏面係畀到呀嘛，如果畀到嘅就，唔需要佢咁預囉)”
[Post_P008, Parent, Private Homeowner]

- ii. Gift-giving, as opposed to loan-giving avoid complicating the help because parents generally expect their adult children having limited financial capacity or could anyway not be able to repay the financial support. Furthermore, parents refuse to pose additional financial burden to the adult children, knowing that entering housing independence would imply additional costs to maintain a new home and a new household.

“My stance is I would just give it out as a gift...it is my act of kindness...All parent are simply trying their best to ease their (children’s) burdens (我就係會當禮物送出去嘅... 係自己心意囉其實。咁其實做父母都係盡量減輕佢壓力掛。)”
[Post_P012, Parent, Private Homeowner]

- iii. Gift-giving avoids the expression of being too calculative with their adult children which might risk undermining the family relations in the future.

“... I believe we will give it out unconditionally. If you are telling them you are taking it as a loan, and you will later ask them to repay. The family relation might turn out to be...less beautiful (...用一個無條件去畀佢嘅。我相信會係咁呀。即係如果你係用一個，一個講話，喂，我而家借住啫，遲啲你要還返畀我呀咁”

樣，咁呢出嚟個效果呢，可能父母嗰個，大家個關係會...冇咁，冇咁靚囉做得。)” [Post_P016, Parent, Private Homeowner]

b. On the other hand, supports are provided in the form of loan because:

- i. Loan-giving works to remind the adult children that they should be the one bearing the responsibilities on their housing needs. Parental financial help is provided only out of necessity and love, but not out of responsibilities. Parental financial supports are ad-hoc supports from parents for adult children to overcome urgent financial obstacles that they could not resolve on their own.

“... I guess we are trying to let him understand he has certain responsibilities (... 我估都係有個意思，只不過要佢明白返某啲責任咁解嚟咋。)” [Post_P014, Parent, Private Homeowner]

- ii. Loan-giving helps maintain future cash flow of the parents for daily expenses, medical cost, or other unforeseeable costs when they were old. This applies particularly to parents with plans to provide financially support to multiple children as repayment from the helped adult children enable parents to recycle their money to address the independent housing needs of multiple adult children at different time.

“The two oldest children would be supported first. But I might have little left if I give the money to them [as a gift], and I will have little for the two youngest children. But if I am lending the money, I could later support my two younger children when I get my money back (而家如果要畀嘅都係大啲兩個先啦，咁畀咗佢，可能我就冇乜嘢喇嘛。細啲兩個可能就有乜得比喇嘛。如果我係借嘅，佢哋發還返返嚟，我又可以再借畀細啲兩個囉。咁佢哋又還返返嚟，我咪有得養老囉。)” [Post_P017, HOS, Private Homeowner]

- iii. Regardless of the what underlies loan-giving, none of the parents who plan to help in the form loan expect to receive full repayment from the helped adult children, which is consistent with the survey results.

“I guess my wife will put it in this way: you will have to repay it. Something like that. But in my understandings, my wife and I do not really expect him to repay...we take it as a gift. We actually insist on nothing. But it is just we will still accept the money if he repays (我估我太太就會咁樣講嘅... : 呀你要還喇咁，啲啲咁嘅說話啦下。咁但係我認知裏邊，因為我同佢都係唔預話會點樣... 即係當禮物囉其實。即係我哋係冇底線嘅其實，你話還咪還錢囉咁樣囉)” [Post_P014, Parent, Private Homeowner]

- (22) In the survey, for those with financial support plan, the money is expected to be primarily devoted to financing the down payment of the adult children's new unit (81%). Some expected the help to be used for financing renovation or buying new furniture of the new unit (34%), covering the deposit of rented unit (11%), for the out-right purchase of a new unit (11%), for paying monthly mortgage (8%). Only very minority of them expect to transfer their current living unit (6%) or other owned housing unit to their adult children (7%).
- (23) For those with financial support plan, about 60% of the survey respondents expect to provide financial help amounting to more than HKD100,000 ((32% for HKD100,000 to HKD999,999, 15% for HKD1,000,000 to HKD2,999,999, and 11% for more than HKD3,000,000). On the other hand, 15% of parents expect to provide financial help for less than HKD100,000. The remaining 27% are unsure about the amount. This figure is in general coherent with the interview data in which parents with financial support plans generally expect to reserve HKD500,000 to HKD2,000,000 to each adult child.
- (24) As for the sources of financial support, most parents will gather their support resources from bank savings (74%). Some turn to existing financial derivatives and other investment (29%) and pensions (20%). A very minority of them will sell (4%) or re-mortgage (4%) their present living unit, or sell their other fixed asset (4%).
- (25) In general, majority of these parents find it only slightly difficult (34%) or not difficult at all (33%) to gather these financial resources. The insignificant difficulties to gather support resources is supported in post-survey interviews, in which parents with support plans tend to describe the money they plan to provide as 'spare money'. Also, one of the most core conditions for providing help is that the money is already part of their spare assets instead of resources that need extra work to gather. Homeowner parents tend to find gathering required resources slightly difficult or not difficult at all than PRH tenant. For example, 35% of homeowners find it only slightly difficult to gather the resources as opposed to 28% of PRH tenants, and 36% of homeowners find it not difficult at all as opposed to 20% of PRH tenants (*statistically significant difference*).

“[Financial difficulties] would not be huge. You only do it if you have ‘spare money’ ((財政難度) 都唔會大。你係多餘錢你先會咁做法嚟啦，唔會大。) [The burden] would not going to be huge.” [Post_P016, Parent, Private Homeowner]

- (26) For the timing to initiate financial housing help, most (58%) expect to launch the help only when their adult children enter marriage. A very minority expect to do so when their adult children want to enter independent living (12%) or has no clear stance on when to launch the help (10%).
- (27) In contrast to the perceived prevalence of present intergenerational financial housing help, the help was extremely rare among the parent generation where they were young. Out of all surveyed respondents, a majority (88%) received no financial support from their parents. Only a very small minority received help in the form of loan (5%), gift (5%) or both loan and gift (2%) from their parents (**Table 4.5**). This finding about the rareness of intergenerational financial help in the past

is consistent with the interview results in which all parents agree that intergenerational financial housing assistance was uncommon when they were young because of the general financial incapacity of their parents in the past. In fact, only a very few interviewed parents (N=4) among all interviewed parents received financial help from their parents to achieve housing independence when they were young.

- a. These general non-reliance on family help in the past, as explained by the interviewed parents are because the grandparent generation (i.e. the parents of the interviewed parent) were in general highly impoverished. Families at the time also tended to have multiple children, and thus making it less possible for parents to accumulate further financial resources for the adult children.

“The condition at the time was not as good as now. The older generations tend to have many children. They also have only little savings at the time (...因為其實當時嘅環境係，唔係好似依家咁理想嘅。即係老一輩子女又多，同埋咁佢哋以前都係唔係話留太多積蓄喺度㗎嘛。)” [Post_P019, Parent, HOS Homeowner]

- b. On the other hand, the general non-reliance is also because upward social mobility opportunities are widely distributed in the past regardless of individual education background, and the labor market development was not decoupled with the housing market.

“It wasn’t the same in the past. A housing unit was very cheap a few decades ago... when you get into the job market, let’s say you get 10 interviews, they will also give you offers. You have choices. The job market was a lot better at the time. It is not the case now. The conditions have changed...you had a lot of opportunities as long as you were willing to take them. It is hardly the case now (...當年唔同㗎嘛，我哋譬如幾十年前買樓，好平咋嘛。即係如果當年...，我哋出嚟做嘢就係話，見十份工，一出嚟見十份工，十份工都請你。你有選擇呀，同埋嗰個job market係好㗎嘛，但係而家唔係呀嘛。嗰條件唔同㗎呀...當時你肯做你就好，即係好多個機會返返嚟㗎，但係而家唔係㗎喇已經。)” [Post_P016, Parent, Private Homeowner]

Table 4.5a Financial Housing Plan (Family Support Plan) by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: Do you expect to provide financial housing help to your adult children for independent living in the coming 5 years? [Q32]				
Yes	31%	15%	26%	Chi sq. = 31.46 df = 2 sig. = 0.00*
No	61%	75%	66%	
Do not know/ Not sure	8%	10%	9%	
Q: Did your parents provided financial help to support your independent housing needs when you were young? [Q64]				
Yes – in the form of gift	6%	3%	5%	Chi sq. = 29.37 df = 4 sig. = 0.00*
Yes – in the form of loan	7%	1%	5%	
Yes – in the form of both gift AND loan	3%	1%	2%	
No	84%	94%	88%	
Do not know/ Not sure	0%	1%	1%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

Table 4.5b Financial Housing Plan (Family Support Plan) by Tenure Status

	Homeowner (N=209)	PRH Tenant (N=50)	Total (N=259)	Statistical Test
Q: [Ask if Q32 = Yes] In the coming 5 years, in which of the following ways would the financial housing help be? [Multiple responses] [Q36]				
Help with the cost of a deposit when buying a home	82%	74%	81%	n/a
Help with furnishing/ buying furniture	33%	36%	34%	
Help with the cost of a deposit for a rented property	11%	12%	11%	
Help with outright purchase of property	11%	8%	11%	
Help with monthly mortgage payments	7%	12%	8%	
Help with transfer of existing housing properties	8%	4%	7%	
Help with transfer of the currently living property	6%	8%	6%	
Help with monthly rent payments	3%	8%	4%	
Q: [Ask if Q32 = Yes] In the coming 5 years, how much in total, do you and your partner or spouse expect to subsidize, in estimation, your adult children need for independent living? [Q37]				
Less than \$10,000	2%	6%	3%	Chi sq. = 16.50 df = 8 sig. = 0.04*
\$10,000 – 49,999	5%	6%	5%	
\$50,000 – 99,999	7%	8%	7%	
\$100,000 – 249,999	12%	20%	14%	
\$250,000 – 499,999	7%	10%	8%	
\$500,000 – 999,999	11%	8%	10%	
\$1,000,000 – 2,999,999	17%	6%	15%	
\$3,000,000 or above	14%	0%	11%	
Do not know/ Not sure	25%	36%	27%	

Q: [Ask if Q32 = Yes] Which of the following ways do you expect to find the money? [Multiple responses] [Q38]				
Bank savings	74%	68%	74%	n/a
Shares/bonds/endowments/other financial investments	30%	20%	29%	
Pensions	19%	20%	20%	
Re-mortgage the current living unit/ take out an equity release loan	5%	0%	4%	
Sell the current living unit	4%	4%	4%	
Sell some possessions (e.g., car, collectibles)	5%	0%	4%	
Borrow the money (e.g., through a personal loan)	2%	4%	3%	
Sell a business	2%	0%	2%	
Q: [Ask if Q32 = Yes] Overall, how difficult financially do you expect that would be to find the money to help with your adult children housing cost for independent living, whether the help is in gift or loans? [Q39]				
Very difficult	9%	24%	12%	Chi sq. = 13.65 df = 4 sig. = 0.01*
Fairly difficult	17%	22%	18%	
Slightly difficult	35%	28%	34%	
Not at all difficult	36%	20%	33%	
Do not know/ Not sure	3%	6%	3%	
Q: [Ask if Q32 = Yes] Do you expect to provide financial housing help to your adult children for independent living in the form of a gift or a loan, or both? [Q34]				
Gift (need no repayment)	29%	46%	32%	Chi sq. = 6.92 df = 3 sig. = 0.08
Loan	14%	12%	14%	
Both gift AND loan	51%	34%	48%	
Do not know/ Not sure	5%	8%	6%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test. Chi-sq. test is not conducted in Q36,38 because they are questions allowing multiple responses.
- (2) * indicates significance at the 0.05 level in Chi-sq. test

Table 4.5c Financial Housing Plan (Family Support Plan) by Tenure Status

	Homeowner (N=148)	PRH Tenant (N=28)	Total (N=176)	Statistical Test
Q: [Ask if Q34 = other than Gift (need no repayment)] Do you expect your adult children to return the loan? [Q35]				
Expect to get all the money back	18%	7%	16%	Chi sq. = 2.52 df = 3 sig. = 0.47
Expect to get only some of it back	32%	30%	32%	
Do not expect repayment	45%	56%	47%	
Do not know/ Not sure	5%	7%	5%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

Impact on Parents and Family

- (28) As for the expected impact on the parents themselves, in general, most surveyed parents (60%) expected no impact at all to their daily living after providing the financial support. However, this figure shows significant discrepancy between Homeowner (65%) and PRH tenant (38%) parents. Instead, PRH tenants tend to expect to be thrifter after providing the help than homeowner (Homeowner: 18% vs. PRH tenant: 40%).
- (29) A majority of parents across tenure status (Homeowner: 89%, PRH tenant: 76%) expect the financial help provision has no impact at all on their career plan. The finding on financial impact on homeowner parents are consistent with the interview results in which almost no homeowner parents who have support plans express substantial concern about their later-life financial condition after providing the support. In contrast, most described the money to be delivered as spare money that would have little, if not, no impact on their later-life daily living. Besides, most supporting parents also explained the little financial impact because they are in general thrifty and they expect their later-life daily expenses to be limited.

