Hong Kong Special Administrative Region
of the People's Republic of China

Report on Ageing Society Strategies

Joining Hands to Create a Thriving Golden Age: Meeting Challenges of Hong Kong's Ageing Society

Content

Executive Summary

Hong Kong is transitioning into an ageing society. While the trend of longer average life expectancy driven by medical advancements and an increasing health awareness among the general public is worth celebrating, it also brings structural challenges to the society. Ensuring the elderly have access to the services and support they need to live with quality and dignity in their later years, while transforming "silver power" into the driving force for social development, are critical issues that the entire society and the Government must address together.

2. The 2025 Policy Address announced the establishment of the "Working Group on Ageing Society Strategies" (Working Group) with a view to exploring the multiple dimensions of ageing-related challenges and outlining a blueprint guiding future responses. Led by the Deputy Chief Secretary for Administration, the Working Group steered various policy bureaux to formulate measures across elderly care, healthcare, housing, culture and leisure, gerontechnology and the silver economy, etc. In addition to internal meetings, the Working Group held five consultation sessions when formulating strategies. We are grateful for the views and suggestions put forward by the Elderly Commission and various stakeholders, which have enabled the proposed initiatives to better address real-life circumstances.

3. With the strategic planning of the 15 policy bureaux and the Chief Executive's Policy Unit, as well as the consolidation of views from various sectors, we put forward **73 measures across 11 areas** to tackle challenges of Hong Kong's ageing society from multiple fronts. Some of these measures are complementary to those announced in the 2026 Policy Address, forming Hong Kong's strategy to address population ageing.

Current Situation

4. According to the Census and Statistics Department (C&SD)'s statistics, there were nearly 1.8 million elderly aged 65 and above as

of mid-2025, accounting for almost a quarter of the total population. The elderly population is projected to reach 2.74 million by 2046, constituting over one-third of the total population. The elderly dependency ratio, being the number of elderly per 1 000 working-age population, is also expected to surge from 382 in 2025 to 632 in 2046. Regarding the labour force structure, the labour force aged 65 and above is projected to increase from 230 000 in 2025 to 290 000 in 2046. However, the overall labour force participation rate is expected to come under pressure due to the rising proportion of the elderly population.

5. To tackle the related challenges, the C&SD will **enhance the collection of information on the elderly population** to provide a solid data foundation for policy planning. This includes gauging the views of persons aged 55 and above on their willingness to live or retire in the Chinese Mainland cities of the Greater Bay Area (GBA) preliminarily through the "General Household Survey" in the second half of 2026, and collecting data on post-retirement financial resources and willingness of re-employment, etc. from the "Thematic Household Survey" in 2027.

1. Elderly Health Care

6. An ageing population in Hong Kong undoubtedly poses challenges to the healthcare system. In 2024, there were approximately 2.06 million patients with chronic diseases under the care of the Hospital Authority (HA). This figure is projected to reach 3.20 million by 2046, with the proportion of elderly patients rising from 55% to 67%. To address this situation, the Health Bureau (HHB) has rolled out several strategies, a key component of which is the **reform of primary healthcare**, shifting from a "passive treatment" model to an "active health management" model. To more effectively meet the continuously growing service demand and strengthen primary healthcare services for the elderly, the Primary Healthcare Commission (PHCC) will, starting from 2026-27, progressively **integrate the services of Elderly Health Centres into the district health network**. The integration is expected to be completed in 2028, **expanding the service network to over 100 service points**. Meanwhile, the PHCC will enhance the service capacity of the district health network through various means, shorten the waiting time for

elderly health assessments, and roll out the **Community Pharmacy Programme** starting from end-2026 to facilitate the public's access to dispensing of medicines.

7. To enhance future healthcare service, the HHB will take into consideration the service needs arising from an ageing population when **reviewing the Second Hospital Development Plan**. Regarding healthcare manpower, the Government has commissioned the HA to **carry out a new round of healthcare manpower projection exercise** to assess the manpower gap for healthcare professionals over the next 10 to 20 years. At the same time, the Government is actively **expanding channels for admitting non-locally trained doctors to work in the public healthcare system** and is assisting the Hong Kong University of Science and Technology (HKUST) in **establishing the third medical school**.

2. Elderly Residential Care Services

8. Residential care homes for the elderly (RCHEs) provide appropriate care for frail elderly in need. As at June 2026, there were 830 RCHEs across the territory with close to 80 000 places. Among them, some 40 000 places were subsidised by the Government, representing an increase of 25% over five years. To enhance the capacity of residential care services for the elderly, the Labour and Welfare Bureau (LWB) proposes to **add 3 000 subsidised places in five years** from end-2025 to **end-2030**, bringing the total to about **43 000**. At the same time, the Government also fosters public-private collaboration. The LWB will, **on a pilot basis, provide RCHE premises newly built by the Government to the industry for self-financed operation under specified conditions.** Service operators can enjoy greater flexibility to offer diversified services, thereby catering to the diverse needs of the market on residential care services.

3. Cross-boundary Elderly Care

9. With the increasingly well-developed transportation network between Hong Kong and the nine GBA cities in Guangdong, “cross-boundary elderly care” has become an attractive option for Hong Kong’s elderly. The Social Welfare Department (SWD) implements the Residential Care Services Scheme in Guangdong (the GDRCS

Scheme), with the number of participating RCHEs growing from 2 to 29 within three years and fully covering the nine Chinese Mainland cities of the GBA. The number of residents admitted to those RCHEs has increased tenfold compared with end-2022, and is expected to reach about 4 000 by 2030. The Government will **continue to expand the GDRCS Scheme** through identifying more RCHEs in Chinese Mainland cities of the GBA to join and expanding the network and capacity of service places, so as to provide more residential care service options for local frail elderly.

10. Strengthening cross-border financial support is conducive to encouraging the elderly to retire on the Chinese Mainland. In this regard, the LWB **enhanced the disbursement arrangements for portable cash assistance** in July 2026, enabling the elderly retiring in Guangdong and Fujian provinces to opt to receive relevant assistance, including the Comprehensive Social Security Assistance (CSSA), the Old Age Living Allowance (OALA) and the Old Age Allowance (OAA), directly through their designated Chinese Mainland bank accounts. As for healthcare infrastructure, the Elderly Health Care Vouchers have been extended to 21 service points in the GBA. The HHB has also **launched the cross-boundary function of eHealth** in the 21 service points to facilitate cross-boundary health record sharing, and introduced enhancement in January 2026 to enable the elderly to authorise three designated medical institutions outside Hong Kong to deposit radiology reports and images to their personal eHealth accounts.

11. In addition, the LWB, through the SWD, launched a three-year pilot scheme in October 2025 to **subsidise elderly CSSA recipients who choose to retire in Guangdong to reside in RCHEs under the GDRCS Scheme**, thereby providing them with an additional retirement option, improving their living environment and enhancing their quality of life. In addition to their monthly CSSA payments, the participating elderly will receive an extra monthly subsidy of HK$5,000 to cover their residential care fees.

12. Meanwhile, there are currently at least four insurers in Hong Kong offering savings-oriented insurance products that provide policyholders with the rights to access elderly care facilities in the Chinese Mainland, with more than 8 800 policies issued as at end-

2025. The Insurance Authority (IA) will encourage insurers to **introduce more products and services in collaboration with high-quality elderly care and healthcare institutions in the GBA**, and work with relevant Chinese Mainland authorities to **facilitate cross-boundary insurance services**, thereby providing more convenient services for the public receiving medical consultations in the Chinese Mainland. The HKMC Annuity Limited (HKMCA) will actively explore **providing ancillary services for cross-boundary retirement**, such as annuity payment methods and flexibility in accessing medical services within the GBA.

4. Elderly Community and Living Support

13. The elderly mostly prefer ageing at home in their familiar communities, rendering community care services particularly important. The SWD provided approximately 29 500 subsidised community care service places in end 2025, representing an around 30% growth compared with five years ago. To address the rapid growth in the elderly population, the LWB plans to **increase the number of subsidised community care service places by 5 000 over the five-year period** from end 2025 to **end 2030**, bringing the total number of places to around **34 500**. At the same time, the Government actively expands the community care service market through public-private collaboration. The SWD is preparing for the **provision of day care facilities built by the Government to the operators for self-financed operation**. The first pilot project in Area 86, Tseung Kwan O is expected to commence service in the second half of 2027.

14. To reduce the risk of readmission for elderly in-patients aged 60 and above who are at higher risk of emergency readmission after discharge, the LWB allocates over $300 million annually to the HA to implement the **Integrated Discharge Support Programme for Elderly Patients** (IDSP). The Discharge Planning Teams (DPTs) comprising doctors, nurses, occupational therapists, physiotherapists etc., formulate discharge plans for patients under the IDSP, including referring patients in need to HA's geriatric day hospitals for continuous nursing care and rehabilitation services, or transitional home support services provided by community service providers, which include personal care, meal services, cleaning, etc.

The current number of beneficiaries under the IDSP has increased to 45 000 per annum. To enhance medical-social collaboration and service linkage, the SWD and the HA have been **piloting enhanced measures** in HA's Hong Kong East Cluster since January 2026 to improve the identification of high-risk discharged elderly patients through data analysis.

15. Around 40% of elderly residents in Hong Kong live in public rental housing (PRH) estates. To let the elderly age in place comfortably and securely in the community, the Hong Kong Housing Authority (Housing Authority) has **introduced merchants and organisations** (e.g. rehabilitation supply stores and pharmacies) **that cater to the needs of the elderly in PRH estates with higher elderly population**. The Housing Authority has also actively collaborated with charitable organisations to provide mobile Chinese medical and physiotherapy vehicle services for residents. In addition, to promote "ageing in place", the Housing Authority carries out flat modification works for elderly residents and persons with disabilities (such as installing a ramp at the flat entrance, widening the bathroom doorway and installing grab bars). It is projected that the number of the aforesaid flat modification works will reach around 8 800 cases per year by 2046. Meanwhile, the Housing Authority is **stepping up frontline staff training**. Since Q2 2026, the Housing Authority has required tender contracts for property services to raise the ratio of staff participating in the SWD's "Support for Carers Project" to 50%, hence enabling frontline personnel to better serve elderly residents.

5. Leveraging Technology for "Smart Ageing"

16. The Government is committed to leveraging technology to strengthen support in view of the challenge of staffing shortages in elderly care services. The LWB will establish a **"Welfare Information Sharing E-platform"** to integrate social welfare data of relevant government departments and non-governmental organisations (NGOs) and utilise artificial intelligence (AI) to facilitate early identification of high-risk individuals or families (including households with elderly members), so as to enable timely intervention and targeted response At the same time, the LWB will set up the **"AI for Welfare Lab"** to identify AI application scenarios in social welfare services, fund the development and pilot implementation of AI

solutions, as well as facilitate wide adoption of the AI solutions in the social welfare sector. Furthermore, the first phase of the **Carer Support Data Platform** (CSDP) was established in July 2025 to provide emergency support for high-risk carers of the elderly and persons with disabilities. High-risk households living in "three-nil buildings" will also be visited in batches by Care Teams. The LWB and the SWD are systematising the relevant databases and **gradually expanding their coverage**, with an aim to completing the enhancement of database automation by 2026.

17. "Smart Ageing" is not only about providing digital equipment but is also about leveraging technology to enhance the autonomy and home safety of the elderly. In March 2026, the LWB **launched the Pilot Scheme on Installing Intelligent Accident Detection Systems** to install intelligent detection systems in no fewer than 300 high-risk households within the year. The Housing Authority assists social welfare organisations in promoting the **"Care-on-Call Safety Detection Service"**, and is considering extending the aforesaid service to cover more PRH elderly singleton or doubleton households. Furthermore, the Housing Authority is planning to extend the pilot **"Internet of Things (IoT) Door Sensor System Installation for Elderly Households"** to more PRH estates. In addition, the LWB and the SWD actively **encourage the social welfare sector to provide services with innovative approaches**, which include conducting pilot support services such as smart meal reheating and drone meal delivery services. We will also continue to utilise the **Innovation and Technology Fund for Application in Elderly and Rehabilitation Care** (I&T Fund) to subsidise eligible elderly and rehabilitation service units to procure, rent and test out technology products.

18. In terms of smart healthcare, the HHB will continue to take forward the four strategic directions under the **five-year development plan of "eHealth+"**, namely, "One Health Record", "One Care Journey", "One Digital Front Door to Empowering Tool" and "One Health Data Repository", to facilitate care coordination, cross-sector collaboration, as well as health management and monitoring. Meanwhile, the HHB is **actively promoting the digital transformation of the healthcare system**, enhancing its efficiency through the integration and application of information technology, data analytics and AI, etc.

6. Elderly-friendly Urban Planning and Design

19. Creating an elderly-friendly environment has to be approached from a planning and urban design point of view. For planning standards, the LWB will refer to the results of the 2026 Population Census to **review the planning ratios for elderly facilities in the Hong Kong Planning Standards and Guidelines (HKPSG)**, and recommend a review every 10 years to ensure the ratios are up to date. To encourage private development, after the implementation of the enhancement measures (which include providing gross floor area (GFA) exemption on top of land premium exemption) under the **Incentive Scheme to Encourage Provision of RCHE Premises in New Private Developments**, the number of applications has significantly increased. In view of this, the Government has **regularised the enhancement measures in June 2026**. In terms of urban design, the Planning Department (PlanD) completed a revision of the planning standards by the end of 2025 to incorporate more age-friendly elements. Furthermore, the **"15-minute living circle" concept** will be adopted in the planning of new development areas to integrate various facilities and improve pedestrian networks, facilitating the access of daily necessities by the elderly. At district level, the Home Affairs Department (HAD) will **implement elderly-friendly minor works projects across districts in the territory**, including the installation of additional seat armrests, slip-resistant flooring surfaces and ramps etc., to improve the safety and accessibility of facilities.

20. Regarding building design, the Task Force on Promoting Elderly-friendly Building Design, led by the Deputy Financial Secretary, has announced 16 mandatory requirements and 28 encouraged features, including a requirement for automated doors at the main entrances of residential buildings, etc. The Housing Authority has also introduced the "Well-Being Design Guide" to public housing, covering concepts of "Age-friendliness" and "Intergenerational & Inclusive Living"; and has also rolled out age-friendly lift designs.

7. Elderly Travel, Social Life and Learning

21. The Government will promote the concept of active ageing via four dimensions – "Travel", "Social Life", "Learning" and "Social

Participation". In terms of "Travel", the Government continues to enhance **barrier-free facilities on public transport**. All MTR stations are equipped with wide gates. Under the **"Universal Accessibility"** (UA) Programme of the Highways Department (HyD), 276 barrier-free retrofitting projects for pedestrian walkways have been completed, with another 100 projects scheduled for completion by the end of 2029. To enhance the travelling experience of the elderly and wheelchair users, the Government works departments will provide barrier-free pedestrian walkways of sufficient width and install barrier-free pedestrian crossing facilities, such as dropped kerbs, when planning and designing footpaths.

22. Regarding "Social Life", the Leisure and Cultural Services Department (LCSD) **organises over 5 000 free recreation and sports programmes designated for the elderly each year**, including Baduanjin, hydro fitness, gateball and lawn bowls, while continuing to offer a diverse array of other activities suitable for the elderly. The LCSD is providing **more fitness equipment popular among the elderly, at about 70 venues across the territory**, as well as facilities such as covered seats. In addition, the Agriculture, Fisheries and Conservation Department (AFCD) is developing **three new accessible hiking routes**, which are expected to be launched in the second half of 2026 to facilitate the enjoyment of hiking for the elderly and wheelchair users.

23. Regarding "Learning", there are about 200 Elder Academies (EAs) throughout Hong Kong, serving an attendance of 15 000 participants annually. The LWB will consolidate the websites across the five districts **to provide a one - stop learning information platform for the EA Scheme**, enabling the elderly to browse relevant information more easily. Meanwhile, the LWB and the SWD will launch a three-year **"Young-Old Mentorship Programme"** to establish a mutual support network for young-olds. To support lifelong learning for the elderly, the Recognition of Prior Learning (RPL) mechanism under the Qualifications Framework (QF) also enables them to obtain industry qualifications based on their work experience, thereby facilitating their re-entry into the workforce. In addition, the Innovation, Technology and Industry Bureau (ITIB) and the Digital Policy Office (DPO) promote various digital inclusion measures under the "Smart Silver" Programme to help the elderly understand and use

digital technology, with a view to enhancing their digital literacy.

8. Elderly Financial Security and Safety

24. As financial security is key to one's stable life in later years, one should plan ahead and make timely preparations. To this end, the Government will strengthen the financial security for the elderly from three aspects – promotion of retirement financial planning, public education and fraud prevention. Regarding retirement financial planning, the "HKMC Retire 3" (the Reverse Mortgage Programme (RMP), the Policy Reverse Mortgage Programme (PRMP) and the HKMC Annuity Plan) already has over 49 000 customers. It is anticipated to have substantial room for growth in the future. The Financial Services and the Treasury Bureau (FSTB) will collaborate with The Hong Kong Mortgage Corporation Limited (HKMC) and the HKMCA to **explore enhancements to the "HKMC Retire 3"** and roll out promotional campaigns in due course. In addition, the FSTB will also actively encourage insurers to partner with enterprises in the elderly care, medical and other sectors, and to **develop insurance product offerings targeting financially better-off elderly**.

25. On public education, the HKMC, the HKMCA, the Investor and Financial Education Council (IFEC) and the Mandatory Provident Fund Schemes Authority (MPFA) will **enhance the promotion on retirement planning and longevity risk management** and implement anti-scam publicity and education through multiple channels. The MPFA also plans to provide retirement financial management information for members reaching the age of 65 via the eMPF Platform by the end of 2026. On fraud prevention, the Hong Kong Monetary Authority (HKMA) **launched the enhanced Financial Intelligence Evaluation Sharing Tool (FINEST)** platform in December 2025. The number of participating banks increased to 28 by the end of June 2026, covering over 90% of bank accounts. In addition, the HKMA and the Hong Kong Association of Banks (HKAB) **issued the Guideline on Elderly-friendly Banking Services** in January 2026, which included a recommendation that bank staff may assist elderly customers in contacting their registered authorised person when they suspect the customer may have become the target of a scam. The HKMA will encourage banks to proactively promote this measure to elderly customers to strengthen protection for them.

26. The Police will be launching **"Project Gatekeeper"** in 2027 to enhance the capabilities of carers and frontline bank staff to identify and tackle scams involving the elderly. Meanwhile, the Police are planning to implement **"Cyber Hygiene Operation"** in collaboration with technology and telecommunications companies in 2027 the earliest. It leverages AI technology to filter and remove fraudulent contents on social media platforms that are popular among the elderly, thereby intercepting fraudulent information at source.

9. Human Resources and Public Finances

27. An ageing society has put a strain on the manpower demand across various industries, including nursing care and healthcare staff. To help RCHEs attract new blood and retain talent, the LWB will **establish a new professional rank of "health and care practitioner"**, offering a career progression ladder for serving health workers to undertake duties equivalent to those of enrolled nurses. Two institutions are working on the professional diploma programmes, which are expected to commence in 2026. In addition, the Labour Department (LD) will, through a pilot scheme, **admit foreign domestic carers with more advanced training and experience in elderly care**, and is currently engaging major source countries with a view to drawing up the implementation arrangements in the second half of 2026. As for public hospitals, the HA will roll out a series of measures to attract, develop and retain talent, including **retaining suitable staff to continue to work in the public hospitals after retirement**. To address the talent and research demands arising from an ageing population, the Education Bureau (EDB) will also coordinate with relevant bureaux and departments to gather views and suggestions on the latest manpower trends and industry needs, thereby coordinating institutional planning and the offering of relevant programmes from a policy perspective.

28. Regarding the labour force, the Employees Retraining Board (ERB) will continue to **provide training courses dedicated for persons aged 50 and above** as well as those open to the general public. The ERB will also step up publicity to encourage more older persons to receive training and join the labour market, thereby unleashing the labour force. The ERB will also identify the gaps in

course offerings, introduce new courses and make adjustments to the course contents in light of the market demand. The ERB is undertaking a comprehensive reform in phases and will be upgraded as Upskill Hong Kong. It will establish a skill-based training framework and provide more market-oriented courses for its service targets, including older persons. Besides, the LD **has completed the mid-term review of the Re-employment Allowance Pilot Scheme** (REA Scheme) and will announce the results of the mid-term review by end-2026, with a view to facilitating refinements of further measures to encourage re-employment.

29. **Having conducted an in-depth review on the retirement age of civil servants**, the Civil Service Bureau (CSB) considers it not an appropriate time to further raise the retirement age at this stage and will review the issue again at a suitable juncture.

