

# 香港的住戶收入分布

## Household Income Distribution in Hong Kong

二零零七年六月十八日

18 June 2007

# 背景

## Background

- 收入分布的研究是一個相當複雜的課題  
**Income study is a complicated subject**
- 目的  
**Objectives**
  - 分析過去十年香港的整體收入分布情況  
**Analyse the overall income distribution in Hong Kong**
  - 評估政府採取的措施對收入重新分布的效應  
**Assess the redistributive effects of government intervention on income**
- 結果載於《主題性報告：香港的住戶收入分布》  
**Results contained in the “Thematic report: Household Income Distribution in Hong Kong”**



# 研究概述

## Outline of the Study

1. 收入分布  
**Income distribution**
2. 政府採取的措施對收入重新分布的效應  
**Redistributive effects of government intervention on income**
3. 收入分散的情況  
**Income dispersion**
4. 與國際比較  
**International comparison**

# 收入分布

## Income Distribution

### • 個人收入

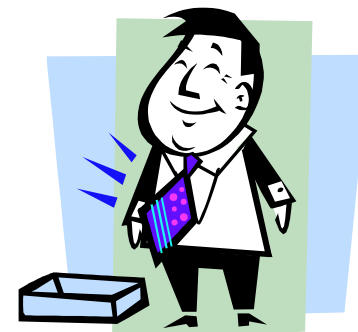
#### Individual income

- 職業收入: 包括工資、薪金和相關的津貼

**Employment income: covers wages, salaries and related allowances**

- 其他現金收入包括租金收入、利息、股息等

**Other cash income: includes rental income, interests, dividends etc.**



### • 住戶收入

#### Household income

- 所有住戶成員收入總和

**Sum of income from all household members**



# 收入來源

## Source of Income

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 Employment income only	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 Both employment income and other cash income	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

# 職業收入

## Employment Income

	1996		2001		2006	
每月主要職業收入	數目	百分比	數目	百分比	數目	百分比
Monthly Income from Main Employment	Number	%	Number	%	Number	%
Below \$4,000	300 030	9.9	335 648	10.4	390 562	11.7
\$4,000 - \$14,999	1 939 575	64.3	1 802 995	55.8	1 901 998	56.9
≥\$15,000	776 859	25.8	1 090 464	33.8	1 052 426	31.5
總計	3 016 464	100.0	3 229 107	100.0	3 344 986	100.0
Total						

# 每月主要職業收入中位數

## Median Monthly Income from Main Employment

港元  
HK\$

15,000

10,000

5,000

0

年 Year	變動 Change	
	每月主要職業 收入中位數 Median monthly income from main employment	綜合消費 物價指數 Composite Consumer Price Index
1996-2006	+5.3%	-2%
2001-2006	0%	-3%

\$9,500

\$10,000

\$10,000

1996

2001

2006

# 職業收入

## Employment Income

每月主要職業收入中位數（港元）

Median Monthly Income from Main  
Employment (HK\$)

收入組別 Income Group	1996	2001	2006
第一至第二個十等分組別 1st – 2nd Decile Groups	4,000	3,860	3,500
第三至第八個十等分組別 3rd – 8th Decile Groups	9,500	10,000	10,000
第九至第十個十等分組別 9th – 10th Decile Groups	25,000	30,000	30,000
合計 Both sexes	9,500	10,000	10,000



# 職業收入差距增加

## Increased Employment Income Disparity

- 與人口結構的轉變相關

Associated with changes in structure of the population

	收入差別 Income differentials	人口轉變 Demographic changes
性別 Gender	男性的收入高於女性 Men earned more than women	性別比率下跌—即女性多於男性 Drop in sex ratio – more women than men
生命週期 Lifecycle	收入能力隨年齡上升從年輕年齡組別逐步上升，至中年年齡組別到達頂峰然後在年長年齡組別下降 Earning ability increases with age, from young to a peak in the middle age and then declines at the older age	人口老化—長者數目增加 Population ageing – increase in the number of older persons

# 職業收入差距增加

## Increased Employment Income Disparity

- 與人口結構的轉變相關

Associated with changes in structure of the population

	收入差別 Income differentials	人口轉變 Demographic changes
教育 Education	教育程度較高的在職人士收入普遍較高 Working persons with higher educational attainment generally had higher income	教育水平持續提升-教育程度較高的在職人士增加 Continuous upgrading of education attainment of the population – more higher-educated working persons