“Since you are already retired already, right? You should have enjoyed a lot of good fun already, what do you want?... You can still lead a normal life after supporting the couple (the children family) as a gift. Simplicity is good enough... You are old already, your desire for enjoyment would be not be as much as were young (你都退休囉係咪先? 咁如果你話要食好嘅, 玩好嘅, 食又食過玩又玩過, 咁你仲想點呀?... 送畀果兩公婆(子女), 你都可以繼續可以正常生活, 清清淡淡, 簡簡單單就好啦。... 你都唔係點買嘢, 咁又個年紀咁大啦, 對物慾追求已經冇以前後生咁強嘍啦。)” [Post_P020, Parent, HOS Homeowner]

“You would not spend much when you are old. You got the public hospitals for doctors (老左之後你唔洗到好多錢嘅, 食唔到幾多, 醫生呀有公立醫院)” [Post_P008, Parent, HOS Homeowner]

- (30) For the expected impact on family relation, more than half surveyed expect no change in family relation after the help (56%), with some instead expecting a slight weakening of family relation- (26%) (Table 4.6).

Table 4.6 Financial Housing Plan (Impact on Parents and Family) by Tenure Status

	Homeowner (N=209)	PRH Tenant (N=50)	Total (N=259)	Statistical Test
Q: [Ask if Q32 = Yes] Overall, what difference do you expect giving these helps would make to your relationship with the adult children who you gave the gift to? Do you expect if they make your relationship.....? [Q41]				
Much stronger	4%	6%	5%	Chi sq. = 2.64 df = 5 sig. = 0.76
A little bit stronger	7%	6%	7%	
No real difference	58%	48%	56%	
A little bit weaker	25%	30%	26%	
Much weaker	1%	2%	2%	
Do not know/ Not sure	4%	8%	5%	
Q: [Ask if Q32 = Yes] In what ways do you expect your plan to support your adult children independent housing needs would affect your everyday living in the future? [Open-End Question; Multiple Responses] [Q46]				
Have to be thrifter	18%	40%	22%	n/a
Lonelier in daily living	6%	10%	7%	
Get more free time/ More freedom	5%	2%	5%	
Get more spaces at home	4%	2%	4%	
Will always worry about the children failing to take care of themselves	3%	2%	3%	
No one take care my daily living	2%	6%	3%	
Not much difference	65%	38%	60%	
Do not know/ Not sure	3%	6%	4%	
Q: [Ask if Q32 = Yes] In which of the following ways do you expect your plan to support your adult children independent housing needs would affect your future career plan? [Open-End Question; Multiple Responses] [Q47]				
Postponing retirement plan	3%	4%	3%	n/a
Re-enter the job market (was retired already)	2%	6%	3%	
No change in career plan	89%	76%	89%	
Do not know/ Not sure	3%	8%	4%	

Note:

- (1) The sample size for these questions is different from other questions. This is because questions listed here are follow-up questions about respondents financial support plan. Only respondents with support plans (i.e., reply 'Yes' in Q32) were asked.
- (2) Unless specified, sstatistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test. Chi-sq test is not conducted to Q46,47 because they are questions allowing multiple responses.
- (3) * indicates significance at the 0.05 level in Chi-sq. test

Family Discussion

- (31) Regardless of supporting or not, the matter of intergenerational financial is hardly a matter discussed at home. Out of all respondents surveyed, a majority of parents (64%) say they have never discussed the issues with other family members in the past 12 months. Only a minority said they rarely (14%), or occasionally (17%) discuss the issue with other family members (**Table 4.7**).

Table 4.7 Financial Housing Plan (Family Discussion) by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: How frequent do you discuss the issue of helping your adult children needs for independent living with the family members for the last 12 months? [Q48]				
Very frequent	3%	1%	3%	Chi sq. = 17.01 df = 5 sig. = 0.00*
Regular	2%	1%	2%	
Occasional	18%	16%	17%	
Rare	16%	11%	14%	
Never	60%	70%	64%	
Do not know/ Not sure	0%	1%	0%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
 (2) * indicates significance at the 0.05 level in Chi-sq. test.

(32) The reasons for the rare discussion of related matter at home were supplemented in post-survey interviews. Among those with support plans, many explained they deliberately avoid letting their adult children know about the support plans in advance even if they have acknowledged their clear indication of providing financial support in the future. A few major rationales were raised.

- a. Adult children might be over-relying on parent’s help and refuse to work hard to address their independent housing needs if they learn about the support plans in advance. Some further explained they would only discuss the support plans with the adult children only when the children have demonstrated determination and hard-work in addressing the independent housing support on their own.

“It (the discussion) depends on the timing. Do not discuss with them too early, because I think they have to learn a lesson, to try to solve the problem on their own...Discuss only when they have picked up the problem. Otherwise, I would not initiate the talk ((discussion) 要睇時機囉，唔好突然間去講，因為我覺得要佢哋去學習，去自己去解決問題先啲嘛，係咪呀？佢哋要去將問題去pick up嘅時候，就先至再去傾囉。即係我就唔會主動咁話)” [Post_P008, Parent, Private Homeowner]

“Is reliance on parental support something good? Of course not! Who would like to take it?...people should rely on their own and make their savings...so I would not let him know. He must work hard. I will only let him know [about my plan] if he has worked hard enough for some time ...Why should I let him know at the first place? ((父蔭係好咩？梗係唔好啦。邊個鍾意有，做人應該自己努力，自己去儲錢...所以我唔會畀佢知啲。一定係佢自己要努力囉。努力到咁上下真係唔得啦...先話畀佢聽...點解要一早話佢知啫?)” [Post_P017, Parent, HOS Homeowner]

- b. It is too soon to discuss concrete support plans with their adult children before their children have clear ideas about the amount of money they are lacking to move out.

“We will until they have made some planning before making our planning...if they find the financial conditions not capable, we will then step in (...咁等佢哋先去做咗啲嘅盤算，計算，(父母) 先至去睇下點樣去planning啦。...如果佢哋計算咗個個財政狀況都係未必可以嘅，咁咪介入囉。)” [Post_P008, Parent, Private Homeowner]

- c. Parents are worried if they can really provide fair financial housing supports to multiple children. Non-disclosure is rather preferred if fairness in support is in question.

“Will try my best not to let them know, because I have 3 children...if you let everyone know about it, they would assume the help from parents. But since I have to be fair, I would rather not to let them know. I might not be capable to support the remaining children...after I supported the first one (盡力令佢唔知嘅，因為呢因為我有三個細路呢...即係你如果俾個個都知呢，咁佢哋咪個個都會覺得你呀父母一定係會幫我嘅，咁但係其實因為我都要平均...要公平，所以就唔俾佢哋知住囉，咁幫左佢幫左第一個....咁可能其他啲啲我有能力㗎嘛)” [Post_P005, Parent, Private Homeowner]

- (33) Similarly, related topics were unlikely to be discussed among parents who have no financial support plans, because:

- a. Parents know they are anyway unlikely to provide financial supports because of financial incapacity.

“How do you discuss you with them? You don't even have the money... (你點樣 (同子女) 講呀? 自己都有錢囉。)” [Pre_P002, Parent, PRH Tenant]

- b. Adult children should have already known about the family financial situations over the years of co-living with parents, and that parents are not capable to provide financial housing help.

“... [have not discussed with the children] because he should have a pretty good idea of how much money do we have, right? (... [沒有和子女討論]，因為最主要，佢都知道我有幾多財產，係咪呀? 同埋佢自己起碼都心中有數，即係知道父母有幾多身家，係咪呀?)” [Post_P032, Parent, TPS Homeowner]

Non-Financial Housing Support

- (34) As for reasons not planning to provide financial supports (N=663), the main reasons are a lack of financial capacity (47%), parents have no responsibility to provide independent housing help (37%) and children is financial capable to move out without family help (33%). However, homeowner tends more to prioritize their non-support reasons as follows: Not their responsibility (41%); Children is financial capable (37%); and Family finance incapacity' (36%), while PRH

tenants tend to prioritize as follows: Family finance incapacity (63%); Not their responsibility (29%); and Children is financial capable (26%) (Table 4.8).

(35) Some parents in pre- and post-survey interviews further supplemented their financial incapacity to provide financial help as follows:

- a. Parents have little earning power after retirement. Some parents do not have retirement pensions. These views are particularly shared by single-income households (before retirement) and low-income parents, respectively.

“We have no MPF (work pensions) where we were working before, that is why since retirement...we now only depend on our daughters’ housekeeping money to support the household maintenance ((因為我哋後生嗰時返工呢，就有強積金嗰啲嘢嘅，變咗我同我老公兩個退咗休之後呢，...而家就係靠嗰兩個女搵錢返嚟，即係俾啲生活費我地支持個屋企囉。))” [Pre_P003, Parent, TPS Homeowner]

- b. There is also increasing need for them to reserve money for old-age daily living and medical expenses as they expect a longer life-span.

“I will really have to think about if I have enough money for my remaining life. He would be very difficult if I am not OK, right? How do I know if I need to get into the care and attention homes for the elderly? I mean you might be physically OK right now, but it would be a big issue if you end up going to the care homes when your health condition deteriorates (我真係要諗...我淨返落嚟嘅日子夠唔夠錢用吖嘛。如果我唔掂既話，就好難架喎。即係佢更加難架喎到嗰個時候，係咪呀？我點知我使唔使入老人院呀，我唔知嘍喎。即係你而家身體狀態都仲ok咋喎，如果你話真係身體狀態差起上嚟要護理安老院，咁就好大劑架嘛。))” [Pre_P004, Parent, Private Homeowner]

- c. Parents have multiple children, and they fail to accumulate sufficient financial reserve to provide help to all children. Unfairness in support might instead undermine family relations.

“...Because you have to reserve some money for yourself...you have no reasons for supporting only one child but not the another. So why not be simpler and tell the two that you are helping no one (咁因為你自己都要留返啲錢比自己架嘛...咁你幫(得)一個，咁你又有乜理由唔幫另外一個呢如果係。不如簡單啲，兩個都唔幫呀，即係兩個都話畀佢聽唔幫。))” [Post_P001, Parent, Private Homeowner]

(36) Alternatively, some interviewed parents explained their non-support plan as follows:

- a. Their co-living adult children (or their partners) are financially capable to afford independent living without family help, or have owned a living unit already

“...because my daughter is more resourceful than me. She probably has more money than me. My daughter should be capable of buying a unit on her own (...因為個女仲有能力過

我，佢可能有既錢仲多過我，佢有能力置業嘅我個女)” [Post_P012, Parent, Private Homeowner]

- b. It is too soon to plan as the adult children has no urgent needs to move out. Parents are also not sure if the adult children (and their partners) need their financial help.

“...there is not urgency, because my son has never told me he wants to move out or enter homeownership. I would initiate the talk and tell him that I can buy you a unit...I mean they have made no request, they have not mentioned about it, that is why I make no action now (因為又有呢個迫切性囉。因為個仔冇同我提過話，唉好想搬出去呀，想買樓呀，冇提過囉。咁我自己又唔會主動話，呀我買層樓畀你。佢哋都有呢個，即係有呢個 request 㗎嘛，佢哋又有 mention 呢樣嘢，咁我咪唔會有行動囉。)” [Post_P031, Parent, Private Homeowner]

- (37) As for the plans to provide non-financial support for independent living among the same group of parents surveyed (N=663), major forms of non-financial help include allowing their adult children to continue co-living with them (56%), reducing the housekeeping money responsibilities of adult children (35%), providing caring labour to the children of their adult children (31%). However, only a minority of them plan to go to their adult children’s home to do the housekeeping work (19%) or co-live with children-in-laws (15%) (Table 4.8).

- (38) Additional forms of housing support other than the above were also raised by parents in interview as follow:

- a. Some parents explained that they would make sure they are financially and physically healthy so as not to pose additional financially pressure to their adult children in the future.

“In another way round what I am going to do is simply try not to become... I mean I would not become his burdens. That why I will try to keep my body fit enough to stay away from illness, right? So, you do not have to sell your own unit to cover for the medical cost. I mean...I do not expect him to worry about taking care of me, me neither want to become his worry (即係調轉頭我要去做既野呢，好簡單就係話我盡量吾使(變成)... 佢負累。即係我唔使成為埋佢嘅負累呀。咁咪自己keep好啲個身體呀，吾好咁多病痛呀，係咪呀。吾使賣埋間樓去醫自己呀，係咪呀，即係...我吾使佢養我，我亦都吾需，即係我亦都吾想成為佢嘅負累。)” [Pre_P004, Parent, Private Homeowner]

- b. Some parents plan to move to elderly home or apply for old-age public housing so the present family home could be reserved for the adult children as their independent living space when they get married.

