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GOLDEN AGE FOUNDATION
黃金時代基金會

Golden Age Life Survey Findings

June 24, 2025





The Golden Age Foundation (GAF) was established in 2015 and is a registered charity in Hong Kong (No. 91/14446). The Foundation aims to promote the development of smart ageing cities in Asia, lead innovative thinking and initiate the Golden Age Movement, and promote new activities and training programs.

VISION: REDEFINING AGEING

- To build smart ageing cities in Asia

MISSION: REPURPOSING AGEING

- Empower the Golden Age Population (aged 45+) to lead purposeful, healthy and quality lives
- Develop the Golden Age economy
- Build a cross-sector and cross-generational platform for collaboration and innovation





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Research Team

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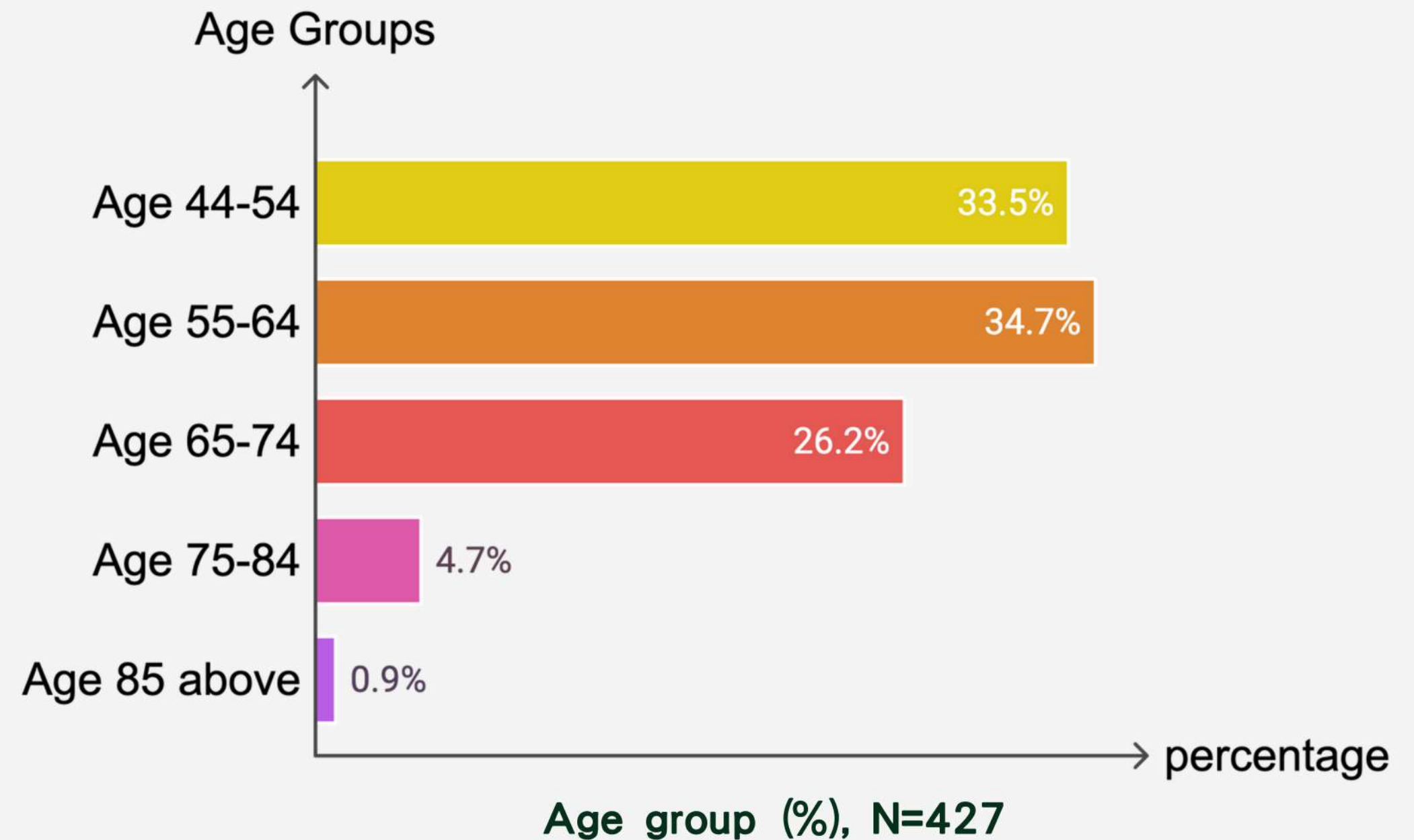
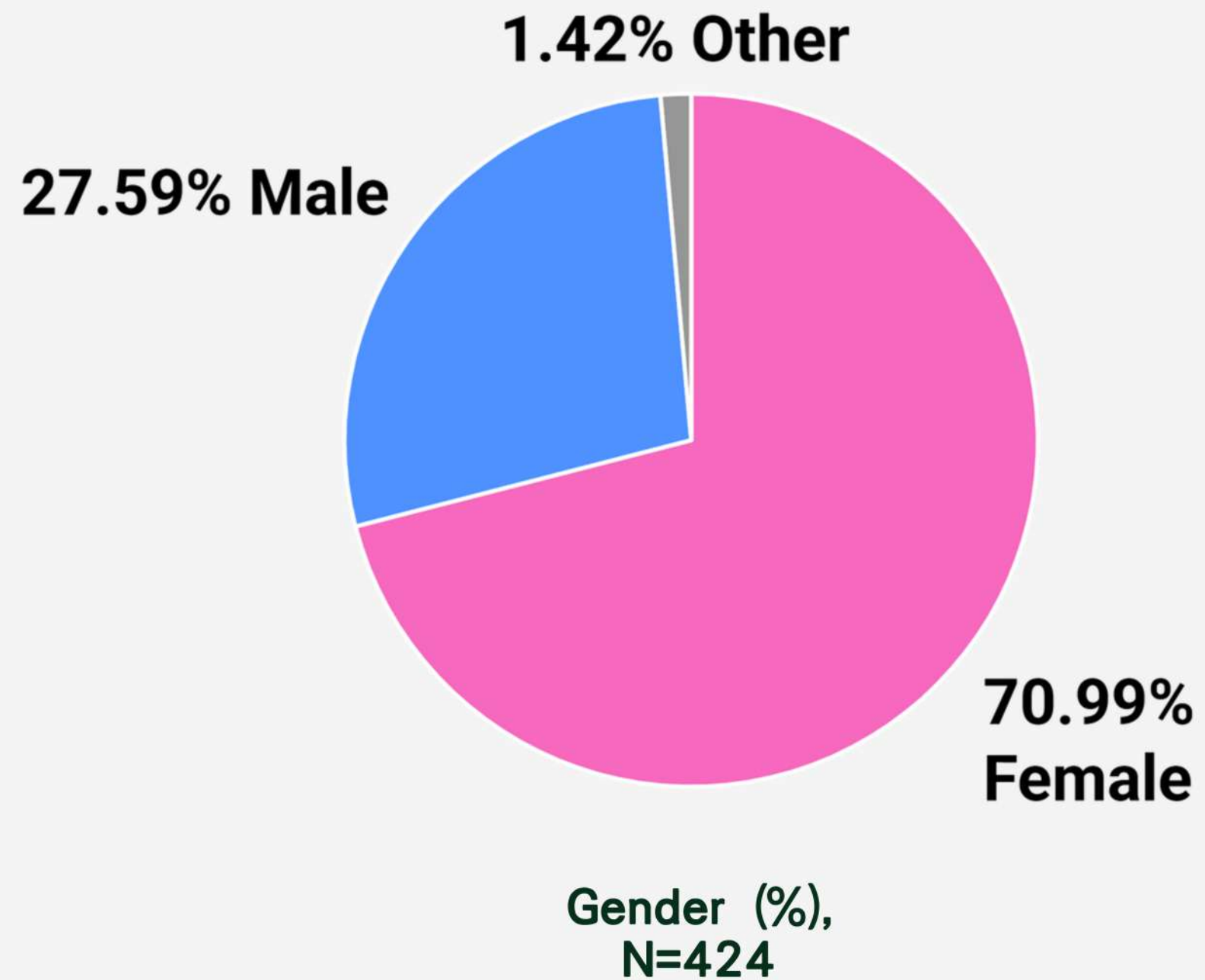
Background

- In October 2021, the Golden Age Foundation partnered with the University of Hong Kong to carry out the "Hong Kong Smart Ageing Survey 2021."
- Results: The "sandwich generation" requires substantial support.
 - This research (May 2025):
 - To comprehend the needs and expectations of Hong Kong's golden aged population regarding retirement preparation, lifestyle, health, and social activities, and to inform policy for developing targeted support measures aimed at enhancing the quality of life for people both before and after retirement.
 - Individuals aged 45 and older in Hong Kong
 - Number of responses:
 - A total of 556 responses were received, of which 428 were deemed valid, resulting in a response rate of 77%.





