

**CHAPTER 5: POVERTY AND SOCIAL WELFARE****OVERVIEW**

The Government published a report entitled '*Hong Kong Poverty Situation Report*' in 2012 which analyses the general poverty situation in Hong Kong. However, the report did not address the specific situation of ethnic minorities. To date, there has been no comprehensive Government study looking at the prevalence, root causes and impact of poverty among Hong Kong's ethnic minority population, although the Commission on Poverty has commissioned such a study. This is scheduled for completion in 2015.<sup>1</sup>

The Hong Kong Council of Social Services (HKCSS) has responded to the data gap by compiling data from the Hong Kong population Census, and analysing the poverty situation of six ethnic minority groups, namely Pakistani, Nepalese, Indian, Indonesian, Filipino and Thai (all excluding foreign domestic helpers) ("ethnic minorities"<sup>2</sup>). The key findings of their report entitled, '*Poverty Situation of South and Southeast Asian Ethnic Minorities in Hong Kong*'<sup>3</sup> (the "HKCSS Poverty Report") are supplemented by smaller-scale studies done by various NGOs, for example, the 2014 Shadow Poverty Situation Research Report on the Hong Kong South Asian Ethnic Minorities Families (the "Catholic Commission Shadow Report") co-authored by the Hong Kong Catholic Commission for Labour Affairs and the Catholic Diocese of Hong Kong's Diocesan Pastoral Centre for Workers (Kowloon)<sup>4</sup>.

Further research is more subject-specific, with the Research Report on the Enforcement of Statutory Minimum Wage and Accessibility of Anti-poverty Government Social Services or Measures among South Asians Residents of Hong Kong (the "Catholic Commission Minimum Wage Report")<sup>5</sup> focusing on ethnic minority communities' access to government anti-poverty measures and the 2010 paper "Gendered discourses of coping strategies and perceived cultural challenges for low-income Pakistani families in Hong Kong, SAR"<sup>6</sup> focusing on how poverty affects cultural norms within the Pakistani community.

The first and most urgent step is to conduct a comprehensive review of how members of the Hong Kong community end up in poverty in the first place and to track their progress once they enter the government's radar for service provision. If recipients of services targeting poverty alleviation or eradication persistently remain below the poverty line over a number of years and their situation fails to improve or if particular groups routinely feature as part of those living in poverty, the Government needs to identify the specific markers to identify early on those 'at risk of poverty' or 'at risk of poverty entrenchment'. There is a need to delve deeper into the situation of the worst off groups and understanding the factors that render them the most vulnerable to conditions of poverty and getting ensnared in the cycle of intergenerational poverty.

The Government's understanding of the extent of poverty and its root causes and impact on the capacity of the affected communities to have their basic needs and human rights met is indispensable to inform targeted policy-making in different sectors. Current measures appear to be broad and too general and as such, fail to tackle the needs of ethnic minorities living in poverty. For example, the focus in recent years has been to provide translation services to enhance access to government services. However, this assumes that ethnic minorities are aware of the services available in the first place. Moreover, this fails to focus on the underlying causative factors that make it more likely for ethnic minorities to end up in a situation of poverty.

**A. POVERTY**

**A.1 Definitions**

The following definitions are adopted from the HKCSS Poverty Report and are used throughout this chapter:

**“Poverty Line”** – set at 50% of median domestic household income, in line with the official government poverty line adopted in the Hong Kong Poverty Situation Report 2012 published in September 2013.

**“Low-income Household”** – a household whose monthly income is less than 50% of the median income for all households of a corresponding size

**“Working Household”** – a household with at least one employed member (excluding foreign domestic worker)

**“Working Poor”** – employed persons whose income levels are below the poverty line

**“Child”** – persons aged 15 or below

**“Elderly”** – persons aged 65 or above

**A.2 Research Studies on the Poverty Situation in the South Asian Population Group**

Part A of this chapter is based substantially on figures reflected in two studies – the HKCSS Poverty Report and the Catholic Commission Shadow Report. Part B of this chapter, which discusses more qualitative aspects of the poverty situation of ethnic minority communities in Hong Kong, draws on the findings in the Catholic Commission Minimum Wage Report.

The methodologies of the research studies, target sample and size are as follows:

<b>HKCSS Poverty Report</b>	
<b>Methodology:</b>	Statistical analysis based on 2001, 2006 and 2011 Census data excluding foreign domestic helpers
<b>Ethnicities included:</b>	Pakistani, Nepalese, Indian, Indonesian, Filipino and Thai

<b>Catholic Commission Shadow Report</b>	
<b>Methodology:</b>	Telephone survey by ethnic minority interviewers using Urdu, Hindi and English Surveys conducted in October-November 2013 Statistical analysis conducted by SPSS software
<b>Sample size:</b>	149 respondents, aged 15 or above
<b>Sample selection:</b>	Snowball and convenient sampling
<b>Ethnicities included:</b>	Pakistani, Nepalese, Bangladeshi and Indian

Catholic Commission Minimum Wage Report	
<b>Methodology:</b>	Surveys were done through street interviews, by ethnic minority interviewers in their personal social networks and through NGOs' ethnic minority programs. Surveys conducted in March-June 2012. Statistical analysis conducted by SPSS software
<b>Sample size:</b>	238 respondents, aged 15 or above
<b>Sample selection:</b>	Snowball and convenient sampling
<b>Ethnicities included:</b>	Pakistani, Nepalese, Bangladeshi, Sri Lankans, Indian and others

### A3 Number of Households and Household Size

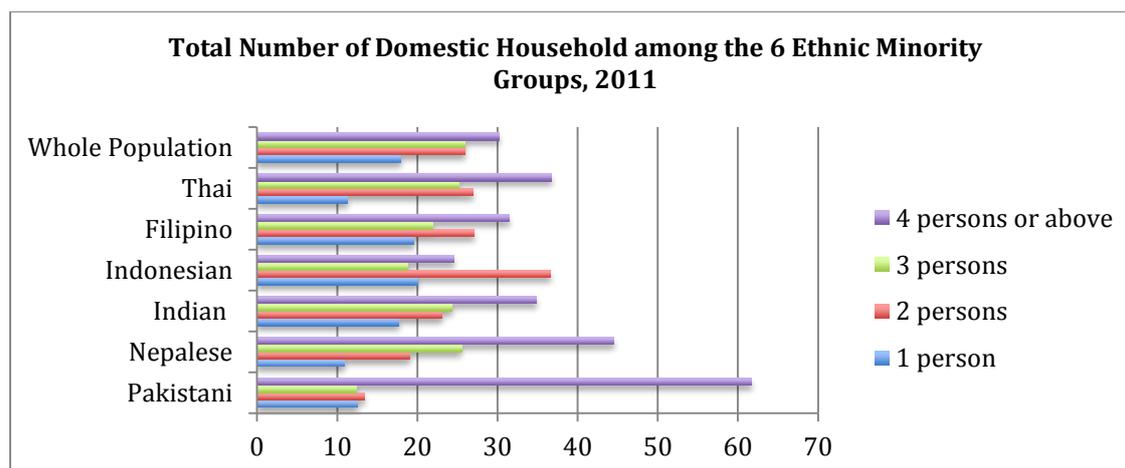
According to the HKCSS Poverty Report, in 2011 the total population of South and South-East Asians was approximately 114,000 (excluding FDH), which represented 1.7% of the whole population. This is consistent with the data presented in the Key Demographic Data chapter. The total number of households for the six minority groups was 36,298, with a large proportion of them having a household size of four persons or more. Only 30% of Hong Kong's population has households with more than four persons. However, in all South Asian groups except Indonesians, the number of households with more than four persons is significantly higher, as highlighted by *Table 5.1* below disaggregated by ethnicity and household size the total number of domestic households among the 6 ethnic minority groups in 2011.

**Table 5.1: Six Ethnic Minority Groups Compared to the General Population in 2011, disaggregated by Ethnicity and Household Size<sup>7</sup>**

Number of domestic households by ethnicity and by household size in 2011					
	1 person	2 persons	3 persons	4 persons or above	Total
Pakistani	576 (12.5%)	618 (13.4%)	570 (12.4%)	2,840 (61.7%)	4,604 (100%)
Nepalese	546 (10.9)	952 (19.0%)	1,277 (25.5%)	2,227 (44.5%)	5,002 (100%)
Indian	1,657 (17.7%)	2,146 (23.0%)	2,274 (24.3%)	3,262 (34.9%)	9,339 (100%)
Indonesian	485 (20.0%)	889 (36.6%)	455 (18.8%)	597 (24.6%)	2,426 (100%)
Filipino	1,535 (19.6%)	2,120 (27.1%)	1,713 (21.9%)	2,452 (31.4%)	7,820 (100%)
Thai	800 (11.3%)	1,911 (26.9%)	1,791 (25.2%)	2,605 (36.7%)	7,107 (100%)
<b>Whole Population</b>	422,676 (17.9%)	615,762 (26.0%)	613,468 (25.9%)	715,296 (30.2%)	2,367,202 (100%)

Source: Hong Kong Council of Social Service

**Graph 5.1 – Total number of domestic households among the 6 ethnic minority groups in 2011 disaggregated by ethnicity and household size.**



Source: Hong Kong Council of Social Service

These statistics are reaffirmed by the findings presented in the Catholic Commission Shadow Report, which similarly shows the high median household size among ethnic minorities, averaging at 4.52, with a median of 5.<sup>8</sup>

#### **A4. Median Monthly Income**

With the exception of Indians, the median monthly income of ethnic minorities is generally lower than that of the whole population. *Table 5.2* below shows that the difference in monthly income of ethnic minority households and that of the whole working population in Hong Kong ranges between HK\$2,000 and HK\$3,500.

