



中期人口統計

2006 Population
By-census

主題性報告：香港的住戶收入分布

Thematic Report : Household Income Distribution in Hong Kong

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序言

政府統計處於二零零六年七月至八月進行中期人口統計。二零零六年中期人口統計提供很多有關香港人口的社會及經濟特徵的資料。這些資料不單有助對社會上不同的層面進行研究，更可按特定的人口組別進行探討。

鑑於香港的社會和經濟結構近年出現重大的變化，收入分布的研究已變得相當複雜，公眾也特別關注這個課題。為此，我們特地運用從二零零六年中期人口統計搜集的豐富資料，首次就香港的住戶收入分布情況進行詳細和全面的分析。本報告載列這次研究的結果，並匯集有關收入分布的統計數字。

本報告為二零零六年中期人口統計一系列主題性報告書之一。中期人口統計的刊物和服務將陸續於二零零七年和二零零八年發表。

政府統計處處長 馮興宏

二零零七年六月

Foreword

A population by-census was conducted by the Census and Statistics Department in July to August 2006. Information collected from the 2006 Population By-census provides a wealth of data on the demographic and socio-economic characteristics of the population in Hong Kong. It allows studies to be undertaken not only on various facets of the community but also on specific sub-groups of the population.

With the significant changes in the social and economic structure of Hong Kong in recent years, the study on income distribution has become highly complicated and drawn much public attention. Making use of the wealth of data available from the 2006 Population By-census, we have, for the first time, conducted a detailed and comprehensive analysis on household income distribution in Hong Kong. This report contains the findings of the study and a compendium of statistics on income distribution.

This report is one among a series of the thematic reports on the 2006 Population By-census. A wide range of by-census products and services will be released in stages in 2007 and 2008.

FUNG Hing-wang
Commissioner for Census and Statistics

June 2007

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1. 緒言

背景

1.1 收入分布一直是決策者和學者深切關注的課題，以評估收入分散的情況。本報告嘗試運用二零零六年中期人口統計所編製的統計數據分析香港的收入分布情況，就這重要的課題提供更多資料，並在適當之處與二零零一年人口普查和一九九六年中期人口統計的資料作一比較。希望有關的分析能夠就需要深入研究的範疇予以啓示。

目的

1.2 本研究旨在從不同的觀點分析收入分布隨時間的變化。研究的目的特別在於：

- (a) 分析過去十年香港的整體收入分布情況；以及
- (b) 評估在公共政策範疇的政府採取的措施對收入重新分布的效應。

1.3 有關的分析乃採用一九九六年、二零零一年和二零零六年的人口普查／中期人口統計所搜集的豐富資料而進行。在評估收入分布的變化時，除了運用多項差距量數之外，海外選定經濟體系進行的類似研究也一併在參考之列。此外，在制定稅務與社會福利對收入分布的影響的估計方法時，已嘗試諮詢學者，並將搜集的意見適當地採納在內。

1. Introduction

Background

1.1 The study of **income distribution** has been a central concern of policy makers and the academia in assessing income dispersion. To cast light on this important topic, this report analyses the income distribution in Hong Kong by making use of statistical data compiled from the 2006 Population By-census. Comparisons are made with results from the 2001 Population Census and the 1996 Population By-census where appropriate. It is hoped that the analyses will throw light on areas that warrant attention for further study.

Objectives

1.2 This study aims to analyse the temporal changes in income distribution from different perspectives. Specifically, its objectives are :

- (a) to analyse the overall income distribution in Hong Kong during the past decade; and
- (b) to assess the redistributive effects of government intervention on income in the public policy arena.

1.3 The analysis is performed by making use of the rich information collected from the 1996, 2001 and 2006 Population Census / By-census. Apart from employing a range of disparity measures to assess the changes in income distribution, reference has also been made to similar studies conducted by selected economies overseas. Besides, attempts have been made to consult the academia. The collected views have been incorporated where appropriate in devising the methodology to estimate the effect of taxation and social benefits on income distribution.

研究範圍

1.4 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。這是本處首度嘗試仔細分析有關政府採取的措施對收入分布的影響，讀者在詮釋有關結果時，須注意本研究在範疇和方法上的限制。

1.5 政府採取的措施是通過稅務和福利令收入重新分布。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。稅務和福利因而具有收窄住戶收入差距的效應。

1.6 除稅及福利轉移後收入（即考慮稅務和福利對收入的效應）的概念較原收入的概念更常為美國、英國和澳洲等先進經濟體系採用，以進行收入差距的分析。不過，計算除稅及福利轉移後的收入殊不容易，也沒有直接的方法。不同經濟體系視乎其情況和可資應用的資料，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。必須強調的是，本研究已盡力篩選適用的政府採取的措施以計算有關收入，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的資料，個別人士獲分配的福利因而很難一一量化為貨幣計算。就稅務而言，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已計算在內。就社會福利而言，本研究包括教育、醫療和房屋福利。有關估計稅務和社會福利的效應的概念和方法詳載於**技術註釋丙**。

Scope of Study

1.4 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. This is our first attempt to conduct in-depth analysis relating to the impact of government intervention on income distribution. Readers should take note of the limitations on the scope and method adopted in the study when interpreting its results.

1.5 Government intervention through taxation and benefits helps bring about income redistribution. Generally, households at the upper segment of the income distribution pay more in taxes than they receive in benefits, and the reverse for households at the lower segment of income distribution. Taxes and benefits therefore tend to have the effect of narrowing household income disparity.

1.6 The concept of post-tax post-social transfer income (i.e. income taking into account the effect of taxation and social benefits) rather than original income is commonly used by advanced economies such as the United States of America, United Kingdom and Australia in conducting income disparity analyses. However, there is no easy and direct way to derive the post-tax post-social transfer 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. It should be emphasized that while efforts are made to filter out relevant parts of government intervention to derive the said income, it is difficult to quantify all the 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. 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, education, medical and housing benefits are covered. The concepts and

1.8 在此必須強調，有關的分析只就受惠於政府開支的住戶的類別和受惠的程度提供概略的指示。除了某些部分的開支和收益沒有予以分配之外，為個別住戶成員分配稅款和計算獲分配福利的價值的準則亦非是最全面的。

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。**附錄乙至戊**載列數項附加分析。**附錄乙**就《香港是否已發展為「M型社會」？》的課題進行研究。**附錄丙**展示在僱主的強制性公積金供款納入收入的概念下，有關收入分布分析的結果。**附錄丁**研究若社會福利中的房屋福利伸延至涵蓋居住在資助出售單位住戶，社會福利對收入分布的影響。**附錄戊**分析不包括外籍家庭傭工的住戶收入分布。

統計範圍

1.10 根據慣例，自一九六一年起，香港每十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 二零零六年中期人口統計已於二零零六年七月十五日至八月一日的十八天期間進行。中期人口統計乃一抽樣統計調查，用以搜集有關人口的社會及經濟特徵的廣泛資料。全港約十分之一的屋宇單位被選中，而單位內所有住戶均為訪問對象。

methods to estimate the effects of taxation and social benefits are detailed in *Technical Note C*.

1.8 It should be emphasized that the analysis provides only a crude indication to 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. Apart from the analysis on the overall income distribution and the factors underpinning the changes in the main body of the report, several additional analyses are presented in *Appendices B–E*. *Appendix B* is a study on the topic ‘Has Hong Kong developed into an “M-shape Society”?’. *Appendix C* presents the results of an analysis on the income distribution under the income concept when employers’ contribution to Mandatory Provident Fund is included. *Appendix D* studies the effect of social benefits on income distribution, with housing benefit extended to cover households living in subsidized sale flats. *Appendix E* analyses the household income distribution with foreign domestic helpers excluded.

Coverage

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

1.11 The 2006 Population By-census was conducted in the eighteen-day period from 15 July to 1 August 2006. It was a sample enquiry on a broad range of demographic and socio-economic characteristics of the population. About one-tenth of all quarters in Hong Kong were sampled and all households therein were included in the enquiry.

1.12 二零零六年中期人口統計採用「居住人口」方法，以涵蓋所有居港人口。政府統計處自二零零零年八月開始採用「居住人口」方法，以編製香港的人口估計。作出這個改動的原因，是「居住人口」概念在統計理論而言，較適用於計算一個地方的人口。而這個做法尤為配合近年在改變中的香港人口居住和流動模式。

1.13 二零零六年中期人口統計的點算時刻（即二零零六年七月十四日凌晨三時）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）在點算時刻前的六個月內，在港逗留最少三個月，又或在點算時刻後的六個月內，在港逗留最少三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；以及（二）於點算時刻在港的香港非永久性居民。

1.14 至於「流動居民」，則指在點算時刻前的六個月內，在港逗留最少一個月但少於三個月，或在點算時刻後的六個月內，在港逗留最少一個月但少於三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。

1.12 The 2006 Population By-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. Such change is effected in view of the greater relevance of the “resident population” concept from a statistical theory standpoint in measuring the population size of a place. It is considered particularly appropriate to do so to take account of the changing residency and mobility patterns of the Hong Kong population in recent years.

1.13 The Hong Kong Resident Population at the reference moment of the 2006 Population By-census (i.e. 3 a.m. on 14 July 2006) 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 three months during the six months before or for at least three months during the six 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 As for “Mobile Residents”, they are Hong Kong Permanent Residents who had stayed in Hong Kong for at least one month but less than three months during the six months before or for at least one month but less than three months during the six months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment.

1.15 本報告列出的二零零一年人口普查及二零零六年中期人口統計的結果，皆指根據「居住人口」方法點算所得的居港人口。而列出的一九九六年中期人口統計的結果，則根據「常住人口」點算方法點算的「本港居民人口」¹。另外，與分別在該年三月進行的一九九六年中期人口統計及二零零一年人口普查不同，二零零六年中期人口統計在二零零六年七月十五日至八月一日(學校暑假期間)進行。故此，所有有關教育特徵的數據項目，是根據在二零零六年上半年的情況作訪問。基於以上原因，作出比較時須特別留意。然而，一九九六年中期人口統計、二零零一年人口普查及二零零六年中期人口統計的結果仍可作概括性比較。

報告的結構

1.16 本報告共分八章。第二章重點說明收入分布研究的結果。第三章首先就一九九六至二零零六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。

1.17 第四及第五章深入研究稅務與社會福利對住戶收入的重新分布效應。

1.15 The results of the 2001 Population Census and the 2006 Population By-census presented in this report refer to the Hong Kong Resident Population enumerated under the “resident population” approach. Those of the 1996 Population By-census refer to the resident population enumerated under the de jure enumeration approach¹. Besides, being different from the 1996 Population By-census and the 2001 Population Census which were conducted in March of the respective years, the fieldwork operation period of the 2006 Population By-census was 15 July to 1 August 2006 (i.e. during summer vacation for schools). In this regard, data topics related to educational characteristics were enquired with reference to the first half of 2006. In view of this, caution has to be taken in making comparison. Notwithstanding the change, results of the 1996 Population By-census, the 2001 Population Census and the 2006 Population By-census are broadly comparable.

Report Structure

1.16 This report consists of eight chapters. A highlight of the findings of the income distribution study is provided in Chapter 2. Chapter 3 begins by providing a descriptive analysis of the changes in the income distribution of the working population and the domestic households from 1996 to 2006. It also looks at the socio-economic characteristics of the working population and domestic households across different income groups.

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

¹ 一九九六年中期人口統計的「本港居民人口」包括在點算時刻之前或之後六個月通常在香港居住的住戶成員，或者通常在中國大陸／澳門工作的住戶成員。按「常住人口」點算方法，住戶成員的詳細資料會根據其通常居住的屋宇單位作記錄。

¹ The resident population in the 1996 Population By-census covered members of household usually living in Hong Kong in the six-month period either before or after the reference moment, and those who usually worked in the mainland of China/Macao. Under the de jure enumeration approach, all members of the household were enumerated in the quarters where they usually resided.

1.18 公平是一個難以清晰界定和評估的概念。為了解決這個難題，第六章嘗試運用選定的收入分散量數，評估收入的分散程度。第七章繼而研究影響收入分布的因素，大致分為人口和經濟因素。

1.19 第八章把香港的收入差距趨勢與選定的經濟體系作一比較。不過，必須強調的是，由於不同經濟體系所使用的概念和收入數據的涵蓋範圍各有分別，有關統計數字未必可以直接作比較。請讀者詮釋有關資料時予以留意。

1.20 有關收入分散量數的編製方法、上限的開放類別的估計方法，以及稅務及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

1.21 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%

數字的捨入

1.22 由於數字的進位，統計表內個別項目的數字總和可能與總數略有出入。

1.18 Equity is a difficult concept to define and assess. Addressing this challenge, the extent of income dispersion is evaluated in Chapter 6 using selected measures of income dispersion. Chapter 7 then moves on to examine the intervening factors, broadly categorized into demographic and economic factors, of income distribution.

1.19 Chapter 8 compares the trends of income disparity of Hong Kong with selected economies. It should, however, be emphasized that the statistics may not be strictly comparable because of the conceptual and coverage differences in income data of various economies. Readers are advised to interpret the data with care.

1.20 Detailed compilation methods of the income dispersion measures, the estimation method of 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

1.21 The following symbols are used throughout the publication :

—	Nil
..	Not applicable
N.A.	Not available
0.0	Less than 0.05%

Rounding of Figures

1.22 Owing to rounding, there may be a slight discrepancy between the sum of individual items and the total as shown in the tables.

2. 摘要

2.1 本報告的第三至第八章就香港的收入分布作出詳盡的分析。第 2.2 段–2.21 段概述重要結果。為方便參考，主要統計數字載列於第十四頁。

收入分布（第三章）

個人收入分布

2.2 人口普查／中期人口統計結果顯示香港人主要從就業取得收入。在二零零六年有收入的人士中，78.6% 有職業收入（包括 71.2% 只有職業收入及 7.4% 有職業收入和其他現金收入），其餘的 21.4% 只有其他現金收入。一九九六和二零零一年數據亦有類似的觀察。

2.3 工作人口的每月主要職業收入中位數由一九九六年的 9,500 元增加 5.3% 至二零零一年的 10,000 元，及在二零零六年維持在有關水平。經除去期間的價格變動的影響後，實質每月收入中位數（按二零零六年六月的固定價格計算）由一九九六年的 9,348 元增加至二零零一年的 9,700 元，及進一步增至二零零六年的 10,000 元。

2. Summary

2.1 Chapters 3 – 8 of this report provide a detailed analysis on the income distribution in Hong Kong. Salient findings are highlighted in paragraphs 2.2 – 2.21. For ease of reference, key statistics are listed on page 14.

Income Distribution (Chapter 3)

Individual Income Distribution

2.2 The results of population census/by-census show that the income of people in Hong Kong mainly came from employment. In 2006, 78.6% of the population with income had employment income (including 71.2% with only employment income and 7.4% with both employment income and other cash income), whereas the remaining 21.4% had other cash income only. There were similar findings from the 1996 and 2001 data.

2.3 The median monthly income from main employment of the working population increased by 5.3% from \$9,500 in 1996 to \$10,000 in 2001, and remained at that level in 2006. After netting out the effect of price changes over the period, there was an increase in the real median monthly income (at constant June 2006 prices) from \$9,348 in 1996 to \$9,700 in 2001, and further to \$10,000 in 2006.

2.4 近期，社會人士很多談論香港是否已發展成「M型社會」¹。本處利用人口普查／中期人口統計的職業收入數據進行類似的分析，結果顯示目前尚沒有一致的結論可確定「M型社會」的現象已在香港清楚形成。

2.5 按十等分組別劃分的職業收入分布，顯示較低十等分組別的收入比重下降，較高十等分組別的比重則上升。職業收入分布的分散度在一九九六至二零零六年間增加，與期間的人口特徵和經濟結構有關。

2.6 人口方面，有三項主要觀察。首先，在職男性的收入高於在職女性。在一九九六至二零零六年間，在職男性的每月主要職業收入中位數高於女性約30%。其次，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。不論男性或女性，他／她們的每月收入中位數從十五至十九歲及二十至二十四歲的年輕年齡組別逐步上升，至二十五至三十四歲及三十五至四十四歲的中年年齡組別到達頂峰，然後在四十五至五十四歲、五十五至六十四歲和六十五歲及以上的年長年齡組別下降。第三，教育程度較高的在職人士收入普遍高於教育程度較低者。在過去十年，人口結構的轉變，包括性別比率下跌（即女性多於男性），人口老化和教育水平持續提升，均是導致職業收入差距加劇的原因。

2.4 There has been much discussion in the community recently on whether Hong Kong has developed into an “M-shape Society”¹. Similar analysis had been conducted using the employment income data from the census/by-census. The results suggest that there appears to be a lack of consistent findings which can be construed as clear indication of the emergence of the “M-shape Society” phenomenon in Hong Kong.

2.5 The distribution of employment income by decile group indicated that there is a fall in the share of income attributed to the lower decile groups, and a rise in the share to the higher decile groups. The increased dispersion in the distribution of employment income from 1996 to 2006 is associated with the demographics of the population and the structure of the economy over the period.

2.6 On the demographic front, there are three main observations. First, working men earned more than working women. The median monthly income from main employment of working men was higher than that of working women by some 30% during 1996–2006. Second, the employment income of a person is closely related to his/her age, a factor reflecting directly/indirectly his/her working experience. For both men and women, the median monthly income increased gradually from the young age groups of 15–19 and 20–24, peaked at the middle age groups of 25–34 and 35–44, and declined at the older age groups of 45–54, 55–64 and 65 and over. Third, working persons with higher educational attainment generally have higher income than less educated ones. The changes in the structure of the population, including the drop in sex ratio (i.e. more women than men), population ageing and continuous upgrading of educational attainment of the population, over the past decade are contributors to the increased employment income disparity trend.

¹ 「M型社會」一詞源自大前研一博士的著作《M型社會：中產階級消失的危機與商機》。該詞描述日本在過去二十年收入分布的轉變——中等收入人士的個人收入明顯移向分布的兩端。

¹ The term “M-shape Society” originated from the book “The Threats and Opportunities Arising from the Disappearance of Middle Class” written by Dr. Kenichi Ohmae to describe the change in income distribution of Japan over the past two decades, during which *individual earnings* notably shifted towards the two ends of the distribution, away from those in the middle-income group.

2.7 經濟結構方面，勞工需求轉型至知識較豐富和技術較佳的工人，帶動高技術工人的收入增加得更快。在各主要職業類別中，經理及行政人員的每月收入中位數錄得 30% 的最高增幅，由一九九六年的 20,000 元增加至二零零六年的 26,000 元。

住戶收入分布

2.8 住戶收入的趨勢，與個人職業收入的趨勢，大相逕庭。在一九九六至二零零六年間，按當時價格計算的住戶每月收入中位數由 17,500 元稍微降低至 17,250 元。按實質計算，一九九六年和二零零六年的住戶每月收入中位數大致穩定，分別是 17,220 元和 17,250 元。

2.9 不過，在收入分布兩端的住戶，所佔的比重在期間有所上升。按當時價格計算的住戶每月收入在 4,000 元以下的住戶的百分比由一九九六年的 6.7% 增加至二零零六年的 9.2%，但住戶每月收入在 40,000 元或以上的住戶的百分比則由 15.0% 增至 17.0%。

2.10 再者，不同收入水平的住戶各有不同特徵。第一至第二個十等分組別的住戶一般的人數較少（平均是兩名成員），居於公營租住單位，而且頗大比例為長者。組內的住戶每月收入中位數在二零零六年是 4,200 元。第三至第八個十等分組別住戶二零零六年的住戶每月收入中位數為 17,250 元，與全港的中位數相同。這些住戶的社會經濟特徵基本上反映整體分布的情況。第九至第十個十等分組別的住戶每月收入中位數在二零零六年是 53,750 元。這些住戶平均有 3.5 名成員，大多數居於私人永久性房屋（80%）。此外，這些住戶當中有較大比例的人士具備專上教育程度，是經理及專業人士。

2.7 On the structure of the economy, the shift in labour demand towards workers with better knowledge and skills has led to faster increases in income for high-skilled workers. Amongst the various broad job categories, the median monthly income of managers and administrators registered the highest increase of 30% from \$20,000 in 1996 to \$26,000 in 2006.

Household Income Distribution

2.8 The trend of household income was distinctly different from that of individual employment income. Between 1996 and 2006, the median monthly household income at current prices edged down, albeit slightly, from \$17,500 to \$17,250. In real terms, the median monthly household income in 1996 and 2006 were broadly stable, at \$17,220 and \$17,250 respectively.

2.9 Yet households at both ends of the income distribution witnessed an increase in share over the period. The percentage share of households with monthly household income at current prices below \$4,000 increased from 6.7% in 1996 to 9.2% in 2006, while those with monthly household income at \$40,000 or above grew from 15.0% to 17.0%.

2.10 Furthermore, households with different income levels tend to exhibit different characteristics. Households in the 1st – 2nd decile groups were generally of smaller size (an average of 2 members), resided in public rental flats, and comprised a large proportion of older persons. The median monthly household income for this group was \$4,200 in 2006. As for households in the 3rd – 8th decile groups, their median monthly household income was \$17,250 in 2006, the same as the territorial median. The socio-economic characteristics of these households basically reflected the overall distribution. Households in the 9th – 10th decile groups reported a median monthly household income of \$53,750 in 2006. These households comprised on average 3.5 members and mostly resided in private permanent housing (80%). Also, a considerable proportion of people in these households were educated to post-secondary education and worked as managers and professionals.

稅務對住戶收入分布的影響 (第四章)

2.11 稅務對住戶收入的影響，可研究除稅後住戶收入。把原來的住戶收入（即以上段落提及的家庭住戶每月收入）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。

2.12 在一九九六至二零零六年間，除稅後住戶收入平均低於原本住戶收入6-7%。稅務對最高和最低十等分組別住戶收入的影響，較其他組別強烈。在二零零六年，第一和第十個十等分組別的平均除稅後住戶收入分別低於原本住戶收入10.1%和11.1%，這是由於前者的差餉和地租開支增加，而後者則繳付更多薪俸稅。

社會福利對住戶收入分布的影響 (第五章)

2.13 把除稅後住戶收入加上由公帑支付的社會福利（即教育、房屋和醫療福利），便可估計得除稅及福利轉移後住戶收入。一九九六至二零零六年間，平均除稅及福利轉移後住戶收入高於原本住戶收入3-5%。包括在研究中的三項社會福利，以每戶獲分配的平均福利而言，當中以教育福利為最多，隨之為醫療福利及房屋福利。

2.14 較低十等分組別的住戶較受惠於公帑支付的社會福利。平均除稅及福利轉移後住戶收入與原本住戶收入的比率，從最低十等分組別至最高十等分組別逐漸減少。第一個十等分組別的比率在二零零六年為226.1%，而第十個十等分組別是90.8%。

Effect of Taxation on Household Income Distribution (Chapter 4)

2.11 The effect of taxation on 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 domestic household income mentioned in the previous paragraphs).

2.12 The post-tax household income was, on average, lower than the original household income by 6-7% during 1996-2006. Taxation had a stronger impact on the income of households in the top and bottom decile groups than in the other groups. In 2006, the average post-tax household income was 10.1% and 11.1% lower than the original household income for the 1st and 10th decile groups respectively, due to increase in payment of rates and Government rent for the former group and increase in payment of salaries tax for the latter.

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

2.13 The post-tax post-social transfer household income is estimated by adding the public funded social benefits allocated (specifically, education, housing and medical benefits) to the post-tax household income. The average post-tax post-social transfer household income was higher than the original household income by 3-5% in 1996-2006. Among the three types of social benefits included in the study, education benefit brought about the largest amount of average benefits allocated per household. This is followed by medical benefit and then housing benefit.

2.14 Social benefits provided by public funding 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 2006, the ratio for the 1st decile group was 226.1% and for the 10th decile group was 90.8%.

收入分散的情況（第六章）

2.15 研究住戶收入分布及量度收入差距的量數很多，包括簡單及摘要的量數。本研究以住戶收入數據，編製選定的量數，包括按十等分組別劃分的住戶收入中位數、百分位比率、堅尼系數、平均對數差異、亞特金森指數和離異系數等。除離異系數外，所有量數皆展示在過去十年香港的收入分布的分散度有所增加，儘管程度有異。

2.16 根據原本住戶收入編製的一系列堅尼系數分別是一九九六年的 0.518、二零零一年的 0.525 及二零零六年的 0.533，反映期間收入分散情況加劇。另外兩個系列的堅尼系數（以除稅後住戶收入和除稅及福利轉移後住戶收入計算），都顯現同樣趨勢。不過，有兩個觀察值得一提。首先，除稅及福利轉移後住戶收入堅尼系數低於除稅後住戶收入堅尼系數，而除稅後住戶收入堅尼系數又低於原本住戶收入堅尼系數。其次，堅尼系數在過去十年的升幅，從原本住戶收入的系列到除稅後住戶收入系列，再進一步到除稅及福利轉移後住戶收入系列，逐步收窄。這反映稅務和社會福利透過重新分布較高一端和較低一端的收入，有助降低收入差距。

影響因素（第七章）

2.17 收入分布趨勢的變動與社會及經濟發展息息相關。就經濟範疇而言，對高技術的工人的需求持續，是造成差距擴大的其一原因。經濟結構轉型所產生的影響可經由按行業和職業劃分的堅尼系數中得以引證。

Income Dispersion (Chapter 6)

2.15 There are many measures, including simple and summary measures, developed to study income distribution and to measure the extent of income disparity. A selected number of measures have been applied on the household income data in the study. These include the median household income by decile group, percentile ratios, Gini Coefficient (GC), Mean Logarithmic Deviation, Atkinson Index and Coefficient of Variation, etc. All of these measures, except the Coefficient of Variation, showed that the household income distribution in Hong Kong has become more dispersed in the past ten years though in slightly different extent.

2.16 The series of GC based on original household income for 1996, 2001 and 2006 were 0.518, 0.525 and 0.533 respectively, reflecting increased income dispersion over the period. Another two series of GC compiled using the post-tax household income and the post-tax post-social transfer household income showed similar trend. However, there are two observations. First, the GC based on post-tax post-social transfer household income was smaller than that on post-tax household income, which in turn was smaller than that on original income. Second, the magnitude of increase in the GC over the past ten years had narrowed down from the original income series, to the post-tax income series and further to the post-tax post-social transfer income series. These reflected that taxation and social benefits help to reduce income disparity by redistributing income from the upper end to the lower end.

Intervening Factors (Chapter 7)

2.17 Changes in the income distribution are closely related to social and economic developments. On the economic front, the ongoing shift in demand for high-skilled workers is one reason for the growing disparity. The impact of the economic restructuring can be visualised from the GC for respective industry and occupation groups.

2.18 就人口範疇而言，住戶人數傾向變為較小型的家庭，以及人口老化，是引致住戶收入分布呈現差距趨勢的主要原因。值得注意的是住戶人數越少，堅尼系數越大，一人住戶的堅尼系數在二零零六年高達 0.614，五人及以上住戶的堅尼系數相對較低，只是 0.514，整體的數字為 0.533。收入差距度高的人數較少住戶數目增加，伴隨着收入差距度低的人數較多住戶數目減少，是導致一九九六至二零零六年間收入差距趨勢擴闊的主因之一。

2.19 考慮及住戶人數的效應，按人口平均除稅及福利轉移後住戶收入計算的堅尼系數數值較小，一九九六年是 0.427、二零零一年是 0.421 和二零零六年是 0.427，原本的堅尼系數分別是 0.518、0.525 和 0.533。按人口平均住戶收入計算的堅尼系數不但較低，期內維持同一水平。

與國際比較（第八章）

2.20 香港是匯集倚重發展成熟和多元化的服務業活動的開放型經濟體系，僱用的工人具備多方面的豐富經驗和技能。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。

2.18 On the demographic side, the change in household size towards smaller families and the ageing population are major factors underpinning the disparity trend in household income distribution. It is noted that the smaller the household size, the larger the GC. The GC in 2006 for 1-person households stood high at 0.614 and that for 5 and more persons households was relatively lower at 0.514, as compared to the overall GC of 0.533. The increase in the number of small-sized households of high income disparity, coupled with the decrease in large-sized households of low income disparity was one of the key factors leading to the widening income disparity trend from 1996 to 2006.

2.19 Taking into account the household size effect, the GC compiled on the basis of per capita post-tax post-social transfer household income was smaller in value at 0.427 in 1996, 0.421 in 2001 and 0.427 in 2006, as against the original series of 0.518, 0.525 and 0.533 respectively. Not only was the level of GC lower, the magnitude remained at the same level over the years, when compiled on the basis of per capita household income.

International Comparison (Chapter 8)

2.20 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 in those places with a much greater preponderance of manufacturing and agricultural activities.

2.21 基於資料來源、收入定義和編製方法不盡相同，國際性地比較收入差距的情況有相當的局限。有些海外地方的收入差距量度範圍採用個人工資收入，另一些則採用住戶收入。有些的量度範圍涵蓋整個勞動人口，有些則僅涵蓋某些人口組別。儘管如此，國際之間的比較仍然是值得進行的，最少能夠以選定的經濟體系的情況為基準，以資比較香港的收入差距情況。不過，解釋有關的結果務須小心。在此特別強調，收入差距的絕對水平並不可以直接作比較。較為有意義的比較是從選定的經濟體系長時間的收入分布的變化方向作比較。

2.21 The comparison of income disparity on an international scale may be subject to considerable limitations owing to differences in data sources, income definitions and compilation methods. Some overseas measurements of income disparity use individual wage incomes while others use household incomes. Moreover, some measurements cover the entire labour force while others cover only certain population groups. That said, it may still be worthwhile to conduct some international comparison with a view to benchmarking the situation of income disparity in Hong Kong with selected economies. Caution must nevertheless be taken in interpreting the results. In particular, it should be emphasized that the absolute level of income disparity is not directly comparable. Rather, the comparison is meaningful in terms of comparing the direction of change in income distribution over time for the selected economies.

住戶收入分布的主要統計數字

Key Statistics of Household Income Distribution

	1996	2001	2006
每月主要職業收入			
Monthly Income from Main Employment			
(i) 每月主要職業收入中位數（以當時市價計算）（港元） Median monthly income from main employment (at current prices) (HK\$)	9,500	10,000	10,000
(ii) 每月主要職業收入中位數（以固定（二零零六年六月）市價計算）（港元） Median monthly income from main employment (at constant (June 2006) prices) (HK\$)	9,348	9,700	10,000
(iii) 堅尼系數（按每月主要職業收入計算） Gini Coefficient (based on monthly income from main employment)	0.483	0.488	0.500
家庭住戶每月收入			
Monthly Domestic Household Income			
(iv) 家庭住戶每月收入（原本住戶每月收入）中位數（以當時市價計算）（港元） Median monthly domestic household income (original monthly household income) (at current prices) (HK\$)	17,500	18,705	17,250
(v) 家庭住戶每月收入（原本住戶每月收入）中位數（以固定（二零零六年六月）市價計算）（港元） Median monthly domestic household income (original monthly household income) (at constant (June 2006) prices) (HK\$)	17,220	18,144	17,250
(vi) 估原本住戶每月收入比例（百分比） Share of aggregate original monthly household income (%)			
第一 1st	1.1	0.9	0.8
第二 2nd	2.6	2.3	2.1
第三 3rd	3.6	3.4	3.2
第四 4th	4.6	4.4	4.3
第五 5th	5.7	5.6	5.5
第六 6th	7.0	7.0	7.0
第七 7th	8.5	8.8	8.8
第八 8th	10.6	11.1	11.3
第九 9th	14.5	15.3	15.6
第十 10th	41.8	41.2	41.4
(vii) 堅尼系數（按原本住戶每月收入計算） Gini Coefficient (based on original monthly household income)	0.518	0.525	0.533
(viii) 堅尼系數（按除稅後住戶每月收入計算） Gini Coefficient (based on post-tax monthly household income)	0.508	0.515	0.521
(ix) 堅尼系數（按除稅及福利轉移後住戶每月收入計算） Gini Coefficient (based on post-tax post-social transfer monthly household income)	0.466	0.470	0.475
(x) 堅尼系數（按人口平均除稅及福利轉移後住戶每月收入計算） Gini Coefficient (based on per capita post-tax post-social transfer monthly household income)	0.427	0.421	0.427

3. 收入分布

概念

3.1 收入的資料經由人口普查／中期人口統計向個別人士提問關於主要職業收入、兼職收入和其他現金收入的問題而搜集。前兩項收入從工作獲取，後者則包括定期從投資（例如股息及利息）獲取的收入。把住戶內個別人士的所有收入加起來，即可得出住戶收入。

個人收入分布

按來源劃分的收入

3.2 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，其他現金收入則包括租金收入、利息、股息等。

3.3 人口普查／中期人口統計結果顯示香港人主要從就業取得收入。在二零零六年有收入的人士中，78.6%有職業收入（包括71.2%只有職業收入及7.4%有職業收入和其他現金收入），其餘的21.4%只有其他現金收入。（表3.1）

3.4 有職業收入的人口比例從一九九六年的82.1%跌至二零零六年的78.6%，同期間，只有其他現金收入的比例從17.9%增至21.4%。在人口老化的趨勢下，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。

3. Income Distribution

Concepts

3.1 Income data were collected in the population census / by-census from individuals through questions on main employment income, secondary employment income and other cash income. The former two are income received from work and the latter includes income received regularly from investment (e.g. dividends and interests). Summing all income from individuals in a household arrives at the household income.

Individual Income Distribution

Income by Source

3.2 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, interests, dividends etc.

3.3 The results of the population census / by-census show that the income of people in Hong Kong mainly came from employment. In 2006, 78.6% of the population with income had employment income (including 71.2% with only employment income and 7.4% with both employment income and other cash income), whereas the remaining 21.4% had other cash income only. (Table 3.1)

3.4 There was a decline in the proportion of population with employment income from 82.1% in 1996 to 78.6% in 2006. Concomitantly, the proportion with other cash income only rose from 17.9% to 21.4%. 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 were given in the section "Household Income Distribution" in the latter part of this Chapter.

3.5 職業收入明顯地是個人收入分布中的重要一環。住戶收入的差異的相當部分可歸因於個人的不同職業收入。評估職業收入的好處是職業收入本身是針對個人特質的指標；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，以致有關研究變得複雜。以下數節載列**工作人口的主要職業收入**的水平和分布在過去十年的轉變，及導致有關轉變的主要人口和經濟因素。

3.5 It is apparent that employment income plays a key part in the distribution of individual income. A large component of income differentials across households can be attributed to differences in the employment income of individuals. An advantage of examining employment income is the individual nature of the measure; it is not necessary to adjust for the changes in household size and composition that may complicate discussions of household income. The coming sections document the changes on the level and distribution of *income from main employment of the working population* over the past ten years, and ascertain the major demographic and economic factors leading to the changes.

表 3.1 一九九六年、二零零一年及二零零六年按收入來源劃分的有收入人士⁽¹⁾ 的數目
Table 3.1 Population with Income⁽¹⁾ by Source of Income, 1996, 2001 and 2006

收入來源 Source of Income	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
只有職業收入 ⁽²⁾ Employment Income Only ⁽²⁾	2 818 853	77.5	3 034 857	73.7	3 089 935	71.2
只有其他現金收入 Other Cash Income Only	649 746	17.9	839 263	20.4	927 550	21.4
有職業收入及其他現金收入 ⁽³⁾ Both Employment Income and Other Cash Income ⁽³⁾	167 868	4.6	241 558	5.9	321 895	7.4
總計 Total	3 636 467	100.0	4 115 678	100.0	4 339 380	100.0

註釋：(1) 不包括 2 581 089 名在一九九六年、2 592 711 名在二零零一年及 2 524 966 名在二零零六年沒有收入人士，這些人士主要是十五歲以下兒童。
(2) 包括 64 016 名在二零零一年及 71 853 名在二零零六年有職業收入的非在職人士。
(3) 包括 10 576 名在二零零一年及 12 952 名在二零零六年有職業及現金收入的非在職人士。

Notes : (1) Excluding 2 581 089, 2 592 711 and 2 524 966 persons without income in 1996, 2001 and 2006 respectively, where majority of them were children aged below 15.
(2) Including 64 016 and 71 853 non-working persons with employment income in 2001 and 2006 respectively.
(3) Including 10 576 and 12 952 non-working persons with both employment and cash income in 2001 and 2006 respectively.

工作人口的主要職業收入

3.6 工作人口的每月主要職業收入中位數增加 5.3%，由一九九六年的 9,500 元增至二零零一年的 10,000 元，及在二零零六年維持在該水平。頗值得留意的趨勢是，較低和較高收入組別所佔的百分比均增加。在二零零六年，每月收入低於 4,000 元的工作人口由一九九六年的 9.9% 增加至 11.7%。同時間，每月收入在 15,000 元或以上的工作人口的百分比也明顯上升，由 25.8% 增至 31.5%。經除去期間的價格變動的影響後，實質每月收入中位數（按二零零六年六月的固定價格計算）由一九九六年的 9,348 元增加至二零零一年的 9,700 元，及進一步至二零零六年的 10,000 元。（表 3.2）

3.7 近期，社會人士很多談論香港是否已發展成「M 型社會」¹。根據大前研一博士所述，「M 型社會」的出現可以從三項證據加以佐證，即臨時工人數目有所增加、各行業的收入差距擴大，以及向上收入流動的機會減弱。為此，本處運用人口普查／中期人口統計的職業收入數據進行類似的分析，結果顯示目前尚沒有一致的結論可確定「M 型社會」的現象已在香港清楚形成。有關研究的詳細結果載於 **附錄乙**。

Income from Main Employment of Working Population

3.6 The median monthly income from main employment of the working population increased by 5.3% from \$9,500 in 1996 to \$10,000 in 2001, and remained at the same level in 2006. A notable trend is the increase in percentage share of the working population in the lower and upper income brackets. The working population with monthly income below \$4,000 increased to 11.7% in 2006, up from 9.9% in 1996. At the same time, the percentage share of working population with monthly income at \$15,000 or above also increased distinctly from 25.8% to 31.5%. After netting out the effect of price change over the period, there was an increase in the real median monthly income (at constant June 2006 prices) from \$9,348 in 1996 to \$9,700 in 2001, and further to \$10,000 in 2006. (Table 3.2)

3.7 There has been much discussion in the community recently on whether Hong Kong has developed into an “M-shape Society”¹. According to Dr. Kenichi Ohmae, the emergence of “M-shape Society” is supported by three evidences, viz. increase in the number of temporary workers; greater income divergence across industries; and weakening upward income mobility. To this end, similar analysis had been conducted using the employment income data from the census/by-census. The results suggest that there appears to be a lack of consistent findings which can be construed as clear indication of the emergence of the “M-shape Society” phenomenon in Hong Kong. Detailed findings of this study are presented in **Appendix B**.

¹ 「M 型社會」一詞源自大前研一博士的著作《M 型社會：中產階級消失的危機與商機》。該詞描述日本在過去二十年收入分布的轉變——中等收入人士的 **個人收入** 明顯移向分布的兩端。

¹ The term “M-shape Society” originated from the book “The Threats and Opportunities Arising from the Disappearance of Middle Class” written by Dr. Kenichi Ohmae to describe the change in income distribution of Japan over the past two decades, during which **individual earnings** notably shifted towards the two ends of the distribution, away from those in the middle-income group.

表 3.2 一九九六年、二零零一年及二零零六年按每月主要職業收入（以當時市價計算及以固定（二零零六年六月）市價計算）劃分的工作人口⁽¹⁾

Table 3.2 Working Population⁽¹⁾ by Monthly Income from Main Employment (at Current and Constant (June 2006) Prices), 1996, 2001 and 2006

每月主要職業收入（港元） Monthly Income from Main Employment (HK\$)	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
	（以當時市價計算） (At Current Prices)					
< 1,000	31 447	1.0	29 659	0.9	26 764	0.8
1,000 – 1,999	26 154	0.8	27 410	0.8	39 364	1.2
2,000 – 3,999	242 429	8.0	278 579	8.6	324 434	9.7
4,000 – 5,999	316 331	10.5	266 587	8.3	329 103	9.8
6,000 – 7,999	478 408	15.9	397 899	12.3	460 953	13.8
8,000 – 9,999	476 114	15.8	395 476	12.2	418 416	12.5
10,000 – 14,999	668 722	22.2	743 033	23.0	693 526	20.7
15,000 – 19,999	295 968	9.8	370 981	11.5	354 073	10.6
20,000 – 24,999	166 805	5.5	251 116	7.8	222 694	6.7
25,000 – 39,999	171 238	5.7	258 035	8.0	264 781	7.9
≥ 40,000	142 848	4.7	210 332	6.5	210 878	6.3
總計 Total	3 016 464	100.0	3 229 107	100.0	3 344 986	100.0
	每月主要職業收入中位數（港元） Median Monthly Income from Main Employment (HK\$)					
			9,500	10,000	10,000	
	（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)					
< 1,000	33 610	1.1	32 188	1.0	26 764	0.8
1,000 – 1,999	45 083	1.5	47 080	1.5	39 364	1.2
2,000 – 3,999	277 114	9.2	313 383	9.7	324 434	9.7
4,000 – 5,999	376 432	12.5	313 949	9.7	329 103	9.8
6,000 – 7,999	529 242	17.5	435 707	13.5	460 953	13.8
8,000 – 9,999	527 449	17.5	503 742	15.6	418 416	12.5
10,000 – 14,999	555 346	18.4	629 529	19.5	693 526	20.7
15,000 – 19,999	277 608	9.2	371 293	11.5	354 073	10.6
20,000 – 24,999	111 088	3.7	156 031	4.8	222 694	6.7
25,000 – 39,999	156 632	5.2	244 129	7.6	264 781	7.9
≥ 40,000	126 860	4.2	182 076	5.6	210 878	6.3
總計 Total	3 016 464	100.0	3 229 107	100.0	3 344 986	100.0
	每月主要職業收入中位數（港元） Median Monthly Income from Main Employment (HK\$)					
			9,348	9,700	10,000	

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

按十等分組別劃分的工作人口職業收入

3.8 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，分為十等分組別。第一個十等分組別是指收入最少的 10% 的在職人士，而第十個十等分組別則指收入最多的 10% 在職人士。

3.9 過去十年，稍高的十等分組別的就業人士收入增長較稍低組別的收入增長為佳。第十個（最高）十等分組別的就業人士的每月職業收入中位數由一九九六年的 37,500 元增加 20% 至二零零六年的 45,000 元，然而第一個（最低）十等分組別的每月職業收入中位數則無變動。在二零零六年，第十個十等分組別在職人士的收入是第一個十等分組別的 14.1 倍，較一九九六年的 11.7 倍為高。（表 3.3）

3.10 職業收入分布的分散度擴闊可從最低十等分組別所佔職業收入比重下降，而最高十等分組別的比重同時上升得知。第一至第二個十等分組別的職業收入總和所佔比重在一九九六年至二零零六年間由 5.1% 降低至 4.5%。不過，第九至第十個十等分組別所佔比重則有所增加，由一九九六年的 54.8% 增至二零零六年的 55.7%。因此，職業收入的分布在一九九六至二零零六年間有所擴闊。（表 3.4）

3.11 職業收入分布的分散度與人口特徵和經濟結構息息相關。以下數節分析有關因素對職業收入分布的影響。

Employment Income of Working Population by Decile Group

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

3.9 During the past ten years, employed persons in the higher decile groups fared better than those in the lower groups in terms of income growth. The median monthly employment income for employed persons in the 10th (highest) decile group increased by 20% from \$37,500 in 1996 to \$45,000 in 2006. There was, however, no change for those in the 1st (lowest) decile group during the same period. Consequently, working persons in the 10th decile group earned 14.1 times the income of those in the 1st decile group in 2006, higher than the 11.7 times in 1996. (Table 3.3)

3.10 Wider dispersion in employment income would be manifested by a fall in the share of income attributed to the lowest decile and a concurrent rise in the share to the highest decile. The share of aggregate income from employment for the 1st – 2nd decile groups had declined from 5.1% to 4.5% between 1996 and 2006. On the other hand, the 9th – 10th decile groups accounted for an increasing share of the aggregate employment income from 54.8% in 1996 to 55.7% in 2006. There was thus a widening in the employment income distribution between 1996 and 2006. (Table 3.4)

3.11 The increased dispersion in employment income was associated with 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 3.3 一九九六年、二零零一年及二零零六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（以當時市價計算及以固定（二零零六年六月）市價計算）

Table 3.3 Median Monthly Income from Main Employment (at Current and Constant (June 2006) Prices) by Decile Group of Working Population⁽¹⁾⁽²⁾, 1996, 2001 and 2006

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\$)			2001:1996	比率 Ratio		
	1996	2001	2006		2006:2001	2006:1996	
	（以當時市價計算） (At Current Prices)						
第一（最低） 1st (lowest)	3,200	3,500	3,200	1.09	0.91	1.00	
第二 2nd	5,000	5,000	4,500	1.00	0.90	0.90	
第三 3rd	6,500	7,000	6,300	1.08	0.90	0.97	
第四 4th	7,500	8,000	7,700	1.07	0.96	1.03	
第五 5th	8,500	10,000	9,000	1.18	0.90	1.06	
第六 6th	10,000	11,250	10,500	1.13	0.93	1.05	
第七 7th	12,000	14,000	13,000	1.17	0.93	1.08	
第八 8th	15,000	18,000	17,000	1.20	0.94	1.13	
第九 9th	20,000	23,750	23,750	1.19	1.00	1.19	
第十（最高） 10th (highest)	37,500	45,000	45,000	1.20	1.00	1.20	
合計 Overall	9,500	10,000	10,000	1.05	1.00	1.05	
	（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)						
第一（最低） 1st (lowest)	3,149	3,395	3,200	1.08	0.94	1.02	
第二 2nd	4,920	4,850	4,500	0.99	0.93	0.91	
第三 3rd	6,396	6,790	6,300	1.06	0.93	0.98	
第四 4th	7,380	7,760	7,700	1.05	0.99	1.04	
第五 5th	8,364	9,700	9,000	1.16	0.93	1.08	
第六 6th	9,840	10,913	10,500	1.11	0.96	1.07	
第七 7th	11,808	13,580	13,000	1.15	0.96	1.10	
第八 8th	14,760	17,460	17,000	1.18	0.97	1.15	
第九 9th	19,680	23,038	23,750	1.17	1.03	1.21	
第十（最高） 10th (highest)	36,900	43,650	45,000	1.18	1.03	1.22	
合計 Overall	9,348	9,700	10,000	1.04	1.03	1.07	

註釋：(1) 這些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（以收入的多少排列）。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及第二十個百分位之間的人士，如此類推。

Notes: (1) The figures exclude unpaid family workers.

(2) Each of the 10 decile groups contains the same number of working population, ranked by income. The 1st decile group covers people falling below the 10th percentile, the 2nd decile group those falling between the 10th and 20th percentile, and so on.

表 3.4 一九九六年、二零零一年及二零零六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 3.4 Percentage Distribution of Monthly Income from Main Employment by Decile Group of Working Population⁽¹⁾⁽²⁾, 1996, 2001 and 2006

十等分組別 Decile Group	百分比 %		
	1996	2001	2006
第一 (最低) 1st (lowest)	1.9	1.7	1.6
第二 2nd	3.3	3.0	2.8
第三 3rd	4.3	4.1	3.9
第四 4th	5.1	5.0	4.8
第五 5th	5.9	5.9	5.7
第六 6th	6.7	6.8	6.6
第七 7th	8.1	8.4	8.3
第八 8th	9.9	10.7	10.6
第九 9th	13.6	14.5	14.8
第十 (最高) 10th (highest)	41.3	40.1	40.9
合計 Overall	100.0	100.0	100.0

註釋：(1) 這些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（以收入的多少排列）。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及第二十個百分位之間的人士，如此類推。

Notes : (1) The figures exclude unpaid family workers.

(2) Each of the 10 decile groups contains the same number of working population, ranked by income. The 1st decile group covers people falling below the 10th percentile, the 2nd decile group 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 職業收入

年齡及性別

3.12 整體而言，在職男性的收入高於在職女性。在職男性的每月主要職業收入中位數在二零零六年是 11,000 元，較在職女性所賺取的 8,500 元高 29.4%。（表 3.5）

Employment Income of Working Population by Major Socio-economic Characteristics

Age and Sex

3.12 Overall speaking, working men earned more than working women. The median monthly income from main employment of working men, at \$11,000 in 2006, was 29.4% higher than the \$8,500 earned by their female counterpart. (Table 3.5)

3.13 仔細觀察，可發現收入低於6,000元的在職女性的百分比遠高於男性。有關百分比在過去十年上升，女性的百分比從一九九六年的30.3%的增加至二零零六年的31.4%，而男性的百分比在同期則維持在約13–14%。（表3.5）

3.14 引致在職女性及男性收入分布差別的主要原因包括在職女性與男性有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，在二零零六年，比例上女性較男性多從事文員一職，女性的比例為25.5%，男性為9.4%，而文員的每月主要職業收入相對較低。另一方面，男性從事「經理及行政人員」和「專業人員」的比例（21.0%）較女性（12.0%）為高，這些職位所賺取的每月主要職業收入相對較高。此外，在職女性中包括很多在香港工作的女性外籍家庭傭工，她們的職業收入一般較低。若不計算外籍家庭傭工，在二零零六年收入6,000元以下的女性的百分比降至22.2%，男性為12.9%。（表3.5、表3.10、附錄A3.1及附錄A3.2）

3.15 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。不論男性或女性，他／她們的每月收入中位數從十五至十九歲及二十至二十四歲的年輕年齡組別逐步上升，至中年的二十五至三十四歲及三十五至四十四歲達到頂峰，並在四十五至五十四歲、五十五至六十四歲和六十五歲及以上年長年齡組別下降。一九九六年、二零零一年及二零零六年按年齡組別劃分的收入分布情況均相若。（圖3.1）

3.13 A closer examination indicates that there was a much higher percentage of working women with income below \$6,000 than that of men. Such percentage was increasing in the past ten years from 30.3% in 1996 to 31.4% in 2006 for women, as against the some 13–14% for men in the same period. (Table 3.5)

3.14 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, proportionally more women (25.5%) than men (9.4%) worked as clerks who had relatively lower monthly income from main employment in 2006. On the other hand, there was a higher proportion of men (21.0%) working as “Managers and administrators” and “Professionals” than women (12.0%) who had relatively high monthly income from main employment. Besides, there was a large number of female foreign domestic helpers working in Hong Kong, who formed part of the working women. The foreign domestic helpers generally had lower employment income. If foreign domestic helpers were excluded, the percentage of women with income below \$6,000 would be reduced to 22.2% compared with 12.9% for men in 2006. (Table 3.5, Table 3.10, Appendix A3.1 and Appendix A3.2)

3.15 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 increased gradually from the young age groups of 15–19 and 20–24, peaked at the middle age groups of 25–34 and 35–44, and declined at the older age groups of 45–54, 55–64 and 65 and over. The same pattern was observed on the income distribution by age group for 1996, 2001 and 2006. (Chart 3.1)

表 3.5 一九九六年、二零零一年及二零零六年按性別及每月主要職業收入劃分的工作人口⁽¹⁾
Table 3.5 Working Population⁽¹⁾ by Sex and Monthly Income from Main Employment, 1996, 2001 and 2006

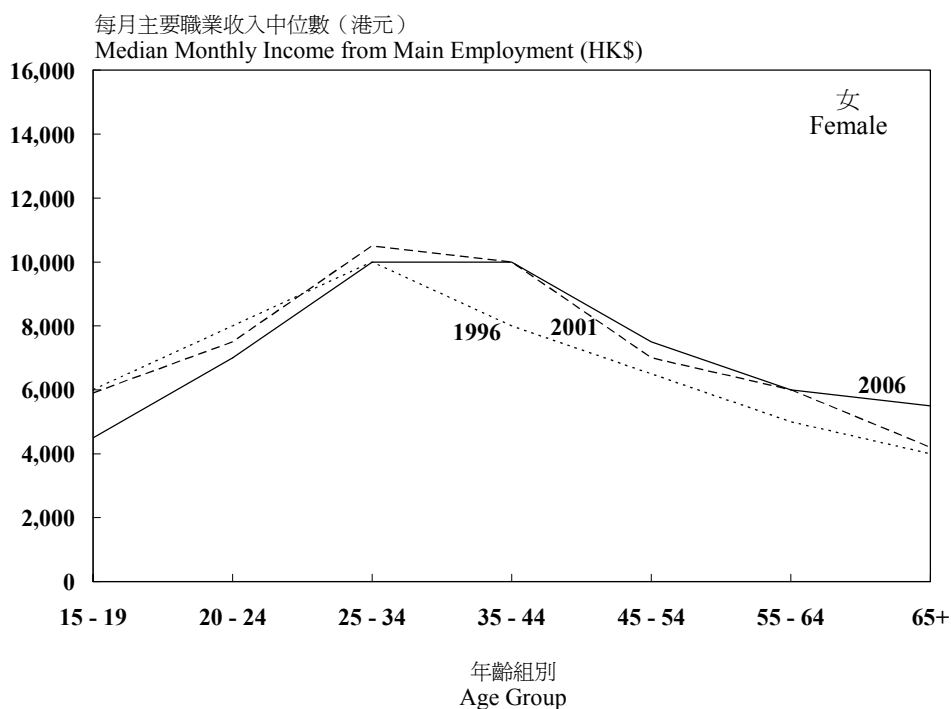
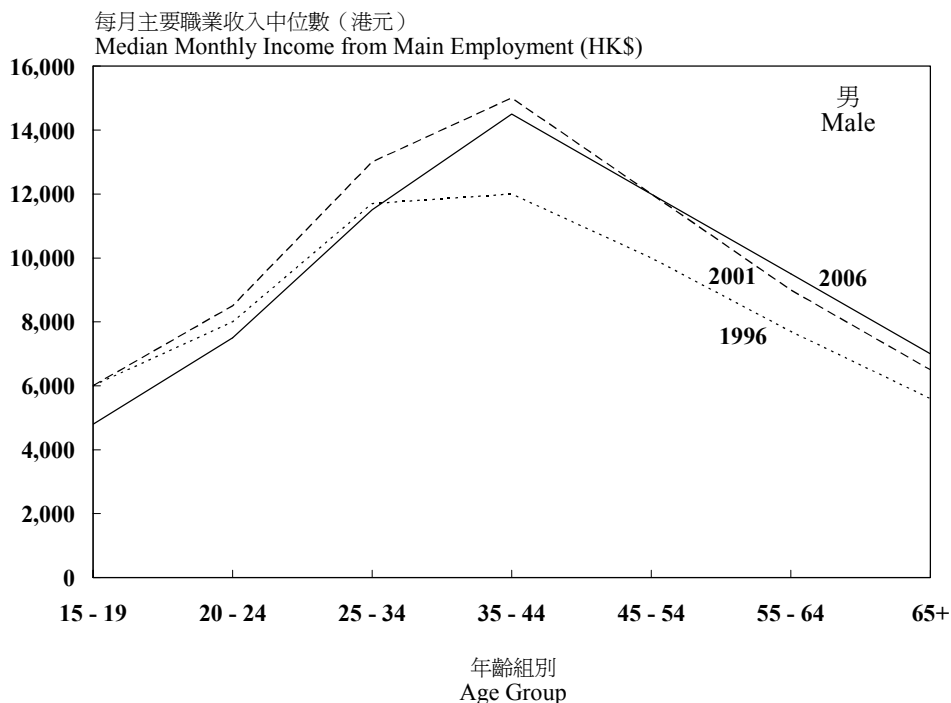
性別 Sex	每月主要職業收入 (港元) Monthly Income from Main Employment (HK\$)	1996		2001		2006		
		數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	< 1,000	23 529	1.3	20 639	1.1	16 489	0.9	
	1,000 – 1,999	11 975	0.7	11 283	0.6	16 422	0.9	
	2,000 – 3,999	64 769	3.5	46 528	2.6	59 772	3.3	
	4,000 – 5,999	155 931	8.5	102 239	5.6	140 288	7.8	
	6,000 – 7,999	277 221	15.2	203 521	11.2	241 707	13.5	
	8,000 – 9,999	297 147	16.3	233 093	12.9	241 372	13.4	
	10,000 – 14,999	454 403	24.9	473 519	26.1	421 637	23.5	
	15,000 – 19,999	198 561	10.9	242 946	13.4	214 491	11.9	
	20,000 – 24,999	113 530	6.2	163 532	9.0	139 013	7.7	
	25,000 – 39,999	117 407	6.4	160 675	8.9	156 349	8.7	
	≥ 40,000	111 746	6.1	155 276	8.6	148 136	8.2	
	總計 Total		1 826 219	100.0	1 813 251	100.0	1 795 676	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		10,000		12,000		11,000		
女 Female	< 1,000	7 918	0.7	9 020	0.6	10 275	0.7	
	1,000 – 1,999	14 179	1.2	16 127	1.1	22 942	1.5	
	2,000 – 3,999	177 660	14.9	232 051	16.4	264 662	17.1	
	4,000 – 5,999	160 400	13.5	164 348	11.6	188 815	12.2	
	6,000 – 7,999	201 187	16.9	194 378	13.7	219 246	14.2	
	8,000 – 9,999	178 967	15.0	162 383	11.5	177 044	11.4	
	10,000 – 14,999	214 319	18.0	269 514	19.0	271 889	17.5	
	15,000 – 19,999	97 407	8.2	128 035	9.0	139 582	9.0	
	20,000 – 24,999	53 275	4.5	87 584	6.2	83 681	5.4	
	25,000 – 39,999	53 831	4.5	97 360	6.9	108 432	7.0	
	≥ 40,000	31 102	2.6	55 056	3.9	62 742	4.0	
	總計 Total		1 190 245	100.0	1 415 856	100.0	1 549 310	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		8,000		8,900		8,500		
合計 Both Sexes	< 1,000	31 447	1.0	29 659	0.9	26 764	0.8	
	1,000 – 1,999	26 154	0.8	27 410	0.8	39 364	1.2	
	2,000 – 3,999	242 429	8.0	278 579	8.6	324 434	9.7	
	4,000 – 5,999	316 331	10.5	266 587	8.3	329 103	9.8	
	6,000 – 7,999	478 408	15.9	397 899	12.3	460 953	13.8	
	8,000 – 9,999	476 114	15.8	395 476	12.2	418 416	12.5	
	10,000 – 14,999	668 722	22.2	743 033	23.0	693 526	20.7	
	15,000 – 19,999	295 968	9.8	370 981	11.5	354 073	10.6	
	20,000 – 24,999	166 805	5.5	251 116	7.8	222 694	6.7	
	25,000 – 39,999	171 238	5.7	258 035	8.0	264 781	7.9	
	≥ 40,000	142 848	4.7	210 332	6.5	210 878	6.3	
	總計 Total		3 016 464	100.0	3 229 107	100.0	3 344 986	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		9,500		10,000		10,000		

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

圖 3.1 一九九六年、二零零一年及二零零六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

Chart 3.1 Median Monthly Income from Main Employment of Working Population⁽¹⁾ by Age Group and Sex, 1996, 2001 and 2006



註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

教育程度

3.16 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。二零零六年未受教育／只受學前教育的在職人士的每月主要職業收入中位數是 5,500 元，是曾受專上學位教育人士的中位數 19,500 元的約 28%。（表 3.6）

3.17 曾受學位教育的在職者的收入中位數在過去十年維持在 20,000 元。儘管教育程度較高的人士在期間的收入穩定，這個組別的在職者的收入差距卻增加。加上整個人口的教育程度持續有所改善，過去數年間有更多年輕畢業生投入勞動人口，這導致持有學位人士之間的收入差距較諸低教育程度者為大及上升。有關這方面的詳細分析，請參閱第七章。（表 3.6）

3.18 另一方面，教育程度較低的在職人士的收入中位數輕微上升，未受教育／只受學前教育的在職人士的收入中位數由一九九六年的 5,000 元增至二零零六年的 5,500 元。（表 3.6）

Educational Attainment

3.16 Working persons with higher educational attainment generally have higher income than less educated ones. In 2006, the median monthly income from main employment of the working persons with no schooling / pre-primary education was \$5,500, which was some 28% that of \$19,500 for those who had attended post-secondary education in degree courses. (Table 3.6)

3.17 Median income of working persons with degree education remained at about \$20,000 in the past ten years. Though the median monthly income for higher educated persons appeared stable over the period, a higher income disparity was observed for this group of working persons. Coupled with the continuous improvement in educational attainment of the population, there were more young graduates joining the labour force over the past years; thus resulting in larger and increasing disparity of income among degree holders than that of the less educated. Please refer to Chapter 7 for more detailed analysis in this regard. (Table 3.6)

3.18 On the other hand, there was a slight increase in the median income for less educated working persons, as borne out by the rise in the median income for working persons with no schooling / pre-primary education from \$5,000 in 1996 to \$5,500 in 2006. (Table 3.6)

表 3.6 一九九六年、二零零一年及二零零六年按教育程度（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 3.6 Median Monthly Income from Main Employment of Working Population⁽¹⁾ by Educational Attainment (Highest Level Attended), 1996, 2001 and 2006

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\$)		
	1996	2001	2006
未受教育／學前教育 No schooling / Pre-primary	5,000	5,600	5,500
小學 Primary	7,000	7,600	7,000
初中 Lower Secondary	8,000	9,000	8,000
高中 Upper Secondary	9,700	10,000	10,000
預科 Sixth Form	12,000 ⁽²⁾	11,000 ⁽²⁾	9,500
專上教育：文憑／證書課程 Post-secondary : Diploma / Certificate	15,000 ⁽³⁾	18,000 ⁽³⁾	11,500
副學位課程 Sub-degree course			12,000
學位課程 Degree course			19,500
合計 Overall	9,500	10,000	10,000

註釋：(1) 這些數字不包括無酬家庭從業員。

(2) 這些數字包括於一九九六年中期人口統計同等教育程度（最高就讀程度）的「技術員」（其他專上教育以外的進修課程）及於二零零一年人口普查的「專業教育學院／前理工學院／商科學校／職業訓練局的證書／文憑課程」。

(3) 在一九九六年中期人口統計及二零零一年人口普查時，這些數字包括所有最高就讀教育程度為各類證書／文憑／副學士／院士銜或同等課程（註釋 2 所列明的課程除外）的人士，故此沒有它們的獨立統計數字。

Notes : (1) The figures exclude unpaid family workers.