10. Silver Economy, Industries and Opportunities

30. An ageing society brings tremendous opportunities for the silver economy. For Hong Kong, it is estimated that the consumption spending by the elderly aged 60 and above, at HK$342 billion in 2024, would increase by 45% to HK$496 billion in 2034. The Working Group on Promoting Silver Economy already announced in May 2025 30 measures to promote the silver economy in five areas covering "silver consumption", "silver industry", "quality assurance of silver products", "silver financial and security arrangements" and "silver productivity". To ensure that Government policies are responsive to the evolving demographic structure accurately, the Office of the Government Economist (OGE) will make use of the latest statistics from the C&SD to carry out research on the silver economy, and analyse the changes in the socio-economic characteristics and consumption patterns, etc. of the elderly population, thereby assisting policy bureaux in further formulating strategies and policy measures to address an ageing society.

31. Promoting the development of gerontechnology is a key pillar of the silver economy. Currently, there are around 75 related companies in Hong Kong Science and Technology Parks Corporation (HKSTPC), which have raised over $300 million in funding. Cyberport is home to 65 gerontechnology companies, which are estimated to

have raised more than $79 million in funding. The Government is pushing for the inclusion of gerontechnology-related technology areas as specific themes for the **2026 Mainland-Hong Kong Technology Cooperation Funding Scheme** to support research and development (R&D) collaboration in respect of gerontechnology between the Chinese Mainland and Hong Kong. Additionally, the Government will earmark $100 million to launch the Gerontechnology Promotion Scheme for encouraging and supporting local technology enterprises to proactively develop elderly care products and solutions, thereby accelerating product optimisation for the benefit of the people of Hong Kong. The Scheme is expected to be launched in the first half of 2027.

32. In terms of business opportunities, a survey conducted by the Hong Kong Trade Development Council (HKTDC) found that 78% and 84% of silver consumers on the Chinese Mainland were willing to pay a premium for Hong Kong products and services, respectively, demonstrating the strong market potential of Hong Kong silver products and services. The Commerce and Economic Development Bureau (CEDB) will **conduct a survey on silver consumption**, with a target completion date set for 2027, to help the industry gain a more accurate understanding of the characteristics of target consumers and adjust the sales strategies. To enhance quality assurance for silver products, the CEDB will actively explore with relevant organisations the **expansion of silver certification to other areas**. For example, the CEDB will explore the formulation of relevant standards for mobility aids, such as walking sticks, wheelchairs and exoskeleton systems, and **study their inclusion in the list of GBA Standards**, thereby helping the business sector expand its sales networks. In the longer term, the CEDB will actively promote closer exchanges and collaboration between local industry players and chambers of commerce and their Chinese Mainland partners, including fostering the mutual recognition of accreditation standards with the Chinese Mainland and "one test, two certificates" arrangements.

11. After-death Planning and Related Services

33. Chinese societies often avoid discussing the topic of death, yet making advance arrangements for after-death matters allows the elderly to have peace of mind and independently determine arrangements for their final stage of life. The Advance Decision on Life-sustaining Treatment Ordinance came into effect on 31 July 2026, **establishing a legal framework for advance medical directives and do-not-attempt cardiopulmonary resuscitation orders**, thereby upholding patients' autonomy. The HHB will continue to collaborate with NGOs to organise public seminars and enhance public education. On end-of-life care, the HA currently provides suitable palliative care services for terminally ill patients and their families through a multi-disciplinary integrated service model. In response to service demand, the HA will strengthen multi-disciplinary palliative care and end-of-life care services at both the in-patient and community levels. On end-of-life care in residential care homes, the SWD currently provides additional resources to 52 contract homes to take forward end-of-life care services. Building on such foundation, the LWB proposes to **provide additional resources to subvented RCHEs for three years for providing end-of-life care services**, including on-site medical consultations, 24-hour nursing care and palliative care.

34. As regards after-death services, the Government is **planning the development of a one-stop web platform to streamline application procedures for death registration, cremation permits and death certificates, etc., so as to facilitate the bereaved.** For cremation services, in response to the rising demand and ageing of existing cremators, the Food and Environmental Hygiene Department (FEHD) has commenced the reprovisioning of cremators at Kwai Chung Crematorium; and plans to apply for funding to construct a new crematorium in Wo Hop Shek, with its commissioning targeted for 2032. Regarding niches, the FEHD adopts a three-pronged strategy, including taking forward the public columbarium projects in Wo Hop Shek, Siu Ho Wan and Kwai Chung for the provision of over 380 000 additional niches to meet demand through 2045; regulating private columbaria through a licensing regime to increase the number of niches continuously; and actively promoting green burial.

Conclusion and Looking Ahead

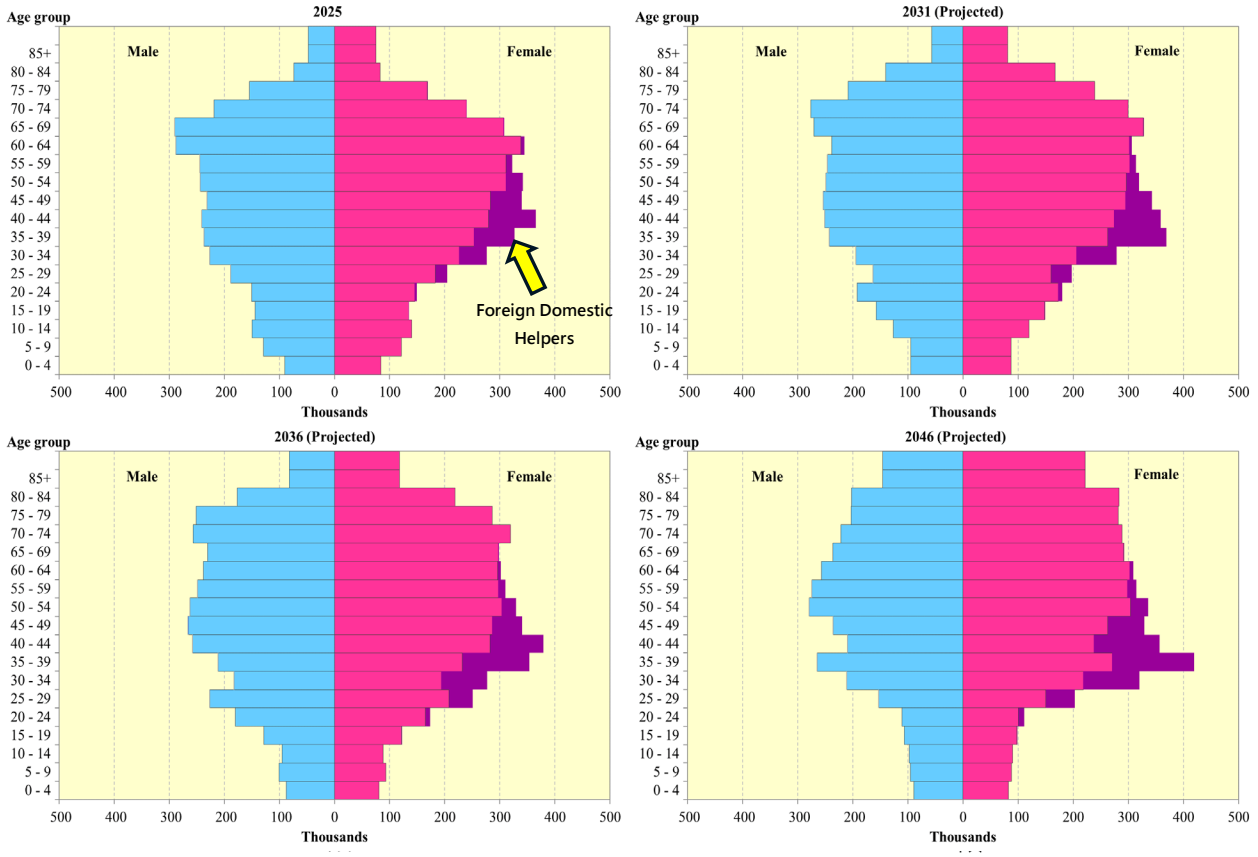
35. An ageing population is both a challenge and an opportunity to reshape society and drive progress. This monumental social endeavour requires the concerted efforts of the Government, the business sector, NGOs, the community and every single family. Through multi-pronged strategies, we can certainly build a society that is age-friendly, inclusive and vibrant for all generations, thereby creating a fulfilling golden age for the elderly – and our future selves – with a sense of security, a sense of belonging and a sense of worthiness.

Chapter 1
Current Situation and Prospects

Rapid Growth of an Ageing Population

1.1 According to the C&SD's population projections, the age structure of Hong Kong's population will undergo a substantial shift into an inverted pyramid over the next two decades, with the child population share steadily shrinking alongside a swift expansion in the elderly population. (Chart 1)

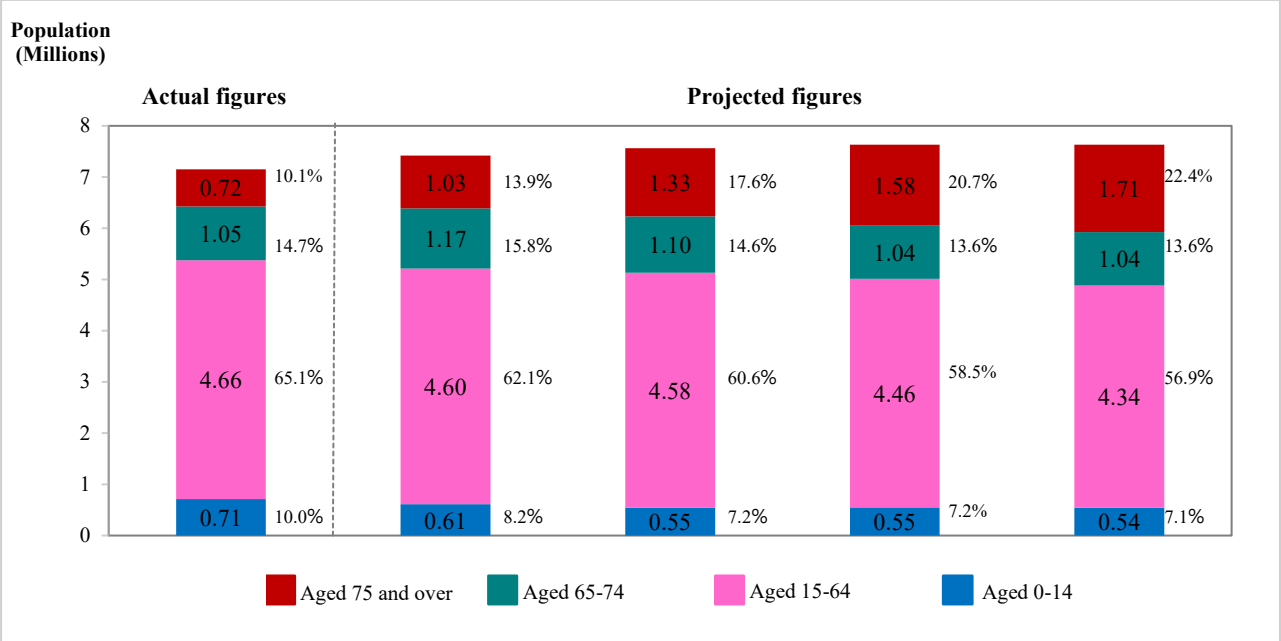
Chart 1: Population pyramids
Source: 2021-based population projections



1.2 Hong Kong's fertility rate remains persistently low, coupled with an increasing life expectancy among Hong Kong people, leading to a continuous rise in the proportion of the elderly in the population. As of mid-2025, there were nearly 1.8 million persons aged 65 and

above[1], accounting for almost a quarter of the total population[2], among which some 0.72 million were the elderly aged 75 and above. **By 2046, the elderly population aged 65 and above is projected to reach 2.74 million, constituting 36% of the total population by that time. Moreover, the number of elderly aged 75 and above is expected to reach 1.71 million, which is more than double of the current figure**. (Chart 2)

Chart 2: Projected population by age group



Note: Excluding foreign domestic helpers (FDHs).
Source: 2021-based population projections.

1.3 In tandem with the shifting age structure of the population, the elderly dependency ratio, being the number of elderly aged 65 and above per 1 000 working-age persons aged 15 to 64, will rise from 382 in 2025 to 632 in 2046, indicating that **each elderly will be supported by a mere 1.58 working-age persons**.

Changes in the Labour Force Structure

1.4 As regards the labour force, Hong Kong's future economic growth will become increasingly reliant on the improvement of labour productivity. With an ageing population, the proportion of the elderly aged 65 and above within the population aged 15 and above will

[1] All figures exclude FDHs. The provisional figure for mid-2026 was 1.83 million, accounting for 26% of the total population.
[2] Higher than 12.7% in 2005 and 16.0% in 2015.

continue to increase notably, from 27.0% in 2025 to 37.8% in 2046. As the labour force participation rate of the elderly is much lower than that of younger working-age persons, even after taking into account the expected upward trend in the labour force participation rate of the elderly in the future (see paragraph 1.5 for details), an ageing population will still exert continuous downward pressure on the overall labour force participation rate.

1.5 Regarding the participation of the elderly in the labour market, thanks to the continuous improvement in education and health conditions, the elderly across different age groups are expected to participate more actively in the labour market, driving a steady growth in the labour force participation rate of the elderly (see Table 1). According to the labour force projections, the elderly labour force aged 65 and above will increase from 230 000 in 2025 to 290 000 in 2046, and their share of the labour force will rise from 6.6% to 8.0% over the same period, reflecting the growing importance of the elderly in the local labour force.

Table 1: Projected labour force participation rates of the elderly by age group

	2015	2025	2046 (Projected)
Persons aged 55-64	55.3%	59.0%	64.5%
Persons aged 65-69	20.6%	26.8%	28.4%
Persons aged 70-74	7.9%	11.0%	14.9%

Note: Excluding FDHs.
Source: 2021-based Labour Force Projections.

Data Collection

(1) Conducting Survey on Ageing Population

1.6 The C&SD will **enhance the collection of information on the elderly population** to provide a solid data foundation for policy formulation. This includes gauging the views of persons aged 55 and above on their willingness to live or retire in the Chinese Mainland cities of the GBA through the **"General Household Survey" in the second half of 2026**, and collecting data on post-retirement financial resources and willingness of re-employment, etc. from the **"Thematic Household Survey" in 2027**.

Chapter 2
Elderly Health Care

2.1 In 2024, the number of chronic disease patients under the care of the HA stood at approximately 2.06 million (with around 55% aged 65 and above). This figure is projected to reach 3.2 million by 2046 (with around 67% aged 65 and above). In the short to medium term, with an ageing population and rising prevalence of chronic diseases, the demand of the elderly for healthcare services continues to grow, and their healthcare and long-term care needs at the community level are increasing in tandem, placing greater pressure on the public healthcare system and lengthening service waiting times.

2.2 Although Hong Kong is one of the places with the lowest public Current Health Expenditure as a percentage of Gross Domestic Product (GDP) among other regions and economies with comparable shares of elderly population, public healthcare recurrent expenditure already accounted for nearly 20% of the Government's overall recurrent expenditure and is one of the Government's major expenditure areas. With a persistently ageing population and growing healthcare demand, healthcare expenditure will continue to be on a structural upward trend, and its proportions to GDP and Government's overall expenditure are expected to keep rising. For 2026-27, the Government's recurrent expenditure budget on public healthcare is estimated to be at 3.4% of GDP (about $118.9 billion). Projecting based on this figure, and taking into account the current trend and factors such as an ageing population, the public Current Health Expenditure as a percentage of GDP might increase multifold by 2046. It is necessary for us to introduce reforms to ensure the sustainability of the healthcare expenditure and public finances.

2.3 To tackle the above challenges, we need to implement the following strategic measures.

(2) Reforming and Strengthening Primary Healthcare Services for the Elderly in the Community

2.4 We will build a robust primary healthcare system at the community level, shifting from the traditional "passive treatment" model to an "active health management" model. To this end, the HHB will continuously **strengthen primary healthcare services** by adopting a health management model centred on "early prevention, early identification, and early treatment" of chronic diseases, thereby alleviating the pressure on secondary and tertiary healthcare services.

2.5 The median waiting time for the first health assessment at the Elderly Health Centres operated by the Department of Health (DH) was 28.9 months in April 2026. To more effectively meet the continuously growing service demand and strengthen primary healthcare services for the elderly, the PHCC under the HHB will, starting from 2026-27, progressively **integrate the services of Elderly Health Centres into the district health network**, which is coordinated by District Health Centres (DHCs) operated by NGOs as hubs. After the integration, the service network will expand to over 100 service points, covering DHCs/DHC Expresses, Family Medicine Clinics (FMCs), and District Elderly Community Centres/Neighbourhood Elderly Centres. The related phased integration work is expected to be completed within 2028, fully leveraging medical-social collaboration. The integrated district health network will adopt a new service model, **introducing multidisciplinary collaboration** tailored to the health needs of the elderly to provide personalised health assessments and physical and mental health management services, covering common health conditions among the elderly such as chronic diseases, pain management and mental health.

2.6 The PHCC will enhance the service capacity of the district health network through various means, including –

(i) Increase service points to improve accessibility and strengthen primary healthcare services for the elderly. The elderly identified with such needs through relevant health assessments will be subsidised to receive further professional assessment and follow-up by private family doctors, and receive ongoing care and management

under the “Primary Healthcare Co-care Network” as necessary. Meanwhile, if the elderly concerned belong to underprivileged groups, selected HA’s FMCs will also provide similar services for them; and

(ii) Roll out the **Community Pharmacy Programme** in phases starting from end-2026 to provide dispensing and medication support for patients (including the elderly residing in RCHEs), enabling members of the public to conveniently obtain medications and consult pharmacists in the community, thereby enhancing the public's capacity for self-management of health.

2.7 Concurrently, the Government will **strengthen the provision of more comprehensive services for the elderly in financial difficulty** through the HA’s FMC services, Chinese Medicine Clinics cum Training and Research Centres, and the “Community Dental Support Programme”, ensuring that they receive appropriate and affordable medical care. Regarding FMC services, **designated "Elderly Appointment Quotas" are in place,** reserving a portion of consultation slots for patients aged 65 and above. The Chinese Medicine Development Blueprint, released in December 2025, sets out the future direction for Chinese medicine (CM) development. The relevant measures (including full commissioning of The Chinese Medicine Hospital of Hong Kong (CMHHK)) will **enhance CM services** and benefit the elderly. For instance, the HA's Integrated Chinese-Western Medicine services cover programmes such as stroke care, knee osteoarthritis care and cancer palliative care. To provide more comprehensive medical options for the elderly, the CMHHK will launch a series of special disease programmes covering common diseases among the elderly (such as elderly degenerative diseases and stroke care rehabilitation).

2.8 To guide the elderly to make better use of private primary healthcare services in the community, the HHB has extended **the Elderly Health Care Voucher (EHCV) Pilot Reward Scheme until end-2028**, to further incentivise the elderly to use their EHCVs for primary healthcare services, such as preventive healthcare and chronic disease management services, etc. Upon accumulating the use of EHCVs of $1,000 or more on designated use of primary healthcare (such as medical check-ups, dental scaling and chronic

disease management, etc.) within the same year, a $500 reward will be automatically allotted into the elderly's voucher account by the system.

(3) Expanding Healthcare Facilities

2.9 The HHB is actively expanding healthcare facilities through the **Hospital Development Plan** to safeguard the quality of healthcare service. The Government and the HA commenced the First Hospital Development Plan in 2016, with a provision of $200 billion earmarked for the implementation of 16 projects, including the redevelopment and expansion of 11 hospitals, as well as construction of a new acute hospital, three community health centres and one supporting services centre. It is expected that upon completion of the First Hospital Development Plan, the projects would provide an addition of some 2.2 million square metres of construction floor area, about 4 600 hospital beds[3] and 105 operating theatres to the public healthcare system.

2.10 With the changes in the demographic structure, planning and development situation in Hong Kong, the HHB and the HA have been **reviewing the Second Hospital Development Plan**. The relevant considerations comprise the latest territory-wide and regional planning and development strategies published by the PlanD, including the "Hong Kong 2030+: Towards a Planning Vision and Strategy Transcending 2030" and the progress of various newly developed areas in the Northern Metropolis, as well as the corresponding latest changes in population projections of Hong Kong (including overall population, spatial distribution and demographic structure). **The service need arising from an ageing population will be fully taken into account** in the review. Upon completing the review, the Government will promulgate the Second Hospital Development Plan within the current term of Government and take forward the projects in an orderly manner.