**Table 5.2: Median Monthly Income from Main Employment of Six Ethnic Minority Groups in 2011 Disaggregated by Ethnicity and Sex.<sup>9</sup>**

Median monthly income from main employment by ethnicity and sex in 2011 (excluding foreign domestic helpers)			
Ethnicity	Median Monthly Household Income (HK\$) by Sex		
	Male	Female	Both Sexes
Pakistani	10,000	10,000	10,000
Nepalese	12,000	8,000	10,000
Indian	25,500	15,000	22,500
Indonesian	15,000	7,000	8,000
Filipino	13,000	9,000	10,000
Thai	12,500	7,800	8,500
<b>Whole Working Population</b>	<b>13,000</b>	<b>10,900</b>	<b>12,000</b>

Source: Hong Kong Council of Social Service

Chapter 5: Poverty and Social Welfare

However, the difference is even more conspicuous and alarming if we take into account the number of persons in each household. As seen in *Table 5.1*, ethnic minorities usually have bigger families: the number of households with four or more members among the whole population of Hong Kong is lowest compared to the six ethnic groups, (except Indonesians) and, with the exception of Indonesians, most households have more than four persons.

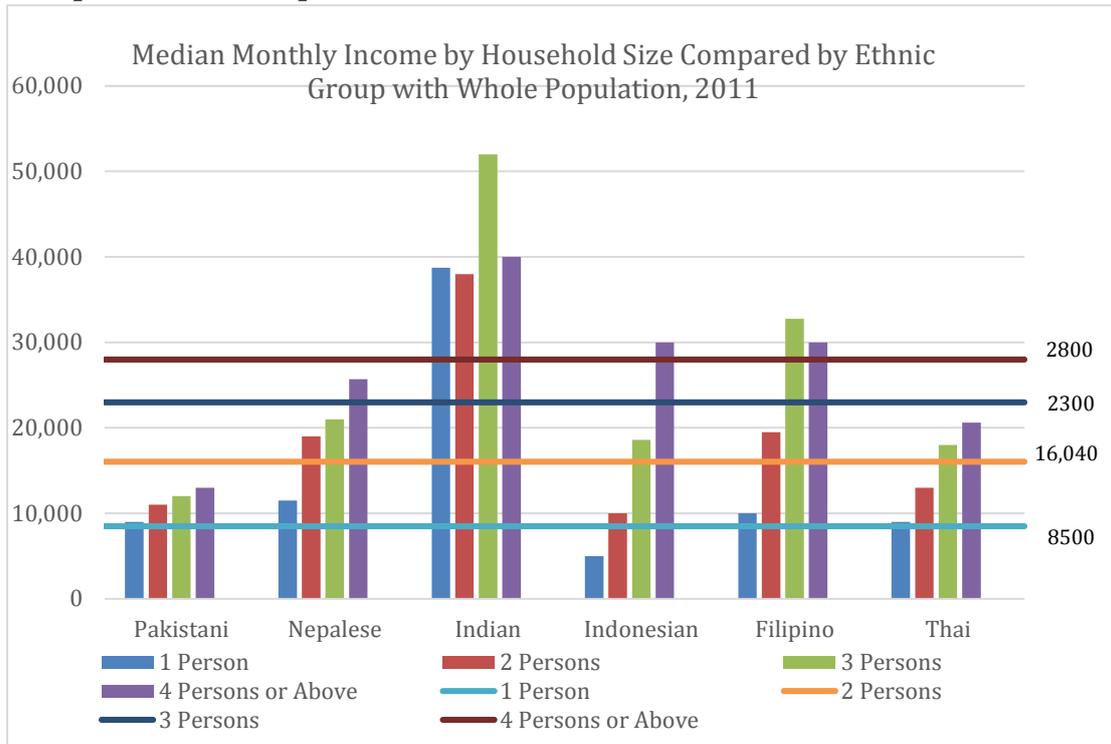
*Table 5.3* and *Graphs 5.2 and 5.3* below show the median monthly household income of the six minority groups by household size and show that the situation among Pakistani households warrants special attention. The median monthly household income for Pakistanis in a 4-person household is HK\$13,000, which is significantly less than for Indians, which stands at HK\$40,000. If you divide that among the four members of the household, that is just a maximum expenditure of HK\$3250 per person in the Pakistani household of four compared to HK\$10,000 per person in the Indian household.

***Table 5.3 Median Monthly Income from Main Employment of the Six Ethnic Minority Groups in 2011 Disaggregated by Ethnicity and Household Size<sup>10</sup>***

Median monthly household income by household size in 2011							
	1 person	% change ← →	2 persons	% change ← →	3 persons	% change ← →	4 persons or above
Pakistani	9,000	22.2%	11,000	9.1%	12,000	8.3%	13,000
Nepalese	11,500	65.2%	19,000	10.5%	21,000	22.4%	25,700
Indian	38,750	-1.9%	38,000	36.8%	52,000	-23.0%	40,000
Indonesian	5,000	100%	10,000	86.0%	18,600	61.3%	30,000
Filipino	10,000	95%	19,500	67.9%	32,750	-8.4%	30,000
Thai	9,000	44.4%	13,000	38.5%	18,000	14.4%	20,600
<b>Whole population</b>	8,500	88.7%	16,040	43.4%	23,000	21.7%	28,000

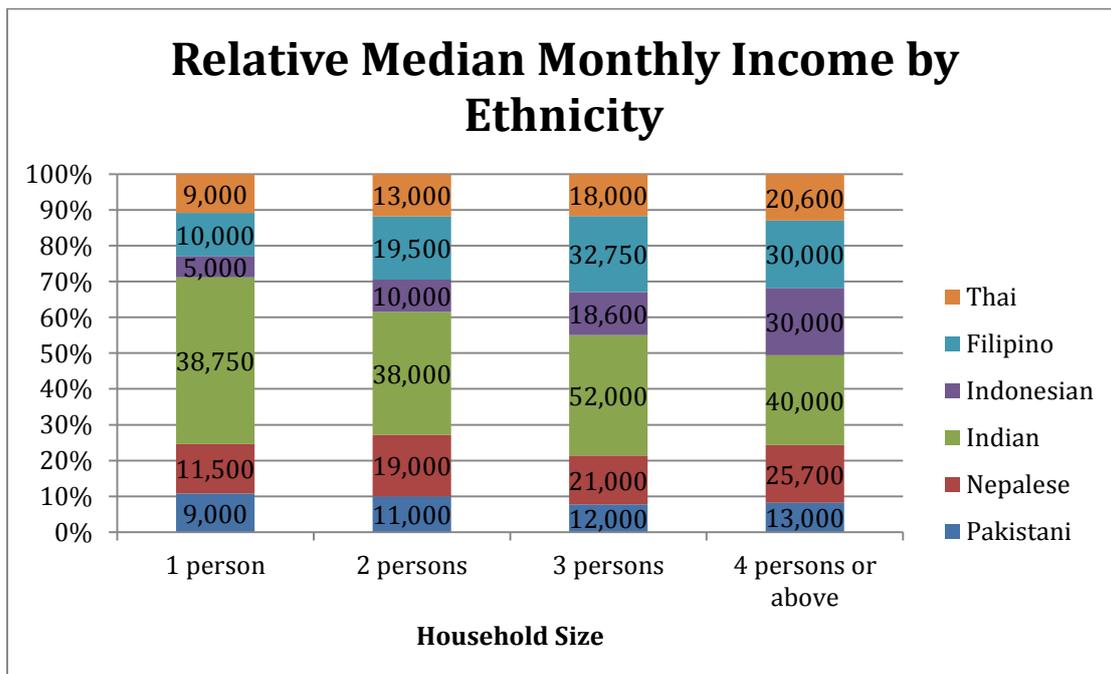
*Source: Hong Kong Council of Social Service*

**Graph 5.2: Median Monthly Income by Household Size Compared by Ethnic Group with Whole Population, 2011**



Source: Hong Kong Council of Social Service

**Graph 5.3: Relative Median Monthly Income by Ethnicity**

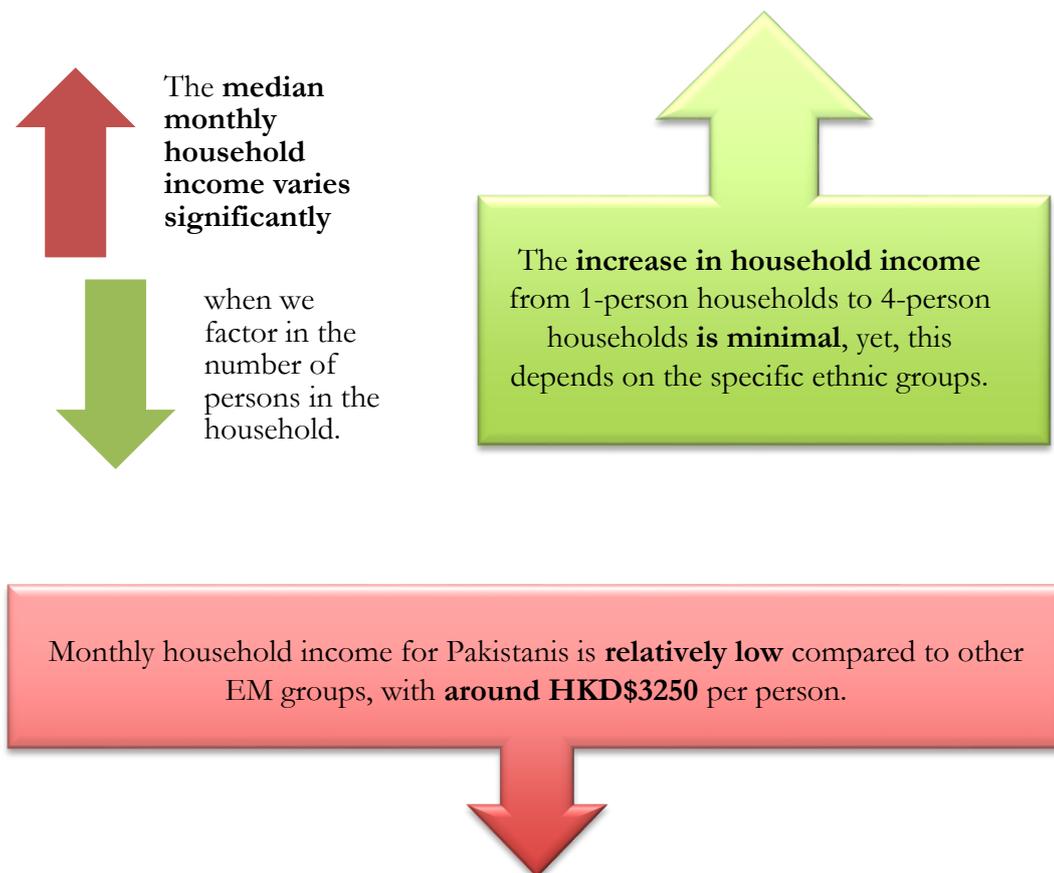


Source: Hong Kong Council of Social Service

Chapter 5: Poverty and Social Welfare

Table 5.3 also shows that although the increase in household income from 1-person households to 4-person households is minimal, it does vary significantly between ethnic groups. For example, there is a 44.4% increase in monthly median household income among Pakistani households whereas among Indonesians and Nepalese, the numbers are 500% and 123% respectively. If you consider the difference in value for Indians, however, the increase is a mere 3.2% from a 1-person to a 4-person household.

