

**The policy expectation and actual
effects of the consumption voucher
scheme amid COVID-19 pandemic in
Hong Kong:
From the perspective of grassroot
families**



TABLE OF CONTENTS

01

**The COVID-19
Pandemic Situation in
Hong Kong**

02

**Background of the
Consumption Voucher
Scheme & Expectation
of the Government**

03

**Methodology & Data
Collection**

04

**Grassroot Families'
preferences: Cash VS.
Vouchers**

05

**Differences in
consumption patterns**

06

**Effectiveness &
Suggestions**

07

Summary

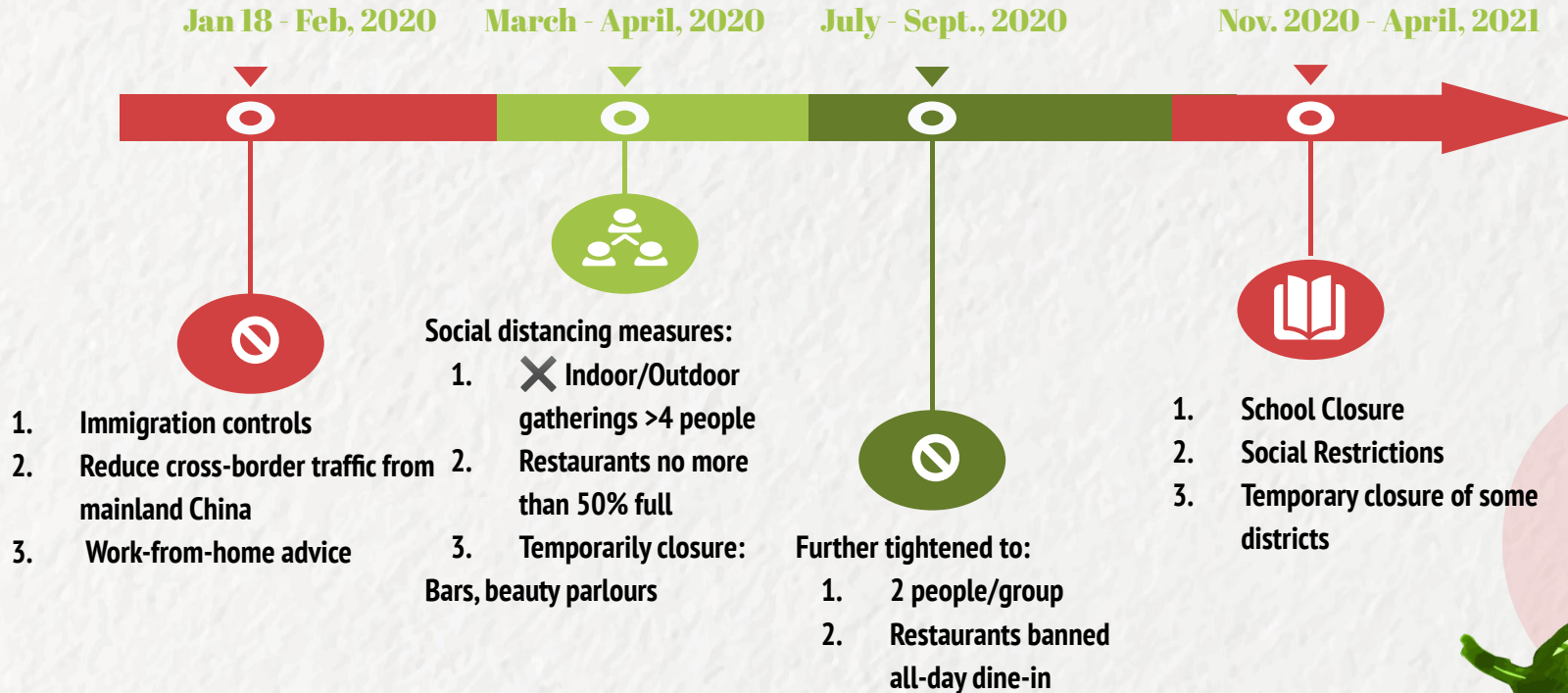


01

The COVID-19 Pandemic Situation in Hong Kong



COVID-19 Pandemic timeline, Hong Kong



The Reduced Consumption

The city now is with:

1. Social Restrictions

⇒ No. of residents going out is reduced

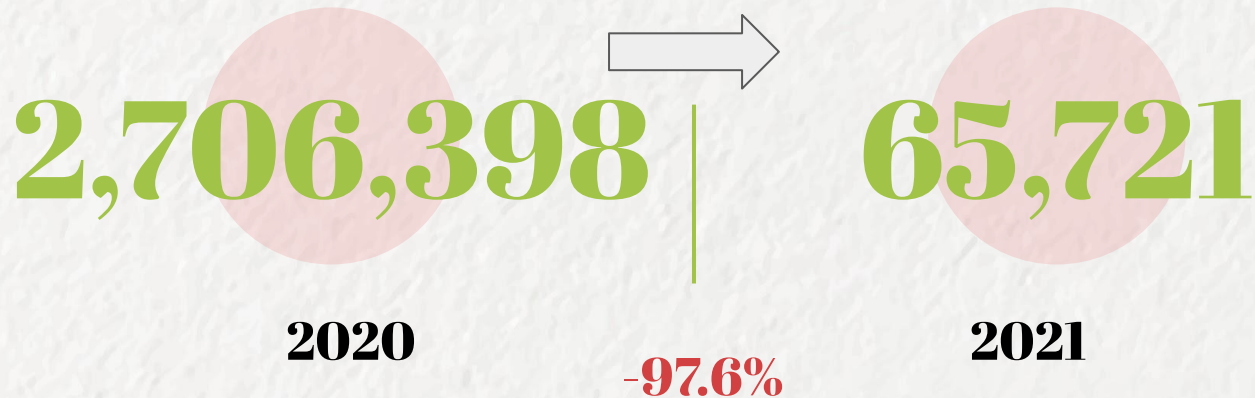
1. Closure of some industries, i.e., entertainment
2. Closure of some businesses

⇒ ~~X~~ income of the merchants

⇒ **Reduced consumption**



No. of Tourists, Mainland ⇒ Hong Kong



⇒ Further worsened the local economy

02

Background of the Consumption Voucher Scheme & Expectation of the Government



Consumption Voucher scheme

- **36 Billion**, The Budget, 2021-2022: both citizens and new arrivals aged 18 or above will have **\$5,000** consumption voucher

Aims

- Government as a regulator and architect - Economic activities & consumption voucher handout as the policy:
1. **Rejuvenate the local economy** with the allocated budget for the scheme
 2. **Stimulate local consumption**
 3. Ensure the lump sum of money can **help local business**



(Hui, 2021)

Platforms (%)



36%

Alipay



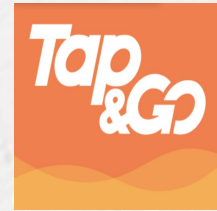
35%

Octopus



23%

Wechat Pay



5%

Tap & Go



4. Promote e-payment

+29% citizens install new e-payment platforms in general

(Hong Kong Institute of Business Studies, 2021)

03

Methodology & Data Collection



Methodology & Data Collection

Aims & Questions

1. Cash & Vouchers, which one do they prefer?
2. Any changes with their consumption patterns?
3. Does the scheme really help?
4. What is to be expected?
5. Any Suggestions?

Target(s)

- Grassroot families: Below monthly income of **\$15,100**/person (2022)
- Social Worker: Sohing (Zoom Interview)

(Sky Post, 2020)

Data Collection

社工在疫情下的角色

1. 疫情下，社工的角色較以往經歷甚麼轉變？
2. 在疫情期間，你大概接觸了多少基層家庭？
3. 在疫情期間，大概有多少基層家庭透過你申請任何類型的津貼？
4. 受制於防疫措施，活動多依賴於線上，然而基層家庭有可能面對網絡支援的需要及問題，您是如何協助他們克服？
5. 就你接觸過的案例，有沒有基層家庭的成員因疫情而失業？有多少？
6. 就你幫助過的案例，有沒有基層家庭的成員因疫情而難以維生？有多少？
7. 疫情下，據您觀察，基層家庭除工作生計外，更面對甚麼打擊？社工又如何提供協助？