[3] All projects under the First Hospital Development Plan will provide a total of 6 557 beds. With the completion of the Kai Tak Hospital (KTH), the existing approximately 1 940 acute and extended care beds at the Queen Elizabeth Hospital will be gradually relocated to the KTH resulting in a net increase of 4 617 beds.

(4) Continuous Expansion of Healthcare Training Capacity and Manpower

2.11 The Government has commissioned the HA to carry out a new round of **healthcare manpower projection exercise** that is conducted once every three years. **Taking into account factors such as demographic and age structure shifts**, the exercise monitors the supply and demand of healthcare manpower and the need for timely adjustments of training places for the relevant healthcare professions as well as the establishment of new pathways for admitting non-locally trained healthcare professionals as required. The new round of healthcare manpower projection will take 2024 as the base year. The manpower projection model incorporates the manpower shortage at the base year and aims to quantify the manpower supply and demand gap (in terms of full-time equivalents) for healthcare professionals in the coming 10 to 20 years. According to the latest figures published for the previous round of healthcare manpower projection in 2024, the manpower gaps for doctors and general nurses were projected to be 1 400 and 6 900 respectively (in terms of full-time equivalents) in 2035. The Government is proactively expanding pathways to introduce non-locally trained doctors to practise in the public sector in the short term, while supporting the HKUST in **establishing the third medical school**, thereby enhancing the local training capacity for doctors in the medium to long term, with a view to steadily increasing the supply of clinical healthcare professionals to dovetail with the future healthcare services capacity.

(5) Implementing Public Healthcare Fee Reform

2.12 To cope with the rising demand for healthcare services and the financial challenges brought about by an ageing population, the Government, while continuing to increase public healthcare resources subject to the fiscal position (i.e., providing triennium funding to the HA based on population projections), is implementing a series of structural reforms. These include the fees and charges reform for public healthcare and service efficiency enhancement, with a view to strengthening the sustainability of the healthcare system. Regarding the fees and charges reform for public healthcare, the first phase of reform was implemented in 2026. The

HA will review the fees every two years in accordance with the established mechanism. In tandem with the cap on annual spending and the enhanced medical fee waiver mechanism, the overall subsidisation rate will be adjusted gradually in five years from over 97% prior to the reform to a target level of around 90%. This aims to effectively balance public financial needs while having due regard to the public's affordability. In terms of service efficiency enhancement, the HA will press ahead with systemic reforms, make good use of smart healthcare technologies (such as AI and telemedicine) and optimise resource utilisation. The above measures will help alleviate long-term pressures on public finances amidst the continuous growth in healthcare demand.

(6) Enhancing the Price Transparency of Private Healthcare Services

2.13 In the face of the continued growth in healthcare demand brought about by an ageing population, it is particularly important to make good use of private healthcare resources. As an ageing population generally leads to more frequent and higher-cost healthcare service needs, **enhancing the price transparency of private healthcare services will help reduce information asymmetry in healthcare fees**. This will enable the elderly with healthcare needs and their families to better understand and compare the price information of different private healthcare service providers and to make budgetary arrangements, thereby allowing them to select suitable private healthcare services with greater peace of mind according to their affordability and needs. The Government will continue its work to enhance the price transparency of private healthcare services by **formulating and implementing the relevant regulation and Codes of Practice**[4]**, and progressively rolling out the relevant long-term enhancement measures**[5]. Such work will help **strengthen the dual-track healthcare system comprising both**

[4] The three proposals to be implemented under sections 61 to 63 of the Private Healthcare Facilities Ordinance (Cap. 633) are: requiring private healthcare facilities (namely private hospitals, day procedure centres and clinics) to make available price information; requiring private hospitals to provide budget estimates; and requiring private hospitals to report and publish historical statistics on fees and charges.

[5] The three long-term enhancement measures are: better consolidating and sharing private healthcare data; promoting the standardisation of the scope of healthcare services and chargeable items; and publishing clinical guidelines as well as service quality and efficiency standards.

the public and private sectors. It will facilitate the use of private healthcare services by members of the public who can afford them, thereby relieving pressure on the public healthcare system while also promoting the sustainable development of private healthcare service providers. These efforts will enable society's growing healthcare needs to be addressed more comprehensively and effectively.

(7) Ongoing Estimation of Elderly Healthcare Demand

2.14 The HA and the DH will continue to regularly collect data on service utilisation and usage of the EHCV Scheme, **to deepen the analysis and targeted research on different aspects of elderly healthcare services demand**. The HA and the DH will also make reference to data from the C&SD's Thematic Household Survey, as well as data on private hospitals' inpatient services. This will continue to provide empirical foundation for the long-term allocation of healthcare resources to meet the elderly's healthcare needs.

Chapter 3
Elderly Residential Care Services

Residential Care Services

3.1 While most elderly prefer ageing in place, some frail elderly need to be admitted to residential care homes (RCHs) owing to their health or family circumstances. To this end, the SWD provides a range of subsidised residential care services for frail elderly aged 65 and above[6] assessed as being in need of long-term residential care services under the Standardised Care Need Assessment Mechanism for Elderly Services (SCNAMES).

3.2 As at end-June 2026, there were 830 **public and private RCHEs** across the territory providing residential care services for the elderly. They **offered a total of about 80 000 places**, **accommodating some 69 000 residents**, or about 4% of some 1.8 million persons aged 65 and above in Hong Kong. Among them, 412 RCHEs provide places subsidised by the Government for the elderly, including 126 subvented RCHEs, 52 contract homes, 192 private RCHEs participating in the Enhanced Bought Place Scheme, five self-financing RCHEs participating in the Nursing Home Place Purchase Scheme, and 37 private or self-financing RCHEs participating solely in the Residential Care Service Voucher (RCSV) Scheme for the Elderly. The above subsidised residential care places for the elderly altogether amounted to around 40 000[7], which involved an increase of 8 000 places or about 25%, as compared to five years ago.

3.3 The **RCSV**, subsidised by the Government, **adopts a "money-following-the-user" approach**, under which the elderly can choose the RCHE and services according to their own needs, thus utilising market forces to enhance the quality of elderly care services. In line

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[6] Persons aged between 60 and 64 may also receive residential care if they are assessed under the SCNAMES and confirmed to be genuinely in need.

[7] The Government also implements the GDRCS Scheme, which subsidises frail Hong Kong elderly to reside in participating RCHEs in the Chinese Mainland cities of the GBA. As at end-July 2026, the number of elderly participating in the Scheme was 1 422.

with the principle of "affordable users pay", the RCSV has eight co-payment levels. The elderly with higher affordability pay a higher proportion of fees, while the Government pays the balance of the face value of the voucher. In 2026-27, the face values of the RCSV for care-and-attention places and nursing home places are $17,015 and $21,982 respectively. As at end-July 2026, 252 RCHEs had joined the RCSV Scheme as recognised service providers, and around 5 800 eligible elderly staying at RCHEs through using RCSVs.

3.4 With an ageing society, demand for residential care services by frail elderly is expected to be on the rise, in particular the "old-olds". A survey conducted by the C&SD from July to August 2025 showed that the elderly aged 80 and above accounted for more than 60% of the total number of residents in private RCHEs. The Government needs to continue to expand the capacity of subsidised residential care services for the elderly and strengthen supporting measures in order to address the needs of residents of higher age in RCHEs.

(8) Enhancing the Service Capacity of Subsidised RCHEs

3.5 To meet the growing demand for elderly care services arising from an ageing society, the Government needs to adopt a **two-pronged approach** of funding the **construction of more RCHE facilities** whilst continuing to **increase the number of RCSVs**. Subject to public fiscal resources, the LWB proposes to **add 3 000 subsidised residential care service places in five years from end-2025 to end-2030, increasing the total number of subsidised residential care service places to about 43 000**[8]. Even with a substantial increase in the elderly population over the next five years, with the Government devoting resources to increase subsidised care service places as proposed above, **the number of subsidised residential care service places is expected to increase from about 40 000**[9] **to 43 000 by end-2030, while the number of subsidised community care service places will increase from about 29 500 to**

[8] The LWB also proposes to increase 5 000 subsidised community care service places within the same five-year period (see paragraph 5.3 below). Together with the addition of 3 000 subsidised residential care service places, a total of 8 000 additional subsidised long-term care service places will be provided, increasing the total number of subsidised places from 69 500 to about 77 500.

[9] In addition, as at end-July 2026, the Government subsidised 1 422 frail Hong Kong elderly to reside in participating RCHEs in the Chinese Mainland cities of the GBA under the GDRCS Scheme to receive residential care services.

34 500. In particular, progressively raising the share of RCSVs among subsidised residential care services will allow the elderly greater flexibility to choose suitable service units and services on their own, utilising market forces to drive continuous service quality improvement in the RCHE sector, while encouraging the sector to join the RCSV Scheme as recognised service providers, with a view to enhancing the financial sustainability of subsidised residential care services.

(9) Fostering Public-private Collaboration in RCHEs

3.6 In addition to providing more subsidised places, the LWB will promote market development of the RCH sector, fostering **parallel development of public and private services** to enhance the overall RCHE service capacity. As at end-June 2026, a total of 418 private homes and self-financing homes operated by NGOs provided around 40 000 non-subsidised places, which is half of the total number of RCHE places. The LWB and the SWD recommend, on a pilot basis, **providing RCHE premises newly built by the Government to the industry for self-financed operation under specified conditions**. Service operators can enjoy greater flexibility to offer diversified residential care services, catering to the diverse needs of the market.

Chapter 4
Cross-boundary Elderly Care

4.1 In recent years, exchanges and integration between Hong Kong and the Chinese Mainland cities of the GBA have grown increasingly frequent and deep, driving more Hong Kong elderly to travel, settle, or even choose to retire northward in the region.

4.2 The SWD implements the GDRCS Scheme to provide frail Hong Kong elderly with an additional subsidised residential care service option. The elderly assessed as being in need of residential care services under the SCNAMES with the intention to age in Guangdong may apply for admission to the designated RCHEs under the GDRCS Scheme. The RCHEs provide comprehensive residential care services tailored to the elderly's health conditions and care needs, including personal care, rehabilitation, nursing, meals, and social and psychological support. The relevant accommodation and care costs are borne by the Government, and the elderly need not pay.

4.3 With the active efforts of the LWB and the SWD in recent years, the **number of RCHEs participating in the GDRCS Scheme has increased from two to the current 29 within three years, fully covering the nine Chinese Mainland cities of the GBA**. As at end-July 2026, **1 422** elderly were residing in the designated RCHEs under the Scheme, accounting for about 3.5% of all elderly receiving subsidised residential care services (about 39 600), representing a tenfold increase over the number of residents at end-2022. With increasingly frequent exchanges between the GBA Chinese Mainland cities and Hong Kong, and the ever more convenient transportation, some elderly and their families are more willing to consider cross-boundary elderly care. Over the past year, **an average of about 60 additional elderly per month** were admitted to RCHEs in Guangdong under the GDRCS Scheme. Based on the current growth trend, it is roughly estimated that by end-2030, over 4 000 Hong Kong elderly will be receiving subsidised residential care services in Chinese Mainland cities of the GBA under the Scheme, representing a three-fold increase over the current number of residents.

4.4 In view of the rising demand for cross-boundary elderly welfare services and related support (such as cross-boundary subsidised residential care places, medical support and cash assistance measures for frail elderly), the Government needs to keep the various cross-boundary elderly welfare measures under review and enhance them in a timely manner, so as to build a more comprehensive cross-boundary elderly care protection system and effectively meet the welfare needs of Hong Kong elderly who wish to age in the GBA. We will continue to step up promotion of the GDRCS Scheme and other cross-boundary elderly social welfare measures, so that more Hong Kong elderly who wish to age in the GBA may benefit.

(10) Expanding and Enhancing the Residential Care Services Scheme in Guangdong (GDRCS Scheme) and related support

4.5 The LWB and the SWD will continue to expand the GDRCS Scheme through identifying more RCHEs in Chinese Mainland cities of the GBA to join and **increasing the supply of service places**, whilst **providing more residential care options** for frail elderly in Hong Kong, and will further **enhance cross-boundary cash assistance arrangements**. Furthermore, the LWB and the SWD will deepen the exchange and cooperation on elderly care between Guangdong and Hong Kong, as well as jointly promoting personnel training, service enhancement and market development based on the principle of complementary strengths.

4.6 To help Hong Kong elderly participate in the GDRCS Scheme adapt to life in Chinese Mainland RCHEs, the SWD has commissioned a NGO to **provide care and support services** for participating elderly and their families. The organisations concerned have assisted 358 elderly who were admitted to the relevant Chinese Mainland RCHEs during the first six-month trial residence period, conducting a cumulative total of over 2 600 home visits and telephone contacts with the elderly, and have conducted the SCNAMES for over 449 Hong Kong elderly residing on a long-term basis in Guangdong Province at their places of residence.

4.7 To cater for the cross-border retirement needs of elderly CSSA recipients who are relatively healthy and capable of self-care, the LWB,

through the SWD, launched a **three-year pilot scheme** in October 2025 to **subsidise elderly CSSA recipients who choose to retire in Guangdong to reside in RCHEs under the GDRCS Scheme**, thereby providing them with an additional retirement option, improving their living environment, and enhancing their quality of life. In addition to their monthly CSSA payments, the participating elderly will **receive an extra monthly subsidy of HK$5,000** to cover their residential care fees.

(11) Providing Portable Cash Assistance

4.8 The LWB also implements various non-contributory **portable cash assistance**, including the Portable CSSA Scheme, as well as the OALA and the OAA under the Guangdong Scheme and Fujian Scheme of the Social Security Allowance Scheme, to support the financial needs of the elderly in Hong Kong who choose to retire in Guangdong and Fujian provinces. To provide further convenience, the Government **enhanced the disbursement arrangements for portable cash assistance in July 2026**, enabling the elderly to opt to **receive their relevant assistance payments directly through their designated Chinese Mainland bank accounts**.

(12) Enhancing Financial Support for Cross-boundary Healthcare

4.9 With the successive launch of measures such as the EHCV GBA Pilot Scheme and the cross-boundary functions of eHealth, attention should be paid to areas such as how to ensure the effective interfacing of these cross-boundary healthcare collaboration measures; facilitating their use by the elderly; and keeping their effectiveness under review so as to provide additional options which enable Hong Kong citizens in need (including the elderly) to access subsidised healthcare services comparable to those available in Hong Kong at designated service points in the Chinese Mainland.

4.10 The Government has been actively promoting healthcare collaboration in the GBA in recent years, offering Hong Kong people residing in the GBA cities more choices to receive subsidised medical services, comparable to those provided in Hong Kong, at designated service points in the Chinese Mainland. Among those measures, the

Government launched the **EHCV GBA Pilot Scheme** (Pilot Scheme) in 2024 to extend the coverage of EHCVs by phases to seven integrated medical/dental institutions in the GBA, and extended the Pilot Scheme in 2025 to include 12 additional medical institutions to cover nine Chinese Mainland cities in the GBA, offering the eligible elderly more convenience and flexibility to better use their EHCVs on primary healthcare services in the service points in the GBA. Together with the two existing service points operated by the University of Hong Kong-Shenzhen Hospital (HKU-SZH), eligible elderly **can use EHCVs at a total of 21 service points** in the Chinese Mainland cities in the GBA. The HHB will continue to assess and monitor the operation and usage of EHCVs in the pilot medical institutions, review the effectiveness of the Pilot Scheme and explore further arrangements to facilitate the use of EHCVs by the elderly, including extending the service points to cover the "community health centres" operated by the medical institutions under the Pilot Scheme, and additional pilot medical institutions.

4.11 Meanwhile, the HHB has extended the **EHCV Pilot Reward Scheme** until end-2028 (see paragraph 2.8 above), which **is also applicable to** the outpatient services of designated primary healthcare, such as health checks, preventive and follow-up/monitoring of long-term conditions services, provided by the designated departments at **the 21 service points in the GBA mentioned above**, thereby providing more convenience and flexibility for the eligible Hong Kong elderly.

4.12 As regards the GDRCS Scheme, the SWD has implemented **two medical support measures**. These include commissioning, from April 2025, participating RCHEs to purchase for the participating elderly the **"Basic Medical Insurance for Urban and Rural Residents"** and **"Huiminbao"** (where applicable) at their places of residence; and launching from December 2025 a two-year **"Pilot Medical Subsidy Arrangement"** which, on a reimbursement basis, shares part of the medical expenses that participating elderly have to bear themselves under the national basic medical security policy, subject to a ceiling of RMB 10,000 per person per year for outpatient expenses and RMB 30,000 for inpatient expenses. As at end-July 2026, applications submitted by a cumulative total of 547 elderly had been approved, involving medical expenses of about RMB 3.82 million. In

respect of the Pilot Medical Subsidy Arrangement, the LWB and the SWD will collect information on participating elderly's medical needs and expenses to **review the effectiveness of the pilot arrangement**, with a view to further enhancing the social welfare support facilitating cross-boundary elderly care.

(13) Facilitating Cross-boundary Use of Electronic Health Record

4.13 To facilitate the elderly to **securely use electronic health records across the boundary**, thereby enhancing the continuity of care, the Government has gradually launched the two functions of "**Cross-boundary Health Record" and "Personal Folder" in the eHealth mobile application** at 21 service points using the EHCV since 2024. Besides, the Government has upgraded the "Personal Folder" function in January 2026. The elderly may authorise three designated medical institutions outside Hong Kong (namely, the HKU-SZH, Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine, and Shenzhen New Frontier United Family Hospital) to directly deposit high-resolution radiology reports and images, which are often challenging to upload themselves, into their personal eHealth accounts. Furthermore, the elderly and their carers may also use the eHealth mobile application to check their EHCV balance and usage records, as well as access important information stored in eHealth at any time, such as personal medication records, allergies and adverse drug reactions. The HHB will **continue to review and enhance eHealth's role as the core system for cross-boundary health data sharing**, with a view to more effectively supporting the cross-boundary healthcare needs of the elderly.

(14) Increasing High-quality Elderly Financial Products and Services in the GBA

4.14 Currently, there are at least four insurers in Hong Kong offering savings-oriented insurance products that provide policyholders with the rights to access elderly care facilities in the Chinese Mainland. The rights offered by these products have been expanded from residence in retirement communities to "retire plus vacation" and direct payment from policy benefits for elderly care expenses in the

Chinese Mainland, among others. As at end-2025, Hong Kong insurers had issued more than 8 800 policies offering such access to elderly care facilities or services in the Chinese Mainland.

4.15 The IA will **encourage insurers to introduce more products and services in collaboration with high-quality elderly care and healthcare institutions in the GBA**, and to step up promotional and public educational efforts, such as encouraging insurers to participate in silver economy-related activities organised by the Government, and to actively promote related insurance products. As the elderly tend to rely on public healthcare resources, the IA will recommend insurers to make use of their professional expertise to **provide administrative support** for measures to facilitate cross-boundary medical consultations (such as the GDRCS Scheme – Pilot Medical Subsidy Arrangement as mentioned in paragraph 4.12). In addition, the IA will continue to work with relevant Chinese Mainland authorities to **facilitate cross-boundary insurance services**, thereby allowing insurers to provide more convenient services for the public receiving medical consultations in the Chinese Mainland.

4.16 Since its launch and up to July 2026, the HKMC Annuity Plan recorded total premiums of above HK$30 billion, involving a total of over 50 000 policies[10]. Given the growing demand for cross-boundary retirement solutions, **the HKMCA will actively explore providing ancillary services** in financial management and healthcare support, such as annuity payment methods and flexibility in accessing medical services within the GBA so as to facilitate Hong Kong residents pursuing retirement in the GBA.

(15) Providing Flexibility to Elderly PRH Residents to Retire in the GBA

4.17 In recent years, many elderly PRH residents have chosen to retire in the GBA. To provide them with greater flexibility, the Housing Bureau (HB) **allows elderly households receiving portable cash assistance from the SWD to retain their original PRH units or the tenancy (if the elderly is a family member) for up to six months**.

[10] Each customer may apply for more than one policy of the HKMC Annuity Plan according to their insurance needs until the total cumulative premiums reach the current maximum individual premium cap of HK$5,000,000.

Additionally, a mechanism is in place where a **Letter of Assurance/Letter of Reinstatement**, which is commonly known as a **"return letter"**, is issued to these elderly residents upon application. If elderly residents encounter difficulties in adapting and wish to resume residence in Hong Kong, they can redeem the "return letter" for reallocation of a PRH unit or have their names reinstated in the tenancy. As at the end of March 2026, the Housing Authority has issued over 1 600 "return letters".