Moreover, when you look at the rate of increase in the median monthly household income between one person to two person; two person to three person; and three person to four person households for each of the groups, the contrast is stark. For example, for Indians and Filipinos the difference between the median monthly household income for the 3-person and 4-person households shows a decrease, indicating that those families tend not to be as well off as the ones with fewer household members.

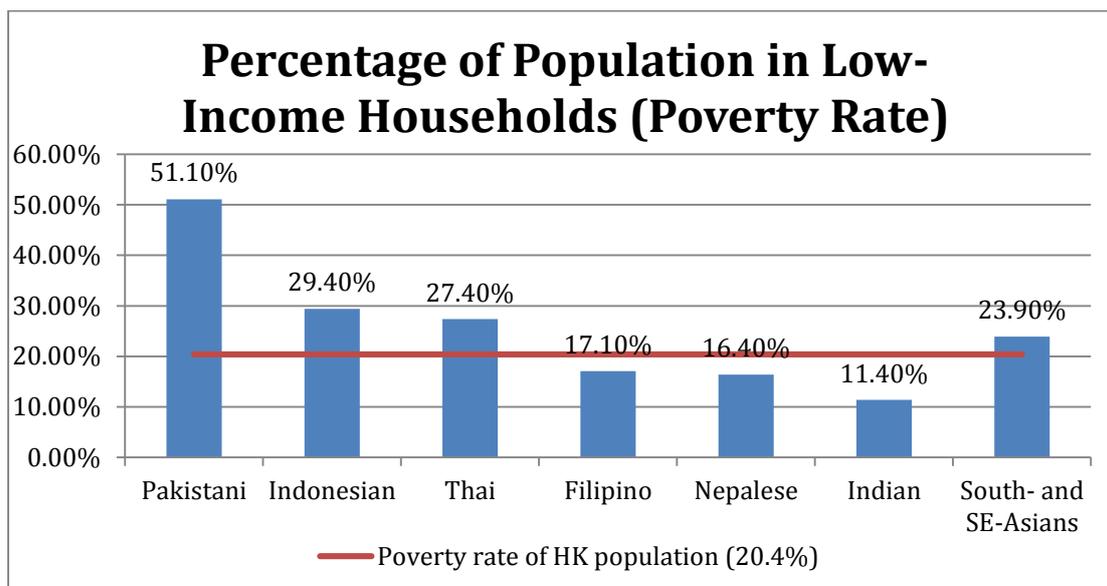


The figures presented in Catholic Commission Shadow Report are similar to the results of the HKCSS Poverty Report. It found that the median monthly household income was \$13,000 for the six ethnic minority groups and that the average ethnic minority household had 4.52 family members a much lower income than a household of similar size in the Hong Kong Chinese population group. The authors of the HKCSS Poverty Report and the Catholic Commission Shadow Report say this can be explained by the fact that ethnic minority households have fewer breadwinners.<sup>11</sup>

These figures highlight precisely why one cannot apply generalised policies for poverty eradication across the board. As is clear from the tables above, different ethnic minority groups have different types of needs impacting their situation differently. These need to be understood and treated accordingly.

**A5. Poverty Rate**

**Table 5.4 Percentage of Population in Low-Income Households (Poverty Rate)**



Source: Hong Kong Council of Social Service

The Poverty rate in *Table 5.4* above refers to the proportion of households earning an income lower than the poverty line. Applying the poverty line definition to 2011 income data, the respective poverty line for a 1-person household, a 2-person household, a 3-person household and a 4-person household was: \$4,250, \$8,020, \$11,500 and 14,000.

The average poverty rate of South and South-East Asians was 23.9%, higher than that of the whole population of Hong Kong at 20.4%. Among the 6 minority groups, the poverty rate was highest among Pakistanis (51.1%), with 9,607 people living in low-income households. *Table 5.5* below shows the poverty situation of different ethnic groups.

**Table 5.5: Number of Low-Income Households and the Total Number of Persons Living in these Households in 2011, disaggregated by Ethnicity<sup>12</sup>**

	No. of low-income households (household poverty rate)	No. of persons in low-income households (poverty rate)
<b>Pakistani</b>	2,207 (47.9%)	9,607 (51.1%)
<b>Indonesian</b>	885 (36.5%)	1,880 (29.4%)
<b>Thai</b>	1,921 (27.0%)	5,989 (27.4%)
<b>Filipino</b>	1,416 (18.1%)	3,834 (17.1%)
<b>Nepalese</b>	731 (14.6%)	2,728 (16.4%)
<b>Indian</b>	940 (10.1%)	3,162 (11.4%)
<b>Overall of South and South-East Asian</b>	8,100 (22.3%)	27,200 (23.9%)
<b>Whole population of Hong Kong</b>	547,215 (23.1%)	1,356,539 (20.4%)

Source: Hong Kong Council of Social Service

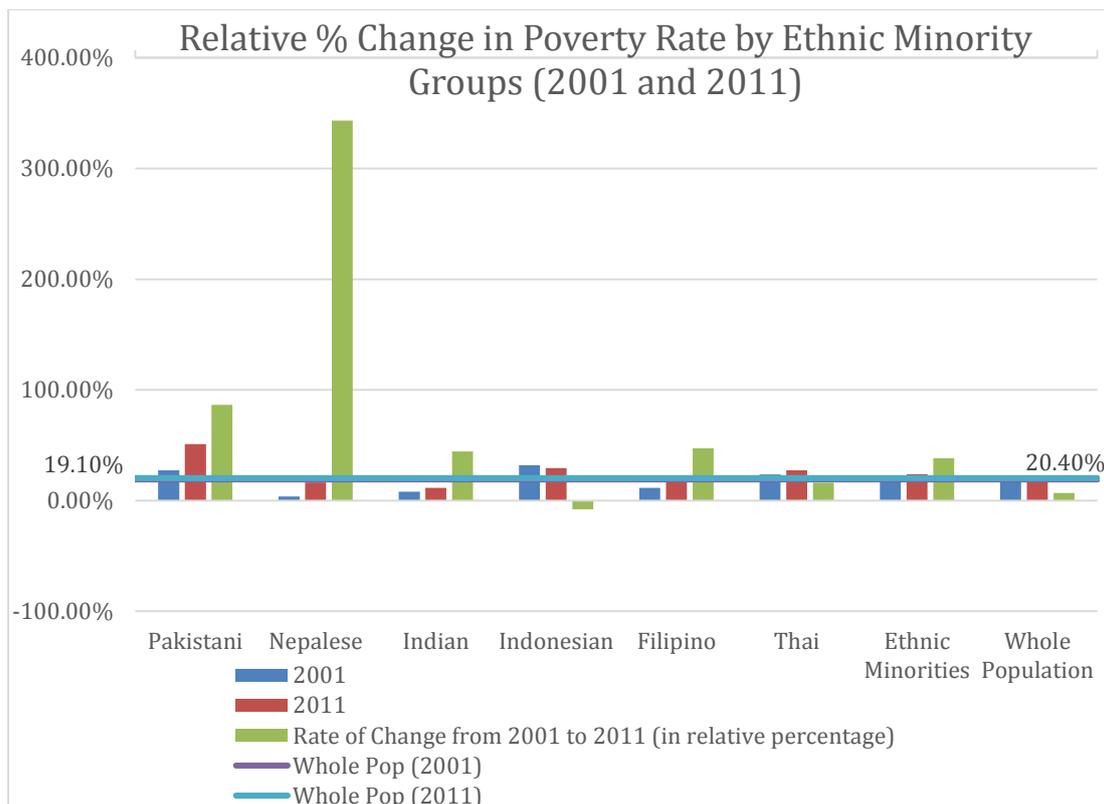
**Table 5.6: Poverty Rate among Different Ethnic Minority Groups in 2001, 2005 and 2011 as Compared to the General Population<sup>13</sup>**

	2001	2006	2011	Change 2001 to 2011 (absolute %)	Change 2001 to 2011 (relative %)	Increase (↑) Decrease (↓)
Pakistani	27.4%	35.4%	51.1%	23.7%	86.5%	↑
Nepalese	3.7%	17.0%	16.4%	12.7%	343.2%	↑
Indian	7.9%	13.3%	11.4%	3.5%	44.3%	↑
Indonesian	31.9%	26.0%	29.4%	(2.5%)*	(7.8%)	↓
Filipino	11.6%	16.8%	17.1%	5.5%	47.4%	↑
Thai	23.6%	22.8%	27.4%	3.8%	16.1%	↑
<b>Ethnic Minorities</b>	17.3%	20.5%	23.9%	6.6%	38.2%	↑
<b>Population of Hong Kong</b>	19.1%	20.5%	20.4%	1.3%	6.8%	↑

\* Brackets signify a decrease

Source: Hong Kong Council of Social Service

**Graph 5.4: Relative Change in Poverty Rate Between 2001 and 2011 by Ethnic Group compared with Whole Population (in percentage)**



## Chapter 5: Poverty and Social Welfare

The HKCSS Poverty Report further shows that poverty among ethnic minorities has worsened in the past 10 years. *Table 5.6* above highlights the increase of the poverty rate among different ethnic minority groups from 17.3% in 2001 to 23.9% in 2011. Whilst the poverty rate of the total population of Hong Kong has also increased, the rate of increase in poverty was much lower for the total population compared to that of ethnic minorities, particularly the Pakistanis and Nepali communities.

