

# 滙豐退休策劃指標 HSBC Retirement Monitor

2023年9月 September 2023 | 第三季 3rd Quarter



## 「你」想退休生活 由今天選擇

### Choose YOUR retirement lifestyle today

「你」想的退休生活，每個人的選擇取向各有不同，追求的生活水平及所需的退休支出亦因人而異。

退休生活豐儉由人，有人選擇量入為出，維持基本生活；有人選擇平平淡淡，過著簡約生活；有人選擇富而不奢，維持舒適生活；有人選擇遊歷世界，享受豐盛生活。

無論你選擇那一種生活方式，退休儲備是實現你所選擇退休生活的關鍵要素。

「滙豐退休策劃指標」提供四種生活方式（基本、簡約、舒適及豐盛）的客觀數據，以反映香港退休人士在不同生活方式下的實際支出。「滙豐退休策劃指標」詳細列出了單身退休人士及退休夫婦於退休早期及後期在不同項目例如食物、房屋及水電煤等的開支預算，助你策劃理想退休生活。

現在讓我們先細心分析退休生活所需的各項潛在開支。

Everyone has their own desired retirement lifestyle and the associated expenses vary depending on the living standards they want to maintain.

Retirement lifestyles can range from simple to affluent. Some picture simplicity, living plainly with enough savings to cover their basic expenses. Others long for a modest life, with a moderate nest egg to see them into their golden years. Many envision a comfortable and worry-free lifestyle, while for a few, a life of affluent jet-setting around the world beckons.

Whichever lifestyle you prefer, what you save for retirement is key to achieving your goal.

“HSBC Retirement Monitor” provides the objective figures of four lifestyles (basic, modest, comfortable and affluent) in order to reflect the actual spending pattern of different lifestyles of Hong Kong retirees. To support you on retirement planning, the “HSBC Retirement Monitor” include detailed spending of different items such as food, housing and utility bills for retired singles and couples at both early stage and later stage of retirement.

Let's start by considering your potential expenses when you retire.



榮獲積金評級「2023最佳強積金計劃」及「2023僱主之選」<sup>^</sup>  
Awarded as the 'MPF Scheme of the Year 2023'  
and 'Employers' Choice 2023'<sup>^</sup>

## 1

# 基本生活

## Basic lifestyle

量入為出 維持基本生活

Make ends meet and maintain a basic life

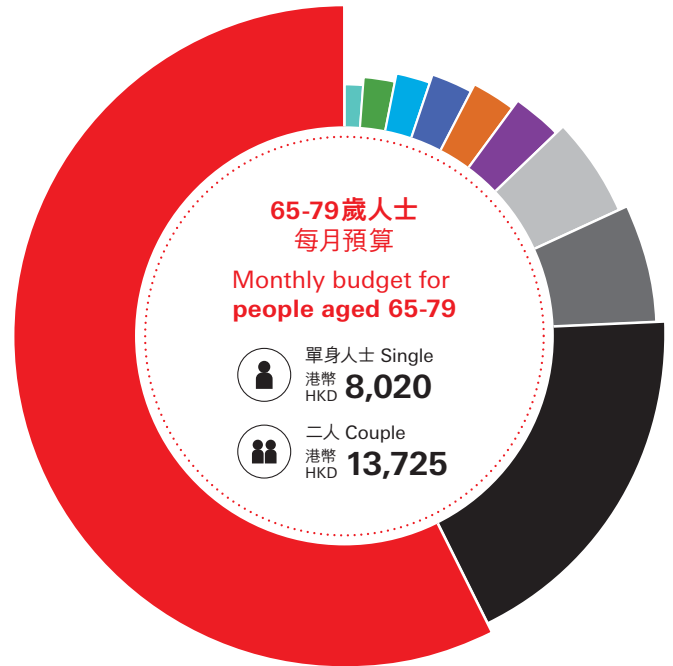
假設：居於公共房屋\*

Assumption: Living in public housing\*

### 65-79歲 Aged 65-79

基本生活方式下，單身人士或二人的退休預算開支  
Budget for basic lifestyle for retired singles or couples

