

**Supplementary  
Poverty Line Analysis:  
Expenditure Patterns  
of Poor Households in 2015  
Information Paper**

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Hong Kong  
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**December 2016**

## Supplementary Poverty Line Analysis: Expenditure Patterns of Poor Households in 2015

### I Introduction

1. The *Hong Kong Poverty Situation Report 2015*, which was released by the Government in October 2016, adopted the core analytical framework of the poverty line as endorsed by the Commission on Poverty (CoP) to discuss and analyse in detail the poverty situation of Hong Kong in 2015.
2. In September 2013, the first-term CoP announced the first official poverty line in Hong Kong. The second-term CoP has followed the relevant analytical framework<sup>1</sup> and continues to review the framework's application and explore enhancement proposals and recommendations. In April 2016, after deliberating different proposals for enhancing the poverty line framework, the second-term CoP considered that household expenditure could help reflect the living standards of households. Thus, CoP agreed to compile data on the expenditure patterns of poor households based on the results of the 2014/15 Household Expenditure Survey (HES) conducted by the Census and Statistics Department (C&SD) as another dimension for analysing poverty.
3. It is noteworthy that the statistics and analyses serve as a supplementary reference from an alternative dimension of household expenditure, in addition to the foundation of the poverty line framework which adopts household income as the sole indicator. This aims at broadening and enriching the poverty line analysis; CoP has no intention to change the core analytical framework of the existing poverty line or replace it with expenditure statistics.
4. This information paper offers an in-depth discussion of the findings of the supplementary analysis. First, the expenditure patterns of poor households in Hong Kong are examined, followed by a review and comparison of the living standards of different poor household groups in terms of household expenditure of various household groups under the core analytical framework of the poverty line.

### II Overview of the Poverty Situation in 2015

5. According to the analyses in the *Hong Kong Poverty Situation Report 2015*, the Hong Kong economy expanded moderately in 2015 and the labour

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1 For details of the poverty line and its analytical framework, please refer to **Appendix 1** of the *Hong Kong Poverty Situation Report 2015*.

market remained broadly stable. The income situation of the grassroots continued to improve amid full employment and the uprating of Statutory Minimum Wage. Meanwhile, government expenditure on social welfare increased further. These developments were conducive to the improvement in the overall poverty situation in Hong Kong.

6. Nevertheless, as more elders (aged 65 and above) retired with no employment earnings, the number of poor elders went up. Persistent population ageing and changes in family structure both continued to exert upward pressure on the overall poverty indicators. This has masked, to a certain extent, the positive effects of benign economic conditions on poverty prevention and alleviation.
7. Against the backdrop of full employment, the poverty line thresholds of all household sizes went up in 2015 as compared with the preceding year. The latest poverty line thresholds are detailed in **Table 1**.

**Table 1: Poverty lines by household size, 2015**

(\$, per month)	Poverty line <sup>^</sup>
<b>1-person</b>	3,800
<b>2-person</b>	8,800
<b>3-person</b>	14,000
<b>4-person</b>	17,600
<b>5-person</b>	18,200
<b>6-person+</b>	19,500

Note: (^) 50% of the pre-intervention median monthly household income.

Source: General Household Survey, Census and Statistics Department.

8. The numbers of poor households, the sizes of the poor population and the poverty rates before and after policy intervention in 2015 are as follows:
  - Before policy intervention: 0.57 million households, 1.34 million persons and 19.7%;
  - After policy intervention (recurrent cash): 0.39 million households, 0.97 million persons and 14.3%;
  - After policy intervention (recurrent + non-recurrent cash): 0.35 million households, 0.87 million persons and 12.8%; and
  - After policy intervention (recurrent cash + in-kind): 0.28 million households, 0.67 million persons and 9.8%.

9. In 2015, the size of the poor population and the poverty rate after policy intervention (recurrent cash) were 0.97 million persons and 14.3% respectively, with the poor population staying below the one million mark for the third consecutive year. Both indicators were also noticeably lower than those before policy intervention (1.34 million persons and 19.7% respectively), demonstrating a sizeable effect of the Government's recurrent cash measures on poverty alleviation.
10. The following sections discuss in detail the expenditure situation of **poor households after recurrent cash intervention** under the core analytical framework of the poverty line in 2015.

### **III Expenditure Patterns of Overall Poor Households**

#### **(a) Supplementary analytical framework**

11. Household expenditure helps reflect the genuine living standards of households<sup>2</sup>. Based on the 2015 poverty line thresholds and data from the 2014/15 HES, this analysis made use of the data on expenditure patterns of poor households in 2015 in order to review the living standards of poor households from the perspective of household expenditure and facilitate the analysis and comparison of household groups<sup>3</sup> by major socio-economic characteristic, housing type and age of household head.
12. The definitions of expenditure adopted in the supplementary analysis are consistent with those in the 2014/15 HES Report<sup>4</sup>. Other key aspects of the data on expenditure patterns and the supplementary analytical framework also include:

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2 International organisations (including the World Bank and the Organisation for Economic Co-operation and Development) have pointed out that household consumption expenditure has its own merits in measuring poverty as compared to household income. For instance, the daily expenses of households can be met via different channels: not only by households' regular incomes, but also by savings (especially for retired elders), irregular incomes and even borrowing. Therefore, household expenditures to an extent encompass a wider scope, and as such, should better reflect the genuine living standards of households. Furthermore, household income, being more susceptible to short-term factors (e.g. unemployment), can be more volatile. Despite a temporary fall in income, household expenditure often remains more stable as households can meet their daily expenses by other means. Nevertheless, international organisations indicate that expenditure data are in general more difficult to collect than income data, limiting to a certain extent the feasibility of monitoring the poverty situation in terms of household expenditure on a continual basis.

3 For detailed analyses of poor household groups by major socio-economic characteristic, housing type and age of household head, please refer to **Chapter 3** of the *Hong Kong Poverty Situation Report 2015*.

4 The definitions of expenditure follow those adopted for the expenditure pattern analysis in the 2014/15 HES Report. Household expenditure data refer to the actual expenditure incurred by households (except for housing expenditure) which have already accounted for the amount of waivers in the Government's one-off relief measures. As for housing expenditure, actual housing expenditures are adopted for households in public rental housing (PRH) and private tenant households, and imputed market rents are used for owner-occupier households, rent-free households and households whose accommodations were provided by employers.

- **Focus on poor households after recurrent cash intervention:** to supplement the findings under the core analytical framework of the poverty line in the *Hong Kong Poverty Situation Report 2015*.
  - **Target group covers households receiving Comprehensive Social Security Assistance (CSSA) and non-CSSA households:** so as to delineate the situation of all poor households<sup>5</sup>. The expenditure statistics in this paper cover all households, including CSSA households not covered in the HES report.
  - **Expenditure levels are inflation-adjusted to 2015 prices:** to facilitate comparison with and to supplement the poverty statistics over the same period (i.e. 2015).
13. It should be noted that, similar to adopting household income as the sole indicator for measuring poverty, there are limitations in using household expenditure as a dimension for analysing poverty. For instance, household expenditure is subject to a myriad of factors at play, and personal factors and habits could play their roles in determining the levels and patterns of expenditure. Some households which tend to be thrifty and have more savings could be seen as having relatively lower household spending, and as such, this may not be able to fully reflect all the economic resources at their disposal and the living standards that they can enjoy. The major limitations of the supplementary analysis will be presented in detail in **Section VI**.
14. For detailed statistics of the expenditure patterns of poor households by major socio-economic characteristic, housing type and age of household head, please refer to **Statistical Appendix**.
- (b) Overall situation**
15. The expenditure patterns of poor households and all households are set out in **Table 2**. In 2015, the average monthly expenditure of poor households in Hong Kong amounted to \$14,400, about 55% of the monthly average of all households at \$26,100, reflecting that poor households reported generally lower expenditure levels as constrained by lower incomes.
16. A comparison of the expenditure patterns of poor households and all households in 2015 by commodity / service section yields key observations as follows:

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5 Unless otherwise specified, statistics in this information paper exclude foreign domestic helpers.

- Both the poor households and all households spent the most on housing (\$5,700 and \$9,300 respectively), followed by food (\$4,500 and \$7,200 respectively). Poor households' expenditures on these two necessities accounted for over 70% of their total expenditures (39.7% and 31.4% respectively), while the corresponding share for all households was about 60% (35.6% and 27.7% respectively).
  - Average monthly expenditures of poor households were visibly lower for most expenditure items, in particular food, clothing and footwear, durable goods, transportation and miscellaneous services. It should be noted that, within the spending on food, the expenditure on meals bought away from home was significantly lower for poor households, averaging \$2,300 (the average for all households was \$4,700).
17. A more detailed analysis by selected commodity / service group<sup>6</sup> shows that, apart from the four basic necessities of life (i.e. clothing, food, housing and transportation), the average amounts of monthly expenditures of poor households on education, healthcare, and recreation and culture, ranging from \$200 to \$800, were all lower than those of all households. Nonetheless, in terms of expenditure shares, the shares of education and healthcare in poor households' total expenditures were larger, at 5.3% and 4.0% respectively, while that of recreation and culture was visibly smaller, at 1.5% only (**Figure 1**).

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6 The commodity / service groups additionally categorised include:

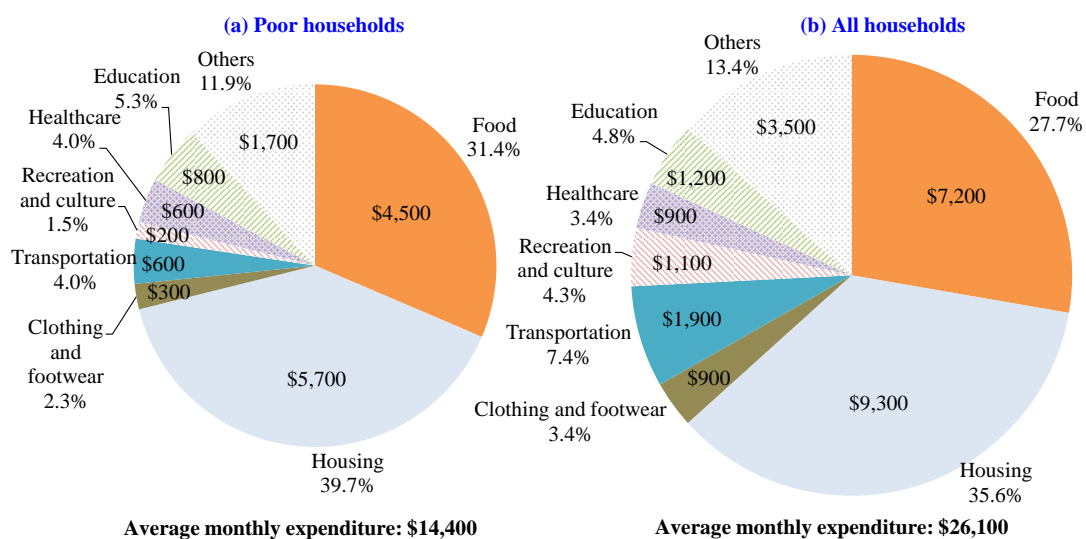
- (i) Education (including school fees; other educational charges; stationery; purchases of textbooks);
- (ii) Healthcare (including medical services; proprietary medicines and supplies); and
- (iii) Recreation and culture (including cinema entertainment; package tours; expenses on parties, other entertainment and holiday expenses; newspapers; books and periodicals (excluding textbooks); toys and hobbies; video and sound equipment; travel and sports goods).