The Catholic Commission Shadow Report presents a more extreme picture. Of the **149 interviewed** ethnic minorities who held employment, **83 fall below the poverty line<sup>14</sup>**. This amounts to **55.7% of the total** surveyed.

The Government has established a Special Needs Groups Task Force (“the Task Force”) as part of the Commission on Poverty to run from December 2014 - June 2017. Its terms of reference include a review of policies and measures currently in place to support special needs or underprivileged groups in the community (which includes ethnic minorities) and to explore approaches to poverty prevention and alleviation through facilitative mechanisms for integration, upward social mobility and integration into the community.<sup>15</sup> The Task Force has had three meetings to date but at the time of writing, there no ethnic minorities sitting on the Task Force or the Commission on Poverty, whether as members or co-opted members.

### *A6. Types of Occupation*

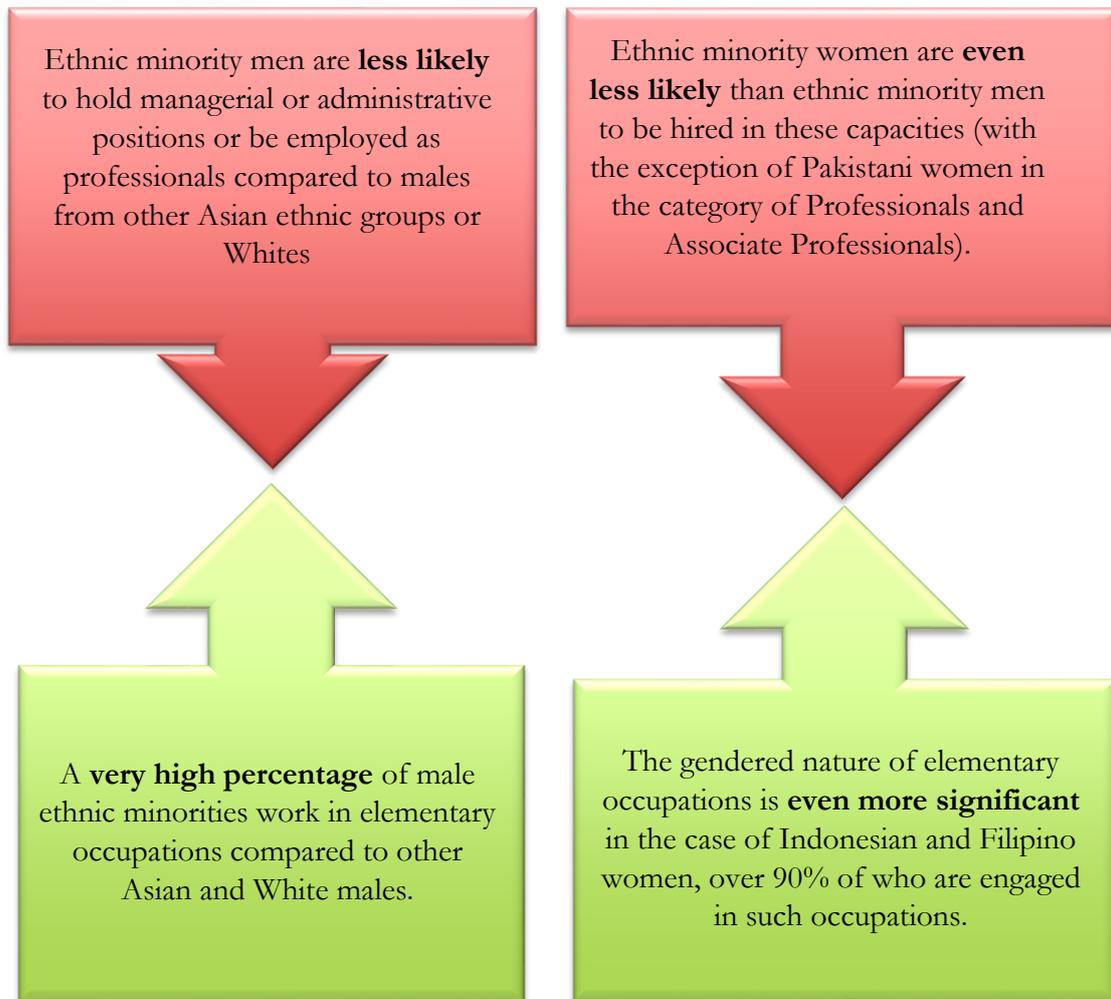
The findings of the HKCSS Poverty Report show a clear difference in the income structures between different ethnic groups. The results, displayed in *Table 5.7*, also show that gender plays a significant, if not, disconcerting role in determining the level, capacity and occupation in which ethnic minority men and women are employed.

*Table 5.7 Proportion of Working Ethnic Minorities by Sex, Ethnicity and Occupation in 2011<sup>16</sup>*

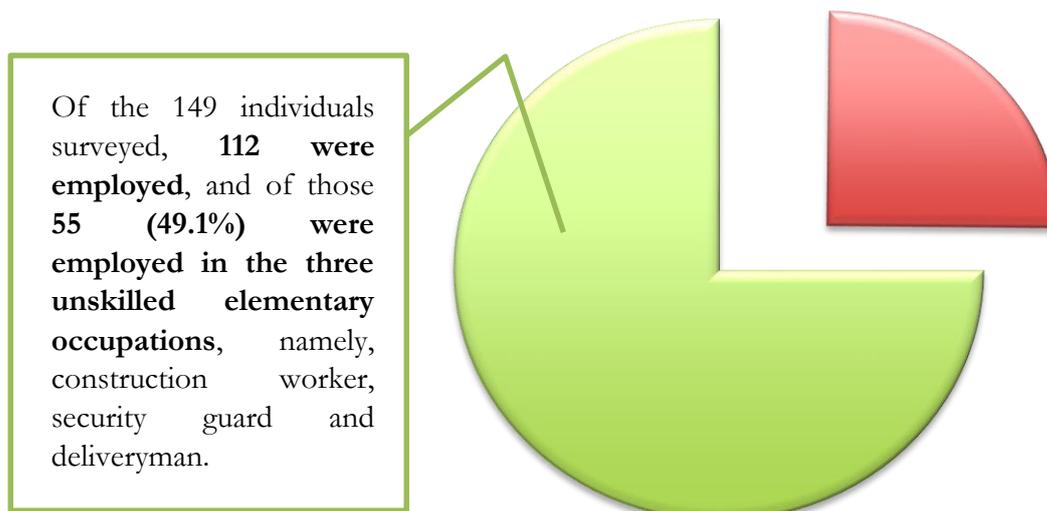
<u>Position</u>	Managers and Administrators (%)		Professionals/ Associate Professionals (%)		Elementary Occupations (%)	
	Male	Female	Male	Female	Male	Female
<b>Ethnicity</b>						
Indonesian	8.8	0.0	23.0	0.1	42.7	99.6
Filipino	5.6	0.2	30.9	1.0	35.9	96.9
Indian	38.2	11.3	35.1	24.9	5.7	42.9
Pakistani	8.2	14.2	14.2	42.6	38.4	14.9
Nepalese	2.4	0.5	8.2	3.7	39.3	46.6
Japanese	61.5	26.7	31.5	34.9	0.5	1.8
Thai	9.9	1.8	11.3	2.7	12.7	67.5
Korean	56.6	24.6	37.9	41.5	-	2.5
White	45.5	27.4	44.7	50.4	1.5	4.0
<b>Whole Population</b>	12.8	7.3	27.7	24.4	12.3	27.1

*Source: 2011 Population Census, Thematic Report: Ethnic Minorities*

The following are significant points to note from this data:



Similar findings are reported in the Catholic Commission Shadow Report.



**A7. Working Poor**

The HKCSS Poverty Report shows that the situation of working poor amongst ethnic minority groups is alarming. *Table 5.8* below shows that 5,099 out of the 8,100 low-income ethnic minority households were working households, reflecting a working poor rate of 63.0%. This is much higher than the working poor rate of the whole population (41.0%). Moreover, the working poor rate was higher in **all six ethnic minority groups** compared to the Hong Kong Chinese population.

**Table 5.8 Percentage of the Working Poor Population Disaggregated by Ethnicity in 2011<sup>7</sup>**

Ethnicity	% of Working Poor Households
Pakistani	68.6%
Nepalese	70.3%
Indian	59.0%
Indonesian	56.9%
Filipino	57.7%
Thai	62.3%
<b>Overall: South and South-East Asian</b>	63.0%
<b>Whole population of Hong Kong</b>	41.0%

*Source: Hong Kong Council of Social Service*

These results are duplicated in the findings shared in the Catholic Commission Shadow Report, which showed 83 out of 133 employed individuals under the poverty line (62.4% of the sample).

