



Hong Kong women have a longer average life expectancy than men. According to data from the Census and Statistics Department, in 2023, the average life expectancy for women is 87.9 years, compared to 82.5 years for men. This means that women need to make more extensive financial preparations to enjoy a worry-free retirement. Sun Life recently conducted a survey titled "Women's Wealth: Building Confidence and Security" to understand the financial situation of Asian women.

Women in Hong Kong Are More Financially Secure Than Ever, But Challenges Persist

The research interviewed 502 women in Hong Kong as part of a study of over 3,000 female respondents to understand the financial attitudes, behaviors and challenges of women across Hong Kong, Indonesia, Malaysia, the Philippines, Singapore and Vietnam.

The research reveals that financial planning in Asia Pacific has come a long way in terms of advancing economic empowerment for all women. However, when it comes to managing their wealth, women continue to face challenges that are deeply entwined with their work and personal lives. By equipping them with the right support, resources and tools to plan for a financially viable future, there are opportunities for them to achieve financial independence and security.

Generational progress but sandwich generation feel the squeeze

Across the region, women feel their financial security has improved compared to previous generations with nearly three in five (59%) of women are saying their finances have improved relative to when their mothers were their age. However, traditional family dynamics and responsibilities held by women at home prevent many from achieving financial stability.

50% of mothers report stress from juggling the needs of their children and parents, reflecting the multi-generational responsibilities that many women carry. Interestingly, while 61% of women are saving for their parents' current or future elderly care, only 20% of women with children expect full support from their children as they age. This may reflect a growing

desire among women to cultivate their own financial resilience, opting to prepare for their future care needs independently rather than relying fully on their children.

Overcoming barriers to achieve financial aspirations

Healthcare provision has emerged as a critical factor in unlocking future opportunities for women, with inadequate coverage often leading to difficult financial decisions. In fact, as many as 75% of women identify health issues as a primary catalyst for making major life decisions, followed by starting a new job or career (44%) and buying a home (37%).

However, healthcare costs are perceived as a huge barrier to achieving brighter financial futures, according to more than half of respondents (59%). This is followed by lack of financial education (55%) and limited access to investment opportunities (45%).

For mothers, financial aspirations are mainly centered around ensuring long-term security. The most common objectives include ensuring their children are adequately protected by life and health insurance products (51%), imparting financial literacy and investment concepts (49%) and building an emergency fund to provide them with a financial safety net (48%).

This is also in line as a majority of them, when asked what financial security means to them, say having a stable and passive income (64%), having enough savings to cover unexpected expenses (56%) and being debt-free (39%).

Striving for wellness and financial stability although women face difficult decisions

Women in Asia continue to face challenges when it comes to balancing competing priorities. Almost half (47%) routinely place the financial needs of their family members, such as older relatives and



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children, over their own needs. In fact, 63% of women have foregone their own medical treatment, including routine treatments such as dental and annual check-ups, in order to contribute to the costs of care for their children or elderly relatives.

Closing the knowledge gap in women's financial literacy

As financial literacy remains an issue across Asia, almost half of women (49%) rate their knowledge of financial and investment products as basic or beginner level. When asked to give estimates on key financial knowledge points, the majority are able to share the exchange rate between their local currency and the US dollar (70%), balance of credit card debt (62%) and current interest rates in Hong Kong (60%).

However, there are still some gaps in financial literacy particularly seeing that 57% with mortgages are unable to estimate their remaining balance and 45% are not able to share the average annual return of their investments.

Almost two thirds (62%) of women face challenges in finding financial products tailored to their unique needs. When it comes to financial advice, close to two thirds (64%) would choose to consult female instead of male financial advisors.

Source: Sun Life



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About Pension Schemes Association

In February 2018, six MPF scheme sponsors who collectively manage about 80% of MPF scheme assets collaborated as founding partners to spearhead the establishment of the Pension Schemes Association. They also welcome their fellow MPF industry players as well as related service providers to join the Association as participating members.

The six founding corporate partners of this Association are (in alphabetical order) AIA Company Limited, FIL Investment Management (Hong Kong) Limited, Hongkong and Shanghai Banking Corporation Limited, Manulife (International) Limited, Principal Insurance Company (Hong Kong) Limited and Sun Life Hong Kong Limited.

