



主題性報告： 香港的住戶收入分布

Thematic Report： Household Income Distribution in Hong Kong



香港特別行政區 政府統計處
Census and Statistics Department
Hong Kong Special Administrative Region





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Thematic Report：
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摘要

本報告運用 2021 年人口普查的數據及相關行政記錄，研究及分析香港收入分布的情況及影響因素。

收入分布（第 2 章）

個人收入分布

在香港，職業收入為收入的主要來源。在 2021 年，家庭住戶收入（不包括外籍家庭傭工）的 84.1% 是從工作人口的職業收入而來，相關的數字於 2011 年和 2016 年分別為 85.5% 和 85.8%。

工作人口（不包括外籍家庭傭工）的每月主要職業收入中位數在 2021 年為 19,500 元，比 2011 年（12,000 元）及 2016 年（15,500 元）分別增加了 62.5% 及 25.8%。

在 2011 年及 2021 年期間，第一及第二個十等分組別的工作人口（不包括外籍家庭傭工）的每月主要職業收入中位數分別上升了 46.6% 及 44.0%，其他十等分組別則有 45.5% 至 63.6% 不等的升幅。

職業收入分布的分散度可以按各十等分組別所佔的收入比重分析。就工作人口（不包括外籍家庭傭工）劃分的第一個至第二個十等分組別的每月主要職業收入總和所佔的比重在 2011 年及 2021 年均為約 5%。另一方面，第九個至第十個十等分組別所佔的比重則從 2011 年約 55% 下降至 2021 年約 54%。因此，職業收入分布的離散程度在過去 10 年有輕微收窄。

Summary

This report makes use of data from the 2021 Population Census and relevant administrative information to study and analyse the income distribution in Hong Kong and the intervening factors.

Income Distribution (Chapter 2)

Individual income distribution

Employment income constituted the major source of income in Hong Kong, as 84.1% of the domestic household income (excluding foreign domestic helpers) was attributable to employment income of the working population in 2021. The corresponding figures for 2011 and 2016 were 85.5% and 85.8% respectively.

The median monthly income from main employment of the working population (excluding foreign domestic helpers) was \$19,500 in 2021, which increased by 62.5% from \$12,000 in 2011 and 25.8% from \$15,500 in 2016.

Between 2011 and 2021, the median monthly income from main employment of the working population (excluding foreign domestic helpers) in the 1st and 2nd decile groups increased by 46.6% and 44.0% respectively, while the growth of the other decile groups ranged from 45.5% to 63.6%.

Dispersion in employment income can also be analysed by the share of income attributed to different decile groups. The share of the aggregate monthly income from main employment for the 1st – 2nd decile groups of the working population (excluding foreign domestic helpers) was about 5% in both 2011 and 2021. On the other hand, the share for the 9th – 10th decile groups dropped from about 55% in 2011 to about 54% in 2021. This indicates a slight narrowing of the degree of dispersion in the employment income over the past decade.

職業收入分布在 2011 年至 2021 年間的變化，亦與期間的人口特徵和經濟結構的變化息息相關。

住戶收入分布

家庭住戶收入分布除與個人主要職業收入分布息息相關外，亦受住戶成員組合（包括住戶人數及工作成員數目等）、現金社會福利以及其他收入的轉變所影響，所以按十等分組別劃分的住戶每月收入趨勢與個人職業收入趨勢略有不同。家庭住戶每月收入中位數（不包括外籍家庭傭工）於 2021 年為 27,320 元，高於 2011 年的 20,200 元和 2016 年的 24,890 元。

在 2011 年至 2021 年期間，第一個十等分組別的住戶每月收入中位數（不包括外籍家庭傭工）下跌 2.3%，第二個十等分組別的住戶每月收入中位數增加了 17.4%，而第三至第十個十等分組別的住戶每月收入中位數則有 21.4% 至 40.2% 不等增長。

不同收入水平的住戶（不包括外籍家庭傭工）各有不同的特徵。第一個至第二個十等分組別的住戶一般人數較少（平均只有 1.6 名成員）並居於公營租住房屋（41.0%），而且頗大比例為長者。組內的住戶每月收入中位數在 2021 年是 4,690 元。第三個至第八個十等分組別的住戶在 2021 年的住戶每月收入中位數為 27,280 元，與全港的中位數十分接近。這些住戶的社會經濟特徵基本上反映整體分布的情況。第九個至第十個十等分組別的住戶每月收入中位數在 2021 年是 90,640 元。這些住戶平均有 3.2 名成員，大多數居於私人永久性房屋（82.4%）。此外，這些住戶當中有較大比例的人士具備專上教育程度，職業為經理及專業人士。

The change in the distribution of employment income between 2011 and 2021 was likewise associated with the changes in the demographics of the population and the structure of the economy.

Household income distribution

Apart from being closely related to the distribution of individual income from main employment, domestic household income distribution is also affected by the changes in household composition (including household size, the number of working members, etc.), cash social benefits and other income. Therefore, the trend of monthly household income analysed by decile group was slightly different from that of individual employment income. The median monthly domestic household income (excluding foreign domestic helpers) was \$27,320 in 2021, higher than \$20,200 in 2011 and \$24,890 in 2016.

Between 2011 and 2021, the median monthly household income (excluding foreign domestic helpers) of the 1st decile group declined by 2.3%, the 2nd decile group increased by 17.4%, and the 3rd to 10th decile groups recorded increases ranging from 21.4% to 40.2%.

Households (excluding foreign domestic helpers) with different income levels tend to exhibit different characteristics. Households in the 1st – 2nd decile groups were generally of smaller size (an average of 1.6 members), resided in public rental housing (41.0%), and comprised a large proportion of the elderly. The median monthly household income for this group was \$4,690 in 2021. As for households in the 3rd – 8th decile groups, their median monthly household income was \$27,280 in 2021, which was on par with the territory-wide median. The socio-economic characteristics of these households basically reflected the overall distribution. Households in the 9th – 10th decile groups recorded a median monthly household income of \$90,640 in 2021. These households comprised on average 3.2 members and mostly resided in private permanent housing (82.4%). Also, a considerable proportion of persons in these households had post-secondary education level and worked as managers and professionals.

影響因素（第 3 章）

香港的收入分布與人口結構的持續轉變息息相關。

首先，受人口持續高齡化影響，長者數目趨升，而他們多屬沒有職業收入的退休人士。非從事經濟活動住戶的數目在 2011 年至 2021 年期間增加了 123 418 戶，比例由 19.0% 增加至 20.5%，當中長者住戶（不包括外籍家庭傭工）增加了 108 998 戶。這些長者住戶的住戶每月收入中位數一般較低。

此外，隨着人口持續高齡化和單身更為普遍，加上生育率偏低，一人及二人住戶的比例（不包括外籍家庭傭工）分別由 2011 年的 17.9% 和 26.0% 上升至 2021 年的 21.4% 和 29.6%。一般而言，住戶人數較少，工作人數亦會較少，因此住戶收入通常較低。

上述人口高齡化及小型住戶增加均會影響整體住戶收入水平的分布。

Intervening Factors (Chapter 3)

The income distribution of Hong Kong has been affected by the continual demographic structural changes.

Firstly, influenced by a continued ageing population, the number of elderly, who were mainly retired persons with no employment income, remained on a rise. Between 2011 and 2021, the number of economically inactive households increased by 123 418, with the proportion up from 19.0% to 20.5%. Of which, the number of elderly households (excluding foreign domestic helpers) increased by 108 998, whose median monthly household income was in general lower.

Furthermore, along with the continued ageing trend and the growing prevalence of people to remain single, coupled with the low fertility rate, the proportion of one-person and two-person households (excluding foreign domestic helpers) went up from 17.9% and 26.0% in 2011 to 21.4% and 29.6% in 2021 respectively. In general, households with fewer persons have fewer working members and hence usually have lower household income.

The population ageing and increasing prominence of small households mentioned above would both affect the overall household income distribution.

稅務對住戶收入分布的影響 (第 4 章)

除稅後住戶收入可反映稅務對住戶收入分布的影響。將原本住戶收入（即以上段落提及的住戶每月收入）減去稅務支出的款項（即薪俸稅、物業稅、差餉和地租），便可得出除稅後住戶收入。

最高十等分組別的住戶在 2021 年的平均每月稅款支出是 20,870 元，遠高於最低的十等分組別的 600 元。在 2011 年至 2021 年間，除稅後住戶收入平均低於原本住戶收入約 7% 至 8%。稅務對最高和最低十等分組別的住戶收入的影響，相對較其他組別為大。

社會福利對住戶收入分布的影響 (第 5 章)

除稅及福利轉移後住戶收入是指將除稅後住戶收入再加上由公帑支付以實物形式提供的社會福利（即教育、房屋和醫療福利）及政府一次性紓緩措施的住戶收入。在 2021 年，平均除稅及福利轉移後住戶收入高於原本住戶收入約 11%。在本研究所涵蓋的社會福利中，以每戶獲分配的平均福利而言，當中以教育福利為最多，隨之為醫療福利、一次性紓緩措施及房屋福利。然而，醫療福利較集中於最低的兩個十等分組別，因此其收入再分配效應較高。

較低的十等分組別的住戶較受惠於以上的社會福利。平均除稅及福利轉移後住戶收入相對原本住戶收入的比率，從最低的十等分組別至最高的十等分組別遞減。第一個十等分組別的比率在 2021 年為 385.4%，而第十個十等分組別則是 91.5%。

Effect of Taxation on Household Income Distribution (Chapter 4)

The effect of taxation on household income distribution can be examined through the post-tax household income. It is derived by taking away tax payments (specifically, salaries tax, property tax, rates and Government rent) from the original household income (i.e. the monthly household income mentioned in the previous paragraphs).

The average monthly tax payment of households in the highest decile group was \$20,870 in 2021, which was far higher than that of \$600 of the lowest decile group. The post-tax household income was, on average, lower than the original household income by around 7% to 8% from 2011 to 2021. Taxation had a stronger impact on the income of households in the lowest and highest decile groups than in the other groups.

Effect of Social Benefits on Household Income Distribution (Chapter 5)

The post-tax post-social transfer household income is estimated by adding the publicly funded in-kind social benefits (specifically, education, housing and medical benefits) and Government's one-off relief measures to the post-tax household income. The average post-tax post-social transfer household income was higher than the original household income by around 11% in 2021. Among the social benefits included in the study, education benefits brought about the largest amount of average benefits allocated per household. This was followed by medical benefits, one-off relief measures and then housing benefits. Nevertheless, medical benefits were more concentrated in the lowest two deciles and thus had more redistributive effect.

The above social benefits were more concentrated among lower decile groups. The ratio of average post-tax post-social transfer household income to original household income reduced progressively when moving from the lowest decile group to the highest decile group. In 2021, the ratio for the 1st decile group was 385.4% while that for the 10th decile group was 91.5%.

收入分散的情況（第 6 章）

在各種分析收入差距程度的量數中，堅尼系數較廣為人知。堅尼系數的數值介乎 0 和 1 之間。一般來說，堅尼系數的數值愈大反映差距程度愈闊。值得注意的是，堅尼系數是量度收入之間的差距，而不是反映收入水平的高低。堅尼系數與貧窮程度並沒有直接關係。

住戶收入主要為職業收入所構成，其水平明顯受住戶人數及該住戶是否有從事經濟活動成員所左右。政府各項收入再分配政策亦會影響到住戶實際收入所得。所以，按除稅及福利轉移後從事經濟活動住戶人均住戶收入計算的堅尼系數，可最切實反映住戶收入分布情況。

扣除人口結構轉變（包括住戶人數減少、非從事經濟活動住戶增加）的影響，聚焦從事經濟活動住戶並按人口平均計算，按除稅及福利轉移後住戶每月收入編製的堅尼系數，在 2021 年為 0.376，較 2016 年的 0.402 及 2011 年的 0.399 分別下降 0.026 及 0.023。

若不扣除非從事經濟活動住戶增加的影響，以整體家庭住戶按人口平均計算，按除稅及福利轉移後住戶每月收入編製的堅尼系數，在 2021 年為 0.397，較 2016 年及 2011 年分別下降 0.023 及 0.017。

Income Dispersion (Chapters 6)

Among the various income disparity measures, Gini Coefficient (GC) is more widely-known. The GC takes a value between 0 and 1. In general, the higher the GC, the more the disparity it implies. It should be noted that GC measures the income dispersion but not the income level. There is no direct relationship between the extent of poverty and GC.

Household income mainly comprises employment earnings, and its level hinges heavily on the household size and whether the household has economically active member(s). The Government's various redistributive measures also affect the actual income a household receives. The post-tax post-social transfer GC based on per capita household income of economically active households thus represents the most relevant aspect of the income distribution situation.

Discounting the impacts of demographic structural changes (including shrinking household size and increasing prominence of economically inactive households), the GC based on post-tax post-social transfer per capita monthly household income for economically active households was 0.376, down by 0.026 and 0.023 from 0.402 in 2016 and 0.399 in 2011 respectively.

If not discounting the impacts of increasing prominence of economically inactive households, the GC based on post-tax post-social transfer per capita monthly household income for all domestic households was 0.397, down by 0.023 and 0.017 as compared to 2016 and 2011 respectively.

住戶收入分布的主要統計數字

Key Statistics of Household Income Distribution

	按原本住戶收入計算			按除稅及福利轉移後 住戶收入 ⁽¹⁾ 計算		
	Based on original household income			Based on post-tax post-social transfer household income ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
家庭住戶每月收入⁽²⁾						
Monthly domestic household income⁽²⁾						
(i) 家庭住戶每月收入中位數 (港元)	20,500	25,000	27,650	26,130	30,240	36,860
Median monthly domestic household income (HK\$)	(20,200)	(24,890)	(27,320)	(26,000)	(30,000)	(36,620)
(ii) 按十等分組別 ⁽³⁾ 劃分的住戶每月收入百分比分布						
Percentage distribution of monthly household income by decile group ⁽³⁾						
第一 (最低)	0.7	0.7	0.5	1.3	1.1	1.1
1st (lowest)	(0.6)	(0.6)	(0.5)	(1.2)	(1.0)	(1.0)
第二	2.0	2.0	1.7	2.9	2.7	2.6
2nd	(2.0)	(1.9)	(1.7)	(2.9)	(2.7)	(2.6)
第三	3.1	3.0	2.8	4.1	3.9	3.9
3rd	(3.1)	(3.0)	(2.8)	(4.1)	(3.9)	(3.9)
第四	4.2	4.1	4.0	5.3	5.1	5.2
4th	(4.3)	(4.2)	(4.0)	(5.3)	(5.1)	(5.2)
第五	5.6	5.4	5.3	6.6	6.4	6.7
5th	(5.6)	(5.5)	(5.4)	(6.6)	(6.4)	(6.7)
第六	7.0	7.1	7.0	7.9	7.8	8.2
6th	(7.0)	(7.1)	(7.0)	(8.0)	(7.9)	(8.2)
第七	8.9	9.0	9.0	9.6	9.6	9.9
7th	(8.9)	(9.0)	(9.1)	(9.6)	(9.6)	(9.9)
第八	11.5	11.6	11.8	11.8	11.9	12.2
8th	(11.5)	(11.6)	(11.9)	(11.8)	(11.9)	(12.2)
第九	16.1	16.1	16.6	15.6	15.8	16.1
9th	(16.1)	(16.1)	(16.6)	(15.6)	(15.8)	(16.1)
第十 (最高)	41.0	41.0	41.1	34.9	35.6	34.2
10th (highest)	(41.0)	(41.0)	(41.2)	(34.8)	(35.6)	(34.2)

註釋：(1) 數字包括有關以實物形式提供的福利 (包括教育、房屋及醫療) 及政府一次性紓緩措施的設算數值。

(2) 括號內的數字是指撇除外籍家庭傭工後計算的數字。

(3) 每個十等分組別包含相同數目的家庭住戶，分別以原本住戶收入和除稅及福利轉移後住戶收入排列。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

Notes: (1) Figures include imputed values of in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

(2) Figures in brackets refer to figures excluding foreign domestic helpers.

(3) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income and post-tax post-social transfer household income respectively. The 1st decile group includes households falling below the 10th percentile, the 2nd decile group includes those falling between the 10th and 20th percentile, and so on.

住戶收入分布的主要統計數字（續）

Key Statistics of Household Income Distribution (cont'd)

	2011	2016	2021
2011年、2016年及2021年的堅尼系數及5年間變動⁽¹⁾			
Gini Coefficients in 2011, 2016 and 2021 and the 5-year changes⁽¹⁾			
按人口平均除稅及福利轉移 ⁽²⁾ 後住戶每月收入計算			
Based on per capita post-tax post-social transfer ⁽²⁾ monthly household income			
從事經濟活動住戶 ⁽³⁾	0.399	0.402	0.376
Economically active households ⁽³⁾		[+0.003]	[-0.026]
所有家庭住戶	0.414	0.420	0.397
All domestic households		[+0.006]	[-0.023]

註釋：(1) 方括號內的數字顯示堅尼系數5年間的變動。

Notes : (1) Figures in square brackets represent 5-year changes in the Gini Coefficients.

(2) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

(3) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

(3) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

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1. 緒言

目的

1.1 本報告運用 2021 年人口普查所編製的統計數據以及相關行政記錄，從以下角度研究及分析香港收入分布的情況：

- (a) 過去 10 年香港的整體收入分布情況；
- (b) 影響香港收入分布的因素，包括社會經濟和人口因素；以及
- (c) 政府政策措施對收入重新分配的影響。

1.2 本報告在適當之處與過往兩輪根據 2011 年人口普查及 2016 年中期人口統計資料進行同類研究的結果作出比較。

研究範圍

1.3 收入分布的研究是一個相當複雜的課題，必須制定合適的架構和編製方法，以及具備全面的數據支持，方可進行研究。讀者在詮釋有關結果時，須注意本研究在範圍和方法上的限制。

1.4 本研究為各類經濟資源，如職業收入和其他收入（例如社會保障金和其他政府資助）以及稅務和社會福利如何在住戶中分布，提供有用的洞見。

1.5 政府的稅務和社會福利政策有助收入再分配。一般而言，處於收入分布較高部分的住戶繳付的稅款多於獲取的社會福利，但處於收入分布較低部分的住戶的情況恰好相反。稅務和社會福利因而具有收窄住戶收入差距的效應。

1. Introduction

Objectives

1.1 This report makes use of statistical data compiled from the 2021 Population Census and relevant administrative information to study and analyse the income distribution in Hong Kong from the following perspectives:

- (a) the overall income distribution in Hong Kong in the past decade;
- (b) the intervening factors affecting income distribution in Hong Kong, including socio-economic and demographic factors; and
- (c) the income redistributive effects of Government intervention policies.

1.2 Where appropriate, comparisons are made with the findings of similar studies in the last two rounds, which were based on data available from the 2011 Population Census and the 2016 Population By-census.

Scope of study

1.3 The study of income distribution is a highly complex subject which demands the formulation of appropriate framework and compilation methodology as well as the support of comprehensive data to conduct the analysis. Readers should take note of the limitations on the scope and method adopted in the study when interpreting its results.

1.4 This study provides useful insights into how economic resources, such as employment income and other cash income (e.g. social security allowances and other Government subsidies) as well as taxation and social benefits, are distributed among households.

1.5 Government's policies on taxation and social benefits help bring about income redistribution. Generally, households at the upper segment of the income distribution pay more in taxes than they receive in social benefits, and the reverse for households at the lower segment of income distribution. Taxation and social

1.6 根據經濟合作與發展組織的建議，除稅及福利轉移後住戶收入（即考慮稅務和社會福利對住戶收入的影響）的概念較原本住戶收入的概念更適合進行收入差距的分析。不過，計算除稅及福利轉移後的住戶收入殊不容易，也沒有直接的方法。不同經濟體系視乎其情況和可應用的資料，採納不同的方法。

1.7 本研究考慮了經由社會福利流入和經由課稅流出的效應，以計算除稅及福利轉移後住戶收入。就稅務而言，本研究包括住戶成員所繳付的薪俸稅和物業稅，以及住戶繳付的差餉及地租。就社會福利而言，則包括以實物形式提供的教育、醫療和房屋福利，及政府一次性紓緩措施。有關估計稅務與社會福利影響的概念及方法詳載於**技術註釋丙**。

1.8 在此必須強調，本研究已盡力篩選政府社會福利當中的相關部分來計算有關收入，但由於涉及頗多受惠者和供應者，且在實際情況下只得有限資料，個別人士獲分配的福利因而很難一一量化為貨幣計算。因此，有關的分析只是概略地說明受惠於政府開支的住戶類別和受惠程度。某些部分的開支和收益並沒有予以分配，而把為稅款和福利的價值分配到個別住戶成員的準則亦並非最全面的。

1.9 香港是世界上最開放和充滿動力的經濟體系之一，而人口、社會和經濟結構日趨複雜。本報告主文內就整體收入分布的概況和促成變化的因素進行分析，並於**附錄**載列數個詳細統計表。

benefits therefore tend to have the effect of narrowing household income disparity.

1.6 According to recommendations by the Organisation for Economic Co-operation and Development, the concept of post-tax post-social transfer household income (i.e. household income taking into account the effects of taxation and social benefits) rather than original household income is more appropriate for conducting analyses on income disparity. However, there is no easy and direct way to derive post-tax post-social transfer household income. Different approaches are adopted by different economies, depending on the local situation and the availability of data.

1.7 In this study, the post-tax post-social transfer household income is derived by taking into account the effects of inflows through social benefits and outflows through taxation. On taxation, salaries tax and property tax paid by household members as well as rates and Government rent payable by households are covered in this study. On social benefits, in-kind social benefits on education, medical and housing, and Government's one-off relief measures are covered. The concepts and methods to estimate the effects of taxation and social benefits are detailed in *Technical Note C*.

1.8 It should be emphasised that while efforts have been made to extract relevant parts of Government intervention through social benefits to derive the said income, it is difficult to quantify all the social benefits allocated to individuals in monetary terms given the large number of recipients and providers involved, and also the limited availability of data in practice. Therefore, the analysis provides only a crude indication of the types of households that benefit from Government expenditure and to what extent. Apart from the fact that certain parts of expenditure and receipts are not allocated, the criteria used to allocate taxes and to value and apportion benefits to individual household members are by no means exhaustive.

1.9 Hong Kong is one of the most open and dynamic economies in the world with increasing complexity in terms of demographic, social and economic structure. The analysis on the overall income distribution and the factors underpinning the changes are

統計範圍

1.10 根據慣例，自 1961 年起，香港每 10 年進行一次人口普查，並在兩次人口普查中間，進行一次中期人口統計。

1.11 2021 年人口普查已於 2021 年 6 月 23 日至 8 月 4 日的 43 天期間進行。全港約九成住戶接受簡單的點算，只須提供住戶成員的基本人口特徵資料；其餘約一成住戶接受詳細的訪問，提供住戶成員多方面的人口及社會經濟特徵資料。

1.12 2021 年人口普查採用「居住人口」方法，以涵蓋所有居港人口。政府統計處自 2000 年 8 月開始採用「居住人口」方法來編製香港的人口估計。

1.13 2021 年人口普查的點算時刻（即 2021 年 6 月 30 日凌晨 3 時）的居港人口包括「常住居民」和「流動居民」。「常住居民」指以下兩類人士：（一）在點算時刻之前的 6 個月內，在港逗留最少 3 個月，又或在點算時刻之後的 6 個月內，在港逗留最少 3 個月的香港永久性居民，不論在點算時刻他們是否身在香港；及（二）於點算時刻身在香港的香港非永久性居民。

1.14 對於不是「常住居民」的香港永久性居民，如他們在點算時刻之前的 6 個月內，在港逗留最少 1 個月但少於 3 個月，又或在點算時刻之後的 6 個月內，在港逗留最少 1 個月但少於 3 個月，不論在點算時刻他們是否身在香港，會被界定為「流動居民」。

presented in the main body of the report, with *Appendix* showing several detailed tables.

Coverage

1.10 It is an established practice from 1961 for Hong Kong to conduct a population census once every 10 years and a by-census in the middle of the intercensal period.

1.11 The 2021 Population Census was conducted in the 43-day period from 23 June to 4 August 2021. About nine-tenths of the households were subject to simple enumeration to provide basic demographic information of their household members, while the remaining one-tenth of the households were subject to more detailed enquiry on a broad range of demographic and socio-economic characteristics of their household members.

1.12 The 2021 Population Census covers the Hong Kong Resident Population under the “resident population” approach. The “resident population” approach has been adopted to compile the population estimates of Hong Kong since August 2000.

1.13 The Hong Kong Resident Population at the reference moment of the 2021 Population Census (i.e. 3:00 a.m. on 30 June 2021) covers “Usual Residents” and “Mobile Residents”. “Usual Residents” refer to two categories of people: (1) Hong Kong Permanent Residents who had stayed in Hong Kong for at least 3 months during the 6 months before or for at least 3 months during the 6 months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment; and (2) Hong Kong Non-permanent Residents who were in Hong Kong at the reference moment.

1.14 For those Hong Kong Permanent Residents who were not “Usual Residents”, they were classified as “Mobile Residents” if they had stayed in Hong Kong for at least 1 month but less than 3 months during the 6 months before or for at least 1 month but less than 3 months during the 6 months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment.

報告結構

1.15 本報告共分 6 章。第 2 章首先就 2011 至 2021 年間工作人口和家庭住戶的收入分布的變化作描述性分析，繼而探討不同收入組別中的工作人口和家庭住戶的社會經濟特徵。

1.16 第 3 章繼而研究影響收入分布的因素，大致分為社會經濟和人口因素。

1.17 第 4 及第 5 章深入研究稅務與社會福利對住戶收入的重新分配效應。

1.18 第 6 章嘗試運用堅尼系數，評估收入的分散程度。

1.19 有關堅尼系數的編製方法、上限的開放類別的估計方法，以及稅務與社會福利對住戶收入分布的影響的估計方法，詳載於 *技術註釋甲至丙*。

代號

1.20 本刊物內各代號的含意如下：

–	零
..	不適用
N.A.	沒有數字
0.0	少於 0.05%
*	少於 10 元

Report structure

1.15 This report consists of 6 chapters. Chapter 2 begins by providing a descriptive analysis of the changes in the income distribution of the working population and the domestic households during the period from 2011 to 2021. It also looks at the socio-economic characteristics of the working population and domestic households across different income groups.

1.16 Chapter 3 then moves on to examine the intervening factors, broadly categorised into socio-economic and demographic factors, of income distribution.

1.17 An in-depth examination of the redistributive effect of taxation and social benefits on household income is presented in Chapter 4 and 5.

1.18 The extent of income dispersion is evaluated in Chapter 6 using Gini Coefficient.

1.19 Detailed compilation methods of the Gini Coefficient, the estimation method of the upper open-ended category, and the methods to estimate the effects of taxation and social benefits on household income distribution are contained in *Technical Notes A – C*.

Symbols

1.20 The following symbols are used throughout the publication :

–	Nil
..	Not applicable
N.A.	Not available
0.0	Less than 0.05%
*	Less than \$10

零的數字及數值小的數字

1.21 本報告以「-」代表零的數字。不過，由於當中根據抽樣調查所作的估算有抽樣誤差，所以零的數字可能是指一個數值小的數字而非零。同樣地，數值小的數字亦存有較大的抽樣誤差，故須小心闡釋。

數字的捨入

1.22 與金額相關的統計數字進位至最接近的十位數。由於統計圖表內數字經四捨五入，分項總和未必與總數相等。

Nil figures and figures of small magnitude

1.21 Nil figures are indicated by “-” throughout this report. However, since estimates based on sample enquiry are subject to sampling error, a nil figure may mean a figure of a small magnitude but not zero. Similarly, figures of small magnitude are also subject to relatively large sampling error and should be interpreted with care.

Rounding of figures

1.22 All dollar values are rounded to the nearest ten. Figures in the tables and charts may not add up to the total due to rounding.

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2. 收入分布

概念

2.1 在人口普查／中期人口統計中，住戶每月收入指住戶於參考月份所有職業收入（未扣除強制性公積金僱員供款部分）及其他現金收入。就本研究而言，根據上述收入來源計算的住戶收入稱為「原本住戶收入」。

個人收入分布

按來源劃分的收入

2.2 收入可以來自不同的來源。為作統計分析用途，收入來源主要分為職業收入和其他現金收入。職業收入主要涵蓋工資、薪金和相關的津貼，而其他現金收入包括租金收入、股息及利息、定期／每月退休金、公共福利金（包括綜合社會保障援助、長者生活津貼、高齡津貼及傷殘津貼）、政府其他津貼（如學生車船津貼及學校書簿津貼）和由非住戶成員定期給予的款項等。

2.3 人口普查／中期人口統計的結果顯示職業收入是收入的主要來源。在 2021 年，總家庭住戶收入中有 84.3% 來自職業收入，而在 2011 年及 2016 年的相應數字分別是 85.7% 及 86.0%。（表 2.1）

2.4 在人口高齡化的趨勢下，退休而沒有職業收入的人士增加，導致沒有職業收入的住戶數目亦隨之增加。本章稍後部分的「住戶收入分布」一節內，就這方面再予討論。

2. Income Distribution

Concepts

2.1 In population census/by-census, monthly household income refers to the total cash income received in the reference month, including employment income (before deduction of the employee's contribution to the Mandatory Provident Fund) and other cash incomes. For the present study, household income based on the above income sources is regarded as “original household income”.

Individual income distribution

Income by source

2.2 Income can be derived from different sources. For statistical analysis purpose, the source of income is broadly classified into employment income and other cash income. Employment income mainly covers wages, salaries and related allowances; and other cash income includes rental income, dividends and interest, regular/monthly pensions, social security allowances (including Comprehensive Social Security Assistance, Old Age Living Allowance, Old Age Allowance and Disability Allowance), other government subsidies (e.g. student travel subsidy and school textbook assistance) and regular contributions from non-household members, etc.

2.3 The results of the population census/by-census showed that employment income constituted the major source of income in Hong Kong. 84.3% of the total domestic household income originated from employment income in 2021. The corresponding figures for 2011 and 2016 were 85.7% and 86.0% respectively. (Table 2.1)

2.4 The population ageing trend has led to more retired persons without employment income, and correspondingly more households without employment income. Further discussions on this subject are given in the section “Household income distribution” in the latter part of this Chapter.

2.5 對有從事經濟活動成員的住戶而言，職業收入明顯地對住戶收入分布十分關鍵，住戶收入的大部分差異可歸因於個人職業收入的不同。職業收入是以個人為本的指標，因此在進行研究時，不需像住戶收入般因應住戶人數及結構的轉變作出調整而令研究變得複雜。以下數節載列在過去 10 年 *工作人口的每月主要職業收入* 的水平和分布的轉變，及導致有關轉變的主要人口特徵和經濟因素。

2.5 For those households with economically active members, it is apparent that employment income plays a key part in the distribution of household income. A large component of income differentials across households can be attributed to differences in the employment income of individuals. Employment income is an individual-based measure. Therefore, unlike household income, it is not necessary to adjust for the changes in household size and composition which may complicate the discussions. The coming sections document the changes on the level and distribution of *monthly income from main employment of working population* over the past 10 years, and ascertain the major demographic and economic factors leading to the changes.

表 2.1 2011 年、2016 年及 2021 年職業收入佔總家庭住戶收入的百分比
Table 2.1 Proportion of employment income to total domestic household income, 2011, 2016 and 2021

收入來源 Source of income	百分比 %		
	2011	2016	2021
職業收入 Employment income	85.7 (85.5)	86.0 (85.8)	84.3 (84.1)
其他現金收入 Other cash income	14.3 (14.5)	14.0 (14.2)	15.7 (15.9)
總計 Total	100.0 (100.0)	100.0 (100.0)	100.0 (100.0)

註釋：(1) 括號內的數字是指撇除外籍家庭傭工後計算的數字。

Note: (1) Figures in brackets refer to figures excluding foreign domestic helpers.

工作人口的每月主要職業收入

Monthly income from main employment of working population

2.6 整體而言，工作人口的每月主要職業收入中位數由 2011 年的 11,000 元上升至 2016 年的 15,000 元，再上升 20.0% 至 2021 年的 18,000 元。（表 2.2）

2.6 As a whole, the median monthly income from main employment of the working population increased from \$11,000 in 2011 to \$15,000 in 2016, and further increased by 20.0% to \$18,000 in 2021. (Table 2.2)

2.7 在分析香港的工作人口時，撇除外籍家庭傭工往往對分析更有意義。經撇除外籍家庭傭工後，每月主要職業收入中位數在 2021 年是 19,500 元，比 2011 年（12,000 元）及 2016 年（15,500 元）分別增加了 62.5% 及 25.8%。（表 2.2）

2.8 就不同收入組別的工作人口（不包括外籍家庭傭工）所佔的百分比作分析，較低的收入組別所佔的百分比減少而較高的有所增加。在 2021 年，每月收入低於 6,000 元的工作人口由 2011 年的 10.1% 減少至 2016 年的 6.5%，再進一步減至 2021 年的 5.9%。同時，每月收入在 30,000 元或以上的工作人口的百分比明顯上升，由 2016 年的 22.1% 增加至 2021 年的 28.6%。（表 2.2）

2.7 In analysing the working population in Hong Kong, it is often more meaningful to exclude foreign domestic helpers in the analysis. After excluding foreign domestic helpers, the median monthly income from main employment was \$19,500 in 2021, which increased by 62.5% from \$12,000 in 2011 and 25.8% from \$15,500 in 2016. (Table 2.2)

2.8 When analysing the percentage share of working population (excluding foreign domestic helpers) by income group, it was observed that the percentage share of the lower income brackets decreased whereas that of the upper income brackets increased. The working population with monthly income below \$6,000 decreased from 10.1% in 2011 to 6.5% in 2016, and further to 5.9% in 2021. At the same time, the percentage share of working population with monthly income at \$30,000 or above increased distinctly from 22.1% in 2016 to 28.6% in 2021. (Table 2.2)

表 2.2 2011 年、2016 年及 2021 年按每月主要職業收入劃分的工作人口⁽¹⁾
Table 2.2 Working population⁽¹⁾ by monthly income from main employment, 2011, 2016 and 2021

每月主要職業收入 (港元) Monthly income from main employment (HK\$)	包括外籍家庭傭工 Including foreign domestic helpers						不包括外籍家庭傭工 Excluding foreign domestic helpers					
	2011		2016		2021		2011		2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
< 2,000	62 680	1.8	43 583	1.2	48 573	1.3	61 935	1.9	43 583	1.3	48 573	1.4
2,000 – 3,999	336 158	9.5	78 813	2.1	60 914	1.7	110 714	3.4	78 813	2.3	60 914	1.8
4,000 – 5,999	185 318	5.2	411 905	11.0	396 686	10.8	159 539	4.9	99 300	2.9	89 676	2.7
6,000 – 7,999	364 625	10.3	137 341	3.7	101 076	2.8	362 962	11.1	130 754	3.8	90 303	2.7
8,000 – 9,999	454 732	12.9	285 425	7.6	132 191	3.6	454 218	13.9	283 102	8.3	130 756	3.9
10,000 – 14,999	754 507	21.4	891 542	23.8	657 485	17.9	754 368	23.0	891 262	26.1	656 970	19.6
15,000 – 19,999	411 534	11.6	572 777	15.3	616 188	16.8	411 534	12.6	572 777	16.8	615 948	18.4
20,000 – 24,999	284 518	8.1	372 665	10.0	480 978	13.1	284 518	8.7	372 665	10.9	480 976	14.4
25,000 – 29,999	141 632	4.0	190 703	5.1	217 690	5.9	141 632	4.3	190 703	5.6	217 676	6.5
30,000 – 39,999	216 243	6.1	277 029	7.4	339 746	9.3	216 243	6.6	277 029	8.1	339 746	10.1
40,000 – 59,999	173 003	4.9	247 662	6.6	307 113	8.4	173 003	5.3	247 662	7.2	307 113	9.2
≥ 60,000	147 899	4.2	231 457	6.2	312 685	8.5	147 899	4.5	231 457	6.8	312 685	9.3
總計 Total	3 532 849	100.0	3 740 902	100.0	3 671 325	100.0	3 278 565	100.0	3 419 107	100.0	3 351 336	100.0

每月主要職業收入中位數（港元） Median monthly income from main employment (HK\$)						
	11,000	15,000	18,000	12,000	15,500	19,500

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

按十等分組別劃分的工作人口的每月主要職業收入

2.9 分析職業收入的分布情況的方法之一，是先把工作人口的職業收入由小至大排列，然後把工作人口分為十等分組別。第一個十等分組別是指收入最少的10%工作人口，而第十個十等分組別則指收入最多的10%工作人口。

2.10 若以十等分組別作分析，2021年大部分十等分組別的職業收入中位數（不包括外籍家庭傭工）與2016年相比錄得增長。然而，第一個十等分組別在2021年的職業收入中位數與2016年持平，而第二個十等分組別則有11.1%的增幅。另一方面，第九及第十個十等分組別的增幅則分別為21.6%及17.6%。（表2.3）

2.11 在2011年及2021年期間，第一及第二個十等分組別的工作人口（不包括外籍家庭傭工）的每月主要職業收入中位數間分別上升了46.6%及44.0%，其他十等分組別則有45.5%至63.6%不等的升幅。（表2.3）

2.12 職業收入分布的分散度可以按各十等分組別所佔的收入比重分析。就工作人口（不包括外籍家庭傭工）劃分的第一個至第二個十等分組別的每月主要職業收入總和所佔的比重在2011年及2021年均為約5%。另一方面，第九個至第十個十等分組別所佔的比重則從2011年約55%下降至2021年約54%。因此，職業收入分布的離散程度在過去10年有輕微收窄。（表2.4）

2.13 在過去10年間，職業收入分布的分散度與人口特徵和經濟結構的變化息息相關。以下數節分析有關因素對職業收入分布的影響。

Monthly income from main employment of working population by decile group

2.9 One approach to analyse the spread of employment income is to rank the employment income of the working population in ascending order and then divide the working population into ten equal decile groups. The 1st decile group refers to the 10% of working population earning the least, while the 10th decile group signifies the 10% of working population earning the most.

2.10 Analysed by decile group, the median employment income (excluding foreign domestic helpers) of most decile groups grew in 2021 as compared with 2016. However, the median employment income for the 1st decile group in 2021 remained similar to that in 2016, and that for the 2nd decile group rose by 11.1%. On the other hand, the increases for the 9th and 10th decile groups were 21.6% and 17.6% respectively. (Table 2.3)

2.11 Between 2011 and 2021, the median monthly income from main employment of the working population (excluding foreign domestic helpers) in the 1st and 2nd decile groups increased by 46.6% and 44.0% respectively, while the growth of the other decile groups ranged from 45.5% to 63.6%. (Table 2.3)

2.12 Dispersion in employment income can also be analysed by the share of income attributed to different decile groups. The share of the aggregate monthly income from main employment for the 1st – 2nd decile groups of the working population (excluding foreign domestic helpers) was about 5% in both 2011 and 2021. On the other hand, the share for the 9th – 10th decile groups dropped from about 55% in 2011 to about 54% in 2021. This indicates a slight narrowing of the degree of dispersion in the employment income over the past decade. (Table 2.4)

2.13 The dispersion in employment income over the past 10-year period was associated with the changes in the demographics of the population and the structure of the economy. The following sections analysed the impact of these factors on the employment income distribution.

表 2.3 2011 年、2016 年及 2021 年按十等分組別工作人口⁽¹⁾⁽²⁾劃分的每月主要職業收入中位數
Table 2.3 Median monthly income from main employment by decile group of working population⁽¹⁾⁽²⁾, 2011, 2016 and 2021

十等分組別 Decile group	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)						比率 Ratio					
	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers			包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021	2016: 2011	2021: 2016	2021: 2011	2016: 2011	2021: 2016	2021: 2011
第一 (最低) 1st (lowest)	3,500	4,160	4,600	3,580	5,250	5,250	1.19	1.11	1.31	1.47	1.00	1.47
第二 2nd	5,000	6,500	6,630	6,940	9,000	10,000	1.30	1.02	1.33	1.30	1.11	1.44
第三 3rd	7,500	9,750	10,750	8,000	10,250	12,800	1.30	1.10	1.43	1.28	1.25	1.60
第四 4th	9,000	11,000	13,900	9,900	12,250	15,000	1.22	1.26	1.54	1.24	1.22	1.52
第五 5th	10,000	13,500	16,000	11,000	15,000	18,000	1.35	1.19	1.60	1.36	1.20	1.64
第六 6th	12,500	15,500	20,000	13,500	17,000	20,000	1.24	1.29	1.60	1.26	1.18	1.48
第七 7th	15,000	20,000	22,500	16,150	20,000	25,000	1.33	1.13	1.50	1.24	1.25	1.55
第八 8th	20,000	25,000	30,000	20,000	26,250	30,080	1.25	1.20	1.50	1.31	1.15	1.50
第九 9th	30,000	35,000	41,000	30,000	37,000	45,000	1.17	1.17	1.37	1.23	1.22	1.50
第十 (最高) 10th (highest)	51,750	65,000	75,000	55,000	68,000	80,000	1.26	1.15	1.45	1.24	1.18	1.45
合計 Overall	11,000	15,000	18,000	12,000	15,500	19,500	1.36	1.20	1.64	1.29	1.26	1.63

註釋：(1) 數字不包括無酬家庭從業員。

(2) 每個十等分組別包含相同數目的工作人口 (分別以包括及不包括外籍家庭傭工的主要職業收入排列)。第一個十等分組別包括在第十個百分位之下的人士，第二個十等分組別包括在第十個及第二十個百分位之間的人士，如此類推。

Notes : (1) Figures exclude unpaid family workers.