# 在職男性及女性的每月主要職業收入中位數

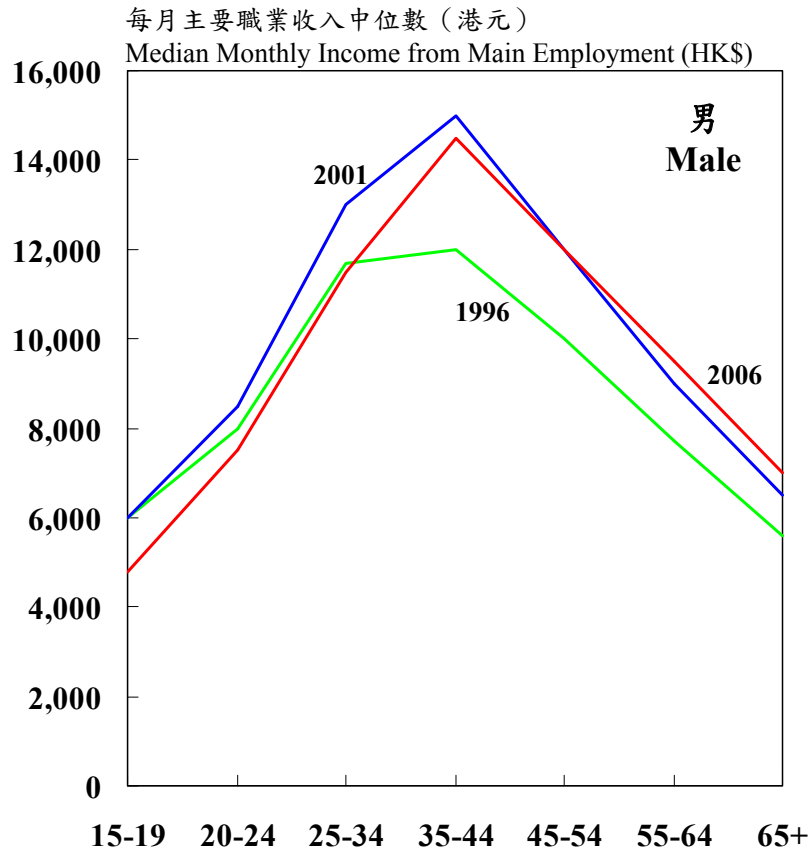
## Median Monthly Income from Main Employment of Working Men and Women

性別 Sex	每月主要職業收入中位數 (港元) Median Monthly Income from Main Employment (HK\$)		
	1996	2001	2006
男 Male	10,000	12,000	11,000
女 Female	8,000	8,900	8,500
合計 Both sexes	9,500	10,000	10,000

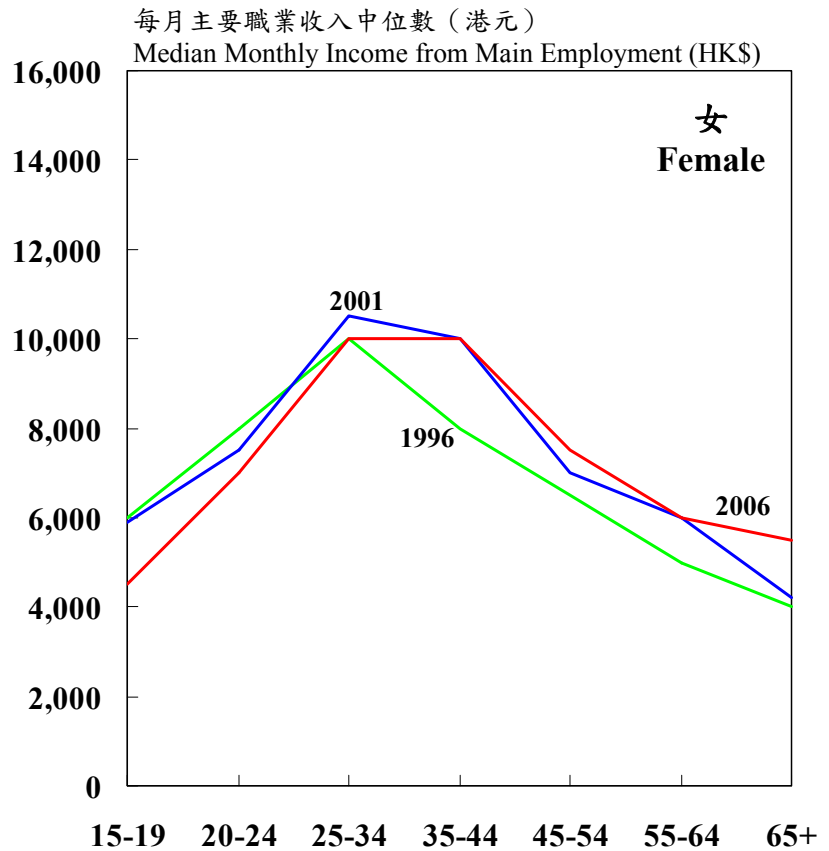
25.0% (Increase for Male from 1996 to 2001)  
 29.4% (Increase for Female from 1996 to 2006)

