Financial and Employment Impacts of Family Caregivers in Hong Kong

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Background
Population Pyramid (2001)

Hong Kong Population (2001)

(Census and Statistics Department, 2012)
Population Pyramid (2016)

Hong Kong Population (2016)

(Census and Statistics Department, 2016)
Chronic disease (2009)

Older persons (60+) residing in domestic households

Whether had chronic diseases

Number of chronic diseases
Chronic disease (2015)

- 50 - 59: 39.80%
- 60 - 69: 24.10%
- 70 or above: 20.40%
- Other age groups: 15.70%

(Census and Statistics Department, 2015)
## Level of ADL impairment

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<thead>
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<th>Level of ADL impairment</th>
<th>Number of ADL that could not be performed independently</th>
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<td>Level 1</td>
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<td>Level 2</td>
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<td>Level 3</td>
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<td>Level 4</td>
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</table>

(Census and Statistics Department, 2009)
Level of ADL impairment (2009)

Older persons by level of ADL impairment and age

- Level 1
- Level 2
- Level 3
- Level 4

(Census and Statistics Department, 2009)
IADL impairments

- Meal preparation
- Ordinary house work
- Managing finance
- Managing medications
- Phone use
- Shopping
- Transportation

(Census and Statistics Department, 2009)
IADL impairments (2009)

Older persons by level of IADL impairment and age

- 60-64: 92.8% (0), 0.5% (1 to 2), 0.6% (3 to 4), 6.1% (5 to 7)
- 65-69: 88.5% (0), 1.6% (1 to 2), 1.3% (3 to 4), 8.6% (5 to 7)
- 70-74: 78.6% (0), 4.4% (1 to 2), 3.4% (3 to 4), 13.6% (5 to 7)
- 75 or above: 57.1% (0), 14.8% (1 to 2), 9.7% (3 to 4), 18.4% (5 to 7)

(Census and Statistics Department, 2009)
Population Ageing (2011 – 2066)

Adults aged 65 and older
- **13.3%** of Hong Kong’s total population in 2011
- Projected to reach **36.6%** in 2066

37.3%

Adult children as key caregivers in Hong Kong, especially daughter

133,400 caregivers

2.5%

(Roughly 280,500) of community-dwelling older adults require assistance in daily living

(Census and Statistics Department, 2009, 2017)
Impacts - Working-age Caregivers

- **Lost income**
  - (Chari, Engberg, Ray, & Mehrotra, 2014; Colombo, Llena-Nozal, Mercier, & Tjadens, 2011; Metlife Mature Market Institute, 2011)

- **Lowered productivity**
  - (Chari, Engberg, Ray, & Mehrotra, 2014; Colombo, Llena-Nozal, Mercier, & Tjadens, 2011; Metlife Mature Market Institute, 2011)

- **Increased monetary expenses**
  - (Canadian Caregiver Coalition, 2010; Evercare & National Alliance for Caregiving, 2007; Lai & Leonenko, 2007; MacCourt & Family Caregivers Advisory Committee, 2013)
## International policies

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<th><strong>Sweden</strong></th>
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<th><strong>United States</strong></th>
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<td>Carer payment system</td>
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<td>Tax credit</td>
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<td>Training and education</td>
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<td>Respite care</td>
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<td><strong>Workplace</strong></td>
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<td>Partly paid leave</td>
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<td>(average 80% of wage) leave</td>
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<td>100 days terminal care leave</td>
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<td>10 days personal/care leave</td>
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<td>2 days unpaid care leave (emergency)</td>
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<td>Unpaid leave up to 12 weeks</td>
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<td>Flexible work arrangements</td>
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<td>Collective agreement on flexible work arrangements</td>
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Family caregiving policies in HK

- **Carer allowance** (low income families) (pilot scheme) (Oct 2016 – Sep 2018)
- **Community care service vouchers** (pilot schemes) (Sep 2013 – 2018)
- **Foreign domestic workers** (328,000 in eligible households)
Community supports and Workplace accommodative measures

- Training and education
- Counselling
- Limited respite care (37 centres; 12 vacancies)
- Limited flexible work arrangements

(Social Welfare Department, 2017)
Objectives
Objectives

Caregiving

Domestic helper

Workplace accommodative measures

Financial impacts

Employment impacts

GO

STAY
Findings
Methodology

Focus group

Jul    Aug    Sep    Oct    Nov

Survey
Focus Group

- From July to September, 2016
- Six groups conducted in six districts
- Participants: N=37 (5-8 participants per group)
- Recruitment method: purposive sampling
- Inclusion criteria:
  - Aged between 40-64
  - Cantonese-speaking
  - Providing care for at least 4 hours a week to an adult older than 65 years old in the past 6 months
- Duration: 1.5 – 2 hours
Telephone Survey

- From August to November 2016
- Conducted by Public Opinion Programme, The University of Hong Kong (HKU POP)
- Sample size: 451 participants
- Recruitment method: random digit dialing method
- Inclusion criteria:
  • Aged between 40-64
  • Cantonese-speaking
  • Providing care for at least 4 hours a week to an adult older than 65 years old in the past 6 months
Gender (N=451)

Caregivers:
- Male: 72.1%
- Female: 27.9%

Care recipients:
- Male: 31.9%
- Female: 68.1%
Demographics of Caregivers

**Age**

- 60-64 years: 29.8%
- 50-59 years: 50.4%
- 40-49 years: 19.8%

**Living arrangement with care recipients**

- Co-residing: 53.9%
- Not co-residing: 46.1%
Financial Impact - Out-of-pocket Expenses

median of out-of-pocket expenses in the past 12 months among caregivers with and without domestic helper

Without DH (n=316)

