



香港大學民意研究計劃



Hong Kong Working Population's Survey on Livelihood Security

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Research Background

- * In October 2017, **FWD Hong Kong** commissioned the Public Opinion Programme of the University of Hong Kong (HKUPOP) to conduct the “Hong Kong Working Population’s Survey on Livelihood Security”. The objective of the survey was to investigate Hong Kong working population's financial status, understanding and opinion on health and life protection.
- * The questionnaire was designed entirely by the POP Team after consulting FWD Hong Kong. All the operations, data collection and analysis were also conducted independently by the POP Team which would take full responsibility for all the findings reported herewith.
- * The survey method and findings will be open for public consumption.

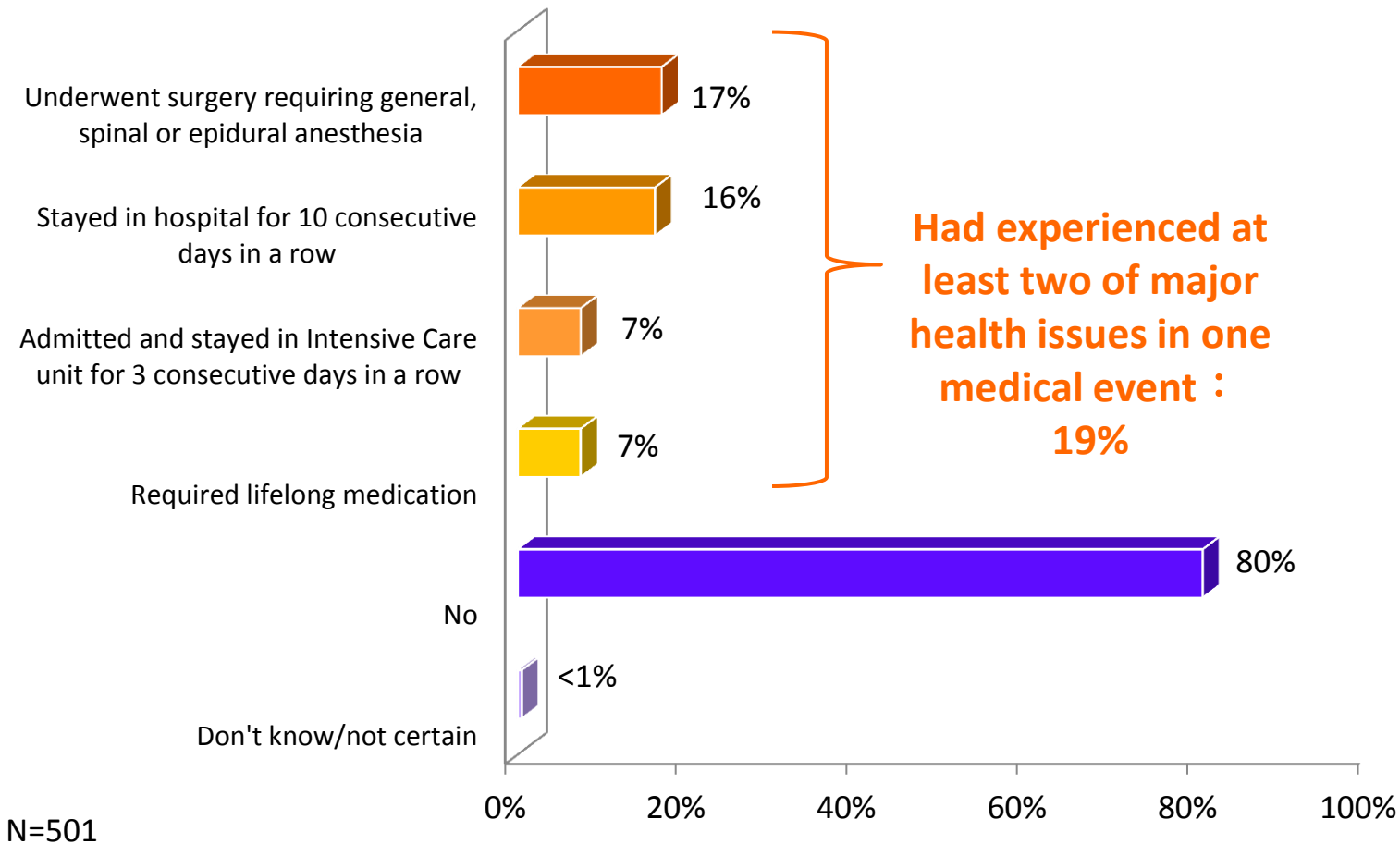
Contact information

Fieldwork :	7 November to 15 December 2017
Target population :	Cantonese speaking working population in Hong Kong of age 20-55
Survey method :	Random telephone survey conducted by real interviewers
Sample size :	501 successful cases
Effective response rate :	51.0%
Sampling error :	At 95% confidence level, the maximum sampling error of all percentages should be no more than +/-4.5 percentage points

Survey Result

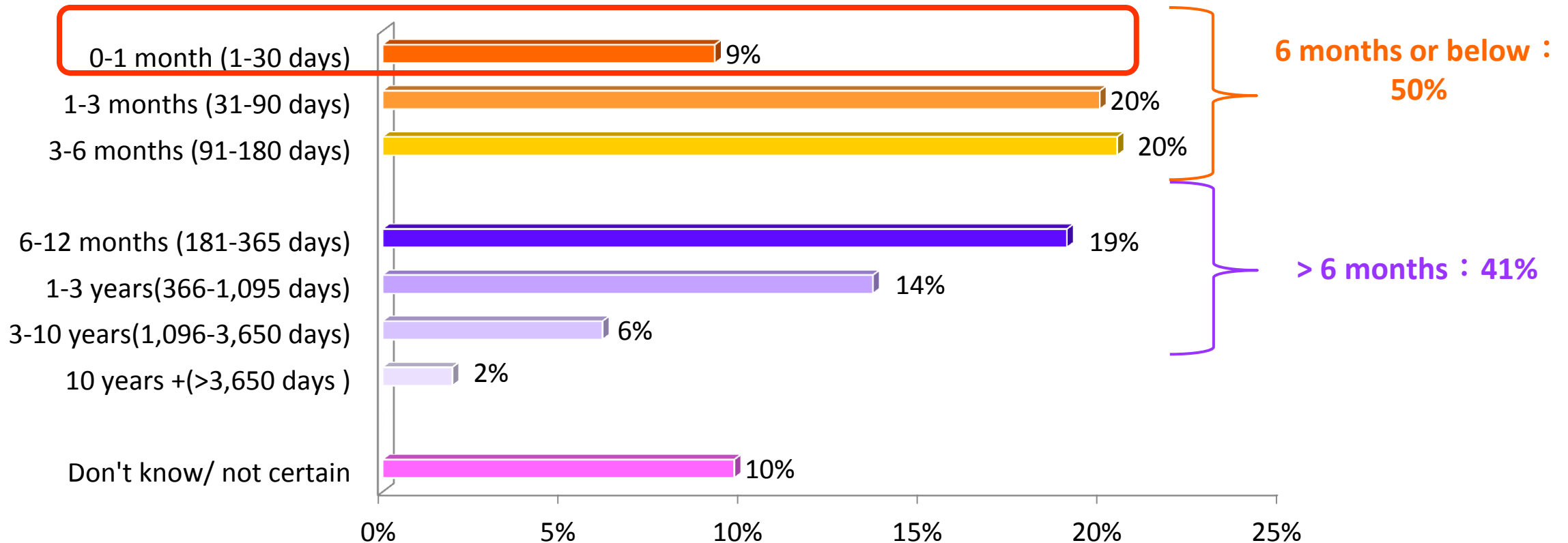
The raw data have been rim-weighted according to figures obtained from the Census and Statistics Department regarding the gender, age and educational attainment (highest level attended) distribution of the Hong Kong working population aged 20-55 in 2016 By-census.