# 在職男性及女性的每月主要職業收入中位數

## Median Monthly Income from Main Employment of Working Men and Women



年齡組別  
Age Group



年齡組別  
Age Group

# 工作人口的每月主要職業收入中位數

## Median Monthly Income from Main Employment of Working Population

教育程度(最高就讀程度) Education 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 Six Form	12,000	11,000	9,500
專上教育：文憑／證書課程 Post Secondary: Diploma / Certificate	15,000	18,000	11,500
專上教育：副學位課程 Post Secondary: Sub-degree course			12,000
專上教育：學位課程 Post Secondary: Degree course	19,800	21,250	19,500
總計 Total	9,500	10,000	10,000

# 堅尼系數

## Gini Coefficient

	1996	2001	2006
主要職業收入 Income from main employment	0.483	0.488	0.500
按選定行業劃分的人口分組堅尼系數 Population sub-group Gini coefficient by selected industries			
製造業 Manufacturing	0.461	0.447	0.481
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

# 堅尼系數

## Gini Coefficient

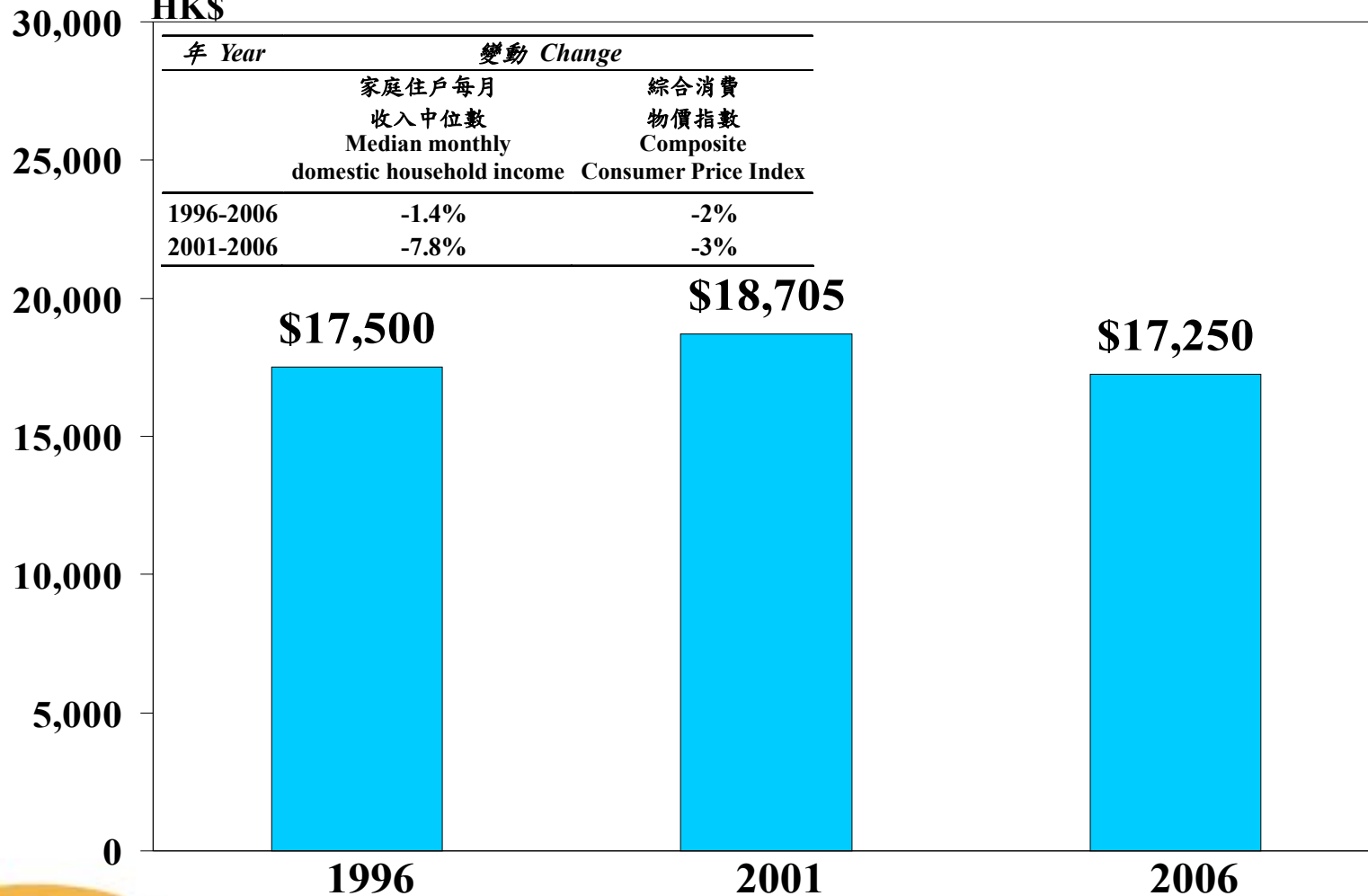
	1996	2001	2006
按選定職業劃分的人口分組堅尼系數			
Population sub-group Gini coefficient by selected occupations			
經理及行政人員 Managers and administrators	0.556	0.521	0.528
文員 Clerk	0.234	0.256	0.272
按選定教育程度（最高就讀程度）劃分的人口分組堅尼系數			
Population sub-group Gini coefficient by selected educational attainment (highest level attended)			
未受教育／學前教育 No schooling / Pre-primary	0.370	0.349	0.418
專上教育：學位課程 Post-secondary : degree course	0.562	0.529	0.528

# 家庭住戶每月收入中位數

## Median Monthly Domestic Household Income

港元

HK\$





# 家庭住戶收入

## Household Income

	1996		2001		2006	
