

Chapter 3

Demand Study Report (Part II) – Survey of Households

1. Introduction

1.1 The Report presents the findings of the questionnaire survey on the demand for legal and related services by members of the public in Hong Kong and is organised into the following sections:

- (a) Survey methodology;
- (b) Profile of respondents;
- (c) Nature of difficult-to-solve problems or disputes;
- (d) Handling of difficult-to-solve problems or disputes; and
- (e) Views on access to justice.

1.2 The Report is based on the views and information provided by respondents sampled in the questionnaire survey, which are representative of the general public in Hong Kong. The statistics in the Report are based on 10,385 questionnaires received up to end November 2006. A number of individual interviews and focus group discussions were conducted with members of the public before the commencement of the questionnaire survey. This was to obtain information useful for the drafting of the survey questionnaires, but the views expressed by the small number of discussants might not necessarily be representative. As such, these views are not separately reported in the Report.

2. Survey Methodology

2.1 The survey was conducted on a representative sample of members of the public through the use of a set of structured questionnaires. Information solicited in the survey was as follows:

- (a) Types and frequency of justiciable problems encountered by members of the public;
- (b) Responses of members of the public faced with justiciable problems, including the help-seeking behaviour they adopted, their use of legal and para-legal services, alternative dispute resolution methods, self-help strategies and avoidance strategies;
- (c) The motivation for using the courts or alternative forms of dispute resolution and the extent to which the objectives of those using these services were achieved; and
- (d) Perceived obstacles to access to justice, the level of knowledge within the community of legal remedies and procedures, and the experiences and perceptions on the legal and related services used.

2.2 A two-stage random sampling design was adopted for the survey. In the first stage, a random sample of 6,000 quarters was selected from the Frame of Quarters. In the second stage, all persons aged 15 or above in the households who were living in the sampled quarters during the survey period were covered. A total of 3,788 addresses were successfully enumerated. After excluding from the sample 655 addresses that were non-residential, vacant or demolished, or with non-Cantonese, non-Putonghua and non-English speaking residents, the quarters response rate was estimated to be around 71%. Out of the quarters enumerated, 487 or 13% were partially enumerated. According to responses given by heads of households, there were 11,244 persons aged 15 or over living in the quarters enumerated, of whom a total of 10,385 persons were successfully interviewed. The response rate of individuals for these quarters was 92%. Details of the enumeration results are as follows:

- Total number of quarters sampled	6,000
- Number of quarters excluded from sample ¹	655
- Number of quarters eligible for inclusion	5,345
- Number of quarters successfully enumerated	3,788
- Number of quarters refused to be interviewed	750
- Number of quarters not contacted ²	807
- Quarters response rate	70.9%
- Number of persons aged 15 or above in the quarters enumerated	11,244
- Number of respondents interviewed	10,385
- The response rate of individuals for these quarters	92.4%

2.3 Data collection was carried out during the period from January to November 2006. A face-to-face interviewing method, with every effort made to minimise inconvenience caused to the respondents, was adopted. The respondents were first contacted by mail, explaining the purpose of the survey and assuring them that the information supplied would be kept strictly confidential. Visits were then paid to the respondents to obtain the information required through a face-to-face interview. Repeated visits were often required in order to increase the response rate of the survey.

2.4 The questionnaires used in the survey are contained in the Appendices N to Q. The following considerations were taken into account in designing the questionnaires:

- (a) The main focus of the survey was to obtain factual information. Opinion-type questions were limited to essential areas like opinions on the quality of legal services obtained;
- (b) Efforts were made to keep the questionnaires as short as possible in order to obtain a high response rate in the survey, even though the questionnaires were quite long as a lot of information was required to be collected;

1 Quarters excluded were those that were vacant, demolished, and non-residential or without household members who could speak Cantonese, Putonghua or English.

2 Quarters were classified as non-contacts if household members could not be contacted after at least 5 visits made by interviewers at different times of the day and different days of the week.

- (c) Many respondents were reluctant to answer sensitive questions (e.g. amount of money involved). An attempt was made in the survey to obtain such information in broad terms (e.g. by asking respondents to give an indication of the amount of money involved rather than exact figures);
- (d) Most respondents did not respond to open-ended questions. On the other hand, it was considered desirable to allow the respondents to air their views freely. A more balanced and pragmatic approach was therefore adopted by having most questions as closed-ended questions (where the respondents were merely required to “tick” the appropriate boxes) and a few open-ended questions;
- (e) To facilitate the interviews, the questionnaire flow was kept as simple and straight-forward as possible, avoiding unnecessary branching and jumping between questions;
- (f) To facilitate respondents in recalling incidents of justiciable problems encountered, a screening questionnaire was also used. The survey questionnaires comprise the following parts:
 - Household questionnaire – on the background information of the sampled respondents;
 - Screening questionnaire – on the number and broad categories of incidents of difficult-to-solve problems or disputes encountered;
 - Incident handling report questionnaire – on how incidents considered important were handled; and
 - Personal opinion questionnaire – on views related to access to justice.

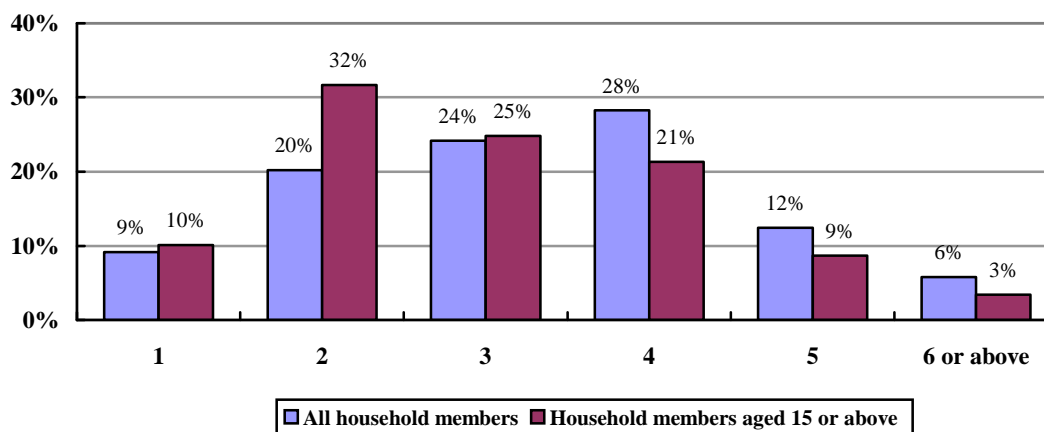
2.5 The findings of the survey are described in detail in the sections below. Where appropriate, the sizes of the base data underlying the analysis are also shown in the respective charts or paragraphs to provide an indication of the significance of the assessment. Weighting has been used to adjust the age-distribution of respondents to that of Hong Kong as a whole. In some cases, due to the limitation of the base data, the assessments at the detailed level are either excluded or reported in broad terms only.

3. Profile of Respondents

Household characteristics

3.1 The majority (72%) of the households enumerated had a household size of 2 to 4. Another 9% were one-person households and the remaining 18% were households with 5 or more members.

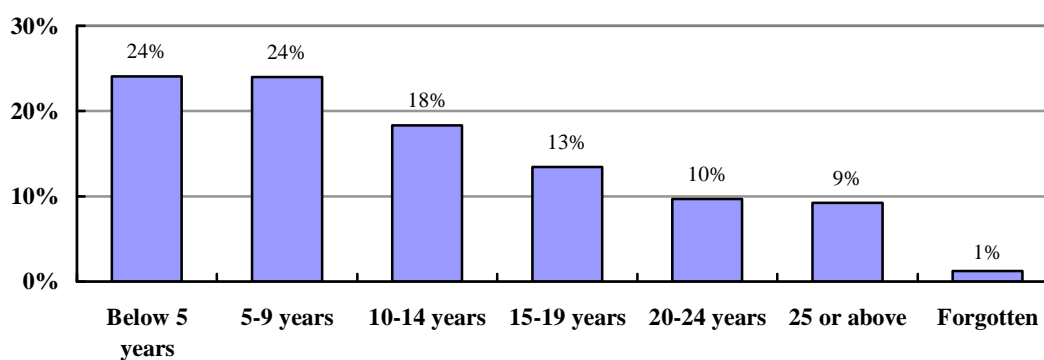
Percentage distribution of households by household sizes



(Base: 3,791)

- 3.2 Most respondents had been living at their current addresses for a fairly long period of time. Just over half of the households enumerated (51%) had been at their current addresses for 10 years or more. About 24% had remained at their current addresses for less than 5 years, and for a further 24%, 5 to 9 years.

Percentage distribution of households by duration of residence address



(Base: 3,791)

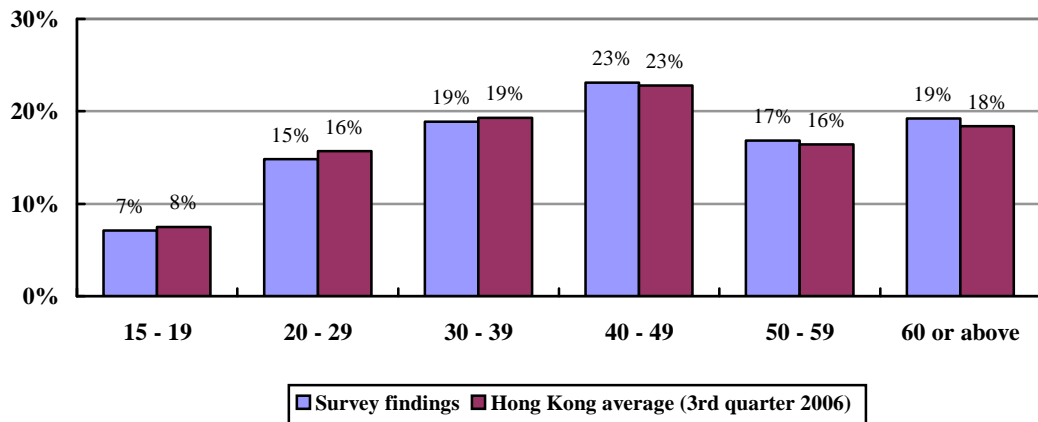
- 3.3 About 48% of households were owner-occupiers, and the remaining 51% main tenants, sub-tenants or co-tenants. Slightly less than half (44%) of the households were residing in public rental housing and a further 20% in public subsidised sale flats. The remaining 36% were occupying private housing.

Characteristics of respondents

- 3.4 About 48% of the respondents were male and the balance of 52%, female. 62% were married or cohabited, and 31% never married. The remaining 7% were divorced, separated or widowed. About 41% of the respondents were aged below 40, and a further 40% aged 40 to 59. The balance of 19% were aged 60 or above. The age

profile of respondents follows closely the Hong Kong average.

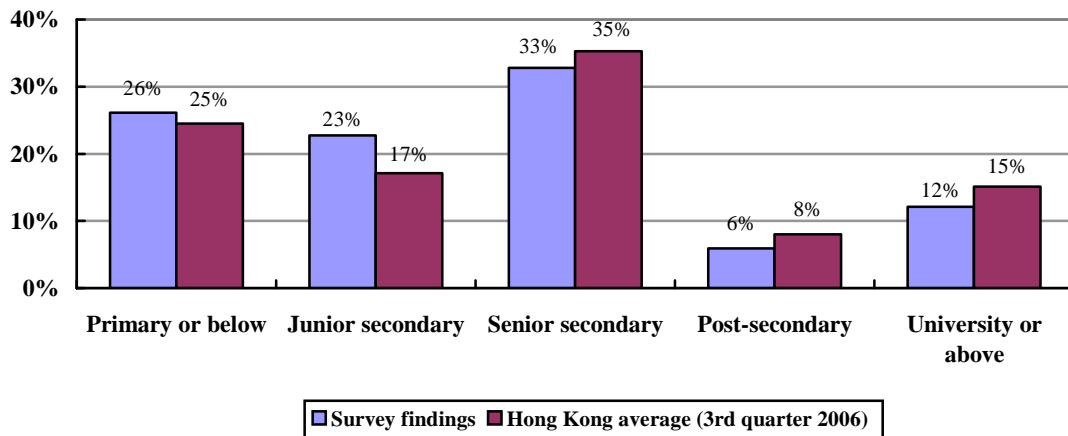
Percentage distribution of respondents by age groups



(Base: 10,385)

3.5 Slightly less than half (49%) of the respondents had only junior secondary education or below, and a further 33% had senior secondary education. The balance of 18% had post-secondary or university education. The distribution of respondents by educational attainment is not very much different from the Hong Kong average.

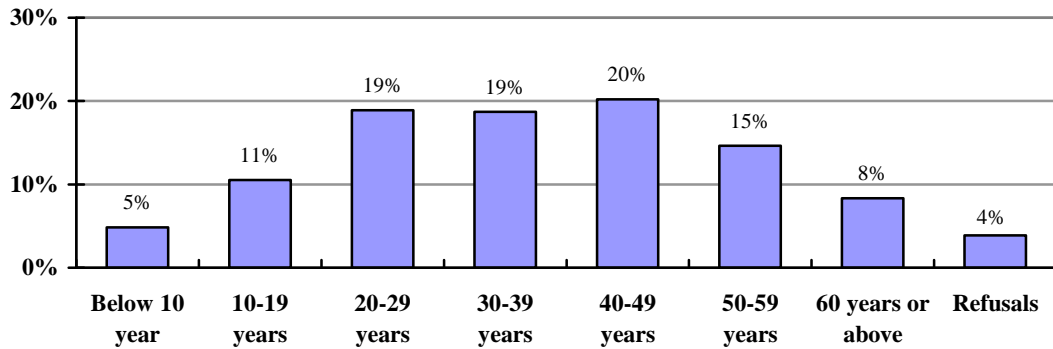
Percentage distribution of respondents by educational attainment



(Base: 10,385)

3.6 About 62% of the respondents had been living in Hong Kong for 30 years or more and for a further 29%, 10 to 29 years. Only about 5% of respondents had been in Hong Kong for less than 10 years.