(16) Strengthening Communications and Information Dissemination to Hong Kong People in the Chinese Mainland

4.18 The Hong Kong Special Administrative Region Government sets up a total of **5 Offices and 11 Liaison Units** in the Chinese Mainland, the service areas of which cover 31 provinces, municipalities and autonomous regions in the Chinese Mainland. These Chinese Mainland Offices assist in liaising with the Hong Kong people who are doing business, studying or living in the Chinese Mainland, and provide them with relevant information, appropriate support and assistance, as well as updates on Chinese Mainland policies, regulations, economic development, and economic and trade activities.

4.19 The Chinese Mainland Offices will continue to **strengthen their functions of communicating with and disseminating information to Hong Kong people in the Chinese Mainland (including the elderly).** The relevant policy bureaux may further make use of the communication channels already established by the Chinese Mainland Offices with Hong Kong people in the Chinese Mainland to strengthen and facilitate the Government's connection with Hong Kong elderly people in the Chinese Mainland and the dissemination of relevant information. Upon receiving enquiries or requests for assistance regarding elderly care services from Hong Kong people in the Chinese Mainland, the Chinese Mainland Offices will **immediately refer the matters to the relevant policy bureaux and departments in Hong Kong for follow-up action**.

Chapter 5
Elderly Community and Living Support

Community Care Services for the Elderly

5.1 Currently, the elderly assessed as frail and need to receive residential or community care services under the SCNAMES can apply for subsidised community care services, which include "centre-based" and "home-based" care services. Alternatively, they may join the Community Care Service Voucher (CCSV) Scheme for the Elderly which operates under the funding mode of "money-following-the-user". In end 2025, the Government provided around **29 500 subsidised community care service places (including CCSVs)** to support frail elderly to age at home, representing an increase of around 30% as compared with five years ago. That being said, with the rapid growth of elderly population, the Government will have to face the challenge of expanding the capacity of community care services while ensuring the sustainability of public fiscal resources.

(17) Increasing Subsidised Community Care Services for the Elderly

5.2 To enhance the capacity and cost-effectiveness of elderly care services and also promote diversity and marketisation of such services, the Government will **build more elderly day care facilities** to raise the number of subsidised community care service places, and **continue to increase the number of CCSVs** to gradually boost the portion of CCSVs among all subsidised community care services. The CCSV Scheme adopts the "money-following-the-user" approach and directly subsidises the elderly to select service units and combinations according to their needs, thereby enhancing elderly service quality through market competition. In 2026–27, the maximum CCSV monthly voucher value is $10,824 with six co-payment levels. Elderly with higher affordability contribute a larger proportion of the fees while the Government will pay for the remaining amount of the voucher value. In end July 2026, there were 330 CCSV recognised service providers, and about 12 300 eligible elderly

receiving subsidised community care services through CCSVs.

5.3 The LWB recommends, subject to the availability of public fiscal resources, to **increase 5 000 subsidised community care service places**[11] **in the five-year period from end 2025 to end 2030**, such that the total number of subsidised community care service places will increase to around 34 500.

(18) Public-private Collaboration for Expansion of the Community Care Service Market

5.4 Save for those requiring long-term care or financial assistance, many elderly in Hong Kong have a stable economic and physical condition. The figures in Q1 2026 indicated that over half of the elderly households owned the quarters they occupied without mortgage and loan. Data from 2024 also indicated that as many as 90% of the elderly did not require long-term care services. These elderly possess a certain level of financial means and self-care ability, have diverse needs, and are not constrained to have to receive conventional government-provided subsidies. The Government thus has to actively guide the market and encourage service providers to offer more comprehensive and personalised services to meet the actual needs of these elderly ageing in the community.

5.5 In this regard, the LWB and the SWD are committed to driving the development of the private sector, so as to promote the community care service market through **public-private collaboration**. The SWD is preparing for the **provision of day care facilities built by the Government to the operators for self-financed operation**, which could offer diversified community care services for the elderly. **The first pilot project** is located in Area 86, Tseung Kwan O. We expect to invite interested organisations to submit proposals within 2026, with a view to **commencing the service in the second half of 2027**. Depending on market response and the implementation of the initiative, we will continue to identify suitable locations and facilities for self-financed operation by the market.

[11] Together with the 3 000 subsidised residential care service places mentioned in paragraph 3.5 above, there will be a total of 8 000 additional subsidised long-term care service places, bringing the total number of subsidised places from 69 500 to around 77 500.

Community and Living Support

(19) Strengthening Support for Elderly Discharged from Hospitals

5.6 The LWB allocates over $300 million annually to the HA to implement the **Integrated Discharge Support Programme for Elderly Patients (IDSP)**, which **formulates discharge plans for in-patients aged 60 and above with higher risk of emergency readmission after discharge**, and provides patients in need with transitional integrated support services in order to lower their risk of hospital readmission. Relevant support measures include referrals to the HA's geriatric day hospitals for continuous nursing care and rehabilitation services, or home support services provided by community service providers, which include personal care, meal services, home modification suggestions and cleaning, escorting, etc. The HA evaluated the effectiveness of the IDSP based on the data collected during its trial run. The results showed that patients participating in the IDSP experienced a significant reduction in the use of Accident and Emergency services and the number of emergency hospitalisations. There were also improvements in the measuring indicators of their functional capacity, ability in performing daily self-care activities and quality of life.

5.7 The 2023 Policy Address announced the expansion of the number of beneficiaries under the IDSP, which has been increased from around 33 000 to around 45 000 per annum, with the number of people referred to transitional home support services increased from around 9 000 to around 11 000. There are currently 13 service teams across the territory operated by community service providers commissioned by the HA through the LWB's funding. **From January 2026, the SWD and the HA have collaborated to pilot enhanced measures in HA's Hong Kong East Cluster** to improve the identification of high-risk discharged elderly patients by analysing their health and social support conditions so as to refer them to service units for follow-up and **strengthen medical-social collaboration and service linkage**. The LWB will continuously review the effectiveness of the pilot arrangements with a view to determining the way forward for further enhancement of the IDSP.

(20) Introducing Shops and Services the Elderly Needs in Public Housing Estates

5.8 About 40% of Hong Kong's elderly population live in PRH estates under the Housing Authority. When determining the trade mix in its shopping centres, the Housing Authority fully takes into account the demographic composition of individual estates, with a view to meeting residents' basic living needs and bringing convenience to elderly households for accessing daily necessities within the estate. In estates with a higher elderly population, the Housing Authority **proactively approaches potential merchants and organisations that cater to the needs of the elderly and invites them to set up stores in its shopping centres**. Examples include stores providing rehabilitation and medical supplies, pharmacies, clinics and community service centres, thereby catering to the daily needs of the elderly. For instance, at Shek Mun Shopping Centre and Shui Chuen O Plaza, the Housing Authority successfully introduced community Chinese medicine clinics operated by NGOs, so as to optimise and enhance the trade ancillary facilities for the elderly in the areas.

5.9 In addition, in response to PRH residents' demand for Chinese medicine clinics and physiotherapy services, the Housing Authority has actively collaborated with charitable organisations to provide residents with **"Mobile Chinese Medical Vehicles"** and **"Mobile Physiotherapy Vehicles"** in PRH estates where Chinese medicine clinics or physiotherapy services are not available. These vehicles are equipped with various medical equipment and lifting platforms for the elderly with mobility difficulties or persons with disabilities. The vehicles also provide a range of healthcare services, including acupuncture. In designing new PRH estates and refurbishing existing ones, the Housing Authority makes reference to the "Well-Being Design Guide" and provides Universal Service Bays for mobile service vehicles to park and deliver various community services with ease. Shaded rest areas and social seatings of varying heights are also equipped, so that elderly residents may take rest and interact with each other while waiting for the services. Some Universal Service Bays are even seamlessly connected to communal fitness playscapes, allowing the elderly to make use of the fitness facilities while waiting. If elderly residents have special needs for

rehabilitation, counselling, gerontechnology services, etc., the Housing Authority will also assist in referring them to the SWD or other relevant social welfare units for follow-up.

(21) Enhancing Public Housing Estate Convenience and Safety

5.10 The Housing Authority undertakes to provide **free flat adaptation or modification works** for eligible elderly residents in need, so as to facilitate their daily activities and reduce their risk of having accidents at home. The works include, where feasible, installing a ramp at the flat entrance, widening the bathroom doorway, installing grab bars, and installing larger switches and doorbell buttons at suitable heights. At present, the Housing Authority carries out about 5 800 cases of flat adaptation or modification works per year, including those for persons with disabilities and elderly residents. It is estimated that the number of flat adaptation or modification works will reach 8 800 cases per year by 2046.

5.11 Furthermore, when elderly residents require assistance arising from falls or accidents, it is vital to provide immediate emergency support. The Housing Authority proactively approaches the elderly, particularly the singleton or doubleton elderly, to assess their home safety and **assist them in using services such as the Emergency Alarm System**. The Housing Authority also enhances the home safety of the elderly through the application of various technologies. For more details, please refer to paragraphs 6.8 to 6.9 below.

(22) Strengthening Elderly Care in Public Housing Estates

5.12 The Housing Department (HD) and the SWD have also **established a pilot data - matching mechanism** to identify PRH singleton and doubleton elderly households who have yet to receive social welfare support, thereby enabling Care Teams to contact and visit these households.

5.13 Frontline estate management staff have frequent opportunities to interact with residents on a daily basis. By observing the elderly households, management staff can timely

identify those in need and proactively offer assistance. To **enhance the awareness of elderly care among frontline staff of property management companies**, the Housing Authority has introduced specific provisions about supporting the elderly in new property management contracts since Q4 2025. These provisions explicitly require property management companies to participate in the SWD's "Support for Carers Project" and to **arrange at least 20% of their frontline staff**, including property management officers and security personnel, to **receive relevant training**. Starting from Q2 2026, the relevant requirement will be **raised to 50%** as stated in property management contracts for tender, thereby equipping frontline staff with the skills to serve the residents with care and proactive support.

(23) Connecting the Corporate Enterprises to Provide Support to the Elderly

5.14 The Housing Authority proactively collaborates with corporate enterprises to mobilise community resources to enhance the well-being of elderly residents. For instance, the Hong Kong and China Gas Company Limited planned to **donate and install "Thermo Ventilators"** for eligible elderly PRH residents who live with carers. The Housing Authority has completed initial technical evaluations, and **prioritised PRH residents aged 85 and above as the target beneficiaries**. The above pilot project was first launched at Shek Pai Wan Estate in the Southern District in January 2026 and has since been progressively rolled out in other suitable estates.

5.15 Furthermore, energy companies have been providing different kinds of support to their elderly customers, such as fee remissions, free repair services and safety inspections, etc. Under the Scheme of Control Agreements signed with the Government, the two power companies (CLP Power Hong Kong Limited (CLP) and The Hongkong Electric Company, Limited) support the underprivileged through their **Community Energy Saving Funds**, which **subsidise the replacement of energy-efficient home appliances for families in need (including the elderly)**. The Government will review from time to time how the Community Energy Saving Funds can be leveraged to enhance the support for the elderly.

Chapter 6
Leveraging Technology for "Smart Ageing"

6.1 In the face of a tight labour supply in elderly care services, we must make good use of technology. By establishing information platforms, home-based monitoring systems and innovative technologies, as well as advancing smart healthcare, we can strengthen support services across all fronts to ensure that the elderly enjoy a safer and more convenient life.

(24) Establishing the "Welfare Information Sharing E-platform"

6.2 Currently, data on the elderly and their carers is scattered across various bureaux, departments, and public and private organisations. The lack of an effective mechanism for data integration and sharing poses challenges for the long-term planning of elderly care policies and services. As the population continues to age, the demand for elderly services will become increasingly diverse. Without integration of relevant data, bureaux, departments, and public and private organisations will find it difficult to gain a comprehensive and dynamic understanding of the living conditions and the evolving service needs of the elderly and their carers. This hinders the formulation of more forward-looking and targeted social welfare policies.

6.3 The LWB will **establish a "Welfare Information Sharing E-platform"** in phases to integrate social welfare data of relevant government departments (including the SWD, the HD and the HHB) and NGOs, as well as utilising AI to facilitate early identification of high-risk individuals or families (including households with elderly members), so as to enable timely intervention and targeted response. Meanwhile, data analysis would facilitate targeted support, resource allocation and service deployment in a scientific manner.

(25) Expansion of the Carer Support Data Platform (CSDP)

6.4 The LWB and the SWD have already established the **CSDP**. It currently covers approximately 21 000 individuals, including

recipients of SWD's living allowances for carers, as well as high-risk households comprising doubleton elderly or carers of persons with disabilities residing in PRH units under the HD or the Hong Kong Housing Society. The SWD has preliminarily identified approximately 3 000 high-risk households across the territory residing in "Three-nil buildings", and is mobilising Care Teams to conduct home visits, aiming to gradually incorporate them into the CSDP. While the long-term coverage of the CSDP remains to be estimated, based on figures from the HD as of June 2025, the number of doubleton elderly households aged 65 and above residing solely in PRH units has already reached about 110 000.

6.5 Meanwhile, the LWB and the SWD **are systematising the relevant databases and progressively expanding their coverage**. The LWB must ensure that this expansion adheres to the principles on personal data protection stipulated in the Personal Data (Privacy) Ordinance (Cap. 486). Given that the systematisation involves data interfacing across government departments or public-private organisations, the relevant departments or organisations may eventually need to upgrade their internal systems or deploy manpower to fully support the operation of the automated CSDP, thereby enhancing the system's efficiency, accuracy and sustainability. The LWB will continue to collaborate with these stakeholders to advance the expansion of the CSDP. The SWD expects to complete the upgrade to the database's intelligent operation within 2026. Both the LWB and the SWD will commit additional manpower and resources to enhance the long-term efficacy of the CSDP.

(26) Setting up the "AI for Welfare Lab"

6.6 The LWB will **set up the "AI for Welfare Lab"** to bring together social welfare organisations, scholars, research institutions and the information technology sector to identify AI application scenarios in social welfare services, fund the development and pilot implementation of AI solutions, as well as facilitate wide adoption of the AI solutions in the social welfare sector, including analysing the usage of welfare facilities, in order to meet users' needs in a more targeted manner.

(27) Leveraging Technology to Enhance Home Safety for the Elderly

6.7 In March 2026, the LWB launched a two-year **Pilot Scheme on Installing Intelligent Accident Detection Systems**, under which intelligent accident detection systems will be installed on a pilot basis in no fewer than 300 high-risk households comprising elderly singleton or doubleton and carers of persons with disabilities. The Scheme is sponsored by the HKEX Foundation and implemented by the LWB and the SWD through deployment of existing manpower and resources. The Hong Kong Shue Yan University has been commissioned to conduct an evaluation covering aspects, such as the reliability and usability of different intelligent systems and related support services, which will serve as a reference for continuous implementation of and adjustments or improvements to the measure in future.

6.8 The Housing Authority is collaborating with social welfare organisations and government departments to implement more elderly care programmes. For example, the Housing Authority assisted the Senior Citizen Home Safety Association in launching the pilot scheme of **"Care-on-Call Safety Detection Service"** in December 2025. Under the scheme, indoor fall detection sensors are installed in approximately 200 elderly singleton or doubleton households living in PRH estates or courts under the Home Ownership Scheme. The sensors detect emergencies, such as falls or prolonged inactivity. Once triggered, the sensors will automatically connect to the 24-hour service support centre, where staff will check on the elderly residents in two-way communication. If the elderly residents' safety cannot be ascertained, the support centre will immediately notify the resident's designated contact person or even call the Police for assistance. Subject to the effectiveness and review of the aforesaid scheme, the Housing Authority will consider **extending the programme to cover more elderly singleton or doubleton households**.

6.9 To further enhance the home safety of elderly households, the HD actively applies innovative technology and selected two PRH estates with higher population of elderly households, namely Wan Hon Estate in Kwun Tong and Sheung Lok Estate in Ho Man Tin, to trial

the **"IoT Door Sensor System Installation for Elderly Households"**. Elderly households who voluntarily participate in the trial are equipped with sensors at their unit entrance to detect the movement of the door, so that designated relatives or friends can keep track of the movement of the elderly in and out of their units. If the door is not opened during a specified timeframe, the system will send a notification to the designated contact person(s) via mobile phones so as to provide timely and appropriate support. In 2026, the HD has further extended the trial to two other PRH estates with higher population of elderly households, namely Tung Wui Estate in Wong Tai Sin and Tin Yan Estate in Tin Shui Wai. The HD will review the effectiveness of the trial and formulate the way forward to address the growing safety needs of the elderly community.

6.10 Furthermore, energy companies also help enhance home safety for the elderly through the services they provide. For example, the CLP has, since 2024, rolled out a pilot programme that uses energy consumption data collected by smart meters to **assist in detecting unusual energy consumption patterns among elderly singleton and doubleton households**, and notifies social welfare organisations (frontline social workers) and carers in a timely manner to follow up on the potential anomalies and the care needs of the elderly. The CLP will, based on the programme's effectiveness and customers' level of acceptance, consider the extension of the programme as well as room for its improvement.

(28) Encouraging the Social Welfare Sector to Provide Services with Innovative Approaches

6.11 The LWB and the SWD encourage the social welfare sector to deploy technology and provide subsidised community care and support services with innovative approaches, in order to enhance the flexibility and cost-effectiveness of relevant measures. Examples include the **pilot initiatives of smart meal reheating** and **meal delivery services by drones to elderly in need residing in rural areas**. In the long run, the LWB and the SWD hope to improve the efficiency of subsidised social welfare services for the elderly by using technology, lower the cost and manpower requirements for service units to provide services, thereby increasing service capacity. The LWB and the SWD are **exploring with social welfare organisations to**

provide remote care services through online or hybrid (with both online and physical sessions) modes. Tentatively, social welfare organisations would test out such arrangement within 2026.

6.12 The LWB and the SWD utilise the $1 billion **I&T Fund**, which was set up in 2018 with an additional injection of $1 billion funding in 2024-25, to subsidise eligible elderly and rehabilitation service units to procure, rent and test out technology products. This helps improve the quality of life of service users and ease the pressure on care staff and carers. As at July 2026, the I&T Fund has allocated a total of $1 billion, subsidising about 2 200 elderly and rehabilitation service units to procure or rent over 30 000 technology products.

(29) Implementation of Smart Health

6.13 The HHB will **continue to take forward the five-year development plan of "eHealth+"** in accordance with the patient-centric principle and four strategic directions, namely, "**One Health Record", "One Care Journey", "One Digital Front Door to Empowering Tool" and "One Health Data Repository**", to facilitate care coordination, cross-sector collaboration, as well as health management and monitoring, so as to more comprehensively support the healthcare needs of citizens (including the elderly), while more effectively dovetailing with healthcare reforms and various medical policies, including primary healthcare and cross-boundary healthcare services. The Government is also **actively promoting the digital transformation of the healthcare system** through the integration and application of advanced technologies, including information technology, data analytics and AI etc., to support medical services, disease management, public health surveillance and medical innovation, thereby enhancing the efficiency of the healthcare system and achieving sustainable development.

Chapter 7
Elderly-friendly Urban Planning and Design

7.1 As Hong Kong's population continues to age, the elderly are placing ever-greater demands on the accessibility, comfort and safety of recreational spaces and facilities. Therefore, there is a need to create an environment that is elderly-friendly. To this end, we must continue to optimise urban design and enhance the quality of recreational spaces (particularly early developed areas); incorporate elderly-friendly features into building design to support the implementation of the policy direction on ageing in place.

(30) Reviewing the Planning Ratios for Elderly Services under the Hong Kong Planning Standards and Guidelines (HKPSG)

7.2 The current planning ratios for elderly services under the HKPSG were revised in December 2018 with a view to facilitating relevant departments' timely reservation of appropriate sites for the provision of elderly service facilities when planning new development projects and processing planning applications. The relevant planning standards are as follows –

(i) the provision of 21.3 subsidised beds and 17.2 subsidised community care places for every 1 000 elderly aged 65 and above;

(ii) the provision of one District Elderly Community Centre (DECC) in each new development area with a population of around 170 000 or above; and

(iii) the provision of one Neighbourhood Elderly Centre (NEC), where circumstances permit, in a cluster of new and redeveloped housing areas with a population of 15 000 to 20 000, including both public and private housing.

7.3 With the development of the Northern Metropolis in full swing, the area, upon full development, is expected to accommodate about 2.5 million residents, which is 2.5 times of the current population in the area. Meanwhile, various redevelopment and new development projects in urban areas will also bring in new residents. For the **development of the Northern Metropolis**, the SWD has, based on existing planning standards, reserved sites in projects that have development plans for constructing different types of elderly facilities. They include **four new RCHE premises** and **five elderly day care premises over the next five years**, which will altogether provide about 610 subsidised long-term care places; as well as **four elderly centres** that render support to seniors in the neighbourhood.

