CENTRAL POLICY UNIT
THE GOVERNMENT OF THE HONG KONG SPECIAL ADMINISTRATIVE REGION

HONG KONG ELDERLY PEOPLE RETIRING IN THE MAINLAND

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DECEMBER 2011
Executive Summary

According to a survey conducted by the Census and Statistics Department between February and March 2011, there were about 115,500 Hong Kong people aged 60 and above residing in the Mainland or staying there on a long-term basis, representing around 8.6% of the total population in that age group in mid-2011. Why did these elderly people choose to retire in the Mainland? What kind of life do they lead there? What public services do they need? Have they ever considered returning to Hong Kong? This study explores answers to these questions.

This project is a qualitative study on the retired Hong Kong elderly people in the Mainland. It adopted a semi-structured interview methodology to collect data. Using a standard interview schedule, in-depth interviews were conducted in five Pearl River Delta cities, namely, Guangzhou, Dongguan, Shenzhen, Zhongshan, and Zhaoqing. Interviewees included the persons in charge of different types of elderly homes, the persons in charge of the three Mainland China Consultation Services Centres operated by the Hong Kong Federation of Trade Unions, and some 40 Hong Kong elderly people residing in the Mainland. Data collected from the interviews were then analysed in detail.

Low cost of living, spacious living areas and good living environment are common reasons for elderly people to choose to retire in the Mainland. The lifestyles of retired Hong Kong elderly people in the Mainland are affected by various factors, including their health conditions, income, whether their spouses are alive, whether they have children living in the Mainland, and their early life experiences. According to where they live, they can be classified into three groups, namely, “elders in institutions”, “elders in self-owned homes” and “elders in home towns”. “Elders in home towns” refers to those who moved to Hong Kong after they came of age, have immediate family members (parents, spouses or children) living in their places of origin, and have chosen to settle there after retirement. “Elders in self-owned homes” refers to those whose family members live in Hong Kong or overseas, and who have chosen to buy a home in areas where there are clusters of Hong Kong people to live a more comfortable and
quality retirement life. “Elders in institutions” refers to those who need personal care because of old age or ill health, and who have chosen to stay in elderly homes. They selected different types of elderly homes according to their incomes and the level of care needed. Their early life experiences have also affected their selection of elderly homes.

Personal savings and financial support from children are the primary sources of income for Hong Kong elderly people residing in the Mainland. There are also a small number of elders, mainly those staying in non-private elderly homes, who rely on Comprehensive Social Security Assistance (CSSA) to meet their living expenses. For “elders in self-owned homes”, since they reside in areas where there are clusters of Hong Kong people, the people whom they meet are mostly from Hong Kong; they lend support to each other as they cope with problems encountered in the Mainland. For “elders in home towns”, they have no problem adapting to the way of life in their places of origin with which they are familiar. For “elders in institutions”, their social life varies significantly with their health conditions and early life experiences.

How to obtain Hong Kong’s public healthcare services is a common problem faced by all Hong Kong elderly people residing in the Mainland. While elders in good health can return to Hong Kong to use such services, those who are less mobile cannot go back to Hong Kong, unaccompanied, for medical treatment. Elderly homes located near Hong Kong usually provide transport for their residents to return to Hong Kong for medical treatment. As it is costly to travel to and from Hong Kong (in terms of both money and physical stress), elderly people may choose to return to Hong Kong for medical treatment less often, or to seek medical treatment nearby in the Mainland at their own expense.

All Hong Kong elderly people retiring in the Mainland share the view that the residence requirement for Old Age Allowance (OAA) should be removed. In fact, as compared with CSSA, these elderly people are more eager to receive OAA, which they regard as the government’s recognition of their past contributions to society. Moreover, under the “One Country” principle, they have not left the country; so receiving welfare benefits across the border should not be a problem.
In comparison with their difficulties in obtaining Hong Kong’s healthcare benefits, these elderly people feel more aggrieved at the existing policy of OAA.

Whether these elderly people will return to Hong Kong depends on the circumstances of their children, as well as their own health conditions and financial means. “Elders in home towns” are less likely to return to Hong Kong since most of them have children living in the Mainland who can support and take care of them when their health and financial conditions deteriorate. On the other hand, as “elders in institutions” and “elders in self-owned homes” are unable to enjoy Hong Kong’s welfare benefits for the elderly, they cannot but return to Hong Kong when their health deteriorates or when they run out of money. Since inflation has a significant impact on the livelihood of elderly people residing in the Mainland, they are also more concerned about benefits and social services that reflect the cost of living.

Differences in early life experiences have implications for their identities. “Elders in home towns” identify themselves more as Mainlanders while the other two types of elderly people regard themselves both as Hongkongers and Mainlanders. The amount of social welfare benefits received from Hong Kong also affects the way “elders in home towns” identify themselves. Elders receiving hardly any benefits from Hong Kong see themselves as marginalized while those who frequently use Hong Kong’s social welfare services are more inclined to identify themselves as Hongkongers.

This study also reveals that as the comparative advantage of the Mainland over Hong Kong in terms of lower cost of living diminishes, the number of “elders in self-owned homes” will drop, but “elders in home towns” will not be discouraged from retiring in their home towns. For “elders in home towns”, the desire to settle in their places of origin will become stronger with age, and the need for their children’s care will also make them return to the Mainland. This group of elders mainly consists of people who were born and bred in the Mainland but came to Hong Kong during the period before the reform and opening-up of the Mainland when a large number of Mainlanders flooded into Hong Kong. These people have been gradually leaving the labour market. Since many of them have immediate family members in the Mainland, they are more likely to return to the
Mainland after retirement. Moreover, the existing resources for elderly services in Hong Kong fall far short of the demand of local elders. As the ageing of the population continues, Hong Kong will face even greater pressure in the provision of elderly services. That being the case, it is unlikely that the number of Hong Kong people retiring in the Mainland, in particular “elders in home towns”, will decrease in the foreseeable future.