(2) Each of the 10 decile groups contains the same number of working population (ranked by income from main employment of working population including foreign domestic helpers and excluding foreign domestic helpers respectively). The 1st decile group covers persons falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

表 2.4 2011 年、2016 年及 2021 年按十等分組別工作人口⁽¹⁾⁽²⁾劃分的每月主要職業收入百分比分布

Table 2.4 Percentage distribution of monthly income from main employment by decile group of working population⁽¹⁾⁽²⁾, 2011, 2016 and 2021

十等分組別 Decile group	百分比 %					
	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021
第一 (最低) 1st (lowest)	1.5	1.5	1.4	1.7	1.9	1.7
第二 2nd	2.7	2.8	2.5	3.3	3.6	3.4
第三 3rd	3.9	4.1	3.9	4.1	4.2	4.3
第四 4th	4.7	4.8	5.0	4.7	5.0	5.1
第五 5th	5.4	5.8	5.9	5.4	5.9	5.9
第六 6th	6.6	6.8	7.0	6.7	6.8	6.8
第七 7th	8.2	8.4	8.2	8.2	8.2	8.3
第八 8th	10.6	10.7	10.8	10.5	10.7	10.7
第九 9th	15.3	15.4	15.5	15.0	15.1	15.3
第十 (最高) 10th (highest)	41.2	39.6	39.7	40.3	38.5	38.6
合計 Overall	100.0	100.0	100.0	100.0	100.0	100.0

註釋：(1) 數字不包括無酬家庭從業員。

(2) 每個十等分組別包含相同數目的工作人口（分別以包括及不包括外籍家庭傭工的主要職業收入排列）。第一個十等分組別包括在第十個百分位之下的人士，第二個十等分組別包括在第十個及第二個百分位之間的人士，如此類推。

Notes : (1) Figures exclude unpaid family workers.

(2) Each of the 10 decile groups contains the same number of working population (ranked by income from main employment of working population including foreign domestic helpers and excluding foreign domestic helpers respectively). The 1st decile group covers persons falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

按主要社會經濟特徵劃分的 工作人口的每月主要職業收入

Monthly income from main employment of working population by major socio-economic characteristics

年齡及性別

Age and sex

2.14 整體而言，在職男性的收入高於在職女性。在 2021 年，在職男性的每月主要職業收入中位數是 20,000 元，較在職女性所賺取的 15,000 元高 33.3%。

(表 2.5a)

2.14 Overall speaking, working men earned more than working women. The median monthly income from main employment of working men, at \$20,000 in 2021, was 33.3% higher than the \$15,000 earned by their female counterparts. (Table 2.5a)

2.15 每月主要職業收入低於 6,000 元的在職女性的百分比遠高於男性。2021 年相應的百分比分別為 22.7% 及 4.5%。不過，收入低於 6,000 元的在職女性當中有顯著比例為外籍家庭傭工。若撇除外籍家庭傭工，該百分比會降至 7.7%。

(表 2.5a 及表 2.5b)

2.16 在職女性及男性之間的收入分布差別與眾多因素有關，包括兩者不同的行業及職業分布、教育程度、工作經驗和工作性質。舉例來說，在 2021 年，女性從事文書支援的比例為 18.2%，遠較男性的 8.9% 為高，而文書支援人員的每月主要職業收入相對較低。另一方面，男性從事經理和專業人員的比例 (22.5%) 較女性 (19.4%) 為高，這些職位的每月主要職業收入亦相對較高。

(表 2.8 及附錄 A1)

2.17 個人的職業收入與年齡有密切關係，年齡直接或間接地反映工作經驗和教育水平。不論男女，他們在 2021 年的每月主要職業收入中位數 (不包括外籍家庭傭工) 從 15 至 19 歲、20 至 24 歲和 25 至 34 歲的較年輕年齡組別逐步上升，至 35 至 44 歲達到頂峰，並在 45 至 54 歲、55 至 64 歲和 65 歲及以上較年長的年齡組別下降。2011 年、2016 年及 2021 年按年齡組別劃分的收入分布情況相若。(圖 2.1)

2.15 There was a much higher percentage of working women with monthly income from main employment below \$6,000 than that of men. The corresponding percentages in 2021 were 22.7% and 4.5% respectively. However, a significant proportion of employed women whose income was below \$6,000 was attributable to foreign domestic helpers. Should foreign domestic helpers be excluded, the percentage would drop to 7.7%. (Table 2.5a and Table 2.5b)

2.16 The difference between the income distribution of working women and men can be attributed to a host of factors including the differences between working women and men in industrial and occupational distributions, educational attainment, working experience and nature of work. For example, in 2021, proportionally more women (18.2%) than men (8.9%) worked as clerical support workers who had relatively lower monthly income from main employment. On the other hand, there was a higher proportion of men (22.5%) than women (19.4%) working as managers and professionals who had relatively higher monthly income from main employment.

(Table 2.8 and Appendix A1)

2.17 The employment income of a person is closely related to his/her age, a factor reflecting directly/indirectly his/her working experience and educational level. For both men and women, the median monthly income (excluding foreign domestic helpers) increased gradually from the younger age groups of 15 – 19, 20 – 24 and 25 – 34, peaked at 35 – 44, and declined at the older age groups of 45 – 54, 55 – 64 and 65 and over in 2021. Similar pattern was observed on the income distribution by age group for 2011, 2016 and 2021. (Chart 2.1)

表 2.5a 2011 年、2016 年及 2021 年按性別及每月主要職業收入劃分的工作人口⁽¹⁾ (包括外籍家庭傭工)

Table 2.5a Working population⁽¹⁾ (including foreign domestic helpers) by sex and monthly income from main employment, 2011, 2016 and 2021

性別 Sex	每月主要職業收入 (港元) Monthly income from main employment (HK\$)	2011		2016		2021		
		數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	< 2,000	26 697	1.5	17 446	0.9	19 836	1.1	
	2,000 – 3,999	40 881	2.2	26 687	1.4	23 458	1.3	
	4,000 – 5,999	65 807	3.6	42 404	2.2	36 794	2.1	
	6,000 – 7,999	157 793	8.7	56 896	3.0	35 872	2.0	
	8,000 – 9,999	244 140	13.4	124 629	6.6	58 540	3.3	
	10,000 – 14,999	456 867	25.1	470 790	24.8	307 041	17.1	
	15,000 – 19,999	246 101	13.5	354 306	18.7	330 442	18.5	
	20,000 – 24,999	167 212	9.2	222 546	11.7	291 043	16.3	
	25,000 – 29,999	81 911	4.5	108 215	5.7	132 070	7.4	
	30,000 – 39,999	126 242	6.9	172 159	9.1	197 412	11.0	
	40,000 – 59,999	102 950	5.7	146 709	7.7	173 931	9.7	
	≥ 60,000	104 670	5.7	154 358	8.1	184 008	10.3	
	總計 Total		1 821 271	100.0	1 897 145	100.0	1 790 447	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		13,000		16,890		20,000		
女 Female	< 2,000	35 983	2.1	26 137	1.4	28 737	1.5	
	2,000 – 3,999	295 277	17.3	52 126	2.8	37 456	2.0	
	4,000 – 5,999	119 511	7.0	369 501	20.0	359 892	19.1	
	6,000 – 7,999	206 832	12.1	80 445	4.4	65 204	3.5	
	8,000 – 9,999	210 592	12.3	160 796	8.7	73 651	3.9	
	10,000 – 14,999	297 640	17.4	420 752	22.8	350 444	18.6	
	15,000 – 19,999	165 433	9.7	218 471	11.8	285 746	15.2	
	20,000 – 24,999	117 306	6.9	150 119	8.1	189 935	10.1	
	25,000 – 29,999	59 721	3.5	82 488	4.5	85 620	4.6	
	30,000 – 39,999	90 001	5.3	104 870	5.7	142 334	7.6	
	40,000 – 59,999	70 053	4.1	100 953	5.5	133 182	7.1	
	≥ 60,000	43 229	2.5	77 099	4.2	128 677	6.8	
	總計 Total		1 711 578	100.0	1 843 757	100.0	1 880 878	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		9,500		12,000		15,000		
合計 Both sexes	< 2,000	62 680	1.8	43 583	1.2	48 573	1.3	
	2,000 – 3,999	336 158	9.5	78 813	2.1	60 914	1.7	
	4,000 – 5,999	185 318	5.2	411 905	11.0	396 686	10.8	
	6,000 – 7,999	364 625	10.3	137 341	3.7	101 076	2.8	
	8,000 – 9,999	454 732	12.9	285 425	7.6	132 191	3.6	
	10,000 – 14,999	754 507	21.4	891 542	23.8	657 485	17.9	
	15,000 – 19,999	411 534	11.6	572 777	15.3	616 188	16.8	
	20,000 – 24,999	284 518	8.1	372 665	10.0	480 978	13.1	
	25,000 – 29,999	141 632	4.0	190 703	5.1	217 690	5.9	
	30,000 – 39,999	216 243	6.1	277 029	7.4	339 746	9.3	
	40,000 – 59,999	173 003	4.9	247 662	6.6	307 113	8.4	
	≥ 60,000	147 899	4.2	231 457	6.2	312 685	8.5	
	總計 Total		3 532 849	100.0	3 740 902	100.0	3 671 325	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		11,000		15,000		18,000		

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 2.5b 2011 年、2016 年及 2021 年按性別及每月主要職業收入劃分的工作人口⁽¹⁾ (不包括外籍家庭傭工)

Table 2.5b Working population⁽¹⁾ (excluding foreign domestic helpers) by sex and monthly income from main employment, 2011, 2016 and 2021

性別 Sex	每月主要職業收入 (港元) Monthly income from main employment (HK\$)	2011		2016		2021		
		數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	< 2,000	26 697	1.5	17 446	0.9	19 836	1.1	
	2,000 – 3,999	39 597	2.2	26 687	1.4	23 458	1.3	
	4,000 – 5,999	65 270	3.6	39 273	2.1	34 979	2.0	
	6,000 – 7,999	157 488	8.7	56 568	3.0	35 791	2.0	
	8,000 – 9,999	243 885	13.4	124 318	6.6	58 508	3.3	
	10,000 – 14,999	456 771	25.1	470 674	24.9	306 966	17.2	
	15,000 – 19,999	246 101	13.5	354 306	18.7	330 284	18.5	
	20,000 – 24,999	167 212	9.2	222 546	11.8	291 041	16.3	
	25,000 – 29,999	81 911	4.5	108 215	5.7	132 070	7.4	
	30,000 – 39,999	126 242	6.9	172 159	9.1	197 412	11.0	
	40,000 – 59,999	102 950	5.7	146 709	7.7	173 931	9.7	
	≥ 60,000	104 670	5.8	154 358	8.2	184 008	10.3	
	總計 Total		1 818 794	100.0	1 893 259	100.0	1 788 284	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		13,000		17,000		20,000		
女 Female	< 2,000	35 238	2.4	26 137	1.7	28 737	1.8	
	2,000 – 3,999	71 117	4.9	52 126	3.4	37 456	2.4	
	4,000 – 5,999	94 269	6.5	60 027	3.9	54 697	3.5	
	6,000 – 7,999	205 474	14.1	74 186	4.9	54 512	3.5	
	8,000 – 9,999	210 333	14.4	158 784	10.4	72 248	4.6	
	10,000 – 14,999	297 597	20.4	420 588	27.6	350 004	22.4	
	15,000 – 19,999	165 433	11.3	218 471	14.3	285 664	18.3	
	20,000 – 24,999	117 306	8.0	150 119	9.8	189 935	12.2	
	25,000 – 29,999	59 721	4.1	82 488	5.4	85 606	5.5	
	30,000 – 39,999	90 001	6.2	104 870	6.9	142 334	9.1	
	40,000 – 59,999	70 053	4.8	100 953	6.6	133 182	8.5	
	≥ 60,000	43 229	3.0	77 099	5.1	128 677	8.2	
	總計 Total		1 459 771	100.0	1 525 848	100.0	1 563 052	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		10,900		14,000		17,000		
合計 Both sexes	< 2,000	61 935	1.9	43 583	1.3	48 573	1.4	
	2,000 – 3,999	110 714	3.4	78 813	2.3	60 914	1.8	
	4,000 – 5,999	159 539	4.9	99 300	2.9	89 676	2.7	
	6,000 – 7,999	362 962	11.1	130 754	3.8	90 303	2.7	
	8,000 – 9,999	454 218	13.9	283 102	8.3	130 756	3.9	
	10,000 – 14,999	754 368	23.0	891 262	26.1	656 970	19.6	
	15,000 – 19,999	411 534	12.6	572 777	16.8	615 948	18.4	
	20,000 – 24,999	284 518	8.7	372 665	10.9	480 976	14.4	
	25,000 – 29,999	141 632	4.3	190 703	5.6	217 676	6.5	
	30,000 – 39,999	216 243	6.6	277 029	8.1	339 746	10.1	
	40,000 – 59,999	173 003	5.3	247 662	7.2	307 113	9.2	
	≥ 60,000	147 899	4.5	231 457	6.8	312 685	9.3	
	總計 Total		3 278 565	100.0	3 419 107	100.0	3 351 336	100.0
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)							
		12,000		15,500		19,500		

註釋：(1) 數字不包括無酬家庭從業員。

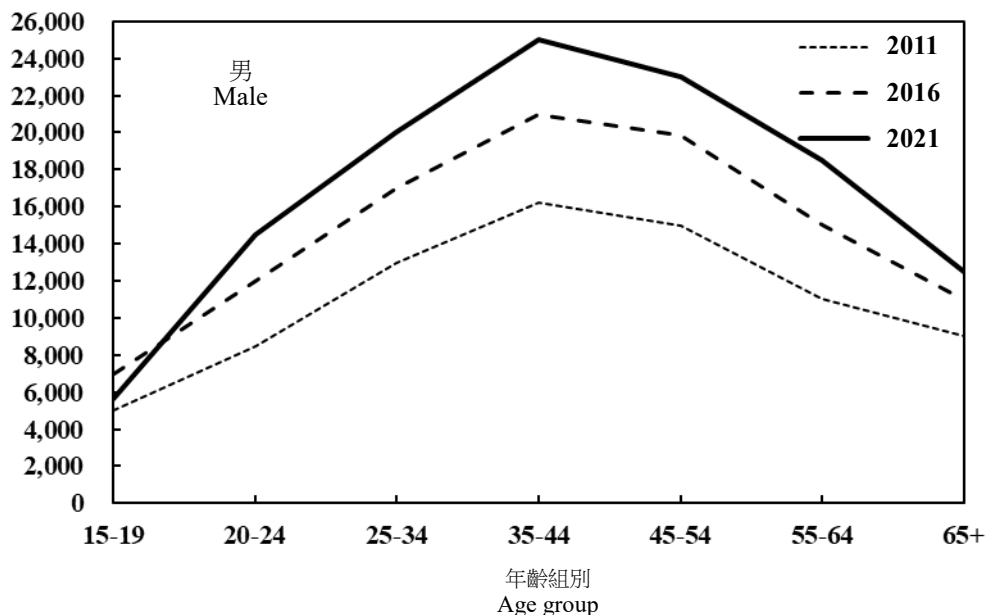
Note: (1) Figures exclude unpaid family workers.

圖 2.1 2011 年、2016 年及 2021 年按年齡組別及性別劃分的工作人口⁽¹⁾的每月主要職業收入中位數（不包括外籍家庭傭工）

Chart 2.1 Median monthly income from main employment of working population⁽¹⁾ (excluding foreign domestic helpers) by age group and sex, 2011, 2016 and 2021

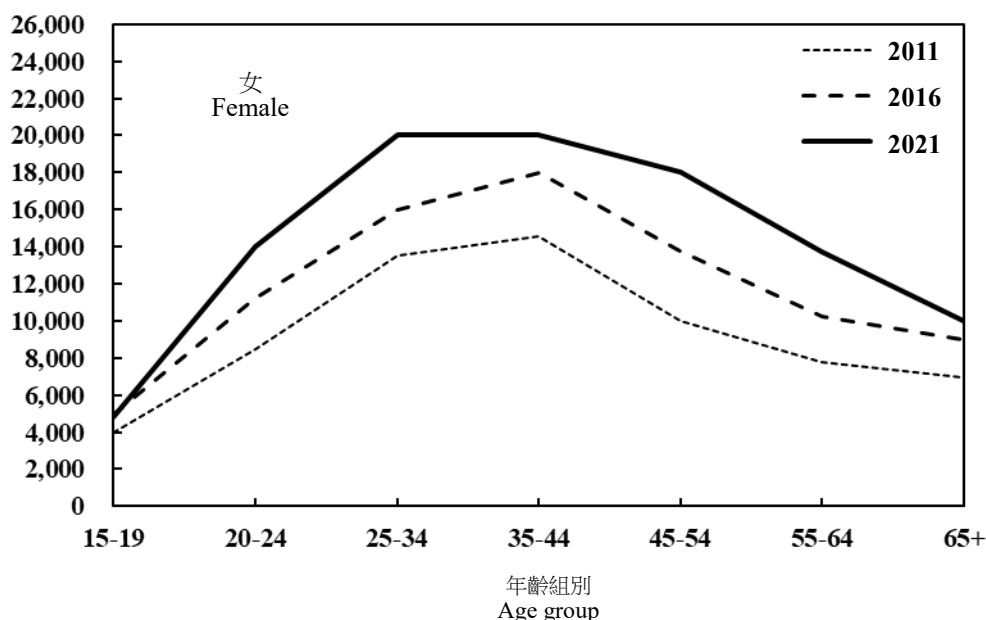
每月主要職業收入中位數（港元）

Median monthly income from main employment (HK\$)



每月主要職業收入中位數（港元）

Median monthly income from main employment (HK\$)



註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

教育程度

2.18 教育程度較高的在職人士的收入普遍高於教育程度較低者。在 2021 年，未受教育／只受學前教育的在職人士的每月主要職業收入中位數是 10,250 元，是曾就讀專上教育學位課程人士的中位數 30,000 元的 34.2%。（表 2.6）

2.19 曾受學位程度教育的在職人士的每月收入中位數由 2011 年的 25,000 元上升至 2016 年的 27,000 元，再進一步上升至 2021 年的 30,000 元。另一方面，未受教育／只受學前教育的在職人士的每月收入亦由 2011 年的 6,900 元增加至 2021 年的 10,250 元，上升 48.6%。（表 2.6）

Educational attainment

2.18 Working persons with higher educational attainment generally have higher income than the less educated ones. In 2021, the median monthly income from main employment of the working persons with no schooling/pre-primary education was \$10,250 which was 34.2% of that of working persons who had attended post-secondary education in degree courses (\$30,000). (Table 2.6)

2.19 Median monthly income of working persons with degree education increased from \$25,000 in 2011 to \$27,000 in 2016, and further to \$30,000 in 2021. On the other hand, the median monthly income of working persons with no schooling/pre-primary education also recorded a distinct increase by 48.6% from \$6,900 in 2011 to \$10,250 in 2021. (Table 2.6)

表 2.6 2011 年、2016 年及 2021 年按教育程度（最高就讀程度）劃分的工作人口⁽¹⁾的每月主要職業收入中位數

Table 2.6 Median monthly income from main employment of working population⁽¹⁾ by educational attainment (highest level attended), 2011, 2016 and 2021

教育程度（最高就讀程度） Educational attainment (highest level attended)	每月主要職業收入中位數（港元） Median monthly income from main employment (HK\$)		
	2011	2016	2021
未受教育／學前教育 No schooling/Pre-primary	6,900	9,750	10,250
小學 Primary	8,000	10,000	11,000
初中 Lower secondary	8,500	11,000	13,000
高中 Upper secondary	10,000	13,000	15,000
專上教育：文憑／證書 Post-secondary : Diploma/Certificate	13,500	16,000	18,500
副學位課程 Sub-degree course	12,360	15,300	19,000
學位課程 Degree course	25,000	27,000	30,000
合計 Overall	11,000	15,000	18,000

註釋：(1) 數字不包括無酬家庭從業員。

Note : (1) Figures exclude unpaid family workers.

行業及職業

2.20 按行業分析，與 2016 年相似，從事「金融及保險業」的工作人口在 2021 年的每月職業收入中位數最高，為 31,250 元。其次是「資訊及通訊業」（26,000 元）及「公共行政、教育、人類醫療保健及社工活動」（25,000 元）。（表 2.7）

2.21 就各主要職業類別而言，在 2021 年，經理的每月職業收入中位數最高，達 50,000 元，是非技術工人（不包括外籍家庭傭工）11,840 元的 4.2 倍。在 2016 年，相應的比率為 4.4 倍。事實上，所有主要職業類別的每月職業收入中位數在過去 5 年都有 6.0% 至 36.4% 的增幅。（表 2.8）

Industry and occupation

2.20 Analysed by industry, similar to 2016, working population in “Financing and insurance” had the highest median monthly employment income of \$31,250 in 2021, followed by “Information and communications” (\$26,000) and “Public administration, education, human health and social work activities” (\$25,000). (Table 2.7)

2.21 Amongst the various broad job categories, managers had the highest median monthly employment income of \$50,000 in 2021, which was 4.2 times that of working persons in elementary occupations (excluding foreign domestic helpers), at \$11,840. The corresponding ratio was 4.4 in 2016. In fact, the median monthly employment income of all job categories recorded increases ranging from 6.0% to 36.4% over the past 5 years. (Table 2.8)

表 2.7 2011 年、2016 年及 2021 年按行業⁽¹⁾劃分的工作人口⁽²⁾⁽³⁾的每月主要職業收入中位數
Table 2.7 Median monthly income from main employment of working population⁽²⁾⁽³⁾ by industry⁽¹⁾, 2011, 2016 and 2021

行業 Industry	每月主要職業收入中位數（港元） Median monthly income from main employment (HK\$)		
	2011	2016	2021
製造業 Manufacturing	13,000	15,000	18,000
建造業 Construction	12,000	15,500	20,000
進出口、批發及零售業 Import/export, wholesale and retail trades	12,000	15,000	17,000
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	10,500	14,000	16,500
住宿及膳食服務業 Accommodation and food services	8,800	11,750	15,000
資訊及通訊業 Information and communications	17,080	22,000	26,000
金融及保險業 Financing and insurance	21,250	26,100	31,250
地產、專業及商用服務業 Real estate, professional and business services	10,250	14,040	17,000
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	18,990	20,310	25,000
雜項社會及個人服務 Miscellaneous social and personal services	3,600	4,210	4,800
(不包括外籍家庭傭工) (excluding foreign domestic helpers)	(9,000)	(12,500)	(14,900)
其他 ⁽⁴⁾ Others ⁽⁴⁾	14,000	15,500	20,000
合計 Overall	11,000 (12,000)	15,000 (15,500)	18,000 (19,500)

註釋：(1) 統計表內的數字是按以「香港標準行業分類 2.0 版」為藍本的行業分類而編製。

(2) 括號內的數字是指撇除外籍家庭傭工後計算的數字。

(3) 數字不包括無酬家庭從業員。

(4) 「其他」包括「農業、林業及漁業」、「採礦及採石」、「電力和燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治活動」等行業，及報稱的行業不能辨別或描述不足。

Notes: (1) Figures in this table are compiled based on the industry classification modeled on the Hong Kong Standard Industrial Classification Version 2.0.

(2) Figures in brackets refer to figures excluding foreign domestic helpers.

(3) Figures exclude unpaid family workers.

(4) "Others" include "Agriculture, forestry and fishing"; "Mining and quarrying"; "Electricity and gas supply"; "Water supply; sewerage, waste management and remediation activities" and industrial activities unidentifiable or inadequately described.

表 2.8 2016 年及 2021 年按職業⁽¹⁾劃分的工作人口⁽²⁾⁽³⁾的每月主要職業收入中位數
Table 2.8 Median monthly income from main employment of working population⁽²⁾⁽³⁾ by occupation⁽¹⁾, 2016 and 2021

職業 Occupation	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	
	2016	2021
經理 Managers	43,940	50,000
專業人員 Professionals	33,000	45,000
輔助專業人員 Associate professionals	20,750	22,000
文書支援人員 Clerical support workers	14,000	16,500
服務及銷售人員 Service and sales workers	11,750	14,000
工藝及有關人員 Craft and related workers	15,000	18,000
機台及機器操作員及裝配員 Plant and machine operators and assemblers	13,000	15,500
非技術工人 Elementary occupations	5,000	5,250
(不包括外籍家庭傭工) (excluding foreign domestic helpers)	(10,000)	(11,840)
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	11,000	13,000
合計 Overall	15,000 (15,500)	18,000 (19,500)

註釋：(1) 統計表內的數字是根據 2021 年人口普查所採用的職業分類編製。詳情請參閱「詞彙釋義」。

(2) 括號內的數字是指撇除外籍家庭傭工後計算的數字。

(3) 數字不包括無酬家庭從業員。

Notes: (1) Figures in this table are compiled based on the occupation classification adopted in the 2021 Population Census. Please refer to "Definition of Terms" for further details.

(2) Figures in brackets refer to figures excluding foreign domestic helpers.

(3) Figures exclude unpaid family workers.

不同收入組別工作人口的社會經濟特徵

2.22 為方便比較收入趨勢，以下分析將在職人士按收入劃分為三個較廣的組別，即第一個至第二個十等分組別，第三個至第八個十等分組別，以及第九個至第十個十等分組別。不過，必須強調的是這個定義是相對的，並非絕對的。

2.23 根據以上的分組，第九個至第十個十等分組別在職人士的收入比重由 2011 年的 56.4% 稍微下跌至 2021 年的 55.3%。同期，第三個至第八個十等分組別的在職人士的比重則由 39.4% 上升至 40.9%。
(表 2.9)

第一個至第二個十等分組別

2.24 在 2021 年，第一個至第二個十等分組別的在職人士主要是教育程度較低，從事如服務及銷售人員或非技術工人等相對低技能工作的人士。這個組別內近 40% 的在職人士僅具初中及以下的教育程度，其每月主要職業收入中位數則低至 4,800 元，是第九個至第十個十等分組別人士的月入中位數的約十分之一。然而，值得注意的是，工作時數較短的兼職工人某程度上會影響每月職業收入的分布，尤其是對低收入組別而言。
(表 2.10)

2.25 同樣值得注意的是，由於組內有許多每月職業收入現時一般約為 4,600 元的外籍家庭傭工，因此女性的人數遠多於男性。若撇除外籍家庭傭工，組內的月入中位數為 6,000 元，而性別比率則由 305 上升至 692。
(表 2.10)

2.26 組內非香港出生人士的比例也高達 66.9%。當撇除外籍家庭傭工後，有關比例跌至 41.5%，但依然高於整體數字的 32.8%。部分原因是組內有相當數目的從內地來港居住未滿 7 年的人士，這批一般被視為新移民的人士佔組內人數的 2.3%。
(表 2.10)

Socio-economic characteristics of working population in different income groups

2.22 To facilitate comparison of income trend, working persons are classified into 3 broader groups according to the income, viz. the 1st – 2nd decile groups, 3rd – 8th decile groups, and 9th – 10th decile groups. It should, however, be stressed that the above are defined in a relative rather than an absolute sense.

2.23 According to the above delineation, the income share of working persons in the 9th – 10th decile groups fell slightly from 56.4% in 2011 to 55.3% in 2021, while those in the 3rd – 8th decile groups rose from 39.4% to 40.9% during the same period. (Table 2.9)

1st – 2nd decile groups

2.24 In 2021, working persons in the 1st – 2nd decile groups were basically lower-educated persons engaged in relatively low-skilled jobs such as service and sales workers or elementary occupations. Almost 40% of the working persons in this group had an education level of lower secondary and below only. The median monthly income from main employment was low at \$4,800, about one-tenth of that in the 9th – 10th decile groups. Yet, it should be mindful that part-time workers with much fewer hours of work could to a certain extent affect the monthly employment income distribution, particularly in the lower income brackets. (Table 2.10)

2.25 It is also noteworthy that there were more women than men in this group because of the presence of a large number of foreign domestic helpers whose employment income was generally at around \$4,600 per month. After excluding them, the median monthly income of this group was \$6,000 in 2021 while the sex ratio would increase from 305 to 692. (Table 2.10)

2.26 The proportion of non-Hong Kong born persons in this group also stood high at 66.9%. When foreign domestic helpers were excluded, this proportion decreased to 41.5%, which was still higher than the overall figure of 32.8%. This was partly attributed to the considerable number of persons from the Mainland having resided in Hong Kong for less than 7 years, commonly known as new arrivals, who accounted for 2.3% of the persons in this group. (Table 2.10)

第三個至第八個十等分組別

2.27 在第三個至第八個十等分組別的 220 萬名在職人士中，近半屬於年青至中年的年齡組別（即 25 至 44 歲）。他們的教育程度普遍高於第一個至第二個十等分組別的人士，當中約有 35.4% 受過高中教育，另有約 38.8% 受過專上教育。由於具備較高的教育程度，兼具有更多工作經驗，組內人士的每月職業收入中位數是 18,000 元，與全港工作人口的收入中位數相同。（表 2.9 及表 2.10）

2.28 組內的人士較高比例為輔助專業人員（22.5%），其次是服務及銷售人員（22.2%）和文書支援人員（19.3%）。按行業劃分，從事「進出口、批發及零售業」的比例最高（18.3%），其次是「地產、專業及商用服務業」（17.4%）和「公共行政、教育、人類醫療保健及社工活動」（16.2%）。（表 2.10）

第九個至第十個十等分組別

2.29 第九個至第十個十等分組別的在職人士大部分屬於受過高等教育的中年專業人員和經理。組內超過八成人士曾受專上教育，近九成人士從事高技術工種，職業屬經理、專業人員和輔助專業人員。（表 2.10）

2.30 自然地，組內人士的每月主要職業收入中位數較高，達 54,000 元，是整體中位數的 3 倍。組內男性人數顯著多於女性，性別比率是 1 374。（表 2.9 及表 2.10）

3rd – 8th decile groups

2.27 Of the 2.2 million working persons in the 3rd – 8th decile groups, almost half were in the young to middle age groups (i.e. aged 25 – 44). Their educational attainment was in general higher than that in the 1st – 2nd decile groups, with 35.4% having attended upper secondary level and another 38.8% having attended post-secondary level. With higher educational attainment and more working experience, individuals in this group had a median monthly employment income of \$18,000, which was the same as that of the entire working population. (Table 2.9 and Table 2.10)

2.28 A relatively larger proportion of persons in this group were associate professionals (22.5%), followed by service and sales workers (22.2%) and clerical support workers (19.3%). In terms of industry, the largest proportion (18.3%) of them were engaged in the “Import/export, wholesale and retail trades” sector, followed by the “Real estate, professional and business services” sector (17.4%) and the “Public administration, education, human health and social work activities” sector (16.2%). (Table 2.10)

9th – 10th decile groups

2.29 Working persons in the 9th – 10th decile groups were mostly well-educated middle-aged professionals and managers. Over 80% of the persons in this group attended post-secondary education. Around 90% of them were engaged in high-skilled jobs, working as managers, professionals and associate professionals. (Table 2.10)

2.30 It is natural that the median monthly income from main employment of persons in this group was high at \$54,000, which tripled the overall median level. There were significantly more men than women in this group, with a sex ratio of 1 374. (Table 2.9 and Table 2.10)

表 2.9 2011 年、2016 年及 2021 年按收入組別劃分的工作人口⁽¹⁾
Table 2.9 Working population⁽¹⁾ by income groups, 2011, 2016 and 2021

收入組別 Income Group	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021
第一個至第二個十等分組別 1st – 2nd decile groups						
每月主要職業收入範圍 (港元) Range of monthly income from main employment (HK\$)	≤ 6,500	≤ 8,250	≤ 9,810	≤ 7,500	≤ 10,000	≤ 11,310
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	3,700	4,250	4,800	5,800	7,750	8,500
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	4.2	4.3	3.9	5.0	5.5	5.1
工作人口數目 Number of working population	706 568	748 175	734 262	655 706	683 814	670 265
第三個至第八個十等分組別 3rd – 8th decile groups						
每月主要職業收入範圍 (港元) Range of monthly income from main employment (HK\$)	6,500 – ≤ 23,750	8,250 – ≤ 30,000	9,810 – ≤ 34,670	7,500 – ≤ 25,000	10,000 – ≤ 30,000	11,320 – ≤ 36,500
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	11,000	15,000	18,000	12,000	15,500	19,500
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	39.4	40.7	40.9	39.6	40.9	41.1
工作人口數目 Number of working population	2 119 688	2 244 546	2 202 794	1 967 131	2 051 467	2 010 792
第九個至第十個十等分組別 9th – 10th decile groups						
每月主要職業收入範圍 (港元) Range of monthly income from main employment (HK\$)	≥ 23,750	≥ 30,000	≥ 34,670	≥ 25,000	≥ 30,000	≥ 36,500
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	36,250	45,000	54,000	38,940	49,000	56,000
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	56.4	55.0	55.3	55.4	53.6	53.8
工作人口數目 Number of working population	706 593	748 181	734 269	655 728	683 826	670 279

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 2.10 2021 年不同收入組別的工作人口⁽¹⁾⁽²⁾的社會經濟特徵
Table 2.10 Socio-economic characteristics of working population⁽¹⁾⁽²⁾ in different income groups, 2021

	收入組別						合計 Overall
	第一個至第二個 十等分組別 1st – 2nd decile groups		第三個至第八個 十等分組別 3rd – 8th decile groups		第九個至第十個 十等分組別 9th – 10th decile groups		
按性別劃分的工作人口比例（百分比） Proportion of working population by sex (%)							
男 Male	23.4	(40.9)	54.2	(54.2)	57.9	(57.9)	48.8 (53.4)
女 Female	76.6	(59.1)	45.8	(45.8)	42.1	(42.1)	51.2 (46.6)
性別比率（每千名女性的男性人數） Sex ratio (males per 1 000 females)	305	(692)	1 183	(1 184)	1 374	(1 374)	952 (1 144)
按年齡組別劃分的工作人口比例（百分比） Proportion of working population by age group (%)							
15 – 24	9.3	(15.0)	5.7	(5.7)	0.7	(0.7)	5.4 (5.8)
25 – 34	17.6	(9.8)	24.8	(24.8)	18.1	(18.1)	22.0 (21.5)
35 – 44	28.6	(13.7)	21.6	(21.6)	32.4	(32.4)	25.2 (23.0)
45 – 54	18.7	(19.3)	22.9	(22.9)	30.0	(30.0)	23.5 (24.0)
55 – 64	16.0	(25.1)	20.1	(20.1)	16.1	(16.1)	18.5 (19.8)
65+	9.8	(17.2)	4.9	(4.9)	2.7	(2.7)	5.4 (5.9)
按出生地點劃分的工作人口比例（百分比） Proportion of working population by place of birth (%)							
在香港出生 Born in Hong Kong	33.1	(58.5)	66.3	(66.3)	74.7	(74.7)	61.3 (67.2)
在香港以外地方出生 Born outside Hong Kong	66.9	(41.5)	33.7	(33.7)	25.3	(25.3)	38.7 (32.8)
居港少於 7 年 Having resided in Hong Kong for less than 7 years	30.5	(3.7)	3.3	(3.3)	4.2	(4.2)	8.9 (3.5)
內地來港 Persons from the Mainland	1.3	(2.3)	1.7	(1.7)	0.6	(0.6)	1.4 (1.5)
其他地方來港 Persons from other places	29.1	(1.3)	1.6	(1.6)	3.6	(3.6)	7.5 (2.0)
居港 7 年或以上 Having resided in Hong Kong for 7 years or more	36.4	(37.8)	30.4	(30.4)	21.1	(21.1)	29.7 (29.3)
按教育程度（最高就讀程度）劃分的工作人口比例 （百分比） Proportion of working population by educational attainment (highest level attended) (%)							
初中及以下 Lower secondary and below	37.9	(41.8)	25.7	(25.7)	3.3	(3.3)	23.7 (22.8)
高中 Upper secondary	37.2	(31.3)	35.4	(35.4)	13.2	(13.2)	31.4 (30.1)
專上教育 Post-secondary	24.9	(26.9)	38.8	(38.8)	83.5	(83.5)	45.0 (47.1)

表 2.10 2021 年不同收入組別的工作人口⁽¹⁾⁽²⁾的社會經濟特徵 (續)
Table 2.10 Socio-economic characteristics of working population⁽¹⁾⁽²⁾ in different income groups, 2021 (cont'd)

	收入組別 Income group						合計 Overall	
	第一個至第二個 十等分組別 1st – 2nd decile groups		第三個至第八個 十等分組別 3rd – 8th decile groups		第九個至第十個 十等分組別 9th – 10th decile groups			
按行業 ⁽³⁾ 劃分的工作人口比例 (百分比) Proportion of working population by industry ⁽³⁾ (%)								
製造業 Manufacturing	1.7	(2.9)	3.8	(3.8)	2.6	(2.6)	3.1	(3.4)
建造業 Construction	3.2	(5.7)	11.0	(11.0)	7.0	(7.0)	8.6	(9.4)
進出口、批發及零售業 Import/export, wholesale and retail trades	11.0	(19.5)	18.3	(18.3)	11.3	(11.3)	15.5	(16.9)
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	6.4	(11.3)	10.3	(10.3)	3.8	(3.8)	8.2	(9.0)
住宿及膳食服務業 Accommodation and food services	8.0	(14.1)	8.5	(8.5)	1.7	(1.7)	7.0	(7.7)
資訊及通訊業 Information and communications	0.8	(1.4)	3.6	(3.6)	6.2	(6.2)	3.6	(3.9)
金融及保險業 Financing and insurance	1.7	(3.1)	6.2	(6.2)	17.8	(17.8)	7.6	(8.3)
地產、專業及商用服務業 Real estate, professional and business services	11.2	(19.9)	17.4	(17.4)	15.6	(15.6)	15.8	(17.3)
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	7.8	(13.8)	16.2	(16.2)	32.1	(32.1)	17.7	(19.4)
雜項社會及個人服務 Miscellaneous social and personal services	47.7	(7.5)	4.1	(4.1)	1.3	(1.3)	12.3	(3.9)
其他 ⁽⁴⁾ Others ⁽⁴⁾	0.4	(0.7)	0.7	(0.7)	0.7	(0.7)	0.6	(0.7)
按職業 ⁽⁵⁾ 劃分的工作人口比例 (百分比) Proportion of working population by occupation ⁽⁵⁾ (%)								
經理 Managers	0.7	(1.2)	5.1	(5.1)	32.4	(32.4)	9.7	(10.6)
專業人員 Professionals	1.7	(3.1)	5.9	(5.9)	36.8	(36.8)	11.2	(12.3)
輔助專業人員 Associate professionals	6.5	(11.5)	22.5	(22.5)	20.8	(20.8)	19.0	(20.8)
文書支援人員 Clerical support workers	6.8	(12.0)	19.3	(19.4)	3.4	(3.4)	13.6	(14.9)
服務及銷售人員 Service and sales workers	19.8	(35.1)	22.2	(22.2)	4.4	(4.4)	18.2	(19.9)
工藝及有關人員 Craft and related workers	2.6	(4.6)	8.1	(8.1)	1.4	(1.4)	5.7	(6.2)
機台及機器操作員及裝配員 Plant and machine operators and assemblers	4.0	(7.0)	5.7	(5.7)	0.5	(0.5)	4.3	(4.7)
非技術工人 Elementary occupations	57.7	(25.1)	11.0	(10.9)	0.4	(0.4)	18.2	(10.4)
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	0.2	(0.4)	0.2	(0.2)	0.0	(0.0)	0.2	(0.2)

表 2.10 2021 年不同收入組別的工作人口⁽¹⁾⁽²⁾的社會經濟特徵 (續)
Table 2.10 Socio-economic characteristics of working population⁽¹⁾⁽²⁾ in different income groups, 2021 (cont'd)

	收入組別 Income group			合計 Overall
	第一個至第二個 十等分組別 1st – 2nd decile groups	第三個至第八個 十等分組別 3rd – 8th decile groups	第九個至第十個 十等分組別 9th – 10th decile groups	
	每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	4,800 (6,000)	18,000 (18,000)	

註釋：(1) 數字不包括無酬家庭從業員。

(2) 括號內的數字是指在同一十等分組別中撇除外籍家庭傭工後計算的數字。

(3) 統計表內的數字是按以「香港標準行業分類 2.0 版」為藍本的行業分類而編製。

(4) 「其他」包括「農業、林業及漁業」、「採礦及採石」、「電力和燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治活動」等行業，及報稱的行業不能辨別或描述不足。

(5) 統計表內的數字是根據 2021 年人口普查所採用的職業分類編製。詳情請參閱「詞彙釋義」。

Notes : (1) Figures exclude unpaid family workers.

(2) Figures in brackets refer to figures of the same decile group excluding foreign domestic helpers.

(3) Figures in this table are compiled based on the industry classification modeled on the Hong Kong Standard Industrial Classification Version 2.0.

(4) “Others” include “Agriculture and fishing”; “Mining, forestry and quarrying”; “Electricity and gas supply”; “Water supply; sewerage, waste management and remediation activities” and industrial activities unidentifiable or inadequately described.

(5) Figures in this table are compiled based on the occupation classification adopted in the 2021 Population Census. Please refer to “Definition of Terms” for further details.