“We would resume the eligibility for public rental housing...if we pass this current unit to our two daughters. Once we have done the transferal, we could still live in this unit, and apply for the public housing at the same time . We can leave the unit to our children once we moved into the public housing (...我哋將呢間屋交咗畀呢兩個女嘅時候呢，...我哋

(可以)恢復返，我哋有條件就去申請返公屋既，咁所以呢到時呢，我會因為有呢間屋住住先，咁我就會再同政府攞返間公屋，就我哋兩公婆搬埋去既。就"吞"返呢間屋出嚟比呀細妹，啲細蚊仔。)" [Pre_P005, Parent, Private Homeowner]

Table 4.8 Non-financial Housing Support by Tenure Status

	Homeowner (N=410)	PRH Tenant (N=253)	Total (N=663)	Statistical Test
Q: [Ask if Q32 = No] What are the reasons for not expecting to provide financial housing help to the adult children? [Multiple responses] [Q43]				
Not enough family financial reserve	36%	63%	47%	n/a
Children's independent housing needs are not parents responsibility	41%	29%	37%	
Children are financially capable to move out without family help	37%	26%	33%	
Did not rely on my parental financial help when I was young	27%	23%	26%	
Did not provide financial help to other adult children when they moved out	10%	10%	10%	
Children's housing needs could be addressed by children-in-law or their families	7%	7%	7%	
Children have no move out plan	7%	4%	6%	
Bad relations with adult children	4%	4%	4%	
Q: [Ask if Q32 = No] In the coming 5 years, which of the following non-financial supports do you expect to provide to support your adult children for housing needs? [Multiple responses] [Q45]				
Maintain co-residence arrangement with the adult children	54%	55%	56%	n/a
Reduce children's housekeeping money responsibility	36%	30%	35%	
Help take care of grandchildren	26%	35%	31%	
Visit children's home to help with cleaning, cooking or other housekeeping duties	16%	22%	19%	
Co-residence with children-in-law	16%	13%	15%	
Don't know/ Not sure	19%	23%	21%	

Note:

- (1) The sample size for these questions is different from other questions. This is because questions listed here are follow-up questions to respondents with no financial support plan. Only respondents without financial support plans (i.e., reply 'No' in Q32) were asked.
- (2) Chi sq. test is not conducted to Q43,45 because they are questions allowing multiple responses.

Co-Residence with Adult Children

- (39) For the reasons of co-residence as a form of housing help, financial incapacity, not the right time to move out, parents could take good care of adult children were revealed as the major causes of the living arrangement. Out of all surveyed respondents, a majority agreed that adult children are co-living with parents because (1) they cannot afford the expenses of living elsewhere (56%); and (2) most unmarried people at their age are also living with their parents (70%).

- (40) Most parents explained the adult children's current co-living arrangement because they can take care of them (67%). In contrast, only 36% agreed that adult children are living with parents because they can take care of the parents. However, the extent of agreement on children taking care of parent has huge difference across tenure statuses (Homeowner: 29% agree vs. PRH tenant: 50% agree – *statistically significant difference*). Interestingly, in general 59% disagree adult children's co-residence is an act of over-reliance on their parents. On the other hand, 49% agree that co-residence is an act of filial piety, although PRH tenants tend to agree with this statement more (Homeowner: 44% vs. PRH tenant: 58% – *statistically significant difference*).
- (41) In general, parents are positive in the current co-living arrangement. Out of all survey respondents, an overwhelming majority (81%) reported that they are satisfied with living with their adult children (**Table 4.9**). Similar findings were revealed in pre-survey interviews that most interviewed parents and adult children were generally satisfied with their current co-living arrangement. For the adult children, the general satisfaction mainly comes from the fact that they are well-cared at home, materially and emotionally, by their parents, and they are freed from most household duties. This is consistent with survey findings on the care flow in families. A number of adult children also found the current co-residence arrangement satisfied because it frees them from expensive housing costs and enables them to save up money for future independent living.

“It is always satisfying you could have more time staying with your parents, that you could have dinner ready at home after work, that you need not bear too much housekeeping work. Also satisfying because your parents are always there, so you could hug them if you want, or chat with them (...同父母多啲相處嘅時間咁梗係滿意啦，你話一工作完返到屋企，有住家飯食咁梗係滿意啦，甚至乎你家務唔使bear太多，咁你梗係滿意啦，甚至乎你想你想攞下你父母佢...佢又喺度咁...都好滿意啦，同佢傾偈都好滿意啦。)” [Pre_A006, Adult Children, TPS Homeowner]

“I find one thing of co-residence with my family good...That is they will share the work of cooking and housekeeping (...我會覺得同屋企人住就有一樣嘢好，就係煮飯喇，家務啦呢啲，有人同你分擔呀)” [Pre_A007, Adult Children, TPS Homeowner]

- (42) A number of adult children felt slight guilty to their parents because they fail to take up sufficient housekeeping work at home and over-relying on parents on the daily care work. In contrast, some adult children justified the imbalance of division of daily care labor by saying they have contributed regular housekeeping money. Some explained the current division of care work at home by saying they are responsible for major, ad-hoc, family decision and family finance, while parents are responsible for daily housekeeping duties.

“I do think I can take up more housekeeping and caring duties...maybe it is because I am the only child, so I have been spoiled since I was young...I mean that is room for improvement (我覺得我可以take up 多啲照顧呢個家庭嘅責任嘅。...我可能都係因為...真係獨生女咁樣，

又由細俾人照顧慣。...即係有依個improve嘅空間。)” [Pre_A010, Adult Children, Private Homeowner]

Table 4.9 Co-residence with Adult Children by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: I like living with my adult children at the moment. [Q20]				
Agree	82%	79%	81%	Chi sq. = 7.43 df = 3 sig. = 0.06
Neutral	8%	7%	8%	
Disagree	8%	23%	9%	
Do Not Know/ Unsure	1%	3%	2%	
Q: My adult children live with me because they cannot afford to live anywhere else. [Q21]				
Agree	51%	66%	56%	Chi sq. = 22.50 df = 3 sig. = 0.00*
Neutral	9%	7%	9%	
Disagree	36%	23%	32%	
Do Not Know/ Unsure	3%	3%	3%	
Q: My adult children live with me because most people at their age do so until they get married. [Q22]				
Agree	71%	69%	70%	Chi sq. = 7.54 df = 3 sig. = 0.06
Neutral	6%	8%	7%	
Disagree	17%	13%	15%	
Do Not Know/ Unsure	7%	10%	8%	
Q: My adult children live with me because they can take care of me. [Q23]				
Agree	29%	50%	36%	Chi sq. = 51.00 df = 3 sig. = 0.00*
Neutral	16%	9%	14%	
Disagree	53%	37%	47%	
Do Not Know/ Unsure	2%	4%	3%	
Q: My adult children live with me because I can take care of them. [Q24]				
Agree	64%	72%	67%	Chi sq. = 10.85 df = 3 sig. = 0.01*
Neutral	14%	10%	13%	
Disagree	20%	14%	18%	
Do Not Know/ Unsure	1%	3%	2%	
Q: My adult children live with me because it is an act of filial piety. [Q25]				
Agree	44%	58%	49%	Chi sq. = 22.80 df = 3 sig. = 0.00*
Neutral	20%	15%	18%	
Disagree	32%	22%	29%	
Do Not Know/ Unsure	3%	5%	4%	
Q: My adult children' co-residence with me suggests their over-dependence on parents. [Q27]				
Agree	22%	31%	25%	Chi sq. = 11.29 df = 3 sig. = 0.01*
Neutral	14%	13%	14%	
Disagree	62%	54%	59%	
Do Not Know/ Unsure	2%	2%	2%	

Note:

- (1) Unless, specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

(43) For the parents, the general satisfaction comes primarily from the fact that co-residence offers them regular opportunities to stay with their adult children and to know if they are fine. However, except for emotional care, very few parents explain their satisfaction because they are well taken care of by their adult children. This is consistent with the survey findings on the care flow in families.

“...I mean the biggest advantage living with him (adult children) is that, I could see him every day (...即係我覺得若果係同佢一齊住既話，咁最大嘅得著就係，我可以日日都見到佢囉。)” [Pre_P007, Parent, HOS Homeowner]

(44) However, most parents and adult children also expresses a variety of sources of dissatisfaction about the current co-residence arrangement, although none suggest that these dissatisfaction outweigh the satisfaction from co-residence and largely change their housing plans. For the adult children, major discontent include dissatisfaction with bearing with annoying or manipulative parents every day, enjoying only limited privacy, personal autonomy, bargaining power and feels subordination at home, incoherent or asynchronous living style or conflicting political stances with other family members. Only very few express concerns about the heavy caring duties to their old-aged or sick parents. For the parent, major discontent includes the imbalanced division of care duties at home, their adult children’s over-reliance on them for most of the housekeeping work, from cleaning, cooking to marketing every day, or the very limited interaction with their adult children at home.

“...not satisfied you are referring to private space. What I mean is...especially during the time of home-office, there must be some little conflicts in your daily life...if you have own space at the time, that would be a lot better, I mean you then focus on your work...(但係私人空間唔夠咪唔滿意囉，私人空間唔夠嘅意思係...即係尤其是Home Office呢...咁生活上梗會有啲微小嘅衝突㗎喇，...如果有自己嘅自己嘅屋企嘅話，你話幾好咁樣囉。即係更加可以一心一意咁工作㗎嘛...。)” [Pre_A006, Adult Children, TPS Homeowner]

“...one thing unsatisfying is that I do not have my own room, so I always find a lack of private space...for example sometimes when you have some little conflicts with your parents, you might get stormy and say something that hurt the others. I had an experience of that. I had an argument with my mum one day, and she said “you could leave this home if you wish, but if you are staying in this those, you must follow my words...it just did not make me feel good (... 咁有樣嘢唔好嘅就係因為一嚟我又冇自己房，咁所以就令我好覺得冇乜私人空間。...有時可能即係有啲拗撬，就係父母就會...即係咁大家氣上心頭啦，講嘢就唔係好理性啦，咁我試過一個經歷就係，嗰日同阿媽就有啲拗撬啦，咁佢就會話，你有本事既咪搬出去住囉，你喺呢個家庭住，咁就要聽我話㗎喇。...咁呢樣嘢就會令我唔好受囉。)” [Pre_A007, Adult Children, TPS Homeowner]

“...feels like a parasite...still sticking with the parents at this moment like a baby...he does not care about housekeeping work, cares about nothing at home.. (...感覺好似一個寄生蟲咁樣

囉。...你今日仲嚟住係一個屋企嘅時候我會覺得，你仲係一個BB囉...家務你唔使理，乜都唔使做...” [Pre_P001, Parent, Private Homeowner]

Government Role on Youth’s Independent Living

- (45) When asked about whether and what is the most primary reason that the society now has increasing expectation on parental financial housing help to adult children, many surveyed respondents explained in relation to the incapacity of government to provide proper help for the younger generation to enter independent living (45%), and the incapacity of adult children to address independent living needs themselves (25%). Alternatively, 12% think it is because of the increased financial capacity of the parent generation. Only 3% of parents think there exist no changing social expectations on parents to provide financial housing support.
- (46) For policy suggestions, a majority suggested the government should build more subsidized housing (67%) or loosen the public rental housing application requirements for the younger generation (47%). In contrast, only a minority believed the government should intervene in private housing market, like subsidizing the younger generation to rent (7%) or buy private housing unit (17%) (**Table 4.10**).
- (47) The general discontent of the public with the government housing policy was supported in both pre-and post-survey interviews. A majority of the interviewed parents and adult children did not find the existing land and housing policies corresponding to the housing needs of the general younger generation.
- (48) Major discontents raised include the government’s failure to construct sufficient public rental housing, use underused brownfields or vacant government land properly, and stop the widespread land-hoarding practice of developers. Some also complained about the current small house policy that prioritizes the housing interests of the Indigenous inhabitants of the New Territories over the general public.

“There are more and more people applying every time they announce the HOS scheme, and the housing price has not dropped time...the queues for PRH becomes longer and longer with more young applicants...you could tell the government has not performed good governance to convince the public (... 咁每一次抽居屋呀，乜表乜表呀都越來越多人排隊咁樣，而樓價都有特別跌咁樣囉...，同埋公屋條隊係越來越長啦，越來越後生，唔知點解後生都要去排公屋呀咁樣啦，係啦即係種種呢啲咁樣嘅現象睇得出，喺個施政上面唔係好說服到人囉。)”
[Pre_A008, Adult Children, PRH Tenant]

“There are some vacant places in New Territories that could be used for housing. But they remain hardly used for that. They instead are used as car parks...or for storing industrial waste...I remembered there was once a public discussion...on the use of golf course [for housing]. Why isn’t the golf course used? But instead, it feels like [the government is] turning to the ordinary Hong Kong people for solution (... 喺新界嗰啲地區，咁有一啲地方都係荒廢咗其實可以用嚟起樓，但係就有特別用到咁樣啦。咁就譬如俾人拎咗來做停車場啊...一啲擺啲工業廢料啊...其實我記得當時都有啲討論，就係講其實有啲...譬如哥爾夫球場嗰啲

呀，咁點解唔會去到用個哥爾夫球場，instead會好似喺度向小市民埋手呢咁嘅感覺囉...”
[Pre_A010, Adult Children, Private Homeowner]

“Small house policy is also something a little bit weird... the male offspring of the New Territories indigenous population could enjoy a special right of house building. It ends up developing into a black market for the building rights...how could a particular class, or the population of a particular area enjoy such privilege... I mean we both are also young people but how come they could enjoy this privilege? (... 丁權都係一樣比較奇怪 ...新界原居民，咁就男丁會有丁權，然後就可以起屋啊咁樣啲，咁然後發展到而家咁可能有啲套丁嘅情況出現啦，...真係點解有一個階層，或者一個area嘅人會有呢一啲特權呢？...大家都係年輕人啦，點解佢哋可以即係咁樣呢？）” [Pre_A010, Adult Children, Private Homeowner]

“...There are a lot of developable land in Hong Kong, but it (the government) chooses not to develop them...they will use the excuse like there are issues with the New Territories Indigenous population as an excuse to not develop those land for housing...but the government has always the authority to confiscate the land back. It is the right of the government (...我哋香港係其實係仲有好多地方可以發展。但係佢唔發展，...即係呢啲係原居民嘅問題呀。七七物物咁樣，用好多呢啲咁既借口，咁用呢啲借口幾時候呢就唔去發展房屋。...但係至於土地嗰方面你點樣去收返土地，或者點樣去解決土地嘅問題，你係有能力嘅，你係政府黎架嘛)” [Pre_P005, Parent, Private Homeowner]

(49) Apart from the insufficient public housing supplies, a number of parents and children argued that the existing public rental housing application criteria and resources largely fall behind from the general economic condition of the society and fail to correspond to the income situation of the younger generations. Worse still, they discourage applications from the younger generations and further reduce their chances in enjoying public housing welfare. Particular discontent about the public housing application include:

- a. The strict income criteria mean younger generations, especially those with higher education qualification background, are very unlikely to be eligible for the initial application stages for public rental housing.

