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# **Elderly Housing**

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## **Introduction**

Housing for elderly people is not simply a matter of providing enough and suitable housing units for the elderly. The devise of a policy to house the elderly involves also the consideration of a number of matters that are no less controversial than a housing policy for the elderly itself. The first of such matters is the relationship between elderly people and their families and to what extent and in what way should this relationship be influenced by a policy to house the elderly. This consideration is particularly important in Hong Kong as more than two-thirds of its elderly people are living with their families.

The second such matter is the circumstances under which elderly people should be admitted into an institution instead of staying in their own homes. In many ways, institutional care also represents a form of housing provision, and there are always a small percentage of elderly people who need to stay in an institution. Although the need of the elderly people for institutional care is quite different from that for housing, it is obvious that a policy to house the elderly would not be complete without considering, at the same time, their need for the former.

The third such matter touches on the finance of housing for the elderly. So far, the costs of providing public housing for the elderly have come mainly from the Government, with the success of the relevant policies largely dependent on the availability of public resources. Methods to encourage elderly people to solve their own housing needs have recently been contemplated, and it is appropriate for a discussion on housing for the elderly to consider the various financing methods.

This paper will begin with a brief account of the development of public housing for the elderly and this will serve as a background for the discussion of existing policies (Barlett and Phillips, 1995). The historical account will be followed by a discussion on policies that have been formulated since the 1970s to house the elderly, particularly policy papers and Working Party reports published in the last twenty years.

The final section will focus on the discussion of a few issues that have been identified to be closely related to the housing of the elderly, namely the relationship

between housing and family care, community care versus institutional care, and the financing of housing for the elderly. The examinations will aim at revealing the dynamics underlying the planning of housing for the elderly, as well as the strategies that one may take to ensure sustainability in future development of healthy living for the elderly.

### **Developing Housing for the Elderly – A Long and Winding Road**

The provision of social services for the elderly, including public housing, began in 1973 with the publication of the report of the Working Party on the Future Needs of the Elderly (Hong Kong Government, 1973). The Working Party took the view that as elderly people became more numerous in the population, it was time for the Government to assess their needs and to plan ahead for the provision of the appropriate services. In the area of housing, members of the Working Party were rather surprised that "... too little attention is being paid to the housing needs of the elderly" (p.35). As the overall policy recommended by the Working Party was to enable the elderly to live, as long as possible, in the community, it was perceived that the provision of adequate and suitable housing units would be an important strategy to achieve this objective. As a result, the Working Party made a number of concrete suggestions on housing for the elderly and three of them are worthy of detailed discussions here.

First, the Working Party emphasized that a given proportion of the public housing units, to be built within the Ten-year Housing Programme starting in 1973, must be allocated to meet the needs of the elderly. The suggestion was to set aside some units in each estate for "those who want to live as singletons or married couples, and not join up with other elderly people" (p.37). Second, the Working Party stressed "We see no merit in moving the elderly from the environment which is familiar to them, unless they themselves are looking for a change" (p.37). Third, in the design of housing for the elderly, the Working Party held the view that "insufficient attention is paid in the design of housing (for example in the design of stairways, bathrooms, kitchens) to the particular needs of the elderly, such as physical handicaps and senility" (p.38).

In addition to the above recommendations, the Working Party also saw a role for private developers to play. The Working Party held the view that "For those such as retired professional people, it should be practicable to provide accommodation suited to the needs of the elderly in the private sector for those who are, for various reasons, in need of such accommodation" (p.36). Lastly, the Working Party recognized that elderly people had also a need for institutional care. Other than the traditional aged

homes, the Working Party recommended the setting up of other forms of residential accommodation, including hostels, care and attention homes, nursing homes and geriatric hospital care.