(2) The figures include the equivalent educational attainment (highest level attended) of “Technician level (other further non-advance education)” in the 1996 Population By-census and “Diploma / Certificate courses in Institute of Vocational Education / former Polytechnics / commercial schools / industrial training centres of Vocational Training Council” in the 2001 Population Census.

(3) The figures include all persons with the educational attainment (highest level attended) at different types of diploma / certificate courses, associateship courses or equivalent courses (except those courses specified in Note 2) in the 1996 Population By-census and the 2001 Population Census, and no separate figures were available.

行業及職業

3.19 職業收入的分布除了受勞動人口在人口特徵（以年齡性別及教育程度而言）的轉變影響，亦受經濟結構的變動影響。在過去年間，香港已從一個製造業主導的經濟體系，邁向知識型的經濟體系。從事「製造業」的工作人口數目在一九九六至二零零六年間減少了超過 40%，而從事「金融、保險、地產及商用服務業」及「社區、社會及個人服務業」者則增加約 30-40%。（表 3.7）

Industry and Occupation

3.19 Apart from changes in the demographics (in terms of age-sex and educational attainment of the labour force), the distribution of employment income is much affected by the structural change in the economy. Hong Kong has been shifting from a manufacturing dominated economy towards a knowledge-based economy over the past years. The number of working population in the “Manufacturing” sector reduced by over 40%, whilst the number in the “Financing, insurance, real estate and business services” and the “Community, social and personal services” sectors grew about by some 30-40% during 1996 to 2006. (Table 3.7)

3.20 經濟結構轉型導致就業模式轉向從為低教育程度在職人士提供較多就業和較高收入機會的貨物生產行業，轉為聘用較大比例高教育程度在職人士的金融、商業及服務業。從事「金融、保險、地產及商用服務業」而擁有專上教育程度的工作人口，自一九九六年的 23.6% 顯著上升至二零零六年的 27.4%。這些在職人士的每月收入中位數在一九九六年（為 20,000 元）至二零零六年（為 19,500 元）均維持於高水平。（附錄 A3.3 及附錄 A3.4）

3.21 相反地，工作人口中具有初中或以下教育程度並從事「製造業」的比例在一九九六至二零零六年間由 22.4% 減低至 10.2%，而這些在職人士的收入中位數卻由 7,000 元增加至 8,500 元（較二零零六年具有初中或以下教育程度的在職人士的整體收入中位數 7,500 元還要高）。這個現象部分可能是由於仍舊留在「製造業」的較低教育程度，但擁有豐富經驗和技能的在職人士的勞工生產力增加所致。（附錄 A3.3 及附錄 A3.4）

3.22 職業模式轉變與收入分布的關係所得的觀察，跟行業的情況相若。過去十年，工作人口中的專業人員、輔助專業人員、經理及行政人員的比例由一九九六年的 29.2% 增加至二零零六年的 33.0%。職位的層面在過去十年有所提升，擴大了高收入工作和低收入工作的在職人士之間的差距。（表 3.9 及表 3.10）

3.20 Restructuring of the economy led to a shift in employment away from those goods-producing sectors that have provided more employment and income opportunities to less educated working persons towards financing, business and service sectors that employed a larger proportion of working persons with high education. The proportion of working population with post-secondary education in “Financing, insurance, real estate and business services” sector rose notably from 23.6% in 1996 to 27.4% in 2006. The median monthly income of these working persons remained high throughout 1996 at \$20,000, to 2006 at \$19,500. (Appendix A3.3 and Appendix A3.4)

3.21 In contrast, the proportion of working population with lower secondary or below education in “Manufacturing” sector declined from 22.4% to 10.2% between 1996 and 2006, and yet the median income of the working persons increased from \$7,000 to \$8,500 (higher than the overall median income of \$7,500 for working persons with lower secondary or below education in 2006). This phenomenon might in part be attributed to the increased labour productivity for those less educated but more-skilled and experienced working persons staying in “Manufacturing” sector. (Appendix A3.3 and Appendix A3.4)

3.22 Observation on the shift in occupation pattern and its relationship with income distribution was similar to that on industry. Over the past ten years, the proportion of professionals, associate professionals, managers and administrators in the working population increased from 29.2% in 1996 to 33.0% in 2006. The substantial job upgrading during the past decade widened the gap between working persons of high-income and those of low-income jobs. (Table 3.9 and Table 3.10)

3.23 就各主要職業類別而言，在二零零六年，經理及行政人員的每月職業收入中位數最高，為 26,000 元，是處於工作技能職系較低一端的非技術工人職業收入中位數 4,900 元的 5.3 倍。過去十年，大多數主要職業類別的職業收入中位數都有輕微至中度的上升，只有服務工作及商店銷售人員的收入維持不變，而非技術工人和漁農業熟練工人及不能分類的職業者的收入則下跌。非技術工人的收入中位數下降，是由於非技術工人中的外籍家庭傭工比例重大並上升，由一九九六年的 20.9% 增至二零零六年的 29.5%。若撇除外籍家庭傭工，非技術工人的職業中位數在一九九六至二零零六年間維持於 6,000 元。（表 3.9 及表 3.10）

3.23 Amongst the various broad job categories, managers and administrators had the highest median monthly employment income of \$26,000 in 2006 which was 5.3 times that of \$4,900 for working persons in elementary occupations at the lower end of the job skills continuum. There was a slight to moderate rise in the median employment income in most of the job categories over the past ten years, save for a stable income amongst service workers and shop sales workers and declines amongst the elementary occupations, as well as amongst skilled agricultural and fishery workers; and occupations not classifiable. The drop in the median income of working persons in elementary occupations was associated with the significant and increasing proportion of foreign domestic workers engaged in elementary occupations (which increased from 20.9% in 1996 to 29.5% in 2006). If foreign domestic helpers were excluded, the median employment income of workers in elementary occupations remained stable at \$6,000 between 1996 and 2006. (Table 3.9 and Table 3.10)

表 3.7 一九九六年、二零零一年及二零零六年按行業劃分的工作人口
Table 3.7 Working Population by Industry, 1996, 2001 and 2006

行業 Industry	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
製造業 Manufacturing	574 867	18.9	400 952	12.3	325 066	9.7
建造業 Construction	245 440	8.1	247 883	7.6	230 227	6.8
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	757 239	24.9	852 619	26.2	916 217	27.2
運輸、倉庫及通訊業 Transport, storage and communications	330 974	10.9	366 312	11.3	391 285	11.6
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	408 686	13.4	522 822	16.1	571 378	17.0
社區、社會及個人服務業 Community, social and personal services	680 048	22.3	829 720	25.5	905 425	26.9
其他 ⁽¹⁾ Others ⁽¹⁾	46 444	1.5	32 398	1.0	26 138	0.8
總計 Total	3 043 698	100.0	3 252 706	100.0	3 365 736	100.0

註釋：(1) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

Note: (1) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

表 3.8 一九九六年、二零零一年及二零零六年按行業劃分的工作人口⁽¹⁾ 的每月主要職業收入中位數
Table 3.8 Median Monthly Income from Main Employment of Working Population⁽¹⁾ by Industry, 1996, 2001 and 2006

行業 Industry	1996	2001	2006
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)		
製造業 Manufacturing	8,600	10,500	10,500
建造業 Construction	9,000	10,000	10,000
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	8,600	9,800	9,500
運輸、倉庫及通訊業 Transport, storage and communications	9,800	10,500	10,000
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	12,000	14,000	12,500
社區、社會及個人服務業 Community, social and personal services	9,300	10,000	8,500
其他 ⁽²⁾ Others ⁽²⁾	10,000	12,500	11,500
合計 Overall	9,500	10,000	10,000

註釋：(1) 這些數字不包括無酬家庭從業員。

Notes : (1) The figures exclude unpaid family workers.

(2) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

(2) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

表 3.9 一九九六年、二零零一年及二零零六年按職業劃分的工作人口
Table 3.9 Working Population by Occupation, 1996, 2001 and 2006

職業 Occupation	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
經理及行政人員 Managers and administrators	369 323	12.1	349 637	10.7	361 891	10.8
專業人員 Professionals	151 591	5.0	179 825	5.5	205 435	6.1
輔助專業人員 Associate professionals	369 132	12.1	498 671	15.3	542 309	16.1
文員 Clerks	512 719	16.8	529 992	16.3	567 964	16.9
服務工作及商店銷售人員 Service workers and shop sales workers	419 721	13.8	488 961	15.0	550 855	16.4
工藝及有關人員 Craft and related workers	373 143	12.3	321 000	9.9	286 007	8.5
機台及機器操作員及裝配員 Plant and machine operators and assemblers	259 909	8.5	238 666	7.3	208 409	6.2
非技術工人 Elementary occupations	564 682	18.6	635 393	19.5	633 227	18.8
(當中是外籍家庭傭工) (Of which are foreign domestic helpers)	(118 173)	(20.9)	(180 598)	(28.4)	(187 017)	(29.5)
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	23 478	0.8	10 561	0.3	9 639	0.3
總計 Total	3 043 698	100.0	3 252 706	100.0	3 365 736	100.0

表 3.10 一九九六年、二零零一年及二零零六年按職業劃分的工作人口⁽¹⁾⁽²⁾ 的每月主要職業收入中位數
Table 3.10 Median Monthly Income from Main Employment of Working Population⁽¹⁾⁽²⁾ by Occupation, 1996, 2001 and 2006

職業 Occupation	1996 每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)	2001	2006
經理及行政人員 Managers and administrators	20,000	26,000	26,000
專業人員 Professionals	24,000	30,000	25,000
輔助專業人員 Associate professionals	14,000	16,000	15,000
文員 Clerks	9,000	10,000	9,500
服務工作及商店銷售人員 Service workers and shop sales workers	8,500	9,110	8,500
工藝及有關人員 Craft and related workers	8,500	10,000	10,000
機台及機器操作員及裝配員 Plant and machine operators and assemblers	8,500	10,000	9,500
非技術工人 Elementary occupations	5,500	5,300	4,900
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	(6,000)	(6,700)	(6,000)
合計 Overall	7,000	7,000	6,500
	9,500	10,000	10,000
	(9,800)	(11,000)	(10,000)

註釋：(1) 這些數字不包括無酬家庭從業員。

(2) 括號內的數字是撇除外籍家庭傭工後編製而成。

Notes : (1) The figures exclude unpaid family workers.

(2) Figures in bracket are compiled with foreign domestic helpers excluded.

不同收入組別工作人口的社會經濟特徵

3.24 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，第一至第二個十等分組別，第三至第八個十等分組別，及第九至第十個十等分組別。不過，必須強調的是定義是相對的，並非絕對的。

3.25 根據以上劃定，第一至第二個十等分組別在職人士的收入比重由一九九六年的 5.1% 跌至二零零六年的 4.5%。同期，第九至第十個十等分組別的在職人士的比重則由 54.8% 升至 55.7%。（表 3.11）

第一至第二個十等分組別

3.26 在二零零六年，第一至第二個十等分組別的在職人士主要是教育程度較低，從事如服務人員或非技術工人等相對低技能工作的年青人（可能並無或只具較少工作經驗）和年長人士。由於這個組別內近半的在職人士僅具備初中及以下的教育程度，他們的收入中位數低至 3,500 元，是第九至第十個十等分組別人士的月入中位數的約九分之一。（表 3.11 及表 3.12）

3.27 值得注意的是，由於組內有大量每月職業收入現時一般為約 3,400 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，性別比率將會由 455 上升至 752。（表 3.12）

3.28 組內非香港出生人士的比例也高達 61%。當撇除外籍家庭傭工後，有關比例是 46.1%，依然高於整體數字的 31.2%。這部分是由於組內有相當數目從內地來港居住未滿七年的人士，這批一般被列為新移民的人士佔組內人數的 5.2%。（表 3.12）

Socio-economic Characteristics of Working Population in Different Income Groups

3.24 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 absolute sense.

3.25 According to the above delineation, the income share of working persons in the 1st – 2nd decile groups fell from 5.1% in 1996 to 4.5% in 2006, while those in the 9th – 10th decile groups rose from 54.8% to 55.7% during the same period. (Table 3.11)

1st – 2nd Decile Groups

3.26 Working persons in the 1st – 2nd decile groups in 2006 were basically lower-educated young working persons (probably with no or limited work experience) and old working persons engaging in relatively low-skilled jobs such as service workers or elementary occupations. Nearly half of the working persons in this group had lower secondary or below education only, their median income was low at \$3,500, about one-ninth of that in the 9th – 10th decile groups. (Table 3.11 and Table 3.12)

3.27 It is also noteworthy that there were many 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 \$3,400 per month. The sex ratio would increase from 455 to 752, if foreign domestic helpers were excluded. (Table 3.12)

3.28 The proportion of non-Hong Kong born persons in this group also stood high at 61%. When foreign domestic helpers were excluded, this proportion became 46.1%, still larger than the overall figure of 31.2%. 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, that accounted for 5.2% of the persons in this group. (Table 3.12)

第三至第八個十等分組別

3.29 在第三至第八個十等分組別的二百萬名在職人士中，逾半屬於年青至中年的年齡組別（即二十五歲至四十四歲）。他／她們的教育程度普遍高於第一至第二個十等分組別的人，當中約有 41% 受過高中及預科教育，另有 24% 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，組內人士的職業收入中位數是 10,000 元，反映全港工作人口的收入中位數。（表 3.11 及表 3.12）

3.30 組內的人士較高比例從事文員工作（23.0%），其次是服務工作和商店銷售人員（18.4%）。若按行業劃分，當中很高比例（30.1%）的人從事「批發、零售、進出口貿易、飲食及酒店業」。（表 3.12）

第九至第十個十等分組別

3.31 第九至第十個十等分組別的在職人士大部分屬於受過高深教育的中年專業人員和經理。組別內逾 62% 的人士具備專上教育程度，一半人士是經理、行政人員和專業人員。（表 3.12）

3.32 自然地，組內人士的職業收入中位數為高，達 30,000 元，是整體中位數的三倍。組內男性人數多於女性人數，性別比率是 1 746。這是由於中年和年長婦女的教育程度普遍低於同齡的男性，特別是具備專上教育程度的三十五歲及以上的男性，其數目較女性多 78.3%。（表 3.11、表 3.12 及附錄 A3.5）

3rd – 8th Decile Groups

3.29 Of the 2 million working persons in the 3rd – 8th decile groups, over 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 some 41% having attended upper secondary and sixth form education and another 24% having attended post-secondary level. With higher educational attainment and more work experience, individuals in this group had a median employment income of \$10,000, reflected that of the entire working population. (Table 3.11 and Table 3.12)

3.30 A relatively larger proportion of persons in this group were working as clerks (23.0%), followed by service workers and shop sales workers (18.4%). In terms of industry, a high proportion (30.1%) of them were engaged in the “Wholesale, retail and import/export trades, restaurants and hotels” sector. (Table 3.12)

9th – 10th Decile Groups

3.31 Working persons in the 9th – 10th decile groups were mostly well-educated middle-aged professionals and managers. Over 62% of the persons in this group possessed post-secondary education, and half of them were managers, administrators and professionals. (Table 3.12)

3.32 It is natural that the median employment income of persons in this group was high at \$30,000, tripled the overall median level. There were more men than women in this group, with a sex ratio of 1 746. This is because the educational attainment of middle and old aged women was in general lower than that of men. In particular, the number of men aged 35 and over with post-secondary education exceeded the female counterpart by 78.3%. (Table 3.11, Table 3.12 and Appendix A3.5)

表 3.11 一九九六年、二零零一年及二零零六年按收入組別劃分的工作人口⁽¹⁾
Table 3.11 Working Population⁽¹⁾ by Income Groups, 1996, 2001 and 2006

收入組別 Income Group	1996	2001	2006
第一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\$)	0 – ≤5,600	0 – ≤6,000	0 – ≤5,500
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	4,000	3,860	3,500
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	5.1	4.7	4.5
工作人口數目 Number of working population	603 289	645 814	668 993
第三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\$)	5,600 – ≤17,237	6,000 – ≤20,000	5,500 – ≤20,000
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	9,500	10,000	10,000
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	40.0	40.8	39.8
工作人口數目 Number of working population	1 809 878	1 937 468	2 006 991
第九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\$)	≥ 17237	≥ 20,000	≥ 20,000
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	25,000	30,000	30,000
組內收入佔總收入的百分比 Share of the groups' income to total aggregate income	54.8	54.6	55.7
工作人口數目 Number of working population	603 297	645 825	669 002
合計 Overall			
每月主要職業收入中位數 (港元) Median monthly income from main employment (HK\$)	9,500	10,000	10,000
工作人口數目 Number of working population	3 016 464	3 229 107	3 344 986

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

表 3.12 二零零六年工作人口⁽¹⁾在不同收入組別的社會經濟特徵
Table 3.12 Socio-economic Characteristics of Working Population⁽¹⁾ in Different Income Groups in 2006

	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			
	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall
按性別劃分的工作人口比例（百分比） Proportion of Working Population by Sex (%)								
男 Male	31.2	57.9	63.6	53.7	42.9	57.9	63.6	56.8
女 Female	68.8	42.1	36.4	46.3	57.1	42.1	36.4	43.2
性別比率（每千名女性的男性人數） Sex Ratio (Males per 1 000 Females)	455	1 373	1 746	1 159	752	1 376	1 746	1 316
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	20.8	12.1	0.5	11.5	22.9	12.1	0.5	11.3
25 - 34	21.0	29.0	22.4	26.1	11.1	29.0	22.4	24.8
35 - 44	22.4	26.1	41.1	28.3	20.5	26.1	41.1	28.4
45 - 54	22.7	23.6	28.1	24.3	28.0	23.6	28.1	25.2
55 - 64	9.8	7.9	6.6	8.0	13.1	7.9	6.6	8.4
65+	3.3	1.4	1.2	1.7	4.5	1.4	1.2	1.8
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	39.0	69.4	77.6	64.9	53.9	69.4	77.6	68.8
在香港以外地方出生 Born outside Hong Kong	61.0	30.6	22.4	35.1	46.1	30.6	22.4	31.2
居港少於七年 Having resided in Hong Kong for less than 7 years	24.9	2.9	3.4	7.4	7.1	2.9	3.4	3.7
內地來港 Persons from the Mainland	3.8	1.8	0.4	1.9	5.2	1.8	0.4	2.0
其他地方來港 Persons from other places	21.1	1.2	3.0	5.5	1.9	1.1	3.0	1.6
居港七年及以上 Having resided in Hong Kong for 7 years or more	36.1	27.7	18.9	27.6	39.0	27.7	18.9	27.6
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	49.2	34.9	9.5	32.7	54.9	34.9	9.5	32.6
高中及預科 Upper secondary and sixth form	35.2	40.8	28.2	37.2	30.7	40.8	28.2	36.6
專上教育 Post-secondary	15.6	24.2	62.3	30.1	14.4	24.2	62.3	30.8

表 3.12 二零零六年工作人口⁽¹⁾ 在不同收入組別的社會經濟特徵 (續)
Table 3.12 Socio-economic Characteristics of Working Population⁽¹⁾ in Different Income Groups in 2006 (Cont'd)

	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			
	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall
按行業劃分的工作人口比例 (百分比)								
Proportion of Working Population by Industry (%)								
製造業 Manufacturing	6.2	10.5	10.6	9.6	8.6	10.5	10.6	10.2
建造業 Construction	4.9	8.6	3.7	6.9	6.8	8.6	3.7	7.3
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	24.6	30.1	20.3	27.0	34.0	30.1	20.3	28.6
運輸、倉庫及通訊業 Transport, storage and communications	6.6	14.5	8.2	11.7	9.2	14.5	8.2	12.4
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	7.7	17.1	26.3	17.0	10.6	17.1	26.3	18.1
社區、社會及個人服務業 Community, social and personal services	49.2	18.7	29.9	27.0	29.8	18.6	29.9	22.7
其他 ⁽²⁾ Others ⁽²⁾	0.8	0.7	0.9	0.7	1.1	0.7	0.9	0.8
按職業劃分的工作人口比例 (百分比)								
Proportion of Working Population by Occupation (%)								
經理及行政人員 Managers and administrators	2.1	5.4	35.8	10.8	2.9	5.4	35.8	11.5
專業人員 Professionals	0.5	3.7	19.0	6.1	0.7	3.7	19.0	6.5
輔助專業人員 Associate professionals	4.3	16.5	27.2	16.2	5.9	16.5	27.2	17.1
文員 Clerks	9.3	23.0	5.7	16.8	12.9	23.0	5.7	17.8
服務工作及商店銷售人員 Service workers and shop sales workers	17.9	18.4	8.2	16.3	24.8	18.4	8.2	17.2
工藝及有關人員 Craft and related workers	5.9	11.5	2.2	8.5	8.2	11.5	2.2	9.0
機台及機器操作員及裝配員 Plant and machine operators and assemblers	4.1	8.6	1.3	6.2	5.6	8.6	1.3	6.6
非技術工人 Elementary occupations	55.3	12.7	0.6	18.8	38.2	12.6	0.6	14.0
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	0.5	0.2	0.1	0.3	0.7	0.2	0.1	0.3
每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)	3,500	10,000	30,000	10,000	4,000	10,000	30,000	10,000

註釋：(1) 這些數字不包括無酬家庭從業員。

Notes: (1) The figures exclude unpaid family workers.

(2) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

(2) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

住戶收入分布

3.33 在一九九六年至二零零六年間，按當時價格計算的住戶每月收入中位數由 17,500 元稍微下跌 1.4% 至 17,250 元。分析住戶收入水平隨時間的變動情況時，必須考慮價格變動因素。撇除綜合消費物價指數的變動之後，一九九六年和二零零六年的住戶收入中位數大致穩定，分別是 17,220 元和 17,250 元。（表 3.13）

3.34 另一點值得注意的是，過去十年，住戶收入分布中的最高和最低部分的住戶所佔的百分比日益增加，可見住戶收入分布的分散情況日漸擴大。在一九九六至二零零六年間，按當時價格計算，每月收入低於 4,000 元的住戶所佔百分比由 6.7% 增長至 9.2%，而每月收入 40,000 元或以上的住戶所佔百分比也由 15.0% 增長至 17.0%。（表 3.13）

3.35 住戶收入的變化有三個主要的成因，包括長者住戶增加、有兩名有收入者的住戶增加，以及人口的教育程度改善。

3.36 人口漸漸老化，香港的長者由一九九六年的 629 555 人增加 35.5% 至二零零六年的 852 796 人。相應地，長者住戶的整體數目（即成員為六十五歲及以上的住戶）也增長近 50%。由於許多長者屬於退休人士和獨居／只與年老的配偶同住，因此，每月住戶收入低於 4,000 元的長者住戶顯著增加 59.4%，由一九九六年的 61 900 戶增至二零零六年的 98 656 戶。（表 3.14 及表 7.5）

Household Income Distribution

3.33 Between 1996 and 2006, the median monthly household income at current prices edged down slightly by 1.4% from \$17,500 to \$17,250. The factor of price changes should be taken into account when analyzing the changes in the level of household income over time. After netting out the changes in the Composite Consumer Price Index (Composite CPI), the median household income in real terms in 1996 and 2006 were broadly stable, at \$17,220 and \$17,250 respectively. (Table 3.13)

3.34 Another notable point is the widening dispersion of household income distribution over the past decade, as indicated by the increasing percentage shares of households at the lowest and highest segments. Between 1996 and 2006, the percentage share of households with monthly household income below \$4,000 at current prices increased from 6.7% to 9.2%, while that for households with monthly household income at \$40,000 or above grew from 15.0% to 17.0%. (Table 3.13)

3.35 There are three major contributors to the changes in the household income distribution, including the increase in older-person households, increase in two-earner households and improvement in educational attainment of the population.

3.36 With an ageing population, the number of older persons in Hong Kong increased by 35.5% from 629 555 in 1996 to 852 796 in 2006. Correspondingly, the total number of older-person households (i.e. households comprising members aged 65 and over) grew by nearly 50%. As many older persons were retirees and lived alone / with their old-age spouse only, there was a marked increase of 59.4% in the number of older-person households with monthly household income below \$4,000 from 61 900 in 1996 to 98 656 in 2006. (Table 3.14 and Table 7.5)

3.37 住戶每月收入在 40,000 元或以上並有兩名工作成員的住戶的數目日益增加。這類住戶的數目從一九九六年的 101 999 上升至二零零六年的 150 538，增幅為 47.6%。（表 3.14）

3.38 另一項有關住戶每月收入在 40,000 元或以上的住戶的人士的特別觀察是，該等住戶內學歷較高、就業收入一般處於較高水平的人士的比例越來越大。十五歲及以上具備專上學歷的人士的比例由一九九六年的 37.4% 增加至二零零六年的 46.7%。他們的每月主要職業收入中位數高達一九九六年的 27,500 元和二零零六年的 28,750 元。（表 3.14）

3.39 收入分布的離散與不同因素息息相關。該等因素可分為兩類：社會經濟因素和人口因素。第七章將會更詳細討論各項因素對收入分布的影響。此外，本處就不包括外籍家庭傭工在內的住戶收入另作分析，分析結果載於 *附錄戊*。

3.37 There was an increasing number of households having monthly household income at \$40,000 or above with two working members. The number increased by 47.6% from 101 999 in 1996 to 150 538 in 2006. (Table 3.14)

3.38 Another peculiar observation of persons from households having monthly household income at \$40,000 or above was that there was an increasing proportion of higher-educated persons, whose employment income was generally at a higher level, in these households. The proportion of persons aged 15 and over with post-secondary education increased from 37.4% in 1996 to 46.7% in 2006. Their median monthly income from main employment was high at \$27,500 in 1996 and \$28,750 in 2006. (Table 3.14)

3.39 The dispersion of an income distribution is closely related to a variety of factors which can broadly be classified into two categories: socio-economic factors and demographic factors. Chapter 7 contains a more detailed discussion on the effect of various factors on the income distribution. Moreover, a separate analysis has also been done on the household income distribution with foreign domestic helpers excluded and the results are documented in *Appendix E*.

表 3.13 一九九六年、二零零一年及二零零六年按家庭住戶每月收入（以當時市價計算及以固定（二零零六年六月）市價計算）劃分的家庭住戶數目

Table 3.13 Domestic Households by Monthly Domestic Household Income (at Current and Constant (June 2006) Prices), 1996, 2001 and 2006

家庭住戶每月收入（港元） Monthly Domestic Household Income (HK\$)	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
	（以當時市價計算） (At Current Prices)					
< 2,000	55 597	3.0	65 855	3.2	86 736	3.9
2,000 – 3,999	68 272	3.7	97 568	4.8	118 779	5.3
4,000 – 5,999	75 595	4.1	93 018	4.5	121 605	5.5
6,000 – 7,999	105 639	5.7	116 340	5.7	146 010	6.6
8,000 – 9,999	136 577	7.4	120 721	5.9	147 081	6.6
10,000 – 14,999	324 001	17.5	318 623	15.5	339 469	15.2
15,000 – 19,999	269 694	14.5	262 086	12.8	279 217	12.5
20,000 – 24,999	210 926	11.4	223 708	10.9	225 292	10.1
25,000 – 29,999	147 295	7.9	159 470	7.8	162 783	7.3
30,000 – 39,999	183 254	9.9	219 229	10.7	221 101	9.9
40,000 – 59,999	150 440	8.1	197 311	9.6	194 723	8.7
≥ 60,000	128 263	6.9	179 483	8.7	183 750	8.3
總計 Total	1 855 553	100.0	2 053 412	100.0	2 226 546	100.0
	家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)					
	17,500		18,705		17,250	
	（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)					
< 2,000	63 214	3.4	72 948	3.6	86 736	3.9
2,000 – 3,999	72 697	3.9	104 372	5.1	118 779	5.3
4,000 – 5,999	86 038	4.6	101 759	5.0	121 605	5.5
6,000 – 7,999	120 789	6.5	125 857	6.1	146 010	6.6
8,000 – 9,999	159 291	8.6	150 049	7.3	147 081	6.6
10,000 – 14,999	309 688	16.7	306 489	14.9	339 469	15.2
15,000 – 19,999	271 230	14.6	273 564	13.3	279 217	12.5
20,000 – 24,999	193 387	10.4	200 623	9.8	225 292	10.1
25,000 – 29,999	146 486	7.9	162 758	7.9	162 783	7.3
30,000 – 39,999	172 259	9.3	206 449	10.1	221 101	9.9
40,000 – 59,999	139 661	7.5	181 616	8.8	194 723	8.7
≥ 60,000	120 813	6.5	166 928	8.1	183 750	8.3
總計 Total	1 855 553	100.0	2 053 412	100.0	2 226 546	100.0
	家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)					
	17,220		18,144		17,250	

表 3.14 一九九六年、二零零一年及二零零六年按家庭住戶每月收入劃分的家庭住戶特徵
Table 3.14 Characteristics of Domestic Households by Monthly Domestic Household Income, 1996, 2001 and 2006

家庭住戶每月收入 Monthly Domestic Household Income	1996	2001	2006
4,000 元以下 Below \$4,000			
住戶數目 Number of Households	123 869	163 423	205 515
平均住戶人數 Average Household Size	1.7	1.6	1.7
平均工作成員數目 Average Number of Working Members	0.2	0.1	0.1
長者住戶數目 Number of Older-persons Households	61 900	88 393	98 656
4,000 元至 39,999 元 Between \$4,000 and \$39,999			
住戶數目 Number of Households	1 452 981	1 513 195	1 642 558
平均住戶人數 Average Household Size	3.3	3.2	3.0
平均工作成員數目 Average Number of Working Members	1.6	1.5	1.5
40,000 元或以上 \$40,000 or above			
住戶數目 Number of Households	278 703	376 794	378 473
平均住戶人數 Average Household Size	3.9	3.7	3.5
平均工作成員數目 Average Number of Working Members	2.5	2.4	2.3
有兩名工作成員的住戶數目 Number of Households with Two Working Members	101 999	145 272	150 538
十五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	338 379	463 349	531 430
比例（百分比） Proportion (%)	37.4	38.9	46.7
每月主要職業收入中位數（港元） Median Monthly Income from Main Employment (HK\$)	27,500	30,000	28,750

不同收入組別住戶的社會經濟特徵

3.40 不同收入水平的家庭住戶各有不同特徵。為進行比較，所有住戶將會分為三個較廣的組別，即第一至第二個十等分組別、第三至第八個十等分組別和第九至第十個十等分組別，與有職業收入的工作人士的分類相同。

3.41 根據以上的分組，在二零零六年，第一至第二個十等分組別、第三至第八個十等分組別和第九至第十個十等分組別的住戶收入中位數分別是 4,200 元、17,250 元和 53,750 元。估計約有 13.7% 的人口屬於第一至第二個十等分組、62.6% 的人口屬於第三至第八個十等分組，而第九至第十個十等分組則有 23.7%。與第一至第二個十等分組別比較，第九至第十個十等分組別的人數較多，所佔比例亦較大，歸因於這兩個組別內不同的住戶人數。詳情可見於以下的分析。（表 3.15）

第一至第二個十等分組別

3.42 第一至第二個十等分組住戶的住戶人數一般較少，在二零零六年平均每戶有兩人。這些住戶有不少（近半）居於公營租住單位。（表 3.16）

3.43 第一至第二個十等分組別內長者（即六十五歲及以上）的比例頗大，而十五歲以下的兒童的比例相對較少。故此，由一名或以上成人與兒童組成的住戶的比例低至 21.5%，相對於全港 35.8% 的數字。（表 3.16）

3.44 組內長者人數很多，而根據統計資料顯示，他／她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大，分別佔 8.2% 及 53.6%，而所有住戶的相應數字是 1.6% 及 15.2%。（表 3.16）

Socio-economic Characteristics of Households in Different Income Groups

3.40 Households with different income levels tend to exhibit different characteristics. For the purpose of comparison, households are categorized 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 persons with employment income.

3.41 According to the above demarcation, the median household income in 2006 for the 1st – 2nd decile groups, 3rd – 8th decile groups and 9th – 10th decile groups were \$4,200, \$17,250 and \$53,750 respectively. It is estimated that some 13.7% of the population were in the 1st – 2nd decile groups, 62.6% in the 3rd – 8th decile groups and 23.7% in the 9th – 10th decile groups. 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. More details can be found in the analysis that follow. (Table 3.15)

1st – 2nd Decile Groups

3.42 Households in the 1st – 2nd decile groups were generally of smaller size, comprising an average of 2 members in 2006. Many of these households (almost half) were living in public rental flats. (Table 3.16)

3.43 There was a large proportion of older persons (i.e. aged 65 and over) in the 1st – 2nd decile groups, and a relatively small proportion of children aged under 15. As such, the proportion of households comprising adult(s) and children was low at 21.5%, compared to the territorial figure of 35.8%. (Table 3.16)

3.44 According to the results, there was a large number of older persons in this group who were retired without employment income, the proportion of households without income or with cash income only was relatively larger at 8.2% and 53.6% respectively. The corresponding figures of all households were 1.6% and 15.2%. (Table 3.16)

3.45 這組內人士的教育程度相對地低，有 46.4% 具有小學或以下教育程度，這組內的勞動人口參與率也非常低，只是 28.9%，全港的數字是 61.4%。就業者當中，從事非技術工人的人士佔較顯著的比例。（表 3.16）

3.46 組內呈現如上文所述的特色，解釋該組工作人口的職業收入中位數低至 5,000 元。再者，住戶內有在職成員的人數甚少（平均每戶只有 0.4 人），相應的住戶收入中位數僅是 4,200 元，是全港中位數的四分之一。（表 3.16）

第三至第八個十等分組別

3.47 第三至第八個十等分組別的平均住戶人數是 3.1 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近，約有 33.6% 居於公營租住房屋、19.2% 居於資助出售單位，另有 46.3% 居於私人永久性房屋。他／她們平均把每月住戶收入的 12% 用於住房開支上。（表 3.16）

3.48 第三至第八個十等分組別內中年人所佔的比例頗高。超過一半的十五歲及以上人士受過中學或預科教育。組內的勞動人口參與率是 63.0%。（表 3.16）

3.49 這個住戶組別內有較多受過良好教育的有收入人士，而其主要職業收入中位數亦較高，因此組內住戶的住戶每月收入中位數是 17,250 元，遠高於第一至第二個十等分組別的中位數。（表 3.16）

3.45 The educational attainment of persons in this group was relatively low, with 46.4% having attended only primary education or below. Also, a very low labour force participation rate of 28.9% was found in this group, as compared to the territorial level of 61.4%. For those working, a rather significant proportion worked in elementary occupations. (Table 3.16)

3.46 The distinct features of persons in this group, as described above, explained a low median employment income of the working population, at \$5,000. Coupled with the small number of working members (only a mere 0.4 person per household on average), a median household income of only \$4,200, a quarter of the territorial median was observed. (Table 3.16)

3rd – 8th Decile Groups

3.47 The average size of households in the 3rd - 8th decile groups was 3.1, slightly larger than the territorial average. The distribution of these households by type of housing was close to the overall distribution, with about 33.6% in public rental housing, 19.2% in subsidized sale flats and 46.3% in private permanent housing. They spent on average about 12% of their monthly household income on housing. (Table 3.16)

3.48 There was a high proportion of middle-aged persons in the 3rd – 8th decile groups. Over half of persons aged 15 and over have attended secondary school or sixth form. The labour force participation rate of persons in this group was 63.0%. (Table 3.16)

3.49 There were more income earners in these households who were better educated and had a higher median income from main employment. The median monthly household income of households in this group was \$17,250, which far exceeded the median of the 1st – 2nd decile groups. (Table 3.16)

第九至第十個十等分組別

3.50 第九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。這組住戶有一個顯著特徵，其中接近四分一的住戶成員中有外籍家庭傭工。若扣除外籍家庭傭工，平均住戶人數減少至 3.3 人。（表 3.16）

3.51 這些住戶很大部分（80.6%）居於私人永久性房屋。組內每十戶有七戶擁有自己的居所，而他／她們的住房開支與住戶收入比率中位數是 13.6%。（表 3.16）

3.52 成員包括成人和兒童的住戶，佔組內住戶數目的 40.7%。值得注意的是，這些住戶內在職成員的人數平均高達 2.3 人。他／她們大部分屬於受過高深教育的專業人士和經理，每月收入中位數是 18,500 元，差不多是整體中位數的兩倍。因此，他／她們住戶每月收入中位數高達 53,750 元。（表 3.16）

9th – 10th Decile Groups

3.50 Households in the 9th – 10th decile groups tend to be of even larger size, giving an average of 3.5 members. A distinct feature of households in this group was that nearly a quarter of them comprised foreign domestic helpers as member(s). If foreign domestic helpers were excluded, the average household size would be reduced to 3.3. (Table 3.16)

3.51 The vast majority (80.6%) of these households lived in private permanent housing. Every seven out of ten households in this group owned their residence and their median ratio of housing cost to household income was 13.6%. (Table 3.16)

3.52 Households comprising adult(s) with children constituting 40.7% of all households in this group. It is 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 \$18,500 per month, almost double the overall median. As a result, their median monthly household income also stood high at \$53,750. (Table 3.16)

表 3.15 一九九六年、二零零一年及二零零六年按收入組別劃分的家庭住戶數目
Table 3.15 Domestic Households by Income Groups, 1996, 2001 and 2006

收入組別 Income Group	1996	2001	2006
第一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\$)	0 – ≤8,595	0 – ≤8,460	0 – ≤7,500
家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)	5,500	5,000	4,200
家庭住戶數目 Number of domestic households	371 108	410 679	445 306
住戶成員數目 Number of persons involved	867 512	850 913	907 081
第三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\$)	8,595 – ≤33,690	8,460 – ≤37,670	7,500 – ≤36,000
家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)	17,500	18,705	17,250
家庭住戶數目 Number of domestic households	1 113 332	1 232 046	1 335 929
住戶成員數目 Number of persons involved	3 835 416	4 144 507	4 156 897
第九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\$)	≥ 33,690	≥ 37,670	≥ 36,000
家庭住戶每月收入中位數 (港元) Median monthly domestic household income (HK\$)	49,250	55,000	53,750
家庭住戶數目 Number of domestic households	371 113	410 687	445 311
住戶成員數目 Number of persons involved	1 443 202	1 543 777	1 572 931

表 3.16 二零零六年家庭住戶在不同收入組別的社會經濟特徵
Table 3.16 Socio-economic Characteristics of Domestic Households in Different Income Groups in 2006

	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			
	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall
家庭住戶平均人數 Average Domestic Household Size	2.0	3.1	3.5	3.0	2.0	3.1	3.3	2.9
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	48.4	33.6	6.0	31.0	48.5	33.6	6.0	31.1
資助出售單位 Subsidized sale flats	10.9	19.2	12.9	16.3	11.0	19.2	12.9	16.3
私人永久性房屋 Private permanent housing	38.8	46.3	80.6	51.7	38.7	46.3	80.6	51.6
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	40.1	50.7	71.5	52.8	40.2	50.7	71.5	52.8
租住 Tenant	57.4	48.1	27.6	45.9	57.4	48.1	27.6	45.9
家庭住戶每月按揭供款及借貸還款中位數（港元） Median Monthly Mortgage Payment and Loan Repayment of Owner-occupier Households with Mortgage Loan (HK\$)	2,200	6,400	12,000	7,800	2,200	6,400	12,000	7,800
家庭住戶每月租金中位數（港元） Median Monthly Domestic Household Rent of Households in Rented Accommodation (HK\$)	1,180	1,800	7,200	1,677	1,180	1,800	7,200	1,677
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 (%)	27.4	11.7	13.6	15.1	27.8	11.8	13.8	15.2
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	8.2	—	—	1.6	8.9	—	—	1.8
只有職業收入 Employment income only	27.9	64.5	59.2	56.1	27.0	64.5	59.3	56.0
只有其他現金收入 Other cash income only	53.6	7.0	1.4	15.2	55.0	7.6	2.0	15.9
有職業收入及其他現金收入 Both employment and other cash income	10.3	28.5	39.3	27.1	9.1	27.9	38.7	26.3
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	6.7	2.6	0.6	3.0	6.7	2.8	1.0	3.2
多名成人 More than one adult	14.8	36.4	40.2	32.8	14.8	36.2	39.7	32.6
只有成人 Adults only								
一名成人 One adult only	38.5	12.1	7.5	16.5	39.3	12.5	8.0	16.9
多名成人 More than one adult	39.9	48.9	51.7	47.6	39.1	48.5	51.3	47.2

表 3.16 二零零六年家庭住戶在不同收入組別的社會經濟特徵 (續)
Table 3.16 Socio-economic Characteristics of Domestic Households in Different Income Groups in 2006 (Cont'd)

	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			
	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall	第一至 第二個 十等分 組別 1st-2nd Decile Groups	第三至 第八個 十等分 組別 3rd-8th Decile Groups	第九至 第十個 十等分 組別 9th-10th Decile Groups	合計 Overall
住戶有外籍家庭傭工比例 (百分比) Proportion of Household with Foreign Domestic Helpers (%)	2.3	4.2	24.7	7.9
按年齡組別劃分的人口比例 (百分比) Proportion of Population by Age Group (%)								
< 15	11.9	14.4	14.6	14.1	12.0	14.6	15.8	14.5
15 - 64	56.3	76.4	79.3	74.3	55.8	76.1	77.6	73.6
65+	31.8	9.2	6.1	11.6	32.2	9.3	6.6	11.9
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	46.4	24.6	12.0	24.7	46.7	24.7	12.1	25.1
中學及預科 Secondary and sixth form	44.0	57.5	43.6	52.3	43.6	57.3	41.2	51.8
專上教育 Post-secondary	9.7	17.9	44.4	23.0	9.6	17.9	46.7	23.1
勞動人口參與率 ⁽²⁾ (百分比) Labour Force Participation Rate ⁽²⁾ (%)	28.9	63.0	76.5	61.4	28.0	62.3	74.2	60.1
每個家庭住戶的平均工作成員數目 Average Number of Working Members per Domestic Households	0.4	1.6	2.3	1.5	0.4	1.5	2.0	1.4
按職業劃分的工作人口比例 (百分比) Proportion of Working Population by Occupation (%)								
經理及行政人員 Managers and administrators	2.0	5.8	21.0	10.2	2.1	5.9	23.8	10.9
非技術工人 Elementary occupations	42.5	18.6	16.0	19.0	38.8	16.3	4.7	14.2
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\$)	5,000	9,000	18,500	10,000	5,000	9,500	20,000	10,000
家庭住戶每月收入中位數 (港元) Median Monthly Domestic Household Income (HK\$)	4,200	17,250	53,750	17,250	4,015	17,014	53,000	17,100

註釋：(1) 住房開支包括按揭供款、租金、差餉、地租及管理費。

(2) 指從事經濟活動人口佔所有十五歲及以上人口的百分比。

(3) 這些數字不包括無酬家庭從業員。

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

(2) Refer to the proportion of economically active population in the total population aged 15 and over.

(3) The figures exclude unpaid family workers.

4. 稅務對住戶收入分布的影響

概念

4.1 第三章的收入分布分析乃根據原本的住戶收入和沒有考慮稅務與社會福利的重新分布影響之下進行的。「原本住戶收入」不應是反映住戶經濟情況的唯一量度方法，因為有不少政府政策並不在考慮之列，不論有關福利是現金還是實物形式的福利。

4.2 其他國家／地方（包括美國、英國、加拿大、澳洲、新西蘭和新加坡）在研究住戶的經濟情況時除採用原本住戶收入亦一併考慮稅務因素的收入概念（稱為「除稅後住戶收入」）。除稅後住戶收入界定為圖 4.1 所示的原本住戶收入減去薪俸稅、物業稅、差餉及地租。

4.3 在本研究，只有可合理地撥予住戶的稅款才會予以編配。由於人口普查／中期人口統計搜集的資料以住戶／個人為對象，並非以公司為對象，利得稅因此不會予以編配。有關各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

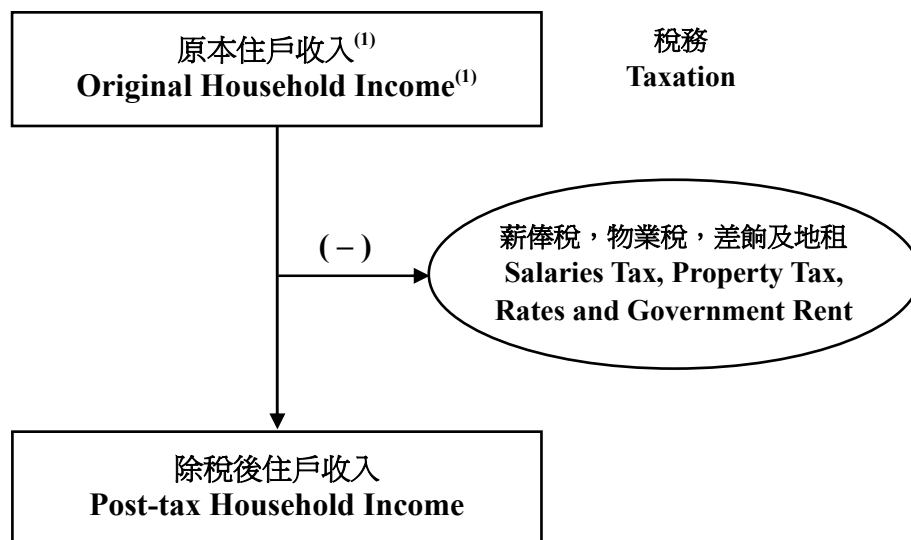
4.1 The analysis of income distribution in Chapter 3 is based on the original household income and takes no account of the re-distributive impact of taxation and social benefits. “Original Household Income” should not be the only measure to reflect the economic well-being of a household since a range of public policies are not taken into account, whether the benefits involved are in cash or in kind.

4.2 The concept of income taking into account taxation in addition to original household income (termed as “Post-tax Household Income”) has been employed in studying the economic situation of households in selected countries/territories (including the United States of America, United Kingdom, Canada, Australia, New Zealand and Singapore). 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 attributed to households are allocated. 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 are contained 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、投資收入（例如租金收入、股息及利息），以及現金轉撥。

Note: (1) Referring to monthly domestic household income which includes income from work, income from investment (e.g. rental income, dividend and interest), and cash transfer.

稅務

薪俸稅及物業稅

4.4 稅制是香港重新分布收入的重要機制之一。香港薪俸稅的稅率一般隨着勞工收入增加而累進。物業稅則只適用於有租金收入的人士。因此，第一至第二個十等分組別的住戶沒有或是極少的稅務支出，而每個住戶平均繳納的稅款在第三個十等分組別至最高的十等分組別（即第十個十等分組別）之間逐步遞增。

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 labour income. Property tax is only applicable to those persons receiving rental income. Correspondingly, there was no or very minimal tax payment from households in the 1st–2nd decile groups, and the average tax payment per household increased progressively from the 3rd to the highest decile group (i.e. 10th decile group).

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。最高十等分組別的住戶在一九九六至二零零六年期間繳付了最大份量的總設算薪俸稅和物業稅。儘管如表 4.1 所簡述，薪俸稅率曾減低和免稅額曾提高，在最高十等分組別的住戶繳付的薪俸稅和物業稅的比重却由一九九六年的 74.1% 大幅增加至二零零一年的 82.6%，而這分擔比重在二零零一至二零零六年間則大致保持穩定。（表 4.1 及表 4.2）

4.5 Salaries tax and property tax have contributed considerably to achieving a more even income distribution. Households in the highest decile group contributed the largest share of the total imputed payment on salaries tax and property tax throughout 1996 – 2006. Despite the reductions in the salaries tax rates and the lifting of allowances thresholds from 1996 to 2001 as summarised in Table 4.1, the salaries tax and property tax contribution from households in the top decile group increased significantly from 74.1% in 1996 to 82.6% in 2001. The contribution then remained relatively stable between 2001 and 2006. (Table 4.1 and Table 4.2)

表 4.1 一九九六年、二零零一年及二零零六年薪俸稅的稅率及主要免稅額
Table 4.1 Tax Rate and Major Allowances of Salaries Tax, 1996, 2001 and 2006

薪俸稅 Salaries Tax	1995/96		2000/01		2005/06	
	港元 HK\$		港元 HK\$		港元 HK\$	
主要免稅額 Major Allowances						
基本免稅額 Basic allowance	72,000		108,000		100,000	
已婚人士免稅額 Married person's allowance	144,000		216,000		200,000	
子女免稅額 Children Allowances						
第一至第二名子女 The 1st to 2nd child	22,000		30,000		40,000	
第三至第九名子女 The 3rd to 9th child	11,000		15,000		40,000	
應課稅入息實額 ⁽¹⁾ 算的稅款伸算表 Table Showing Tax on Net Chargeable Income ⁽¹⁾	應課稅入息 實額 (港元) Net Chargeable Income (HK\$)	稅率 Tax Rate	應課稅入息 實額 (港元) Net Chargeable Income (HK\$)	稅率 Tax Rate	應課稅入息 實額 (港元) Net Chargeable Income (HK\$)	稅率 Tax Rate
最初的 On the first	20,000	2%	35,000	2%	30,000	2%
其次的 On the next	30,000	9%	35,000	7%	30,000	8%
其次的 On the next	30,000	17%	35,000	12%	30,000	14%
餘額 Remainder		20%		17%		20%
標準稅率 Standard Rate of Tax		15%		15%		16%

註釋：(1) 應課稅入息實額相等於入息減去扣除總額及免稅額。

Note: (1) Net chargeable income equals to income minus deductions and allowances.

表 4.2 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月繳付薪俸稅及物業稅分布
Table 4.2 Distribution of Salaries Tax and Property Tax Payment Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月繳付 薪俸稅及物業稅 (港元) Average Salaries Tax and Property Tax Paid Per Month (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅的百分比 Percentage of Total Amount of Salaries Tax and Property Tax Paid by All Households Per Month	平均每月繳付 薪俸稅及物業稅 (港元) Average Salaries Tax and Property Tax Paid Per Month (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅的百分比 Percentage of Total Amount of Salaries Tax and Property Tax Paid by All Households Per Month	平均每月繳付 薪俸稅及物業稅 (港元) Average Salaries Tax and Property Tax Paid Per Month (HK\$)	佔所有住戶每月 繳付薪俸稅及 物業稅的百分比 Percentage of Total Amount of Salaries Tax and Property Tax Paid by All Households Per Month
第一 1st	0	0.0%	0	0.0%	0	0.0%
第二 2nd	2	0.0%	0	0.0%	0	0.0%
第三 3rd	14	0.1%	1	0.0%	1	0.0%
第四 4th	54	0.4%	9	0.1%	9	0.1%
第五 5th	107	0.7%	29	0.2%	34	0.2%
第六 6th	229	1.5%	82	0.6%	113	0.8%
第七 7th	446	2.9%	187	1.4%	205	1.4%
第八 8th	952	6.2%	510	3.7%	585	4.0%
第九 9th	2,147	14.1%	1,572	11.5%	1,812	12.4%
第十 10th	11,326	74.1%	11,318	82.6%	11,904	81.2%
合計 Overall	1,528	100.0%	1,371	100.0%	1,466	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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 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.

差餉及地租

4.6 差餉是香港其中一種就房產物業徵收的間接稅。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和出租，估計可取得的合理年租而計算。換句話說，居於租值較高的產業的住戶所繳交的差餉值也相對提高。承租人須向政府繳付地租，以換取在租契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。

4.7 所有住戶不論居於公營或私營房屋都要繳付差餉，而大部分住戶都要繳付地租。過去多年，住戶繳付的平均差餉和地租由較低十等分組別遞增至較高的十等分組別，而最高十等分組別住戶平均繳付的差餉及地租是最低十等分組別的四倍。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較低的公營房屋，因此繳付較少差餉和地租。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，因此繳付較高的差餉和地租。（表 4.3）

4.8 整體而言，住戶所繳付的差餉和地租在一九九六至二零零六年間下跌，這與期間物業市場的市況吻合。最低和最高十等分組別住戶所繳付的差餉和地租的比重在過去十年錄得輕微升幅，其中可見於第一個十等分組別住戶的比重由一九九六年的 5.4% 增至二零零六年的 6.3%，部分原因是愈來愈多第一個十等分組別住戶居於應課差餉租值較高的私人永久性房屋和資助出售單位。（表 4.3、附錄 A5.1a 及附錄 A5.1b）

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 higher rental value properties pay higher amount of rates. Government rent is paid by the Government lessee to the Government in return for the right to hold and occupy the premises and for the term specified in the lease document. The basis of assessment of the rateable value for Government rent purposes is the same as that for rates.