**A8. Poverty by Age**

The problem of child poverty is serious among ethnic minorities. From 2001 to 2011, the ethnic minority child poverty rate increased from 23.7% to 32.5%, with a total of 8,863 children living under poverty. The child poverty rate of the Hong Kong Chinese population was lower by 7%, at 25.0%.<sup>18</sup>

**Table 5.9. Domestic Households with Children (Aged under 15) by Ethnicity of Household Head and Type of Housing/ Quarters, 2011**

Year	2011					
	Domestic Households with Children (Aged under 15)					
Type of Housing/Quarters	Public rental housing	Subsidized home ownership housing	Private permanent housing	Non-domestic housing	Temporary housing	Total
Ethnicity of Household Head						
<b>Chinese</b>	160139	63875	262401	726	3224	490365
<b>Filipino</b>	90	24	1544	135	5	1798
<b>Indonesian</b>	42	-	302	-	-	344
<b>White</b>	389	96	5832	84	61	6462
<b>Indian</b>	627	42	2746	-	4	3419
<b>Nepalese</b>	327	51	1770	3	23	2174
<b>Japanese</b>	24	-	1184	50	-	1258
<b>Thai</b>	139	6	255	-	-	400
<b>Pakistani</b>	1359	30	1264	3	57	2713
<b>Other Asian</b>	105	-	1067	-	-	1172
<b>Others</b>	383	127	784	16	-	1310
<b>More than one household head</b>	6336	17840	64729	160	539	89604
<b>Total</b>	<b>169960</b>	<b>82091</b>	<b>343878</b>	<b>1177</b>	<b>3913</b>	<b>601109</b>

Source: The Census and Statistics Department Interactive Data Dissemination Service

Table 5.10 below shows that, with the exception of the elderly (aged over 65), all other age groups also had a higher poverty rate than that of the total population in 2011. These 3 age groups ranged from 15-64, the majority of which should have been the most active and employable group in the labour market. The discrepancy in turn reflects the difficulties ethnic minorities face in the job market, as discussed in Chapter 4 on The Employment of Ethnic Minorities.

**Table 5.10 Percentage of Persons Living Under Poverty, disaggregated by Age Range in 2011<sup>9</sup>**

	Ethnic Minorities (A)	Total Population of Hong Kong (B)	Difference + = A>B - = A<B
0-14 (Children)	32.5%	25.0%	+7.5%
15-24 (Youth)	23.1%	20.2%	+2.9%
25-44 (Adult)	19.9%	13.0%	+6.9%
45-64 (Adult)	18.9%	17.6%	+1.3%
65 or above (Elderly)	34.6%	40.6%	-6%

Source: Hong Kong Council of Social Service

One further concern is the situation of the ethnic minority elderly, as the available data on the poverty situation of ethnic minority elderly is limited. While the overall poverty rate

Chapter 5: Poverty and Social Welfare

for elderly (aged 65 or above) for ethnic minorities is lower than that of the HK population as a whole,<sup>20</sup> the fact remains that there is a lack of studies on the living conditions and social support available to them (e.g. how many of them live in elderly care homes, their participation in local community, etc.). Senior Citizen Home Safety Association, a 24-hour emergency support and caring services NGO, offers a more comprehensive set of services for ethnic minority elderly<sup>21</sup> (which includes talks and outreach visits, health consultation by nurses).

**B. SOCIAL WELFARE**

***B1. Policy Considerations***

At present, policies designed to provide assistance to ethnic minorities are too broad and lack specific measures to cater for different ethnic groups and their particular needs.<sup>22</sup> As the Key Statistics section reveals, data relating to South and South-East Asians are generally analysed alongside those of Whites, Japanese, and Korean for policymaking. By grouping all “ethnic minorities” together without a careful examination of their diverse profiles, it is very likely that the real needs of the less affluent groups will be neglected.

Moreover, careful planning and execution is warranted in the administration of public services to ethnic minorities. For instance, Chapter 7 on Healthcare Needs of Ethnic Minorities will show that some ethnic minority drug abusers are not receptive to rehabilitation services because of the religious affiliation or lack of cultural sensitivity of the rehabilitation organisations.

Some ethnic minority women may find it difficult to utilise public services due to the **unavailability of female officers or doctors**, which may be a prerequisite in their culture. This becomes a **significant barrier in seeking help against violence or medical attention**. The **lack of support measures** to assist these women, who live in a value framework informed by their religious and cultural beliefs and therefore, have **different needs** and **accessibility issues**, has **serious ramifications for feminine health and safety among ethnic minority women**.



The Hospital Authority has noted this problem and **instituted cultural sensitivity training** for its frontline staff i.e. staff at enquiry counters, nurses and clerks, with **over 4,400 staff having undergone this training as of December 2013**.<sup>23</sup> However, **concerns remain over the quality of the program** – the details of which are not disclosed – and over the fact that **doctors and other professional staff do not seem to have been included in the training program**.

As the HKCSS observes, while setting up special services targeting ethnic minorities may allow more flexibility in their design and implementation, such an approach would create segregated services, deflecting from the overall goal of encouraging integration in the long

## Chapter 5: Poverty and Social Welfare

run.<sup>24</sup> HKCSS therefore proposes in its report that the Government adopt the policy of “mainstreaming ethnic minority services,” with an aim of introducing diversity concepts and elements of integration into existing mainstream measures such that racial equality and harmony are achieved.

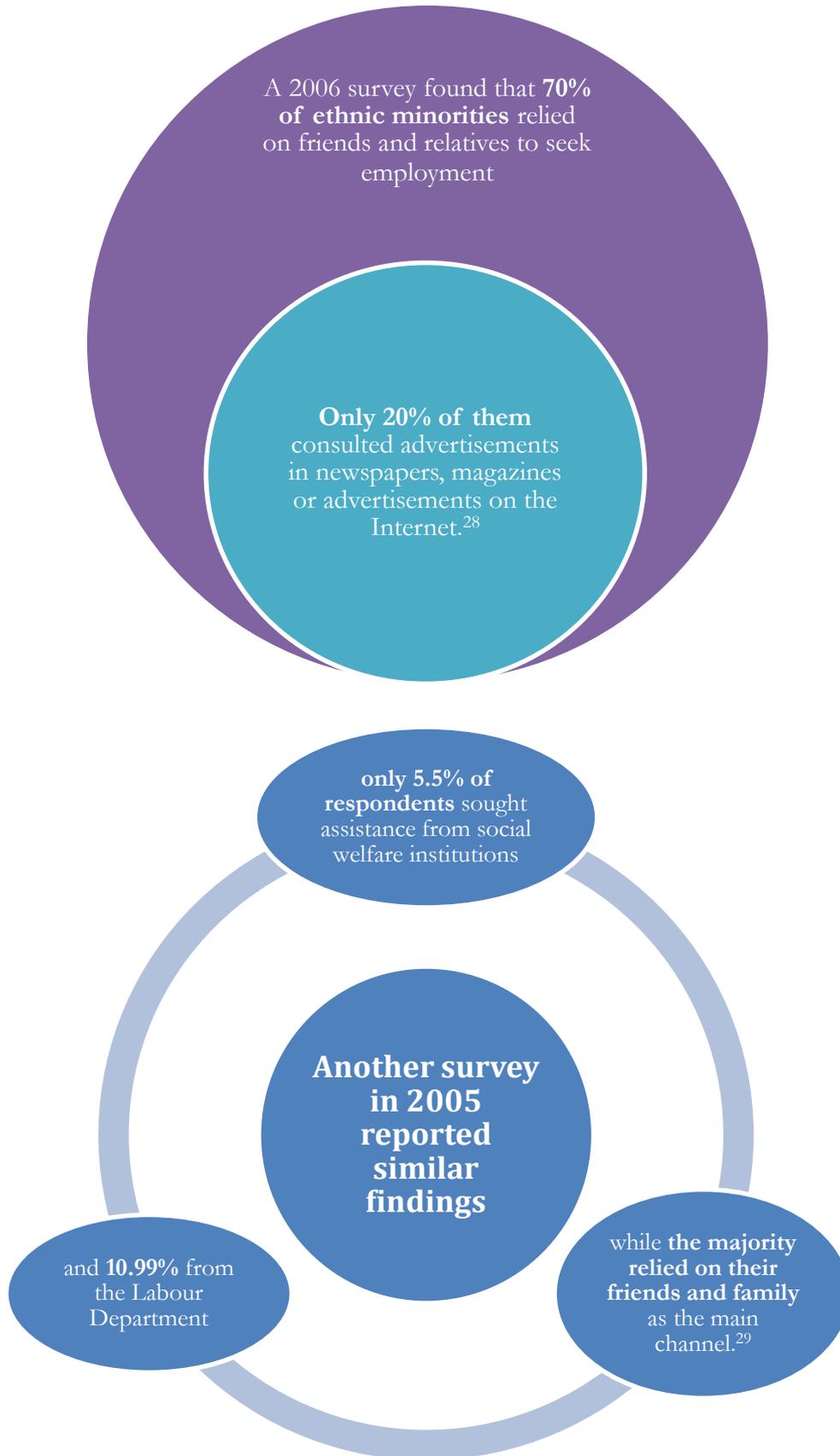
The lack of execution of the government’s equal opportunity policy is a further problem. In response to Legislative Council requests and public pressure, the Constitutional and Mainland Affairs Bureau issued the “Administrative Guidelines on Promotion of Racial Equality” in April 2010 (the “CMAB Guidelines”), which provide instructions to public authorities to ensure that they operate in a race-neutral manner. The Catholic Commission Shadow Report points out, however, that the CMAB Guidelines are not legally binding and have no independent enforcement mechanism. Government departments most responsible for poverty alleviation have not taken the CMAB Guidelines into consideration when formulating ethnic minority-related policies – in particular, government departments have failed to consider the special conditions and needs of ethnic minorities as required under the CMAB Guidelines.<sup>25</sup>

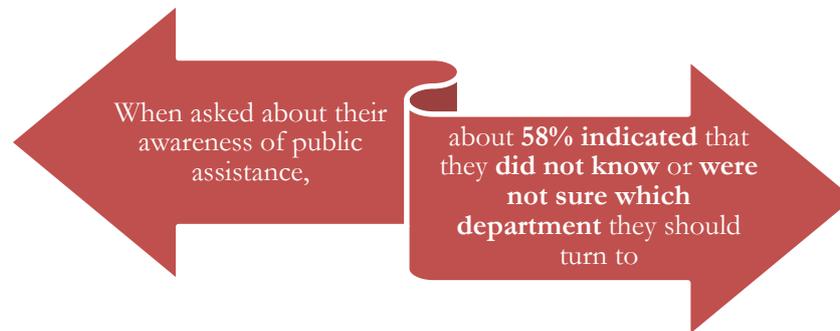
This failure can be seen in the Commission on Poverty’s report entitled “Employment education, job training and employment support for ethnic minorities” (the “COP Job Training Report”), a comprehensive review of employment support by different government departments.<sup>26</sup> Save for two notable exceptions, including an affirmative action policy for enrolling ethnic minority students at Vocational Training Council courses and a policy that Labour Department job expos must offer positions which ethnic minorities can apply for, the policies listed do not specifically cater to ethnic minority needs. Rather, they describe job training and employment support services which are open to the general public as a whole.<sup>27</sup>

### ***B2. Language, Cultural Barriers and Information Deficit***

The inadequacy of the existing welfare policies is aggravated by the difficulties posed by language and cultural barriers. Many surveys have shown that ethnic minorities labour under a large information deficit. They are often unaware of social services to which they are entitled, which of course exacerbates the poverty situation.