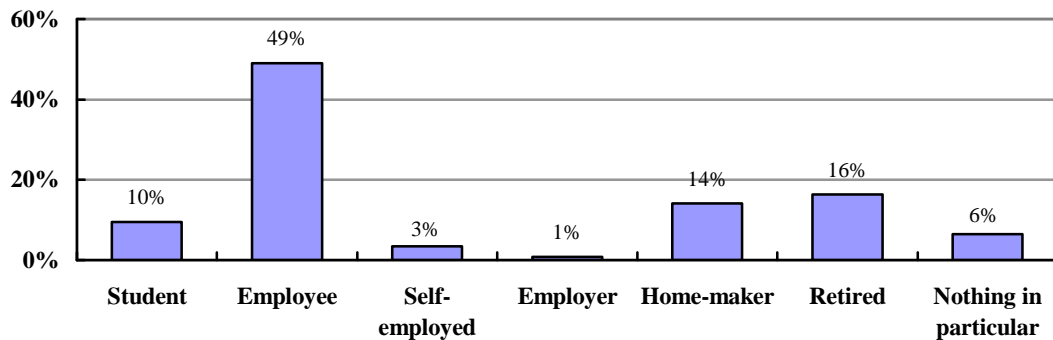
Percentage distribution of respondents by length of residence in Hong Kong



(Base: 10,385)

3.7 Slightly more than half (53%) of the respondents were employees, employers or self-employed and 10% of respondents was students. The remaining 36% were home-makers or retirees, or had nothing to do.

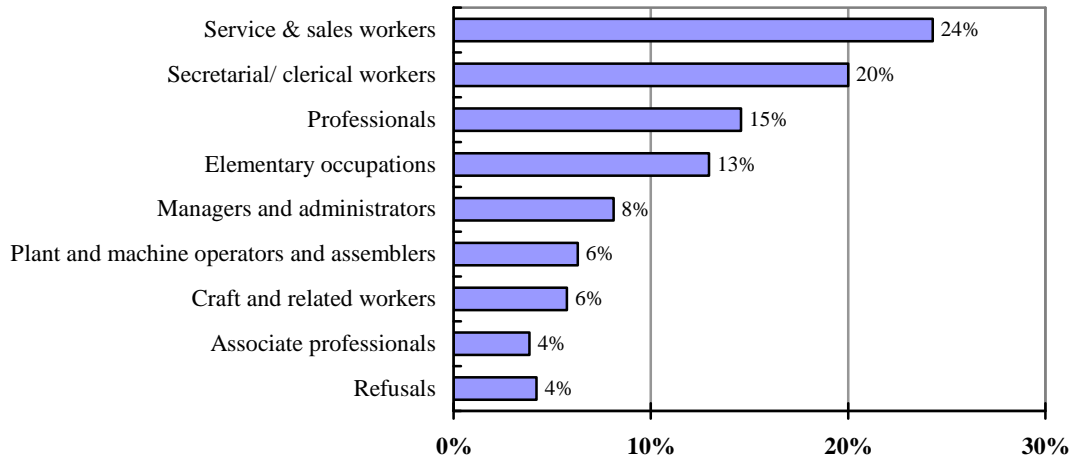
Percentage distribution of respondents by economic activity status



(Base: 10,385)

3.8 For those who were employees, employers or self-employed, slightly less than half (44%) were clerical, secretarial, sales or services workers, a further 25% were employed as craftsmen, plant and machine operators and elementary workers, such as hawkers, messengers or cleaners. About 8% were occupying managerial or administrative positions, and 19% were professional or associate professional workers.

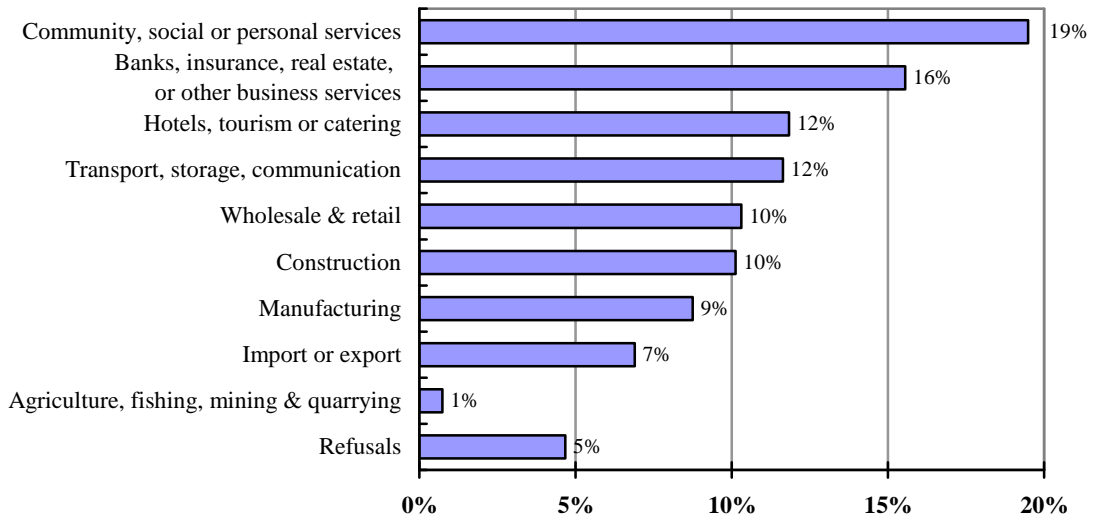
Percentage distribution of respondents who were employed by occupation



(Base: 5,316)

3.9 For those who were employees, employers or self-employed, about 9% were working in the manufacturing sector, 10% in construction, and about 33% in wholesale, import and export trades, and banks, insurance, real estate and business services sector. About 19% were working in the community, social and personal services sector, and 24% in transport, communication, tourism and catering.

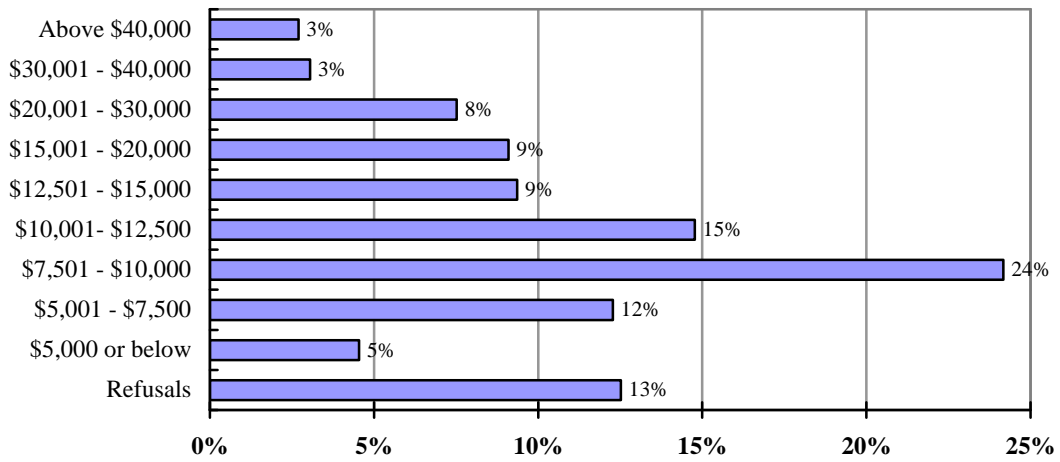
Percentage distribution of respondents who were employed by types of business



(Base: 5,316)

3.10 About 41% of those who were employees, employers or self-employed were earning \$10,000 or less a month, and a further 24%, \$10,001-\$15,000 a month. 9% were earning \$15,001-\$20,000, and 14% were earning more than \$20,000 a month.

**Percentage distribution of respondents who were employed
by monthly employment income**



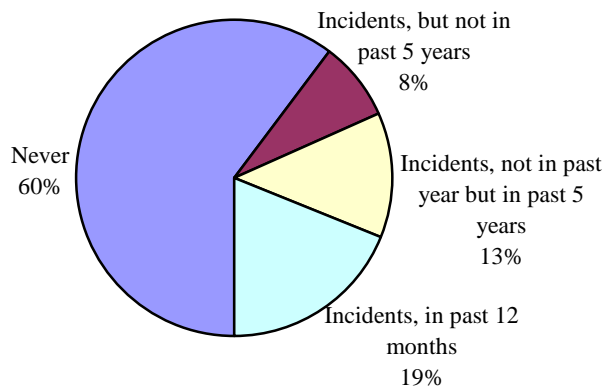
(Base: 5,316)

4. Nature of Difficult-to-solve Problems or Disputes

Overview

4.1 About 19% of the respondents indicated that they had experienced difficult-to-solve problems or disputes that occurred in Hong Kong or had a significant connection with Hong Kong in the past 12 months. Another 13% had such problems in the past 5 years other than the past year, while a further 8% had such problems earlier, but not in the past 5 years. About 60% of the respondents never experienced any such problems.

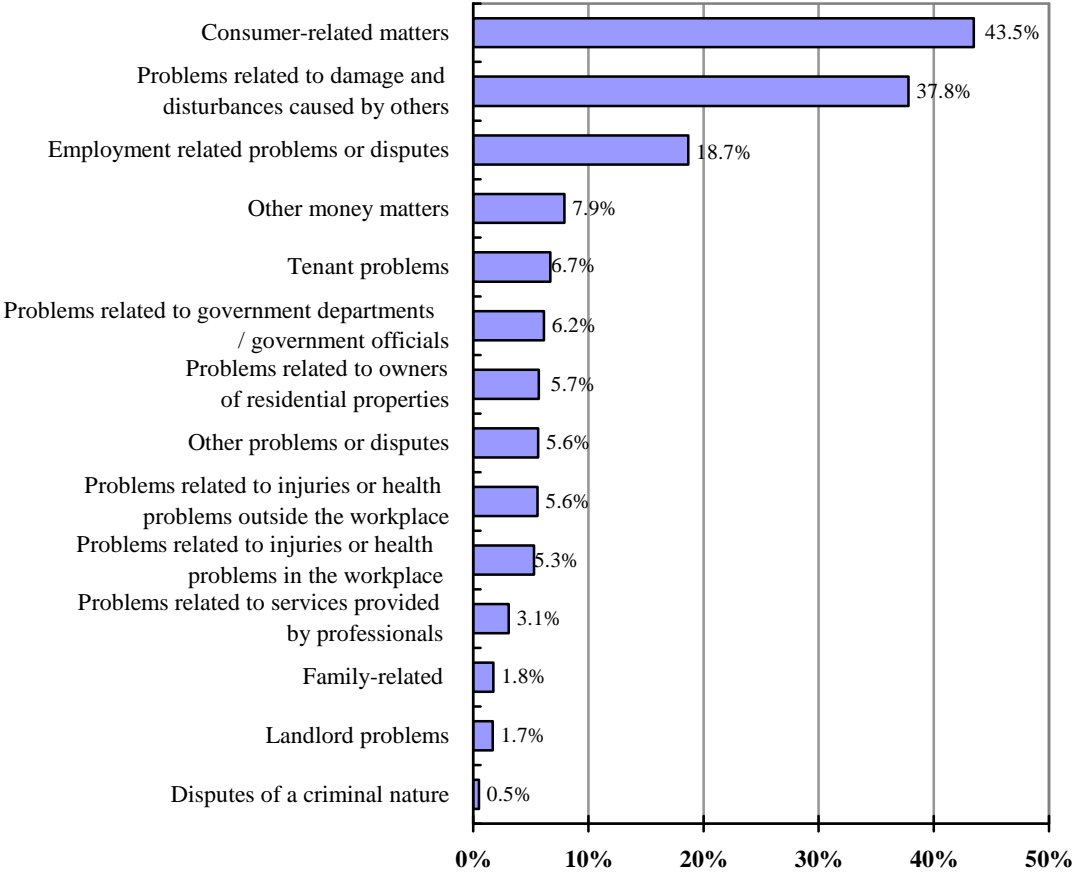
**Percentage distribution of respondents
by whether had difficult-to-solve problems**



(Base: 10,385)

4.2 For the respondents who had experienced difficult-to-solve problems in the past 5 years, a higher proportion had experienced incidents related to consumer matters (44%), damage and disturbances caused by others (38%), and employment problems (19%). The percentage was lower for incidents related to family-related problems (2%), landlord problems (2%) and problems related to services provided by professionals (3%).

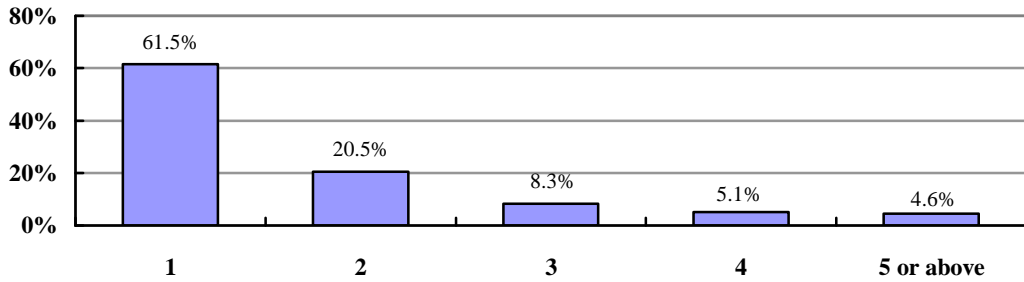
Percentage of respondents with difficult-to-solve problems by main categories



(Multiple response; Base: 3,032)

4.3 About 62% of these respondents had experienced one incident in the 5 years prior to enumeration, and a further 20% had 2 incidents. 8% of the respondents had experienced 3 incidents and for a further 5%, 4 incidents. Only about 5% had experienced 5 incidents or more. The average was 1.75 incidents per respondent with incidents.