Thirty years after the publication of the report of the Working Party on the Future Needs of the Elderly, there is still much that one can learn from its recommendations that could guide the future development of housing for the elderly. The fact that the report was so forward-looking should also serve to refute the accusation that in Hong Kong there was no comprehensive planning of social services for elderly people. Indeed, what has been lacking is not so much the absence of planning but a determination to put the recommendations into effect. The lack of determination is shown by the fact that only after three years that the Government was able to produce an implementation plan, in the form of a Programme of Development on Services for Elderly People, in late 1977 (Hong Kong Government, 1977). Then, it took another two years for the Government to incorporate the development programme, together with other social welfare programmes, into a White Paper on Social Welfare published in 1979 (Hong Kong Government, 1979). The development of social services for elderly people did not, in fact, come about in substantial quantities until the early 1980s.

The 1979 White Paper on Social Welfare reiterated the intention of the Government "... to provide decent self-contained accommodation for all by the mid-1980s" (p.17). With this ambitious target in mind, it was estimated that 134,000 elderly people, together with their families, would have to be provided with accommodation in public housing estates. In addition, another 10,000 elderly persons in 1 and 2-person households, who were not eligible for public housing under the then criteria, would have to be housed. The methods to allocate public housing units to these 10,000 elderly persons included (1) the provision of 5,000 places in hostel accommodation; (2) acceptance of applications onto the waiting list of three elderly unrelated persons; and (3) the allocation of housing to elderly couples on the waiting list. The provision of hotel accommodation ceased in the later part of the 1980s, when the mere need for accommodation was no longer perceived as welfare in nature, and the task of running the hotels was transferred from the non-governmental organizations to the Housing Department. The allocation of housing to three elderly unrelated persons subsequently formed the major avenue for singleton elderly to gain access into public housing, but the arrangement has also created situations of conflict for those unable to get along with each other in the congested environment.

Another major review of the policy on housing for the elderly did not come about until 1993 when the Government set up a Working Party to look at the entire policy on services for elderly people (Health and Welfare Bureau, 1994). To

synchronize with the work of the Working Party, the Hong Kong Housing Authority also formed an Ad hoc Working Party to focus on elderly people's housing needs (Hong Kong Housing Authority, 1994). The Ad hoc Working Party completed its report in 1994 and reaffirmed the principles and recommendations that had previously been laid down in a report jointly prepared between the Social Welfare Department and the Housing Department on housing and allied services for the elderly (Social Welfare Department, 1989).

The most important recommendation of the Ad hoc Working Party was to make available in the next five years, from 1994 to 1998, a total of more than 40,000 flats that would be suitable for 1-person households. It was estimated that the 40,000 flats would cost a total of HK\$4 billion, when completed, and should be sufficient to meet the housing demands of the elderly people who were included on the waiting list, those who would have to be resettled as a result of reconstruction, and those living in congested conditions in private tenement blocks. It is noteworthy that the Ad hoc Working Party had taken the view that the future provision of housing for the elderly would mostly be made up by 1-person flats, but this should not be seen as a forsaken of the policy to encourage families to live with their elderly members. On the contrary, the Working Party believed that as long as the overall policy was to enable elderly people to live in communities familiar to them, co-residence between elderly people and their families should remain to be the most acceptable form of housing accommodation. Hence, the Working Party suggested to advancing the waiting time for public housing from two to three years when elderly members were included in the applications. It also endorsed the recommendation of the 1988 Joint Working Group that two separate public housing units in the new towns should be allocated for households made up of elderly parents and their married children.

The Ad hoc Working Party had also much to say regarding institutional care for elderly people. In brief, the recommendations were aimed at narrowing the gap between the supply and the demand for various institutional care services, and the Hong Kong Housing Authority was also alerted to make available the necessary space. Furthermore, the Ad Hoc Working Party stressed that in future housing plans for the elderly, efforts must be made to closely liaise housing with other social support services for elderly people. A new perspective had thus emerged in that the satisfaction of the housing needs of the elderly formed only one of the many efforts to cater for their welfare.