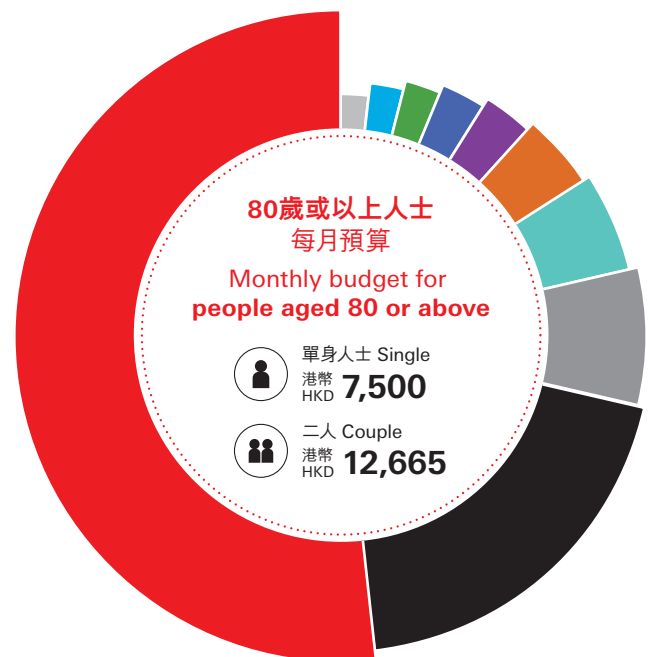
	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>57.4%</b> 食物 Food	4,600	8,895
<b>18.3%</b> 房屋 Housing	1,470	1,750
<b>6.2%</b> 水電煤 Water, electricity and gas	495	635
<b>5.3%</b> 消閒娛樂 Leisure and entertainment	425	815
<b>2.7%</b> 通訊 Communications	220	285
<b>2.5%</b> 交通 Transportation	200	310
<b>2.4%</b> 家居用品及服務 Household goods and services	195	195
<b>2.1%</b> 服飾 Clothing	165	335
<b>1.9%</b> 健康與美容 Fitness, beauty and hairdressing	155	305
<b>1.2%</b> 醫療 Health care	95	200



### 80歲或以上 Aged 80 or above

基本生活方式下，單身人士或二人的退休預算開支  
Budget for basic lifestyle for retired singles or couples

	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>51.7%</b> 食物 Food	3,880	7,455
<b>19.7%</b> 房屋 Housing	1,475	1,755
<b>7.2%</b> 水電煤 Water, electricity and gas	540	705
<b>5.4%</b> 醫療 Health care	405	850
<b>4.3%</b> 交通 Transportation	320	490
<b>2.9%</b> 通訊 Communications	220	285
<b>2.6%</b> 家居用品及服務 Household goods and services	195	195
<b>2.2%</b> 健康與美容 Fitness, beauty and hairdressing	165	315
<b>2.1%</b> 服飾 Clothing	160	330
<b>1.9%</b> 消閒娛樂 Leisure and entertainment	140	285



上圖及百分率以單身人士退休後的預算開支計算。  
Above chart and percentage are based on the budget for retired singles.

\* 如租住私人物業，需額外預留每月開支。參考政府統計處出版的《香港統計月刊（2023年8月）》，截至2023年6月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣240元至460元。

\* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (August 2023)' published by the Census and Statistics Department, as at June 2023, the average rents of fresh lettings of private domestic premises is HKD240-460 per square metre per month.