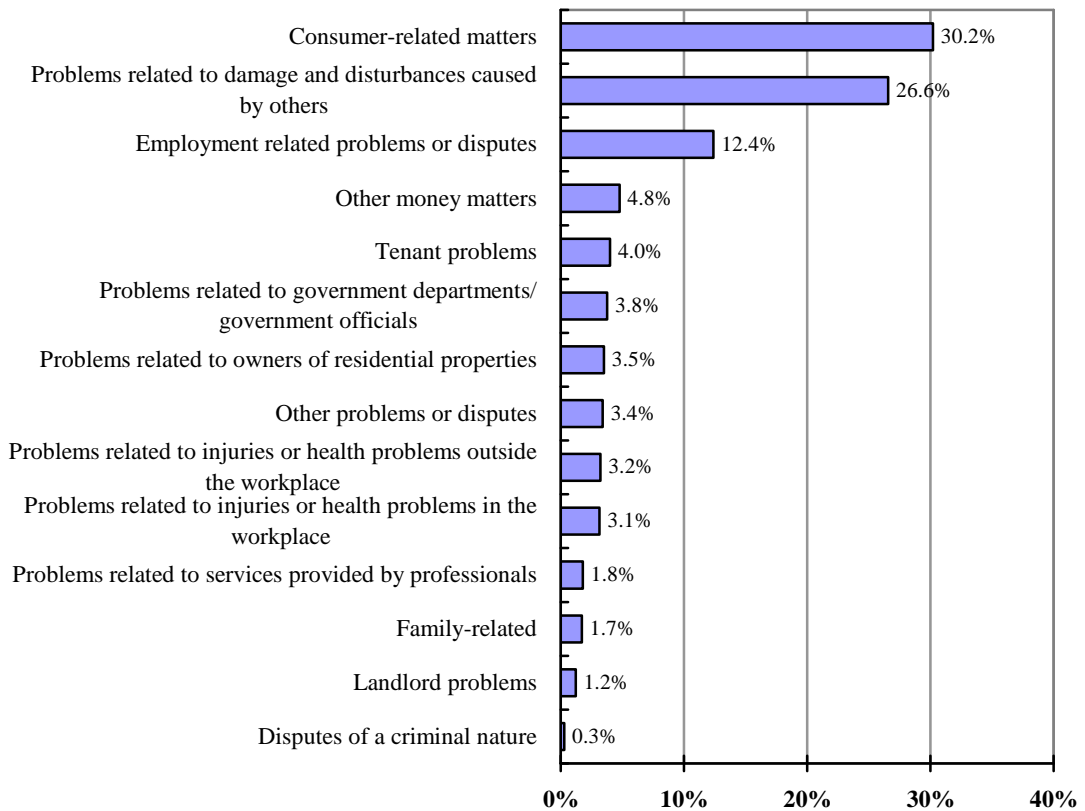
**Percentage distribution of respondents
by number of incidents**



(Base: 3,032)

4.4 Of the total number of incidents experienced during the period, 30% were related to consumer matters and another 27% to damage and disturbances caused by others. A further 12% of the incidents were employment related. The proportion was lower for landlord problems (1%), family-related problems (2%), and problems related to services provided by professionals (2%).

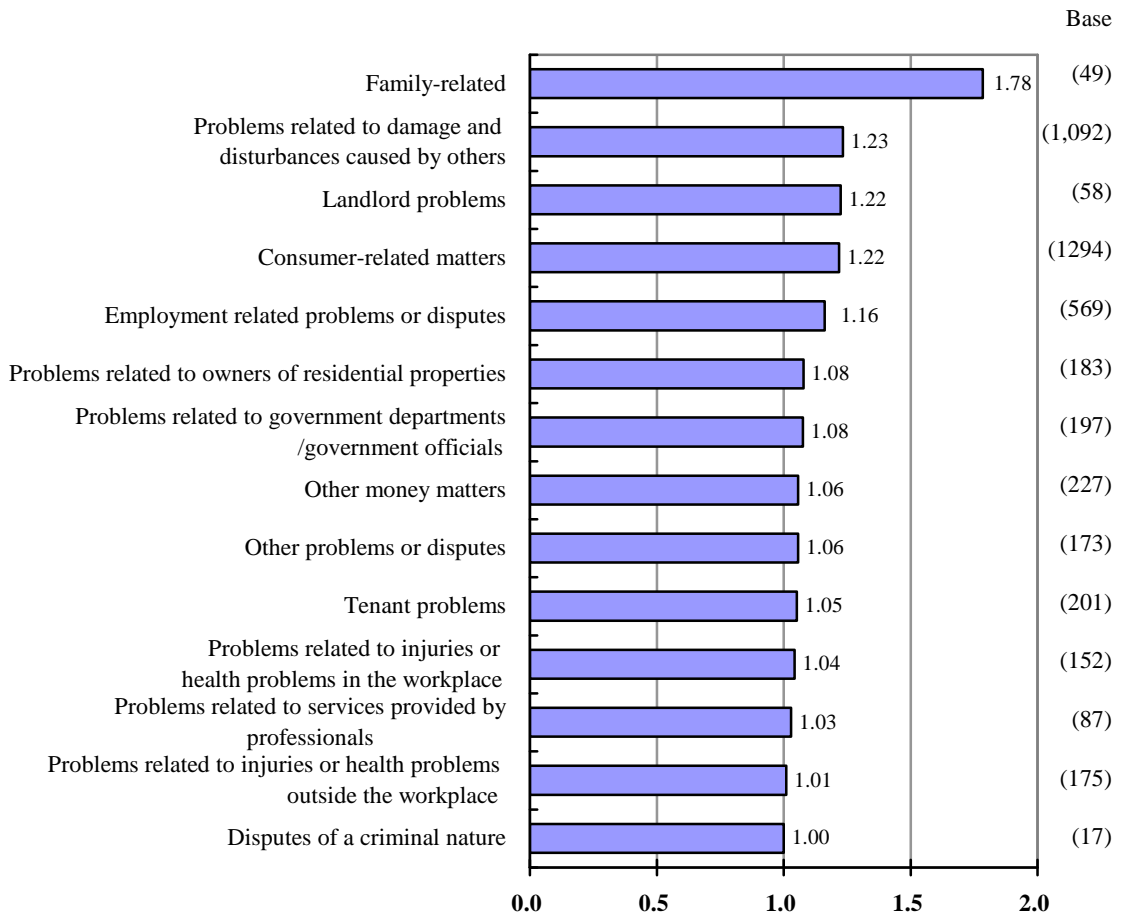
Percentage distribution of incidents by main categories



(Base: 5,222)

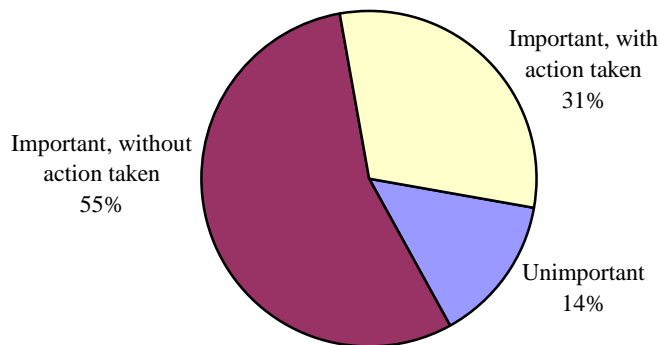
4.5 Expressed by main categories, the average number of incidents per respondent was higher for family-related problems (at 1.78), problems related to damage and disturbances caused by others (1.23), landlord problems (1.22) and consumer-related matters (1.22) for respondents with such incidents.

**Average number of incidents per respondent
by main categories**



4.6 About 14% of the incidents were considered unimportant. 31% were considered important with actions taken. The remaining 55% of the incidents were also considered important but no action was taken.

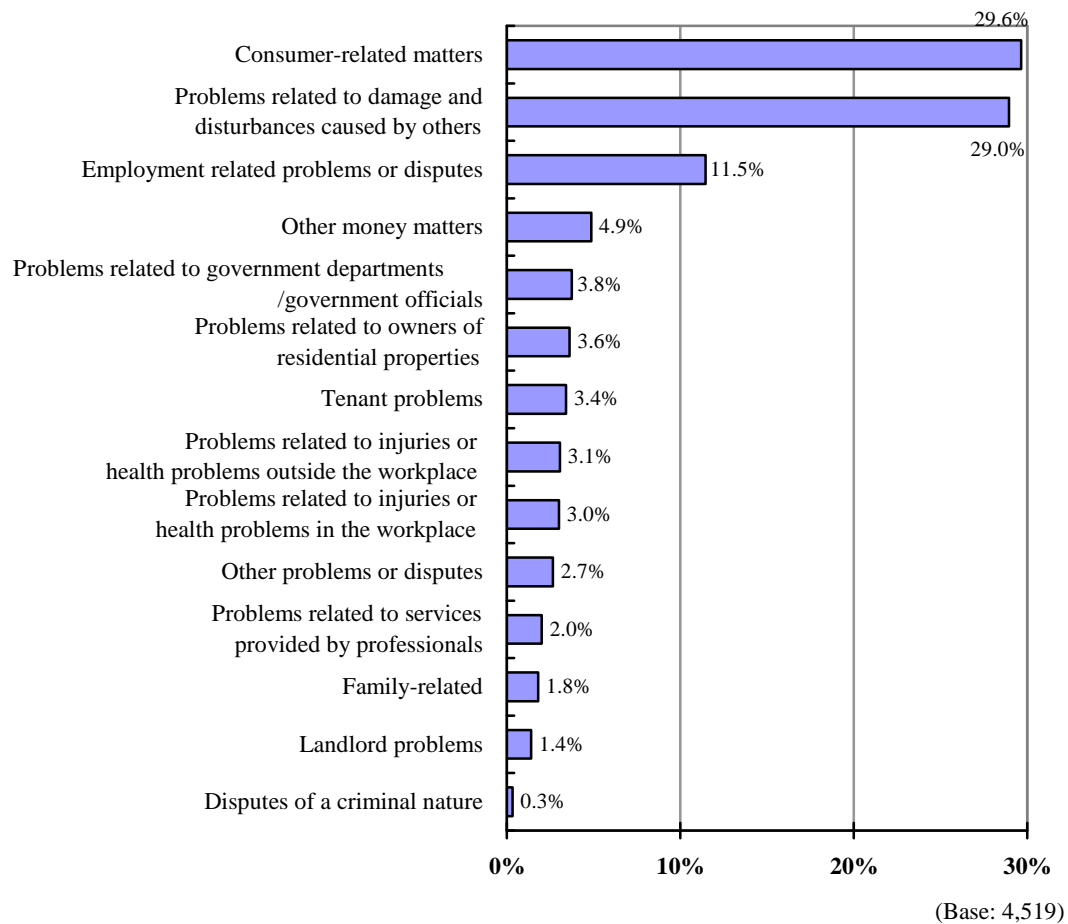
**Percentage distribution of incidents
by level of importance**



(Base: 5,222)

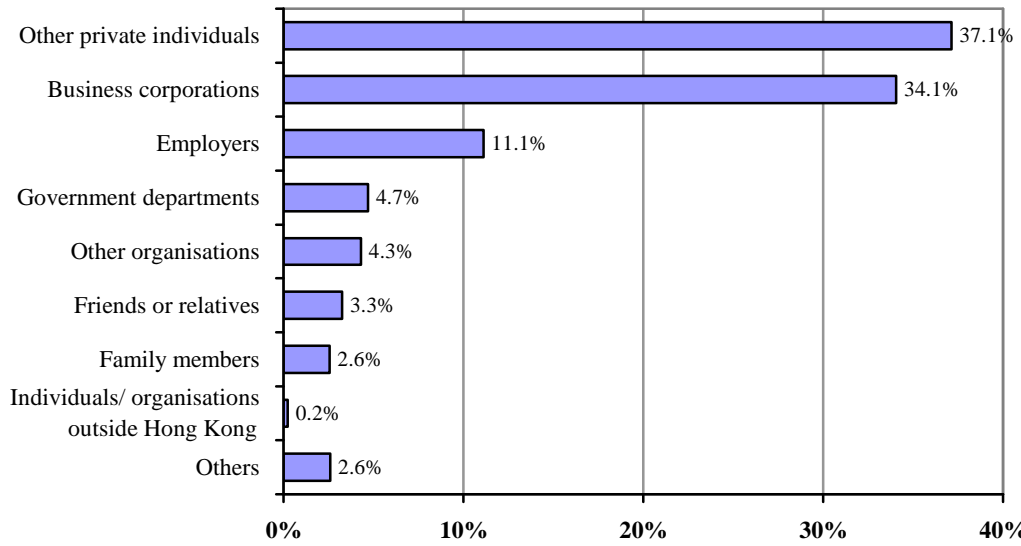
4.7 For incidents that were important, about 30% were consumer-related matters and 29% were problems related to damage and disturbances caused by others. Employment related problems accounted for 12%.

**Percentage distribution of important incidents
by main categories**



4.8 About 34% of the difficult-to-solve problems that were important involved business corporations. Employers accounted for 11% and government departments and other organisations, 9%. Those related to family members, friends or relatives accounted for 6% and a further 37% involved other private individuals.

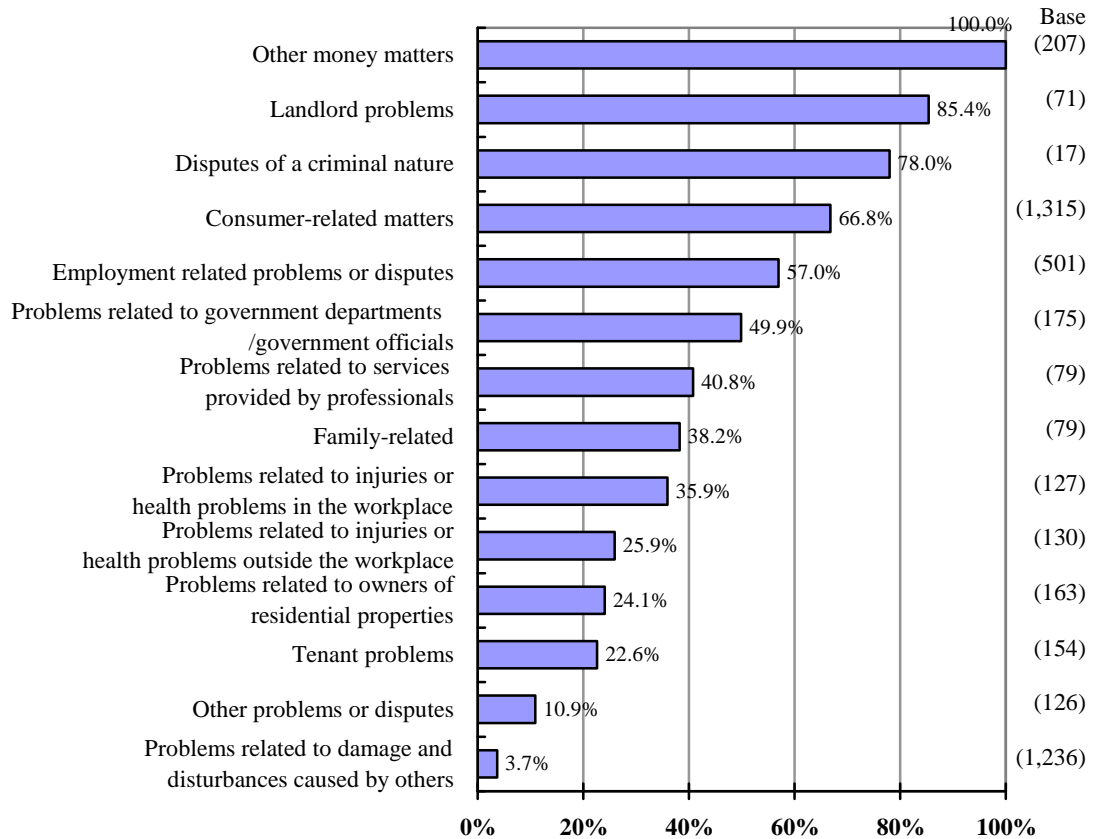
**Percentage distribution of important incidents
by parties involved**