家庭住戶每月收入	數目	百分比	數目	百分比	數目	百分比
Monthly Domestic Household Income	Number	%	Number	%	Number	%
Below \$4,000	123 869	6.7	163 423	8.0	205 515	9.2
\$4,000 - \$39,999	1 452 981	78.3	1 513 195	73.7	1 642 558	73.8
≥\$40,000	278 703	15.0	376 794	18.3	378 473	17.0
總計	1 855 553	100.0	2 053 412	100.0	2 226 546	100.0
Total						

# 住戶收入分布

## Household Income Distribution

住戶收入 Household income	4,000 元以下 Below \$4,000	40,000 元或以上 At \$40,000 or above
最高和最低部分的住戶所佔的百分比增加的主要原因 Major reason(s) for the increase in number of households at the lowest and highest segments between 1996 and 2006	<ul style="list-style-type: none"> <li>• 長者住戶數目增加 Increasing number of older-person households</li> </ul>	<ul style="list-style-type: none"> <li>• 有兩名有收入者的住戶增加 Growth of two-earner households</li> <li>• 人口的教育程度改善 Improvement in educational attainment of the population</li> </ul>

# 住戶收入分布

## Household Income Distribution

	1996	2001	2006
每月住戶收入低於4,000 元的長者住戶數目 Number of older-person households with monthly household income below \$4,000	61 900	88 393	98 656
每月收入在40,000 元或以上的住戶中，有兩名工作成員的住戶的數目 Number of households having monthly household income at \$40,000 or above with two working members	101 999	145 272	150 538
每月收入在40,000元或以上的住戶中，十五歲及以上就讀專上教育的人口數目 Number of persons aged 15 and over having attended post-secondary education in households with monthly household income at \$40,000 or above	338 379	463 349	531 430