# 2

## 簡約生活 Modest lifestyle

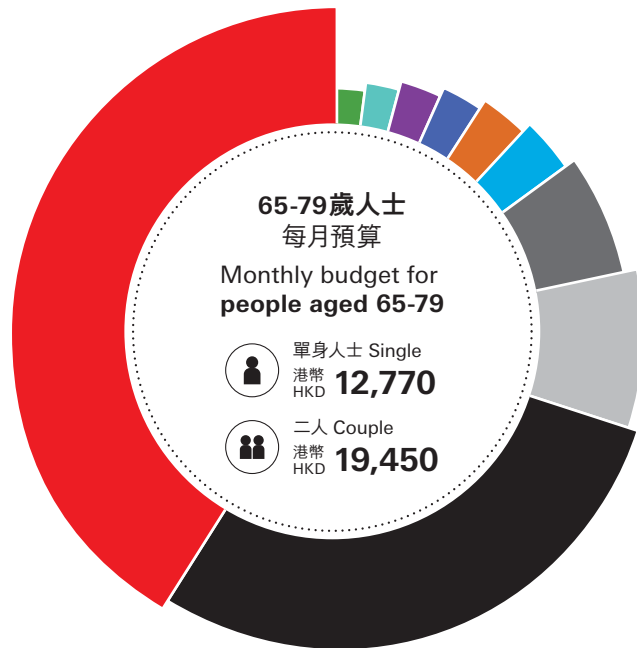
悠然自得 過著簡約生活  
Be worry-free and lead a modest life

假設：居於私人物業（按揭已還清）\*  
Assumption: Living in a private flat with no mortgage\*

### 65-79歲 Aged 65-79

簡約生活方式下，單身人士或二人的退休預算開支  
Budget for modest lifestyle for retired singles or couples

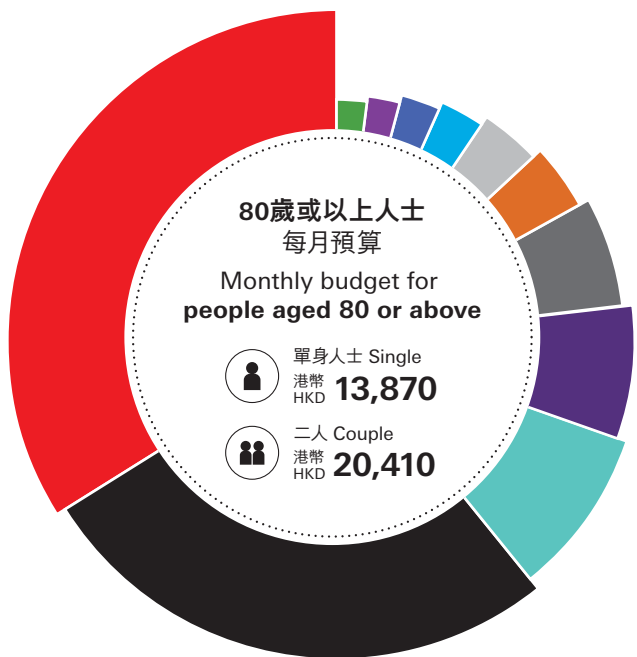
	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>41.4%</b> 食物 Food	5,290	9,855
<b>28.9%</b> 房屋 Housing	3,690	3,690
<b>8.2%</b> 消閒娛樂 Leisure and entertainment	1,050	1,690
<b>6.4%</b> 水電煤 Water, electricity and gas	815	1,015
<b>3.1%</b> 服飾 Clothing	395	790
<b>2.7%</b> 交通 Transportation	345	525
<b>2.6%</b> 家居用品及服務 Household goods and services	330	350
<b>2.5%</b> 通訊 Communications	315	440
<b>2.2%</b> 醫療 Health care	285	605
<b>2.0%</b> 健康與美容 Fitness, beauty and hairdressing	255	490



### 80歲或以上 Aged 80 or above

簡約生活方式下，單身人士或二人的退休預算開支  
Budget for modest lifestyle for retired singles or couples