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香港女性的平均預期壽命比男性長，根據政府統計處資料，2023年女性平均預期壽命為87.9年，較男性的82.5年為長，意味著女性需要更長遠的財務準備，才能安心享受退休生活。Sun Life 永明近期進行《女性財富：建立信心和安全感》調查，了解亞洲女性的財務狀況。

亞洲女性財務狀況比以往更安全，惟挑戰仍在

這項調查收集了逾3,000名女性受訪者的意見，包括502名香港受訪者，以了解香港特別行政區、印尼、馬來西亞、菲律賓、新加坡和越南女性的理財態度、行為及財務挑戰。

調查顯示，就促進所有女性經濟賦能而言，亞太地區的財務規劃已取得長足發展。然而，在財富管理方面，女性仍面臨與工作和個人生活相關的挑戰。若能提供合適支援、資源及工具，為女性在財務上做好準備、籌劃未來，她們就有機會實現財務獨立和財務安全。

雖有進步，但「三文治世代」仍感到壓力

在整個亞洲地區，女性認為她們的財務安全較前數代人有所改善，近五分之三（59%）的受訪者表示，她們的財務狀況優於其母親在她們相同年齡時。然而，傳統的家庭動態以及女性在家庭中承擔的責任，已使許多女性難以實現財務穩定性。

50%的母親表示，顧及孩子和父母的需要令她們產生壓力，反映許多女性所承擔的責任涉及幾代人。值得注意的是，雖然61%受訪者有為目前或日後照顧年長的父母而儲蓄，但只有20%有兒女的女性希望年老時由孩子全力贍養。這也許反映女性愈來愈渴望建立自身的財務穩健性，選擇獨立自主地為未來安老需要做好準備，而非完全依賴子女。

克服障礙，實現財務理想

醫療服務已成為協助女性發掘未來機遇的重要因素，但當醫療服務的覆蓋範圍不足時，常常會導致她們作出艱難的財務決策。事實上，多達75%受訪者認為，健康問題是她們作出重大人生決定的主要因素，其次是開始新工作或職業（44%）和置業（37%）。

然而，過半數受訪者（59%）指出，醫療費用對她們在未來享受財務自由構成巨大障礙，其次是缺乏理財教育（55%）和投資機會有限（45%）。

對母親而言，其財務願望主要與確保長期生活保障有關。最常見的目標包括確保子女獲得充足的人壽和健康保險產品的保障（51%）、傳授金融知識及投資理念（49%），以及準備應急資金，為子女提供財務安全網（48%）。

相應地，當被問及財務安全對她們的意義時，多數受訪者指出，財務安全是指擁有穩定和被動的收入（64%）、儲蓄足以支付非預期開支（56%），以及無負債（39%）。

儘管女性面臨艱難的決定，但仍在努力追求健康和財務穩定性

亞洲女性在兼顧各種需處理事項時一直面臨挑戰。近半數（47%）受訪者經常將家庭成員（如年長親屬和子女）的財務需要置於個人需要之前。事實上，63%受訪者放棄接受醫療服務，包括牙科和年度體檢等定期醫療服務，以騰出費用照顧子女或年長親屬。

填補女性金融知識不足

金融知識不足是亞洲區內的共同問題，近半數女性（49%）認為自己只擁有基本或初級水平的金融知識。當被要求對所掌握的主要金融知識作出估計時，大多數受訪者能夠列舉當地貨幣與美元之間的匯率（70%）、信用卡債務餘額（62%）和香港現行利率（60%）。

然而，受訪者的金融知識仍有不足之處，57%承擔樓宇按揭的受訪者無法估計其餘額，另有45%受訪者無法提供其投資的平均年回報率。

近三分之二（62%）的女性認為，難以找到切合個人獨特需要的金融產品。在徵詢財務意見方面，近三分之二（64%）的受訪者會選擇女性理財顧問，而非男性理財顧問。亞洲正處於人口結構變化的十字路口，要從容面對未來、盡情享受人生的每個階段，我們需要積極設定財務規劃。

資料來源：Sun Life 永明

本文件供應商

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