Take employment assistance as an example. Many ethnic minorities express difficulties in seeking employment but are unsure about where to seek help.





This is not surprising given the provision of employment assistance services only in Chinese and English, with translation services being provided only *ad hoc* onsite, as described in the COP Job Training Report. This is possibly one of the reasons for the poor success rate of the Labour Department’s job seeking services for ethnic minority users – in 2010-2012, with approximately 1,000 users per year, the service only had a success rate hovering around 10%.<sup>30</sup>

On the education front, similar information deficits were found.

- Before the “3-3-4 scheme” (whereby the HKDSE replaced the HKCEE and HKALE) was implemented, a survey in 2010<sup>31</sup> found that **over 65% of ethnic minority parents did not know** about this scheme.
- **About 20%** of them also indicated **lack of knowledge** about role of English language exam results for university entrance in Hong Kong.
- An Oxfam study confirms this result, finding that **only 30.5% of ethnic minority parents knew** they could access information materials from Education Bureau websites and offices.<sup>32</sup>

The story is similar when it comes to minimum wage and employment law entitlements.

The Catholic Commission Minimum Wage Report found that **around one-fifths of their employed respondents did not know** about the **statutory minimum wage** at all (23%), or about **the paid meal break** (28%) and **paid rest day** (21.4%) under general employment legislation.<sup>33</sup>

Ethnic minorities’ knowledge gap is reflected again in anti-poverty social service measures. The Catholic Commission Minimum Wage Report found that respondents generally showed poor awareness of several major social welfare policies aimed at poverty alleviation.

The survey found that **only 35.7% knew** about the Work Incentive Transport Subsidy Scheme, **47.4% knew** about the Kindergarten & Child Care Centre Fee Remission Subsidy, and **30.7% knew** about the After School Care Programme run by the Social Welfare Department.

The Catholic Commission Minimum Wage Report asked ethnic minorities about the problems they faced in the course of applying for anti-poverty social services.

**Language and bureaucracy** were highlighted as the primary barriers. Aside from language difficulties (i.e. information not in an intelligible language), significant proportions of the respondents also stated that **the complexity of the application forms** (42.1%), **difficulty in communication with government staff** (31.6%) and the fact that **government staff cannot help** (28.1%) posed barriers to access to these social services.

The Government has, in recent years and particularly since late 2014, begun to take a more bottom-up approach to addressing the information deficit problem. In the Commission on Poverty report entitled “The Home Affairs Department’s improving support for ethnic minority integration,”<sup>34</sup> the government lists out several policies such as the establishment and expansion of local service centres for ethnic minorities, the setting up of “youth units” at all service centres and an Ambassadors Scheme for ethnic minority youths. The stated goals of such policies are to engage ethnic minority youth, to foster a sense of community through sports and cultural activity programs organized by the service centres and outreach “youth units” and to provide referrals to other government services and NGOs when needed. Perhaps with a view to the particularly pressing needs of the Pakistani and Nepalese communities, the Home Affairs Department has also established Community Support Teams specifically targeting these two ethnic communities.<sup>35</sup>

These are welcome developments, though the effectiveness of these initiatives are yet to be assessed, especially given the lack of published information on the day-to-day duties and recruitment policies for government officials involved in the administration of such initiatives. Questions also remain as to whether these initiatives can or will be scaled up – for example, the “youth units” comprise 22 staff members to cover the whole of Hong Kong, and there are to date only some 30 Youth Ambassadors, though more are in training.

The Government has been responding to the problem of the language barrier by increasing the provision of translation service online and in the public. While commendable, translation services alone will not resolve all existing problems faced by ethnic minorities, for several reasons.

1. Government policy is to upload translated documents onto pages in official government websites, which are themselves only available in English and Chinese
2. Translation services are rarely used: 14 times for the Housing Department and Labour Department together in 2012-2013;<sup>36</sup> 102 times for telephone and 49 times for escort interpretation services at the Social Welfare Department in 2013-2014 (3.5% and 10% of the total usage rate respectively).<sup>37</sup>
3. the Government does not track data concerning the literacy level, computer literacy and Internet access, which are needed to assess policy effectiveness

Of course, in order for translation services to be effective, ethnic minorities must know where to seek help and not be discouraged from doing so by other barriers to information such as distrust of authority and experience of corruption in their home countries.<sup>38</sup>

The Catholic Commission Shadow Report points out that **government information is not disseminated through informational channels most accessible** to ethnic minorities such as local ethnic minority-language newspapers or local mosques and temples.<sup>39</sup> Recent reports that the Home Affairs Department has hired **3 full-time multi-lingual ethnic minority individuals** to assist the translating and information dissemination process are encouraging.<sup>40</sup>

### ***B3. Minimum Wage and Labour Law Enforcement***

It is perhaps not surprising that the minimum wage regime has a disproportionate effect on ethnic minority communities, given the concentration of their employment in low-paying blue-collar jobs. On that premise, the government's enforcement of the minimum wage regime is disappointing.

The Catholic Commission Minimum Wage Report shows that of a sample of 129 employed respondents, **22.4% were paid less than \$28 per hour**, lower than the minimum wage at the time of the survey.<sup>41</sup> The situation was **particularly poor for security guards**, which made up more than half of the underpaid respondents.

Similarly, the enforcement of the provision of paid meal breaks and of paid rest days, both of which are entitlements under employment law, is problematic.

**47% of the employed respondents** indicated that they **did not have paid meal breaks**; another **47.3% indicated** that they **did not have paid rest days**.<sup>42</sup>

Given the inherent difficulties that employees have in reporting violations of employment law to the authorities (e.g. for fear of retaliation or victimisation by way of dismissal), it falls on the government to improve inspections and enforcement actions.

### ***B4. Comprehensive Social Security Scheme (CSSA), Social Security Allowance (SSA) and other subsidy schemes***

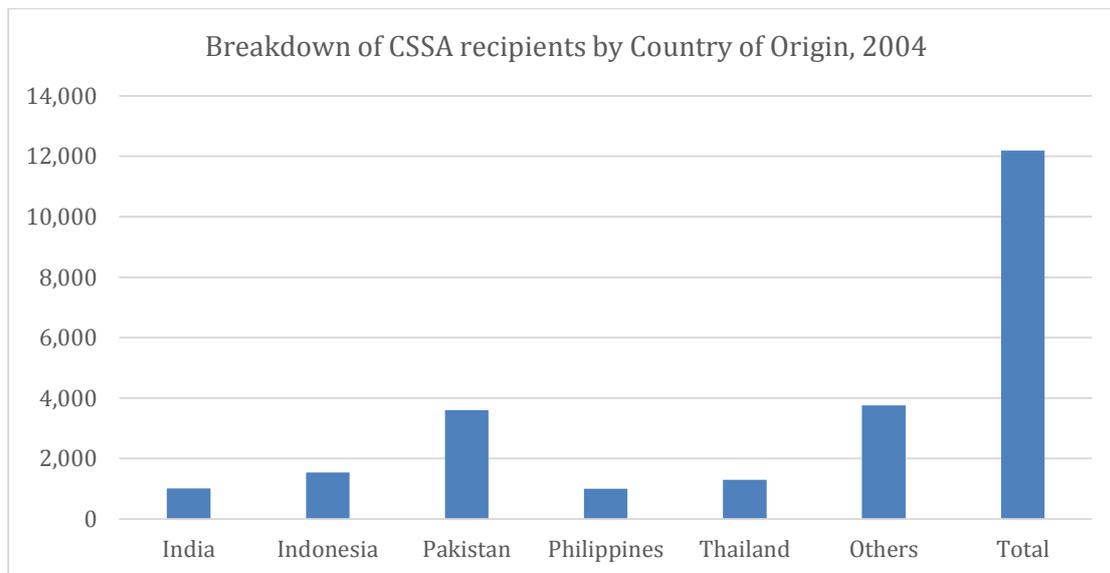
The number of applications for CSSA and SSA and the number of recipients for such subsidies among ethnic minorities is scarce as compared to the number of persons living under poverty (see *Table 5.4*). *Table 5.11* below shows the number of CSSA and SSA applications from ethnic minorities in the financial years 2006-2007, 2007-2008 and 2008-2009 respectively. *Table 5.12* expands on the breakdown of CSSA recipients by ethnicity in the years ended 2001-2004.

