Name:

Jessica

Comments:

Dear Sir/Madam

I am writing to express my views on the Population Policy Consultation Paper (the "Paper") and provide some feedback to some of the questions raised in the Paper from my personal experience/perspective.

I should mention that I was an attendee at the Population Policy Forum (the "Forum") held jointly by the Law Society together with a number of other professional associations on 6 January 2014 at the Joint Professional Centre. It was an honour to hear Ms. Carrie Lam speak at the session as well as the different views expressed by the panel and audience. I myself am a lawyer as well as a mother of a 14-month old child so the challenges especially regarding raising a family in Hong Kong are particularly close to my heart.

Raising a family:

As a working mother, one of the most important factors holding back couples from raising a family or having more than 1 child (as opposed to several children in past decades) is the prohibitive costs associated with raising children. As parents, we all want to provide the best for our children, be it basic necessities to education to extra-curricular activities to living environment. The first cost that comes to mind would be housing which in itself is already quite a deterrent. Thereafter, comes education costs as well as childcare costs which typically in Hong Kong mean hiring foreign domestic helpers. Subsequently, other peripheral costs such as insurance, transportation, medical, etc all play a part in deterring young couples to raise a family.

I would agree with the Paper that any direct subsidy towards pregnancy would be less attractive than long term incentives for raising a family. From my personal experience, the costs associated with pregnancy/labour are not too much of an obstacle as compared to the longer term costs of raising children. I doubt the initial costs for pregnancy is the main deterrent to such a low birth rate.

However, if the Government could offer more subsidy or incentives such as increasing the tax allowance for tax-payers with children, this would I believe be of much more encouraging to couple whom want to raise a family. Currently, the allowance for one child is HKD70,000 which translates to approximately HKD5833/month for a child. However, assuming a young couple wishes to enroll the child to a good quality pre-nursery/kindergarten, the average monthly school fees currently is about HKD 4,500. Taking into account other basic costs of caring for a child (ie. Childcare costs, transportation, books/miscellaneous fees), this will very likely exceed the tax allowance currently in place.

Also, if a couple wishes to raise more than 1 child, it is likely more housing space as well as possible transportation means such as a car would be required. Incentives offering couples to subsidize costs of owning a relatively larger property and perhaps cars (such as 7 seater cars) could perhaps be considered.

Further, another important deterrent to raising a family apart from financial costs is the availability and quality of good childcare services. This is especially important for young couples where it is likely both parents work and the only option would be to hire foreign domestic helpers. However, as there has been much debate and obstacles in hiring quality domestic helpers in recent years, the Government could encourage subsidized and/or more accessible and affordable childcare facilities/services in the local market. This can be in conjunction with afterschool care services. Another idea would be to consider enlisting help from the aging population (ie. Silver hair market).

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The above-mentioned subsidies would also allow mothers to stay in the work force instead of giving up their careers to raise their young children. Home-grown talent:

Having heard the initiatives and views expressed at the Forum, I just wish to express my support for the Government to subsidize earlier intervention at schools to place students whom may be more suited for skills-based jobs and to change the traditional mindset of aspiring to hold a professional job. More awareness and information regarding skills-based jobs and the opportunities such careers offer should be available publicly. Another possibility would be for the Government to introduce incentives for people working in "less popular but highly demanded" fields such as nursing, nursing homes, skills-based technicians, etc.

Aging Population:

Apart from encouraging later retirement age, more programmes can be introduced to match skilled elderly people with the younger workforce. Also, more volunteering opportunities can be offered to the active elderly.

The above are just my personal opinions and views. I am looking forward to possible initiatives to be rolled out by the Government in the near future.