Characteristics of the study sample



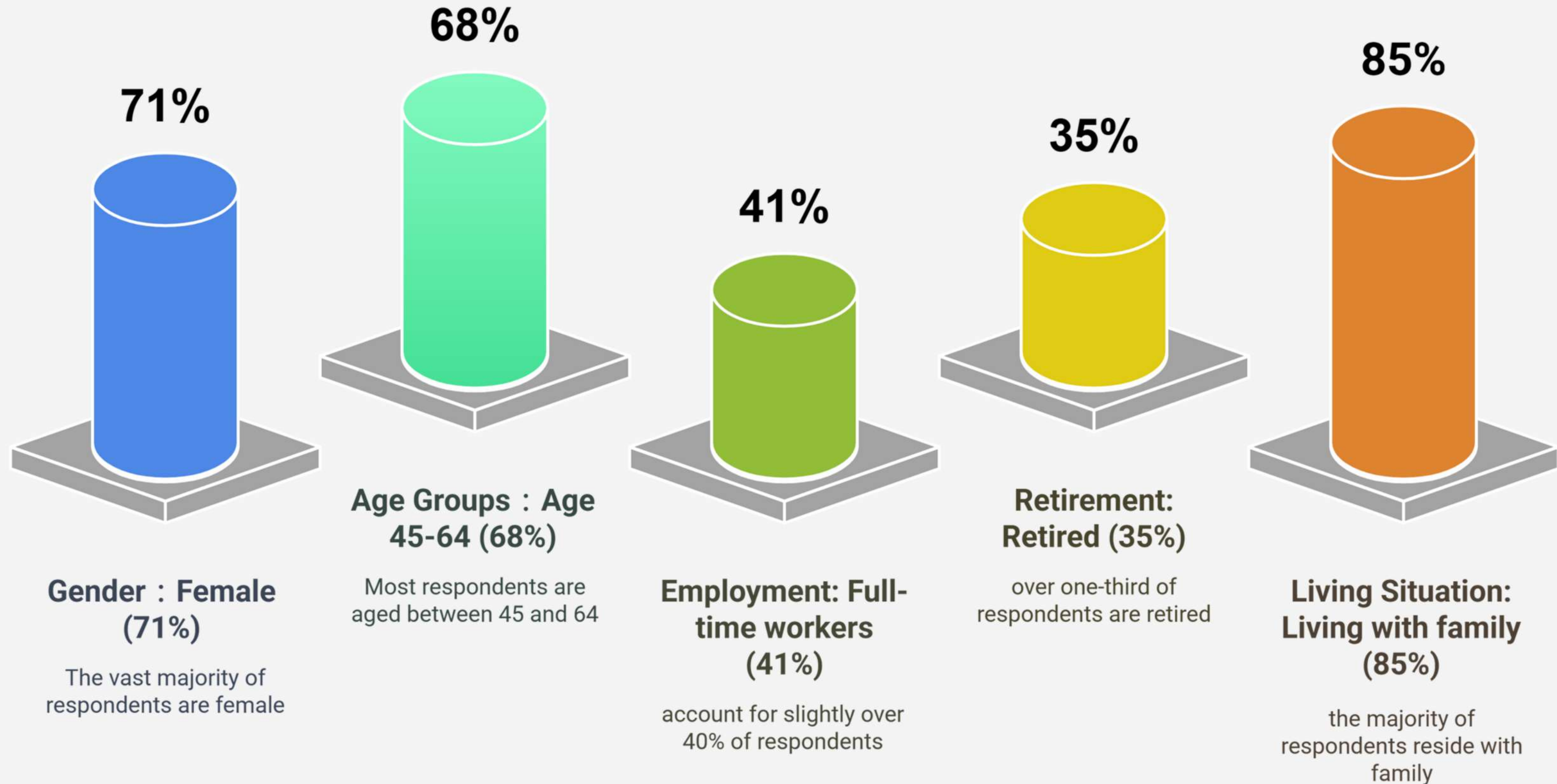


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Summary of the study sample





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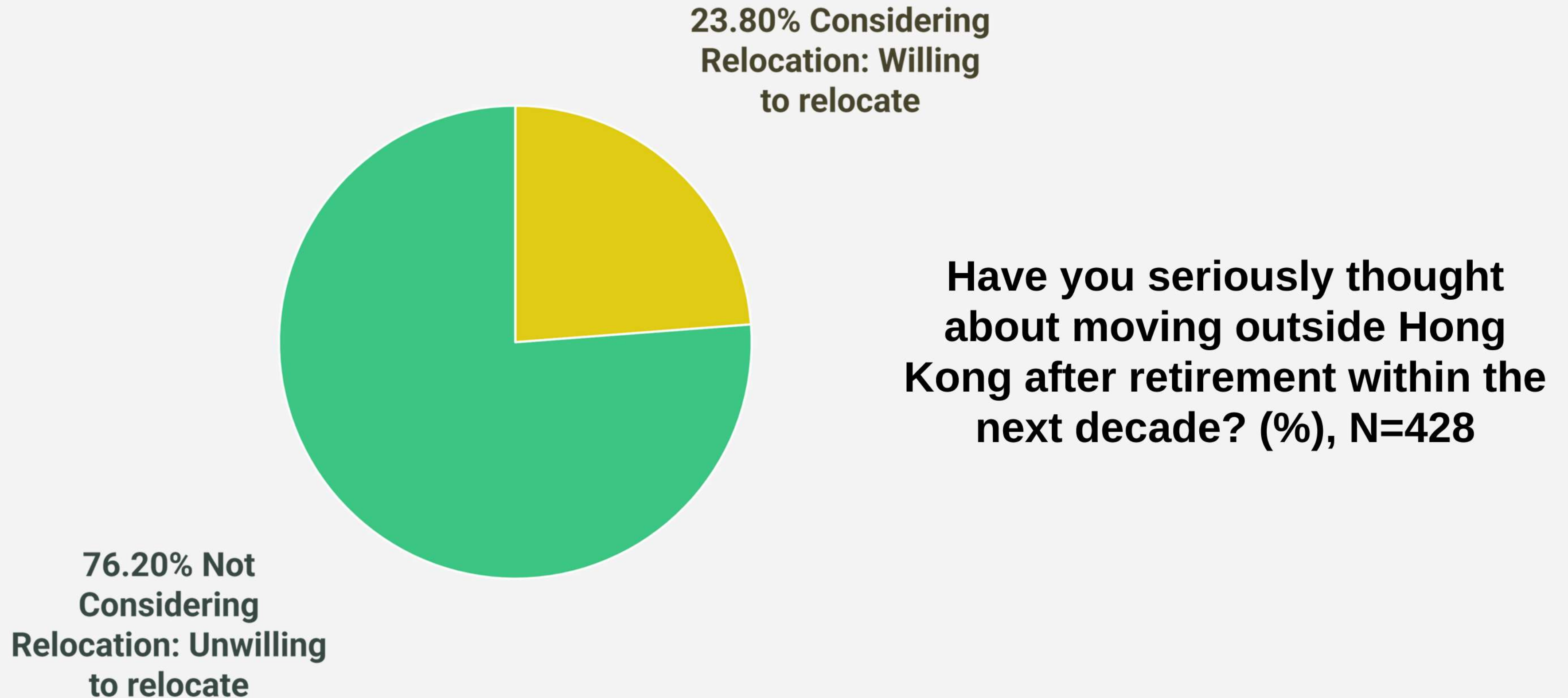
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Cross-border retirement plans