(Base: 4,380)

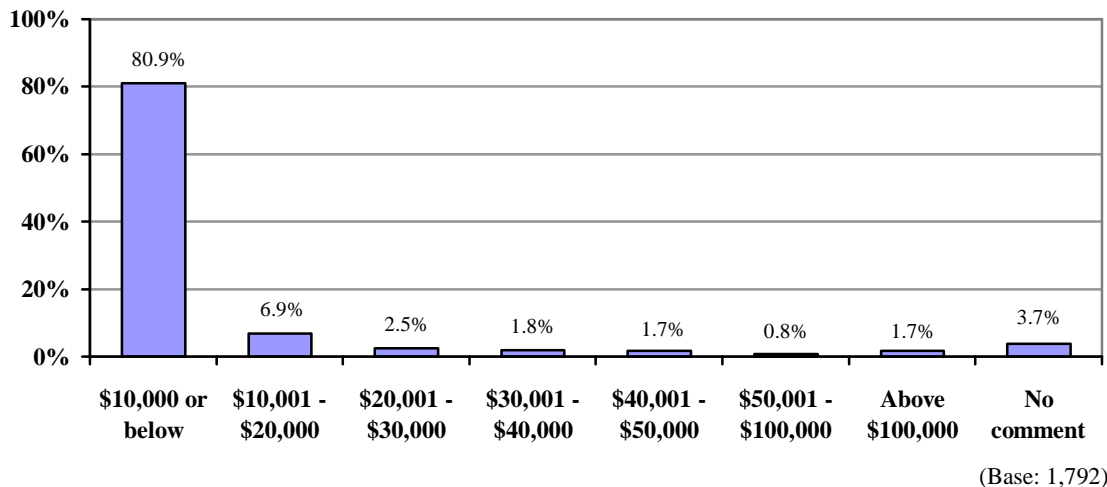
4.9 About 41% of the important incidents involved money. Analysed by categories, the percentage involving money was higher for incidents related to other money matters (100%), landlord problems (85%), consumer-related matters (67%), employment problems (57%) and disputes of a criminal nature (78%). The percentage was lower for incidents related to damage and disturbance caused by others (4%), and other problems or disputes (11%).

**Percentage of important incidents involving money
by main categories**



4.10 For incidents involving money, the great majority (81%) involved \$10,000 or less, and 13% involved \$10,001-\$50,000. Incidents involving more than \$50,000 accounted for just over 2% of all incidents. The median amount of money involved was \$5,000.

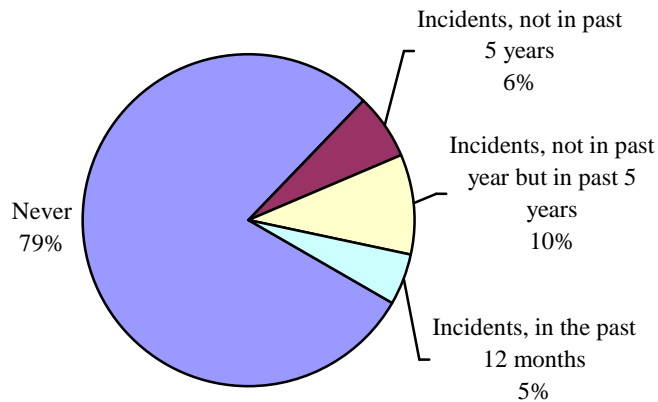
**Percentage distribution of important incidents
involving money by amount involved**



Employment related problems or disputes

4.11 The majority (79%) of the respondents who had experienced difficult-to-solve problems or disputes had never had employment related problems. About 5% had such experience in the past 12 months, 10% in the past 5 years excluding the past year, and another 6% earlier though not in past 5 years.

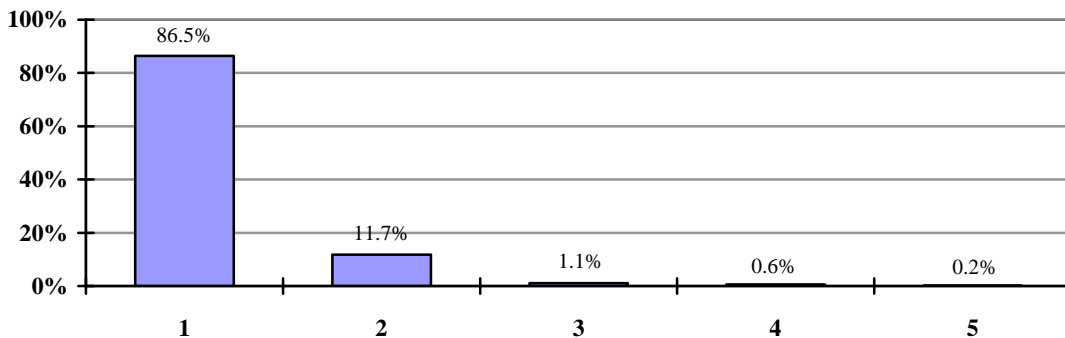
Percentage distribution of respondents that had experienced problems by whether had employment related problems



(Base: 3,911)

4.12 For those respondents who had experienced these problems in the past 5 years, the great majority (87%) had only one incident during the period. About 12% had experienced 2 incidents. For respondents who had employment related problems, the overall average in the 5 years was 1.16 incidents per respondent.

Percentage distribution of respondents with employment related problems by number of incidents

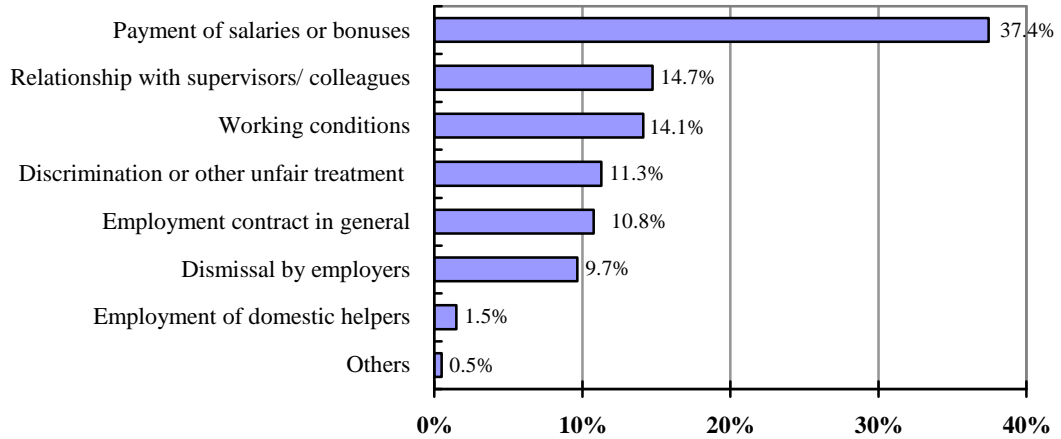


(Base: 569)

4.13 About 37% of the incidents during the period were related to payment of salaries or bonuses, 15% to relationship with supervisors or colleagues, and a further 14% to working conditions. Incidents related to employment contract in general,

discrimination or other unfair treatment, dismissal by employers and others accounted for the remaining 34%.

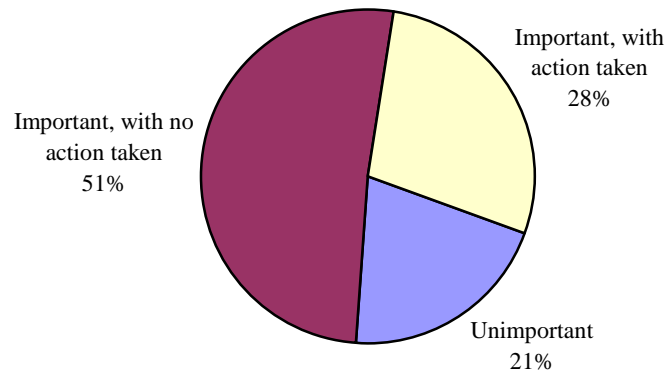
Percentage distribution of incidents of employment related problems by types



(Base: 662)

4.14 Slightly more than half (51%) of the incidents were considered important but no action was taken. About 28% were considered important with actions taken. For the remaining 21% of incidents, they were considered unimportant.

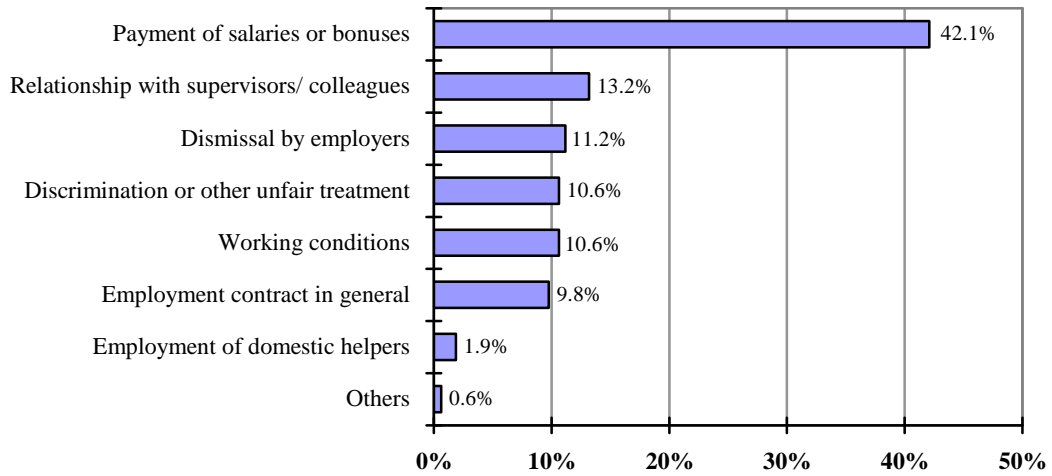
Percentage distribution of incidents of employment related problems by level of importance



(Base: 662)

4.15 For employment related problems that were considered important, about 42% of the incidents were related to payment of salaries and bonuses, 13% to relationship of supervisors or colleagues and a further 11% to dismissal by employers. Discrimination or other unfair treatment, working condition, employment contract in general, employment of domestic helpers and others accounted for the remaining 34%.

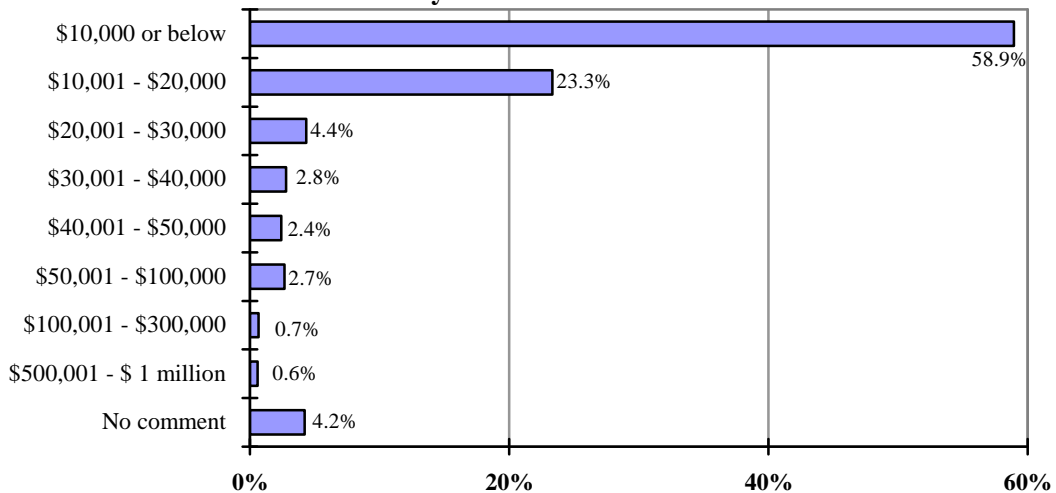
Percentage distribution of important incidents of employment related problems by types



(Base: 522)

4.16 About 57% of the incidents that were considered important involved money. For these incidents, about 59% involved \$10,000 or less, 33% involved \$10,001-\$50,000, and a further 3% involved \$50,001-\$100,000.

Percentage distribution of important incidents of employment related problems involving money by amount involved

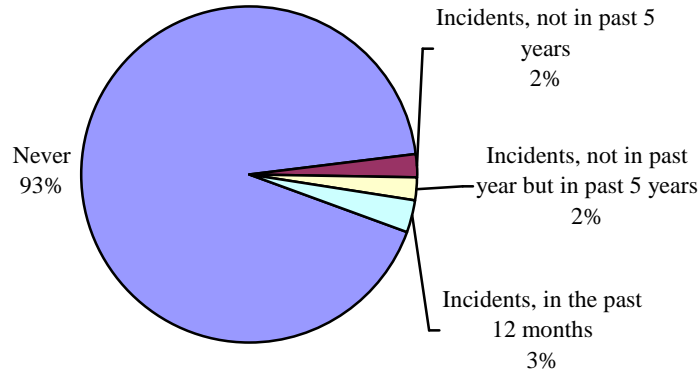


(Base: 282)

Tenant related problems or disputes

4.17 For respondents who had experienced difficult-to-solve problems or disputes, the great majority (93%) had never experienced tenant related problems. About 3% of them had experienced such problems in the past 12 months. Another 2% had these incidents in the past 5 years excluding the past year, and a further 2% had these earlier, but not in the past 5 years.

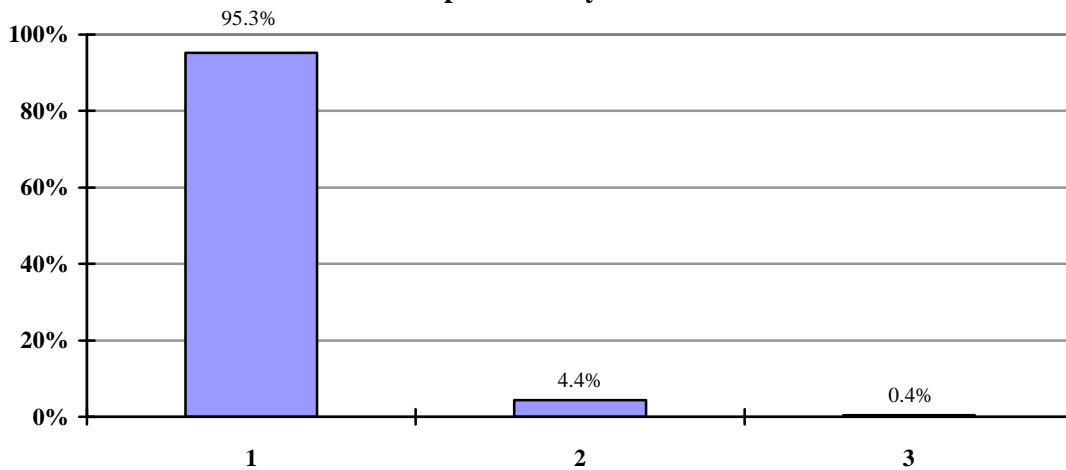
Percentage distribution of respondents that experienced problems by whether had incidents related to tenant problems



(Base: 3,911)

4.18 For those respondents who had tenant related problems in the past 5 years, the great majority (95%) had only one incident during the period. The remainder had experienced two or three incidents. The average was 1.05 incidents per respondent with such problems.