住戶收入分布

2.31 與個人主要職業收入一樣，家庭住戶收入在過去 10 年亦錄得升幅。在 2011 年至 2021 年間，住戶每月收入中位數（不包括外籍家庭傭工）由 20,200 元顯著上升 35.2% 至 27,320 元。（表 2.11b）

2.32 住戶內有否從事經濟活動成員對住戶收入大有影響。從事經濟活動住戶（即住戶內除外籍家庭傭工外至少有一名成員在職或正在求職）的每月收入中位數（不包括外籍家庭傭工）在過去 10 年顯著上升 41.4%，由 2011 年的 24,500 元上升至 2021 年的 34,650 元。（表 2.11b）

Household income distribution

2.31 Similar to individual income from main employment, domestic household income also recorded growth over the past decade. Between 2011 and 2021, the median monthly household income (excluding foreign domestic helpers) increased significantly by 35.2% from \$20,200 to \$27,320. (Table 2.11b)

2.32 The income of a household is strongly affected by whether there is an economically active person in that household. For the economically active households (i.e. households with at least one member working or seeking work apart from foreign domestic helpers), the median monthly household income (excluding foreign domestic helpers) surged by 41.4% over the past decade, from \$24,500 in 2011 to \$34,650 in 2021. (Table 2.11b)

2.33 以收入組別分析，住戶每月收入（不包括外籍家庭傭工）低於 4,000 元的住戶所佔百分比由 2011 年的 9.5% 下降至 2016 年的 6.3% 及 2021 年的 7.7%，而住戶每月收入在 40,000 元或以上的住戶所佔百分比則由 2011 年的 23.1%，增加至 2016 年的 30.8% 及 2021 年的 35.6%。（表 2.11b）

2.34 從事經濟活動住戶的收入分布在同期則有所不同。住戶每月收入（不包括外籍家庭傭工）低於 4,000 元的從事經濟活動住戶所佔百分比由 2011 年的 1.6% 下跌至 2016 年的 1.2%，再升至 2021 年的 2.2%；而每月收入 40,000 元或以上的住戶所佔百分比在同期則由 27.2% 上升至 37.1% 及 43.7%。事實上，在住戶每月收入低於 4,000 元的住戶中，77.4% 為非從事經濟活動的住戶（即家庭住戶內所有成員除外籍家庭傭工外皆非從事經濟活動（例如退休人士、料理家務者、無酬照顧者及 15 歲以下兒童））。（表 2.11b）

2.35 正如先前段落所述，職業收入的差異會顯著影響到住戶收入分布。此外，人口高齡化及住戶小型化等結構性因素，令非從事經濟活動住戶、小型住戶佔全港所有住戶的比例持續向上，這亦會對收入分布構成重大影響。第 3 章將會進一步分析這些影響。最後，政府各項收入再分配政策亦會影響到住戶實際收入所得。這些影響會在第 4 章討論。

2.33 Analysed by income brackets, the percentage share of households with monthly household income (excluding foreign domestic helpers) below \$4,000 decreased from 9.5% in 2011, to 6.3% in 2016, and 7.7% in 2021, while those with monthly income at \$40,000 or above grew from 23.1% in 2011, to 30.8% in 2016 and 35.6% in 2021. (Table 2.11b)

2.34 A different pattern was observed in the income distribution of the economically active households over the period. The percentage share of economically active households with monthly household income (excluding foreign domestic helpers) below \$4,000 decreased from 1.6% in 2011 to 1.2% in 2016, and increased to 2.2% in 2021, while those with monthly household income at \$40,000 or above increased from 27.2%, to 37.1% and 43.7% respectively over the same period. In fact, among those households with monthly household income below \$4,000 in 2021, 77.4% were economically inactive households (i.e. domestic households with all members (excluding foreign domestic helpers) being economically inactive (e.g. retired persons, home-makers, unpaid carers and children below the age of 15)). (Table 2.11b)

2.35 As described in earlier paragraphs, the dispersion of employment income will notably affect household income distribution. In addition, structural factors such as population ageing and dwindling household size have led to secular increase in proportions of economically inactive households and smaller-sized households, which also would impact significantly on income distribution. These effects are further analysed in Chapter 3. Finally, the Government's various redistributive policies also affect the actual income a household receives, which are discussed in Chapter 4.

表 2.11a 2011 年、2016 年及 2021 年按家庭住戶每月收入（包括外籍家庭傭工）劃分的家庭住戶數目

Table 2.11a Domestic households by monthly domestic household income (including foreign domestic helpers), 2011, 2016 and 2021

家庭住戶每月收入（港元） Monthly domestic household income (HK\$)	所有家庭住戶 All domestic households						從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾					
	2011		2016		2021		2011		2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
< 2,000	85 394	3.6	100 629	4.0	119 581	4.5	11 204	0.6	11 578	0.6	28 665	1.3
2,000 – 3,999	129 332	5.5	38 632	1.5	67 240	2.5	18 622	1.0	10 489	0.5	15 686	0.7
4,000 – 5,999	94 894	4.0	119 616	4.8	107 799	4.0	31 759	1.6	16 200	0.8	23 918	1.1
6,000 – 7,999	121 173	5.1	119 574	4.8	120 094	4.5	72 829	3.7	29 810	1.5	27 727	1.3
8,000 – 9,999	133 122	5.6	101 666	4.1	107 325	4.0	106 339	5.5	52 876	2.6	39 988	1.9
10,000 – 14,999	297 830	12.6	295 912	11.8	259 474	9.7	262 273	13.5	243 850	12.0	177 780	8.4
15,000 – 19,999	265 224	11.2	251 872	10.0	230 235	8.6	248 321	12.8	234 275	11.5	203 037	9.5
20,000 – 24,999	235 695	9.9	220 935	8.8	223 903	8.4	223 053	11.5	209 156	10.3	210 303	9.9
25,000 – 29,999	181 313	7.7	176 659	7.0	171 916	6.4	174 421	9.0	170 200	8.4	164 721	7.7
30,000 – 39,999	269 283	11.4	301 856	12.0	307 442	11.5	259 383	13.3	292 422	14.4	296 731	14.0
40,000 – 59,999	267 953	11.3	360 529	14.4	399 328	14.9	259 582	13.4	351 159	17.3	389 891	18.3
60,000 – 79,999	117 260	5.0	168 441	6.7	211 321	7.9	113 324	5.8	164 324	8.1	206 697	9.7
80,000 – 99,999	58 895	2.5	89 413	3.6	114 878	4.3	56 878	2.9	87 438	4.3	112 619	5.3
≥ 100,000	111 428	4.7	164 000	6.5	233 625	8.7	106 385	5.5	159 748	7.9	228 557	10.7
總計 Total	2 368 796	100.0	2 509 734	100.0	2 674 161	100.0	1 944 373	100.0	2 033 525	100.0	2 126 320	100.0

家庭住戶每月收入中位數（港元）
Median monthly domestic household income (HK\$)

20,500	25,000	27,650	24,810	30,450	35,040
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註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.11b 2011 年、2016 年及 2021 年按家庭住戶每月收入（不包括外籍家庭傭工）劃分的家庭住戶數目

Table 2.11b Domestic households by monthly domestic household income (excluding foreign domestic helpers), 2011, 2016 and 2021

家庭住戶每月收入（港元） Monthly domestic household income (HK\$)	所有家庭住戶 All domestic households						從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾					
	2011		2016		2021		2011		2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
< 2,000	96 218	4.1	111 614	4.5	131 554	4.9	11 665	0.6	12 378	0.6	30 193	1.4
2,000 – 3,999	129 827	5.5	45 987	1.8	74 380	2.8	18 917	1.0	11 072	0.5	16 299	0.8
4,000 – 5,999	88 725	3.7	119 763	4.8	106 656	4.0	31 903	1.6	15 940	0.8	23 478	1.1
6,000 – 7,999	120 182	5.1	118 692	4.7	120 249	4.5	73 270	3.8	30 002	1.5	27 581	1.3
8,000 – 9,999	132 578	5.6	94 440	3.8	101 308	3.8	107 255	5.5	54 082	2.7	40 518	1.9
10,000 – 14,999	297 930	12.6	293 581	11.7	255 017	9.5	263 731	13.6	247 700	12.2	180 295	8.5
15,000 – 19,999	265 819	11.2	250 710	10.0	230 000	8.6	249 379	12.8	234 578	11.5	205 342	9.7
20,000 – 24,999	237 111	10.0	221 950	8.8	224 197	8.4	224 697	11.6	210 343	10.3	211 766	10.0
25,000 – 29,999	181 800	7.7	176 120	7.0	170 755	6.4	175 209	9.0	170 563	8.4	164 039	7.7
30,000 – 39,999	269 051	11.4	302 487	12.1	307 458	11.5	259 302	13.3	293 287	14.4	297 486	14.0
40,000 – 59,999	265 835	11.2	359 128	14.3	398 396	14.9	257 652	13.3	350 122	17.2	389 227	18.3
60,000 – 79,999	115 116	4.9	166 319	6.6	209 300	7.8	111 353	5.7	162 359	8.0	204 781	9.6
80,000 – 99,999	57 670	2.4	87 195	3.5	114 039	4.3	55 636	2.9	85 272	4.2	111 857	5.3
≥ 100,000	109 340	4.6	160 036	6.4	228 375	8.5	104 404	5.4	155 827	7.7	223 458	10.5
總計 Total	2 367 202	100.0	2 508 022	100.0	2 671 684	100.0	1 944 373	100.0	2 033 525	100.0	2 126 320	100.0
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)												
	20,200		24,890		27,320		24,500		30,000		34,650	

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

按十等分組別劃分的住戶收入中位數

2.36 住戶收入分布的離散程度可通過不同十等分組別的收入變化率作研究。首先將所有住戶按住戶收入排列，然後將其分為十個相同數目的組別。第一個十等分組別為收入最低的 10% 的住戶，第二個十等分組別是接着的 10% 的住戶，如此類推，然後便可估計每個十等分組別的住戶收入中位數。

2.37 在 2011 年至 2021 年期間，第一個十等分組別的原住戶收入（不包括外籍家庭傭工）中位數年下跌 2.3%，第二個十等分組別的住戶收入中位數增加了 17.4%，而第三至第十個十等分組別的住戶收入中位數則有 21.4% 至 40.2% 不等的增長。這與個人職業收入（不包括外籍家庭傭工）趨勢有所不同，後者在 2021 年所有十等分組別的職業收入中位數與 2011 年相比均錄得 44.0% 至 63.6% 不等的增長。

（表 2.3 及表 2.12b）

2.38 須注意，住戶收入主要為職業收入所構成，其水平明顯受住戶人數所左右。故住戶收入分布亦顯著受到這期間的人口高齡化及住戶小型化的結構性因素所影響。政府各項收入再分配政策亦會影響到住戶實際收入所得。

2.39 因此，着眼於從事經濟活動住戶的收入變化的分析亦有意義。就這類住戶而言，所有十等分組別的住戶收入中位數在過去 10 年均錄得增長。由於基層家庭的收入受到 2019 冠狀病毒病疫情的影響，第一個十等分組別的住戶收入中位數在過去 10 年只有 17.9% 的增長。（表 2.12b）

Median household income by decile group

2.36 The extent of dispersion in household income distribution can be studied by comparing the rates of income change amongst different decile groups. All households are first ranked by household income and then divided into 10 equal groups, with the 1st decile group being the 10% of households having the lowest income, the 2nd decile group being the next 10% and so on. The median household income for each decile group is then estimated.

2.37 Between 2011 and 2021, the median original household income (excluding foreign domestic helpers) of the 1st decile group declined by 2.3%, the 2nd decile group increased by 17.4%, and the 3rd to 10th decile groups recorded increases ranging from 21.4% to 40.2%. This was different from the trend of individual employment income (excluding foreign domestic helpers), whereby the median employment income of all decile groups grew in 2021 as compared with 2011, with increases ranging from 44.0% to 63.6%. (Table 2.3 and Table 2.12b)

2.38 It should be noted that household income mainly comprises employment earnings, and its level hinges heavily on the household size. Hence, its distribution is also significantly affected by the structural factors of population ageing and shrinkage in household size. The Government's various redistributive measures also affect the actual income a household receives.

2.39 It is therefore also meaningful to focus the analysis on the changes in the income of the economically active households only. For these households, all decile groups exhibited increases in income over the past decade. Due to the effect of the COVID-19 epidemic on the income of grassroots families, the median original household income of the first decile group only increased by 17.9% over the past decade. (Table 2.12b)

表 2.12a 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的原本住戶每月收入中位數（包括外籍家庭傭工）

Table 2.12a Median original monthly household income (including foreign domestic helpers) by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	原本住戶每月收入中位數（港元） Median original monthly household income (HK\$)						比率 Ratio					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾			所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾		
	2011	2016	2021	2011	2016	2021	2016: 2011	2021: 2016	2021: 2011	2016: 2011	2021: 2016	2021: 2011
	第一（最低） 1st (lowest)	2,290	3,290	2,860	7,000	9,250	8,310	1.44	0.87	1.25	1.32	0.90
第二 2nd	6,610	7,900	7,630	10,340	13,500	15,000	1.20	0.97	1.16	1.31	1.11	1.45
第三 3rd	10,000	12,000	12,410	14,500	17,750	20,040	1.20	1.03	1.24	1.22	1.13	1.38
第四 4th	14,010	16,500	18,040	18,000	22,000	25,160	1.18	1.09	1.29	1.22	1.14	1.40
第五 5th	18,500	21,650	24,030	22,000	27,950	31,330	1.17	1.11	1.30	1.27	1.12	1.42
第六 6th	23,110	28,400	31,240	27,070	33,990	39,040	1.23	1.10	1.35	1.26	1.15	1.44
第七 7th	29,700	36,000	40,210	33,300	41,650	48,170	1.21	1.12	1.35	1.25	1.16	1.45
第八 8th	38,000	46,250	52,720	42,000	52,250	60,290	1.22	1.14	1.39	1.24	1.15	1.44
第九 9th	52,480	63,750	73,210	58,000	70,490	82,750	1.21	1.15	1.40	1.22	1.17	1.43
第十（最高） 10th (highest)	96,480	114,500	131,360	103,480	121,160	145,040	1.19	1.15	1.36	1.17	1.20	1.40
合計 Overall	20,500	25,000	27,650	24,810	30,450	35,040	1.22	1.11	1.35	1.23	1.15	1.41

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（分別以所有家庭住戶及從事經濟活動住戶的收入（包括外籍家庭傭工）排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households (ranked by household income (including foreign domestic helpers) of all domestic households and economically active households respectively). The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.12b 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的原本住戶每月收入中位數（不包括外籍家庭傭工）

Table 2.12b Median original monthly household income (excluding foreign domestic helpers) by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	原本住戶每月收入中位數（港元） Median original monthly household income (HK\$)						比率 Ratio					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾			所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾		
	2011	2016	2021	2011	2016	2021	2016: 2011	2021: 2016	2021: 2011	2016: 2011	2021: 2016	2021: 2011
	第一（最低） 1st (lowest)	2,070	2,560	2,020	7,000	9,230	8,250	1.24	0.79	0.98	1.32	0.89
第二 2nd	6,500	7,480	7,630	10,240	13,420	15,000	1.15	1.02	1.17	1.31	1.12	1.47
第三 3rd	10,000	12,000	12,140	14,250	17,500	20,000	1.20	1.01	1.21	1.23	1.14	1.40
第四 4th	14,000	16,400	18,000	18,000	22,000	25,050	1.17	1.10	1.29	1.22	1.14	1.39
第五 5th	18,200	21,290	23,810	22,000	27,500	31,070	1.17	1.12	1.31	1.25	1.13	1.41
第六 6th	23,000	28,000	30,950	27,000	33,440	38,590	1.22	1.11	1.35	1.24	1.15	1.43
第七 7th	29,400	35,500	40,070	33,000	41,000	47,700	1.21	1.13	1.36	1.24	1.16	1.45
第八 8th	37,540	45,750	52,050	41,400	51,450	60,070	1.22	1.14	1.39	1.24	1.17	1.45
第九 9th	51,430	62,500	72,120	57,000	70,000	81,210	1.22	1.15	1.40	1.23	1.16	1.42
第十（最高） 10th (highest)	95,000	112,450	130,070	100,310	120,000	142,190	1.18	1.16	1.37	1.20	1.18	1.42
合計 Overall	20,200	24,890	27,320	24,500	30,000	34,650	1.23	1.10	1.35	1.22	1.16	1.41

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（分別以所有家庭住戶及從事經濟活動住戶的收入（不包括外籍家庭傭工）排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十分位之間的住戶，如此類推。

(2) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households (ranked by household income (excluding foreign domestic helpers) of all domestic households and economically active households respectively). The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

選定百分位的住戶收入

2.40 將住戶按其住戶收入從少至多排列，便可計算在選定百分位的原本住戶每月收入。第十個百分位的原本住戶每月收入以 P10 代表，第二十分位則以 P20 代表，如此類推。

2.41 過去 10 年，所有選定百分位的原本住戶每月收入（不包括外籍家庭傭工）均上升。（表 2.13b）

Household income at selected percentiles

2.40 Ranking households in ascending order of household income, the original monthly household income at selected percentiles can be obtained. The 10th percentile of original monthly household income is denoted as P10 and the 20th percentile as P20, and so on.

2.41 Over the past decade, the original monthly household income (excluding foreign domestic helpers) at all selected percentiles increased. (Table 2.13b)

2.42 以從事經濟活動住戶而言，所有選定百分位的原本住戶每月收入（不包括外籍家庭傭工）在過去 10 年均錄得 33% 至 44% 的顯著升幅。（表 2.13b）

2.42 As for the economically active households, the monthly household income (excluding foreign domestic helpers) at all selected percentiles recorded a notable increase of 33% – 44% in the past decade. (Table 2.13b)

表 2.13a 2011 年、2016 年及 2021 年選定百分位的原本住戶每月收入（包括外籍家庭傭工）
Table 2.13a Original monthly household income (including foreign domestic helpers) at selected percentiles, 2011, 2016 and 2021

百分位 Percentile	原本住戶每月收入（港元） Original monthly household income (HK\$)					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
10th (P10)	4,300	5,900	5,300	9,000	11,350	12,040
20th (P20)	8,500	10,000	10,040	12,300	15,500	17,540
30th (P30)	12,000	14,490	15,140	16,000	20,000	22,280
40th (P40)	16,000	19,290	20,560	20,000	25,000	28,440
50th (P50)	20,500	25,000	27,650	24,810	30,450	35,040
60th (P60)	26,000	31,650	35,360	30,000	37,740	43,110
70th (P70)	33,000	40,500	46,040	37,500	46,490	53,770
80th (P80)	44,000	53,750	60,950	48,850	60,000	70,040
90th (P90)	66,040	80,000	92,170	72,580	88,250	102,720

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.13b 2011 年、2016 年及 2021 年選定百分位的原本住戶每月收入（不包括外籍家庭傭工）
Table 2.13b Original monthly household income (excluding foreign domestic helpers) at selected percentiles, 2011, 2016 and 2021

百分位 Percentile	原本住戶每月收入（港元） Original monthly household income (HK\$)					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
10th (P10)	4,030	5,650	4,690	9,000	11,250	12,000
20th (P20)	8,300	10,000	10,000	12,070	15,250	17,370
30th (P30)	12,000	14,190	15,040	16,000	20,000	22,040
40th (P40)	16,000	19,000	20,300	20,000	24,870	28,140
50th (P50)	20,200	24,890	27,320	24,500	30,000	34,650
60th (P60)	26,000	31,250	35,140	30,000	37,090	42,630
70th (P70)	32,700	40,000	45,460	37,000	45,900	53,040
80th (P80)	43,340	52,760	60,200	48,000	59,430	69,200
90th (P90)	65,000	79,000	90,710	71,000	86,300	100,350

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

不同收入組別住戶的社會經濟特徵

2.43 不同收入水平的家庭住戶各有不同特徵。為進行比較，所有住戶以下會分為三個較廣的組別，即第一個至第二個十等分組別、第三個至第八個十等分組別和第九個至第十個十等分組別，與工作人口的分類相同。

2.44 根據以上的分組，第九個至第十個十等分組別的人數較第一個至第二個十等分組別多，所佔比例亦較大，歸因於這兩個組別內住戶人數的差異。第九個至第十個十等分組別的平均住戶人數是第一個至第二個十等分組別的两倍。詳情可見於以下的分析。（表 2.14a 及表 2.14b）

Socio-economic characteristics of households in different income groups

2.43 Households with different income levels tend to exhibit different characteristics. For the purpose of comparison, households are categorised into 3 broader groups, viz. the 1st – 2nd decile groups, 3rd – 8th decile groups and 9th – 10th decile groups, same as in the case of working population.

2.44 According to the above demarcation, the larger number and proportion of population in the 9th – 10th decile groups, as against the 1st – 2nd decile groups, was due to the difference in household size between these 2 groups. The average household size in the 9th – 10th decile groups doubled that of the 1st – 2nd decile groups. More details can be found in the analysis that follows. (Table 2.14a and Table 2.14b)

第一個至第二個十等分組別

2.45 第一個至第二個十等分組別住戶的住戶人數一般較少，在 2021 年平均每戶只有 1.7 人。這些住戶有 40.9% 居於公營租住房屋。（表 2.15）

2.46 第一個至第二個十等分組別內 65 歲及以上長者的比例高達 46.2%，而 15 歲以下的兒童比例則只有 6.1%。故此，由成人與兒童組成的住戶的比例低至 8.7%，遠低於全港 24.4% 的數字。（表 2.15）

2.47 組內長者人數眾多，而他們一般已退休和沒有職業收入，因此組內沒有收入或只有其他現金收入的住戶比例較高，分別佔 10.2% 及 68.3%，而所有住戶的相應數字是 2.0% 及 18.9%。（表 2.15）

2.48 組內人士的教育程度相對地低，有 34.3% 只具小學及以下教育程度。組內的勞動人口參與率也非常低，只有 22.7%，而全港的數字是 60.6%。就業人口當中，非技術工人所佔比例較顯著。（表 2.15）

2.49 由於如上文所述的組內人士的特徵，該組工作人口的每月主要職業收入中位數低至 5,500 元（不包括外籍家庭傭工）。再者，住戶內有工作成員的人數甚少（平均每戶只有 0.2 人），相應的住戶每月收入中位數僅是 4,690 元，少於全港中位數的五分之一。（表 2.15）

第三個至第八個十等分組別

2.50 第三個至第八個十等分組別的平均住戶人數是 2.8 人，略高於全港的平均數。組內的住戶按房屋類型劃分的分布情況與整體情況相對較接近，34.7% 居於公營租住房屋、17.0% 居於資助自置居所房屋，另有 47.0% 居於私人永久性房屋。組內

1st – 2nd decile groups

2.45 Households in the 1st – 2nd decile groups were generally of smaller size, comprising an average of 1.7 members in 2021. 40.9% of these households lived in public rental housing. (Table 2.15)

2.46 The proportion of elderly aged 65 and over in the 1st – 2nd decile groups reached 46.2%, whereas the proportion of children aged under 15 was only 6.1%. As such, the proportion of households comprising adult(s) and children was low at 8.7%, far lower than the territorial figure of 24.4%. (Table 2.15)

2.47 There were a large number of elderly in this group who were retired without employment income, and the proportion of households without income or with other cash income only was relatively high at 10.2% and 68.3% respectively. The corresponding figures of all households were 2.0% and 18.9%. (Table 2.15)

2.48 The educational attainment of persons in this group was relatively low, with 34.3% having attended only primary education and below. Also, a very low labour force participation rate of 22.7% was found in this group, as compared to the territorial level of 60.6%. For those working, a rather significant proportion worked in elementary occupations. (Table 2.15)

2.49 The distinct features of persons in this group, as described above, explained a low median monthly income from main employment of the working population, at \$5,500 (excluding foreign domestic helpers). Coupled with the small number of working members (only a mere 0.2 person per household on average), a median monthly household income of only \$4,690, which was less than one-fifth of the territorial median, was observed. (Table 2.15)

3rd – 8th decile groups

2.50 The average size of households in the 3rd – 8th decile groups was 2.8, slightly larger than the territorial average. The distribution of these households by type of housing was comparatively closer to the overall distribution, with 34.7% in public rental housing, 17.0% in subsidised home ownership housing and 47.0% in private

44.9%的住戶擁有自己的居所，而他們的住房開支與住戶收入比率中位數是10.1%。（表 2.15）

2.51 第三個至第八個十等分組別內中年人所佔的比例頗高。超過一半的15歲及以上人士受過中學教育。組內的勞動人口參與率是61.8%。（表 2.15）

2.52 這個住戶組別內有較多受過良好教育和有較高收入的人士，因此組內住戶的住戶每月收入中位數是27,650元，遠高於第一個至第二個十等分組別的中位數。（表 2.15）

第九個至第十個十等分組別

2.53 第九個至第十個十等分組別住戶的住戶人數通常更多，平均是3.5人。這些住戶有一個顯著特徵，在於當中近三成的住戶有外籍家庭傭工。若撇除外籍家庭傭工，平均住戶人數減少至3.2人。（表 2.15）

2.54 這些住戶很大部分（82.4%）居於私人永久性房屋。組內接近三分之二的住戶擁有自己的居所，而他們的住房開支與住戶收入比率中位數是9.5%。（表 2.15）

2.55 成員包括成人和兒童的住戶，佔組內住戶數目的35.9%。值得注意的是，這些住戶內工作成員的人數平均高達2.3人。他們大部分屬於受過高等教育的專業人員和經理，每月收入中位數是30,000元，比整體中位數高66.7%。因此，他們的住戶每月收入中位數高達92,170元。（表 2.15）

permanent housing. 44.9% of the households in this group owned their residence and their median ratio of housing cost to household income was 10.1%. (Table 2.15)

2.51 There was a high proportion of middle-aged persons in the 3rd – 8th decile groups. Over half of those aged 15 and over attended secondary school. The labour force participation rate of persons in this group was 61.8%. (Table 2.15)

2.52 There were more income earners in these households who were better educated and had higher income from main employment. The median monthly household income of households in this group was \$27,650, which far exceeded the median of the 1st – 2nd decile groups. (Table 2.15)

9th – 10th decile groups

2.53 Households in the 9th – 10th decile groups tended to be of even larger size, giving an average of 3.5 members. A distinct feature of households in this group was that near 30% of them had foreign domestic helpers. If foreign domestic helpers were excluded, the average household size would be reduced to 3.2. (Table 2.15)

2.54 The vast majority (82.4%) of these households lived in private permanent housing. Almost two-thirds of the households in this group owned their residence and their median ratio of housing cost to household income was 9.5%. (Table 2.15)

2.55 Households comprising adult(s) with children constituted 35.9% of all households in this group. It was also worth noting that the average number of working members in these households was high at 2.3. These working members were mostly well-educated professionals and managers, earning a median income of \$30,000 per month, which was 66.7% higher than the overall median. As a result, their median monthly household income also stood high at \$92,170. (Table 2.15)

表 2.14a 2011 年、2016 年及 2021 年按收入組別（包括外籍家庭傭工）劃分的家庭住戶數目
Table 2.14a Domestic households by income groups (including foreign domestic helpers), 2011, 2016 and 2021

收入組別 Income group	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
第一個至第二個十等分組別 1st – 2nd decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	≤ 8,500	≤ 10,000	≤ 10,040	≤ 12,300	≤ 15,500	≤ 17,540
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	4,300	5,900	5,300	9,000	11,350	12,040
家庭住戶數目 Number of domestic households	473 753	501 939	534 829	388 871	406 702	425 255
住戶成員數目 Number of persons involved	896 902	896 477	904 565	966 680	951 852	909 361
第三個至第八個十等分組別 3rd – 8th decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	8,500 – ≤ 44,000	10,000 – ≤ 53,750	10,040 – ≤ 60,950	12,300 – ≤ 48,850	15,500 – ≤ 60,000	17,540 – ≤ 70,040
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	20,500	25,000	27,650	24,810	30,450	35,040
家庭住戶數目 Number of domestic households	1 421 279	1 505 842	1 604 493	1 166 619	1 220 113	1 275 799
住戶成員數目 Number of persons involved	4 344 019	4 439 421	4 498 209	3 759 295	3 842 732	3 886 369
第九個至第十個十等分組別 9th – 10th decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	≥ 44,000	≥ 53,750	≥ 60,950	≥ 48,850	≥ 60,000	≥ 70,040
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	66,040	80,000	92,170	72,580	88,250	102,720
家庭住戶數目 Number of domestic households	473 764	501 953	534 839	388 883	406 710	425 266
住戶成員數目 Number of persons involved	1 650 738	1 806 238	1 873 558	1 375 266	1 484 052	1 508 314

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.14b 2011 年、2016 年及 2021 年按收入組別（不包括外籍家庭傭工）劃分的家庭住戶數目
Table 2.14b Domestic households by income groups (excluding foreign domestic helpers), 2011, 2016 and 2021

收入組別 Income group	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
第一個至第二個十等分組別 1st – 2nd decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	≤ 8,300	≤ 10,000	≤ 10,000	≤ 12,070	≤ 15,250	≤ 17,370
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	4,030	5,650	4,690	9,000	11,250	12,000
家庭住戶數目 Number of domestic households	473 431	501 597	534 332	388 865	406 701	425 257
住戶成員數目 Number of persons involved	877 409	840 155	882 041	963 151	946 155	905 726
第三個至第八個十等分組別 3rd – 8th decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	8,300 – ≤ 43,340	10,000 – ≤ 52,760	10,000 – ≤ 60,200	12,070 – ≤ 48,000	15,250 – ≤ 59,430	17,370 – ≤ 69,200
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	20,200	24,880	27,320	24,500	30,000	34,650
家庭住戶數目 Number of domestic households	1 420 320	1 504 814	1 603 006	1 166 624	1 220 111	1 275 797
住戶成員數目 Number of persons involved	4 263 916	4 326 823	4 377 295	3 682 815	3 745 828	3 784 678
第九個至第十個十等分組別 9th – 10th decile groups						
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)	≥ 43,340	≥ 52,760	≥ 60,200	≥ 48,000	≥ 59,440	≥ 69,200
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)	65,000	79,000	90,710	71,000	86,300	100,350
家庭住戶數目 Number of domestic households	473 451	501 611	534 346	388 884	406 713	425 266
住戶成員數目 Number of persons involved	1 496 060	1 625 381	1 697 038	1 238 891	1 321 213	1 353 709

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Note: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.15 2021 年不同收入組別的家庭住戶的社會經濟特徵
Table 2.15 Socio-economic characteristics of domestic households in different income groups, 2021

	收入組別 Income group						合計 Overall	
	第一個至第二個 十等分組別 1st – 2nd decile groups		第三個至第八個 十等分組別 3rd – 8th decile groups		第九個至第十個 十等分組別 9th – 10th decile groups			
家庭住戶平均人數 Average domestic household size	1.7	(1.6)	2.8	(2.7)	3.5	(3.2)	2.7	(2.6)
按房屋類型劃分的家庭住戶比例 Proportion of domestic households by type of housing (%)								
公營租住房屋 Public rental housing	40.9	(41.0)	34.7	(34.7)	6.1	(6.1)	30.2	(30.2)
資助自置居所房屋 Subsidised home ownership housing	15.7	(15.8)	17.0	(17.0)	10.6	(10.6)	15.5	(15.5)
私人永久性房屋 Private permanent housing	41.2	(41.0)	47.0	(47.0)	82.4	(82.4)	53.0	(52.9)
按居所租住權劃分的家庭住戶比例 Proportion of domestic households by tenure of accommodation (%)								
自置 Owner-occupier	42.3	(42.3)	44.9	(44.9)	65.8	(65.8)	48.6	(48.5)
租住 Tenant	54.3	(54.4)	52.8	(52.8)	32.2	(32.2)	49.0	(49.0)
家庭住戶每月按揭供款及借貸還款中位數 (港元) Median monthly domestic household mortgage payment and loan repayment (HK\$)	5,000	(5,000)	10,000	(10,000)	16,000	(16,000)	12,000	(12,000)
家庭住戶每月租金中位數 (港元) Median monthly domestic household rent (HK\$)	1,960	(1,960)	2,910	(2,910)	16,000	(16,000)	2,900	(2,900)
住房開支 ⁽¹⁾ 與住戶收入比率中位數 (百分比) Median ratio of housing cost ⁽¹⁾ to household income (%)	29.3	(30.3)	10.1	(10.2)	9.5	(9.7)	12.8	(13.0)
按收入來源劃分的住戶比例 (百分比) Proportion of households by source of income (%)								
沒有收入 No income	10.2	(11.0)	–	(–)	–	(–)	2.0	(2.2)
只有職業收入 Employment income only	5.3	(4.4)	6.3	(6.3)	3.2	(3.3)	5.4	(5.3)
只有其他現金收入 Other cash income only	68.3	(72.5)	8.3	(10.0)	1.5	(2.3)	18.9	(20.9)
有職業收入及其他現金收入 Both employment and other cash income	16.3	(12.1)	85.5	(83.7)	95.3	(94.4)	73.6	(71.6)
家庭住戶組合比例 (百分比) Proportion of households comprising (%)								
成人與兒童 Adults and children								
一名成人 One adult	3.4	(3.7)	2.6	(3.0)	0.5	(1.0)	2.3	(2.7)
多名成人 More than one adult	5.3	(5.1)	23.3	(22.9)	35.4	(34.8)	22.1	(21.8)
只有成人 Adults only								
一名成人 One adult only	49.6	(52.2)	14.6	(15.5)	7.1	(7.7)	20.1	(21.2)
多名成人 More than one adult	40.9	(38.2)	59.4	(58.6)	57.1	(56.4)	55.2	(54.1)

表 2.15 2021 年不同收入組別的家庭住戶的社會經濟特徵 (續)
Table 2.15 Socio-economic characteristics of domestic households in different income groups, 2021 (cont'd)

	收入組別 Income group						合計 Overall	
	第一個至第二個 十等分組別 1st – 2nd decile groups		第三個至第八個 十等分組別 3rd – 8th decile groups		第九個至第十個 十等分組別 9th – 10th decile groups			
住戶有外籍家庭傭工比例 (百分比) Proportion of household with foreign domestic helpers (%)	5.2	(..)	7.1	(..)	29.4	(..)	11.2	(..)
按年齡組別劃分的人口比例 (百分比) Proportion of population by age group (%)								
< 15	6.1	(6.3)	11.0	(11.3)	13.5	(14.9)	11.0	(11.6)
15 – 64	47.7	(46.0)	71.5	(70.7)	77.0	(74.7)	70.0	(68.6)
65+	46.2	(47.7)	17.5	(18.0)	9.5	(10.4)	19.0	(19.9)
按教育程度劃分的 15 歲及以上人口比例 (百分比) Proportion of population aged 15 and over by educational attainment (highest level attended) (%)								
小學及以下 Primary and below	34.3	(35.0)	18.4	(18.6)	7.5	(7.6)	17.8	(18.2)
中學 Secondary	48.1	(47.4)	52.7	(52.1)	33.8	(29.8)	47.4	(46.2)
專上教育 Post-secondary	17.5	(17.6)	28.9	(29.3)	58.7	(62.6)	34.9	(35.6)
勞動人口參與率 ⁽²⁾ (百分比) Labour force participation rate ⁽²⁾ (%)	22.7	(20.0)	61.8	(60.7)	77.4	(74.7)	60.6	(58.5)
每個家庭住戶的平均工作成員數目 Average number of working members per domestic households	0.2	(0.2)	1.4	(1.4)	2.3	(2.0)	1.4	(1.3)
按職業劃分的工作人口比例 (百分比) Proportion of working population by occupation (%)								
經理 Managers	0.9	(1.2)	5.1	(5.4)	18.9	(21.9)	9.6	(10.5)
非技術工人 Elementary occupations	44.9	(27.3)	17.6	(13.1)	16.9	(3.4)	18.2	(10.4)
工作人口的每月主要職業收入中位數 ⁽³⁾ (港元) Median monthly income from main employment of working population ⁽³⁾ (HK\$)	4,950	(5,500)	15,500	(16,000)	30,000	(36,500)	18,000	(19,500)
家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)	5,300	(4,690)	27,650	(27,280)	92,170	(90,640)	27,650	(27,320)

註釋：(1) 住房開支包括按揭供款、租金、差餉、地租及管理費。

(2) 指在家庭住戶中從事經濟活動人口佔 15 歲及以上人口的百分比。

(3) 數字不包括無酬家庭從業員。

(4) 括號內的數字是指在同一十等分組別中撇除外籍家庭傭工後的數字。

Notes: (1) Housing cost include mortgage payment, rent, rates, Government rent and management fee.

(2) Referring to the proportion of economically active population in domestic household aged 15 and over.

(3) Figures exclude unpaid family workers.

(4) Figures in brackets refer to figures of the same decile group with foreign domestic helpers excluded.

佔住戶收入總和的比重

2.56 將各十等分組別內所有住戶的收入除以所有住戶的總收入，可得知各十等分組別佔住戶總收入的比重。在一個完全平等的情況，所得的收入比重應相等於住戶的比重。換句話說，即每十等分組別各佔 10%。

2.57 在 2021 年，若撇除外籍家庭傭工，最高的十等分組別的住戶的原本住戶每月收入佔所有住戶收入 41.2%，而最低的十等分組別則佔 0.5%。至於從事經濟活動住戶的相應比重為 38.1% 及 1.4%。
(表 2.16b)

2.58 按從事經濟活動住戶劃分的十等分組別的原本住戶每月收入（不包括外籍家庭傭工）的比重而言，最低的十等分組別的比重在過去 10 年間由 1.7% 下降至 1.4%，而最高的十等分組別的比重亦由 2011 年的 38.8% 下降至 2021 年的 38.1%。
(表 2.16b)

Shares of aggregate household income

2.56 Shares of aggregate household income of each decile group are computed by dividing the aggregate income of households in the respective decile group by the overall aggregate income of all households. In a perfectly equal situation, the share of income should equal the share of households; in other words, a share of 10% for each decile group.

2.57 In 2021, if excluding foreign domestic helpers, 41.2% of the total original monthly household income accounted for households in the highest group as compared to 0.5% by the lowest decile group. The respective proportions of economically active households were 38.1% and 1.4%. (Table 2.16b)

2.58 In terms of shares of original monthly household income (excluding foreign domestic helpers) by decile group of economically active households, it was observed that the share of the lowest decile group decreased from 1.7% to 1.4% over the past 10 years while that of the highest decile group also dropped from 38.8% in 2011 to 38.1% in 2021. (Table 2.16b)

表 2.16a 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的原本住戶每月收入（包括外籍家庭傭工）佔總住戶收入的比重
Table 2.16a Shares of original monthly household income (including foreign domestic helpers) by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	原本住戶每月收入佔總住戶收入的比重 Shares of original monthly household income to total household income					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾		
	2011	2016	2021	2011	2016	2021
第一（最低） 1st (lowest)	0.7	0.7	0.5	1.6	1.8	1.4
第二 2nd	2.0	2.0	1.7	2.8	2.9	2.8
第三 3rd	3.1	3.0	2.8	3.8	3.8	3.7
第四 4th	4.2	4.1	4.0	4.8	4.7	4.7
第五 5th	5.6	5.4	5.3	5.8	5.9	5.9
第六 6th	7.0	7.1	7.0	7.2	7.2	7.3
第七 7th	8.9	9.0	9.0	8.8	8.9	9.0
第八 8th	11.5	11.6	11.8	11.2	11.3	11.4
第九 9th	16.1	16.1	16.6	15.4	15.3	15.7
第十（最高） 10th (highest)	41.0	41.0	41.1	38.8	38.1	38.1
合計 Overall	100.0	100.0	100.0	100.0	100.0	100.0

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（分別以所有家庭住戶及從事經濟活動住戶的收入（包括外籍家庭傭工）排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households (ranked by household income (including foreign domestic helpers) of all domestic households and economically active households respectively). The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

表 2.16b 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的原本住戶每月收入（不包括外籍家庭傭工）佔總住戶收入的比重

Table 2.16b Shares of original monthly household income (excluding foreign domestic helpers) by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	原本住戶每月收入佔總住戶收入的比重 Shares of original monthly household income to total household income					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾		
	2011	2016	2021	2011	2016	2021
第一（最低） 1st (lowest)	0.6	0.6	0.5	1.7	1.8	1.4
第二 2nd	2.0	1.9	1.7	2.8	2.9	2.8
第三 3rd	3.1	3.0	2.8	3.8	3.8	3.7
第四 4th	4.3	4.2	4.0	4.8	4.8	4.7
第五 5th	5.6	5.5	5.4	5.8	6.0	5.9
第六 6th	7.0	7.1	7.0	7.2	7.3	7.3
第七 7th	8.9	9.0	9.1	8.8	9.0	9.0
第八 8th	11.5	11.6	11.9	11.1	11.2	11.4
第九 9th	16.1	16.1	16.6	15.3	15.3	15.7
第十（最高） 10th (highest)	41.0	41.0	41.2	38.8	38.1	38.1
合計 Overall	100.0	100.0	100.0	100.0	100.0	100.0

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（分別以所有家庭住戶及從事經濟活動住戶的收入（不包括外籍家庭傭工）排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十個百分位之間的住戶，如此類推。

(2) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households (ranked by household income (excluding foreign domestic helpers) of all domestic households and economically active households respectively). The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

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3. 影響因素

簡介

3.1 收入水平和分布的趨勢兩者關係密切，並受多項因素影響，主要分為兩大類，即社會經濟因素和人口因素。就社會經濟因素而言，住戶收入的主要來源（於第2章討論）是主要職業的收入。經濟和勞工市場的情況及工作人口就業模式的變化對住戶收入的分布有重要影響。就人口因素而言，人口高齡化導致非從事經濟活動住戶增加，而小型住戶日益增加亦導致有更多較少工作成員且較低收入的住戶出現。兩者均大大影響住戶收入的水平和分布情況。

影響因素

(I) 社會經濟因素

3.2 隨着香港正邁向知識型的經濟體系，勞工需求轉向高增值行業往往擴大較高技術和較低技術的在職人士之間的收入差距。本章進一步討論工作人口的特徵（包括行業及職業）轉變對收入分布的影響。

3. Intervening Factors

Introduction

3.1 Trends in the level and distribution of income are closely related to each other and also affected by a variety of factors which can be broadly classified into two categories: socio-economic factors and demographic factors. On the socio-economic side, the major source of household income (as discussed in Chapter 2) is income from main employment. Changes in the economic and labour market conditions as well as the employment patterns of the working population have significant effects on household income distribution. On the demographic side, the ageing population has led to an increase in economically inactive households. In addition, the increasing prominence of small households has led to an increase in households with fewer working members and thus lower income. Both have substantial effects on the level and distribution of household income.

Intervening factors

(I) *Socio-economic factors*

3.2 In tandem with Hong Kong's changing into a knowledge-based economy, the shift in labour demand towards the high value-added sectors tends to widen the gap between working persons engaged in higher-skilled and lower-skilled jobs. In this Chapter, the effects of the changes in the characteristics of the working population (e.g. industry and occupation) on income distribution will be further discussed.