**Table 2: Expenditure patterns of poor and all households  
by commodity / service section, 2015**

2015	Poor households (after recurrent cash intervention) (Average household size: 2.6)		All households (Average household size: 2.8)	
	Average monthly expenditure (\$)	Proportion (%)	Average monthly expenditure (\$)	Proportion (%)
Housing	5,700	39.7	9,300	35.6
Food	4,500	31.4	7,200	27.7
<i>of which: meals bought away from home</i>	2,300	15.8	4,700	17.9
<i>food, excluding meals bought away from home</i>	2,300	15.7	2,600	9.8
Electricity, gas and water	600	4.0	700	2.7
Transportation	600	4.0	1,900	7.4
Clothing and footwear	300	2.3	900	3.4
Durable goods	200	1.7	800	3.2
Alcoholic drinks and tobacco	100	0.5	100	0.6
Miscellaneous goods	700	4.6	1,000	3.8
Miscellaneous services	1,700	11.8	4,000	15.5
<b>Total household expenditure</b>	<b>14,400</b>	<b>100.0</b>	<b>26,100</b>	<b>100.0</b>
<i>Per capita expenditure</i>	<i>5,500</i>	<i>N.A.</i>	<i>9,400</i>	<i>N.A.</i>

Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

**Figure 1: Expenditure patterns of poor and all households  
by selected commodity / service section / group, 2015**



Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

## IV Expenditure Patterns of Poor Households by Selected Household Group

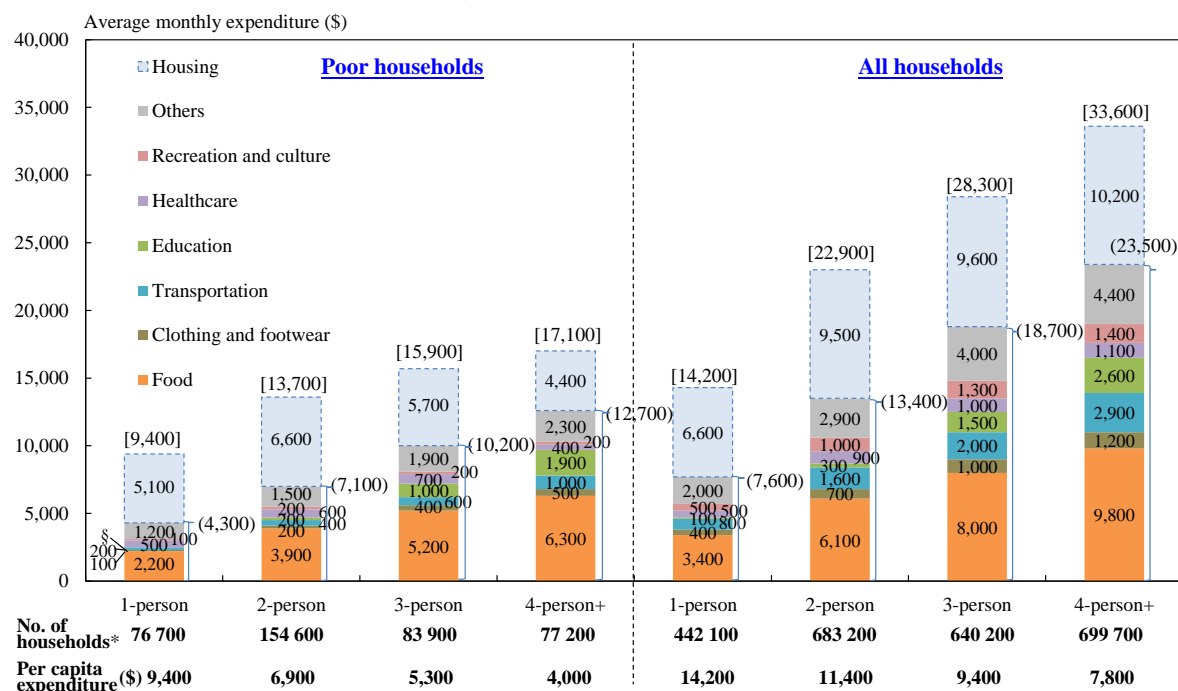
18. This Section analyses and compares the expenditure patterns of household groups by household size, and according to selected socio-economic characteristics, housing types, and age of household head under the poverty line framework.

### (a) Analysis by household size

19. The overall expenditure of a household generally increases with household size, while the per capita spending decreases. This is partly due to economies of scale achieved by living together and sharing family resources, enabling some savings on various commodity / service expenses. This was similarly observed in the expenditure patterns of both poor households and all households (**Figure 2**).

20. However, the increase in the overall expenditure of poor households in tandem with the increase in household size was notably milder. For instance, the average total expenditure of poor 4-person-and-above households was about 1.8 times that of poor 1-person households, while the corresponding ratio for all households was 2.4 times.

**Figure 2: Expenditure patterns of poor and all households by household size, 2015**



Notes: [ ] Figures in square brackets denote the average monthly expenditure of relevant households.  
( ) Figures in parentheses denote the average monthly non-housing expenditure of relevant households.  
(S) Less than \$50. (\*) Estimates from the General Household Survey.

Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

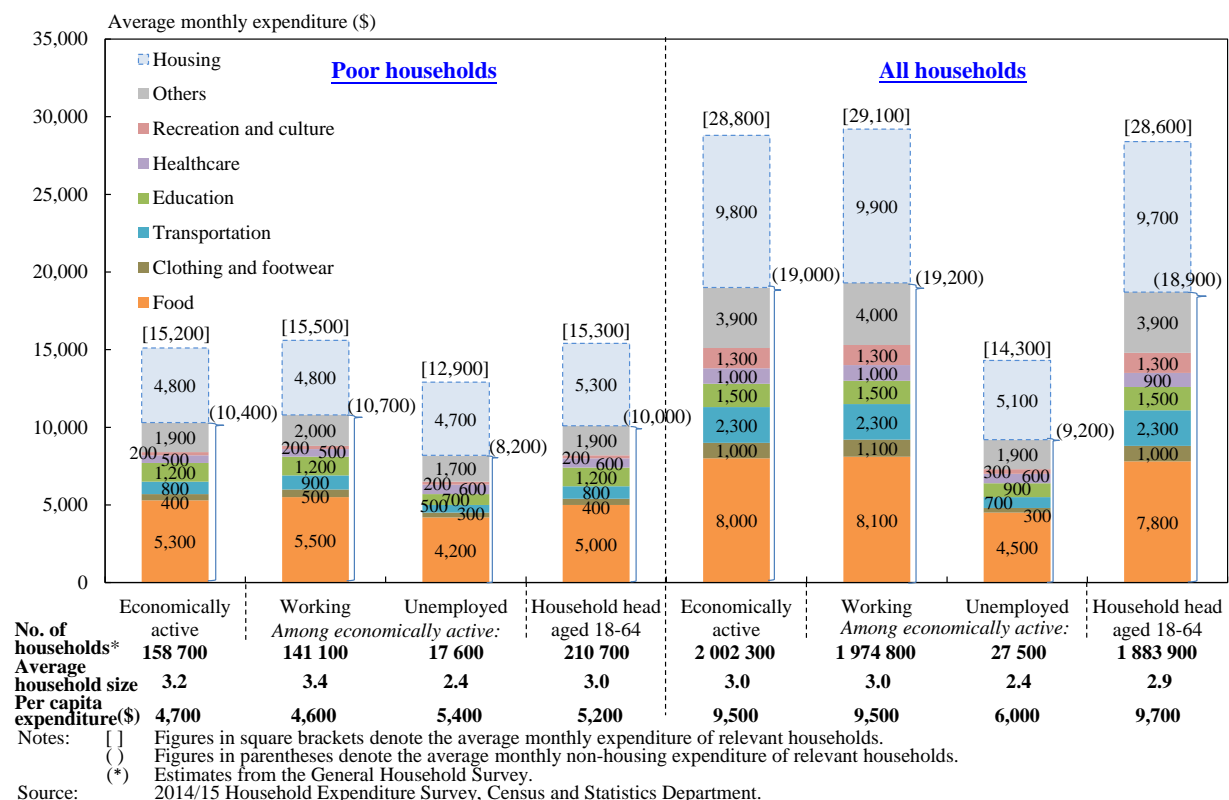


21. Analysed by selected commodity / service section / group, it is evident that poor households' levels of expenditure on most expenditure items normally increased with household size. Yet for housing expenditure, as the proportion of households residing in PRH was higher for larger poor households, the amounts and shares of spending on housing were both smaller. By contrast, as larger households generally had more children, their education expenditures were higher in terms of both amounts and shares.

**(b) Analysis by socio-economic characteristic and age of household head**

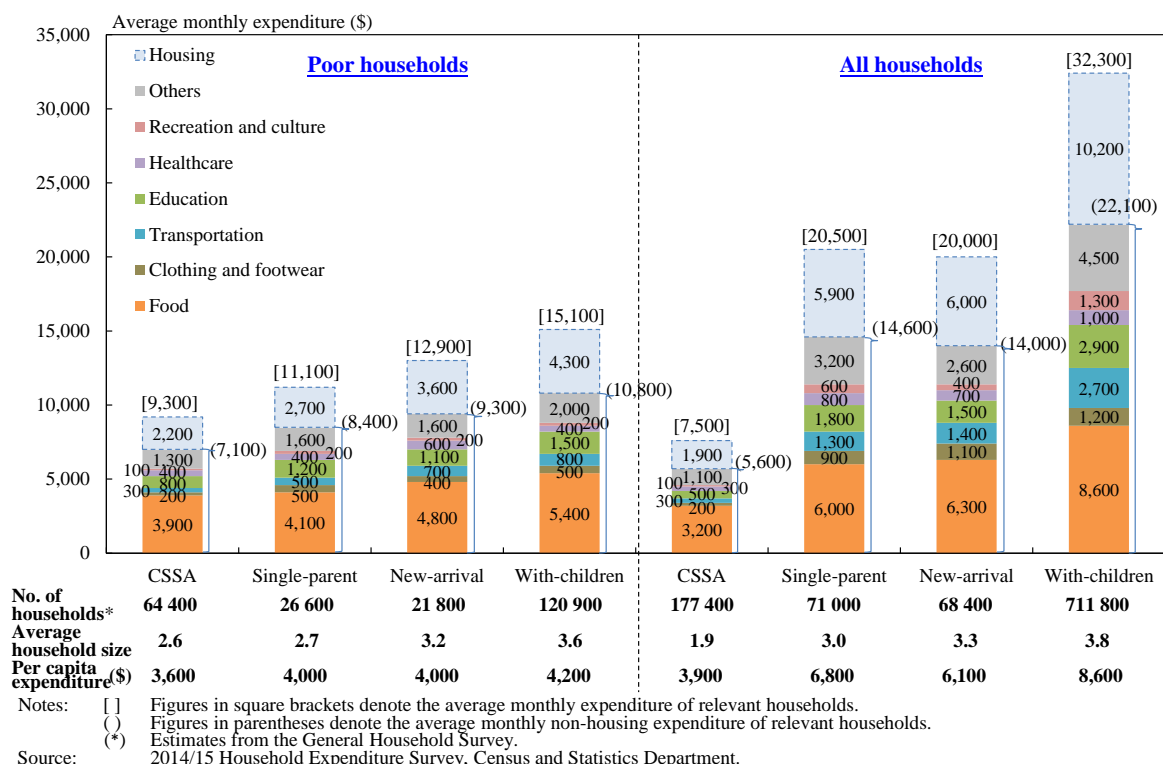
22. Analysed by socio-economic characteristic and age of household head, it is observed that the expenditure patterns of the three poor household groups of households with heads aged 18-64, economically active households and working households in 2015 were markedly similar, with the levels of total expenditures being higher across the selected household groups, at \$15,300, \$15,200 and \$15,500 respectively. On the other hand, the total expenditure level of unemployed poor households was relatively low, at \$12,900 (Figure 3).