“...They (the younger generation) have little opportunities, because the public housing policy does not correspond to their situations, for example the starting salary of a normal university graduate is at least HKD12,000 already. He does not have to consider applying PRH already (... 佢哋冇機會呢，就係因為你嗰個公屋政策亦都唔對合（符合）佢哋。譬如宜家你一般青年人讀完大學出黎...，起薪可能都係，都會有萬二蚊到啦。咁已經唔使申請公屋啦。)” [Pre_P004, Parent, Private Homeowner]

- b. Given the long waiting list for public rental housing resources, there is a high chance that the younger generation initially eligible for public rental housing in terms of monthly income and total asset is no longer eligible for the public rental housing after years of waiting

“Because there are income limits for the [public housing] application...you would probably have to wait for 3-7 years [for the unit]. But after 3-7 years, your incomes would be different from the salary when you first applied [for the public housing]. So, if they happen to allocate you a unit, and if your salary increases...they might say you are not eligible anymore for that because your incomes have exceeded the limit already (...因為喺政府嗰個規定呢，譬如佢哋都要限定你某個嘅金錢，某個金額啦，... 能夠可以遞到紙入去啦，可能要等或者3，5，7年，當佢哋3，5，7年嘅時候，有可能佢哋嘅人工仍然都係當初佢哋，即係申請嘅時候嗰份嘅工資嚟嘛。咁當佢哋一高咗嘅時候呢，真係如果有嗰個咁岩派度比佢地呢，可能又話佢哋...唔符合啦喎，因為你已經係超出啦嘛。)” [Pre_P006, Parent, HOS Homeowner]

Table 4.10 Government Role on Youth Independent Living by Tenure Status

	Homeowner (N=674)	PRH Tenant (N=338)	Total (N=1012)	Statistical Test
Q: Overall speaking, some people think that parents are placed more expectations to take care of their adult children’s independent housing needs than before. Which of the following do you think is the main reason for such changing expectations? [Q63]				
The government fails to provide help to the current younger generations to achieve independent living	25%	23%	45%	Chi sq. = 21.67 df = 6 sig. = 0.00*
Self-help in achieving independent living is no longer possible now	45%	46%	25%	
Current parents are generally more economic capable than the previous generations	5%	4%	12%	
A stronger social expectation on parents to take care of different children’s needs	15%	8%	5%	
Parents are not placed with more expectations	2%	3%	3%	
Do not know/ Not sure	5%	12%	8%	
Q: In what ways do you think the government should do to support young people’s independent living needs? [Can choose at most two options among all the options] [Q65]				
Provide more homeownership scheme flats for young people	66%	66%	67%	n/a
Relax rules for young people’s access to public rental housing	43%	54%	47%	
Provide more help to young people to get private homeownership	17%	17%	17%	
Provide more youth hostel type accommodation	10%	14%	11%	
Provide subsidies to young people’s private rental housing	7%	6%	7%	
The government should do nothing	4%	2%	3%	
Do not know/ Not sure	1%	3%	2%	

Note:

- (1) Unless specified, statistical comparisons between Homeowners and PRH Tenant are conducted in Chi-sq. test. Chi sq. test is not conducted to Q65 because it is question allowing multiple responses.
- (2) * indicates significance at the 0.05 level in Chi-sq. test.

Chapter 5: Policy Implications and Recommendations

Background of the Study

The housing situation of younger people in Hong Kong remains at the top of the policy agenda. In the 2014 Policy Address, housing was referred to as ‘the most critical of all livelihood issues...’ and arguably, since then, the housing policy challenges have become more acute, especially to the younger people. This increasing concern about youth housing is further witnessed in the Chief Executive’s 2018 Policy Address which states that ‘The Government strives to address the young people’s concern about education, career pursuit...’. Despite government’s increasing desire to work out youth housing problems, evidence, however, shows that younger people in Hong Kong are staying longer in the parental home and are gaining access to home ownership later in life. On the other hand, reliance on family financial support becomes increasingly critical for the general younger population to enter homeownership. There, however, exists a lack of established studies in Hong Kong that focus specifically on the parental side for a nuanced understanding on the emergent practices of parental financial housing supports for children’s independent living over recent years. In view of that, this research explores the role, attitude, and plan of parents towards the housing situation of their adult children. It also examines the impact of parental tenure, income, occupation, and other factors on the housing pathways of adult children, and how parents support plan mesh with their own housing and retirement plans.

Summary and Reflections

This research is one of the first of its kind among Hong Kong housing studies that particularly study the issue of intergenerational housing support from the parental side. Empirically, it addresses the following key questions: how do parents see the housing prospects for their adult children? Do they expect them to buy a flat and how do they think they will afford it? How do they see the relationship between marriage and housing independence? Do parents expect to help their children financially with regard to housing and, if so, will that impact on other plans they may have for themselves in later life?

The research findings from pre-survey interviews (Stage 1), telephone survey (Stage 2) and the post-survey interviews (Stage 3) have shown that in a society with constrained upward social mobility opportunities and an increasingly unaffordable housing contexts where reliance on ‘self’ and ‘government’ to address independent housing needs (particularly in the form of homeownership) is unlikely, *reliance on ‘family’ for housing independence has become increasingly prevalent and important.*

Among forms of family housing help, this project focuses particularly on forms of financial assistance for its increasing prevalence and social effects on the general housing system. The project shows that although the actual prevalence of intergenerational financial housing assistance might be over-estimated when compared to the general social perception, a significant portion of parents, especially homeowners, still expects to provide a considerable amount of financial resources to help their adult children to enter homeownership. *In general, parents tend to see their financial supports as driven out of necessity more than felt responsibility.* They see the financial supports as necessary to support adult

children's basic housing needs, life-stage progression, personal development, and status reproduction. Supports tend to be triggered at the time of children's marriage to finance the down payment or other minor housing costs of their owned unit like furniture buying or renovation. The help tends to be provided in the form of a gift, as opposed to a loan, as a token of family love but also out of pragmatic consideration. The amount of expected financial support ranges normally from HKD100,000 to HKD3,000,000 or more, although a significant number of parents have yet concrete idea of the support amount until they have further clues on the children needs. *The transfer of money is expected to pose little financial impacts on the later life of those supporting parents* who tend to describe the money as 'spare money'. Interestingly, supporting parents also expect insignificant changes in family relation after providing the support.

Family financial incapacity is the primary reason that account for non-provision of direct financial supports. Major forms of alternative housing support include remaining the existing co-residence arrangement and housekeeping money responsibilities reduction as ways to help adult children to save up financial capital for future home purchase. On the other hand, *inheritance* or *future transfer of owned family unit* are also some support options raised by parents.

Discussion of related matters at home are rare or shallow among families, even for parents with clear financial support plans. Such rareness tends to be a deliberate outcome desired by parents, and sometimes by adult children, because untimely discussions might risks encouraging children's over-reliance, creating false expectation, undermining family relations, generating wrong signals, or they are simply unnecessary because financial helps from parents are anyway unlikely. Parents, instead, expect only to launch related discussions when adult children are approaching marriage and when parental helps are sought by children.

For the everyday co-residence experience, our findings have shown than *co-living adult children and parents tend to show a mixed feeling on the current living arrangement.* To the adult children, co-residence, as a housing option, tends to be taken as a constrained living arrangement that require varying levels of compromise, subordination or self-discipline, although it allows them to address their basic housing needs and care needs at a low or no cost. On the other hand, parents tend to contribute more to maintain the everyday co-residence arrangement in terms of everyday care flow and housekeeping, in which many parents show discontent with this imbalanced division of care work. Having said that, parents tend to consider the current co-residence arrangement as an expression of healthy family bonding, and remain positive in continuing this co-living arrangement.

Although in general both homeowners and PRH tenants show similar result in the project, they show some differences on a few topics, in particular on the likelihood to provide financial help, expected amount of help, financial difficulties to gather resources, which is reasonably assumed to be out of financial capacity differences between the two groups. However, even when the actual capacity is taken account of, differences are also seen in their general views over co-residence in which PRH tenants tend to see co-residence as less an arrangement of unidirectional care flow, and more an act of filial piety. They also tend to see parents as responsible to provide intergenerational financial help, and tend less to provide support in the form of loan.

Asides from contributing to discussion in Hong Kong, the findings also contribute to wider discussion about contemporary inter-generational relationships and family life beyond Hong Kong. For example,

the findings illustrate marriage as the trigger event of housing support, financial housing supports as (part of the) parental duties, absence of family deliberation before the launch of financial housing supports, significant housing opportunities difference across two consecutive generations etc. Findings also show many Hong Kong parents are willing to subsidize more than HKD1,000,000 (i.e. about USD125,000, which is significantly higher than UK's average of GBP20,000 (i.e. USD 28,000) (Legal & General, 2020) and Australia's average of AUD73,522 (i.e. USD54,000) (Erem, 2020). Many of these findings bear traces of Asian familism or has to do with the unique political economy of Asian developmentalism in post-war era. They thus provide an additional data set coming from an alternative cultural and socio-economic background for a comparative studies of intergenerational housing supports and family life across contexts within and beyond Asia.

In terms of policy relevance, these findings also show three significant policy implications to the current Hong Kong housing society and the broader social structure. First, it has been shown that the general open opportunity structure that enabled many local populations in the past to achieve social mobility and homeownership is constrained heavily now. Similarly, the general 'housing ladder' (i.e., a housing hierarchy starting from public rental housing, to subsidized homeownership, and private homeownership) that was accessible to people from different income groups and economic situation to achieve gradual housing mobility and asset-based wealth accumulation has now become inaccessible to many. The constrained opportunity structure and inaccessible housing ladder implies that the current younger generation now enjoy comparatively lower chances of social and housing mobility than their parents. This creates a novel social landscape of dependency across generations who contrasts to the conventional social expectation of adult children providing resources transfer to the old-age parents.

Second, the research illustrates the intense overlapping of children life-stage development and housing career which has a broader implication to Hong Kong's family changes. The difficult housing contexts to the general younger population is shown to pose significant obstacles to their transitions to new household formation since a new (and owned) 'shelter' is needed for a 'new' family. Sociologically, this inaccessibility of independent housing options to young people could translate into a broader social trend of delayed marriage and declined fertility rate. These changes of family formation could have broader implications to old-age caring economy under Hong Kong's ageing condition.

Third, whether and when adult children could smoothly transit to housing independence or full adulthood are now increasingly dependent on the generous financial supports of their parents. However, this research shows that these chances of transition tend to differ across tenure statuses as a proxy of social class and family resources. Since normally only resourceful families could provide corresponding financial housing supports to their children, this suggests a reproduction of housing inequality across generations. Furthermore, homeownership remain a generally promising way of asset-based wealth accumulation in the city over the years and many supporting parents indeed raises this concern of helping the children to achieve asset-based wealth accumulation through subsidizing them to enter homeownership across different research stages. The reproduction of intergenerational housing inequality is thus reproduced, if not, intensified through (1) capable parents maximizing the housing opportunities of their adult children by subsidizing them to enter homeownership; and (2) benefited children as homeowner further capitalizing on the owned housing as a liquidable asset for

future wealth accumulation. The social outcome is that adult children with capable parents enjoy higher chances in capturing housing as a secure shelter and profitable assets. In other words, the current situation suggests that intergenerational financial housing supports has stepped into become another stratifying variable contribute to social stratification in the city. In terms of housing policy relevance, this means that current housing policy favouring homeownership lineage across generations could intensify the housing inequality across generations in the city.

Policy Recommendation

Expanding Subsidized Homeownership Scheme

Tenant Purchase Scheme (TPS) and Homeownership Scheme (HOS) were very successful in providing affordable housing to the general population, including the younger generation and families, in the past. It also affords them the potentials of upward social mobility through asset-based wealth accumulation. However, the low supplies of HOS in recent years remain ineffective in accommodating the accumulated housing needs over the past 10-15 years since the stop of HOS in early 2000s. They also fail to take care of the significant portion of the educated young adults who are very unlikely to get into the sector. Existing policy considers them self-sufficient in housing, or at least expect them to be self-reliant in the future. Nonetheless, they cannot afford to purchase a flat in the private property market and this poses significant obstacles to their life-stage development and family formation. Even if they could, they would have to put up with a heavy mortgage burden and a reduced quality of life. In other words, one must either be poor enough to qualify for public rental housing or one must be rich enough to buy a flat and having the means to pay the mortgage before one find acceptable to get married. Those caught in that middle ground, the sandwich class will remain sizeable, particularly while house prices continue to escalate.