4.7 Rates are paid by almost all households, no matter whether they live in public or private housing; whilst Government rent are paid by a significant proportion of households. Over the years, the average rates and Government rent paid by households increased gradually from the lower decile groups to the higher ones. Households in the top decile group paid on average four times the rates and Government rent as those in the bottom decile group. This is closely related to the characteristics of households in respective decile groups. For households in the lower and middle decile groups, a certain proportion of them were living in public housing with lower rental value; and hence, paying less rates and Government rent. For households in the higher decile groups, more of them were residing in private flats with higher rental value which were subject to higher rates and Government rent. (Table 4.3)

4.8 In overall terms, the rates and Government rent paid by households dropped from 1996 to 2006, which was in line with the property market situation over the period. On the share of rates and Government rent paid by households, only the bottom and the top decile groups recorded a slight increase over the past decade. The apparent peculiar increase observed for the 1st decile group from 5.4% in 1996 to 6.3% in 2006 is partly attributable to the fact that there was an increasing number of households in the 1st decile group living in private permanent housing and subsidized sale flats that were normally subject to higher rateable values. (Table 4.3, Appendix A5.1a and Appendix A5.1b)

表 4.3 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月繳付差餉及地租分布
Table 4.3 Distribution of Rates and Government Rent Payment Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月繳付 差餉及地租 (港元) Average Rates and Government Rent Paid Per Month (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的百分比 Percentage of Total Amount of Rates and Government Rent Paid by All Households Per Month	平均每月繳付 差餉及地租 (港元) Average Rates and Government Rent Paid Per Month (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的百分比 Percentage of Total Amount of Rates and Government Rent Paid by All Households Per Month	平均每月繳付 差餉及地租 (港元) Average Rates and Government Rent Paid Per Month (HK\$)	佔所有住戶每月 繳付差餉及地租 總額的百分比 Percentage of Total Amount of Rates and Government Rent Paid by All Households Per Month
第一 1st	211	5.4%	222	5.9%	219	6.3%
第二 2nd	233	6.0%	218	5.8%	201	5.8%
第三 3rd	272	7.0%	244	6.5%	218	6.2%
第四 4th	297	7.6%	265	7.1%	239	6.8%
第五 5th	312	8.0%	293	7.8%	264	7.6%
第六 6th	341	8.7%	321	8.5%	299	8.6%
第七 7th	361	9.2%	349	9.3%	323	9.2%
第八 8th	421	10.8%	413	11.0%	379	10.8%
第九 9th	517	13.2%	512	13.6%	477	13.6%
第十 10th	937	24.0%	920	24.5%	881	25.2%
合計 Overall	390	100.0%	376	100.0%	350	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

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。在較低十等分組別的住戶支付的稅款自然少於較高十等分組別的住戶的稅款支出。最頂層的十等分組別的住戶在二零零六年的平均稅款支出是 12,785 元，遠高於最低層的十等分組別的 219 元。過去十年，第二個至第九個十等分組的住戶的平均稅款支出下跌。第一個十等分組的平均稅款支出稍有增加，這是由於如上文第 4.8 段所敘述組內的住戶繳付的平均差餉和地租增加所致。至於第十個十等分組別的平均稅款支出增加，與住戶於二零零六年所繳付的薪俸稅和物業稅多於一九九六年所繳付的款項有關。（圖 4.2 及附錄 A4.1）

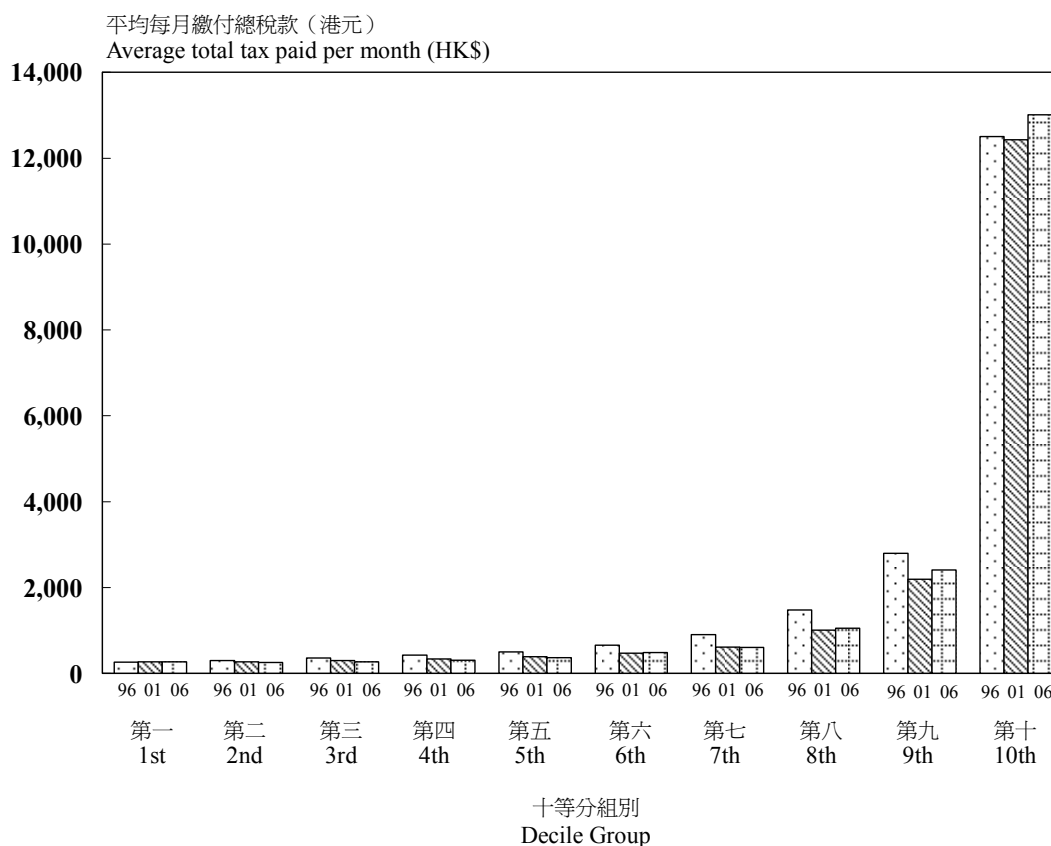
4.10 若以按十等分組別劃分的稅務支出所佔的比重變化分析，得出的模式與平均稅款支出的模式相近。第一至第五個十等分組的住戶的總稅務開支合共少於所有住戶在二零零六年的總稅款支出的 7%，但第九至第十個十等分組別則繳付了約 83%。值得注意的是，較高的十等分組別的住戶的稅款總支出的比重由一九九六年至二零零六年持續增加，但較低十等分組別的住戶的相關比重則持續減少。（附錄 A4.1）

Tax Payments in Total

4.9 Adding together payments on salaries tax, property tax, rates and Government rent gives total tax payment by deciles. 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 tax payment by households in the top decile group was \$12,785 in 2006, far higher than that of \$219 by the bottom decile group. Over the past ten years, there was a drop in the average tax payment by households in the 2nd – 9th decile groups. For the 1st decile group, the average tax payment increased slightly which was attributable to the increase in average rates and Government rent paid by households in this group as described in paragraph 4.8. For the 10th decile group, the increase in average tax payment was associated with the higher amount of salaries tax and property tax paid by the households concerned in 2006 than in 1996. (Chart 4.2 and Appendix A4.1)

4.10 In terms of change in the share of tax payment by decile groups, a similar pattern as that of average tax payment was observed. Households in the 1st – 5th decile groups together paid less than 7% of the total tax payment by all households in 2006, whilst those in the 9th and 10th decile groups contributed some 83%. It is noteworthy that the contribution by the households in the higher decile groups was increasing from 1996 to 2006 and that by most of the lower decile groups decreasing. (Appendix A4.1)

圖 4.2 一九九六年、二零零一年及二零零六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, 1996, 2001 and 2006



除稅後住戶收入

4.11 將原本住戶收入減去稅款總支出可得出除稅後住戶收入。當收入較多的住戶繳納更多稅，其他住戶繳納更少稅，甚至無須繳稅，收入的重新分布即因此而產生。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一九九六年至二零零六年間保持相當穩定，幅度在 93% 至 98% 之間。（表 4.4）

Post-tax Household Income

4.11 Post-tax household income is obtained by taking away tax payment from the original household income. Redistribution of income arises because households with higher income groups pay more tax while the others pay less or even no tax. Analysed in terms of the ratio of average post-tax household income per month to the average original household income per month, it is noted that the ratios remained relatively stable during 1996 to 2006 and ranged between 93% and 98% for households in the 2nd–9th decile groups. (Table 4.4)

4.12 不過，稅務對住戶收入的效應在最頂層和最底層的十等分組別較為明顯。由於在最高十等分組別的住戶較其他住戶繳交更多稅，在過去十年的相應的比率比較低，約為 89%。另一方面，第一個十等分組別的住戶相應的比率除了本身較低之外，也由一九九六年的 92.7% 下調至二零零六年的 89.9%。這個表面看來頗奇怪的觀察是因為組內有較高比例的自住業主，以及退休者人數漸多所致。雖然所取得的每月住戶收入較低，第一個十等分組別在二零零六年約有 49% 的住戶是自住業主（相比之下，第二個和第三個十等分組別的相應比例是 31.1% 和 36.1%），以致這些住戶在期間所繳付的平均差餉和地租的金額有所增加。（表 4.4、附錄 A5.1a 及附錄 A5.1b）

4.12 However, the effect of taxation on household income was more apparent for households in the top and bottom deciles. Since households in the top decile pay more tax than others, the corresponding ratio was comparatively low at about 89% throughout the past decade. On the other hand, it is observed that the corresponding ratio for households in the 1st decile group, besides being lower, scaled down from 92.7% in 1996 to 89.9% in 2006. The apparent peculiar observation was attributed to the relatively high proportion of owner-occupiers as well as increasing number of retirees in this group. Though receiving lower monthly household income, some 49% of the households in the 1st decile group were owner-occupiers in 2006 (as compared with the corresponding proportions of 31.1% and 36.1% for the 2nd and 3rd decile groups), thus resulting in higher outlay in average rates and Government rent paid by these households. (Table 4.4, Appendix A5.1a and Appendix A5.1b)

表 4.4 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的平均除稅後住戶每月收入
Table 4.4 Average Post-tax Monthly Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均除稅後住戶 每月收入 (港元) Average Post-tax Monthly Household Income (HK\$)	對平均原本住戶 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\$)	對平均原本住戶 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\$)	對平均原本住戶 每月收入的百分比 Percentage to Average Original Monthly Household Income
第一 1st	2,681	92.7%	2,346	91.4%	1,952	89.9%
第二 2nd	6,985	96.7%	6,481	96.7%	5,721	96.6%
第三 3rd	9,656	97.1%	9,649	97.5%	8,681	97.5%
第四 4th	12,383	97.2%	12,796	97.9%	11,634	97.9%
第五 5th	15,439	97.4%	16,293	98.1%	15,102	98.1%
第六 6th	18,706	97.0%	20,275	98.1%	18,969	97.9%
第七 7th	22,773	96.6%	25,261	97.9%	23,800	97.8%
第八 8th	28,204	95.4%	31,884	97.2%	30,294	96.9%
第九 9th	37,426	93.4%	43,003	95.4%	41,069	94.7%
第十 10th	103,759	89.4%	109,147	89.9%	102,220	88.9%
合計 Overall	25,801	93.1%	27,714	94.1%	25,944	93.5%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

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

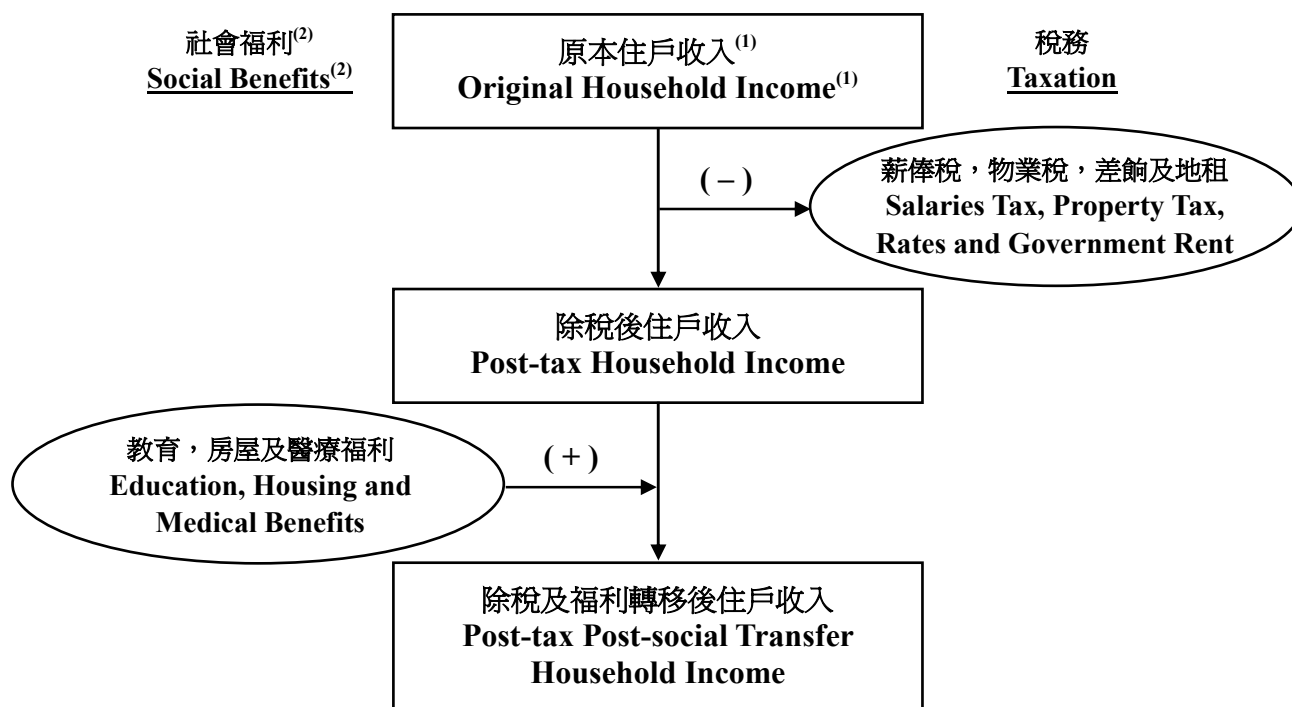
5.1 住戶的經濟情況除了受稅務影響外，亦受公帑支付的實物形式福利影響，而沒有在住戶收入中反映出來。要顧及公帑支付予個別人士獲分配的各種福利，我們首次嘗試量化及分配實物形式社會福利予住戶／人士。研究內只就可合理地撥歸住戶的公共福利進行編配。由於並沒有清晰的概念基礎進行分配，本研究並不會嘗試把非社會福利的公共開支，例如非經常開支和維持法紀的開支，編配予住戶。

Concepts

5.1 Apart from taxation, the economic well-being of a household is affected by benefits-in-kind provided by the public funding which are not reflected in the household income data. To account for the various types of benefits allocated to a person from the public funding, attempt has been made for the first time to quantify and allocate in-kind social 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 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、投資收入（例如租金收入、股息及利息），以及現金轉撥。

(2) 包括教育、房屋及醫療福利的實物形式的福利。

Notes : (1) Referring to monthly domestic household income which includes income from work, income from investment (e.g. rental income, dividend and interest), and cash transfer.

(2) Covering such in-kind social benefits as education, housing and medical benefits.

社會福利 – 教育

5.2 一般而言，中間的十等分組別（即第三至第七個十等分組別）住戶獲分配的教育福利較其他十等分組別為高。這主要由於有修讀全日制課程而受惠於政府的教育開支的住戶的子女大多處於中間的十等分組別。（表 5.1）

5.3 由於政府持續在教育方面投入大量資源，每一個住戶獲分配的平均教育福利在一九九六至二零零六年間大幅增加。每戶獲分配的教育福利由一九九六年平均每月 1,478 元增加 19.8% 至二零零六年的 1,770 元。（表 5.1）

Social Benefits – Education

5.2 Generally speaking, the average education benefits allocated to households in the middle decile groups (i.e. the 3rd – 7th decile groups) were higher than those in the other decile groups. This is largely because most households with children studying full-time that benefit from government's education spending were found amongst the middle decile groups. (Table 5.1)

5.3 Average education benefits allocated per household increased substantially between 1996 and 2006, consequential to the government's continuous provision of huge resources on education. The education benefits allocated to a household increased by 19.8%, from a monthly average of \$1,478 in 1996 to \$1,770 in 2006. (Table 5.1)

表 5.1 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月獲分配教育福利分布
Table 5.1 Distribution of Education Benefits Allocated Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配 教育福利 (港元) ⁽²⁾ Average Education Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月獲分配 總教育福利的百分比 Total Amount of Education Benefits Allocated Per Month by All Households	平均每月獲分配 教育福利 (港元) ⁽²⁾ Average Education Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月獲分配 總教育福利的百分比 Total Amount of Education Benefits Allocated Per Month by All Households	平均每月獲分配 教育福利 (港元) ⁽²⁾ Average Education Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月獲分配 總教育福利的百分比 Total Amount of Education Benefits Allocated Per Month by All Households
第一 1st	1,114	7.5%	685	3.7%	697	3.9%
第二 2nd	1,438	9.7%	1,753	9.4%	1,568	8.9%
第三 3rd	1,688	11.4%	2,237	12.0%	2,106	11.9%
第四 4th	1,906	12.9%	2,505	13.4%	2,277	12.9%
第五 5th	1,825	12.4%	2,575	13.8%	2,263	12.8%
第六 6th	1,662	11.2%	2,169	11.6%	2,058	11.6%
第七 7th	1,566	10.6%	1,957	10.5%	1,960	11.1%
第八 8th	1,474	10.0%	1,724	9.2%	1,730	9.8%
第九 9th	1,242	8.4%	1,552	8.3%	1,601	9.0%
第十 10th	864	5.8%	1,516	8.1%	1,436	8.1%
合計 Overall	1,478	100.0%	1,867	100.0%	1,770	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二個百分位之間的住戶，如此類推。

(2) 平均數位中的分母包括有關組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) The denominator used in computing includes all households in the decile group concerned.

社會福利 – 房屋

5.4 公營租住房屋和資助房屋是政府提供的兩項主要房屋福利。本節集中討論公營租住房屋福利對住戶收入分布的效應。鑑於各界對資助房屋部分的估計方法有不同意見，有關部分的效應在**附錄丁**另作討論。

5.5 由於公共房屋的住戶，在申請有關單位時，其入息不得超過限額，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。第二個十等分組別住戶獲分配的平均每月房屋福利最高，在二零零六年為 402 元，接着是第四個十等分組別的 353 元及第三個十等分組別的 352 元。第一個和第五至第七個十等分組別住戶亦獲分配相當數額的平均房屋福利，介乎 225 元至 306 元間。（表 5.2）

5.6 住戶獲分配的房屋福利在時間上的變化受到合乎申請公共房屋資格的住戶、物業市場市道，以及人口特徵的變化影響。所有十等分組別的房屋福利在一九九六年至二零零六年間顯著下跌。房屋福利由一九九六年的平均每月 544 元下跌至二零零六年的 241 元。這主要與期間的物業市場的市況有關。私人住宅單位的市值租金在過去十年受到一九九八年至二零零三年期間的經濟不景氣影響而下跌，但公營租住單位的一般租金相對穩定。這導致公營租住房屋的市值租金對一般租金的比率減少，期間的房屋福利因而下降。（表 5.2）

Social Benefits – Housing

5.4 Public rental housing and subsidized housing are the two main housing benefits provided by the government. This section focuses on the effect of public rental housing benefit on household income distribution. The effect of subsidized housing is discussed separately in *Appendix D* in view of the divergent views on the estimation method.

5.5 Given that income of households in public housing, at the time of application must not exceed the maximum limit, it is natural that households at the higher decile groups were allocated with less housing benefits than those at lower decile groups. Households in the 2nd decile group were allocated with the highest average monthly household benefits of \$402 in 2006, followed by households in the 4th decile group at \$353 and in the 3rd decile group at \$352. Households in the 1st and 5th – 7th decile groups were also allocated with considerable value of average housing benefit in the range of \$225 – \$306. (Table 5.2)

5.6 Changes in housing benefits allocated to households over time were affected by the target group of households eligible for public housing, the property market situation and changes in the population characteristics. There was a marked decline in housing benefits across all decile groups from 1996 to 2006. The average housing benefits dropped from \$544 per month in 1996 to \$241 in 2006. This was mainly related to the property market situation prevailing during the period. The market rent of private residential flats had dropped in the past decade due to the economic downturn during 1998–2003 while the normal rent of public rental flats was relatively stable. This led to a declining ratio of market rent to normal rent for public rental housing household and hence, a decline in housing benefits over the period. (Table 5.2)

表 5.2 一九九六年、二零零一年及二零零六年按十等分組別⁽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⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配 房屋福利(港元) ⁽²⁾ Average Housing Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount of Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利(港元) ⁽²⁾ Average Housing Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount of Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利(港元) ⁽²⁾ Average Housing Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount of Housing Benefits Allocated Per Month by All Households
第一 1st	448	8.2%	331	9.8%	278	11.5%
第二 2nd	695	12.8%	503	14.9%	402	16.7%
第三 3rd	730	13.4%	494	14.7%	352	14.6%
第四 4th	720	13.2%	476	14.1%	353	14.6%
第五 5th	693	12.7%	425	12.6%	306	12.7%
第六 6th	616	11.3%	353	10.5%	246	10.2%
第七 7th	598	11.0%	329	9.8%	225	9.3%
第八 8th	521	9.6%	262	7.8%	159	6.6%
第九 9th	341	6.3%	163	4.8%	74	3.1%
第十 10th	80	1.5%	29	0.9%	12	0.5%
合計 Overall	544	100.0%	337	100.0%	241	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十分位之間的住戶，如此類推。

(2) 平均數位中的分母包括有關組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) The denominator used in computing includes all households in the decile group concerned.

社會福利 – 醫療

5.7 個別人士獲分配的醫療福利與其生命週期有密切關係。童年早期對醫療的需求通常較高，童年後期和青少年期的需求較低，但到中年時回復上升。各住戶獲分配的平均醫療福利因此取決於當中的成員組合。由於長者多集中於較低十等分組別，第一個十等分組別的住戶在二零零六年平均每月獲分配的醫療福利是 1,982 元，是第十個十等分組別的 728 元的兩倍多。此外，第一個十等分組別的住戶獲分配的醫療福利的比重是 18.2%，與之相比，第十個十等分組別的住戶是 6.7%。（表 5.3、附錄 A5.1a 及附錄 A5.1b）

Social Benefits – Medical

5.7 Medical benefits allocated to an individual are closely associated with his/her lifecycle. There is a high demand in the early childhood, lower demand in late childhood and throughout the young ages, then rising demand from the middle ages. The average medical benefits allocated to a household therefore hinges on the composition of members therein. Given the high concentration of older persons in the lower decile groups, the average monthly medical benefits allocated to households in 2006 in the 1st decile group, at \$1,982, more than doubled that of \$728 in the 10th decile group. Besides, the share of medical benefits allocated to households in the 1st decile group stood high at 18.2%, as compared to the 6.7% in the 10th decile group. (Table 5.3, Appendix A5.1a and Appendix A5.1b)

5.8 人口老化是過去十年住戶獲分配的平均醫療福利顯著增加的主要因素。六十五歲及以上的人口數目由一九九六年的 629 555 人增加 35.5% 至二零零六年的 852 796 人。相應地，住戶獲分配的平均醫療福利也以 34.9% 相似的幅度由一九九六年的 807 元增加至二零零六年的 1,089 元。（表 5.3 及表 7.5）

5.8 Population ageing is a key factor for the notable increase in the average medical benefits allocated to households in the past ten years. The number of people aged 65 and over increased by 35.5% from 629 555 in 1996 to 852 796 in 2006. Correspondingly, the average medical benefits allocated to households increased by a similar magnitude of 34.9% from \$807 in 1996 to \$1,089 in 2006. (Table 5.3 and Table 7.5)

表 5.3 一九九六年、二零零一年及二零零六年按十等分組別⁽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⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配 醫療福利(港元) ⁽²⁾ Average Medical Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總醫療福利 的百分比 Percentage of Total Amount of Medical Benefits Allocated Per Month by All Households	平均每月獲分配 醫療福利(港元) ⁽²⁾ Average Medical Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總醫療福利 的百分比 Percentage of Total Amount of Medical Benefits Allocated Per Month by All Households	平均每月獲分配 醫療福利(港元) ⁽²⁾ Average Medical Benefits Allocated Per Month (HK\$) ⁽²⁾	佔所有住戶每月 獲分配總醫療福利 的百分比 Percentage of Total Amount of Medical Benefits Allocated Per Month by All Households
第一 1st	1,018	12.6%	2,486	22.8%	1,982	18.2%
第二 2nd	891	11.0%	1,242	11.4%	1,612	14.8%
第三 3rd	913	11.3%	1,114	10.2%	1,299	11.9%
第四 4th	818	10.1%	1,087	10.0%	1,056	9.7%
第五 5th	826	10.2%	1,049	9.6%	1,032	9.5%
第六 6th	795	9.9%	888	8.1%	925	8.5%
第七 7th	794	9.8%	828	7.6%	801	7.4%
第八 8th	753	9.3%	832	7.6%	731	6.7%
第九 9th	686	8.5%	769	7.1%	725	6.7%
第十 10th	573	7.1%	597	5.5%	728	6.7%
合計 Overall	807	100.0%	1,089	100.0%	1,089	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二個百分位之間的住戶，如此類推。

(2) 平均數位中的分母包括有關組別內所有的住戶。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) The denominator used in computing includes all households in the decile group concerned.

總社會福利

5.9 總社會福利是把獲分配的教育福利、房屋福利和醫療福利全部加起來。位於十等分組別中間分組的住戶在一九九六年至二零零六年間平均獲分配較高的社會福利。相反，第十個十等分組別的住戶獲分配的社會福利最少。（圖 5.2）

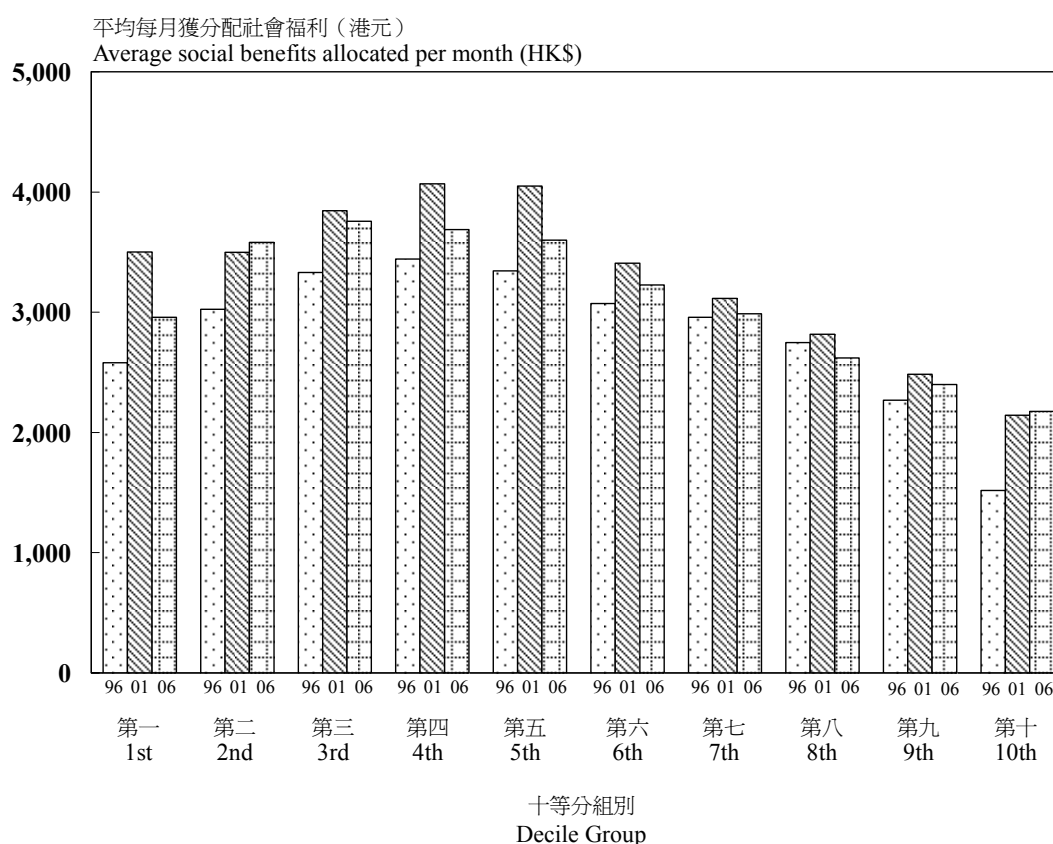
5.10 一般而言，所有十等分組別獲分配的平均福利在一九九六至二零零一年間都增加，而大多數十等分組別在二零零一至二零零六年間獲分配的平均福利則微減。部分原因如上文第 5.6 段所敘述與所有十等分組別的房屋福利均下跌有關。（附錄 A4.1）

Total Social Benefits

5.9 Total social benefits allocated are obtained by summing up education benefits, housing benefits and medical benefits allocated. Households in the middle decile groups were allocated with higher social benefits on average throughout 1996 to 2006. On the contrary, households in the 10th decile group were allocated the least. (Chart 5.2)

5.10 In general, there was an increase in the average benefits allocated across all decile groups from 1996 to 2001 but a slight decrease in the average benefits allocated amongst most decile groups from 2001 to 2006. This was partly attributed to the decrease in housing benefits across all decile groups as described in paragraph 5.6. (Appendix A4.1)

圖 5.2 一九九六年、二零零一年及二零零六年按十等分組別劃分的平均每月獲分配社會福利
Chart 5.2 Average Social Benefits Allocated Per Month by Decile Group, 1996, 2001 and 2006



除稅及福利轉移後住戶收入

5.11 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社會福利和減去繳付的稅款。所有住戶的平均除稅及福利轉移後住戶每月收入在二零零六年是 29,044 元，較平均原本的數字 27,761 元高 4.6%。若按十等分組別作分析，最低的十等分組別的平均除稅及福利轉移後住戶每月收入對原本住戶每月收入的比率高達 226.1%。這個比率隨着十等分組別越高而逐步下跌。第九個十等分組別的除稅及福利轉移後住戶每月收入與原本的數字相若，而第十個十等分組別的除稅及福利轉移後的住戶每月收入是原本住戶收入的 90.8%（亦即是減少了 9.2%）。（表 5.4）

5.12 過去十年，從除稅及福利轉移後對原本住戶每月收入的比率反映的政府於社會資源轉撥程度，在十等分組別中各有不同。就第一至第二個十等分組別而言，有關的比率從一九九六至二零零六年明顯增加。主要的成因是在人口老化的趨勢下，該等十等分組別內長者人數顯著增加。一般而言，長者獲分配更多醫療福利而稅項負擔則較低。就第三至第十個十等分組別的住戶而言，有關比率變化相對較小。該等變化僅屬輕微，對收入分布沒有重大影響。（表 5.4）

Post-tax Post-social Transfer Household Income

5.11 Post-tax post-social transfer monthly household income is estimated by adding the social benefits allocated and deducting tax payments to the original monthly household income. The average post-tax post-social transfer monthly household income for all households, at \$29,044 in 2006, was higher than the average original household income, at \$27,761, by 4.6%. Analysed by decile group, it was noted that the ratio of average post-tax post-social transfer monthly household income to the original monthly household income for households in the lowest decile group stood high at 226.1% in 2006. This ratio was progressively reduced when moving up to the higher decile groups. While the post-tax post-social transfer monthly household income was nearly on par with the original household income for the 9th decile group, it was equivalent to 90.8% of the original household income for the 10th decile group (i.e. there was a reduction of 9.2%). (Table 5.4)

5.12 Over the past ten years, the degree of government social transfer, as reflected from the ratio of post-tax post-social transfer monthly household income to the original monthly household income, varied amongst the decile groups. For households in the 1st – 2nd decile groups, the ratio increased significantly from 1996 to 2006. A key contributory factor was the marked increase in the number of older persons in such decile groups as in line with the ageing trend. Older persons in general were allocated with more medical benefits while their tax liabilities were lower. For households in the 3rd – 10th decile groups, changes in the respective ratios were relatively smaller. Changes were minor and that did not have significant influence on the income distribution. (Table 5.4)

表 5.4 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的平均除稅及福利轉移後住戶每月收入

Table 5.4 Average Post-tax Post-social Transfer Monthly Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	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\$)	對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\$)	對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\$)	對平均原本住戶每月收入的百分比 Percentage to Average Original Monthly Household Income
第一 1st	5,261	181.9%	5,848	227.7%	4,909	226.1%
第二 2nd	10,010	138.6%	9,978	148.9%	9,303	157.1%
第三 3rd	12,987	130.6%	13,494	136.4%	12,438	139.7%
第四 4th	15,826	124.3%	16,864	129.0%	15,320	128.9%
第五 5th	18,783	118.4%	20,342	122.4%	18,704	121.4%
第六 6th	21,779	113.0%	23,685	114.5%	22,197	114.5%
第七 7th	25,731	109.1%	28,375	110.0%	26,786	110.1%
第八 8th	30,953	104.7%	34,702	105.8%	32,913	105.3%
第九 9th	39,695	99.0%	45,487	100.9%	43,469	100.3%
第十 10th	105,276	90.7%	111,290	91.7%	104,396	90.8%
合計 Overall	28,630	103.3%	31,007	105.3%	29,044	104.6%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十分位之間的住戶，如此類推。

Note: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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.

6. 收入分散的情況

收入分散的量數

6.1 研究住戶收入分布及量度收入分散情況的量數很多，包括簡單及摘要的量數。本章會按第四及五章內描述的收入概念，透過數個選定的量數，研究香港的收入分布情況。

簡單量數

6.2 中位數、百分位比率及收入比重等均是收入分布的簡單量數，可反映某一收入分布在時間上的轉變，或兩組人口於收入分布上的差異。

按十等分組別劃分的住戶收入中位數

6.3 若要研究住戶收入分布的分散程度，我們可以從不同收入組別的收入變化率開始。首先按收入多寡排列所有住戶，再把由少至多排列好的住戶分為十個相同數目的組別。第一個十等分組即最低收入的 10% 的住戶，第二個十等分組是接着的 10% 的住戶，餘此類推。然後便可估計每個十等分組別的住戶收入中位數。

6.4 過去十年，住戶收入分布的變化頗大。第七個至第十個十等分組別住戶的住戶收入中位數增加 3% 至 11%，第一至第五個十等分組別住戶收入中位數則下跌 4% 至 20%。當中以最高和最低兩個十等分組的變化最為明顯。在一九九六年至二零零六年，第一個十等分組內或最低的 10% 住戶按貨幣計算的住戶收入中位數下跌 20%（按實質計算是 19%）。同期，處於最高的 10% 或第十個十等分組中的住戶按貨幣計算的住戶收入中位數上升 11%（按實質

6. Income Dispersion

Measures of Income Dispersion

6.1 There are many measures, including simple and summary measures, developed to study income distribution and to gauge the extent of income disparity. In this Chapter, we will examine the income distribution situation in Hong Kong and compare the findings using a selected number of measures, under different income concepts as outlined in Chapters 4 and 5.

Simple Measures

6.2 Simple measures of income distribution such as median, percentile ratios and income shares can provide an indication of changes in income distribution among the population over time, or differences in income distribution between two separate populations.

Median Household Income By Decile Group

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

6.4 Over the past ten years, the changes to the original monthly household income distribution were quite divergent. While the median household income had increased by 3–11% for households in the 7th – 10th decile groups, there was a decline of 4–20% in median household income for those households in the 1st – 5th decile groups. The changes were particularly distinct for both the top and bottom decile groups. During 1996 to 2006, the median household income for the lowest, 10% of the households, or those in the 1st decile group went down by 20% in money terms (19% in real terms).

計算是 13%)。 (表 6.1)

As for the highest 10% of households, or those in the 10th decile group, their median monthly income rose by 11% in money terms (13% in real terms) during the same period. (Table 6.1)

表 6.1 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾ 家庭住戶劃分的原本住戶每月收入中位數 (以當時市價計算及以固定 (二零零六年六月) 市價計算)

Table 6.1 Median Original Monthly Household Income of Domestic Households (at Current and Constant (June 2006) Prices) by Decile Group⁽¹⁾, 1996, 2001 and 2006

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\$)			2001:1996	比率 Ratio 2006:2001	2006:1996
	1996	2001	2006			
	(以當時市價計算) (At Current Prices)					
第一 (最低) 1st (lowest)	3,000	2,977	2,400	0.99	0.81	0.80
第二 2nd	7,395	6,750	6,000	0.91	0.89	0.81
第三 3rd	10,000	10,000	9,000	1.00	0.90	0.90
第四 4th	12,500	13,000	12,000	1.04	0.92	0.96
第五 5th	15,900	16,500	15,300	1.04	0.93	0.96
第六 6th	19,500	20,500	19,500	1.05	0.95	1.00
第七 7th	23,500	25,705	24,250	1.09	0.94	1.03
第八 8th	29,758	32,560	31,000	1.09	0.95	1.04
第九 9th	40,000	44,650	42,900	1.12	0.96	1.07
第十 (最高) 10th (highest)	70,000	80,000	78,000	1.14	0.98	1.11
	(以固定 (二零零六年六月) 市價計算) (At Constant (June 2006) Prices)					
第一 (最低) 1st (lowest)	2,952	2,888	2,400	0.98	0.83	0.81
第二 2nd	7,277	6,548	6,000	0.90	0.92	0.82
第三 3rd	9,840	9,700	9,000	0.99	0.93	0.91
第四 4th	12,300	12,610	12,000	1.03	0.95	0.98
第五 5th	15,646	16,005	15,300	1.02	0.96	0.98
第六 6th	19,188	19,885	19,500	1.04	0.98	1.02
第七 7th	23,124	24,934	24,250	1.08	0.97	1.05
第八 8th	29,282	31,583	31,000	1.08	0.98	1.06
第九 9th	39,360	43,311	42,900	1.10	0.99	1.09
第十 (最高) 10th (highest)	68,880	77,600	78,000	1.13	1.01	1.13

註釋：(1) 每個十等分組別包含相同數目的家庭住戶 (以收入的多少排列)。第一個十等分組別包括在第一個十等位數之下的住戶；第二個十等分組別包括在第一及第二個十等位數之間的住戶，如此類推。

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

選定百分位的住戶收入

6.5 將住戶按其住戶收入從小至大排列，便可得知在選定百分位住戶的原本每月住戶收入。舉例來說，第十個百分位的原本每月住戶收入，即排在最低的第十個百分位的住戶的收入，描述為 P10。在一個住戶收入完全平等的社會，所有百分位的住戶收入均為相同。

6.6 過去十年，P10、P20、P30、P40 及 P50 的原本每月住戶收入下降，而較高的 P60、P70、P80 及 P90 的原本每月住戶收入則上升。按固定（二零零六年六月）市價計算的住戶收入所得的有關百分位數值的情況亦相似，反映收入差距在一九九六年至二零零六年間正在擴闊。（表 6.2）

Household Income at Selected Percentiles

6.5 Ranking households from the lowest to highest income, the original monthly household income of household at selected percentiles can be obtained. For example, the original monthly household income at the 10th percentile is the income of the household falling on the 10th percentile counting from the bottom and is described as P10. In a society with perfect household income equality, the household income at all percentiles should be the same.

6.6 Over the past ten years, there was a drop in the original monthly household income (at current prices) of households at P10, P20, P30, P40 and P50, and a rise for those higher at P60, P70, P80 and P90. Similar observation was found with the household income kept at constant (June 2006) prices level, reflecting a widening income gap in Hong Kong from 1996 to 2006. (Table 6.2)

表 6.2 一九九六年、二零零一年及二零零六年選定百分位的原本住戶每月收入（以當時市價計算及以固定（二零零六年六月）市價計算）

Table 6.2 Original Monthly Household Income (at Current and Constant (June 2006) Prices) at Selected Percentiles, 1996, 2001 and 2006

百分位 Percentile	原本住戶每月收入（港元） Original Monthly Household Income (HK\$)		
	1996	2001	2006
	（以當時市價計算） (At Current Prices)		
10th (P10)	5,500	5,000	4,200
20th (P20)	8,595	8,460	7,500
30th (P30)	11,250	11,300	10,100
40th (P40)	14,115	15,000	13,600
50th (P50)	17,500	18,705	17,250
60th (P60)	21,000	23,000	21,500
70th (P70)	26,000	29,000	27,400
80th (P80)	33,690	37,670	36,000
90th (P90)	49,250	55,000	53,750
	（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)		
10th (P10)	5,412	4,850	4,200
20th (P20)	8,457	8,206	7,500
30th (P30)	11,070	10,961	10,100
40th (P40)	13,889	14,550	13,600
50th (P50)	17,220	18,144	17,250
60th (P60)	20,664	22,310	21,500
70th (P70)	25,584	28,130	27,400
80th (P80)	33,151	36,540	36,000
90th (P90)	48,462	53,350	53,750

選定百分位的住戶收入比率

6.7 不同百分位的住戶收入比率量度收入分布其中兩點的相對差距。若要表達整個收入分布的全面覆蓋，有關百分位的比率應選取分布上接近兩端的百分位，例如是 P90/P10 比率。P80/P20 比率較能顯示大部分住戶所在的收入差距程度，而 P80/P50 及 P50/P20 比率則集中比較收入分布兩端與中間點的情況。

6.8 基本上，各百分位比率從一九九六年至二零零六年皆有所增加，儘管幅度各有不同。反映整體分布的 P90/P10 比率由一九九六年的 9.0 上升至二零零六年的 12.8；顯示期間住戶收入的分散度擴闊。（表 6.3）

6.9 集中分析分布的兩端，P80/P50 比率從一九九六年的 1.9 上升至二零零六年的 2.1，是由於收入中位數下跌而較高十等分組別的住戶收入增加。P50/P20 比率則從 2.0 上升至 2.3。顯示較低十等分組別的住戶收入下降幅度較中位數為大。（表 6.3）

Household Income Ratios at Selected Percentiles

6.7 The ratio of household income for various percentiles reveals the relativity between two points on the income distribution. To illustrate the full spread of the income distribution, the percentile ratio should refer to points near the two ends of the distribution, for example, the P90/P10 ratio. The P80/P20 ratio better illustrates the magnitude of the range within which the incomes of the majority of the population fall. The P80/P50 and P50/P20 ratios focus on comparing the ends of the income distribution with the midpoint.

6.8 The percentile ratios basically increased, though to varying degrees, from 1996 to 2006. On the overall spread of the income distribution, the P90/P10 ratio rose from 9.0 in 1996 to 12.8 in 2006, indicating a widening dispersion in income distribution over the period. (Table 6.3)

6.9 Focusing on the upper and lower ends of the distribution, the P80/P50 ratio increased from 1.9 in 1996 to 2.1 in 2006, as a result of the growth of household income at the upper decile groups accompanied by a slight drop in the median. Meanwhile, the P50/P20 ratio increased from 2.0 to 2.3, indicating that the household income at the lower decile groups dropped by a larger magnitude than the median. (Table 6.3)

表 6.3 一九九六年、二零零一年及二零零六年選定百分位比率
Table 6.3 Ratio of Selected Percentiles, 1996, 2001 and 2006

百分位 Percentile	選定百分位比率 Ratio of Selected Percentiles		
	1996	2001	2006
P90 / P10	9.0	11.0	12.8
P80 / P20	3.9	4.5	4.8
P80 / P50	1.9	2.0	2.1
P50 / P20	2.0	2.2	2.3

佔住戶收入總和的比重

6.10 將各十等分組別內所有住戶的收入除以全港所有住戶的總收入，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，即每十等分組別佔 10%。

6.11 在二零零六年，位於最高十等分組別的住戶的原本住戶每月收入佔所有住戶收入的 41%，而最低十等分組別則佔 1%。（表 6.4）

6.12 在一九九六至二零零六年的十年間，十等分組別原本住戶每月收入佔總收入的比重的轉變顯示收入差距的情況擴闊。第一至第五個十等分組別的住戶收入所佔比重在過去十年皆下跌。同時間，第七至第九個十等分組別所佔的比重均上升。（表 6.4）

Shares of Aggregate Household Income

6.10 Shares of aggregate household income are computed by dividing the aggregate income of households in each 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.

6.11 In 2006, some 41% of the total original monthly household income was held by households in the top decile group as compared to 1% by the lowest decile group. (Table 6.4)

6.12 Widening income disparity was revealed from the changes in shares of original monthly household income to total household income received by decile groups of households in the 10-year period from 1996 to 2006. The shares of income held by the households in the 1st – 5th decile groups dropped in the past ten years. At the same time, households in the 7th – 9th decile groups experienced a growth in their shares of income. (Table 6.4)

表 6.4 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的原本住戶每月收入佔總住戶收入的比重

Table 6.4 Shares of Original Monthly Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	原本住戶每月收入佔總收入的比重 Shares of Original Monthly Household Income to Total Household Income		
	1996	2001	2006
第一（最低） 1st (lowest)	1.1	0.9	0.8
第二 2nd	2.6	2.3	2.1
第三 3rd	3.6	3.4	3.2
第四 4th	4.6	4.4	4.3
第五 5th	5.7	5.6	5.5
第六 6th	7.0	7.0	7.0
第七 7th	8.5	8.8	8.8
第八 8th	10.6	11.1	11.3
第九 9th	14.5	15.3	15.6
第十（最高） 10th (highest)	41.8	41.2	41.4
合計 Overall	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（以收入的多少排列）。第一個十等分組別包括在第一個十等位數之下的住戶，第二個十等分組別包括在第一及第二個十等位數之間的住戶，如此類推。

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

摘要量數

6.13 摘要量數讓我們方便地研究收入分布。它們提供單一數據撮述某一收入分布的特徵。常用的摘要量數包括堅尼系數、平均對數差異、亞特金森指數及離異系數。有關量數全部根據原本住戶每月收入編製來分析香港收入分布的情況，其結果載列以下段落，而有關分散度量數的技術詳情則載於 *技術註釋甲*。

Summary Measures

6.13 Summary measures are a convenient way to examine the distribution of income. They provide a single figure that summarizes the properties of a given income distribution. Popular summary measures include the Gini Coefficient (GC), Mean Logarithmic Deviation (MLD), Atkinson Index (AI) and Coefficient of Variation (CV). The analyses on the income distribution in Hong Kong using these measures are all based on original monthly household income which are presented in the following paragraphs. Technical details of the disparity measures are given in *Technical Note A*.

堅尼系數

6.14 堅尼系數是量度收入分布分散程度的最廣泛應用摘要量數。它是參考羅倫茲曲線（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）而定義的。堅尼系數的數值在 0 至 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。堅尼系數愈大，收入愈分散。

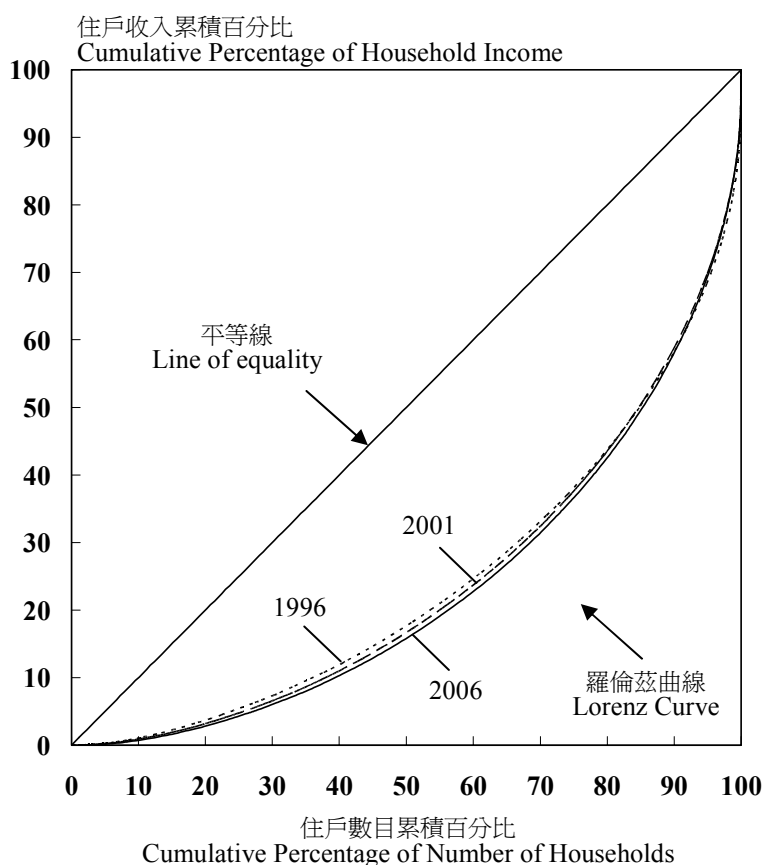
6.15 香港的羅倫茲曲線（參閱圖 6.1）在過去十年愈趨遠離中間線，顯示收入分散情況增加。具體來說，堅尼系數從一九九六年的 0.518，上升至二零零一年的 0.525，再升至二零零六年的 0.533。（表 6.5 及圖 6.1）

Gini Coefficient

6.14 The GC is the most widely used summary measure 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 lower income). The GC, which takes a value between 0 and 1, is obtained by taking the areas between the Lorenz curve and the line of equality and dividing it by the total area under the line of equality. The larger the GC, the greater is income dispersion.

6.15 The Lorenz Curve for Hong Kong, as shown in Chart 6.1, has curved farther away from the diagonal indicating the income dispersion was increasing over the past decade. Specifically, the GC increased from 0.518 in 1996 to 0.525 in 2001, and further to 0.533 in 2006. (Table 6.5 and Chart 6.1)

圖 6.1 一九九六年、二零零一年及二零零六年羅倫茲曲線
Chart 6.1 Lorenz Curve, 1996, 2001 and 2006



平均對數差異

6.16 另一個常用的收入分散量數是平均對數差異，是將收入相對，計算所有相對收入與相對平均值的差異，所得出的平均差異數。

6.17 平均對數差異由一九九六年的 0.231 增加 0.074 至二零零六年的 0.305。雖然平均對數差異與堅尼系數都呈現類似的升勢，但平均對數差異的增幅相對較大。原因是平均對數差異在收入分布的較低一端對變化的敏感度較高。期間這項量數有相對地較大的增幅顯示收入分布的較低一端的變化較中間和較高一端的變化更明顯。（表 6.5）

亞特金森指數

6.18 亞特金森指數較其他收入分散量數獨特，原因是這個量數容許研究人員清楚說明研究背後的社會福利函數。大部分量數的社會福利函數由本身的加權系統預先設定。加權系統可決定一個量數對收入分布的不同部分的變動的敏感度。

6.19 研究人員可在設定亞特金森指數的社會福利函數時選擇把重點放於收入分布的最低、中間還是最高的一端。亞特金森指數的社會福利函數經由「背離不等衡」的參數設定。當參數愈小，亞特金森指數的重點便放於收入分布的上端。同樣地，當參數愈大，亞特金森指數的重點便放於收入分布的下端。

6.20 不管參數的數值如何，亞特金森指數的數值必定在零與一之間。就任何參數的數值而言，較低的亞特金森指數數值即表示收入分布的分散程度愈細。

6.21 按三個不同的「背離不等衡」參數（0.5，0.75 和 1.0）計算出來的亞特金森指數顯示過去十年的收入分散增長模式相近。儘管如此，每一項計算所觀察到的分

Mean Logarithmic Deviation

6.16 Another common measure of income dispersion is the MLD, which is the mean of the deviations of log income from the log of mean income.

6.17 The MLD increased by 0.074 from 0.231 in 1996 to 0.305 in 2006. While exhibiting a similar increasing trend as the GC, the MLD registered a relatively larger magnitude of increase. This is because MLD is more sensitive to changes at the lower end of the income distribution. The comparatively larger increase of this measure in the period indicated that the change in the lower end of the income distribution was more distinct than that in the middle and upper end. (Table 6.5)

Atkinson Index

6.18 The AI is unique relative to other measures of income dispersion in that it allows the researcher to specify the social welfare function underlying the research. The social welfare function for most measures is predetermined by the measure's weighting scheme which determines the measure's sensitivity to changes in different portions of the income distribution.

6.19 By setting the social welfare function for the AI, the researcher may choose to emphasize the lower end, middle, or upper end of the income distribution. The AI's social welfare function is set by a parameter "inequality aversion". The AI gives more weight to the upper end of the income distribution with a smaller parameter and likewise gives more weight to the lower end of the income distribution with a larger parameter.

6.20 An AI always has a value between 0 and 1, regardless of the value of the parameter. For any value of the parameter, a lower value of the AI implies a smaller degree of dispersion in the income distribution.

6.21 The AI, calculated at three different levels of inequality aversion (0.5, 0.75 and 1.0), displays a similar income disparity growth pattern in the past ten years. Even so, the level of observed dispersion differs for each

散水平都不同。就重點落在較高收入（即參數設定為 0.5）的亞特金森指數而言，數值由一九九六年的 0.249 輕微增加 0.006 至二零零六年的 0.255；而重點落在中間收入部分（即參數設定為 0.75）的亞特金森指數則錄得中等程度的增長。就偏重較低一端（即參數設定為 1）的亞特金森指數而言，期間的數值顯著增加 0.093。亞特金森指數得出的結果與平均對數差異得出的結果的相似之處在於彼此都得出收入分布的變化以較低一端相對地大於中間和較高一端。（表 6.5）

離異系數

6.22 離異系數是分布情況的離差的相對量數，相等於把標準差除以分布的平均數，而標準差是離差的絕對量數。離異系數的數值愈高，收入分散程度便愈大。

6.23 不過，離異系數的統計數字卻展示不同的收入分散趨勢。有別於堅尼系數、平均對數差異和亞特金森指數呈現的趨勢，離異系數由一九九六年的 3.272 下跌至二零零一年的 2.870，繼而下跌至二零零六年的 2.562。離異系數表面上的矛盾是由於期間的平均數較標準差升得更快。前者的較快增長率與高收入住戶的數目增加有關。（表 6.5）

6.24 上文討論的量數背後有多個隱含和明顯的假設。分析人員通常不會只考慮單一個摘要量數，而是會察看一系列不同的量數，檢視這些量數對分散情況的變動有否一致的顯示。在大多數情況下，收入分布其中一個部分出現變化，大部分摘要量數便會隨之向相同方向移動。這樣的變化有可能表示收入分散加劇或減輕，需視乎所採用的摘要量數而定。就選擇要表達的收入分布指標而言，不管是簡單還是摘要量數，必須注意的是單以收入量度整體生活或提高整體生活水平的經濟資源並非是最全面的量數，儘管收入仍然是適用於大部分人的合理約數。

calculation. For the AI emphasizing higher income (i.e. parameter set at 0.5), it increased mildly by 0.006 from 0.249 in 1996 to 0.255 in 2006; while a moderate increase was recorded for the one emphasizing on the middle part (i.e. parameter set at 0.75). For the AI putting more weight on the lower end (i.e. parameter set at 1), there was a marked increase of 0.093 over the period. The results from the AI were similar to those of the MLD in that the changes in the income distribution was relatively larger in the lower end as compared to the middle and upper end. (Table 6.5)

Coefficient of Variation

6.22 CV is a relative measure of dispersion of a distribution. It is equal to the standard deviation divided by the mean of the distribution where standard deviation is an absolute measure of dispersion. The higher the CV, the greater is the extent of income disparity.

6.23 The statistics of CV, however, depict a different trend on income dispersion. In contrast to the trend exhibited by GC, MLD and AI, the CV dropped from 3.272 in 1996 to 2.870 in 2001, and further to 2.562 in 2006. The seemingly conflicting behaviour of the CV is due to the fact that the mean grew faster than the standard deviation during the period. The faster growth rate of the former was mainly associated with the increase in the number of high income households. (Table 6.5)

6.24 There are several implicit and explicit assumptions underlying the measures discussed above. Rather than considering just one summary measure, analysts often look at a range of measures to see whether or not they give a consistent indication about changes in dispersion. In majority of the cases, a change in one part of income distribution will cause most summary measures to move in the same direction. Such a change could imply an increase or decrease in income dispersion, depending on which summary measures used. In choosing which income distribution indicators to present, whether for simple or summary measures, it is useful to recall that income alone is not a complete measure of the economic resources available to people to maintain or

6.25 從以上分析可見，在選定四個量數中，三個都呈現收入分布在過去十年越見離散，雖則程度略有不同。儘管存在種種局限，鑑於堅尼系數是不會對極端的數值過分敏感，較易於闡釋，也為大眾所認識。故此，以下的章節將會採用堅尼系數探討過去一段時間香港的收入差距趨勢。

enhance their overall well-being, although it is a reasonable proxy that will be suitable for most people.