**Figure 3: Expenditure patterns of poor and all households by selected economic group and age group of household head, 2015**



23. Nevertheless, despite the larger average household sizes of economically active and working poor households and poor households with heads aged 18-64, their average monthly expenditures were significantly lower than the average amounts of the corresponding groups of all households (\$28,800, \$29,100 and \$28,600 respectively) by around 47%, and their expenditures on various major items were remarkably lower. These observations suggest that the spending of these household groups was generally constrained by their lower employment earnings.
24. Analysis by selected social group shows that the expenditure situations of single-parent and new-arrival poor households were similar in 2015. Their average monthly total household expenditures (\$11,100 and \$12,900 respectively) and per capita expenditures (both at \$4,000) were lower among various household groups. The perspective of household expenditure also suggests that these two household groups are more in need of assistance in the community. The average monthly expenditure of poor households with children was slightly higher (\$15,100), mainly due to a somewhat larger household size on average. Furthermore, the average monthly expenditures of these three poor household groups were visibly lower than the averages of the corresponding groups of all households. Those of the poor household groups ranged from \$11,100 to \$15,100, only about half of those for the corresponding groups of all households which ranged from \$20,000 to \$32,300 (Figure 4).

**Figure 4: Expenditure patterns of poor and all households by selected social group, 2015**



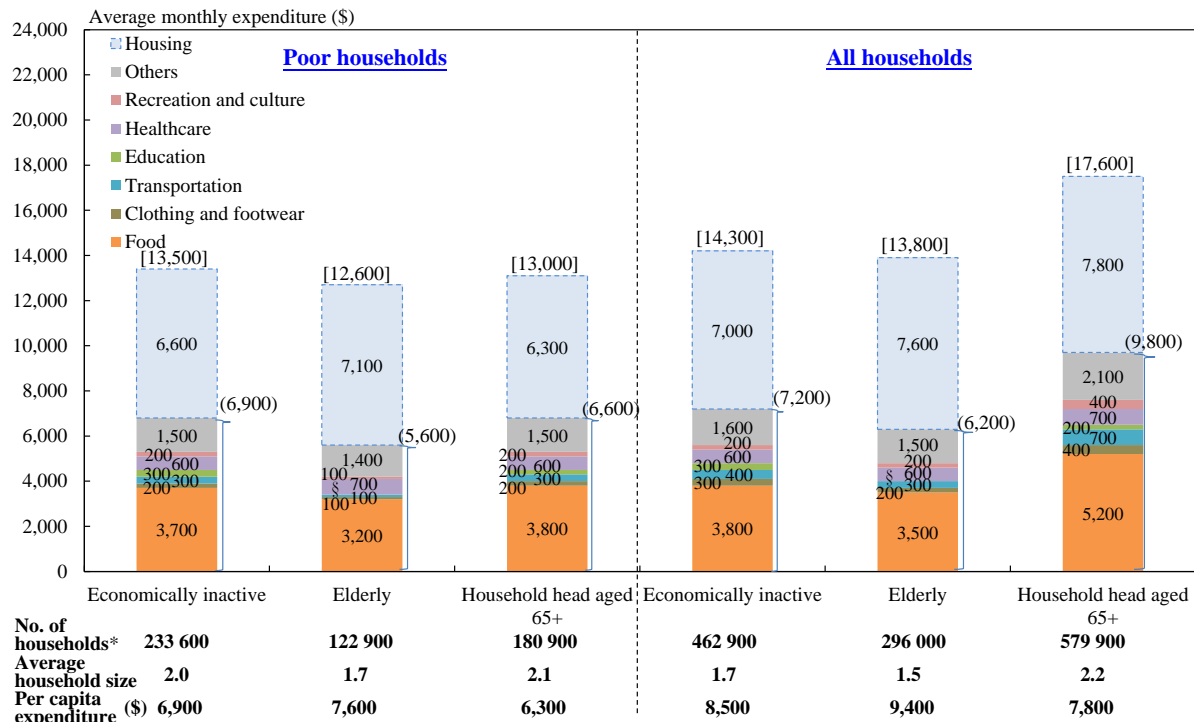
25. It should be mentioned that, since these poor household groups had more dependent children on average, the proportion of their spending on education was more notable among expenses of commodity / service sections / groups. Specifically, the average monthly expenditures on education of single-parent, new-arrival and with-children poor households in 2015 were \$1,200, \$1,100 and \$1,500 respectively, accounting for around one-tenth of their corresponding total expenditures (10.7%, 8.7% and 9.6% respectively).
26. Besides, the average monthly expenditure of CSSA poor households was \$9,300, with per capita spending at \$3,600. Both were in the lower band among the selected household groups, reflecting the function of CSSA as a social safety net to help grassroots households most in need.
27. As regards the three household groups with generally higher income-poverty rate, namely economically inactive, elderly poor households and poor households with elderly heads<sup>7</sup>, their average monthly total expenditures ranged from \$12,600 to \$13,500<sup>8</sup> in 2015 (**Figure 5**).
28. It is worth pointing out that the expenditure levels of these poor household groups were not visibly lower as compared with the corresponding groups of all households, while sharing similar expenditure patterns. Conceivably, many of these households were retired elderly households, and were defined as income-poor due to generally low or even no regular incomes. Furthermore, more detailed statistics show that the per capita expenditures of these households defined as income-poor were not low (from \$6,300 to \$7,600), and their household expenditures were generally higher than income (see **Section V** for details). It is not difficult to understand that for the majority of retirees, including some “asset-rich, income-poor” households, daily expenses are met primarily by savings and not regular employment earnings. This to some extent illustrates the limitations of using income as the sole indicator for measuring poverty.

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7 In 2015, the poverty rates (after recurrent cash intervention) of economically inactive households, elderly households and households with elderly heads were 58.2%, 47.0% and 27.2% respectively, notably higher than the overall rate of 14.3%. Please refer to **Chapter 3** of the *Hong Kong Poverty Situation Report 2015* for a detailed analysis.

8 The monthly housing expenditures were relatively visible for economically inactive households, elderly households and households with elderly heads which were defined as poor, mainly due to the fact that most of these households resided in owner-occupied housing (with shares at 54.5%, 61.5% and 56.7% respectively). However, the per capita expenditures after excluding housing costs of these poor household groups (\$3,500, \$3,400 and \$3,200 respectively) were still slightly higher than the corresponding figures for single-parent and new-arrival households (\$3,000 and \$2,900 respectively).

**Figure 5: Expenditure patterns of poor and all households by selected socio-economic group and age group of household head, 2015**



Notes: [ ] Figures in square brackets denote the average monthly expenditure of relevant households.  
( ) Figures in parentheses denote the average monthly non-housing expenditure of relevant households.  
(\$ ) Less than \$50. (\*) Estimates from the General Household Survey.  
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

**(c) Analysis by selected housing type**

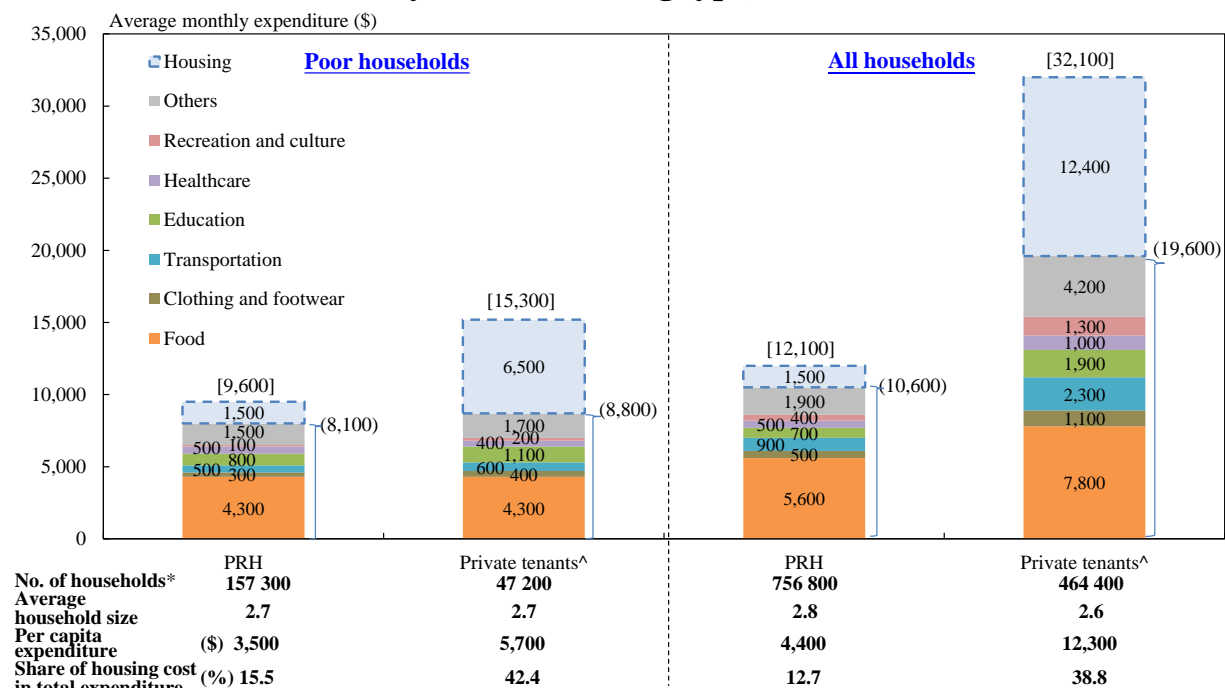
29. Among poor households, PRH households enjoy relatively low rents under Government subsidy. By contrast, private tenant households, upon making higher rental payments, would register correspondingly lower shares of other expenditure items apart from housing and might even need to reduce other expenses.
30. Specifically, comparing private tenant<sup>9</sup> and PRH households identified as poor, the difference in overall expenditures was substantial. In 2015, the average monthly expenditure of poor private tenant households was \$15,300, while that of PRH households was only \$9,600. A comparison of expenditure patterns suggests a visible difference in housing expenditures: poor private tenant households spent on average \$6,500 per month on housing, already accounting for 42.4% of their total expenditure, whereas poor PRH households only spent \$1,500, a mere 15.5% of their total expenditure. Such difference amounted to about \$5,000, or around 27

<sup>9</sup> Due to limited sample size, expenditure data of private tenant households captured in the supplementary analysis include rent-free households and households whose accommodations were provided by employers. According to estimates from the General Household Survey (GHS), poor private tenant households (including rent-free households and households whose accommodations were provided by employers) totalled 47 200 in 2015. Among them, the total number of rent-free households and households whose accommodations were provided by employers was 16 000, while the remaining poor private tenant households amounted to 31 200.

percentage points in shares. This reflects the notable difference in expenditure patterns due to remarkably varied housing costs among poor households of various housing types<sup>10</sup> (Figure 6).