行業及職業

3.3 工作人口（不包括外籍家庭傭工）的每月主要職業收入中位數由 2016 年的 15,500 元增加至 2021 年的 19,500 元，增幅為 25.8%。所有選定百分位的每月主要職業收入（不包括外籍家庭傭工）在過去 5 年錄得 10% 至 27% 不等的增長。

（表 3.1b）

3.4 主要職業收入的分布受經濟結構的變動影響。在 2021 年，「公共行政、教育、人類醫療保健及社工活動」取代「進出口、批發及零售業」成為從業員最多的經濟行業，從業員人數佔工作人口的 17.7%。其次是「地產、專業及商用服務業」（15.8%）及「進出口、批發及零售業」（15.5%）。（表 3.2）

3.5 香港正邁向知識型的經濟體系。這導致市場需求由傳統的低技術工人轉移至高技術及高收入的工人，是令收入差距隨時間而擴闊的原因之一。經理和專業人員佔工作人口的比例由 2016 年的 20.1% 上升至 2021 年的 20.9%，而輔助專業人員的比例亦由 18.2% 增加至 19.0%。反之，文書支援人員的比例由 2016 年的 14.2% 下降至 2021 年的 13.7%。過去 5 年職位層面的提升，擴大了較高技術和較低技術的在職人士之間的差距。（表 3.3）

Industry and occupation

3.3 The median monthly income from main employment of the working population (excluding foreign domestic helpers) increased by 25.8% from \$15,500 in 2016 to \$19,500 in 2021. The monthly income from main employment (excluding foreign domestic helpers) for all selected percentiles increased by 10% to 27% during the past 5-year period. (Table 3.1b)

3.4 The distribution of income from main employment is affected by the structural change of the economy. “Public administration, education, human health and social work activities” overtook “Import/export, wholesale and retail trades” to become the economic sector with the most employed persons, employing 17.7% of the working population in 2021. This was followed by “Real estate, professional and business services” (15.8%) and “Import/export, wholesale and retail trades” (15.5%). (Table 3.2)

3.5 Hong Kong has been changing towards a knowledge-based economy. This has led to a shift in demand from the traditional low-skilled workers to high-skilled high-income workers, contributing in part to the widening income disparity over time. The proportion of managers and professionals in the working population increased from 20.1% in 2016 to 20.9% in 2021, while the proportion of associate professionals also increased from 18.2% to 19.0%. On the other hand, the proportion of clerical support workers decreased from 14.2% in 2016 to 13.7% in 2021. Job upgrading during the past 5 years has widened the gap between working persons engaged in higher-skilled and lower-skilled jobs. (Table 3.3)

表 3.1a 2011 年、2016 年及 2021 年按選定百分位及性別劃分的工作人口⁽¹⁾ (包括外籍家庭傭工) 每月主要職業收入

Table 3.1a Monthly income from main employment of working population⁽¹⁾ (including foreign domestic helpers) by sex at selected percentiles, 2011, 2016 and 2021

百分位 Percentile	每月主要職業收入 (港元) Monthly income from main employment (HK\$)								
	2011			2016			2021		
	男 Male	女 Female	合計 Both sexes	男 Male	女 Female	合計 Both sexes	男 Male	女 Female	合計 Both sexes
10th (P10)	6,500	3,580	3,700	8,500	4,200	4,250	10,000	4,630	4,800
20th (P20)	8,000	4,000	6,500	10,250	4,750	8,250	12,380	5,100	9,810
30th (P30)	10,000	6,500	8,000	12,250	8,000	10,000	15,000	9,900	12,000
40th (P40)	11,000	8,000	10,000	15,000	10,000	12,000	18,000	12,000	15,000
50th (P50)	13,000	9,500	11,000	16,890	12,000	15,000	20,000	15,000	18,000
60th (P60)	15,500	11,810	14,000	20,000	14,570	17,500	23,750	18,000	20,000
70th (P70)	20,000	15,000	18,000	25,000	18,000	21,000	30,000	21,250	25,540
80th (P80)	27,000	20,000	23,750	32,000	24,000	30,000	39,900	30,000	34,670
90th (P90)	41,000	30,000	36,250	50,000	38,750	45,000	60,000	49,810	54,000

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 3.1b 2011 年、2016 年及 2021 年按選定百分位及性別劃分的工作人口⁽¹⁾ (不包括外籍家庭傭工) 每月主要職業收入

Table 3.1b Monthly income from main employment of working population⁽¹⁾ (excluding foreign domestic helpers) by sex at selected percentiles, 2011, 2016 and 2021

百分位 Percentile	每月主要職業收入 (港元) Monthly income from main employment (HK\$)								
	2011			2016			2021		
	男 Male	女 Female	合計 Both sexes	男 Male	女 Female	合計 Both sexes	男 Male	女 Female	合計 Both sexes
10th (P10)	6,500	4,900	5,800	8,600	6,500	7,750	10,000	7,000	8,500
20th (P20)	8,000	6,940	7,500	10,250	9,000	10,000	12,500	10,100	11,320
30th (P30)	10,000	8,000	9,000	12,250	10,250	11,250	15,000	12,810	14,000
40th (P40)	11,000	9,300	10,000	15,000	12,000	13,500	18,000	15,000	16,000
50th (P50)	13,000	10,900	12,000	17,000	14,000	15,500	20,000	17,000	19,500
60th (P60)	15,500	13,700	15,000	20,000	16,680	19,000	23,750	20,000	21,250
70th (P70)	20,000	17,000	19,000	25,000	20,000	22,000	30,000	25,000	28,000
80th (P80)	27,000	22,200	25,000	32,000	28,000	30,000	40,000	34,000	36,500
90th (P90)	41,000	33,910	38,940	50,000	42,000	49,000	60,000	53,000	56,000

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 3.2 2011 年、2016 年及 2021 年按行業⁽¹⁾劃分的工作人口
Table 3.2 Working population by industry⁽¹⁾, 2011, 2016 and 2021

行業 Industry	2011		2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
製造業 Manufacturing	142 973	4.0	142 445	3.8	114 977	3.1
建造業 Construction	275 517	7.8	319 877	8.5	317 036	8.6
進出口、批發及零售業 Import/export, wholesale and retail trades	805 269	22.7	710 628	18.9	571 502	15.5
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	316 597	8.9	331 088	8.8	302 501	8.2
住宿及膳食服務業 Accommodation and food services	278 939	7.9	306 998	8.2	258 451	7.0
資訊及通訊業 Information and communications	116 757	3.3	136 003	3.6	131 719	3.6
金融及保險業 Financing and insurance	219 564	6.2	245 141	6.5	279 336	7.6
地產、專業及商用服務業 Real estate, professional and business services	462 075	13.0	536 661	14.3	580 643	15.8
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	513 324	14.5	567 097	15.1	650 572	17.7
雜項社會及個人服務 Miscellaneous social and personal services	389 575	11.0	438 933	11.7	451 635	12.3
(不包括外籍家庭傭工) (excluding foreign domestic helpers)	(135 291)	(3.8)	(117 138)	(3.1)	(131 646)	(3.6)
其他 ⁽²⁾ Others ⁽²⁾	27 191	0.8	21 741	0.6	22 923	0.6
總計 Total	3 547 781	100.0	3 756 612	100.0	3 681 295	100.0

註釋：(1) 統計表內的數字是按以「香港標準行業分類 2.0 版」為藍本的行業分類而編製。

(2) 「其他」包括「農業、林業及漁業」、「採礦及採石」、「電力和燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治活動」等行業，及報稱的行業不能辨別或描述不足。

Notes: (1) Figures in this table are compiled based on the industry classification modeled on the Hong Kong Standard Industrial Classification Version 2.0.

(2) "Others" include "Agriculture, forestry and fishing"; "Mining and quarrying"; "Electricity and gas supply"; "Water supply; sewerage, waste management and remediation activities" and industrial activities unidentifiable or inadequately described.

表 3.3 2016 年及 2021 年按職業⁽¹⁾劃分的工作人口
Table 3.3 Working population by occupation⁽¹⁾, 2016 and 2021

職業 Occupation	2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %
經理 Managers	387 236	10.3	356 320	9.7
專業人員 Professionals	366 906	9.8	412 999	11.2
輔助專業人員 Associate professionals	683 419	18.2	698 462	19.0
文書支援人員 Clerical support workers	532 864	14.2	502 599	13.7
服務及銷售人員 Service and sales workers	727 421	19.4	668 831	18.2
工藝及有關人員 Craft and related workers	209 480	5.6	208 755	5.7
機台及機器操作員及裝配員 Plant and machine operators and assemblers	164 406	4.4	157 870	4.3
非技術工人 Elementary occupations	680 835	18.1	668 724	18.2
(不包括外籍家庭傭工) (excluding foreign domestic helpers)	(359 573)	(9.6)	(348 897)	(9.5)
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	4 045	0.1	6 735	0.2
總計 Total	3 756 612	100.0	3 681 295	100.0

註釋：(1) 統計表內的數字是根據 2021 年人口普查所採用的職業分類編製。詳情請參閱「詞彙釋義」。

Note: (1) Figures in this table are compiled based on the occupation classification adopted in the 2021 Population Census. Please refer to "Definition of Terms" for further details.

(II) 人口因素

人口高齡化

3.6 人口高齡化是影響香港收入分布的主要因素之一。由於人口急速高齡化，香港 65 歲及以上的長者數目由 2011 年的 941 312 人增加 54.2% 至 2021 年的 1 451 514 人。相應地，長者住戶（即所有成員均為 65 歲及以上的家庭住戶）的數目亦迅速增長。在 2021 年，長者住戶的數目為 337 894，較 2011 年大幅上升 69.9%。

（表 3.4 及表 3.5）

3.7 由於長者多屬沒有職業收入的退休人士，隨着長者數目趨升，非從事經濟活動住戶大幅增加。在 2011 年至 2021 年期間，非從事經濟活動住戶增加了約 123 418 戶，佔所有住戶的比例由 2011 年的 17.9% 增加至 2016 年的 19.0% 及 2021 年的 20.5%。但期間單是非從事經濟活動的長者住戶已增加了 92 884 戶；若計算與外籍家庭傭工同住的長者住戶，更增加了 108 998 戶，這反映非從事經濟活動住戶的升幅，主要源自人口高齡化。由於非從事經濟活動的長者住戶內絕大部分是並沒有職業收入的退休人士，其住戶每月收入中位數（6,380 元）自然較全港所有家庭住戶中位數（27,320 元）為低。非從事經濟活動的住戶數目增加會令整體住戶收入差距擴闊。（表 3.5）

(II) Demographic factors

Population ageing

3.6 Population ageing is amongst the major intervening factors affecting the household income distribution in Hong Kong. With the rapid ageing of the population, the number of elderly aged 65 and over in Hong Kong increased by 54.2% from 941 312 in 2011 to 1 451 514 in 2021. Correspondingly, the number of elderly households (i.e. domestic households comprising all members aged 65 and over) grew substantially. There were 337 894 elderly households in 2021, a substantial increase of 69.9% from that in 2011.

(Table 3.4 and Table 3.5)

3.7 Since elderly were mainly retired persons with no employment income, with the increase in the number of elderly, the number of economically inactive households increased drastically. During 2011 – 2021, the proportion of economically inactive households increased from 17.9% in 2011 to 19.0% in 2016 and 20.5% in 2021, an increase of 123 418 households. However, the number of elderly households which were economically inactive had already increased by 92 884 during the period. If households with elderly living with foreign domestic helpers are also included, the increase was 108 998. This reflects that the increase in economically inactive households was mainly attributed to population ageing. As most economically inactive elderly households consisted of retirees with no employment income, their median monthly household income (\$6,380) was naturally lower than that of all domestic households in Hong Kong (\$27,320). The increasing number of economically inactive households tends to increase the overall disparity of household income. (Table 3.5)

3.8 由於長者多屬退休人士，一如所料，其勞動人口參與率偏低。雖然長者住戶勞動人口參與率在過去 10 年已由 5.3% 增加至 13.5%，但這些住戶平均仍只有 0.2 名在職成員。由於大部分長者住戶沒有職業收入，這些住戶的住戶收入處於低水平。其平均原本住戶每月收入在 2021 年是 12,370 元，遠低於全部住戶的整體平均數 44,870 元。就這些住戶中的少數在職長者而言，大部分屬於非技術工人，而其主要職業收入相對較低，這與長者教育程度相對較低有關。（表 3.5）

3.9 然而，住戶每月收入（不包括外籍家庭傭工）低於 4,000 元的長者住戶在過去 10 年顯著減少，由 2011 年的 119 220 戶減至 2021 年的 73 237 戶。另一方面，住戶每月收入介乎 4,000 元至 39,999 元的長者住戶則由 2011 年的 96 014 戶顯著增加至 2021 年的 288 659 戶。由於這些住戶絕大部分都沒有從事經濟活動，並且欠缺就業收入，長者住戶收入分布的這些變化可以反映政府恆常現金資助的作用。（表 3.6b）

3.10 值得注意的是，在 2021 年住戶每月收入（不包括外籍家庭傭工）少於 4,000 元的長者住戶中，只有 2 415 個住戶有家庭成員（不包括外籍家庭傭工）從事經濟活動，約佔 3%。（表 3.6b）

3.8 Labour force participation rate of the elderly was low since most of them were retirees. Although an increase in the labour force participation rate of elderly households was seen in the past 10 years, from 5.3% to 13.5%, the average number of working members in these households was still only 0.2. As the majority of elderly households were without employment income, the household income of these households was at a low level. Their average original monthly household income was \$12,370 in 2021, which was far less than the overall average of \$44,870 for all households. For the small number of working elderly in these households, the majority of them were engaged in elementary occupations with relatively low income from main employment, which was associated with the relatively low educational attainment of the elderly. (Table 3.5)

3.9 Nevertheless, in the past decade, there was a notable decrease in the number of elderly households with monthly domestic household income (excluding foreign domestic helpers) below \$4,000, from 119 220 in 2011 to 73 237 in 2021. On the other hand, the number of elderly households with monthly household income between \$4,000 and \$39,999 increased notably from 96 014 in 2011 to 288 659 in 2021. Given many of these households were economically inactive in lack of employment earnings, the change in income distribution of elderly households reflected the effect of the Government's recurrent cash assistance. (Table 3.6b)

3.10 It is worth mentioning that among the elderly households with monthly household income (excluding foreign domestic helpers) below \$4,000, only 2 415 households (about 3%) had economically active household members (excluding foreign domestic helpers) in 2021. (Table 3.6b)

表 3.4 2011 年、2016 年及 2021 年香港人口的主要特徵
Table 3.4 Salient demographic characteristics of the Hong Kong population, 2011, 2016 and 2021

	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021
住戶人數 Household size						
1	404 088 (17.1%)	459 015 (18.3%)	541 152 (20.2%)	422 676 (17.9%)	488 461 (19.5%)	570 915 (21.4%)
2	597 697 (25.2%)	665 840 (26.5%)	766 632 (28.7%)	615 762 (26.0%)	686 023 (27.4%)	791 864 (29.6%)
3	575 316 (24.3%)	611 489 (24.4%)	641 187 (24.0%)	613 468 (25.9%)	650 600 (25.9%)	672 461 (25.2%)
4	501 845 (21.2%)	489 833 (19.5%)	456 067 (17.1%)	506 134 (21.4%)	498 920 (19.9%)	461 617 (17.3%)
5+	289 850 (12.2%)	283 557 (11.3%)	269 123 (10.1%)	209 162 (8.8%)	184 018 (7.3%)	174 827 (6.5%)
總計 Total	2 368 796 (100.0%)	2 509 734 (100.0%)	2 674 161 (100.0%)	2 367 202 (100.0%)	2 508 022 (100.0%)	2 671 684 (100.0%)
住戶平均人數 Average household size	2.9	2.8	2.7	2.8	2.7	2.6
年齡中位數 Median age	41.7	43.4	46.3	42.4	44.3	47.3
65 歲及以上人口 Population aged 65 and over						
數目 Number	941 312	1 163 153	1 451 514	941 100	1 162 467	1 450 858
佔總人口的比例 (百分比) Proportion to total population (%)	13.3	15.9	19.6	13.8	16.6	20.5

表 3.5 2011 年、2016 年及 2021 年長者住戶⁽¹⁾摘要統計⁽²⁾
Table 3.5 Summary statistics⁽²⁾ on elderly households⁽¹⁾, 2011, 2016 and 2021

	長者住戶 Elderly households			所有家庭住戶 All domestic households		
	2011	2016	2021	2011	2016	2021
住戶數目 Number of households	198 840 (223 069)	261 421 (300 906)	337 894 (382 595)	2 368 796 (2 367 202)	2 509 734 (2 508 022)	2 674 161 (2 671 684)
平均住戶人數 Average household size	1.4 (1.4)	1.4 (1.4)	1.4 (1.5)	2.9 (2.8)	2.8 (2.7)	2.7 (2.6)
按房屋類型劃分的住戶比例（百分比） Proportion of households by type of housing (%)						
公營租住房屋 Public rental housing	46.4 (42.7)	44.2 (40.2)	41.2 (37.9)	30.4 (30.5)	30.4 (30.4)	30.2 (30.2)
資助自置居所房屋 Subsidised home ownership housing	11.4 (11.5)	14.3 (14.1)	16.8 (16.3)	15.9 (16.0)	15.3 (15.3)	15.5 (15.5)
私人永久性房屋 Private permanent housing	40.4 (44.1)	39.3 (43.6)	40.9 (44.7)	52.5 (52.5)	53.0 (53.0)	53.0 (52.9)
一至兩名成員的住戶比例（百分比） Proportion of households with 1 – 2 members (%)	99.6 (99.6)	99.3 (99.2)	99.3 (99.1)	42.3 (43.9)	44.8 (46.8)	48.9 (51.0)
沒有職業收入的住戶比例（百分比） Proportion of households without employment income (%)	91.2 (81.3)	85.6 (74.4)	83.4 (73.7)	17.1 (17.2)	17.0 (17.0)	21.0 (21.0)
有工作成員住戶的住戶收入中位數（港元） Median household income of households with working members (HK\$)	10,000 (11,040)	12,950 (14,290)	14,980 (15,680)	25,000 (25,000)	30,500 (30,990)	35,300 (35,840)
沒有工作成員住戶的住戶收入中位數（港元） Median household income of households without working members (HK\$)	3,240 (3,300)	5,900 (5,780)	6,380 (6,380)	4,540 (4,570)	6,010 (6,010)	6,350 (6,350)
勞動人口參與率 ⁽³⁾ （百分比） Labour force participation rate ⁽³⁾ (%)	5.3 (5.5)	9.4 (9.4)	13.5 (13.2)	60.7 (59.0)	62.1 (60.0)	60.6 (58.5)
平均工作成員數目 Average number of working members	0.1 (0.1)	0.1 (0.1)	0.2 (0.2)	1.5 (1.4)	1.5 (1.4)	1.4 (1.3)
每月主要職業收入中位數 ⁽⁴⁾ （港元） Median monthly income from main employment ⁽⁴⁾ (HK\$)	8,000 (8,500)	10,000 (10,000)	10,000 (10,250)	11,000 (12,000)	15,000 (15,500)	18,000 (19,500)

註釋：(1) 所有住戶成員均在 65 歲或以上的住戶。

(2) 括號內的數字是指撇除外籍家庭傭工後計算的數字，即包括所有除外籍家庭傭工以外的成員皆為長者的家庭住戶。

(3) 指家庭住戶中從事經濟活動人口佔所有 15 歲及以上人口的百分比。

(4) 數字不包括無酬家庭從業員。

Notes : (1) Households consisting of all members aged 65 or above..

(2) Figures in brackets refer to figures excluding foreign domestic helpers, hence include domestic households in which all household members other than foreign domestic helper(s) are elderly.

(3) Referring to the proportion of economically active population in domestic households aged 15 and over.

(4) Figures exclude unpaid family workers.

表 3.6a 2011 年、2016 年及 2021 年按家庭住戶每月收入（包括外籍家庭傭工）劃分的家庭住戶特徵

Table 3.6a Characteristics of domestic households by monthly domestic household income (including foreign domestic helpers), 2011, 2016 and 2021

家庭住戶每月收入（港元） Monthly domestic household income (HK\$)	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
4,000 元以下 Below \$4,000						
住戶數目 Number of households	214 726	139 261	186 821	29 826	22 067	44 351
平均住戶人數 Average household size	1.6	1.5	1.7	2.0	2.1	2.2
平均工作成員數目 Average number of working members	0.1	0.1	0.1	0.5	0.4	0.3
長者住戶數目 Number of elderly households	108 155	51 334	61 961	1 332	1 688	2 330
4,000 元至 39,999 元 Between \$4,000 and \$39,999						
住戶數目 Number of households	1 598 534	1 588 090	1 528 188	1 378 378	1 248 789	1 144 205
平均住戶人數 Average household size	2.9	2.6	2.4	3.0	2.8	2.6
平均工作成員數目 Average number of working members	1.4	1.2	1.0	1.6	1.5	1.3
長者住戶數目 Number of elderly households	85 755	202 151	262 397	10 808	26 429	50 757
40,000 元或以上 \$40,000 or above						
住戶數目 Number of households	555 536	782 383	959 152	536 169	762 669	937 764
平均住戶人數 Average household size	3.5	3.5	3.4	3.5	3.5	3.4
平均工作成員數目 Average number of working members	2.2	2.3	2.2	2.3	2.3	2.2
有兩名工作成員的住戶數目 Number of households with two working members	212 146	293 233	384 770	211 388	292 518	384 082
15 歲及以上就讀專上教育的人口 Persons aged 15 and over having attended post-secondary education						
數目 Number	832 890	1 213 881	1 433 893	817 301	1 194 094	1 412 917
比例（百分比） Proportion (%)	49.9	50.6	50.4	50.2	50.7	50.5
每月主要職業收入中位數 ⁽²⁾ （港元） Median monthly income from main employment ⁽²⁾ (HK\$)	30,000	30,000	34,000	30,000	30,000	34,120

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

(2) 數字不包括無酬家庭從業員。

Notes: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

(2) Figures exclude unpaid family workers.

表 3.6b 2011 年、2016 年及 2021 年按家庭住戶每月收入（不包括外籍家庭傭工）劃分的家庭住戶特徵

Table 3.6b Characteristics of domestic households by monthly domestic household income (excluding foreign domestic helpers), 2011, 2016 and 2021

家庭住戶每月收入（港元） Monthly domestic household income (HK\$)	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
4,000 元以下 Below \$4,000						
住戶數目 Number of households	226 045	157 601	205 934	30 582	23 450	46 492
平均住戶人數 Average household size	1.6	1.5	1.7	2.0	2.2	2.2
平均工作成員數目 Average number of working members	0.1	0.1	0.1	0.5	0.4	0.3
長者住戶數目 Number of elderly households	119 220	63 310	73 237	1 411	1 795	2 415
4,000 元至 39,999 元 Between \$4,000 and \$39,999						
住戶數目 Number of households	1 593 196	1 577 743	1 515 640	1 384 746	1 256 495	1 150 505
平均住戶人數 Average household size	2.9	2.6	2.4	3.0	2.8	2.6
平均工作成員數目 Average number of working members	1.4	1.2	1.0	1.6	1.4	1.3
長者住戶數目 Number of elderly households	96 014	224 786	288 659	11 840	28 193	53 316
40,000 元或以上 \$40,000 or above						
住戶數目 Number of households	547 961	772 678	950 110	529 045	753 580	929 323
平均住戶人數 Average household size	3.2	3.2	3.1	3.2	3.3	3.2
平均工作成員數目 Average number of working members	1.9	2.0	1.9	2.0	2.1	2.0
有兩名工作成員的住戶數目 Number of households with two working members	269 535	361 152	449 778	269 535	361 152	449 778
15 歲及以上就讀專上教育的人口 Persons aged 15 and over having attended post-secondary education						
數目 Number	796 091	1 149 169	1 370 437	782 048	1 131 438	1 351 317
比例（百分比） Proportion (%)	53.6	53.2	52.7	53.9	53.3	52.7
每月主要職業收入中位數 ⁽²⁾ （港元） Median monthly income from main employment ⁽²⁾ (HK\$)	31,460	31,500	36,000	31,460	31,500	36,000

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

(2) 數字不包括無酬家庭從業員。

Notes: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

(2) Figures exclude unpaid family workers.

住戶人數

3.11 住戶收入與住戶人數有密切關係。一般而言，住戶人數較少，工作人數亦會較少，因此住戶收入通常較低，所以一、二人住戶日益增加會影響整體住戶收入的分布。隨着人口持續高齡化和單身趨勢更為普遍，加上生育率偏低，一人及二人住戶的比例（不包括外籍家庭傭工）分別由 2016 年的 19.5% 和 27.4% 上升至 2021 年的 21.4% 和 29.6%，而整體住戶平均人數由 2016 年的 2.7 人，下降至 2021 年的 2.6 人。這與以下的長期人口趨勢有關。（表 3.4）

3.12 首先，在主要適婚年齡中從未結婚的男性和女性的比例均顯著增加，這很可能與遲婚和維持單身的趨勢有關。在 20 至 49 歲的男性中，從未結婚者的比例由 2011 年的 46.8% 上升至 2021 年的 49.6%；女性的相應數字是 38.9% 和 38.6%。（表 3.7）

3.13 其次，離婚／分居的人口比例在過去 10 年逐漸增加，由 2011 年的 4.1% 上升至 2016 年的 4.2% 及 2021 年的 5.1%。（表 3.7）

3.14 第三，過去 10 年人口急速高齡化。年齡中位數由 2011 年的 41.7 歲上升至 2021 年的 46.3 歲。65 歲及以上人口期間由 941 312 人增加 54.2% 至 1 451 514 人。由於不少長者是獨居或只與配偶同住，所以所有成員在 65 歲及以上的家庭住戶數目明顯增加約 70%。（表 3.4 及表 3.5）

Household size

3.11 Household income is closely related to household size. In general, households with fewer persons have fewer working members and hence usually have lower household income. Therefore, the increasing prominence of households with one to two persons would affect the overall household income distribution. Along with the continued population ageing trend and the growing prevalence of people to remain single, coupled with the low fertility rate, the proportion of one-person and two-person households (excluding foreign domestic helpers) increased from 19.5% and 27.4% in 2016 to 21.4% and 29.6% in 2021 respectively. The overall average household size decreased from 2.7 in 2016 to 2.6 in 2021. The change was associated with the following long-term demographic trends. (Table 3.4)

3.12 First, the proportion of never married males and females in the prime marriageable ages both increased substantially, probably associated with the trend of late marriage and the tendency to remain single. For males aged 20 – 49, the proportion who were never-married rose from 46.8% in 2011 to 49.6% in 2021. The corresponding figures for females were 38.9% and 38.6%. (Table 3.7)

3.13 Second, the proportion of divorced/separated population increased gradually during the past 10 years, from 4.1% in 2011 to 4.2% in 2016 and 5.1% in 2021. (Table 3.7)

3.14 Third, the population has been ageing rapidly during the last 10 years. The median age rose from 41.7 in 2011 to 46.3 in 2021. The number of persons aged 65 and over increased by 54.2% from 941 312 to 1 451 514 over the period. As it is quite common for elderly to live alone or with their spouse only, there was a notable increase of around 70% in the number of domestic households comprising all members aged 65 and over. (Table 3.4 and Table 3.5)

3.15 以上人口趨勢的綜合影響是小型住戶的數目大幅增加，而大型住戶的數目減少。基於住戶收入與 (i) 住戶內工作成員的人數，以及 (ii) 工作成員的收入水平有密切關係，由傳統上有較多賺取收入者的大型住戶轉向只有一名或甚至沒有賺取收入者的小型住戶會某程度上影響住戶收入分布。

3.16 在 2021 年，住戶內工作成員的平均人數（不包括外籍家庭傭工）為 1.3 人。住戶人數愈多，通常工作成員人數也愈多。在 2021 年，以一人住戶的平均在職人數最少，只有 0.5 名工作成員，而五人或以上住戶的人數則最多，有 2.2 名工作成員。（表 3.8）

3.17 2021 年，在一人住戶中，有 16.3% 每月住戶收入低於 4,000 元。這可能與一人住戶中獨居長者（65 歲或以上）的比例較高有關（2021 年約佔三分之一）。然而，就一人住戶中約佔一半的工作人士而言，其每月主要職業收入中位數（不包括外籍家庭傭工）是 20,000 元，與整體每月收入中位數 19,500 元相若。（表 3.9 及表 3.10）

3.15 The combined effects of the demographic trends were a remarkable increase in the number of small-sized households and a decline in the number of large-sized households. Given that the income of a household is closely related to (i) the number of working members in the household, and (ii) the income level of the working members, a shift from the traditionally large households with more income earners to small households with one or even no earner would, to a certain extent, affect household income distribution.

3.16 In 2021, the average number of working members (excluding foreign domestic helpers) in the household was 1.3. It is natural that the larger the household size, the more the number of working members. In 2021, the average was the smallest for one-person households with only 0.5 working member, and the largest for 5 persons and over households with 2.2 working members. (Table 3.8)

3.17 In 2021, among one-person households, 16.3% had monthly household income below \$4,000. This was associated with the high proportion of singleton elderly (aged 65 or above) among one-person households (about one-third in 2021). Yet, among the working persons who accounted for around half of the one-person households, it was observed that their median monthly income from main employment (excluding foreign domestic helpers), at \$20,000, was similar to the corresponding overall monthly median income of \$19,500 in 2021. (Table 3.9 and Table 3.10)

表 3.7 2011 年、2016 年及 2021 年按性別、年齡組別及婚姻狀況劃分的 20 至 49 歲人口的比例
Table 3.7 Proportion of population aged 20 – 49 by sex, age group and marital status, 2011, 2016 and 2021

性別 Sex	年齡組別 Age group	從未結婚的人口比例（百分比） Proportion of never married population (%)			離婚／分居的人口比例（百分比） Proportion of divorced/separated population (%)		
		2011	2016	2021	2011	2016	2021
男 Male							
	20 – 24	97.0	97.4	97.1	0.1	0.1	0.3
	25 – 29	82.6	83.1	86.7	0.5	0.5	0.7
	30 – 34	50.0	49.4	57.8	1.8	1.6	1.7
	35 – 39	28.8	28.7	33.3	3.3	2.5	3.4
	40 – 44	20.9	20.3	22.9	4.3	3.9	4.7
	45 – 49	14.2	16.0	18.7	4.8	5.0	6.1
	小計 Sub-total	46.8	48.5	49.6	2.6	2.3	3.0
女 Female							
	20 – 24	94.0	94.0	94.2	0.2	0.3	0.6
	25 – 29	69.3	70.9	75.8	1.8	1.6	1.9
	30 – 34	37.7	36.8	43.2	4.0	4.2	4.3
	35 – 39	22.0	22.0	24.2	6.4	6.5	7.2
	40 – 44	17.1	16.3	19.3	8.1	8.5	9.6
	45 – 49	14.0	15.5	16.5	9.4	9.9	11.2
	小計 Sub-total	38.9	38.7	38.6	5.3	5.5	6.6
合計 Both sexes							
	20 – 24	95.5	95.7	95.6	0.2	0.2	0.5
	25 – 29	75.0	76.3	80.9	1.2	1.1	1.3
	30 – 34	42.8	41.9	49.5	3.1	3.1	3.2
	35 – 39	24.8	24.7	27.9	5.1	4.9	5.7
	40 – 44	18.7	18.0	20.7	6.5	6.6	7.6
	45 – 49	14.1	15.8	17.4	7.3	7.9	9.1
	總計 Total	42.3	42.9	43.4	4.1	4.2	5.1

表 3.8 2011 年、2016 年及 2021 年按住戶人數劃分的平均每戶工作成員數目
Table 3.8 Average number of working members per household by household size, 2011, 2016 and 2021

住戶人數 Household size	平均每戶工作成員數目 Average number of working members per household					
	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021
1	0.5	0.5	0.5	0.5	0.5	0.5
2	1.1	1.1	1.0	1.0	1.0	1.0
3	1.5	1.6	1.5	1.5	1.6	1.5
4	2.0	2.1	2.1	1.9	2.0	1.9
5+	2.6	2.7	2.6	2.3	2.3	2.2
合計 Overall	1.5	1.5	1.4	1.4	1.4	1.3

表 3.9 2011 年、2016 年及 2021 年按住戶人數劃分的工作成員⁽¹⁾每月主要職業收入中位數
Table 3.9 Median monthly income from main employment of working members⁽¹⁾ by household size, 2011, 2016 and 2021

住戶人數 Household size	每月主要職業收入中位數（港元） Median monthly income from main employment (HK\$)					
	包括外籍家庭傭工 Including foreign domestic helpers			不包括外籍家庭傭工 Excluding foreign domestic helpers		
	2011	2016	2021	2011	2016	2021
1	15,000	18,000	20,000	15,000	18,000	20,000
2	14,000	15,000	18,440	15,000	16,000	20,000
3	11,000	14,500	17,500	12,500	15,500	19,500
4	10,240	14,500	18,000	11,500	15,000	20,000
5+	10,000	14,000	17,000	10,000	14,500	18,000
合計 Overall	11,000	15,000	18,000	12,000	15,500	19,500

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 3.10 2021 年按家庭住戶每月收入及住戶人數劃分的住戶數目
Table 3.10 Domestic households by monthly domestic household income and household size, 2021

家庭住戶每月收入 (港元) Monthly domestic household income (HK\$)	住戶人數 Household size										總計 Total	
	1		2		3		4		5+			
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
< 2,000	55 685	10.3	44 301	5.8	13 260	2.1	5 091	1.1	1 244	0.5	119 581	4.5
2,000 – 3,999	32 301	6.0	26 069	3.4	6 082	0.9	2 052	0.4	736	0.3	67 240	2.5
4,000 – 5,999	67 592	12.5	26 928	3.5	8 532	1.3	3 297	0.7	1 450	0.5	107 799	4.0
6,000 – 7,999	68 430	12.6	40 655	5.3	7 232	1.1	2 761	0.6	1 016	0.4	120 094	4.5
8,000 – 9,999	38 034	7.0	50 855	6.6	13 436	2.1	3 458	0.8	1 542	0.6	107 325	4.0
10,000 – 14,999	74 838	13.8	108 556	14.2	52 974	8.3	17 800	3.9	5 306	2.0	259 474	9.7
15,000 – 19,999	45 965	8.5	84 703	11.0	61 791	9.6	28 175	6.2	9 601	3.6	230 235	8.6
20,000 – 24,999	34 163	6.3	70 093	9.1	70 649	11.0	34 979	7.7	14 019	5.2	223 903	8.4
25,000 – 29,999	18 183	3.4	45 711	6.0	56 939	8.9	35 707	7.8	15 376	5.7	171 916	6.4
30,000 – 39,999	29 851	5.5	72 980	9.5	106 109	16.5	67 212	14.7	31 290	11.6	307 442	11.5
40,000 – 59,999	34 246	6.3	79 895	10.4	120 564	18.8	105 923	23.2	58 700	21.8	399 328	14.9
60,000 – 79,999	18 862	3.5	42 648	5.6	52 932	8.3	58 803	12.9	38 076	14.1	211 321	7.9
80,000 – 99,999	7 492	1.4	24 440	3.2	26 286	4.1	32 031	7.0	24 629	9.2	114 878	4.3
≥ 100,000	15 510	2.9	48 798	6.4	44 401	6.9	58 778	12.9	66 138	24.6	233 625	8.7
總計 Total	541 152	100.0	766 632	100.0	641 187	100.0	456 067	100.0	269 123	100.0	2 674 161	100.0

住戶成員組合

3.18 除了住戶人數出現變化外，住戶成員的組合也因應人口因素的轉變而發生變化。一項明顯的趨勢是隨着人口高齡化，長者住戶的數目不斷增加。在 2021 年，獨居的長者共有 188 569 人，較 10 年前增加 58.0%。兩名或以上長者一起居住的住戶數目亦顯著增加，由 2011 年的 79 464 戶上升 87.9% 至 2021 年的 149 325 戶。大部分長者住戶為非從事經濟活動住戶。（表 3.11）

3.19 除了長者住戶之外，在 65 歲以下較年輕的組別的一人住戶同樣錄得 23.0% 的增幅。由 2011 年的 283 813 戶增加至 2021 年的 349 062 戶，這或與兩個主要因素有關：(i) 男性和女性單身的風氣盛行，以及 (ii) 離婚率上升。（表 3.11）

Household members composition

3.18 Apart from the change in the household size, the composition of household members has also changed as a result of the demographic shifts in the population. A notable trend was the increasing number of elderly households as a result of the ageing population. In 2021, there were 188 569 adults aged 65 and over living alone, increasing by 58.0% over the past 10 years. A more noticeable increase was observed for households with two or more elderly persons living together. The number of these households rose by 87.9% from 79 464 in 2011 to 149 325 in 2021. Most of these elderly households were economically inactive households. (Table 3.11)

3.19 Apart from elderly households, the number of one-person households in the younger age group of below 65 also recorded an increase of 23.0% from 283 813 in 2011 to 349 062 in 2021. This was probably associated with two main factors: (i) the prevalence of spinsterhood and bachelorhood, and (ii) the increase in divorce rate. (Table 3.11)

3.20 隨着長者住戶的勞動人口參與率由 2011 年的 5.3% 上升至 2021 年的 13.5%，沒有職業收入的長者住戶由 2011 年的 91.2% 下跌至 2021 年的 83.4%。有工作成員的長者住戶的住戶每月收入中位數較高，在 2011 年及 2021 年分別為 10,000 元及 14,980 元。另一方面，沒有工作成員的長者住戶，在 2021 年的住戶每月收入中位數為 6,380 元，比 2016 年的 5,900 元及 2011 年的 3,240 元有所上升。這可能與期間政府現金福利增加有關。（表 3.5）

3.20 With the increase in labour force participation rate of elderly households, from 5.3% in 2011 to 13.5% in 2021, the proportion of elderly households without employment income dropped from 91.2% in 2011 to 83.4% in 2021. Of those elderly households with working members, their median monthly household income was higher, at \$10,000 in 2011 and \$14,980 in 2021. On the other hand, the median monthly household income of elderly households without working members was \$6,380 in 2021, increasing from \$5,900 in 2016 and \$3,240 in 2011. This may be associated with the increase in the Government's social benefits in cash during the period. (Table 3.5)

表 3.11 2011 年、2016 年及 2021 年按住戶成員組合劃分的家庭住戶數目
Table 3.11 Domestic households by household members composition, 2011, 2016 and 2021

住戶成員組合 Household members composition	2011		2016		2021	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
一名 65 歲及以上成人 One adult only aged 65 and over	119 376	5.0	152 536	6.1	188 569	7.1
多名 65 歲及以上成人 Two or more adults aged 65 and over	79 464	3.4	108 885	4.3	149 325	5.6
一名 65 歲以下成人 One adult only aged below 65	283 813	12.0	304 116	12.1	349 062	13.1
多名成人（非全部 65 歲及以上） Two or more adults (not all aged 65 and over)	1 132 874	47.8	1 244 350	49.6	1 327 856	49.7
一名成人與兒童 One adult and child(ren)	65 307	2.8	59 470	2.4	62 808	2.3
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	687 962	29.0	640 377	25.5	596 541	22.3
合計 Overall	2 368 796	100.0	2 509 734	100.0	2 674 161	100.0

註釋：(1) 包括所有成員均是 18 歲以下人士的住戶，有關住戶數目是 2011 年的 1 202 個、2016 年的 3 525 個及 2021 年的 4 564 個。

Note: (1) Including 1 202, 3 525 and 4 564 households comprising all members aged below 18 in 2011, 2016 and 2021 respectively.

表 3.12 2011 年、2016 年及 2021 年按住戶成員組合劃分的平均每戶工作成員數目
Table 3.12 Average number of working members per household by household members composition, 2011, 2016 and 2021

住戶成員組合 Household members composition	平均每戶工作成員數目 Average number of working members per household		
	2011	2016	2021
一名 65 歲及以上成人 One adult only aged 65 and over	0.1	0.1	0.1
多名 65 歲及以上成人 Two or more adults aged 65 and over	0.1	0.2	0.2
一名 65 歲以下成人 One adult only aged below 65	0.7	0.7	0.7
多名成人（非全部 65 歲及以上） Two or more adults (not all aged 65 and over)	1.8	1.8	1.7
一名成人與兒童 One adult and child(ren)	0.6	0.7	0.6
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	1.8	1.9	1.8
合計 Overall	1.5	1.5	1.4

註釋：(1) 包括所有成員均是 18 歲以下人士的住戶，有關住戶數目是 2011 年的 1 202 個、2016 年的 3 525 個及 2021 年的 4 564 個。

Note: (1) Including 1 202, 3 525 and 4 564 households comprising all members aged below 18 in 2011, 2016 and 2021 respectively.

表 3.13 2011 年、2016 年及 2021 年按住戶成員組合劃分的家庭住戶每月收入中位數
Table 3.13 Median monthly domestic household income by household members composition, 2011, 2016 and 2021

住戶成員組合 Household members composition	家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)					
	所有家庭住戶 All domestic households			從事經濟活動住戶 ⁽¹⁾ Economically active households ⁽¹⁾		
	2011	2016	2021	2011	2016	2021
一名 65 歲及以上成人 One adult only aged 65 and over	3,000	5,650	6,290	8,730	10,250	11,820
多名 65 歲及以上成人 Two or more adults aged 65 and over	5,000	6,990	9,890	11,540	14,490	17,950
一名 65 歲以下成人 One adult only aged below 65	12,500	14,750	15,750	15,500	18,500	20,040
多名成人 (非全部 65 歲及以上) Two or more adults (not all aged 65 and over)	24,540	30,000	34,040	26,400	32,000	37,170
一名成人與兒童 One adult and child(ren)	8,710	12,000	13,720	10,000	13,350	17,780
多名成人與兒童 ⁽²⁾ More than one adult and child(ren) ⁽²⁾	25,000	34,000	40,270	26,000	35,150	42,600
合計 Overall	20,500	25,000	27,650	24,810	30,450	35,040

註釋：(1) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

(2) 包括所有成員均是 18 歲以下人士的住戶，有關住戶數目是 2011 年的 1 202 個、2016 年的 3 525 個及 2021 年的 4 564 個。

Notes: (1) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

(2) Including 1 202, 3 525 and 4 564 households comprising all members aged below 18 in 2011, 2016 and 2021 respectively.