	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>33.5%</b> 食物 Food	4,645	8,485
<b>27.0%</b> 房屋 Housing	3,740	3,740
<b>8.8%</b> 醫療 Health care	1,215	2,490
<b>7.4%</b> 外傭 Domestic helper	1,020	1,020
<b>6.7%</b> 水電煤 Water, electricity and gas	930	1,120
<b>4.0%</b> 交通 Transportation	550	840
<b>3.6%</b> 消閒娛樂 Leisure and entertainment	495	655
<b>2.8%</b> 服飾 Clothing	385	775
<b>2.3%</b> 家居用品及服務 Household goods and services	320	340
<b>2.2%</b> 通訊 Communications	310	435
<b>1.9%</b> 健康與美容 Fitness, beauty and hairdressing	260	510



上圖及百分率以單身人士退休後的預算開支計算。  
Above chart and percentage are based on the budget for retired singles.

\* 如租住私人物業，需額外預留每月開支。參考政府統計處出版的《香港統計月刊（2023年8月）》，截至2023年6月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣240元至460元。

\* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (August 2023)' published by the Census and Statistics Department, as at June 2023, the average rents of fresh lettings of private domestic premises is HKD240-460 per square metre per month.

# 3

## 舒適生活

### Comfortable lifestyle

富而不奢 享受舒適生活

Be active and live a comfortable life

假設：居於私人物業（按揭已還清）\*

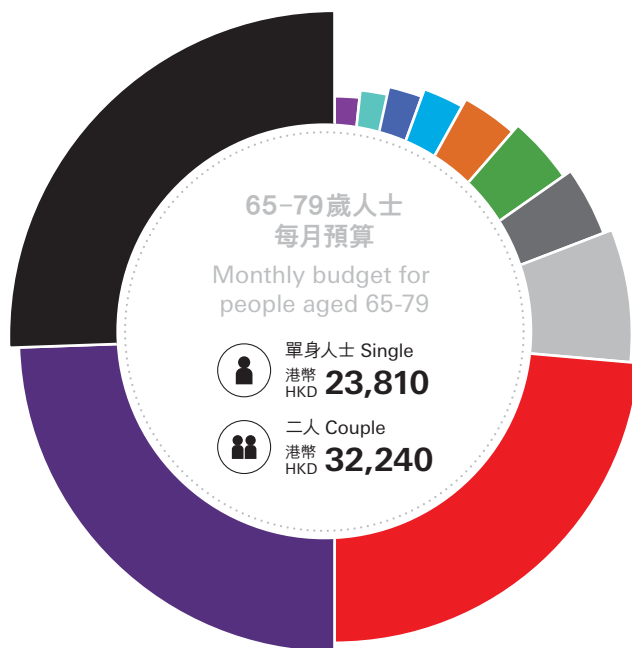
Assumption: Living in a private flat with no mortgage\*

#### 65-79歲 Aged 65-79

舒適生活方式下，單身人士或二人的退休預算開支

Budget for comfortable lifestyle for retired singles or couples

	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>25.9%</b> 房屋 Housing	6,160	6,160
<b>24.3%</b> 外傭 Domestic helper	5,795	5,795
<b>23.5%</b> 食物 Food	5,585	10,700
7.3% 消閒娛樂 Leisure and entertainment	1,740	2,875
3.9% 水電煤 Water, electricity and gas	925	1,110
3.8% 健康與美容 Fitness, beauty and hairdressing	915	1,480
3.4% 交通 Transportation	820	1,020
2.4% 服飾 Clothing	575	1,130
2.1% 家居用品及服務 Household goods and services	500	545
1.8% 醫療 Health care	425	860
1.6% 通訊 Communications	370	565