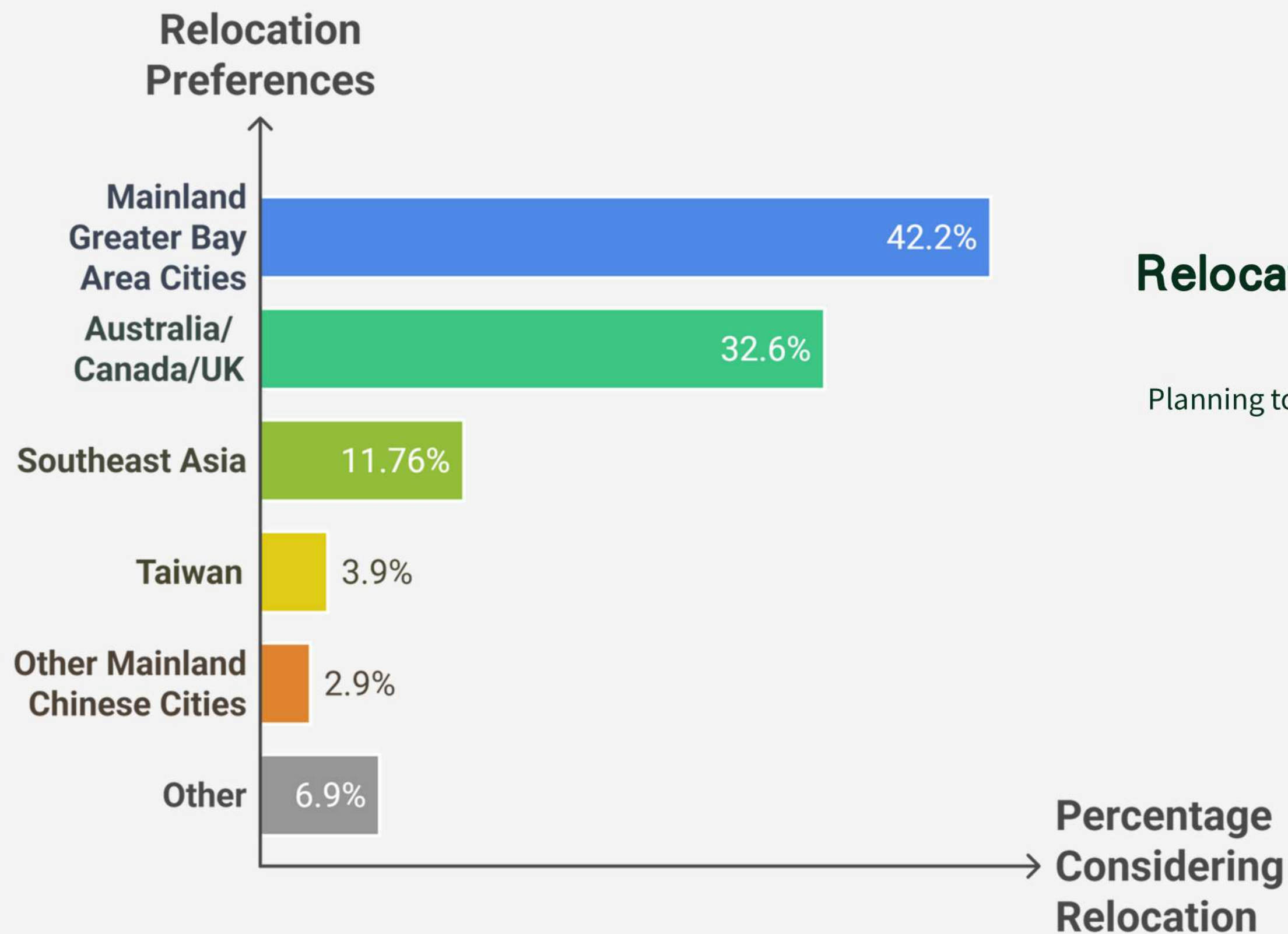


Cross-border retirement plans





Cross-border retirement plans

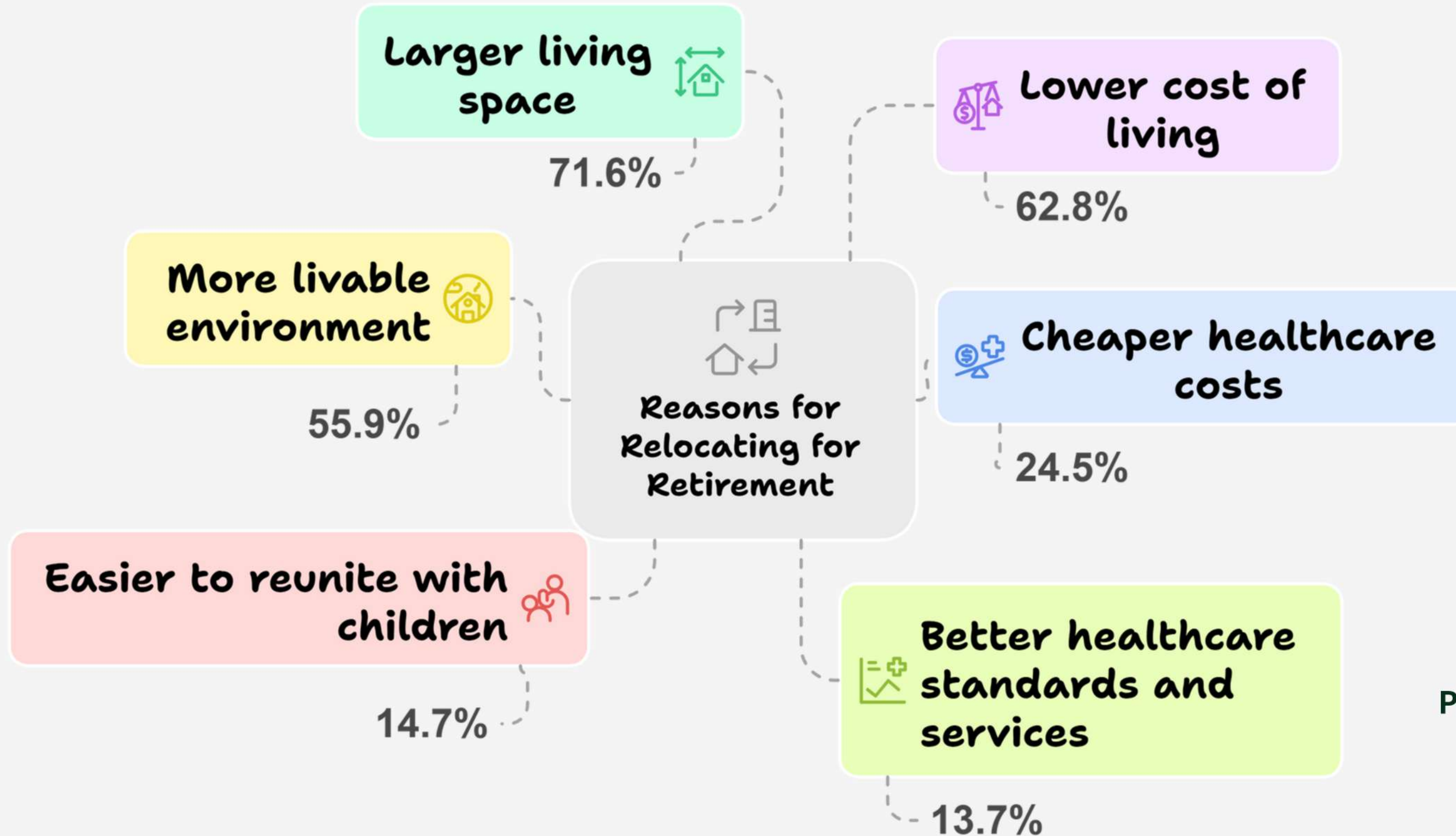


Relocation Destinations after Retirement

Planning to relocate for retirement (24%, N=102)



Cross-border retirement plans

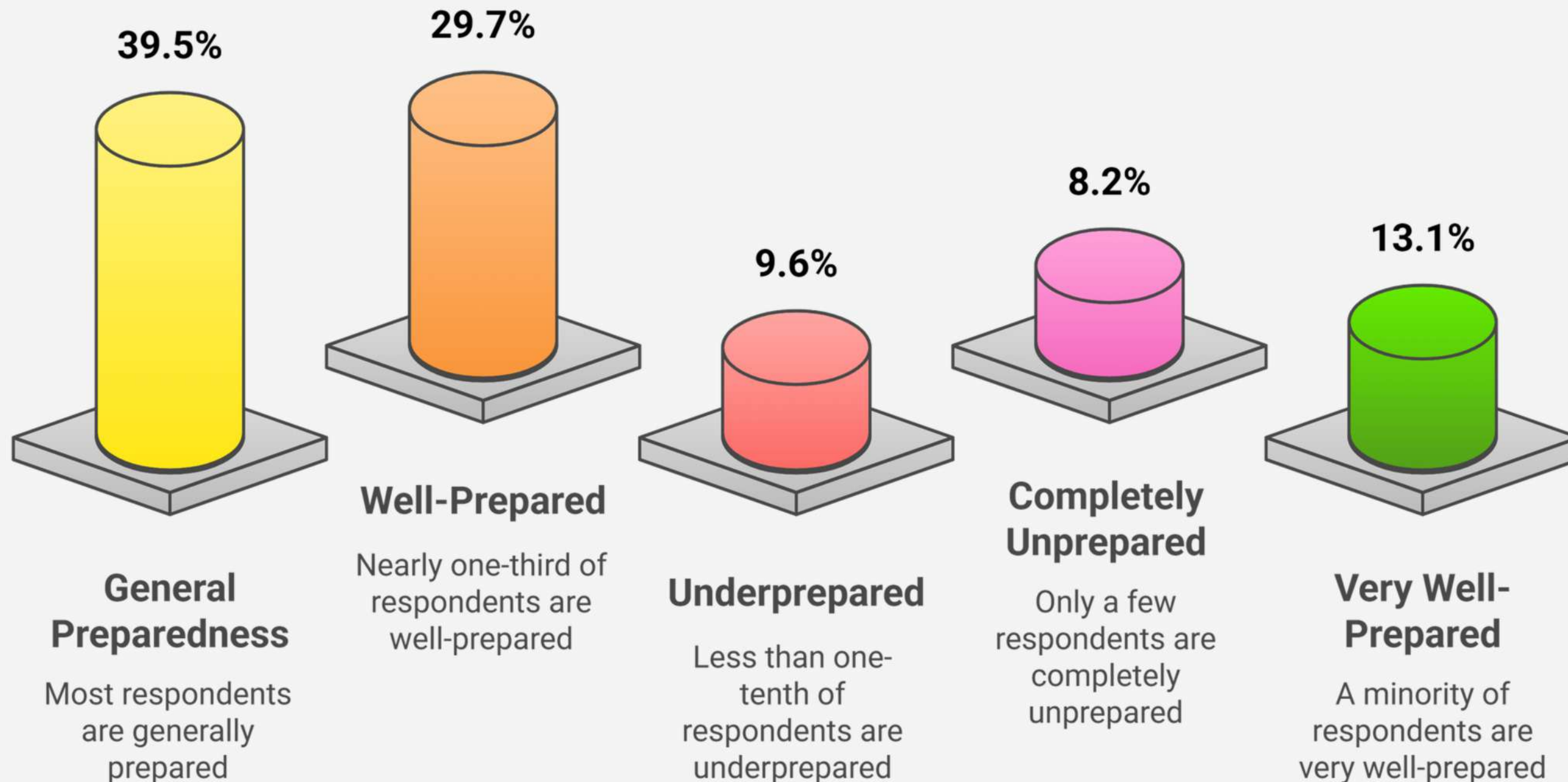


Reasons for
relocation after
retirement

Plan to relocate after retirement
(N=102, 24%)



How prepared are you for retirement in the next decade (%), N=428





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Medical Services



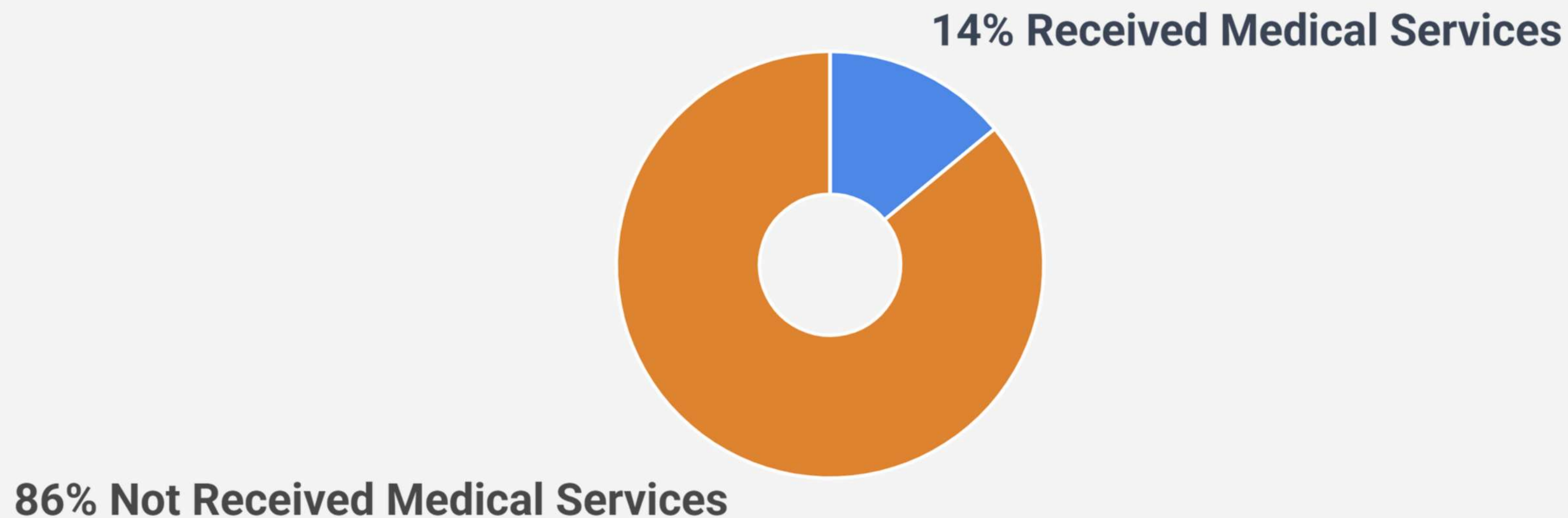


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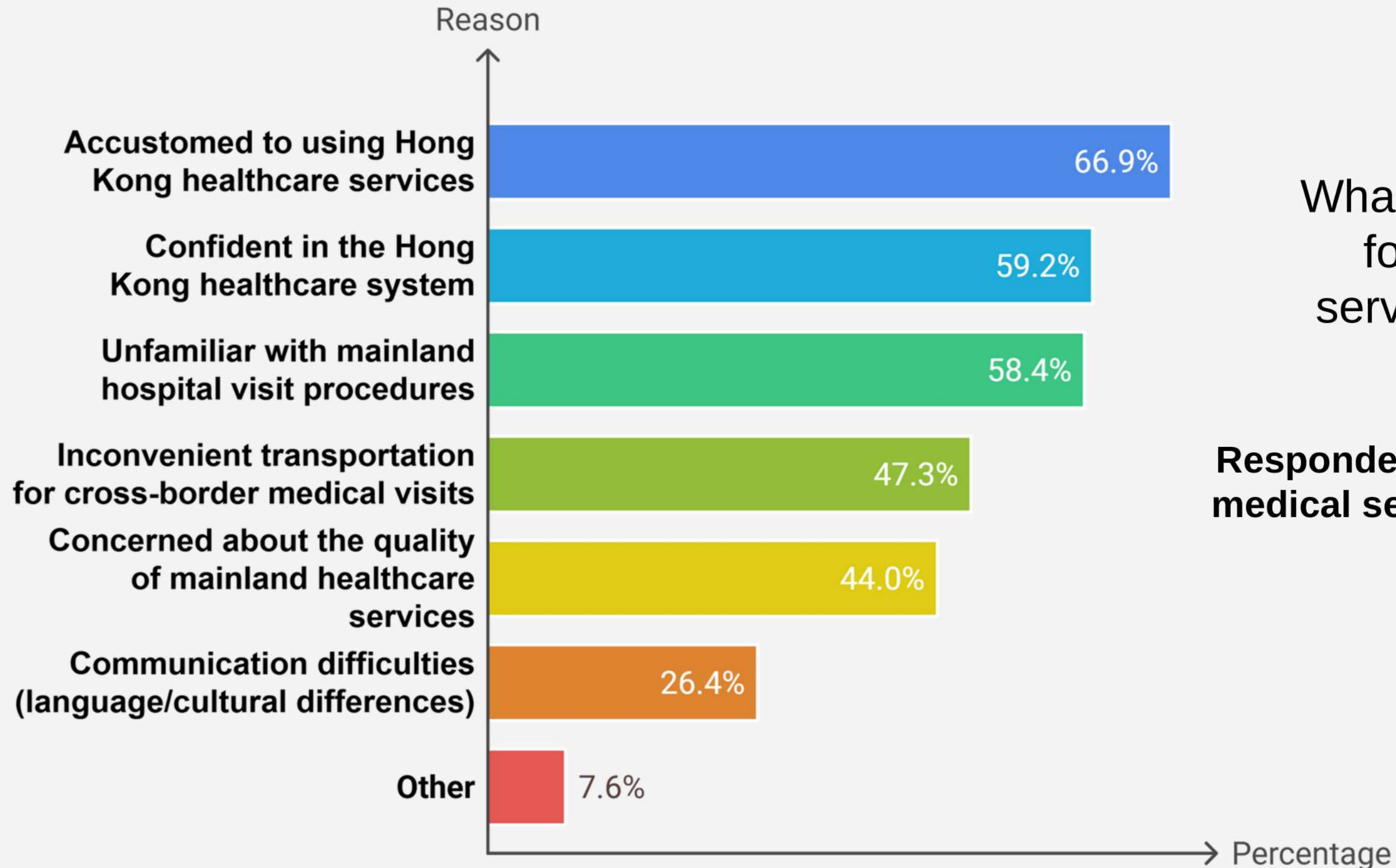
Medical Services