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4. 稅務對住戶收入分布的影響

概念

4.1 第2及第3章的收入分布分析是根據原本住戶收入進行，尚未考慮稅務及社會福利的重新分配效應。「原本住戶收入」不應是反映住戶經濟情況的唯一量度方法，因為不少政府政策未被顧及。

4.2 除原本住戶收入外，不少國家／地方（例如澳洲、加拿大、英國和美國）在研究住戶的經濟情況時亦採用經考慮稅務因素後的收入概念（稱為「除稅後住戶收入」）。除稅後住戶收入界定為原本住戶收入減去薪俸稅、物業稅、差餉及地租，如圖4.1所示。

4.3 本研究只包括可合理地編配予住戶的稅項。由於人口普查／中期人口統計搜集的資料是以住戶／個人為對象，並非以公司為對象，利得稅因而不會予以編配。有關各項稅項所採用的概念和方法的詳細資料載於**技術註釋丙**。

4. Effect of Taxation on Household Income Distribution

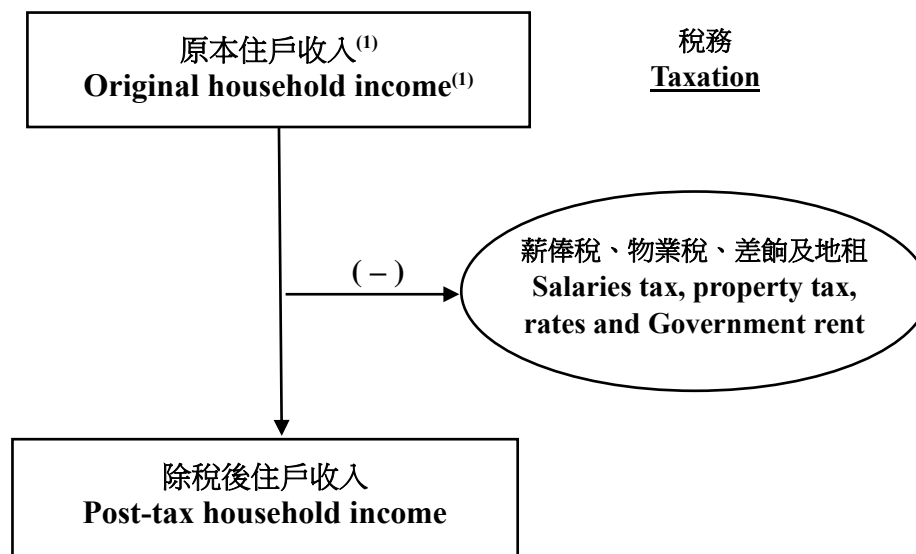
Concepts

4.1 The analyses of income distribution in Chapters 2 and 3 are based on the original household income and take no account of the redistributive effect of taxation and social benefits. “Original household income” should not be the only measure to reflect the economic well-being of a household since a range of public policies has not been taken into account.

4.2 Apart from the original household income, the concept of household income taking into account taxation (termed as “post-tax household income”) has been employed in studying the economic situation of households in many countries/territories (e.g. Australia, Canada, the United Kingdom and the United States). The post-tax household income, defined as original household income minus salaries tax, property tax, rates and Government rent, is illustrated in Chart 4.1.

4.3 In this study, only taxes that can be reasonably allocated to households are covered. Since the data collected in population census/by-census pertain to household/individual rather than company, profit tax is hence not allocated. Details of the concepts and methodology adopted for taxation are presented in **Technical Note C**.

圖 4.1 原本住戶收入和除稅後住戶收入的概念
Chart 4.1 Concepts of original household income and post-tax household income



註釋：(1) 即家庭住戶每月收入，包括從工作得到的收入、恆常現金社會福利、股息及利息、租金收入、非住戶成員定期給予的款項等。

Note: (1) Referring to monthly domestic household income which includes income from work, recurrent cash social benefits, dividends and interest, rental income, regular contributions from persons outside the household, etc.

稅務

薪俸稅及物業稅

4.4 稅制是香港重新分配收入的重要機制之一。香港薪俸稅的稅率一般隨着職業收入增加而累進。物業稅則只適用於有租金收入的物業業主。

4.5 薪俸稅和物業稅在更平均地分布收入方面發揮重要作用。過去 10 年，在較低的十等分組別的住戶不需要繳付或只需繳付極少的薪俸稅和物業稅。住戶所需繳付的平均每月稅款由最低的十等分組別至最高的十等分組別之間逐步遞增，這與各個十等分組別的住戶的職業收入和租金收入水平吻合。最高的十等分組別的住戶在 2011 年至 2021 年期間繳付了最大部分的薪俸稅和物業稅。（表 4.1）

Taxation

Salaries tax and property tax

4.4 The tax system is one of the most important mechanisms for redistributing income in Hong Kong. Salaries tax rate in Hong Kong, in general, is progressive with the increase in employment income. On the other hand, property tax is only applicable to property owners receiving rental income.

4.5 Salaries tax and property tax have contributed considerably to achieving a more even income distribution. Over the past decade, households in the lower decile groups paid zero or minimal amount of salaries tax and property tax. The average monthly tax payment increased progressively from the lowest decile group to the highest decile group, in line with the level of employment income and rental income of households in the respective decile groups. Households in the highest decile group contributed to the largest share of salaries tax and property tax throughout 2011 – 2021. (Table 4.1)

表 4.1 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月繳付薪俸稅及物業稅分布
Table 4.1 Distribution of salaries tax and property tax payment per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月繳付 薪俸稅及物業稅 ⁽²⁾ (港元) Average salaries tax and property tax paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅總額的比重 Share of total amount of salaries tax and property tax paid per month by all households	平均每月繳付 薪俸稅及物業稅 ⁽²⁾ (港元) Average salaries tax and property tax paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅總額的比重 Share of total amount of salaries tax and property tax paid per month by all households	平均每月繳付 薪俸稅及物業稅 ⁽²⁾ (港元) Average salaries tax and property tax paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅總額的比重 Share of total amount of salaries tax and property tax paid per month by all households
第一 (最低) 1st (lowest)	—	—	—	—	—	—
第二 2nd	—	—	—	—	—	—
第三 3rd	*	0.0%	*	0.0%	*	0.0%
第四 4th	20	0.1%	30	0.2%	40	0.2%
第五 5th	50	0.3%	100	0.4%	90	0.3%
第六 6th	120	0.7%	250	1.1%	240	1.0%
第七 7th	330	2.0%	460	2.1%	510	2.0%
第八 8th	810	4.9%	1,080	4.9%	1,280	5.2%
第九 9th	2,420	14.6%	2,960	13.4%	3,400	13.7%
第十 (最高) 10th (highest)	12,780	77.3%	17,310	78.0%	19,290	77.6%
合計 Overall	1,650	100.0%	2,220	100.0%	2,480	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十个百分位之間的住戶，如此類推。

(2) 計算平均數時的分母包括有關十等分組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) The denominator used in computing the average value includes all households in the decile group concerned.

差餉及地租

4.6 差餉是就房產物業徵收的稅項，是香港其中一種間接稅。差餉是按照物業的應課差餉租值再乘以一個百分率徵收的，該租值是假設物業當時是空置並出租下，估計可取得的合理年租而計算。換句話說，居於租值較高的物業的住戶所繳交的差餉也相對較高。另一方面，地租是承租人須向政府繳付的稅款，以換取在租契

Rates and Government rent

4.6 Rates are one of Hong Kong's indirect taxes levied on properties. Rates are charged at a percentage of the rateable value which is the estimated annual rental value of a property assuming that the property was then vacant and to let. In other words, households living in properties with higher rental value pay higher amount of rates. On the other hand, Government rent is paid by the Government lessee to the Government in return for the

文件所指明的年期內擁有和佔用土地的權利。地租的應課租值的評估基礎與差餉的評估基礎相同。所有住戶不論居於公營或私人房屋都要繳付差餉，另外，大部分住戶都要繳付地租。

4.7 過去多年，平均差餉和地租按十等分組別的變化，與平均薪俸稅和物業稅的變化，有着相似的趨勢，即一般來說，十等分組別愈高，住戶繳付的差餉和地租則愈多。這與相關的十等分組別的住戶特徵有頗大關係。就較低和中間的十等分組別的住戶而言，由於頗大比例的住戶居於租值相對較低的公營租住房屋，因此繳付較少的差餉和地租。就較高的十等分組別的住戶而言，當中許多住戶居於租值較高的私人房屋，因此需繳付較多的差餉和地租。（表 4.2 及附錄 A6）

4.8 整體而言，住戶所繳付的平均差餉和地租在 2011 年至 2021 年間顯著上升，而 2016 年至 2021 年的增長相對較慢。這與期間的物業市場狀況吻合。就住戶每月所繳付的差餉和地租的比重而言，2021 年第十個十等分組別的住戶的比重仍然超過第一個十等分組別的兩倍，不過兩者的差距較 10 年前收窄。部分原因是過去 10 年私人房屋的租金升幅是小單位高於大單位。（表 4.2 及附錄 A6）

right to hold and occupy the premises for the term specified in the lease document. The basis of assessment of the rateable value for Government rent is the same as that for rates. Rates are paid by all households, no matter whether they live in public or private housing; whilst Government rent is paid by the majority of the households.

4.7 Over the past years, the change in average rates and Government rent along the decile groups showed a similar trend as that of average salaries tax and property tax, i.e. in general, the higher the decile group, the larger the rates and Government rent. This is closely related to the characteristics of households in the respective decile groups. For households in the lower and middle decile groups, a certain proportion of them lived in public rental housing with relatively lower rental value and therefore, paid less rates and Government rent. As for households in the higher decile groups, the majority of them resided in private housing with higher rental value which was subject to higher rates and Government rent. (Table 4.2 and Appendix A6)

4.8 In overall terms, the average rates and Government rent paid by households increased notably during the period from 2011 to 2021 and the pace of increase was relatively slower between 2016 and 2021. This was in line with the property market situation over the period. On the share of rates and Government rent paid by households per month, it was observed that the contribution of households in the 10th decile group was still more than twice that of the 1st decile group in 2021, though the disparity had narrowed down compared with 10 years ago. This was partly attributable to the faster increase in private housing rent for smaller flats than larger flats over the past decade. (Table 4.2 and Appendix A6)

表 4.2 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月繳付差餉及地租分布
Table 4.2 Distribution of rates and Government rent payment per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月繳付 差餉及地租 ⁽²⁾ (港元) Average rates and Government rent paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的比重 Share of total amount of rates and Government rent paid per month by all households	平均每月繳付 差餉及地租 ⁽²⁾ (港元) Average rates and Government rent paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的比重 Share of total amount of rates and Government rent paid per month by all households	平均每月繳付 差餉及地租 ⁽²⁾ (港元) Average rates and Government rent paid per month ⁽²⁾ (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的比重 Share of total amount of rates and Government rent paid per month by all households
第一 (最低) 1st (lowest)	220	5.1%	540	8.1%	600	8.4%
第二 2nd	220	5.1%	420	6.3%	470	6.5%
第三 3rd	250	5.8%	430	6.5%	480	6.7%
第四 4th	280	6.6%	470	7.0%	530	7.4%
第五 5th	310	7.3%	540	8.1%	560	7.8%
第六 6th	340	8.1%	590	8.9%	610	8.5%
第七 7th	400	9.2%	640	9.7%	670	9.2%
第八 8th	470	10.9%	720	10.8%	760	10.6%
第九 9th	600	14.1%	880	13.2%	940	13.1%
第十 (最高) 10th (highest)	1,190	27.8%	1,430	21.4%	1,580	21.9%
合計 Overall	430	100.0%	670	100.0%	720	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 計算平均數時的分子包括有關十等分組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) The denominator used in computing the average value includes all households in the decile group concerned.

稅款總支出

4.9 若把薪俸稅、物業稅、差餉和地租的支出全部加起來，即可得出按十等分組別劃分的稅款總支出。在較低的十等分組別的住戶支付的稅款很自然地少於較高的十等分組別的住戶。最高的十等分組別的住戶在 2021 年的平均每月稅款支出是 20,870 元，遠高於最低的十等分組別的 600 元。雖然在過去 10 年間，所有十等分組別的平均每月稅款支出一般均有所增加，但較高的十等分組別在款額上有較大升幅。（圖 4.2 及附錄 A5）

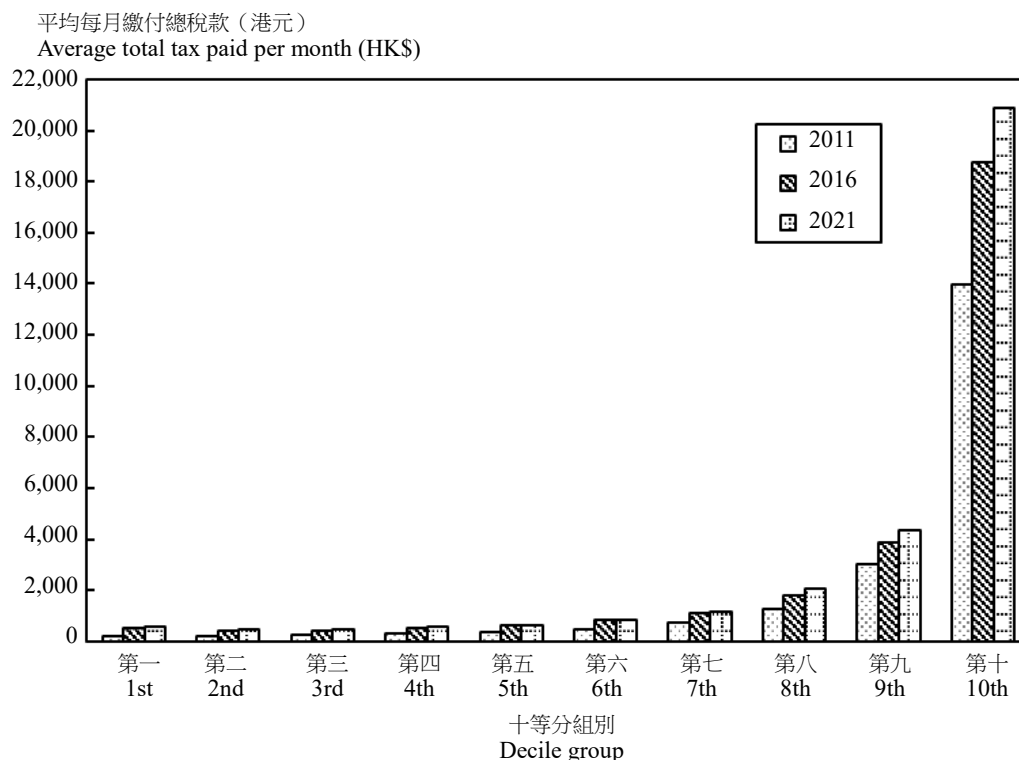
4.10 若以按十等分組別劃分的稅務支出所佔的比重的變化分析，得出的模式與平均稅款支出的模式相近。在 2021 年，第一個至第五個十等分組別的住戶的稅款總支出合共佔所有住戶的稅款總支出少於 9%，而第九個和第十個十等分組別則繳付了約 79%。（附錄 A5）

Total tax payments

4.9 Adding together payments on salaries tax, property tax, rates and Government rent gives total tax payment by decile group. It is natural that households in the lower decile groups paid, on average, a smaller amount of tax than those in the higher decile groups. The average monthly tax payment of households in the highest decile group was \$20,870 in 2021, which was far higher than that of \$600 of the lowest decile group. While over the past 10 years, the average monthly tax payment of all decile groups generally increased, a larger magnitude of increase was observed among households of the higher decile groups. (Chart 4.2 and Appendix A5)

4.10 In terms of change in the share of tax payment by decile group, a similar pattern as that of average tax payment was observed. Households in the 1st – 5th decile groups together paid less than 9% of the total tax payment of all households in 2021, whilst those in the 9th and 10th decile groups contributed some 79%. (Appendix A5)

圖 4.2 2011 年、2016 年及 2021 年按十等分組別劃分的平均每月繳付總稅款
Chart 4.2 Average total tax paid per month by decile group, 2011, 2016 and 2021



除稅後住戶收入

4.11 將原本住戶收入減去稅款總支出便可得出除稅後住戶收入。當收入較多的住戶繳納較多稅款，而收入較少的住戶繳納較少稅款，甚至無須繳稅時，收入的重新分配即因此而產生。若按平均除稅後住戶每月收入與平均原本住戶每月收入的比率進行分析，即可發現第二個至第九個十等分組別的有關比率在 2011 年至 2021 年間大致保持穩定，比率在 94% 至 98% 之間。（表 4.3）

4.12 在 2011 年至 2021 年間，除稅後住戶收入平均低於原本住戶收入約 7% 至 8%。不過，稅務對住戶收入的效應在最高和最低的十等分組別較為明顯。由於在最高的十等分組別的住戶繳納最多稅款，在過去 10 年相應的比率相對較低，稍低於 90%。另一方面，最低的十等分組別的住戶的相應比率亦較低，由 2011 年 89.8% 顯著下降至 2021 年的 74.2%。這是因為組內的住戶所繳付的差餉和地租佔其住戶收入頗大的比例，而差餉和地租在過去 5 年有所增長的同時，住戶收入有所下降。（表 4.3 及附錄 A6）

Post-tax household income

4.11 Post-tax household income is obtained by subtracting the total tax payment from the original household income. Redistribution of income arises as households with higher income pay more tax while those with lower income pay less or even zero tax. Analysed in terms of the ratio of average post-tax monthly household income to the average original monthly household income, it is noted that for the 2nd – 9th decile groups, the ratios remained largely stable during 2011 to 2021 and ranged between 94% and 98%. (Table 4.3)

4.12 The post-tax household income was, on average, lower than the original household income by around 7% to 8% during 2011 to 2021. However, the effect of taxation on household income was more apparent for households in the highest and lowest decile groups. Since households in the highest decile group paid the largest amount of tax, the corresponding ratio was comparatively low, slightly below 90%, throughout the past decade. On the other hand, it was observed that the corresponding ratio for households in the lowest decile group was also comparatively low at 74.2% in 2021, declining notably from 89.8% in 2011. The comparatively low ratio was due to the relatively large amount of rates and Government rent paid by households in this group as compared with their household income. During the past 5 years, their household income decreased amidst an increase in rates and Government rent. (Table 4.3 and Appendix A6)

表 4.3 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的平均除稅後住戶每月收入
Table 4.3 Average post-tax monthly household income by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均除稅後住戶 每月收入 (港元) Average post-tax monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income	平均除稅後住戶 每月收入 (港元) Average post-tax monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income	平均除稅後住戶 每月收入 (港元) Average post-tax monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income
第一 (最低) 1st (lowest)	1,940	89.8%	2,290	81.0%	1,730	74.2%
第二 2nd	6,300	96.7%	7,530	94.7%	7,310	94.0%
第三 3rd	9,870	97.5%	11,690	96.4%	12,050	96.1%
第四 4th	13,770	97.9%	16,150	97.0%	17,460	96.8%
第五 5th	18,040	98.0%	21,210	97.1%	23,350	97.3%
第六 6th	22,810	98.0%	27,450	97.0%	30,570	97.3%
第七 7th	28,730	97.5%	34,950	96.9%	39,400	97.1%
第八 8th	36,810	96.6%	44,830	96.1%	51,060	96.1%
第九 9th	50,320	94.3%	60,760	94.0%	69,980	94.2%
第十 (最高) 10th (highest)	120,370	88.5%	144,850	88.1%	161,680	87.6%
合計 Overall	30,900	93.2%	37,170	92.6%	41,460	92.4%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

Note: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

5. 社會福利對住戶收入分布的影響

5. Effect of Social Benefits on Household Income Distribution

概念

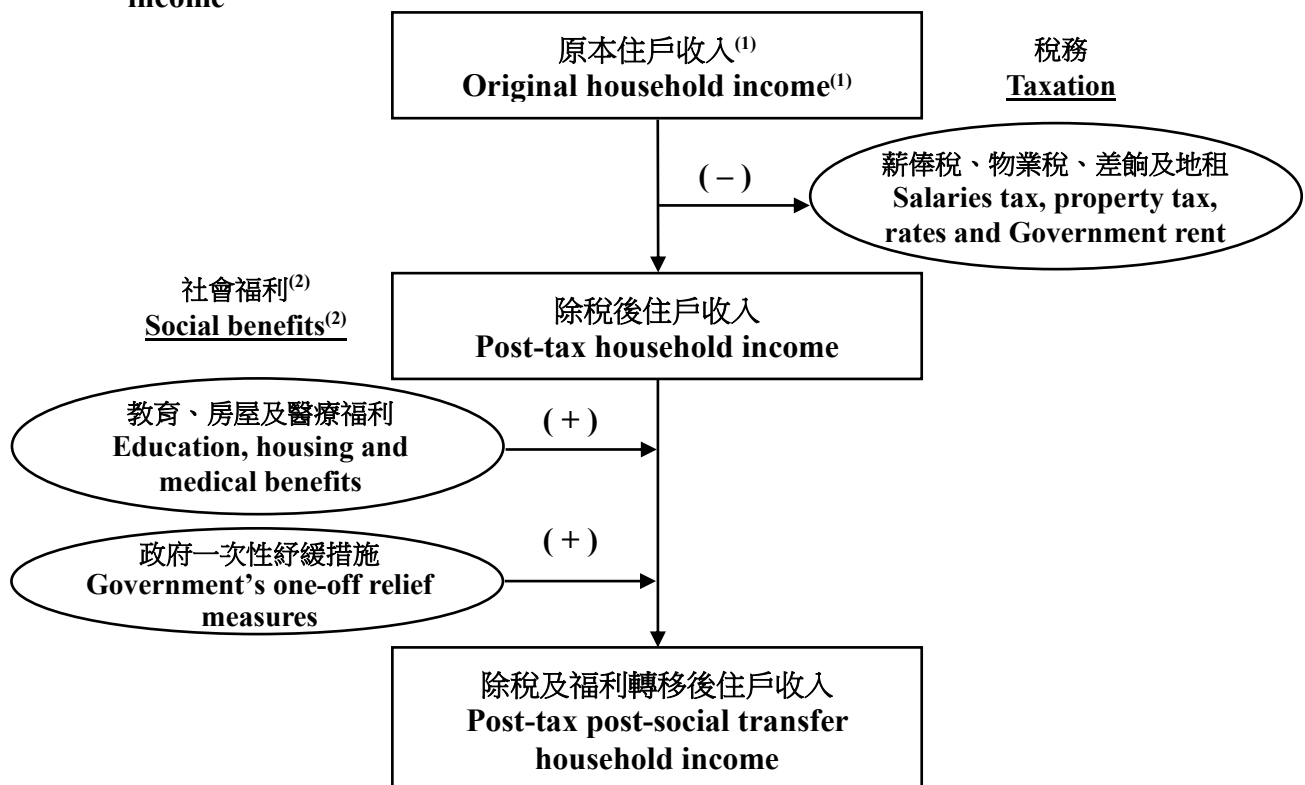
5.1 住戶的經濟情況除了受稅務影響外，亦受由公帑支付的社會福利影響，而此等福利並不包括在原本住戶收入中。考慮到由公帑支付予個別人士的各種社會福利，本研究嘗試量化及分配這些福利予住戶／人士。本研究只就可合理地撥歸予住戶的公共福利進行分配。由於並沒有清晰的概念基礎進行分配，本研究不會把非社會福利的公共開支，例如基本工程開支和維持法紀的開支，分配予住戶。

Concepts

5.1 Apart from taxation, the economic well-being of a household is affected by social benefits provided by the public funding which are not included in the original household income. To account for the various types of social benefits allocated to a person from the public funding, attempt has been made to quantify and allocate these benefits to households/persons. Only public-funded benefits that can be reasonably attributed to households are allocated. Public expenditure on non-social benefits, such as capital works expenditure and expenditure on the maintenance of law and order, is not allocated in this study as there is no clear conceptual basis to do so.

圖 5.1 原本住戶收入和除稅及福利轉移後住戶收入的概念

Chart 5.1 Concepts of original household income and post-tax post-social transfer household income



註釋：(1) 即家庭住戶每月收入，包括從工作得到的收入、恆常現金社會福利、股息及利息、租金收入、非住戶成員定期給予的款項等。

(2) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Notes: (1) Referring to monthly domestic household income which includes income from work, recurrent cash social benefits, dividends and interest, rental income, regular contributions from persons outside the household, etc.

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

教育福利

5.2 一般而言，個別住戶獲分配的教育福利與其是否有全日制學生及就讀的學校類型有密切關係。2021年，第三個至第十個十等分組別的住戶平均每月獲分配的教育福利是其他十等分組別的兩倍有多，這主要是由於有修讀全日制課程而受惠於政府教育開支的子女的住戶大多處於中間及較高的十等分組別。而第一個及第二個十等分組別因不少是長者住戶，故較少有全日制學生。（表 5.1）

5.3 由於政府在過去 10 年間持續在教育方面投入資源，每戶獲分配的平均每月教育福利由 2011 年的 1,910 元增加至 2021 年的 2,720 元。（表 5.1）

Education benefits

5.2 Generally speaking, education benefits allocated to a household are closely related to whether it has full-time students and the type of school attended. In 2021, the average monthly education benefits allocated to households in the 3th – 10th decile groups more than doubled those in the other decile groups. This was largely because most households with children studying full-time that benefited from the Government's education spending were found amongst the middle to higher decile groups. On the other hand, due to the considerable number of elderly households in the 1st and 2nd decile groups, they had a smaller number of full-time students. (Table 5.1)

5.3 During the past decade, the average monthly education benefits allocated per household increased from \$1,910 in 2011 to \$2,720 in 2021, consequential to the Government's continuous allocation of resources to education. (Table 5.1)

表 5.1 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月獲分配教育福利⁽²⁾分布
Table 5.1 Distribution of education benefits⁽²⁾ allocated per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月獲分配 教育福利 ⁽³⁾ (港元) Average education benefits allocated per month ⁽³⁾ (HK\$)	佔所有住戶 每月獲分配 總教育福利的比重 Share of total amount of education benefits allocated to all households per month	平均每月獲分配 教育福利 ⁽³⁾ (港元) Average education benefits allocated per month ⁽³⁾ (HK\$)	佔所有住戶 每月獲分配 總教育福利的比重 Share of total amount of education benefits allocated to all households per month	平均每月獲分配 教育福利 ⁽³⁾ (港元) Average education benefits allocated per month ⁽³⁾ (HK\$)	佔所有住戶 每月獲分配 總教育福利的比重 Share of total amount of education benefits allocated to all households per month
第一 (最低) 1st (lowest)	620	3.2%	790	3.7%	1,360	5.0%
第二 2nd	1,640	8.6%	1,010	4.7%	1,000	3.7%
第三 3rd	2,200	11.5%	2,380	11.1%	2,350	8.6%
第四 4th	2,480	13.0%	2,770	12.9%	2,990	11.0%
第五 5th	2,380	12.5%	2,590	12.1%	3,500	12.9%
第六 6th	2,310	12.1%	2,580	12.0%	3,380	12.4%
第七 7th	1,950	10.2%	2,520	11.8%	3,240	11.9%
第八 8th	1,930	10.1%	2,400	11.2%	3,200	11.8%
第九 9th	1,860	9.8%	2,330	10.9%	3,100	11.4%
第十 (最高) 10th (highest)	1,720	9.0%	2,050	9.6%	3,050	11.2%
合計 Overall	1,910	100.0%	2,140	100.0%	2,720	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 在 2016 年中期人口統計及 2021 年人口普查中，已直接搜集現金形式的教育福利的資料，並反映在原本住戶收入中。而在較早輪的人口普查／中期人口統計中，因沒有獨立搜集這項資料，教育福利只根據行政記錄分配。為方便作不同年份的比較，上表載列的教育福利包括現金形式和實物形式的福利。然而，在編算除稅及福利轉移後住戶收入時，為免重覆，只從原本住戶收入中加入實物形式的福利。

(3) 計算平均數時的分子包括有關十等分組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Information on education benefits in cash was directly obtained in the 2016 Population By-census and the 2021 Population Census, and already reflected in the original household income. In previous rounds of population censuses/by-censuses, allocation of education benefits was solely based on administrative data since such information was not separately collected. To enable comparison over time, education benefits presented in the table include both benefits in cash and in kind. Nevertheless, when computing post-tax post-social transfer income, only in-kind benefits were added to the original household income to avoid duplication.

(3) The denominator used in computing the average value includes all households in the decile group concerned.

房屋福利

5.4 公營租住房屋是政府以實物形式提供的最主要房屋福利。由於居於公營租住房屋的住戶，在申請有關單位時，其入息不得超過最高限額，因此，處於較高十等分組別的住戶自然較處於較低十等分組別的住戶獲分配較少的房屋福利。第二個至第六個十等分組別的住戶獲分配的平均每月房屋福利較高，在 2021 年分別為 1,310 元至 1,490 元不等，其後，平均房屋福利逐漸減少，直至最高的十等分組別。第一個十等分組別的平均房屋福利較第二個十等分組別的為低，這是由於在第一個十等分組別中，居於公營租住房屋的住戶比例較低。（表 5.2 及附錄 A6）

5.5 住戶獲分配的房屋福利隨時間變化受到符合申請公營租住房屋資格的住戶、物業市場狀況，以及人口特徵的變化所影響。所有十等分組別的房屋福利在 2011 年至 2021 年間顯著上升。平均每月房屋福利由 2011 年的 420 元顯著上升至 2021 年的 1,060 元。這主要與期間私人房屋租金上升有關。（表 5.2）

Housing benefits

5.4 Public rental housing is the most prominent housing benefits provided in kind by the Government. Given that income of households living in public rental housing at the time of application must not exceed a maximum limit, it is natural that households at the higher decile groups were allocated with less housing benefits than those at the lower decile groups. Households in the 2nd to the 6th decile group were allocated the higher average monthly housing benefits, ranging from \$1,310 to \$1,490 in 2021. The average housing benefits decreased gradually towards the highest decile groups. The average housing benefits of the 1st decile group were lower than that of the 2nd decile group. This was attributable to a smaller proportion of households in the 1st decile group living in public rental housing. (Table 5.2 and Appendix A6)

5.5 Changes in housing benefits allocated to households over time were affected by the target group of households eligible for public rental housing, the property market situation and changes in the population characteristics. There was a marked increase in housing benefits across all decile groups from 2011 to 2021. The average monthly housing benefits increased significantly from \$420 per month in 2011 to \$1,060 in 2021. This was mainly related to the increase in the rent of private housing during the period. (Table 5.2)

表 5.2 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月獲分配房屋福利分布
Table 5.2 Distribution of housing benefits allocated per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月獲分配 房屋福利 ⁽²⁾ (港元) Average housing benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總房屋福利的比重 Share of total amount of housing benefits allocated to all households per month	平均每月獲分配 房屋福利 ⁽²⁾ (港元) Average housing benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總房屋福利的比重 Share of total amount of housing benefits allocated to all households per month	平均每月獲分配 房屋福利 ⁽²⁾ (港元) Average housing benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總房屋福利的比重 Share of total amount of housing benefits allocated to all households per month
第一 (最低) 1st (lowest)	390	9.2%	680	7.5%	940	8.9%
第二 2nd	680	16.2%	1,330	14.7%	1,450	13.7%
第三 3rd	660	15.7%	1,360	15.0%	1,480	13.9%
第四 4th	610	14.5%	1,270	14.1%	1,390	13.1%
第五 5th	560	13.2%	1,180	13.1%	1,490	14.0%
第六 6th	480	11.3%	1,100	12.1%	1,310	12.4%
第七 7th	390	9.3%	960	10.6%	1,160	11.0%
第八 8th	290	6.8%	720	8.0%	870	8.2%
第九 9th	130	3.1%	350	3.9%	450	4.3%
第十 (最高) 10th (highest)	30	0.6%	70	0.8%	60	0.6%
合計 Overall	420	100.0%	900	100.0%	1,060	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。
 (2) 計算平均數時的分子包括有關十等分組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.
 (2) The denominator used in computing the average value includes all households in the decile group concerned.

醫療福利

5.6 個別人士獲分配的醫療福利與其年齡有密切關係，一般而言，幼兒及長者使用較多的醫療服務。因此，各住戶獲分配的平均醫療福利取決於住戶成員組合。由於長者多集中於較低的十等分組別，第一個及第二個十等分組別的住戶在 2021 年平均每月獲分配的醫療福利最多，分別為 3,750 元及 4,270 元。此外，第一個及第二個十等分組別的住戶平均每月獲分配的醫療福利的比重均分別是 14.5% 及 16.5%，與之相比，第六個至第十個十等分組別的住戶的比重每個都少於 9%。

(表 5.3 及附錄 A6)

5.7 人口高齡化是過去 10 年住戶獲分配的平均醫療福利顯著增加的主要因素。65 歲及以上的人口數目由 2011 年的 941 312 人增加至 2021 年的 1 451 514 人，增幅為 54.2%。相應地，住戶獲分配的每月平均醫療福利也由 2011 年的 1,230 元顯著增加至 2021 年的 2,590 元，增幅逾倍。

(表 3.4 及表 5.3)

Medical benefits

5.6 Medical benefits allocated to an individual are closely associated with his/her age. Generally speaking, young children and elderly consume relatively more medical services. Therefore, the average medical benefits allocated to a household hinges on the household members composition. Given the high concentration of elderly in the lower decile groups, the 2021 average monthly medical benefit allocated to households in the 1st – 2nd decile groups was the highest at \$3,750 and \$4,270 respectively. Besides, the share of average monthly medical benefits allocated to households in the 1st – 2nd decile groups stood high at 14.5% and 16.5% respectively, as compared to that in the 6th – 10th decile groups, each at less than 9%.

(Table 5.3 and Appendix A6)

5.7 Population ageing is a key factor for the notable increase in the average medical benefits allocated to households in the past 10 years. Population aged 65 and over increased by 54.2% from 941 312 in 2011 to 1 451 514 in 2021. Correspondingly, the average monthly medical benefits allocated to households increased more than double from \$1,230 in 2011 to \$2,590 in 2021. (Table 3.4 and Table 5.3)

表 5.3 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月獲分配醫療福利分布
Table 5.3 Distribution of medical benefits allocated per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月獲分配 醫療福利 ⁽²⁾ (港元) Average medical benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總醫療福利的比重 Share of total amount of medical benefits allocated to all households per month	平均每月獲分配 醫療福利 ⁽²⁾ (港元) Average medical benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總醫療福利的比重 Share of total amount of medical benefits allocated to all households per month	平均每月獲分配 醫療福利 ⁽²⁾ (港元) Average medical benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 總醫療福利的比重 Share of total amount of medical benefits allocated to all households per month
第一 (最低) 1st (lowest)	2,040	16.6%	2,630	16.1%	3,750	14.5%
第二 2nd	1,530	12.5%	2,580	15.9%	4,270	16.5%
第三 3rd	1,350	11.0%	1,760	10.8%	2,860	11.0%
第四 4th	1,320	10.8%	1,890	11.6%	2,710	10.5%
第五 5th	1,280	10.5%	1,530	9.4%	2,890	11.2%
第六 6th	970	7.9%	1,360	8.3%	2,280	8.8%
第七 7th	950	7.7%	1,200	7.4%	1,940	7.5%
第八 8th	970	7.9%	1,110	6.8%	2,040	7.9%
第九 9th	940	7.6%	1,090	6.7%	2,100	8.1%
第十 (最高) 10th (highest)	930	7.6%	1,120	6.9%	1,070	4.1%
合計 Overall	1,230	100.0%	1,630	100.0%	2,590	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十個百分位之間的住戶，如此類推。
 (2) 計算平均數時的分子包括有關十等分組別內所有的住戶。

Notes : (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.
 (2) The denominator used in computing the average value includes all households in the decile group concerned.

政府一次性紓緩措施

5.8 為紓解民困，政府在 2021 年推出了多項一次性措施。估計這些措施對住戶收入分布的影響有助全面反映住戶的實際經濟狀況。然而，本章的分析只涵蓋政府在 2021 年所實施而又可合理地分配給住戶的一次性紓緩措施。這些措施包括：

- (i) 向每名合資格市民發放 5,000 元電子消費券；
- (ii) 寬減四季的差餉，首兩季每季上限為 1,500 元，後兩季每季上限為 1,000 元；
- (iii) 寬減 100% 的薪俸稅及個人入息課稅，上限為 10,000 元；
- (iv) 補貼每個電力住宅用戶戶口 1,000 元；
- (v) 向領取綜合社會保障援助、高齡津貼、長者生活津貼及傷殘津貼的人士發放額外半個月的津貼；
- (vi) 寬免公屋租戶一個月租金；
- (vii) 由 2019 年開始的電費紓緩計劃；
- (viii) 關愛基金項目如：「為租住私人樓宇的綜合社會保障援助住戶提供津貼」、「為嚴重殘疾人士提供特別護理津貼」及「非公屋、非綜援的低收入住戶一次過生活津貼」；
- (ix) 運用防疫抗疫基金向選定行業人士提供現金補助；
- (x) 為參加 2021 年香港中學文憑考試的學校考生代繳考試費；及
- (xi) 向領取在職家庭津貼住戶及以個人為申請單位的鼓勵就業交通津貼人士發放一次過額外款項。

Government's one-off relief measures

5.8 In 2021, the Government rolled out various one-off measures to relieve people's financial burden. Estimating the effects of these measures on the household income distribution in Hong Kong could reflect the actual economic position of the households in full. Nonetheless, the analysis presented in this Chapter only covered those one-off relief measures implemented in 2021 that could be reasonably attributed to households. These measures included:

- (i) Disbursement of \$5,000 electronic consumption vouchers to each eligible person;
- (ii) Rates waiver for four quarters at \$1,500 per tenement for first two quarters and at \$1,000 per tenement in remaining two quarters;
- (iii) One-off tax rebate of 100% for both salaries tax and tax under personal assessment with a ceiling of \$10,000;
- (iv) A subsidy of \$1,000 to each residential electricity account;
- (v) Additional half month of Comprehensive Social Security Assistance, Old Age Allowance, Old Age Living Allowance and Disability Allowance;
- (vi) One-month rent waiver for public rental housing tenants;
- (vii) Electricity Charges Relief Scheme commenced in 2019;
- (viii) Programmes under the Community Care Fund such as "Subsidy for Comprehensive Social Security Assistance Recipients Living in Rented Private Housing", "Special Care Subsidy for the Severely Disabled" and "One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving Comprehensive Social Security Assistance";
- (ix) Granting cash subsidy to persons engaged in selected industries through Anti-epidemic Fund;
- (x) Paying examination fees for school candidates sitting for the 2021 Hong Kong Diploma of Secondary Education Examination; and
- (xi) One-off extra allowance to recipients of the Working Family Allowance and Individual-based Work Incentive Transport Subsidy.

5.9 整體而言，在 2021 年，每個住戶從政府一次性紓緩措施平均獲得每月 1,920 元的額外社會福利。額外社會福利的金額由最低十等分組別至最高十等分組別逐步增加，這與各個十等分組別的社會經濟特徵息息相關。較高十等分組別的住戶一般繳交較多的薪俸稅和居住在較高租值的私人房屋，因此較能受惠於稅項寬減和差餉寬免。（表 5.4）

5.9 In overall terms, each household, on average, received extra monthly social benefits of \$1,920 from the Government's one-off relief measures implemented in 2021. The amount of extra social benefits received increased when moving from the lowest decile group to the highest decile group. This was closely associated with the socio-economic characteristics of various decile groups. Households in the higher decile groups generally paid more salaries tax and lived in private residential flats with higher rateable value and therefore benefited more from the tax rebate and rates waiver. (Table 5.4)

表 5.4 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的平均每月獲分配的額外社會福利分布
Table 5.4 Distribution of average extra social benefits allocated per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均每月額外 社會福利 ⁽²⁾ (港元) Average extra amount of social benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 額外社會福利總額的 比重 Share of total extra amount of social benefits allocated to all households per month	平均每月額外 社會福利 ⁽²⁾ (港元) Average extra amount of social benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 額外社會福利總額的 比重 Share of total extra amount of social benefits allocated to all households per month	平均每月額外 社會福利 ⁽²⁾ (港元) Average extra amount of social benefits allocated per month ⁽²⁾ (HK\$)	佔所有住戶 每月獲分配 額外社會福利總額的 比重 Share of total extra amount of social benefits allocated to all households per month
第一 (最低) 1st (lowest)	1,120	6.5%	370	4.2%	1,240	6.4%
第二 2nd	1,270	7.4%	480	5.5%	1,330	6.9%
第三 3rd	1,380	8.0%	380	4.4%	1,470	7.7%
第四 4th	1,480	8.6%	370	4.2%	1,600	8.3%
第五 5th	1,630	9.4%	400	4.6%	1,760	9.1%
第六 6th	1,750	10.1%	520	5.9%	1,850	9.6%
第七 7th	1,880	10.9%	640	7.3%	2,030	10.5%
第八 8th	2,070	12.0%	980	11.2%	2,280	11.9%
第九 9th	2,280	13.2%	1,760	20.1%	2,670	13.9%
第十 (最高) 10th (highest)	2,380	13.8%	2,850	32.6%	2,990	15.6%
合計 Overall	1,720	100.0%	870	100.0%	1,920	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶每月收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十个百分位之間的住戶，如此類推。

(2) 計算平均數時的分子包括有關十等分組別內所有的住戶。

Notes : (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) The denominator used in computing the average value includes all households in the decile group concerned.