- Professional services (N=155): 41.5%
- Home modifications (N=58): 11.2%
- Special aids or devices (N=73): 10.0%
- Transportation, travel or accommodation (N=132): 37.3%

Range: $1,200 - $5,000

With DH (n=135)

- Professional services (N=77): 50.3%
- Home modifications (N=35): 15.1%
- Special aids or devices (N=39): 9.5%
- Transportation, travel or accommodation (N=66): 25.1%

Range: $1,900 - $10,000
Voices by Caregivers

Community services

Home care service is very expensive. The hourly rate of day care service almost used up my monthly salary.
(FG2/CG15/Female/Full-time)

Home modifications

I changed all the gas stove into induction cooker. Toilet renovation is also needed, bath cubicle is better and safer.
(FG2/CG11/Female/Not working)

Special aids or devices

It is essential to buy some special devices for my parents to monitor blood pressure and blood glucose level.
(FG1/CG1/Female/Quitted job)
Financial impact - Perceived Cost of Care

- Dipping into savings: 28.8%
  - Agree: 11.1%
  - Strongly agree: 17.7%

- Give up necessities: 19.9%
  - Agree: 8.3%
  - Strongly agree: 11.6%

- Cannot afford little extras: 18.5%
  - Agree: 6.3%
  - Strongly agree: 12.2%

- Caring CR is too expensive: 14.8%
  - Agree: 9.5%
  - Strongly agree: 5.3%

Dipping into savings: Agree 28.8%  Strongly agree 11.1%
Give up necessities: Agree 8.3%  Strongly agree 11.6%
Cannot afford little extras: Agree 6.3%  Strongly agree 12.2%
Caring CR is too expensive: Agree 9.5%  Strongly agree 5.3%
Financial impact - Differences among Income Groups

**cost of care index among three income groups**

- Below $10,000 (N=132): 47.7%
- $10,000 - $29,999 (N=155): 41.9%
- $30,000 or above (N=93): 16.1%
Financial impact - Perceived Additional Burden by DH

additional burden created by DH
(n=135)

- Not at all: 25.4%
- Very Little: 35.8%
- Somewhat: 29.9%
- To a great extent: 9.0%

Cost of care index among caregivers with and without additional burden created by hiring DH (n=135)

- Without burden (N=82): 18.2%
- With burden (N=52): 56.0%
Employment Impact

- Took paid leave of absence (N=130): 29.0%
- Decreased hours of work (N=116): 25.8%
- Adopted flexible working arrangement (N=94): 20.9%
- Quit working (N=88): 19.5%
- Took unpaid leave of absence (N=67): 15.0%
- Retired early (N=64): 14.2%
- Turned down job offer or promotion (N=55): 12.2%
- Opened a home business (N=36): 8.0%
- Increased hours of work (N=30): 6.7%
- Take up one more job (N=21): 4.7%
- Dismissed, terminated or asked to resign (N=16): 3.5%
Workplace Accommodative Measures

- Compassionate leave: 30.8%
- Paid care leave: 6.9%
- Flexible working hours: 7.6%
- Part-time working arrangement: 18.4%
- Unpaid care leave: 7.4%
- Re-employment program: 5.3%
- Home-working arrangement: 6.3%
- Counselling service: 8.3%
- Information on caregiving: 3.2%
- Medical benefits covering parents of employees: 5.3%

[Graph showing the percentage of organizations offering various workplace accommodative measures.]

Formal vs. Discretionary measures.
Employment Impact – Workplace Accommodative Measures

employment impact among caregivers with and without workplace accommodative measures

- Took paid leave of absence (N=27)
  - Without Workplace Accommodations (n=145): 18.8%
  - With Workplace Accommodations (n=196): 35.9%

- Adopted flexible working arrangement (N=22)
  - Without Workplace Accommodations (n=145): 15.2%
  - With Workplace Accommodations (n=196): 24.5%

- Retired early (N=30)
  - Without Workplace Accommodations (n=145): 20.7%
  - With Workplace Accommodations (n=196): 11.7%
Domestic Helper

hire domestic helpers (n=451)

- 29.9%
- 70.1%

employment impact among caregivers with and without DH

- Opened a home business
  - Without DH (n=316): 6.3%
  - With DH (n=135): 11.9%
Employment Impact – Perceived Additional Burden by DH

Employment impact among caregivers with and without additional burden created by hiring DH (n=135)

- Quit working
  - Without burden: 9.8%
  - With burden: 34.6%

- Retired early
  - Without burden: 8.5%
  - With burden: 32.7%

- Take up one more job
  - Without burden: 1.2%
  - With burden: 7.7%
Pre-planning in Hong Kong
Enduring Power of Attorney (EPA)

Enduring Powers of Attorney Ordinance (Cap. 501)
• Allows its donor (while he/she is still mentally capable), to appoint an attorney(s) to take care of the donor’s financial matters in the event that he/she subsequently becomes mentally incapacitated

(Department of Justice, 2017)
Why EPA?

**General power of attorney**
- Will cease to be effective if one becomes mentally incapacitated

**Enduring power of attorney**
- Will “endure” the donor’s mental incapacity
- Give the attorney the power to continue the donor’s financial affairs

Estimated 333,000 persons aged 60 or above would be suffering from dementia in 2039

**EPA is of special significance**

(Department of Justice, 2017; LegCo, 2017)
Key advantages

Right to choose

Avoid court proceedings

Efficient and cost-effective

Eases the difficulties and distress
Join hands for a better world!
Join hands!

Family caregiving brings financial & employment impacts!

Financial impacts: low income families shall be targeted

Employment impacts: advocate for workplace accommodative measures

Pre-planning: Enduring Power of Attorney
Acknowledgement

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References


Thank You

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