Rebuilding the Housing Ladder

TPS and HOS are currently sold at a discounted market price. However, given the extremely unaffordable housing market in recent years, some younger generation or household, especially those living as current PRH tenants, still find difficulties for the down payment and the associated mortgage cost of the subsidized units if family help is not provided. For those who cannot afford the down payment and has little family help, the only option within the housing ladder they are left would be public rental housing which however remain extremely scarce. The general housing ladder thus remain inaccessible to these people. On the other hand, young people with tertiary education background or in professional occupations might be earning income higher than the eligibility limit and thus are not eligible for PRH. However, since the private housing market is heavily decoupled from the general labour market, these young people still find extreme financial difficulties to enter private homeownership without parental help, and thus do not find the housing ladder accessible. In sum, the

housing ladder in Hong Kong remains generally inaccessible to the younger populations at all levels. As such, it is suggested that the government could also revise the discount rate and the eligibility criteria besides from expanding the supply of subsidized housing in order to rebuild the housing ladder. Restrictions on TPS or HOS owners with regard to when the premium is repaid prior to any resale could also be revised to enhance the possibilities of housing mobility among low- to middle-income owners.

Chapter 6: Details of the Public Dissemination Held

Preliminary findings of the study will be presented at the Hong Kong Studies Annual Meeting 2021 and the 17th Annual Conference of the East Asian Social Policy Research Network & The 27th Annual Conference of the Foundation for International Studies on Social Security, respectively (see **Annex 1-2**). Research findings will be disseminated to the wider public in a variety of ways when the analysis is fully completed. It is planned to organize a webinar by August 2021 and draft newspaper articles in Chinese. These shorter pieces will be made available online at the website of the Institute of Policy Studies, Lingnan University (<https://www.ln.edu.hk/ips/news.html>). Findings will be disseminated in the form of academic journal article.

Chapter 7: Conclusion

The housing situation in Hong Kong and the situation of young people remains at the top of the policy agenda in recent year. Although the government has expressed increasing desire to work out youth housing problems, more and more evidence shows that the housing opportunities of the younger generation in Hong Kong remain highly constrained. In this difficult housing condition, reliance on parental financial support become one of the emergent ways used by Hong Kong families to support the housing transition of their adult children. Despite its increasing prevalence and significance to the younger generation, there exists very limited studies in the city that focus on the parent views, attitudes and plans on this issue of intergenerational housing support. This research is one of the first of its kind among Hong Kong housing studies that particularly study the issue of intergenerational housing support from the parental side. Made up of three data collection stages (Stage 1: In-depth Interviews; Stage 2: Telephone Survey; and Stage 3: Post-survey Follow-up Interviews), this research confirmed the increasing acceptance and reliance on ‘family help’ for housing independence among Hong Kong parents and children. It is shown that a significant portion of parents, especially homeowners, expects to provide a considerable amount of financial resources that could range from HKD100,000 to HKD3,000,000 or more to help their adult children to enter homeownership. Insufficient family finance and it is not parents’ responsibilities tend to be the core causes of non-provision of direct financial supports. However, many of these non-supporting parents still expect to provide alternative forms of housing supports including remaining the current co-residence arrangement and reduce their children’s housekeeping money responsibilities to help them save up money for future home purchase.

These findings show three significant policy implications to the current Hong Kong housing society and the broader social structure. First, it exists a novel landscape of intergenerational dependency that contrasts to the conventional care flow from adult children to old-age parents. Second, the current inaccessible housing market to the younger generation could translate into a broader social trend of delayed marriage and reduced fertility rate. Third, the increasing dependency on parental help for housing transition and asset-based wealth accumulation might result in the reproduction of housing inequality across generations, and the risk of social re-stratification by intergenerational financial housing supports.

Bibliography

- Arundel, R., & Ronald, R. (2016). Parental co-residence, shared living and emerging adulthood in Europe: semi-dependent housing across welfare regime and housing system contexts. *Journal of Youth Studies*, 19(7), 885-905.
- Bell, L, Burtless, G., Gornick, J. and Smeeding, T. (2006) "A Cross-National Survey of Trends in the Transition to Economic Independence" in Danziger, S. and Rouse, C. (2007) (Eds.) *The Price of Independence: The Economics of Early Adulthood*, New York: Russell Sage Foundation.
- Brooker, N. (2018). How the financial crash made our cities unaffordable. *Financial Times*.
- Burke, T., Stone, W. and Ralston, L. (2014). Generational change in home purchase opportunity in Australia, AHURI.
- Census and Statistics Department (2008) Thematic Report: Youth, Hong Kong Government.
- Chan, A. (2005). Aging in Southeast and East Asia: issues and policy directions. *Journal of Cross-Cultural Gerontology*, 20(4), 269-284.
- Corlett, A. (2017). As Time Goes By: Shifting incomes and inequality between and within generations, Resolution Foundation.
- Delang, C. and Lung, H.C. (2010). Public housing and poverty concentrations in urban neighbourhoods: the case of Hong Kong in the 1990s, *Urban Studies*, 47(7), 1391-1413.
- Demographia (2018). *14th Annual Demographia International Housing Affordability Survey: 2018*. Christchurch: Performance Indicator Planning.
- De Vaus, D. and Qu, L. (1998). Intergenerational Family Transfers, *Australian Institute of Family Studies*, 50, 27-31.
- Druta, O., and Ronald, R. (2017). Young adults' pathways into homeownership and the negotiation of intra-family support: A home, the ideal gift, *Sociology*, 51(4), 783-799.
- Eaqub, S. and Eaqub, S. (2015). *Generation Rent: Rethinking New Zealand's Priorities* (Vol. 30). Bridget Williams Books.
- Economist. (2016). 'Hot in the city', <http://www.economist.com/news/finance-and-economics/21695912-valuations-globalised-cities-are-rising-much-faster-their-hinterlands>. Last accessed 12.10.17.
- Emmerton, K. (2017). Bank of Mum and Dad the fifth biggest home loan lender – Mozo <https://mozo.com.au/home-loans/articles/bank-of-mum-and-dad-the-fifth-biggest-home-loan-lender-report-2-17>. Last accessed 16.3.19.
- Erem, C. (2020). <https://mozo.com.au/home-loans/articles/bank-of-mum-and-and-dad-report-2020> Last accessed 16.09.21.
- Eurofound (2014). *Social situation of young people in Europe*, Luxembourg: Publications Office of the European Union.
- Eurostat (2009). *Youth in Europe: A Statistical Portrait*, Luxembourg: European Commission.

- Filandri, M., and Bertolini, S. (2016). Young people and home ownership in Europe. *International Journal of Housing Policy*, 16(2), 144-164.
- Forrest, R. (2018). Housing wealth, social structures and changing narratives. *International Journal of Urban Science*, 25(1), 1-15.
- Forrest, R. (2014). Public rental futures, *Housing Studies*, 29(4), 463-466.
- Forrest, R. (2015). Housing and Family Wealth, *International Journal of Housing Policy*, 15 (4), 491-494.
- Forrest, R. (2013) Making sense of the housing trajectories of young people in Forrest, R. and Yip, N.M (Eds.) *Young People and Housing: Transitions, trajectories and generational fractures* (pp.1-17) London: Routledge.
- Forrest, R. and Hirayama, Y. (2018). Late Home Ownership and Social Re-stratification, *Economy and Society*, 47(2), 257-279.
- Forrest, R and Izuhara, M. (2009). Exploring the demographic location of housing wealth in East Asian Societies, *Asian Public Policy*, 2(2), 1-13.
- Forrest, R., & Izuhara, M. (2012). The shaping of housing histories in Shanghai. *Housing Studies*, 27(1), 27-44.
- Forrest, R. and Izuhara, M. (2013). 'Transitional generations? The contrasting experiences of the 30-somethings in China and Japan', *Handbook of East Asian Social Policy* (pp.170-186) Cheltenham: Edward Elgar.
- Forrest, R., La Grange, A. and Yip, N.M. (2003) 'Neighbourhood in a High Density, High Rise City: Some observations on Hong Kong', *Sociological Review*, 50(2), 215-240.
- Forrest, R. and Murie, A. (1995) *Housing and Family Wealth* (Eds.) London: Routledge.
- Forrest, R. and Yip, N.M (Eds.)(2013). *Young People and Housing: Transitions, trajectories and generational fractures*, London: Routledge.1-17.
- Forrest, R. and Yip, N. M. (2014). The future for reluctant intervention: the prospects for Hong Kong's public rental sector. *Housing Studies*, 29(4), 551-565.
- Forrest, R. and Yip, N. M. (Eds.). (2011). *Housing markets and the global financial crisis: The uneven impact on households*. Edward Elgar Publishing.
- Forrest, R. and Yip, N.M. (2015) 'What young people really think about housing in Hong Kong' *South China Morning Post*, 6th February.
- Forrest, R. and Wu, Y. (2014). People like us? Social status, social inequality and perceptions of public rental housing. *Journal of Social Policy*, 43(01), 135-151.
- Forrest, R. and Xian, S. (2017) 'Accommodating Discontent: Youth, Conflict and the Housing Question in Hong Kong, *Housing Studies*, 33(1), 1-17.
- Garcia, J. and Henandez, J. (2008) 'Housing demand in Spain according to dwelling type' *Regional Science and Urban Economics*, 38(4), 363-377.

- Gulbrandsen, L. and Sandlie, H. C. (2015). Housing market and family relations in a welfare state. *Critical Housing Analysis*, 2(1), 74-81.
- Hirayama, Y. and Ronald, R. (2008). Baby-boomers, baby-busters and the lost generation: generational fractures in Japan's homeowner society. *Urban Policy and Research*, 26(3), 325-342.
- Hirayama, Y. (2013). Housing and generational fractures in Japan. *Young People and Housing: Transitions, Trajectories and Generational Fractures*, 161-178.
- Hirayama, Y. (2017). Home ownership, family change and generational differences. In *Home and Family in Japan* (pp. 172-193). Routledge.
- Hochstenbach, C. and Boterman, W. R. (2017). Intergenerational support shaping residential trajectories: Young people leaving home in a gentrifying city. *Urban studies*, 54(2), 399-420.
- Hirayama, Y. (2014). Housing and the rise and fall of Japan's social mainstream. In *Housing East Asia* (pp. 116-139). London: Palgrave Macmillan.
- Hoolachan, J., McKee, K., Moore, T. and Soaita, A. M. (2017). Generation rent' and the ability to 'settle down': economic and geographical variation in young people's housing transitions. *Journal of Youth Studies*, 20(1), 63-78.
- Hubers, C., Dewilde, C. and Coulter, R. (2016). Generation rent? Determinants of young people's homeownership before and after the financial crisis. Paper presented at Conference on Housing Wealth and Welfare, University of Amsterdam, May 25-26.
- Izuhara, M. Residential Property, Cultural Practices and the 'Generational Contract' in England and Japan, *International Journal of Urban and Regional Research*, 29(2), 327-340.
- Izuhara, M. and Forrest, R. (2013). 'Active families': Familization, housing and welfare across generations in East Asia. *Social Policy & Administration*, 47(5), 520-541.
- Izuhara, M. (2010). Housing wealth and family reciprocity in East Asia. *Ageing and Intergenerational Relations: Family Reciprocity from a Global Perspective*, pp.77-94.
- Kim, K., Cheng, Y. P., Zarit, S. H., & Fingerhman, K. L. (2015). Relationships between adults and parents in Asia. In *Successful Aging* (pp. 101-122). Springer, Dordrecht.
- Legal & General (2020). *The Bank of Mum and Dad*. London: Legal & General Assurance Society Limited. <https://www.legalandgeneral.com/landg-assets/adviser/retirement/literature-and-forms/articles-and-reports/BoMaD.pdf>. Last accessed 16.09.21.
- Legal & General (2017). *The Bank of Mum and Dad*. London: Legal & General Assurance Society Limited.
- Leopold, T. (2012). The Legacy of Leaving Home: Long-Term Effects of Coresidence on Parent-Child Relationships. *Journal of Marriage and the Family*, 74(3), 399-412.
- Li, J. (2015). "I am NOT leaving home": Post-80s' housing attitudes and aspirations in Hong Kong, Working Paper 1, Project on Housing and Hong Kong's Post-80s Generation.

- Li, B. and Shin, H. B. (2013). Intergenerational housing support between retired old parents and their children in urban China. *Urban Studies*, 50(16), 3225-3242.
- Lin, J. P. and Yi, C. C. (2013). A comparative analysis of intergenerational relations in East Asia. *International Sociology*, 28(3), 297-315.
- Lo, A. (2016). Adult children living with their parents is nothing to be ashamed of. *South China Morning Post*. March 30th. <http://www.scmp.com/comment/insight-opinion/article/1932192/adult-children-living-parents-nothing-be-ashamed>. Last accessed 15.6.16.
- McKee, K. (2012). Young people, homeownership and future welfare. *Housing Studies*, 27(6), 853-862
- Royal London (2017). *Will harassed baby boomers rescue generation rent?* London: Royal London Policy Paper 12.
- Tosi, M. & Grundy, E. (2018). Returns home by children and changes in parents' well-being in Europe. *Social Science & Medicine*, 200, 99-106.
- Tan, P. L. (2018). Dual Burdens of Care: "Sandwiched Couples" in East Asia. *Journal of Aging and Health*, 30(10), 1574-1594.
- Tse, R. and Macgregor, B. (1999) 'Housing vacancy and rental adjustment', *Urban Studies*, 36(10), 1769-1782.
- Wu, X. (2010). *Hong Kong's Post 80s Generation: Profiles and Predicaments*, CASER, HKUST.
- Yip, N. M., Forrest, R. and La Grange, A. (2007). Cohort trajectories in Hong Kong's housing system: 1981–2001. *Housing Studies*, 22(1), 121-136.
- Yip, N. M. (2016). Residential segregation in an unequal city: why are there no urban ghettos in Hong Kong?. *Residential Segregation in Comparative Perspective: Making Sense of Contextual Diversity* (pp.89-110), London: Routledge.
- Yip, N.M. (2012). Homeownership, cohort trajectories and Hong Kong's post-eighties generation. *Young people and housing: Transitions, trajectories and generational fractures* (pp.122-140). London: Routledge.