7.4 As the Government gradually provides new elderly facilities in public housing developments and developments on "government, institutional or community" sites and the demand for elderly services has risen due to an ageing society, the LWB recommends **reviewing the planning ratios for elderly facilities in the HKPSG every 10 years** and make adjustments as necessary, such that the ratios would be up to date and cater to the growing elderly population and changes in service needs. The LWB will **refer to the results of the 2026 Population Census when conducting the review**.

(31) Encouraging the Provision of Elderly Residential Facilities in Private Developments

7.5 With a view to leveraging market forces in developing and operating RCHEs, the Government launched the **Incentive Scheme to Encourage Provision of RCHE Premises in New Private Developments** in 2003 to exempt payment of land premium for RCHEs in private development projects. In 2023, the Government introduced the three-year pilot enhancement measures to provide GFA exemption on top of land premium exemption. In light of the positive responses to the enhancement measures, where the number of applications has significantly increased from eight in the past two decades before the enhancement measures were introduced to 17 during the three-year pilot period, the Government has **regularised the enhancement measures in June 2026** to address the needs of the society and the industry.

7.6 The LWB and the SWD will strengthen the publicity and implementation of the Incentive Scheme to Encourage Provision of RCHE Premises in New Private Developments and explore the provision of additional enhancements, such as permitting developers to use a portion of floor area that is exempted from the calculation to provide elderly day care facilities.

(32) Promoting Elderly-friendly Urban Design

7.7 To further promote the development of an age-friendly environment, the PlanD completed **a new round of revisions** to the HKPSG by end-2025. The revisions included enhancing district accessibility through the provision of a walkable environment; increasing the per capita open space standard from 2 square metres (sq m) to 3.5 sq m; and incorporating additional age-friendly design elements, etc. Furthermore, the **"15-minute living circle"** concept will also be adopted in the planning of new development areas (NDAs). Under this concept, a range of facilities will be integrated within individual communities, complemented by comprehensive pedestrian and cycling networks, such that residents may access facilities **necessary for daily living** – including retail, community, recreational and open space facilities, as well as transportation hubs such as railway stations – within a 15-minute walk or cycle ride. The arrangement will facilitate mobility and participation in various daily activities, thereby contributing to the enhancement of residents' physical and mental well-being and quality of life.

(33) Implementing Elderly-friendly Building Design

7.8 Regarding the design of private buildings, the **Task Force on Promoting Elderly-friendly Building Design** led by the Deputy Financial Secretary announced 16 mandatory requirements and 28 encouraged features in July 2025, which have been implemented progressively. For mandatory design requirements (such as requiring at least one main entrance of a residential building to be provided with an automatic door to facilitate access for the elderly), the Development Bureau (DevB) tabled the amendments to the Building (Planning) Regulations at the Legislative Council (LegCo) in May 2026. The amendment regulations came into effect in August this year following scrutiny and passage by the LegCo. As for the

encouraged features (such as encouraging residential units to adopt designs that facilitate subsequent ageing in place), the Buildings Department updated the Practice Notes and the **"Design Manual: Barrier Free Access"** in mid-2025 for implementation.

7.9 The Housing Authority will, where appropriate and practicable, apply the government's latest elderly-friendly building designs to public housing developments. Examples include the installation of lean benches in lift lobbies on every floor of residential buildings, the setting up of fitness facilities for the elderly in recreational spaces, and the provision of infrastructure that supports high-speed internet services in both homes and public areas to facilitate the elderly's use of gerontechnology and IoT.

(34) Building Elderly-friendly Public Housing Estates

7.10 Hong Kong's ageing society brings challenges to housing policies. Short-term challenges include the fact that existing housing facilities may not be able to meet the daily needs of ageing residents.

7.11 In response to residents' needs, the HB and the Housing Authority launched the human-centric **"Well-Being Design Guide"** for PRH residents in September 2024. The design guide, which serves as a reference for new public housing developments and the improvement works of existing estates, has been gradually applied to all new estates and improvement projects. The design guide introduces eight well-being concepts, including **"Age-friendliness" and "Intergenerational & Inclusive Living" which establish practical design frameworks to cater to the needs of the elderly**. Under "Age-friendliness", the designs include **providing cooking counters at three different heights, installing leaning benches in lifts and lobbies as well as adding handrails in long corridors.** In addition, **clear and easy-to-understand graphic signages are installed** to help the elderly recognise buildings and directions, thereby making it easier for them to go out and interact more with their neighbours. Regarding "Intergenerational & Inclusive Living", the Housing Authority is committed to creating more **communal spaces** within estates and adding social seatings, allowing residents of different age groups to use facilities according to their abilities and

needs in the same area. Not only does this help build an inclusive community that can be shared by the elderly, adults, youth and children, but it also promotes mutual understanding, communication and support among neighbours.

7.12 The Housing Authority has also introduced **age-friendly lift designs**, including making holistic improvement to lift control buttons, installing sensors on lift doors, adding handrails inside the lift cabins, providing illuminated visual displays and an audio floor-announcement system to address the needs of the elderly. These designs will be adopted in all new public housing projects and modernised lifts. Furthermore, lean benches inside lift cabins will be installed in lifts where appropriate in future new public housing developments and upcoming lift modernisation works.

(35) Adoption of Elderly-friendly Design in District Minor Works Projects

7.13 In response to the ageing population trend, the HAD will strengthen the functionality and safety of its facilities for the elderly through the **implementation of District Minor Works (DMW) projects**. The HAD will, through reviewing the existing facilities (such as community halls, rain shelters, footpaths, etc.) and when implementing new projects, **incorporate elderly-friendly design** based on needs and feasibility, including:

(i) Enhancing comfort and convenience (e.g. installing seats/benches and armrests at facilities, installing small side tables and hooks next to seats for personal belongings, and installing arbours above or around the seats);

(ii) Improving safety (e.g. paving slip-resistant flooring materials around facilities); and

(iii) Enhancing barrier-free accessibility (e.g. installing railings and handrails along the sides of walkways; replacing short flights of steps with standard-compliant ramps).

7.14 To expedite implementation, each District Office will propose at least two DMW projects to improve or enhance the functionality and safety of the existing HAD facilities based on circumstances and needs of the elderly in the district for implementation in the Financial Year 2026-27. In the long run, District Offices will, having regard to local needs and on-site environment and conditions, incorporate elderly-friendly design when implementing new DMW projects, with a view to creating a friendly living environment for the ageing population.

Chapter 8
Elderly Travel, Social Life and Learning

Travel

8.1 Facilitating the convenient travel for the elderly is the first step in encouraging them to stay healthy and active. An ageing population will drive shifts in overall travel demand, creating a more pressing need for barrier-free public transportation facilities, age-friendly transport environments, as well as safer and more comfortable pedestrian environments. As a reference point for elderly travel figures, the average daily passenger trips benefited under the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities ($2 Scheme) approached 3 million in 2025, accounting for about 25% of overall public transport patronage, with passenger trips on the MTR and franchised buses standing at approximately 1 million and 1.05 million respectively. We should also provide more diverse activities for the elderly, ranging from cultural and sports to outdoor activities, to foster an age-friendly recreational ecosystem.

(36) Creating an Elderly-friendly Transport System

8.2 The Transport and Logistics Bureau (TLB) and the Transport Department will actively work through various channels to improve elderly-friendly facilities on public transport, including **installing additional seats** at suitable locations (including public transport interchanges) to provide a more comfortable waiting environment for the elderly; and continuing to explore ways to enhance elderly-friendly and accessible facilities across different public transport services. Examples include purchasing low-floor wheelchair accessible buses when franchised bus operators (FBOs) procure new buses; encouraging FBOs to consider procuring **low-floor double-decker buses** capable of accommodating two wheelchairs, provide more **mobile app features** tailored to the needs of the elderly, and **install additional priority seats** on suitable bus models; encouraging the taxi trade to adopt **wheelchair accessible taxi models**; ensuring that at least one **low-floor wheelchair accessible public light bus** is

deployed for every new green minibus hospital route; considering the procurement of ferries with accessible toilets and **designated wheelchair spaces** under the Vessel Subsidy Scheme, etc., in order to commit to the concept of "Transport for All" and to enhance travel experiences of the elderly.

8.3 Furthermore, all MTR stations are equipped with at least one **barrier-free access facility**, such as passenger lifts connecting the station concourse and the street level, ramps, wheelchair stairlifts or wheelchair stair climbers, as well as other barrier-free facilities like wide gates. All new MTR stations adopt barrier-free designs, including barrier-free entrance/exits, wide gates, accessible toilets, etc., in order to foster a "people-oriented" transport system with public transport facilities that are elderly-friendly. The MTR Corporation has also launched the **"MTR·Care" mobile application** which has a user-friendly and intuitive interface specifically designed for the elderly and passengers in need.

(37) Improving Travel Experiences of the Elderly

8.4 The HyD will prioritise **retrofitting covers for suitable pedestrian walkways** frequently used by the elderly (such as those connecting public hospitals and public transport interchanges) to optimise their walking environment. In addition, considering that some elderly rely on wheelchairs for mobility, the government works departments will provide barrier-free pedestrian walkways of sufficient width and install appropriate barrier-free pedestrian crossing facilities, such as dropped kerbs, in accordance with the Transport Planning and Design Manual when planning and designing footpaths and pedestrian entrances/exits to cater for their travelling needs.

8.5 The HyD will continue to **take forward the Universal Accessibility (UA) Programme** to retrofit barrier-free access facilities (such as lifts and ramps) at public pedestrian walkways. As of mid-June 2026, the Programme comprises a total of 381 projects, of which 276 have been completed, accounting for over 70% of all projects. Another 100 projects are scheduled for completion by the end of 2029. The HyD is currently consulting District Councils on a new round of projects, with consultation expected to complete within 2026.

Technical feasibility studies will subsequently be launched to assess the technical viability of the projects and incorporate suitable projects under the Programme for the benefit of the elderly and the wider public. Simultaneously, the HyD will continue to implement the Hillside Escalator Links and Elevator Systems (HEL) Projects to strengthen connectivity between uphill and downhill pedestrian walkways and improve the accessibility of uphill areas. In addition, public footpath repaving works will be carried out to enhance footpath safety and travelling convenience for the elderly.

8.6 Some footpaths may experience uneven surfaces due to various reasons, thereby affecting the travelling safety and experience of the elderly and wheelchair users. If potholes appear on footpaths, the HyD will **complete the pothole repair works within 48 hours** upon receipt of a report. Furthermore, the HyD has observed that certain footpaths are more susceptible to damage due to factors such as frequent vehicular access, the loading and unloading of goods, and proximity to wet markets. To this end, the HyD will replace the existing footpath paving blocks with concrete pavement at suitable locations, thereby enhancing the durability of the footpath surfaces and reducing occurrences of loose or cracked paving blocks.

(38) Continuing the $2 Scheme to Encourage Travelling

8.7 The Government has been implementing the **$2 Scheme** for years so as to provide subsidies for the elderly aged 60 and above to use major public transport modes at a concessionary fare and encourage them to travel more and integrate into society. With effect from 3 April 2026, eligible beneficiaries pay $2 for trips with an adult fare of $10 or below. For trips with an adult fare above $10, beneficiaries will pay 80% off the full fare. The scheme covers over 2.6 million elderly aged 60 and above. The $2 Scheme does not only help meet the daily travel needs of the elderly, but also encourages them to participate more in community activities, thereby building a caring and inclusive society. To provide greater convenience for elderly beneficiaries of the scheme, the LWB will collaborate with the Octopus Cards Limited to launch a mobile version of the JoyYou Card by the end of 2026. At the same time, we will also explore how to utilise the JoyYou Mobile platform to push useful information to the elderly.

Social Life

(39) Encouraging the Elderly to Participate in Cultural and Leisure Activities

8.8 Cultural and leisure facilities and services require proper planning in response to the trend of ageing in the Hong Kong population so as to meet the needs of the elderly. With the ongoing acceleration of an ageing population, the demand for cultural services among the elderly not only multiplies but demonstrates a trend towards diversification.

8.9 To encourage the elderly to go out and participate in arts and cultural activities at different places, concessionary tickets for the elderly will continue to be offered for programmes presented by the LCSD, major performing arts groups (MPAGs) and the West Kowloon Cultural District Authority. In 2025-26, **senior concessionary tickets accounted for about 25%** (i.e. approximately 100 000 tickets) **of the total number of tickets for performing arts programmes presented by the LCSD**. It is expected that the number of senior concessionary ticket users will gradually increase over the next decade, with the percentage of senior concessionary tickets **reaching up to 30%** for performing arts programmes. In addition, the LCSD will continue to take part in the annual **"Senior Citizens Day"** organised by the Hong Kong Council of Social Service, offering the elderly free admission to museums as a form of concession. The Culture, Sports and Tourism Bureau (CSTB) will also continue to encourage MPAGs to organise outreach arts education workshops, performances and cultural exchange activities to extend their community reach, thereby facilitating the elderly's hands-on participation and appreciation of arts and culture.

8.10 Regarding recreation and sports activities, the LCSD organises diverse recreation and sports programmes throughout the year. The vast majority of these activities have no upper age limit, allowing the elderly to participate based on their interests. Moreover, to encourage the elderly to exercise regularly and maintain a healthy lifestyle, the LCSD **organises over 5 000 free recreation and sports programmes designated for the elderly each year**, such as swimming, fitness exercise, Baduanjin, hydro fitness, fitness (multi-

gym), gateball and lawn bowls[12]. To better meet the needs of different age groups, the LCSD will continue to evaluate the popularity of these activities and, subject to resource availability, expand and adjust its offerings. This includes exploring **the addition of activities** suitable for the elderly, **such as Tai Chi Made Easy and outdoor fitness training**.

8.11 In addition, to support the elderly in developing a habit of regular exercise, the LCSD will continue to offer **half-rate concessions to the elderly** for hiring fee-charging recreation and sports facilities during non-peak hours, enrolling in fee-charging recreation and sports programmes, using public swimming pools at any time and purchasing monthly tickets for public swimming pools.

(40) Increasing and Enhancing Cultural and Recreation Facilities

8.12 The LCSD will continue to enhance cultural facilities and services to cater to the elderly, including the provision of ramps, automatic doors, staircase handrails, desktop video magnifiers, computer screen magnification software and audio books in libraries. The LCSD expects that the screen magnification function will be available across all computer facilities of static libraries by 2027. Except for some older venues constrained by building structures, all LCSD cultural facilities will provide elderly-friendly facilities such as ramps, automatic doors and staircase handrails within the next ten years.

8.13 The LCSD manages a variety of free or affordable recreation and sports facilities for people of all ages, interests and abilities. These include both inclusive facilities for shared use by the elderly and facilities specifically designed for them. The elderly currently account for around 15% of the Department's service users. With Hong Kong's growing elderly population, the number of elderly facility users and activity participants is anticipated to continue to rise. The LCSD will keep assessing the age distribution and needs of its service users, and will consider the introduction and implementation of

[12] According to the surveys conducted by the LCSD between 2021 and 2023, elderly individuals aged 60 to 79 mostly chose walking and hiking as their primary physical activities, while their favourite exercises were yoga/stretching and Tai Chi/Baduanjin.

elderly-friendly recreation and sports facilities in response to the rising proportion of elderly users. The LCSD is providing more fitness equipment, which is popular among and suitable for the elderly at around 70 new and existing venues territory-wide. Meanwhile, the LCSD remains committed to enhancing relevant facilities, including adding covered seats at outdoor venues to provide shaded resting spaces for the elderly, with the aim of promoting active ageing in the community.

8.14 The LCSD will also **increase cultural facilities** to provide suitable venues for multicultural activities, and build new museums and performance venues to expand the cultural carrying capacity. Cultural facilities under construction include the **Hong Kong Conservation Repository** in Tin Shui Wai (expected to complete construction in 2028), the **New Territories East Cultural Centre** in Fanling (expected to complete construction in 2030), and the **Chinese Culture Experience Centre** at Kowloon Park in Tsim Sha Tsui (expected to complete construction in 2028).

(41) Organising Diversified Activities and Expanding Silver Social Networks

8.15 In addition to continually providing funding and **organising a diverse range of cultural activities tailored for the elderly**, including performances, exhibitions and talks held at performing arts venues, museums and libraries, the LCSD also explores further collaboration opportunities in elderly-related fields. For example, free performing arts activities targeted at the elderly are organised under the 18dART – Community Arts Scheme; the museum activity, the "Laboratory Programme for Seniors", is offered on an ongoing basis; the museum outreach programme, the "Caring for the Community: Outreach Workshops by Appointments", is held at community and elderly centres; and efforts are being stepped up to recruit elderly volunteers during suitable events. There are elderly volunteers serving as Story Ambassadors in public libraries, providing storytelling sessions to members of the public at libraries and schools. Elderly **volunteers account for about 10% of the Story Ambassador team**. Continuously, the public libraries will arrange elderly volunteers to serve as Story Ambassadors at various LCSD venues. In the long run, the **LCSD museums anticipate that elderly**

volunteers will account for 50% or more of the total number of museum volunteers.

8.16 Additionally, from time to time, District Offices and District Councils across the territory also organised with other organisations **activities for the elderly**, including festive celebrations to express warm wishes, Cantonese opera shows, anti-scam seminars, etc. Respective District Offices and District Councils will continue to work with local organisations and NGOs to organise more community activities for the elderly, and recruit more elderly residents to take part in volunteering activities, so as to strengthen their involvement in their districts and to build a caring community together.

(42) Adding Accessible Country Park Facilitates and Routes

8.17 Providing more accessible facilities in country parks will facilitate the elderly's connection with nature and improvement of their physical and mental health through daily exercise. Hong Kong's country parks offer more than 500 kilometers of hiking trails of varying difficulty levels, morning exercise areas, picnic sites and other facilities. Some hiking trails and morning exercise areas closer to the urban are particularly popular among the elderly in the neighbourhood. The AFCD has provided suitable facilities, such as fitness equipment and rest areas, to meet the needs of visitors. In addition, since 2022, the AFCD has introduced wheelchair-friendly accessible routes in country parks, which are also suitable for the elderly, making it easier for them to enjoy the nature. There are currently four accessible routes in the country parks[13].

8.18 The AFCD is currently **developing three new accessible routes**, namely the Lions Nature Education Centre, Plover Cove Country Park – Tai Mei Tuk and Plover Cove Reservoir and Clear Water Bay Country Park – Tai Hang Tun, which are expected to be launched in the second half of 2026. The AFCD will continue to develop accessible routes along suitable paths and attractions. When implementing facility improvement schemes in country parks, the AFCD will also strive to incorporate accessible and inclusive design

[13] They are located at Shing Mun Country Park (Paper-bark Tree forest), Tai Tam Country Park (Tai Tam Tuk Reservoir), Aberdeen Country Park (Aberdeen Upper Reservoir) and Tai Lam Country Park (Ching Tam Upper Irrigation Reservoir).

elements (such as accessible toilets and ramps and barbecue facilities with accessible access) to provide a more inclusive outdoor experience for the elderly and wheelchair users.

Learning

(43) Advancing the Elder Academies (EA)

8.19 Since 2007, the LWB and the Elderly Commission have jointly launched the **EA Scheme**, leveraging the existing facilities, resources and student networks of primary and secondary schools as well as post-secondary institutions to provide diversified learning courses (including health courses specially designed by the Department of Health, applied learning and interest-based courses) and intergenerational activities, thereby fostering cross-generational and community integration. At present, about 200 EAs have been established in post-secondary institutions as well as primary and secondary schools throughout Hong Kong, **offering study courses for an attendance of 15 000 participants** annually. In addition, EA Clusters in five districts (namely Hong Kong Island, Kowloon East, Kowloon West, New Territories East and New Territories West) have been set up to promote the EA Scheme and provide support to EAs in the districts.

8.20 However, some elderly may not grasp the relevant information and may find it inconvenient in searching for and obtaining relevant information about the EAs, other elderly courses and participation in social affairs, which may affect their willingness to participate. To further encourage the elderly to pursue lifelong learning, integrate actively into the community and practise a sense of worthiness, the LWB proposes to **consolidate** the websites currently operated separately by the EA Clusters in five districts **into the EA Scheme website, thereby providing a one-stop learning information platform** to make it convenient for the elderly to browse relevant courses and enrolment details.

(44) Supporting Silver Continuing Education

8.21 With the ageing of Hong Kong's society, there is a growing need to promote continuing education and lifelong learning among the elderly. The QF, established by the EDB, is an important platform for promoting lifelong learning. Through a clear seven-level qualifications hierarchy and objective accreditation standards, the QF offers a flexible and diversified progression pathway, enabling the elderly to choose suitable learning opportunities according to their abilities, interests and needs, with a view to **pursuing continuing education and progressing along the pathway**, thereby enhancing their abilities, professionalism and competitiveness in the workplace and in participation in community affairs.