About 20% of the respondents or their friends/relatives had experienced at least two of major health issues in one medical event



[Q6] Had you or your friends/relative experienced at least two of the following major health issues in one medical event? If yes, which are them? [Read out option 1-4, multiple options are allowed]

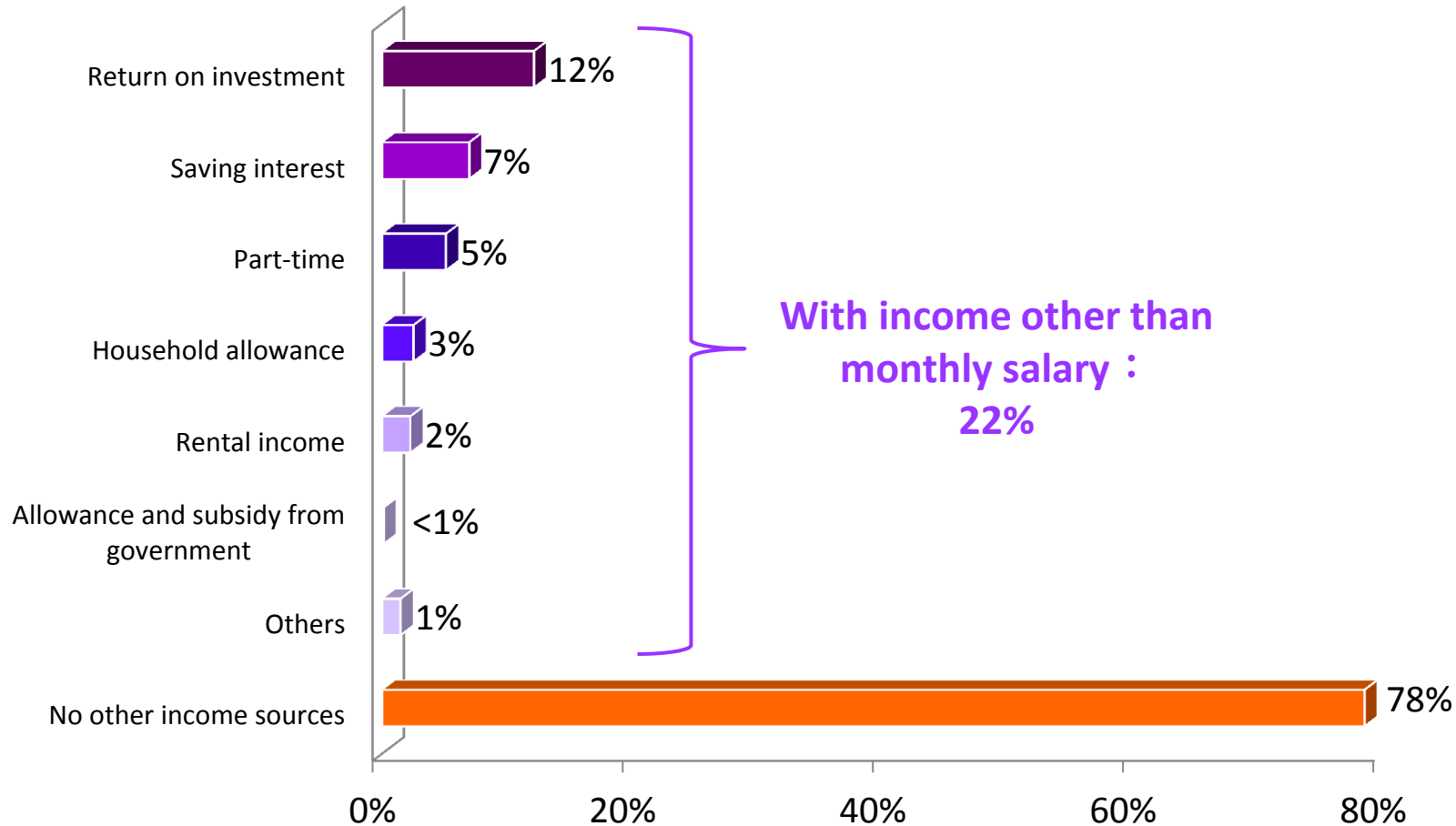
Half of the respondents estimated that they could sustain their living for no more than 6 months, relying on savings or other sources of income



N=500

[Q3] If you were out of work for at least two months due to injury or illness, how long do you think you can sustain your living relying on savings or other sources of income you estimated?

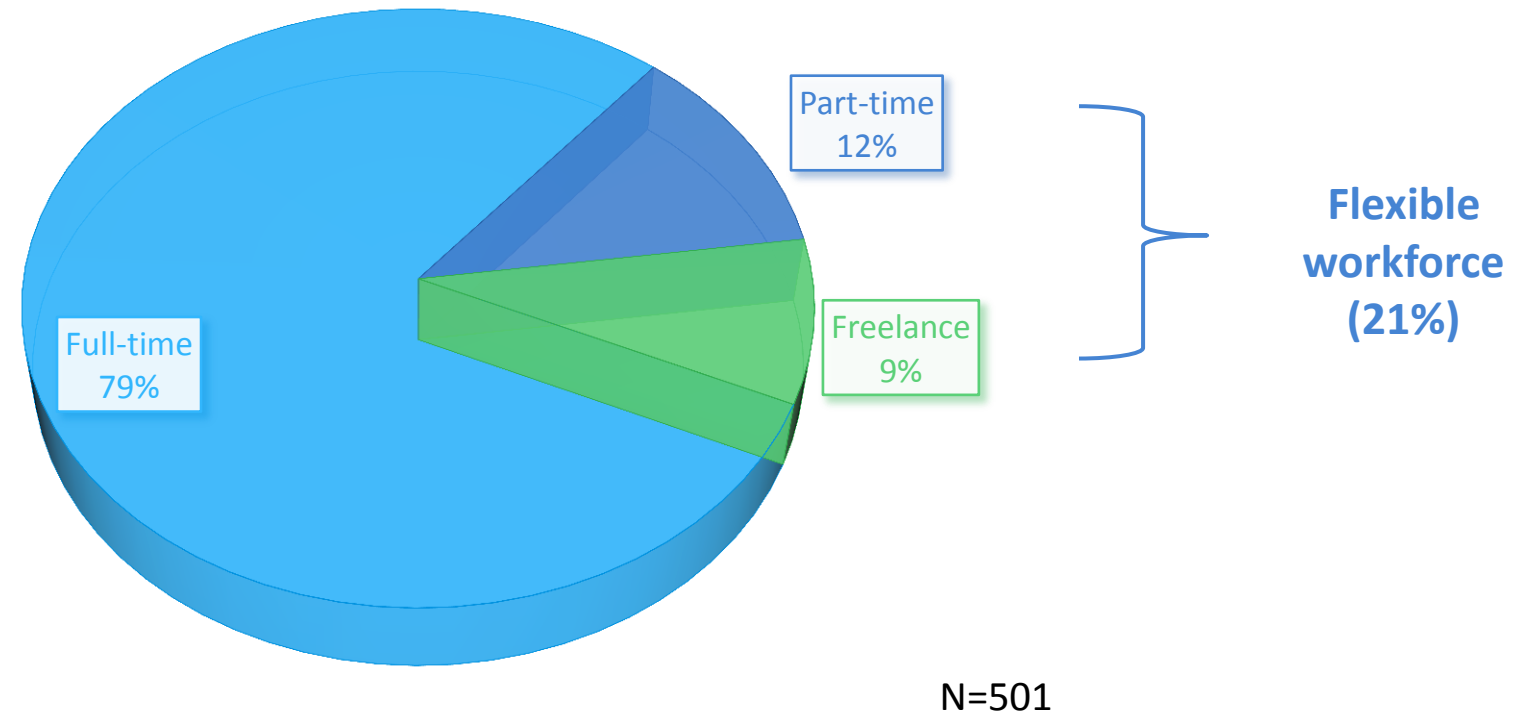
Nearly 80% of respondents did not have other income sources besides monthly salary