總社會福利

5.10 總社會福利是把獲分配的教育福利、房屋福利、醫療福利及政府一次性紓緩措施全部加起來。位於中間十等分組別的住戶在 2021 年平均獲分配較多的社會福利。第十個十等分組別的住戶獲分配的社會福利則最少。（圖 5.2）

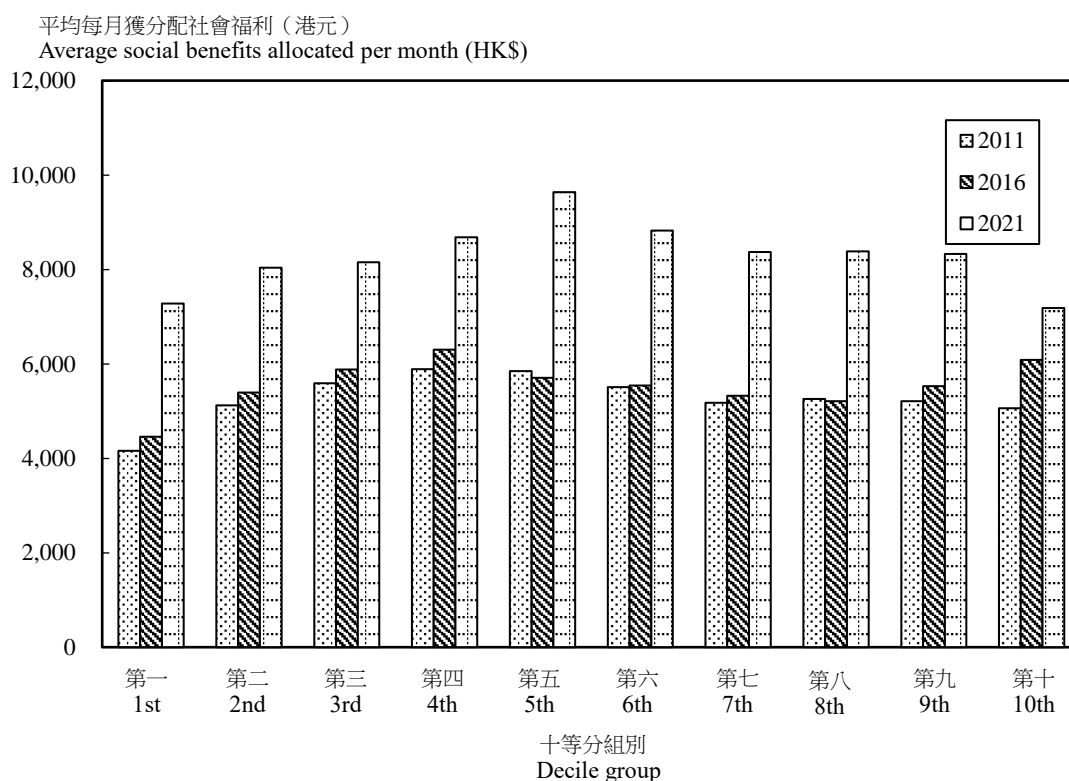
5.11 一般而言，所有十等分組別獲分配的平均福利在 2021 年均較 2011 年顯著增加。這與政府在教育、房屋及醫療方面及政府一次性紓緩措施的開支增加吻合。（附錄 A5）

Total social benefits

5.10 Total social benefits allocated are obtained by summing up education benefits, housing benefits, medical benefits and Government's one-off relief measures allocated. Households in the middle decile groups were allocated with higher social benefits on average in 2021. Households in the 10th decile group were allocated with the least social benefits. (Chart 5.2)

5.11 In general, there was a notable increase in the average benefits allocated across all decile groups between 2011 and 2021. This was in line with the Government's increased spending on education, housing and medical services, and Government's one-off relief measures. (Appendix A5)

圖 5.2 2011 年、2016 年及 2021 年按十等分組別劃分的平均每月獲分配社會福利⁽¹⁾
Chart 5.2 Average social benefits⁽¹⁾ allocated per month by decile group, 2011, 2016 and 2021



註釋：(1) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Note: (1) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

除稅及福利轉移後住戶收入

5.12 除稅及福利轉移後住戶每月收入是把原本住戶每月收入加上所獲分配的總社會福利並減去所需繳付的稅款。於 2021 年平均除稅及福利轉移後住戶每月收入為 49,750 元，較平均原本住戶每月收入高 10.9%。較低的十等分組別的住戶較受惠於社會福利。平均除稅及福利轉移後住戶收入相對原本住戶收入的比率，從最低的十等分組別至最高的十等分組別遞減。（表 5.5）

5.13 政府的稅務政策和上述福利轉移措施有助把收入由收入分布較高一端的住戶重新分配至分布較低一端的住戶。在 2021 年，在考慮政府的稅務政策、以實物形式提供的社會福利（包括教育、房屋及醫療）和政府一次性紓緩措施的影響後，最高十等分組別所佔的百分比由 35.0% 下降至 34.2%。另一方面，最低十等分組別所佔的百分比則由 0.9% 上升至 1.1%。（表 5.6）

Post-tax post-social transfer household income

5.12 Post-tax post-social transfer monthly household income is estimated by adding the total social benefits allocated to and deducting tax payments from the original monthly household income. The average monthly post-tax post-social transfer household income was \$49,750 in 2021, which was higher than the average original monthly household income by 10.9%. The social benefits were more concentrated among lower decile groups. The ratio of average post-tax post-social transfer household income to original household income reduced progressively when moving from the lowest decile group to the highest decile group. (Table 5.5)

5.13 The implementation of Government's taxation and the abovementioned social transfer measures helped redistribute income from households at the upper end of the income distribution to households at the lower end. In 2021, the percentage share of the highest decile group decreased from 35.0% to 34.2% after taking into account Government's policies on taxation, social benefits provided in-kind (including education, housing and medical) and Government's one-off relief measures. On the other hand, the percentage share of the lowest decile group increased from 0.9% to 1.1%. (Table 5.6)

表 5.5 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的平均除稅及福利轉移⁽²⁾後住戶每月收入
Table 5.5 Average post-tax post-social transfer⁽²⁾ monthly household income by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	2011		2016		2021	
	平均除稅及福利轉移 後住戶每月收入 (港元) Average post-tax post-social transfer monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income	平均除稅及福利轉移 後住戶每月收入 (港元) Average post-tax post-social transfer monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income	平均除稅及福利轉移 後住戶每月收入 (港元) Average post-tax post-social transfer monthly household income (HK\$)	佔平均原本住戶 每月收入的百分比 Percentage to average original monthly household income
第一 (最低) 1st (lowest)	6,100	282.4%	6,750	238.6%	9,020	385.4%
第二 2nd	11,420	175.3%	12,930	162.6%	15,350	197.4%
第三 3rd	15,460	152.7%	17,570	144.9%	20,200	161.1%
第四 4th	19,660	139.8%	22,450	134.8%	26,140	145.0%
第五 5th	23,880	129.8%	26,910	123.2%	32,990	137.5%
第六 6th	28,320	121.7%	33,000	116.6%	39,400	125.4%
第七 7th	33,910	115.1%	40,270	111.7%	47,770	117.7%
第八 8th	42,060	110.4%	50,040	107.3%	59,440	111.9%
第九 9th	55,530	104.1%	66,290	102.6%	78,300	105.4%
第十 (最高) 10th (highest)	125,470	92.3%	151,460	92.2%	168,860	91.5%
合計 Overall	36,180	109.2%	42,770	106.6%	49,750	110.9%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以原本住戶收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group covers those falling between the 10th and 20th percentile, and so on.

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

表 5.6 2021 年按十等分組別⁽¹⁾劃分的原本住戶每月收入及除稅及福利轉移⁽²⁾後住戶每月收入百分比分布
Table 5.6 Percentage distribution of original monthly household income and post-tax post-social transfer⁽²⁾ monthly household income by decile group⁽¹⁾, 2021

十等分組別 Decile group	原本住戶每月收入 Original monthly household income	除稅及福利轉移後住戶每月收入 Post-tax post-social transfer monthly household income
第一（最低） 1st (lowest)	0.5%	1.1%
第二 2nd	1.7%	2.6%
第三 3rd	2.8%	3.9%
第四 4th	4.0%	5.2%
第五 5th	5.3%	6.7%
第六 6th	7.0%	8.2%
第七 7th	9.0%	9.9%
第八 8th	11.8%	12.2%
第九 9th	16.6%	16.1%
第十（最高） 10th (highest)	41.1%	34.2%
合計 Overall	100.0%	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶，分別以原本住戶收入和除稅及福利轉移後住戶收入排列。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十個百分位之間的住戶，如此類推。

(2) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income and post-tax post-social transfer household income respectively. The 1st decile group includes households falling below the 10th percentile, the 2nd decile group includes those falling between the 10th and 20th percentile, and so on.

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

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6. 收入分散的情況

6.1 在各種分析收入分布離散程度的量數中，堅尼系數較廣為人知。它是參考羅倫茲曲線（由最低收入的住戶開始，以住戶收入的累積百分比相對住戶數目的累積百分比繪製所得的曲線圖）而定義的。堅尼系數的數值介乎 0 和 1 之間，是指把羅倫茲曲線與平等線之間的面積除以平等線以下總面積而得。

6.2 一般來說，堅尼系數的數值愈大反映差距程度愈闊。值得注意的是，堅尼系數是量度收入之間的差距，而不是反映收入水平的高低。堅尼系數與貧窮程度並沒有直接關係。

6.3 住戶收入主要為職業收入所構成，其水平明顯受住戶人數及該住戶是否有從事經濟活動成員所左右。政府各項收入再分配政策亦會影響到住戶實際收入所得。所以，按除稅及福利轉移後從事經濟活動住戶人均住戶收入計算的堅尼系數，可最切實反映住戶收入分布情況。

6.4 扣除人口結構轉變（包括住戶人數減少、非從事經濟活動住戶增加）的影響，聚焦從事經濟活動住戶並按人口平均計算，按除稅及福利轉移後住戶每月收入編製的堅尼系數，在 2021 年為 0.376，較 2016 年的 0.402 及 2011 年的 0.399 分別下降 0.026 及 0.023。（表 6.1）

6.5 若不扣除非從事經濟活動住戶增加的影響，以整體家庭住戶按人口平均計算，按除稅及福利轉移後住戶每月收入編製的堅尼系數，在 2021 年為 0.397，較 2016 年及 2011 年分別下降 0.023 及 0.017。（表 6.1）

6. Income Dispersion

6.1 The Gini Coefficient (GC) is more widely-known among the various measures of the degree of dispersion in income distribution. It is defined by referring to the Lorenz Curve (which is obtained by plotting the cumulative percentages of household income against cumulative percentages of number of households, starting from households with the lowest income). The GC, which takes a value between 0 and 1, is obtained by taking the area between the Lorenz Curve and the line of equality and dividing it by the total area under the line of equality.

6.2 In general, the higher the GC, the more the disparity it implies. It should be noted that GC measures the income dispersion but not the income level. There is no direct relationship between the extent of poverty and GC.

6.3 Household income mainly comprises employment earnings, and its level hinges heavily on the household size and whether the household has economically active member(s). The Government's various redistributive measures also affect the actual income a household receives. The post-tax post-social transfer GC based on per capita household income of economically active households thus represents the most relevant aspect of the income distribution situation.

6.4 Discounting the impacts of demographic structural changes (including shrinking household size and increasing prominence of economically inactive households), the GC based on post-tax post-social transfer per capita monthly household income for economically active households was 0.376, down by 0.026 and 0.023 from 0.402 in 2016 and 0.399 in 2011 respectively. (Table 6.1)

6.5 If not discounting the impacts of increasing prominence of economically inactive households, the GC based on post-tax post-social transfer per capita monthly household income for all domestic households was 0.397, down by 0.023 and 0.017 as compared to 2016 and 2011 respectively. (Table 6.1)

6.6 須注意的是，香港是開放型經濟體系，匯集發展成熟和多元化的服務業活動，僱用有多方面豐富經驗和技能的工人。有鑑於此，香港的收入差距自然較那些主要靠製造業和農業活動的地方的收入差距為大。

6.7 新加坡有公布來自工作的人均住戶收入的堅尼系數¹，這與香港按從事經濟活動住戶的人口平均收入計算的堅尼系數大致可比。除稅及福利轉移後，香港的堅尼系數為 0.376，與新加坡（2021 年）的 0.385 相若。

6.8 此外，中國內地亦有發布按居民人均可支配收入編製的堅尼系數，在 2021 年的數字為 0.466。需要注意的是該數字並沒有計入福利轉移對收入差距的影響。

6.6 It should be noted that Hong Kong is an open economy with a strong agglomeration of service sector activities which are highly developed and well diversified, employing workers with multifarious experience and skills. Given this nature, income disparity in Hong Kong tends to be greater than those places with a much greater preponderance of manufacturing and agricultural activities.

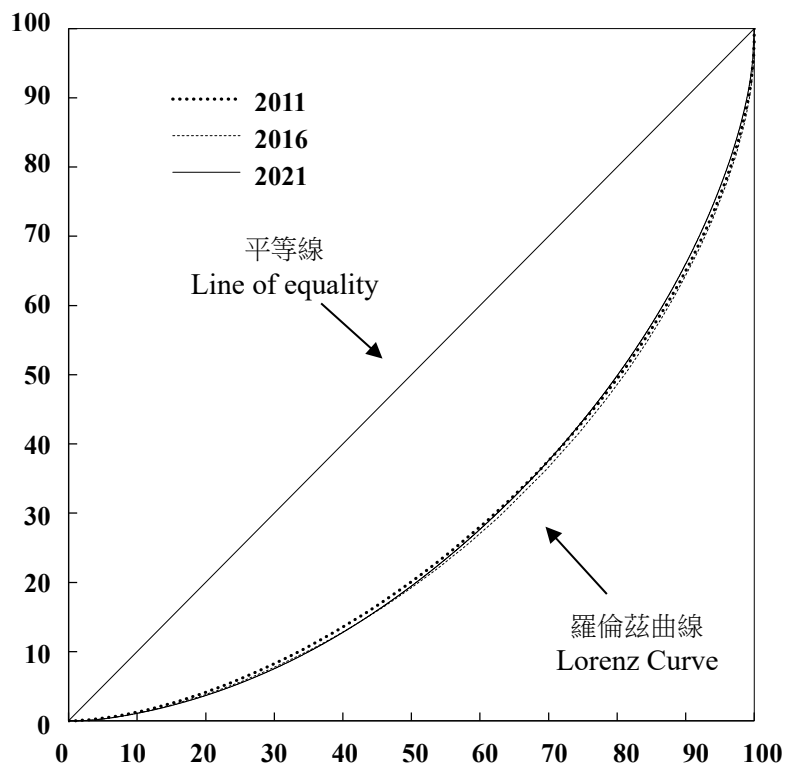
6.7 Singapore publishes GC based on household income from work per household member¹, which should be largely comparable to Hong Kong's GC based on per capita income for economically active households. On a post-tax post-social transfer basis, the GC of Hong Kong was 0.376, similar to that of Singapore, at 0.385 (in 2021).

6.8 On the other hand, the Mainland of China publish GC based on per capita disposable income. The figure in 2021 was 0.466. It is worth noting that the figure does not account for the effect of social transfers on income disparity.

¹ Singapore Department of Statistics. Key Household Income Trends; available from www.singstat.gov.sg/find-data/search-by-theme/households/household-income/visualising-data/key-household-income-trends

圖 6.1 2011 年、2016 年及 2021 年羅倫茲曲線
 Chart 6.1 Lorenz Curve, 2011, 2016 and 2021

除稅及福利轉移⁽¹⁾後住戶收入累積百分比
 Cumulative percentage of post-tax post-social transfer⁽¹⁾ household income



住戶數目累積百分比
 Cumulative percentage of number of households

註釋：(1) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Note: (1) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

表 6.1 2011 年、2016 年及 2021 年堅尼系數
Table 6.1 Gini Coefficient, 2011, 2016 and 2021

	2011	2016	2021
堅尼系數 (按人口平均除稅及福利轉移 ⁽¹⁾ 後住戶每月收入計算) Gini Coefficient (based on per capita post-tax post-social transfer ⁽¹⁾ monthly household income)			
從事經濟活動住戶 ⁽²⁾ Economically active households ⁽²⁾	0.399	0.402	0.376
	+0.003		-0.026
所有家庭住戶 All domestic households	0.414	0.420	0.397
	+0.006		-0.023

註釋：(1) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

(2) 從事經濟活動住戶是指家庭住戶內（除外籍家庭傭工外）至少有一名成員從事經濟活動。

Notes : (1) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

(2) Economically active households refer to domestic households with at least one member (excluding foreign domestic helpers) being economically active.

中文詞彙釋義

Definition of Terms in Chinese

中文詞彙釋義（按筆畫數目排列）

Definition of Terms in Chinese (in order of number of strokes)

方括號內的數字為英文詞彙釋義內的相對編號

Number in square brackets indicates the corresponding reference number for Definition of Terms in English

- (1) 人口 (**Population**)：請參看第 (14) 項「居港人口」。 [28]
- (2) 十等分組別 (**Decile group**)：十等分組別是指經過順序排列後，分為 10 個相等組別的數據集（例如住戶收入）的一個比例，當中每一組佔整體的 10%。收入十等分組別是把整體按收入的多少排列後分為 10 組，每組所佔的單元數目相同。 [3]
- (3) 工作人口 (**Working population**)：請參看第 (33) 項「經濟活動身分」。 [35]
- (4) 年齡 (**Age**)：指一個人出生後所度過完整年數。答案由出生年月推算得出。 [1]
- (5) 年齡中位數 (**Median age**)：顯示人口平均年齡的一種指標，人口總數 50% 在這年齡之上，而其餘的 50% 在這年齡之下。 [17]
- (6) 百分位 (**Percentile**)：百分位是指經過順序排列後分為一百個相等組別的數據集（例如住戶收入）的其中一份，當中每一份佔整體的 1%。第十個百分位的最高數值標記為 P10。中位數或第 50 個百分位的最高點標記為 P50，如此類推。 [27]
- (7) 行業 (**Industry**)：在人口普查前的 7 天內，受訪者工作機構主要的活動類別。本刊物內有關行業的統計數字，其分類是以「香港標準行業分類 2.0 版」為藍本而編定，與 2016 年中期人口統計所採用的行業分類相同。該行業分類的行業簡介及包括的範圍如下： [14]

製造業 (Manufacturing)：本行業包括以物理或化學方法，將材料、物質或組件轉變成新產品。產品的大幅改動、革新和重造一般也視同製造業。本行業還包括工商業用機械及設備的專門維修及保養。本行業的例子有食品製造業、成衣製造業、印刷業、電子產品製造業、機械及設備的維修及安裝等。

建造業 (Construction)：本行業包括樓房及土木工程的一般建造及專門建造活動，凡新造工程、修繕、增建及改建、在工地架起預製樓宇結構及臨時性建造工程均屬於本行業主類。本行業的例子有樓宇建造、土木工程、建築物設備安裝及保養活動、樓房裝飾、修葺及保養等。

進出口、批發及零售業 (Import/export, wholesale and retail trades)：本行業包括各類貨品的批發及零售（即不經改造過程的銷售）及銷售商品時所附帶的服務。批發及零售乃商品經銷的最後程序。本行業的例子有進出口貿易業、批發及零售業、小販等。

運輸、倉庫、郵政及速遞服務業 (Transportation, storage, postal and courier services)：本行業包括通過鐵路、公路、水上及空中運輸工具提供定期或不定期的客貨運輸，以及其輔助活動，如機場、碼頭、停車場、貨物處理、倉庫、郵政及速遞等，亦包括觀光旅運和附有或不附駕駛員或操作員的運輸設備租賃。本行業的例子有陸路運輸業、水上運輸業、空運業、貨倉及運輸輔助服務業、郵政及快遞活動等。

住宿及膳食服務業 (Accommodation and food services)：本行業包括提供短期性住宿服務予旅客，及餐飲服務予顧客即時享用。本行業的例子有酒店、賓館及旅舍、酒樓餐館、酒吧及酒廊、咖啡室等。

資訊及通訊業 (Information and communications)：本行業包括資訊與文化產品的製作及發行，以及提供傳送或發行這些產品及資料的方法，亦包括廣播、通訊、資訊科技活動、資料處理及其他資訊服務活動。本行業的例子有出版業、電台及電視廣播、電訊業、資訊科技服務業、新聞通訊社等。

金融及保險業 (Financing and insurance)：本行業包括金融服務及其輔助活動（包含保險業務

及退休基金)。持有資產的活動，如控股公司、信託、基金及其他金融工具的活動亦歸入本行業。本行業的例子有銀行、投資及控股公司、保險、證券經紀服務、基金管理等。

地產、專業及商用服務業 (Real estate, professional and business services)：本行業包括(甲)所有與地產相關的活動，(乙)要求嚴格的專業訓練或以專門知識及技術為使用者提供服務的活動，及(丙)主要從事支援一般企業(小部分亦支援家庭住戶)日常運作的各種活動的機構單位。本行業的例子有地產發展、地產經紀及代理、地產保養管理、律師辦事處、會計師辦事處、核數師辦事處、建築師辦事處、測量師辦事處、廣告及市場研究公司、專門設計活動、旅行代理、保安及偵查活動、建築物及園境護理服務活動、清潔服務、辦公室行政及支援等。

公共行政、教育、人類醫療保健及社工活動 (Public administration, education, human health and social work activities)：本行業包括政府行政機關、從事制定和推行經濟及社會政策的機構，以及維持公共秩序和安全的單位。本行業亦包括主要從事提供及支援教育及培訓的機構單位及主要從事人類保健及社會工作的機構單位。本行業的例子有政府服務、院校及其他從事教育及培訓的機構單位、醫療及保健服務、安老院舍、福利機構等。

雜項社會及個人服務 (Miscellaneous social and personal services)：本行業包括創作及表演藝術活動、文化活動、博彩活動、體育活動、遊樂及康樂活動，以及包括個人服務活動在內的其他服務業活動。本行業亦包括受聘於住戶的家居服務活動。本行業的例子有圖書館及博物館、主題樂園、健身中心、宗教組織、政治組織、個人及家庭用品(例如汽車和電腦)的維修、洗滌及乾洗服務、美容及美體護理、家庭傭工等。

其他 (Others)：包括「農業、林業及漁業」、「採礦及採石業」、「電力及燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治服務業」等行業，及報稱的行業不能辨別或描述不足。

(8) **住戶人數 (Household size)**：指家庭住戶中的人口數目。 [13]

(9) **住戶成員組合 (Household members composition)**：住戶成員組合是根據住戶成員的年齡資料而得出。按住戶內，年齡 18 歲及以上成員(稱為成人)數目及年齡 18 歲以下成員(稱為兒童)的數目，顯示住戶結構。各類住戶成員組合如下： [12]

一名 65 歲及以上成人 (One adult only aged 65 and over)：住戶內只有一名獨居的 65 歲及以上人士。

多名 65 歲及以上成人 (Two or more adults aged 65 and over)：住戶內有兩名或以上 65 歲及以上人士一起居住。

一名 65 歲以下成人 (One adult only aged below 65)：住戶內只有一名獨居的 65 歲以下人士。

多名成人 (非全部 65 歲及以上) (Two or more adults (not all aged 65 and over))：住戶內有兩名或以上 18 歲及以上(但非全部 65 歲及以上)人士。

一名成人與兒童 (One adult and child(ren))：住戶內有一名 18 歲及以上人士與不少於一名 18 歲以下人士同住。

多名成人與兒童 (More than one adult and child(ren))：住戶內有兩名或以上 18 歲及以上人士與不少於一名 18 歲以下人士同住。

(10) **每月主要職業收入 (Monthly income from main employment)**：對於僱主或自營作業者來說，這是指扣除營運開支後從主要業務所賺得的收入。對於僱員來說，則是指從主要工作所賺取的全部收入，包括薪金或工資、花紅、佣金、加班津貼、房屋津貼、小費及其他現金津貼，但不包括年終花紅及雙糧。2011 年、2016 年及 2021 年所記金額分別以 2011 年 6 月、2016 年 6 月及 2021 年 6 月的收入計算。 [23]

(11) **每月主要職業收入中位數 (Median monthly income from main employment)**：每月主要職業收入的一種平均值，50%的工作人口(不包括無酬家庭從業員)的主要職業收入高於這數字，而其餘 50%的主要職

業收入低於這數字。請參看第 (10) 項「每月主要職業收入」。 [20]

- (12) **其他現金收入 (Other cash income)**：指來自租金收入、股息及利息、定期／每月退休金、保險年金、綜合社會保障援助、高齡津貼、普通／高齡長者生活津貼、普通／高齡傷殘津貼、由非本戶人士定期給予的款項、慈善機構的定期捐助、在職家庭津貼、以個人為申請單位的鼓勵就業交通津貼、公共交通費用補貼、與教育相關的政府津貼及政府其他津貼的收入。來自博彩／賭博的彩金、貸款、賠償、遺產、還款收入及變賣財產收益的收入不計算在內。2011 年、2016 年及 2021 年所記金額分別以 2011 年 6 月、2016 年 6 月及 2021 年 6 月的收入計算。 [26]

- (13) **居所租住權 (Tenure of accommodation)**：指住戶現居單位所屬情況。各有關定義如下： [32]

自置，有按揭供款或借貸還款 (Owner-occupier, with mortgage payment or loan repayment)：住戶擁有居住單位的業權，並須就該單位支付按揭供款或借貸還款。

自置，沒有按揭供款及借貸還款 (Owner-occupier, without mortgage payment and loan repayment)：住戶擁有居住單位的業權，但無須就該單位支付按揭供款及借貸還款。

全租 (Sole tenant)：住戶向居於別處的人士租用整個單位自住，沒有分租，單位內也沒有其他的住戶。

合租 (Co-tenant)：兩個或以上的住戶分別向居於別處的人士租用部分單位居住。

二房東 (Main tenant)：住戶向居於別處的人士租用整個單位，並把部分單位分租予其他住戶。

三房客 (Sub-tenant)：住戶向居於同一單位內的人士租用單位的一部分居住。

免交租金 (Rent free)：住戶免費在單位內居住（不論是否獲得業主同意），但不包括獲僱主提供居所的住戶。

由僱主提供 (Provided by employer)：現居單位為住戶成員的僱主所提供，亦包括以象徵式租金向僱主租用單位的住戶。但獲僱主提供房屋津貼而自行租用地方居住者，則不屬此類別。

- (14) **居港人口 (Hong Kong Resident Population)**：居港人口包括「常住居民」和「流動居民」。「常住居民」指以下兩類人士：（一）在點算時刻之前的 6 個月內，在港逗留最少 3 個月，又或在點算時刻之後的 6 個月內，在港逗留最少 3 個月的香港永久性居民，不論在點算時刻他們是否身在香港；及（二）於點算時刻身在香港的香港非永久性居民。對於不是「常住居民」的香港永久性居民，如他們在點算時刻之前的 6 個月內，在港逗留最少 1 個月但少於 3 個月，又或在點算時刻之後的 6 個月內，在港逗留最少 1 個月但少於 3 個月，不論在點算時刻他們是否身在香港，會被界定為「流動居民」。 [11]

- (15) **非從事經濟活動住戶 (Economically inactive household)**：指家庭住戶內除外籍家庭傭工外，所有成員皆非從事經濟活動（例如退休人士、料理家務者、無酬照顧者及所有 15 歲以下人士）。請參看第 (33) 項「經濟活動身分」。 [7]

- (16) **長者住戶 (Elderly household)**：指所有住戶成員均在 65 歲或以上的住戶。 [9]

- (17) **性別比率 (Sex ratio)**：男性數目與每千名女性相對的比率。 [31]

- (18) **房屋類型 (Type of housing)**：指作居所用途的單位所屬的房屋性質。各房屋類型是根據單位所屬的屋宇單位類型來決定，詳情如下： [34]

公營租住房屋 (Public rental housing)：包括所有公營租住房屋單位。公營租住房屋單位包括香港房屋委員會（房委會）的公屋單位和中轉房屋單位；以及香港房屋協會（房協）的出租單位和長者安居樂計劃的出租單位。

資助自置居所房屋 (Subsidised home ownership housing)：包括所有資助出售單位。資助出售單位包括房委會租置計劃的單位；房委會居屋、私人參建居屋、中等入息家庭房屋計劃、可租可買計劃和重建置業計劃的單位；房協住宅發售計劃、夾心階層住屋計劃和資助出售房屋項目的單

位；以及市建局資助出售房屋計劃的單位。可在公開市場買賣之居屋／中等入息家庭房屋計劃／私人參建居屋／可租可買計劃／重建置業計劃／租置計劃／住宅發售計劃／夾心階層住屋計劃的單位（即居屋第三期乙之前出售的單位或已繳交補價的單位）歸類為私人住宅單位，並不包括在資助出售單位內。

私人永久性房屋 (Private permanent housing)：包括所有私人住宅單位、所有別墅／平房／新型村屋、所有簡單磚石蓋搭建築物／傳統村屋，以及所有員工宿舍。私人住宅單位包括由私人市場興建主要作住宅用途的多層樓宇或房屋的單位及前資助出售房屋單位（即可在公開市場買賣的單位）。

非住宅用房屋 (Non-domestic housing)：包括所有非住宅樓宇內的屋宇單位及所有供集體住宿的屋宇單位。

臨時房屋 (Temporary housing)：包括所有臨時屋宇單位。

- (19) **除稅及福利轉移後住戶收入 (Post-tax post-social transfer household income)**：指住戶於參考月份的家庭住戶每月收入減去住戶成員所繳納的薪俸稅、物業稅、差餉和地租的設算值加上住戶成員取得的總實物形式的社會福利及政府一次性紓緩措施。請參看第 (24) 項「家庭住戶每月收入」和第 (34) 項「總社會福利」 [30]
- (20) **除稅後住戶收入 (Post-tax household income)**：指住戶於參考月份的家庭住戶每月收入減去住戶成員所繳納的薪俸稅、物業稅、差餉和地租的設算值。請參看第 (24) 項「家庭住戶每月收入」。 [29]
- (21) **原本住戶收入 (Original household income)**：與第 (24) 項「家庭住戶每月收入」相同。 [25]
- (22) **家庭住戶 (Domestic household)**：一群住在一起及分享生活所需的人士，他們之間不一定有親戚關係。自己單獨安排生活所需的個別人士亦當為一戶，即「單人住戶」。(註：家庭住戶需至少有一名成員為常住居民，只有流動居民的住戶不會被界定為家庭住戶。) [4]
- (23) **家庭住戶平均人數 (Average domestic household size)**：每個家庭住戶的平均人數。計算方法是把家庭住戶內的人口總數除以家庭住戶總數。 [2]
- (24) **家庭住戶每月收入 (Monthly domestic household income)**：指住戶成員的總收入（包括他們由所有工作獲得的現金收入及其他現金收入）。2011 年、2016 年及 2021 年所記金額分別以 2011 年 6 月、2016 年 6 月及 2021 年 6 月的收入計算。 [21]
- (25) **家庭住戶每月收入中位數 (Median monthly domestic household income)**：住戶每月收入的一種平均值。50%的住戶的收入高於這數字，而其餘 50%的收入低於這數字。收入金額是 0 的住戶亦包括在計算之內。請參看第 (24) 項「家庭住戶每月收入」。 [18]
- (26) **家庭住戶每月按揭供款及借貸還款 (Monthly domestic household mortgage payment and loan repayment)**：居於自置有按揭或貸款屋宇單位的家庭住戶於 2021 年 6 月份為其居所支付的按揭供款及借貸還款金額，包括因第一按、第二按、房屋貸款或其他有關贖回所居屋宇單位的特別還款計劃而償還的款項，但不包括差餉、地租、水費、電費、氣體燃料費、電話費及管理費，亦不包括由非家庭住戶成員支付的按揭供款及借貸還款。 [22]
- (27) **家庭住戶每月按揭供款及借貸還款中位數 (Median monthly domestic household mortgage payment and loan repayment)**：家庭住戶每月按揭供款及借貸還款的一種平均值。50%居於自置有按揭或貸款屋宇單位的家庭住戶為其居所支付的按揭供款及借貸還款高於這數字，而其餘 50%，他們為其居所支付的按揭供款及借貸還款低於這數字。由家庭住戶成員為其居所支付的按揭供款及借貸還款是 0（即只由非家庭住戶成員支付的按揭供款及借貸還款）的住戶不包括在計算之內。請參看第 (26) 項「家庭住戶每月按揭供款及借貸還款」。 [19]
- (28) **從事經濟活動住戶 (Economically active household)**：指家庭住戶內除外籍家庭傭工外至少有 1 名成員從事經濟活動。請參看第 (33) 項「經濟活動身分」。 [6]
- (29) **堅尼系數 (Gini Coefficient)**：研究收入分布的量數之一。進一步資料載於技術註釋甲。 [10]

(30) **教育程度 (Educational attainment)**：包括最高就讀程度及最高完成程度。 [8]

(a) **最高就讀程度 (Highest level attended)**：指受訪者在院校修讀達到的最高教育水平，不論他／她有否完成該課程。計算教育程度時，只包括正式課程，即須最少為期一個學年、具指定學歷資格才可入讀（不包括香港都會大學主辦的非學位／學位／研究生課程），以及設有考試或指定的評核成績程序。

(b) **最高完成程度 (Highest level completed)**：指受訪者在院校修讀並已完成的最高教育水平，不論他／她有否通過有關課程的考試或評核。只包括正式課程，即須最少為期一個學年、具指定學歷資格才可入讀（不包括香港都會大學主辦的非學位／學位／研究生課程），以及設有考試或指定的評核成績程序。

教育程度分類如下：

未受教育 (No schooling)：包括從未修讀過正式課程的人士。

學前教育 (Pre-primary)：包括所有幼稚園及幼兒中心班級。

小學 (Primary)：包括所有小學的一至六年級。

初中 (Lower secondary)：包括所有中學的一至三年級。

高中 (Upper secondary)：包括所有中學舊學制的四至七年級及新學制的四至六年級或同等程度，毅進計劃／毅進文憑以及工藝程度教育。

專上教育 (文憑／證書) (Post-secondary (diploma/certificate))：包括所有職業訓練局／製衣業訓練局／建造業訓練局／都會大學／教資會資助大學專業進修學院／前理工學院／其它法定或認可的專上學院／其它專上學院／前師範學院／商科學校的證書／文憑課程、文憑／證書課程的護士／牙科訓練課程／遙距課程及其他文憑／證書程度課程。

專上教育 (副學位課程) (Post-secondary (sub-degree course))：包括大學／職業訓練局的高級證書／高級文憑／專業文憑／副學士／副學士先修／增修證書／院士銜或同等課程、由大學資助委員會資助的其他大學非學位課程、前理工學院／其他法定或認可的專上學院的高級證書／高級文憑／專業文憑／副學士／副學士先修或同等課程、其他專上學院開設的高級文憑／專業文憑／副學士／副學士先修或同等課程、香港教育大學（前香港教育學院）的非學位課程、護士訓練非學位課程、牙科訓練非學位課程及遙距非學位課程。

專上教育 (學位課程) (Post-secondary (degree course))：包括本地及非本地院校的學士學位課程、修課形式研究院程度課程及研究形式研究院程度課程。

(31) **勞動人口 (Labour force)**：請參看第 (33) 項「經濟活動身分」。 [15]

(32) **勞動人口參與率 (Labour force participation rate)**：從事經濟活動人口（即勞動人口）佔 15 歲及以上人口的比例。 [16]

(33) **經濟活動身分 (Economic activity status)**：人口可劃分為「從事經濟活動人口」（即勞動人口）及「非從事經濟活動人口」兩大類。 [5]

從事經濟活動人口 (Economically active population)：包括就業人士（即工作人口）及失業人口。

工作人口指符合以下條件的 15 歲及以上人士：（甲）在人口普查前的 7 天內有從事工作以賺取薪酬或利潤；或（乙）在人口普查前的 7 天內有一份正式工作。工作人口可按就業身分 (*Employment status*) 劃分為：

僱員 (Employee)：為賺取工資、薪金、佣金、小費或實物津貼而為僱主（私人公司或政府）工作，包括家庭傭工、外發工和支薪家庭從業員。

僱主 (Employer)：從事本身業務／職業時為賺取利潤或費用而工作，最少僱用一人為其工作的人。

自營作業者 (Self-employed)：從事本身業務／職業時為賺取利潤或費用而工作，並沒有僱用他人或受僱於人的人。

無酬家庭從業員 (Unpaid family worker)：為有關家庭生意工作但無收取報酬的人，亦算作就業人士。報酬不包括膳宿和零用錢。

失業人口 (Unemployed population)：基本上指 15 歲及以上人士（甲）在人口普查前的 7 天內並無職位，且並無為賺取薪酬或利潤而工作；（乙）在人口普查前的 7 天內隨時可工作；及（丙）在人口普查前的 30 天內有找尋工作。

（註：人口普查／中期人口統計所得的失業人士估計數字的準確度較低。量度失業殊不簡單。例如，在界定失業時，必須考慮某人是否可隨時工作，以及是否正積極找尋工作。人口普查／中期人口統計聘用大量的臨時外勤人員進行點算工作，較難要求他們全面掌握勞動人口架構以及提問技巧，特別是有關找尋工作的問題。在研究失業問題時，基本上應以由政府統計處進行的「綜合住戶統計調查」的數據為依據。人口普查／中期人口統計用作界定失業人口的有關問題主要是用於點算「從事經濟活動人口」（即勞動人口），該數字由工作人口及失業人口組成。）

非從事經濟活動人口 (Economically inactive population)：指在人口普查前的 7 天內並無職位亦無工作的人，但不包括在該 7 天內正在休假和失業的人。而退休人士、料理家務者、無酬照顧者及所有 15 歲以下人士則包括在內。

料理家務者 (Home-maker)：照顧家庭而無收取報酬的人。

無酬照顧者 (Unpaid carer)：須無酬照顧親人或其他人士（包括長期病患、殘疾或年長／年幼的人士）的人。

學生 (Student)：在院校就讀全日制課程的人（對於 2021 年人口普查而言，學生是指 2021 年上半年就讀全日制課程的人，並將會於人口普查（即 2021 年 6 月）之後的學年繼續修讀全日制課程）。自修、在各類訓練學校修讀非正式課程或夜間課程，並在人口普查前的 7 天內沒有工作的人亦歸入此類別。兼職學生歸入從事經濟活動人士，故並不包括在此類別內。

退休人士 (Retired person)：以前有工作，但現因年老而沒有繼續工作的人。

經濟自給者 (Of independent means)：無須為生計而工作的人，他們的生活費通常依靠收租、儲蓄、投資收益或滙款等。

其他非從事經濟活動人士 (Other economically inactive person)：其他未有分類的非從事經濟活動人士，如非受薪的宗教工作者，以及因長期患病或殘疾而不能工作或沒有找尋工作的人。

- (34) **總社會福利 (Total social benefits)**：指個別住戶獲分配政府以一次性紓緩措施及實物形式在教育、房屋（只包括公營租住房屋）和醫療服務方面提供的福利的總額。 [33]
- (35) **職業 (Occupation)**：在人口普查前的 7 天內受訪者所從事的工作類別。在 2016 年中期人口統計引進並在 2021 年人口普查全面採用了新的職業分類方法，使之更為貼近「國際標準職業分類法 2008 年版」。為方便作出比較，本刊物內 2011 年人口普查按職業劃分的工作人口分布的數據已作適當的後向估計。該職業分類的主要組別簡介及包括的範圍如下： [24]

經理 (Managers)：包括立法議員、政府高級官員、外國使節、常務董事及行政總裁、商業服務經理、行政經理、銷售及市場經理、製造業經理、建造業經理、供應及分銷經理、資訊及通訊科技服務經理、專職服務經理、學校校長、酒店經理、零售及批發業經理等。

專業人員 (Professionals)：包括會計師及核數師、工程專業人員、醫生、註冊護士及其他醫護專業人員（例如註冊中醫、牙醫、藥劑師、助產士、獸醫）、律師、大學及專上學院講師、學校教師及其他教學專業人員、精算師、統計師、經濟師、金融及投資顧問、軟件及應用程式開發及分析員、社會及宗教專業人員等。

輔助專業人員 (Associate professionals)：包括工程技術員、製造督導、建造督導、登記護士及其他醫護輔助專業人員（例如牙醫助理、配藥員、陪月員）、法律文員、精算助理、統計助理、股票交易員、保險顧問及核保員、資訊及通訊技術人員、地產代理及物業經理、行政及專科秘書、紀律部隊的督察及相似職級人員、社會工作助理、攝影師、主廚師等。

文書支援人員 (Clerical support workers)：包括一般辦公室文員、會計及簿記文員、私人秘書、銀行櫃員、處理客戶詢問文員、倉庫管倉員等。

服務及銷售人員 (Service and sales workers)：包括銷售人員、旅遊服務員及導遊、廚師、侍應生、理髮師、美容師、個人護理工作人員、紀律部隊的員佐級人員、幼兒工作人員及教師助理、屋宇保安員、運輸工作人員等。

工藝及有關人員 (Craft and related workers)：包括建築及有關行業工人、機械技工及修理員、電器、電子及電訊器材安裝員及維修技工、麵包師及其他食物處理工人、裁縫等。

機台及機器操作員及裝配員 (Plant and machine operators and assemblers)：包括食物及有關製品機器操作員、司機及流動式機器操作員等。

非技術工人 (Elementary occupations)：包括家庭傭工、清潔工人及雜務工人、食材準備助理、信差及傳遞員等。

漁農業熟練工人及不能分類的職業 (Skilled agricultural and fishery workers; and occupations not classifiable)：包括種菜場工人、園林工人、漁業工人、及報稱的職業不能辨別或描述不足。

英文詞彙釋義

Definition of Terms in English

英文詞彙釋義（按字母順序排列）

Definition of Terms in English (in alphabetical order)

方括號內的數字為中文詞彙釋義內的相對編號

Number in square brackets indicates the corresponding reference number for Definition of Terms in Chinese

- (1) **Age (年齡)** : Age is the number of complete years a person has passed since birth. It is derived from month and year of birth. [4]
- (2) **Average domestic household size (家庭住戶平均人數)** : The average number of persons per domestic household. It is calculated by dividing the total number of persons who were living in domestic households by the total number of domestic households. [23]
- (3) **Decile group (十等分組別)** : A decile group is a proportion of a set of data (e.g. household income) that has been ranked and divided into 10 equal groups, with each group comprising 10% of the estimated population. An income decile group is the division of the population ranked by income into 10 groups, with each comprising the same number of units. [2]
- (4) **Domestic household (家庭住戶)** : A domestic household consists of a group of persons who live together and make common provision for essentials for living. These persons need not be related. If a person makes provision for essentials for living without sharing with other persons, he/she is also regarded as a household. In this case the household is a one-person household. (Note: A domestic household must have at least one member who is a Usual Resident. Households comprising Mobile Residents only are not classified as domestic households.) [22]
- (5) **Economic activity status (經濟活動身分)** : The population can be divided into two main groups, economically active population (i.e. the labour force) and economically inactive population as follows : [33]

Economically active population (從事經濟活動人口) : This comprises the employed (i.e. the working population) and the unemployed.