社工觀察下，消費券對於基層家庭的作用及消費習慣的影響

1. 據您了解，基層家庭的消費習慣在疫情下有甚麼改變？
2. 你認為政府派發消費券，對社會上的基層家庭帶來了什麼好處/幫助？
3. 您認為消費券對基層家庭而言，有多大程度舒緩燃眉之急？
4. 有評論指消費券對基層家庭只屬「聊勝於無」，您對此有甚麼看法？
5. 就你幫助過的案例，普遍基層家庭對於消費券的看法是？
6. 就你幫助過的案例，普遍基層家庭會在領取消費券後會多久用完？
7. 就你幫助過的案例，普遍基層家庭會將消費券用於什麼方面？
8. 就您幫助過的案例，普遍基層家庭是否對消費券的應用範疇/範圍感到滿意？
9. 您認為相對於現金發放，消費券有多大程度、對基層家庭解決何種生活所需上有所限制？
10. 就你幫助過的案例，曾否有基層家庭反映派現金比派消費券更好？
11. 他們的原因是？
12. 他們曾否談及假如派現金的話，他們會如何運用？
13. 你個人認為派消費券和派現金對基層家庭的區別大嗎？為什麼？

就社工角度針對基層家庭生活下，對消費券提出的建議

1. 您認為消費券的發放，最後確會如政府所言，為社會帶來「乘數效應」，刺激消費嗎？
2. 就消費券的登記及領取模式，您有否留意到基層家庭有何傾向？（網上登記？填表申請？）（支付寶？八達通？）
3. 就其登記及領取模式，您會提出甚麼建議改善過程？
4. 就你幫助過的案例，基層家庭在使用消費券時會遇到什麼困難？您會提出甚麼建議？
5. 就消費券對於公營費用交等各項限制，您會提出甚麼建議？
6. 綜合您近年的觀察及經驗，您認為消費券如何能夠變得更具針對性，以達到緩解基層生活壓力及帶動即時消費的目的？

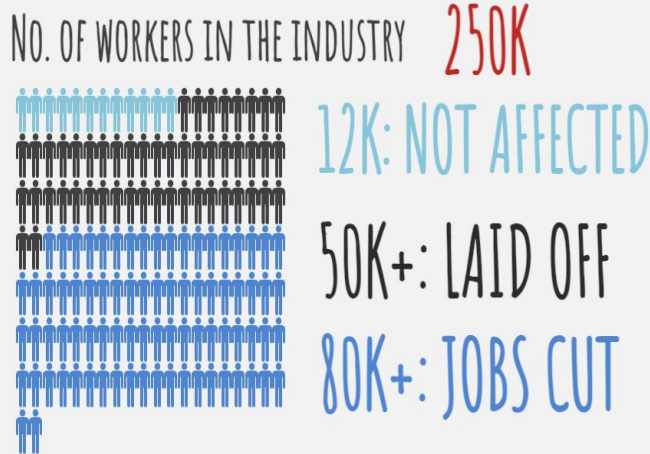
1. The role of social workers in the pandemic
2. The effectiveness of the vouchers & how it shapes people's consumption habits
3. Suggestions
4. Statistics from online resources



Top 3 hardest hit sectors in COVID - 19

CONSTRUCTION INDUSTRY

(27.2%):