In his 1997 Policy Address, the Chief Executive requested the Elderly Commission, newly established, to comprehensively assess the long-range demand of the elderly for housing and other residential services (Tung, 1997). The Elderly Commission subsequently affirmed that "continuum of care" is central to the policy

on care for the elderly and whether they are living in their homes or in institutions, they should remain in a familiar environment as their health conditions change. The Elderly Commission also reaffirmed the important role of the family in caring for the elderly, and that the Government should continue with a public housing allocation policy that encourages and assists families to take care of their elderly members. It further called on the Government to provide sufficient public housing units for single elderly persons and couples so that they could truly choose according to their needs. Lastly, the Government was urged to formulate policies to enable private developers to provide flats with suitable facilities for lease or sale to the elderly (Elderly Commission, 2000).

Mention should be made of a study commissioned by the Housing Authority in 1999 on the provision of housing and care services for the elderly living in public housing estates. The recommendations of the study included, first, that future provisions should concentrate on 1-person and 2-person flats. Second, “universal design” should be adopted in future developments. Third, the long-term strategy is to integrate the provision of housing and community-based care services for the elderly.

To complete the story of the development of housing for the elderly, the last document that should be mentioned is the White Paper on Long Term Housing Strategy published in 1998 (Hong Kong Housing Authority, 1998). In the White paper, the Government made the commitment that “eligible elderly people will in future normally be allocated public rental flats within two years of application” (p.30). It was also announced that a Senior Citizen Residence Scheme (SEN) would be launched for “sandwich class” elderly people.

In summary, the development of housing for the elderly has gone through a long and winding road. The care of the elderly was first ignored in the 1960s when the general belief was that elderly people should be taken care of by their families (Hong Kong Government, 1965). When concerns grew with the increase of elderly people in the population, the planning of housing for the elderly had, in fact, a very good start with the publication in 1973 of the report of the Working Party on the Future Needs of the Elderly. However, inaction on the part of the Government had made recommendations of the Working Party taking a much longer time to be put into implementation and resulting in a lot of sufferings for the needy elderly. As for actual implementation, the provision of public housing for elderly people has taken a two-pronged approach. On the one hand, elderly people are encouraged to live with their families and in communities familiar to them. On the other hand, suitable housing units or institutional care services are provided for those who either live alone or in need of care.

## **Housing Policies for the Elderly in the Wider Social and Economic Contexts**

In the past thirty years since the publication of the report of the Working Party on the Future Needs of the Elderly, the formulation of housing policies for the elderly has largely been based on three perceptions about how elderly people should be cared for. The first is the view that elderly people should live, as far as possible, in a family. The second is that elderly people should reside, as long as possible, in the community and should only enter into an institution when necessary. The last is that housing for the elderly is a form of welfare and should only be provided for those who are unable to satisfy their needs through the private market. The above three perceptions can easily be identified in almost all policies on housing the elderly and are worthy of detailed examinations.

The perception that elderly people should live in a family results from some traditional beliefs that elderly people are most blessed when they are surrounded in a household by younger generations. This traditional belief has no doubt lost much of its influence, though studies still showed that the present generation of elderly people in Hong Kong still preferred to live with their children and would regard this as a pious act on the part of their children (Chow, 2001). In practical terms, co-residence was also perceived by the elderly as a way to increase their chance of receiving help from other family members, especially when community support services were not so readily available. Hence, it is not surprising that elderly people in Hong Kong would generally feel more secure and have a sense of pride when they are living their children.

In terms of statistics, Hong Kong remains as one of the few highly industrialized and urbanized places in the World that has more than two-thirds of its elderly population living with other family members (Census and Statistics Department, 2001). But one has to note that this percentage is rapidly decreasing. Nearly all studies conducted in recent years on the living arrangements of elderly people in Hong Kong found that the trend was for more and more adult children, married or not married, to move away from their parents and start their own families (Chi and Chow, 1997). There are also figures to show that an increasing number of elderly people chose to live away from their children in order to avoid conflicts with the younger generations. And some studies found that that co-residence did not necessarily imply a higher level of care and support for the elderly (Ngan and Cheng, 1992).