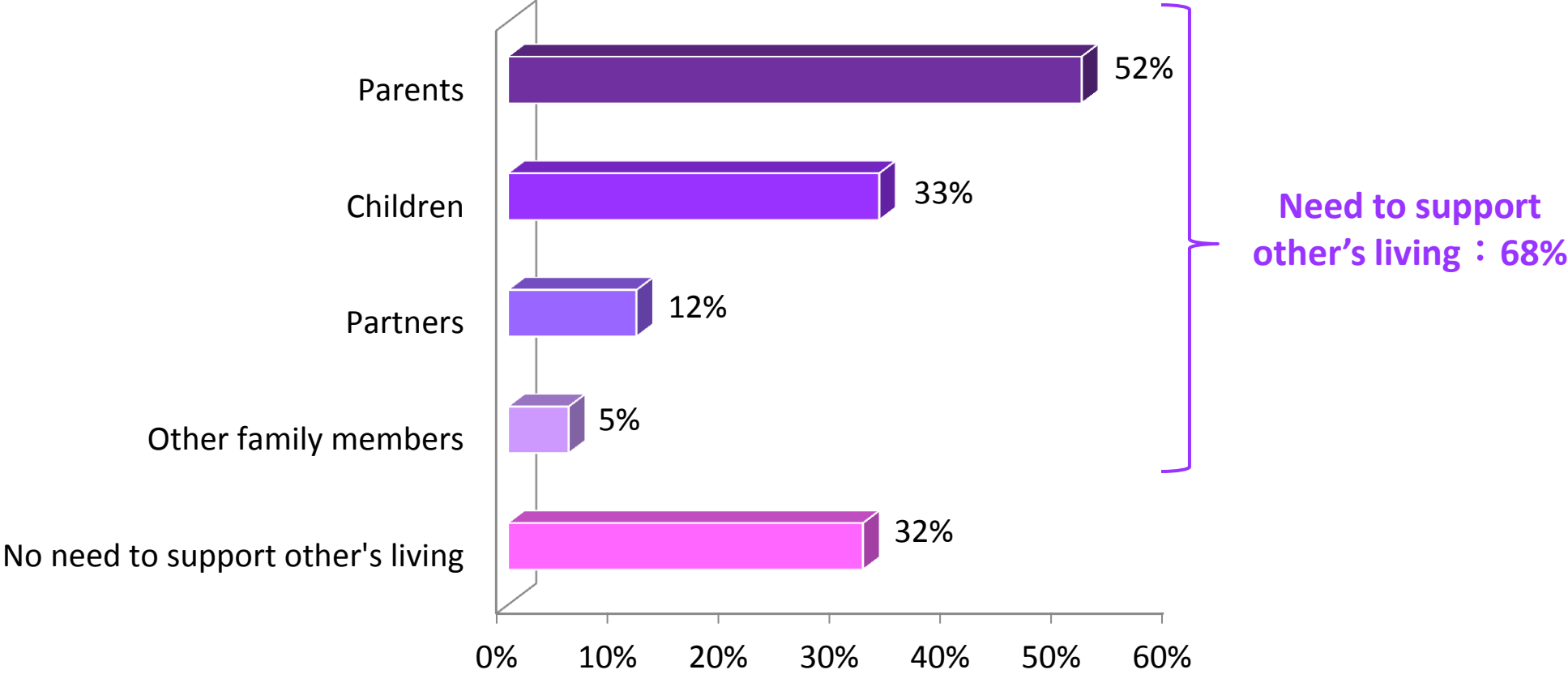
N=501

[Q2] Besides the monthly salary, do you have other sources of income? If yes, what are they? [if yes, read out option 1-6, multiple options are allowed]

About 20% of working population are part-time workers or freelancers



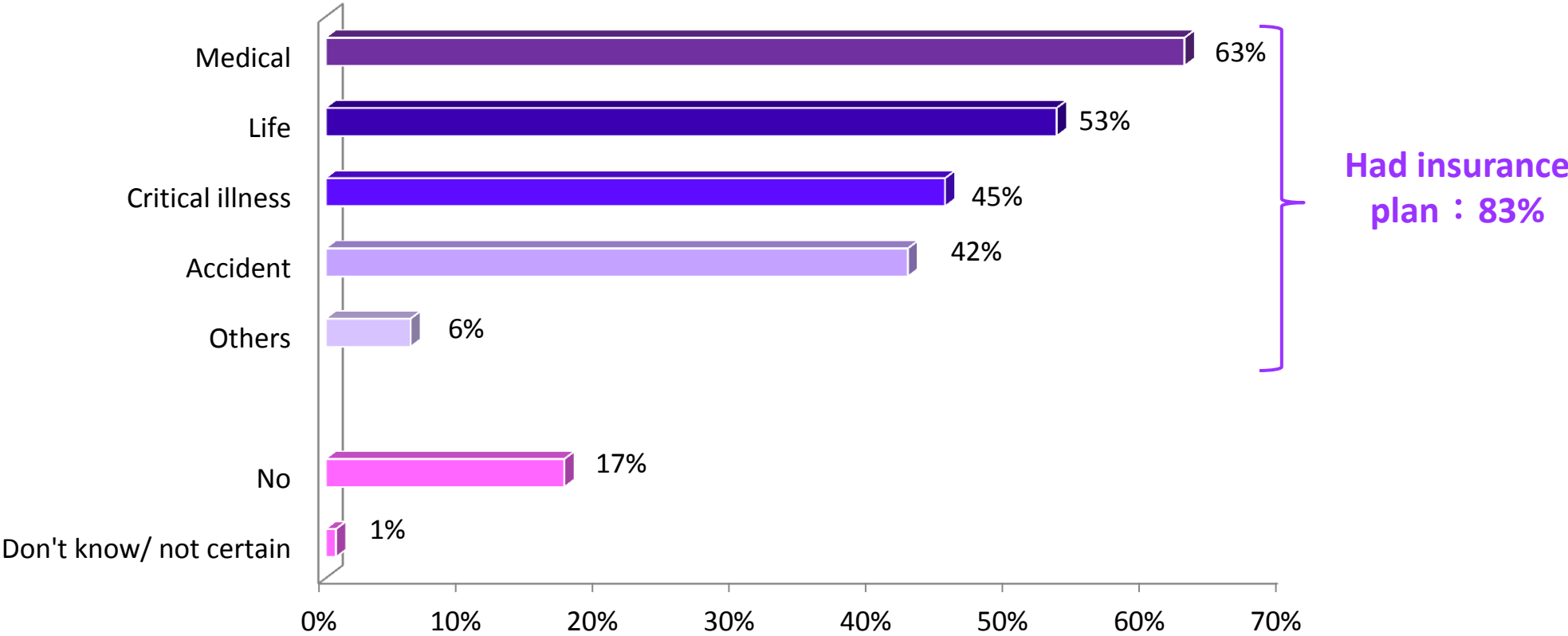
Nearly 70% of the respondents need to support other's living in which most of them are parents



N=501

[Q1] Besides making your own living, do you have to support other's living? If yes, who are they?[If yes, read out option 1-4, multiple options are allowed]