Have you used any medical services in the Mainland in the past five years (%), N=428



Medical Services



What is the primary reason
for not using medical
services in the Mainland?
(%)

Respondents without experiences using
medical services in the Mainland (N=368,
86%)



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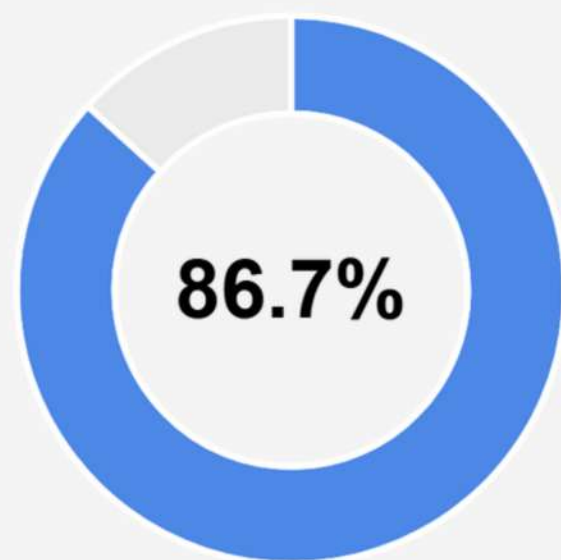
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Golden Age Wellness

