



Global economic uncertainty is putting a heavy financial strain on Hongkongers. Sun Life's latest Asia Financial Resilience Index examines how people in Hong Kong are managing their personal finances amid a volatile economic environment.

The findings show that rising living costs and economic uncertainty are having a clear impact on people's financial well-being. As everyday expenses continue to climb and household budgets are stretched, many are forced to prioritize immediate spending, often at the expense of long-term retirement planning.

Rising Costs Undermine Financial Goals

The rising cost of living has significantly intensified financial stress. As many as 92% of respondents in Hong Kong feel the pressure of inflation, with 46% saying higher prices have had a significant impact on their ability to cover monthly expenses.

With budgets under strain, 60% of respondents now rank managing day-to-day expenses as their top financial priority, up from last year. In contrast, saving for retirement, previously one of the leading priorities, has fallen to sixth place. This shift highlights how, amid economic uncertainty and persistent inflation, Hongkongers are increasingly focused on short-term financial needs.

At the same time, the importance of building emergency savings has risen sharply. 43% of respondents now list building emergency funds as their second-highest financial priority, reflecting growing concern about unexpected financial shocks.

Long-Term Planning Continues to Be Overlooked

While some individuals may feel financially secure, many remain unprepared for major life changes. More than half (54%) of respondents do not have a financial plan that extends beyond 12 months, and only 9% have plans that look more than 10 years ahead. In addition, only around half of respondents feel confident in their ability to cope with a financial emergency, suggesting that financial resilience may be overestimated.

This trend is particularly concerning in Hong Kong, one of the world's longest-living cities. With life expectancy continuing to rise and the population ageing rapidly, insufficient long-term planning could leave many people unprepared to fund longer retirements and manage increasing healthcare and housing costs in later life.

Low Uptake of Professional Financial Advice

Although most Hongkongers seek some form of help when making financial decisions, relatively few turn to professional advisors. While 83% of respondents say they seek assistance, many rely primarily on informal sources such as spouses or partners (43%), other family members (42%) and friends (22%).

By contrast, only 23% of respondents seek advice from professional financial advisors, with little variation across age groups.

This reliance on informal advice comes despite clear gaps between perceived and actual financial knowledge. While only 5% of respondents rate their financial knowledge as "poor", 16% to 26% were unable to answer basic financial literacy questions correctly.

Gen Z Faces the Greatest Financial Challenges

Among all generations, Gen Z emerges as the least financially resilient. Only 55% of Gen Z respondents feel financially secure, compared with 62% of Millennials and 60% of Baby Boomers.

Despite having time on their side, many Gen Z respondents take a conservative approach to investing. 61% describe themselves as conservative investors, suggesting a lack of confidence in balancing risk and long-term growth.

In addition, 26% of Gen Z respondents do not seek any help when making financial decisions, more than any other age group.



Building Financial Resilience Starts with Long-Term Planning

This survey shows that as inflation and economic uncertainty persist, Hongkongers are increasingly focused on managing short-term financial pressures, often at the expense of long-term planning. To build genuine financial resilience, it is essential not only to establish emergency savings, but also to plan early for retirement and long-term protection.

Holistic financial planning, supported by professional advice, can help individuals navigate today's challenges while staying focused on future goals, enabling them to protect their loved ones and move forward with confidence, regardless of economic conditions.

Source: Sun Life



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To protect our clients at every stage of their lives, we offer professional financial analysis and insight-based insurance solutions, ranging from savings and life protection, to medical and critical illness, and accident & disability benefits, and universal life, pensions and group benefits. At Sun Life, we never stop innovating on an ever-wider range of products. So at every moment in their lives, they can work together with us to enjoy brighter life under the Sun.

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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在環球不確定因素持續加劇的背景下，港人正面對前所未有的財務壓力。Sun Life 永明最新發佈《亞洲財務抗逆力指數》調查，了解香港市民在波動的經濟環境中如何管理個人財務。

調查結果顯示，生活成本上升及經濟前景不明，正明顯影響港人的財務狀況。當日常開支增加，家庭預算更趨緊張，不少人被迫將焦點放在眼前支出，長遠的退休規劃因而退居次位。

物價上漲影響財務目標

生活成本上升令港人的財務壓力倍增。高達92%的受訪者表示受到物價上漲影響，當中46%更指物價上升已顯著削弱其應付每月開支的能力。

在預算持續收緊下，60%受訪者將「管理日常開支」列為首要財務目標，較去年進一步上升；相反，曾位居首位的「退休規劃」則大幅下滑至第六位，反映在經濟前景不明朗及通脹持續攀升下，港人更傾向優先處理短期需要。

同時，建立應急儲備的重要性亦顯著提升，43%受訪者將其列為今年第二大財務目標，顯示市民對突發風險的憂慮增加。

長遠規劃漸被忽視

部分人或許自覺財務穩健，卻未具備應付重大人生變化的準備。調查發現，逾半（54%）受訪者沒有超過12個月的財務計劃，僅9%訂立了10年以上的長遠規劃。同時，只有約一半受訪者有信心應對突發財務狀況，反映不少家庭的財務緩衝能力仍然不足。

在香港這個全球長壽之都，這趨勢尤為值得關注。根據統計處數據，2023年香港男性及女性的平均預期壽命分別為83及88歲，預計到2046年，每3名港人便有一人年屆65歲或以上。若長期缺乏計劃，將來未必能累積足夠資金應對退休後更長的歲月，甚至因醫療、住房等開支增加而加劇經濟壓力。

專業理財諮詢比例偏低

然而，只有部分港人面對理財問題時會諮詢專業意見，有83%受訪者表示在作出財務決策時會尋求協助，但多數人主要依賴身邊親友，43%會諮詢配偶或伴侶，42%向其他家庭成員請教，22%聽取朋友意見。

相比之下，僅23%受訪者會尋求理財顧問等專業人士協助，比例在各年齡層之間並無顯著差異。

同時，調查顯示港人或高估自身理財能力。僅5%受訪者認為自己金融知識「差」或「非常差」，但在基礎理財知識測試中，卻有16%至26%未能正確回答相關問題，反映自我評估與實際水平存在落差。

Z世代財務穩健度最低

Z世代在各年齡組別中面對最大挑戰。僅55%受訪Z世代認為自己財務穩健，低於千禧世代（62%）及嬰兒潮世代（60%）。

雖然Z世代距離退休尚遠，理應擁有時間優勢，但61%自認為保守型投資者，顯示在風險承擔與長期增值策略方面仍有提升空間。

此外，26% Z世代受訪者在作出財務決策時未有尋求任何協助，是各年齡層中比例最高的一群。

提升財務抗逆力 從長遠規劃開始

調查反映港人在面對通脹與經濟不確定性時，普遍更著重短期財務壓力管理，長遠規劃意識相對不足。要提升財務抗逆力，除了建立應急儲備，更需要及早規劃退休與長期保障，並善用專業理財建議，為未來不同人生階段做好準備。

資料來源：Sun Life 永明



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我們信守一生，協助客戶成就每個重要時刻。為此我們致力提供專業理財分析以及一系列精心設計的方案，包括儲蓄及人壽保障、醫療及危疾、意外及傷殘保障、萬用壽險，以及退休金計劃和團體保險。

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