# 按住戶人數劃分的堅尼系數

## Gini Coefficient by Household Size

住戶人數 Household Size	1996	2001	2006
1	0.615	0.620	0.614
2	0.547	0.550	0.559
3	0.487	0.452	0.470
4	0.457	0.457	0.455
5+	0.482	0.512	0.514
合計 Overall	0.518	0.525	0.533

# 按住戶成員組合劃分的堅尼系數

## Gini Coefficient by Household Members Composition

住戶成員組合 Household Members Composition	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
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
一名六十五歲以下成人 One adult only aged below 65	0.582	0.560	0.565
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
一名成人與兒童 One adult and child(ren)	0.395	0.383	0.465
多名成人與兒童 More than one adult and child(ren)	0.487	0.507	0.508
合計 Overall	0.518	0.525	0.533

# 政府採取的措施對收入重新分布的效應

## Redistributive Effects of Government Intervention on Income

- 稅務

### Taxation

- 薪俸稅

Salaries tax

- 物業稅

Property tax

- 差餉及地租

Rates and  
Government rent

- 社會福利

### Social benefits

- 教育

Education

- 醫療

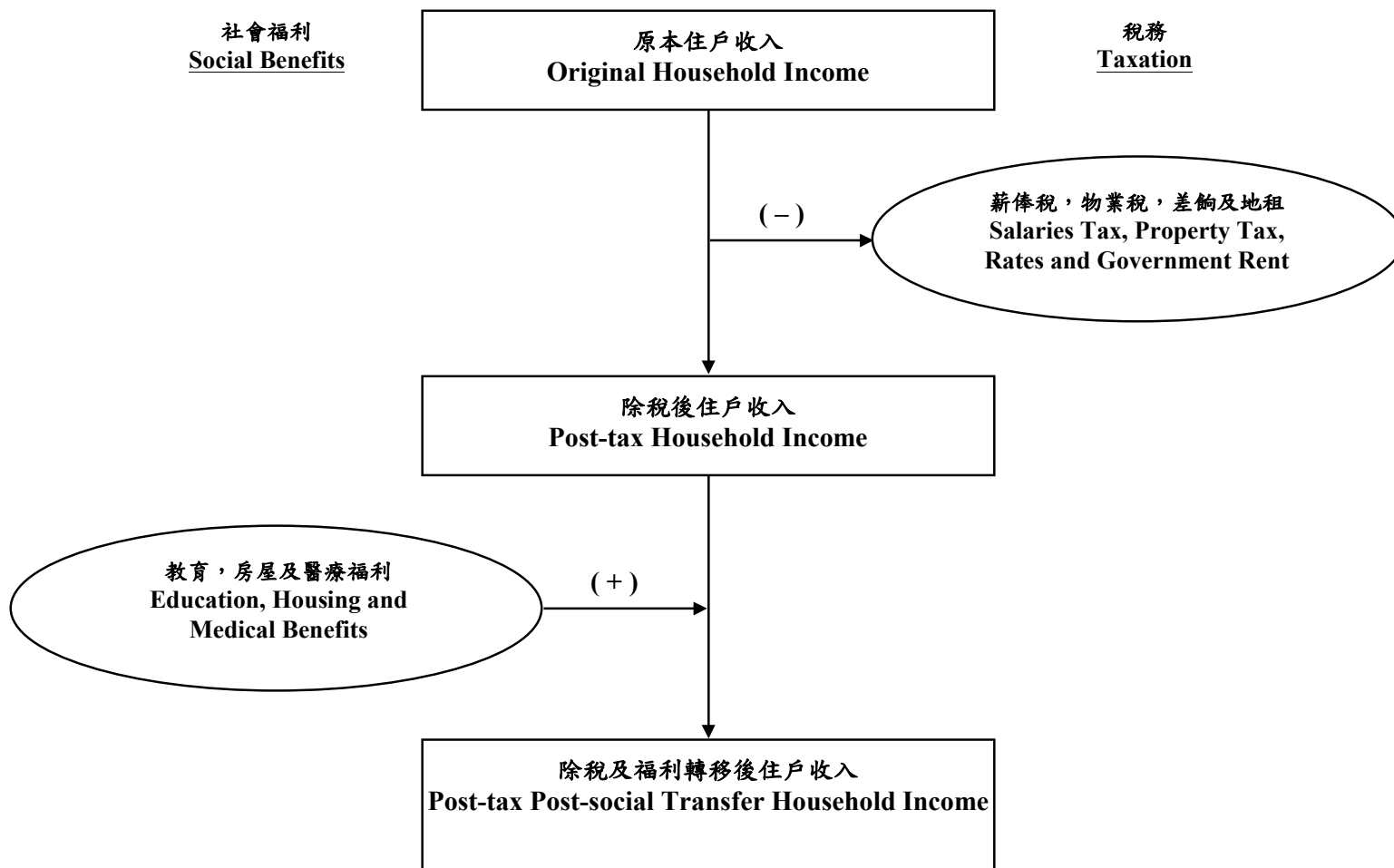
Medical

- 房屋

Housing

# 政府採取的措施對收入重新分布的效應

## Redistributive Effects of Government Intervention on Income



## 政府採取的措施對收入重新分布的效應

# Redistributive Effects of Government Intervention on Income

	1996	2001 HK\$	2006
平均原本住戶每月收入 Average Original Monthly Household Income	27,719	29,460	27,761
平均除稅後住戶每月收入 Average Post-tax Monthly Household Income	25,801	27,714	25,944
平均除稅及福利轉移後住戶每月收入 Average Post-tax Post-social Transfer Monthly Household Income	28,630	31,007	29,044



# 收入分散的情況

## Income Dispersion

- 以住戶收入數據編製選定的量數來量度收入差距

**Selected measures applied on household income data to measure the extent of income disparity**

- 堅尼系數

**Gini Coefficient**

- 平均對數差異

**Mean Logarithm Deviation**

- 亞特金森指數

**Atkinson Index**

- 離異系數