Appendix 1A: Interview Guide – Parent Group (In-depth Interview) (Chinese version)

核心問題 (家長組別)

第一部分：父母應否協助處理成年子女的居住需要

討論重點：父母是否有支援年齡介乎25-35歲的成年子女住屋需要的責任？預計未來，大家有否支援子女住屋需要，特別是財政支援的計劃？如有，可否分享那些計劃或想法？

- 1) 開場問題：你會否認同，在現時香港的房屋環境下，家長的協助對於解決香港成年子女的居住需要是十分重要的？為什麼？
- 2) 你們認為家長有沒有責任在成年子女不同的人生階段中，幫助他們處理自己的居住需要？為什麼？(人生階段例如：結婚，成為父母)
- 3) 你們剛剛所提及的一些有關父母處理成年子女居住需要的責任。回顧你們年輕時處理自己居住需要時。你當時有沒有類似的想法呢，又或者有沒有轉變呢？為什麼？
- 4) 預計未來10年的狀況，你會否打算向你們的成年子女提供財政支援幫助處理他們的居住需要嗎？可否分享一下？
- 5) 你以往曾否與你的成年子女討論有關協助他們處理居住需要的經驗呢？可否分享一下？若否，你認為有沒有什麼原因呢？

第二部分：父母與成年子女同住會否是一種跨代的房屋支援？

討論重點：探討一些有關現時家長與子女同住的日常生活經驗的議題，以及這些同住的經驗與大家日後會否及如何支援成年子女居住需要的關係。

- 6) 現時香港一般已成年的年輕人都主要是與父母同住，你認為在香港，父母與子女同住是否可以稱得上為一種有效，令人滿意或可持續的支援成年子女居住需要的選項呢？可否用你和子女的同住經驗分享一下當中的原因呢？
- 7) 你現時與成年子女同住的生活經驗，會否影響你日後支援他們居住需要的安排呢？

Appendix 1B: Interview Guide – Adult Children Group (In-depth Interview) (Chinese version)

核心問題 (成年子女組別)

第一部分：父母應否幫助處理成年子女的居住需要

討論重點：有關父母應否支援年齡介乎25-35歲的成年子女房屋需要的責任，及受訪者父母有否支援受訪者未來房屋需要的一些實質計劃或想法。

- 1) 開場問題：你會否認同，在現時香港的房屋環境下，家長的協助對於解決香港成年子女的居住需要是十分重要的？為什麼？
- 2) 你們認為家長有沒有責任在成年子女不同的人生階段中，幫助他們處理自己的居住需要？為什麼？
- 3) 按你估計你父母未來10年的狀況，你認為未來你的父母會否向你們提供財政支援，幫助處理你們的居住需要嗎？可否分享一下
- 4) 你曾否與你的父母討論有關他們協助你處理居住需要的經驗呢？可否分享一下？若否，你認為有沒有什麼原因呢？

第二部分：父母與成年子女同住會否是一種跨代的房屋支援？

討論重點：探討一些有關現時家長與子女同住的日常生活經驗的議題，以及這些同住的經驗與大家日後會否及如何支援成年子女居住需要的關係。

- 5) 現時香港一般已成年的年輕人都主要是與父母同住，你認為在香港，父母與子女同住是否可以稱得上為一種有效，令人滿意或可持續的支援成年子女居住需要的選項呢？可否用你和父母的同住經驗分享一下當中的原因呢？
- 6) 你現時與父母同住的生活經驗，會否影響你日後的居住計劃呢？

Appendix 2: Survey Questionnaire (Telephone Survey) (Chinese version)

跨代房屋支援意見調查

自我介紹

你好，我姓X，係香港民意研究所嘅訪問員。我哋受嶺南大學委託做緊一個關於住屋問題嘅電話調查，想訪問而家係同**25至35歲**子女一齊住，並且住緊自置物業，或者租住緊資助房屋嘅**父母** (即係唔包括租住緊私樓嘅父母)。

家居電話版本：呢度有冇合適嘅被訪者？可唔可以阻佢大約15分鐘同佢做個訪問？

手提電話版本：你係唔係屬於呢個組別？可唔可以阻你大約15分鐘同你做個訪問？

- 可以
- 唔可以 → 訪問告終
- 冇/唔係目標被訪者 → 訪問告終

多謝你接受訪問。你呢個電話號碼係由我哋電腦隨機產生嘅。你提供嘅資料會絕對保密，並只會用作綜合分析。為咗保證數據質素，我哋嘅訪問會被錄音，但只會用作內部參考。所有含個人識別資料嘅數據同埋錄音，會喺調查完成後六個月內銷毀。如果你對今次嘅訪問有任何疑問，可以打xxxx-xxxx同我嘅督導員聯絡。我頭先打嘅電話號碼係xxxx-xxxx，如果我打錯咗請你話畀我知。

1. 甄選問題

首先，我哋想確認一下你係唔係屬於我哋嘅訪問對象先。

[S1] 你而家係唔係同年齡介乎25至35歲嘅子女一齊住？

- 係 → S2
- 唔係 → 訪問告終
- 拒答 → 訪問告終

[S2] 你住緊嘅單位係買定係租？

- 買 → S3
- 租 → S4
- 由僱主提供 → 訪問告終
- 唔知/難講 → 訪問告終
- 拒答 → 訪問告終

[S3] (S2=買) 你嘅單位係私樓、未補地價居屋，定係補咗地價嘅居屋？

- 私樓 (包括村屋) → Q1
- 未補地價居屋 (包括夾屋及其他資助出售單位) → Q1
- 補咗地價嘅居屋 (包括夾屋及其他資助出售單位) → Q1
- 其他：_____ → Q1
- 唔知/難講 → 訪問告終
- 拒答 → 訪問告終

[S4] (S2=租) 你嘅單位係唔係直接由房委會或者房協租出？

- 係 → Q1
- 唔係 → 訪問告終
- 唔知／難講 → 訪問告終
- 拒答 → 訪問告終

2. 個人及住戶資料

我哋而家會問一啲你呢個單位住嘅人嘅資料。

[Q1] 你而家同幾多個人一齊住？(唔包括暫時搬咗出去嘅人)

- ___人 (1+)
- 拒答

[Q2] 咁佢哋係你邊個？(可選多項)

- 孫仔／孫女
- 子／女 (必選，否則訪問告終)
- 女婿／新抱
- 先生／太太／伴侶 (不論是否已經結婚)
- 兄／弟／姊／妹
- 爸爸／媽媽
- 外父／外母／老爺／奶奶
- 爺爺／嫲嫲／公公／婆婆
- 其他親戚
- 工人
- 其他：_____
- 拒答

分別詢問以下同住人士的資料：被訪者、被訪者的伴侶、以及被訪者第1、2、3位25至35歲子女。

[Q3] {你／你伴侶／你第1／2／3位25至35歲子女}嘅性別係？

- 男
- 女
- 其他
- 拒答

[Q4] {你／佢}今年幾多歲？

- 25 – 29歲
- 30 – 35歲
- 36 – 40歲
- 41 – 50歲
- 51 – 60歲
- 61 – 70歲
- 71歲或以上

- 唔知／難講
- 拒答

[Q5] {你／佢}而家嘅婚姻狀況係？

- 未婚
- 已婚
- 同居
- 離婚
- 分居
- 喪偶
- 唔知／難講
- 拒答

[Q6] {你／佢}而家嘅工作狀況係？

- 全職工作
- 兼職工作
- 學生
- 料理家務者／家庭主婦
- 退休
- 失業／待業／其他非在職
- 唔知／難講
- 拒答

[Q7] {你／佢}而家每月收入大概係幾多？請包括所有收入來源，例如薪金、佣金、雙糧、花紅、租金收入、投資回報、政府津貼、零用錢、家用、退休金或者任何其他財富轉移。

- 沒有收入
- 少於\$4,000
- \$4,000 – 5,999
- \$6,000 – 7,999
- \$8,000 – 9,999
- \$10,000 – 14,999
- \$15,000 – 19,999
- \$20,000 – 24,999
- \$25,000 – 29,999
- \$30,000 – 39,999
- \$40,000或以上
- 唔知／難講
- 拒答

分別詢問以下同住人士的資料：被訪者第1、2、3位25至35歲子女。

[Q8] 佢係唔係自己一個人瞓一間房？

- 係 → 跳過Q9

- 唔係
- 拒答 → 跳過Q9

[Q9] (Q8=沒有) 咁佢同邊個同房? (可選多項)

- (佢嘅) 子／女
- (佢嘅) 先生／太太／伴侶 (不論是否已經結婚)
- (佢嘅) 兄／弟／姊／妹
- (佢嘅) 爸爸／媽媽
- (佢嘅) 外父／外母／老爺／奶奶
- (佢嘅) 爺爺／嫲嫲／公公／婆婆
- 工人
- 其他：_____
- 拒答

3. 居所租住權資料

跟住落嚟，我哋會問一啲你呢個單位嘅資料。

[Q10] (S2=買) 呢個單位嘅業主係邊個? (可選多項)

- 我自己
- 先生／太太／伴侶 (不論是否已經結婚)
- 兄／弟／姊／妹
- 子／女
- 女婿／新抱
- 爸爸／媽媽
- 外父／外母／老爺／奶奶
- 爺爺／嫲嫲／公公／婆婆
- 其他親戚
- 其他：_____
- 拒答

[Q11] (S2=買) 單位而家每月供款大概係幾多錢?

- \$ _____
- 無須供款 → 跳過Q13
- 唔知／難講
- 拒答

[Q12] (S2=租) 單位而家每月租金大概係幾多錢?

- \$ _____
- 無須交租 → 跳過Q13
- 唔知／難講
- 拒答

[Q13] (Q11≠無須供款 及 Q12≠無須交租) 單位嘅每月{供款／租金}，大約佔你同你伴侶而家每月收入嘅幾多？

- 20%或以下
- 21 – 40%
- 41 – 60%
- 61 – 80%
- 81 – 100%
- 超過100%
- 唔係由被訪者或其伴侶負責供款／交租
- 唔知／難講
- 拒答

[Q14] 單位實用面積有幾多呎？(「呎」為平方英尺 square feet)

- 實用面積：少於200呎
- 實用面積：200 – 299呎
- 實用面積：300 – 399呎
- 實用面積：400 – 499呎
- 實用面積：500 – 599呎
- 實用面積：600 – 699呎
- 實用面積：700 – 999呎
- 實用面積：1,000 – 1,499呎
- 實用面積：1,500呎或以上
- 實用面積：_____平方米
- (如被訪者不清楚實用面積) 建築面積：_____呎
- (如被訪者不清楚實用面積) 建築面積：_____平方米
- 唔知／難講
- 拒答

[Q15] 除咗你而家住緊嘅單位，你喺香港仲有冇其他住宅物業？

- 有
- 沒有
- 拒答

4-6. 房屋階段及人生階段、對與子女同住的想法、其他居住選項

我哋問完一啲基本資料嘞。跟住落嚟，我哋會問吓你對未來嘅估計同埋對於住屋問題嘅睇法。

[Q16] 你認為喺同你同住嘅25至35歲子女當中，最年長嘅嗰位仲會同你同住幾耐？(讀出首4個選項)

- 少於一年
- 一至兩年
- 兩年以上
- 唔打算搬開

- 唔知／難講
- 拒答

[Q17] 你覺得佢**最有可能**會喺咩情況之下搬走？(讀出首7個選項)

- 搬去香港學校嘅宿舍
- 去外國讀書或者做嘢
- 儲夠錢或者人工夠高
- 到咗一定年紀
- 轉咗份離屋企好遠嘅工
- 認識咗伴侶
- 結婚
- 其他：_____
- 唔知／難講
- 拒答

而家我會讀出一系列句子，請你話畀我知你有幾同意或者唔同意呢啲講法。而嚟緊我所講嘅「子女」，都係講緊同你同住嘅25至35歲子女。

	好同意	幾同意	一半半	幾唔同意	好唔同意	唔知／難講	拒答
[Q18] 如果我嘅子女唔可以承擔離開屋企嘅開支，佢唔應該結婚							
[Q19] 有樓嘅人會比較容易搵到對象							
[Q20] 我而家樂意同子女一齊住							
[Q21] 子女同我一齊住，係因為佢哋負擔唔起住其他地方嘅開支							
[Q22] 子女同我一齊住，係因為大部分同佢同齡嘅人喺結婚前都係同父母住							
[Q23] 子女同我一齊住，係因為佢哋可以照顧我							
[Q24] 子女同我一齊住，係因為我可以照顧佢哋							
[Q25] 子女同我一齊住，係因為呢樣係孝順嘅行為							
[Q26] 喺生活習慣方面，同子女一齊住係唔方便							
[Q27] 子女同父母同住係一種過份依賴父母嘅表現							

	好同意	幾同意	一半半	幾唔同意	好唔同意	唔知／難講	拒答
[Q28] 我寧願唔同子女一齊住							
[Q29] 我會因為子女可以租到公屋而感到開心							
[Q30] 對於我嘅子女嚟講，買到私樓係重要嘅							
[Q31] 畀錢租樓係倒錢落海							