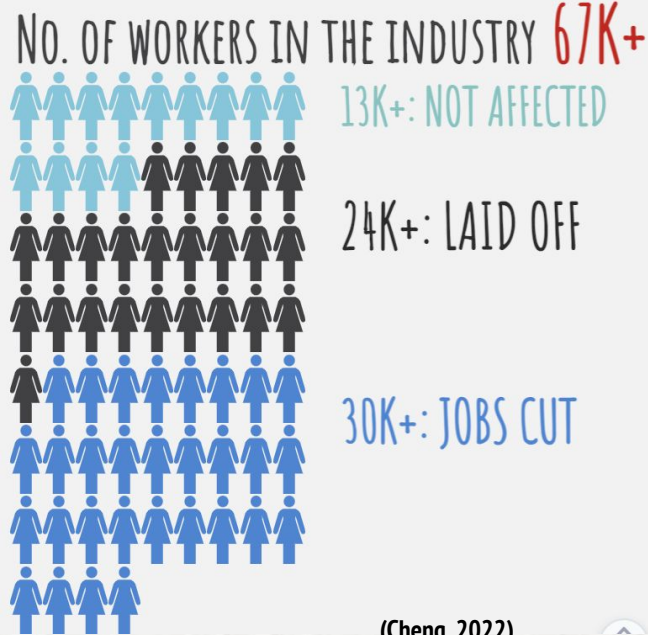
(Cheng, 2020)

Noted: 1 icon = 1k

Noted: Bracketed % = Surveyed grassroot family occupations in the industry

(Society for Community Organization, 2020)

RETAIL INDUSTRY (20.7%):



(Cheng, 2022)

FOOD & BEVERAGE

(16.9%):

- ❑ 200-300 restaurants closed
- ❑ 30% loss every day
- ❑ Laid off ALL part-time workers

(Liang, 2022)
(Reuters, 2020)
(Statista, 2021)

04

Grassroot Families' preferences: Cash VS. Voucher



Cash VS. Vouchers

HK Gov,/ Some Shop
Owners



To rejuvenate the local economy by
Stimulating local consumption

Grassroot Families







To avoid the constraints in spending the
vouchers

Limitations of the Consumption Voucher Scheme - Instalments



2020

Octopus 			
Electronic registrations completed between 4 and 17 July		Electronic registrations completed between 18 July and 14 August and all paper registrations	
1 First voucher  \$2,000			
1 August		1 September	
2 Second voucher  \$2,000			
1 October		1 November	
3 Third voucher  \$1,000			
Date of total "eligible spending" having reached \$4,000	Disbursement date of third voucher	Date of total "eligible spending" having reached \$4,000	Disbursement date of third voucher
By 30 November 2021	16 December 2021	By 31 December 2021	16 January 2022
By 31 December 2021	16 January 2022	By 31 January 2022	16 February 2022
By 31 January 2022	16 February 2022	By 28 February 2022	16 March 2022
By 28 February 2022	16 March 2022	By 31 March 2022	16 April 2022

AlipayHK Tap & Go WeChat Pay HK 			
Electronic registrations completed between 4 and 17 July		Electronic registrations completed between 18 July and 14 August and all paper registrations	
Disbursement date	Expiry date	Disbursement date	Expiry date
1 First voucher  \$2,000			
1 August	31 December	1 September	31 January 2022
2 Second voucher  \$3,000			
1 October	31 December	1 November	31 January 2022

2021

Limitations of the Consumption Voucher Scheme - Instalments

- Vouchers were distributed in 2-3 instalments in last year (limitations of E-payment)
- Unable to collect the new round of voucher before the last round of voucher is completely spent

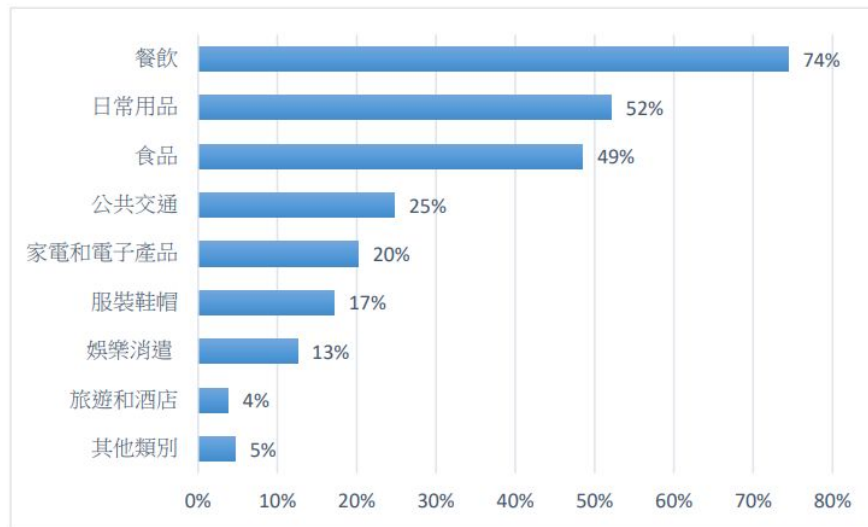
→ can hardly solve the immediate needs of grassroot families