6.25 As shown in the above analysis, 3 out of the 4 selected measures exhibited that the income distribution has become more dispersed in the past ten years, though to slightly different extent. Despite the limitations, GC being a statistic not overly sensitive to extreme values, relatively simple to interpret, and commonly known to the public, is adopted in the following sections to analyse the income disparity trend of Hong Kong over the period.

表 6.5 一九九六年、二零零一年及二零零六年反映收入分散情況的選定摘要指標（按原本住戶每月收入計算）

Table 6.5 Selected Summary Measures of Income Dispersion (Based on Original Monthly Household Income), 1996, 2001 and 2006

	1996	2001	2006
堅尼系數 Gini Coefficient	0.518	0.525	0.533
	+0.007		+0.008
平均對數差異 Mean Logarithmic Deviation	0.231	0.274	0.305
	+0.043		+0.031
亞特金森指數 ⁽¹⁾ Atkinson Index ⁽¹⁾			
$\epsilon = 0.50$	0.249	0.250	0.255
	+0.001		+0.005
$\epsilon = 0.75$	0.333	0.347	0.360
	+0.014		+0.013
$\epsilon = 1.00$	0.412	0.468	0.505
	+0.056		+0.037
離異系數 Coefficient of Variation	3.272	2.870	2.562
	-0.402		-0.308

註釋：(1) ϵ 代表背離不等衡水平。

Note: (1) ϵ denotes the level of inequality aversion.

收入分散的趨勢

原本住戶收入

6.26 正如本章先前的段落所描述，從原本住戶每月收入編製的收入分散量數顯示香港在過去十年的收入差異逐漸擴大。總括而言，處於較低十等分組別的住戶佔原本住戶每月收入的比重在過去十年內減少，中間組別的住戶的相關比重則維持不變，最高十等分組別的住戶的比重則增加。作為摘要指標之一，堅尼系數（以原來住戶收入為依據）由一九九六年的 0.518 上升至二零零一年的 0.525，繼而上升至二零零六年的 0.533。（表 6.6）

除稅後住戶收入

6.27 把原本住戶收入減去稅款支出而得出的除稅後住戶每月收入較原本住戶每月收入的分布較為平均。根據按十等分組別劃分的除稅後住戶每月收入的比重，在一九九六年至二零零六年間，最底層的十等分組別佔總除稅後住戶收入的 1%，最高的十等分組別則佔約 39%。原本住戶每月收入的相關數字分別是 1% 和 41%，由此說明稅務對收入分布的影響是正面但程度溫和。（表 6.6）

6.28 根據除稅後住戶每月收入而編製的堅尼系數在一九九六年是 0.508、二零零一年是 0.515 和二零零六年是 0.521。相對未調整的數字，雖然收入差距的水平減低（幅度為 0.010 至 0.012），但是這套堅尼系數與根據原本住戶每月收入編製的堅尼系數所顯示的趨勢相同，亦即過去十年收入差距有所擴闊。（表 6.6）

Trends in Income Dispersion

Original Household Income

6.26 As described in the earlier paragraphs in this Chapter, the income dispersion measures compiled from the original monthly household income data showed a widening income gap in Hong Kong over the past ten years. To sum up, the shares of original monthly household income attributed to households in the lower decile groups declined in the past ten years, remained stable for the middle ones, and increased for the upper decile groups. As a summary indicator, the GC (based on original household income) rose from 0.518 in 1996 to 0.525 in 2001, and further to 0.533 in 2006. (Table 6.6)

Post-tax Household Income

6.27 The post-tax monthly household income, computed by taking away the tax payment from the original household income, is more equally distributed than the original monthly household income. Looking at the shares of post-tax monthly household income by decile group, the bottom decile group took up 1% of the total post-tax household income and the top one some 39% throughout 1996-2006. The corresponding figures for the original monthly household income was 1% and 41% respectively, illustrating that the effect of taxation on income redistribution was positive, albeit moderate. (Table 6.6)

6.28 The GC, compiled on post-tax monthly household income, was 0.508 in 1996, 0.515 in 2001 and 0.521 in 2006. While registering a reduction (in the magnitude of 0.010–0.012) in the level of income disparity, this set of GC reflected the same trend of widening income disparity in the past ten years as that compiled from the original monthly household income. (Table 6.6)

除稅及福利轉移後住戶收入

6.29 若一併考慮稅務和社會福利的影響，則除稅及福利轉移後的住戶每月收入較除稅後住戶收入進一步縮減收入差距。因此，社會福利實際上發揮了進一步的重新分布作用。除稅及福利轉移後的第十個等分組別住戶收入所佔的比重在二零零六年為 36.2%，少於原本住戶收入和除稅後住戶收入的相關數字，即 41.4% 和 39.4%。（表 6.6）

6.30 根據除稅及福利轉移後住戶每月收入編製的堅尼系數分別是一九九六年的 0.466、二零零一年的 0.470 和二零零六年的 0.475。這套堅尼系數所展示的收入差距水平顯著低於除稅後收入的堅尼系數和原本收入的堅尼系數，顯示利用公帑提供予市民的社會福利對收入分布產生頗重大的影響。（表 6.6）

6.31 除了差距的水平降低之外，除稅及福利轉移後住戶收入分布的收入差距程度也見收窄。在一九九六年至二零零六年間，這套堅尼系數只增加了 0.009。相比之下，期間原本的堅尼系數增加了 0.015，除稅後的堅尼系數則增加了 0.013。（表 6.6）

Post-tax Post-social Transfer Household Income

6.29 Taking into account the effects of both taxation and social benefits, the post-tax post-social transfer monthly household income indicated further narrowing of income disparity, as compared to the post-tax household income. Thus social benefits exert an additional redistributive impact. The share of post-tax post-social transfer monthly household income for the 10th decile group, at 36.2% in 2006, was less than the corresponding figures of 41.4% for the original household income and 39.4% for the post-tax household income. (Table 6.6)

6.30 The GC, compiled from post-tax post-social transfer monthly household income, was 0.466 in 1996, 0.470 in 2001 and 0.475 in 2006. The degree of income disparity as illustrated from this set of GC was considerably smaller than those based on the post-tax income GC and the original income GC, indicating that social benefits provided by the public funding to the public had rather significant impact on the income distribution. (Table 6.6)

6.31 Not only was the level reduced, the spread of income disparity had also narrowed down in the case of post-tax post-social transfer household income distribution. This set of GC increased by 0.009 from 1996 to 2006, as compared to the 0.015 from the original GC and 0.013 from the post-tax GC. (Table 6.6)

表 6.6 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的原本住戶每月收入、除稅後住戶每月收入及除稅及福利轉移後住戶每月收入百分比分布

Table 6.6 Percentage Distribution of Original Monthly Household Income, Post-tax Monthly Household Income and Post-tax Post-social Transfer Monthly Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	原本住戶每月收入 Original Monthly Household Income			除稅後住戶每月收入 Post-tax 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		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
第一 1st	1.1%	0.9%	0.8%	1.0%	0.8%	0.8%	1.4%	1.1%	1.1%
第二 2nd	2.6%	2.3%	2.1%	2.7%	2.3%	2.2%	3.2%	2.9%	2.7%
第三 3rd	3.6%	3.4%	3.2%	3.7%	3.5%	3.3%	4.3%	4.2%	4.0%
第四 4th	4.6%	4.4%	4.3%	4.8%	4.6%	4.5%	5.4%	5.4%	5.3%
第五 5th	5.7%	5.6%	5.5%	6.0%	5.9%	5.8%	6.5%	6.5%	6.5%
第六 6th	7.0%	7.0%	7.0%	7.3%	7.3%	7.3%	7.6%	7.8%	7.8%
第七 7th	8.5%	8.8%	8.8%	8.8%	9.1%	9.2%	9.1%	9.4%	9.4%
第八 8th	10.6%	11.1%	11.3%	10.9%	11.5%	11.7%	11.1%	11.5%	11.7%
第九 9th	14.5%	15.3%	15.6%	14.5%	15.5%	15.8%	14.3%	15.1%	15.3%
第十 10th	41.8%	41.2%	41.4%	40.3%	39.4%	39.4%	37.1%	36.2%	36.2%
合計 Overall	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
堅尼系數 Gini Coefficient	0.518	0.525	0.533	0.508	0.515	0.521	0.466	0.470	0.475

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、除稅後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, post-tax household income and post-tax post-social transfer household income respectively. 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.

7. 影響因素

簡介

7.1 收入水平和分布的趨勢兩者關係密切，並受多項因素影響。這些因素主要分為兩大類，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（於第三章討論）是主要職業的收入。職業收入的分布情況和就業模式的變化對收入的分布產生重要影響。就人口因素而言，小家庭盛行及人口老化，因此導致住戶人數下跌，住戶結構也起了變化，大大影響收入的水平和分布情況。這些因素在過去十年令人口的不同組羣的收入出現不平均的變化，而收入分布也更加離散。

影響因素

社會經濟因素

7.2 正如第三章所描述，香港的工作人口的職業收入分布在過去十年出現變化。我們嘗試在當中找出個人的特徵（例如教育程度、職業和行業模式）的轉變，以理解收入分布變動的原因。

職業及行業

7.3 按固定價格（二零零六年六月）計算的工作人口職業收入中位數由一九九六年的 9,348 元增加至二零零六年的 10,000 元。若從收入分布的百分位的趨勢作研究，可從中看到在 P10，P20 和 P30 的在職女性的實質收入下降，而處於其他百分位的在職人士的收入錄得 2% 至 32% 之間增長。（表 7.1）

7. Intervening Factors

Introduction

7.1 Trends in the level and distribution of income are closely related 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 3) is income from main employment. Changes in the distribution of employment income and in employment patterns have important effects on the income distribution. On the demographic side, the prevalence of small families and the ageing population, thus leading to a fall in household size and a change in household composition, has substantial effects on both the level and distribution of income. These factors have brought about an uneven change in the income for different segments of the population, and the income distribution has grown more dispersed over the past ten years.

Intervening Factors

Socio-economic Factors

7.2 As described in Chapter 3, there was a change in the distribution of employment income of the working population in Hong Kong over the past ten years. Attempts have been made therein to identify changes in the characteristics of individuals (e.g. educational attainment, occupational and industrial patterns) to understand the changes in income distribution.

Occupation and Industry

7.3 The median employment income of working population, at constant (June 2006) prices, increased from \$9,348 in 1996 to \$10,000 in 2006. Examining trends for different percentile groups, it can be seen that only the real employment income of working women at P10, P20 and P30 declined, while working persons at the other percentiles registered an income gain ranging from 2% to 32%. (Table 7.1)

表 7.1 一九九六年、二零零一年及二零零六年按選定百分位及性別劃分的工作人口⁽¹⁾ 每月主要職業收入（以當時市價計算及以固定（二零零六年六月）市價計算）

Table 7.1 Monthly Income from Main Employment (at Current and Constant (June 2006) Prices) of Working Population⁽¹⁾ by Sex at Selected Percentiles, 1996, 2001 and 2006

百分位 Percentile	每月主要職業收入（港元） Monthly Income from Main Employment (HK\$)								
	1996			2001			2006		
	男 Male	女 Female	合計 Both Sexes	男 Male	女 Female	合計 Both Sexes	男 Male	女 Female	合計 Both Sexes
（以當時市價計算） (At Current Prices)									
10th (P10)	5,000	3,750	4,000	6,000	3,670	3,860	5,000	3,320	3,500
20th (P20)	6,500	4,250	5,600	7,500	4,000	6,000	7,000	4,000	5,500
30th (P30)	8,000	5,800	7,000	9,000	6,000	7,500	8,000	5,500	7,000
40th (P40)	9,000	7,000	8,000	10,000	7,000	9,000	10,000	7,000	8,500
50th (P50)	10,000	8,000	9,500	12,000	8,890	10,000	11,000	8,500	10,000
60th (P60)	12,000	9,500	11,000	14,500	10,000	12,500	13,500	10,000	12,000
70th (P70)	14,000	11,000	12,500	17,500	13,000	15,000	16,500	13,000	15,000
80th (P80)	18,000	14,500	17,237	21,800	17,000	20,000	21,250	17,000	20,000
90th (P90)	28,150	20,000	25,000	35,000	25,000	30,000	33,750	26,000	30,000

（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)									
10th (P10)	4,920	3,690	3,936	5,820	3,560	3,744	5,000	3,320	3,500
20th (P20)	6,396	4,182	5,510	7,275	3,880	5,820	7,000	4,000	5,500
30th (P30)	7,872	5,707	6,888	8,730	5,820	7,275	8,000	5,500	7,000
40th (P40)	8,856	6,888	7,872	9,700	6,790	8,730	10,000	7,000	8,500
50th (P50)	9,840	7,872	9,348	11,640	8,623	9,700	11,000	8,500	10,000
60th (P60)	11,808	9,348	10,824	14,065	9,700	12,125	13,500	10,000	12,000
70th (P70)	13,776	10,824	12,300	16,975	12,610	14,550	16,500	13,000	15,000
80th (P80)	17,712	14,268	16,961	21,146	16,490	19,400	21,250	17,000	20,000
90th (P90)	27,700	19,680	24,600	33,950	24,250	29,100	33,750	26,000	30,000

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

7.4 經濟轉型，導致需求由傳統的低技術工人轉移至高技術及高勞工收入的工人。這是收入差距隨時間擴闊的主要因素之一（有關行業組合上轉變的詳細數據，請參閱第三章 3.19 段及表 3.7）。這對收入分布的影響可從按行業劃分的堅尼系數（基於每月主要職業收入）觀察出來。可注意到金融、保險、地產及商用服務業及社區、社會及個人服務業在職人士的收入分布較為不平均，這兩個行業的堅尼系數遠高於整體的數字，反映該兩組別內在職人士的職業收入分布的離散程度較大。（表 7.2）

7.4 Restructuring of the economy leading to a shift in demand for high-skilled high-income workers from the traditional low-skilled workers was one of the key factors behind the widening income disparity over time (Please refer to Paragraph 3.19 and Table 3.7 in Chapter 3 for detailed statistics on the compositional shift across industries). Its impact on the income distribution can be seen from the GC (based on monthly income from main employment) by industry. The income distribution tended to be more uneven among working persons in the financing, insurance, real estate and business services as well as those in community, social and personal services. The GC for these two industries were much higher than the overall figure. This indicated a larger extent of disparity in employment income within these two groups of working persons. (Table 7.2)

表 7.2 一九九六年、二零零一年及二零零六年按行業劃分的堅尼系數⁽¹⁾（按每月主要職業收入計算）
Table 7.2 Gini Coefficient⁽¹⁾ (Based on Monthly Income from Main Employment) by Industry, 1996, 2001 and 2006

行業 Industry	堅尼系數 Gini Coefficient		
	1996	2001	2006
製造業 Manufacturing	0.461	0.447	0.481
建造業 Construction	0.389	0.346	0.362
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	0.447	0.440	0.456
運輸、倉庫及通訊業 Transport, storage and communications	0.397	0.405	0.404
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	0.552	0.532	0.544
社區、社會及個人服務業 Community, social and personal services	0.501	0.529	0.532
其他 ⁽²⁾ Others ⁽²⁾	0.519	0.518	0.576
合計 Overall	0.483	0.488	0.500

註釋：(1) 這些數字不包括無酬家庭從業員。

(2) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

Notes: (1) The figures exclude unpaid family workers.

(2) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

7.5 工人的職業模式變動亦影響收入分布（有關職業組合上轉變的詳細數據，請參閱第三章 3.22 段及表 3.9）。按職業劃分的堅尼系數顯示只有「經理及行政人員」這一職業組別的堅尼系數高於整體堅尼系數，其他職業組別的堅尼系數均低於整體數字。這是由於投身某一職業的先決條件往往是與個人的教育程度和工作經驗有密切的關係，而亦是釐定收入水平的主要因素。因此，職業組別內的工人收入高度類同，很易理解。事實上在其他職業組別內的堅尼系數絕大部分低於 0.4，顯示職業內收入分布的離散程度頗低。（表 7.3）

7.5 The shift in occupation pattern of workers also influences the income distribution (Please refer to Paragraph 3.22 and Table 3.9 in Chapter 3 for detailed statistics on the compositional shift across occupations). Looking at GC by occupation, only the occupation group “Managers and Administrators” recorded a higher GC than the overall GC. The GC for other occupation groups were lower than the overall GC. This is because the entry to a particular occupation is closely associated with a person’s educational attainment and working experience which are the key factors underpinning the level of income. The high homogeneity of income of workers within an occupation group is hence understandable. In fact, most of the GCs for other occupation groups are below 0.4, indicating a low degree of dispersion in income distribution across occupations. (Table 7.3)

表 7.3 一九九六年、二零零一年及二零零六年按職業劃分的堅尼系數⁽¹⁾（按每月主要職業收入計算）
Table 7.3 Gini Coefficient⁽¹⁾ (Based on Monthly Income from Main Employment) by Occupation, 1996, 2001 and 2006

職業 Occupation	堅尼系數 Gini Coefficient		
	1996	2001	2006
經理及行政人員 Managers and administrators	0.556	0.521	0.528
專業人員 Professionals	0.476	0.454	0.466
輔助專業人員 Associate professionals	0.366	0.340	0.357
文員 Clerks	0.234	0.256	0.272
服務工作及商店銷售人員 Service workers and shop sales workers	0.340	0.332	0.346
工藝及有關人員 Craft and related workers	0.272	0.268	0.264
機台及機器操作員及裝配員 Plant and machine operators and assemblers	0.264	0.260	0.251
非技術工人 Elementary occupations	0.273	0.288	0.283
合計 Overall	0.483	0.488	0.500

註釋：(1) 這些數字不包括無酬家庭從業員。

Notes : (1) The figures exclude unpaid family workers.

教育程度

7.6 收入分布無疑與工作人口的教育程度關係密切（有關教育程度組合上轉變的詳細數據，請參閱第三章 3.6 段及表 3.6）。若按教育程度分析堅尼系數，會發現具備大學學位或以上教育程度的工人的堅尼系數明顯高於教育程度較低的其他組別。這個現象可能是由於教育程度較佳的人士在職業進程中的收入流動性高於教育程度較低的人士。在具備大學學位學歷的一組人士當中，部分可能非常資深，又任職高級職位，但其他部分人士較為年輕及資歷尚淺。因此，這組人士的收入分布較為分散，造成較高的堅尼系數。（表 7.4）

Educational Attainment

7.6 There is no doubt that income distribution is closely associated with the educational attainment of the workforce (Please refer to Paragraph 3.6 and Table 3.6 in Chapter 3 for detailed statistics on the compositional shift across educational attainment). Analysing the GC by educational attainment, the GC for workers possessing degree or above education was distinctly higher than other groups with lower educational attainment. This phenomenon is probably due to the fact that better educated persons have higher income mobility along their career path than those who are less educated. Among this group of persons possessing degree qualification, some of them might be very experienced and hold senior positions whilst some others are younger and relatively junior. As a result, their income distribution is more diverse thus leading to higher GC. (Table 7.4)

表 7.4 一九九六年、二零零一年及二零零六年按教育程度（最高就讀程度）劃分的堅尼系數⁽¹⁾（按每月主要職業收入計算）

Table 7.4 Gini Coefficient⁽¹⁾ (Based on Monthly Income from Main Employment) by Educational Attainment (Highest Level Attended), 1996, 2001 and 2006

教育程度（最高就讀程度） Educational Attainment (Highest Level Attended)	堅尼系數 Gini Coefficient		
	1996	2001	2006
未受教育／學前教育 No schooling / Pre-primary	0.370	0.349	0.418
小學 Primary	0.345	0.341	0.379
初中 Lower secondary	0.329	0.336	0.357
高中及預科 Upper secondary and Sixth Form	0.393 ⁽²⁾	0.397 ⁽²⁾	0.416
專上教育：文憑／證書課程／副學位課程 Post-secondary：Diploma / Certificate / Sub-degree course	0.430 ⁽³⁾	0.424 ⁽³⁾	0.439
學位課程 Degree course	0.562	0.529	0.528
合計 Overall	0.483	0.488	0.500

註釋：(1) 這些數字不包括無酬家庭從業員。

(2) 這些數字包括於一九九六年中期人口統計同等教育程度（最高就讀程度）的「技術員」（其他專上教育以外的進修課程）及於二零零一年人口普查的「專業教育學院／前理工學院／商科學校／職業訓練局的證書／文憑課程」。

(3) 在一九九六年中期人口統計及二零零一年人口普查時，這些數字包括所有最高就讀教育程度為各類證書／文憑／副學士／院士銜或同等課程（註釋 2 所列明的課程除外）的人士，故此沒有它們的獨立統計數字。

Notes: (1) The figures exclude unpaid family workers.

(2) The figures include the equivalent educational attainment (highest level attended) of “Technician level (other further non-advance education)” in the 1996 Population By-census and “Diploma / Certificate courses in Institute of Vocational Education / former Polytechnics / commercial schools / industrial training centres of Vocational Training Council” in the 2001 Population Census.

(3) The figures include all persons with the educational attainment (highest level attended) at different types of diploma / certificate courses, associateship courses or equivalent courses (except those courses specified in Note 2) in the 1996 Population By-census and the 2001 Population Census, and no separate figures were available.

人口因素

住戶人數

7.7 因應長期的人口趨勢，住戶平均人數由一九九六年的 3.3 人一直減少至二零零六年的 3.0 人。（表 7.5）

7.8 首先，主要適婚年齡的從未結婚的男性和女性的比例顯著增加，這很可能與遲婚和維持獨身的趨勢有關。在四十至四十四歲的男性中，從未結婚者的比例由一九九六年 10.1% 上升至二零零六年的 18.2%。女性的相關數字是 9.0% 和 16.5%。（表 7.6）

7.9 其次，從發出的離婚判決書的數目明顯上升（由一九九六年的 9 743 宗增加至二零零六年的 17 424 宗），離婚／分居的男性和女性比例急劇增加。

7.10 第三，過去十年的人口呈現老化。年齡中位數由一九九六年的三十四歲上升至二零零六年的三十九歲。六十五歲及以上人士的人數在期間由 629 555 人增加約 35% 至 852 796 人。由於長者很可能獨居或只與配偶同住，所有成員在六十五歲及以上的小型住戶（即一人或二人住戶）的數目明顯增加。（表 7.5）

7.11 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) 住戶內在職成員的人數，以及 (ii) 在職成員的收入水平的關係密切，而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的情況，無疑會令住戶收入的差距惡化。

Demographic Factors

Household Size

7.7 The average size of households has been reducing from 3.3 in 1996 to 3.0 in 2006 in light of the following long-term demographic trends. (Table 7.5)

7.8 First, the proportion of never married males and females in the prime marriageable ages increased substantially, probably associated with the trend of late marriage and the tendency to remain single. For males aged 40–44, the proportion of never-married rose from 10.1% in 1996 to 18.2% in 2006. The corresponding figures for females were 9.0% and 16.5%. (Table 7.6)

7.9 Second, with a significant increase in the number of divorce decrees granted (from 9 743 in 1996 to 17 424 in 2006), the proportion of divorced/separated males and females increased rapidly.

7.10 Third, the population grew older during the last ten years. The median age rose from 34 in 1996 to 39 in 2006. The number of persons aged 65 and over increased by some 35% from 629 555 to 852 796 over the period. As older persons are more likely to live alone or with their spouse only, there was a notable increase in the number of small-sized households (namely 1-person and 2-person households) comprising all members aged 65 and over. (Table 7.5)

7.11 The combined effect of the demographic trends was 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 certainly exacerbates differences in household incomes.

表 7.5 一九九六年、二零零一年及二零零六年香港人口的主要特徵
Table 7.5 Salient Demographic Characteristics of the Hong Kong Population, 1996, 2001 and 2006

	1996	2001	2006
住戶人數 Household Size			
1	276 906 (14.9)	321 565 (15.7)	367 653 (16.5)
2	356 969 (19.2)	447 690 (21.8)	535 846 (24.1)
3	372 574 (20.1)	438 216 (21.3)	517 108 (23.2)
4	445 768 (24.0)	481 183 (23.4)	504 895 (22.7)
5+	403 336 (21.7)	364 758 (17.8)	301 044 (13.5)
總計 Total	1 855 553 (100.0)	2 053 412 (100.0)	2 226 546 (100.0)
住戶平均人數 Average Household Size	3.3	3.1	3.0
年齡中位數 Median Age	34	36	39
六十五歲及以上人口 Population Aged 65 and Over			
數目 Number	629 555	747 052	852 796
佔總人口的比例（百分比） Proportion to total population (%)	10.1	11.1	12.4
所有成員均為六十五歲及以上人士住戶 Households Comprising All Members Aged 65 and Over (%)			
數目 Number	111 275	136 298	166 911
佔全港住戶的比例（百分比） Proportion to all households in Hong Kong (%)	6.0	6.6	7.5

表 7.6 一九九六年、二零零一年及二零零六年按性別及年齡組別劃分的十五至四十四歲從未結婚的人口比例

Table 7.6 Proportion of Never Married Population Aged 15–44 by Sex and Age Group, 1996, 2001 and 2006

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 (%)		
		1996	2001	2006
男 Male				
	15–19	99.2	99.7	99.7
	20–24	94.0	95.5	97.2
	25–29	70.9	75.5	81.4
	30–34	38.3	44.1	49.5
	35–39	18.2	23.2	29.2
	40–44	10.1	11.7	18.2
女 Female				
	15–19	98.3	99.3	99.6
	20–24	85.3	89.2	92.4
	25–29	52.0	59.7	67.7
	30–34	26.5	31.2	35.0
	35–39	14.6	18.8	22.6
	40–44	9.0	12.2	16.5

7.12 在過去十年，住戶內在職成員的平均人數由一九九六年的 1.6 人下跌至二零零六年的 1.5 人。住戶人數越多，通常在職成員人數也愈多。在二零零六年，以一人住戶的平均在職人數最小，只有 0.6 名在職成員，又以五人或以上住戶的人數最大，有 2.5 名在職成員。（表 7.7）

7.13 按住戶人數劃分的在職成員的主要職業的收入中位數卻呈現相反的趨勢。小型住戶的在職成員往往有較高的收入，而較大型住戶的在職成員則有較低的收入。（表 7.8）

7.14 爲了研究住戶人數對收入分布的影響，我們計算了按住戶人數劃分的堅尼系數，可堪注意的是收入分布於住戶人數散布較低的一端較爲不平均。具體來說，一人住戶的堅尼系數遠高於整體的平均數。這顯示該住戶組別之內的住戶收入差距較大。（表 7.9）

7.12 Over the past ten years, the average number of working members in the household dropped from 1.6 in 1996 to 1.5 in 2006. It is natural that the larger the household size, the more the number of working members. In 2006, the average was smallest for 1-person households with only 0.6 working member, and largest for 5 persons and over households with 2.5 working members. (Table 7.7)

7.13 The median income from main employment of working members by household size showed an opposite trend. Working members in small-sized households tended to have a higher income, whilst those in large-sized households a lower income. (Table 7.8)

7.14 To study the impact of household size on income distribution, the GC by household size were computed. It is noted that the income distribution tended to be more uneven for households at the lower end of the household size spectrum. More specifically, the GC for 1-person households is seen to have exceeded the overall average by a wide margin. This indicates a larger extent of disparity in household income within this group of households. (Table 7.9)

7.15 在一人住戶中，特別包括許多長者住戶家庭，大部分只有非常低的收入或甚至毫無收入。這些住戶當中 30% 得到的收入低於 4,000 元。不過，在二零零六年，一人住戶中個別在職成員的主要職業的收入中位數是 12,500 元，明顯多於整體收入中位數的 10,000 元，多出的百分比是 25%。這是由於這些人當中有許多受過良好教育，從事經理、專業及輔助專業人員工作，一般的收入較高。（表 7.8 及表 7.10）

7.16 若把這兩組截然不同的人士併合，於一人住戶組別之內的收入差距的程度，便會較整體收入分布觀察所得的高出許多。一人住戶的堅尼系數在二零零六年是 0.614，而整體的堅尼系數是 0.533。（表 7.9）

7.17 再者，一人住戶的數目從一九九六年的 276 906 戶大幅增加至二零零六年的 367 653 戶，二人住戶也由 356 969 戶增至 535 846 戶。另一方面，五人及以上住戶的數目於同期間由 403 336 戶跌至 301 044 戶。小型而收入高度分散的住戶顯著增加，而大型但收入分散程度較低的住戶數目減少，這是導致一九九六至二零零六年間收入差距擴闊的主要原因，可從堅尼系數上升反映出來。（表 7.5）

7.18 考慮及稅務的效應，以除稅後住戶收入編製的堅尼系數在各住戶人數組別均少於按原本住戶收入編製的堅尼系數，儘管程度有異。雖然整體除稅後住戶收入的堅尼系數仍然由一九九六年的 0.508 上升至二零零六年的 0.521，但有關上升幅度已收窄至 0.013（原本住戶收入的堅尼系數的上升幅度是 0.015）。（表 7.9）

7.15 Among the 1-person households, most of them, including particularly a considerable number of older-person households, had very low income or even no income. 30% of these households received income below \$4,000. Yet the median income from main employment of individual working members in 1-person households in 2006, at \$12,500, was distinctly above the corresponding overall median income of \$10,000, by 25%. This was because many of these persons were well-educated and engaged as managers, professionals and associate professionals generally with much higher income. (Table 7.8 and Table 7.10)

7.16 Taking these two disparate groups together, the degree of income disparity within the group of 1-person households turned out to be relatively larger than that observed for the overall household income distribution. The GC of 1-person households in 2006 was 0.614, as compared to the overall GC of 0.533. (Table 7.9)

7.17 Furthermore, the number of 1-person households grew significantly from 276 906 in 1996 to 367 653 in 2006, and 2-person households from 356 969 to 535 846. On the other hand, the number of households comprising 5 and more persons dropped from 403 336 to 301 044 over the same period. The notable growth in the number of small-sized households of high income disparity, accompanied with a drop in the less diverse large-sized households, was a key factor for the widening income gap in Hong Kong during 1996–2006, as revealed from the increase of the GC. (Table 7.5)

7.18 Taking into account the effect of taxation, the GC compiled using post-tax household income was smaller than the original household income GC across households of different sizes, albeit to varying degrees. Though in overall terms, the post-tax household income GC still went up from 0.508 in 1996 to 0.521 in 2006, the magnitude of increase over the period has narrowed down to 0.013 (as compared to that of 0.015 from the original household income GC). (Table 7.9)

7.19 如進一步加入社會福利的因素，除稅及福利轉移後住戶收入的堅尼系數數值更小，是一九九六年的 0.466、二零零一年的 0.470 及二零零六年的 0.475。這系列堅尼系數所反映的收入差距水平降低，顯示由公帑支付的社會福利有明顯的收入重新分布效應。除稅及福利轉移後住戶收入的堅尼系數，不單在較低水平，反映收入分散擴闊趨勢的堅尼系數增幅亦在一九九六至二零零六年間收窄至 0.009（原本住戶收入堅尼系數的增幅是 0.015，除稅後住戶收入堅尼系數的增幅是 0.013）。（表 7.9）

7.19 If the effect of social benefits was also included, the post-tax post-social transfer household income GC was even smaller in value, at 0.466 in 1996, 0.470 in 2001 and 0.475 in 2006. The level of income disparity thus reflected was much lower, indicating that the significant income redistributive effect brought about by social benefits provided by the public funding. Not only was the level of GC lower, the extent of widening income dispersion as reflected from the magnitude of increase of the post-tax post-social transfer household income GC between 1996 and 2006 narrowed to 0.009 between 1996 and 2006 (as compared to the 0.015 from the original household income GC and 0.013 from the post-tax household income GC). (Table 7.9)

表 7.7 一九九六年、二零零一年及二零零六年按住戶人數劃分的平均每戶工作成員數目
Table 7.7 Average Number of Working Members Per Household by Household Size, 1996, 2001 and 2006

住戶人數 Household Size	平均每戶工作成員數目 Average Number of Working Members Per Household		
	1996	2001	2006
1	0.6	0.6	0.6
2	1.2	1.1	1.1
3	1.6	1.5	1.5
4	1.8	1.9	2.0
5+	2.5	2.5	2.5
合計 Overall	1.6	1.5	1.5

表 7.8 一九九六年、二零零一年及二零零六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（以當時市價計算及以固定（二零零六年六月）市價計算）
Table 7.8 Median Monthly Income from Main Employment (at Current and Constant (June 2006) Prices) of Working Members⁽¹⁾ by Household Size, 1996, 2001 and 2006

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\$)		
	1996	2001	2006
	（以當時市價計算） （At Current Prices）		
1	10,000	14,500	12,500
2	11,000	13,000	12,000
3	10,000	10,230	10,000
4	9,500	10,000	9,500
5+	8,500	9,630	8,900
合計 Overall	9,500	10,000	10,000
	（以固定（二零零六年六月）市價計算） （At Constant (June 2006) Prices）		
1	9,840	14,065	12,500
2	10,824	12,610	12,000
3	9,840	9,923	10,000
4	9,348	9,700	9,500
5+	8,364	9,341	8,900
合計 Overall	9,348	9,700	10,000

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

表 7.9 一九九六年、二零零一年及二零零六年按住戶人數劃分的堅尼系數
Table 7.9 Gini Coefficient by Household Size, 1996, 2001 and 2006

住戶人數 Household Size	原本住戶每月收入 Original Monthly Household Income			除稅後住戶每月收入 Post-tax 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		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
1	0.615	0.620	0.614	0.609	0.609	0.604	0.573	0.577	0.570
2	0.547	0.550	0.559	0.537	0.539	0.547	0.505	0.500	0.505
3	0.487	0.452	0.470	0.475	0.440	0.458	0.435	0.394	0.404
4	0.457	0.457	0.455	0.445	0.446	0.441	0.390	0.383	0.375
5+	0.482	0.512	0.514	0.469	0.501	0.499	0.405	0.431	0.426
合計 Overall	0.518	0.525	0.533	0.508	0.515	0.521	0.466	0.470	0.475

表 7.10 二零零六年按家庭住戶每月收入及住戶人數劃分的住戶數目
Table 7.10 Domestic Households by Monthly Domestic Household Income and Household Size, 2006

家庭住戶每月收入 (港元) Monthly Domestic Household Income (HK\$)	住戶人數 Household Size											
	1		2		3		4		5+		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 %	數目 Number	百分比 %	數目 Number	百分比 %
<2,000	38 827	10.6	34 975	6.5	8 007	1.5	3 548	0.7	1 379	0.5	86 736	3.9
2,000 – 3,999	70 239	19.1	31 141	5.8	10 621	2.1	4 812	1.0	1 966	0.7	118 779	5.3
4,000 – 5,999	34 057	9.3	50 958	9.5	21 810	4.2	10 218	2.0	4 562	1.5	121 605	5.5
6,000 – 7,999	33 934	9.2	45 130	8.4	36 610	7.1	22 130	4.4	8 206	2.7	146 010	6.6
8,000 – 9,999	27 802	7.6	38 679	7.2	39 055	7.6	29 347	5.8	12 198	4.1	147 081	6.6
10,000 – 14,999	51 817	14.1	76 560	14.3	93 207	18.0	81 025	16.0	36 860	12.2	339 469	15.2
15,000 – 19,999	30 200	8.2	56 029	10.5	81 911	15.8	75 263	14.9	35 814	11.9	279 217	12.5
20,000 – 24,999	21 682	5.9	45 016	8.4	62 505	12.1	64 712	12.8	31 377	10.4	225 292	10.1
25,000 – 29,999	12 358	3.4	31 808	5.9	41 999	8.1	48 459	9.6	28 159	9.4	162 783	7.3
30,000 – 39,999	17 575	4.8	44 497	8.3	50 049	9.7	65 089	12.9	43 891	14.6	221 101	9.9
40,000 – 59,999	14 294	3.9	42 467	7.9	39 661	7.7	53 354	10.6	44 947	14.9	194 723	8.7
≥ 60,000	14 868	4.0	38 586	7.2	31 673	6.1	46 938	9.3	51 685	17.2	183 750	8.3
總計 Total	367 653	100.0	535 846	100.0	517 108	100.0	504 895	100.0	301 044	100.0	2 226 546	100.0

7.20 另一個撇除住戶人數影響的方法是按人口平均住戶人數計算堅尼系數。這有助減少因受經濟體系內大量小型住戶所造成的扭曲現象。這一套基於人均住戶收入計算的堅尼系數低於原本住戶收入計算的一套堅尼系數，反映前者的收入分布離散度較後者為小。按人均住戶收入計算的堅尼系數由一九九六年的 0.493 上升至二零零六年的 0.502，升幅是 0.009，較為緩和。相比之下，以原本的住戶收入計算的堅尼系數的相應升幅是 0.015。值得注意的是，稅務和社會福利的重新分布效應可以使收入差距收窄。二零零六年按原本住戶收入編製的堅尼系數是 0.533，按除稅後住戶收入編製的堅尼系數下調至 0.521，而按除稅和福利轉移後編製的堅尼系數更進一步下調至 0.475。若按人均住戶收入編製堅尼系數，則二零零六年按原本住戶收入編製的堅尼系數減少至 0.502，按除稅後住戶收入編製的堅尼系數減至 0.488，而按除稅和福

7.20 One way to discount the effect of household size is to compute the GC on the basis of per capita household income. This helps to reduce the distortion caused by a predominance of small households in the economy. This set of GC based on per capita household income was lower than the set of GC based on original household income, indicating that the dispersion in the former income distribution was smaller than the latter. The per capita household income GC computed on this basis increased by a less marked magnitude of 0.009 from 0.493 in 1996 to 0.502 in 2006, as compared to the 0.015 based on the original household income GC. A point that is worth noting is the redistribution effect of taxation and social benefits in narrowing down the income disparity. Compared with the GC of 0.533 based on original household income in 2006, the corresponding GC scaled down to 0.521 for post-tax household income and further to 0.475 for post-tax post-social transfer household income. The per capita household income GC further edged down from 0.502 for

利轉移後編製的堅尼系數更減至 0.427。特別值得一提的是，按除稅和福利轉移後編製的堅尼系數以 0.009 的極溫和幅度由一九九六年的 0.466 增加至二零零六年的 0.475。當額外再撇除住戶人數的影響後，按人口平均住戶收入編製的堅尼系數在一九九六年和二零零六年幾無變動，保持在 0.427 的水平。（表 7.11）

original household income in 2006, to 0.488 for post-tax household income and to 0.427 for post-tax post-social transfer household income. In particular, the GC based on post-tax post-social transfer increased at a very mild magnitude of 0.009 from 0.466 in 1996 to 0.475 in 2006. After additionally discounting the effect of household size, the per capita household income GC virtually showed no change at 0.427 in both 1996 and 2006. (Table 7.11)

表 7.11 一九九六年、二零零一年及二零零六年按人口平均住戶每月收入計算的堅尼系數
Table 7.11 Gini Coefficient Based on Per Capita Monthly Household Income, 1996, 2001 and 2006

	1996	2001	2006
原本住戶收入			
Original Household Income			
合計堅尼系數 Overall Gini Coefficient	0.518	0.525	0.533
	+0.007		+0.008
按人口平均住戶每月收入計算的堅尼系數 Gini Coefficient computed on the basis of per capita monthly household income	0.493	0.491	0.502
	-0.002		+0.011
除稅後住戶收入			
Post-tax Household Income			
合計堅尼系數 Overall Gini Coefficient	0.508	0.515	0.521
	+0.007		+0.006
按人口平均住戶每月收入計算的堅尼系數 Gini Coefficient computed on the basis of per capita monthly household income	0.481	0.478	0.488
	-0.003		+0.010
除稅及福利轉移後住戶收入			
Post-tax Post-social Transfer Household Income			
合計堅尼系數 Overall Gini Coefficient	0.466	0.470	0.475
	+0.004		+0.005
按人口平均住戶每月收入計算的堅尼系數 Gini Coefficient computed on the basis of per capita monthly household income	0.427	0.421	0.427
	-0.006		+0.006

住戶成員組合

7.21 除了住戶人數出現變化外，住戶成員的組合也因着多項人口因素的轉變而發生變化。一項明顯的趨勢是隨着人口老化，導致長者住戶的數目不斷增加。包括六十五歲及以上人士的住戶的數目在過去十年持續上升。在二零零六年，獨居的長者共有 98 829 人，較一九九六年的 72 114 人多 37.0%。住戶中兩名或以上長者一起居住的住戶數目亦顯著增加。這類住戶由一九九六年的 39 161 戶上升 73.9% 至二零零六年的 68 082 戶。（表 7.12）

7.22 除了長者住戶之外，在六十五歲以下較年輕年齡組別的一人住戶同樣錄得顯著增幅，由一九九六年的 204 045 戶增加至二零零六年的 268 124 戶。這或與兩個主要因素有關：(i) 男性和女性獨身的風氣盛行，以及 (ii) 離婚率上升。後者更導致包括一名成人和兒童的住戶由一九九六年的 37 820 戶上升至二零零六年的 66 556 戶。（表 7.12）

7.23 按住戶成員組合劃分的堅尼系數反映不同住戶組合對收入分布的影響。其中以多名成人（非全部六十五歲及以上）的住戶和成人與兒童的住戶的收入差距度較小，而只有長者的住戶及較年輕獨居人士住戶的差距度較大。（表 7.13）

7.24 長者住戶組內的收入分布愈趨分散。許多長者是沒有職業收入的退休者。沒有職業收入的長者住戶的比例由一九九六年的 87.4% 上升至二零零六年的 91.3%。這些沒有職業收入的長者住戶在期間的每月住戶收入中位數約為 2,600 元至 3,200 元。不過，有工作成員的長者住戶的住戶收入中位數較高，介乎 5,690 元至 8,224 元。長者住戶的收入分布相對較分散，是把兩組差異甚大的人士互相併合所致。請參閱 7.36–7.39 段有關長者住戶的進一步分析。（表 7.19）

Household Members Composition

7.21 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 is the increasing number of older-person households as a result of the ageing population. The number of households comprising adults aged 65 and over increased continuously over the past ten years. There were 98 829 older persons living alone in 2006, 37.0% more than 72 114 in 1996. A more noticeable increase was observed for households with two or more older persons living together. The number of these households rose by 73.9% from 39 161 in 1996 to 68 082 in 2006. (Table 7.12)

7.22 Apart from older-person households, the number of 1-person households in the younger age group of below 65 also recorded a marked increase from 204 045 in 1996 to 268 124 in 2006. This is probably associated with two main factors: (i) the prevalence of spinsterhood and bachelorhood, and (ii) the increase in divorce rate. The latter also caused a rise in the number of households comprising one adult and child(ren) from 37 820 in 1996 to 66 556 in 2006. (Table 7.12)

7.23 The GC by household members composition reflects the impact of different household mix on the income distribution. The extent of income disparity is smaller among households with two or more adults (not all aged 65 and over), and with adult(s) and child(ren) households; but larger among those with older persons only and with one person of younger age. (Table 7.13)

7.24 Income distribution within the group of older-person households tends to be more diverse. Many older persons were retirees without employment income. The proportion of older-person households without employment income rose from 87.4% in 1996 to 91.3% in 2006. The median monthly household income of these no employment income older-person households was around \$2,600 – \$3,200 in the period. However, of those older-person households with working members, their median household income was higher at \$5,690 – \$8,224. The relatively higher dispersion of income distribution in the older-person households was the combined effect of the two disparate groups. Please

7.25 稅務對不同住戶成員組合的住戶收入分布有不同程度的影響。長者住戶（不論是獨居或與其他長者一起居住）的除稅後住戶收入堅尼系數均高於相應的原本住戶收入堅尼系數。在二零零六年，一人長者住戶的除稅後住戶收入堅尼系數是 0.560，多名長者住戶的除稅後住戶收入堅尼系數是 0.594，高於原本住戶收入堅尼系數相應的 0.549 及 0.586 的數字。這是由於雖然很多長者都已退休及沒有職業收入，因而無需繳付薪俸稅，而他／她們仍要因應居住繳付差餉和地租等間接稅。間接稅開支擴闊了長者住戶的收入差距。（表 7.13）

7.26 然而，社會福利對不同住戶成員組合的住戶的收入分布，卻有着一致的效應。這可從除稅後住戶收入堅尼系數的降低而得知。住戶內有一名成人及兒童的除稅及福利轉移後住戶收入堅尼系數是 0.362，而住戶內有多名成人及兒童者是 0.421，較除稅後住戶收入堅尼系數分別低 0.103 及 0.072。這很容易理解，因為這些住戶內的兒童（如在政府資助學校就讀全日制課程）可享有教育福利，因此這些住戶普遍接受較多社會福利，帶來收入重新分布較大的效應。（表 7.13）

refer to paragraphs 7.36–7.39 for further analysis on older-person households. (Table 7.19)

7.25 The extent of impact of taxation on the income distribution varied among households with different members composition. The post-tax household income GC of older-person households, regardless of whether they are living alone or living with some other older persons, was higher than the corresponding GC based on original household income. In 2006, the post-tax household income GC of one older-person households was 0.560 and of more than one older-person households, 0.594. These were higher than the respective original household income GC of 0.549 and 0.586. This is because although most of the older persons are retired without employment income and do not need to pay salaries tax, they pay a certain amount of rates and Government rent for their housing which are indirect taxes. Indirect tax payments tend to further widen the income disparity for older-person households. (Table 7.13)

7.26 Yet the effect of social benefits on income distribution was consistent across households with different members composition, with a reduced post-tax post-social transfer household income GC. The post-tax post-social transfer household income GC for households comprising one adult and child(ren) was 0.362 and that for households comprising more than one adult and child(ren) was 0.421, lower than the post-tax household income GC by 0.103 and 0.072 respectively. This is easy to understand because the children in these households, if studying full-time in schools with government subvention, were entitled to education benefits. As such, these households would generally receive a larger amount of social benefits that brings about a relatively stronger effect on income redistribution. (Table 7.13)

表 7.12 一九九六年、二零零一年及二零零六年按住戶成員組合劃分的家庭住戶數目
Table 7.12 Domestic Households by Household Members Composition, 1996, 2001 and 2006

住戶成員組合 Household Members Composition	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
一名六十五歲及以上成人 One adult only aged 65 and over	72 114	3.9	94 746	4.6	98 829	4.4
多名六十五歲及以上成人 Two or more adults aged 65 and over	39 161	2.1	56 919	2.8	68 082	3.1
一名六十五歲以下成人 One adult only aged below 65	204 045	11.0	225 748	11.0	268 124	12.0
多名成人（非全部六十五歲及以上） Two or more adults (not all aged 65 and over)	711 493	38.3	844 975	41.1	992 847	44.6
一名成人與兒童 One adult and child(ren)	37 820	2.0	51 432	2.5	66 556	3.0
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	790 920	42.6	779 592	38.0	732 108	32.9
總計 Total	1 855 553	100.0	2 053 412	100.0	2 226 546	100.0

註釋：(1) 包括所有成員均是十八歲以下人士的住戶，有關住戶數目是一九九六年的 1 212 個、二零零一年的 939 個及二零零六年的 1 039 個。

Note: (1) Include 1 212, 939 and 1 039 households comprising all members aged below 18 in 1996, 2001 and 2006 respectively.

表 7.13 一九九六年、二零零一年及二零零六年按住戶成員組合劃分的堅尼系數
Table 7.13 Gini Coefficient by Household Members Composition, 1996, 2001 and 2006

住戶成員組合 Household Members Composition	原本住戶收入 Original Household Income			除稅後住戶收入 Post-tax Household Income			除稅及福利轉移後住戶收入 Post-tax Post-social Transfer Household Income		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
一名六十五歲及以上成人 One adult only aged 65 and over	0.576	0.517	0.549	0.592	0.537	0.560	0.545	0.576	0.530
多名六十五歲及以上成人 Two or more adults aged 65 and over	0.577	0.562	0.586	0.589	0.569	0.594	0.532	0.543	0.532
一名六十五歲以下成人 One adult only aged below 65	0.582	0.560	0.565	0.575	0.545	0.553	0.544	0.528	0.532
多名成人（非全部六十五歲及以上） Two or more adults (not all aged 65 and over)	0.488	0.472	0.485	0.478	0.460	0.473	0.451	0.433	0.441
一名成人與兒童 One adult and child(ren)	0.395	0.383	0.465	0.393	0.381	0.465	0.315	0.302	0.362
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	0.487	0.507	0.508	0.475	0.496	0.493	0.416	0.427	0.421
合計 Overall	0.518	0.525	0.533	0.508	0.515	0.521	0.466	0.470	0.475

註釋：(1) 包括所有成員均是十八歲以下人士的住戶，有關住戶數目是一九九六年的 1 212 個、二零零一年的 939 個及二零零六年的 1 039 個。

Note: (1) Include 1 212, 939 and 1 039 households comprising all members aged below 18 in 1996, 2001 and 2006 respectively.

表 7.14 一九九六年、二零零一年及二零零六年按住戶成員組合劃分的平均每戶工作成員數目
Table 7.14 Average Number of Working Members Per Household by Household Members Composition, 1996, 2001 and 2006

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		
	1996	2001	2006
一名六十五歲及以上成人 One adult only aged 65 and over	0.1	0.1	0.1
多名六十五歲及以上成人 Two or more adults aged 65 and over	0.2	0.1	0.1
一名六十五歲以下成人 One adult only aged below 65	0.8	0.8	0.7
多名成人（非全部六十五歲及以上） Two or more adults (not all aged 65 and over)	2.0	1.8	1.8
一名成人與兒童 One adult and child(ren)	0.6	0.5	0.6
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	1.8	1.8	1.8
合計 Overall	1.6	1.5	1.5

註釋：(1) 包括所有成員均是十八歲以下人士的住戶，有關住戶數目是一九九六年的 1 212 個、二零零一年的 939 個及二零零六年的 1 039 個。

Note: (1) Include 1 212, 939 and 1 039 households comprising all members aged below 18 in 1996, 2001 and 2006 respectively.

表 7.15 一九九六年、二零零一年及二零零六年按住戶成員組合劃分的家庭住戶每月收入中位數（以當時市價計算及以固定（二零零六年六月）市價計算）

Table 7.15 Median Monthly Domestic Household Income (at Current and Constant (June 2006) Prices) by Household Members Composition, 1996, 2001 and 2006

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\$)		
	1996	2001	2006
	（以當時市價計算） (At Current Prices)		
一名六十五歲及以上成人 One adult only aged 65 and over	2,560	3,125	3,113
多名六十五歲及以上成人 Two or more adults aged 65 and over	4,500	4,900	4,410
一名六十五歲以下成人 One adult only aged below 65	11,000	12,800	11,500
多名成人（非全部六十五歲及以上） Two or more adults (not all aged 65 and over)	21,340	22,870	20,800
一名成人與兒童 One adult and child(ren)	8,500	9,000	8,000
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	18,000	20,000	20,000
合計 Overall	17,500	18,705	17,250
	（以固定（二零零六年六月）市價計算） (At Constant (June 2006) Prices)		
一名六十五歲及以上成人 One adult only aged 65 and over	2,519	3,031	3,113
多名六十五歲及以上成人 Two or more adults aged 65 and over	4,428	4,753	4,410
一名六十五歲以下成人 One adult only aged below 65	10,824	12,416	11,500
多名成人（非全部六十五歲及以上） Two or more adults (not all aged 65 and over)	20,999	22,184	20,800
一名成人與兒童 One adult and child(ren)	8,364	8,730	8,000
多名成人與兒童 ⁽¹⁾ More than one adult and child(ren) ⁽¹⁾	17,712	19,400	20,000
合計 Overall	17,220	18,144	17,250

註釋：(1) 包括所有成員均是十八歲以下人士的住戶，有關住戶數目是一九九六年的 1 212 個、二零零一年的 939 個及二零零六年的 1 039 個。

Note: (1) Include 1 212, 939 and 1 039 households comprising all members aged below 18 in 1996, 2001 and 2006 respectively.

住戶戶主

7.27 收入分布的生命周期效應可從住戶戶主的年齡資料作研究。要是生命周期是重要因素，相同年齡組別人士的收入分布應該不會太分散。

7.28 在二零零六年，住戶收入中位數，從戶主年齡於二十五歲以下者上升，至戶主年齡於三十五至四十四歲，繼而下降至遠低於整體中位數的戶主年齡六十五歲及以上者。一九九六及二零零一年數據顯示相同趨勢，除了高峰是位於較年輕的二十五至三十四歲年齡組別。（表 7.16）

Head of Household

7.27 The effect of lifecycle on income distribution can be examined using information on the age of household head. If lifecycle factors are significant, there should be less dispersion among people in the same age groups.

7.28 In 2006, the median domestic household income increased from households with the head aged below 25 up to those aged 35–44 and then declined far below the overall median for those household heads aged 65 and over. The 1996 and 2001 data showed a similar trend, except that the peak was reached at the younger age group of 25–4. (Table 7.16)

表 7.16 一九九六年、二零零一年及二零零六年按住戶戶主⁽¹⁾的年齡組別劃分的家庭住戶數目及家庭住戶每月收入中位數

Table 7.16 Domestic Households and Median Monthly Domestic Household Income by Age Group of Head of Households⁽¹⁾, 1996, 2001 and 2006

住戶戶主 年齡組別 Age Group of Head of Households	家庭住戶數目 Number of Domestic Households						家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)		
	1996		2001		2006		1996	2001	2006
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %			
< 25	36 665	2.0	26 325	1.3	23 952	1.1	12,500	14,000	10,500
25 – 34	302 745	16.3	250 798	12.2	238 847	10.7	21,000	25,000	21,000
35 – 44	527 531	28.4	572 941	27.9	522 709	23.5	17,850	21,000	21,250
45 – 54	364 441	19.6	498 706	24.3	630 683	28.3	19,170	20,208	19,500
55 – 64	296 957	16.0	288 602	14.1	365 948	16.4	18,000	18,000	17,000
65+	327 214	17.6	416 040	20.3	444 407	20.0	11,500	9,605	8,525
總計 Total	1 855 553	100.0	2 053 412	100.0	2 226 546	100.0	17,500	18,705	17,250

註釋：(1) 在二零零六年，有 344 591 個家庭住戶報稱有多於一個戶主。在本研究中，只選取有工作而最年長的一個戶主作為分析。若所有報稱為戶主的成員都沒有工作，較年長的成員會被界定為戶主。

Note: (1) In 2006, there were 344 591 domestic households reported to have more than one household head. In our study, the oldest household head with employment is selected for our analysis. If all reported household heads are unemployed, the oldest one is defined as household head.