**Table 5.11: Number of CSSA and SSA Applications from Ethnic Minorities in the Financial Years 2006-2007, 2007-2008 and 2008-2009<sup>43</sup>**

Financial Year	No. of Ethnic Minority Applications for CSSA	No. of Ethnic Minority Applications for SSA		Total	No. of Ethnic Minority Persons in Low-income Households
		Old Age Allowance	Disability Allowance		
2006-2007	7,703	1,783	796	10,282	27,200 <sup>44</sup>
2007-2008	7,517	1,974	844	28,335	
2008-2009	7,557	2,230	910	10,697	

Source: HK SAR Government, LCQ18

**Graph 5.5: Breakdown of CSSA recipients by Country of Origin in the year ending 2004**



HK SAR Government, Response to LCQ18: Annex II

**Table 5.12 Number of CSSA Recipients Reporting Country of Origin<sup>45</sup> being Places Other Than China by Country of Origin, by year ending 2001-2004<sup>46</sup>**

Year	India	Indonesia	Pakistan	Philippines	Thailand	Others	Total
2001	561	839	2,546	341	845	2,571	7,703
2002	786	1,139	3,126	616	1,047	3,151	9,865
2003	971	1,173	3,389	905	1,209	3,357	11,404
2004	1,005	1,543	3,596	997	1,298	3,758	12,197

Source: HK SAR Government, Response to LCQ18: Annex II

## Chapter 5: Poverty and Social Welfare

There could be many reasons for the under-utilization of the CSSA and SSA schemes, for example, unawareness about entitlement and preference to rely on oneself. In the case of ethnic minorities, there may be extra hurdles. Begum, a 38-year-old Pakistani woman, reported that she could not apply for CSSA because of the lack of a bank account.<sup>47</sup> The apparently widespread phenomenon of banks refusing to open bank accounts for ethnic minorities is now under investigation by the Equal Opportunities Commission.<sup>48</sup>

The generally low application rate for government subsidies among ethnic minorities is also reflected in the Catholic Commission Shadow Report.

Of the 149 ethnic minority individuals surveyed for the report, **73.8% had not applied for CSSA**. A similar proportion of the working poor – **73.5% – also refused to take CSSA**.<sup>49</sup> Furthermore, **individuals who applied for the Work Incentive Travel Subsidy Scheme and the Student Financial Assistance Scheme only comprised 6% and 17.3%** of the respondents respectively. The report suggests three possible reasons for this phenomenon: *the self-reliant attitude* of ethnic minorities, *language barriers* and cumbersome application procedures or the *inability to meet a condition* which is difficult for this group to fulfil.<sup>50</sup>

### C. THE EFFECT OF POVERTY ON ETHNIC MINORITY CULTURES

The 2010 paper “Gendered discourses of coping strategies and perceived cultural challenges for low-income Pakistani families in Hong Kong, SAR”<sup>51</sup> provides insights on how ethnic minority cultures are affected by chronic poverty in the Hong Kong context.

First, traditionalist views towards gender norms remained intact. Female respondents were **strongly deterred from seeking employment** notwithstanding dual incomes among spouses being a Hong Kong norm.<sup>52</sup> The need to have women working for wages implied that **the male breadwinner was failing** in his traditional duty to provide a living wage for the family.

Second, the initial assumption that the social networks of the respondents would provide help to low-income families in coping with poverty was not made out. The study found that **informal systems of support were lacking** in the surveyed Pakistani community, with the **respondents having to purchase translation services** from Pakistani neighbours in order to access medical resources and social services.<sup>53</sup> The respondents generally agreed that **kinship and community support was better established in Pakistan than in Hong Kong**.

Third, the **respondents described CSSA as “a highly ambivalent issue”** and were aware of the **high social costs** that applying for CSSA carried. The respondents **described CSSA as essential** for the financial survival of low-income families but also blamed it for the **erosion of cultural, religious and family values**.<sup>54</sup> In particular, it was said that **CSSA went against the Pakistani culture** which decreed that one should work for a living, and also **diminished the Muslim paternal authority** in the family (since the father is no longer the main source of income for the family), leading to **tensions with spouses and with children**.

**KEY OBSERVATIONS**

In terms of the Median Monthly Income, the monthly household income for Pakistanis is relatively low compared to other ethnic minority groups, with an average of HKD\$3250 per person. The increase in household income from 1-person households to 4-person households is minimal, yet, specific ethnic groups display different patterns and these warrant close scrutiny to identify at risk groups. The median monthly household income varies significantly when we factor in the number of persons in the household and it highlights the seriousness of the povertisation of minority households as household sizes increase.

The poverty rate of Pakistani minorities is high, at 51.1% and the rate of poverty from 2001 to 2011 has increased for all ethnic groups, except Indonesians. The working poor rate amongst South and South-East Asians is 63%, whereas for the Hong Kong population overall, it is 41%. Although Pakistanis have seen the highest increase in the rate of working poor, the rate for all ethnic minorities has gone up by 6.6% compared with that of only 1.3% among the overall population of Hong Kong.

Since a very high percentage of male ethnic minorities work in elementary occupations compared to other Asian and White males, meaning that ethnic minority men are less likely to hold managerial or administrative positions or be employed as professionals compared to males from other Asian ethnic groups or Whites, there are lower income levels among this group. Along gender lines, ethnic minority women are even less likely to be hired in these capacities (with the exception of Pakistani women in the category of Professionals and Associate Professionals). The gendered nature of elementary occupations is even more significant in the case of Indonesian and Filipino women, over 90% of who are engaged in such occupations, accounted of course, in large part by the domestic worker population of Hong Kong.

South and South-East Asians are analysed alongside Whites, Japanese, and Korean for policymaking in relation to ethnic minority groups in Hong Kong. This is clearly an undesirable approach as it is unspecific and overlooks the actual needs of the less affluent groups among ethnic minorities. More also needs to be done in terms of the administration of public services to ethnic minorities. Setting up special services allow flexibility in the operational design and implementation but may segregate services, making those services harder to run. Therefore, initially, a mapping exercise is needed to better understand the extent of the problem and to design targeted interventions to deal with specific issues. At the same time, a macro-level approach that connects the different issues is also indispensable so as to ensure an improvement in the situation of ethnic minorities in terms of welfare and poverty in the longer run. Without a macro-level overview, poverty entrenchment cannot be tackled effectively. This will breed intergenerational poverty.

Across government sectors, the information deficit and language barriers are notable. 70% of ethnic minorities relied on friends and relatives to seek employment and only 5.5% of the respondents of a 2005 survey sought employment assistance from social welfare institutions. Of even greater concern was the indication of 58% of those surveyed stating that they did not know or were not sure which department to approach for assistance.

## Chapter 5: Poverty and Social Welfare

Finally, the findings highlight the effects of poverty on ethnic minority cultures and vice versa. Traditionalist views towards gender norms remain intact and informal systems of support are lacking especially in the Pakistani community. CSSA, although viewed as essential for the financial survival of low-income families, was also criticised for eroding cultural, religious and family values and therefore, rates of application and receipt are comparably low when looking at the number of ethnic minorities and their households in poverty. A deeper understanding of the interrelationship between these issues is necessary to assist effective poverty alleviation efforts.

**RECOMMENDATIONS**

1. Need for research into and data on the situation of poverty in Hong Kong as disaggregated by ethnicity. This chapter highlights the distinctions in terms of poverty that clearly exist between different ethnic minority groups and also between ethnic minorities and the population as a whole.
2. Current trends reveal deeply troubling impact of exacerbation of situation of poverty due to multiple deficiencies in core areas of life, particularly impact on education, employment, living conditions, health and prospects for upward economic mobility. The figures reveal differences, however, between ethnic groups. There is a need for targeted interventions to address situation of specific ethnic minority groups. In some instances, there is a need for diversity mainstreaming by accounting for the impact of policies on ethnic minority communities.
3. There are visible signs of intergenerational poverty and entrenchment which are interlinked closely with issues stemming from systemic discrimination or structural problems in the education and employment sectors. These need to be immediately addressed. It is suggested that a multidisciplinary taskforce begin conducting an impact assessment and evaluation of legal and policy measures in place in relation to the development of ethnic minority children and their life prospects and wellbeing.
4. There is a need for more effective outreach strategies to enhance accessibility to existing services, including wider dissemination of information through appropriate channels. Current measures and efforts are clearly insufficient and inadequate.
5. There is a need to design services to address specific needs of ethnic minority groups living below the poverty line or critically close to the poverty line.
6. Need to identify individuals and families at critical risk of falling below the poverty line due to particular factors ('at risk' groups). At-risk group identification should facilitate identification of key indicators of poverty and help inform strategies to break the cycle of poverty.
7. Need to study the link between childhood poverty and other indicators (including education, employment, and health).
8. Administrative guidelines pertaining to racial equality or general vocational course provisions are not enough to tackle a problem of this magnitude. There is a need for a multipronged and multidisciplinary approach using concerted strategies aimed at addressing the root causes of poverty.

## Chapter 5: Poverty and Social Welfare

9. The appointment of ethnic minority members with specialised knowledge and expertise could be helpful to the Task Force of the Commission on Poverty that is working on vulnerable groups when it considers the impact of existing measures on poverty alleviation and what policies and approaches would assist with its objective of poverty prevention and alleviation in the long run.
10. It would be helpful if COP's work could gain further transparency by publicising its meeting documents and materials in English in addition to Chinese, particularly if the Task Force's work is to be scrutinised for its impact and relevance to the needs of one of the groups that fall within its mandate of review.
11. There is a need to develop a rights-based approach to inform policy-making to alleviate poverty.
12. Maintain and scale-up the current bottom-up initiatives to facilitate contact and integration of ethnic minorities into the local community.
13. There is a need for more proactive enforcement of minimum wage and other employment legislation.
14. Establish a high-level Commission on Ethnic Minority issues to understand from micro and macro perspectives the issues facing ethnic minorities in Hong Kong. All these issues are interlinked i.e. Poverty affects education and vice versa, employment, health etc. This needs to be information that is available to a single body to scrutinise where to begin remedying the structural flaws that perpetuate the cycle of poverty pertaining to particular groups.

<sup>1</sup> 王家文, '扶委會研少數族裔貧窮' *Apple Daily* (Hong Kong, 27 November 2013) <<http://hk.apple.nextmedia.com/news/art/20131127/18525890>> accessed 19 July 2015.

<sup>2</sup> For the purposes of this Report, we call them 'ethnic minorities,' although for this particular chapter, the groups include one more ethnic group than the five that are generally described by the phrase 'ethnic minorities' as used in the rest of this Report. We have done this for the sake of completeness and to allow comparisons to be drawn across different ethnic groups with the situation of the Hong Kong Chinese population.