Starting from the 1980s, it has been mentioned that the Hong Kong Housing Authority has already made it a policy to give incentives to public housing applicants to live with their elderly members by advancing their waiting time. Notwithstanding the enthusiastic response from the applicants, the policy has yet to show that it does

bring greater satisfaction to the lives of the elderly. This is not to say that the existing arrangement has not achieved its objective of encouraging co-residence, but as the social and economic situations in Hong Kong have changed in recent years, it is certainly time to review the relevant policies.

The other perception that has exerted an enormous influence on housing for the elderly is the “care in the community” approach, first proposed by the Working Party on the Future Needs of the Elderly in 1973. The approach was interpreted by the Working Party to mean “that services should be aimed at enabling the elderly to remain as long as possible as members of the community at large, either living by themselves or with members of their family, rather than at providing the elderly with care in residential institutions outside the community to which they are accustomed” (Hong Kong Government, 1973, p.15). Since 1973, all policy papers and reports that have a bearing on the elderly have made the enabling of the elderly to live in the community as their primary objective and housing is of no exception. The “care in the community” approach was later changed in 1994 to “ageing in place” in a report on care for the elderly, though the meaning remained more or less the same. In the report of the Working Party on Care for the Elderly, “ageing in place” was taken to imply “appropriate support should be provided for older persons and their families to allow old people to grow old in their home environment with minimal disruption” (Health and Welfare Bureau, 1994, p.48).

Whether the approach is called “care in the community” or “ageing in place” the essence is to enable elderly people to stay in the community, instead of being prematurely and unnecessarily admitted into an institution. Conceptually, there is hardly any objection that one can raise against this approach, as it fits in well with the Chinese tradition of family care for the elderly. However, when the approach is put into implementation, it is obvious that its success can only be guaranteed when other related measures are also being put into place.

The first of such measures is the adequate provision of housing units. If elderly people are encouraged to live in the community, they must first have a roof over their heads. The “care in the community” approach would thus only achieve its objective when housing units are available for the elderly who are in need. That explains why the Chief Executive was so anxious to announce in his 2000 Policy Address that all eligible elderly persons on the waiting list for public housing in March 2001 would be allocated flats by 2003 (Health and Welfare Bureau, 2000). And it is gratifying to know that this pledge has now fully been implemented.

The second such measure is the formation of a comfortable and congenial environment so that elderly people living in the community would feel secure and happy. In a report on the provision of housing and care services for elderly public



housing tenants, it was recommended that a universal design should be adopted in construction to suit the needs of physically weak and frail elderly tenants (The Hong Kong Housing Authority, 2000). Other studies also found that little attention in the past had been given to the planning of facilities in public housing estates to meet the recreational and cultural needs of the elderly. Elderly tenants were thus often seen idling around in public housing estates or using facilities, like basketball pitch, not built for their use. It can be foreseen with the adoption of the universal design, public housing residents would no longer find it necessary to move to another unit when they grow old or become frail. Better planning that takes the needs of the elderly into consideration would also ensure that elderly residents could have an environment catering for their interests.

Other than the emphasis on co-residence and the adoption of the “care in the community” approach, the third perception is that public housing for the elderly should largely be regarded as a form of welfare. This perception is governed by the general philosophy of the Government in that people should first satisfy their needs through the private market and that public resources should only go to the needy citizens. Hence, in the area of public housing, the guiding principle is that allocation should only be made to those, including the elderly, who have demonstrated a genuine need for assistance. Elderly people who are applying for public housing, either by themselves or with other family members, must therefore first satisfy the criteria that they are truly in need and are unable to afford for the price of comparable accommodation in the private market.

While this welfare approach in housing for the elderly goes well with the philosophy of the Government, it has also produced some undesirable consequences. The first is that it would make elderly applicants on the waiting list, as well as those who think they would be eligible, do nothing to solve their own housing needs but to wait for their turn to be allocated. Another undesirable effect is that once elderly applicants are put on the waiting list, they would then have little incentives to improve their own existing housing conditions. This explains why elderly applicants are often found living in dilapidated housing conditions.