31. Taking the actual data of 3-person single-parent poor households as an example, their private tenant households had an average monthly expenditure of \$13,500, higher than the \$11,200 of the corresponding PRH households. Their shares of housing costs, at 36.0% and 16.4% respectively, differed rather visibly. After excluding housing costs, the former had an average monthly expenditure of \$8,600, even less than the \$9,400 of the latter. A similar situation was also observed in 4-person-and-above working poor households. Among them, private tenant households had an average monthly household expenditure of \$17,000 (among which 35.0% were housing costs), while the corresponding PRH households spent \$13,800 (with the share of housing costs at 12.8%). Excluding housing costs, the average monthly expenditure of the former was \$11,100, also lower than the \$12,000 of the latter.

**Figure 6: Expenditure patterns of poor and all households by selected housing type, 2015**



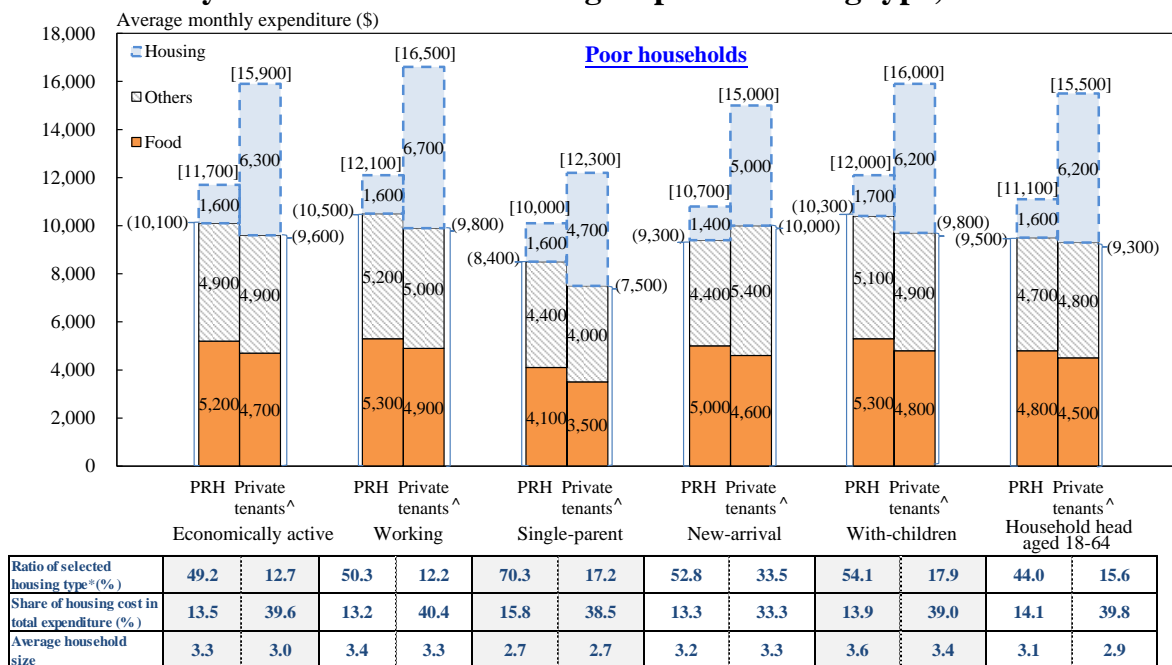
Notes: ( ) Figures in square brackets denote the average monthly expenditure of relevant households.  
( ) Figures in parentheses denote the average monthly non-housing expenditure of relevant households.  
(<sup>^</sup>) Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.  
(\*) Estimates from the General Household Survey.

Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

10 As the composition in terms of socio-economic groups was different between poor PRH households and poor private tenant households (e.g. significantly higher proportions of elderly / economically inactive households among poor PRH households), it would be necessary to further compare and analyse the expenditure patterns of poor PRH households and their private tenant counterparts by individual socio-economic group. For details, please refer to paragraphs 31 and 32.

32. A similar situation was observed when focusing on the comparison of individual socio-economic groups with higher proportions of private tenant households in 2015 (including economically active, working, with-children, single-parent, and new-arrival poor households and poor households with heads aged 18-64, and within each group the proportion of private tenant households ranged from 12.2% to 33.5%)<sup>11</sup>: the shares of housing costs for private tenant households in these groups ranged from 33.3% to 40.4%, whereas the shares of housing costs for PRH households were notably lower, ranging from 13.2% to 15.8%. In terms of the amounts of expenditure, the average non-housing expenditure of private tenant households in most groups was lower than that of their PRH counterparts, and their expenditure on food was generally lower (Figure 7).

**Figure 7: Expenditure patterns of poor households by selected socio-economic group and housing type, 2015**



Notes: [ ] Figures in square brackets denote the average monthly expenditure of relevant households.  
( ) Figures in parentheses denote the average monthly non-housing expenditure of relevant households.  
(<sup>a</sup>) Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.  
(\*) Estimates from the General Household Survey.  
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

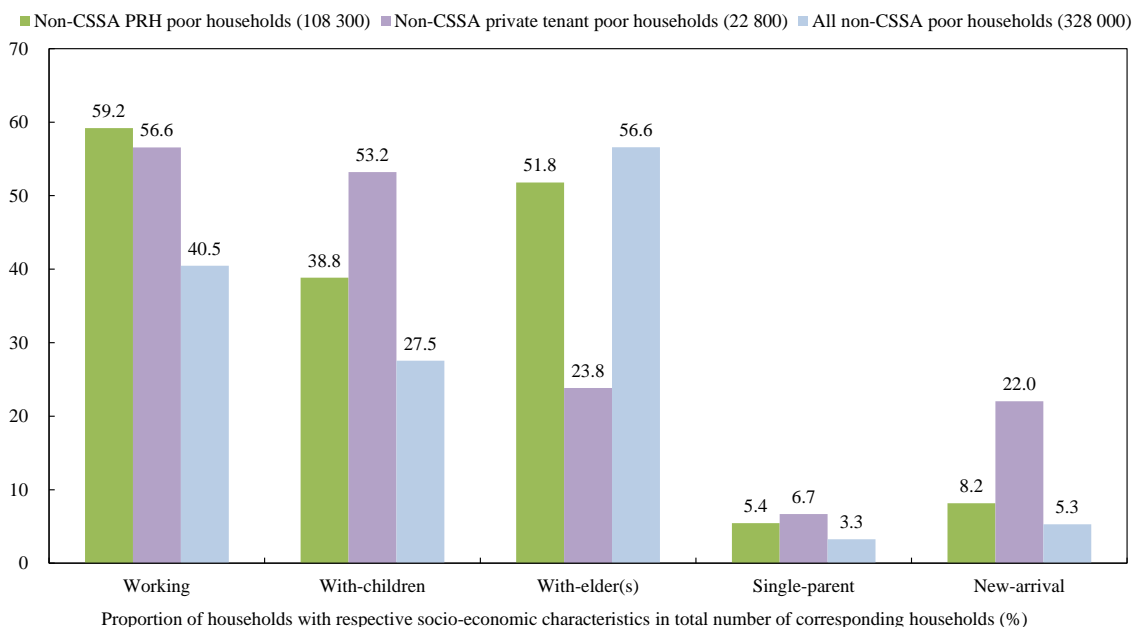
33. The above observations reflect that PRH provision, as an important poverty alleviation policy, has assisted many grassroots households in alleviating the burden of their household expenditure<sup>12</sup>. Apart from this, with the

11 It should be noted that the proportions of private tenant households were lower for poor households with elderly heads, elderly and economically inactive poor households (7.7%, 9.0% and 11.6% respectively). As some retired elderly households that could afford to rent private premises might have more economic resources, and conceivably relatively more were rent-free households (e.g. with rents paid by sons or daughters not living together), their case may not properly reflect the general situation faced by poor private tenant households.

12 From another angle, a comparison of the actual income and expenditure situation of PRH poor households reflects that the situation of having income higher than expenditure (i.e. with some savings) was more prevalent based on the findings of the additional inquiry documented in Section V. In particular, nearly 60% of non-CSSA PRH poor households had income above their expenditure in 2015, higher than the corresponding percentage of all non-CSSA poor households at about 50%.

Government all along paying due regard to the situation of low-income private tenant households<sup>13</sup>, on top of assistance programmes launched via the Community Care Fund, recurrent welfare policies also provide assistance to these households. Specifically, among the 31 200 private tenant poor households<sup>14</sup>, 26.9% received CSSA. For the remaining 22 800 non-CSSA private tenant poor households, more than half (56.6%) were working households, and there were also more with-children households (53.2%). Meanwhile, the proportions of single-parent and new-arrival households were also higher (6.7% and 22.0% respectively). In this respect, the Low-income Working Family Allowance, still receiving applications, should help relieve the financial burden of these low-income working families (Figure 8).

**Figure 8: Selected socio-economic characteristics of non-CSSA poor households by selected housing type, 2015**



Source: General Household Survey, Census and Statistics Department.

**(d) Analysis of household expenditure by selected characteristic of household groups**

34. A consolidated analysis of the household expenditures of various household groups by selected socio-economic characteristic, housing type and age of

13 The analysis in the *Hong Kong Poverty Situation Report 2015* reveals that private tenant households were mostly working households, thereby facing a relatively low poverty risk. Their poverty rate (after recurrent cash intervention) was 9.2% in 2015, lower than the overall poverty rate of 14.3%.

14 Estimates from the GHS, not including rent-free households and households whose accommodations were provided by employers.