7.29 按戶主年齡劃分的堅尼系數反映五十四歲及以下年齡組別的收入分散度較整體為低，而這年齡以上的收入分散程度則較高。在一九九六至二零零六年間，收入差距擴闊的趨勢只在年長年齡組別戶主，即五十五至六十四歲和六十五歲及以上的住戶觀察得到。前者的堅尼系數由一九九六年的 0.504 上升至二零零六年的 0.548，而後者由 0.549 升至 0.582。另一方面，年輕和中年戶主的住戶的堅尼系數，展示有關住戶組別的收入差距有下降趨勢。（表 7.17）

7.30 稅務支出對年輕和年長戶主的住戶的收入重新分布效應，微乎其微，除稅後住戶收入堅尼系數跟原本住戶收入堅尼系數大致相若。至於中年戶主的住戶的收入分布，稅務支出影響亦是溫和，其除稅後住戶收入堅尼系數較原本住戶收入堅尼系數微減，減幅介乎 0.001 至 0.015 間。（表 7.17）

7.31 社會福利對中年及年長戶主（即三十五至四十四歲、四十五至五十四歲、五十五至六十四歲和六十五歲及以上）的住戶帶來相當明顯的收入重新分布的效應。除稅及福利轉移後住戶收入堅尼系數較除稅後住戶收入堅尼系數低，幅度介乎 0.042 至 0.055。社會福利能減低收入差距，是由於中年戶主的住戶有較高比例的兒童（受惠於教育福利），及年長戶主的住戶有較高比例的長者（受惠於醫療福利）。（表 7.17）

7.29 The GC by age of household head suggested that there was less income dispersion within the age groups up to the age of 54, but more dispersion above this age, relative to the population as a whole. The widening income disparity trend was only observed for households with older-aged head groups, i.e. aged 55–64, and aged 65 and over, during 1996-2006. The GC for the former rose from 0.504 in 1996 to 0.548 in 2006, and the latter from 0.549 to 0.582. On the other hand, there was a declining trend in the disparities of income for households with young to middle-aged heads over the period as revealed from the GC. (Table 7.17)

7.30 Tax payment has negligible income redistribution effect on households headed by young and older-aged persons as the post-tax household income GC remained almost the same as the original household income GC. For households headed by middle-aged persons, the impact of tax payment on the income distribution was moderate. The post-tax household income GC reduced slightly in the range of 0.001–0.015, in comparison to the original household income GC. (Table 7.17)

7.31 The effect of social benefits on redistributing income was more prominent among households of middle and old-aged heads (i.e. aged 35–44, 45–54, 55–64, and 65 and over). The post-tax post-social transfer household income GC was lower than the post-tax household income GC in the magnitude of 0.042–0.055. The reduction in income disparity brought about by social benefits was closely associated with the higher proportion of children (who received education benefits) in households headed by middle-aged persons, as well as the higher proportion of older persons (who received medical benefits) in households headed by old-aged persons. (Table 7.17)

表 7.17 一九九六年、二零零一年及二零零六年按住戶戶主年齡組別劃分的堅尼系數
Table 7.17 Gini Coefficient by Age Group of Head of Households, 1996, 2001 and 2006

住戶戶主年齡組別 Age Group of Head of Households	原本住戶每月收入 Original Monthly Household Income			除稅後住戶每月收入 Post-tax 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		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
< 25	0.461	0.431	0.427	0.461	0.428	0.424	0.359	0.402	0.402
25 – 34	0.458	0.433	0.441	0.448	0.419	0.428	0.428	0.402	0.407
35 – 44	0.519	0.505	0.503	0.508	0.493	0.488	0.459	0.444	0.446
45 – 54	0.518	0.522	0.511	0.507	0.510	0.497	0.458	0.461	0.444
55 – 64	0.504	0.517	0.548	0.497	0.510	0.541	0.463	0.470	0.499
65+	0.549	0.565	0.582	0.548	0.566	0.581	0.508	0.515	0.526
合計 Overall	0.518	0.525	0.533	0.508	0.515	0.521	0.466	0.470	0.475

選定的住戶分組作分析

7.32 下文將會深入分析部分選定的住戶小組。該等小組包括：

- (i) 沒有工作成員的非長者住戶 – 住戶內最少有一名成員在六十五歲以下，而住戶內所有成員沒有工作；
- (ii) 長者住戶 – 指所有住戶成員在六十五歲及以上的住戶；
- (iii) 收入低於平均綜合社會保障援助金額住戶 – 指住戶中最少有一名就業人士（但不包括外籍家庭傭工）並且住戶收入（不計及住戶內的外籍家庭傭工的收入）少於相同住戶人數的住戶取得的平均綜合社會保障援助金額；以及
- (iv) 第九及第十個十等分組別的住戶。

分析結果於下文各節詳細討論。

Analysis on Selected Household Sub-groups

7.32 Further analyses have been made on four selected household subgroups, including :

- (i) non-older-person households without working members – households consisting of at least one member aged below 65 and all members therein are not working;
- (ii) older-person households – households consisting of all members aged 65 and over;
- (iii) households with income below average Comprehensive Social Security Assistance (CSSA) payment – households consisting of at least one employed person (excluding foreign domestic helpers) and with household income (excluding that of foreign domestic helpers, if presence therein) below the average CSSA payment for households of the corresponding household size; and
- (iv) households in the 9th and 10th decile groups.

Findings are detailed in the sections that follow.

沒有工作成員的非長者住戶

7.33 沒有工作成員的非長者住戶的數目由一九九六年的 124 769 戶增加 89.8% 至二零零六年的 236 834 戶。當中超過 60% 的住戶是有一至兩名成員的小型住戶。特別的是，這些住戶中約十分一是包括一名成人和小孩者，很可能是單親家庭。相應地，該等住戶的女性多於男性，二零零六年的性別比率是 858；而且十五歲以下兒童的比例高達 17.8%。（表 7.18）

7.34 沒有工作成員的非長者住戶中，十五歲及以上的人只有 13.7% 受過專上教育，而約 60.0% 則具初中及以下教育程度。（表 7.18）

7.35 一般而言，沒有工作成員的非長者住戶享用較多社會福利，且又無需繳稅。稅務與社會福利的淨效應令除稅及福利轉移後住戶收入明顯增加，在二零零六年是 12,353 元，相比於原本住戶收入的 8,903 元。（表 7.18）

Non-older-person Households without Working Members

7.33 The number of non-older-person households without working members increased by 89.8% from 124 769 in 1996 to 236 834 in 2006. Over 60% of these households were small households with 1–2 members. In particular, one-tenth of these households comprised 1 adult living with children that were likely single parent families. Correspondingly, there were more females than males in these households with a sex ratio of 858 in 2006, with a relative high proportion of children aged under 15 at 17.8%. (Table 7.18)

7.34 Of those persons aged 15 and over from non-older-person households without working members in 2006, only 13.7% had attended post-secondary education and some 60.0% had lower secondary education or below. (Table 7.18)

7.35 In general, non-older-person households without working members were entitled to more social benefits and did not need to pay tax. The net effect of taxation and social benefits brought about a significant increase in the post-tax post-social transfer household income, at \$12,353 in 2006, as compared to the original household income, at \$8,903. (Table 7.18)

表 7.18 沒有工作成員的非長者住戶摘要統計

Table 7.18 Summary Statistics on Non-older-person Households Without Working Members

	沒有工作成員的非長者住戶 Non-older-person Households Without Working Members			全部住戶 All Households		
	1996	2001	2006	1996	2001	2006
住戶數目 Number of Households	124 769	186 167	236 834	1 855 553	2 053 412	2 226 546
平均住戶人數 Average Household Size	2.2	2.4	2.3	3.3	3.1	3.0
一至兩名成員的住戶比例（百分比） Proportion of Households with 1–2 Members (%)	66.2	60.2	63.7	34.2	37.4	40.6
住戶組合比例（百分比） Proportion of Households Comprising (%)						
一名成人及兒童 One adult and children	11.7	13.6	12.9	2.0	2.5	3.0
多名成人及兒童 More than one adult and children	18.6	22.5	19.7	42.6	37.9	32.8
性別比率（每千名女性的男性人數） Sex Ratio (Number of Males per 1 000 Females)	909	954	858	999	958	903
十五歲以下人口比例（百分比） Proportion of Persons Aged Under 15 (%)	20.2	22.0	17.8	18.7	16.9	14.1
十五歲或以上就讀人口比例（百分比） Proportion of Persons Aged 15 and Over Having Attended (%)						
初中及以下教育 Lower secondary education or below	66.8	66.9	60.0	50.6	47.3	43.8
專上教育 Post-secondary education	11.9	8.5	13.7	15.3	16.4	23.0
平均原本住戶每月收入（港元） Average Original Monthly Household Income (HK\$)	11,252	8,204	8,903	27,719	29,460	27,761
平均每月支付總稅款（港元） Average Total Tax Payment Per Month (HK\$)	335	296	300	1,918	1,746	1,816
平均每月獲分配社會福利（港元） Average Social Benefits Allocated Per Month (HK\$)	3,231	3,766	3,750	2,829	3,293	3,099
平均除稅後住戶每月收入（港元） Average Post-tax Monthly Household Income (HK\$)	10,917	7,907	8,602	25,801	27,714	25,944
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\$)	14,148	11,673	12,353	28,630	31,007	29,044

長者住戶

7.36 過去十年，長者住戶的數目隨人口老化而迅速增長。在二零零六年，長者住戶的數目是 166 911，但一九九六年是 111 275。長者住戶的住戶人數通常較少，其中在二零零六年有 99.4% 是只有一至兩名成員。（表 7.19）

7.37 由於長者多屬退休人士，一如所料，長者勞動人口參與率偏低。這些住戶的平均在職成員數目只是 0.1 人。由於沒有職業收入，這些住戶的住戶收入處於低水平。其住戶的平均原本每月收入在二零零六年是 5,964 元，遠低於全部住戶的整體平均數 27,761 元。（表 7.19）

7.38 就這些住戶中報稱在職的少數長者而言，大部分屬於非技術工人，從主要職業得到相當低的收入。這與長者一般在年輕時較少機會接受教育，以致教育程度普遍較低有關。（表 7.19）

7.39 社會福利對長者住戶的影響頗大，特別是醫療福利和房屋福利。相反，長者繳交的稅款不多。繳稅與社會福利的雙重效應令長者住戶的住戶每月收入在二零零六年由原本的 5,964 元增加至除稅及福利轉移後的 7,688 元。（表 7.19）

Older-person Households

7.36 The number of older-person households grew rapidly in the past ten years in line with the ageing population. There were 166 911 older-person households in 2006, as compared to 111 275 in 1996. Older-person households tended to be small in size, with 99.4% of them having 1–2 members in 2006. (Table 7.19)

7.37 Labour force participation rates of older persons were, as expected, very low since most of them were retired persons. The average number of working members in these households was only 0.1. Without employment income, the household income of these households was at a low level. Their average original monthly household income was \$5,964 in 2006, far less than overall average at \$27,761 for all households. (Table 7.19)

7.38 For the small number of older persons reporting to be working in these households, the majority of them were engaged in elementary occupations with a relatively low income from main employment. This was associated with the generally low educational attainment of older persons who generally had a smaller chance of receiving education when they were young. (Table 7.19)

7.39 Social benefits had a significant bearing on the older-person households, in particular in respect of medical and housing benefits. On the contrary, the tax paid by older persons was not much. The combined effect of tax payment and social benefits led to an increase in the post-tax post-social transfer monthly household income of elderly households to \$7,688 in 2006 from the original figure of \$5,964. (Table 7.19)

表 7.19 長者住戶摘要統計

Table 7.19 Summary Statistics on Older-person Households

	長者住戶 Older-person Households			全部住戶 All Households		
	1996	2001	2006	1996	2001	2006
住戶數目 Number of Households	111 275	151 665	166 911	1 855 553	2 053 412	2 226 546
平均住戶人數 Average Household Size	1.4	1.4	1.4	3.3	3.1	3.0
一至兩名成員的住戶比例 (百分比) Proportion of Households with 1-2 Members (%)	98.7	99.2	99.4	34.2	37.4	40.6
沒有職業收入的住戶比例 (百分比) Proportion of Households without Employment Income (%)	87.4	90.9	91.3	12.5	15.2	16.8
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\$)	5,690	7,205	8,224	19,000	21,700	20,500
勞動人口參與率 (百分比) ⁽¹⁾ Labour Force Participation Rate (%) ⁽¹⁾	10.7	6.7	6.1	63.4	62.6	61.4
平均工作成員數目 Average Number of Working Members	0.1	0.1	0.1	1.6	1.5	1.5
按職業劃分的工作人口比例 (百分比) Proportion of Working Population by Occupation (%)						
工藝及有關人員 Craft and related workers	6.5	5.8	8.7	12.2	9.9	8.5
機台及機器操作員及裝配員 Plant and machine operators and assemblers	3.6	5.6	6.0	8.6	7.3	6.2
非技術工人 Elementary occupations	54.5	44.1	34.8	18.5	19.6	19.0
每月主要職業收入中位數 (港元) ⁽²⁾ Median Monthly Income from Main Employment (HK\$) ⁽²⁾	4,700	5,500	6,000	9,500	10,000	10,000
十五歲或以上就讀人口比例 (百分比) Proportion of Persons Aged 15 and Over Having Attended (%)						
初中及以下教育 Lower secondary education or below	90.0	88.9	84.5	50.6	47.3	43.8
專上教育 Post-secondary education	3.8	4.4	7.4	15.3	16.4	23.0
平均原本住戶每月收入 (港元) Average Original Monthly Household Income (HK\$)	6,801	5,881	5,964	27,719	29,460	27,761
平均每月支付總稅款 (港元) Average Total Tax Payment Per Month (HK\$)	310	347	332	1,918	1,746	1,816
平均每月獲分配社會福利 (港元) Average Social Benefits Allocated Per Month (HK\$)	1,620	3,031	2,056	2,829	3,293	3,099
平均除稅後住戶每月收入 (港元) Average Post-tax Monthly Household Income (HK\$)	6,491	5,534	5,632	25,801	27,714	25,944
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\$)	8,111	8,564	7,688	28,630	31,007	29,044

註釋：(1) 從事經濟活動人口佔所有十五歲及以上人口的百分比。

(2) 這些數字不包括無酬家庭從業員。

Notes: (1) The proportion of economically active population in the total population aged 15 and over.

(2) The figures exclude unpaid family workers.

收入低於平均綜合社會保障援助金額住戶

7.40 在二零零六年，收入低於平均綜合社會保障援助金額住戶共有 144 637 戶，佔香港所有住戶的 6.5%。這類別的住戶的數目在過去十年的平均每年增長率是 1.1%。有關住戶在二零零六年的平均人數是 3.6 人，高於全港平均的 3.0 人。（表 7.20）

7.41 在這些住戶中，超過一半（54.4%）在二零零六年居於公營租住單位。另有 14.2% 居住在資助出售單位，在私人房屋居住的有 30.0%。許多收入低於平均綜合社會保障援助金額住戶的成員包括與兒童同住的成人。具體而言，當中有 4.8% 是一名成人與兒童同住，另有 56.4% 是多名成人與兒童同住。相應地，這些住戶中的十五歲以下人士的比例和就讀全日制課程學生的比例較高，分別是 22.1% 和 32.9%。（表 7.20）

7.42 組內的勞動人口參與率却較低，與全港的勞動人口參與率 61.4% 相比，只有 47.3%。這些住戶的平均在職成員人數較少，為 1.2 人。就組內的就業人士而言，大部分（60.4%）從事低技術的工作，如工藝及有關人員、機台及機器操作員及裝配員、和非技術工人。（表 7.20）

7.43 基於這些住戶獨有的特徵，他們獲分配較多教育福利和房屋福利。組內每一個住戶獲分配的每月平均社會福利在二零零六年是 6,286 元，整體的平均是 3,099 元。因此，平均除稅及福利轉移後住戶每月收入 12,535 元是原本住戶收入的 1.9 倍。（表 7.20）

Households with Income Below Average Comprehensive Social Security Assistance (CSSA) Payment

7.40 There were 144 637 households with income below average CSSA payment in 2006, representing 6.5% of all households in Hong Kong. The number of such households grew at an average annual rate of 1.1% over the past ten years. Their average size in 2006 was 3.6, larger than the territorial average at 3.0. (Table 7.20)

7.41 Among these households, over half (54.4%) were living in public rental flats in 2006. Another 14.2% lived in subsidized sale flats and 30.0% in private housing. Many of the households with income below average CSSA payment comprised adult(s) living with children, specifically a share of 4.8% for households with 1 adult and children and 56.4% for those households with more than 1 adult with children. Correspondingly, the proportion of persons aged under 15 and also the proportion of full-time students in these households stood high at 22.1% and 32.9% respectively. (Table 7.20)

7.42 The labour force participation rate of persons in these households was low at 47.3%, relative to the territorial figure of 61.4%. On average, there was a smaller number of working members in these households, at 1.2 persons. Of those employed persons, the majority (60.4%) were engaged in low-skilled jobs such as craft and related workers, plant and machine operators and assemblers, and elementary occupations. (Table 7.20)

7.43 Given the distinct features of these households, the amount of education benefits and housing benefits allocated to them was high. The average social benefits allocated per household per month in this group was \$6,286 in 2006, as compared to the overall average of \$3,099. As a result, the average post-tax post-social transfer monthly household income, at \$12,535, was 1.9 times the original household income. (Table 7.20)

表 7.20 收入低於平均綜合社會保障援助金額住戶摘要統計
Table 7.20 Summary Statistics on Households with Income Below Average CSSA Payment

	收入低於平均綜合社會保障 援助金額住戶 Households with Income Below Average CSSA Payment			全部住戶 All Households		
	1996	2001	2006	1996	2001	2006
住戶數目 Number of Households	129 910	164 381	144 637	1 855 553	2 053 412	2 226 546
平均住戶人數 Average Household Size	4.2	3.9	3.6	3.3	3.1	3.0
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	56.1	52.0	54.4	35.5	30.6	31.0
資助出售單位 Subsidized sale flats	7.0	13.1	14.2	10.7	15.6	16.3
私人永久性房屋 Private permanent housing	31.5	32.5	30.0	50.7	52.2	51.7
住戶組合比例（百分比） Proportion of Households Comprising (%)						
一名成人及兒童 One adult and children	3.0	3.2	4.8	2.0	2.5	3.0
多名成人及兒童 More than one adults and children	74.4	66.1	56.4	42.6	37.9	32.8
十五歲以下人口比例（百分比） Proportion of Persons Aged Under 15 (%)	34.2	28.0	22.1	18.7	16.9	14.1
全日制學生比例（百分比） Proportion of Full-time Students (%)	38.6	35.2	32.9	21.8	21.2	20.1
勞動人口參與率（百分比） ⁽¹⁾ Labour Force Participation Rate (%) ⁽¹⁾	48.3	48.5	47.3	63.4	62.6	61.4
平均工作成員數目 Average Number of Working Members	1.2	1.2	1.2	1.6	1.5	1.5
按職業劃分的工作人口比例（百分比） Proportion of Working Population by Occupation (%)						
工藝及有關人員 Craft and related workers	21.7	18.1	14.5	12.2	9.9	8.5
機台及機器操作員及裝配員 Plant and machine operators and assemblers	14.6	12.5	9.5	8.6	7.3	6.2
非技術工人 Elementary occupations	33.1	34.5	36.5	18.5	19.6	19.0
平均原本住戶每月收入（港元） Average Original Monthly Household Income (HK\$)	6,624	7,485	6,462	27,719	29,460	27,761
平均每月支付總稅款（港元） Average Total Tax Payment Per Month (HK\$)	273	248	213	1,918	1,746	1,816
平均每月獲分配社會福利（港元） Average Social Benefits Allocated Per Month (HK\$)	5,233	5,856	6,286	2,829	3,293	3,099
平均除稅後住戶每月收入（港元） Average Post-tax Monthly Household Income (HK\$)	6,351	7,237	6,249	25,801	27,714	25,944
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\$)	11,584	13,093	12,535	28,630	31,007	29,044

註釋：(1) 從事經濟活動人口佔所有十五歲及以上人口的百分比。

Note: (1) The proportion of economically active population in the total population aged 15 and over.

第九及第十個十等分組別住戶

7.44 第九及第十個十等分組別住戶及其成員的主要特徵已於第三章討論。詳情請參閱第 3.50 – 3.52 段及表 3.16。

7.45 由於其收入相對較高，這組住戶內的人士一般繳交更多稅。每戶在二零零六年平均每月繳稅 7,537 元，是整體平均數 1,816 元的四倍多。另一方面，這些住戶取得的社會福利較少，特別是醫療和房屋福利。繳稅和社會福利的淨效應使些住戶在二零零六年的平均住戶收入由原本住戶每月收入 79,181 元，向下調整至除稅及福利轉移後住戶每月收入 73,933 元。（表 7.21）

Households in the 9th and 10th Decile Groups

7.44 Salient features of households and their members in the 9th and 10th decile groups have been discussed in Chapter 3. Please refer to paragraphs 3.50 – 3.52 and Table 3.16 for more details.

7.45 With a relatively high income, persons in these households generally paid more tax. The average tax payment per household per month in 2006 was \$7,537, more than four times the overall average of \$1,816. On the other hand, they received less social benefits in particular from medical and housing. The net effect of tax payment and social benefits resulted in a downward adjustment in average household income of such households from the original monthly household income of \$79,181 to the post-tax post-social transfer monthly household income of \$73,933 in 2006. (Table 7.21)

表 7.21 第九及第十個十等分組別住戶摘要統計⁽¹⁾
Table 7.21 Summary Statistics on Households in the 9th and 10th Decile Groups⁽¹⁾

	第九及第十個十等分組別住戶 Households in the 9th and 10th Decile Groups			全部住戶 All Households		
	1996	2001	2006	1996	2001	2006
平均原本住戶每月收入（港元） Average Original Monthly Household Income (HK\$)	78,057	83,236	79,181	27,719	29,460	27,761
平均每月支付總稅款（港元） Average Total Tax Payment Per Month (HK\$)	7,464	7,161	7,537	1,918	1,746	1,816
平均每月獲分配社會福利（港元） Average Social Benefits Allocated Per Month (HK\$)	1,893	2,314	2,288	2,829	3,293	3,099
平均除稅後住戶每月收入（港元） Average Post-tax Monthly Household Income (HK\$)	70,593	76,075	71,645	25,801	27,714	25,944
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\$)	72,486	78,389	73,933	28,630	31,007	29,044

註釋：(1) 表 3.16、附錄 A5.1a 及附錄 A5.1b 載有更多第九及第十個十等分組別住戶及其成員的統計數字。

Note: (1) More statistics on households and their members in the 9th and 10th decile groups are contained in Table 3.16, Appendix A5.1a and Appendix A5.1b.

8. 與國際比較

8.1 基於各經濟體系的資料來源、收入定義和編製方法不盡相同，國際性比較收入差距的情況有相當的局限。有些比較採用個人工資收入，另一些則採用住戶收入。有些的量度範圍涵蓋整個勞動人口，有些則僅涵蓋某些人口組別。儘管如此，國際之間的一些粗略比較仍然是值得進行的，最少能夠以選定的經濟體系的情況為基準，以資概括比較香港的收入差距等情況。不過，解釋有關的結果務須小心。在此特別強調，收入差距的絕對水平並不宜直接作比較。較為有意義的比較是從有關的經濟體系長時間的收入分布的變化方向作比較。

8.2 堅尼系數是常用的「收入差距」的摘要量數，許多經濟體系也有編製。表 8.1 列出多個選定海外經濟體系在大致相若的年份的堅尼系數與香港的比較。這些經濟體系採用的收入概念載於表 8.2。

8.3 在選定經濟體系的行列之中，香港的堅尼系數與英國及加拿大的較接近，是處於較高水平。至於收入差距的變化，香港並非唯一於過去十年收入差距擴大的經濟體系。新加坡和新西蘭在過去數年也出現收入差距擴闊的情況，而且幅度較大。（表 8.1）

8. International Comparison

8.1 The comparison of income disparity on an international scale among different economies may be subject to considerable limitations owing to differences in data sources, income definitions and compilation methods. Some of the comparisons are based on individual wage incomes whereas others are based on household incomes. Furthermore, some of them cover the entire labour force while others cover only certain population groups. That said, it may still be worthwhile to conduct some crude international comparison with a view to benchmarking the situation of income disparity in Hong Kong broadly with selected economies. Caution must nevertheless be taken in interpreting the results. In particular, it should be emphasized that the absolute level of income disparity is not directly comparable. Rather, the comparison is more meaningful in terms of comparing the direction of change in income distribution over time for the economies concerned.

8.2 Gini Coefficient (GC) is a common summary measure on “income disparity” compiled by various economies. The GC of Hong Kong is compared with selected overseas economies, where figures for roughly the same years are shown in Table 8.1. Income concepts adopted by these economies are given in Table 8.2.

8.3 Amongst all the selected economies, Hong Kong has a higher GC comparable to those of United Kingdom and Canada. Regarding change in income disparity, Hong Kong is not unique in having experienced an increase in income disparity over the past ten years. Singapore and New Zealand have also seen a widening of their income gaps in the past few years and even to a larger extent. (Table 8.1)

8.4 本研究在可行範圍內就以除稅後住戶收入和除稅及福利轉移後住戶收入為依據的堅尼系數進行國際比較。一如所料，以除稅後住戶收入和除稅及福利轉移後住戶收入為依據的堅尼系數一致顯示選定的經濟體系的收入差距減低，但幅度各有差異。就香港而言，二零零六年以除稅及福利轉移後住戶收入為依據的堅尼系數（0.475）較以原本住戶收入為依據的堅尼系數（0.533）下調約 0.058。其他經濟體系的以除稅及福利轉移後住戶收入為依據的堅尼系數較原本堅尼系數下調的幅度各有差異，由新加坡的 0.03（一九九九年的數據由 0.467 下調至 0.437）至新西蘭的 0.19（一九九七至九八年度的數據由 0.485 下調至 0.295）不等。（表 8.1、表 8.2 及表 8.3）

8.5 香港是匯集發展成熟和多元化的服務業活動的開放型經濟體系，僱用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。

8.4 International comparison of GC based on post-tax household income and post-tax post-social transfer household income is made as far as possible. As expected, the GC based on post-tax household income and post-tax post-social transfer household income all indicated moderation in income disparity for the selected economies, albeit at different magnitudes. In Hong Kong, the GC based on post-tax post-social transfer household income in 2006 (0.475) scaled down by 0.058 from the GC based on original household income (0.533). For other economies, the magnitude of scaling down from the original household income GC to the post-tax post-social transfer household income ones vary from 0.03 in Singapore (from 0.467 to 0.437 for 1999) to 0.19 in New Zealand (from 0.485 to 0.295 for 1997/98). (Table 8.1, Table 8.2 and Table 8.3)

8.5 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 in those places with a much greater preponderance of manufacturing and agricultural activities.

表 8.1 選定經濟體系⁽¹⁾ 的堅尼系數（按原本住戶收入計算）
Table 8.1 Gini Coefficient (Based on Original Household Income) of Selected Economies⁽¹⁾

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996	0.518	} +0.015
	2001	0.525	
	2006	0.533	
加拿大 Canada	2001	0.513	} -0.003
	2002	0.511	
	2003	0.509	
	2004	0.510	
英國 United Kingdom	1995/96	0.520	} -0.010
	2000/01	0.510	
	2001/02	0.530	
	2002/03	0.510	
	2003/04	0.520	
	2004/05	0.510	
新西蘭 New Zealand	1987/88	0.424	} +0.061
	1997/98	0.485	
新加坡 Singapore	1995	0.443	} +0.038
	1998	0.446	
	1999	0.467	
	2000	0.481	
美國 United States of America	1996	0.455	} -0.005
	2001	0.466	
	2003	0.450	
	2004	0.450	
	2005	0.450	
澳洲 Australia	1995/96		} N.A.
	2000/01	N.A.	
	2003/04		

註釋：(1) 資料來源：其他經濟體系的堅尼系數的資料摘自選定的經濟體系的網站的官方數字。

Note: (1) Sources: Gini Coefficients from other economies are based on official figures extracted from the websites of selected economies.

表 8.2 選定經濟體系⁽¹⁾ 的堅尼系數（按除稅後住戶收入計算）
 Table 8.2 Gini Coefficient (Based on Post-tax Household Income) of Selected Economies⁽¹⁾

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996	0.508	} +0.013
	2001	0.515	
	2006	0.521	
加拿大 Canada	2001	N.A.	} N.A.
	2002		
	2003		
	2004		
英國 ⁽²⁾ United Kingdom ⁽²⁾	1995/96	0.370	} -0.010
	2000/01	0.390	
	2001/02	0.400	
	2002/03	0.370	
	2003/04	0.380	
	2004/05	0.360	
新西蘭 ⁽³⁾ New Zealand ⁽³⁾	1987/88	0.302	} +0.050
	1997/98	0.352	
新加坡 ⁽⁴⁾ Singapore ⁽⁴⁾	1993	N.A.	} +0.018
	1998	0.422	
	1999	0.440	
	2000	N.A.	
美國 United States of America	1996	N.A.	} N.A.
	2001		
	2003		
	2004		
	2005		
澳洲 Australia	1995/96	0.296	} -0.002
	2000/01	0.311	
	2003/04	0.294	

註釋：(1) 資料來源：香港以外經濟體系的堅尼系數的資料摘自有關的經濟體系的網站的官方數字。並盡量使用這些經濟體系編製的以除稅後住戶收入為依據的堅尼系數作比較。然而，不同的經濟體系所使用的用語可能有差別。請參看表 8.4 所載列的有關資料。

(2) 英國 - 以除稅後收入為依據的堅尼系數。

(3) 新西蘭 - 以可動用收入為依據的堅尼系數。

(4) 新加坡 - 以扣除個人退稅後的來自工作的原本收入為依據的堅尼系數。

Notes : (1) Sources: Gini Coefficients (GC) from economies outside Hong Kong are based on the official figures extracted from the websites of economies concerned. Comparable GCs based on post-tax household income compiled by these economies are used as far as possible. Nevertheless, the terminologies used by different economies may differ. Please refer to Table 8.4 for details.

(2) United Kingdom – GC based on post-tax income.

(3) New Zealand – GC based on disposable income.

(4) Singapore – GC based on original income from work after personal tax rebate.

表 8.3 選定經濟體系⁽¹⁾ 的堅尼系數（按除稅及福利轉移後住戶收入計算）
Table 8.3 Gini Coefficient (Based on Post-tax Post-social Transfer Household Income) of Selected Economies⁽¹⁾

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996	0.466	} +0.009
	2001	0.470	
	2006	0.475	
加拿大 ⁽²⁾ Canada ⁽²⁾	2001	0.392	} +0.001
	2002	0.391	
	2003	0.389	
	2004	0.393	
英國 United Kingdom	1995/96	N.A.	} N.A.
	2000/01		
	2001/02		
	2002/03		
	2003/04 2004/05		
新西蘭 ⁽³⁾ New Zealand ⁽³⁾	1987/88	0.272	} +0.023
	1997/98	0.295	
新加坡 ⁽⁴⁾ Singapore ⁽⁴⁾	1993	N.A.	} +0.016
	1998	0.421	
	1999	0.437	
	2000	N.A.	
美國 ⁽⁵⁾ United States of America ⁽⁵⁾	1996	N.A.	} N.A.
	2001	N.A.	
	2003	0.405	
	2004	0.400	
	2005	0.418	
澳洲 Australia	1995/96	N.A.	} N.A.
	2000/01		
	2003/04		

註釋：(1) 資料來源：香港以外經濟體系的堅尼系數的資料摘自有關的經濟體系的網站的官方數字。並盡量使用這些經濟體系編製的以除稅後住戶收入為依據的堅尼系數作比較。然而，不同的經濟體系所使用的用語可能有差別。請參看表 8.4 所載列的有關資料。

(2) 加拿大 – 以稅後收入為依據的堅尼系數。

(3) 新西蘭 – 以最終收入為依據的堅尼系數。

(4) 新加坡 – 以扣除個人退稅，以及經扣除經濟衰退期租金、衛生服務及公用事業退款和公共援助金的來自工作的原本收入為依據的堅尼系數。

(5) 美國 – 以可動用收入為依據的堅尼系數。

Notes : (1) Sources: Gini Coefficients (GC) from economies outside Hong Kong are based on the official figures extracted from the websites of economies concerned. Comparable GCs based on post-tax household income compiled by these economies are used as far as possible. Nevertheless, the terminologies used by different economies may differ. Please refer to Table 8.4 for details.

(2) Canada – GC based on after-tax income.

(3) New Zealand – GC based on final income.

(4) Singapore – GC based on original income from work after personal tax rebate; and after recession-related rental, service and conservancy charges and utilities rebates, and public assistance.

(5) United States of America – GC based on disposable income.

表 8.4 選定國家／地區在進行研究中採用的收入概念
Table 8.4 Income Concepts Adopted in Study Conducted by Selected Countries/Territories

國家／地區 Country/ Territory	進行研究機構 Office Conducting the Study	研究單位 Unit of Study	收入定義 Definition of Income
加拿大 Canada	加拿大統計局 Statistics Canada	住戶 Household	<p>市值收入是各項收入（來自就業及淨自僱收入）、淨投資收入、（私人）退休收入，以及在「其他收入」之下各項目的總和。 Market Income is the sum of earnings (from employment and net self-employment), net investment income, (private) retirement income, and the items under “Other income”.</p> <p>稅後收入是減去入息稅並包括政府的轉撥款項（例如社會援助金、僱員保險福利）的總收入。 After-tax income is total income which includes government transfers (such as social assistance, employment insurance benefits) less income tax.</p>
英國 United Kingdom	國家統計局 Office for National Statistics	住戶 Household	<p>原來收入是指住戶內所有成員未經扣減稅款或計入任何全國福利之前的全年現金收入。 Original income refers to the annualised income in cash of all members of the household before the deduction of taxes or the addition of any state benefits.</p> <p>總收入是指原來收入加上現金福利和稅務抵免。 Gross income refers to the original income plus cash benefits and tax credits.</p> <p>可動用收入是總收入減去入息稅、本地稅和僱員及自僱者的全國保險和全國醫療服務供款。 Disposable income refers to the gross income minus income tax, local taxes and employees' and self-employed contributions to National Insurance and National Health services.</p> <p>除稅後收入是可動用收入減去間接稅。 Post-tax income refers to the disposable income minus indirect taxes.</p>
新西蘭 New Zealand	新西蘭庫務處 New Zealand Treasury	住戶 Household	<p>市值收入是住戶從工資和薪金、從投資，以及從獨資及合伙方式經營業務的人獲取的收入。 Market income is the income that households receive from wages and salaries, from investments and from people running their own businesses as sole traders and partnerships.</p> <p>可動用收入是指住戶取得並可使用於貨品及服務的收入，即總收入減去為各項收入來源繳付的稅款。 Disposable income is what households receive in their hands to spend on goods and services, namely their gross income minus the tax they pay on their various sources of income.</p> <p>最終收入是把市值收入與政府福利總額相加後減去總稅務支出。 Final income is obtained by adding market income and total government benefits and taking away total tax payments.</p>

表 8.4 選定國家／地區在進行研究中採用的收入概念（續）
Table 8.4 Income Concepts Adopted in Study Conducted by Selected Countries/Territories (Cont'd)

國家／地區 Country/ Territory	進行研究機構 Office Conducting the Study	研究單位 Unit of Study	收入定義 Definition of Income
新加坡 Singapore	新加坡統計局 Singapore Department of Statistics	住戶 Household	來自工作的住戶收入是指住戶內所有成員從就業和經營業務獲取的收入的總和，但不包括家中傭工的收入。 Household income from work refers to the sum of income received by all members of the household from employment and business. It does not include the income of servants.
美國 United States of America	美國普查局 United States Census Bureau	住戶 Household	貨幣收入是指十五歲或以上的個人獲取的全部現金收入。當中包括未經扣除稅務及其他開支的當時申報的收入，但不包括實質的資本增值或可能從保險公司、僱員補償金或退休金計劃發放的整筆付款。 Money Income: Includes all cash income received by individuals who are 15 years or older. It consists of income as reported, before deductions for taxes and other expenses. It does not include realized capital gains or lump-sum payments that may be disbursed from insurance companies, workers' compensation, or pension plans. 可動用收入是指包括貨幣收入、設算的淨實質資本增值和設算的租金收入，並減去設算的日常開支。可動用收入也扣除了聯邦薪俸稅、聯邦及全國入息稅，以及自置居所業主的物業稅。非現金轉撥的金額也一併計算在內，包括食物印花、公共或資助房屋，以及免費或以低廉價格提供的學校午餐。 Disposable Income: Includes money income, imputed net realized capital gains, and imputed rental income; and subtracts imputed work expenses. Disposable income also deducts federal payroll taxes, federal and state income taxes, and property taxes for owner-occupied home. The value of non-cash transfers is added, including food stamps, public or subsidized housing, and free or reduced-price school lunches.
澳洲 Australia	澳洲統計局 Australian Bureau of Statistics	住戶 Household	從總現金收入減去估計的入息稅務負擔及醫療徵款，即可得出估計的可動用收入。總現金收入定義為定期和經常從工資和薪酬得到的現金收益、自行經營的非公司企業的盈利／虧損、利息形式的投資收入、租金和股息、以離職金形式給予的私人轉撥款項、養育子女津貼、其他住戶給予的其他轉撥款項，以及來自政府退休金及津貼的現金轉撥。不管有關住戶的人數或結構如何，任何住戶的估計等價可動用收入均以一人住戶要維持與有關住戶同一生活水平所需的可動用現金收入金額表示。 The estimates of disposable income are derived from the gross cash income, after deducting estimates of income tax liability and the Medicare levy. Gross cash income is defined as regular and recurring cash receipts from wages and salaries, profit/loss from own unincorporated business, investment income in the form of interest, rent and dividends, private transfers in the form of superannuation, child support, other transfers from other households, and cash transfers from government pensions and allowances. The equalised disposable income estimate for any household is expressed as the amount of disposable cash income that a single person household would require to maintain the same standard of living as the household in question, regardless of the size or composition of the latter.

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 (15) 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十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十組，每組所佔的單元數目相同。 [5]
- (3) 工作人口 (**Working Population**)：工作人口指符合以下條件的十五歲及以上人士：(甲) 在中期人口統計前七天內有從事工作以賺取薪酬或利潤；或 (乙) 在中期人口統計前七天內有一份正式工作。 [35]
- (4) 平均對數差異 (**Mean Logarithmic Deviation**)：研究收入分布的摘要量數之一。有關進一步資料，請參看技術註釋甲。 [18]
- (5) 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]
- (6) 年齡中位數 (**Median Age**)：顯示人口平均年齡的一種指標，人口總數百分之五十在這年齡之上，而其餘的百分之五十在這年齡之下。 [19]
- (7) 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，餘此類推。 [27]
- (8) 行業 (**Industry**)：在點算時刻前的七天內，受訪者的工作機構主要生產的貨品或提供的服務類別。行業包括的範圍如下： [15]

製造業 (Manufacturing)：包括棉及其他紗線紡織、棉及其他布料的梭織及針織、漂染、印染、整理、衣著用品製造、針織及其他紡織製成品、地氈、繩索、細繩、食品、飲品、煙草、鞋履、皮革製品、橡膠製品、塑膠製品、木製品、紙品、金屬製品、機械、化學品、化學產品、玻璃及陶器。

建造業 (Construction)：包括樓宇建造、土木工程、鋪設水管、鋪設電線、安裝及維修冷氣系統。

批發、零售、進出口貿易、飲食及酒店業 (Wholesale, retail and import/export trades, restaurants and hotels)：包括批發及零售業、進出口貿易業、小販、非固定行業的經紀、其他商業代理人、酒樓、咖啡室、酒店及旅舍。

運輸、倉庫及通訊業 (Transport, storage and communications)：包括陸路運輸、海上運輸及空運業、運輸業的附帶服務、貨棧及倉庫、郵政及電訊業。

金融、保險、地產及商用服務業 (Financing, insurance, real estate and business services)：包括金融、保險、地產；律師、會計師、核數師、建築師、測量師及廣告公司的辦事處及資料處理服務。

社區、社會及個人服務業 (Community, social and personal services)：包括政府服務、教育服務、醫療、牙科及其他保健服務、衛生服務、福利機構、宗教團體、電影院及劇院、電台及電視台、圖書館及博物館、電器修理店、車輛維修店以及其他家庭及個人服務。

其他 (Others)：包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及報稱的行業不能分類或描述不足。

- (9) **住戶人數 (Household Size)**：指家庭住戶中的人口數目。 [14]
- (10) **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的資料而得出的。按住戶內年齡十八歲及以上成員（稱為成人）數目及年齡十八歲以下成員（稱為兒童）的數目，顯示住戶結構。各類住戶成員組合如下： [13]
- 一名六十五歲及以上成人 (*One adult aged 65 and over*)：住戶內只有一名獨居的六十五歲及以上人士。
- 多名六十五歲及以上成人 (*Two or more adults aged 65 and over*)：住戶內有兩名或以上六十五歲及以上人士一起居住。
- 一名六十五歲以下成人 (*One adult aged below 65*)：住戶內只有一名獨居的六十五歲以下人士。
- 多名成人（非全部六十五歲及以上） (*Two or more adults (not all aged 65 and over)*)：住戶內有兩名或以上十八歲及以上（但非全部六十五歲及以上）人士。
- 一名成人與兒童 (*One adult and child(ren)*)：住戶內有一名十八歲及以上人士與不少於一名十八歲以下人士同住。
- 多名成人與兒童 (*More than one adult and child(ren)*)：住戶內有兩名或以上十八歲及以上人士與不少於一名十八歲以下人士同住。
- (11) **每月主要職業收入 (Monthly Income from Main Employment)**：對於僱主或自營業者來說，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、逾時工作補薪、房屋津貼、小賬及其他現金津貼，但不包括年終花紅及雙糧。一九九六年、二零零一年及二零零六年所記金額分別以一九九六年二月、二零零一年二月及二零零六年六月的收入計算。 [23]
- (12) **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，百分之五十的工作人口（不包括無酬家庭從業員），他們的主要職業收入高於這數字，而其餘百分之五十，他們的主要職業收入低於這數字。請參看第 (11) 項「**每月主要職業收入**」。 [21]
- (13) **亞特金森指數 (Atkinson Index)**：研究收入分布的摘要量數之一。有關進一步資料，請參看**技術註釋甲**。 [2]
- (14) **其他現金收入 (Other Cash Income)**：指來自租金收入、利息、股息、定期的退休金、社會保障津貼、綜合社會保障援助的收入。來自獎券／賭博的彩金、借貸、賠償金、出售資產的收益的收入不計算在內。一九九六年、二零零一年及二零零六年所記金額分別以一九九六年二月、二零零一年二月及二零零六年六月的收入計算。 [26]
- (15) **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）在點算時刻前的六個月內，在港逗留最少三個月，又或在點算時刻後的六個月內，在港逗留最少三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）於點算時刻在香港非永久性居民。至於「流動居民」，則指在點算時刻前的六個月內，在港逗留最少一個月但少於三個月，或在點算時刻後的六個月內，在港逗留最少一個月但少於三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。 [12]

- (16) **延伸除稅及福利轉移後住戶收入 (Extended Post-tax Post-social Transfer Household Income)**：指住戶於統計期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延伸總社會福利。請參看第 (24) 項「家庭住戶每月收入」及第 (17) 項「延伸總社會福利」。 [8]
- (17) **延伸總社會福利 (Extended Total Social Benefits)**：指政府給予住戶成員在教育、房屋（包括公營租住房屋和資助房屋）和醫療服務方面的福利的設算值。請參看**技術註釋丙**。 [9]
- (18) **性別比率 (Sex Ratio)**：男性數目與每千名女性相對的比率。 [31]
- (19) **房屋類型 (Type of Housing)**：請參看第 (20) 項「屋宇單位類型」。 [33]
- (20) **屋宇單位類型 (Type of Quarters)**：屋宇單位按所屬建築物的類型，而建築物則按其建築材料種類、興建用途及負責建築的機構分類。 [34]

永久性房屋 (Permanent housing)

公營租住房屋 (Public rental housing)

房屋委員會甲類租住單位 (Housing Authority rental flats (Group A))：包括以前稱為政府廉租屋及由香港房屋委員會建造的公營房屋單位。改建的乙類第一型及第二型租住大廈的單位亦歸納此類別。

房屋委員會乙類租住單位 (Housing Authority rental flats (Group B))：這些是以前稱為徙置屋邨的屋宇單位，但自一九七三年起改由香港房屋委員會管理。這些單位所屬的大廈可再劃分為第四型至第六型大廈。

房屋委員會中轉房屋／租者置其屋計劃／可租可買計劃租住單位 (Housing Authority rental flats (Interim Housing / Tenants Purchase Scheme / Buy or Rent Option))：包括房屋委員會中轉房屋、租者置其屋計劃及可租可買計劃下的租住單位。

房屋協會租住單位 (Housing Society rental flats)：這些租住單位由香港房屋協會建造及管理。

資助出售單位 (Subsidized sale flats)

房屋委員會資助出售單位 (Housing Authority subsidized sale flats)：包括按香港房屋委員會的居者有其屋計劃、中等入息家庭房屋計劃、私人機構參建居屋計劃、可租可買計劃、重建置業計劃及租者置其屋計劃下出售的單位，可在公開市場買賣的單位則不包括在內。

房屋協會資助出售單位 (Housing Society subsidized sale flats)：包括按香港房屋協會的住宅發售計劃及夾心階層住屋計劃興建的單位，可在公開市場買賣的單位則不包括在內。

私人房屋 (Private housing)

私人住宅單位 (Private residential flats)：包括主要作住宅用途的多層樓宇或房屋的單位。按香港房屋協會市區改善計劃建造的單位、由香港平民屋宇公司建造的大廈的單位，及可在公開市場買賣的租者置其屋計劃／可租可買計劃／居者有其屋計劃／中等入息家庭房屋計劃／私人機構參建居屋計劃／重建置業計劃／住宅發售計劃／夾心階層住屋計劃的單位亦包括在內。這些單位可按居處類型分為 (a) 全間屋／整個單位及 (b) 房間／閣仔／床位。

別墅／平房／新型村屋 (*Villas/Bungalows/Modern village houses*)：這些是一層或多層的獨立房屋，屋內有浴室、沖廁和食水供應等完善設備。

簡單磚石蓋搭建築物／傳統村屋 (*Simple stone structures / Traditional village houses*)：簡單磚石蓋搭建築物是用磚石及／或其他堅固材料建造，通常是一層高。傳統村屋亦屬此類別。

員工宿舍 (*Staff quarters*)：包括政府、醫院、大學、學校及私人公司為員工建造的宿舍。

非住宅用房屋 (*Non-domestic housing*)

非住宅用屋宇單位 (*Non-domestic quarters*)：包括在精神病院、善終醫院、療養院、懲教機構、老人院、男女童院、宗教場所、酒店、旅舍、宿舍（例如大學學生宿舍）、及其他非住宅建築物（例如商業大廈及工廠大廈）內的住宿地方（例如房間或床位）。亦包括船艇。

臨時房屋 (*Temporary housing*)

臨時屋宇單位 (*Temporary quarters*)：包括香港房屋委員會轄下的平房區及臨時房屋區的單位和私人臨時房屋如天台建築物、建築地盤的棚屋、半圓形活動營房、荒廢船艇、木屋及非作住宅用途的地方（例如梯台、樓梯、走廊等）。

- (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：在二零零六年中期人口統計，成員只有流動居民的住戶不視為在家庭住戶。請參看第 (15) 項「居港人口」中流動居民的定義] [6]
- (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。 [3]
- (24) 家庭住戶每月收入 (**Monthly Domestic Household Income**)：指住戶成員於統計期的總收入（包括他們由所有工作獲得的現金收入及其他現金收入）。一九九六年、二零零一年及二零零六年的統計期分別是指一九九六年二月、二零零一年二月及二零零六年六月。 [22]
- (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，百分之五十的住戶，他們的收入高於這數字，而其餘百分之五十，他們收入低於這數字。收入金額是零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」。 [20]
- (26) 除稅及福利轉移後住戶收入 (**Post-tax Post-social Transfer Household Income**)：指住戶於統計期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社會福利。請參看第 (24) 項「家庭住戶每月收入」、第 (33) 項「總社會福利」和技術註釋丙。 [30]
- (27) 除稅後住戶收入 (**Post-tax Household Income**)：指住戶於統計期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」和技術註釋丙。 [29]
- (28) 堅尼系數 (**Gini Coefficient**)：研究收入分布的摘要量數之一。有關進一步資料，請參看技術註釋甲。 [10]
- (29) 教育程度 (**Educational Attainment**)：包括最高就讀程度及最高完成程度。 [7]
- (a) 最高就讀程度 (**Highest level attended**)：指受訪者在學校或其他教育機構修讀達到的最

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（不包括香港公開大學主辦的非學位／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)**：指受訪者在學校或其他教育機構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（不包括香港公開大學主辦的非學位／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)：包括所有中學的四至五年級或同等程度，毅進課程以及工藝程度教育。

預科 (Sixth form)：包括所有中學的六至七年級或同等程度。

專上教育（文憑/證書課程） (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/公開大學/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 courses))：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 courses))：包括本地及非本地教育機構的學士學位課程、修課形式研究院程度課程及研究形式研究院程度課程。

- (30) **勞動人口 (Labour Force)**：指十五歲及以上，並符合就業人口或失業人口定義的人士。 [16]
- (31) **勞動人口參與率 (Labour Force Participation Rate)**：從事經濟活動人口（即勞動人口）佔十五歲及以上人口的比例。 [17]
- (32) **總住戶收入 (Gross Household Income)**：是把僱工的強積金供款加在原本住戶收入之上而得出的。請參看第 (21) 項「原本住戶收入」。 [11]
- (33) **總社會福利 (Total Social Benefits)**：指政府給予個別住戶在教育、房屋（只包括公營租住房屋）和醫療服務方面的福利的設算值。有關進一步資料，請參看**技術註釋丙**。 [32]
- (34) **職業 (Occupation)**：在點算時刻前的七天內受訪者所從事的工作類別。 [24]

經理及行政人員 (Managers and administrators)：包括政府的行政人員、專員及署/處長；領事；議員；工商界、進出口貿易、批發和零售業、飲食及旅店業、運輸、電力、燃氣、水務

業及其他服務、以及漁農業中的董事、執行總監、總裁、總經理、專職經理、分行經理及小型機構經理。

專業人員 (Professionals)：包括合資格的專業科學家、醫生、牙醫及其他醫療專業人員；建築師；測量師及工程師；大學及專上學院的校長、院長、教職員及行政人員；中學校長及教師；統計師；數學家；電腦系統分析員及程序編寫員；律師及法官；會計師；商界顧問及分析員；社會工作者；翻譯員及傳譯員；新聞編輯及新聞記者；作家；圖書館管理員及宗教活動專業人員。

輔助專業人員 (Associate professionals)：包括科學技術員、護士及助產士、牙科助理及其他保健輔助專業人員；建築、測量及工程技術員；光學及電子儀器控制員；船隻領航員及空中交通指揮員；小學及幼稚園／幼兒院校長及教師；統計助理；電腦操作員；法律文員；會計督導員；公共關係主任；營業代表；設計師；屋邨經理；社會工作助理；警隊及其他紀律部隊的警司、督察及主任；藝人及運動員。

文員 (Clerks)：包括速記員、秘書及打字員；簿記、金融、船務、存案及人事部文員；出納員及銀行櫃位員；接待員及查詢文員。

服務工作及商店銷售人員 (Service workers and shop sales workers)：包括空中小姐及導遊；管家；廚師及侍應生；褓姆；理髮師及美容師；警隊及其他紀律部隊的員佐級人員；運輸指導員及其他服務工作人員；批發及零售商店推銷員；店員及時裝模特兒。

工藝及有關人員 (Craft and related workers)：包括礦工及採石工人；砌磚工人、木匠及其他建造業工人；金屬模工；鐵匠；機械、電器及電子儀器技工；珠寶工人及手錶製造工人；製陶工人；排字工人；麵包師傅、食品及飲品處理工人；油漆工人；紡織、成衣、皮革、橡膠和塑膠行業的工人及其他工藝工人。

機台及機器操作員及裝配員 (Plant and machine operators and assemblers)：包括鑽井工人及鐘床操作員；礦熔爐操作員；磚及瓷磚燒窯工人；鋸木廠鋸工；造紙工人；化學處理機台操作員；發電廠及鍋爐操作員；石棉水泥產品製造工人；金屬整理工人及電鍍工人；牛奶製品及其他食品處理機器操作員；印刷機操作員；生產紡織、橡膠及塑膠製品的機器操作員；裝配員；司機；海員及其他工廠及機器操作員。

非技術工人 (Elementary occupations)：包括小販；家務助理及清潔工人；信差；私人護衛員；看更；貨運工人；電梯操作員；建造業雜工；包裝工人；漁農業雜工。

漁農業熟練工人及不能分類的職業 (Skilled agricultural and fishery workers; and occupations not classifiable)：包括農夫、畜牧業工人及漁夫、及報稱的職業不能分類或描述不足。

- (35) **離異系數 (Coefficient of Variation)**：研究收入分布的摘要量數之一。有關進一步資料，請參看**技術註釋甲**。 [4]

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. [5]
- (2) **Atkinson Index (亞特金森指數)** : It is one of the summary measures to examine the distribution of income. Please see **Technical Note A** for further information. [13]
- (3) **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]
- (4) **Coefficient of Variation (離異系數)** : It is one of the summary measures to examine the distribution of income. Please see **Technical Note A** for further information. [35]
- (5) **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 ten 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 ten groups, with each comprising the same number of units. [2]
- (6) **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 is also regarded as a household. In this case the household is a one-person household. [Note: In the 2006 Population By-census, households comprising Mobile Residents only are not regarded as domestic households. Please see **Hong Kong Resident Population** in (12) on the definition of Mobile Residents.] [22]
- (7) **Educational Attainment (教育程度)** : This comprises the highest level attended and the highest level completed. [29]
 - (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 school or other educational institution, regardless of whether he had completed the course. Only formal courses are counted as educational attainment. A formal course shall be one that lasts for at least one academic year, requires specific academic qualifications for entrance (except sub-degree / degree / post-graduate courses offered by the Open University of Hong Kong) 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 school or other 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 one academic year, requires specific academic qualifications for entrance (except sub-degree / degree / post-graduate courses offered by the Open University of Hong Kong) and includes examinations or specific academic assessment procedures.

Educational attainment are 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 schools.

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

Upper Secondary (高中): Including Secondary 4 – 5 or equivalent in all schools, Project Yi Jin and craft level.

Sixth form (預科): Including Secondary 6 – 7 or equivalent in all schools.

Post-secondary (Diploma/Certificate) (專上教育 (文憑/證書課程)): Including Diploma / Certificate courses in Vocational Training Council / Clothing Industry Training Authority / Construction Industry Training Authority / Open University / School of Professional and Continuing Education of University / 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 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.

- (8) **Extended Post-tax Post-social Transfer Household Income (延伸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 extended total social benefits allocated to members of the household for the reference period. Please see **Monthly Domestic Household Income** in (21) and **Extended Total Social Benefits** in (9). [16]
- (9) **Extended Total Social Benefits (延伸總社會福利)**: Extended total social benefits cover the imputed value of benefits for education, housing (pertaining to both public rental housing and subsidized housing) and medical services provided by the Government to members of the households. Please see **Technical Note C** for further information. [17]
- (10) **Gini Coefficient (堅尼系數)**: It is one of the summary measures to examine the distribution of income. Please see **Technical Note A** for further information. [28]

- (11) **Gross Household Income (總住戶收入)**: It is obtained by adding employers' contribution to Mandatory Provident Fund to the original household income. Please see **Original Household Income** in (25). [32]
- (12) **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 three months during the six months before or for at least three months during the six 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. As for "Mobile Residents", they are Hong Kong Permanent Residents who had stayed in Hong Kong for at least one month but less than three months during the six months before or for at least one month but less than three months during the six months after the reference moment, regardless of whether they were in Hong Kong or not at the reference moment. [15]
- (13) **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: [10]

One adult only aged 65 and over (一名六十五歲及以上成人): A household comprising one person aged 65 and over living alone.

Two or more adults aged 65 and over (多名六十五歲及以上成人): A household comprising two or more persons aged 65 and over living together.

One adult only aged below 65 (一名六十五歲以下成人): 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 (非全部是六十五歲以上)): 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.

- (14) **Household Size (住戶人數)**: Household size refers to the number of persons living in the domestic household. [9]
- (15) **Industry (行業)**: The main kind of goods or services produced by the establishment in which a person worked during the seven days before the reference moment. The coverage of the industrial sectors are defined as follows: [8]

Manufacturing (製造業): Including spinning of cotton and other yarn, weaving and knitting of cotton and other fabrics; bleaching, dyeing, finishing; manufacturing of wearing apparel, knitwear and other made-up textile goods; and manufacturing of carpets, cordages, ropes and twines, food, beverage, tobacco, footwear, leather products, rubber products, plastic products, wood products, printed matters and paper products, metal products, machinery, chemicals, chemical products, glass and pottery.

Construction (建造業): Including building construction, civil engineering, plumbing, electrical wiring, air-conditioning installing and repair.

Wholesale, retail and import/export trades, restaurants and hotels (批發、零售、進出口貿易、飲食及酒店業): Including wholesale and retail trade; import and export trade; peddlers; Chinese general brokers; other commercial agents; restaurants; cafes; hotels and rooming houses.

Transport, storage and communications (運輸、倉庫及通訊業): Including land transport, water transport and air transport; services allied to transport; storage and warehousing; and post and telecommunications.

Financing, insurance, real estate and business services (金融、保險、地產及商用服務業): Including financing; insurance; real estate; offices of lawyers, accountants, auditors, architects, surveyors and advertising agents and data processing services.

Community, social and personal services (社區、社會及個人服務業): Including government services; educational service; medical, dental and other health services; sanitary services; welfare institutions; religious organizations; cinemas and theatres; radio and television broadcasting; libraries and museums; electrical repair shops; automobile repair garages and other household and personal services.

Others (其他): Including such industries as ‘Agriculture and fishing’; ‘Mining and quarrying’; ‘Electricity, gas and water’ and industrial activities inadequately described or unclassifiable.

- (16) **Labour Force (勞動人口)**: Refers to the population aged 15 and over who satisfy the criteria for inclusion in the employed population or the unemployed population as defined. [30]
- (17) **Labour Force Participation Rate (勞動人口參與率)**: The proportion of economically active population (that is the labour force) in the total population aged 15 and over. [31]
- (18) **Mean Logarithmic Deviation (平均對數差異)**: It is one of the summary measures to examine the distribution of income. Please see **Technical Note A** for further information. [4]
- (19) **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. [6]
- (20) **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 (22). [25]
- (21) **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 worker, had income above that figure and the other 50% had income below it. Please see **Monthly Income from Main Employment** in (23). [12]
- (22) **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) for the reference period of members of households. The reference period for 1996, 2001 and 2006 refers to February 1996, February 2001 and June 2006 respectively. [24]

- (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, housing allowance, tips and other cash allowances. New Year bonus and double pay are excluded. The amount recorded for 1996, 2001 and 2006 refers to the income for February 1996, February 2001 and June 2006. [11]
- (24) **Occupation (職業)** : This refers to the kind of work a person performed during the seven days before the reference moment. [34]

Managers and administrators (經理及行政人員) : Including administrators, commissioners and directors in government service; consuls; councillors; directors, chief executive officers, presidents, general managers, functional managers, branch managers and small business managers in industry, commerce, import and export trade, wholesale and retail trade, catering and lodging services, transport, electricity, gas, water and other services and agricultural and fishery sectors.