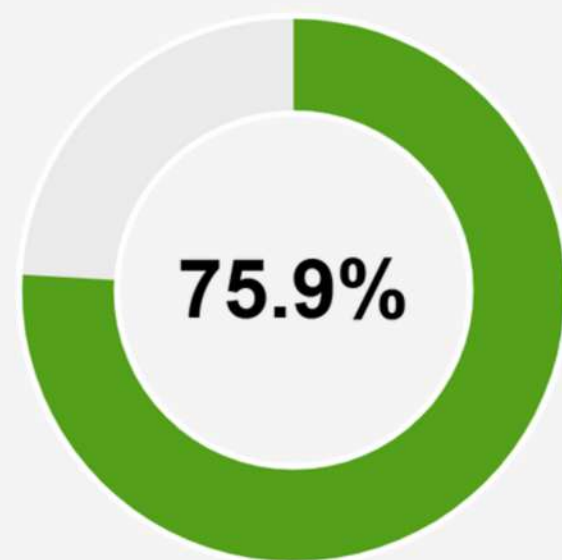




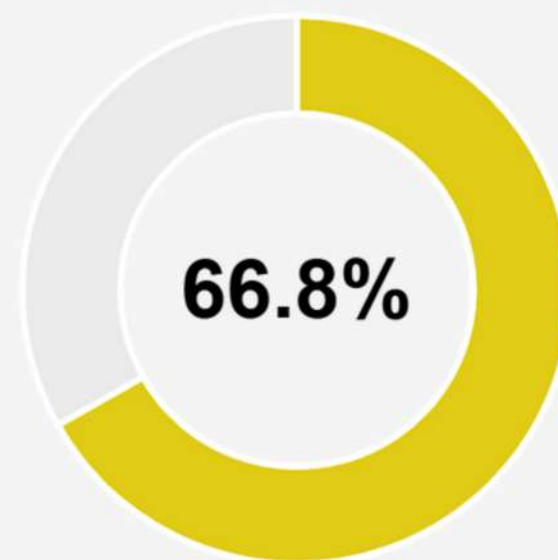
Golden Age Wellness



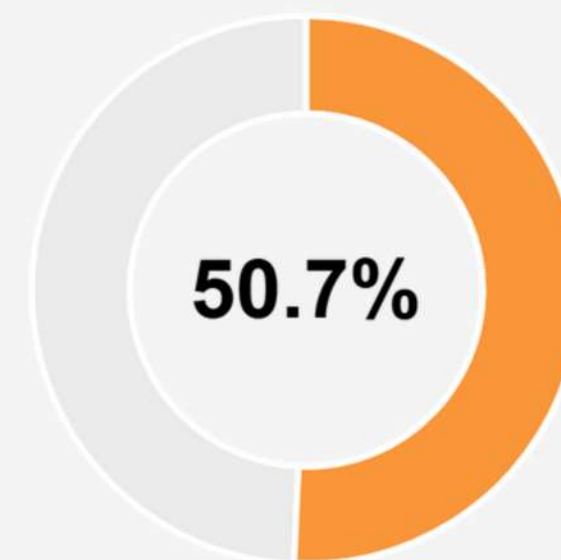
Regular exercise



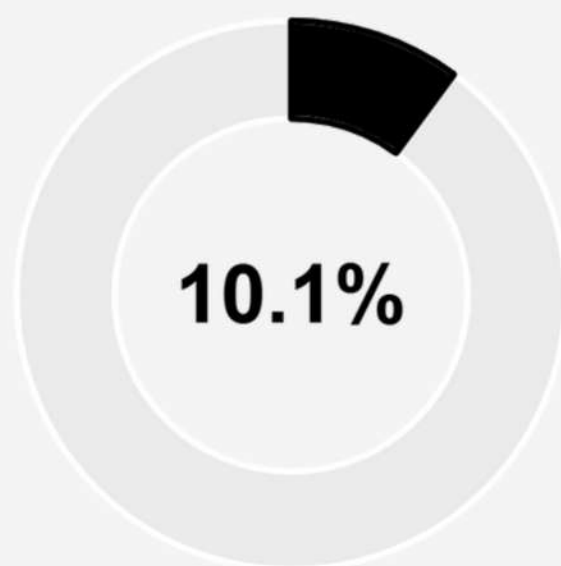
Changing dietary habits



Early to bed, early to rise



Taking nutritional supplements

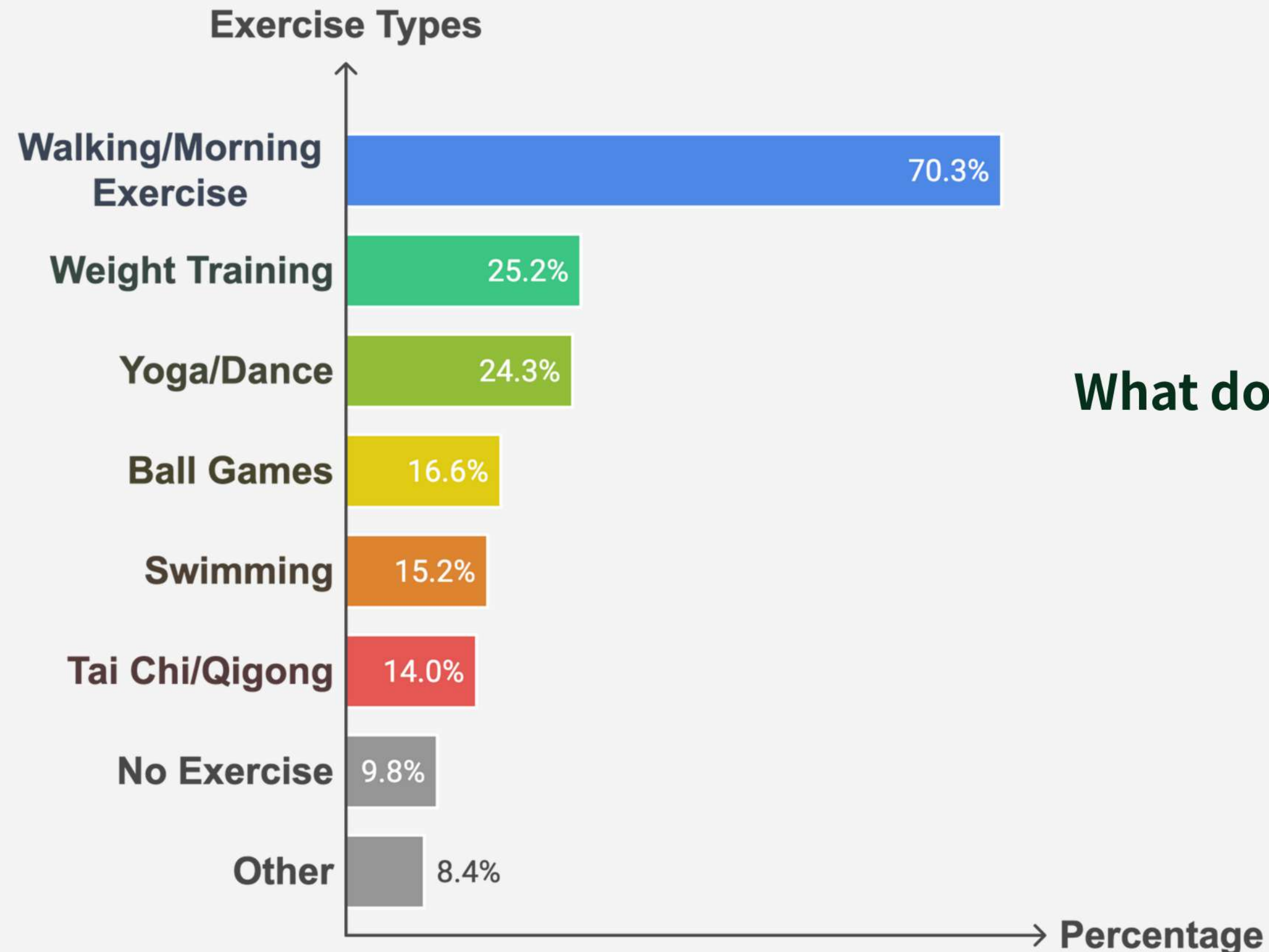


Other

How to maintain good health (%), N=428



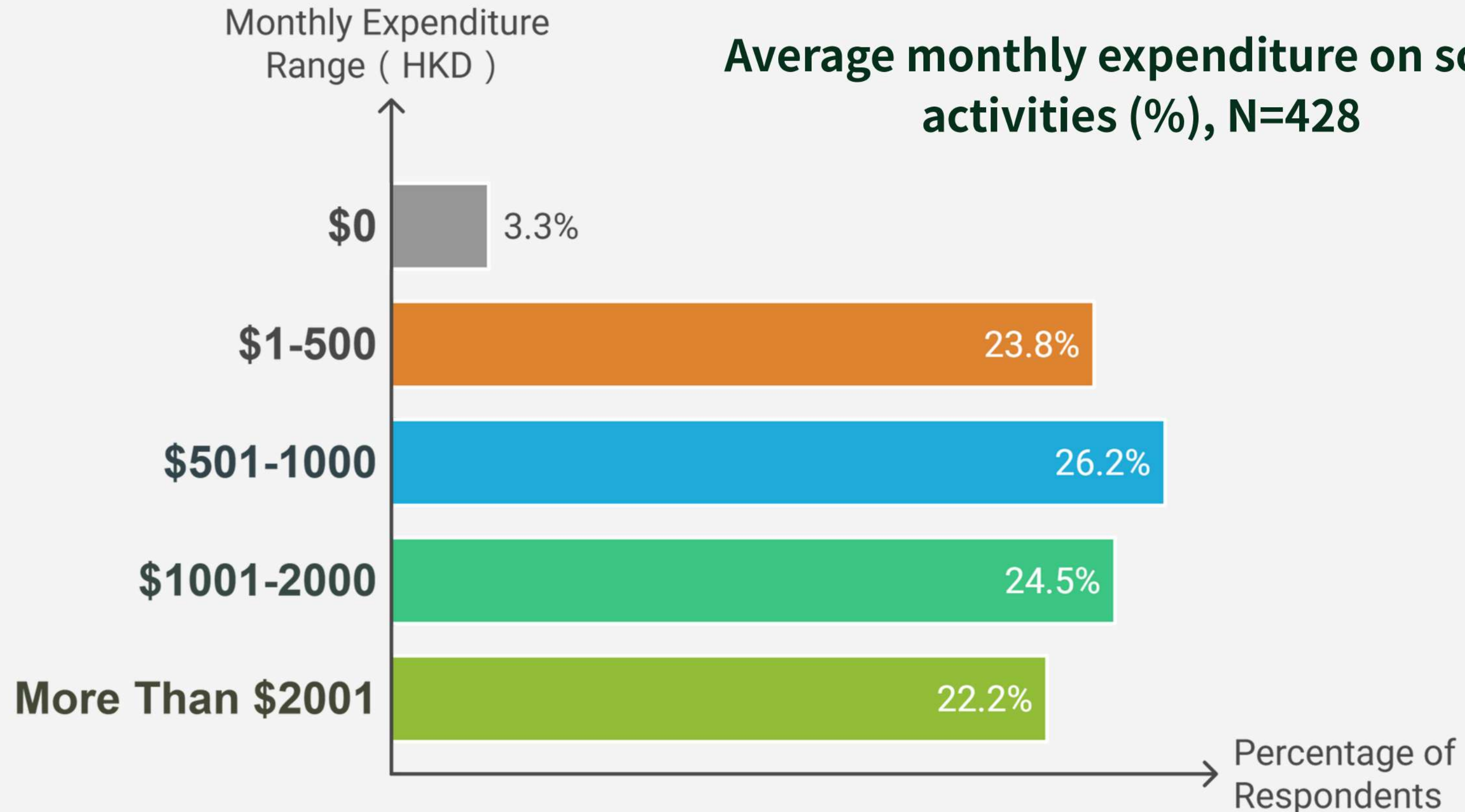
Golden Age Wellness



**What do you do for exercise? (%),
N=428**



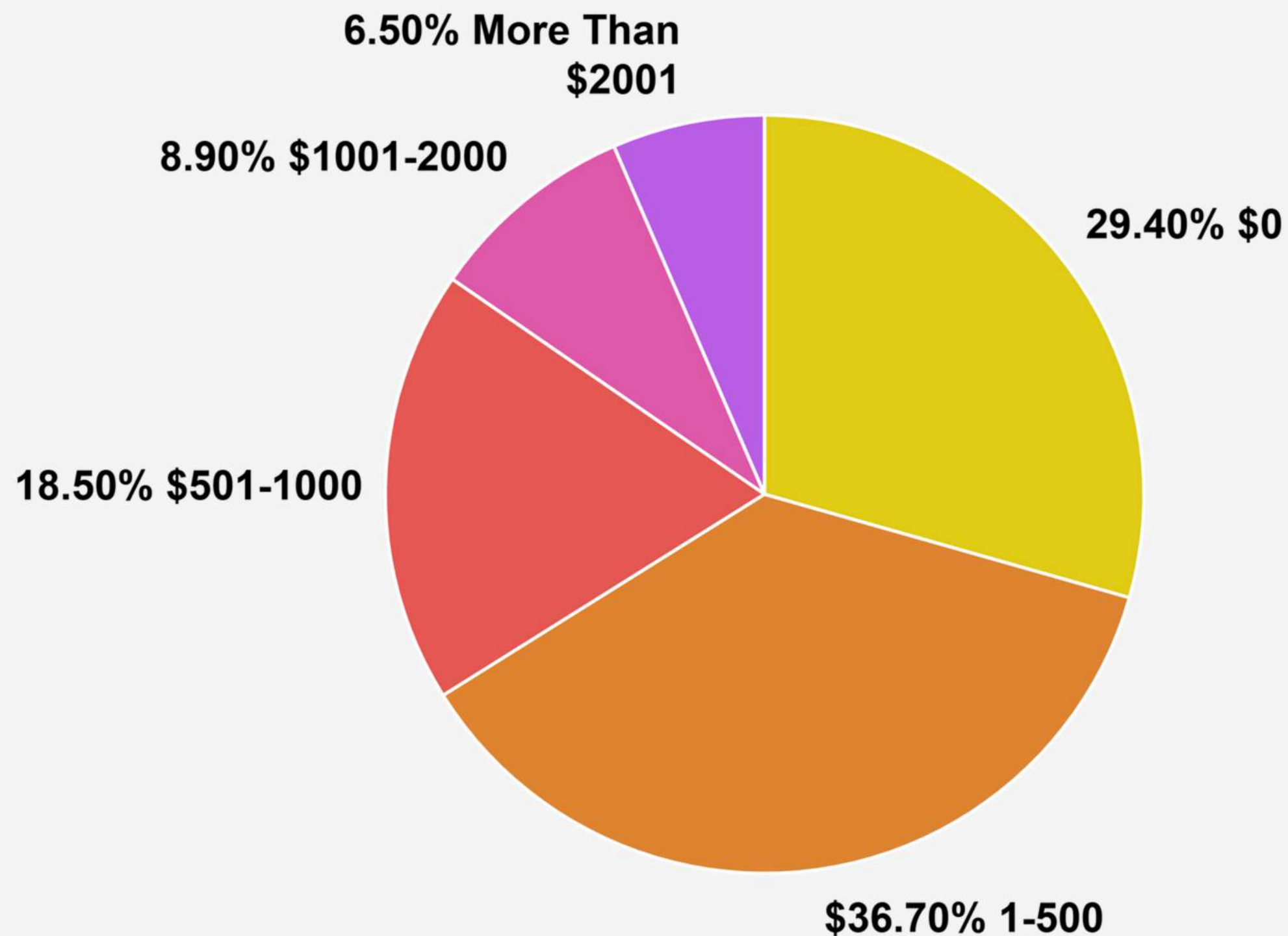
Golden Age Wellness





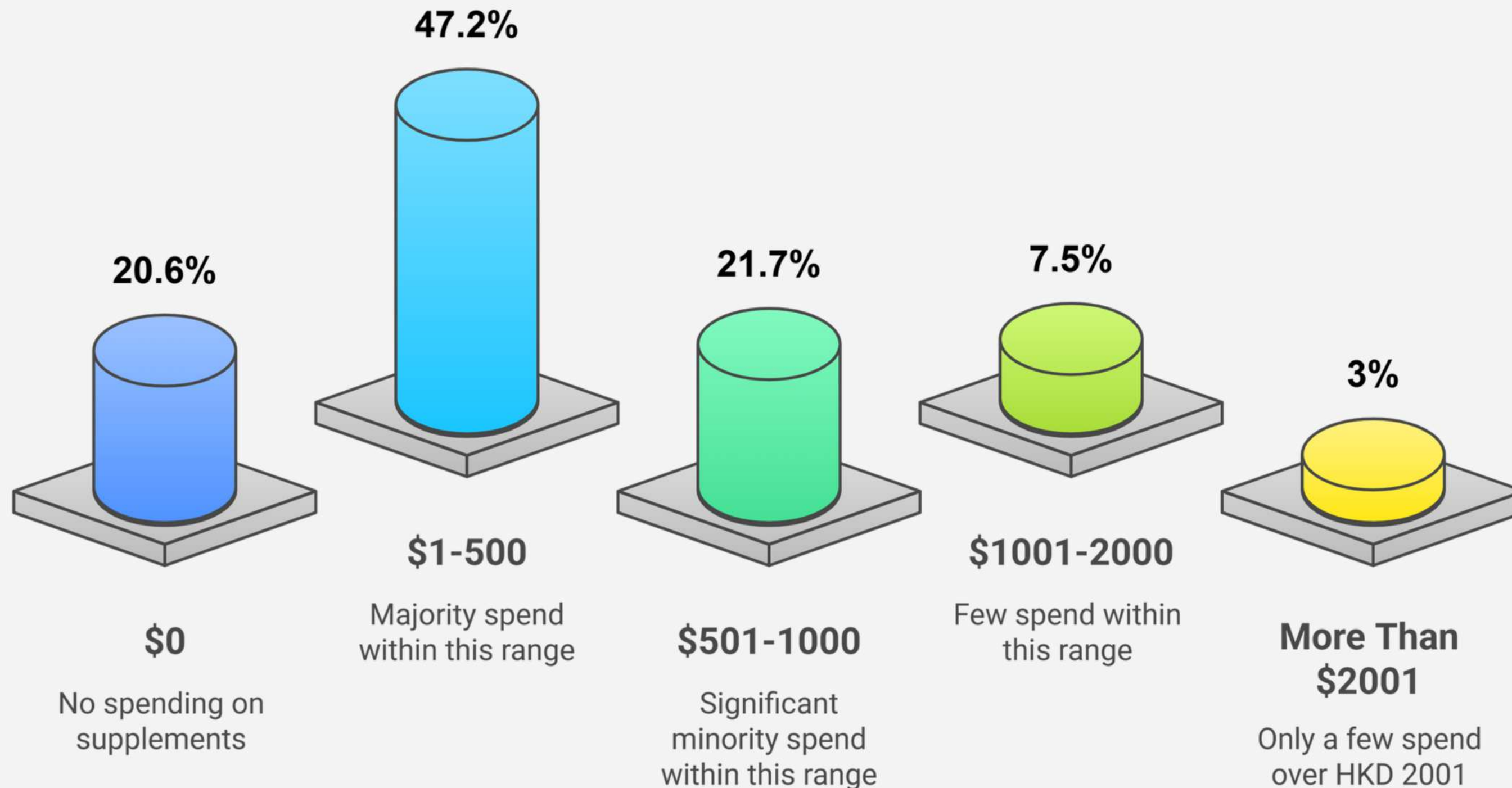
Golden Age Wellness

Average monthly expenditure on sports-related activities (%), N=428





Average monthly expenditure on nutritional supplements (%), N=428





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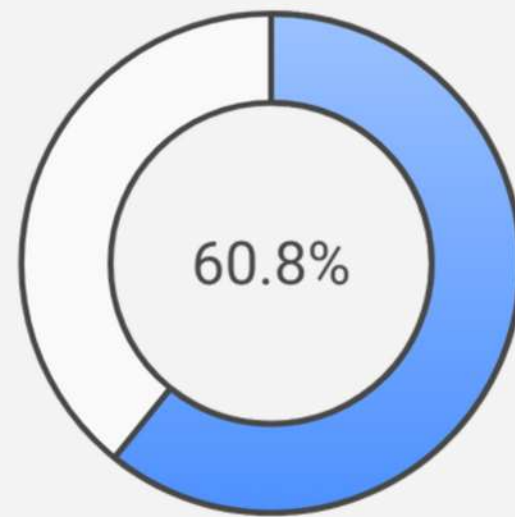
Financial Strategy