**Coefficient of Variation**

# 堅尼系數

## Gini Coefficient

	1996	2001	2006
原本住戶收入 Original household income	0.518	0.525	0.533
除稅後住戶收入 Post-tax household income	0.508	0.515	0.521
除稅及福利轉移後住戶收入 Post-tax post-social transfer household income	0.466	0.470	0.475
除稅及福利轉移後人口平均住戶收入 Per capita post-tax post-social transfer household income	0.427	0.421	0.427

# 與國際比較

## International Comparison

- 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。  
**Hong Kong has a higher Gini coefficient comparable to those of United Kingdom and Canada.**

- 至於收入差距的變化，香港與很多經濟體系所觀察到的一般差距擴大趨勢相似

**Regarding change in income disparity, Hong Kong is in line with a common trend towards greater income disparity as noted in many economies**

# 與國際比較

## International Comparison

- 按原本住戶收入計算
- Based on Original Household Income

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996 2006	0.518 0.533	+0.015
加拿大 Canada	2001 2004	0.513 0.510	-0.003
英國 United Kingdom	1995/96 2004/05	0.520 0.510	-0.010
新西蘭 New Zealand	1987/88 1997/98	0.424 0.485	+0.061
新加坡 Singapore	1995 2000	0.443 0.481	+0.038

# 與國際比較

## International Comparison

- 按除稅後住戶收入計算
- Based on Post-tax Household Income

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996 2006	0.508 0.521	+0.013
英國 United Kingdom	1995/96 2004/05	0.370 0.360	-0.010
新西蘭 New Zealand	1987/88 1997/98	0.302 0.352	+0.050
新加坡 Singapore	1998 1999	0.422 0.440	+0.018

# 與國際比較

## International Comparison

- 按除稅及福利轉移後住戶收入計算
- Based on Post-tax Post-social Transfer Household Income

	年份 Year	堅尼系數 Gini Coefficient	期間的變動 Change Over the Period
香港 Hong Kong	1996 2006	0.466 0.475	+0.009
加拿大 Canada	2001 2004	0.392 0.393	+0.001
新西蘭 New Zealand	1987/88 1997/98	0.272 0.295	+0.023
新加坡 Singapore	1998 1999	0.421 0.437	+0.016

多謝!

**Thank you!**