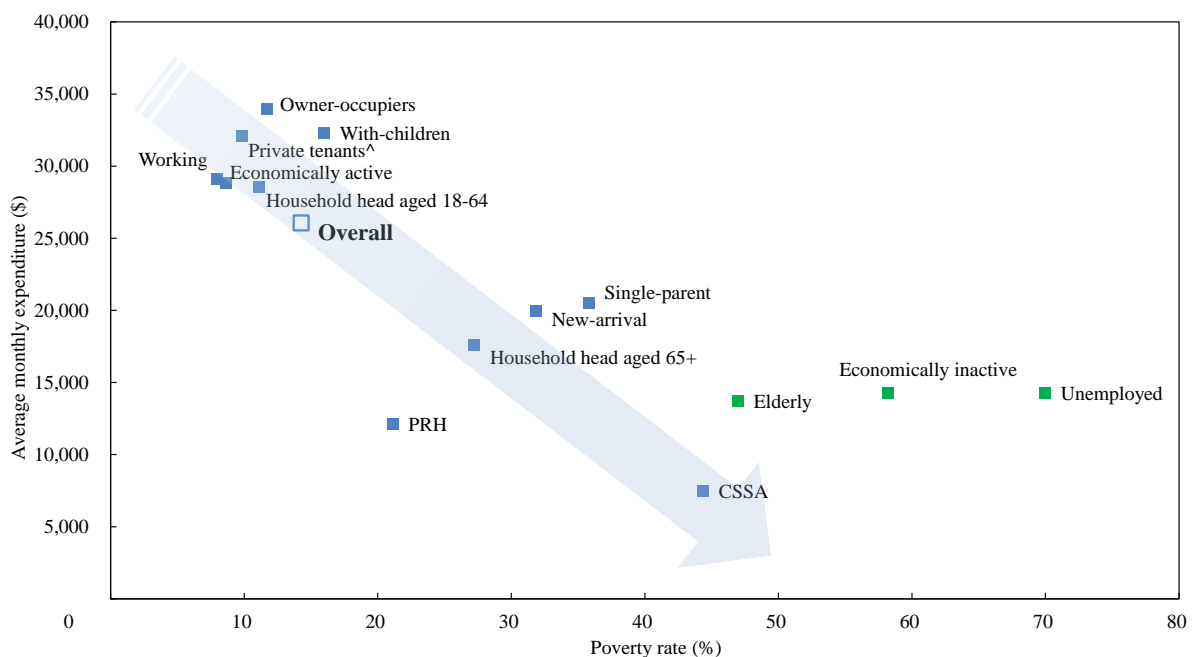


household head in 2015 similarly underscores that employment and skills upgrading serve important functions to prevent poverty, consistent with the findings under the core analytical framework.

- **Poverty rate is closely associated with household expenditure level:** as the poverty line framework adopts household income as its sole measure of poverty, it is conceivable that households with employment earnings find it easier to avoid poverty. Further analysis incorporating the household expenditure element shows that there was clear association between poverty rates and the average monthly household expenditures as shown in **Figure 9** – the higher the poverty rate within a given household group, the lower was the average total expenditure level of households in that group in general.

On one hand, the spending of these household groups was apparently constrained by their lower employment earnings in general, reflecting the importance of employment for household expenditure as well as living standards. On the other hand, some household groups (in particular elderly and economically inactive households), even with higher poverty rates, still had some economic resources in relative terms to maintain certain living standards, showing to some extent the limitations underlying the measurement of poverty based solely on income.

**Figure 9: Household expenditures and poverty rates, 2015**



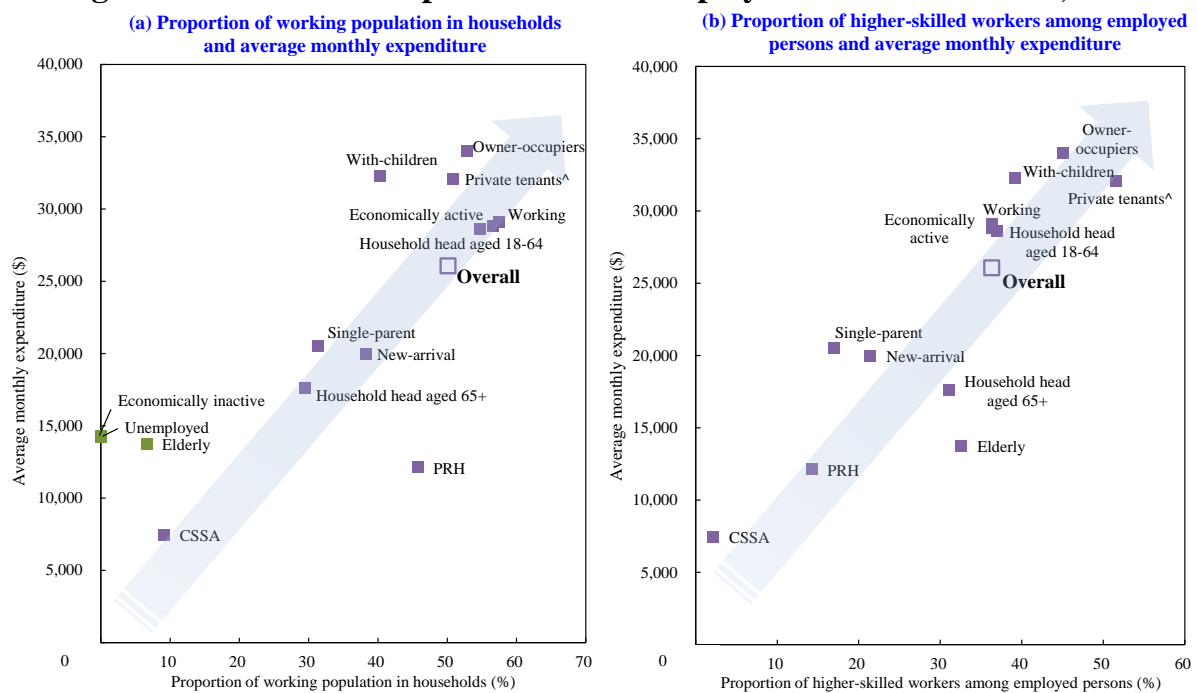
Note: (^) Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.

Sources: General Household Survey and 2014/15 Household Expenditure Survey, Census and Statistics Department.



- **Employment and skills upgrading help enhance living standards:** one of the key findings of the core analytical framework of the poverty line suggests that employment and skills upgrading help reduce poverty risk. From the perspective of expenditure, it is also observed that the higher the average proportion of working members in a household or the larger the proportion of higher-skilled workers among the working population of a given household group, the higher were the corresponding average total household expenditures in general (**Figure 10**).

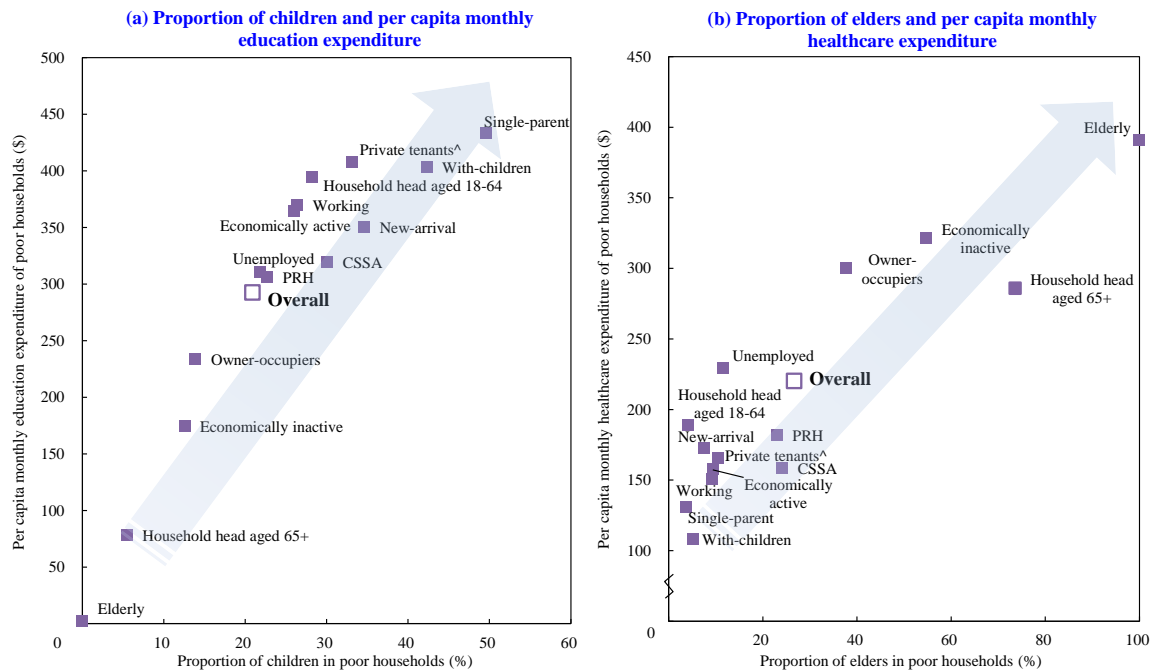
**Figure 10: Household expenditures and employment characteristics, 2015**



Note: (A) Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.  
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

- Moreover, the data further show that the number of dependants is closely related to certain expenditure items. As mentioned in paragraph 17, the shares of expenditure on education and healthcare in overall expenditures for poor households were higher than those of all households in Hong Kong. **Figure 11** shows that among poor households, the higher the proportions of children and elders, the higher were per capita expenditures on education and healthcare, reflecting that the proportion of dependants also affected the expenditure patterns of poor households to some extent.

**Figure 11: Per capita monthly education and healthcare expenditures and proportions of dependants in poor households, 2015**



Note: (A) Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.  
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

## V Situation of Non-CSSA Poor Households with Expenditures Exceeding Income

36. To supplement the analysis of poor households' expenditure patterns in Hong Kong, C&SD conducted an additional inquiry into households with average monthly expenditures exceeding income<sup>15</sup> via the HES to investigate the duration of, reasons for and the strategies to cope with this situation. Due to limited sample size, this Section provides an overview of the findings by major household group.

37. It should be noted that, to reflect the genuine expenditure-income situation of respondent households, the additional inquiry defines expenditure as actual expenses, which is at variance with the definition of expenditure adopted in the analysis in previous sections (see footnote 4 for details). Besides, not all income and expenditure of households are covered by the HES. For example, gambling and windfall gains, which are irregular in nature, are not counted towards income, while household expenditure includes only local expenses and excludes non-consumption items (e.g. stock investment, insurance premiums, mortgage payment, etc.). Thus, identifying households with expenditures exceeding income based on income and expenditure data collected via the HES may not fully reflect

15 The analysis in this Section defines household expenditure as the actual average monthly expenditure and household income as the income in the preceding month of the survey period. Different from the expenditure data of the supplementary analysis in previous sections, household expenditure excludes imputed expenditures (such as imputed market rents for owner-occupied housing).

households' actual spending-income dynamics. Thus, the data on households with expenditures exceeding income should be interpreted with caution in view of these limitations.