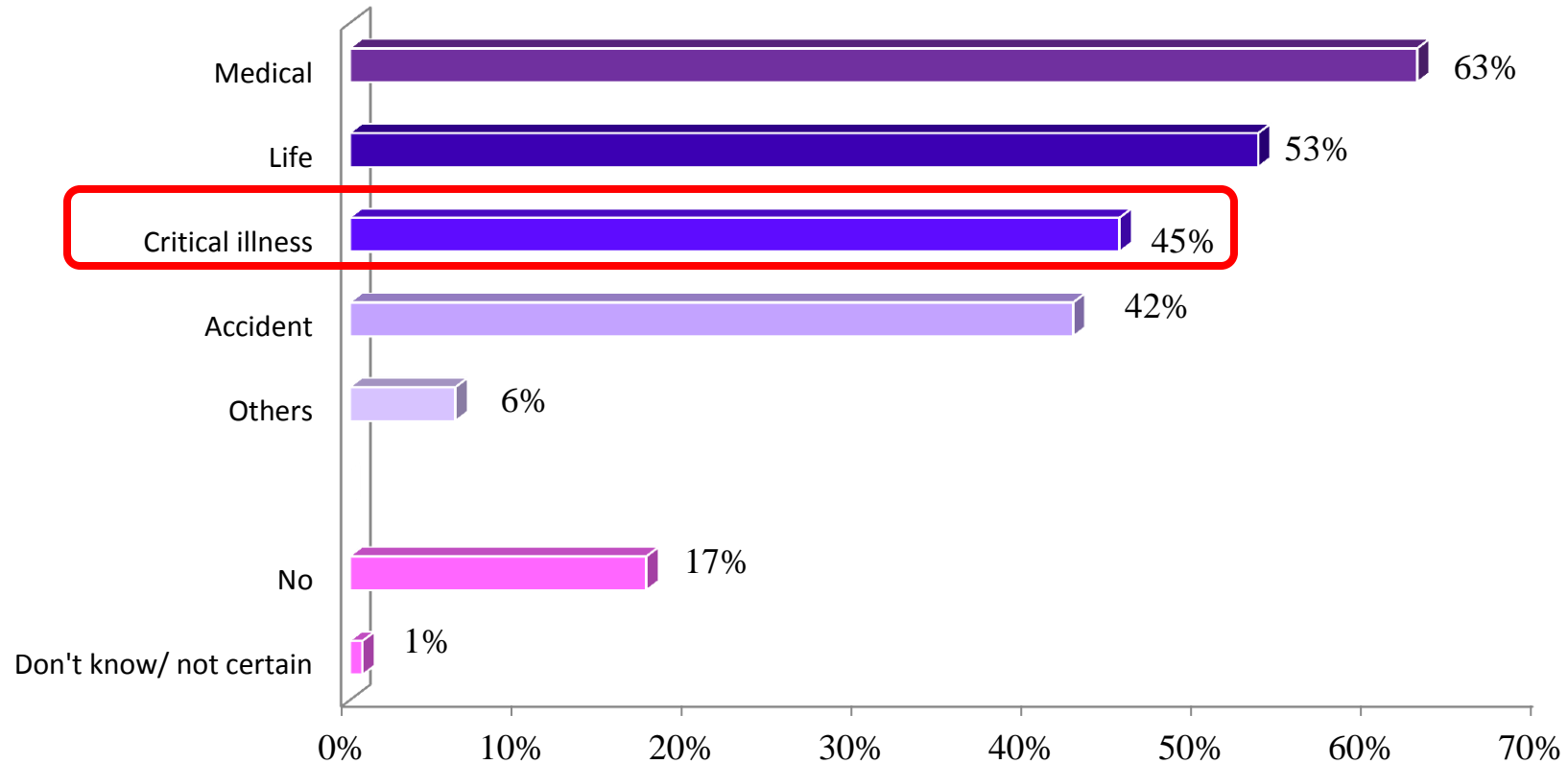
More than 80% of the respondents are covered by insurance, either purchased on their own, or provided by employers



N=501

[Q4]Are you currently covered by insurance, either purchased on your own, or provided by employers? If yes, what kind of insurance plan is it (are they)? [If yes, read out option 1-4, multiple options are allowed]

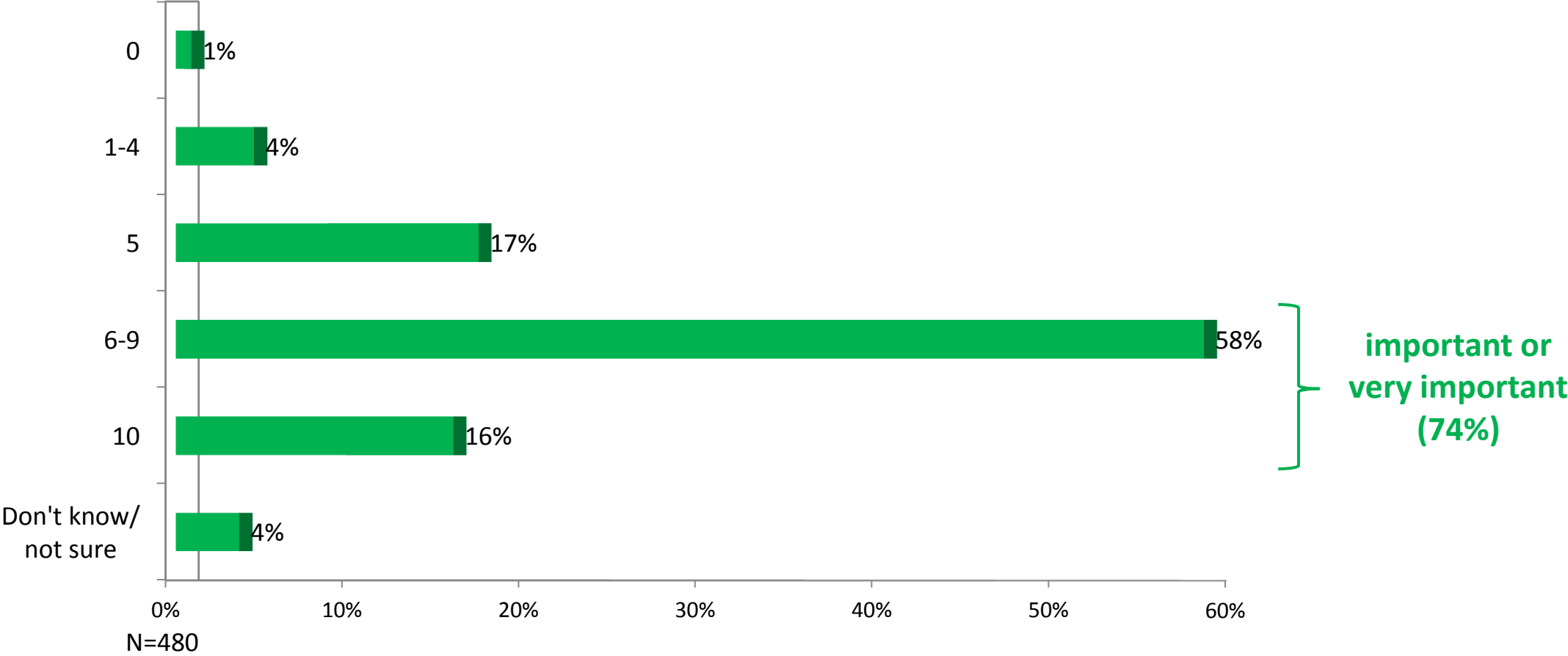
Only 45% of the respondents are protected by critical illness insurance