Professionals (專業人員) : Including qualified professional scientists, doctors, dentists and other medical professionals; architects, surveyors and engineers; vice-chancellors, directors, academic staff and administrators of university, post-secondary college; principals and teachers of secondary school; statisticians; mathematicians; system analysts and computer programmers; lawyers and judges; accountants; business consultants and analysts; social workers; translators and interpreters; news editors and journalists; writers; librarians and members of religious orders.

Associate professionals (輔助專業人員) : Including science technicians, nurses and midwives, dental assistants and other health associate professionals; architectural, surveying and engineering technicians; optical and electronic equipment controllers; ship pilots and air traffic controllers; principals and teachers of primary school and kindergarten/nursery; statistical assistants; computer operators; law clerks; accounting supervisors; public relation officers; sales representatives; designers; estate managers; social work assistants; superintendents, inspectors and officers of the police and other discipline services; performers and sportsmen.

Clerks (文員) : Including stenographers, secretaries and typists; bookkeeping, finance, shipping, filing and personnel clerks; cashiers and tellers; receptionists and information clerks.

Service workers and shop sales workers (服務工作及商店銷售人員) : Including air hostesses and travel guides; house stewards; cooks and waiters; baby-sitters; hairdressers and beauticians; rank and file staff of the police and other discipline services; transport conductors and other service workers; wholesale and retail salesman in shops; shop assistants and fashion models.

Craft and related workers (工藝及有關人員) : Including miners and quarrymen; bricklayers, carpenters and other construction workers; metal moulders; blacksmiths; machinery, electric and electronic instrument mechanics; jewellery workers and watch makers; potters; typesetters; bakers, food and beverage processors; painters; craft workers in textile, garment, leather, rubber and plastic trades and other craft workers.

Plant and machine operators and assemblers (機台及機器操作員及裝配員) : Including well drillers and borers; ore smelting furnace operators; brick and tile kilnmen; sawmill sawyers; paper makers; chemical processing plant operators; power-generating plant and boiler operators; asbestos cement products makers; metal finishers and electroplaters; dairy and other food processing machine operators; printing machine operators; machine operators

for production of textile, rubber and plastic products; assemblers; drivers; seamen and other plant and machine operators.

Elementary occupations (非技術工人): Including street vendors; domestic helpers and cleaners; messengers; private security guards; watchmen; freight handlers; lift operators; construction labourers; hand packers; agricultural and fishery labourers.

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 farm workers, animal husbandry workers and fishermen, 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 (22). [21]
- (26) **Other Cash Income (其他現金收入)**: This refers to income generated from rent income, interest, dividend, regular pensions, social security allowance and comprehensive social security assistance. Income from lottery/gambling winnings, loan obtained, compensation and proceeds from sale of assets are excluded. The amount recorded for 1996, 2001 and 2006 refers to the income for February 1996, February 2001 and June 2006. [14]
- (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. [7]
- (28) **Population (人口)**: Please see **Hong Kong Resident Population** in (12). [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 period. Please see **Monthly Domestic Household Income** in (22) and **Technical Note C** for further information. [27]
- (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 social benefits allocated to members of the household for the reference period. Please see **Monthly Domestic Household Income** in (22), **Total Social Benefits** in (32) and **Technical Note C** for further information. [26]
- (31) **Sex Ratio (性別比率)**: The ratio of the number of males per 1 000 females. [18]
- (32) **Total Social Benefits (總社會福利)**: Total social benefits cover the imputed value of benefits for education, housing (pertaining to public rental housing only) and medical services provided by the Government to members of the households. Please see **Technical Note C** for further information. [33]
- (33) **Type of Housing (房屋類型)**: Please see **Type of Quarters** in (34). [19]
- (34) **Type of Quarters (屋宇單位類型)**: Quarters are classified according to the type of building in which they are located. The buildings are classified by the type of construction materials; the purpose for which they are built; and the sector responsible for their construction. [20]

Permanent housing (永久性房屋)

Public rental housing (公營租住房屋)

Housing Authority rental flats (Group A) (房屋委員會甲類租住單位): These

include flats in housing estates previously known as Government Low Cost Housing and those built by Hong Kong Housing Authority. Flats in Mark I and Mark II blocks of Group B rental blocks after conversion are also grouped under this category.

Housing Authority rental flats (Group B) (房屋委員會乙類租住單位): These are flats in housing estates previously known as Resettlement Estates but have been put under the management of the Housing Authority since 1973. They can be further divided into flats in Mark IV to Mark VI blocks.

Housing Authority rental flats (Interim Housing / Tenants Purchase Scheme / Buy or Rent Option) (房屋委員會中轉房屋/租者置其屋計劃/可租可買計劃租住單位): These are rental flats in Interim Housing blocks, Tenants Purchase Scheme (TPS) blocks and Buy or Rent Option (BRO) blocks of the Housing Authority.

Housing Society rental flats (房屋協會租住單位): These are rental flats built and managed by the Hong Kong Housing Society.

Subsidized sale flats (資助出售單位)

Housing Authority subsidized sale flats (房屋委員會資助出售單位): These include flats sold under the Home Ownership Scheme (HOS), Middle Income Housing (MIH) Scheme, Private Sector Participation Scheme (PSPS), Buy or Rent Option (BRO) Scheme, Mortgage Subsidy Scheme (MSS) and Tenants Purchase Scheme (TPS) of the Hong Kong Housing Authority, but exclude those flats that can be traded in open market.

Housing Society subsidized sale flats (房屋協會資助出售單位): These include flats built under the Flat for Sale Scheme (FFSS) and Sandwich Class Housing Scheme (SCHS) of the Hong Kong Housing Society, but exclude those flats that can be traded in open market.

Private housing (私人房屋)

Private residential flats (私人住宅單位): These include flats and apartments in multi-storey blocks or houses built mainly for residential purpose. Flats built under the Urban Improvement Scheme of the Housing Society, flats built by the Hong Kong Settlers' Corporation and TPS / BRO / HOS / MIH / PSPS / MSS / FFSS / SCHS flats that can be traded in open market are also put under this category. Private residential flats can be further distinguished by type of accommodation into (a) whole houses/flat and (b) room/cockloft/bedspace.

Villas/Bungalows/Modern village houses (別墅/平房/新型村屋): These are individual houses of one-storey or multi-storeys built with full facilities including bathroom, flush toilet and internal piped water supply.

Simple stone structures/Traditional village houses (簡單磚石蓋搭建築物/傳統村屋): Simple stone structures are houses built of stones and/or other permanent materials usually of one storey high. Traditional village houses are also grouped under this category.

Staff quarters (員工宿舍): Staff quarters purposely built by the government, hospitals, universities, schools and private companies.

Non-domestic housing (非住宅用房屋)

Non-domestic quarters (非住宅用屋宇單位): These include accommodations (such as rooms and beds) in psychiatric hospitals, convalescent hospitals, infirmaries, penal institutions, elderly homes, boys' and girls' homes, religious houses, hotels, hostels, dormitories (such as those for university students), and

other non-residential buildings (such as commercial buildings and industrial buildings). Vessels are also included.

Temporary housing (臨時房屋)

Temporary quarters (臨時屋宇單位): These include temporary quarters in the Hong Kong Housing Authority cottage areas and temporary housing areas as well as private temporary structures such as roof-top structures, contractor's matsheds, nissen huts, derelict boats, huts and places not intended for residential purpose (such as landings, staircases, corridors, etc.).

- (35) **Working Population** (工作人口): The working population refers to persons aged 15 and over who should (a) be engaged in performing work for pay or profit during the seven days before the By-census; or (b) have formal job attachment during the seven days before the By-census. [3]

甲. 收入分散的量數

A. Measures of Income Dispersion

(I) 羅倫茲曲線和堅尼系數

(I) Lorenz Curve and Gini Coefficient

(II) 平均對數差異

(II) Mean Logarithmic Deviation

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乙. 上限的開放類別的估計方法

B. Upper Open-ended Category Estimation Method

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. 收入分散的量數

A. Measures of Income Dispersion

本技術註釋描述四個收入差距摘要量數的編製方法。編製這些量數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。常見的方法是運用「帕拉托曲線」估計每一分類的中間值，特別是上限的開放類別。請參閱 *技術註釋乙* 的估計方法。

This Technical Note describes the compilation methods of four summary measures on income disparity. To compute these measures, it is necessary to have the income data in ordinal form. As such, changing the categorical income variables into interval variables is required. A common method is to use the Pareto Curve to estimate the mid-value of each category, in particular the upper open-ended category. Please refer to *Technical Note B* on the estimation method.

(I) 羅倫茲曲線和堅尼系數

羅倫茲曲線和堅尼系數許多時用以量度住戶收入的差距程度。

(I) Lorenz Curve and Gini Coefficient

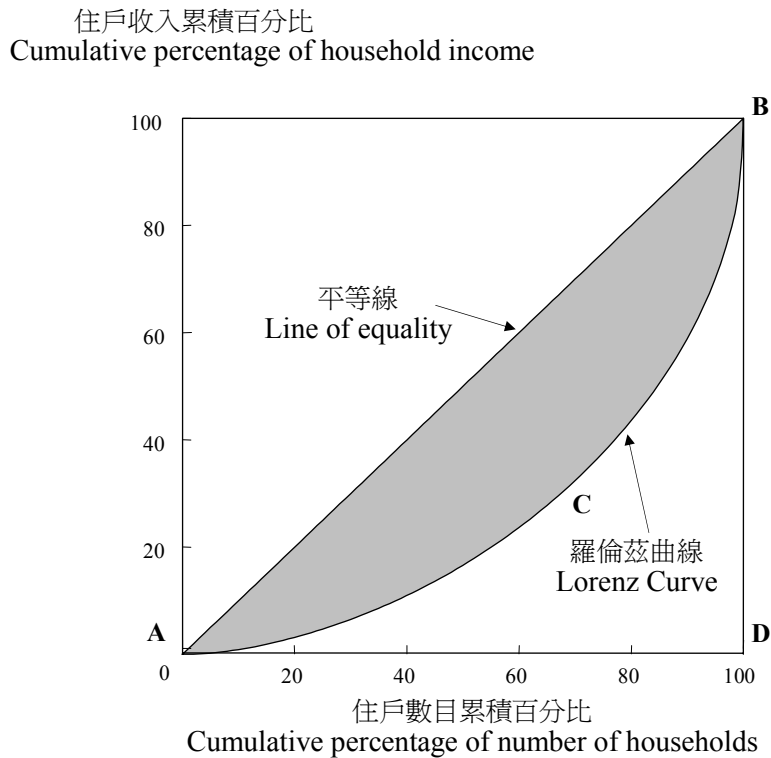
The Lorenz curve and the Gini coefficient (GC) are often used to indicate disparity in household income.

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。如果收入分布絕對均衡，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，羅倫茲曲線越接近平等線，收入差距度便越低。

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 have been 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“ABC”除以平等線以下全部面積“ABD”而得出的數值，其數值介乎零與一之間。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」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 及 j 個住戶的住戶收入。

堅尼系數直接量度收入的差距，其編製方法顧及每一對住戶收入的差距。堅尼系數愈高反映差距愈大。

The GC, which takes a value between zero and one, is calculated by taking the area “ABC” between the Lorenz curve and the line of equality and dividing it by the total area “ABD” below the line of equality. A value of “zero” indicates absolute equality in the household income distribution, or every household has an equal share of the total household income. A value of “one” means complete disparity when one household earns the total household income and 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.

The GC is a very direct measure of income difference. Its compilation method takes account of the difference over every pair of household incomes. The higher the GC, the more disparity it implies.

(II) 平均對數差異

收入的平均對數差異屬於收入等衡量數的廣義熵系屬之一。量數的數值愈高，則差距的程度越大。

平均對數差異是透過計算平均收入與每一住戶收入比率的對數價值編製而成，其中一個方便運算的函數式如下：

$$\text{平均對數差異} = \frac{1}{n} \sum_{i=1}^n \log\left(\frac{\bar{X}}{X_i}\right)$$

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

若收入是完全平均地分布，平均對數差異的數值應是「零」，有關數值會隨着差距的程度上升。平均對數差異較易受收入分布較低一端出現的變化所影響。它的一個限制是若住戶收入為零，其數值不能介定。在本報告內的平均對數差異，是將「零收入」住戶的收入定為一角，以便計算。

(III) 亞特金森指數

亞特金森指數是另一摘要量數，可衡量收入分布的不同部分的變動情況。

亞特金森指數的算式如下：

$$\text{亞特金森指數} = 1 - \left[\frac{1}{n} \sum_{i=1}^n \left(\frac{X_i}{\bar{X}} \right)^{1-\varepsilon} \right]^{\frac{1}{1-\varepsilon}}, \quad \varepsilon > 0$$

及 $\varepsilon \neq 1$

$$\text{亞特金森指數} = 1 - \exp\left[\frac{1}{n} \sum_{i=1}^n \log\left(\frac{X_i}{\bar{X}}\right) \right], \quad \varepsilon = 1$$

其中 n 是住戶數目；
 \bar{X} 是平均住戶收入；
 X_i 是第 i 個住戶的住戶收入；及
 ε 是「背離不均衡」的參數。

(II) Mean Logarithmic Deviation

The mean logarithmic deviation (MLD) of income is a member of generalized entropy family of income disparity measures. The higher the MLD, the greater the disparity it implies.

The MLD is derived by calculating the logarithmic value of the ratio of average income to each household's income. One of the computationally convenient functional forms of MLD is:

$$MLD = \frac{1}{n} \sum_{i=1}^n \log\left(\frac{\bar{X}}{X_i}\right)$$

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

The value of MLD is zero if income is distributed in a perfectly equal way and becomes larger if the degree of disparity rises. MLD is more sensitive to changes at the lower end of the income distribution. One limitation of the MLD is that it is undefined for zero income. In this report, household income of households with zero income is set to \$0.1 when compiling the MLD.

(III) Atkinson Index

The Atkinson Index (AI) is another summary measure. It is able to gauge movements in different segments of the income distribution.

The mathematical expression of the AI is:

$$AI = 1 - \left[\frac{1}{n} \sum_{i=1}^n \left(\frac{X_i}{\bar{X}} \right)^{1-\varepsilon} \right]^{\frac{1}{1-\varepsilon}}, \quad \varepsilon > 0 \text{ and } \varepsilon \neq 1$$

$$AI = 1 - \exp\left[\frac{1}{n} \sum_{i=1}^n \log\left(\frac{X_i}{\bar{X}}\right) \right], \quad \varepsilon = 1$$

where n is the number of households;
 \bar{X} is the mean household income;
 X_i is the household income of the i^{th} household;
and
 ε is the “inequality aversion” parameter.

亞特金森指數的數值介乎 0 與 1 之間。就指定數值的參數 ϵ ，亞特金森指數的數值愈小，反映有關收入分布的差距愈小。亞特金森指數較受收入分布兩端變化的影響。

「背離不等衡」參數 ϵ 是就收入分布不同部分改變的明確加權選擇，讓用者可說明低收入用戶的每一元額外收入較高收入住戶每一元額外收入所得的更多利益。參數 ϵ 愈高，低收入住戶每一元額外收入，便愈高於高收入住戶所得的利益。

亞特金森指數的一項複雜性，在於計算時不能包含「零收入」的住戶。在此報告內的亞特金森指數，是將「零收入」住戶的住戶收入定為一角，以便計算。

(IV) 離異系數

離異系數是量度某一分布的分散程度的相對指標。

離異系數的計算方法如下：

$$\text{離異系數} = \frac{\sqrt{\frac{\sum_{i=1}^n (X_i - \bar{X})^2}{n}}}{\bar{X}}$$

而 n 是住戶數目；

\bar{X} 是平均住戶收入；及

X_i 是第 i 個住戶的住戶收入。

離異系數擁有轉移中立的特質，對所有收入轉移有同等的敏感度。就着不同收入水平的收入轉移，此系數的加權相等。換句話說，某一收入 x 的住戶因應某小量轉移所受的影響，與另一收入 y 的住戶相同。

在一個完全平等的分布，離異系數等於零。離異系數愈高反映差距愈大。

The AI takes a value between 0 and 1. For any given value of the parameter ϵ , a lower value of the AI implies a smaller degree of disparity in the income distribution. It is relatively sensitive to the changes of the two extremes of income distribution.

The “inequality aversion” parameter ϵ is an explicit choice of weights to changes at different parts of the income distribution. It specifies how much more benefit the user thinks an extra dollar would provide to a household with lower income compared to the benefit an extra dollar would provide to a household on a higher income. The higher the parameter ϵ , the greater is the benefit derived by a lower income household receiving an extra dollar against a higher income household.

One complication of the AI is that it cannot be calculated for zero income households. In this content, the AI are complied to having households with zero income set to \$0.1.

(IV) Coefficient of Variation

The coefficient of variation (CV) is a relative measure of dispersion of a distribution.

The CV is calculated as follows:

$$CV = \frac{\sqrt{\frac{\sum_{i=1}^n (X_i - \bar{X})^2}{n}}}{\bar{X}}$$

where n is the number of households;

\bar{X} is the mean household income; and

X_i is the household income of the i^{th} household.

The CV possesses the property of transfer-neutrality and is equally sensitive to all income transfers. It has the characteristic of attaching equal weights to transfers of income at different income levels, i.e. the impact of a small transfer from a household with income x to one with income y is the same.

In a perfect equality distribution, the CV equals zero. The higher the CV, the more disparity it implies.

(V) 量數的選擇

以上提及的指標各有所長。例如，輔以羅倫茲曲線的堅尼系數較易令人明白，這也是目前最常用的指數。亞特金森指數則略為複雜一點，要視乎就量化差距現象所作的假設，並能讓使用者靈活選擇「背離不均衡」的數值以改變假設。

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，廣泛運用堅尼系數。不過，無論選擇哪一個指標作分析之用，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。收入只是反映民眾擁有的經濟資源的一個合理替代。

(V) Choice of Measures

Each of the indicators mentioned above has its own particular merits. For instance, the GC can be easily understood with the aid of Lorenz curve, and it is the most widely used indicator. The AI is a bit complex which hinges on the underlying assumptions about the quantification of disparity and provides users the flexibility of choosing “inequality aversion” to vary the assumptions.

As in other literatures analyzing income disparity, the GC has been used extensively in this report because it is relatively simple to interpret. Nevertheless, no matter which indicator is chosen for analysis, it should be highlighted that income alone is not a perfect tool to measure economic well-being of people. Rather, it provides a reasonable proxy reflecting the economic resources available to people.

乙. 上限的開放類別的估計方法

爲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，可能採用分類形式搜集，上限的開放類別處理。

編製收入分散量數時必須把分類收入變數轉換成區間變數。常見的做法是把特定類別內的所有收入編配予該類別的中位數。舉例說明，0-999元的類別內所有收入將會記錄爲500元。不過，這個方法不適用於最頂的開放類別。爲開放類別編配數值的方法之一是運用「帕拉托曲線」估計不設上限的類別的中位數。

以下程式可用以計算開放類別的平均值 \bar{X} ：

$$\bar{X} = X \left(\frac{\alpha}{\alpha - 1} \right) \text{ 以及}$$

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

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。

B. Upper Open-ended Category Estimation Method

In order to preserve the 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.

It is necessary to change the categorical income variables into interval variables for compiling the income disparity measures. One common way is to assign all incomes within a specific category to the mid-point of that category. For example, all incomes in the category \$0-999 would be recoded to \$500. However, this method is not applicable for the upper open-ended category. One of the methods to assign a value to the open-ended category is to use the Pareto Curve to estimate mid-point of the open-ended category.

The mean value of the open-ended category, \bar{X} , is computed using the following equation :

$$\bar{X} = X \left(\frac{\alpha}{\alpha - 1} \right) \text{ and}$$

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

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 interval.

在進行人口普查／中期人口統計時，不論是個人或住戶的收入數據，均是以實數或設定區間搜集至 999,998 元。任何人士或住戶報稱收入高於上述數字者，均記錄為收入於「999,998 元以上」，而未有進一步詳細資料。本收入分布研究利用上述的程式分別估計職業收入及住戶收入開放類別的中間值，這些中間值已用予編製收入差距的摘要量數，包括堅尼系數。其他官方統計局及學者進行收入分布研究時，在相同情況下亦普遍使用此技術。

我們曾把在相同參考時間的職業收入開放類別估計中間值數字，與稅務局有關繳稅人士應課稅收入的統計數字相互驗證，發現估值與稅務局的數字只有些微差距。

Data pertaining to income, whether individual or household, were collected in the census/by-census up to \$999,998 in exact value or in a pre-defined interval. Any person and household reporting income exceeding the said value was recorded as having income “over \$999,998” without further details. In the present income distribution study, the above equation was applied to the data to estimate the mid-value of the open-ended category for the employment income and household income respectively. These mid-values were used to compute the summary measures on income disparity, including the GC. This technique is commonly adopted in income distribution study conducted by other Government Statistical Offices and the academia in similar capacity.

The estimated mid-values of the open-ended category of employment income have been cross-checked with statistics on tax payers from the Inland Revenue Department (IRD) of the same reference time point. It is noted that the estimated values differ from the IRD data in a very small magnitude.

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

就有關收入與貧窮的研究而言，由於考慮及政府採取的措施（以徵稅和給予社會福利方式）的收入更能反映住戶實際的經濟情況，這個概念比原本收入的概念更合適。為此，統計處進行研究以估計課稅和社會福利對住戶收入分布情況的影響時，利用一九九六年、二零零一年和二零零六年的人口普查／中期人統計的數據計算經除稅後住戶收入、除稅及福利轉移後住戶收入和選定的收入差距量數。

分析的單位

這項研究以家庭住戶（簡稱住戶）為分析的單位。住戶是指一群一同居住並共同分享生活所需的人。這些人不一定需要有親屬關係。自己單獨安排生活所需的人列作一人住戶。

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。本研究因而選擇以住戶為分析的單位。

Background

In income and poverty related studies, the concept of income taking into account the effect of government intervention by means of taxes and social benefits rather than original income should be more relevant as it would better reflect the economic well-being of households. To this end, a study is performed on estimating the effects of taxation and government benefits on household income distribution and computing the post-tax household income, post-tax post-social transfer household income and selected income disparity measures based on the 1996, 2001 and 2006 Population Census / By-census data.

Unit of Analysis

The unit of analysis is a domestic household (termed as household hereafter). 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.

Spending on many items such as food, housing, electricity is usually jointly shared by members of a household. It is therefore difficult to apportion these spending amongst individual household members. Hence, the household is chosen as the unit of analysis.

涵蓋範圍

本研究涵蓋一九九六年、二零零一年和二零零六年人口普查／中期人口統計所有受訪問的住戶¹的記錄。除稅後住戶收入和除稅及福利轉移後住戶收入均是按個別記錄編製。

有關住戶收入的概念

在人口普查／中期人口統計中，每月住戶收入是指現金總收入，包括住戶內的成員於上一個月從所有工作賺取的收入和其他現金收入。其他現金收入可以包括租金收入、股息和利息、助學金、獎學金、定期／每月的退休金、住戶以外的人士定期給予的款項（例如由分開居住的兒女給予的款項）、社會保障津貼（例如綜合社會保障援助津貼金）等。

從人口普查／中期人口統計搜集所得的住戶每月收入數據按以下方程式計算：

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

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／機構及／或住戶以外的人轉移的現金）。

¹ 統計處自二零零一年八月起採用「居港人口」方法編製人口數字，「居港人口」包括常住居民及流動居民。二零零一年的住戶數字涵蓋所有住戶，不論其成員為常住居民及／或流動居民，而二零零六年的住戶數字則包括住戶內有不少於一名成員為常住居民者。因此，在比較一九九六年、二零零一及二零零六年的住戶數字及其特徵時，需留意其涵蓋範圍有所不同。

Coverage

All records of households¹ enumerated in the Population Census / By-census in 1996, 2001 and 2006 are covered. The post-tax household income and post-tax post-social transfer household income are computed at record level.

Concept of Household Income

In population census / by-census, monthly household income refers to the total cash income, including earnings from all jobs and other cash incomes, received in the last month by members of the household. The other cash incomes may include rental income, dividend and interest, education grants, scholarships, regular/monthly pensions, regular contribution from persons outside the household (e.g. from sons/daughters who live separately), social security allowance (e.g. Comprehensive Social Security Assistance allowance), etc.

The monthly household income (MHI) data as collected from the population census / by-census is computed by 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, dividend and interest and cash transfer from the Government / organization and / or persons outside the household) received by all members in the reference month.

¹ The “Hong Kong Resident Population” approach, comprising Usual Residents (UR) and Mobile Residents (MR), was adopted starting from August 2001 to compile the population figures. The number of households in 2001 covered all households irrespective of whether members are UR and / or MR, whereas the number of households in 2006 covered households with at least one member being UR. Caution should be taken when comparing the 1996, 2001 and 2006 household figures and their characteristics given the difference in coverage.

在收入的概念方面，各方對於應否把僱主的強制性公積金（強積金）供款納入收入的一部分持不同的意見。鑑於由二零零零年開始推行的強制性公積金計劃或多或少影響收入分布（特別是二零零零年以前和二零零零年以後的收入數據），按「總收入」（即計及僱主的強積金供款）概念的收入分布也予以分析。是項分析的詳情和分析結果載於**附錄丙**。

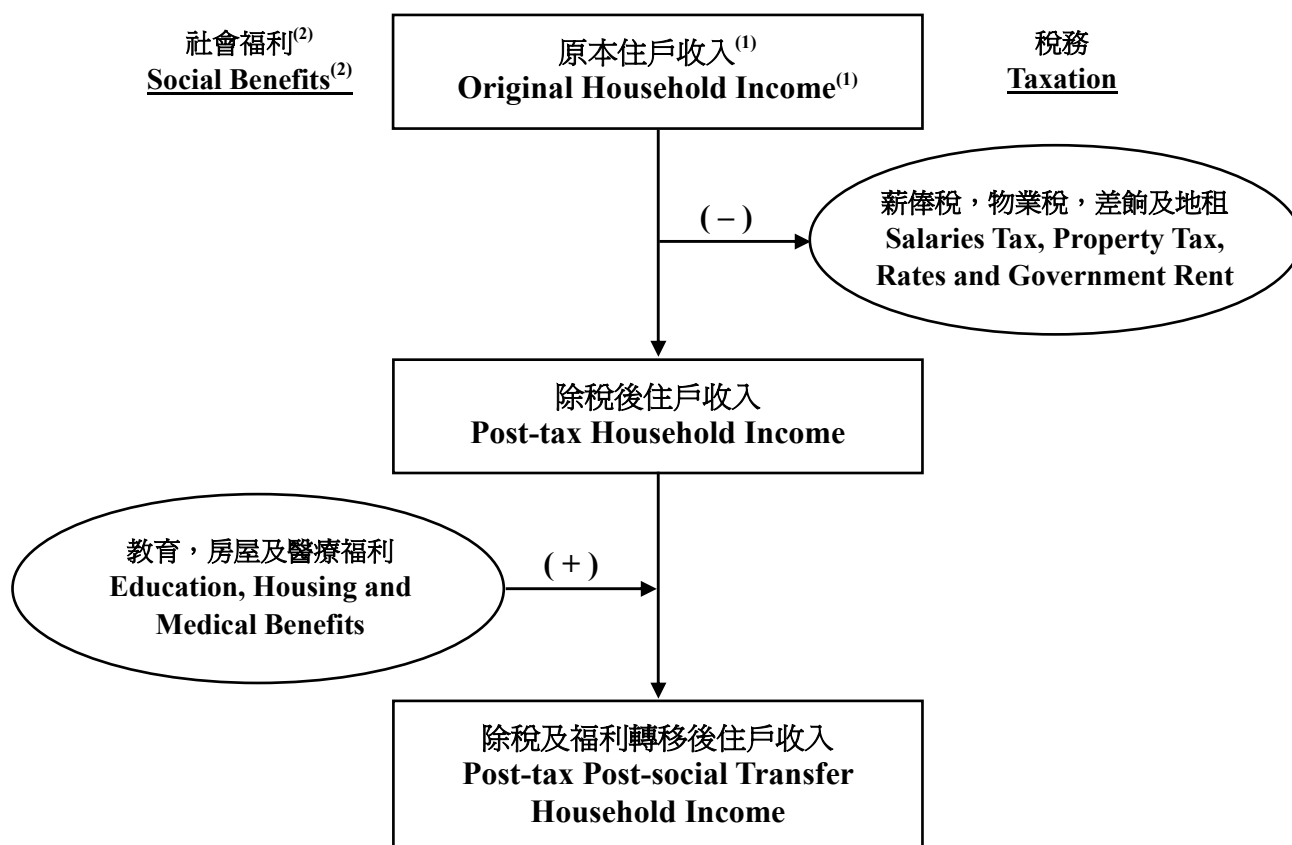
On the income concept, there are divergent views on whether employers' contribution to the Mandatory Provident Fund (MPF) should be included as a part of income. Given that the introduction of MPF starting from 2000 may have certain bearings on the income distribution (in particular on the pre-2000 and post-2000 income data), an analysis on the income distribution under the "gross income" (i.e. income with employers' contribution to MPF included) concept has been conducted. Details on this analysis and its findings are contained in *Appendix C*.

佐證一的圖顯示是項研究採用的住戶收入概念之間的關係。

The diagram in Exhibit 1 shows the relationship of the 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、投資收入（例如租金收入、股息及利息），以及現金轉撥。

(2) 包括教育、房屋和醫療福利的實物形式的福利。

Notes: (1) Referring to monthly domestic household income which includes income from work, income from investment (e.g. rental income, dividend and interest), and cash transfer.

(2) Covering such in-kind social benefits as education, housing and medical benefits.

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資料只包括個人在就業和不同種類的轉移中收取的「金錢」。在實際環境中，每人獲分配的福利當中實際上有多個種類不能從收入資料中反映過來。該等福利可能由公營機構提供（例如由公帑支付的免費教育和慈善團體提供的社會服務）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，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稅款進行編配。由於並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，例如非經常開支和維持法紀的開支，編配予住戶；也基於本身有困難，本研究也不會嘗試把公司／機構的課稅編配予住戶。

就課稅而言，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、差餉和地租的設算值會從住戶收入中扣除。

至於社會福利方面，本研究將會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非直接福利的設算值。有關設算值將會用以得出除稅及福利轉移後住戶每月收入如下：

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

其中

MHI = 一九九六年二月／二零零一年二月
／二零零六年六月的住戶每月收入；

Scope of Taxation and Social Benefits

Income collected in the 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 by a person that cannot be reflected in the income data. These benefits can be provided by the public sector (say free-education provided by public funding, and social services by charitable organizations), and by the private sector (e.g. quarters provided to employees). It is difficult to quantify all the benefits allocated by 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 public funded benefits and taxes paid that can reasonably be attributed to households. It does not attempt to allocate non-social government expenditure such as capital expenditure and expenditure on the maintenance of law and order to households where there is no clear conceptual basis for allocation; nor does it attempt to allocate company/corporation tax to households as it would be too difficult.

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

As for social benefits, attempts will be made in the study to allocate an imputed value of the indirect benefits for education, housing and medical services provided by public funding to individual households. The imputed value will be added to derive the post-tax post-social transfer monthly household income as follows:

$$\begin{aligned} & \text{Post-tax Post-social Transfer Monthly Household Income} \\ & = \text{MHI} - \text{TX} \div 12 - \text{RR} + \text{EB} \div 12 + \text{HB} \div 12 + \text{MB} \div 12 \end{aligned}$$

where

MHI = monthly household income in February 1996 /
February 2001 / June 2006;

TX = 根據個別成員的每月收入乘以十二個月而得出的所有住戶成員的課稅設算值；

RR = 住戶在一九九六／二零零一／二零零六年繳付的差餉和地租的設算每月金額；

EB = 於一九九五至九六／二零零零至零一／二零零五至零六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值；

HB = 住戶於一九九五至九六／二零零零至零一／二零零五至零六財政年度享用的房屋福利的設算值；及

MB = 所有住戶成員於一九九五至九六／二零零零至零一／二零零五至零六財政年度享用的醫療福利的設算值。

TX = the imputed value of taxes paid by all household members based on monthly income of individual members multiply by 12 months;

RR = the imputed monthly amount of rates and Government rent for the household in 1996 / 2001 / 2006;

EB = the imputed value 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 1995-96 / 2000-01 / 2005-06;

HB = the imputed value of housing benefits enjoyed by the household in financial year 1995-96 / 2000-01 / 2005-06; and

MB = the imputed value of medical benefits enjoyed by all household members in financial year 1995-96 / 2000-01 / 2005-06.

稅務及社會福利的估計方法

稅務

薪俸稅及物業稅

人口普查／中期人口統計沒有搜集薪俸稅和物業稅的資料。住戶內每名列作就業人士的成員繳納的薪俸稅將會參考個人記錄作估計，然後再採用稅務局的方法計算，並稍作簡化。雖然受到獲取資料的限制，二零零六年中期人口統計的收入統計月份是不屬於二零零五至零六財政年度的六月份，但本研究建議的評估年度分別是一九九六年中期人口統計的一九九五至九六年度、二零零一年人口普查的二零零零至零一年度和二零零六年中期人口統計的二零零五至零六年度。同樣地，住戶內每一名是業主的成員繳付的物業稅和收取的租金收入將可選擇個人入息課稅或分開繳交薪俸稅和物業稅，以金額較低者為準。雖然不可分辨租金收入是屬於出租土地、出租物業還是出租車輛的收入，但我們會假設所有租金收入一併以物業稅作評估。

Estimation Method on Taxation and Social Benefits

Taxation

Salaries Tax and Property Tax

No data on salaries tax and property tax are collected in the population census / by-census. The amount of salaries tax paid by each member of a household who is classified as employed is estimated by reference to its personal record, following the calculation adopted by the Inland Revenue Department with some simplifications. The assessment years used for the study are 1995-96, 2000-01 and 2005-06 for 1996 Population By-census, 2001 Population Census and 2006 Population By-census respectively, though the reference month for earning is June in 2006 Population By-census, which falls outside the financial year of 2005/06 as constrained by data availability. Similarly, the amount of property tax paid by each member of a household who received rental income can either opt for personal assessment or separate assessment from salaries tax and property tax, whichever is lower. Although rental income cannot be distinguished from income from land let, property let and vehicle let, it is assumed that all rental incomes are assessed under property tax treatment.

在計算薪俸稅的「應評稅淨值」時，戶主被列作符合資格在基本免稅額以外申領選定類別的扣除項目／免稅額。這包括認可退休金計劃的強制供款扣除項目（包括自二零零零至零一年起的強積金計劃供款）和單親免稅額。此外，假設戶主或其配偶兩人中收入較高者合資格申領已婚人士免稅額²、子女免稅額³和供養兄弟姊妹免稅額⁴。住戶內所有其他成員也假設合資格申領基本免稅額、已婚人士免稅額、認可退休金計劃的強制供款扣除項目和單親免稅額。就供養父母／祖父母／外祖父母免稅額⁵而言，經扣取其他免稅額或扣除項目之後有較高收入的住戶成員亦列作符合資格。物業的業主也符合申領居所貸款利息的扣除項目⁶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、扣除長者住宿照顧開支並不納入計算範圍。

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 recognized retirement schemes (including contributions to Mandatory Provident Fund Scheme from 2000–01 onwards) and single parent allowance. In addition, the household head or his/her spouse is assumed to be entitled to married person’s allowance², child allowance³ and dependent brother/sister allowance⁴, whoever has higher income. All other household members are assumed to be qualified for the basic allowance, married person’s allowance, deduction from mandatory contributions to recognized retirement schemes and single parent allowance. Regarding the dependent parent / grandparent allowance⁵, the household members with higher income after deduction of other allowances or deductions are considered qualified. The owners of the quarters are also entitled to the deduction of home loan interest⁶. Owing to data constraint, the remaining allowances and deductions such as disabled dependent allowance, deduction from self-education expenses, deduction from donations to charities, deduction from elderly residential care expenses are not incorporated in the computation.

² 只適用於已婚而且配偶沒有職業收入的戶主。

³ 根據同住子女的人數、子女的婚姻狀況和年齡而定，而十八至二十四歲的同住子女要視乎是否就讀全日制課程。

⁴ 自一九九六至九七年度起，納稅人可根據同住兄弟姊妹的人數、婚姻狀況和年齡，申領供養兄弟姊妹免稅額，若為十八至二十四歲的同住兄弟姊妹，視乎是否就讀全日制課程。

⁵ 根據同住的父母／祖父母／外祖父母的人數和年齡而定。

⁶ 由一九九八至九九年度起，如果納稅人居於有按揭或貸款的自置物業，可符合資格申領扣除居所貸款利息。所繳付的利息的計算方法是把按揭或貸款的還款額乘以按揭或貸款的還款額比率。該規定的比率可根據《主題性住戶統計調查第十一號報告書（居所按揭利息款項）》計算出來。

² Applicable only if the household head is married and his/her spouse has no income from employment.

³ Based on the number of children living together, their respective marital status and age, and whether studying full-time if aged between 18–24.

⁴ From the year 1996/97 onwards, a taxpayer is eligible to claim dependent brother / sister allowance based on the number of brothers / sisters living together, their respective marital status and age, and whether studying full-time if aged between 18–24.

⁵ Based on the number of parents / grandparents living together and their respective age.

⁶ From the year 1998/99 onwards, a taxpayer is eligible to apply the deduction of home loan interest if the household is with mortgage or loan on his/her owner-occupied quarters. The amount of interest paid is calculated as the amount of mortgage or loan payment multiplied by the interest to mortgage or loan payment ratio. The required ratio is derived from the “Thematic Household Survey Report No. 11 (Home mortgage interest payment).”

所徵收的薪俸稅款不得超過未計算免稅額的淨入息總額（即總課稅收入減去扣除總額）按標準稅率所徵收的數目。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。

有租金收入的物業業主將會以物業稅評稅。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計算，以較低稅項者為準。

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，香港所有土地都是由政府以「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。由於每一個住戶都需要繳付差餉／地租，各住戶繳付的差餉／地租的金額將會從住戶收入中扣除。

就私人房屋而言，有關設算是根據相關年份的人口普查／中期人口統計資料作出。就公營租住房屋而言，我們會參考房屋委員會的《房委會年報》和《公屋租金政策檢討諮詢文件》，以估計差餉和地租的設算值。

社會福利

教育福利

就讀全日制課程的住戶成員均在人口普查／中期人口統計中受訪問。

Salaries tax charged should not exceed the standard rate of tax applied to the net total income without allowances, i.e. total assessable income less total deductions. The salaries tax paid by the entire household is then derived by summing up the taxes paid by all household members.

Property owners who received rental income are assessed on property tax. In the imputation process, rental income is treated either in elected personal assessment or under property tax, whichever yields lower tax.

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 land in Hong Kong is leased from the Government by way of a "land grant" known as Government (formerly Crown) lease. 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. Since each household has to pay rates / Government rent, the value of rates / Government rent paid by each household is deducted from the household income.

For private housing, the imputation is performed based on census / by-census data in the respective years. For public rental housing, reference is made to the "Annual Report" and "Review of Domestic Rent Policy consultation Paper from Housing Authority" published by the Housing Authority when estimating the inputted values of rates and Government rent.

Social Benefits

Education Benefit

Household members who were studying full-time were enquired in the population census / by-census.

報稱於接受政府資助的學校⁷就讀全日制課程的所有成員均假設享用教育福利。部分沒有接受政府資助的學校可根據學校的地理位置從二零零一年人口普查和二零零六年中期人口統計中辨別出來。在某些兼有接受與沒有接受政府資助的學校的地區，教育福利可根據接受政府資助的學校的學生人數比例，撥入最低人均住戶收入的住戶組別內設算。這項設算方法的理據是基於大部分於沒有政府資助的學校就讀的學生應來自住戶收入相對地較高的住戶。不過，由於一九九六年中期人口統計沒有學校確實位置的資料，教育福利只可按一個較大的地區範圍，即按各區議會分區接受政府資助學校的學生人數比例，撥入最低人均住戶收入的住戶組別內設算。

至於有就讀全日制課程成員的住戶，其申領不同種類的教育津貼和經濟資助的資格是運用人口普查／中期人口統計的資料個別作評估。正在就學的住戶成員將會根據其就讀的教育程度／類別和分別撥予五個教育組別即(i)學前教育、(ii)小學教育、(iii)中學教育（包括預科，按中一至中三、中四至中五和中六至中七細分）、(iv)職業教育，以及(v)專上教育（按大學本科、授課式深造課程和研究式深造課程細分）的津貼和經濟資助設算其所得的教育福利。每一名住戶成員獲分配的教育津貼和經濟資助視為其教育福利。

All members who reported themselves as studying full-time in schools receiving government subsidies⁷ are assumed to enjoy education benefit. By making reference to the schools' geographical location, certain number of schools not receiving government subsidies can be identified for 2001 Population Census and 2006 Population By-census. In areas where schools are mixed, with schools receiving and not receiving government subsidies, the education benefits are imputed to the household groups with the lowest per capita household income based on the proportion of student enrolment in schools receiving government subsidies. The rationale of the imputation method is that majority of students studying in schools not receiving government subsidies should come from households with relatively higher household income. However, since information on the exact location of school is not available in 1996 Population By-census, education benefit is imputed to the household groups with lowest per capita household income based on the proportion of student enrolment in schools receiving government subsidies in a broader area at District Council district level.

As regards households with members studying full-time, their eligibility for applying various kinds of education subsidies and financial assistance are assessed individually using the population census / by-census data. The education benefit allocated by a household member who was studying is imputed by reference to his/her level / stream of education attending and the subsidies and financial assistance for each of the five categories of education, viz. (i) pre-primary education, (ii) primary education, (iii) secondary education (including sixth form with breakdowns by S1-3, S4-5 and S6-7), (iv) vocational education, and (v) post-secondary education (with breakdowns by undergraduate, taught postgraduate and research postgraduate). The education subsidies and financial assistance allocated by each household member are taken as his/her education benefit.

⁷ 接受政府資助的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、按位津貼和前買位計劃（已於二零零零／零一學年完結時完全結束）的學校。

⁷ Schools receiving government subsidies refer to schools with government recurrent subventions, including government, aided, Direct Subsidy Scheme, English Schools Foundation, Caput and former Bought Place Scheme (completely phased out by the end of the 2000 / 01 school year) schools.

房屋福利

假設居於公營租住單位和資助出售單位的住戶領取房屋福利。

(甲) 公營租住單位

就居於公營租住單位的住戶而言，由於實際上沒有撥作房屋福利的轉撥款項或開支，因此，將會利用邊際分析方法估計政府在假設的公開市場上出租公營租住單位，從中得到的機會成本。

就居於房委會和房協轄下的公營租住單位的每一個住戶而言，我們會以差餉物業估價署提供的有關單位所在樓宇的平均市值租金為設算基礎。根據每一棟公營租住樓宇內所有單位的平均市值租金和平均租金淨值（經除去差餉、地租和管理費），計算有關樓宇市值租金與一般租金淨值的平均比率。

假設每棟樓宇內所有公營租住單位的平均比率相同，並視公營和私營房屋的素質沒有差異。設算的市值租金和住戶支付的實際租金的差額會列為該住戶獲分配的公共房屋福利的金額。

(乙) 資助出售單位

資助出售單位（即房屋委員會的居者有其屋計劃和租者置其屋計劃的單位和房屋協會的住宅發售計劃和夾心階層住屋計劃的單位）以折扣價格售予住戶。換句話說，居於該等單位的住戶通過付出較少金錢購得自置居所獲取房屋福利。本研究假設該等住戶在統計月份獲分配的房屋福利，乃將整筆折扣金額（即最初市價與購入價／目錄價格的差別）以極長年期作按揭，在該月份償還的利息的估計款額。

Housing Benefit

Households living in public rental flats and subsidized sale flats are assumed to receive housing benefit.

(A) Public Rental Flats

For households living in public rental flats, a marginal analysis approach is adopted by estimating the opportunity cost to the Government if a public rental flat is leased in a hypothetical open market since there is actually no transfer payment or expenses made for housing benefits.

For each of the households living in public rental flats, a market rent is imputed on the basis of the average market rent of the building where the flat is located according to the data provided by Rating and Valuation Department. Specifically, an average ratio of market rent to net normal rent is derived for each public rental blocks based on the average market rent and the average net normal rent (after excluding the rates, Government rent and management fees) of all flats in the block.

The average ratio is assumed to be the same for all public rental flats for each building and no allowance for quality difference between public and private housing has been made. The difference between the imputed market rent and the actual rent paid by the household is taken as the amount of public housing benefit allocated by that household.

(B) Subsidized Sale Flats

Subsidized sale flats (i.e. Home Ownership Scheme and Tenant Purchase Scheme flats by Housing Authority and Flat-For-Sale Scheme and Sandwich Class Housing Scheme flats by Housing Society) are sold to households at a discounted value. In other words, households living in these flats can be considered as receiving housing benefit through paying less to acquire home ownership. In this study, it is assumed that the housing benefit allocated to these households in the reference month is the estimated interest payment in the reference month to pay back the discounted lump sum (i.e. the difference between the initial market price and the purchase price / list price) through a mortgage under an indefinitely long term.

在進行本研究的諮詢時，應否計算居於資助出售單位住戶獲分配的房屋福利及其計算方法的意見分歧。由於在這課題上未能取得共識，我們嘗試以其中一個可行方法估計資助出售單位住戶的房屋福利。有關結果載於附錄丁，讓有興趣的讀者，以資參考。

醫療福利

根據一九九六年五月至六月和一九九八年四月至六月進行的專題訪問（第十五號和第二十一號報告書），以及二零零一年一月至五月（第八號報告書）和於二零零五年進行的最近一輪主題性住戶統計調查，以調查中所得資料，把醫生診治和住院服務的醫療福利按個人特徵（例如年齡、性別、房屋類型和住戶收入）劃分的使用率隨機分配予住戶成員。

此外，使用率相對地較高的醫療服務（在二零零四至零五年度約為 80% 或以上），即學童保健服務和牙科護理服務，均納入醫療福利。由於人口普查／中期人口統計沒有關於特定計劃的參與人士的資料，設算額是參考其使用率隨機計入目標組別。

There were diverse views regarding the coverage and estimation method of housing benefits allocated to households living in subsidized sale flats during the consultation process of this study. As consensus cannot be reached on this area, an attempt has been made on estimating the housing benefit on subsidized sale flats households using one of the possible methods. The results, are presented in *Appendix D* to facilitate readers interested in this area for further study.

Medical Benefit

By making reference to the results in the Special Topic Enquiry conducted in May–June 1996 and in April–June 1998 (Report No. 15 and No. 21) and the Thematic Household Survey conducted in January–May 2001 (Report No.8) and the latest round conducted in 2005, the medical benefit covering doctor consultation and hospitalization services is allocated to household members randomly according to utilisation rates by personal characteristics (e.g. age, sex, type of housing and household income).

In addition, the two medical services which have relatively high enrolment rates (around 80% or more in 2004/05), i.e. student health service and dental care service, are included in the medical benefit. Since information on who has enrolled in the particular schemes is not available in the population census / by-census data, the imputed amount is randomly applied to the target groups by making reference to the enrolment rates.

闡釋除稅後住戶收入和除稅及福利轉移後住戶收入須知

本研究旨在估計稅務及社會福利形式的政府採取的措施對重新分布住戶收入的作用。雖然本研究已盡力篩選政府開支和稅務收入的有關部分以估計社會福利與課稅對住戶收入的影響，但研究不會嘗試按比例分配及涵蓋所有政府開支和稅務收入。本研究內，住戶支付的稅務開支在二零零五至二零零六年為四百九十億，佔政府經營收入的 23.7%。同樣地，分配予住戶的福利達九百一十億，佔公共開支的 36.4%。按功能劃分的涵蓋範圍簡述於佐證二，並以二零零五至零六財政年度作示例。

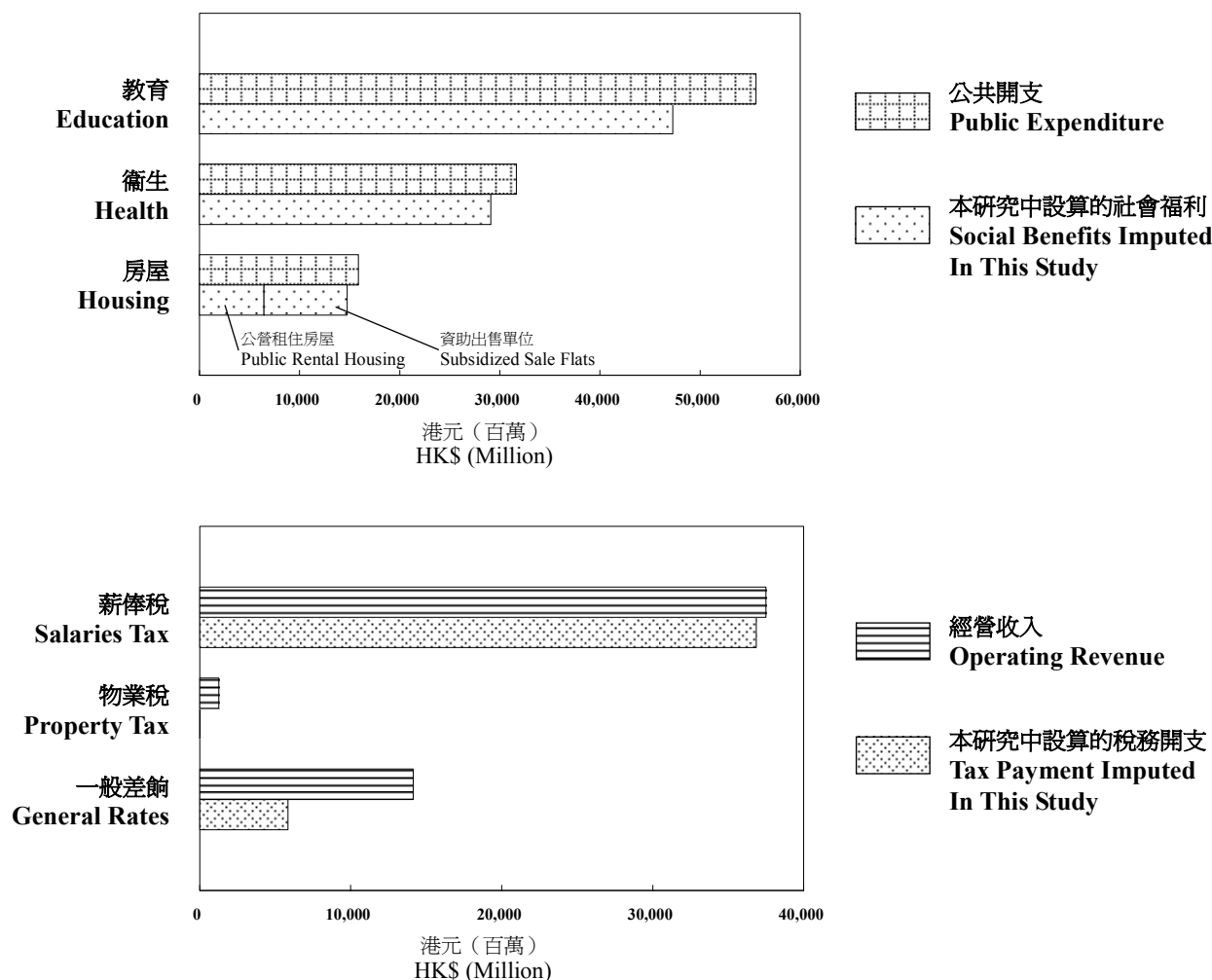
在許多情況下，用以估計除稅後住戶收入和除稅及福利轉移後住戶收入的方法受到資料是否充足的限制。未曾納入本研究的稅項包括與多數住戶沒有直接關係的稅項，例如利得稅、博彩及彩票稅、印花稅。就社會福利而言，由於欠缺實質的概念作估計基礎，以及劃分目標組別時碰到的實際困難，多項非直接福利也因此沒有包括在內。這些非直接福利包括由政府免費提供或以資助的價格提供的貨物及服務。

Cautions in Interpreting the Post-tax Household Income and Post-tax Post-social Transfer Household Income

The objective of this study is to examine how government intervention, by means of taxes and social benefits, redistribute income. While efforts are made to filter out the relevant parts of government expenditure and taxation revenue for estimating the effects of social benefits and taxation on household income, there is no attempt to apportion and cover all government expenditure and taxation revenue. In this study, some \$49 billion of taxes have been paid by the households, constituting 23.7% of the government operating revenue in 2005-06. Similarly, \$91 billion of benefits in kind have been allocated to households, making up 36.4% of the public expenditure. The extent of coverage by function, using figures in financial year 2005/06 as illustration, is broadly depicted in Exhibit 2.

In many cases, the methodology used for estimating the post-tax household income and the post-tax post-social transfer household income is constrained by the availability of data. Taxes not allocated in this study include taxes not directly relevant to the many households such as profit tax, bet and sweeps tax and stamp duties. For social benefits, many indirect benefits are not included because of the lack of concrete conceptual basis for estimation and the practical difficulties of delineating the target groups. These indirect benefits comprise goods and services provided free or at subsidized prices by the government.

佐證二 二零零五至二零零六年公共開支⁽¹⁾ 與經營收入⁽²⁾ 的涵蓋範圍
 Exhibit 2 Extent of Coverage of Public Expenditure⁽¹⁾ and Operating Revenue⁽²⁾, 2005–2006



註釋：(1) 公共開支數字取自香港統計年刊二零零六年表 10.5，二零零五至零六年度數字為修訂預算，實際公共開支可能與這些修訂預算有所分別。

(2) 經營收入數字取自香港統計年刊二零零六年表 10.3。

Notes : (1) Public expenditure figures extracted from Hong Kong Annual Digest of Statistics 2006, Table 10.5 where the 2005–06 figures are revised estimate. The actual public expenditure may differ from these revised estimate.

(2) Operating revenue figures extracted from Hong Kong Annual Digest of Statistics 2006, Table 10.3.

鑑於在過去十年政府政策的改變及最近三次人口普查／中期人口統計涵蓋的內容有差別，我們不能採用完全相同的設算方法編製除稅後住戶收入和除稅及福利轉移後住戶收入，必須考慮不同年份的變化予以輕微修改。這些修改的影響很少。因此，在直接比較不同時間的數據時必須特別留意。

Owing to changes in government policies in the past decade and the differences in content coverage in the latest three rounds of population census / by-census, the same imputation method to compile the post-tax household income and post-tax post-social transfer household income cannot be adopted completely across the board and slight modifications have to be made to take account of the changes in different years. The effects of these modifications should be fairly small. For this reason, one should be cautious about making direct comparisons over time.