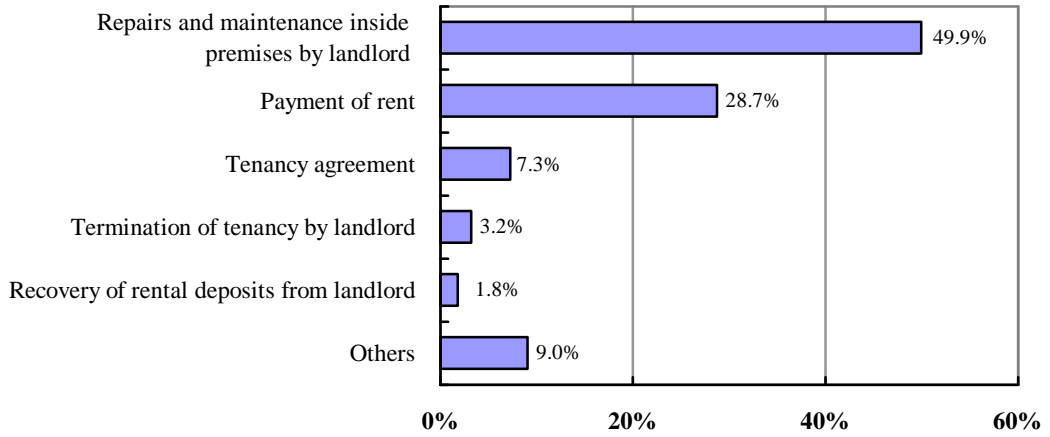
Percentage distribution of respondents with tenant related problems by number of incidents



(Base: 201)

4.19 Of the tenant related problems experienced by these respondents, about 50% were related to repairs and maintenance inside premises by landlord, and a further 29% to payment of rent. Incidents related to tenancy agreement, termination of tenancy by landlord, recovery of rental deposits and others accounted for the remaining 21%.

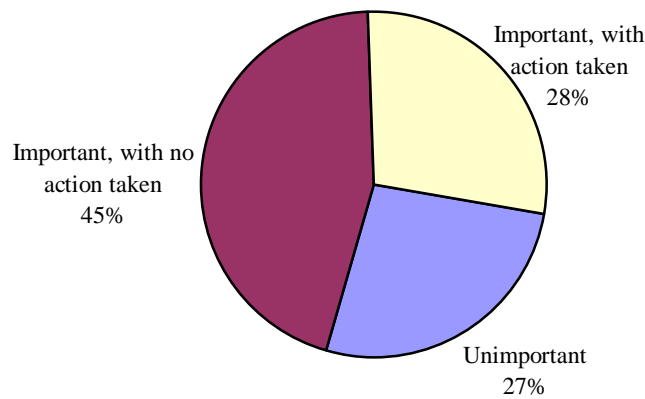
**Percentage distribution of incidents of tenant related problems
by types**



(Base: 212)

4.20 Just over a quarter (27%) of the incidents related to tenant related problems was considered as unimportant. Another 28% were considered important with actions taken. For the remaining 45% of incidents, they were also considered important but no action was taken.

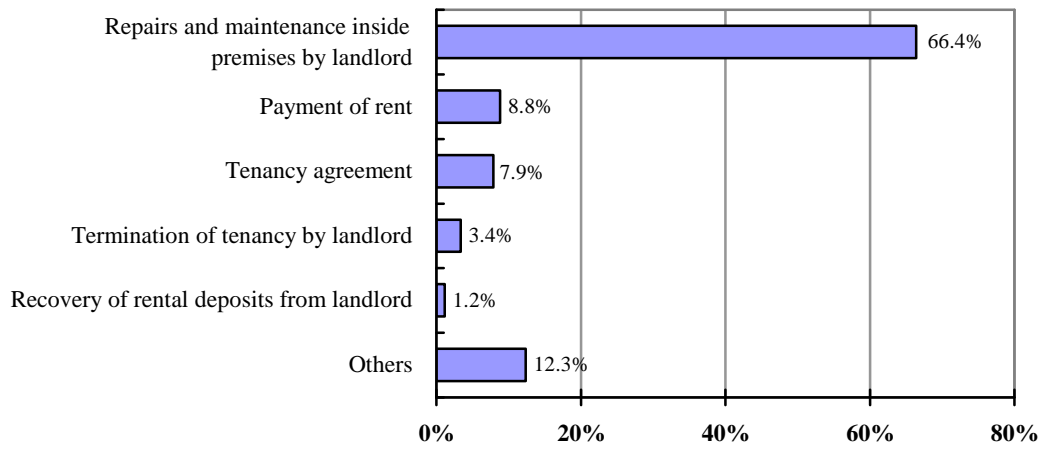
**Percentage distribution of incidents of tenant related problems
by level of importance**



(Base: 212)

4.21 For the incidents that were considered important, about 66% were related to repairs and maintenance inside premises by landlord. A further 9% were related to payment of rent and 8% to tenancy agreement. Termination of tenancy, recovery of rental deposits from landlord and other tenant disputes with landlord accounted for the remaining 17%.

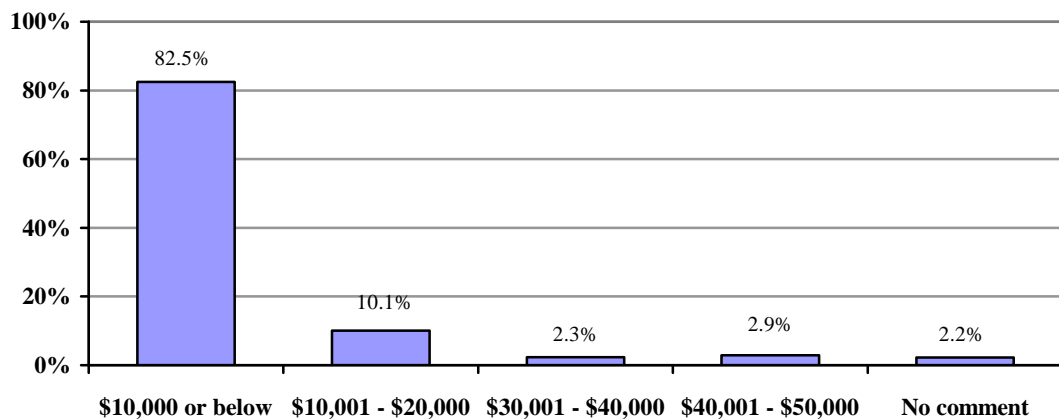
**Percentage distribution of important incidents
of tenant related problems by types**



(Base: 159)

4.22 About 23% of the incidents that were considered important involved money. For these incidents, the great majority (83%) involved \$10,000 or less, and 15% involved \$10,001-\$50,000.

**Percentage distribution of important incidents
of tenant related problems involving money by amount involved**

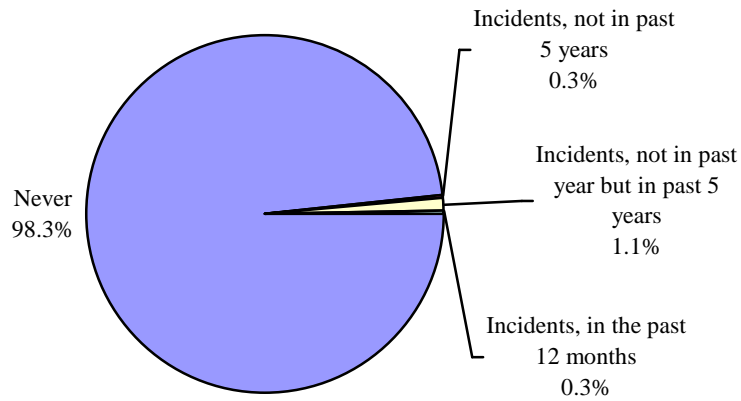


(Base: 32)

Landlord related problems or disputes

4.23 For respondents who had difficult-to-solve problems or disputes, almost all (98%) did not experience landlord related problems. Only 0.3% of them experienced these incidents in the past 12 months and another 1% had these incidents in the past 5 years excluding the past year. A further 0.3% experienced these earlier but not in the past 5 years.

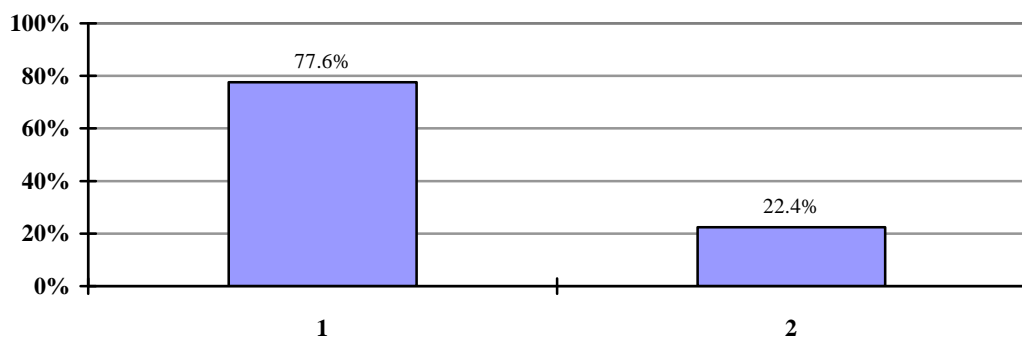
**Percentage distribution of respondents
that had experienced problems
by whether had incidents related to landlord problems**



(Base: 3,911)

4.24 For those respondents who had experienced landlord related problems in the past 5 years, the great majority (78%) had only one incident during the period. The remaining 22% had experienced 2 incidents. The average was 1.22 per respondent with such incidents.

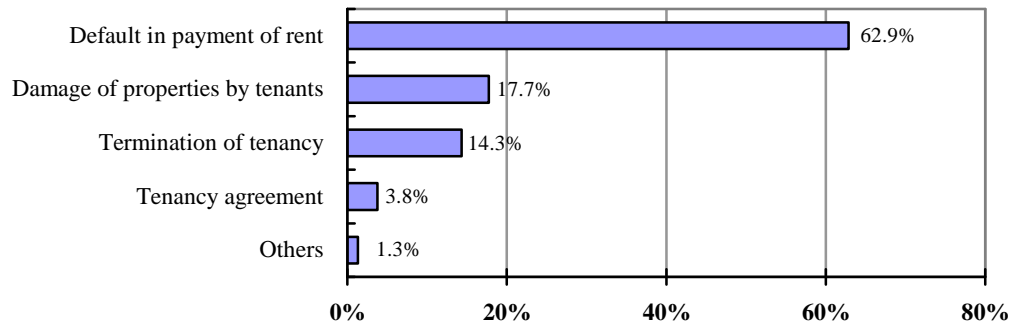
**Percentage distribution of respondents
with landlord related problems by number of incidents**



(Base: 58)

4.25 About 63% of the landlord problems experienced by these respondents were related to default in payment of rent, and a further 18% to damage of properties by tenants. Incidents related to termination of tenancy accounted for 14%.

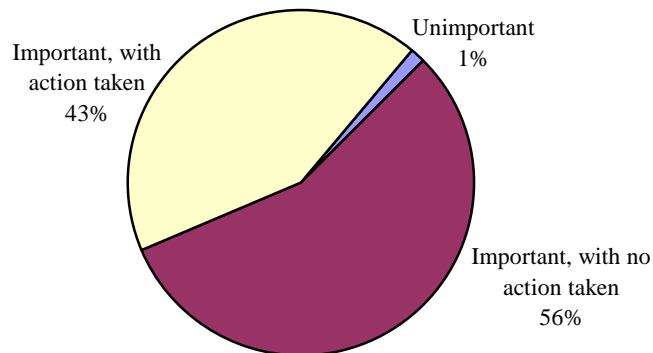
Percentage distribution of incidents on landlord related problems by types



(Base: 72)

4.26 About 43% of the incidents related to landlord problems experienced during the period were considered important with actions taken. The remaining 56% were also considered important but no action was taken. Only 1% was considered unimportant.

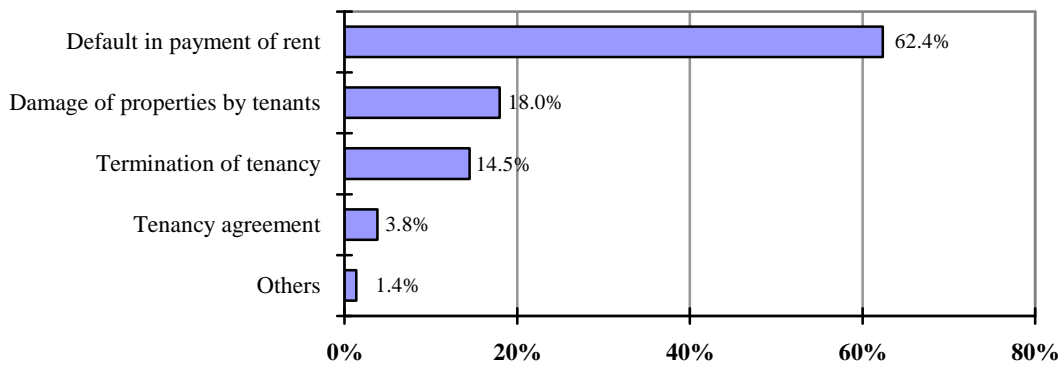
Percentage distribution of incidents of landlord related problems by level of importance



(Base: 72)

4.27 For incidents that were considered important, 62% were related to default in payment of rent, 18% to damage of properties by tenants, and a further 15% to termination of tenancy. Tenancy agreement and other complaints made by respondents accounted for the remaining 5%.