N=501

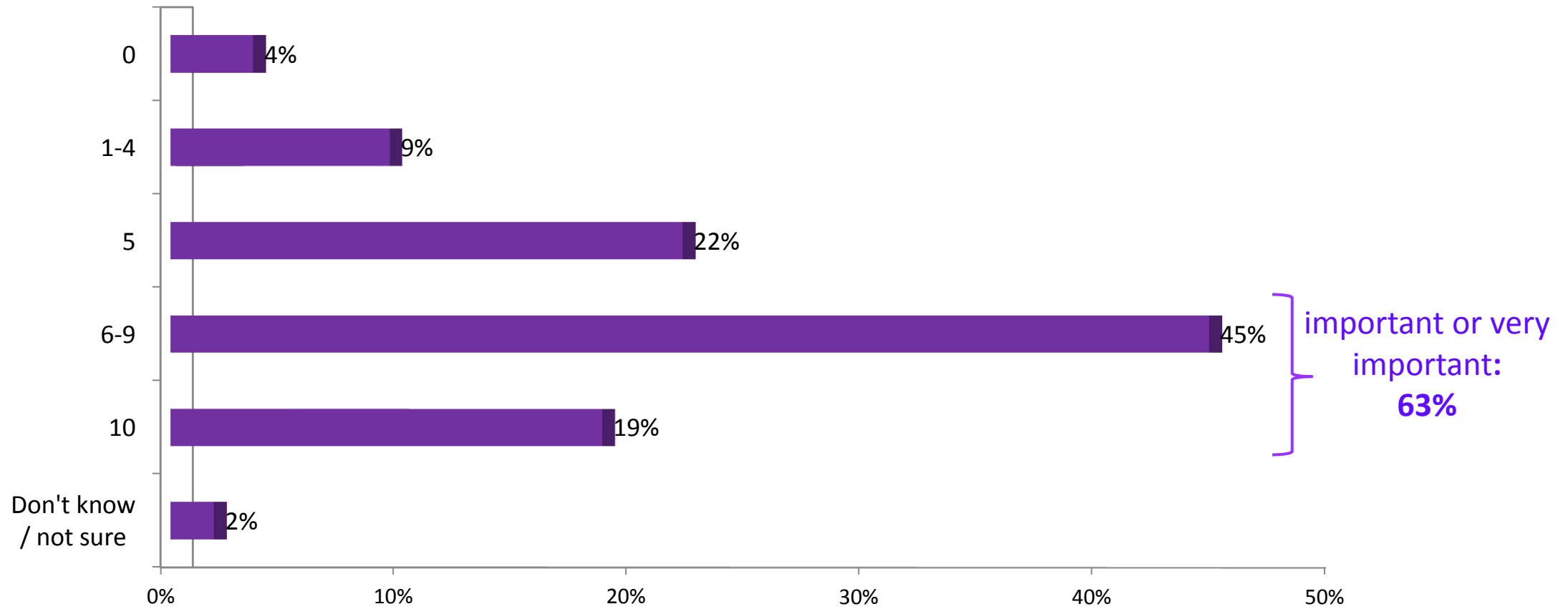
[Q4]Do you have any insurance plan, either purchased on your own, or provided by employers? If yes, what kind of insurance plan is it (are they)? [If yes, read out option 1-4, multiple options are allowed]

75% of the respondents considered “claim criteria based on life impacting situation” as important or very important



[Q9] When committing with an insurance plan, how important do you think if claim criteria based on life impacting situation? Please give a score of 0 to 10, with 0 representing very unimportant and 10 representing very important and 5 representing half-important.

Over 60% of the respondents considered “insurance covers future unknown diseases” as important or very important



N=488

[Q8] When committing with an insurance plan, how important do you think if the plan could cover future unknown diseases? Please give a score of 0 to 10, with 0 representing very unimportant and 10 representing very important and 5 representing half-important.

Conclusion

Conclusion

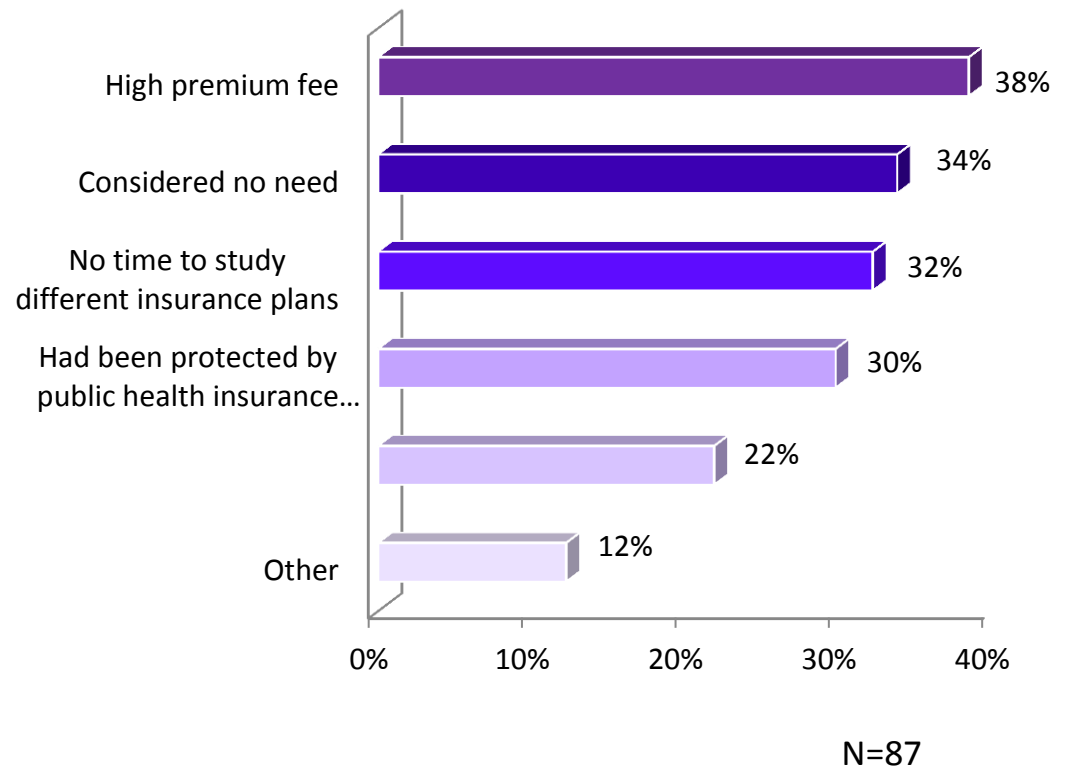
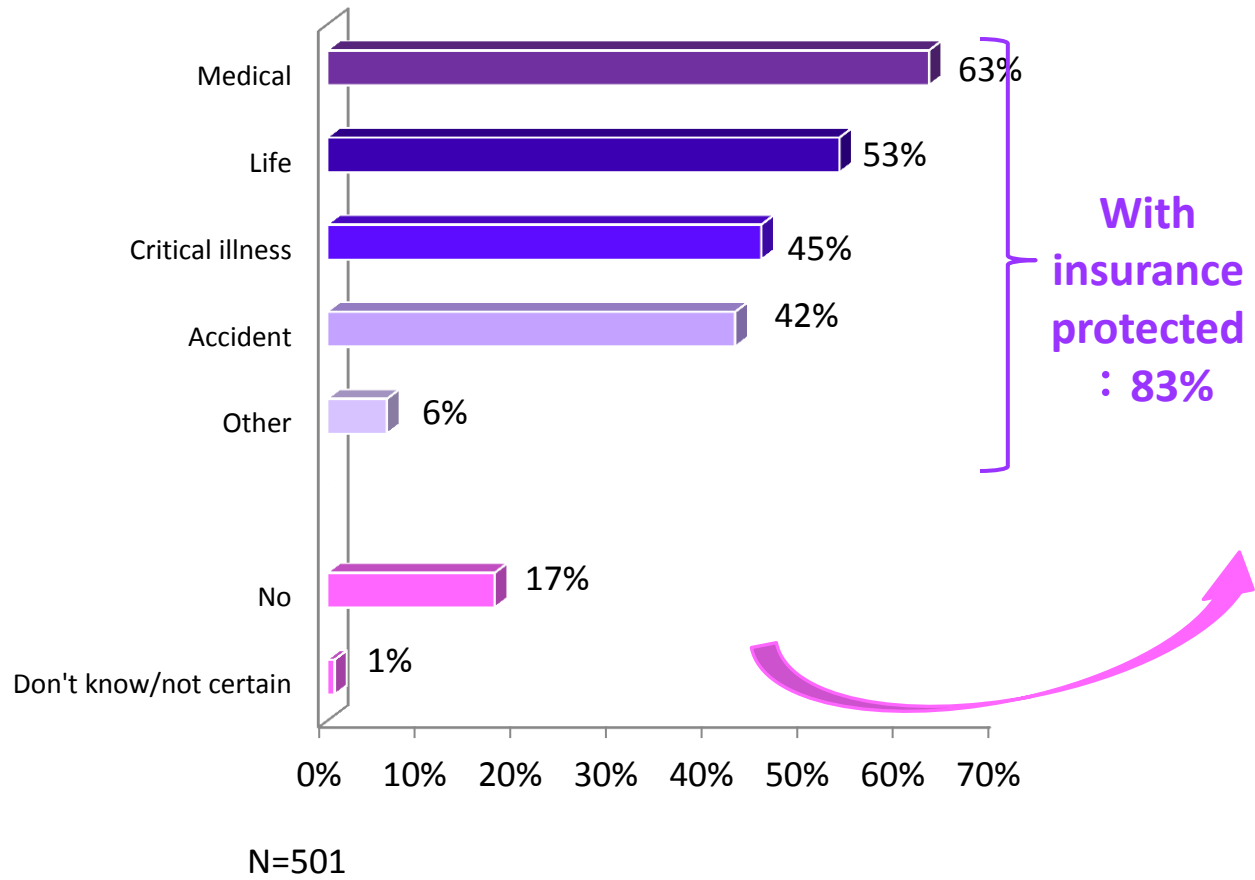
- * About 20% of the respondents or their friends/relatives had experienced at least two of major health issues in one medical event. (Critical life-impacting situations: 1) Required lifelong medication; 2) Stayed in hospital for 10 consecutive days in a row; 3) Admitted and stayed in Intensive Care unit for 3 consecutive days in a row; 4) Underwent surgery requiring general or local (spinal cord and epidural) anesthesia)
- * Half of the respondents estimated that if they were out of work for at least two months due to injury or illness, they could sustain their living for no more than 6 months, if to solely rely on savings or other sources of income.
- * Nearly 80% of the respondents did not had other income sources besides monthly salary.
- * Nearly 70% of the respondents had to support other's living. Most of them were parents.
- * About 20% of working population are flexible workforce.
- * About medical insurance and protection, more than 80% of respondents were covered by insurance either purchased on their own or provide by employers. Medical insurance plan was most common yet only 45% of the respondents are protected by critical illness.
- * Over 60% of the respondents agreed covering future unknown diseases when committing with an insurance plan is an important or very important factor, while 75% considered "Claim criteria based on life impacting situation" as important or very important.