**(a) Situation of expenditures exceeding income in all non-CSSA poor households**

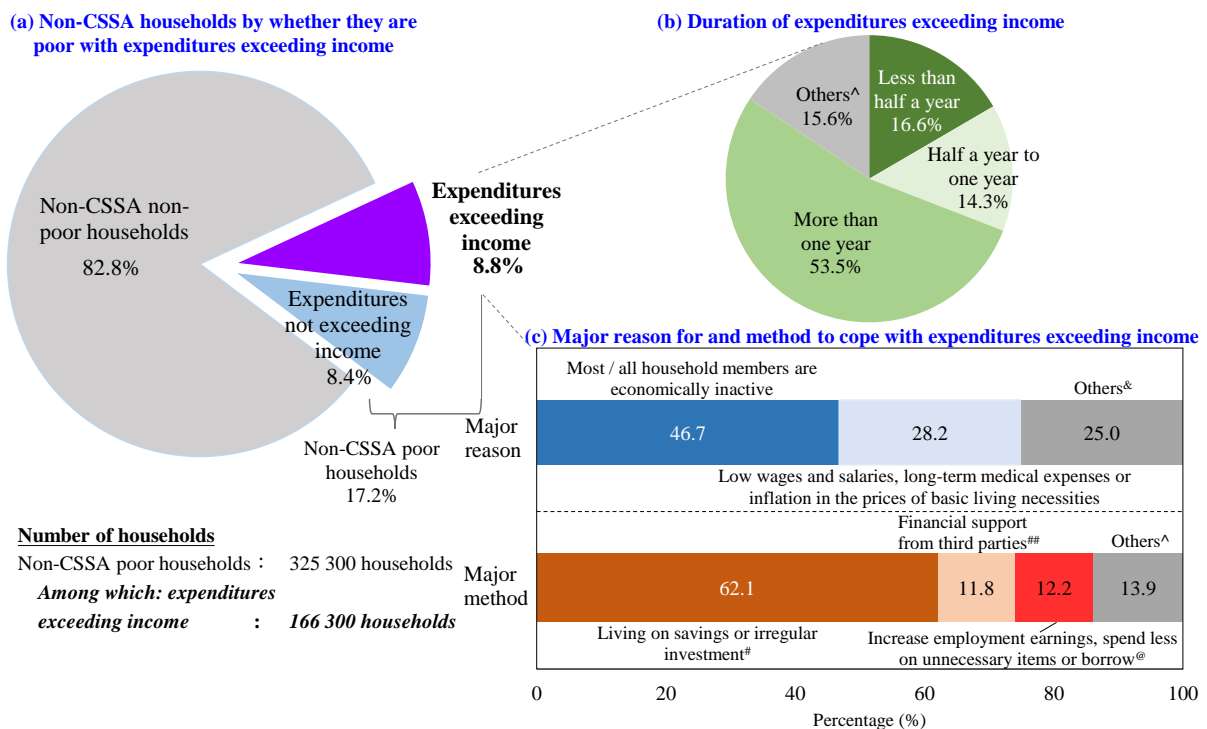
38. In 2015, non-CSSA poor households (after recurrent cash intervention) accounted for 17.2% (about 0.33 million households<sup>16</sup>) of all non-CSSA households, and about half of them were households with expenditures exceeding income (about 0.17 million households or 8.8% of all non-CSSA households). It is worth noting that, as many of these households are economically inactive households with no employment earnings, their reported expenditures should be higher than income as a matter of course.
39. Analysed by duration, 53.5% of these households with expenditures exceeding income reported that such situation had lasted for over one year, and the corresponding percentages of having lasted between half to one year and less than half a year were 14.3% and 16.6% respectively. As for the reasons, almost half of the households attributed the main cause<sup>17</sup> as being “most / all household members are economically inactive” (46.7%).
40. Moreover, most households with expenditures exceeding income claimed to have certain means to cope with the situation – 62.1% reported that they sustained their expenditure levels mainly by “living on savings or irregular investment” (i.e. assets); 11.8% relied on “financial support from third parties”; and those choosing “increase employment earnings (e.g. increase working hours, take up part-time jobs), spend less on unnecessary items (e.g. cigarette, wine, entertainment) or borrow” accounted for about one-tenth (12.2%) (**Figure 12**).

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16 Poverty statistics in this Section are compiled based on the results of the HES, while those under the core analytical framework of the poverty line are based on the findings of the GHS. The two surveys are not exactly the same in terms of scope, reference period, mode of interview, estimation methodology, etc. The poverty statistics estimated would therefore exhibit differences.

17 The additional inquiry allows the respondents to choose multiple options on the reasons for and methods to cope with expenditures exceeding income, ranked by order of importance. To simplify the discussion of the results, this Section reports only the most important option.

**Figure 12: Situation of expenditures exceeding income in non-CSSA poor households, 2015**



Notes: (&) Mainly includes infrequent payment, data not reflecting the actual income, refusing to answer and non-responding households.  
(#) "Irregular investment" includes irregular dividends, sales of assets to raise cash, etc.  
(##) "Financial support from third parties" includes irregular cash contribution from persons outside the household or all / part of the household expenditures being directly paid by persons outside the household (e.g. rent, wage for foreign domestic helper, etc.).  
(@) "Borrowing" includes borrowing loans from family members outside the household / relatives / friends or banks / approved financial institutions or cash advance on credit cards.  
(^) Mainly includes refusing to answer and non-responding households.  
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

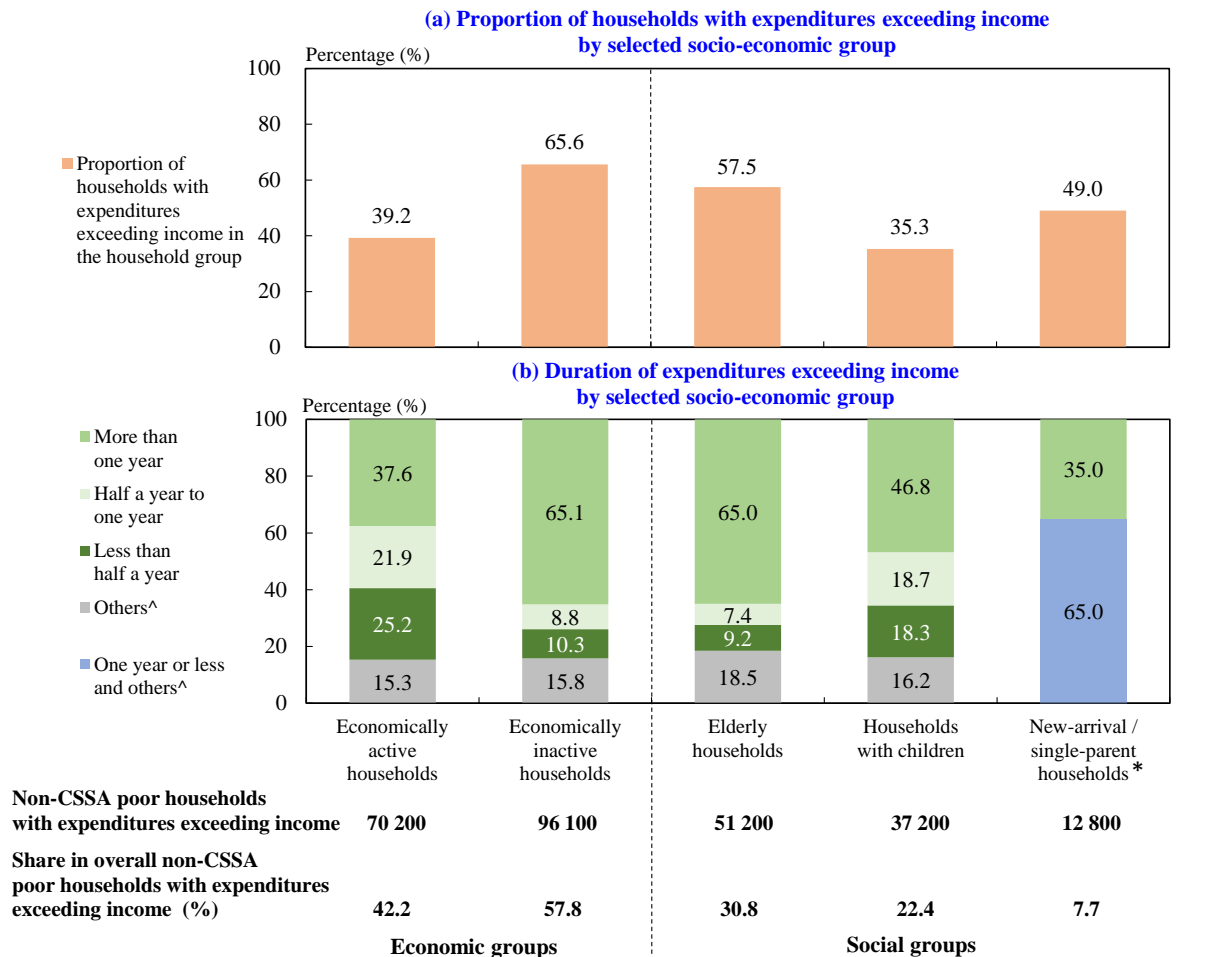
**(b) Situation of expenditures exceeding income in selected household groups**

41. Analysed by major economic group, the proportion of households with expenditures exceeding income is naturally higher for non-CSSA economically inactive poor households due to the lack of employment earnings. The data indicate that 65.6% (96 100 households) of non-CSSA economically inactive households lived with expenditures exceeding income, yet their per capita monthly expenditure was not low (\$5,000), which was higher than that of economically active households (\$4,700)<sup>18</sup>. This broadly reflects that their living standards were not low in relative terms despite their lack of earnings. Besides, the proportion of households with expenditures exceeding income among non-CSSA economically active poor households was lower at 39.2% (70 200 households) (**Figure 13(a)**).

18 Among non-CSSA poor households with expenditures exceeding income, the per capita expenditure of economically inactive households was slightly higher than that of economically active households, partly due to the better economies of scale achieved by the generally larger household size of the latter (the average household sizes of these two household groups were 1.7 and 2.9 respectively). In terms of total household expenditure, the average monthly expenditure was \$8,700 for the former, and \$13,800 for the latter.

Regarding the duration, households with expenditures persistently higher than income for over one year accounted for 65.1% of the former, while the situation of having income less than expenditures for the latter was mostly short-lived, with only 37.6% having expenditures persistently higher than income for over one year (Figure 13(b)).

**Figure 13: Proportion and duration of expenditures exceeding income in non-CSSA poor households by selected socio-economic group, 2015**



Notes: (^) "Others" mainly includes refusing to answer and non-responding households.

(\*) Due to limited sample size, new-arrival households and single-parent households are combined for analysis, and the proportions of different durations of expenditures exceeding income are also combined for release except for the duration of more than one year.