7.1. 跨代房屋支援：財政支援

[Q32] 未來5年，你會唔會打算提供財政資助，去幫子女搬出去住？

- 會 → 之後跳過Q43至Q45
- 唔會 → 之後跳過Q34至Q42、Q46至Q47
- 唔知／難講 → 之後跳過Q34至Q47
- 拒答 → 之後跳過Q34至Q47

[Q33] 未來5年，你認為子女會唔會期望你提供財政資助，去幫佢哋搬出去住？

- 會
- 唔會
- 唔知／難講
- 拒答

[Q34] (Q32=會) 你會畀錢定係借錢畀子女，去幫佢哋搬出去住？定係兩樣都會？

- 畀錢 (無須歸還) → 跳過Q35
- 借錢
- 兩樣都會
- 唔知／難講
- 拒答

[Q35] (Q32=會 及 Q34≠畀錢) 你會唔會期望子女歸還你借畀佢哋搬出去住嘅錢？(讀出首3個選項)

- 期望會全數歸還
- 期望會歸還部分
- 唔期望會歸還
- 唔知／難講
- 拒答

[Q36] (Q32=會) 未來5年，你會打算作出以下邊種財政資助，去幫子女搬出去住？(讀出首8個選項；可選多項)

- 幫手畀買樓嘅首期
- 幫手直接買斷個單位

- 幫手每月供樓
- 幫手畀租樓按金
- 幫手每月交租
- 轉讓而家住緊嘅單位
- 轉讓名下嘅其他單位
- 幫手畀裝修費或者買傢俬
- 其他：_____
- 唔知／難講
- 拒答

[Q37] (Q32=會) 未來5年，你預期你同伴侶合共大約會資助幾多錢，去幫你嘅子女搬出去住？

- 少於\$10,000
- \$10,000 – 49,999
- \$50,000 – 99,999
- \$100,000 – 249,999
- \$250,000 – 499,999
- \$500,000 – 999,999
- \$1,000,000 – 2,999,999
- \$3,000,000或以上
- 唔知／難講
- 拒答

[Q38] (Q32=會) 咁呢啲錢嘅資金來源係嚟自以下邊度？(讀出首8個選項；可選多項)

- 銀行儲蓄
- 股票、債券、基金、保險或者其他投資產品
- 退休金
- 加按或者逆按而家住緊嘅單位
- 出售而家住緊嘅單位
- 出售生意
- 出售其他資產，例如車或者收藏品
- 借錢，例如私人借貸
- 其他：_____
- 唔知／難講
- 拒答

[Q39] (Q32=會) 整體嚟講，你預計準備呢啲錢有幾大困難？(讀出首4個選項)

- 非常困難
- 普通困難
- 少少困難
- 完全唔困難
- 唔知／難講

拒答

[Q40] (Q32=會) 你預計子女要去到邊一個人生階段，你先會資助佢哋搬出去住？(不讀答案)

到咗__歲

認識咗伴侶

結婚

畢業／讀完書

出嚟做嘢／搵到工

到佢哋自己想獨立

其他：_____

唔知／難講

拒答

[Q41] (Q32=會) 你預計提供財政資助去幫子女搬出去住之後，你嘅家庭關係將會……？(讀出首5個選項)

密切好多

密切一啲

冇分別

疏離一啲

疏離好多

唔知／難講

拒答

[Q42] (Q32=會) 如果有你嘅財政資助，你預計子女搬出去住喺財政上有幾大困難？(讀出首4個選項)

非常困難

普通困難

少少困難

完全唔困難

唔知／難講

拒答

[Q43] (Q32=唔會) 以下邊啲係你唔打算資助子女搬出去住嘅原因？(以隨機次序讀出首7個選項；可選多項)

子女自己夠錢搬出去住

幫子女搬出去住唔係父母嘅責任

家庭經濟能力唔夠

同子女關係唔好

自己當年搬出嚟住，都有靠父母資助

自己其他子女搬出去住嘅時候，都有資助佢哋

佢老爺奶奶或者外父外母可以幫手

其他：_____

唔知／難講

拒答

[Q44] (Q32=唔會) 如果有你嘅財政資助，你預計子女搬出去住嘅財政上有幾大困難？(讀出首4個選項)

非常困難

普通困難

少少困難

完全唔困難

唔知／難講

拒答

7.2. 跨代房屋支援：其他支援

[Q45] (Q32=唔會) 咁未來5年，你有冇打算用以下方式，去支援子女嘅居住需要？(讀出首5個選項；可選多項)

繼續同子女同住

同女婿或者新抱同住

幫手照顧孫仔孫女

去子女屋企幫手清潔、煮嘢食或者處理其他家務

收少啲家用

唔知／難講

拒答

7.3. 跨代房屋支援：對家長未來人生計劃的影響

[Q46] (Q32=會) 你預計提供財政資助去幫子女搬出去住，會對你未來嘅日常起居生活有咩影響？(不讀答案；可選多項)

要慳啲使

生活會比較冷清／寂寞

生活會比較自由／多啲時間

屋企多啲空間

會時時擔心佢哋唔識照顧自己

冇人照顧我嘅起居生活

其他：_____

沒有影響

唔知／難講

拒答

[Q47] (Q32=會) 你預計提供財政資助去幫子女搬出去住，會對你未來嘅事業計劃有咩影響？(不讀答案；可選多項)

重新做返嘢 (原本已經退休)

遲啲先退休

其他：_____

- 沒有影響
- 唔知／難講
- 拒答

7.4. 跨代房屋支援：有關跨代房屋支援的家庭溝通

[Q48] 過去12個月內，你有幾經常同你嘅家庭成員討論有關幫子女搬出去住嘅議題？(讀出首5個選項)

- 好經常
- 幾經常
- 間中
- 甚少
- 完全冇 → 跳過Q49
- 唔知／難講
- 拒答

[Q49] (Q48≠完全冇) 整體嚟講，相關討論嘅感覺係？(讀出首3個選項)

- 正面
- 中性
- 負面
- 視乎情況／唔知／難講
- 拒答

7.5. 跨代房屋支援：家長提供房屋財政支援的責任

而家我會再讀出一啲句子，請你話畀我知你有幾同意或者唔同意呢啲講法。

	好同意	幾同意	一半半	幾唔同意	好唔同意	唔知／難講	拒答
[Q50] 如果家庭資源許可，父母應該盡量提供財政資助，幫子女搬出去住							
[Q51] 如果家庭資源許可，父母拒絕向子女提供財政資助去幫佢哋搬出去住，係無情嘅表現							
[Q52] 就算家庭資源許可，子女都唔應該向父母尋求財政資助去搬出去住							
[Q53] 我嘅子女認為我有責任向佢哋提供財政資助，去幫佢哋搬出去住							

	好同意	幾同意	一半半	幾唔同意	好唔同意	唔知／難講	拒答
[Q54] 整體嚟講，因為社會普遍期望男性照顧女性嘅居住需要，所以男方嘅家長比女方嘅家長有更大壓力去為子女提供財政資助，去幫佢哋搬出去住							

[Q55] 喺而家香港嘅房屋市場下，你認為父母對子女嘅財政資助，要去到幾多錢先叫足夠幫佢哋搬出去住？(有需要時才讀出選項)

- \$ _____
- 少於\$500,000
- \$500,000 – 999,999
- \$1,000,000 – 1,999,999
- \$2,000,000 – 2,999,999
- \$3,000,000 – 4,999,999
- \$5,000,000 – 9,999,999
- \$10,000,000或以上
- 唔知／難講
- 拒答

8.1. 社會及房屋機會分佈：預期子女的房屋及經濟軌跡

我會再讀出一啲句子，請你話畀我知你有幾同意或者唔同意呢啲講法。

	好同意	幾同意	一半半	幾唔同意	好唔同意	唔知／難講	拒答
[Q56] 對我嘅子女嚟講，要搬出去住係一個大嘅負擔							
[Q57] 我子女收入嘅升幅唔會高過樓價嘅升幅							
[Q58] 我睇唔到我嘅子女未來可以買到樓							

8.2. 社會及房屋機會分佈：世代社會及房屋機會分佈

[Q59] 社會上有人認為某個世代，整體嚟講喺教育、就業同退休保障方面，都比其他世代有更好嘅社會流動機會。你認為以下邊個世代嘅社會流動機會最好？(讀出首4個選項)

- 你父母嗰代
- 你嗰代
- 你子女嗰代
- 個個世代都差唔多

- 唔知／難講
- 拒答

[Q60] 咁你認為以下邊個世代嘅社會流動機會最差？(讀出Q59答案以外的首3個選項及「個個世代都差唔多」)

- 你父母嗰代
- 你嗰代
- 你子女嗰代
- 個個世代都差唔多
- 唔知／難講
- 拒答

[Q61] 社會上亦有人認為，某個世代比其他世代有更好嘅「房屋機會」，即係指擁有房屋或者以可負擔租金租住房屋嘅機會。你認為以下邊個世代嘅「房屋機會」最好？(讀出首4個選項)

- 你父母嗰代
- 你嗰代
- 你子女嗰代
- 個個世代都差唔多
- 唔知／難講
- 拒答

[Q62] 咁你認為以下邊個世代嘅「房屋機會」最差？(讀出Q61答案以外的首3個選項及「個個世代都差唔多」)

- 你父母嗰代
- 你嗰代
- 你子女嗰代
- 個個世代都差唔多
- 唔知／難講
- 拒答

[Q63] 社會上有人認為，相比以前，而家呢個年代有更多人會期望家長去幫子女搬出去住。你認為以下邊個係造成呢種改變嘅**最主要原因**呢？(以隨機次序讀出首4個選項)

- 而家有乜可能可以靠自己搬出去住
- 而家嘅政府幫唔到年輕一代搬出去住
- 社會認為家長有更大責任照顧子女嘅唔同需要
- 呢一代嘅家長有好啲嘅經濟能力
- 其他：_____
- 唔同意有呢種社會對家長期望嘅轉變
- 唔知／難講
- 拒答

8.3. 社會及房屋機會分佈：家長受跨代房屋支援的經驗

[Q64] 你嘅父母有冇曾經向你提供財政資助，去幫你搬出嚟住？有嘅話，係畀錢定借錢畀你，定係兩樣都有？

- 有，畀錢 (無須歸還)
- 有，借錢
- 有，畀錢同借錢都有
- 沒有
- 唔知／難講
- 拒答

9. 政府支援年輕人獨立生活需要的角色

[Q65] 你認為政府最應該做啲咩去幫有需要嘅年輕人搬出去住？(以隨機次序讀出首5個選項；可選最多2項)

- 提供更多青年宿舍
- 放寬年輕人申請公屋嘅資格
- 為年輕人興建多啲居屋或者其他資助房屋
- 協助年輕人買私樓
- 資助年輕人租私人單位
- 其他：_____
- 政府唔需要做啲咩
- 唔知／難講
- 拒答

10. 後續研究

[Q66] 問卷問完嘞，好多謝你接受今次嘅訪問。請問你願唔願意參加呢個調查嘅跟進研究？(以網上、電話或面對面方式進行訪問)

- 願意，稱呼：_____ 聯絡方法：_____
- 唔願意
- 拒答

問卷完

Appendix 3: Interview Guide (Post-survey Interview) (Chinese version)

核心問題	組別
第一部分：提供／不提供財政支援 (15-20分鐘)	
1. [Opening question:] 我知道你宜家同緊N名子女一齊住，可否簡單介紹下你個子女，你同佢一齊住既情況？有冇咩感覺？知唔知佢有冇想搬出去既計劃？（除左呢位同住既子女外，會唔會有其他子女係搬左出去住？）	
2. 家長如何得知子女是否有期待家長會向他們提供房屋財政資助呢	所有家長
3. [Core] 家長有否曾經跟其他家庭成員討論過有關向子女提供房屋資助的議題 a. 在什麼情況下會開展討論／討論的過程／結果 b. 為什麼不和子女／伴侶討論？若討論有沒有什麼後果	
4. [Core] 家長是因為什麼原因而決定以禮贈或借貸的方法提供房屋資助 a. 送贈／借貸方式資助子女，對父母來說兩者有什麼分別 b. 送贈／借貸的決定和父母認為子女怎樣才算獨立有沒有關係 c. 會否同樣地向其他同住的成年子女提供（一樣）的房屋資助	類別A: 提供財政資助的父母
5. 家長向子女提供房屋資助會如何影響他們的未來生活計劃呢	
6. 家長有否期望向子女提供房屋資助，子女會有什麼改變或者回報呢	
7. [Core] 家長是因為什麼原因而決定不向子女提供房屋資助呢 a. 會否同樣地不向其他子女提供房屋資助 b. 不資助的決定和父母認為子女怎樣才算是獨立有沒有關係 c. 不資助子女的決定，會否影響家庭關係 d. 為什麼有足夠財政能力卻不提供向子女提供房屋資助	類別B: 不提供財政資助的父母
8. 假若子女主動向父母尋求房屋資助，父母會如何反應	
9. [Core] 父母會否向子女提供非財政的房屋幫助，去解決他們獨立居住的需要	
10. [Core] 家長會否因為能夠／不能夠向子女提供房屋資助，而有什麼特別情緒／感覺 a. 在什麼情況下，或因為什麼原因，你會有這些感覺 b. 這些感覺與家長有多於一個子女有什麼關係	所有家長
第二部分：日常同住經驗 (5-10分鐘)	
11. [Core] 家長會如何形容現時和已婚成年子女同住的經驗及感覺 a. 和已婚子女同住的的感覺，有否因為女婿／媳婦搬入後而有改變	類別C: 與已婚子女同住的父母
12. 家長會否認為與已婚子女同住算得上是一種對子女有效的房屋支援	