In the most recent White Paper on Long Term Housing Strategy, there are signs to show that the Government has begun to change its views towards the ways to satisfy housing needs (Housing Bureau, 1998). The connotation of public housing as a welfare provision has been played down in the White Paper, with the emphasis shifting from providing housing units to assisting people to solve their own housing needs. Elderly applicants have also been allowed a choice either to wait for their turn to be housed in public housing estates or to be assisted to rent comparable accommodation in the private market (This arrangement has temporarily suspended in

September, 2003). The effect of this has yet to be seen, but once the idea is to help elderly applicants to find suitable accommodation and not necessarily allocating them housing units, the entire approach of housing the elderly will change. The possibility of solving elderly people's housing needs, not at the time when they have already become old, but while they are still financially able and have the means to find a solution may also be considered.

In summary, the above discussion clearly indicates that the three perceptions that have so far formed the bases for the planning of housing for the elderly have become obsolete and are now in need of a thorough review.

### **Sustainable Housing for Healthy Living for the Elderly**

The development of housing for the elderly in Hong Kong has indeed been a long and winding road and despite the incessant efforts of the Government to meet the needs, the future will still be one full of challenges.

The first challenge will come from the ever-increasing demand of the elderly for suitable accommodation. The estimate of the Housing Bureau was that in the first decade of the 21<sup>st</sup> Century, more than seventy thousand elderly people would be in need of housing, with around 84 percent of them requiring public housing. As the elderly population, those aged 65 and over, is projected to increase to 24 percent in the total population in 2031, one can conclude with certainty that the demand for housing from the elderly would hardly subside (Census and Statistics Department, 2002). The former Director of Housing also acknowledged that "Although elderly households are given priority in the allocation of public rental housing, for various reasons many of them have remained inadequately housed, living in non-self-contained private flats or temporary structures" (Director of Housing, 2002, p.20).

The White Paper on Long Term Housing Strategy published in 1998 reaffirmed the importance of attending to the housing needs of the elderly people and the necessity of devising special plans for them. While acknowledging the need of the elderly for housing may be different from that of the general population, does it imply that separate plans must be devised for them? If plans to satisfy the housing needs of the general population were successful, would it still be necessary to devise special and separate plans for the elderly? Would it make more sense if the housing needs of the elderly could be considered together with that for the entire population, especially now the aim is to solve the housing needs of the elderly as early as possible and not till they reach old age?

The second challenge will come from the ever-changing preference of the elderly in living arrangements. It has been mentioned that more than two-thirds of the elderly are now living with their families, but the trend is clear that more and more of them will prefer to either live alone or as elderly couples. Although co-residence is no longer popular, there is however evidence to show that elderly people, if given a choice, would also want to live close to their married or grown-up children (Chow, 2001). In other words, in planning housing for the elderly, it is not only necessary to take into consideration the changing preference of the elderly in living arrangements, but also their wish to live close to their children or not.

For more than two decades, the general stance of the Government regarding housing for the elderly is that public housing applicants should be encouraged to live with their elderly members. It was therefore recommended in the 1994 report of the Working Party on Care for the Elderly that public housing applicants would have their waiting time advanced for three years when they have elderly members included in the households. But there is no guarantee that these elderly people, so housed, would continue to live with their family members. With changing circumstances, such as the birth of grandchildren or simply the failing health of the elderly themselves, there might arise the necessity for elderly people to seek another form of living arrangement. In other words, it does not necessarily imply that elderly people who were housed with other family members would have their housing needs permanently resolved. Chances are that more and more elderly people who are now living with their families would put up requests for separate accommodation.

Indeed, the most conspicuous feature that stands out in the history of housing development for elderly people is the increasing number who want to live as singletons or as elderly couples. Although the request for separate accommodation was first resisted by the Hong Kong Housing Authority, the 1994 Ad hoc Working Group on Housing for the Elderly acceded to this change and decided that future plans to house the elderly would largely be taken up by 1-person flats. It must, however, be realized as more and more elderly people are living alone or with another elderly person, the need for community support will increase. Measures must also be taken to prevent the formation of housing estates with an exceptional high concentration of elderly residents. At present, public housing estates like Cheung Sha Wan, Oi Man and Choi Hung have already more than one-third of their residents accounted by elderly people.