甲．詳細統計表

- A3.1 一九九六年、二零零一年及二零零六年按性別及職業劃分的工作人口
- A3.2 一九九六年、二零零一年及二零零六年按性別及每月主要職業收入劃分的工作人口（不包括外籍家庭傭工）
- A3.3 一九九六年、二零零一年及二零零六年按行業及教育程度（最高就讀程度）劃分的工作人口
- A3.4 一九九六年、二零零一年及二零零六年按行業及教育程度（最高就讀程度）劃分的每月主要職業收入中位數
- A3.5 二零零六年按教育程度（最高就讀程度）、年齡組別、收入組別及性別劃分的工作人口
- A4.1 一九九六年、二零零一年及二零零六年按十等分組別劃分的每月稅務支出及每月獲分配社會福利分布
- A5.1a 二零零六年家庭住戶在十等分組別（包括外籍家庭傭工）的社會經濟特徵
- A5.1b 二零零六年家庭住戶在十等分組別（不包括外籍家庭傭工）的社會經濟特徵

乙．香港是否已發展為「M型社會」？**丙．總收入概念下的住戶收入分布****丁．房屋福利對收入分布影響的補充估計****戊．不包括外籍家庭傭工的住戶收入分布分析****A. Detailed Tables**

- A3.1 Working Population by Sex and Occupation, 1996, 2001 and 2006
- A3.2 Working Population (Exclude Foreign Domestic Helpers) by Sex and Monthly Income from Main Employment, 1996, 2001 and 2006
- A3.3 Working Population by Industry and Educational Attainment (Highest Level Attended), 1996, 2001 and 2006
- A3.4 Median Monthly Income from Main Employment by Industry and Educational Attainment (Highest Level Attended), 1996, 2001 and 2006
- A3.5 Working Population by Educational Attainment (Highest Level Attended), Age Group, Income Groups and Sex, 2006
- A4.1 Distribution of Tax Payment Per Month and Social Benefits Allocated Per Month by Decile Group, 1996, 2001 and 2006
- A5.1a Socio-economic Characteristics of Domestic Households in Decile Group (Include Foreign Domestic Helpers) in 2006
- A5.1b Socio-economic Characteristics of Domestic Households in Decile Group (Exclude Foreign Domestic Helpers) in 2006

B. Has Hong Kong Developed into an “M-shape Society”?**C. Household Income Distribution Under Gross Income Concept****D. Supplementary Estimation on the Effect of Housing Benefit on Income Distribution****E. Analysis on Household Income Distribution with Foreign Domestic Helpers Excluded**

表 A3.1 一九九六年、二零零一年及二零零六年按性別及職業劃分的工作人口

Table A3.1 Working Population by Sex and Occupation, 1996, 2001 and 2006

性別 Sex	職業 Occupation	1996		2001		2006		
		數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	經理及行政人員 Managers and administrators	282 969	15.4	257 023	14.1	253 331	14.1	
	專業人員 Professionals	100 130	5.5	114 340	6.3	125 654	7.0	
	輔助專業人員 Associate professionals	201 405	11.0	265 829	14.6	279 657	15.5	
	文員 Clerks	155 547	8.5	148 646	8.2	169 244	9.4	
	服務工作及商店銷售人員 Service workers and shop sales workers	256 125	14.0	264 466	14.5	279 116	15.5	
	工藝及有關人員 Craft and related workers	328 086	17.9	294 036	16.2	260 193	14.4	
	機台及機器操作員及裝配員 Plant and machine operators and assemblers	211 748	11.6	207 001	11.4	189 145	10.5	
	非技術工人 Elementary occupations	280 114	15.3	260 337	14.3	238 414	13.2	
	漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	17 181	0.9	7 725	0.4	6 705	0.4	
	總計 Total	1 833 305	100.0	1 819 403	100.0	1 801 459	100.0	
	女 Female	經理及行政人員 Managers and administrators	86 354	7.1	92 614	6.5	108 560	6.9
		專業人員 Professionals	51 461	4.3	65 485	4.6	79 781	5.1
		輔助專業人員 Associate professionals	167 727	13.9	232 842	16.2	262 652	16.8
文員 Clerks		357 172	29.5	381 346	26.6	398 720	25.5	
服務工作及商店銷售人員 Service workers and shop sales workers		163 596	13.5	224 495	15.7	271 739	17.4	
工藝及有關人員 Craft and related workers		45 057	3.7	26 964	1.9	25 814	1.7	
機台及機器操作員及裝配員 Plant and machine operators and assemblers		48 161	4.0	31 665	2.2	19 264	1.2	
非技術工人 Elementary occupations		284 568	23.5	375 056	26.2	394 813	25.2	
漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable		6 297	0.5	2 836	0.2	2 934	0.2	
總計 Total		1 210 393	100.0	1 433 303	100.0	1 564 277	100.0	
合計 Both Sexes		經理及行政人員 Managers and administrators	369 323	12.1	349 637	10.7	361 891	10.8
		專業人員 Professionals	151 591	5.0	179 825	5.5	205 435	6.1
		輔助專業人員 Associate professionals	369 132	12.1	498 671	15.3	542 309	16.1
	文員 Clerks	512 719	16.8	529 992	16.3	567 964	16.9	
	服務工作及商店銷售人員 Service workers and shop sales workers	419 721	13.8	488 961	15.0	550 855	16.4	
	工藝及有關人員 Craft and related workers	373 143	12.3	321 000	9.9	286 007	8.5	
	機台及機器操作員及裝配員 Plant and machine operators and assemblers	259 909	8.5	238 666	7.3	208 409	6.2	
	非技術工人 Elementary occupations	564 682	18.6	635 393	19.5	633 227	18.8	
	漁農業熟練工人及不能分類的職業 Skilled agricultural and fishery workers; and occupations not classifiable	23 478	0.8	10 561	0.3	9 639	0.3	
	總計 Total	3 043 698	100.0	3 252 706	100.0	3 365 736	100.0	

表 A3.2 一九九六年、二零零一年及二零零六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 A3.2 Working Population⁽¹⁾ (Exclude Foreign Domestic Helpers) by Sex and Monthly Income from Main Employment, 1996, 2001 and 2006

性別 Sex	每月主要職業收入 (港元) Monthly Income from Main Employment (HK\$)	1996		2001		2006		
		數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %	
男 Male	< 1,000	23 529	1.3	20 630	1.1	16 489	0.9	
	1,000 – 1,999	11 938	0.7	11 283	0.6	16 382	0.9	
	2,000 – 3,999	62 889	3.4	45 173	2.5	58 711	3.3	
	4,000 – 5,999	155 483	8.5	101 579	5.6	140 038	7.8	
	6,000 – 7,999	277 033	15.2	203 313	11.2	241 562	13.5	
	8,000 – 9,999	297 126	16.3	233 055	12.9	241 315	13.5	
	10,000 – 14,999	454 373	24.9	473 487	26.1	421 621	23.5	
	15,000 – 19,999	198 537	10.9	242 938	13.4	214 491	12.0	
	20,000 – 24,999	113 523	6.2	163 532	9.0	139 013	7.7	
	25,000 – 39,999	117 393	6.4	160 675	8.9	156 349	8.7	
	≥ 40,000	111 746	6.1	155 276	8.6	148 136	8.3	
	總計 Total		1 823 570	100.0	1 810 941	100.0	1 794 107	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		10,000		12,000		11,000		
女 Female	< 1,000	7 911	0.7	8 976	0.7	10 255	0.8	
	1,000 – 1,999	13 603	1.3	15 578	1.3	22 408	1.6	
	2,000 – 3,999	76 998	7.2	78 144	6.3	91 210	6.7	
	4,000 – 5,999	149 045	13.9	140 775	11.4	178 801	13.1	
	6,000 – 7,999	199 167	18.5	193 648	15.7	218 088	16.0	
	8,000 – 9,999	178 585	16.6	162 228	13.1	176 652	13.0	
	10,000 – 14,999	214 151	19.9	269 483	21.8	271 879	19.9	
	15,000 – 19,999	97 295	9.1	128 035	10.4	139 582	10.2	
	20,000 – 24,999	53 164	4.9	87 568	7.1	83 681	6.1	
	25,000 – 39,999	53 700	5.0	97 360	7.9	108 432	8.0	
	≥ 40,000	31 102	2.9	55 056	4.5	62 742	4.6	
	總計 Total		1 074 721	100.0	1 236 851	100.0	1 363 730	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		8,500		10,000		9,500		
合計 Both Sexes	< 1,000	31 440	1.1	29 606	1.0	26 744	0.8	
	1,000 – 1,999	25 541	0.9	26 861	0.9	38 790	1.2	
	2,000 – 3,999	139 887	4.8	123 317	4.0	149 921	4.7	
	4,000 – 5,999	304 528	10.5	242 354	8.0	318 839	10.1	
	6,000 – 7,999	476 200	16.4	396 961	13.0	459 650	14.6	
	8,000 – 9,999	475 711	16.4	395 283	13.0	417 967	13.2	
	10,000 – 14,999	668 524	23.1	742 970	24.4	693 500	22.0	
	15,000 – 19,999	295 832	10.2	370 973	12.2	354 073	11.2	
	20,000 – 24,999	166 687	5.8	251 100	8.2	222 694	7.1	
	25,000 – 39,999	171 093	5.9	258 035	8.5	264 781	8.4	
	≥ 40,000	142 848	4.9	210 332	6.9	210 878	6.7	
	總計 Total		2 898 291	100.0	3 047 792	100.0	3 157 837	100.0
	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)							
		9,800		11,000		10,000		

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

表 A3.3 一九九六年、二零零一年及二零零六年按行業及教育程度（最高就讀程度）劃分的工作人口
Table A3.3 Working Population by Industry and Educational Attainment (Highest Level Attended), 1996, 2001 and 2006

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／預科 ⁽²⁾ Upper Secondary/ Sixth Form ⁽²⁾		專上教育 ⁽³⁾ Post-secondary ⁽³⁾		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 %
1996								
製造業 Manufacturing	281 658	22.4	211 642	17.8	81 567	13.7	574 867	18.9
建造業 Construction	158 873	12.6	61 324	5.1	25 243	4.3	245 440	8.1
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	347 503	27.6	312 548	26.2	97 188	16.4	757 239	24.9
運輸、倉庫及通訊業 Transport, storage and communications	157 839	12.5	135 021	11.3	38 114	6.4	330 974	10.9
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	77 598	6.2	190 830	16.0	140 258	23.6	408 686	13.4
社區、社會及個人服務業 Community, social and personal services	208 340	16.5	268 468	22.5	203 240	34.3	680 048	22.3
其他 ⁽¹⁾ Others ⁽¹⁾	27 162	2.2	11 582	1.0	7 700	1.3	46 444	1.5
總計 Total	1 258 973	100.0	1 191 415	100.0	593 310	100.0	3 043 698	100.0
2001								
製造業 Manufacturing	168 944	14.0	165 573	12.4	66 435	9.4	400 952	12.3
建造業 Construction	160 116	13.3	68 771	5.1	18 996	2.7	247 883	7.6
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	360 217	29.8	377 986	28.2	114 416	16.2	852 619	26.2
運輸、倉庫及通訊業 Transport, storage and communications	162 800	13.5	154 817	11.6	48 695	6.9	366 312	11.3
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	85 629	7.1	227 622	17.0	209 571	29.7	522 822	16.1
社區、社會及個人服務業 Community, social and personal services	251 079	20.8	336 317	25.1	242 324	34.3	829 720	25.5
其他 ⁽¹⁾ Others ⁽¹⁾	18 021	1.5	8 752	0.7	5 625	0.8	32 398	1.0
總計 Total	1 206 806	100.0	1 339 838	100.0	706 062	100.0	3 252 706	100.0
2006								
製造業 Manufacturing	112 179	10.2	125 616	10.0	87 271	8.6	325 066	9.7
建造業 Construction	129 778	11.8	63 657	5.1	36 792	3.6	230 227	6.8
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	315 436	28.6	387 848	31.0	212 933	21.0	916 217	27.2
運輸、倉庫及通訊業 Transport, storage and communications	153 309	13.9	156 541	12.5	81 435	8.0	391 285	11.6
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	101 913	9.2	191 878	15.3	277 587	27.4	571 378	17.0
社區、社會及個人服務業 Community, social and personal services	278 326	25.2	318 391	25.4	308 708	30.5	905 425	26.9
其他 ⁽¹⁾ Others ⁽¹⁾	11 692	1.1	7 183	0.6	7 263	0.7	26 138	0.8
總計 Total	1 102 633	100.0	1 251 114	100.0	1 011 989	100.0	3 365 736	100.0

註釋：(1) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

(2) 這些數字包括於一九九六年中期人口統計同等教育程度（最高就讀程度）的「技術員」（其他專上教育以外的進修課程）及於二零零一年人口普查的「專業教育學院／前理工學院／商科學校／職業訓練局的證書／文憑課程」。

(3) 在一九九六年中期人口統計及二零零一年人口普查時，這些數字包括所有最高就讀教育程度為各類證書／文憑／副學士／院士銜或同等課程（註釋 2 所列明的課程除外）的人士，故此沒有它們的獨立統計數字。

Notes: (1) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

(2) The figures include the equivalent educational attainment (highest level attended) of "Technician level (other further non-advance education)" in the 1996 Population By-census and "Diploma / Certificate courses in Institute of Vocational Education / former Polytechnics / commercial schools / industrial training centres of Vocational Training Council" in the 2001 Population Census.

(3) The figures include all persons with the educational attainment (highest level attended) at different types of diploma / certificate courses, associateship courses or equivalent courses (except those courses specified in Note 2) in the 1996 Population By-census and the 2001 Population Census, and no separate figures were available.

表 A3.4 一九九六年、二零零一年及二零零六年按行業及教育程度（最高就讀程度）劃分的每月主要職業收入中位數⁽¹⁾

Table A3.4 Median Monthly Income from Main Employment⁽¹⁾ by Industry and Educational Attainment (Highest Level Attended), 1996, 2001 and 2006

行業 Industry	教育程度（最高就讀程度） Educational Attainment (Highest Level Attended)			總計 Total
	初中及以下 Lower Secondary and Below	高中／預科 ⁽³⁾ Upper Secondary/ Sixth Form ⁽³⁾	專上教育 ⁽⁴⁾ Post-secondary ⁽⁴⁾	
每月主要職業收入中位數（港元） Median Monthly Income from Main Employment (HK\$)				
1996				
製造業 Manufacturing	7,000	9,600	15,000	8,600
建造業 Construction	8,000	10,000	18,000	9,000
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	7,200	9,500	15,000	8,600
運輸、倉庫及通訊業 Transport, storage and communications	8,500	10,000	17,500	9,800
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	7,000	10,350	20,000	12,000
社區、社會及個人服務業 Community, social and personal services	7,500	9,700	17,500	9,300
其他 ⁽²⁾ Others ⁽²⁾	8,000	11,500	20,000	10,000
合計 Overall	7,500	10,000	17,500	9,500
2001				
製造業 Manufacturing	8,500	11,000	20,000	10,500
建造業 Construction	10,000	10,000	20,000	10,000
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	7,900	10,000	17,500	9,800
運輸、倉庫及通訊業 Transport, storage and communications	9,000	11,000	20,000	10,500
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	7,000	12,000	22,000	14,000
社區、社會及個人服務業 Community, social and personal services	6,800	9,500	21,250	10,000
其他 ⁽²⁾ Others ⁽²⁾	9,000	15,000	30,000	12,500
合計 Overall	8,000	10,450	20,000	10,000
2006				
製造業 Manufacturing	8,500	11,000	16,000	10,500
建造業 Construction	9,000	10,000	14,500	10,000
批發、零售、進出口貿易、飲食及酒店業 Wholesale, retail and import/export trades, restaurants and hotels	7,500	9,500	13,600	9,500
運輸、倉庫及通訊業 Transport, storage and communications	8,500	10,000	15,000	10,000
金融、保險、地產及商用服務業 Financing, insurance, real estate and business services	7,000	11,000	19,500	12,500
社區、社會及個人服務業 Community, social and personal services	5,300	7,500	17,500	8,500
其他 ⁽²⁾ Others ⁽²⁾	7,800	12,500	26,000	11,500
合計 Overall	7,500	10,000	16,000	10,000

註釋：(1) 這些數字不包括無酬家庭從業員。

(2) 「其他」包括「農業及漁業」、「採礦及採石業」、「電力、燃氣及水務業」等行業，及不能分類的行業。

(3) 這些數字包括於一九九六年中期人口統計同等教育程度（最高就讀程度）的「技術員」（其他專上教育以外的進修課程）及於二零零一年人口普查的「專業教育學院／前理工學院／商科學校／職業訓練局的證書／文憑課程」。

(4) 在一九九六年中期人口統計及二零零一年人口普查時，這些數字包括所有最高就讀教育程度為各類證書／文憑／副學士／院士銜或同等課程（註釋 3 所列明的課程除外）的人士，故此沒有它們的獨立統計數字。

Notes: (1) The figures exclude unpaid family workers.

(2) "Others" include such industries as "Agriculture and fishing", "Mining and quarrying", "Electricity, gas and water" and industrial activities not classifiable.

(3) The figures include the equivalent educational attainment (highest level attended) of "Technician level (other further non-advance education)" in the 1996 Population By-census and "Diploma / Certificate courses in Institute of Vocational Education / former Polytechnics / commercial schools / industrial training centres of Vocational Training Council" in the 2001 Population Census.

(4) The figures include all persons with the educational attainment (highest level attended) at different types of diploma / certificate courses, associateship courses or equivalent courses (except those courses specified in Note 3) in the 1996 Population By-census and the 2001 Population Census, and no separate figures were available.

表 A3.5 二零零六年按教育程度（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 A3.5 Working Population⁽¹⁾ by Educational Attainment (Highest Level Attended), Age Group, Income Groups and Sex, 2006

教育程度 Educational Attainment	第一至二個十分分組別 1st – 2nd Decile Groups				第三至八個十分分組別 3rd – 8th Decile Groups				第九至十個十分分組別 9th – 10th Decile Groups				總計 Total			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female		男 Male	女 Female		
	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 %		
年齡組別 Age Group																
初中及以下 Lower Secondary and Below																
15 – 34	20 789	9.9	64 889	14.1	82 493	7.1	36 268	4.3	2 931	0.7	1 570	0.6	106 213	5.9	102 727	6.6
35+	85 997	41.1	157 482	34.2	402 024	34.6	180 158	21.3	48 803	11.5	10 265	4.2	536 824	29.9	347 905	22.5
小計 Sub-total	106 786	51.1	222 371	48.3	484 517	41.7	216 426	25.6	51 734	12.2	11 835	4.9	643 037	35.8	450 632	29.1
高中及預科 Upper Secondary and Sixth Form																
15 – 34	38 089	18.2	91 571	19.9	184 352	15.9	185 633	22.0	15 677	3.7	10 831	4.4	238 118	13.3	288 035	18.6
35+	28 705	13.7	76 937	16.7	249 655	21.5	199 999	23.6	107 689	25.3	54 276	22.3	386 049	21.5	331 212	21.4
小計 Sub-total	66 794	31.9	168 508	36.6	434 007	37.4	385 632	45.6	123 366	29.0	65 107	26.7	624 167	34.8	619 247	40.0
專上教育 Post-secondary																
15 – 34	21 962	10.5	42 568	9.3	156 623	13.5	178 471	21.1	61 563	14.5	60 905	25.0	240 148	13.4	281 944	18.2
35+	13 516	6.5	26 488	5.8	86 137	7.4	65 178	7.7	188 671	44.4	105 821	43.4	288 324	16.1	197 487	12.7
小計 Sub-total	35 478	17.0	69 056	15.0	242 760	20.9	243 649	28.8	250 234	58.8	166 726	68.4	528 472	29.4	479 431	30.9
總計 Total																
15 – 34	80 840	38.7	199 028	43.3	423 468	36.5	400 372	47.3	80 171	18.8	73 306	30.1	584 479	32.5	672 706	43.4
35+	128 218	61.3	260 907	56.7	737 816	63.5	445 335	52.7	345 163	81.2	170 362	69.9	1 211 197	67.5	876 604	56.6
總計 Total	209 058	100.0	459 935	100.0	1 161 284	100.0	845 707	100.0	425 334	100.0	243 668	100.0	1 795 676	100.0	1 549 310	100.0

註釋：(1) 這些數字不包括無酬家庭從業員。

Note: (1) The figures exclude unpaid family workers.

表 A4.1 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月稅務支出及每月獲分配社會福利分布

Table A4.1 Distribution of Tax Payment Per Month and Social Benefits Allocated Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	平均 Average			佔整體百分比 Share to Total		
	1996	2001	2006	1996	2001	2006
每月稅務支出 Tax Payment Per Month						
第一 1st	211	222	219	1.1%	1.3%	1.2%
第二 2nd	235	218	201	1.2%	1.2%	1.1%
第三 3rd	286	246	219	1.5%	1.4%	1.2%
第四 4th	351	274	248	1.8%	1.6%	1.4%
第五 5th	420	322	299	2.2%	1.8%	1.6%
第六 6th	569	402	412	3.0%	2.3%	2.3%
第七 7th	806	536	527	4.2%	3.1%	2.9%
第八 8th	1,373	923	964	7.2%	5.3%	5.3%
第九 9th	2,664	2,084	2,289	13.9%	11.9%	12.6%
第十 10th	12,263	12,238	12,785	63.9%	70.1%	70.4%
合計 Overall	1,918	1,746	1,816	100.0%	100.0%	100.0%
每月獲分配社會福利 Social Benefits Allocated Per Month						
第一 1st	2,580	3,502	2,957	9.1%	10.6%	9.5%
第二 2nd	3,024	3,497	3,582	10.7%	10.6%	11.6%
第三 3rd	3,331	3,845	3,757	11.8%	11.7%	12.1%
第四 4th	3,443	4,068	3,686	12.2%	12.4%	11.9%
第五 5th	3,344	4,049	3,601	11.8%	12.3%	11.6%
第六 6th	3,073	3,409	3,228	10.9%	10.4%	10.4%
第七 7th	2,958	3,114	2,986	10.5%	9.5%	9.6%
第八 8th	2,748	2,818	2,620	9.7%	8.6%	8.5%
第九 9th	2,269	2,484	2,400	8.0%	7.5%	7.7%
第十 10th	1,517	2,143	2,176	5.4%	6.5%	7.0%
合計 Overall	2,829	3,293	3,099	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 1st	2,369	3,280	2,738	26.0%	21.2%	21.3%
第二 2nd	2,790	3,280	3,381	30.6%	21.2%	26.3%
第三 3rd	3,045	3,599	3,538	33.4%	23.3%	27.6%
第四 4th	3,092	3,793	3,438	33.9%	24.5%	26.8%
第五 5th	2,925	3,727	3,302	32.1%	24.1%	25.7%
第六 6th	2,504	3,007	2,816	27.5%	19.4%	21.9%
第七 7th	2,151	2,578	2,458	23.6%	16.7%	19.2%
第八 8th	1,375	1,895	1,656	15.1%	12.3%	12.9%
第九 9th	-395	400	112	-4.3%	2.6%	0.9%
第十 10th	-10,746	-10,095	-10,609	-118.0%	-65.3%	-82.7%
合計 Overall	911	1,546	1,283	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（以收入的多少排列）。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 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.

表 A5.1a 二零零六年家庭住戶在十等分組別⁽¹⁾ (包括外籍家庭傭工) 的社會經濟特徵
Table A5.1a Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Include Foreign Domestic Helpers) in 2006

	十等分組別 Decile Group					
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th
家庭住戶平均人數 Average Domestic Household Size	1.7	2.3	2.7	3.0	3.1	3.1
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	42.2	54.6	47.4	45.2	37.6	29.2
資助出售單位 Subsidized sale flats	11.8	10.1	13.2	15.5	19.0	21.3
私人永久性房屋 Private permanent housing	43.8	33.8	37.9	38.2	42.5	48.6
按居所租住權劃分的家庭住戶比例 (百分比) Proportion of Domestic Households as (%)						
自置 Owner-occupier	49.1	31.1	36.1	39.6	47.5	54.9
租住 Tenant	47.4	67.4	62.6	59.3	51.4	43.9
家庭住戶每月按揭供款及借貸還款中位數 (港元) Median Monthly Mortgage Payment and Loan Repayment of Owner-occupier Households with Mortgage Loan (HK\$)	1,500	2,500	4,000	5,000	5,700	6,350
家庭住戶每月租金中位數 (港元) Median Monthly Domestic Household Rent of Households in Rented Accommodation (HK\$)	1,040	1,350	1,573	1,651	1,760	1,850
住房開支 ⁽²⁾ 與住戶收入比率中位數 (百分比) Median Ratio of Housing Cost ⁽²⁾ to Household Income (%)	37.7	20.9	15.8	12.9	10.7	9.4
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 children	3.9	9.4	6.3	3.3	2.3	1.9
多名成人與兒童 More than one adult and children	7.9	21.7	34.6	39.1	38.3	36.3
只有成人 Adults only						
一名成人 One adult	51.3	25.7	19.7	14.9	11.7	11.4
多名成人 More than one adult	36.7	43.1	39.4	42.7	47.7	50.3
有外籍家庭傭工的住戶比例 (百分比) Proportion of Household with Foreign Domestic Helpers (%)	2.0	2.5	1.5	2.1	2.2	3.4

表 A5.1a 二零零六年家庭住戶在十等分組別⁽¹⁾ (包括外籍家庭傭工) 的社會經濟特徵 (續)
Table A5.1a Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Include Foreign Domestic Helpers) in 2006 (Cont'd)

十等分組別 Decile Group					
第七 7th	第八 8th	第九 9th	第十 10th	合計 Overall	
3.3	3.4	3.5	3.6	3.0	家庭住戶平均人數 Average Domestic Household Size
					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 (%)
25.0	17.0	9.3	2.6	31.0	公營租住房屋 Public rental housing
23.5	22.6	18.6	7.2	16.3	資助出售單位 Subsidized sale flats
50.9	59.8	71.5	89.6	51.7	私人永久性房屋 Private permanent housing
					按居所租住權劃分的家庭住戶比例 (百分比) Proportion of Domestic Households as (%)
60.0	66.4	71.9	71.0	52.8	自置 Owner-occupier
39.0	32.5	27.2	28.1	45.9	租住 Tenant
6,900	8,000	10,000	15,500	7,800	家庭住戶每月按揭供款及借貸還款中位數 (港元) Median Monthly Mortgage Payment and Loan Repayment of Owner-occupier Households with Mortgage Loan (HK\$)
2,000	2,400	4,000	12,500	1,677	家庭住戶每月租金中位數 (港元) Median Monthly Domestic Household Rent of Households in Rented Accommodation (HK\$)
8.4	9.2	13.4	13.8	15.1	住房開支 ⁽²⁾ 與住戶收入比率中位數 (百分比) Median Ratio of Housing Cost ⁽²⁾ to Household Income (%)
					家庭住戶組合比例 (百分比) Proportion of Domestic Households Comprising (%)
					成人與兒童 Adults and children
1.0	0.7	0.6	0.5	3.0	一名成人與兒童 One adult and children
35.5	34.7	36.9	43.4	32.8	多名成人與兒童 More than one adult and children
					只有成人 Adults only
7.3	7.8	7.0	8.1	16.5	一名成人 One adult
56.2	56.9	55.5	48.0	47.6	多名成人 More than one adult
6.1	9.7	16.2	33.3	7.9	有外籍家庭傭工的住戶比例 (百分比) Proportion of Household with Foreign Domestic Helpers (%)

表 A5.1a 二零零六年家庭住戶在十等分組別⁽¹⁾（包括外籍家庭傭工）的社會經濟特徵（續）
Table A5.1a Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Include Foreign Domestic Helpers) in 2006 (Cont'd)

	十等分組別 Decile Group					
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th
按年齡組別劃分的人口比例（百分比） Proportion of Population by Age Group (%)						
< 15	7.4	15.1	18.8	17.1	15.0	13.5
15 – 64	47.2	63.1	68.9	71.6	75.6	78.0
65+	45.4	21.8	12.3	11.3	9.4	8.5
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	53.6	40.6	31.9	29.9	26.1	23.0
中學及預科 Secondary and sixth form	36.0	50.4	57.3	57.9	59.3	58.7
專上教育 Post-secondary	10.5	9.0	10.7	12.2	14.5	18.3
勞動人口參與率（百分比） ⁽³⁾ Labour Force Participation Rate (%) ⁽³⁾	17.4	38.2	46.9	54.4	60.8	65.0
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	0.6	0.9	1.2	1.5	1.7
按職業劃分的工作人口比例（百分比） Proportion of Working Population by Occupation (%)						
經理及行政人員 Managers and administrators	3.5	1.6	2.6	2.9	3.8	5.7
非技術工人 Elementary occupations	47.6	41.2	26.6	25.0	20.2	17.2
每月主要職業收入中位數（港元） ⁽⁴⁾ Median Monthly Income from Main Employment of Working Population (HK\$) ⁽⁴⁾	3,000	5,500	8,000	7,600	8,000	9,500
家庭住戶每月收入中位數（港元） Median Monthly Domestic Households Income (HK\$)	2,400	6,000	9,000	12,000	15,300	19,500

表 A5.1a 二零零六年家庭住戶在十等分組別⁽¹⁾ (包括外籍家庭傭工) 的社會經濟特徵 (續)
Table A5.1a Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Include Foreign Domestic Helpers) in 2006 (Cont'd)

十等分組別 Decile Group					
第七 7th	第八 8th	第九 9th	第十 10th	合計 Overall	
按年齡組別劃分的人口比例 (百分比) Proportion of Population by Age Group (%)					
11.5	11.7	13.0	16.1	14.1	< 15
81.1	81.3	80.7	77.9	74.3	15 – 64
7.4	7.1	6.3	5.9	11.6	65+
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) (%)					
21.1	18.4	14.6	9.4	24.7	小學及以下 Primary and below
57.6	54.7	48.9	38.2	52.3	中學及預科 Secondary and sixth form
21.3	27.0	36.5	52.4	23.0	專上教育 Post-secondary
71.1	73.8	76.3	76.6	61.4	勞動人口參與率 (百分比) ⁽³⁾ Labour Force Participation Rate (%) ⁽³⁾
2.0	2.2	2.3	2.3	1.5	每個家庭住戶的平均工作成員數目 Average Number of Working Members per Domestic Households
按職業劃分的工作人口比例 (百分比) Proportion of Working Population by Occupation (%)					
6.4	9.6	14.8	27.1	10.2	經理及行政人員 Managers and administrators
16.0	13.9	13.3	18.8	19.0	非技術工人 Elementary occupations
10,000	11,500	15,000	26,250	10,000	每月主要職業收入中位數 (港元) ⁽⁴⁾ Median Monthly Income from Main Employment of Working Population (HK\$) ⁽⁴⁾
24,250	31,000	42,900	78,000	17,250	家庭住戶每月收入中位數 (港元) Median Monthly Domestic Households Income (HK\$)

註釋：(1) 每個十等分組別包含相同數目的家庭住戶 (以收入的多少排列)。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及第二十個百分位之間的住戶，如此類推。

(2) 住房開支包括按揭供款、租金、差餉、地租及管理費。

(3) 從事經濟活動人口佔所有十五歲及以上人口的百分比。

(4) 這些數字不包括無酬家庭從業員。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) Housing cost include mortgage payment, rent, rates, Government rent and management fee.

(3) The proportion of economically active population in the total population aged 15 and over.

(4) The figures exclude unpaid family workers.

表 A5.1b 二零零六年家庭住戶在十等分組別⁽¹⁾（不包括外籍家庭傭工）的社會經濟特徵
Table A5.1b Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Exclude Foreign Domestic Helpers) in 2006

	十等分組別 Decile Group					
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th
家庭住戶平均人數 Average Domestic Household Size	1.7	2.3	2.7	3.0	3.1	3.1
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	42.4	54.7	47.4	45.2	37.6	29.2
資助出售單位 Subsidized sale flats	11.8	10.1	13.2	15.5	19.0	21.3
私人永久性房屋 Private permanent housing	43.6	33.8	37.9	38.2	42.5	48.6
按居所租住權劃分的家庭住戶比例（百分比） Proportion of Domestic Households as (%)						
自置 Owner-occupier	49.3	31.1	36.1	39.6	47.5	54.9
租住 Tenant	47.3	67.4	62.6	59.3	51.4	43.9
家庭住戶每月按揭供款及借貸還款中位數（港元） Median Monthly Mortgage Payment and Loan Repayment of Owner-occupier Households with Mortgage Loan (HK\$)	1,500	2,500	4,000	5,000	5,700	6,350
家庭住戶每月租金中位數（港元） Median Monthly Domestic Household Rent of Households in Rented Accommodation (HK\$)	1,040	1,350	1,573	1,651	1,760	1,850
住房開支 ⁽²⁾ 與住戶收入比率中位數（百分比） Median Ratio of Housing Cost ⁽²⁾ to Household Income (%)	37.9	21.2	15.9	13.0	10.8	9.4
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 children	3.9	9.5	6.4	3.5	2.5	2.2
多名成人與兒童 More than one adult and children	7.9	21.6	34.5	38.9	38.0	36.0
只有成人 Adults only						
一名成人 One adult	51.9	26.7	20.3	15.3	12.0	11.7
多名成人 More than one adult	36.1	42.1	38.8	42.3	47.4	50.1

表 A5.1b 二零零六年家庭住戶在十等分組別⁽¹⁾（不包括外籍家庭傭工）的社會經濟特徵（續）
Table A5.1b Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Exclude Foreign Domestic Helpers) in 2006 (Cont'd)

十等分組別 Decile Group					
第七 7th	第八 8th	第九 9th	第十 10th	合計 Overall	
3.3	3.3	3.3	3.2	2.9	家庭住戶平均人數 Average Domestic Household Size
					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 (%)
25.0	17.0	9.3	2.6	31.1	公營租住房屋 Public rental housing
23.5	22.6	18.6	7.2	16.3	資助出售單位 Subsidized sale flats
50.9	59.8	71.5	89.6	51.6	私人永久性房屋 Private permanent housing
					按居所租住權劃分的家庭住戶比例（百分比） Proportion of Domestic Households as (%)
60.0	66.4	71.9	71.0	52.8	自置 Owner-occupier
39.0	32.5	27.2	28.1	45.9	租住 Tenant
6,900	8,000	10,000	15,500	7,800	家庭住戶每月按揭供款及借貸還款中位數（港元） Median Monthly Mortgage Payment and Loan Repayment of Owner-occupier Households with Mortgage Loan (HK\$)
2,000	2,400	4,000	12,500	1,677	家庭住戶每月租金中位數（港元） Median Monthly Domestic Household Rent of Households in Rented Accommodation (HK\$)
8.5	9.2	13.5	14.0	15.2	住房開支 ⁽²⁾ 與住戶收入比率中位數（百分比） Median Ratio of Housing Cost ⁽²⁾ to Household Income (%)
					家庭住戶組合比例（百分比） Proportion of Domestic Households Comprising (%)
					成人與兒童 Adults and children
1.3	1.0	1.0	1.0	3.2	一名成人與兒童 One adult and children
35.2	34.3	36.5	42.9	32.6	多名成人與兒童 More than one adult and children
					只有成人 Adults only
7.6	8.1	7.3	8.7	16.9	一名成人 One adult
55.9	56.6	55.2	47.4	47.2	多名成人 More than one adult

表 A5.1b 二零零六年家庭住戶在十等分組別⁽¹⁾（不包括外籍家庭傭工）的社會經濟特徵（續）
Table A5.1b Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Exclude Foreign Domestic Helpers) in 2006 (Cont'd)

	十等分組別 Decile Group					
	第一 1st	第二 2nd	第三 3rd	第四 4th	第五 5th	第六 6th
按年齡組別劃分的人口比例（百分比） Proportion of Population by Age Group (%)						
< 15	7.5	15.3	18.9	17.2	15.1	13.7
15 – 64	46.6	62.7	68.7	71.4	75.4	77.7
65+	45.9	22.1	12.4	11.4	9.5	8.6
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	54.0	40.9	32.0	30.0	26.2	23.1
中學及預科 Secondary and sixth form	35.6	50.1	57.3	57.8	59.2	58.5
專上教育 Post-secondary	10.4	9.0	10.7	12.2	14.6	18.3
勞動人口參與率（百分比） ⁽³⁾ Labour Force Participation Rate (%) ⁽³⁾	16.3	37.4	46.5	54.0	60.4	64.6
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	0.6	0.9	1.2	1.5	1.6
按職業劃分的工作人口比例（百分比） Proportion of Working Population by Occupation (%)						
經理及行政人員 Managers and administrators	4.0	1.7	2.7	2.9	3.8	5.8
非技術工人 Elementary occupations	39.9	38.5	25.3	23.7	19.0	15.4
每月主要職業收入中位數（港元） ⁽⁴⁾ Median Monthly Income from Main Employment of Working Population (HK\$) ⁽⁴⁾	3,000	5,500	8,000	8,000	8,000	9,500
家庭住戶每月收入中位數（港元） Median Monthly Domestic Households Income (HK\$)	2,300	6,000	9,000	12,000	15,216	19,500

表 A5.1b 二零零六年家庭住戶在十等分組別⁽¹⁾（不包括外籍家庭傭工）的社會經濟特徵（續）
Table A5.1b Socio-economic Characteristics of Domestic Households in Decile Group⁽¹⁾ (Exclude Foreign Domestic Helpers) in 2006 (Cont'd)

十等分組別 Decile Group					
第七 7th	第八 8th	第九 9th	第十 10th	合計 Overall	
					按年齡組別劃分的人口比例（百分比） Proportion of Population by Age Group (%)
11.7	12.0	13.6	18.0	14.5	< 15
80.7	80.7	79.7	75.4	73.6	15 – 64
7.5	7.3	6.7	6.6	11.9	65+
					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) (%)
21.2	18.4	14.6	9.3	25.1	小學及以下 Primary and below
57.4	54.2	47.8	34.1	51.8	中學及預科 Secondary and sixth form
21.5	27.4	37.6	56.6	23.1	專上教育 Post-secondary
70.5	72.9	75.0	73.4	60.1	勞動人口參與率（百分比） ⁽³⁾ Labour Force Participation Rate (%) ⁽³⁾
2.0	2.1	2.1	1.9	1.4	每個家庭住戶的平均工作成員數目 Average Number of Working Members per Domestic Households
					按職業劃分的工作人口比例（百分比） Proportion of Working Population by Occupation (%)
6.6	10.1	16.0	32.4	10.9	經理及行政人員 Managers and administrators
13.3	9.8	6.3	3.0	14.2	非技術工人 Elementary occupations
10,000	12,000	16,200	31,250	10,000	每月主要職業收入中位數（港元） ⁽⁴⁾ Median Monthly Income from Main Employment of Working Population (HK\$) ⁽⁴⁾
24,000	30,600	42,000	76,250	17,100	家庭住戶每月收入中位數（港元） Median Monthly Domestic Households Income (HK\$)

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十個百分位之間的住戶，如此類推。

(2) 住房開支包括按揭供款、租金、差餉、地租及管理費。

(3) 從事經濟活動人口佔所有十五歲及以上人口的百分比。

(4) 這些數字不包括無酬家庭從業員。

Notes: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) Housing cost include mortgage payment, rent, rates, Government rent and management fee.

(3) The proportion of economically active population in the total population aged 15 and over.

(4) The figures exclude unpaid family workers.

乙. 香港是否已發展為「M型社會」？

B. Has Hong Kong Developed into an “M-shape Society”?

什麼是「M型社會」？

B1. 「M型社會」一詞源自大前研一博士的著作《M型社會：中產階級消失的危機與商機》。該詞描述日本在過去二十年收入分布的轉變——中等入息人士的個人入息明顯移向分布的兩端。鑒於這個概念指個人入息，本文的分析會集中於工人及其職業收入。

B2. 近期，社會人士很多討論香港的收入分布是否已呈「M型社會」的現象。雖然按職業收入劃分的工作人口百分比分布¹可見到這個現象，但進行有關分析時，我們須考慮以下兩個因素：(i) 該百分比分布所採用的收入級距；以及(ii) 低、中和高收入工人的分界。

B3. 就第一項因素而言，我們須採用一套設有適當級距（以劃一級距為宜）的收入組合，以減少因收入級距過窄而出現的反覆情況，以及避免以太闊的級距人為地製造一些高峰。我們曾以 1,000 元、2,000 元、3,000 元、4,000 元和 5,000 元進行收入級距的敏感度測試。經參考測試結果後，本文採用了 3,000 元的級距來研究工作人口百分比分布。

What is “M-shape Society”?

B1. The term “M-shape Society” originated from the book “The Threats and Opportunities Arising from the Disappearance of Middle Class” written by Dr. Kenichi Ohmae to describe the change in income distribution of Japan over the past two decades, during which individual earnings notably shifted towards the two ends of the distribution, away from those in the middle-income group. As the concept refers to individual earnings, the analysis done here will focus on workers and their employment income.

B2. There has been much discussion in the community recently on whether the income distribution of Hong Kong is exhibiting an “M-shape Society” phenomenon. Whilst this can be identified from the percentage distribution of working population¹ by employment income, considerations should be given to the following two factors when carrying out the relevant analysis: (i) the income bandwidth adopted in the percentage distribution, and (ii) the delineation of low, middle and high-income workers.

B3. On the first factor, it is necessary to adopt an income group of appropriate, preferably uniform, width to reduce fluctuations arising from too narrow income intervals as well as to avoid creating peaks artificially by using a too wide range. Sensitivity tests on the width of the income group, including \$1,000, \$2,000, \$3,000, \$4,000 and \$5,000, have been carried out. By making reference to the test results, an interval of \$3,000 is adopted here to study the percentage distribution of working population.

¹ 由於外籍家庭傭工的收入約在月入 3,400 元相對穩定的水平，本研究並沒有把她們計算在工作人口之內。若把這個為數約 20 萬人的組別計算在內，收入分布模式以至研究結果都會扭曲。

¹ Foreign domestic helpers are excluded from the working population in this study as their income is relatively stable at around \$3,400 per month. This particular group of some 200 000 workers, if included, would distort the income distribution pattern and thus the study results.

B4. 至於第二項因素，低、中和高收入工人目前並沒有普遍公認的定義。一個普遍採用的分析方法是，把職業收入按遞增方式排列，然後再劃分為一百等分或百分位數。最高第二十個、第四十個和第五十個百分位數（即中位數）的數值會分別稱為 P20、P40 和 P50，餘此類推。二零零六年與一九九六年比較，在撇除通脹的影響後，按實質計算，P20、P40、P50、P60 和 P80 的職業收入全面上升。不過，在二零零一至二零零六年期間，P20、P40、P50 和 P60 的職業收入錄得不同程度的跌幅，這很大程度上是一九九八至二零零三年期間經濟持續倒退所致。（表 B1）

B4. On the second factor, there are no universally accepted definitions of low, middle and high-income workers. One common approach of analysis is to rank the employment income in ascending order and divide them into 100 equal groups or percentiles. The highest values in the 20th percentile, 40th percentile, 50th percentile (i.e. median) and so on are denoted as P20, P40 and P50 respectively. Comparing 2006 with 1996 and discounting the effect of inflation, there was an across-the-board increase in employment income in real terms at P20, P40, P50, P60 and P80. Nevertheless, employment income at P20, P40, P50 and P60 showed ranging decreases between 2001 and 2006. This was largely attributable to the prolonged economic downturn during 1998 to 2003. (Table B1)

表 B1 一九九六年、二零零一年及二零零六年按選定百分位劃分的實質每月主要職業收入⁽¹⁾⁽²⁾
Table B1 Real Monthly Income from Main Employment⁽¹⁾⁽²⁾ by Selected Percentile, 1996, 2001 and 2006

年份 Year	實質每月主要職業收入（港元） Real Monthly Income from Main Employment (HK\$)				
	第二十個百分位 20th Percentile (P20)	第四十個百分位 40th Percentile (P40)	第五十個百分位 50th Percentile (P50)	第六十個百分位 60th Percentile (P60)	第八十個百分位 80th Percentile (P80)
1996	5,904	8,221	9,643	10,824	17,220
2001	6,596	9,700	10,670	12,610	19,400
2006	6,000	9,000	10,000	12,500	20,000

註釋：(1) 指以二零零六年六月的固定價格計算的每月主要職業收入。

(2) 數字在撇除外籍家庭傭工及無酬家庭從業員後編製。

Notes: (1) Refer to monthly income from main employment at constant June 2006 prices level.

(2) Figures compiled with foreign domestic helpers and unpaid family workers excluded.

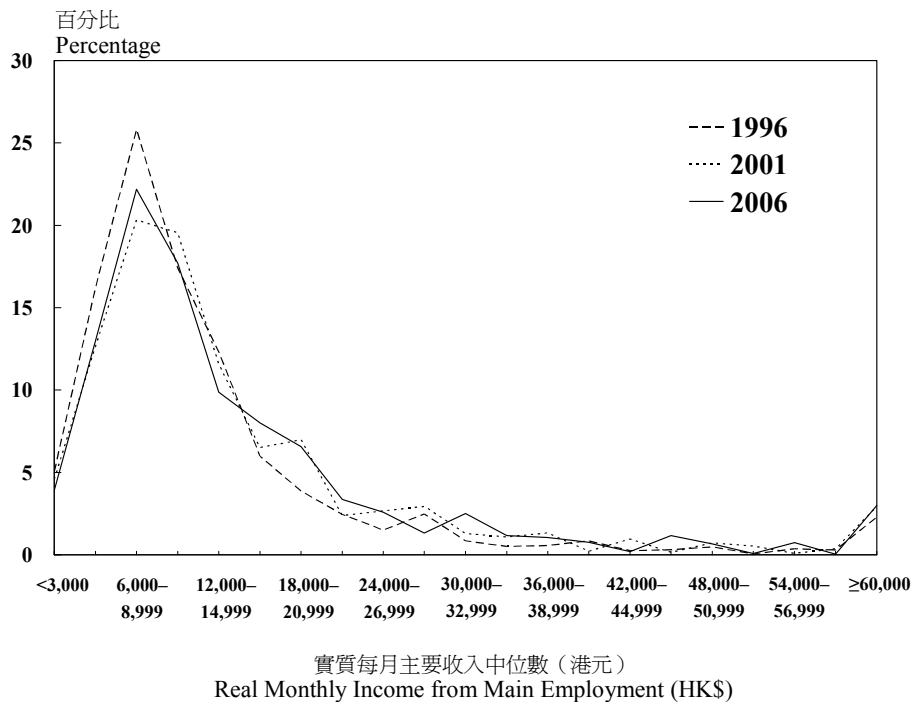
職業收入分布

B5. 一九九六、二零零一和二零零六年的職業收入分布曲線的形狀非常相似。不過嚴格來說，它們並不呈「M型」。該等曲線在較低收入一端只出現一個高峰，而中等收入至高收入一段則頗為平順。二零零六年與一九九六年的收入分布比較，實質月入低於 15,000 元的工人比率實際上有所減少，而月入高於這個水平的工人比率卻見上升，顯示在這段期間工人普遍上移至收入階梯的較高位置。（圖 B1）

Distribution of Employment Income

B5. The employment income distributions for 1996, 2001 and 2006 were very similar in shape. But, strictly speaking, they did not exhibit an “M-shape”. There was only a peak at the lower end and the curve ran fairly smoothly from the middle to the upper end. Comparing the 2006 distribution with 1996, the proportion of workers with real monthly income below \$15,000 in fact decreased, whereas the proportion of those earning more increased, suggesting that workers had generally moved up the income ladder during this period. (Chart B1)

圖 B1 一九九六年、二零零一年及二零零六年實質每月主要職業收入⁽¹⁾⁽²⁾ 百分比
Chart B1 Percentage of Real Monthly Income from Main Employment⁽¹⁾⁽²⁾, 1996, 2001 and 2006



註釋：(1) 指以二零零六年六月的固定價格計算的每月主要職業收入。
 (2) 數字在撇除外籍家庭傭工及無酬家庭從業員後編製。

Notes: (1) Refer to monthly income from main employment at constant (June 2006) prices level.
 (2) Figures compiled with foreign domestic helpers and unpaid family workers excluded.

「M 型社會」的佐證

B6. 大前研一博士指出，除探討職業收入的分布外，還有三個可顯示出現「M 型社會」的憑證：臨時工人數目有所增加；各行業的收入差距擴大；以及收入上向流動的機會減弱。下文會針對香港的情況，就這三個範疇分別予以探討。

B7. *臨時工人數目有所增加* - 雖然目前沒有臨時工人的統計數字，但非全職工人在過去多年的發展趨勢，可讓我們了解這方面的情況。在過去十年，非全職僱員（包括每周工作少於三十五小時的人士）的數目普遍上升，但這個升勢很大程度上是因為自願從事非全職工作的僱員

Evidences of “M-shape Society”

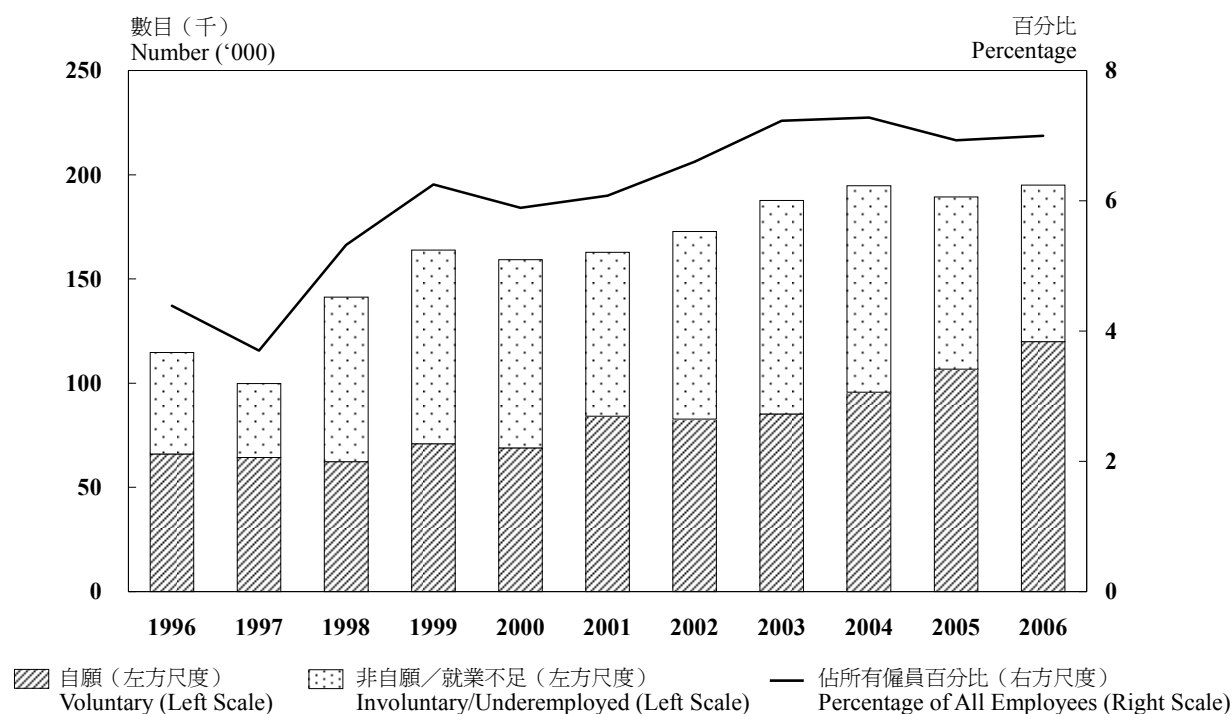
B6. Apart from looking at the distribution of employment income, Dr. Kenichi Ohmea mentioned that there were three additional evidences to indicate the emergence of “M-shape Society”, namely, an increase in the number of temporary workers, a wider income divergence across industries and weakening upward income mobility. These three aspects are examined separately in Hong Kong’s context in the ensuing paragraphs.

B7. *Increase in the number of temporary workers* - While statistics on temporary workers are not available, the trend of part-time workers over the years may throw light on this point. The number of part-time employees, comprising persons working less than 35 hours a week, followed a general uptrend in the past decade. Yet this uptrend was largely attributable to a

（主要包括為幫補家計而從事非全職工作的女性員工）激增。與自願從事非全職工作的工人比較，非自願的非全職工人的比例為低。（圖 B2）

surge in the number of voluntary part-time employees, comprising mainly female workers who prefer to work on a part-time basis so as to supplement family income. And the proportion of involuntary part-time workers relative to the voluntary ones is lower. (Chart B2)

圖 B2 一九九六年至二零零六年自願、非自願/就業不足及佔所有僱員的百分比⁽¹⁾
Chart B2 Number of Voluntary, Involuntary/Underemployed and Percentage of All Employees⁽¹⁾, 1996 – 2006



註釋：(1) 有關數字取自政府統計處持續進行的綜合住戶統計調查。

Note: (1) Figures from the continuous General Household Survey conducted by Census and Statistics Department.

B8. 各行業的收入差距擴大 - 從比較各個主要經濟行業的最高和最低實際職業收入中位數所見，過去十年兩者的差距其實已告收窄。事實上，過去十年最高的職業收入中位數可持續從金融、保險、地產及商用服務業中觀察得到。此外，在一九九六年以從事製造業人士的職業收入中位數為最低。不過，這情況到了二零零一年和二零零六年產生變化，最低的就業收入中位數見於批發、零售、進出口貿易、飲食及酒店業。（表 B2）

B8. *Greater income divergence across industries* – Comparing the highest median real employment income with the lowest one across the major economic sectors, the difference actually narrowed over the past ten years. In fact, highest median employment income was consistently observed in the “Financing, insurance, real estate and business services” sector during the past decade. On the other hand, persons working in the “Manufacturing” sector had the lowest median employment income in 1996. But the situation changed in 2001 and 2006, with the lowest median employment income found in the sector of “Wholesale, retail and import/export trades, restaurants and hotels”. (Table B2)

表 B2 一九九六年、二零零一年及二零零六年按行業劃分的實質每月主要職業收入中位數⁽¹⁾⁽²⁾
Table B2 Real Median Monthly Income from Main Employment⁽¹⁾⁽²⁾ by Industry, 1996, 2001 and 2006

年份 Year	實質每月主要職業收入中位數 (港元) Real Median Monthly Income from Main Employment (HK\$)		
	最高 Highest	最低 Lowest	相差 Difference
1996	11,808	8,462	3,346
2001	13,580	9,506	4,074
2006	12,500	9,500	3,000

註釋：(1) 指以二零零六年六月的固定價格計算的每月主要職業收入。

(2) 數字在撇除外籍家庭傭工及無酬家庭從業員後編製。

Notes: (1) Refer to monthly income from main employment at constant June 2006 prices level.

(2) Figures compiled with foreign domestic helpers and unpaid family workers excluded.

B9. *收入上向流動的機會減弱* - 一個人在收入分布所處的位置未必會一成不變。普遍來說，隨事業發展，個人收入會隨工作年數而上移至收入階梯的較高位置，其後在臨近退休時回落。如下圖所示，一九九六、二零零一和二零零六年大學學位或以上程度的僱員明顯呈現這樣的趨勢。根據香港大學去年進行的一項研究²顯示，勞工收入在一段長時間內大體上展示了流動性。具體來說，在一九九六年收入分布中最低的 20% 的工人中，約有 42% 在二零零五年已上升至收入階梯的較高位置，儘管期間香港經濟正遭受物業市道低迷、一九九七年亞洲金融危機過後經濟長期通縮、全球經濟下滑，以及二零零三年爆發嚴重急性呼吸系統綜合症 (SARS) 等一連串打擊，導致收入的上向流動略受限制。(圖 B3)

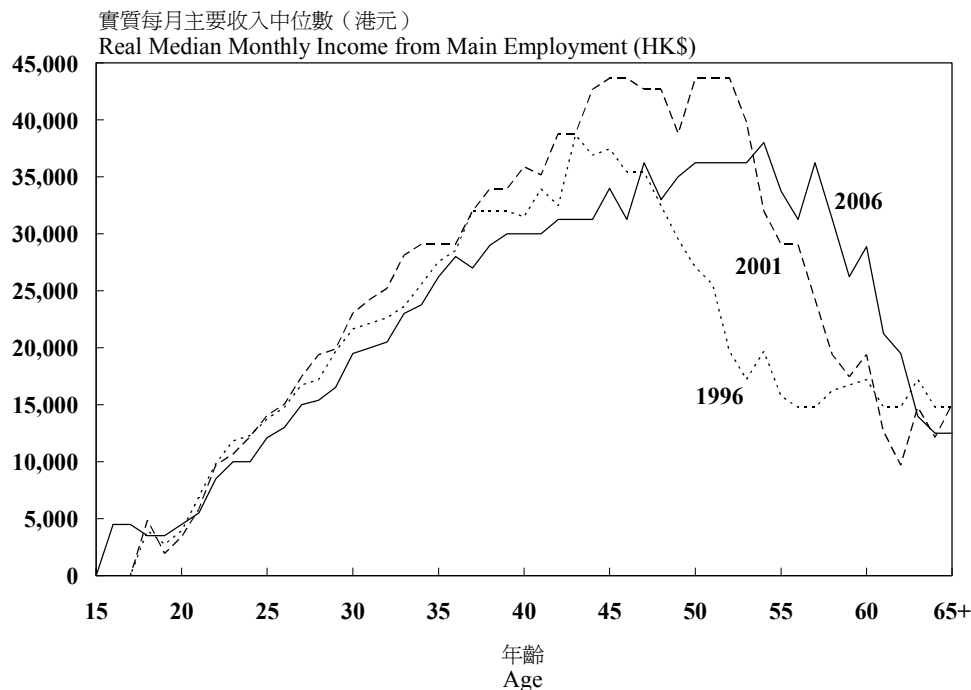
B9. *Weakening upward income mobility* - People's position within the income distribution is not necessarily stagnant over time. In general, they move up the income ladder during their working years as their careers develop, and then move downwards towards retirement. As shown in the diagram below, such a trend was obvious in 1996, 2001 and 2006 among workers attaining university degree education or above. A study conducted by the University of Hong Kong last year² also shows that labour earnings are generally mobile over a long period of time. Specifically, some 42% of workers in the lowest 20% of the earnings distribution in 1996 were found to have moved up the earnings ladder in 2005, despite that upward mobility might have been somewhat restrained during that period as the Hong Kong economy was hard hit by a series of setbacks, including the property slump and prolonged deflation following the Asian financial crisis in 1997, the global economic downturn and outbreak of Severe Acute Respiratory Syndrome (SARS) in 2003. (Chart B3)

² James P. Vere 《收入流動專題研究》 (“Special Topic Enquiry on Earnings Mobility”)，香港大學香港經濟及商業策略研究所，二零零六年九月。這份文件也是扶貧委員會二零零六年十一月二十日會議的資料文件《有關收入流動性的研究》的附件。(文件編號 CoP23/2006，[http://www.cop.gov.hk/eng/pdf/CoP%20Paper%2023-2006\(eng\).pdf](http://www.cop.gov.hk/eng/pdf/CoP%20Paper%2023-2006(eng).pdf))

² James P. Vere, “Special Topic Enquiry on Earnings Mobility”, Hong Kong Institute of Economics and Business Strategy, The University of Hong Kong, September 2006. This paper also serves as an annex of the information paper titled “Study on Earnings Mobility” for the meeting of Commission on Poverty on 20 November 2006. (Ref. CoP23/2006, [http://www.cop.gov.hk/eng/pdf/CoP%20Paper%2023-2006\(eng\).pdf](http://www.cop.gov.hk/eng/pdf/CoP%20Paper%2023-2006(eng).pdf))

圖 B3 一九九六年、二零零一年及二零零六年按具備專上教育：學位課程人士及年齡劃分的實質每月主要職業收入中位數⁽¹⁾⁽²⁾

Chart B3 Real Median Monthly Income from Main Employment⁽¹⁾⁽²⁾ by Persons with Post-secondary Education : Degree Course and Age, 1996, 2001 and 2006



註釋：(1) 指以二零零六年六月的固定價格計算的每月主要職業收入。
(2) 數字在撇除外籍家庭傭工及無酬家庭從業員後編製。

Notes: (1) Refer to monthly income from main employment at constant (June 2006) prices level.
(2) Figures compiled with foreign domestic helpers and unpaid family workers excluded.