8.22 In addition, the RPL mechanism under the QF enables individuals with extensive work experience but lacking relevant industry-related academic qualifications to obtain qualifications relevant to the industry through documentary verification and professional assessment. Therefore, even the elderly who do not possess the relevant academic qualifications may, by virtue of their previous work experience, obtain relevant industry qualifications without undergoing retraining and re-enter employment[14], thereby unlocking the labour potential of the silver-haired population.

[14] At present, the RPL mechanism has been implemented in 19 industries, including: Arboriculture and Horticulture, Automotive, Beauty, Catering, Elderly Care Service, Electrical and Mechanical Services, Fashion, Hairdressing, Import and Export, Information and Communications Technology, Jewellery, Logistics, Manufacturing Technology (Tooling, Metals and Plastics), Printing and Publishing, Property Management, Retail, Security Services, Testing, Inspection and Certification as well as Watch and Clock.

Taking the Elderly Care Service industry as an example, individuals with work experience in elderly care services may, even if they do not possess the relevant academic qualifications, obtain relevant industry qualifications (such as those in palliative care, caregiver support) through assessment test conducted by an assessment agency appointed by the Secretary for Education (currently the Hong Kong Association of Gerontology). Such assessments may include written tests, interviews, document reviews, among others. Such industry qualifications may be taken into account by employers in recruitment, educational institutions in admissions, and professional bodies in licensing, among other contexts, when considering whether to waive relevant academic qualification requirements or to recognise such industry qualifications as meeting the prescribed eligibility requirements.

(45) Enhancing the Digital Literacy of the Elderly to Integrate into the Digital Life

8.23 The ITIB and the DPO promote various digital inclusion measures under the **"Smart Silver" Programme** to help the elderly understand and use digital technologies with a view to enhancing their digital literacy. The measures include community technical support and training on digital technologies, mobile outreach service stations and a web-based learning portal, covering topics such as smartphone operation, the use of "iAM Smart", "eHealth" and other mobile applications on digital government services, cybersecurity and anti-fraud information, e-payment, as well as electronic food ordering, etc., enabling the elderly to use digital technologies effectively and safely and fully integrate into the digital society.

8.24 At present, the number of elderly users (aged 65 and above) of **iAM Smart** exceeds 550 000, accounting for about 30% of the local elderly population. This shows that the elderly have already established a certain foundation in adopting government digital services, but there is still room for further improvement. As of April 2026, over 1.68 million elderly aged 65 and above have registered with **eHealth**, accounting for 94% of the population in that age group. Among them, more than 770 000 elderly have downloaded and activated the **eHealth** mobile application, representing 46% of the registered elderly users. Their average monthly logins have risen steadily in recent years and has now exceeded 540 000.

Social Participation

(46) Introducing the "Young-Old Mentorship Programme "

8.25 In addition, the LWB and the SWD will launch a three-year **"Young-Old Mentorship Programme"** to form a mutual support network for young-olds with vitality and skills to share experience by leverage their strengths, integrate into the community, enhance their sense of self-worthiness, and enjoy active ageing.

(47) Participating in Care Teams

8.26 To foster community cohesion and strengthen district networks, District Offices, District Councils and Care Teams continue to work closely with local organisations and NGOs in the districts to organise a wide range of community activities as well as care and support services. Through these activities and services, volunteering opportunities are also provided to proactively encourage the elderly to contribute their strengths by taking up voluntary work, play a more active role in the community, promote inter-generational harmony and build a caring community.

8.27 Care Teams form one of the "troika" of the Government's efforts to enhance district governance. By consolidating community resources, Care Teams deliver diversified caring and support services to the community. Composed entirely of volunteers, Care Teams are committed to mobilising residents of different ages and backgrounds in the districts (including the elderly, young people, working adults and new arrivals) to care for households in need under the spirit of neighbourhood mutual help. Upholding the principle of "influence life with life", Care Teams encourage the elderly who were once service recipients to become helpers.

8.28 There are 5 095 Care Team members and **over 10 000 volunteers, including elderly members and volunteers who have become an important force in Care Teams**. Looking forward, Care Teams will continue to actively recruit and deploy volunteers from different sectors (including the elderly), so that people from all walks of life can contribute their strengths to the community and jointly promote a caring culture.

Chapter 9
Elderly Financial Security and Safety

9.1 Financial stability is an essential component of retirement life. Nevertheless, there is still room for improvement in public awareness of retirement planning. As the financial management needs of the public will also tend to become more diversified, effective retirement planning solutions in response to market changes should be continuously provided to meet the diverse needs of retirees. Meanwhile, scams continue to evolve, with scams targeting the elderly continuing to rise in recent years. We need to build a more comprehensive social safety net for the elderly, enhance their anti-scam awareness and provide more anti-scam measures, so as to strengthen their property protection.

(48) Enhancing and Developing More Retirement Financial Products

9.2 The "HKMC Retire 3" (namely the RMP, the PRMP and the HKMC Annuity Plan) is a series of retirement solutions widely recognised by the public. To date, the "HKMC Retire 3" already has over 49 000 customers. Given the population aged 65 and above counted for nearly 1.8 million as of mid-2025, the current participation rate still has substantial room for growth. We should step up efforts to **encourage the public to participate in the "HKMC Retire 3"** so as to empower them to enhance their retirement financial planning. We recommend the FSTB to collaborate with the HKMC and the HKMCA to proactively explore enhancements to the "HKMC Retire 3" products and roll out promotional campaigns taking into account market conditions and public feedback, in order to encourage public participation. For instance, the RMP introduced enhancement measures in mid-March 2026 to lower the interest rate of its fixed-rate mortgage plan from 4.5% p.a. to 4% p.a. for the first 30 years, so as to reduce interest costs; and to increase the monthly payout amounts by a maximum of 5% varying by entry age, in order to increase the payout amounts. Additionally, by the end of 2026, members of the public using a property with "BEAM Plus" rating to apply for the RMP will be provided with a one-off cash incentive.

9.3 At the same time, we recommend the FSTB and the IA to encourage the industry to explore **the development of insurance products tailored to the needs of the elderly**, including promoting long-term partnerships between insurers and enterprises in the elderly care, medical, rehabilitation and health-technology sectors, as well as development of diversified product offerings targeting financially better-off elderly, thereby enabling market resources to play a more effective role in sharing the costs of long-term elderly care and medical services.

(49) Enhancing Public Education on Retirement Planning and Longevity Risk Management

9.4 We believe the public should **understand and plan for their retirement finance** early in the prime of life. The HKMC, the HKMCA and the MPFA will **enhance the public education on retirement planning and longevity risk management** and promote the relevant retirement financial products. The HKMC and the HKMCA will **continue to strengthen the promotion of the "HKMC Retire 3"** via diverse channels (television, radio, online media, outdoor media, etc.) to enable the public to better understand the product features and dispel misconceptions. They will also organise seminars and activities to enhance public awareness of longevity risk and retirement financial planning[15].

9.5 At present, approximately 70 000 Mandatory Provident Fund (MPF) scheme members reach the age of 65 each year and become eligible to withdraw their MPF benefits. The MPFA will proactively work towards providing scheme members reaching the age of 65 with retirement financial management information, including educational materials on MPF retirement investment solutions and annuity products, via the eMPF Platform by the end of 2026.

[15] For example, the HKMC organised the premiere of "100 Things I Want to Do after Retirement" and a sharing session on retirement planning in early 2026, and rolled out a promotion campaign with this brand-new theme. The related promotional videos have recorded over 12 million views on the HKMC YouTube Channel. In addition, the HKMCA launched a series of public education videos to address common questions regarding annuity products and dispel misconceptions. The video series has accumulated over 28 million views across various online platforms.

(50) Strengthening Anti-investment Scams

9.6 The HKMA issued a circular to banks in December 2024 providing guidance on the measures that banks should put in place to prevent, detect and disrupt authorised payment scams (APS) and banks had implemented the HKMA's requirements by the end of June 2025. As part of its ongoing supervisory work, the HKMA will collect detailed information from banks on measures implemented to protect customers from APS. The HKMA also completed a round of thematic reviews of the dynamic APS monitoring systems of eight banks in the first half of 2026 and provided recommendations to them on possible enhancements. The HKMA will continue to monitor new fraud typologies to ensure that banks' anti-scam measures keep pace with the evolving landscape and remain effective.

9.7 As a result of the collaboration of the HKMA, the Hong Kong Police Force (HKPF) and the banking sector, the **enhanced FINEST**[16] platform was launched in mid-December 2025, enabling information sharing among participating banks on corporate and individual accounts which may be involved in suspected fraud and money laundering activities. The number of participating banks increased to all the 28 retail banks by the end of June 2026, covering over 90% of bank accounts in Hong Kong.

9.8 In response to the significant growth in losses related to online investment scams and the concerning fact that many cases involved elderly victims, the HKMA has strengthened publicity and public education against investment scams. Apart from that, the HKMA also launched the Anti-Scam Consumer Protection Charter 3.0 [17] in July 2025 to encourage technology firms and telecommunication firms to strengthen the monitoring and removal of investment scam advertisements and content. In May 2026, the HKMA, jointly with the HKPF and the Securities and Futures

[16] The FINEST platform was jointly implemented by the HKPF, the HKMA and the HKAB in June 2023, enabling participating banks to share over this secured platform information on corporate accounts which might be involved in suspected fraud and money laundering activities. The enhanced FINEST was launched in mid-December 2025, enabling participating banks to also share information on individual accounts, further increasing banks' ability to disrupt and detect fraud and other money laundering activities.

[17] The Anti-Scam Consumer Protection Charter 3.0 was launched by the HKMA, the SFC, the IA and the MPFA, with the full support of the Consumer Council, the HKAB, the HKPF and the Office of the Communications Authority.

Commission (SFC), introduced multiple measures to disrupt investment scams, including:

(i) **Issuance of investment scam risk indicators and recommended customer enquiry methods to banks**, with a view to enhancing the effectiveness of their dynamic fraud monitoring systems to detect and disrupt investment scams; and

(ii) Sharing information on suspicious investment platforms and suspicious investment products contained in the SFC's "alert list" with banks and asking them to **use network analytics to identify linked accounts and individuals involved in investment scams** and exchange intelligence through FINEST, with a view to uncovering the scam networks comprehensively and promptly alerting potential victims to stop payments.

9.9 The SFC has since December 2024 been running the "Don't be Sucker" anti-scam publicity campaign to raise public awareness of the common tactics used in fraudulent schemes, and has continued to disseminate anti-scam messages through various media channels. To further strengthen anti-scam outreach to the elderly, the SFC launched radio interviews and advertisements targeting the elderly from June to July 2026, sharing anti-scam information specifically tailored to their needs. Besides, in August 2026, the SFC, the IFEC and the Anti-Deception Coordination Centre of the HKPF jointly organised a seminar on investments and scam prevention. Industry veteran speakers shared practical tips on retirement investing and identifying scams, helping the elderly avoid common traps. In addition, in a bid to bring investor education closer to the public's everyday life, from the end of September to the end of October 2026, the SFC, through its anti-scam character "Shui Yu" ("水魚"), leveraged a physical setting at a cha chaan teng in Central to showcase scam-prevention tips and channels for obtaining more practical information, driving home one key message: Before investing, take one more step: check the other party's background and avoid being tricked. In addition, the SFC and the IFEC, as partners of the Consumer Council's "Smart Seniors Consumer eHub", continuously provide the elderly with anti-scam and financial management information. The SFC and

the IFEC also share anti-scam tips with the elderly through investment education seminars held at Neighbourhood Centres for Senior Citizens and other elderly organisations.

9.10 The HKMA and the HKAB issued the **Guideline on Elderly-friendly Banking Services** on 21 January 2026, which sets out key principles and a number of recommended good practices for banks. Among others, the Guideline recommends that if a bank's staff suspects that an elderly customer may have become the target of a scam (e.g. when the elderly customer withdraws or requests the transfer of a large amount of money at a bank counter), and there is a registered record of an authorised person for the account, the bank's staff may, **with the customer's consent, assist in contacting that registered authorised person**. We consider this measure helpful in protecting elderly customers. Banks are recommended to proactively promote this measure to their elderly customers. Banks are required to formulate their implementation arrangements and details as appropriate in accordance with the relevant principles, and fully implement the relevant measures within 18 months following the issuance of the Guideline.

9.11 The HKMA will continue the **"Smart Seniors Anti-Scam Ambassador Programme"**, jointly organised with the HKAB, and conduct anti-scam publicity and education in elderly centres across the 18 districts to disseminate scam prevention messages to the elderly and their family and friends. The HKMA also plans to collaborate with relevant non-profit-making organisations (including welfare NGOs providing elderly services) to **provide anti-scam seminars** and information **to their frontline staff**, empowering them to educate the elderly during their daily services. The IFEC has also launched a new **anti-investment scam experience** at the IFEC FinEd Hub[18] in March 2026, enabling participants to experience first-hand the common tactics used in fraudulent schemes, thereby raising their anti-scam awareness and fostering financial resilience. The IFEC will continue to strengthen anti-investment scam education and publicity work targeting the elderly, proactively educating the elderly through various means and channels to guard against investment

[18] Since its launch in March 2024 until August 2026, the IFEC FinEd Hub has welcomed more than 57 000 visitors (including 4 800 seniors) who took part in interactive financial education activities.

scams. The MPFA will also provide information on fraud prevention and other related matters via **the eMPF Platform** for MPF scheme members reaching the age of 65.

(51) Enhancing Capabilities of Carers and Frontline Staff of Banks in Combating Scams Targeting the Elderly

9.12 The number of telephone scams involving elderly victims has been on the rise in recent years. In 2025, the elderly accounted for almost half, or 44.4%, of the victims in telephone scams. The percentage also represented a 9% increase as compared with 2024. Regarding telephone scams of "Guess Who", both the number of cases and the amount of loss involved in 2025 showed an increase of more than 50% (58.1% and 52.8% respectively) over the figures in 2024. Scams are perpetrated via telephone or instant messaging software through various tactics, such as impersonating government officials and customer service staff, false investment plans and impersonating friends and relatives. As some elderly may lack adequate knowledge about financial transaction procedures and information verification processes, etc., they are prone to disclosing personal information or making money transfers under pressure; hence, they become a high-risk group targeted by scammers.

9.13 **"Project Gatekeeper"**, to be launched by the Police in **2027**, aims to enhance the awareness and capabilities of carers and frontline bank staff to identify and intercept scams involving the elderly. The Project will focus on, among others, techniques of identifying unusual behavioural changes of the elderly (e.g. suddenly asking to withdraw money, frequently checking telephone messages and becoming secretive or anxious), to enable carers to become the "gatekeepers" for the elderly. In addition, taking into account the recommendations of psychologists and relevant professionals, the Police will **draw up and regularly update the "Guidelines for Intervening Suspicious Fund Transfers by the Elderly"** to provide useful advice. The Guidelines will be available in hard copies for distribution to carers and frontline bank staff, and will also be uploaded to social media platforms.

(52) Implementing "Cyber Hygiene Operation" to Address Technology Scams

9.14 The elderly are prone to falling victim to the ever-evolving technology scams, especially when the tactics involve the use of AI technology, such as falsified voices or video using deepfake technology, AI-generated messages and phishing websites set up with automatic tools. In 2025, nearly 3 400 online scam cases involving elderly victims were recorded in Hong Kong, accounting for about 12% of the total number of online scam cases. As technology advances rapidly, scam tactics become more realistic and targeted. The elderly, whose digital skills are relatively limited, may find it hard to distinguish between genuine and fraudulent information. It is expected that their risks of falling prey to scams will continue to rise.

9.15 The Government will adopt the approach of "tackling technology with technology" in reducing the chance of the elderly encountering fraudulent information at source. In this regard, the Police are planning to implement **"Cyber Hygiene Operation" in collaboration with technology and telecommunications companies in 2027** at the earliest. Through strengthened use of AI technology, the Operation seeks to filter out fraudulent advertisements and posts on social media platforms that are popular among the elderly and request for automatic removal from the platforms, thereby intercepting fraudulent information at source. Meanwhile, the Police will keep close track of technological development while **continuously enhancing the functions of "Scameter+"**, which includes wider application of AI technology to help the elderly identify fraudulent contents on social media platforms.

Chapter 10
Human Resources and Public Finances

Care Staff

10.1 An ageing society has induced continuous increase in demand for various services, resulting in particularly keen need for care staff. Most RCHE residents suffer a certain degree of impairment in their body functions and insufficient self-care ability, making them in need of nursing services (such as the use of urinary catheters and feeding tubes), health care services (such as regular health checks and recording of health conditions) and personal care (such as assistance with daily living, meals and bathing). Care staff providing such services in RCHEs includes nurses, health workers and care workers. As at end-June 2026, the RCHEs licensed under the Residential Care Homes (Elderly Persons) Ordinance (Cap. 459) employed a total of about 4 850 nurses, 4 191 health workers and 13 494 care workers (22 535 in total). Demand for RCHE care staff is expected to remain strong.

10.2 There is a general social perception that care positions in RCHs lack professionalism and development prospects, resulting in the persistent challenges faced by the RCH sector in attracting new blood and retaining talent. With an ageing population, the Government needs to work hand in hand with the sector to ensure an adequate supply of RCH care staff whilst enhancing the professional standards and service quality of care staff. On the other hand, an ageing population also drives up demand for home-based elderly care services, rendering it necessary for the society to boost the supply of home care staff in parallel.

(53) Establishment of the Health and Care Practitioner

10.3 The LWB will **establish a new professional rank of health and care practitioner (HCP)**, dedicated to undertaking nursing and health care duties in social welfare units such as RCHEs and residential care homes for persons with disabilities, and **performing**

duties equivalent to those of enrolled nurses. This provides a career development ladder for serving registered health workers and nurtures professional care talent dedicated to the social welfare sector. Those aspiring to become an HCP must complete a professional diploma programme pitched at QF Level 4. Two institutions capable of offering QF Level 5 programmes will each launch a one-year course within 2026, with about 30 places per class, meaning **a total of 60 places**. **The first cohort of trainees is expected to graduate in the second half of 2027**. The SWD will at the same time roll out a three-year funding scheme to encourage RCH operators to nominate serving health workers with potential who meet the admission requirements to enrol in the professional diploma programme, so as to be promoted to health and care practitioner. The LWB and the SWD will review the number of subsidised places to be offered in the following two years, with regard to factors such as the sector's response to the programme launched in the first year, the manpower situation and the number of places that the training institutions can provide.

(54) Pilot Admission of Foreign Domestic Carers

10.4 The LD will, making reference to the existing regime for admitting FDHs, **launch a pilot scheme to admit foreign domestic carers with more advanced training and experience in elderly care**. The LD is currently presenting the preliminary proposal to the Consulates-General of major source countries for FDHs in Hong Kong, with a view to drawing up the implementation arrangements for the scheme in collaboration with the Immigration Department (ImmD) in the second half of 2026. The LD will also continue to actively explore additional source countries for FDHs to maintain a stable supply and meet the care needs of the elderly living at home.

(55) Continuous Importation of Care Workers

10.5 Against the background of a shortage of local labour supply and competition for manpower among different industries, imported care workers can provide a stable supply of manpower to alleviate the shortage of frontline care staff in RCHs, share out the increasingly heavy workload of local care workers, and maintain the effective operation of RCHEs and ensure their service quality. Since June

2023, the SWD has implemented the **"Special Scheme to Import Care Workers for Residential Care Homes"** (the Special Scheme for Care Workers). On the premise of safeguarding priority employment for local workers, the scheme allows RCHs for the elderly and persons with disabilities to import care workers to a reasonable extent and relaxes the ratio between local employees and imported care workers. The current quota ceiling of the Special Scheme for Care Workers is 15 000. As at June 2026, the Special Scheme for Care Workers had approved **about 6 000 new quotas and about 7 000 renewal quotas**. The LWB will make timely adjustments to the overall quota, as well as the number of quotas in each batch and the pace of allocation, having regard to the overall demand for and supply of care worker manpower in the RCH sector, with a view to responding flexibly and swiftly to the changes in manpower supply and demand in the RCH sector.