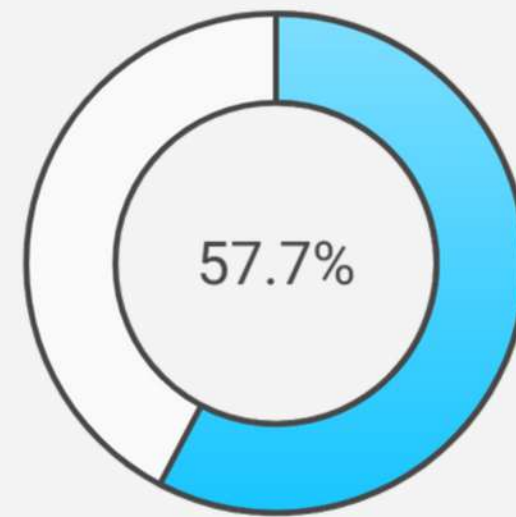


Financial Strategy

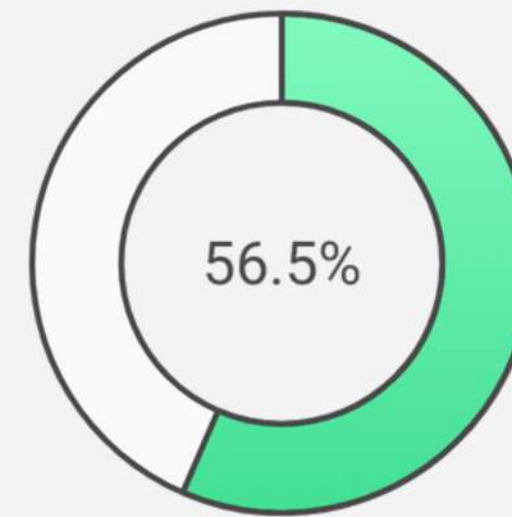
Do you have a financial plan for retirement? (%), N=428



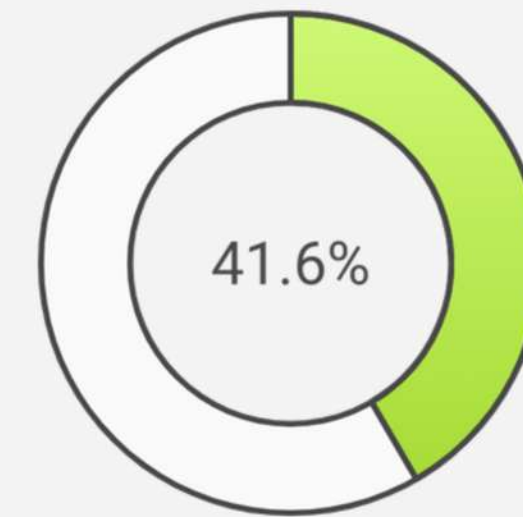
MPF or Provident Fund
Investment Products