B10. 從以上資料可見，現時看來仍沒有一致結果，清楚顯示香港出現「M型社會」現象。

B10. The foregoing suggests that there appears to be still a lack of consistent findings which can be construed as a clear indication of the emergence of the “M-shape Society” phenomenon in Hong Kong.

B11. 儘管如此，若干評論員仍堅持香港存在「M型社會」現象。他們的分析主要是以住戶收入分布，而非以職業收入分布為基礎。根據二零零六年中期人口統計的數據顯示，每月收入介乎 10,000 元至 39,999 元的住戶比例，由一九九六年的 61.2% 下跌至二零零六年的 55.1%。然而，收入低於 10,000 元的住戶比例則由 23.8% 升至 27.9%，而收入 40,000 元及以上的住戶比例也由 15.0% 升至 17.0%。（表 3.13）

B11. Notwithstanding this, quite a number of commentators still hold the view that such phenomenon does exist in Hong Kong. Their analyses are mostly based on household income distribution, rather than on employment income distribution. According to the figures compiled from the 2006 Population By-census, the proportion of households with monthly income between \$10,000 and \$39,999 decreased from 61.2% in 1996 to 55.1% in 2006. Yet the proportion of households with income below \$10,000 rose from 23.8% to 27.9%, as did that for households with incomes above at \$40,000 and above, from 15.0% to 17.0%. (Table 3.13)

B12. 不過，須注意的是，過去十年，在職成員的職業收入和收入實質購買能力的變動（按綜合消費物價指數計算），僅是住戶收入分布變化的部分成因。多項社會、人口和政治因素，例如平均住戶人數縮減和人口老化，政府的稅務和社會福利政策等亦會帶來影響，並因而加添對分析住戶收入流動的複雜程度。故此，根據大前研一博士的研究，以職業收入數據作為分析「M型社會」的基礎，是較合適的做法。

B12. It should be noted, however, that movements in employment income of working members and real purchasing power of the incomes (in terms of the Composite Consumer Price Index) contributed only partly to the change in household income distribution over the past decade. A host of social, demographic and political factors, for instance, a decline in average household size and the ageing of the population, government policies on taxation and social benefits, etc. may also affect and therefore add considerable complications to the analysis of household income movement in the society. Thus it is considered more appropriate to analyse the “M-shape Society” based on the employment income figures, in accordance with Dr Ohmae’s study.

丙. 總收入概念下的住戶收入分布

C. Household Income Distribution Under Gross Income Concept

背景

C1. 強制性公積金（強積金）制度於二零零零年十二月一日推行。強積金制度規定僱主和僱員雙方要共同供款，每一方必須視乎為供款而設定的最低及最高入息水平，以相等於僱員的相關收入的 5% 向註冊的強積金信託計劃供款。自實施強積金計劃以來，最低的入息水平曾於二零零三年二月修訂一次，由每月港幣 4,000 元提高至 5,000 元。最高的入息水平至今維持不變，依然是每月港幣 20,000 元。自僱人士也要把其有關收入的 5% 作為供款。

C2. 在一般情況下，有關福利須一直保留至參與強積金計劃的人達到六十五歲的退休年齡為止。只有在特殊的情況下才可以提早支取福利，例如供款人身故、完全喪失活動能力、提早退休（滿六十歲後）、永久離開香港，以及帳戶結餘甚低（總累算福利不超過 5,000 元等）。

C3. 在從人口普查／中期人口統計搜集收入資料時，僱員供款已計算入受訪者的每月職業收入之內，但僱主的供款則不包括在內。本附錄將僱主的強積金供款納入收入的一部分的概念下，分析收入分布。

Background

C1. The Mandatory Provident Fund (MPF) system was launched on 1 December 2000. The MPF system requires joint contributions by employers and employees, each contributing 5% of an employee's relevant income to a registered MPF trust scheme, subject to the minimum and maximum levels of income for contribution. Since the implementation of the MPF scheme, the minimum level of income has been adjusted once in February 2003 when it was raised from HK\$4,000 to \$5,000 per month. The maximum income level has so far remained unchanged at HK\$20,000 per month. A self-employed person also has to contribute 5% of his or her relevant income.

C2. In normal circumstances, benefits must be preserved until a member of the scheme attains the retirement age of 65. Early withdrawal will only be allowed for specific circumstances such as death, total incapacity, early retirement (from the age of 60 onwards), permanent departure from Hong Kong, and small account balance (total accrued benefits not exceeding \$5,000 etc.).

C3. As to income data collected from the census / by-census, employees' contribution were included as the monthly employment income of the respondents but not the employers' contribution. In this Appendix, an analysis is made on the income distribution under the concept of employers' contributions to MPF being included as a part of income.

總收入概念

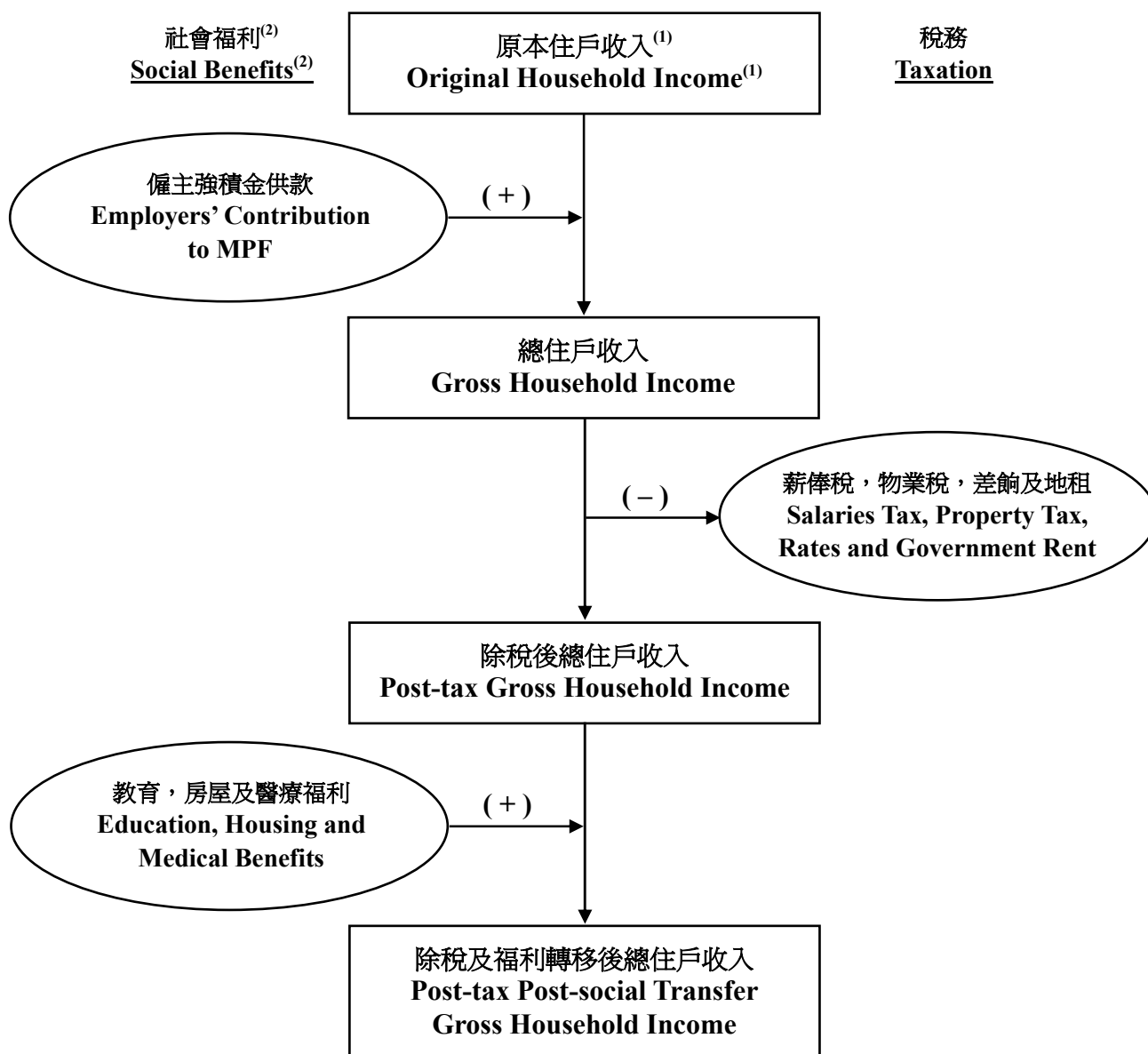
C4. 佐證一的圖顯示總住戶收入的概念。

Gross Income Concept

C4. The diagram in Exhibit 1 shows the relationship of the concept of “Gross Household Income”.

佐證一 總住戶收入概念

Exhibit 1 Concepts of Gross Household Income



註釋：(1) 即家庭住戶每月收入，包括從工作得到的收入、投資收入（例如租金收入、股息及利息），以及現金轉撥。

(2) 包括教育、房屋和醫療福利的實物形式的福利。

Notes: (1) Referring to monthly domestic household income which includes income from work, income from investment (e.g. rental income, dividend and interest), and cash transfer.

(2) Covering such in-kind social benefits as education, housing and medical benefits.

總住戶收入

C5. 住戶的總住戶收入是把僱主的強積金供款加在原本住戶收入之上而得出的。由於強積金供款制度在二零零零年十二月推行，一九九六年的原本住戶收入與總住戶收入的數值因而相同。在二零零一年和二零零六年，所有十等分組別的平均每月總住戶收入全部高於平均每月原本住戶收入。所有十等分組別的平均每月總住戶收入與平均每月原本住戶收入的比率大概是 101–104%。就第一個和第十個十等分組別而言，有關比率略低於其他十等分組別。原因是第一個十等分組別的勞動人口參與率較低，而第十個十等分組別的住戶收入水平相對強積金供款（因收入在 20,000 元以上者強積金供款皆定於 1,000 元的上限）而言較高，該等原因致使有關比率相對地低。（表 C1）

Gross Household Income

C5. The gross household income of the households is obtained by adding employers' contribution to MPF to the original household income. As the MPF system was launched on December 2000, the gross household income is same as original household income in 1996. In 2001 and 2006, the average monthly gross household income for all decile groups was higher than the average monthly original household income. The ratios of average monthly gross household income to average monthly original household income for all decile groups were in the range of 101–104%. For the 1st and the 10th decile groups, the ratios were slightly lower than other decile groups because of the lower labour force participation rate in the 1st decile group and the higher income level of households relative to the MPF contribution (which is capped at \$1,000 for all income above \$20,000) in the 10th decile group. (Table C1)

表 C1 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的平均總住戶每月收入
Table C1 Average Gross Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均總住戶每月 收入 (港元) Average Monthly Gross Household Income (HK\$)	對平均原本住戶 每月收入的百分比 Percentage to Average Monthly Original Household Income	平均總住戶每月 收入 (港元) Average Monthly Gross Household Income (HK\$)	對平均原本住戶 每月收入的百分比 Percentage to Average Monthly Original Household Income	平均總住戶每月 收入 (港元) Average Monthly Gross Household Income (HK\$)	對平均原本住戶 每月收入的百分比 Percentage to Average Monthly Original Household Income
第一 1st	2,892	100.0%	2,586	100.7%	2,184	100.6%
第二 2nd	7,220	100.0%	6,847	102.2%	6,054	102.2%
第三 3rd	9,941	100.0%	10,192	103.0%	9,181	103.1%
第四 4th	12,734	100.0%	13,520	103.4%	12,302	103.5%
第五 5th	15,859	100.0%	17,214	103.6%	15,979	103.8%
第六 6th	19,276	100.0%	21,427	103.6%	20,121	103.8%
第七 7th	23,579	100.0%	26,718	103.6%	25,258	103.8%
第八 8th	29,577	100.0%	33,912	103.4%	32,362	103.5%
第九 9th	40,090	100.0%	46,403	102.9%	44,675	103.0%
第十 10th	116,022	100.0%	122,741	101.1%	116,333	101.2%
合計 Overall	27,719	100.0%	30,156	102.4%	28,445	102.5%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

除稅後總住戶收入

C6. 把總住戶收入減去支付稅款可得出住戶的除稅後總住戶收入。所有十等分組別的平均除稅後總住戶收入都低於平均原本總住戶每月收入。在二零零六年，第二至第九個十等分組別的除稅後總住戶每月收入與原本住戶收入的比大概是 95-98%，第一個及第十個十等分組別相關的比略低，分別是 90.0% 和 89.0%。就最低層的十等分組別而言，比率偏低是因為組內的住戶繳付的差餉和地租佔去其住戶收入相當多的金額。就頂層的十等分組別而言，偏低的比率是由於組內擁有較高收入的住戶的成員的稅務開支頗重。（表 C2 及表 C3）

Post-tax Gross Household Income

C6. The post-tax gross household income of a household is obtained by taking away the tax payment from the gross household income. The average post-tax gross household income for all decile groups was lower than the average original monthly gross household income. In 2006, the ratio of post-tax gross monthly household income to original monthly household income for the 2nd–9th decile groups was in the range of 95-98%, while that for the 1st decile group and the 10th decile group was slightly lower at 90.0% and 89.0% respectively. For the bottom decile group, the low ratio was because of the relatively large amount of rates and Government rent paid by households in this group as compared to their household income. For the top decile group, the low ratio was due to the larger amount of tax payment paid by members of households in this group who possessed relatively higher income. (Table C2 and Table C3)

表 C2 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月繳付總稅款分布
Table C2 Distribution of Average Total Tax Paid Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	平均每月繳付總稅款 Average Total Tax Paid Per Month			佔整體百分比 Share to Total		
	1996	2001	2006	1996	2001	2006
第一 1st	211	222	219	1.1%	1.3%	1.2%
第二 2nd	235	218	201	1.2%	1.2%	1.1%
第三 3rd	286	246	219	1.5%	1.4%	1.2%
第四 4th	351	274	248	1.8%	1.6%	1.4%
第五 5th	420	322	299	2.2%	1.8%	1.6%
第六 6th	569	402	412	3.0%	2.3%	2.3%
第七 7th	806	536	527	4.2%	3.1%	2.9%
第八 8th	1,373	923	964	7.2%	5.3%	5.3%
第九 9th	2,664	2,084	2,289	13.9%	11.9%	12.6%
第十 10th	12,263	12,238	12,785	63.9%	70.1%	70.4%
合計 Overall	1,918	1,746	1,816	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（以收入的多少排列）。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及第二十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 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.

表 C3 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的平均除稅後總住戶每月收入
Table C3 Average Post-tax Monthly Gross Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均除稅後總住戶 每月收入 (港元) Average Post-tax Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income	平均除稅後總住戶 每月收入 (港元) Average Post-tax Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income	平均除稅後總住戶 每月收入 (港元) Average Post-tax Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income
第一 1st	2,681	92.7%	2,364	91.4%	1,966	90.0%
第二 2nd	6,985	96.7%	6,630	96.8%	5,853	96.7%
第三 3rd	9,656	97.1%	9,946	97.6%	8,961	97.6%
第四 4th	12,383	97.2%	13,246	98.0%	12,055	98.0%
第五 5th	15,439	97.4%	16,892	98.1%	15,681	98.1%
第六 6th	18,706	97.0%	21,024	98.1%	19,709	98.0%
第七 7th	22,773	96.6%	26,182	98.0%	24,731	97.9%
第八 8th	28,204	95.4%	32,989	97.3%	31,398	97.0%
第九 9th	37,426	93.4%	44,318	95.5%	42,386	94.9%
第十 10th	103,759	89.4%	110,504	90.0%	103,548	89.0%
合計 Overall	25,801	93.1%	28,410	94.2%	26,629	93.6%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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 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.

除稅及福利轉移後總住戶收入

C7. 較低十等分組別的住戶獲分配的社會福利往往多於較高的十等分組別的住戶取得的社會福利。住戶在二零零六年獲分配的平均社會福利由最高的十等分組別的 2,176 元增加至最低的十等分組別的 2,957 元。一九九六年及二零零一年的數據也出現相若的情況。（表 C4）

Post-tax Post-social Transfer Gross Household Income

C7. It is noted that households in the lower decile groups were allocated with more social benefits than those in the upper decile groups. In 2006, the average amount of social benefits allocated to households increased from \$2,176 in the highest decile group to \$2,957 in the lowest decile group. Similar observations were found in the 1996 and 2001 data. (Table C4)

表 C4 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾ 劃分的每月獲分配社會福利分布
Table C4 Distribution of Social Benefits Allocated Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	平均每月獲分配社會福利 Average Social Benefits Allocated Per Month			佔整體百分比 Share to Total		
	1996	2001	2006	1996	2001	2006
第一 1st	2,580	3,502	2,957	9.1%	10.6%	9.5%
第二 2nd	3,024	3,497	3,582	10.7%	10.6%	11.6%
第三 3rd	3,331	3,845	3,757	11.8%	11.7%	12.1%
第四 4th	3,443	4,068	3,686	12.2%	12.4%	11.9%
第五 5th	3,344	4,049	3,601	11.8%	12.3%	11.6%
第六 6th	3,073	3,409	3,228	10.9%	10.4%	10.4%
第七 7th	2,958	3,114	2,986	10.5%	9.5%	9.6%
第八 8th	2,748	2,818	2,620	9.7%	8.6%	8.5%
第九 9th	2,269	2,484	2,400	8.0%	7.5%	7.7%
第十 10th	1,517	2,143	2,176	5.4%	6.5%	7.0%
合計 Overall	2,829	3,293	3,099	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（以收入的多少排列）。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及第二十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 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.

C8. 把住戶獲分配的社會福利與除稅後總住戶收入相加，即可得出除稅及福利轉移後總住戶收入。除了最頂層的兩個組別之外，其餘的組別的平均除稅及福利轉移後總住戶收入都高於原本總收入。在二零零六年，平均除稅及福利轉移後總住戶收入與原本總住戶收入的比率由第十個十等分組別的 90.9% 上升至第一個十等分組別的 225.4%。（表 C5）

C8. Adding social benefits allocated to a household to the post-tax gross household income produces the post-tax post-social transfer gross household income. The average post-tax post-social transfer gross household income was higher than the original gross household income for all decile groups, save for the top two groups. In 2006, the ratio of the average post-tax post-social transfer gross household income to the original gross household income rose from 90.9% for the 10th decile group to 225.4% for the 1st decile group. (Table C5)

表 C5 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的平均除稅及福利轉移後總住戶每月收入

Table C5 Average Post-tax Post-social Transfer Monthly Gross Household Income by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均除稅及福利 轉移後總住戶 每月收入（港元） Average Post-tax Post-social Transfer Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income	平均除稅及福利 轉移後總住戶 每月收入（港元） Average Post-tax Post-social Transfer Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income	平均除稅及福利 轉移後總住戶 每月收入（港元） Average Post-tax Post-social Transfer Monthly Gross Household Income (HK\$)	對平均總住戶 每月收入的百分比 Percentage to Average Monthly Gross Household Income
第一 1st	5,261	181.9%	5,866	226.8%	4,922	225.4%
第二 2nd	10,010	138.6%	10,127	147.9%	9,435	155.8%
第三 3rd	12,987	130.6%	13,791	135.3%	12,718	138.5%
第四 4th	15,826	124.3%	17,314	128.1%	15,741	128.0%
第五 5th	18,783	118.4%	20,941	121.7%	19,282	120.7%
第六 6th	21,779	113.0%	24,434	114.0%	22,937	114.0%
第七 7th	25,731	109.1%	29,296	109.6%	27,717	109.7%
第八 8th	30,953	104.7%	35,807	105.6%	34,018	105.1%
第九 9th	39,695	99.0%	46,803	100.9%	44,787	100.3%
第十 10th	105,276	90.7%	112,647	91.8%	105,724	90.9%
合計 Overall	28,630	103.3%	31,703	105.1%	29,728	104.5%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

C9. 稅務及社會福利把收入分布最高一端的收入重新分配至最低一端。從堅尼系數可反映這有助減低收入差距的水平。按原本收入編製的堅尼系數、按總收入編製的堅尼系數，繼而是按除稅後總收入編製的堅尼系數，然後是除稅及福利轉移後收入的堅尼系數，順序逐步減低。除了考慮政府採取的措施的效應而編製的堅尼系數水平有所下降之外，堅尼系數隨時間的增長幅度也見收窄。（表 C6）

C9. Taxation and social benefits redistributed income from the upper end of the distribution to the lower end. This tends to reduce the level of income disparity as reflected from the Gini Coefficient (GC). The GC declined gradually from the original income ones to the gross income ones, the post-tax gross income ones and then the post-tax post-social transfer income ones. Not only was the GC at a lower level after taking into account the effect of government intervention, the magnitude of increase over time also narrowed down. (Table C6)

表 C6 一九九六年、二零零一年及二零零六年平均原本總住戶每月收入及堅尼系數
Table C6 Average Original Gross Monthly Household Income and Gini Coefficient, 1996, 2001 and 2006

	1996	2001	2006
平均原本住戶每月收入（港元） Average Original Monthly Household Income (HK\$)	27,719	29,460	27,761
平均總住戶每月收入（港元） Average Gross Monthly Household Income (HK\$)	27,719	30,156	28,445
平均除稅後總住戶每月收入（港元） Average Post-tax Gross Monthly Household Income (HK\$)	25,801	28,410	26,629
平均除稅及福利轉移後總住戶每月收入（港元） Average Post-tax Post-social Transfer Gross Monthly Household Income (HK\$)	28,630	31,703	29,728
堅尼系數（按原本住戶每月收入計算） Gini Coefficient (Based on Original Monthly Household Income)	0.518	0.525	0.533
	+0.007		+0.008
堅尼系數（按總住戶每月收入計算） Gini Coefficient (Based on Gross Monthly Household Income)	0.518	0.523	0.531
	+0.005		+0.008
堅尼系數（按除稅後總住戶每月收入計算） Gini Coefficient (Based on Post-tax Gross Monthly Household Income)	0.508	0.512	0.518
	+0.004		+0.006
堅尼系數（按除稅及福利轉移後總住戶每月收入計算） Gini Coefficient (Based on Post-tax Post-social Transfer Gross Monthly Household Income)	0.466	0.467	0.473
	+0.001		+0.006
堅尼系數（按人口平均除稅及福利轉移後總住戶每月收入計算） Gini Coefficient (Based on Per Capita Post-tax Post-social Transfer Gross Monthly Household Income)	0.427	0.419	0.425
	-0.008		+0.006

丁. 房屋福利對收入分布影響的 補充估計

D. Supplementary Estimation on the Effect of Housing Benefit on Income Distribution

背景

D1. 政府開支有某些部分是房屋開支，特別是以低於市值的租金提供公營租住房屋或資助住戶自置單位（即資助出售單位）。估計房屋福利時，各方對應否包括資助出售單位的住戶；以及若包括該等住戶的估計方法，持不一致的意見。在第五章有關房屋福利的主要分析中，只有居於公營出租單位的住戶視作取得房屋福利。本附錄嘗試把居於公營租住單位和資助出售單位的住戶一併視作獲取房屋福利，評估房屋福利的影響。

D2. 資助出售單位乃由房屋委員會和房屋協會推出的不同計劃之下以折扣價售予公眾的單位。首個計劃於一九七八年推出，名為「居者有其屋計劃」。截至二零零六年三月為止，已有逾四十萬個資助出售單位¹經由房屋委員會的居者有其屋計劃和租者置其屋計劃及房屋協會的「住宅發售計劃」及「夾心階層住屋計劃」售予公眾。

Background

D1. A certain proportion of the Government expenditure was spent on housing, in particular through providing public rental housing to households at a lower rent than the market or subsidizing households to purchase their own flats (i.e. subsidized sale flats). On estimating the housing benefit, there were divergent views on whether households in subsidized sale flats should be included; and if included, the estimation method. In the mainstream analysis on housing benefit in Chapter 5, only households living in public rental flats were taken as receiving housing benefits. An attempt has been made in this Appendix to assess the effect of housing benefit if households living in both public rental flats and subsidized sale flats are regarded as receiving housing benefit.

D2. Subsidized sale flats are sold to the public at a discounted value under different schemes implemented by the Housing Authority and the Housing Society. The first scheme, namely Home Ownership Scheme, was launched in 1978. As at March 2006, there were over 400 000 subsidized sale flats¹ having been sold to the public under Housing Authority's various subsidized schemes including Home Ownership Scheme / Private Sector Participation Schemes and Tenants Purchase Scheme and also under Hong Kong Housing Society's various schemes including Flat-for-Sale Scheme and Sandwich Class Housing Scheme.

¹ 這數字包括可在公開市場買賣的單位。人口普查／中期人口統計的數字把這些單位歸類為私人住宅單位。因此，居於資助出售單位的住戶在某程度上低於這個數字。

¹ This figure includes some flats that can be traded in the open market, whereas in population census/by-census they are classified as private residential flats. Hence, the number of households in subsidized sale flats was smaller than this figure to some extent.

按居住在資助出售單位住戶劃分的獲分配房屋福利的估計

D3. 資助出售單位以折扣價錢售予住戶。每單位的折扣價，即最初的市值與購買價格／售樓書列出的價格的差額，基本上以補貼地價的形式提供。在估計居於資助出售單位的住戶獲分配的房屋福利時，我們曾考慮和嘗試許多不同的方法。縱使不同的方法得出的結果各有不同，但各項不同方法計算的個別住戶獲分配的平均房屋福利的差幅不算很大。有鑑於此，本研究選取估計值接近中間的幅度的估計方法，假設居住在資助出售單位的住戶於統計月內取得的房屋福利相等於住戶在統計月內以極長年期按揭償還折扣價的利息。

房屋福利 – 公營租住房屋及資助房屋

D4. 居於資助出售單位的住戶的數目極受政府在這方面的政策影響。政府於一九九零年代大量供應資助出售單位，居於資助出售單位的住戶的數目即由一九九六年的 198 911 戶顯著增加至二零零一年的 319 473 戶，其後微增至二零零六年的 362 439 戶。在二零零一年至二零零六年期間出現緩慢增長的原因是二零零三年停止發售資助出售單位。（表 D1）

D5. 居於資助出售單位的住戶一般處於收入分布的中間位置。在二零零六年，這些住戶當中大部分是在第六至第八個十分組別。他們的住戶收入中位數是 19,910 元，高於整體數字的 17,250 元。雖然近似的模式從一九九六年至二零零一年的數據也可觀察得到，但資助出售單位住戶的收入位置稍為提升至分布的中間至較高的部分。原因是這些住戶許多於早年組織家庭時購入單位，例如在一九八零年代購買。因此，在一九九六年，住戶中有頗高的比例（55.6%）是由成人和兒童組成的住戶。但這個比例持續下跌至二零零六年的

Estimating Housing Benefit Allocated to Households in Subsidized Sale Flats

D3. Subsidized sale flats are sold to households at a discounted rate. The discounted value for each flat, i.e. the difference between the initial market value and the purchase price/list price, is basically provided as subsidy on the land value. In estimating the housing benefit allocated to households living in subsidized sale flats, many methods have been considered and tried out. While the results vary from one method to another, the range of the average housing benefit allocated to a household using the different methods is not very wide. In this context, the method which provides an estimated value around the middle of the range is selected. It is assumed that the housing benefit received by a household in subsidized sale flats in the reference month is equal to the interest payment in the reference month by the household to pay back the discounted value through a mortgage under an indefinitely long term.

Housing Benefit – Public Rental Housing and Subsidized Housing

D4. The number of households living in subsidized sale flats was much affected by government policy in this area. Following the large provision of subsidized sale flats in the 1990s, the number of households living in subsidized sale flats increased significantly from 198 911 in 1996 to 319 473 in 2001, and then less visibly to 362 439 in 2006. The slower growth during 2001–2006 was due to the suspension of the sale of subsidized sale flats in 2003. (Table D1)

D5. Households living in the subsidized sale flats were generally in the middle of the income distribution. In 2006, the majority of them was in the 6th – 8th decile groups, whose median household income, at \$19,910, was higher than the overall figure of \$17,250. While a similar pattern was observed from the 1996 and 2001 data, the income position of owners of the subsidized sale flats had slightly moved up to the middle-higher part of distribution. This was because many of these households purchased their flats in the early years, say in the 1980s, when forming their own families. There was thus a high proportion (55.6%) of households comprising adult(s) and child(ren) in 1996. But such a proportion

38.4%。另一方面，只由成人組成的住戶的比例在過去十年大幅上升，顯示當中居於資助出售單位的兒童已長大成人，投入勞工市場，使住戶收入增加。（表 D1）

dropped continuously to 38.4% in 2006. On the other hand, the proportion of households comprising adult(s) only rose markedly over the past decade, indicating that the children living in the subsidized sale flats had grown up, joined the labour force, and contributed to the household income. (Table D1)

表 D1 一九九六年、二零零一年及二零零六年居住在資助出售單位家庭住戶的主要特徵
Table D1 Salient Characteristics of Domestic Households Living in Subsidized Sale Flats, 1996, 2001 and 2006

	1996	2001	2006
數目 Number	198 911	319 473	362 439
家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)	20,000	21,100	19,910
按十等分組別 ⁽¹⁾ 劃分佔總家庭住戶 ⁽²⁾ 比例（百分比） Proportion of Total Domestic Households ⁽²⁾ by Decile Group ⁽¹⁾ (%)			
第一 1st	4.6	8.7	11.8
第二 2nd	5.8	8.5	10.1
第三 3rd	8.7	11.5	13.2
第四 4th	11.0	15.2	15.5
第五 5th	12.3	19.7	19.0
第六 6th	14.4	21.7	21.3
第七 7th	14.8	22.7	23.5
第八 8th	15.0	22.1	22.6
第九 9th	14.4	18.1	18.6
第十 10th	6.3	7.4	7.2
合計 Overall	10.7	15.6	16.3
家庭住戶組合比例（百分比） Proportion of Domestic Households Comprising (%)			
成人與兒童 Adult(s) and child(ren)	55.6	47.9	38.4
只有成人 Adult(s) only	44.3	52.0	61.6

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十個百分位之間的住戶，如此類推。

(2) 總家庭住戶的數字不包括住在船上的家庭住戶。

Note: (1) Each of the 10 decile groups contains the same number of domestic households, ranked by 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) The figures of total domestic households exclude domestic households living on board vessels.

D6. 採用上文第 D3 段所述的方法，得出的資助出售單位的住戶的平均每月房屋福利是一九九六年的 132 元、二零零一年的 338 元和二零零六年的 312 元。公營租住單位的住戶相應的數字是 544 元、337 元和 241 元。若把兩者合併，即可得出住戶獲分配的平均房屋福利是一九九六年的 677 元、二零零一年的 674 元和二零零六年的 553 元。（表 D2）

D7. 值得注意的是，按十等分組別劃分的資助出售單位住戶獲分配的房屋福利的分布與公營租住單位住戶的分布截然不同。縱使前者在最底層和最頂層的十等分組別的比重相對較小，但分布可算平均。後者的分布較集中於較低的十等分組別。把兩者合併，即可發現第二至第九個十等分組別獲分配的房屋福利的比重約為 10-12%，而第一個十等分組別所獲得的房屋福利的比重為 8%，但第十個十等分組別的比重顯然較小，約 4%。（表 D2）

D6. Using the method as mentioned in paragraph D3, the average housing benefit allocated to subsidized sale flat households per month was \$132 in 1996, \$338 in 2001 and \$312 in 2006. The corresponding figures for public rental flats households were \$544, \$337 and \$241. Combining the two, the average housing benefit received by households became \$677 in 1996, \$674 in 2001 and \$553 in 2006. (Table D2)

D7. It is noteworthy that the distribution of housing benefit allocated to subsidized sale flats households by decile group was very different from those of public rental flat households. For the former group, the distribution was quite even, albeit with a relative smaller share in the bottom and top decile groups. For the latter, there was a high concentration in the lower decile groups. Adding the two together, the share of housing benefits allocated in 2006 was around 10–12% in the 2nd–9th decile groups and 8% in the 1st decile groups, but much smaller at around 4% in the 10th decile group. (Table D2)

表 D2 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的公營租住單位住戶及資助出售單位住戶每月獲分配房屋福利分布

Table D2 Distribution of Housing Benefits Allocated Per Month by Public Rental Flat Households and Subsidized Sale Flat Households by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配 房屋福利(港元) Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利(港元) Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利(港元) Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households
公營租住 單位住戶 Public Rental Flat Households						
第一 1st	448	6.6%	331	4.9%	278	5.0%
第二 2nd	695	10.3%	503	7.5%	402	7.3%
第三 3rd	730	10.8%	494	7.3%	352	6.4%
第四 4th	720	10.6%	476	7.1%	353	6.4%
第五 5th	693	10.3%	425	6.3%	306	5.5%
第六 6th	616	9.1%	353	5.2%	246	4.4%
第七 7th	598	8.8%	329	4.9%	225	4.1%
第八 8th	521	7.7%	262	3.9%	159	2.9%
第九 9th	341	5.0%	163	2.4%	74	1.3%
第十 10th	80	1.2%	29	0.4%	12	0.2%
合計 Overall	544	80.4%	337	49.9%	241	43.6%
資助出售 單位住戶 Subsidized Sale Flat Households						
第一 1st	41	0.6%	139	2.1%	175	3.2%
第二 2nd	60	0.9%	138	2.0%	147	2.7%
第三 3rd	93	1.4%	187	2.8%	200	3.6%
第四 4th	123	1.8%	288	4.3%	256	4.6%
第五 5th	149	2.2%	395	5.9%	334	6.1%
第六 6th	190	2.8%	490	7.3%	396	7.2%
第七 7th	196	2.9%	541	8.0%	461	8.4%
第八 8th	199	2.9%	548	8.1%	491	8.9%
第九 9th	192	2.8%	454	6.7%	455	8.2%
第十 10th	79	1.2%	199	2.9%	203	3.7%
合計 Overall	132	19.6%	338	50.1%	312	56.4%

表 D2 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的公營租住單位住戶及資助出售單位住戶每月獲分配房屋福利分布（續）

Table D2 Distribution of Housing Benefits Allocated Per Month by Public Rental Flat Households and Subsidized Sale Flat Households by Decile Group⁽¹⁾, 1996, 2001 and 2006 (Cont'd)

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配 房屋福利（港元） Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利（港元） Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households	平均每月獲分配 房屋福利（港元） Average Housing Benefits Allocated Per Month (HK\$)	佔所有住戶每月 獲分配總房屋福利 的百分比 Percentage of Total Amount Housing Benefits Allocated Per Month by All Households
總計 Total						
第一 1st	490	7.2%	470	7.0%	453	8.2%
第二 2nd	756	11.2%	641	9.5%	549	9.9%
第三 3rd	823	12.2%	681	10.1%	553	10.0%
第四 4th	843	12.5%	764	11.3%	609	11.0%
第五 5th	843	12.5%	820	12.2%	641	11.6%
第六 6th	806	11.9%	843	12.5%	642	11.6%
第七 7th	794	11.7%	870	12.9%	686	12.4%
第八 8th	720	10.6%	810	12.0%	650	11.8%
第九 9th	533	7.9%	617	9.2%	529	9.6%
第十 10th	159	2.4%	228	3.4%	215	3.9%
合計 Overall	677	100.0%	674	100.0%	553	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

延伸總社會福利

D8. 第五章所述的住戶獲分配的總社會福利是把教育福利、房屋福利（僅限於公營租住單位住戶）和醫療福利全部加起來。考慮及資助出售單位的住戶，每戶獲分配的「延伸總社會福利」的計算方法是把資助出售單位住戶獲分配的房屋福利與總社會福利相加。

D9. 每戶獲分配的平均延伸社會福利是一九九六年的 2,961 元、二零零零年的 3,631 元和二零零六年的 3,411 元。在較低和中間的十等分組別（特別是第三至第五個十等分組別）的住戶獲分配的延伸總社會福利多於較高十等分組別的住戶。這個觀察所得與第五章所述的總社會福利的情況相似。（表 D3）

Extended Total Social Benefits

D8. The total social benefits allocated to a household as described in Chapter 5 is obtained by summing up the education benefit, housing benefit (pertaining to public rental flat households) and medical benefit. Taking into account the subsidized sale flat households as well, the “Extended Total Social Benefits” allocated to a household is computed by adding the housing benefit allocated to subsidized sale flat households to the total social benefits.

D9. The average extended social benefits allocated to a household was \$2,961 in 1996, \$3,631 in 2001 and \$3,411 in 2006. Households in the lower and middle decile groups (specifically the 3rd-5th decile groups) were allocated with more extended total social benefits than those in the higher groups. The observation was similar to that of the total social benefits in Chapter 5. (Table D3)

表 D3 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分的每月獲分配延伸總社會福利分布
Table D3 Distribution of Extended Total Social Benefits Allocated Per Month by Decile Group⁽¹⁾, 1996, 2001 and 2006

十等分組別 Decile Group	1996		2001		2006	
	平均每月獲分配延伸總社會福利(港元) Average Extended Total Social Benefits Allocated Per Month (HK\$)	佔所有住戶每月獲分配延伸總社會福利的百分比 Percentage of Extended Total Social Benefits Allocated Per Month by All Households	平均每月獲分配延伸總社會福利(港元) Average Extended Total Social Benefits Allocated Per Month (HK\$)	佔所有住戶每月獲分配延伸總社會福利的百分比 Percentage of Extended Total Social Benefits Allocated Per Month by All Households	平均每月獲分配延伸總社會福利(港元) Average Extended Total Social Benefits Allocated Per Month (HK\$)	佔所有住戶每月獲分配延伸總社會福利的百分比 Percentage of Extended Total Social Benefits Allocated Per Month by All Households
第一 1st	2,621	8.9%	3,641	10.0%	3,132	9.2%
第二 2nd	3,085	10.4%	3,635	10.0%	3,729	10.9%
第三 3rd	3,424	11.6%	4,032	11.1%	3,957	11.6%
第四 4th	3,566	12.0%	4,355	12.0%	3,943	11.6%
第五 5th	3,494	11.8%	4,444	12.2%	3,936	11.5%
第六 6th	3,263	11.0%	3,899	10.7%	3,624	10.6%
第七 7th	3,154	10.7%	3,655	10.1%	3,447	10.1%
第八 8th	2,947	10.0%	3,366	9.3%	3,111	9.1%
第九 9th	2,460	8.3%	2,939	8.1%	2,856	8.4%
第十 10th	1,596	5.4%	2,342	6.4%	2,379	7.0%
合計 Overall	2,961	100.0%	3,631	100.0%	3,411	100.0%

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

延伸除稅及福利轉移後住戶收入

D10. 把延伸總社會福利與除稅後住戶收入（第五章所述）相加，即得出「延伸除稅及福利轉移後住戶收入」。延伸除稅及福利轉移後住戶收入在一九九六年是 28,763 元、在二零零一年是 31,344 元、在二零零六年是 29,356 元，較過去十年的除稅及福利轉移後的住戶收入高出約 1%。（表 D4）

D11. 相應地，根據延伸除稅及福利轉移後住戶收入編製的堅尼系數低於以除稅及福利轉移後住戶收入編製的堅尼系數。前一個堅尼系數所顯示的收入差距擴闊程度小於後者的堅尼系數，顯示政府向有需要的住戶提供的資助出售單位有助於縮減過去十年的收入差距。

Extended Post-tax Post-social Transfer Household Income

D10. Adding the extended total social benefits to the post-tax household income (as given in Chapter 5) produces the “Extended Post-tax Post-social Transfer Household Income”. The extended post-tax post-social transfer household income was \$28,763 in 1996, \$31,344 in 2001 and \$29,356 in 2006, higher than the post-tax post-social transfer household income by some 1% over the past ten years. (Table D4)

D11. Correspondingly, the Gini coefficient (GC) compiled on the basis of extended post-tax post-social transfer household income was lower than the GC based on post-tax post-social transfer household income. The widening income gap as shown by the former GC was smaller than that by the latter GC, illustrating that the provision of subsidized sale flats by the Government to needy households help to narrow down the income disparity over the past ten years.

表 D4 一九九六年、二零零一年及二零零六年平均除稅及福利轉移後住戶每月收入及堅尼系數
Table D4 Average Post-tax Post-social Transfer Monthly Household Income and Gini Coefficient, 1996, 2001 and 2006

	1996	2001	2006
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\$)	28,630	31,007	29,044
平均延伸除稅及福利轉移後住戶每月收入（港元） Average Extended Post-tax Post-social Transfer Monthly Household Income (HK\$)	28,763	31,344	29,356
堅尼系數（按除稅及福利轉移後住戶每月收入計算） Gini Coefficient (Based on Post-tax Post-social Transfer Monthly Household Income)	0.466	0.470	0.475
	+0.004		+0.005
堅尼系數（按延伸除稅及福利轉移後住戶每月收入計算） Gini Coefficient (Based on Extended Post-tax Post-social Transfer Monthly Household Income)	0.465	0.467	0.472
	+0.002		+0.005
堅尼系數（按人口平均延伸除稅及福利轉移後住戶每月收入計算） Gini Coefficient (Based on Per Capita Extended Post-tax Post-social Transfer Monthly Household Income)	0.426	0.419	0.424
	-0.007		+0.005

戊. 不包括外籍家庭傭工的 住戶收入分布分析

E. Analysis on Household Income Distribution with Foreign Domestic Helpers Excluded

背景

E1. 香港是一個國際城市，世界各地的人來到香港工作、求學和定居。若按族裔劃分，在二零零六年約有 342 000 非華裔人士在港，佔全港人口的 5%。當中有不少人是來港替住戶工作的家庭傭工。

E2. 外籍家庭傭工視為其僱主的住戶的成員之一，在引申出住戶的特徵如住戶人數、住戶結構和住戶收入時，外籍家庭傭工也包括在內。本報告書各主要章節的有關分析一般也包括外籍家庭傭工。鑑於外籍家庭傭工的性質特別，他們一方面在住戶內工作和享用日常生活所需的東西，但同時又從同一住戶內另一名（或多於一名）成員賺取收入，因此，本附錄會就不包括外籍家庭傭工的住戶收入分布，另作分析。

Background

E1. Hong Kong is an international city. Persons from all parts of the world come to work, study and reside in Hong Kong. In terms of ethnicity, there were some 342 000 non-Chinese persons in Hong Kong in 2006, constituting 5% of the population. Among them, quite a number come to work in households as domestic helpers.

E2. Foreign domestic helpers are taken as member(s) of their employers' households and are included when deriving the characteristics of households such as household size, household composition and household income. Analysis in the main Chapters of this report on households in general includes foreign domestic helpers. Given the special nature of foreign domestic helpers who, on one hand, work in the households and share the daily provisions and, on the other hand, gain income from another member(s) in the same household, a separate analysis on income distribution is made in this Appendix with all foreign domestic helpers excluded.

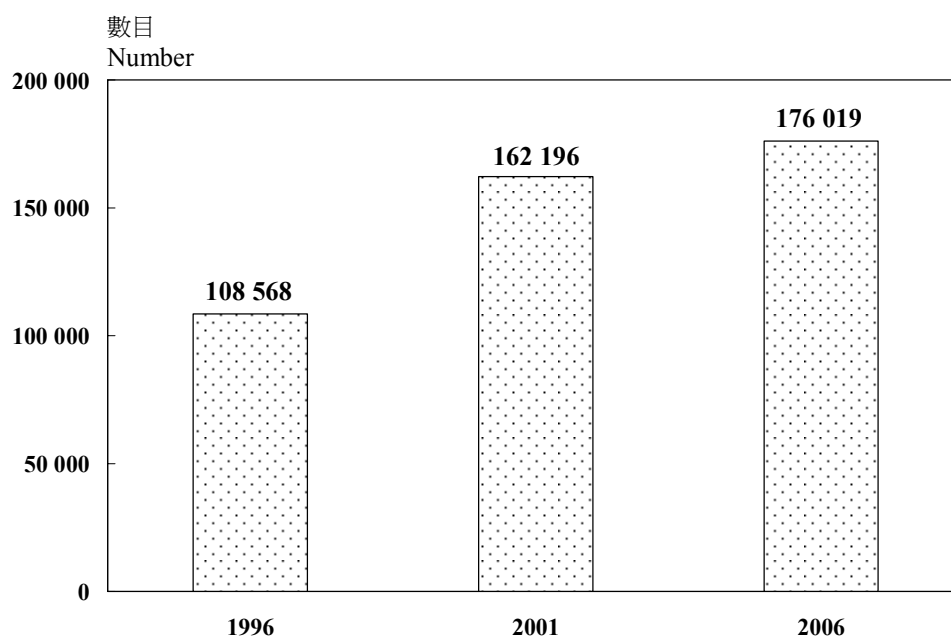
結果

E3. 有外籍家庭傭工的住戶的數目在過去十年持續增加。在二零零六年，有外籍家庭傭工的住戶共有 176 019 戶，在一九九六年時是 108 568 戶。一九九六年至二零零六年間有外籍家庭傭工的住戶的每年增長率是 5.0%。（圖 E1）

Findings

E3. The number of households with foreign domestic helpers increased continuously over the past ten years. There were 176 019 households with foreign domestic helpers in 2006, as compared to 108 568 in 1996. The annual growth rate of households with foreign domestic helpers was 5.0% between 1996 and 2006. (Chart E1)

圖 E1 一九九六年、二零零一年及二零零六年有外籍家庭傭工的家庭住戶數目
Chart E1 Number of Domestic Households With Foreign Domestic Helpers, 1996, 2001 and 2006



E4. 平均住戶人數（不計算外籍家庭傭工）由一九九六年的 3.2 人下跌至二零零六年的 2.9 人。過去十年，人數較少的住戶，特別是一至兩人的住戶的數目大幅增加。一人住戶的數目由一九九六年的 280 978 戶上升 34.4% 至二零零六年的 377 515 戶，二人住戶的數目也由一九九六年的 364 629 戶上升 50.1% 至二零零六年的 547 416 戶。相反，人數較多的住戶的數目明顯減少。就五人及以上的住戶而言，住戶數目由一九九六年的 362 433 戶下跌 34.0 至二零零六年的 239 137 戶。（表 E1）

E4. The average size of households (with foreign domestic helpers excluded) dropped from 3.2 in 1996 to 2.9 in 2006. Over the past ten years, there was a marked increase in small-sized households, especially 1–2 persons households. The number of 1-person households rose by 34.4% from 280 978 in 1996 to 377 515 in 2006, and the number of 2–person households by 50.1% from 364 629 to 547 416. On the contrary, the number of large-sized households recorded a notable decline. For 5–person and more households, the number dropped by 34.0% from 362 433 in 1996 to 239 137 in 2006. (Table E1)

表 E1 一九九六年、二零零一年及二零零六年按住戶人數（不包括外籍家庭傭工）劃分的家庭住戶數目

Table E1 Number of Domestic Households by Household Size (Exclude Foreign Domestic Helpers), 1996, 2001 and 2006

住戶人數 Household Size	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
1	280 978	15.1	327 912	16.0	377 515	17.0
2	364 629	19.7	457 678	22.3	547 416	24.6
3	394 791	21.3	471 514	23.0	553 371	24.9
4	452 479	24.4	490 904	23.9	508 002	22.8
5+	362 433	19.5	304 263	14.8	239 137	10.7
總計 Total	1 855 310	100.0	2 052 271	100.0	2 225 441	100.0
平均住戶人數 Average Household Size	3.2		3.1		2.9	

註釋：(1) 不包括分別在一九九六年、二零零一年及二零零六年的 243、1 141 及 1 105 個家庭住戶，這些家庭住戶的所有成員均為外籍家庭傭工。

Note: (1) Excluding 243, 1 141 and 1 105 domestic households with all members being foreign domestic helpers in 1996, 2001 and 2006 respectively.

E5. 經撇除外籍家庭傭工收入後的住戶收入中位數在二零零六年是 17,100 元。一九九六年和二零零一年的相應數字是 17,500 元和 18,500 元。仔細研究住戶收入的分布情況，可發現收入低於 8,000 元的住戶的數目和比例，以及收入高於 30,000 元的住戶的數目和比例俱溫和增加。（表 E2）

E5. The median household income, compiled after excluding income of foreign domestic helpers, was \$17,100 in 2006. The corresponding figures in 1996 and 2001 were \$17,500 and \$18,500. Examining the distribution of household income in detail, it is noted that there was a moderate increase in the number and proportion of households having income below \$8,000 as well as for those having income above \$30,000. (Table E2)

表 E2 一九九六年、二零零一年及二零零六年按家庭住戶收入（不包括外籍家庭傭工）（以當時市價計算及以固定（二零零六年六月）市價計算）劃分的家庭住戶數目
Table E2 Domestic Households by Monthly Domestic Household Income (Exclude Foreign Domestic Helpers) (at Current and Constant (June 2006) Prices), 1996, 2001 and 2006

家庭住戶每月收入（港元） Monthly Domestic Household Income (HK\$)	1996		2001		2006	
	數目 Number	百分比 %	數目 Number	百分比 %	數目 Number	百分比 %
	（以當時市價計算） （At Current Prices）					
< 2,000	59 172	3.2	69 706	3.4	92 466	4.2
2,000 – 3,999	66 580	3.6	97 327	4.7	117 980	5.3
4,000 – 5,999	75 153	4.1	91 849	4.5	120 640	5.4
6,000 – 7,999	105 747	5.7	116 026	5.7	145 670	6.5
8,000 – 9,999	136 994	7.4	120 814	5.9	146 541	6.6
10,000 – 14,999	324 957	17.5	318 977	15.5	340 141	15.3
15,000 – 19,999	271 130	14.6	263 032	12.8	280 423	12.6
20,000 – 24,999	211 816	11.4	225 788	11.0	226 104	10.2
25,000 – 29,999	146 958	7.9	159 618	7.8	163 488	7.3
30,000 – 39,999	182 320	9.8	218 825	10.7	220 079	9.9
40,000 – 59,999	148 525	8.0	194 346	9.5	191 870	8.6
≥ 60,000	125 958	6.8	175 963	8.6	180 039	8.1
總計 Total	1 855 310	100.0	2 052 271	100.0	2 225 441	100.0
	家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)					
	17,500		18,500		17,100	
	（以固定（二零零六年六月）市價計算） （At Constant (June 2006) Prices）					
< 2,000	66 852	3.6	76 939	3.7	92 466	4.2
2,000 – 3,999	70 910	3.8	103 912	5.1	117 980	5.3
4,000 – 5,999	85 783	4.6	100 689	4.9	120 640	5.4
6,000 – 7,999	121 116	6.5	125 790	6.1	145 670	6.5
8,000 – 9,999	160 345	8.6	150 897	7.4	146 541	6.6
10,000 – 14,999	310 634	16.7	306 523	14.9	340 141	15.3
15,000 – 19,999	273 710	14.8	276 360	13.5	280 423	12.6
20,000 – 24,999	194 217	10.5	200 963	9.8	226 104	10.2
25,000 – 29,999	146 790	7.9	164 562	8.0	163 488	7.3
30,000 – 39,999	171 278	9.2	205 752	10.0	220 079	9.9
40,000 – 59,999	136 618	7.4	177 627	8.7	191 870	8.6
≥ 60,000	117 057	6.3	162 257	7.9	180 039	8.1
總計 Total	1 855 310	100.0	2 052 271	100.0	2 225 441	100.0
	家庭住戶每月收入中位數（港元） Median Monthly Domestic Household Income (HK\$)					
	17,220		17,945		17,100	

E6. 住戶的收入分布的分散程度可以從最低 10% 的住戶、最低 20% 的住戶，直到最高的收入組別的住戶佔總住戶收入的相對比重加以量度。有關做法是先把所有住戶按收入多少排列，由最低收入的住戶開始把所有住戶分為十個相等的組別，再計算每組的住戶所佔的相對比重。根據觀察，過去十年，在第一至第五及第十個十等分組別佔總住戶收入的比重百分比一般減少，第六個十等分組別的比重百分比維持不變，但第七至九個十等分組別的比重百分比則增加。（表 E3）

E7. 堅尼系數是常用以表示經濟體系的收入差距程度的摘要量數，運用不包括外籍家庭傭工在內的住戶收入編製而成。堅尼系數由一九九六年的 0.517 增加至二零零六年的 0.533，顯示收入分布差距跟未撇除外籍家庭傭工的情況，基本上大致相若。（表 E3）

E6. The extent of dispersion in household income distribution can be measured by the relative share of the total income of households that was received by the lowest 10% of households, the lowest 20% of households, etc., up to the highest income group. This was done by first ranking all households by their income, dividing them into 10 equal groups beginning with households having the lowest income, and tabulating the relative share for households in each group. The percentage share of total household income is observed to have generally decreased over the past ten years for the 1st – 5th and 10th decile groups, remained stable for the 6th decile group, but increased for the 7th – 9th decile groups. (Table E3)

E7. The Gini coefficient (GC), a summary measure commonly used to indicate the extent of income disparity of an economy, has been compiled using household income with foreign domestic helpers excluded. The GC increased from 0.517 in 1996 to 0.533 in 2006, indicating the gap in income distribution is roughly the same as the situation in which foreign domestic helpers are not excluded. (Table E3)

表 E3 一九九六年、二零零一年及二零零六年按十等分組別⁽¹⁾劃分（不包括外籍家庭傭工）的家庭住戶收入分布（家庭住戶每月收入中位數、家庭住戶每月收入範圍及佔總收入分布）
Table E3 Distribution of Monthly Domestic Household Income (Range of Monthly Domestic Household Income, Median Monthly Domestic Household Income, Share of Total Income) by Decile Group⁽¹⁾ (Exclude Foreign Domestic Helpers), 1996, 2001 and 2006

	1996	2001	2006
家庭住戶每月收入範圍（港元） Range of monthly domestic household income (HK\$)			
第一 1st	0 – ≤5,500	0 – ≤4,875	0 – ≤4,032
第二 2nd	5,500 – ≤8,525	4,875 – ≤8,350	4,034 – ≤7,500
第三 3rd	8,525 – ≤11,177	8,350 – ≤11,210	7,500 – ≤10,000
第四 4th	11,180 – ≤14,000	11,210 – ≤15,000	10,000 – ≤13,500
第五 5th	14,000 – ≤17,500	15,000 – ≤18,500	13,500 – ≤17,100
第六 6th	17,500 – ≤21,000	18,500 – ≤22,800	17,100 – ≤21,250
第七 7th	21,000 – ≤26,000	22,800 – ≤28,750	21,250 – ≤27,000
第八 8th	26,000 – ≤33,000	28,750 – ≤37,000	27,000 – ≤35,446
第九 9th	33,000 – ≤48,595	37,000 – ≤55,000	35,446 – ≤53,000
第十 10th	≥48,595	≥55,000	≥53,000
家庭住戶每月收入中位數（港元） Median monthly domestic household income (HK\$)			
第一 1st	2,750	2,762	2,250
第二 2nd	7,250	6,700	6,000
第三 3rd	10,000	10,000	9,000
第四 4th	12,500	13,000	12,000
第五 5th	15,720	16,500	15,200
第六 6th	19,200	20,205	19,425
第七 7th	23,300	25,500	24,000
第八 8th	29,500	32,000	30,600
第九 9th	39,420	44,000	42,000
第十 10th	70,000	79,000	76,250
收入佔總收入的百分比 Share of aggregate income to total aggregate income			
第一 1st	1.0	0.9	0.8
第二 2nd	2.6	2.3	2.1
第三 3rd	3.6	3.4	3.2
第四 4th	4.6	4.5	4.3
第五 5th	5.8	5.7	5.6
第六 6th	7.0	7.0	7.0
第七 7th	8.5	8.8	8.8
第八 8th	10.7	11.1	11.3
第九 9th	14.4	15.3	15.6
第十 10th	41.7	41.1	41.4
堅尼系數 Gini Coefficient	0.517	0.525	0.533

註釋：(1) 每個十等分組別包含相同數目的家庭住戶（以收入的多少排列）。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及第二十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 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.

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