Appendix 4: Full Profile of Participants (Stage 1)

Tag	Household Economic Status (Excluding children)	Tenure status	Age range	Sex	Marital status	Co-living Member (Excluding self)	Birth Order (Adult Children) OR Total Number of Children (Parent)
Adult Children							
Pre_A001	Single income	Homeowner (HOS)	25-29	F	Unmarried	Father, Mother	Only Child
Pre_A002	Retired	Homeowner (TPS)	30-35	F	Unmarried	Father, Mother, Older sister	5 th with 4 older sisters
Pre_A003	Retired	PRH Tenant	25-29	F	Unmarried	Father, Mother	1 st with 1 younger sister
Pre_A004	Double-income	Homeowner (TPS)	30-35	F	Unmarried	Father, Mother, Younger brother	1 st with 1 younger brother
Pre_A005	Retired	Homeowner (Private)	25-29	M	Unmarried	Father, Mother	Only Child
Pre_A006	Retired	Homeowner (TPS)	30-35	M	Unmarried	Father, Mother, younger sister (somedays)	Unsure
Pre_A007	Double-income	Homeowner (TPS)	25-29	M	Unmarried	Father, Mother, younger sister	1 st with 1 younger sister
Pre_A008	Single income	PRH Tenant	25-29	F	Unmarried	Father, Mother, younger brother	Unsure
Pre_A009	Double-income	PRH Tenant	25-29	M	Unmarried	Father, Mother, younger brother	1 st with 1 younger brother
Pre_A010	Single income	Homeowner (Private)	30-35	F	Unmarried	Father, Mother	Only Child
Parents							
Pre_P001	Double-income	Homeowner (Private)	51-60	M	Married	Wife, Son	2 Sons (co-living with the younger son)
Pre_P002	Single income	PRH Tenant	61-70	F	Married	Husband, Son, Son's wife, Daughter, 2 grandchildren	2 Sons + 1 Daughter (co-living with younger son + daughter)
Pre_P003	Retired	Homeowner (TPS)	51-60	F	Married	Husband, 2 Daughter	2 daughters (Both= Co-living)
Pre_P004	Retired	Homeowner (Private)	61-70	M	Married	Wife, Son and Daughter	1 Son and 1 Daughter (Both= Co-living)
Pre_P005	Single income	Homeowner (Private)	61-70	M	Married	Wife, 2 daughters	2 daughters (Both= Co-living)
Pre_P006	Double-income	Homeowner (HOS)	61-70	F	Married	Husband, 2 son & daughter (all 25-35)	2 Sons and 1 Daughter (All= Co-living)

Pre_P007	Retired	Homeowner (HOS)	61-70	F	Widower	Son	3 Sons (Co-living with the youngest son)
Pre_P008	Single income	Homeowner (HOS)	61-70	F	Married	Husband, Son, Daughter, son-in-law	1 Son and 1 Daughter (Both= Co-living)
Pre_P009	Double-income	Homeowner (HOS)	51-60	F	Married	Husband, son, daughter (25-35)	1 Son and 1 Daughter (Both= Co-living)

Notes:

(1). **HOS:** Homeownership Scheme; **PRH:** Public rental housing; **TPS:** Tenant Purchase Scheme

Appendix 5: Full Profile of Participants (Stage 3)

Tag	Tenure status	Financial Support Plan (Y/N)	Sex	Age range	Family members	Additional Property (Y/N)	Financially Helped (Housing) by Parents (Y/N)
Post_1	Homeowner (Private)	No	M	61-70	1 son, 1 daughter (both 25/26), Wife	No	No
Post_2	PRH Tenant	No	F	61-70	1 son, 2 daughters, 1 grandson	No	No
Post_3	Homeowner (HOS)	Yes	F	61-70	1 son, 1 daughter	No	No
Post_4	Homeowner (TPS)	No	F	51-60	1 son, Husband	No	No
Post_5	Homeowner (Private)	Yes	F	61-70	1 son, 1 daughter, Husband	Yes	Yes
Post_6	Homeowner (TPS)	Yes	F	61-70	1 son (33/34), Husband, 1 daughter (moved out)	No	No
Post_7	Homeowner (Private)	Yes	F	61-70	3 daughters (1=25-35), Husband	No	No
Post_8	Homeowner (Private)	Yes	M	61-70	1 son(29), 1 daughter (27yo), Wife	No	No
Post_9	Homeowner (Private)	Yes	F	61-70	1 daughter (30-35), 3 son & daughter (moved out)	Yes	No
Post_10	Homeowner (Private)	Yes	M	61-70	1 daughter(25-35),Wife, 1 daughter (moved out)	No	No
Post_11	Homeowner (HOS)	Yes	F	61-70	1 son1 daughter(25-35),Husband	No	No
Post_12	Homeowner (Private)	Yes	F	61-70	1 son(25-35), 1 daughter (moved out)	No	No
Post_13	Homeowner (Private)	Yes	F	61-70	1 son(25), 1 daughter (26), Husband	Yes	No
Post_14	Homeowner (Private)	Yes	M	61-70	1 son, 1 daughter-in-law, 1 daughter (<25), 1 grandchild, Wife	No	No
Post_15	Homeowner (Private)	Yes	F	61-70	2 sons (25-35)	Yes	No
Post_16	Homeowner (Private)	Yes	M	61-70	1 daughter (20-25), Wife	No	No
Post_17	Homeowner (HOS)	Yes	F	61-70	3 son1 daughter (2 sons= 25-30), Husband	/	No
Post_18	Homeowner (Private)	Yes	M	>70	1 son,1 daughter (25-35), Wife, 1 daughter (moved out)	No	No
Post_19	Homeowner (HOS)	Yes	F	51-60	1 son(<25), 1 daughter(25-35), Husband	No	No
Post_20	Homeowner (HOS)	Yes	M	61-70	son (25-35), wife, daughter (moved out)	No	No
Post_21	Homeowner (HOS)	Yes	F	61-70	3 sons, 1 daughter (2 = 25-35)	No	No
Post_22	Homeowner (Private)	No	F	61-70	1 son1 daughter(25-30),Husband	No	No
Post_23	Homeowner (Private)	Yes	F	61-70	Husband, 1 daughter, 2 daughters (moved out)	No	No

Post_24	Homeowner (Private)	No	F	61-70	1 daughter (25-30), 1 daughter (moved out), Husband	No	No
Post_25	Homeowner (Private)	No	F	61-70	husband, 4 daughters (all 25-35)	No	No
Post_26	Homeowner (TPS)	No	M	>70	wife, 1 daughter, 1 son & 1 daughter (moved out)	No	/
Post_27	Homeowner (HOS)	No	M	61-70	wife, 1 son, 1 daughter (both 25-35)	No	No
Post_28	Homeowner (TPS)	No	M	>70	wife, 1 daughter (25-35), 4 daughters (moved out)	No	/
Post_29	Homeowner (Private)	Yes	F	51-60	2 sons (25-35)	Yes	No
Post_30	Homeowner (HOS)	No	M	61-70	wife, 1 son, 1 daughter (both 30-35), 1 daughter-in-law	No	No
Post_31	Homeowner (Private)	Yes	F	51-60	2 sons (25-35), husband	No	Yes
Post_32	Homeowner (TPS)	No	M	>70	wife, 1 daughter (25-35), 1 daughter (moved out)	No	No
Post_33	PRH Tenant	No	F	51-60	1 son (25-35), 2 daughters (moved out)	No	No
Post_34	PRH Tenant	No	M	61-70	1 son (25-35), wife, 1 daughter (moved out)	No	No
Post_35	PRH Tenant	No	F	61-70	1 son, 1 daughter (both 25-35), 1 son (moved out)	No	No
Post_36	Homeowner (unrevealed)	Yes	M	61-70	More than 2 adult children (un-reveal sex), wife	No	No
Post_37	Homeowner (Private)	Yes	F	61-70	1 son (25-35), 1 daughter (25-35), Husband	No	No
Post_38	Homeowner (Private)	Yes	F	51-60	1 son (25-35), Husband	No	Yes
Post_39	Homeowner (Private)	Yes	M	61-70	2 sons (25-35), Wife	Yes	No
Post_40	Homeowner (Private)	Yes	M	61-70	2 sons (25-35), Wife	Yes	No

Notes:

(1). **HOS:** Homeownership Scheme; **PRH:** Public rental housing; **TPS:** Tenant Purchase Scheme

Annex 1: Abstract Submitted to the SHKS Conference

Hong Kong Studies Annual Meeting 2021
Hong Kong in the Age of Global Crisis

Hong Kong
25 – 26 June 2021

Title: To Help or Not to Help: Some Cross-generation Concerns on the Giving and Taking of Intergenerational Financial Housing Support

Name & Affiliations

CHAN Hin Yan, Henry (Senior Research Assistant, Lingnan University – email: xxxx)

LAU Ka Wai, Maggie (Research Associate Professor, Lingnan University – email: xxxx)

Abstract:

In light of widespread social mobility stagnation, housing affordability crisis, housing welfare residualization, family resources are increasingly channeled across generations to support younger people's housing needs in various cultural contexts. Housing, thus, become an intergenerational project amidst intensifying housing situations. To study how young people's housing difficulties are coped with through family, this empirical study builds on the emerging concern in family sociology and housing studies on intergenerational housing assistance, asking how financial housing help from parents is *made* mobilized to support younger people's housing needs. More specifically, this paper is concerned with the ordinary dynamics of giving and taking of intergenerational housing financial help among family members in Hong Kong. It draws on perspectives of both parents and adult children to address the following research questions: What are some of the common themes of concerns shared by multiple generations that shape family dynamics on intergenerational financial housing assistance? How do these concerns shape the expectation of family members to *provide, seek provision from, accept* or *refuse* intergenerational housing financial help? Building on a preliminary analysis of in-depth interviews from a larger study about intergenerational housing assistance in Hong Kong, this cross-generation analysis suggests that the themes of *capacity, urgency, responsibility, reciprocity, ambivalence* and *fairness*, are variably shaping the ordinary dynamics and expectations of parents and children in giving and taking intergenerational financial housing help. By elaborating how financial housing help is made/made-not to actualize, this paper aims to further the discussion about intergenerational housing assistance as a processual outcome.

Related Topic: Youth Housing, Intergenerational Housing Assistance, Intergenerational Ambivalence, Asset-based stratification

Acknowledgements: This research project (Project Number: 2019.A3.017.19B) is funded by the Public Policy Research Funding Scheme from Policy Innovation and Co-ordination Office of the Hong Kong Special Administrative Region Government. The research team would like to thank parents and adult children who participated in pre-survey, survey and post-survey interviews, respectively.

Annex 2: Abstract Submitted to the EASP and FISS Conference

The 17th Annual Conference of the East Asian Social Policy Research Network &
The 27th Annual Conference of the Foundation for International Studies on Social Security

MITIGATING THE ECONOMIC AND SOCIAL IMPACT OF COVID-19: THE ROLE OF SOCIAL SECURITY AND SOCIAL WELFARE RESPONSES IN EAST AND WEST

Lingnan University, Hong Kong
2-4 July 2021

Title: ‘Active Families’: Reconsidering the Family in Intergenerational Housing Welfare Provision amidst Intensifying Housing Affordability Crisis

Maggie K.W. LAU* is Research Associate Professor in the School of Graduate Studies and the Institute of Policy Studies at Lingnan University, Hong Kong (Email: [xxxx](#))

Henry Hin Yan CHAN (Research Officer, Institute of Policy Studies at Lingnan University, Hong Kong (Email: [xxxx](#)))

Stream number: 8 - *Economic & Social Inequalities*; 13 - *Housing & Urbanisation*

**Corresponding author*

Abstract: Housing occupies a pivotal position in the shaping of life chances, social stratification and family relations. However, in a context of globalizing housing unaffordability and diminishing capacities of states and self-reliance in addressing independent housing needs, housing opportunities of emerging adults are highly constrained across many advanced economies. It is against this context that this article aims to examine the sphere of family as an important and dynamic source of housing welfare provision across changing welfare regimes and between generations. This is achieved by unpacking a recent social phenomenon in unaffordable housing contexts – the increasing reliance of intergenerational assistance in addressing individual housing needs of adult children using the case of Hong Kong, one of the most unaffordable housing contexts across the globe. Three research questions are addressed, including: (1) how has the role of families in the housing welfare provision changed over time?; (2) how do family ‘strategies’ adapt to structural changes in order to maximize the housing opportunities of the emerging adult children and how do these strategies evolve over generations?; and (3) how do different family members make sense of the changing family ‘strategies’ in housing welfare provision amidst intensifying housing affordability crisis and ageing society? The data are drawn from in-depth interviews and large-scale survey data from parents and adult children in Hong Kong. It argues that ‘active’ family housing help becomes increasingly critical in shaping emerging adults’ housing trajectory in Hong Kong. This turn of active family help, whether financial and non-financial, emerges in a context of housing welfare residualization, expanded social mobility of the baby-boomer generation, changing family structure, and decoupling of employment and housing market. However, intergenerational flow of housing resources is hardly automatic or frictionless but depends on individual family culture and dynamics.

Acknowledgements: This research project (Project Number: 2019.A3.017.19B) is funded by the Public Policy Research Funding Scheme from Policy Innovation and Co-ordination Office of the Hong Kong Special Administrative Region Government. The research team would like to thank parents and adult children who participated in pre-survey, survey and post-survey interviews, respectively.