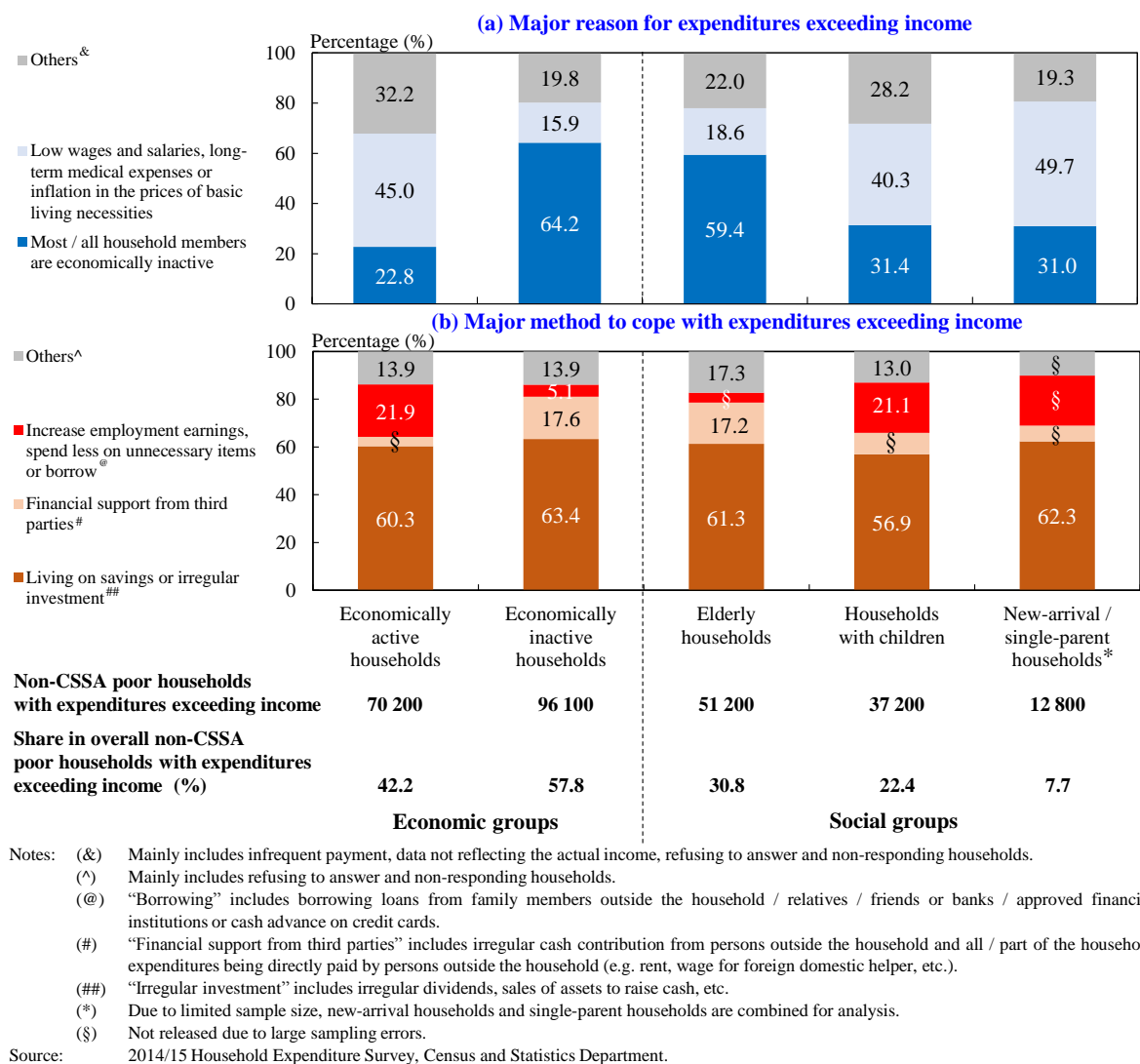
Source: 2014/15 Household Expenditure Survey, Census and Statistics Department.

42. Analysed by social group, the proportion of households with expenditures exceeding income was the highest in elderly households (57.5% or 51 200 households) as most of them were retirees. 65.0% of these households had expenditures persistently higher than income for over one year, a pattern similar to that of economically inactive households. By contrast, the proportion and duration of expenditures exceeding income in new-arrival / single-parent households and households with children were more similar to those of economically active households since most of them were economically active.

(c) **Major reasons for and methods to cope with expenditures exceeding income in selected household groups**

43. A comparison of the major reasons for and methods to cope with the situation of expenditures exceeding income among various non-CSSA poor household groups helps enhance our understanding of the variation in the patterns. According to the data, apparently the majority of economically inactive and elderly households with expenditures reportedly exceeding income claimed the major reason was “most / all household members are economically inactive” (64.2% and 59.4% respectively). For economically active households with expenditures exceeding income, the major reason was “low wages and salaries, long-term medical expenses or inflation in the prices of basic living necessities” (45.0%), echoing their comparatively lacklustre employment indicators (unemployment rate high at 27.0%). Similar situations are observed in new-arrival / single-parent households and households with children (**Figure 14(a)**).
44. While different household groups resorted to different means when faced with the situation of expenditures exceeding income, over half of all the selected groups indicated that “living on savings or irregular investment” was their key means for making ends meet. Compared with economically active households, the proportion of households claiming to mainly live on savings or irregular investment was higher among economically inactive and elderly households (63.4% and 61.3% respectively) (**Figure 14(b)**). A broad-brush estimation indicates that there were about 50 000 non-CSSA economically inactive households (or 80 000 persons) with expenditures exceeding income and claiming to have lived on savings or irregular investment for over one year, roughly accounting for three-tenths of all non-CSSA economically inactive poor households (also three-tenths in terms of the corresponding population). This again highlights that some households defined as poor indeed owned a certain amount of assets to maintain their living standards despite their lack of regular income, including “asset-rich, income-poor” retired elderly households. In addition, there were also relatively significant proportions (17.6% and 17.2% respectively) of economically inactive and elderly households claiming to rely on the financial support from third parties (such as sons / daughters or other family members) to meet their daily expenses.

**Figure 14: Major reasons for and methods to cope with expenditures exceeding income for non-CSSA poor households by selected socio-economic group, 2015**



## VI Major Limitations

45. The main data of this supplementary analysis are compiled from the HES, unlike the core analytical framework of the poverty line which uses the GHS data. Hence, the following major limitations should be noted when comparing the statistics on poor households from the two surveys:

- **Differences in data sources:** the income figures under the core analytical framework of the poverty line are compiled based on the findings of the GHS, whereas the income and expenditure data in this supplementary analysis are compiled based on the findings of the HES. The two surveys differ in terms of scope, reference period, mode of interview and estimation methodology, etc. Thus the estimated poverty statistics would exhibit differences.

- **Limited sample size of expenditure data:** a further detailed analysis of poor households' expenditure patterns may not be feasible owing to the limited sample size of the HES (about 9 000 households).
- **Expenditure data updated only on five-year intervals:** substantial resources are required to conduct the HES. Considering that the annual changes in expenditure patterns of households are not significant and the reporting burden on respondents, C&SD conducts the HES once every five years.
- **Potential underestimation of economic resources of households:** personal factors and habits could play their roles in determining the levels and the patterns of expenditure. Some households which tend to be thrifty and thus have more savings could have relatively lower household spending, and as such their expenditure may not fully reflect all the economic resources at their disposal, and the living standards they could enjoy.

## **VII Key Observations**

46. This supplementary analysis examines poor households (after recurrent cash intervention) in 2015 based on the expenditure pattern data of poor households compiled by C&SD, reviewing and comparing their living standards in terms of expenditure in order to broaden and enrich the poverty line analysis.
47. The data indicate that poor households, generally constrained by lower incomes, also reported lower expenditure levels. Their average monthly expenditure was about 55% of that of all households in Hong Kong. As for expenditure patterns, the amounts spent by poor households on most expenditure items were visibly lower, while necessities such as housing and food accounted for significantly larger portions of their total expenditure. Regardless of whether households were in poverty, their total expenditure increased (while per capita expenditure decreased) with household size. However, the increase in total expenditure of poor households in tandem with the increase in household size was notably milder.
48. Analysed by selected household group, the expenditure levels of economically active and working poor households and poor households with heads aged 18-64 were significantly lower than the average amounts of the corresponding groups of all households, and this was similarly observed in



- single-parent, new-arrival and with-children poor households, reflecting that the expenditures of these household groups were also constrained by lower employment earnings. Among these groups, the expenditure levels of single-parent and new-arrival households were relatively low across the selected groups, indicating that they are the more needy groups in the community from the expenditure point of view.
49. The expenditure levels of poor elderly, economically inactive households and those with elderly heads were not visibly lower as compared with the corresponding groups of all households, while sharing similar expenditure patterns. The per capita expenditures of these households defined as income-poor were not low. For the majority of retirees, including some “asset-rich, income-poor” households, daily expenses are met primarily by savings rather than regular employment earnings. These observations to some extent reflect the limitations of using income as the sole indicator for measuring poverty.
50. In addition, the differences in the expenditure patterns of private tenant and PRH households defined as poor were notable, mainly due to the remarkably varied housing expenditures: a significant share of the total expenditures of some poor private tenant households was for rental payments, thus the share of expenses other than housing declined correspondingly and private tenant households in some selected household groups reported lower such expenditures than their PRH counterparts. This reflects to some extent the fact that some private tenant households, facing higher rental payments, would probably reduce other expenses to a certain extent, resulting in correspondingly lower living standards.
51. A consolidated comparison of expenditures of the selected household groups also signifies the importance of employment and skills upgrading in poverty prevention, in line with the findings under the core analytical framework: the higher the average proportion of working members in the household or their skill levels, the higher is the household income for maintaining a higher level of household expenditure.
52. The data of the additional inquiry show that the situation of non-CSSA poor households having expenditures exceeding income varied visibly across groups: for economically active households, having income falling short of expenditures was more attributable to employment-related factors, and the duration was relatively short. As for economically inactive and elderly households, the situation of expenditures exceeding income was generally persistent and the majority of such households reported having economic

resources other than income for maintaining their living standards. These findings also highlight that the limitations of measuring poverty by income may be more remarkable among these latter two groups. On a broad-brush estimation, non-CSSA economically inactive poor households with expenditures persistently exceeding income for more than one year and claiming to cope with the situation with assets accounted for about 30% of all non-CSSA economically inactive poor households (50 000 households or 80 000 persons).

53. In summary, the supplementary analysis of expenditure data reflects lower spending of poor households, as constrained by lower incomes. Moreover, the more needy groups identified by the comparison of expenditure levels (including single-parent and new-arrival households) are in line with the findings of the core analytical framework of the poverty line. In addition, the analysis also shows that the provision of PRH can greatly relieve grassroots families of their burden of housing expenditure, reflecting its significant poverty alleviation effects. The expenditure-based analyses help broaden and enrich the poverty line analysis and enhance the understanding of poverty in society.