End

For details, please visit : <http://hkupop.hku.hk>

Supplementary information

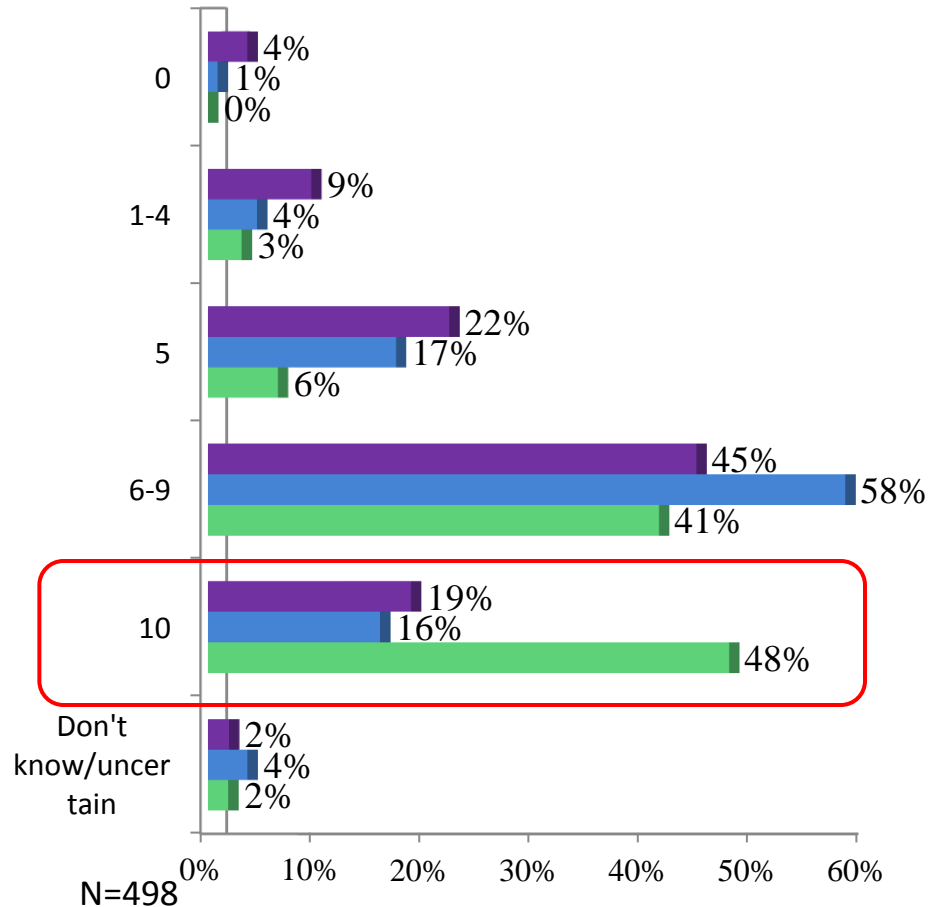
More than 80% of the respondents had purchased insurance plan or were provided insurance by employers and those without insurance mainly due to the high premium fee



[Q4] Do you have any insurance plan, either purchased on your own, or provided by employers? If yes, what kind of insurance plan is it (are they)? [If yes, read out option 1-4, multiple options are allowed]

[Q5] [for who answer "No" in Q4 only, N=87] Why don't you purchase this insurance? [Read out option 1-5, multiple options are allowed]

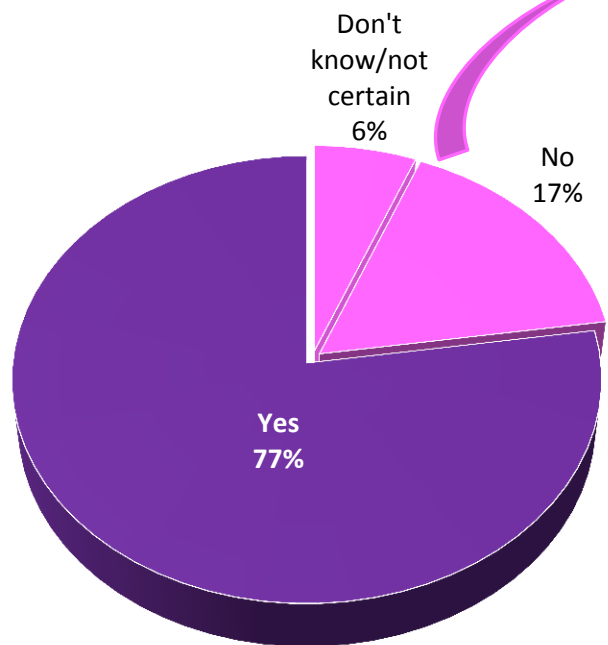
Nearly 90% of the respondents considered "clear claiming terms and conditions" is important or very important