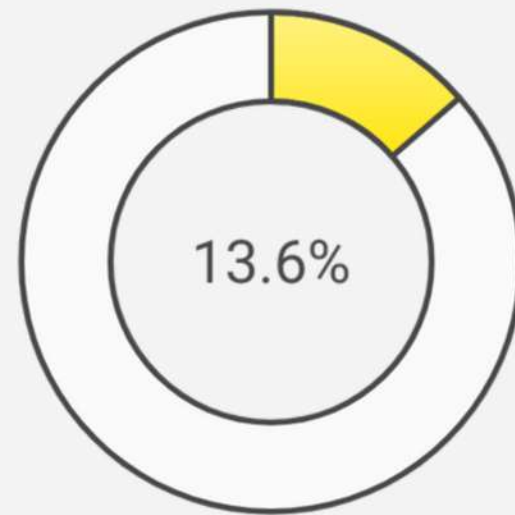
Investment and
Financial Products



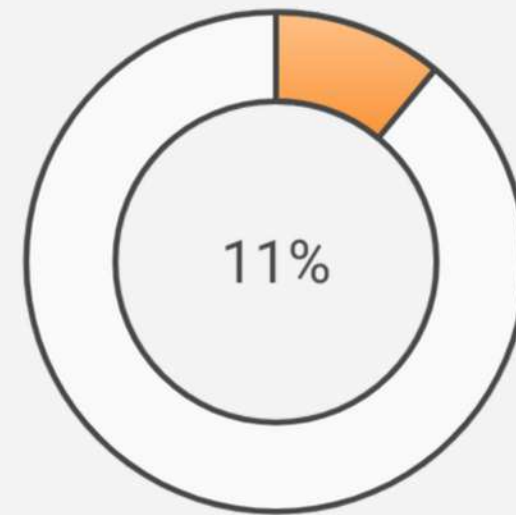
Medical Insurance



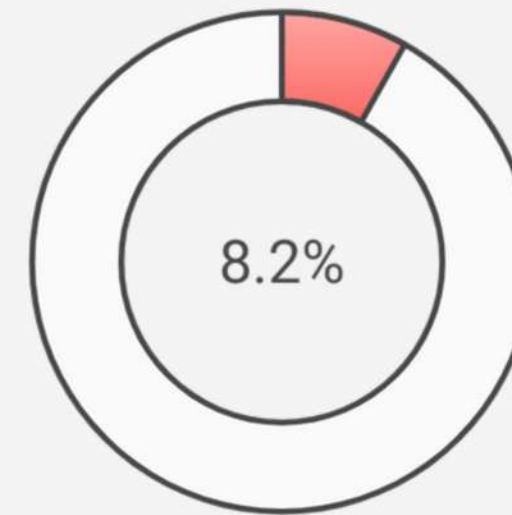
Voluntary Retirement
Savings Scheme



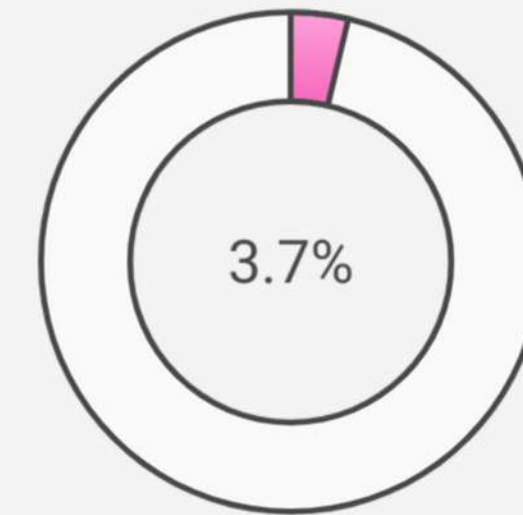
Government
Assistance Programs



Reliance on Children
or Family Support



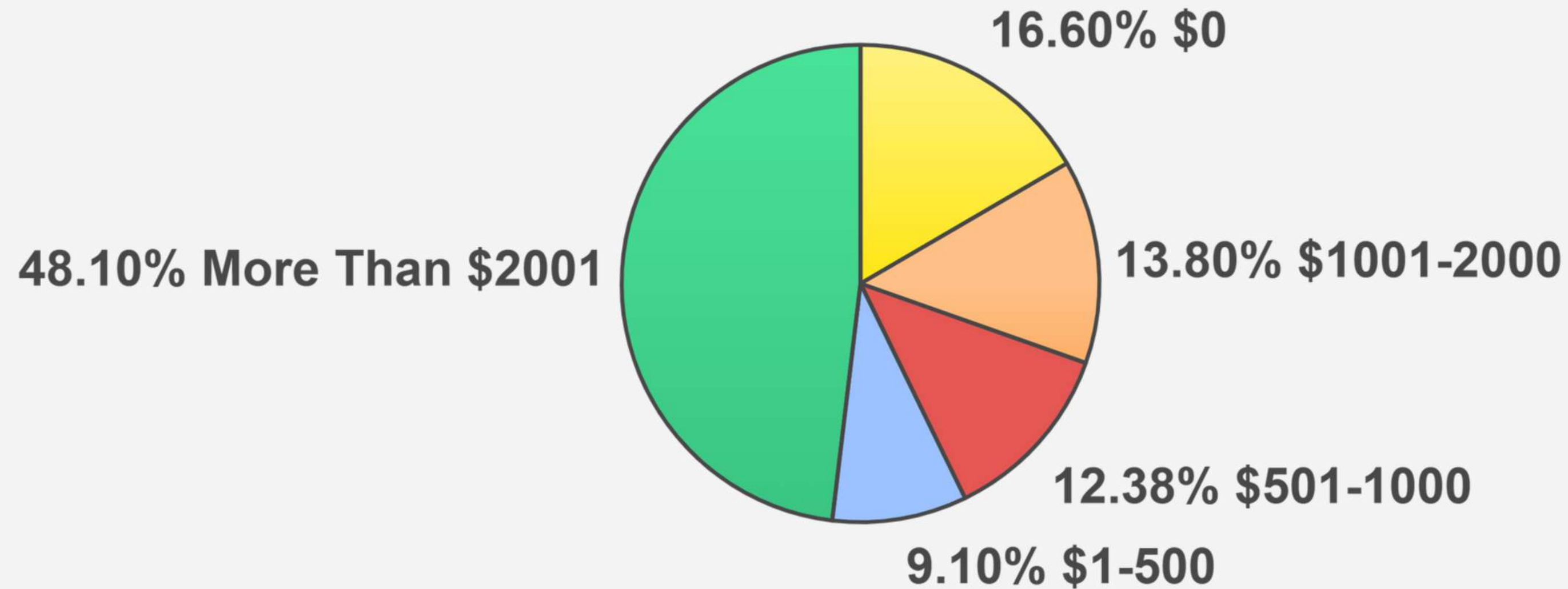
No Plans



Other



Financial Strategy

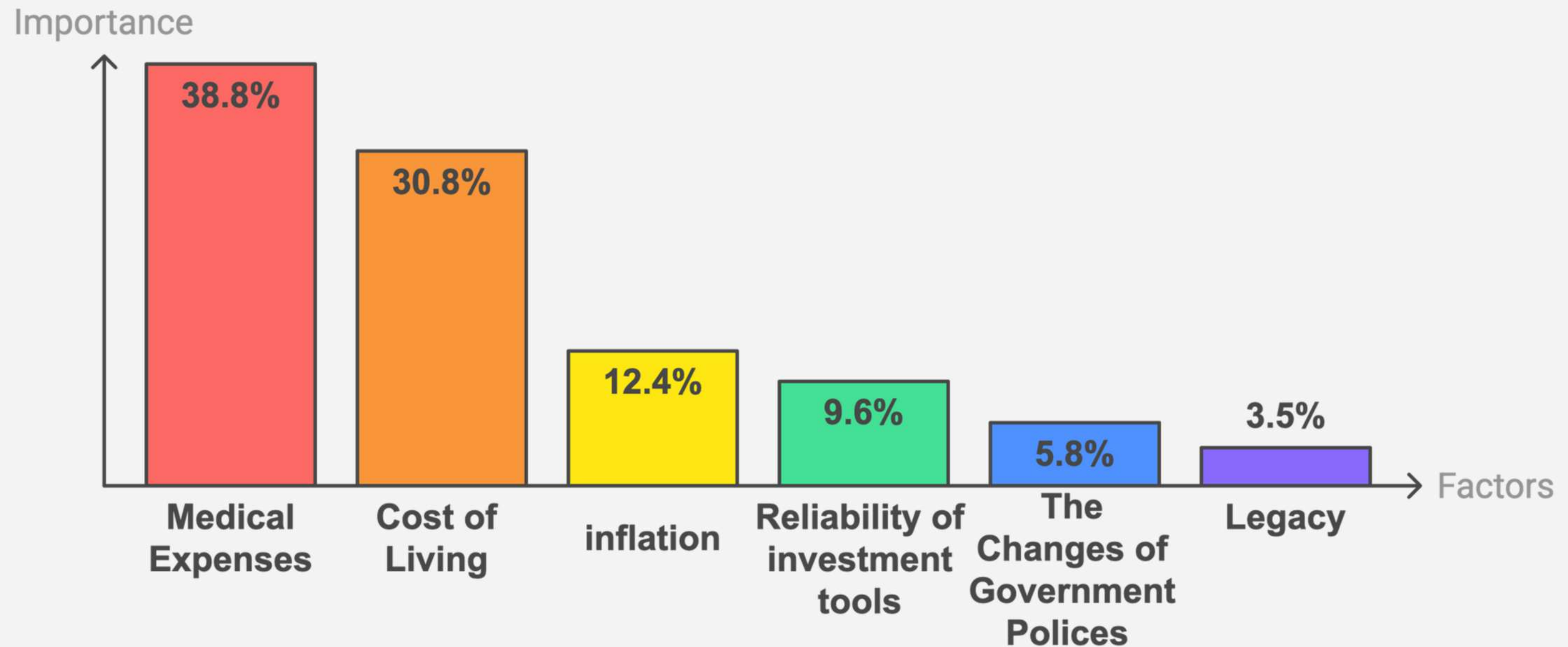


What is your average monthly expenditure on retirement planning? (%)



Financial Strategy

Which factor holds the greatest significance when planning finance for retirement (%), N=428





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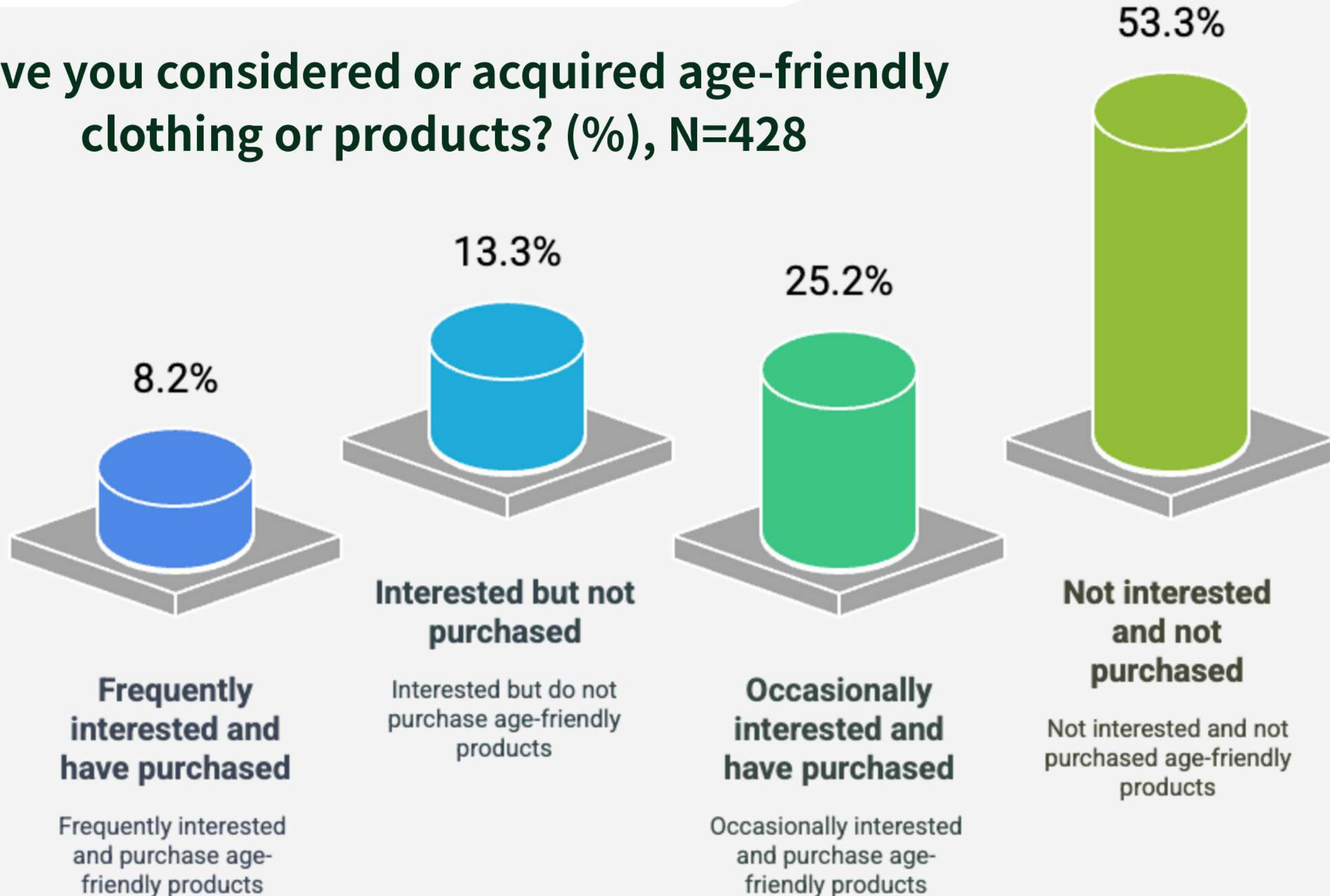
Smart Aging Technology Application





Smart Ageing Technology Application

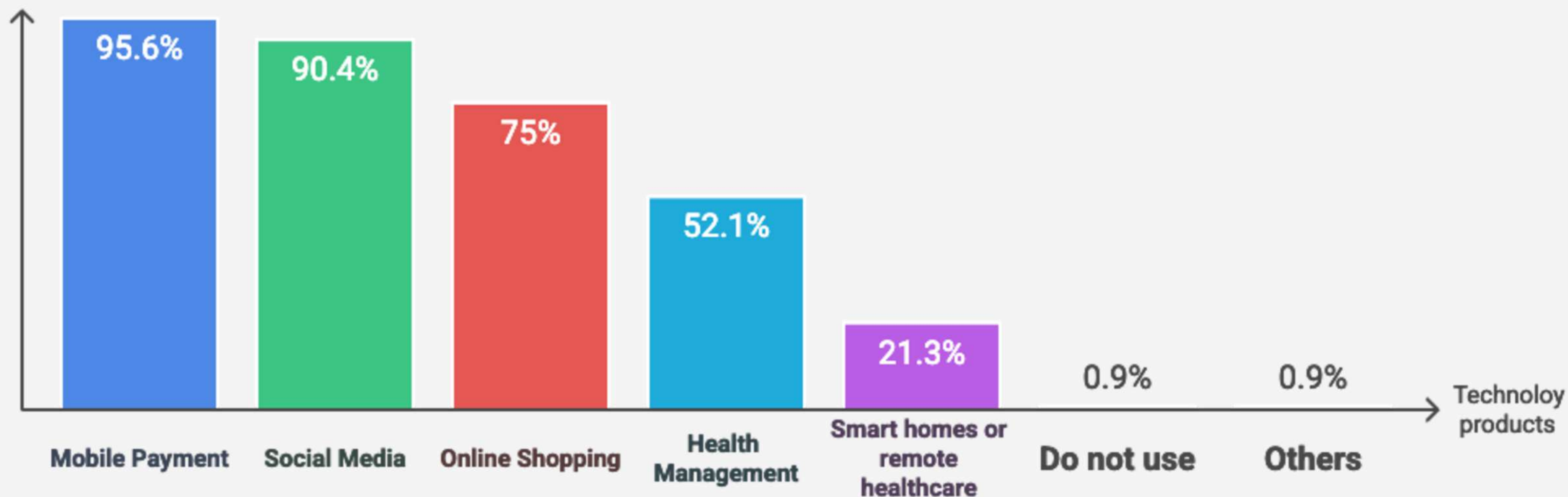
Have you considered or acquired age-friendly clothing or products? (%), N=428





Smart Ageing Technology Application

Percentage of usage or interest



Use of or interest in technology products

Do you currently utilize or have an interest in utilizing the following technology products (%), N=428