The third challenge will come from the need to diversify the sources of financing housing for the elderly. So far, the costs of providing public housing for the elderly have largely fell heavily upon the Government. While the Government would probably have to continue to meet the demand of the elderly in need of assistance,

ways should also be found to enable those who can afford to find their own ways of financing. It has been mentioned that as long as housing for the elderly is regarded as a form of welfare, it would probably act as a disincentive for elderly people to find their own solutions. Hence, in order to diversify the financing sources of housing for the elderly, the first thing to do is to change the strategy of just helping the needy. When the Government is prepared to see its role as one of enabling every elderly person, rich or poor, to meet their housing needs, a policy on housing the elderly would then be more than a form of welfare. This is not to say public resources are no longer required to help the elderly who are unable to meet their own housing needs, but as the target is no longer confined to the needy, the source of financing does not have to fall entirely on the Government.

The various schemes introduced in recent years to assist people to possess their own properties, including the sale of flats to existing public housing tenants, have already gone a long way to achieving the objective of helping people help themselves. It does not necessarily imply that these people, who have become owners of their own accommodation, would no longer require housing assistance when they grow old, but the chance would no doubt greatly be reduced. (It is rather unfortunate that as a result of the distortion of the supply and demand of flats in the private market that both the Home Ownership Scheme and the sale of public housing rental units to existing tenants were scrapped in 2003) In a way, the Senior Citizen Residence Scheme, launched by the Hong Kong Housing Society in 2003, represents another attempt to diversify the financing source by offering to the better-off elderly people an alternative choice of meeting their own housing needs. Lastly, with the Mandatory Provident Fund gaining momentum in future years, considerations might also be given to participating members to use part of their savings for the purchase of their own accommodation. This should not be seen as a deviation from the objective of the Mandatory Provident Fund, as the satisfaction of housing needs also represents a form of old age protection. Similar arrangements in Singapore have proved that the use of provident funds to finance home purchase could be an effective way to drastically reduce the demand for housing in old age.

### **Sustainable Housing for the Elderly – A Task that Never Ends**

Critics have attacked the Government for the lack of comprehensive planning on housing for the elderly, but the accusation is incorrect. Housing for the elderly in Hong Kong had a very good start in 1973 with the publication of the report of the Working Party on the Future Needs of the Elderly. Hence, it is not the lack of planning that has slackened the progress of housing services for elderly people but a

host of other factors.

The first hurdle that has barred the progress is the view that housing for the elderly should only be intended for the needy. Special plans were thus introduced from the early 1980s to house the needy elderly and treat them as “priority” groups. The drawbacks of this welfare approach have fully been discussed and it is suggested that the Government must take the housing needs of the elderly as part of an overall plan to satisfy the housing needs of the entire population.

The second hurdle is the exclusive dependence on public finance. Both the 1989 and the 1994 reports on Housing for the Elderly had mapped out the roads of housing development for elderly people and the exact number of units required. However, elderly people who were subsequently housed fell way below the targets, for the simple reason that special plans to house the elderly had to compete with other items on the priority list of the Hong Kong Housing Authority. Only when the strategy is changed from one of building enough units for all elderly applicants to one of enabling all elderly people to solve their own housing needs could the sources of financing be diversified.

As the population in Hong Kong ages, the demand for housing from elderly people will definitely increase. For more than two decades, the Hong Kong Housing Authority has made many attempts to meet the needs of the elderly for suitable accommodation. Our suggestion for sustainable housing for healthy living for elderly people is that the Government must take the housing needs of the entire elderly population into consideration and then explore ways of enabling them to meet their needs. Time has gone for the adoption of the remedial approach in housing for the elderly and only planning with a sustainable perspective can guarantee the future generations of elderly people a healthy and comfortable living.

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