<sup>3</sup> Hong Kong Council of Social Service, 'Poverty Situation of South and Southeast Asian Ethnic Minorities in Hong Kong' (*Poverty*, 10 December 2013) <[http://www.poverty.org.hk/sites/default/files/20131218\\_em\\_e.pdf](http://www.poverty.org.hk/sites/default/files/20131218_em_e.pdf)> (accessed 19 July 2015).

<sup>4</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon), 'Shadow Poverty Situation Research Report – on the Hong Kong South Asian Ethnic Minorities Families' (*Catholic Diocese of Hong Kong Pastoral Centre for Workers (Kowloon)*), January 2014) <[http://dpcwkln.hkcccla.org.hk/document/I08\\_07.pdf](http://dpcwkln.hkcccla.org.hk/document/I08_07.pdf)> accessed 20 July 2015.

<sup>5</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon), 'Research Report on the Enforcement of Statutory Minimum Wage and Accessibility of Anti-Poverty Government Social Services or Measures among South Asians Residents of Hong Kong' (*Catholic Diocese of Hong Kong Pastoral Centre for Workers (Kowloon)*, December 2012) <[http://dpcwkln.hkcccla.org.hk/document/I08\\_01.pdf](http://dpcwkln.hkcccla.org.hk/document/I08_01.pdf)> accessed 20 July 2015.

<sup>6</sup> Sara Ashencaen Crabtree, 'Gendered discourses of coping strategies and perceived cultural challenges for low-income Pakistani families in Hong Kong, SAR' (2011) 14 *European Journal of Social Work* 363-378.

- <sup>7</sup> Hong Kong Council of Social Service (n 3) 2.
- <sup>8</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 31-32.
- <sup>9</sup> Hong Kong Council of Social Service (n 3) 2.
- <sup>10</sup> *ibid* 3.
- <sup>11</sup> *ibid* 3; Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 34-35.
- <sup>12</sup> HKCSS (n 3) 4.
- <sup>13</sup> HKCSS (n 3) 4.
- <sup>14</sup> The poverty line here is based on the household median income according to the Census Department: Census and Statistics Department, ‘Quarterly Report on General Household Survey (Third Quarter 2013)’ (*Census and Statistics Department*, 25 November 2013) <<http://www.statistics.gov.hk/pub/B10500012013QQ03B0100.pdf>> accessed 13 September 2015.
- <sup>15</sup> Commission on Poverty, Special Needs Groups Taskforce, <http://www.povertyrelief.gov.hk/eng/sngtf.html> accessed 29 August 2015.
- <sup>16</sup> Partly reproduced from Thematic Report, pp.73-74, Table 6.3 (Note the percentage in each ethnic group does not add up to 100% because the sector of “clerical support workers/ service and sale workers”, “Craft and related workers, plant and machine operators and assemblers” and “skilled agricultural and fishery workers; and occupations not classifiable” are omitted).
- <sup>17</sup> Hong Kong Council of Social Service (n 3) 6.
- <sup>18</sup> Oxfam Hong Kong, ‘Survey on the Chinese Learning Challenges South Asian Ethnic Minority Kindergarten Students from Low-Income Families Face’ (*Oxfam Hong Kong*, December 2014) <[http://www.oxfam.org.hk/filemgr/2639/Oxfam\\_Surveyon\\_Dec2.pdf](http://www.oxfam.org.hk/filemgr/2639/Oxfam_Surveyon_Dec2.pdf)> accessed 20 July 2015.
- <sup>19</sup> Hong Kong Council of Social Service (n 3) 5.
- <sup>20</sup> Hong Kong Council of Social Service (n 3) 5.
- <sup>21</sup> Senior Citizen Home Safety Association, ‘Services for the Ethnic Minorities’ (*Senior Citizen Home Safety Association*, 2014) <<http://www.schsa.org.hk/remc/#anch2>> accessed 27 July 2015. Compare with their mainstream services: Senior Citizen Home Safety Association, ‘Senior Citizen Home Safety Association Homepage’ (*Senior Citizen Home Safety Association* 2015) <<https://schsa.org.hk/en/services/pel/introduction/index.html>> accessed 27 July 2015.
- <sup>22</sup> Hong Kong Council of Social Service, ‘Policy Bulletin No. 15: 少數族裔在香港’ (*Hong Kong Council of Social Service*, October 2013) <<http://www.hkcss.org.hk/uploadFileMgmt/pb15.pdf>> accessed on 20 July 2015, see page 20 citing Dr. Raees Baig.
- <sup>23</sup> Food and Health Bureau within the Department of Health & Hospital Authority, ‘Progress Report on ‘Motion on “Formulating a medical policy to support ethnic minority elderly people” at the Legislative Council meeting on 27 November 2013’ (*Legislative Council*, 27 November 2013) <<http://www.legco.gov.hk/yr13-14/english/counmtg/motion/cm1127-m3-prpt-e.pdf>> accessed 25 July 2015.
- <sup>24</sup> Hong Kong Council of Social Service (n 3) 22.
- <sup>25</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 51.
- <sup>26</sup> Commission on Poverty, ‘為少數族裔人士提供的職業教育、培訓/再培訓及就業支援服務’ (*Poverty Relief*, 15 April 2015) <[http://www.povertyrelief.gov.hk/pdf/sngtf\\_20150415\\_05-2015.pdf](http://www.povertyrelief.gov.hk/pdf/sngtf_20150415_05-2015.pdf)> accessed 20 July 2015.
- <sup>27</sup> Commission on Poverty (*ibid*) para 10-14.
- <sup>28</sup> Hok Bun Ku and others, *A Research Report on the Employment of South Asian Ethnic Minority Groups in Hong Kong* (Centre for Social Policy Studies within the Department of Applied Social Sciences at the Hong Kong Polytechnic University 2006) 26.
- <sup>29</sup> Hong Kong Christian Service, ‘居住本港的南亞裔人士對政府及社區資源認識的意見調查’ (*Hong Kong Christian Service*, 6 December 2005) <<http://www.hkcs.org/commu/press/2005press/press20051206.html>> accessed 25 July 2015.
- <sup>30</sup> Hong Kong SAR Government, ‘LCQ18: Employment Services for the Ethnic Minorities’ (*Hong Kong SAR Government*, 13 November 2013) <<http://www.info.gov.hk/gia/general/201311/13/P201311130454.htm>> accessed 20 July 2015.
- <sup>31</sup> Hong Kong Council of Social Service, ‘Parents Involvement for Children’s Educational Advancement’ (*Hong Kong Council of Social Service*, May 2010), <[http://www.hkcss.org.hk/uploadfileMgmt/0\\_2014612145312.pdf](http://www.hkcss.org.hk/uploadfileMgmt/0_2014612145312.pdf)> accessed 25 July 2015.
- <sup>32</sup> Oxfam (n 18) 9.
- <sup>33</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 5) 5.

- <sup>34</sup> Commission on Poverty, ‘民政事務總署加強少數族裔融入社區的支援服務’ (*Poverty Relief*, 15 April 2015) <[http://www.povertyrelief.gov.hk/pdf/sngtf\\_20150415\\_06-2015.pdf](http://www.povertyrelief.gov.hk/pdf/sngtf_20150415_06-2015.pdf)> accessed 20 July 2015.
- <sup>35</sup> Race Relations Unit within the Home Affairs Department, ‘Community Support Teams for Ethnic Communities’ (*Home Affairs Department*, 27 January 2014) <[http://www.had.gov.hk/rru/english/programmes/programmes\\_comm\\_cstec.html](http://www.had.gov.hk/rru/english/programmes/programmes_comm_cstec.html)> accessed 25 July 2015.
- <sup>36</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 48.
- <sup>37</sup> This information was shared with the author on the condition of anonymity and the source cannot be cited.
- <sup>38</sup> Puja Kapai, ‘Understanding and integrating cultural frames of reference in the development of intervention strategies to address domestic violence among ethnic minority victims and perpetrators of domestic violence’ (*The University of Hong Kong’s Centre for Comparative and Public Law*, 2015) <[www.hku.hk/ccpl/publications](http://www.hku.hk/ccpl/publications)> accessed 7 August 2015.
- <sup>39</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 30.
- <sup>40</sup> Commission on Poverty (n 34) 21-23.
- <sup>41</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 5) 4.
- <sup>42</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 5) 4.
- <sup>43</sup> Hong Kong SAR Government (n 30).
- <sup>44</sup> Hong Kong SAR Government (n 30).
- <sup>45</sup> Note the discussion of the importance of using terms in determining data and its relevance for policy making and in ensuring an accurate understanding of the situation of ethnic minorities in Hong Kong, discussed in the Introduction of this Report.
- <sup>46</sup> HK Government, ‘Response to LCQ18: Annex II’ (*Hong Kong SAR Government*, 2014) <[http://www.info.gov.hk/gia/general/200505/04/lcq18\\_e2.pdf](http://www.info.gov.hk/gia/general/200505/04/lcq18_e2.pdf)> accessed 25 July 2015.
- <sup>47</sup> Nicky Burrige, ‘HK banks refuse accounts to poor and ethnic minorities’ *South China Morning Post* (Hong Kong, 18 February 2013) <<http://www.scmp.com/business/money/article/1150993/local-banks-refuse-accounts-poor-and-ethnic-minorities>> accessed 20 July 2015.
- <sup>48</sup> Lana Lam, ‘Hong Kong’s equalities watchdog for first time tackles banks’ treatment of ethnic minorities’ *South China Morning Post* (Hong Kong, 30 May 2015) <<http://www.scmp.com/news/hong-kong/education-community/article/1813049/hong-kongs-equalities-watchdog-meet-bank-staff>> accessed 20 July 2015.
- <sup>49</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 43-45.
- <sup>50</sup> Hong Kong Catholic Commission for Labour Affairs & Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon) (n 4) 40.
- <sup>51</sup> Crabtree (n 6).
- <sup>52</sup> *ibid* 371-372.
- <sup>53</sup> *ibid* 373.
- <sup>54</sup> *ibid* 374-376.