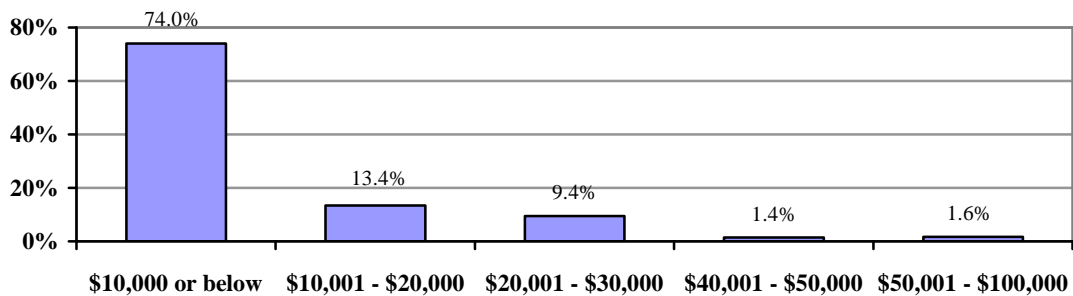
**Percentage distribution of important incidents
of landlord related problems by types**



(Base: 71)

4.28 About 85% of the incidents that were considered important involved money. Of these incidents, 74% involved \$10,000 or less, and 24% involved \$10,001-\$50,000. Less than 2% involved more than \$50,000.

**Percentage distribution of important incidents
of landlord related problems involving money by amount involved**

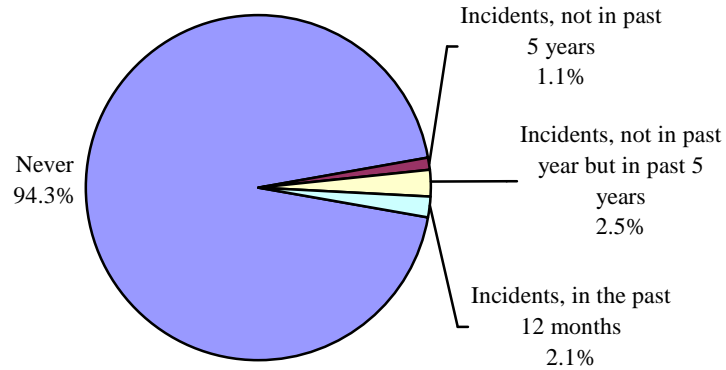


(Base: 60)

Problems or disputes related to owners of residential properties

4.29 The great majority (94%) of the respondents who had experienced difficult-to-solve problems or disputes had never experienced problems related to owners of residential properties. Only about 2% had experienced such incidents in the past year, 2% in the past 5 years excluding the past 12 months, and another 1% had experienced these incidents earlier.

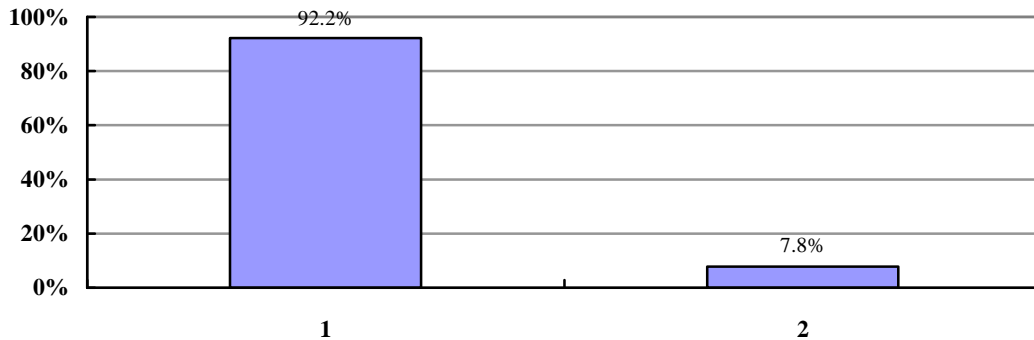
**Percentage distribution of respondents
that had experienced problems by whether had incidents
related to owners of residential properties problems**



(Base: 3,911)

4.30 For those respondents who had experienced problems related to owners of residential properties in the past 5 years, about 92% had only one such incident during the period. About 8% on the other hand had experienced two. The average was 1.08 incidents per respondent with such problems.

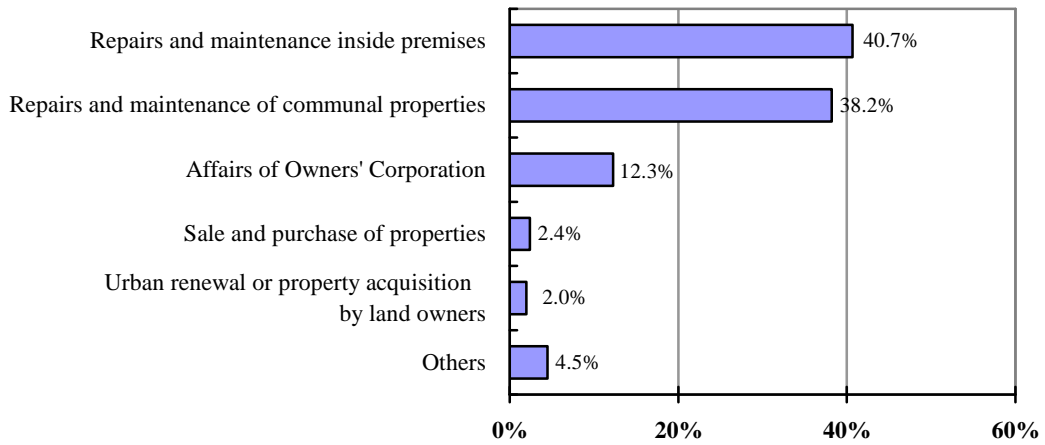
**Percentage distribution of respondents with incidents related to
owners of residential properties problems by number of incidents**



(Base: 183)

4.31 Of the incidents related to owners of residential properties experienced by respondents during the period, about 41% were related to repairs and maintenance inside premises, and a further 38% to repairs and maintenance of communal properties. Incidents related to owners' corporation affairs, sale and purchase of properties, urban renewal and acquisition by landowners, and other complaints by respondents accounted for the remaining 21%.

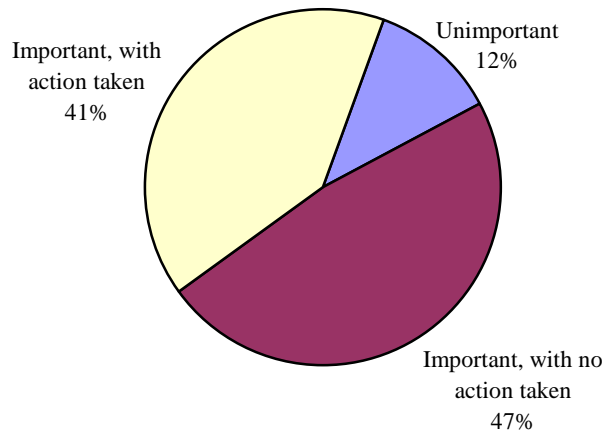
Percentage distribution of incidents related to owners of residential properties problems by types



(Base: 197)

4.32 About 12% of these incidents were considered unimportant. Another 41% were considered important with actions taken. The remaining 47% of the incidents were also considered important although no action was taken.

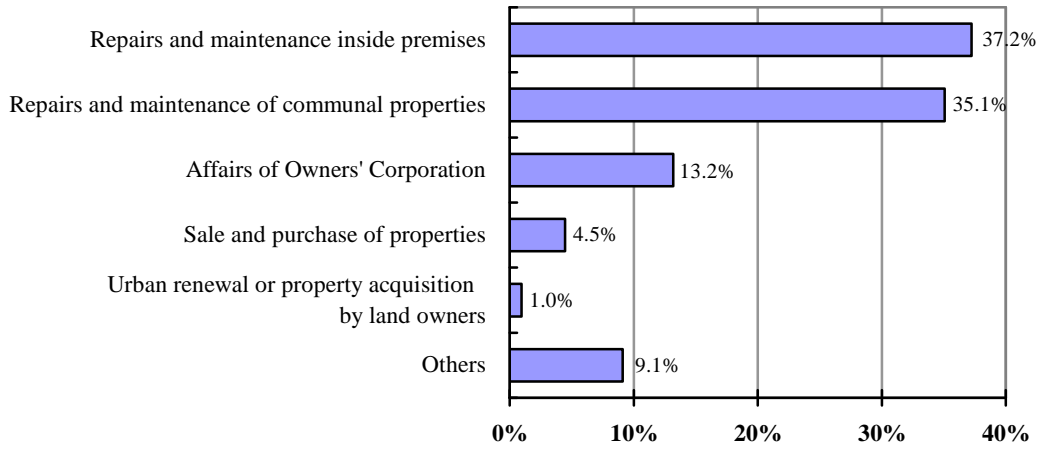
Percentage distribution of incidents related to owners of residential properties problems by level of importance



(Base: 197)

4.33 For those incidents considered important, more than one third (37%) were related to repairs and maintenance inside premises, and a further 35% to repairs and maintenance of communal properties. Affairs of owners' corporations, sale and purchase of properties, urban renewal or property acquisition by land owners and other complaints made by respondents accounted for the remaining 28%.

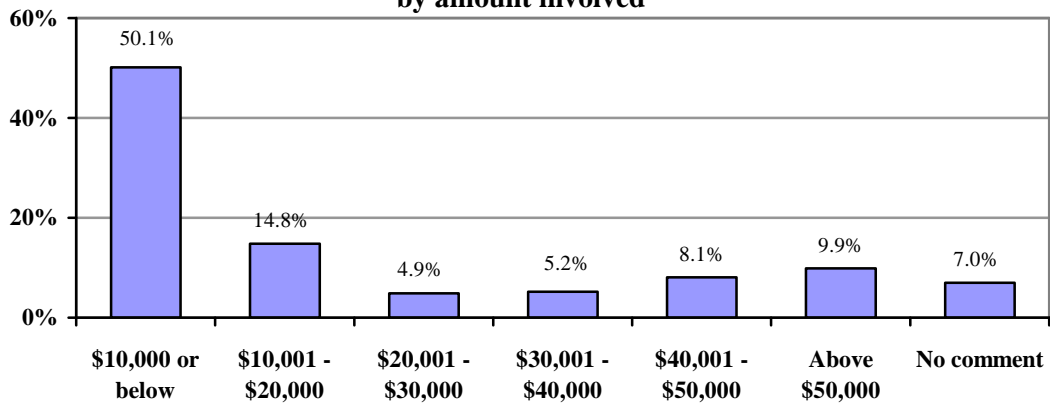
Percentage distribution of important incidents related to owners of residential properties problems by types



(Base: 177)

4.34 About 24% of the incidents that were important involved money. For these incidents, about 50% involved \$10,000 or less, and 33% involved \$10,001-\$50,000. A further 10% involved more than \$50,000.

Percentage distribution of important incidents related to owners of residential properties problems involving money by amount involved

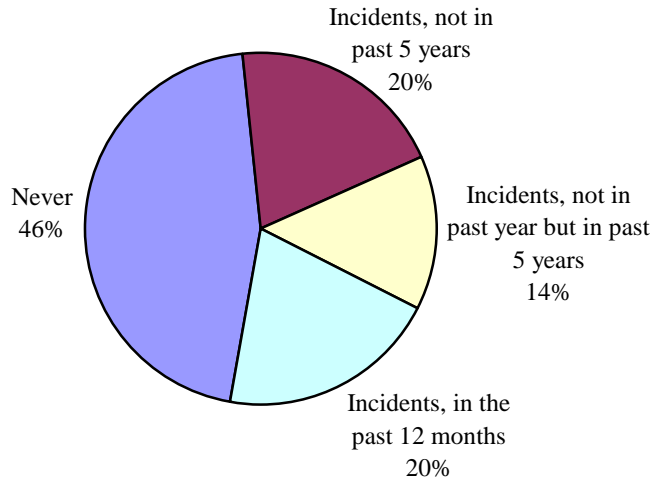


(Base: 39)

Consumer-related problems or disputes

4.35 For respondents who had experienced difficult-to-solve problems or disputes, about 20% had experienced incidents of consumer-related problems in the past 12 months, 14% in the past 5 years excluding the past 12 months, and another 20% earlier. The remaining 46% had never experienced such problems.

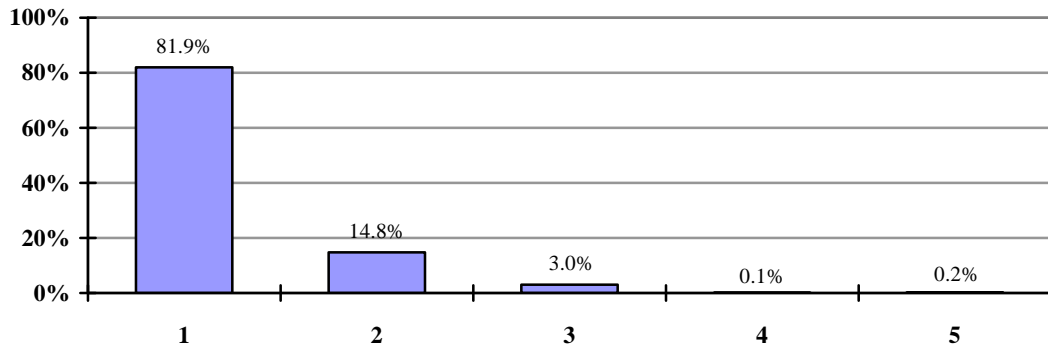
**Percentage distribution of respondents
who had experienced problems by whether had incidents of
consumer-related problems**



(Base: 3,911)

4.36 For those respondents who had experienced consumer-related problems in the past 5 years, about 82% had only one incident during this period. The other 18% had experienced 2 or 3 incidents in the past 5 years. The average was 1.22 incidents per respondent with such problems.