	Average score	N
[Q8] Covering unknown diseases (eg rare or new diseases)	6.7	488
[Q9] claim criteria based on life impacting situation	7.2	480
[Q10] clear Claiming term and conditions	8.6	489

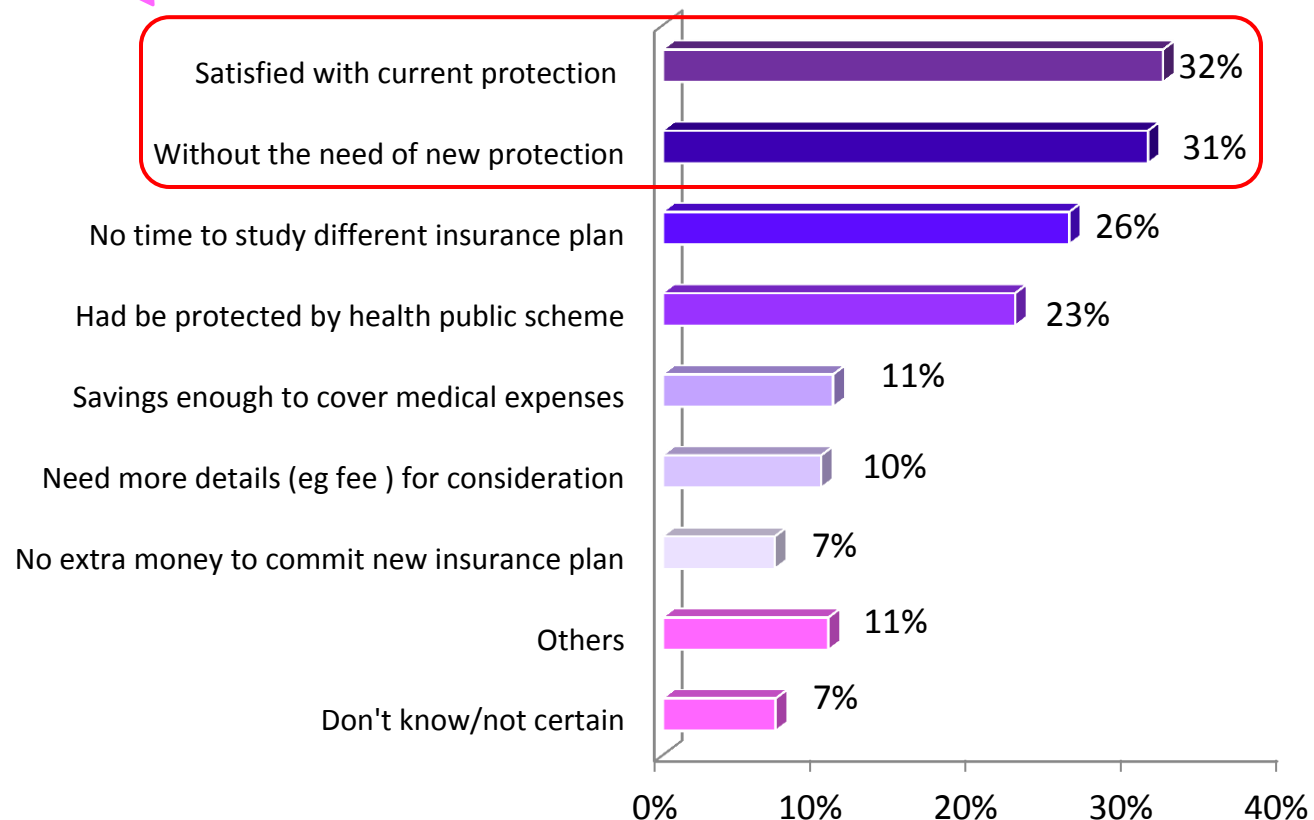
[Q8-10] When committing with an insurance plan, how important are the below factors to you? Please give a score of 0 to 10, with 0 representing very unimportant and 10 representing very important and 5 representing half-important.

Nearly 80% of the respondents will consider the new insurance plan while satisfied with current protection and without the need of new protection are the major reasons for not considering



N=500

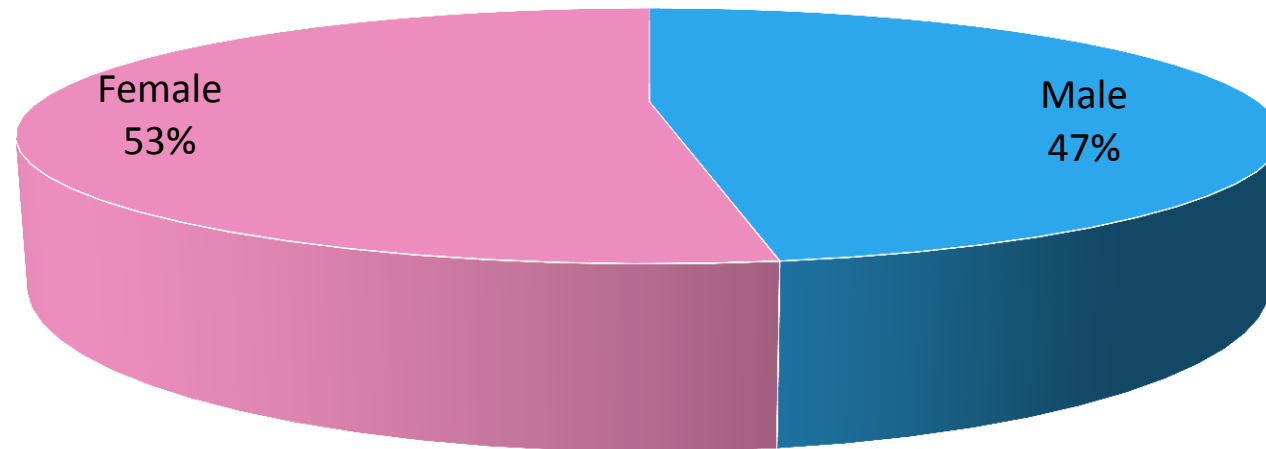
[Q11] Do you consider a brand new insurance plan in which 100% of sum insured is payable if the insured suffers a conditions fulfilling the claiming criteria which is based on the impaired impact on the quality of life brought by any illness, accident or some unknown disease, and with clear terms and conditions?



[Q12] [for who answer "No" or "Don't know/not certain", N=113] Why do you not consider/don't know/not certain? [Read out option 1-5, multiple option are allowed]