The working population refers to persons aged 15 and over who should (a) be engaged in performing work for pay or profit during the 7 days before the Census; or (b) have formal job attachment during the 7 days before the Census. The working population can be distinguished by the employment status (*就業身分*) as follows:

Employee (僱員) : A person who works for an employer (private companies or Government) for wage, salary, commission, tips or payment in kind. Domestic helpers, outworkers and paid family workers are also included here.

Employer (僱主) : A person who works for profit or fees in his/her own business/profession and employs one or more persons to work for him/her.

Self-employed (自營作業者) : A person who works for profit or fees in his/her own business/profession, neither employed by someone nor employing others.

Unpaid family worker (無酬家庭從業員) : A person who works for no pay in a family business is also considered as employed. Food and lodging and pocket money are not counted as pay.

Unemployed population (失業人口) : Refer basically to persons aged 15 and over who should (a) have not had a job and should not have performed any work for pay or profit during the 7 days before the Census; (b) have been available for work during the 7 days before the Census; and (c) have sought work during the 30 days before the Census.

(Note: Estimates of the unemployed based on population censuses/by-censuses are likely

to have a lower degree of accuracy. This is because the measurement of unemployment is not simple. For instance, in identifying an unemployed person, account has to be taken of a person's availability for work and whether he or she is actively seeking work. A large quantity of temporary field workers were employed to undertake the enumeration work in the population censuses/by-censuses, and they could not be expected to have a full understanding of the labour force framework and the required skills in asking screening questions, particularly those on the activity related to work seeking. Studies on unemployment should therefore be primarily based on the data of the General Household Survey conducted by the Census and Statistics Department. Inclusion of the questions for identifying unemployed persons in the population censuses/by-censuses mainly serves to complete the enumeration of the entire economically active population (i.e. the labour force). This is because the economically active population is composed of the working population and the unemployed population.)

Economically inactive population (非從事經濟活動人口): This comprises persons who have not had a job and have not been at work during the 7 days before the Census, excluding persons who have been on leave/holiday during the 7-day period and persons who are unemployed. Persons such as retired persons, home-makers, unpaid carers and persons aged below 15 are thus included.

Home-maker (料理家務者): A person who looks after the home without pay.

Unpaid carer (無酬照顧者): A person who is engaged in unpaid care to family members or other persons (including persons with chronic diseases / disability and old/young persons).

Student (學生): A person who is studying full-time in educational institution (as for the 2021 Population Census, students refers to those who had been studying in the first half of 2021 and would continue to study full-time in the academic year after the Census [i.e. June 2021]). Persons who are self-studying, or studying informal courses in miscellaneous training institutes or studying evening courses and were not working during the 7 days before the Census are also included in this category. Student workers are classified as economically active persons and are not included in this group.

Retired person (退休人士): A person who has worked previously but is not currently working because of old age.

Of independent means (經濟自給者): A person who does not have to work for a living. The cost of living is generally borne by rental receivable, savings, investment returns or remittances.

Other economically inactive person (其他非從事經濟活動人士): Economically inactive person not elsewhere classified, e.g. unpaid religious worker and person who cannot work or do not seek work because of permanent sickness or disablement.

- (6) **Economically active household (從事經濟活動住戶)**: This refers to a domestic household with at least 1 member (excluding foreign domestic helpers) being economically active. Please see **Economic activity status** in (5). [28]
- (7) **Economically inactive household (非從事經濟活動住戶)**: Economically inactive household refers to a domestic household with all members (excluding foreign domestic helpers) being economically inactive (e.g. retired persons, home-makers, unpaid carers and those below the age of 15). Please see **Economic activity status** in (5). [15]
- (8) **Educational attainment (教育程度)**: This comprises the highest level attended and the highest level completed. [30]

- (a) **Highest level attended (最高就讀程度)**: Highest level attended is the highest level of education **ever attained** by a person in an educational institution, regardless of whether he/she had completed the course. Only formal courses are counted as educational attainment. A formal course shall be one that lasts for at least 1 academic year, requires specific academic qualifications for entrance (except sub-degree/degree/postgraduate courses offered by the Hong Kong Metropolitan University) and includes examinations or specific academic assessment procedures.
- (b) **Highest level completed (最高完成程度)**: Highest level completed is the highest level of education **completed** by a person in an educational institution, regardless of whether he/she had passed the examinations or assessments of the course. Only formal courses are counted for the highest level of education completed. A formal course shall be one that lasts for at least 1 academic year, requires specific academic qualifications for entrance (except sub-degree/degree/postgraduate courses offered by the Hong Kong Metropolitan University) and includes examinations or specific academic assessment procedures.

Educational attainment is classified as follows:

No schooling (未受教育): Including those who had never attended a formal course.

Pre-primary (學前教育): Including all classes in kindergartens and child care centres.

Primary (小學): Including Primary 1 – 6 in all educational institutions.

Lower Secondary (初中): Including Secondary 1 – 3 in all educational institutions.

Upper Secondary (高中): Including Secondary 4 – 7 of old academic structure, Secondary 4 – 6 of new academic structure or equivalent in all educational institutions, Project Yi Jin / Yi Jin Diploma and craft level.

Post-secondary (diploma/certificate) (專上教育 (文憑 / 證書)): Including diploma/certificate courses in Vocational Training Council / Clothing Industry Training Authority / Construction Industry Council / Metropolitan University / School of Professional and Continuing Education of UGC-funded Universities / former Polytechnics / other statutory or approved post-secondary colleges / other colleges providing post-secondary courses / former Teacher Colleges / commercial schools, nurse training courses / dental training courses / distance learning courses / other courses at diploma/certificate level.

Post-secondary (sub-degree course) (專上教育 (副學位課程)): Including all higher certificate / higher diploma / professional diploma / associate degree / pre-associate degree / endorsement certificate / associateship or equivalent courses in universities / Vocational Training Council, other sub-degree courses in universities funded by University Grants Committee, higher certificate / higher diploma / professional diploma / associate degree / pre-associate degree or equivalent courses in former Polytechnics / other statutory or approved post-secondary colleges, higher diploma / professional diploma / associate degree / pre-associate degree or equivalent courses in other colleges providing post-secondary courses, sub-degree courses in the Education University of Hong Kong (former Hong Kong Institute of Education), sub-degree level nurse training courses / dental training courses, distance learning sub-degree level courses and other sub-degree level courses.

Post-secondary (degree course) (專上教育 (學位課程)): Including all first degree, taught postgraduate and research postgraduate courses in local or non-local institutions.

- (9) **Elderly household (長者住戶)**: Household consisting of all members aged 65 or above. [16]

- (10) **Gini Coefficient (堅尼系數)** : It is one of the measures to examine the distribution of income. Further information is at **Technical Note A**. [29]
- (11) **Hong Kong Resident Population (居港人口)** : The Hong Kong Resident Population at the reference moment covers “Usual Residents” and “Mobile Residents”. “Usual Residents” refer to two categories of people: (1) Hong Kong Permanent Residents who had stayed in Hong Kong for at least 3 months during the 6 months before or for at least 3 months during the 6 months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment; and (2) Hong Kong Non-permanent Residents who were in Hong Kong at the reference moment. For those Hong Kong Permanent Residents who were not “Usual Residents”, they were classified as “Mobile Residents” if they had stayed in Hong Kong for at least 1 month but less than 3 months during the 6 months before or for at least 1 month but less than 3 months during the 6 months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment. [14]
- (12) **Household members composition (住戶成員組合)** : Household members composition is derived with reference to the age of members in the households. It shows the structure of the household in terms of the number of members aged 18 and over (termed as adults) and the number of members aged below 18 (termed as children). The different categories of household members composition are as follows: [9]

One adult only aged 65 and over (一名 65 歲及以上成人) : A household comprising one person aged 65 and over living alone.

Two or more adults aged 65 and over (多名 65 歲及以上成人) : A household comprising two or more persons aged 65 and over living together.

One adult only aged below 65 (一名 65 歲以下成人) : A household comprising one person aged between 18 and 65 living alone.

Two or more adults (not all aged 65 and over) (多名成人 (非全部 65 歲以上)) : A household comprising two or more persons aged 18 and over (but not all aged 65 and over) living together.

One adult and child(ren) (一名成人與兒童) : A household with one person aged 18 and over, living together with at least one person aged below 18.

More than one adult and child(ren) (多名成人與兒童) : A household with two or more persons aged 18 and over, living together with at least one person aged below 18.

- (13) **Household size (住戶人數)** : Household size refers to the number of persons living in the domestic household. [8]
- (14) **Industry (行業)** : The major activity of the establishment in which a person worked during the 7 days before the Census. The classification adopted for statistics on industry in this report is modeled on the Hong Kong Standard Industrial Classification Version 2.0. It is the same as that adopted in the 2016 Population By-census. The brief descriptions and coverage of the industrial sectors of this industry classification are given as follows: [7]

Manufacturing (製造業) : This industry sector includes the physical or chemical transformation of materials, substances, or components into new products. Substantial alteration, renovation and reconstruction of goods are generally considered to be manufacturing. Also included in the industry sector is specialised repair and maintenance of industrial and commercial machinery and equipment. Examples of this industry sector are food product manufacturing; wearing apparel industry; printing industry; manufacturing of electronic products; and repair and installation of machinery and equipment.

Construction (建造業) : This industry sector includes general construction and specialised construction activities for buildings and civil engineering works. It includes new work, repair, additions and alterations, the erection of prefabricated building structure on the site and also

construction of a temporary nature. Examples of this industry sector are building construction; civil engineering; building services installation and maintenance activities; and decoration, repair and maintenance for buildings.

Import/export, wholesale and retail trades (進出口、批發及零售業): This industry sector includes wholesale and retail sale (i.e. sale without transformation) of any type of goods, and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Examples of this industry sector are import and export trade; wholesale and retail trade; and peddlers.

Transportation, storage, postal and courier services (運輸、倉庫、郵政及速遞服務業): This industry sector includes the provision of passenger or freight transport, whether scheduled or not, by rail, road, water or air and associated activities such as airport, terminal and car park, loading and unloading of freight, storage, and postal and courier activities etc. Also included are sightseeing transport and renting of transport equipment with or without driver or operator. Examples of this industry sector are land transport; water transport; air transport; warehousing and support activities for transportation; and postal and courier activities.

Accommodation and food services (住宿及膳食服務業): This industry sector includes the provision of short-stay accommodation for visitors and other travellers and the provision of complete meals and drinks fit for immediate consumption. Examples of this industry sector are hotels; guesthouses and boarding houses; restaurants; bars and lounges; and coffee shops.

Information and communications (資訊及通訊業): This industry sector includes the production and distribution of information and cultural products, the provision of the means to transmit or distribute these products as well as data. Also included are broadcasting, communications and information technology activities, as well as the processing of data and other information service activities. Examples of this industry sector are publishing industry; radio and television broadcasting; telecommunications; information technology services; and news agencies.

Financing and insurance (金融及保險業): This industry sector includes financial service activities, including insurance and pension funding activities, and activities to support financial services. Also included are the activities of holding assets, such as activities of holding companies and the activities of trusts, funds and similar financial entities. Examples of this industry sector are banks; investment and holding companies; insurance; security brokerage; and fund management.

Real estate, professional and business services (地產、專業及商用服務業): This industry sector includes (a) all real estate activities, (b) all activities requiring a high degree of professional training, and serve users with specialised knowledge and skills; and (c) establishments mainly engaged in performing various support activities for the day-to-day operations of other enterprises (some also supporting households). Examples of this industry sector are real estate development; real estate brokerage and agencies; real estate maintenance management; offices of lawyers, accountants, auditors, architects, surveyors; advertising and market research companies; specialised design activities; travel agencies, security and investigation activities; cleaning activities; office administrative and support activities.

Public administration, education, human health and social work activities (公共行政、教育、人類醫療保健及社工活動): This industry sector includes government administration, establishments engaged in formulating and implementing the economic and social policy, and units maintaining public order and safety. This industry sector also includes establishments mainly engaged in the provision and support of education and training and establishments mainly engaged in providing human health care and social assistance. Examples of this industry sector are government services; educational institutions and other establishments

engaged in educational and training services; medical and health services; elderly homes; and welfare institutions.

Miscellaneous social and personal services (雜項社會及個人服務): This industry sector includes creative and performing arts activities; cultural activities; betting activities; sports, amusement and recreation activities; and all other services activities including personal services activities. This industry sector also includes activities of households as employers of domestic personnel. Examples of this industry sector are libraries and museums; theme parks; fitness centres; religious organisations; political organisations; repair of personal and household goods (such as motor vehicles and computers); laundry and dry-cleaning services; beauty and body prettifying treatment; and domestic helpers.

Others (其他): Including such industries as “Agriculture, forestry and fishing”; “Mining and quarrying”; “Electricity and gas supply”; “Water supply; sewerage, waste management and remediation activities” and industrial activities unidentifiable or inadequately described.

- (15) **Labour force (勞動人口)**: Please see **Economic activity status** in (5). [31]
- (16) **Labour force participation rate (勞動人口參與率)**: The proportion of labour force in the total population aged 15 and over. [32]
- (17) **Median age (年齡中位數)**: The average age so calculated that 50% of the total number of persons were above that age and the other 50% were below it. [5]
- (18) **Median monthly domestic household income (家庭住戶每月收入中位數)**: The average monthly domestic household income so calculated that 50% of the total number of domestic households had incomes above that figure and the other 50% had incomes below it. Zero income households are included in the calculation. Please see **Monthly domestic household income** in (21). [25]
- (19) **Median monthly domestic household mortgage payment and loan repayment (家庭住戶每月按揭供款及借貸還款中位數)**: The average monthly mortgage payment and loan repayment so calculated that 50% of the total number of domestic households owning the quarters they occupy with mortgage or loan paid more than that amount and the other 50% paid less than that. Households with zero mortgage payment and loan repayment by household members (i.e. with mortgage payment and loan repayment by non-household members only) are excluded in the calculation. Please see **Monthly domestic household mortgage payment and loan repayment** in (22). [27]
- (20) **Median monthly income from main employment (每月主要職業收入中位數)**: The average income from main employment so calculated that 50% of the working population, excluding unpaid family workers, had income above that figure and the other 50% had income below it. Please see **Monthly income from main employment** in (23). [11]
- (21) **Monthly domestic household income (家庭住戶每月收入)**: The total income (including earnings in cash from all employments and other cash incomes) of members of households. The amount recorded for 2011, 2016 and 2021 refers to the income for June 2011, June 2016 and June 2021 respectively. [24]
- (22) **Monthly domestic household mortgage payment and loan repayment (家庭住戶每月按揭供款及借貸還款)**: This is the amount paid by a domestic household owning the quarters it occupies with mortgage or loan on mortgage payment and loan repayment on its accommodation in June 2021. It includes payments for first mortgage, second mortgage, home equity loan or some other special payment schemes in order to redeem the quarters occupied but excludes payments for rates, government rent, water, electricity, gas, telephone and management fees. Mortgage payment and loan repayment paid by non-household members are also excluded. [26]
- (23) **Monthly income from main employment (每月主要職業收入)**: For employers or self-employed persons, this is the amount earned excluding expenses incurred in running their main business. For employees, this is the total amount earned from their main employment including salary or wage, bonus, commission, overtime allowance, housing allowance, tips and other cash allowances. New Year bonus and double pay are excluded. The amount recorded for 2011, 2016 and 2021 refers to the income for

June 2011, June 2016 and June 2021 respectively. [10]

- (24) **Occupation (職業)** : This refers to the kind of work a person performed during the 7 days before the Census. A new occupation classification scheme was introduced in the 2016 Population By-census and fully adopted in the 2021 Population Census, which follows “International Standard Classification Occupations 2008 (ISCO-08)” more closely. To facilitate comparison, a backcasting exercise was done to re-compile a set of figures on the distribution of working population by occupation for the 2011 Population Census in this report. The brief descriptions and coverage of the major groups of this occupation classification are given as follows: [35]

Managers (經理) : Including legislators; senior government officials; foreign diplomats; managing directors and chief executives; business services managers; administration managers; sales and marketing managers; manufacturing managers; construction managers; supply and distribution managers; information and communications technology service managers; professional services managers; school principals; hotel managers; retail and wholesale trade managers; etc.

Professionals (專業人員) : Including accountants and auditors; engineering professionals; medical doctors; registered nurses and other healthcare professionals (e.g. registered Chinese medicine practitioners, dentists, pharmacists, midwives, veterinarians); lawyers; university and post-secondary college lecturers; school teachers and other teaching professionals; actuaries; statisticians; economists; financial and investment advisers; software and applications developers and analysts; social and religious professionals; etc.

Associate professionals (輔助專業人員) : Including engineering technicians; manufacturing and construction supervisors; enrolled nurses and other healthcare associate professionals (e.g. dental assistants, dispensers, postnatal care workers); law clerks; actuarial assistants; statistical assistants; securities traders; insurance consultants and underwriters; information and communications technology technicians; real estate agents and property managers; administrative and specialised secretaries; inspectors and similarly ranked staff in disciplined services; social work assistants; photographers; chefs; etc.

Clerical support workers (文書支援人員) : Including general office clerks; accounting and bookkeeping clerks; personal secretaries; bank tellers; client information workers; storekeepers; etc.

Service and sales workers (服務及銷售人員) : Including salespersons; travel attendants and guides; cooks; waiters; barbers; beauticians; personal care workers; rank and file staff in disciplined services; child care workers and teachers’ aides; building security guards; transport workers; etc.

Craft and related workers (工藝及有關人員) : Including building and related trades workers; machinery mechanics and repairers; electrical, electronic and telecommunication equipment installers and repairers; bakers and other food processing workers; tailors; etc.

Plant and machine operators and assemblers (機台及機器操作員及裝配員) : Including food and related products machine operators; drivers and mobile plant operators; etc.

Elementary occupations (非技術工人) : Including domestic helpers; cleaners and labourers; food preparation assistants; messengers and deliverers; etc.

Skilled agricultural and fishery workers; and occupations not classifiable (漁農業熟練工人及不能分類的職業) : Including vegetable farm workers; gardeners; fishery workers; and occupations unidentifiable and inadequately described.

- (25) **Original household income (原本住戶收入)** : This is the same as **Monthly domestic household**

income in (21). [21]

- (26) **Other cash income (其他現金收入)** : This refers to income generated from rent income, dividend and interest, regular/monthly pensions, insurance annuity benefits, Comprehensive Social Security Assistance, Old Age Allowance, Normal/Higher Old Age Living Allowance, Normal/Higher Disability Allowance, regular contribution from persons outside the household, regular contribution from charities, Working Family Allowance, Individual-based Work Incentive Transport Subsidy, Public Transport Fare Subsidy, education-related Government subsidies and other Government subsidies. Income from lottery/gambling winnings, loan obtained, compensation, inheritances, loan payment received and proceeds from sale of assets are excluded. The amount recorded for 2011, 2016 and 2021 refers to the income for June 2011, June 2016 and June 2021 respectively. [12]
- (27) **Percentile (百分位)** : A percentile is the division of a set of data (e.g. household income) that has been ranked and divided into 100 equal groups, with each comprising 1% of the estimation population. The highest value in the tenth percentile is denoted P10. The median or the top of the 50th percentile is denoted P50 and so on. [6]
- (28) **Population (人口)** : Please see **Hong Kong Resident Population** in (11). [1]
- (29) **Post-tax household income (除稅後住戶收入)** : The monthly domestic household income of a household less the imputed value of salaries tax, property tax, rates and Government rent paid by members of the household for the reference month. Please see **Monthly domestic household income** in (21). [20]
- (30) **Post-tax post-social transfer household income (除稅及福利轉移後住戶收入)** : The monthly domestic household income of a household less the imputed value of salaries tax, property tax, rates and Government rent paid by members of the household plus total in-kind social benefits and Government's one-off relief measures allocated to members of the household for the reference month. Please see **Monthly domestic household income** in (21) and **Total social benefits** in (33). [19]
- (31) **Sex ratio (性別比率)** : The ratio of the number of males per 1 000 females. [17]
- (32) **Tenure of accommodation (居所租住權)** : The terms or conditions under which accommodation is held by a domestic household. The different terms are defined as follows: [13]

Owner-occupier, with mortgage payment or loan repayment (自置, 有按揭供款或借貸還款) : A household which owns the quarters it occupies with mortgage payment or loan repayment for the quarters.

Owner-occupier, without mortgage payment and loan repayment (自置, 沒有按揭供款及借貸還款) : A household which owns the quarters it occupies without any mortgage payment and loan repayment for the quarters.

Sole tenant (全租) : A household which rents the whole quarters it occupies from someone who lives outside the quarters without sharing it with other household(s) or subletting.

Co-tenant (合租) : Two or more households each of which rents part of the quarters from someone who lives outside the quarters.

Main tenant (二房東) : A household which rents the whole quarters it occupies from someone who lives outside the quarters and sublets part of it to other household(s).

Sub-tenant (三房客) : A household which rents part of the quarters from someone who lives in the same quarters.

Rent free (免交租金) : A household which occupies an accommodation free, with or without the owner's permission. This excludes households occupying accommodation provided by employers.

Provided by employer (由僱主提供): A household which occupies an accommodation provided by the employer of one of the household members. This also includes households occupying quarters leased from employers at a nominal rent. If a household member uses housing allowance given by his/her employer for renting accommodation, the tenure is not considered as provided by employer.

- (33) **Total social benefits (總社會福利)**: This refers to total social benefits allocated to individual household through in-kind benefits for education, housing (pertaining to public rental housing only) and medical services, and one-off relief measures provided by the Government. [34]
- (34) **Type of housing (房屋類型)**: This refers to the nature of housing for the unit of accommodation. The different types are determined based on the type of quarters of the unit of accommodation as follows: [18]

Public rental housing (公營租住房屋): Including all public rental housing units. Public rental housing units including public rental housing flats and interim housing flats of the Hong Kong Housing Authority (HA); and rental flats and flats under the Senior Citizen Residences Scheme of the Hong Kong Housing Society (HS).

Subsidised home ownership housing (資助自置居所房屋): Including all subsidised sale flats. Subsidised sale flats include flats under the Tenants Purchase Scheme (TPS) of the HA; flats under the Home Ownership Scheme (HOS), Private Sector Participation Scheme (PSPS), Middle Income Housing Scheme (MIHS), Buy or Rent Option Scheme (BRO) and Mortgage Subsidy Scheme (MSS) of the HA; flats under the Flat-For-Sale Scheme (FFSS), Sandwich Class Housing Scheme (SCHS) and Subsidised Sale Flats Projects (SSFP) of the HS; and flats under the subsidised sale flat scheme of the Urban Renewal Authority. HOS/PSPS/MIHS/BRO/MSS/TPS/FFSS/SCHS flats that can be traded in the open market (i.e. flats sold prior to HOS Phase 3B or flats with premium paid) are classified as private permanent housing and are excluded from subsidised sale flats.

Private permanent housing (私人永久性房屋): Including all private residential flats; all villas / bungalows / modern village houses; all simple stone houses / traditional village houses; and all units of staff quarters. Private residential flats include all flats and apartments in multi-storey blocks or houses built by the private sector mainly for residential purpose and all former subsidised sale flats (i.e. those flats that can be traded in the open market).

Non-domestic housing (非住宅用房屋): Including all units of quarters in non-residential buildings and all units of collective living quarters.

Temporary housing (臨時房屋): Including all units of temporary quarters.

- (35) **Working population (工作人口)**: Please see **Economic activity status** in (5). [3]

甲. 堅尼系數的編製

A. Compilation of Gini Coefficient

乙. 上限的開放類別的估計方法

B. Estimation Method of the Upper Open-ended Category

丙. 估計稅務與社會福利影響
的概念及方法

**C. Concepts and Methods to
Estimate the Effects of Taxation
and Social Benefits**

甲. 堅尼系數的編製

本技術註釋描述堅尼系數的編製方法。編製過程需要序數形式的收入數據，因此，需要把分類收入變數轉換成區間變數。詳細的估計方法可參閱**技術註釋乙**。

由於堅尼系數相對地易於闡釋，本報告也如其他分析收入差距的文獻一樣，採用堅尼系數量度住戶收入的差距程度。必須強調的是，單看收入並非衡量民眾經濟情況的最佳工具。反之，收入只是反映民眾擁有的經濟資源的一個合理替代。

羅倫茲曲線是由最低收入的住戶開始，以住戶收入的累積百分比相對住戶數目的累積百分比繪製所得的曲線圖。圖一是羅倫茲曲線的範例。如果收入分布絕對等衡的情況下，羅倫茲曲線便會是一條平等線。而收入分布差距的程度，則反映於羅倫茲曲線在平等線下凹入的程度。換言之，羅倫茲曲線愈接近平等線，收入差距度便愈小。

A. Compilation of Gini Coefficient

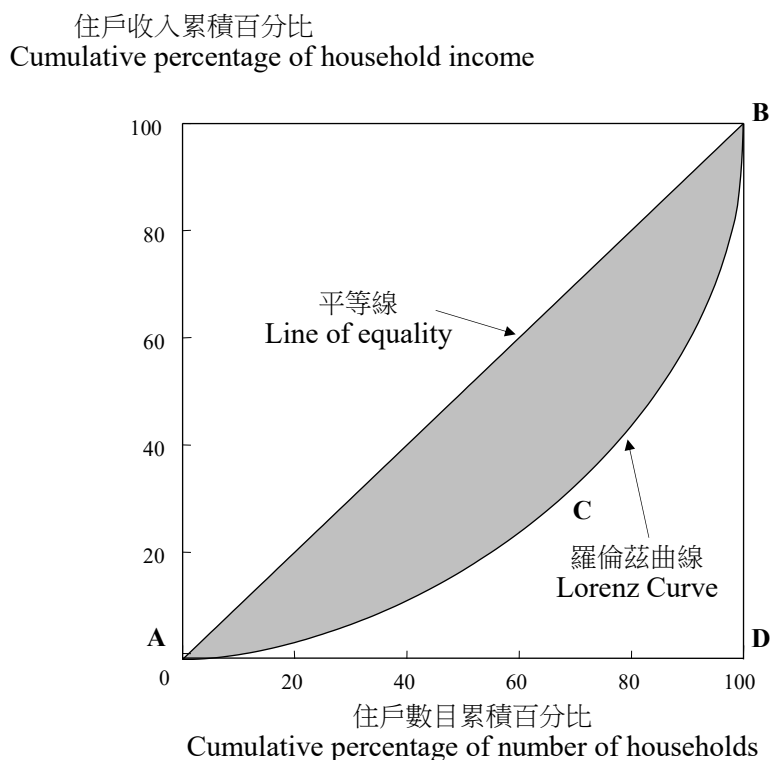
This Technical Note describes the compilation method of the Gini Coefficient (GC). The compilation requires income data in ordinal form. As such, changing the categorical income variables into interval variables is required. Details of the estimation method are contained in *Technical Note B*.

As in other literatures analysing income disparity, the GC has been adopted in this report to measure the degree of disparity in household income because it is relatively simple to interpret. It should be highlighted that income alone is not a perfect tool to measure the economic well-being of people. Rather, it provides a reasonable proxy reflecting the economic resources available to people.

The Lorenz Curve is obtained by plotting the cumulative percentages of household income against the cumulative percentages of the number of households, starting from households with the lowest income. A specimen of the Lorenz Curve is shown in Chart 1. For an absolutely equal distribution of income, the Lorenz Curve would be a line of equality. The degree of income disparity is reflected by the extent to which the Lorenz Curve is concave against the line of equality. In other words, the closer the Lorenz Curve is to the line of equality, the smaller is the degree of income disparity.

圖一 羅倫茲曲線

Chart 1 Lorenz Curve



堅尼系數是把羅倫茲曲線與平等線之間的面積（即圖一「ABC」的面積）除以平等線以下的總面積（即「ABD」的面積）而得出的數值，其數值介乎 0 與 1 之間。數值是「零」表示住戶收入分布絕對平均，即是每個住戶佔有全部住戶收入的同一等分。數值是「一」則表示由一個住戶賺取所有住戶收入，而其他住戶則毫無收入。

數學上，堅尼系數可表達為

$$\text{堅尼系數} = \left[\frac{1}{2n^2\bar{X}} \right] \sum_{ij}^n |X_i - X_j|$$

其中 n 是住戶數目；
 \bar{X} 是平均住戶收入；及
 X_i 及 X_j 是第 i 個及第 j 個住戶的住戶收入。

The GC, which takes a value between zero and one, is calculated by taking the area between the Lorenz Curve and the line of equality (i.e. area “ABC” in Chart 1 above) and dividing it by the total area below the line of equality (i.e. area “ABD”). A value of “zero” indicates absolute equality in the household income distribution, which means every household has an equal share of the total household income. A value of “one” means complete disparity where one household earns all the household income while the remaining households earn nothing.

Mathematically, the GC can be expressed as

$$GC = \left[\frac{1}{2n^2\bar{X}} \right] \sum_{ij}^n |X_i - X_j|$$

where n is the number of households;
 \bar{X} is the mean household income; and
 X_i and X_j are the household income of the i^{th} and j^{th} households.

乙. 上限的開放類別的估計方法

為了確保受訪者的資料得到保密和提高回應率，某些敏感問題（例如與收入有關的問題）的數據，有時候會採用分類形式搜集，並設有上限的開放類別處理。

上限的開放類別的平均值 \bar{X} 可運用「帕拉托曲線」，根據以下方程式作估計：

$$\bar{X} = X \left(\frac{\alpha}{\alpha - 1} \right) \text{ 以及}$$
$$\alpha = \frac{\log \left(\frac{f_{r-1} + f_r}{f_r} \right)}{\log \left(\frac{X}{L_{r-1}} \right)}$$

其中

X = 開放類別的下限；

L_{r-1} = 開放類別對上的一個類別的下限；

f_r = 開放類別內的住戶數目；及

f_{r-1} = 開放類別對上的一個類別的住戶數目。

本研究運用上述的方程式分別估計職業收入及住戶收入的上限的開放類別的平均值，並用以編製堅尼系數。

B. Estimation Method of the Upper Open-ended Category

In order to preserve the data confidentiality of respondents and uplift the response rate, data on sensitive questions (e.g. income related question) are sometimes collected in categorical form, with an upper open-ended category.

The mean value of the upper open-ended category, \bar{X} , is estimated using the Pareto Curve with the following formula :

$$\bar{X} = X \left(\frac{\alpha}{\alpha - 1} \right) \text{ and}$$
$$\alpha = \frac{\log \left(\frac{f_{r-1} + f_r}{f_r} \right)}{\log \left(\frac{X}{L_{r-1}} \right)}$$

where

X = lower limit of the open-ended category;

L_{r-1} = lower limit of the category preceding the open-ended category;

f_r = number of households in the open-ended category; and

f_{r-1} = number of households in the category preceding the open-ended category.

In this study, the above formula is used to estimate the mean value of the upper open-ended category for the employment income and household income respectively, which are then used to compute the GC.

丙. 估計稅務與社會福利影響的概念及方法

C. Concepts and Methods to Estimate the Effects of Taxation and Social Benefits

背景

就有關收入的研究而言，考慮政府稅務政策和社會福利措施後的住戶收入概念，較原本住戶收入，更能反映住戶實際的經濟情況。為此，本研究運用 2021 年人口普查的數據和相關行政資料，以估計稅務和社會福利對住戶收入分布情況的影響，以及計算除稅及福利轉移後住戶收入和相應的堅尼系數。報告內亦載列過往兩輪根據 2016 年中期人口統計及 2011 年人口普查資料進行同類研究的結果，以作比較。

分析的單位

許多開支項目，例如食物、房屋和電力的開支通常由住戶內的成員共同分擔，因此難以把這些開支在個別住戶成員之間攤分。因此，本研究採用以家庭住戶（簡稱住戶）作為分析的單位。

住戶是指一群住在一起及分享生活所需的人士。他們之間不一定有親戚關係。自己單獨安排生活所需的個別人士亦當為一戶一人住戶。

Background

In income related studies, when compared with original household income, the concept of household income after taking into account the effects of Government's policies on taxation and social benefits is more relevant to reflect the economic well-being of households. To this end, this study makes use of the data available from the 2021 Population Census and relevant administrative information to estimate the effects of taxation and social benefits on household income distribution and compute post-tax post-social transfer household income and the corresponding Gini Coefficients. The results of two similar studies conducted in the past using data from the 2016 Population By-Census and the 2011 Population Census are also presented for comparison.

Unit of analysis

Expenditure on many items such as food, housing and electricity is usually jointly shared by members of a household. It is therefore difficult to apportion these expenditure amongst individual household members. Hence, domestic household (termed as household thereafter) is adopted as the unit of analysis in this study.

A household is defined as a group of persons who live together and make common provision for essentials for living. These persons need not be related. If a person makes provision for essentials for living without sharing with other persons, he/she will be regarded as a one-person household.

涵蓋範圍

本研究涵蓋 2021 年人口普查所有家庭住戶。除稅後住戶收入和除稅及福利轉移後住戶收入均是按住戶為單位編製的。

住戶收入的概念

在人口普查／中期人口統計中，住戶每月收入指住戶於參考月份所有職業收入（未扣除強制性公積金僱員供款部分）及其他現金收入。就本研究而言，根據上述收入來源計算的住戶收入稱為「原本住戶收入」。

職業收入主要涵蓋工資、薪金和相關的津貼，而其他現金收入包括租金收入、股息及利息、定期／每月退休金、保險年金、公共福利金（包括綜合社會保障援助、長者生活津貼、高齡津貼及傷殘津貼）、政府其他津貼（如學生車船津貼及學校書簿津貼）和由非住戶成員定期給予的款項等。

原本住戶每月收入是按以下方程式計算：

$$\text{原本住戶每月收入} = \text{MEI} + \text{SEI} + \text{OCI}$$

其中

MEI = 所有成員於參考月份的主要職業收入；

SEI = 所有成員於參考月份的兼職收入；及

OCI = 所有成員於參考月份的其他現金收入（包括租金收入、股息和利息，以及從政府／機構／非住戶成員給予的現金轉移）。

佐證一的圖顯示是項研究採用的不同住戶收入概念之間的關係。

Coverage

This study covers all domestic households in the 2021 Population Census. The post-tax household income and post-tax post-social transfer household income are computed at household level.

Concept of household income

In population census/by-census, monthly household income refers to the total cash income received in the reference month, including employment income (before deduction of the employee's contribution to the Mandatory Provident Fund) and other cash incomes. For the present study, household income based on the above income sources is regarded as "original household income".

Employment income mainly covers wages, salaries and related allowances; and other cash income includes rental income, dividends and interest, regular/monthly pensions, insurance annuity benefits, social security allowances (including Comprehensive Social Security Assistance, Old Age Living Allowance, Old Age Allowance and Disability Allowance), other government subsidies (e.g. student travel subsidy and school textbook assistance) and regular contributions from non-household members, etc.

The original monthly household income (MHI) is computed using the following formula:

$$\text{MHI} = \text{MEI} + \text{SEI} + \text{OCI}$$

where

MEI = income from main employment received by all members in the reference month;

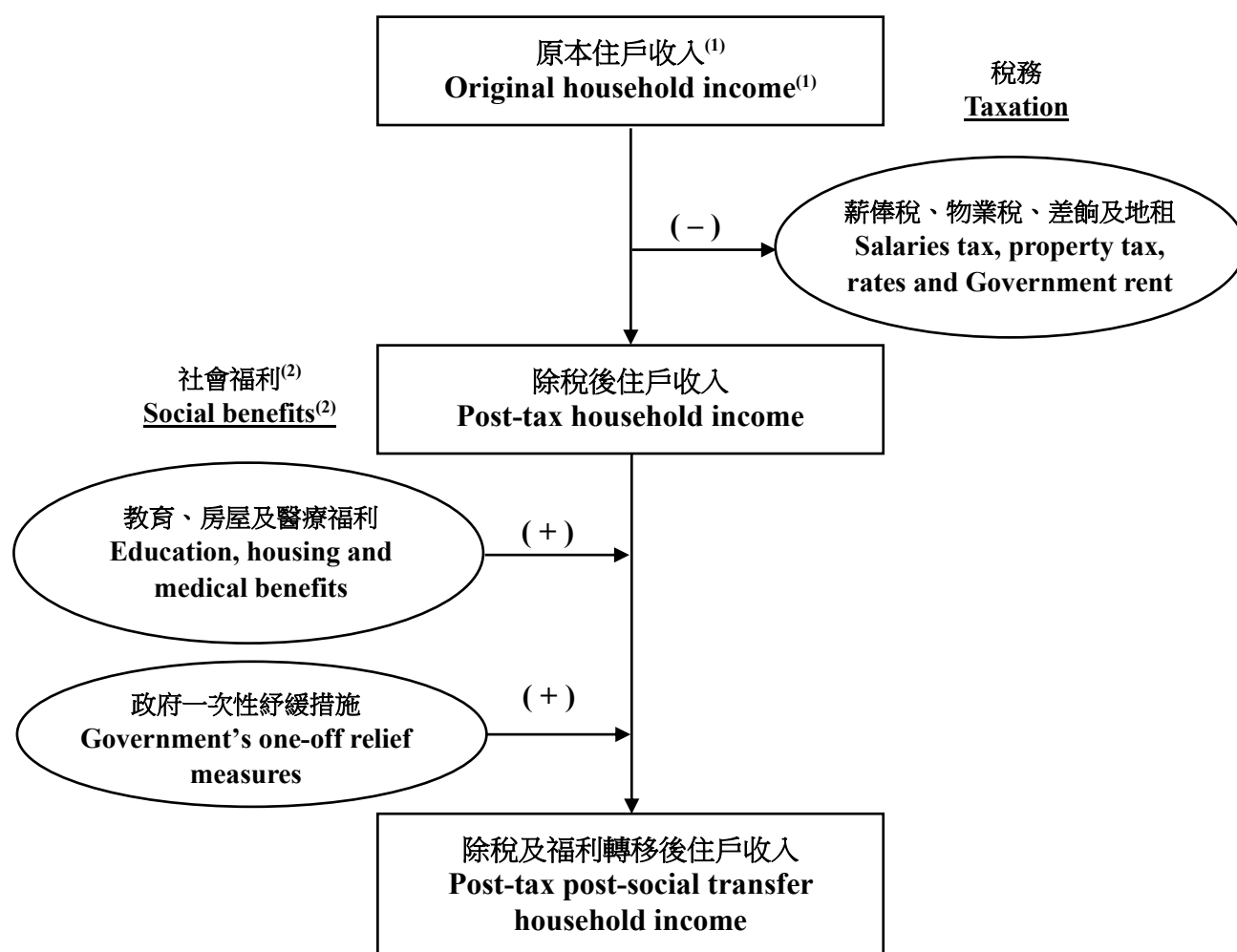
SEI = income from secondary employment received by all members in the reference month; and

OCI = other cash incomes (including rental income, dividends and interest and cash transfer from the Government/organisations/non-household members) received by all members in the reference month.

The diagram in Exhibit 1 shows the relationship between different concepts of household income in the study.

佐證一 原本住戶收入、除稅後住戶收入和除稅及福利轉移後住戶收入概念

Exhibit 1 Concepts of original household income, post-tax household income and post-tax post-social transfer household income



註釋：(1) 即家庭住戶每月收入，包括從工作得到的收入、恆常現金社會福利、股息及利息、租金收入、非住戶成員定期給予的款項等。

(2) 包括以實物形式提供的福利（包括教育、房屋及醫療）及政府一次性紓緩措施。

Notes : (1) Referring to monthly domestic household income which includes income from work, recurrent cash social benefits, dividends and interest, rental income, regular contribution from persons outside the household, etc.

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

稅務與社會福利的範圍

人口普查／中期人口統計所搜集的收入數據只包括個人在就業和不同種類的轉移中收取的「現金」。在實際環境中，每人所獲分配的多項種類的福利未必能從收入數據中反映過來。該等福利可以是由公營機構提供（例如由公帑支付的免費教育）以及由私營機構提供（例如由僱主提供住宿）。由於當中涉及大量的受益者和供應者，而且有關資料又未必充足，因此，實際上很難把個別人士獲分配的福利一一量化，以金錢計算。本研究所涵蓋的福利只限於政府經由公共機制／組織直接給予個人的福利。研究內只就可合理地撥歸住戶的由公帑支付的福利和繳付的稅款進行編配。由於沒有清晰的概念基礎進行分配，本研究並不會嘗試把非社會的政府開支，例如基本工程開支和維持法紀的開支，編配予住戶；也基於技術上有困難，本研究也不會嘗試把公司／機構的課稅編配予住戶。

就稅務而言，住戶成員繳納的薪俸稅和物業稅，及住戶所繳付的差餉和地租會包括在本研究內。住戶成員所繳納的薪俸稅、物業稅、差餉和地租的設算金額會從住戶收入中扣除。

至於社會福利方面，本研究嘗試編配由公帑給予個別住戶在教育、房屋和醫療服務方面的福利，及一次性紓緩措施的設算金額。有關設算金額用以得出除稅及福利轉移後住戶每月收入：

Scope of taxation and social benefits

Income data collected in the population census/by-census only covers “money” received by a person through employment and various kinds of transfer. In real life, there are various types of benefits allocated to a person that may not be reflected in the income data. These benefits can be provided by the public sector (e.g. free education provided by public funding), and by the private sector (e.g. quarters provided by employers). It is difficult to quantify all the benefits allocated to each individual in money terms given the large number of recipients and providers involved, and also the unavailability of data. The scope of benefits covered in this study confines to Government intervention provided to individuals directly through public mechanism/institutions. The study allocates those publicly funded benefits and taxes paid that can be reasonably attributed to households. It does not attempt to allocate non-social Government expenditure such as capital works expenditure and expenditure on the maintenance of law and order to households as there is no clear conceptual basis for allocation; nor does it attempt to allocate company/corporation tax to households as it would be technically too difficult.

As far as taxation is concerned, salaries tax and property tax paid by household members as well as rates and Government rent by households are covered in the study. An imputed amount of salaries tax, property tax, rates and Government rent paid by household members is deducted from the household income.