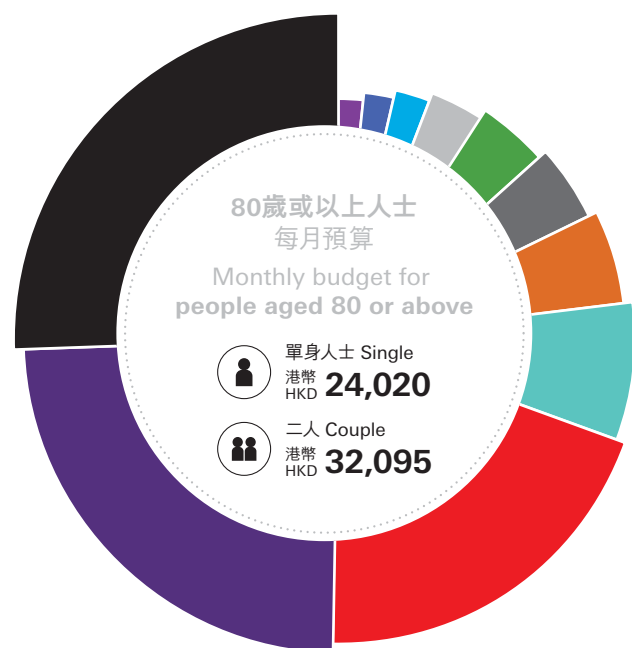


#### 80歲或以上 Aged 80 or above

舒適生活方式下，單身人士或二人的退休預算開支

Budget for comfortable lifestyle for retired singles or couples

	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>26.0%</b> 房屋 Housing	6,235	6,235
<b>23.8%</b> 外傭 Domestic helper	5,720	5,720
<b>19.6%</b> 食物 Food	4,700	8,905
7.6% 醫療 Health care	1,835	3,605
5.5% 交通 Transportation	1,310	1,635
4.3% 水電煤 Water, electricity and gas	1,035	1,260
3.9% 健康與美容 Fitness, beauty and hairdressing	945	1,520
3.4% 消閒娛樂 Leisure and entertainment	820	1,015
2.4% 服飾 Clothing	565	1,105
2.0% 家居用品及服務 Household goods and services	490	535
1.5% 通訊 Communications	365	560



上圖及百分率以單身人士退休後的預算開支計算。  
Above chart and percentage are based on the budget for retired singles.

\* 如租住私人物業，需額外預留每月開支。參考政府統計處出版的《香港統計月刊（2023年8月）》，截至2023年6月的數據，最新私人住宅樓宇新訂租約平均租金為每月每平方米港幣240元至460元。

\* Extra budgets should be allowed for if living in private rental flat. Referring to the 'Hong Kong Monthly Digest of Statistics (August 2023)' published by the Census and Statistics Department, as at June 2023, the average rents of fresh lettings of private domestic premises is HKD240-460 per square metre per month.



# 4

## 豐盛生活 Affluent lifestyle

遊歷世界 樂享豐盛生活

Travel the world and enjoy an affluent life

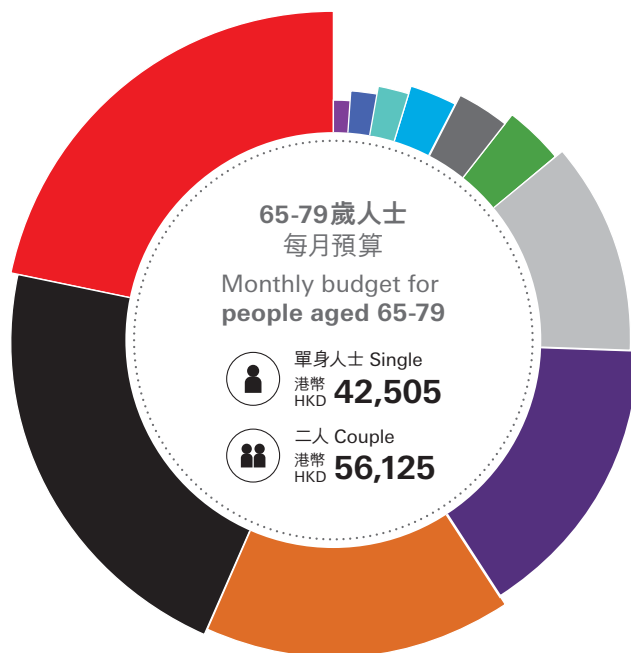
假設：居於私人物業（按揭已還清）\*

Assumption: Living in a private flat with no mortgage\*

### 65-79歲 Aged 65-79

豐盛生活方式下，單身人士或二人的退休預算開支  
Budget for affluent lifestyle for retired singles or couples