December 2016

## Statistical Appendix

**Table A1.1: Expenditure patterns of poor households by household size, 2015**

After policy intervention (recurrent cash)	1-person house- holds	2-person house- holds	3-person house- holds	4-person- and-above house- holds	All poor house- holds
<b>Average monthly expenditure (HK\$)</b>					
Total expenditure	9,400 (100.0%)	13,700 (100.0%)	15,900 (100.0%)	17,100 (100.0%)	14,400 (100.0%)
<b>I. By commodity / service section</b>					
Food	2,200 (23.6%)	3,900 (28.5%)	5,200 (32.8%)	6,300 (37.0%)	4,500 (31.4%)
Meals bought away from home	1,200 (12.7%)	1,900 (13.5%)	2,700 (16.8%)	3,200 (19.0%)	2,300 (15.8%)
Food (excluding meals bought away from home)	1,000 (10.9%)	2,100 (15.0%)	2,500 (16.0%)	3,100 (18.0%)	2,300 (15.7%)
Housing	5,100 (54.2%)	6,600 (48.4%)	5,700 (36.0%)	4,400 (26.0%)	5,700 (39.7%)
Electricity, gas and water	300 (3.2%)	500 (3.6%)	700 (4.2%)	800 (4.7%)	600 (4.0%)
Alcoholic drinks and tobacco	100 (0.8%)	§ §	100 (0.7%)	100 (0.6%)	100 (0.5%)
Clothing and footwear	100 (1.3%)	200 (1.6%)	400 (2.7%)	500 (3.2%)	300 (2.3%)
Durable goods	100 (0.7%)	200 (1.4%)	300 (2.0%)	300 (2.0%)	200 (1.7%)
Miscellaneous goods	500 (5.1%)	600 (4.0%)	700 (4.4%)	900 (5.5%)	700 (4.6%)
Transport	200 (1.9%)	400 (3.1%)	600 (4.0%)	1,000 (6.0%)	600 (4.0%)
Miscellaneous services	900 (9.2%)	1,300 (9.1%)	2,100 (13.3%)	2,600 (15.0%)	1,700 (11.8%)
<b>II. Selected commodity / service groups</b>					
Education	§ §	200 (1.6%)	1,000 (6.4%)	1,900 (11.2%)	800 (5.3%)
Healthcare	500 (5.3%)	600 (4.5%)	700 (4.6%)	400 (2.2%)	600 (4.0%)
Recreation and culture	100 (1.1%)	200 (1.8%)	200 (1.5%)	200 (1.1%)	200 (1.5%)

**Table A1.2: Expenditure patterns of poor households by social characteristic, 2015**

After policy intervention (recurrent cash)	CSSA house- holds	Elderly house- holds	Single- parent house- holds	New- arrival house- holds	House- holds with children	All poor house- holds
<b>Average monthly expenditure (HK\$)</b>						
Total expenditure	9,300 (100.0%)	12,600 (100.0%)	11,100 (100.0%)	12,900 (100.0%)	15,100 (100.0%)	14,400 (100.0%)
<b>I. By commodity / service section</b>						
Food	3,900 (41.8%)	3,200 (25.0%)	4,100 (36.7%)	4,800 (36.8%)	5,400 (35.9%)	4,500 (31.4%)
Meals bought away from home	1,500 (16.4%)	1,300 (10.6%)	2,000 (18.4%)	2,000 (15.8%)	2,800 (18.3%)	2,300 (15.8%)
Food (excluding meals bought away from home)	2,400 (25.3%)	1,800 (14.4%)	2,000 (18.4%)	2,700 (21.0%)	2,700 (17.6%)	2,300 (15.7%)
Housing	2,200 (23.6%)	7,100 (55.8%)	2,700 (24.4%)	3,600 (27.9%)	4,300 (28.5%)	5,700 (39.7%)
Electricity, gas and water	500 (5.4%)	400 (3.4%)	600 (5.4%)	500 (4.1%)	700 (4.6%)	600 (4.0%)
Alcoholic drinks and tobacco	100 (0.8%)	§ §	§ §	200 (1.3%)	100 (0.6%)	100 (0.5%)
Clothing and footwear	200 (2.6%)	100 (0.8%)	500 (4.4%)	400 (3.3%)	500 (3.3%)	300 (2.3%)
Durable goods	200 (1.7%)	100 (0.8%)	300 (2.6%)	300 (2.1%)	400 (2.4%)	200 (1.7%)
Miscellaneous goods	700 (7.8%)	500 (4.2%)	800 (7.5%)	900 (6.9%)	900 (6.1%)	700 (4.6%)
Transport	300 (3.7%)	100 (1.1%)	500 (4.7%)	700 (5.2%)	800 (5.3%)	600 (4.0%)
Miscellaneous services	1,200 (12.6%)	1,100 (8.5%)	1,600 (14.0%)	1,600 (12.4%)	2,000 (13.2%)	1,700 (11.8%)
<b>II. Selected commodity / service groups</b>						
Education	800 (8.8%)	§ §	1,200 (10.7%)	1,100 (8.7%)	1,500 (9.6%)	800 (5.3%)
Healthcare	400 (4.4%)	700 (5.1%)	400 (3.2%)	600 (4.3%)	400 (2.6%)	600 (4.0%)
Recreation and culture	100 (1.0%)	100 (1.1%)	200 (1.4%)	200 (1.5%)	200 (1.3%)	200 (1.5%)

**Table A1.3: Expenditure patterns of poor households by economic characteristic, 2015**

After policy intervention (recurrent cash)	Economically active house- holds	Working house- holds	Un- employed house- holds	Economically inactive house- holds	All poor house- holds
<b>Average monthly expenditure (HK\$)</b>					
Total expenditure	15,200 (100.0%)	15,500 (100.0%)	12,900 (100.0%)	13,500 (100.0%)	14,400 (100.0%)
<b>I. By commodity / service section</b>					
Food	5,300 (34.9%)	5,500 (35.2%)	4,200 (32.7%)	3,700 (27.5%)	4,500 (31.4%)
Meals bought away from home	2,800 (18.7%)	2,900 (19.0%)	2,100 (16.0%)	1,700 (12.5%)	2,300 (15.8%)
Food (excluding meals bought away from home)	2,500 (16.2%)	2,500 (16.2%)	2,200 (16.7%)	2,000 (15.0%)	2,300 (15.7%)
Housing	4,800 (31.4%)	4,800 (30.8%)	4,700 (36.8%)	6,600 (48.9%)	5,700 (39.7%)
Electricity, gas and water	700 (4.4%)	700 (4.3%)	600 (4.8%)	500 (3.6%)	600 (4.0%)
Alcoholic drinks and tobacco	100 (0.7%)	100 (0.6%)	100 (1.0%)	§ §	100 (0.5%)
Clothing and footwear	400 (2.9%)	500 (3.0%)	300 (2.1%)	200 (1.5%)	300 (2.3%)
Durable goods	300 (2.2%)	400 (2.3%)	100 (1.0%)	100 (1.1%)	200 (1.7%)
Miscellaneous goods	700 (4.6%)	700 (4.6%)	600 (4.5%)	600 (4.7%)	700 (4.6%)
Transport	800 (5.3%)	900 (5.5%)	500 (3.9%)	300 (2.5%)	600 (4.0%)
Miscellaneous services	2,100 (13.6%)	2,100 (13.7%)	1,700 (13.2%)	1,300 (9.8%)	1,700 (11.8%)
<b>II. Selected commodity / service groups</b>					
Education	1,200 (7.8%)	1,200 (8.0%)	700 (5.8%)	300 (2.5%)	800 (5.3%)
Healthcare	500 (3.4%)	500 (3.3%)	600 (4.3%)	600 (4.7%)	600 (4.0%)
Recreation and culture	200 (1.4%)	200 (1.5%)	200 (1.2%)	200 (1.5%)	200 (1.5%)

**Table A1.4: Expenditure patterns of poor households by housing characteristic and age of household head, 2015**

After policy intervention (recurrent cash)	Public rental housing	Tenants in private housing~	Owner- occupiers	Household head aged between 18 and 64	Household head aged 65 and above	All poor households
<b>Average monthly expenditure (HK\$)</b>						
Total expenditure	9,600 (100.0%)	15,300 (100.0%)	21,000 (100.0%)	15,300 (100.0%)	13,000 (100.0%)	14,400 (100.0%)
<b>I. By commodity / service section</b>						
Food	4,300 (44.9%)	4,300 (28.1%)	4,900 (23.1%)	5,000 (32.6%)	3,800 (29.4%)	4,500 (31.4%)
Meals bought away from home	2,100 (21.5%)	2,200 (14.4%)	2,600 (12.2%)	2,600 (17.2%)	1,700 (13.4%)	2,300 (15.8%)
Food (excluding meals bought away from home)	2,200 (23.4%)	2,100 (13.7%)	2,300 (10.9%)	2,400 (15.5%)	2,100 (16.0%)	2,300 (15.7%)
Housing	1,500 (15.5%)	6,500 (42.4%)	11,600 (55.2%)	5,300 (34.4%)	6,300 (48.8%)	5,700 (39.7%)
Electricity, gas and water	500 (5.7%)	500 (3.4%)	600 (3.0%)	600 (4.1%)	500 (3.9%)	600 (4.0%)
Alcoholic drinks and tobacco	100 (1.0%)	100 (0.5%)	§ §	100 (0.6%)	100 (0.4%)	100 (0.5%)
Clothing and footwear	300 (3.5%)	400 (2.4%)	300 (1.4%)	400 (2.7%)	200 (1.5%)	300 (2.3%)
Durable goods	200 (2.2%)	300 (2.0%)	300 (1.3%)	300 (2.1%)	100 (1.0%)	200 (1.7%)
Miscellaneous goods	600 (6.5%)	700 (4.5%)	700 (3.4%)	700 (4.8%)	600 (4.3%)	700 (4.6%)
Transport	500 (5.3%)	600 (4.2%)	600 (3.1%)	800 (5.1%)	300 (2.1%)	600 (4.0%)
Miscellaneous services	1,500 (15.4%)	1,900 (12.4%)	1,900 (9.2%)	2,100 (13.6%)	1,100 (8.7%)	1,700 (11.8%)
<b>II. Selected commodity / service groups</b>						
Education	800 (8.6%)	1,100 (7.1%)	600 (2.7%)	1,200 (7.6%)	200 (1.2%)	800 (5.3%)
Healthcare	500 (5.1%)	400 (2.9%)	700 (3.4%)	600 (3.7%)	600 (4.5%)	600 (4.0%)
Recreation and culture	100 (1.4%)	200 (1.5%)	300 (1.5%)	200 (1.6%)	200 (1.2%)	200 (1.5%)

- Notes:           The household groups by socio-economic characteristic of the households in the tables are not mutually exclusive.
- Unless otherwise specified, foreign domestic helpers are excluded.
- ( )           Figures in parentheses denote the share of the average monthly expenditure on the relevant items in total expenditure.
- (~)          Due to small sample size, private tenant households include rent-free households and households whose accommodations were provided by employers.
- (§)          Estimates of expenditure level below \$50 and related statistics derived based on such estimates (e.g. percentages, rates and medians) are not released in the table due to large sampling errors.
- There may be slight discrepancies between the sums of individual items and the totals due to rounding.
- Percentages may not add up to 100% due to rounding.
- Selected commodity / service groups include:
- (i)          Education (including school fees; other educational charges; stationery; purchases of textbooks);
- (ii)         Healthcare (including medical services; proprietary medicines and supplies); and
- (iii)        Recreation and culture (including cinema entertainment; package tours; expenses on parties and other entertainment and holiday expenses; newspapers; books and periodicals (excluding textbooks); toys and hobbies; video and sound equipment; travel and sports goods).

Source:           2014/15 Household Expenditure Survey, Census and Statistics Department.