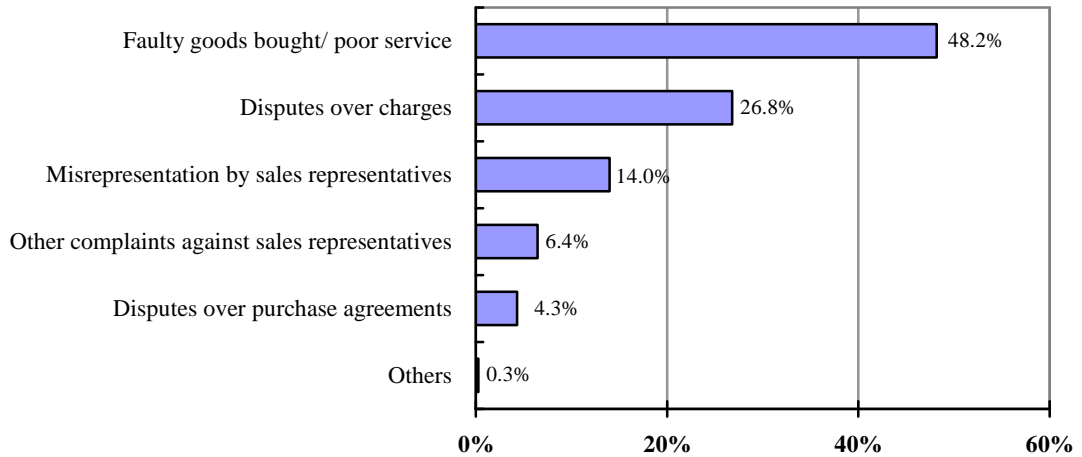
**Percentage distribution of respondents
with consumer-related problems by number of incidents**



(Base: 1,294)

4.37 About 48% of the incidents experienced by these respondents were related to faulty goods bought or poor services, and a further 27% to disputes over charges. Incidents related to misrepresentation by sales representatives, other complaints against sales representatives, disputes over purchase agreements and other complaints by respondents accounted for the remaining 25%.

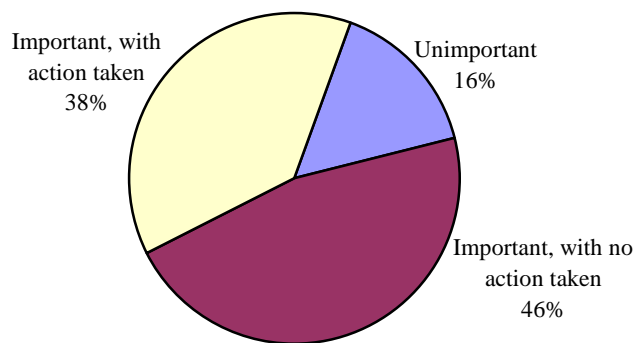
**Percentage distribution of incidents
of consumer-related problems by types**



(Base: 1,565)

4.38 About 16% of the incidents related to consumer problems were considered unimportant. Another 38% were considered important with actions taken. The remaining 46% were also considered important but no action was taken.

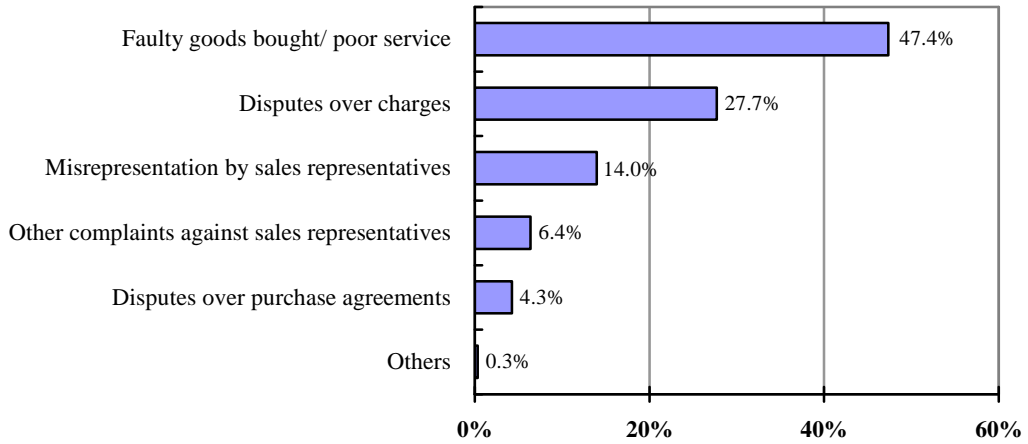
**Percentage distribution of incidents of consumer-related problems
by level of importance**



(Base: 1,565)

4.39 For incidents that were considered important, about 47% were related to faulty goods bought or poor service, and a further 28% to disputes over charges. Misrepresentation by sales representatives, other complaints against sales representatives, disputes over purchase agreements and other complaints made by respondents accounted for the remaining 25%.

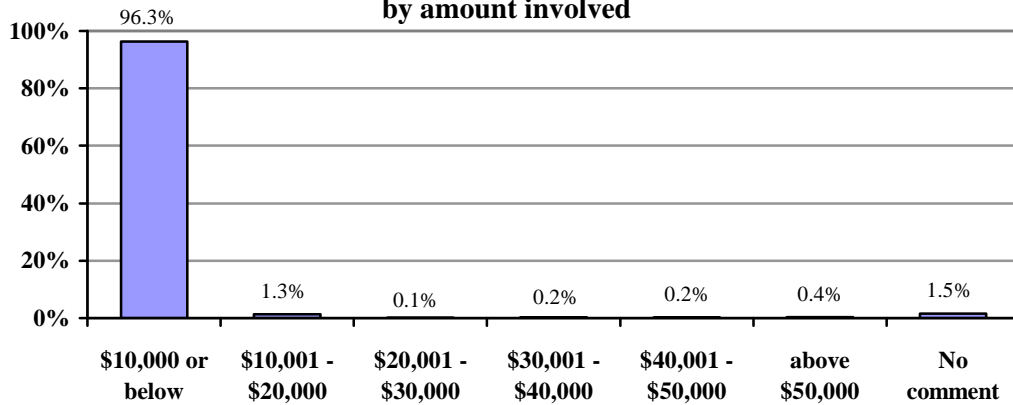
**Percentage distribution of important incidents
of consumer-related problems by types**



(Base: 1,339)

4.40 About 67% of the incidents considered important involved money. For these incidents, the great majority (96%) involved \$10,000 or less. Just below 2% involved \$10,001-\$50,000, and less than 1% involved \$50,000 or more.

**Percentage distribution of important incidents
of consumer-related problems involving money
by amount involved**

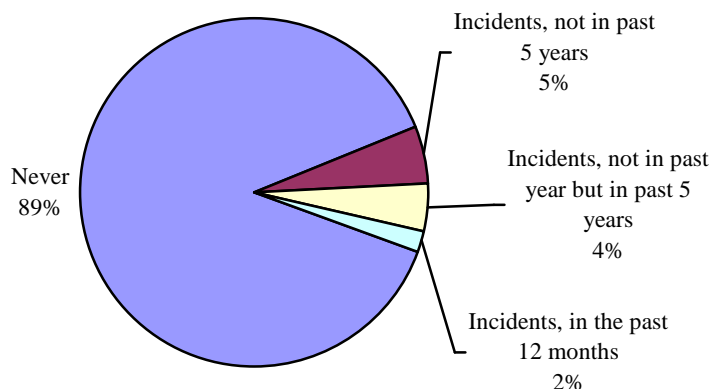


(Base: 876)

Other money problems or disputes

4.41 The great majority (89%) of respondents who had experienced difficult-to-solve problems or disputes did not experience other money problems, such as those with debtors or creditors, or insurance claims. About 2% had experienced such incidents in the past 12 months, 4% in the past 5 years excluding the past 12 months, and another 5% had experienced these incidents earlier though not in the past 5 years.

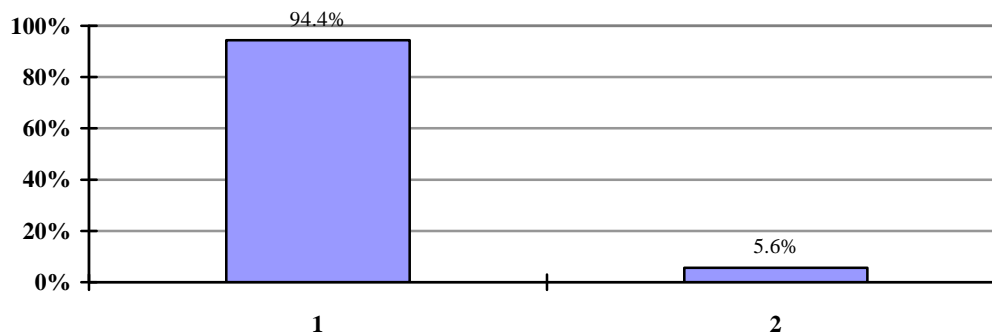
**Percentage distribution of respondents
that had experienced problems
by whether had incidents related to other money problems**



(Base: 3,911)

4.42 For those respondents who had experienced such incidents in the past 5 years, 94% had one incident while 6% had two incidents. The average was 1.06 incident per respondent with these problems.

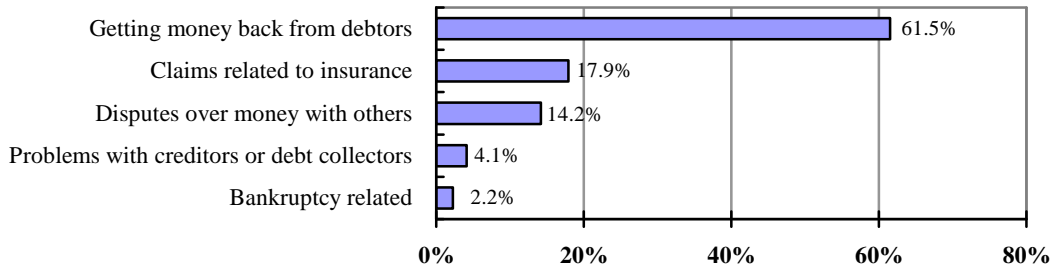
**Percentage distribution of respondents
with other money problems by number of incidents**



(Base: 227)

4.43 In terms of the incidents experienced during the period, about 62% were related to getting money back from debtors, and a further 18% to insurance claims. Incidents of disputes over money with others, problems with creditors or debt collectors, and bankruptcy related problems accounted for the remaining 20%.

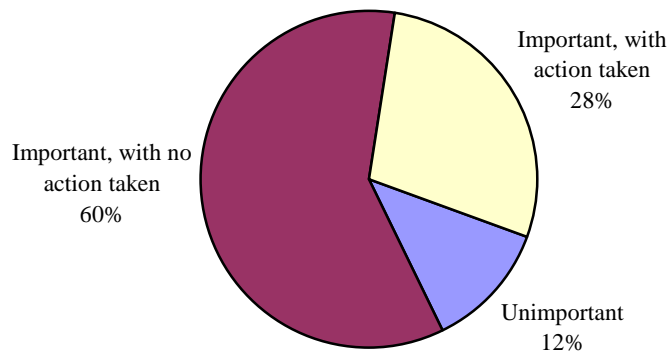
**Percentage distribution of incidents
of other money problems by types**



(Base: 240)

4.44 Among incidents related to other money problems, about 12% were considered as unimportant. Another 28% were considered important with actions taken. For the remaining 60%, they were also considered important but no action was taken.

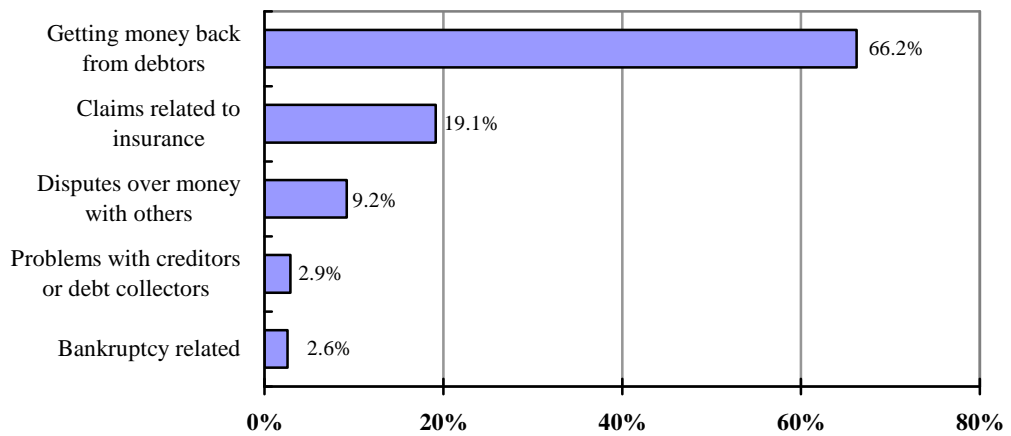
**Percentage distribution of incidents
related to other money problems by level of importance**



(Base: 240)

4.45 For the incidents that were considered important, about 66% were related to getting money back from debtors, and a further 19% to claims related to insurance. The remaining 15% were incidents related to disputes over money with others, problems with creditors or debt collectors, and bankruptcy disputes.

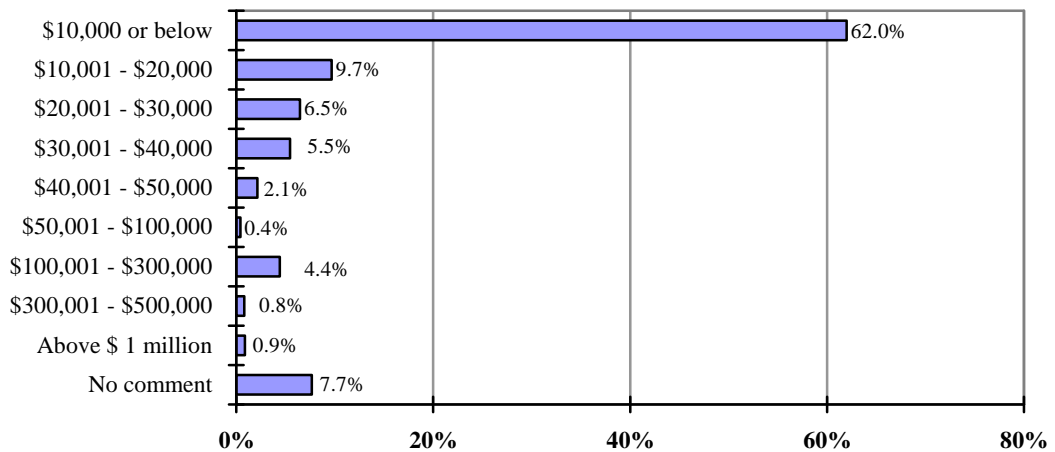
**Percentage distribution of important incidents
of other money problems by types**



(Base: 217)

4.46 All incidents related to other money problems that were considered important involved money. For these incidents, about 62% involved \$10,000 or less, 24% involved \$10,001-\$50,000, and a further 7% involved more than \$50,000.