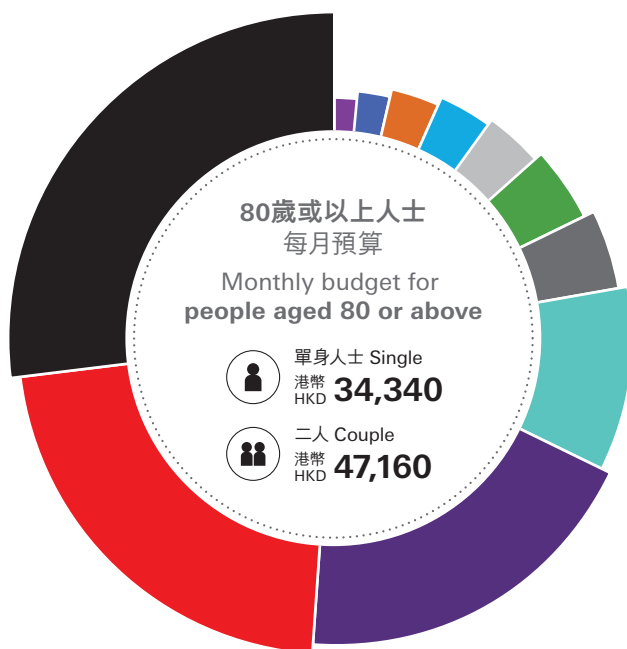
	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>22.2%</b> 食物 Food	9,445	17,430
<b>21.6%</b> 房屋 Housing	9,190	9,190
<b>15.7%</b> 交通 Transportation	6,680	7,140
<b>15.6%</b> 外傭 Domestic helper	6,610	6,610
<b>10.8%</b> 消閒娛樂 Leisure and entertainment	4,600	6,320
<b>3.3%</b> 健康與美容 Fitness, beauty and hairdressing	1,415	2,560
<b>3.1%</b> 水電煤 Water, electricity and gas	1,315	1,455
<b>3.0%</b> 服飾 Clothing	1,255	2,230
<b>1.9%</b> 醫療 Health care	790	1,585
<b>1.7%</b> 家居用品及服務 Household goods and services	720	810
<b>1.1%</b> 通訊 Communications	485	795



### 80歲或以上 Aged 80 or above

豐盛生活方式下，單身人士或二人的退休預算開支  
Budget for affluent lifestyle for retired singles or couples

	單身人士 (港幣) Single (HKD)	二人 (港幣) Couple (HKD)
<b>27.2%</b> 房屋 Housing	9,325	9,325
<b>21.8%</b> 食物 Food	7,480	13,300
<b>18.9%</b> 外傭 Domestic helper	6,495	6,495
<b>10.1%</b> 醫療 Health care	3,455	6,935
<b>4.3%</b> 水電煤 Water, electricity and gas	1,475	1,630
<b>4.3%</b> 健康與美容 Fitness, beauty and hairdressing	1,460	2,630
<b>3.7%</b> 消閒娛樂 Leisure and entertainment	1,270	1,615
<b>3.4%</b> 服飾 Clothing	1,175	2,090
<b>2.9%</b> 交通 Transportation	1,010	1,540
<b>2.1%</b> 家居用品及服務 Household goods and services	720	815
<b>1.4%</b> 通訊 Communications	475	785



上圖及百分率以單身人士退休後的預算開支計算。  
Above chart and percentage are based on the budget for retired singles.