10.6 In addition, starting from late June 2025, the LWB introduced new channels under the General Employment Policy (applicable to non-Mainland residents) and the Admission Scheme for Mainland Talents and Professionals (applicable to Mainland residents), allowing eligible non-degree professionals to apply to come to Hong Kong to engage in eight technical trades with acute manpower shortages, including nurses. Under the Nurses Registration (Amendment) Ordinance 2024, **the RCHE sector may arrange nurses with limited registration/enrolment to work in RCHEs**, thereby increasing the supply of professional care manpower for the sector. As at end-May 2026, the Nursing Council of Hong Kong had approved about 280 applications for limited registration/enrolment of nurses submitted by the RCHE sector. As at end-May 2026, the ImmD had granted approval for **about 250 non-locally trained nurses to come to Hong Kong to work in RCHEs**.

Healthcare Professionals

(56) Attracting, Developing and Retaining Public Hospital Talents

10.7 With Hong Kong's population continuing to age, the public healthcare system faces mounting pressure. To actively address manpower challenges, the HA has introduced a series of measures to attract, develop and retain talent, including **retaining suitable staff**

to continue to work in the HA after retirement. Staff indicating interests in further employment will be subject to a screening mechanism by the HA to ascertain their suitability for extending employment beyond retirement. Factors to be taken into account in examining and approving such applications include staff's performance, operational and manpower needs, as well as whether there will be promotion blockage for succession management, etc. While safeguarding career advancement opportunities for serving staff, these arrangements help maintain a stable supply of healthcare services to meet the sustained medical demands of an ageing population.

Overall Manpower Planning

(57) Coordinating Tertiary Institutions to Offer Programmes in response to Workforce Demands

10.8 At present, the EDB allocates recurrent subvention to the eight University Grants Committee-funded universities in the form of a block grant on a triennial basis. To better meet the needs of the society, the Government will assist the universities in reviewing and introducing relevant programmes which align with policy steer, market demand and industry trends as part of its triennial planning process, so as to support Hong Kong's development needs. In this regard, starting from the 2025–2028 triennial planning, the relevant bureaux and departments have formulated the **"Policy Guidance on Strategic Talent Development"** in response to an ageing population and other social needs for the universities' reference; and through the collaboration with the industries under the **"Strategic Platform on Talent Development in Higher Education"**, strengthened interaction and exchanges with the universities on nurturing of talent, industry trends and research needs, so as to jointly implement the Government's policy priorities and respond to societal needs.

10.9 As the population ages, the society's demand for overall healthcare and long-term care services continues to rise, creating an urgent need to nurture professional healthcare talent and further develop relevant aspects of scientific research. Therefore, the EDB will coordinate with relevant policy bureaux and departments to take into account the views and recommendations regarding the latest

workforce trends and industry needs, and will **coordinate, at the policy level, the planning and delivery of relevant programmes by institutions.**

10.10 As regards **self-financing post-secondary education**, the EDB has been providing tuition fee subsidies for students pursuing designated sub-degree and undergraduate programmes through the Study Subsidy Scheme for Designated Professions/Sectors, thereby encouraging self-financing institutions to offer and incentivising students to enrol in such programmes. The EDB will consult relevant policy bureaux and departments annually and **adjust suitably the selected disciplines and the number of subsidised places, having regard to Hong Kong's socio-economic development and industry needs (including the demand for talent and scientific research arising from an ageing population),** with a focus on nurturing talent for industries with keen manpower demand.

Labour Force and Employment

10.11 An ageing society will bring challenges to the labour force and employment of Hong Kong, including –

(i) With an ageing population and an increasing number of people reaching retirement age, **the overall labour force and the labour force participation rate (LFPR)** of Hong Kong **are facing downward pressure**. According to projections by the C&SD, the LFPRs for both prime-age group (i.e. aged 25 to 54) and older age group (i.e. aged 55 to 74) in Hong Kong show an upward trend, which helps partially offset the impact of an ageing population on labour force growth. Hong Kong's labour force is expected to remain relatively stable over the next 20 years, although a **slight decline is anticipated in the next few years**. In the long run, as more people reach the age group of 65 and above, which typically has a lower LFPR, the overall LFPR is projected to decline gradually from 54.6% in 2025 to 51.8% in 2045;

(ii) **Owing to factors such as economic restructuring and changes in local consumption patterns**, the number of

private sector vacancies has declined in recent years and the **employment opportunities suitable for middle-aged and older persons may decrease**. According to the latest figures for March 2026, the number of private sector job vacancies fell by 11.9% year-on-year to 48 610, with the number of vacancies decreasing across most sectors; and

(iii) **As the new economic market environment continues to evolve and the application of AI becomes widespread, employers' needs for manpower are also changing. The workforce across all ages and backgrounds (including older persons) needs to upskill continuously** to meet the emerging manpower demands driven by future economic and industrial development. Among them, clerical support workers may be more affected.

(58) Advancing Silver Training

10.12 To address the above challenges, the LWB will continue to provide comprehensive and diverse training services to the local workforce through the ERB. With regard to older persons, the ERB will continue to **provide dedicated training courses and generic courses to persons aged 50 and above**. The ERB will also step up publicity to encourage more older persons to receive training and join the labour market, thereby unleashing the labour force. Older persons have been actively enrolling in ERB's courses. In 2025-26 (as at February 2026), the enrolment of persons aged 50 and above in ERB's courses exceeded 98 000, which accounted for more than 60% of the total enrolment of the same period. The ERB will continue to monitor and review the effectiveness of the courses and ensure that they meet the training needs and learning interests of older persons. The ERB will also **identify the gaps in course offerings, introduce new courses and make adjustments to the course contents in light of the market demand**.

10.13 Furthermore, the ERB is undertaking a comprehensive reform in phases and will be **upgraded as Upskill Hong Kong**. It will establish a skill-based training framework and **provide more market-**

oriented courses for its service targets, including older persons. It will also explore with training bodies the development of courses that meet the characteristics and needs of older persons to enhance their employability.

(59) Promoting Silver Employment

10.14 The LD will continue to **organise more job fairs suitable for older and middle-aged persons and promote elderly-friendly employment practices**, with a view to encouraging employers to employ older and middle-aged persons, as well as expediting the dissemination of employment information. From 2026 onwards, the LD plans to organise about 75 large-scale and regional thematic job fairs suitable for older and middle-aged persons every year, with dynamic adjustments having regard to the conditions of the employment market.

10.15 The LD launched the three-year **Re-employment Allowance Pilot Scheme (REA Scheme)** in July 2024 to encourage persons aged 40 and above who have not been in paid work for three consecutive months or more to join the employment market. The response to the REA Scheme is very favourable, with over 86 000 participants, over 56 000 placements and over 45 000 applications for re-employment allowance of working for at least six consecutive months recorded as at August 2026. Of these, about a quarter involved persons aged 60 and above. The LD will **announce the results of the mid-term review of the REA Scheme by end-2026**, with a view to facilitating refinements of further measures to encourage re-employment. Besides, the LD launched the Good Employer Charter 2026 to encourage employers to adopt employee-oriented good human resource management measures and implement family-friendly (including elderly-friendly) employment practices.

(60) Review on the Retirement Age of Civil Servants

10.16 Being the largest employer in Hong Kong, the Government has given due regard to the retirement situation of the civil service and the issue of retirement age. Considering the continued ageing of the population in Hong Kong, the CSB has, as early as June 2015, raised the retirement age of newly appointed civil servants from 60 to 65 for

civilian grades and from 55/57 to 60 for disciplined services grades respectively. Moreover, the CSB launched a scheme in 2018 allowing serving officers who joined the Government between 1 June 2000 and 31 May 2015 to choose to retire at the aforesaid new retirement age. At present, **over 70% of the serving civil servants may retire according to the new retirement age**, and the percentage will keep growing as those appointed before 2000 gradually retire.

10.17 To keep pace with the changes in population structure, the CSB has conducted an in-depth study on the retirement age of civil servants. A number of factors have been considered, including various measures put in place by the CSB to extend the service of civil servants which allow departments to extend the service of individual officers by up to five years to meet operational needs; vacancies arising from future retirements to be filled by promotion and recruitment; current retirement age of civil servants in Hong Kong already higher than that in other places in Asia such as Chinese Mainland, Singapore and Japan; and technological developments (especially the development of AI) fundamentally reshaping the labour market, which bring uncertainties to the manpower requirements of different grades. In conclusion, the CSB considers it **not an appropriate time to further raise the retirement age of civil servants at this stage** and **will review the matter again at a suitable juncture**.

Public Finances

10.18 The series of new measures proposed in this report may require additional resources. While ensuring the sustainability of public finances, the Government will allocate resources appropriately through its resource allocation mechanism and the financial envelopes of the respective policy bureaux.

10.19 Regarding Government revenue, an ageing society could lead to a reduction in the working population in Hong Kong, thereby affecting tax revenue of the Government. However, the various talent admission schemes introduced by the Government help keep the overall working population stable. Trends in salaries tax revenue

are also subject to many uncertainties, including the composition of the working population and economic transformation[19].

(61) Continuously Keeping in view the Impact of an Ageing Society on Public Finances

10.20 As noted in paragraph 10.19 above, an ageing society may lead to a reduction in labour force in Hong Kong, which in turn may affect the tax revenue of the Government. The FSTB and the relevant policy bureaux will closely monitor **the impact of an ageing society on public finances**, including changes in salaries tax as well as rising expenditures on healthcare and social welfare, and consider the need to formulate appropriate counter-measures in a timely manner. Since societal ageing is a global trend and long - term process, corresponding measures must be adapted to changing circumstances. Relevant reviews and research will therefore be conducted on an ongoing and dynamic basis.

[19] Trends in salaries tax revenue are also affected by various factors as follows, including the composition of the working population and economic transformation, resulting in considerable uncertainty –

(i) Working population: Different policies introduced by the Government can also affect the workforce demographics. For example, introducing different talent admission schemes can keep the working population stable or even cause it to grow. In addition, extending the retirement age can also partially offset the impact of ageing on the working population.

(ii) Composition and distribution of taxpayers: The composition and distribution of taxpayers have a significant impact on tax revenue. For instance, the amount of tax revenue from general labourers and technicians is far lower than those from high-end talents. With the widespread application of AI, mechanical automation and other technologies, the occupations and numbers of taxpayers will change, which will also affect tax revenue.

(iii) Tax policy: Adjustments to the tax rates, allowances and deductions of salaries tax will affect tax revenue.

(iv) Economic development: Different measures formulated by the Government to attract enterprises and investments and optimise industrial structure, etc., can create more quality jobs with high income and boost productivity. These policies will affect salaries tax revenue.

Chapter 11
Silver Economy, Industries and Opportunities

Analysis of the Silver Economy

11.1 The statistics in Chapter 1 showed that an ageing population poses supply-side structural challenges to economic development. Indeed, the challenges are more notable for labour-intensive sectors. For example, the proportions of labour force aged 55 and above (excluding FDHs) in the cleaning, security and construction sectors were 70.0%, 57.0% and 29.3% in 2025 respectively, higher than the corresponding proportion across all sectors (26.6%).

11.2 Nevertheless, from the demand side perspective, an ageing population also brings new opportunities. As the proportion of the elderly population rises, the significance of silver economy also increases. At present, the consumption spending of the elderly is mainly concentrated in areas such as health and wellness, medical care, leisure services, food and beverage and living space improvement, etc. It is roughly estimated that **the consumption spending by the elderly aged 60 and above, at HK$342 billion in 2024, would increase by 45% to HK$496 billion in 2034**, reflecting the sustained increase in purchasing power of the silver population. This will generate new demand across various sectors in Hong Kong, creating more business opportunities. As the new generation of the elderly is more inclined to pursue a fulfilling lifestyle and tech-savvy, there is greater room for innovation in the silver industries. The market size of products and services catering to the elderly is also expanding rapidly.

11.3 In the 2024 Policy Address, the Chief Executive announced the establishment of the Working Group on Promoting Silver Economy, led by the Deputy Chief Secretary for Administration with the Secretary for Commerce and Economic Development as Vice Chairman, to study and promote relevant policies. In May 2025, the Government announced 30 measures to promote the silver economy under five areas, as outlined below.

(1) **Boosting "silver consumption"**: To foster an elderly-friendly consumption environment, by encouraging industries to offer discounts to the elderly and improving shop design and service process, as well as safeguarding the rights and interests of elderly consumers;

(2) **Developing "silver industry"**: To promote marketisation and industrialisation of products catering for the elderly, such as supporting enterprises to develop care food, smart-home devices, etc., and consolidate funding resources to expand the market;

(3) **Promoting "quality assurance of silver products"**: To establish or promote the certification system of products and services catering for the elderly. Standards adopted will be aligned with those of the Chinese Mainland and overseas to enhance consumer confidence and facilitate exports and cross-boundary sales;

(4) **Enhancing "silver financial and security arrangements"**: To assist the elderly in prudent financial planning and risk management through arrangements such as retirement financial planning products, housing mortgage and investor education; and

(5) **Unleashing "silver productivity"**: To encourage the healthy elderly to continue to participate in the labour market through retraining, flexible employment arrangements, etc., helping them maintain an income while enhancing productivity of the society.

11.4 An age-friendly social ecosystem is the outcome of the continuous co-ordination and dynamic evolution of multi-dimensional policies. As such, apart from the Government, the business sector and political parties have also established various platforms to foster cooperation and information exchange on the silver industry among the Government, enterprises, NGOs and community groups. The aim is to meet the health and care needs of the elderly while turning an ageing population into opportunities for social and economic development. For example –

(i) In **long-term care**, strengthening community care services, residential care support and support for carers can help stabilise health conditions of the elderly, reduce care-related risks, and alleviate families' pressure to over-save in preparation for "worst-case scenarios". Financial resources can thus be freed up and redirected towards health management, quality-of-life improvement and leisure consumption among the elderly, creating stable demand for the silver industry and silver consumption. Reducing family members' caring responsibilities can also increase local labour-force participation and enhance economic momentum.

(ii) Meanwhile, there is considerable potential to integrate **smart and innovative technologies** more deeply into medical services, care services and daily life. On the one hand, tools such as remote monitoring, smart-home technologies and rehabilitation assistive devices can be deployed to enhance care efficiency and ease pressure on frontline staff. On the other hand, digital-inclusion initiatives can help the elderly become familiar with smart devices and access online services, including telemedicine, e-commerce, online social interaction, etc. This not only supports the technological infrastructure needed for ageing in place, but also creates new categories of silver consumption centred on gerontechnology, positioning technological products and services as important consumption options in an ageing society.

(iii) In **urban and transport planning**, an age-friendly approach can be adopted to develop elderly-friendly communities, housing and transport systems, thereby facilitating the elderly's access to health management, care services and consumption activities. When living environments are more accessible, safe and convenient, barriers and risks associated with the elderly's mobility can be reduced, thereby increasing both their willingness and frequency of participation in social and consumption activities. This spatially-oriented design can help build a

sustainable ecosystem for an ageing society that balances risk-sharing, industry development and improvements in quality of life.

(iv) From the perspective of the **labour market**, measures that encourage the employment and reskilling of the middle-aged and elderly can help extend their working lives and sources of income, thereby injecting "silver productivity" into the labour market. The elderly who remain active and engaged can assume dual roles of "consumers" and "producers", rather than being viewed merely as "dependants". Active ageing needs not necessarily take the form of continued paid employment. The elderly may also contribute to society through diverse roles, such as community tour guiding, part-time customer service, peer caring and handicraft markets. Such participation enables the elderly to affirm their self-worth through productive engagement while creating a positive cycle of "working, consuming and contributing", thereby strengthening both the economic and psychological foundation of an age-friendly social ecosystem.

11.5 Overall speaking, the ongoing interaction and co-ordination among policies enable the deeper integration of smart technologies with community support and long-term care systems. This can reduce manpower pressure on carers through technology and unleash part of the productive potential of the silver population, while also positioning technology-enabled products and services as a core category of new-generation silver consumption. Under such an age-friendly social ecosystem, an ageing population is no longer viewed solely as a burden on public finance; rather, it may become a threefold opportunity to **upgrade care services**, **promote industrial upgrading** and **enhance quality of life**.

(62) Conducting Analysis on the Silver Economy

11.6 To ensure that the policies outlined above accurately respond to the evolving demographic structure, **the OGE** will make use of the latest statistics collected by the C&SD through its surveys on the elderly population (including the General Household Survey and the

Thematic Household Survey, see paragraph 1.6), the 2024/25 Household Expenditure Survey and the 2026 Population Census, **to analyse the changes in the socio-economic characteristics of the elderly population** (such as household composition, income and housing conditions, and carers' conditions), as well as their willingness to rejoin the workforce, ageing planning and consumption patterns. This will assist policy bureaux in further formulating strategies and policy measures to address an ageing society.

Silver Technology Industry

(63) Fostering a Vibrant Gerontechnology Ecosystem and Increasing Scenarios for Application

11.7 Although many gerontechnology services and products are already available in the market, they have not been fully recognised and widely adopted by industry professionals, carers and the elderly. Therefore, the Government will continue to promote R&D and the production of gerontechnology, and will make effective use of the funding schemes to encourage the application of gerontechnology and enhance promotion and education, with a view to encouraging relevant sectors and the public to widely adopt such technology in various application scenarios.

11.8 The Government is committed to promoting further development of R&D and production of gerontechnology in Hong Kong, utilising funding schemes and enhancing promotion and education, with a view to increasing the use of gerontechnology. Among others, the ITIB and the Innovation and Technology Commission actively support public innovation and technology (I&T) quangoes (including the HKSTPC, Cyberport, Hong Kong Productivity Council and R&D Centres) in assisting gerontechnology-related companies in establishing connections within the industry and promoting the commercialisation of gerontechnology solutions, thereby enhancing the ability of R&D and production of gerontechnology of the I&T industry in Hong Kong, including discussing with the relevant Chinese Mainland authorities on the inclusion of gerontechnology-related technology areas as specific themes for **2026 Mainland-Hong Kong Technology Cooperation Funding Scheme** to support universities, research institutes and technology enterprises in the Chinese

Mainland and Hong Kong in conducting applied R&D projects in gerontechnology-related technology areas.

11.9 Additionally, the Government will earmark $100 million to launch the Gerontechnology Promotion Scheme for encouraging and supporting local technology enterprises to proactively develop elderly care products and solutions, thereby accelerating product optimisation for the benefit of the people of Hong Kong. The Scheme is expected to be launched in the first half of 2027.

11.10 As Hong Kong's I&T flagship, the **HKSTPC** has about 75 companies engaged in gerontechnology-related work. These companies employ more than 600 staff and raised **over $300 million** in funding. Another I&T flagship, Cyberport, is currently home to 65 gerontechnology-related companies (including 20 startups supported by the Cyberport Incubation programme). These companies collectively employ more than 360 people and have raised an estimated **$79 million** in funding, with projects encompassing solutions in various fields, including AI, hearing aids, cognitive training and telemedicine services.

11.11 Besides, the Government will, through the ITIB, encourage the I&T industry (in particular the I&T parks and R&D institutes) to organically build a thriving ecosystem for gerontechnology, with a view to supporting and enhancing the use of relevant gerontechnology in other sectors. The relevant policy bureaux, including the LWB, the HHB, the HB, the Home and Youth Affairs Bureau (HYAB), the CEDB and the TLB, will step up efforts to promote the use of gerontechnology across relevant sectors. The directions of promotion include –

(i) **Promoting the industry to organise gerontechnology-related events** (such as the Gerontech and Innovation Expo cum Summit);
(ii) **Expanding existing gerontechnology services** (such as gerontechnology education and product rental services); and

(iii) **Promoting subordinate or affiliated organisations** (such as social welfare service units, medical institutions,

community networks, public housing estates and public transport agencies) **to utilise gerontechnology products and solutions**, and test out innovative approaches to enhance the services for the elderly in need, thereby improving their quality of life.

Silver Business Opportunities

11.12 As pointed out in paragraph 11.2 above, it is estimated that consumer spending by the elderly aged 60 and above in Hong Kong will increase by 45% from HK$342 billion in 2024 to HK$496 billion in 2034, reflecting a continuously growing purchasing power of the elderly. In addition, the HKTDC released in March 2026 its consumer survey report "Chinese Mainland Silver Economy Opportunities". The survey found that among over 2 000 silver consumers surveyed on the Chinese Mainland, more than half of them had purchased Hong Kong products or services and held Hong Kong brands in high regard. Respectively, 78% and 84% of respondents were willing to pay a premium for Hong Kong products and services, with the average premiums of 16.4% and 15.4%. Silver consumers in first-tier cities were willing to pay even higher premiums for a range of Hong Kong products and services. On the service front, 54% of respondents had used Hong Kong services in the preceding year, including beauty and personal care services (25%), travel to Hong Kong, Macao and Taiwan (22%), and financial and wealth-management services (20%). Looking ahead to the coming year, Hong Kong services that respondents most wished to purchase included body-wellness services and beauty and personal care services[20]. These findings demonstrate the substantial appeal of Hong Kong products and services and their potential to further expand into the silver markets on the Chinese Mainland and overseas.

