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## Comments:

How to help young couples overcome the major hurdles of affordable housing, education and childcare? To overcome the major hurdles, we should help those young couple in housing, education and childcare to increase their incentive of raising a child and also unleash the potential of female homemakers. Firstly, for the housing problem, since the couples may not afford to buy a house because of the high housing rate. And they need to work more harder and engage more in their work in order to earn more money for buying a house. In this case how can they think about to raise a child? Therefore, the government should help them to buy a flat, for example, housing subsidy of marriage. When they become a new couple, they can be subsidized to buy a new flat or they can enjoy buying a flat with low tax and lower price. Secondly, for the education, education fee in Hong Kong is quite high because the books are expensive. The young couple may not want to raise a child because it cost a lot of money. Although there are already book and transportation subsidy in Hong Kong, that may not be enough when the inflation is serious, the books prices are increasing year by year. Therefore, The government need to increase the amount of the subsidy in books and transportation of the children. It can lower the burden of raising a child. Thirdly, since we need to tackle the aging problem by unleashing the potential of female homemakers. Those female homemakers need to take care about their children and cannot have extra time to work. In this case, the government can overcome the hurdles by subsidizing and provide support of housekeepers. For example, young couples can be subsidized if they hire a housekeeper. And the government can set up a group providing the information of housekeepers to those young couples.