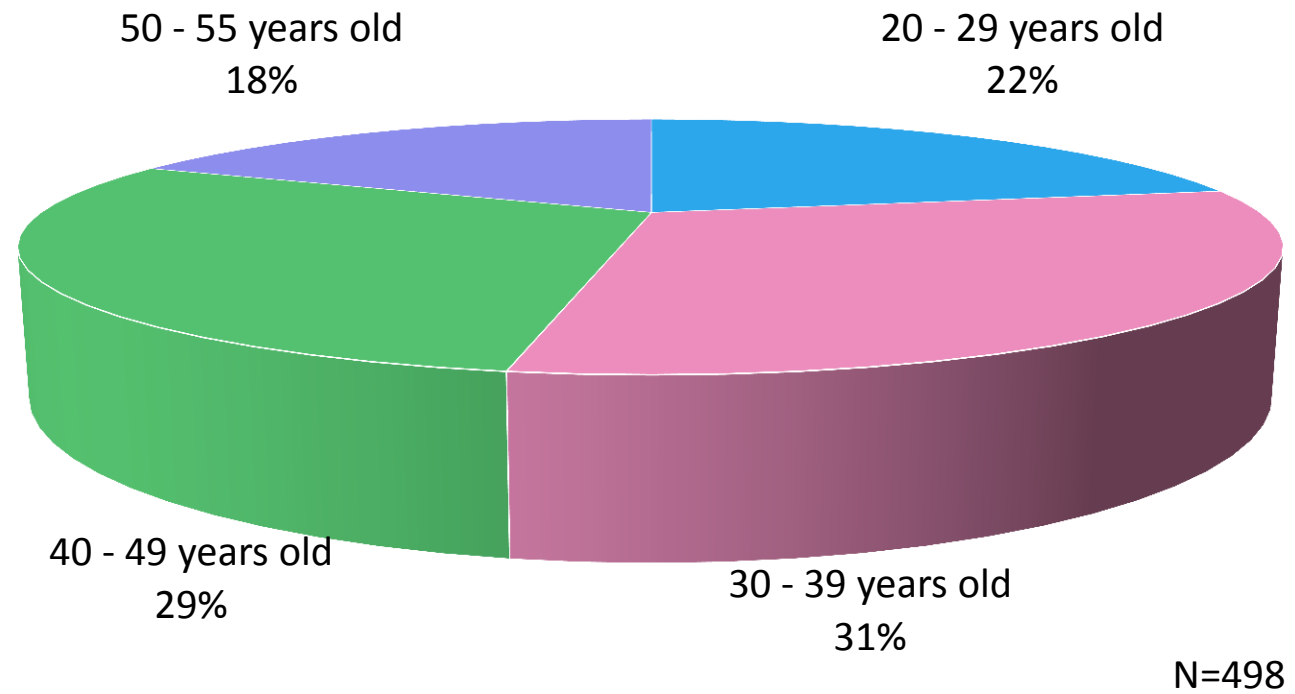
Personal information of the respondents

Sex

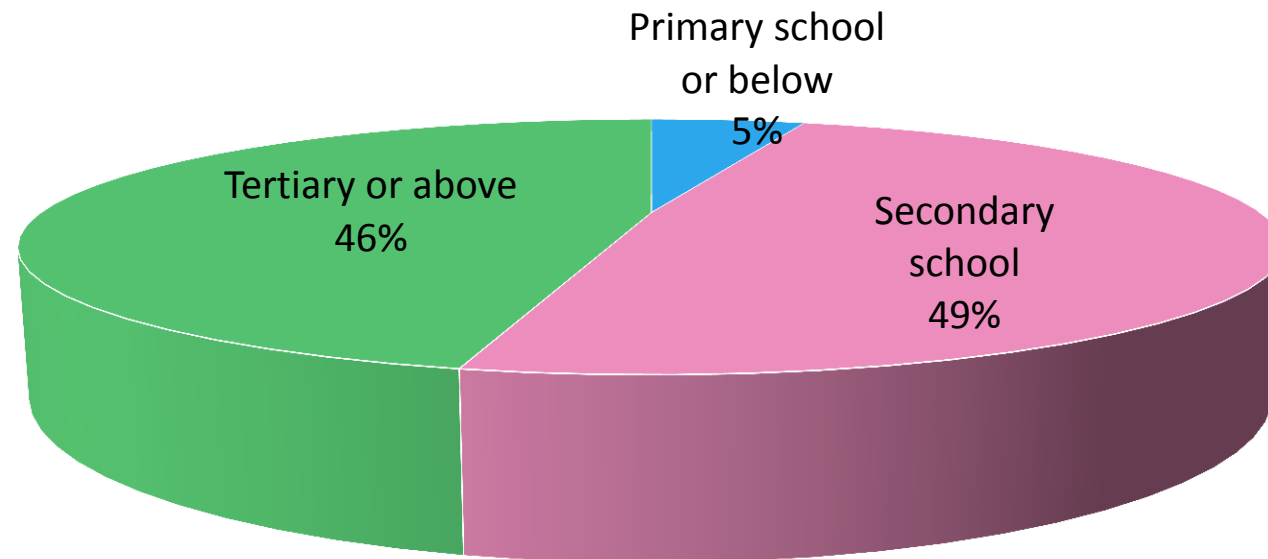


N=501

Age

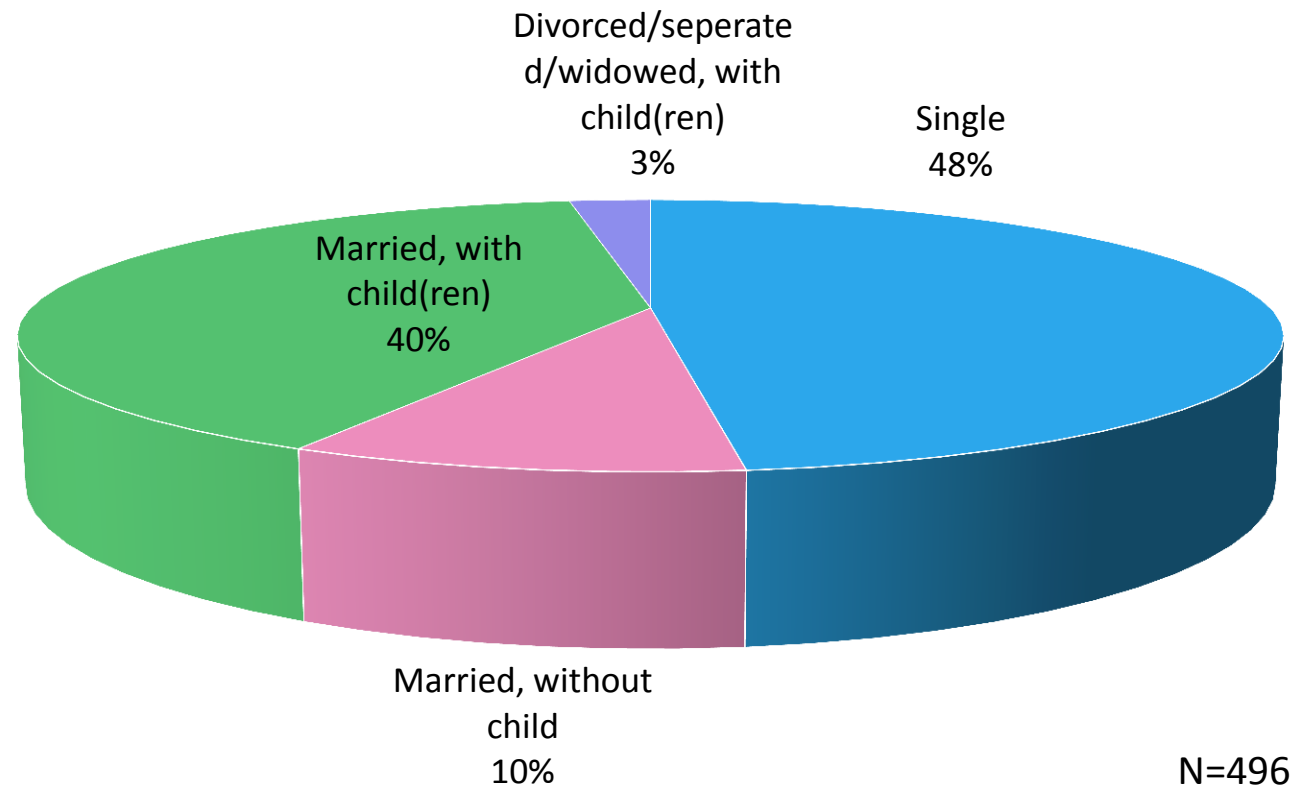


Education level



N=499

Family Status



Monthly income level