[20] According to the HKTDC's press release of 16 March 2026: "Unlocking the huge potential of China's silver economy HKTDC survey reveals trillion-yuan size of the Chinese Mainland market with elderly consumers willing to pay a "Hong Kong premium" " (https://mediaroom.hktdc.com/en/pressrelease/detail/20940/Unlocking%20the%20huge%20potential%20of%20China%E2%80%99s%20silver%20economy%20)

(64) Conducting Silver Consumption Survey

11.13 With the support of the CEDB, a wider range of online and offline sales platforms has become available in the market, complemented by concessions offered by the retail, catering and other sectors to boost silver consumption. Chambers of commerce/trade associations have also launched certification schemes for silver products and services, with a view to enhancing the quality of silver products. To provide a basis for further boosting silver consumption, the CEDB will **conduct a survey on silver consumption** to better understand the preferences, needs and consumption patterns of the elderly, thereby formulating more appropriate measures. The findings will also help the industry gain a more accurate understanding of the characteristics of target consumers and adjust its sales strategies accordingly. The CEDB plans to complete the survey by 2027.

(65) Boosting Silver Consumption

11.14 To further promote "silver consumption", the Government needs to **raise the industry's awareness of the business opportunities in the silver market**. At present, the retail and catering sectors continue to face a challenging business environment. Through various channels, the Government will assist these sectors in gaining a better understanding of the opportunities arising from the silver economy and in developing and supplying a wider range of silver products (such as "Care Food" products) to meet the needs of silver consumers while contributing to economic development.

11.15 In this connection, the CEDB will continue to encourage the industry to take the needs and preferences of the elderly into account in its business considerations and planning, with a view to boosting silver consumption. These efforts include staging more **exhibitions** on the silver economy, **incorporating more silver-economy elements** into other relevant exhibitions, offering **retail and catering concessions** to the elderly, encouraging **e-commerce platforms** (including the HKTDC's "Hong Kong Design Gallery" online shop) to diversify their range of silver products and **facilitate online shopping**, and making silver products available at more restaurants and other retail outlets. The relevant activities and measures are expected to

further benefit the elderly, as well as their family members and carers, by providing more diverse, convenient and higher-quality products and services.

(66) Encouraging the Industry to Launch Elderly-friendly Mobile Applications

11.16 In addition, with the Government's support and appeal, the local business sector has proactively introduced products specifically designed for the elderly. One example is **"GenGen", a smart mobile application for elderly care** designed for the elderly and their carers, which has become available for download since mid-June 2026. "GenGen" offers a range of practical and elderly-friendly functions. In addition to functions that support ageing in place, such as emergency contact registration and a one-tap check-in feature, the application integrates information on government public services and "silver-friendly" merchants, with a view to developing a cross-sectoral ecosystem for elderly consumption and services.

(67) Enhancing the Dissemination of Silver Economy-related Information

The CEDB will further encourage more platforms to publicise the opportunities offered by the silver economy and disseminate relevant information. In particular, the CEDB has coordinated with the **Radio Television Hong Kong to produce regular programmes on the silver economy**, with a view to strengthening publicity targeted at the elderly on areas including gerontechnology and products catering to the elderly, healthy lifestyle management, silver consumption activities, wealth management, re-employment, etc. With the support of the CEDB, the Consumer Council will, building on its existing "Smart Seniors Consumer eHub", strengthen publicity and promotional efforts in relation to silver consumption. In addition, the CEDB will continue to **support the organisation of the Silver Summit**, bringing together stakeholders from different sectors of the community to foster broader exchange and collaboration on the development of the silver economy.

(68) Expanding Silver Quality Certification Schemes

11.17 At present, the Federation of Hong Kong Industries and the Hong Kong Quality Assurance Agency (HKQAA) have launched the **Hong Kong Q-Mark Silver Scheme** and the **HKQAA Hong Kong Registration – Silver-friendly Series** respectively to certify elderly-friendly products and services. The HKQAA Hong Kong Registration – Silver-friendly Series has received more than 150 registration applications in its initial phase. In addition, the General Requirements of Easy-to-eat Food for Older Adults (Care Food for Older Adults) was officially included in the list of GBA Standards in September 2025. Not only does it help enhance the overall quality of Care Food and ensure food safety, but also establishes a standard framework for Hong Kong businesses to expand into the GBA silver market, enabling "Care Food" to access retail and catering markets in a more standardised and professional manner.

11.18 On this basis, the Chinese Manufacturers' Association of Hong Kong, has launched the **"Care Food Product Certification Mark" Scheme**, with a view to assisting consumers in making clearer choices. The CEDB will continue to maintain close contact with certification bodies, chambers of commerce and the industry to further promote various silver products to the retail market through these certification schemes. The CEDB will also actively explore with relevant organisations the expansion of the scope of certification to other areas. This includes **exploring the formulation of relevant standards for mobility aids, such as walking sticks, wheelchairs and exoskeleton systems**, and studying their inclusion in the list of GBA Standards. These efforts will bring better choices to elderly consumers while helping the business sector expand its sales networks.

(69) Enabling the Silver Industry to Go Global

11.19 Facing the objective reality of Hong Kong's small market size, we must overcome the bottleneck of the limited local market size and promote the industry to bring more silver products and services up to national and international standards. We should also leverage Hong Kong as a platform for relevant products and services to go global, thereby further developing Hong Kong's silver economy.

11.20 In the longer term, we will **proactively expand the scale of the silver economy** and seize the opportunities presented by the vast consumer markets on the Chinese Mainland and overseas. To this end, we will enhance the standards for silver products and services through policy guidance and support, and assist the industry in expanding its business outside Hong Kong. On the one hand, the Government will promote closer exchanges and collaboration between local industry players and chambers of commerce and their Chinese Mainland partners. This will include **establishing more regular cooperation mechanisms, such as the signing of memoranda of understanding**, facilitating the **inclusion of more silver products and services in the list of GBA Standards** (including the aforesaid mobility aids for the elderly), and **fostering mutual recognition of accreditation standards on the Chinese Mainland and "one test, two certificates" arrangements**. These efforts will enhance the competitiveness and marketability of Hong Kong silver products and services, and assist the industry in expanding into the GBA and other Chinese Mainland markets. On the other hand, we will leverage Hong Kong's international economic and trade networks and its high-level value-added supply chain services to promote quality silver products and services in overseas markets, thereby further broadening opportunities in the silver economy.

Chapter 12
After-death Planning and Related Services

End-of-life Planning and Care

12.1 Birth, ageing, illness and death are inevitable processes of life. We need to continuously promote public education and optimise end-of-life planning to help the elderly proactively arrange an independent and dignified late life, turning uncertainty into predictable peace of mind.

(70) Enhancing Legislative Support, End-of-life Care Planning and Public Education

12.2 **The Advance Decision on Life-sustaining Treatment Ordinance** (the Ordinance) is a key policy measure of the Government to enhance end-of-life care services. The HHB **implemented the Ordinance** on 31 July 2026, providing a legal framework for advance medical directives and do-not-attempt cardiopulmonary resuscitation orders, as well as legal protection for patients, healthcare professionals and rescuers, thereby further upholding the autonomy of terminally ill patients in respect of their own treatment and care arrangements.

12.3 On end-of-life care services, at present, all six clusters under the HA provide palliative care services for terminally ill patients, including in-patient service, consultative service, out-patient service, day palliative care, home care and bereavement counselling, etc. Since 2015-16, the HA has also progressively enhanced the services of the Community Geriatric Assessment Teams and implemented the End-of-life Care programme in RCHEs to support patients suffering from terminal illnesses who reside in RCHEs. In response to service demand, the HA will strengthen multi-disciplinary palliative care and end-of-life care services at both the in-patient and community levels.

12.4 As regards public education, the Government has been promoting public awareness of the Ordinance through cross-

departmental and cross-sectoral public education and promotional activities. The HHB, in collaboration with the Jockey Club End-of-Life Community Care Project and social service organisations, has co-organised various community seminars to introduce the Ordinance to the public. In addition, relevant government departments and public organisations have launched a series of **life-and-death education promotional activities** for specific groups to enhance public understanding of topics such as advance care planning, advance decision instruments and end-of-life care. For example, through a medical-social collaboration model, the DH, the PHCC and NGOs have launched community-based outreach activities on end-of-life planning and life-and-death education to enhance public understanding of end-of-life care. For patients, the HA organises seminars and talks, and provides a wide variety of information on palliative care through the "Smart Patient Website" online platform.

(71) Strengthening End-of-life Care Services in RCHEs

12.5 The SWD has all along supported RCHEs in implementing **end-of-life care services**, and issued reference guidelines on end-of-life care services to RCHEs in May 2024. At present, the SWD provides additional resources to 52 contract homes to employ additional doctors, registered nurses, clinical psychologists, social workers, care workers and other related staff to provide end-of-life care services for residents suffering from critical illnesses and those approaching the end of life. Moreover, since September 2017, all newly planned contract homes have been equipped with an end-of-life care room, allowing residents to spend the final stage of life with dignity in a familiar environment.

12.6 To further strengthen the provision of end-of-life care services for the elderly in RCHEs, the LWB and the SWD propose to provide additional resources to subvented RCHEs **for three years for providing end-of-life care services**, including on-site medical consultations, 24-hour nursing care and palliative care, so that the elderly may spend the final stage of their lives in the familiar environment of the RCHE.

Services and facilitates relating to after-death arrangements

12.7 In accordance with the C&SD's latest population projections, the annual number of deaths is projected to climb continuously, reaching 60 700 by 2031, reflecting an increase of around 20% from some 50 000 in 2025. With an ageing population, the demand for public services relating to after-death arrangements, including mortuary services, funeral arrangements and death registration, etc., will continue to grow. Members of the public will expect these public services to be more conveniently accessible.

12.8 The Government has all along been introducing enhancement measures to facilitate the completion of relevant procedures by members of the public. For instance, the death registration services currently provided by the ImmD require no prior appointment and has no quota limit, and all applications submitted in person can be completed on the same day. Members of the public may also complete death registration through online channels. The HHB has amended the Coroners Ordinance (Cap. 504) and the Births and Deaths Registration Ordinance (Cap. 174) to make it convenient for family members of terminally ill patients dying in place to apply directly to the DH for "cremation permits". In addition, members of the public may handle applications through the one-stop service at the "Joint Office", including applications for "cremation permits". They may also upload the documents through the GovHK portal to apply to the DH for "cremation permits" before visiting the "Joint Office", thereby expediting the vetting of applications.

(72) Establishing a One-stop Web Platform to Facilitate the Completion of Procedures Relating to After-death Arrangements by the Bereaved

12.9 To provide more convenience to families of the deceased in applying for after-death related public services, the Security Bureau (SB), the HHB and the Environment and Ecology Bureau (EEB) are working with the DPO in the **planning and development of a one-stop web platform and discussing relevant legislative amendment work**, covering the "Medical Certificate of the Cause of Death" issued by a registered medical practitioner for deceased patients in accordance with the Births and Deaths Registration Ordinance (Cap. 174), the

"Cremation Permit" issued by the DH under the Cremation and Gardens of Remembrance Regulation (Cap. 132M) and the "Certified Copy of an Entry in the Deaths Register" (commonly known as the "Death Certificate") issued by the ImmD, thereby streamlining the relevant application processes.

(73) Enhancing the Capacity and Operation of Services Relating to After-death Arrangements

12.10 Regarding **body storage facilities**, in view of continuing growth in demand, the DH will continue to review the capacity and operations of public mortuaries, while taking forward the reprovisioning project for the **Victoria Public Mortuary** as planned. The HA will continue to enhance mortuary services, including the **setup of farewell rooms** or similar facilities in certain hospitals for the **provision of farewell service**, so as to facilitate families to arrange for the direct transfer of bodies from the hospital to cremation or burial.

12.11 As regards **cremation services**, currently more than 90% of the deceased are handled by cremation. Nonetheless, cremators operated by the FEHD are approaching the end of their expected serviceable life in turn in the next few years. At present, there are six government crematoria[21]. As the demand for cremation services continues to rise and the existing cremators age, the EEB has commenced **the reprovisioning of cremators** at Kwai Chung Crematorium and is planning the phased reprovisioning of other cremators. At the same time, the FEHD will seek funding approval from the Finance Committee of the LegCo in 2026-27 for the proposed **construction of an additional crematorium** at Wo Hop Shek Cemetery, with its commissioning targeted for 2032, to ensure sufficient service capacity.

12.12 In addition, the demand for post-cremation **ash interment services** will also increase. At present, there are 13 public columbaria under the FEHD, providing a total of about 490 000 niches. If the current trend of demand and other factors remain unchanged, it is expected that the demand for public niches could be met up to 2031.

[21] Located in Cape Collinson, Diamond Hill, Fu Shan, Kwai Chung, Wo Hop Shek and Cheung Chau respectively.

While the current supply of public niches is adequate and the number of families that opt for scattering of ashes has gradually increased, it is expected that the annual demand of about 20 000 public niches from 2032 onwards could not be met if new public columbaria are not developed in a timely manner.

12.13 To meet the demand for ash handling, the FEHD will continue to adopt the following three-pronged strategy:

(i) **Increasing the supply and circulation of public niches**. The FEHD will continue to prepare for the public columbarium projects in Wo Hop Shek, Siu Ho Wan and Kwai Chung[22]. It is expected that **more than 380 000 additional niches will be available** once the projects are completed, **satisfying the demand for public niches up to 2045**. The FEHD has also implemented a number of administrative measures to optimise the use of public niches, such as cancelling the limit on the number of sets of ashes that can be placed in each public niche and introducing an extendable arrangement for the use of public niches in place of the permanent arrangement to enhance the circulation of niches;

(ii) **Regulating private columbaria through a licensing regime** to ensure their compliance with statutory requirements and meet public demand for private niches. As at May 2026, a total of 25 private columbaria obtained a licence or an exemption from the Private Columbaria Licensing Board (PCLB), providing about 370 000 niches (about 330 000 have been sold, leaving about 40 000 available for sale). In addition, the PCLB is processing the applications for licence/exemption submitted by 71 private columbaria. Among which, 70 are found to be in compliance with the relevant basic requirements for building, fire, and electrical and mechanical safety. If the applicants take timely action to satisfy the requirements specified by the PCLB for the approval of their applications, a total of **about 370 000 niches will be provided** (about

[22] Located at the Ex-Kwai Chung Incineration Plant on Kwai Yu Street in Kwai Tsing.

180 000 have been sold, leaving about 190 000 available for sale); and

(iii) **Promoting green burial actively**. With the Government's promotional efforts, green burial has gradually gained acceptance in society and by the public, with utilisation rate increasing from 8.4% in 2014 to 19.1% in 2025, which is the highest ever. It is expected that with the concerted efforts of various sectors of society, green burial will become more prevalent.

Annex
List of Measures

	Measures	Bureaux/ Departments
1.	Conducting Survey on Ageing Population	C&SD
2.	Reforming and Strengthening Primary Healthcare Services for the Elderly in the Community	HHB
3.	Expanding Healthcare Facilities	HHB
4.	Continuous Expansion of Healthcare Training Capacity and Manpower	HHB
5.	Implementing Public Healthcare Fee Reform	HHB
6.	Enhancing the Price Transparency of Private Healthcare Services	HHB
7.	Ongoing Estimation of Elderly Healthcare Demand	HHB
8.	Enhancing the Service Capacity of Subsidised Residential Care Homes for the Elderly (RCHEs)	LWB
9.	Fostering Public-private Collaboration in RCHEs	LWB
10.	Expanding and Enhancing the Residential Care Services Scheme in Guangdong (GDRCS Scheme) and Related Support	LWB
11.	Providing Portable Cash Assistance	LWB
12.	Enhancing Financial Support for Cross-boundary Healthcare	HHB, LWB
13.	Facilitating Cross-boundary Use of Electronic Health Record	HHB
14.	Increasing High-Quality Elderly Financial Products and Services in the Greater Bay Area (GBA)	FSTB
15.	Providing Flexibility to Elderly PRH Residents to Retire in the GBA	HB
16.	Strengthening Communications and Information Dissemination to Hong Kong People in the Chinese Mainland	Constitutional and Mainland Affairs Bureau

	Measures	Bureaux/ Departments
17.	Increasing Subsidised Community Care Services for the Elderly	LWB
18.	Public-private Collaboration for Expansion of the Community Care Service Market	LWB
19.	Strengthening Support for Elderly Discharged from Hospitals	LWB
20.	Introducing Shops and Services the Elderly Needs in Public Housing Estates	HB
21.	Enhancing Public Housing Estate Convenience and Safety	HB
22.	Strengthening Elderly Care in Public Housing Estates	HB
23.	Connecting the Corporate Enterprises to Provide Support to the Elderly	HB, EEB
24.	Establishing the "Welfare Information Sharing E-platform"	LWB
25.	Expansion of the Carer Support Data Platform (CSDP)	LWB
26.	Setting up the "AI for Welfare Lab"	LWB
27.	Leveraging Technology to Enhance Home Safety for the Elderly	HB, EEB, LWB
28.	Encouraging the Social Welfare Sector to Provide Services with Innovative Approaches	ITIB, LWB
29.	Implementation of Smart Health	HHB
30.	Reviewing the Planning Ratios for Elderly Services under the Hong Kong Planning Standards and Guidelines (HKPSG)	LWB, DevB
31.	Encouraging the Provision of Elderly Residential Facilities in Private Developments	LWB, DevB
32.	Promoting Elderly-friendly Urban Design	DevB
33.	Implementing Elderly-friendly Building Design	DevB, HB
34.	Building Elderly-friendly Public Housing Estates	HB
35.	Adoption of Elderly-friendly Design in District Minor Works Projects	HYAB
36.	Creating an Elderly-friendly Transport System	TLB

	Measures	Bureaux/ Departments
37.	Improving Travel Experiences of the Elderly	TLB
38.	Continuing the $2 Scheme to Encourage Travelling	LWB
39.	Encouraging the Elderly to Participate in Cultural and Leisure Activities	CSTB
40.	Increasing and Enhancing Cultural and Recreation Facilities	CSTB
41.	Organising Diversified Activities and Expanding Silver Social Networks	CSTB HYAB
42.	Adding Accessible Country Park Facilitates and Routes	EEB
43.	Advancing the Elder Academies	LWB
44.	Supporting Silver Continuing Education	EDB
45.	Enhancing the Digital Literacy of the Elderly to Integrate into the Digital Life	ITIB, HHB
46.	Introducing the “Young-Old Mentorship Programme”	LWB
47.	Participating in Care Teams	HYAB
48.	Enhancing and Developing More Retirement Financial Products	FSTB
49.	Enhancing Public Education on Retirement Planning and Longevity Risk Management	FSTB
50.	Strengthening Anti-investment Scams	FSTB
51.	Enhancing Capabilities of Carers and Frontline Staff of Banks in Combating Scams Targeting the Elderly	SB
52.	Implementing “Cyber Hygiene Operation” to Address Technology Scams	SB
53.	Establishment of the Health and Care Practitioner	LWB
54.	Pilot Admission of Foreign Domestic Carers	LWB
55.	Continuous Importation of Care Workers	LWB
56.	Attracting, Developing and Retaining Public Hospital Talents	HHB

	Measures	Bureaux/ Departments
57.	Coordinating Tertiary Institutions to Offer Programmes in response to Workforce Demands	EDB
58.	Advancing Silver Training	LWB
59.	Promoting Silver Employment	LWB
60.	Review on the Retirement Age of Civil Servants	CSB
61.	Continuously Keeping in View the Impact of an Ageing Society on Public Finances	FSTB
62.	Conducting Analysis on the Silver Economy	OGE
63.	Fostering a Vibrant Gerontechnology Ecosystem and Increasing Scenarios for Application	ITIB
64.	Conducting Silver Consumption Survey	CEDB
65.	Boosting Silver Consumption	CEDB
66.	Encouraging the Industry to Launch Elderly-friendly Mobile Applications	CEDB
67.	Enhancing the Dissemination of Silver Economy-related Information	CEDB
68.	Expanding Silver Quality Certification Schemes	CEDB
69.	Enabling the Silver Industry to Go Global	CEDB
70.	Enhancing Legislative Support, End-of-life Care Planning and Public Education	HHB
71.	Strengthening End-of-life Care Services in RCHEs	LWB
72.	Establishing a One-stop Web Platform to Facilitate the Completion of Procedures Relating to After-death Arrangements by the Bereaved	HHB, SB, ITIB, EEB
73.	Enhancing the Capacity and Operation of Services Relating to After-death Arrangements	HHB, EEB