"I wanted to buy a new TV with the vouchers to replace the not working one at home. However, as the vouchers were distributed in instalments, I can buy none with only a instalment of the voucher." said by Mr. Yip

Limitations of the Consumption Voucher Scheme - Coverage

圖 12A：受訪者使用消費券的消費類型

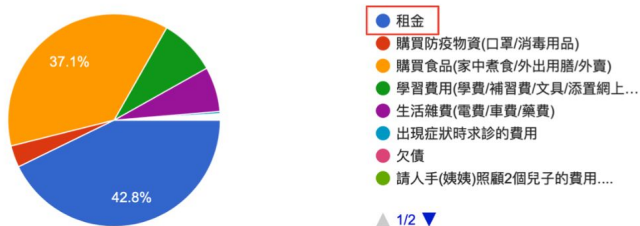


According to **SoHing**, grassroots families complain that there are still many things that they wish to be covered but still not be covered in this Voucher Scheme

Limitations of the Consumption Voucher Scheme - Coverage

- Rent

第五波疫情爆發下，家庭最大開支是？
603 則回應



- Utility Bills



- Non-Chain Small Shops/ Wet Markets



Survey on Child caregivers
from the grassroot families,

People Service Centre (Feb 14

- March 6, 2022)

- Fee of tutorial Classes for their children



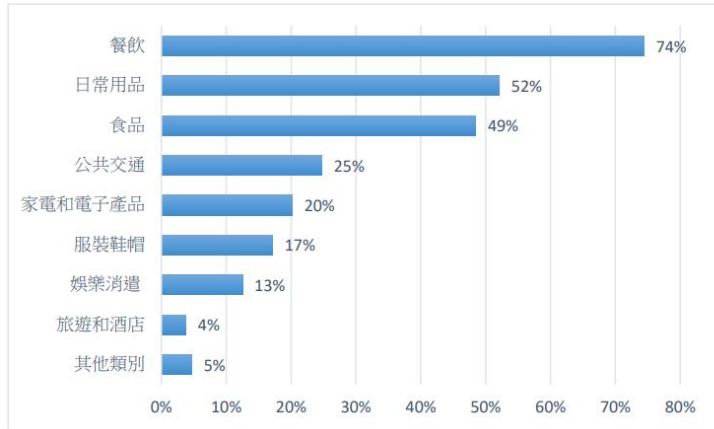
05

Differences in consumption patterns



Consumption Patterns- Vouchers

圖 12A：受訪者使用消費券的消費類型



According to ***SoHing***, grassroot families usually spend their vouchers in

- Dinings
- Purchasing Household goods
- Buying Foods

Also, some of the grassroot families spent their voucher in

- Entertainments (e.g Staycation)

(Stress caused by the pandemic, the expiry of the vouchers...)

Consumption Patterns- Cash

According to ***SoHing***, grassroot families will still spend the cash on

- Dinings
- Purchasing Household goods
- Buying Foods

However, they would like to do these things in some small shops where E-payment is not supported.