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Policy Advocacy

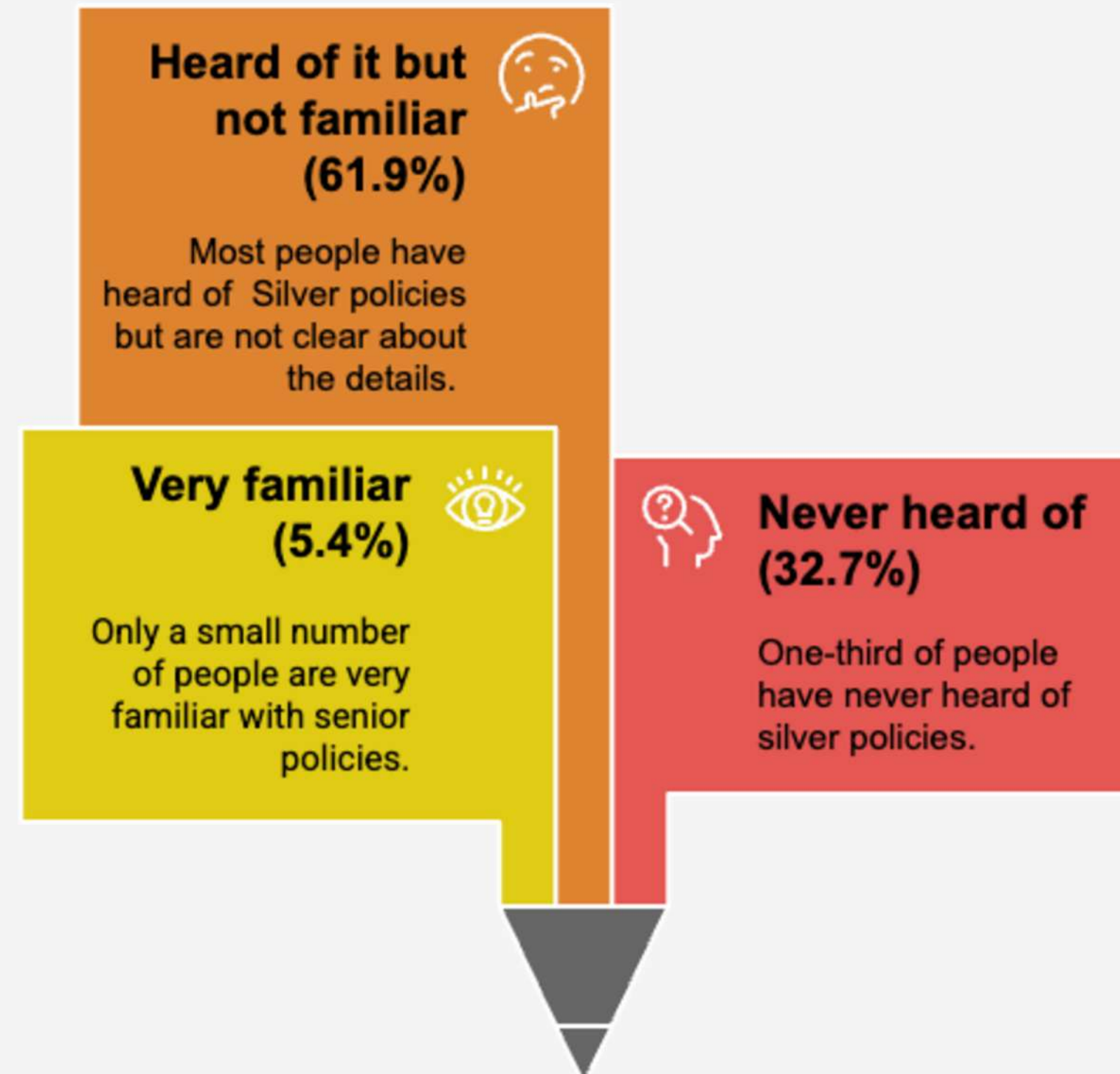




Policy Advocacy

Are you aware that the government has formed a "working group to advance the silver economy" and has enacted a series of policies? (%), N=428

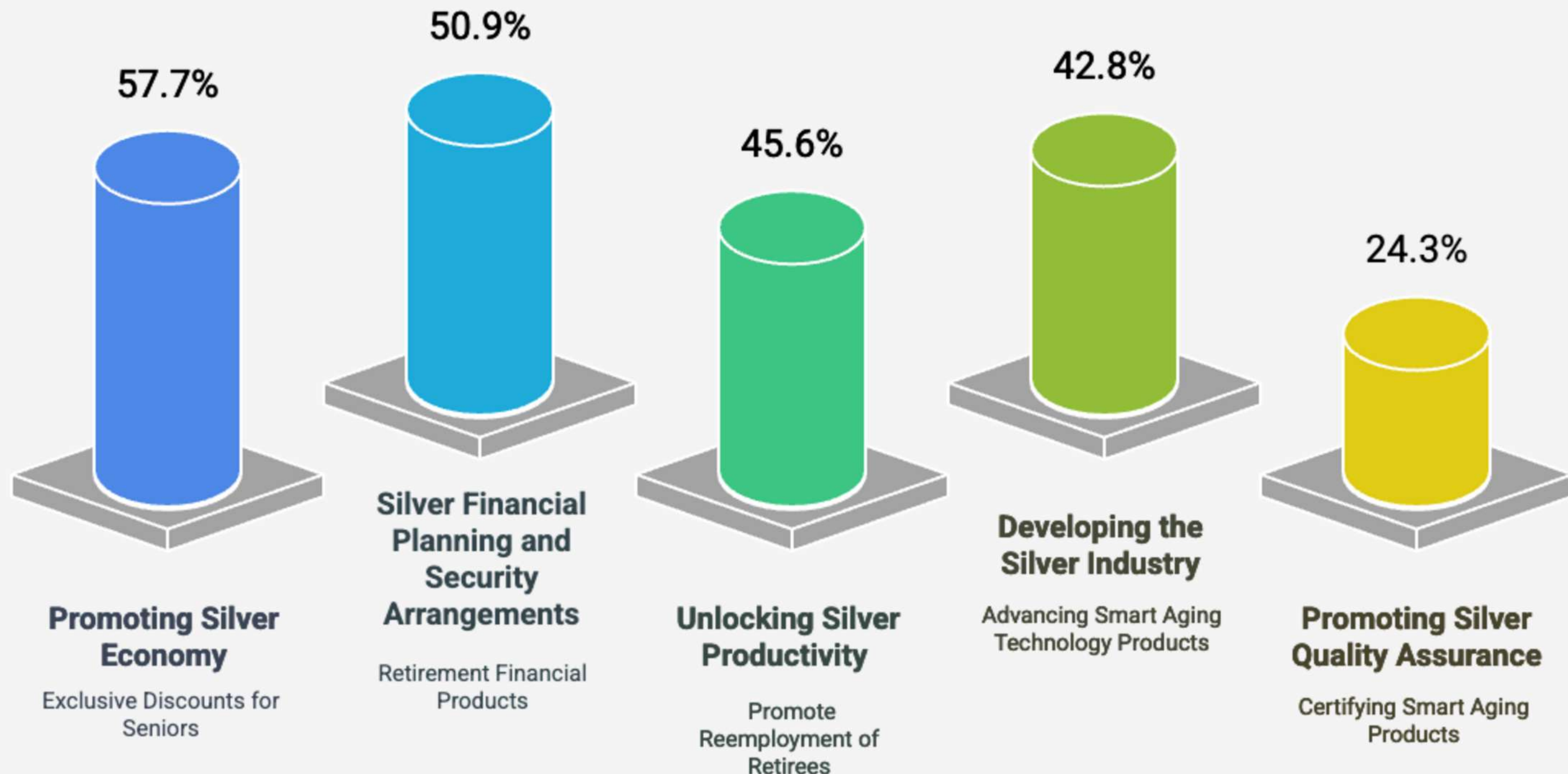
Public Awareness of Silver Policies





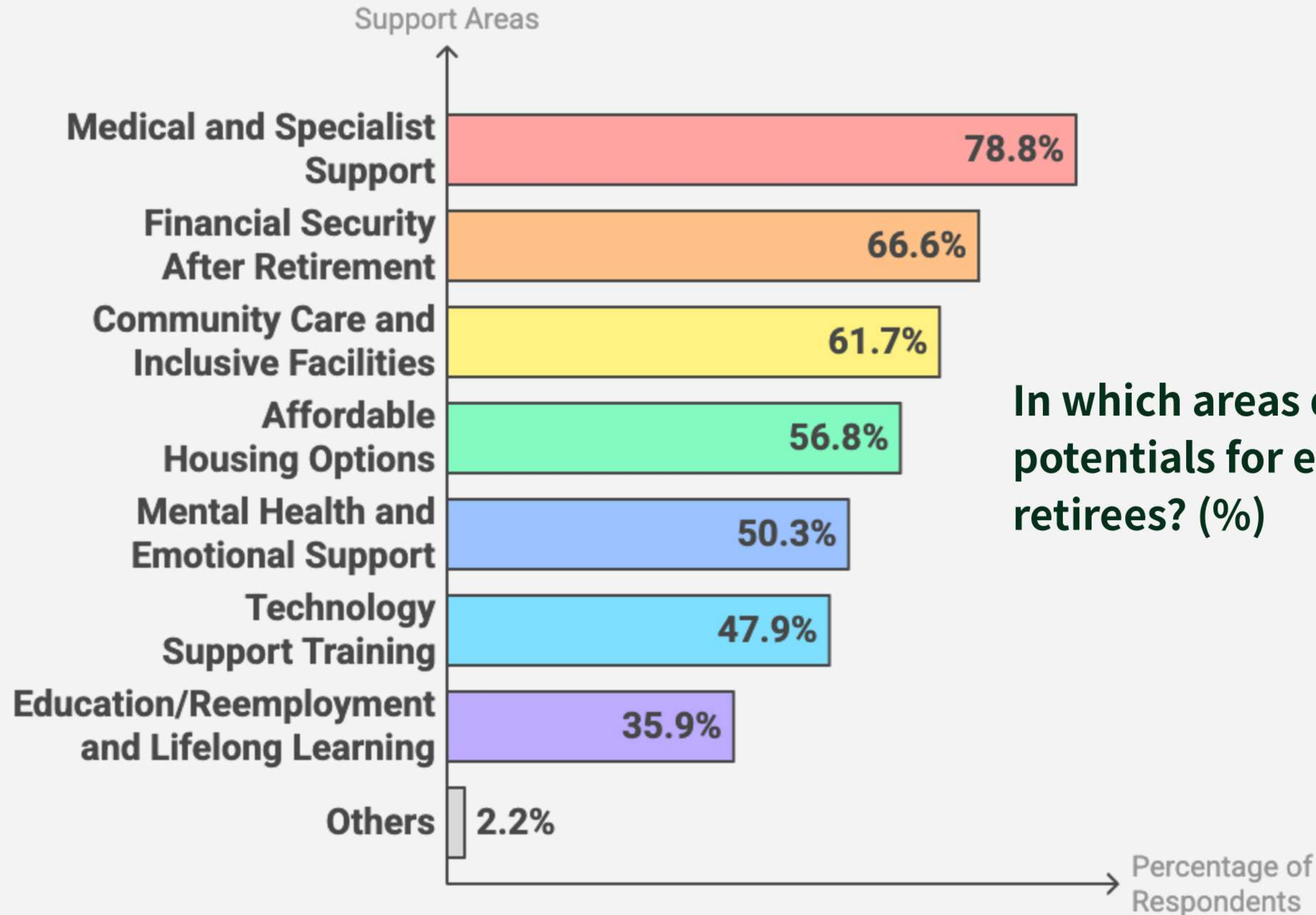
Policy Advocacy

Of the five areas of government's silver policy, which two do you believe are most pertain to your or your family's future needs? (%), N=428





Policy Advocacy



In which areas do you believe Hong Kong still has potentials for enhancement in supporting retirees? (%)



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Six recommendations





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1. Promoting diverse lifestyle choices and facilitating cross-border retirement



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2. Enhancing local medical services and promoting transnational medical collaboration



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3. Optimizing the financial planning strategy and developing a quality assurance system



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4. Promoting smart ageing technology and advancing digital inclusion



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5. Enriching employment opportunities and promoting the well-being in golden age



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6. Increasing public awareness and multi-sector engagement through policy advocacy initiatives