As for social benefits, attempts have been made in the study to allocate an imputed amount of the benefits for education, housing and medical services, and one-off relief measures provided by public funding to individual households. The imputed amount is added to derive the post-tax post-social transfer monthly household income as follows:

除稅及福利轉移後住戶每月收入
 $= \text{MHI} - \text{TX} - \text{RR} + \text{EB} \div 12 + \text{HB} \div 12 + \text{MB} \div 12 + \text{OR} \div 12$

其中

MHI = 2011年6月／2016年6月／2021年6月的原本住戶每月收入；

TX = 根據個別成員的每月收入而得出的所有住戶成員的每月課稅設算金額；

RR = 住戶在2011年／2016年／2021年繳付的差餉和地租的設算每月金額；

EB = 於2010至11／2015至16／2020至21學年就讀全日制幼稚園、小學、中學、職業訓練及教資會資助院校的成員享用的教育福利的設算金額；

HB = 住戶於2010至11／2015至16／2020至21財政年度享用的房屋福利的設算金額；

MB = 所有住戶成員於2010至11／2015至16／2020至21財政年度享用的醫療福利的設算金額；及

OR = 所有住戶成員於2011年／2016年／2021年享用的政府一次性紓緩措施的設算金額。

Post-tax post-social transfer monthly household income
 $= \text{MHI} - \text{TX} - \text{RR} + \text{EB} \div 12 + \text{HB} \div 12 + \text{MB} \div 12 + \text{OR} \div 12$

where

MHI = original monthly household income in June 2011 / June 2016 / June 2021;

TX = the imputed monthly amount of taxes paid by all household members based on monthly income of individual members;

RR = the imputed monthly amount of rates and Government rent paid by the household in 2011/2016/2021;

EB = the imputed amount of education benefits enjoyed by members who were studying full-time in kindergartens, primary schools, secondary schools, vocational and UGC-funded institutions in school year 2010–11 / 2015–16 / 2020–21;

HB = the imputed amount of housing benefits enjoyed by the household in financial year 2010–11 / 2015–16 / 2020–21;

MB = the imputed amount of medical benefits enjoyed by all household members in financial year 2010–11 / 2015–16 / 2020–21; and

OR = the imputed amount of Government's one-off relief measures enjoyed by all household members in 2011/2016/2021.

稅務及社會福利的估計方法

I. 稅務

(i) 薪俸稅及物業稅

人口普查／中期人口統計沒有搜集薪俸稅的資料。住戶內每名就業成員所需繳納的薪俸稅會根據稅務局計算薪俸稅的方法（但稍作簡化）作估計。由於受到資料的限制，本研究採用的課稅年度分別是2011年人口普查的2010至11年度、2016年中期人口統計的2015至16年度，及2021年人口普查的2020至21年度。

Estimation methods of taxation and social benefits

I. Taxation

(i) Salaries tax and property tax

No data on salaries tax are collected in population census/by-census. The amount of salaries tax paid by each employed household member is estimated following the calculation of salaries tax adopted by the Inland Revenue Department but with some simplifications. As constrained by data availability, the assessment years used for the study are 2010–11, 2015–16 and 2020–21 for 2011 Population Census, 2016 Population By-census and 2021 Population Census respectively.

在計算薪俸稅的「應評稅淨值」時，戶主除基本免稅額以外，亦被列作符合資格申領選定類別的稅項扣除／免稅額。這包括強制性公積金計劃（強積金）或認可職業退休計劃供款的稅項扣除和單親免稅額。此外，在戶主及其配偶兩人中，收入較高者，則被視為合資格申領已婚人士免稅額¹、子女免稅額²和供養兄弟姊妹免稅額³。住戶內所有其他成員亦假設合資格申領基本免稅額、已婚人士免稅額、強積金或認可職業退休計劃供款的稅項扣除和單親免稅額。就供養父母／祖父母／外祖父母免稅額⁴而言，經扣取其他免稅額或扣除項目之後，有最高收入的住戶成員則被列作符合資格。物業的業主也符合申領居所貸款利息的扣除項目⁵的資格。由於受到資料限制，其餘的免稅額和扣除項目，例如傷殘受養人免稅額、扣除個人進修開支、扣除慈善捐款，以及扣除長者住宿照顧開支，並不納入計算內。

按累進稅率計算應繳的薪俸稅稅款不應超過以標準稅率就總入息淨額（即總課稅入息減去扣除但沒有免稅額）而計算的數目。整個住戶繳付的薪俸稅將會從所有住戶成員的稅款總和而得出。

In deriving the “Net chargeable income” for calculating salaries tax, the household head is considered as being qualified for selected types of deductions/allowances in addition to the basic allowance. These include deduction from mandatory contributions to a Mandatory Provident Fund scheme (MPF) or recognised occupational retirement scheme and single parent allowance. In addition, the household head or his/her spouse is assumed to be entitled to married person’s allowance¹, child allowance² and dependent brother/sister allowance³, whoever has the higher income. All other household members are assumed to be qualified for the basic allowance, married person’s allowance, deduction from mandatory contributions to a MPF or recognised retirement scheme and single parent allowance. Regarding the dependent parent/grandparent allowance⁴, the household members with the highest income after deduction of other allowances or deductions are considered to be qualified. The owners of the quarters are also entitled to the deduction of home loan interest⁵. Owing to data constraint, the remaining allowances and deductions such as disabled dependent allowance, deduction from self-education expenses, deduction from donations to charities and deduction from elderly residential care expenses are not incorporated in the calculation.

Salaries tax charged under progressive tax rates should not exceed the tax charged at the standard rate on the net total income (i.e. total assessable income after deductions but before allowances). The salaries tax paid by the entire household is then derived by summing up the tax paid by all household members.

¹ 只適用於已婚而且配偶沒有職業收入的戶主。

² 根據同住子女的人數、子女的婚姻狀況和年齡而定，若為 18 至 24 歲的同住子女，則要視乎是否就讀全日制課程。

³ 根據同住兄弟姊妹的人數、婚姻狀況和年齡而定，若為 18 至 24 歲的同住兄弟姊妹，則要視乎是否就讀全日制課程。

⁴ 根據同住的父母／祖父母／外祖父母的人數和年齡而定。

⁵ 只適用於居於有按揭或貸款的自置物業的住戶。

¹ Applicable only if the household head is married and his/her spouse has no income from employment.

² Based on the number of children living together, their respective marital status and age, and whether studying full-time if aged 18 – 24.

³ Based on the number of brothers/sisters living together, their respective marital status and age, and whether studying full-time if aged 18 – 24.

⁴ Based on the number of parents/grandparents living together and their respective age.

⁵ Applicable only to households with mortgage or loan on his/her owner-occupied quarters.

同樣地，人口普查／中期人口統計沒有搜集物業稅的資料，因此，物業業主所需繳交的物業稅會根據其填報的租金收入設算得出。由於在人口普查／中期人口統計中，不能分辨出一個人的租金收入是屬於從出租土地、出租物業，還是出租車輛所得的收入，所以，本研究會假設所有租金收入均需繳交物業稅。在設算過程中，租金收入會納入個人入息課稅或撥入物業稅分別計算，以較低稅款者為準。

(ii) 差餉及地租

差餉是就房產物業徵收的稅項，是香港其中一種間接稅。一般而言，香港各處的物業都須評估差餉。另一方面，香港的私人土地都是由政府以「批地」形式，即以政府租契（前稱「官契」）租予承租人（業主）。所有業主在訂定政府租契時均同意須向政府繳付租金，以換取已批租土地的佔用或使用權。

有關差餉及地租的設算是根據人口普查／中期人口統計的數據，並參考差餉物業估價處的資料而作出。

Similarly, no information on property tax is collected in population census/by-census. Therefore, the amount of property tax paid by a property owner is imputed based on the reported rental income. Since the rental income of a person collected in census/by-census cannot be distinguished from income from land let, property let and vehicle let, it is assumed that all rental incomes are subject to property tax. In the imputation process, rental income is treated either in elected personal assessment or under property tax, whichever yields lower tax.

(ii) Rates and Government rent

Rates are one of Hong Kong's indirect taxes levied on properties. Generally, properties in all parts of Hong Kong are liable to rates assessment. On the other hand, all privately owned land in Hong Kong is leased from the Government by way of a "land grant" known as Government lease (formerly Crown). All owners have covenanted under Government leases to pay a rent to the Government in return for the occupation or use of the land leased.

The imputation of rates and Government rent is performed based on the census/by-census data and with reference to the information from the Rating and Valuation Department.

II. 社會福利

(i) 教育福利

教育福利是根據教育局及大學教育資助委員會所提供的按學校類別和教育程度劃分的平均政府資助金額來設算。本研究假設於政府資助學校⁶就讀全日制課程的學生均享用教育福利。在 2021 年人口普查中，已搜集就讀的學校類別。有關的資助是根據學校類別及按教育程度隨機分配予每位學生。而在較早輪的人口普查／中期人口統計中，因沒有搜集這項資料，在設算教育福利時，政府資助學校可根據在人口普查／中期人口統計填報的學校地理位置辨別出來。在某些兼有政府資助學校與非政府資助學校的地區，教育福利會根據該地區政府資助學校的學生人數，撥入較低人均住戶收入的住戶組別內。這是基於大部分於非政府資助學校就讀的學生應來自住戶收入相對地較高的住戶。

⁶ 政府資助學校是指得到政府經常資助金的學校，包括官立、資助、直接資助計劃、英基學校協會，以及大學教育資助委員會資助的院校。

II. Social Benefits

(i) Education benefits

Education benefits are imputed based on the average Government subventions by school type and education level provided by the Education Bureau and the University Grants Committee. Full-time students studying in Government subsidised schools⁶ are assumed to be enjoying education benefits. In the 2021 Population Census, information on school type of students studying in was collected and the education benefits were randomly imputed to each full-time students according to school type by education level. In previous rounds of population census/by-census, such information was not collected. When imputing education benefits, Government subsidised schools are identified based on the schools' geographical area reported in population census/by-census. In areas where there are both Government subsidised schools and non-Government subsidised schools, the education benefits are imputed to households with the lower per capita household income according to the student enrolment figure in Government subsidised schools in the respective areas. The rationale of this is that the majority of students studying in non-Government subsidised schools most probably come from households with higher household income.

⁶ Government subsidised schools refer to schools with Government recurrent subventions, including Government, aided, Direct Subsidy Scheme, English Schools Foundation, and institutions funded by the University Grants Committee.

此外，本研究亦運用人口普查／中期人口統計的資料，就全日制課程的學生申領不同種類教育津貼和經濟資助計劃的資格，作個別評估。在 2021 年人口普查和 2016 年中期人口統計中，已搜集現金形式的教育福利的資料，這些現金福利已反映在原本住戶收入中。而在較早輪的人口普查／中期人口統計中，因沒有獨立搜集這項資料，有關的資助是根據行政記錄隨機分配予合資格的學生。每一名學生獲分配的教育津貼和經濟資助視為其教育福利⁷。

Furthermore, the eligibility of full-time students for applying various education subsidies and financial assistance schemes are also assessed individually using population census/by-census data. In the 2021 Population Census and 2016 Population By-census, information on education subsidies/financial assistance was collected and the cash benefits were already reflected in the original household income. In previous rounds of population census/by-census, such information was not separately collected and the cash benefits were randomly imputed to the eligible students according to administrative records. The education subsidies and financial assistance allocated to each full-time student are taken as his/her education benefit⁷.

⁷ 由於現金形式的教育福利已反映在原本住戶收入中，在編算除稅及福利轉移後住戶收入時，為免重覆，只從原本住戶收入中加入實物形式的福利。

⁷ As education benefits in cash are already reflected in the original household income, when computing post-tax post-social transfer income, only in-kind benefits were added to the original household income to avoid duplication.

(ii) 房屋福利

就居於公營租住房屋單位的住戶而言，由於實際上並沒有撥作房屋福利的轉撥款項或開支，因此，本研究利用邊際分析方法估計在假設的公開市場上，政府出租公營租住房屋單位所能得到的機會成本，作為該住戶的房屋福利。

本研究以差餉物業估價署提供的公營租住樓宇的平均市值租金為基礎，設算出每一個公營租住房屋單位的市值租金。設算的市值租金和住戶支付的租金的差額會列為該住戶獲分配的房屋福利。

(iii) 醫療福利

根據於 2009 年、2014 年和 2020 年（最近一輪）進行的主題性住戶統計調查所得資料，本研究按個人特徵（包括年齡、性別、房屋類型和住戶收入）劃分的使用率，將政府用於醫生診治和住院服務的開支，隨機分配予住戶成員。

此外，兩項使用率相對地較高的學生醫療服務，即學童保健服務和牙科護理服務，亦納入本研究中的醫療福利的估計。由於人口普查／中期人口統計沒有關於該等服務的使用人士的資料，有關的學生醫療服務的設算是參考其參與人數隨機進行的。

此外，由 2014 年開始轉為恆常長者支援計劃的長者醫療券計劃亦納入本研究中的醫療福利的估計。由於人口普查／中期人口統計沒有關於醫療券使用情況的資料，有關的設算是參考衛生署關於醫療券使用情況的統計數字隨機進行的。

(ii) Housing benefits

Since there is no actual transfer of payment or expenses incurred for housing benefits for households living in public rental housing units, a marginal analysis approach is adopted by estimating the opportunity cost to the Government if a public rental housing unit is leased in a hypothetical open market, which is then taken as the household's housing benefits.

For each of the public rental housing units, a market rent is imputed on the basis of the average market rent of public rental buildings provided by the Rating and Valuation Department. The difference between the imputed market rent and the rent paid by the household is taken as the housing benefits allocated to that household.

(iii) Medical benefits

By making reference to the results of the Thematic Household Survey conducted in 2009, 2014 and 2020 (the latest round), Government expenditure on doctor consultation and hospitalisation services is allocated to household members randomly according to utilisation rates by personal characteristics (including age, sex, type of housing and household income).

In addition, the two student medical services which have relatively high enrolment rates, namely student health service and dental care service, are also included in the estimation of medical benefits in the study. Since information on who has enrolled in the services concerned is not available in population census/by-census, the imputation is done randomly by making reference to the enrolment figure of each service.

Furthermore, the elderly health care voucher scheme, which was converted to a recurrent support programme for the elderly in 2014, is also included in the estimation of medical benefits in the study. Since information on the use of elderly vouchers is not available in population census/by-census, the imputation is done randomly by making reference to statistics on their usage from the Department of Health.

(iv) 政府一次性紓緩措施

由於個別住戶實質享用一次性紓緩措施的詳細資料並沒有在人口普查／中期人口統計搜集，由這些措施所產生的額外社會福利，是以人口普查／中期人口所搜集的資料設算得出。然而，有關的設算只包括可合理地分配給住戶的一次性紓緩措施。

(iv) Government's one-off relief measures

Since the details on the one-off relief measures actually enjoyed by individual households are not collected in population census/by-census, the amount of extra social benefits arising from these measures had to be imputed with reference to the information collected in population census/by-census. Nonetheless, the imputation only covered those one-off relief measures that could be reasonably attributed to households.

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- A6 Socio-economic characteristics of domestic households in decile group, 2021

表 A1 2016 年及 2021 年按性別及職業⁽¹⁾劃分的工作人口
Table A1 Working population by sex and occupation⁽¹⁾, 2016 and 2021

性別 Sex	職業 Occupation	2016		2021		
		數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	經理 Managers	252 964	13.3	206 651	11.5	
	專業人員 Professionals	180 239	9.5	197 284	11.0	
	輔助專業人員 Associate professionals	416 728	21.9	399 327	22.2	
	文書支援人員 Clerical support workers	165 333	8.7	158 994	8.9	
	服務及銷售人員 Service and sales workers	347 424	18.3	309 785	17.3	
	工藝及有關人員 Craft and related workers	191 774	10.1	190 250	10.6	
	機台及機器操作員及裝配員 Plant and machine operators and assemblers	156 608	8.2	148 327	8.3	
	非技術工人 Elementary occupations	189 321	9.9	179 528	10.0	
	漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	2 878	0.2	4 716	0.3	
	總計 Total	1 903 269	100.0	1 794 862	100.0	
	女 Female	經理 Managers	134 272	7.2	149 669	7.9
		專業人員 Professionals	186 667	10.1	215 715	11.4
		輔助專業人員 Associate professionals	266 691	14.4	299 135	15.9
文書支援人員 Clerical support workers		367 531	19.8	343 605	18.2	
服務及銷售人員 Service and sales workers		379 997	20.5	359 046	19.0	
工藝及有關人員 Craft and related workers		17 706	1.0	18 505	1.0	
機台及機器操作員及裝配員 Plant and machine operators and assemblers		7 798	0.4	9 543	0.5	
非技術工人 Elementary occupations		491 514	26.5	489 196	25.9	
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable		1 167	0.1	2 019	0.1	
總計 Total		1 853 343	100.0	1 886 433	100.0	
合計 Both Sexes		經理 Managers	387 236	10.3	356 320	9.7
		專業人員 Professionals	366 906	9.8	412 999	11.2
		輔助專業人員 Associate professionals	683 419	18.2	698 462	19.0
	文書支援人員 Clerical support workers	532 864	14.2	502 599	13.7	
	服務及銷售人員 Service and sales workers	727 421	19.4	668 831	18.2	
	工藝及有關人員 Craft and related workers	209 480	5.6	208 755	5.7	
	機台及機器操作員及裝配員 Plant and machine operators and assemblers	164 406	4.4	157 870	4.3	
	非技術工人 Elementary occupations	680 835	18.1	668 724	18.2	
	漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	4 045	0.1	6 735	0.2	
	總計 Total	3 756 612	100.0	3 681 295	100.0	

註釋：(1) 統計表內的數字是根據 2021 年人口普查所採用的職業分類編製。詳情請參閱「詞彙釋義」。

Note: (1) Figures in this table are compiled based on the occupation classification adopted in the 2021 Population Census. Please refer to "Definition of Terms" for further details.

表 A2 2016 年及 2021 年按行業⁽¹⁾及教育程度（最高就讀程度）劃分的工作人口
Table A2 Working population by industry⁽¹⁾ and educational attainment (highest level attended), 2016 and 2021

行業 Industry	教育程度（最高就讀程度） Educational attainment (highest level attended)							
	初中及以下 Lower secondary and below		高中 Upper secondary		專上教育 Post-secondary		總計 Total	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
2016								
製造業 Manufacturing	45 813	4.6	51 133	4.2	45 499	2.9	142 445	3.8
建造業 Construction	151 215	15.3	92 960	7.6	75 702	4.9	319 877	8.5
進出口、批發及零售業 Import/export, wholesale and retail trades	147 904	15.0	283 622	23.2	279 102	18.0	710 628	18.9
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	126 622	12.9	124 890	10.2	79 576	5.1	331 088	8.8
住宿及膳食服務業 Accommodation and food services	146 485	14.9	108 953	8.9	51 560	3.3	306 998	8.2
資訊及通訊業 Information and communications	4 273	0.4	25 137	2.1	106 593	6.9	136 003	3.6
金融及保險業 Financing and insurance	7 181	0.7	58 993	4.8	178 967	11.6	245 141	6.5
地產、專業及商用服務業 Real estate, professional and business services	145 986	14.8	142 916	11.7	247 759	16.0	536 661	14.3
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	60 907	6.2	138 981	11.3	367 209	23.7	567 097	15.1
雜項社會及個人服務 Miscellaneous social and personal services	140 704	14.3	191 353	15.6	106 876	6.9	438 933	11.7
其他 ⁽²⁾ Others ⁽²⁾	8 225	0.8	5 816	0.5	7 700	0.5	21 741	0.6
總計 Total	985 315	100.0	1 224 754	100.0	1 546 543	100.0	3 756 612	100.0
2021								
製造業 Manufacturing	28 413	3.3	39 548	3.4	47 016	2.8	114 977	3.1
建造業 Construction	126 706	14.5	96 538	8.4	93 792	5.7	317 036	8.6
進出口、批發及零售業 Import/export, wholesale and retail trades	120 049	13.8	235 335	20.4	216 118	13.1	571 502	15.5
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	106 550	12.2	118 343	10.3	77 608	4.7	302 501	8.2
住宿及膳食服務業 Accommodation and food services	112 157	12.9	95 296	8.3	50 998	3.1	258 451	7.0
資訊及通訊業 Information and communications	3 750	0.4	22 806	2.0	105 163	6.4	131 719	3.6
金融及保險業 Financing and insurance	5 752	0.7	54 553	4.7	219 031	13.2	279 336	7.6
地產、專業及商用服務業 Real estate, professional and business services	149 856	17.2	152 197	13.2	278 590	16.8	580 643	15.8
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	62 568	7.2	141 808	12.3	446 196	27.0	650 572	17.7
雜項社會及個人服務 Miscellaneous social and personal services	148 650	17.0	191 797	16.6	111 188	6.7	451 635	12.3
其他 ⁽²⁾ Others ⁽²⁾	7 782	0.9	5 541	0.5	9 600	0.6	22 923	0.6
總計 Total	872 233	100.0	1 153 762	100.0	1 655 300	100.0	3 681 295	100.0

註釋：(1) 統計表內的數字是按以「香港標準行業分類 2.0 版」為藍本的行業分類而編製。

(2) 「其他」包括「農業、林業及漁業」、「採礦及採石」、「電力和燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治活動」等行業，及報稱的行業不能辨別或描述不足。

Notes: (1) Figures in this table are compiled based on the industry classification modeled on the Hong Kong Standard Industrial Classification Version 2.0.

(2) "Others" include "Agriculture, forestry and fishing"; "Mining and quarrying"; "Electricity and gas supply"; "Water supply; sewerage, waste management and remediation activities" and industrial activities unidentifiable or inadequately described.

表 A3 2016 年及 2021 年按行業⁽¹⁾及教育程度（最高就讀程度）劃分的每月主要職業收入中位數⁽²⁾
Table A3 Median monthly income from main employment⁽²⁾ by industry⁽¹⁾ and educational attainment (highest level attended), 2016 and 2021

行業 Industry	教育程度（最高就讀程度） Educational attainment (highest level attended)				總計 Total
	每月主要職業收入中位數（港元） Median monthly income from main employment (HK\$)				
	初中及以下 Lower secondary and below	高中 Upper secondary	專上教育 Post-secondary		
2016					
製造業 Manufacturing	12,000	15,000	21,250	15,000	
建造業 Construction	15,000	15,000	25,000	15,500	
進出口、批發及零售業 Import/export, wholesale and retail trades	11,000	14,500	20,000	15,000	
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	11,600	14,000	19,500	14,000	
住宿及膳食服務業 Accommodation and food services	10,750	12,250	13,050	11,750	
資訊及通訊業 Information and communications	15,000	16,500	25,000	22,000	
金融及保險業 Financing and insurance	12,000	19,000	31,250	26,100	
地產、專業及商用服務業 Real estate, professional and business services	9,500	13,000	23,000	14,040	
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	11,250	15,500	28,000	20,310	
雜項社會及個人服務 Miscellaneous social and personal services	4,210	4,210	4,210	4,210	
其他 ⁽³⁾ Others ⁽³⁾	12,000	14,910	30,000	15,500	
總計 Total	10,250	13,000	22,000	15,000	
2021					
製造業 Manufacturing	14,000	17,000	24,000	18,000	
建造業 Construction	18,000	18,500	26,250	20,000	
進出口、批發及零售業 Import/export, wholesale and retail trades	13,000	15,500	21,250	17,000	
運輸、倉庫、郵政及速遞服務業 Transportation, storage, postal and courier services	14,070	16,500	21,000	16,500	
住宿及膳食服務業 Accommodation and food services	13,000	15,000	16,000	15,000	
資訊及通訊業 Information and communications	15,000	20,000	30,000	26,000	
金融及保險業 Financing and insurance	15,000	20,000	40,000	31,250	
地產、專業及商用服務業 Real estate, professional and business services	11,140	15,000	26,000	17,000	
公共行政、教育、人類醫療保健及社工活動 Public administration, education, human health and social work activities	14,140	20,000	31,250	25,000	
雜項社會及個人服務 Miscellaneous social and personal services	4,750	4,750	5,000	4,800	
其他 ⁽³⁾ Others ⁽³⁾	13,500	19,500	31,250	20,000	
總計 Total	12,000	15,000	26,250	18,000	

註釋：(1) 統計表內的數字是按以「香港標準行業分類 2.0 版」為藍本的行業分類而編製。

(2) 數字不包括無酬家庭從業員。

(3) 「其他」包括「農業、林業及漁業」、「採礦及採石」、「電力和燃氣供應」、「自來水供應；污水處理、廢棄物管理及污染防治活動」等行業，及報稱的行業不能辨別或描述不足。

Notes: (1) Figures in this table are compiled based on the industry classification modeled on the Hong Kong Standard Industrial Classification Version 2.0.

(2) Figures exclude unpaid family workers.

(3) "Others" include "Agriculture, forestry and fishing"; "Mining and quarrying"; "Electricity and gas supply"; "Water supply; sewerage, waste management and remediation activities" and industrial activities unidentifiable or inadequately described.

表 A4 2021 年按教育程度（最高就讀程度）、年齡組別、收入組別及性別劃分的工作人口⁽¹⁾
Table A4 Working population⁽¹⁾ by educational attainment (highest level attended), age group, income groups and sex, 2021

教育程度 Educational attainment	收入組別 Income group												總計 Total			
	第一個至二個十等分組別 1st – 2nd decile groups				第三個至八個十等分組別 3rd – 8th decile groups				第九個至十個十等分組別 9th – 10th decile groups							
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
年齡組別 Age group	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
初中及以下 Lower secondary and below																
15 – 34	5 168	3.0	31 424	5.6	27 055	2.3	10 684	1.1	678	0.2	233	0.1	32 901	1.8	42 341	2.3
35+	65 131	38.0	176 764	31.4	315 634	26.4	213 727	21.2	19 935	4.7	3 391	1.1	400 700	22.4	393 882	20.9
小計 Sub-total	70 299	41.0	208 188	37.0	342 689	28.7	224 411	22.2	20 613	4.9	3 624	1.2	433 601	24.2	436 223	23.2
高中 Upper secondary																
15 – 34	14 820	8.6	56 961	10.1	104 104	8.7	68 991	6.8	3 850	0.9	1 630	0.5	122 774	6.9	127 582	6.8
35+	39 018	22.7	162 437	28.9	327 690	27.4	279 865	27.7	59 994	14.1	31 790	10.3	426 702	23.8	474 092	25.2
小計 Sub-total	53 838	31.4	219 398	39.0	431 794	36.2	348 856	34.6	63 844	15.0	33 420	10.8	549 476	30.7	601 674	32.0
專上教育 Post-secondary																
15 – 34	27 142	15.8	61 832	11.0	220 387	18.5	241 433	23.9	66 163	15.6	65 410	21.1	313 692	17.5	368 675	19.6
35+	20 329	11.8	73 236	13.0	199 023	16.7	194 201	19.2	274 326	64.6	206 869	66.9	493 678	27.6	474 306	25.2
小計 Sub-total	47 471	27.7	135 068	24.0	419 410	35.1	435 634	43.2	340 489	80.1	272 279	88.0	807 370	45.1	842 981	44.8
總計 Total																
15 – 34	47 130	27.5	150 217	26.7	351 546	29.4	321 108	31.8	70 691	16.6	67 273	21.7	469 367	26.2	538 598	28.6
35+	124 478	72.5	412 437	73.3	842 347	70.6	687 793	68.2	354 255	83.4	242 050	78.3	1 321 080	73.8	1 342 280	71.4
總計 Total	171 608	100.0	562 654	100.0	1 193 893	100.0	1 008 901	100.0	424 946	100.0	309 323	100.0	1 790 447	100.0	1 880 878	100.0

註釋：(1) 數字不包括無酬家庭從業員。

Note: (1) Figures exclude unpaid family workers.

表 A5 2011 年、2016 年及 2021 年按十等分組別⁽¹⁾劃分的每月稅務支出及每月獲分配社會福利⁽²⁾分布
Table A5 Distribution of tax payment per month and social benefits⁽²⁾ allocated per month by decile group⁽¹⁾, 2011, 2016 and 2021

十等分組別 Decile group	平均 (港元) Average (HK\$)			佔整體百分比 Share to total		
	2011	2016	2021	2011	2016	2021
每月稅務支出 Tax payment per month						
第一 (最低) 1st (lowest)	220	540	600	1.1%	1.9%	1.9%
第二 2nd	220	420	470	1.0%	1.4%	1.5%
第三 3rd	250	440	490	1.2%	1.5%	1.5%
第四 4th	300	500	570	1.4%	1.7%	1.8%
第五 5th	370	640	650	1.8%	2.2%	2.0%
第六 6th	460	850	850	2.2%	2.9%	2.6%
第七 7th	730	1,100	1,170	3.5%	3.8%	3.7%
第八 8th	1,280	1,800	2,050	6.1%	6.2%	6.4%
第九 9th	3,020	3,850	4,340	14.5%	13.3%	13.5%
第十 (最高) 10th (highest)	13,970	18,740	20,870	67.1%	64.9%	65.1%
合計 Overall	2,080	2,890	3,210	100.0%	100.0%	100.0%
每月獲分配社會福利 Social benefits allocated per month						
第一 (最低) 1st (lowest)	4,160	4,460	7,280	7.9%	8.0%	8.8%
第二 2nd	5,120	5,400	8,040	9.7%	9.7%	9.7%
第三 3rd	5,590	5,880	8,150	10.6%	10.6%	9.8%
第四 4th	5,890	6,300	8,680	11.2%	11.4%	10.5%
第五 5th	5,850	5,700	9,640	11.1%	10.3%	11.6%
第六 6th	5,510	5,540	8,820	10.4%	10.0%	10.6%
第七 7th	5,170	5,320	8,370	9.8%	9.6%	10.1%
第八 8th	5,260	5,210	8,380	10.0%	9.4%	10.1%
第九 9th	5,210	5,530	8,330	9.9%	10.0%	10.0%
第十 (最高) 10th (highest)	5,060	6,090	7,180	9.6%	11.0%	8.7%
合計 Overall	5,280	5,540	8,290	100.0%	100.0%	100.0%
每月獲分配社會福利減去每月稅務支出 Social benefits allocated per month minus tax payment per month						
第一 (最低) 1st (lowest)	3,940	3,920	6,680	12.3%	14.8%	13.1%
第二 2nd	4,910	4,980	7,570	15.3%	18.7%	14.9%
第三 3rd	5,340	5,440	7,670	16.7%	20.5%	15.1%
第四 4th	5,590	5,800	8,110	17.5%	21.8%	16.0%
第五 5th	5,480	5,070	8,990	17.1%	19.1%	17.7%
第六 6th	5,050	4,700	7,970	15.8%	17.7%	15.7%
第七 7th	4,450	4,220	7,200	13.9%	15.9%	14.2%
第八 8th	3,980	3,410	6,330	12.4%	12.8%	12.5%
第九 9th	2,190	1,680	3,990	6.8%	6.3%	7.8%
第十 (最高) 10th (highest)	-8,910	-12,650	-13,690	-27.9%	-47.6%	-26.9%
合計 Overall	3,200	2,660	5,080	100.0%	100.0%	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶 (以原本住戶收入排列)。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二個百分位之間的住戶，如此類推。

(2) 包括以實物形式提供的福利 (包括教育、房屋及醫療) 及政府一次性紓緩措施。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group those falling between the 10th and 20th percentile, and so on.

(2) Including in-kind social benefits (including education, housing and medical benefits) and Government's one-off relief measures.

表 A6 2021 年十等分組別⁽¹⁾⁽²⁾的家庭住戶的社會經濟特徵
Table A6 Socio-economic characteristics of domestic households in decile group⁽¹⁾⁽²⁾, 2021

	十等分組別										合計
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th	第七 7th	第八 8th	第九 9th	第十 10th	
家庭住戶平均人數 Average domestic household size	1.7 (1.7)	1.7 (1.6)	2.1 (2.1)	2.5 (2.4)	2.8 (2.8)	3.0 (2.9)	3.2 (3.1)	3.3 (3.1)	3.4 (3.2)	3.6 (3.2)	2.7 (2.6)
按房屋類型劃分的家庭住戶比例（百分比） Proportion of domestic households by type of housing (%)											
公營租住房屋 Public rental housing	31.0 (31.2)	50.8 (50.8)	45.6 (45.6)	39.4 (39.4)	39.4 (39.4)	33.8 (33.8)	28.9 (28.9)	20.9 (20.9)	10.9 (10.9)	1.4 (1.4)	30.2 (30.2)
資助自置居所房屋 Subsidised home ownership housing	17.2 (17.3)	14.2 (14.2)	13.0 (13.0)	15.4 (15.4)	16.7 (16.7)	18.6 (18.6)	19.8 (19.8)	18.7 (18.7)	15.7 (15.7)	5.5 (5.5)	15.5 (15.5)
私人永久性房屋 Private permanent housing	48.7 (48.4)	33.7 (33.6)	39.8 (39.8)	43.8 (43.8)	42.8 (42.7)	46.4 (46.4)	50.3 (50.3)	59.3 (59.3)	72.5 (72.5)	92.3 (92.3)	53.0 (52.9)
按居所租住權劃分的家庭住戶比例（百分比） Proportion of domestic households by tenure of accommodation (%)											
自置 Owner-occupier	50.7 (50.6)	34.0 (34.0)	32.6 (32.6)	38.4 (38.4)	41.2 (41.2)	47.0 (47.0)	52.2 (52.2)	57.9 (57.9)	64.6 (64.6)	67.1 (67.1)	48.6 (48.5)
租住 Tenant	44.8 (44.9)	63.8 (63.8)	65.0 (65.0)	59.3 (59.3)	56.6 (56.6)	50.7 (50.7)	45.7 (45.7)	39.7 (39.7)	33.3 (33.3)	31.1 (31.1)	49.0 (49.0)
家庭住戶每月按揭供款及借貸還款中位數（港元） Median monthly domestic household mortgage payment and loan repayment (HK\$)	4,670 (4,630)	5,000 (5,000)	7,000 (7,000)	7,450 (7,430)	8,500 (8,500)	9,500 (9,500)	10,140 (10,140)	12,000 (12,000)	13,600 (13,600)	19,000 (19,000)	12,000 (12,000)
家庭住戶每月租金中位數（港元） Median monthly domestic household rent (HK\$)	2,030 (2,030)	1,850 (1,840)	2,320 (2,320)	2,820 (2,820)	2,850 (2,850)	3,040 (3,040)	3,270 (3,270)	3,930 (3,930)	10,500 (10,500)	22,000 (22,000)	2,900 (2,900)
住房開支 ⁽³⁾ 與住戶收入比率中位數（百分比） Median ratio of housing cost ⁽³⁾ to household income (%)	50.6 (51.4)	21.3 (22.1)	16.2 (16.5)	12.3 (12.4)	9.8 (9.9)	8.0 (8.1)	6.9 (7.0)	6.2 (6.3)	7.1 (7.2)	11.0 (11.1)	12.9 (13.0)

表 A6 2021 年十等分組別⁽¹⁾⁽²⁾的家庭住戶的社會經濟特徵 (續)
Table A6 Socio-economic characteristics of domestic households in decile group⁽¹⁾⁽²⁾, 2021 (cont'd)

	十等分組別 Decile group										合計 Overall
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th	第七 7th	第八 8th	第九 9th	第十 10th	
家庭住戶組合比例 (百分比) Proportion of domestic households comprising (%)											
成人與兒童 Adults and children											
一名成人與兒童 One adult and child(ren)	3.5 (3.8)	3.3 (3.6)	6.5 (6.7)	4.5 (4.8)	2.3 (2.7)	1.0 (1.4)	0.7 (1.2)	0.7 (1.1)	0.5 (1.1)	0.4 (1.0)	2.3 (2.7)
多名成人與兒童 More than one adult and child(ren)	6.2 (6.0)	4.4 (4.1)	12.6 (12.4)	20.3 (20.0)	26.9 (26.4)	26.4 (26.1)	26.3 (25.8)	27.4 (27.0)	31.1 (30.5)	39.7 (39.2)	22.1 (21.8)
只有成人 Adults only											
一名成人 One adult	50.5 (51.5)	48.7 (52.9)	28.4 (30.4)	20.0 (21.0)	11.8 (12.4)	10.7 (11.2)	7.9 (8.3)	9.0 (9.5)	7.8 (8.3)	6.3 (7.1)	20.1 (21.2)
多名成人 More than one adult	38.6 (37.5)	43.2 (38.9)	52.4 (50.4)	55.2 (54.2)	59.1 (58.4)	61.9 (61.3)	65.1 (64.7)	62.9 (62.5)	60.6 (60.1)	53.5 (52.7)	55.2 (54.1)
有外籍家庭傭工的住戶比例 (百分比) Proportion of household with foreign domestic helpers (%)	3.4 (..)	7.1 (..)	5.3 (..)	4.2 (..)	6.0 (..)	6.3 (..)	8.5 (..)	12.2 (..)	19.8 (..)	38.9 (..)	11.2 (..)
按年齡組別劃分的人口比例 (百分比) Proportion of population by age group (%)											
< 15	7.3 (7.4)	4.9 (5.2)	10.0 (10.3)	11.6 (11.9)	12.7 (13.0)	11.2 (11.5)	10.1 (10.3)	10.5 (10.9)	11.9 (12.7)	15.0 (17.1)	11.0 (11.6)
15 – 64	52.4 (51.4)	42.9 (40.3)	60.6 (59.5)	68.5 (67.9)	69.2 (68.5)	72.9 (72.3)	75.8 (75.1)	77.4 (76.5)	77.7 (76.2)	76.5 (73.3)	70.0 (68.6)
65+	40.3 (41.1)	52.2 (54.5)	29.4 (30.2)	19.8 (20.2)	18.1 (18.5)	15.9 (16.2)	14.2 (14.6)	12.1 (12.6)	10.5 (11.1)	8.5 (9.7)	19.0 (19.9)

表 A6 2021 年十等分組別⁽¹⁾⁽²⁾的家庭住戶的社會經濟特徵 (續)
Table A6 Socio-economic characteristics of domestic households in decile group⁽¹⁾⁽²⁾, 2021 (cont'd)

	十等分組別 Decile group										合計 Overall
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th	第七 7th	第八 8th	第九 9th	第十 10th	
按教育程度劃分的十五歲及以上人口比例 (百分比) Proportion of population aged 15 and over by educational attainment (highest level attended) (%)											
小學及以下 Primary and below	30.2 (30.5)	38.4 (39.5)	27.4 (27.8)	20.4 (20.5)	19.6 (19.8)	17.5 (17.7)	16.3 (16.4)	12.9 (13.0)	9.8 (10.0)	5.2 (5.0)	17.8 (18.2)
中學 Secondary	49.3 (48.9)	47.1 (45.9)	55.4 (54.9)	57.2 (56.9)	56.6 (56.2)	53.7 (53.2)	50.5 (49.9)	45.5 (44.5)	38.3 (36.0)	29.4 (23.2)	47.4 (46.2)
專上教育 Post-secondary	20.6 (20.6)	14.6 (14.6)	17.3 (17.3)	22.4 (22.5)	23.8 (24.0)	28.8 (29.1)	33.3 (33.7)	41.6 (42.5)	51.9 (54.0)	65.4 (71.8)	34.9 (35.6)
勞動人口參與率 ⁽⁴⁾ (百分比) Labour force participation rate ⁽⁴⁾ (%)	18.9 (17.1)	26.4 (22.8)	45.3 (43.6)	53.4 (52.4)	58.5 (57.5)	64.1 (63.2)	68.7 (67.7)	73.0 (71.8)	76.3 (74.6)	78.5 (74.9)	60.6 (58.5)
每個家庭住戶的平均工作成員數目 Average number of working members per domestic households	0.1 (0.1)	0.3 (0.2)	0.8 (0.7)	1.0 (1.0)	1.3 (1.3)	1.6 (1.5)	1.9 (1.8)	2.1 (1.9)	2.2 (2.0)	2.4 (1.9)	1.4 (1.3)
按職業劃分的工作人口比例 (百分比) Proportion of working population by occupation (%)											
經理 Managers	0.7 (1.0)	0.9 (1.2)	1.1 (1.2)	2.2 (2.3)	3.1 (3.3)	4.6 (4.8)	5.8 (6.1)	9.1 (9.7)	13.8 (15.2)	23.6 (28.9)	9.6 (10.5)
非技術工人 Elementary occupations	48.4 (27.6)	43.7 (27.1)	29.6 (23.8)	19.7 (16.0)	19.2 (15.3)	16.9 (13.3)	15.0 (10.8)	13.9 (8.3)	13.9 (5.1)	19.8 (1.7)	18.2 (10.4)
工作人口的每月主要職業收入中位數 ⁽⁵⁾ (港元) Median monthly income from main employment of working population ⁽⁵⁾ (HK\$)	4,000 (2,810)	5,760 (7,000)	10,750 (11,000)	15,000 (15,000)	15,000 (15,000)	15,500 (16,000)	18,000 (18,000)	20,000 (20,000)	25,000 (28,750)	42,230 (54,810)	18,000 (19,500)
家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)	2,860 (2,250)	7,630 (7,630)	12,410 (12,220)	18,040 (18,000)	24,030 (23,820)	31,240 (30,950)	40,210 (40,070)	52,720 (52,040)	73,210 (72,090)	131,360 (130,070)	27,650 (27,320)

註釋：(1) 括號內的數字是指在同一的十等分組別中扣除外籍家庭傭工後的數字。

- (2) 每個十等分組別包含相同數目的家庭住戶（以原本收入排列）。第一個十等分組別包括在第十個百分位之下的住戶，第二個十等分組別包括在第十個及第二十個百分位之間的住戶，如此類推。
- (3) 住房開支包括按揭供款、租金、差餉、地租及管理費。
- (4) 指家庭住戶中從事經濟活動人口佔 15 歲及以上人口的百分比。
- (5) 數字不包括無酬家庭從業員。

Notes : (1) Figures in brackets refer to figures of the same decile group with foreign domestic helpers excluded.

- (2) Each of the 10 decile groups contains the same number of domestic households, ranked by original household income. The 1st decile group covers households falling below the 10th percentile, the 2nd decile group those falling between the 10th and 20th percentile, and so on.
- (3) Housing cost include mortgage payment, rent, rates, Government rent and management fee.
- (4) The proportion of economically active population in domestic households aged 15 and over.
- (5) Figures exclude unpaid family workers.

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