(For the purpose of saving money)

Also, they will use the cash to pay for what they need the most, such as

- Rents
- Utility Bills



Consumption Patterns- Cash

- For Saving



06a

Effectiveness



“Better than nothing”

According to Sohing:

1. Some will go to Staycation with the vouchers
2. Have a good meal in restaurants which they seldom go

⇒ “Enjoy their time and spend money in places they have never been to”



Hotels promoting with discounts using vouchers



**“However, the consumption vouchers do not actually
help Hong Kong grassroot families much.”**

——— Sohing

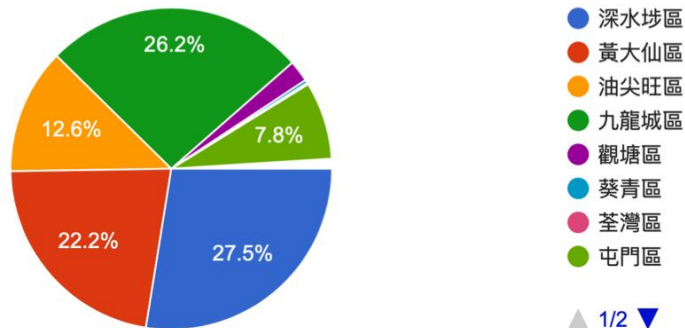


Districts

- Survey on Child caregivers from the grassroots families, People Service Centre (Feb 14 - March 6, 2022)
- Top 3 districts where grassroots families live:
 1. **Sham Shui Po (27.5%)**
 2. **Kowloon City (26.2%)**
 3. **Wong Tai Sin (22.2%)**
- Most of them in Public housing & subdivided flats

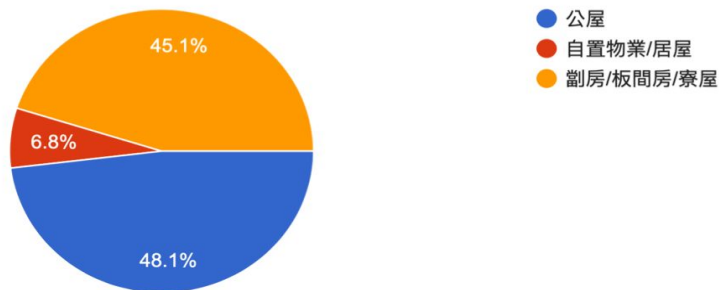
兒童照顧者居住地區

603 則回應



兒童照顧者居住單位類型

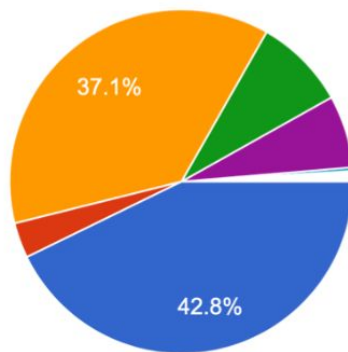
603 則回應



Rent: The top household expenses

- The top household expense is 'Rent' (42.8%)
- BUT:
- Rent **is excluded** from the consumption voucher scheme

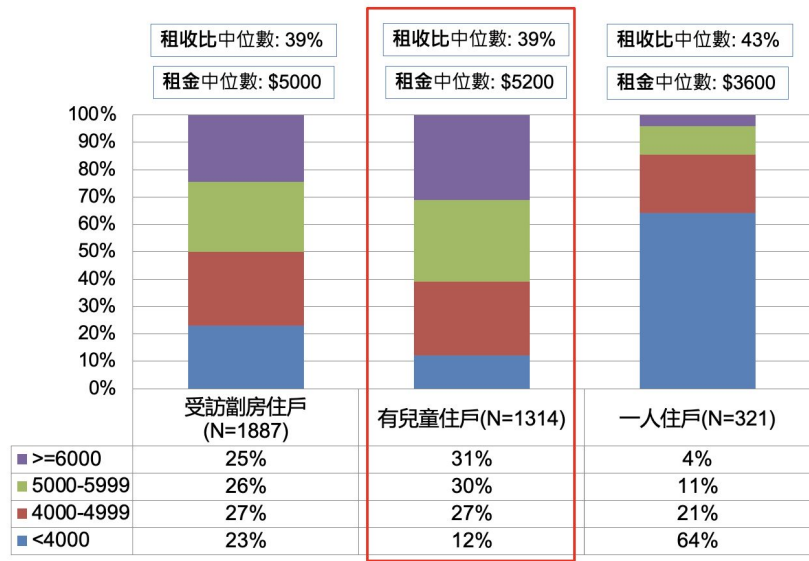
第五波疫情爆發下，家庭最大開支是？
603 則回應



- 租金
- 購買防疫物資(口罩/消毒用品)
- 購買食品(家中煮食/外出用膳/外賣)
- 學習費用(學費/補習費/文具/添置網上...)
- 生活雜費(電費/車費/藥費)
- 出現症狀時求診的費用
- 欠債
- 請人手(姨姨)照顧2個兒子的費用....