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# 指標如何整合預算及所需總金額？

## How were the budgets and required totals put together?

「滙豐退休策劃指標」由滙豐強積金委託澳洲退休基金協會 (The Association of Superannuation Funds of Australia) 進行一系列研究及分析。

指標經過廣泛研究收集到的本港特定商品及服務價格數據與本港退休人士的消費模式資料互相整合，加上參考香港特別行政區政府公布有關不同收入及年齡組別的住戶開支統計數字，並以此為基礎編整各個預算案例。編整數據時亦已考慮政府統計處發表有關反映最新物價變動的消費物價指數。

本報告根據截至2023年6月的數據編寫。滙豐退休策劃指標將每季度更新一次，以反映商品及服務的價格轉變，以及退休人士因此作出消費習慣上的變化。

預算及假設只反映典型開支及消費模式。個別單身人士或二人的消費習慣及生活所需不盡相同。但預算案例的整體數字及分項數字可作為參考，助你因應個別消費項目的預算開支作出調整（例如某些退休人士需要預留額外開支作供養親屬用途），從而制訂具體預算規劃。

預算雖已反映一般開支所需，退休人士仍須預留一筆備用金，以應付其他非經常性額外開支。

The “HSBC Retirement Monitor” was commissioned by HSBC MPF with The Association of Superannuation Funds of Australia (ASFA) conducting the research and analysis.

The budgets were put together through extensive research on the price of specific goods and services in Hong Kong and on the spending patterns of Hong Kong retirees, together with the statistics from the Government of the Hong Kong Special Administrative Region on household expenditure for various income and age groups. The figures take into account recent price changes, as reflected in the Consumer Price Index published by the Census and Statistics Department.

The figures in the report are based on data as of June 2023. The HSBC Retirement Monitor will be updated quarterly to reflect changes in the price of the various goods and services and the subsequent changes in spending required by retirees.

While the budgets reflect typical costs and quantities purchased, specific individuals or couples will have different spending patterns. However, the overall figures and their breakdown will be a reference and may potentially assist you to formulate your own budget. Individuals can and do trade off spending in one area against another, and some retirees may have additional expenses, such as dependants.

These budgets relate to ordinary expenditure; allowances should be made for any unforeseeable spending.



# 先訂立目標 後編制退休計劃

## Set your retirement goals before planning

希望在退休後維持自己一貫的生活模式，是否遙不可及？

當編製退休計劃時，必須先了解「你」想退休生活的模式。不同的退休生活模式，在計算每月預算開支是有所差異的，這將直接影響你現時每月所作出的儲蓄金額及消費習慣。

訂立目標後，便要充分利用現有的儲蓄平台，為退休儲備增值。除了既定的強積金供款外，可在經濟能力許可的情況下，考慮其他儲蓄方案，例如作出自願性供款，為自己建立良好的儲蓄習慣，奠定退休儲備的基礎，進一步提升退休生活質素。

想知更多儲蓄目標金額及具體實踐方案資料？

Will it be difficult to maintain your lifestyle after you retire?

When planning for retirement, you should first know what kind of lifestyle you wish to achieve. Monthly expenses differ for each lifestyle, which will directly impact your savings and spending habits.

After setting a goal, review your saving platforms to see how they can be more effectively used to grow your retirement savings. In addition to MPF, look into other ways to save, such as making voluntary contributions in order to develop good saving habits – the biggest step in building your nest egg so you can maintain your quality of life in retirement.

Want to know how much you need to save for the retirement lifestyle you want and whether you are on track to achieve it?

請透過以下渠道與我們聯絡了解更多詳情！

Contact us via the following channels to find out more information.



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於指定滙豐分行與強積金專員會面  
Talk to our MPF Specialists in designated HSBC branches



HSBC HK



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^ The above awards are for reference only and do not represent the actual return of constituent funds. Source: MPF Ratings (provider of independent MPF research, views and education). The awards and ratings were based on MPF Ratings' assessment criteria. For the awardee and assessment criteria/methodology, please refer to <https://mpfratings.com.hk/ratings-and-awards/>.

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