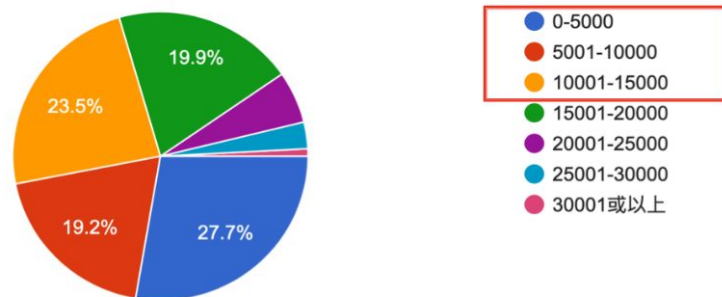
2. Heavy rent burden

按住戶組群劃分，受訪住戶每月租金水平分佈



第五波疫情爆發開始 (1/2022)，家庭平均每月總收入(不包括政府津助)

603 則回應



3. Children caring: Large expenditure

According to So Hing:

- Extra-curricular tutoring classes
- Online classes mode: the family internet plans and online learning devices.



6大家居寬頻上網月費比較

However, there are no consumption vouchers for children

4. Small Self-employed stores

1. Neighbours used to buy ingredients & daily necessities in small private shops in Sham Shui Po
 2. Store owners are also from grassroot families
- Difficulties:
- ✕ Octopus Payment & e-payment

⇒ Neighbours prefer to shop in chain-stores/supermarkets,

1. ParknShop
2. Wellcome

⇒ Small private stores are facing larger pressure

⇒ Consumption vouchers tilt toward the large chain supermarkets



06b

Suggestions



1. Cash is better than consumption vouchers

Household expenses currently excluded from the scheme:

1. Rent
2. Water
3. Electricity

Cash:

✓ More **flexible** to pay for basic needs



Reality, according to So Hing:

“Under the epidemic, many grassroots families are indeed facing immediate and urgent difficulties. They have no money to pay rent or cook meals. They need to meet these basic needs before thinking about other things.”

2. Consumption Vouchers for children

- Children's expenses also account for a large proportion
- Many parents quit their jobs to take care of their children during the pandemic

According to So Hing,

“If there are special children's consumption vouchers, parents can use such consumption vouchers for their children's ..

- 1. Extracurricular tuition fees**
- 2. Internet plans**

then the economic burden of grassroots families will be much less.”



3. Targeted distribution

According to So Hing, special attention should be given to:

1. **The unemployed**
2. **Children**
3. **The caregivers**

Vouchers/subsidies should be distributed to the grassroot families, who are really in difficulties.

✗ Universal Distribution



07

Summary



Pros

1. Gives grassroot families an opportunity to **have enjoyment**

Points to improve

Many grassroot families are facing immediate & urgent difficulties

⇒ Even \$10,000 is **not much**

⇒ **Some restrictions** on using the vouchers

⇒ Seems **not providing much to improve/support their life**

“Poverty cannot be solved by sending money once.”

----- So Hing



Thanks!

Any Questions?



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01: The COVID-19 Pandemic Situation in Hong Kong	✓			
02: Background of the Consumption Voucher Scheme & Expectation of the Government				✓
03: Methodology & Data Collection				✓
04: Grassroot Families' preferences: Cash VS. Vouchers			✓	
05: Differences in consumption patterns			✓	
06: Effectiveness & Suggestions		✓		
07: Summary		✓		
08: Typesetting & Visual				✓



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