**Percentage distribution of important incidents
of other money problems by amount involved**

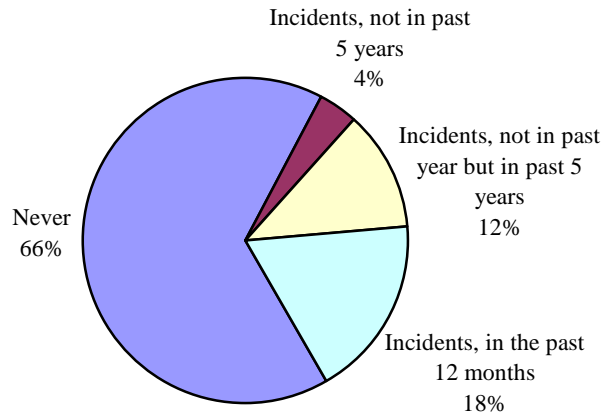


(Base: 207)

Problems or disputes related to damage and disturbances caused by others

4.47 About 66% of the respondents who had experienced difficult-to-solve problems or disputes had never encountered incidents related to damage and disturbances caused by others. 18% had such incidents in the past 12 months, 12% in the past 5 years excluding the past 12 months, and another 4% earlier but not in the past 5 years.

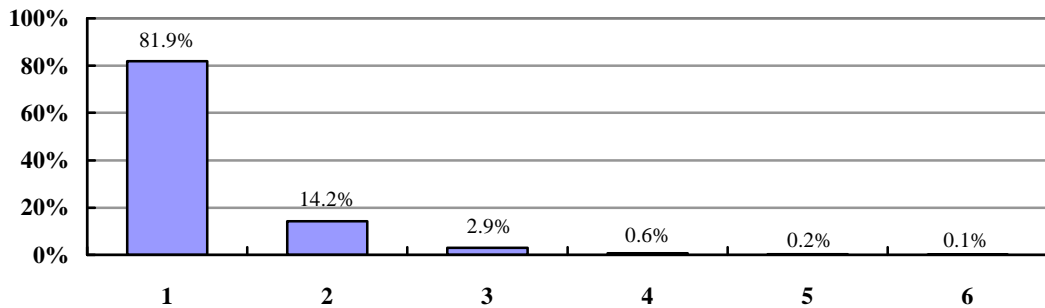
**Percentage distribution of respondents
who had experienced problems by whether had incidents related to
damage and disturbances caused by others**



(Base: 3,911)

4.48 For those respondents that had experienced problems related to damage and disturbances caused by others in the past 5 years, about 82% had only one incident. About 14% on the other hand had experienced 2 such incidents during the same period. The average was 1.23 incidents per respondent with such problems.

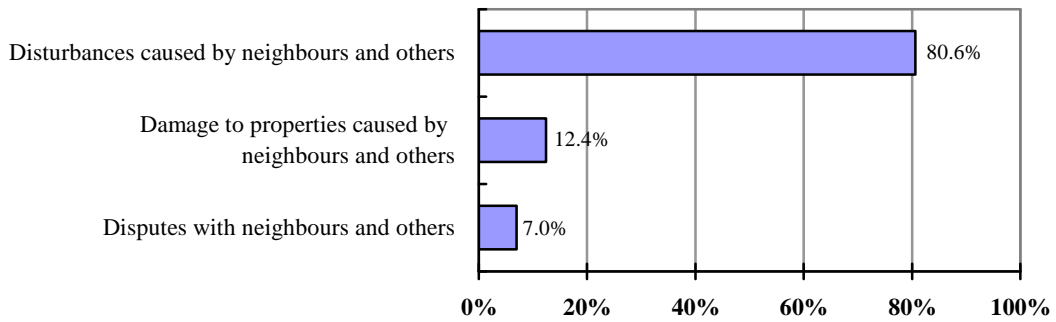
**Percentage distribution of respondents with incidents related to
damage and disturbances caused by others by number of incidents**



(Base: 1,092)

4.49 About 81% of these incidents were related to disturbances caused by neighbours and others, and a further 12% to damage to properties caused by neighbours and others. Incidents related to disputes with neighbours and others, and other complaints made by respondents accounted for 7%.

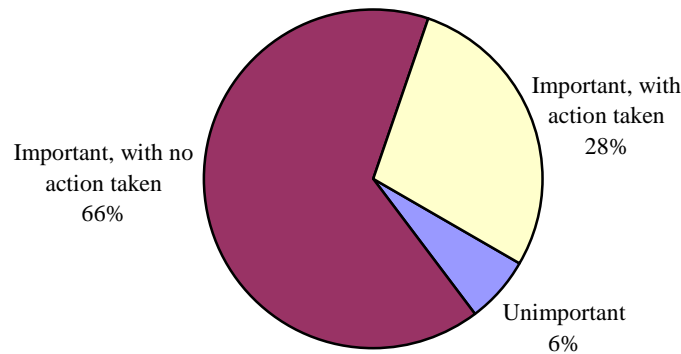
Percentage distribution of incidents of related to damage and disturbances caused by others by types



(Base: 1,347)

4.50 About 6% of the incidents were considered unimportant. Another 28% were considered important with actions taken. For the remaining 66%, they were also considered important but no action was taken.

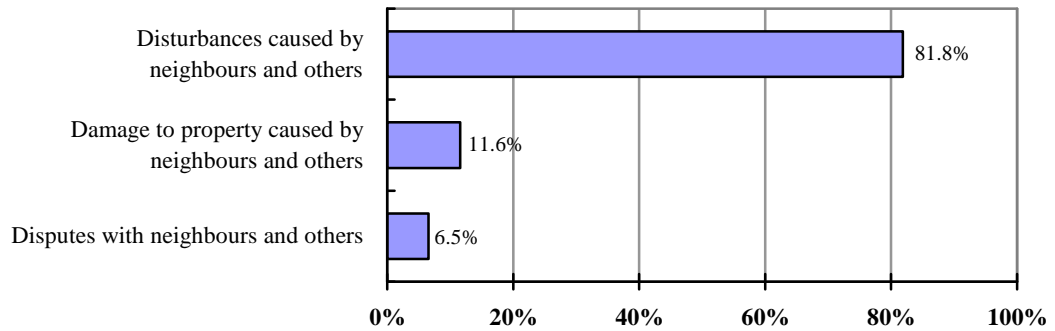
Percentage distribution of incidents related to damage and disturbances caused by others by level of importance



(Base: 1,347)

4.51 For those incidents that were considered important, about 82% were related to disturbances caused by neighbours and others, and a further 12% to damage to properties caused by neighbours and others. Disputes with neighbours and others accounted for the remaining 6%.

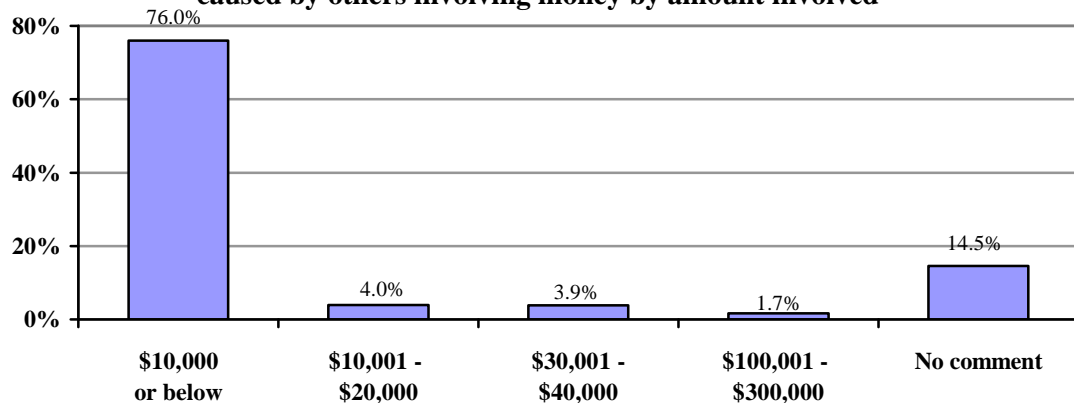
Percentage distribution of important incidents related to damage and disturbances caused by others by types



(Base: 1,271)

4.52 Only about 4% of the incidents considered important involved money. For these incidents, about 76% involved \$10,000 or less, and 8% involved \$10,001-\$40,000. On the other hand, just under 2% involved \$100,001-\$300,000.

Percentage distribution of important incidents related to damage and disturbances caused by others involving money by amount involved

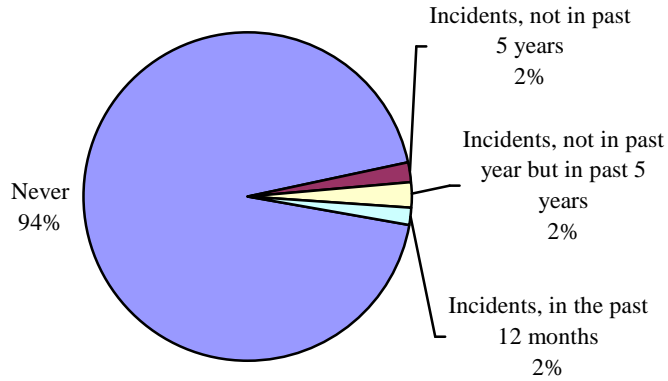


(Base: 44)

Problems or disputes related to injuries or health problems in the workplace

4.53 The great majority (94%) of respondents who had experienced difficult-to-solve problems or disputes did not experience injuries or health problems in the workplace. About 2% of them had experienced such incidents in the past 12 months, 2% in the past 5 years excluding the past 12 months, and another 2% had experienced such incidents earlier though not in past 5 years.

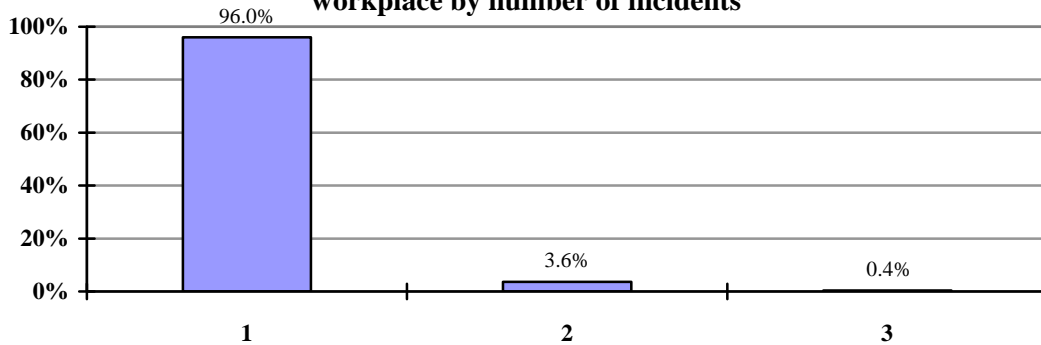
**Percentage distribution of respondents
who had experienced problems by whether had incidents related
to injuries or health problems in the workplace**



(Base: 3,911)

4.54 For those respondents who had experienced incidents related to injuries or health problems in the workplace in the past 5 years, 96% had only one incident during the period. The remaining 4% had 2 or 3. The average was 1.04 incidents per respondent with such problems.

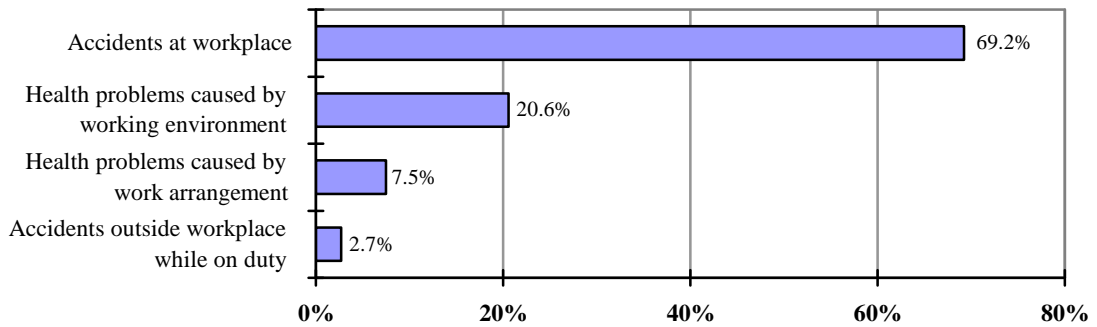
**Percentage distribution of respondents
with incidents related to injuries or health problems in the
workplace by number of incidents**



(Base: 152)

4.55 About 69% of these experiences were related to accidents at the workplace, and a further 21% to health problems caused by working environment. Incidents related to health problems caused by work arrangement and accidents outside the workplace while on duty accounted for the remaining 10%.

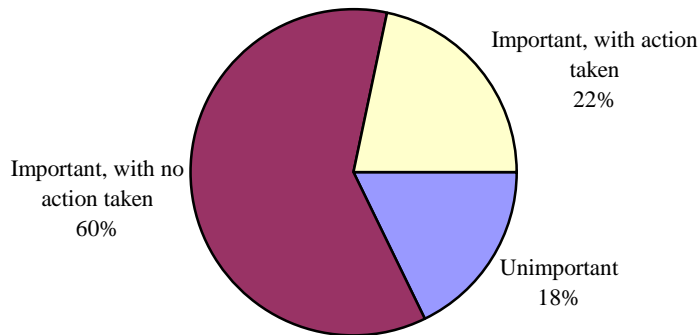
Percentage distribution of incidents related to injuries or health problems in the workplace by types



(Base: 160)

4.56 About 18% of these incidents were considered unimportant. Another 22% were considered important with actions taken, while the remaining 60% were also considered important but no action was taken.

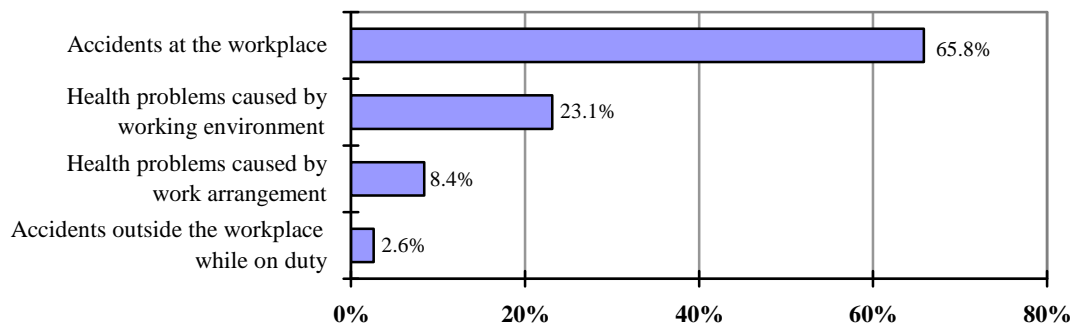
Percentage distribution of incidents related to injuries or health problems in the workplace by level of importance



(Base: 160)

4.57 For incidents that were considered important, about 66% were related to accidents at the workplace, and a further 23% to health problems caused by working environment. Health problems caused by work arrangement and accidents outside the workplace while on duty accounted for 11% of the incidents.

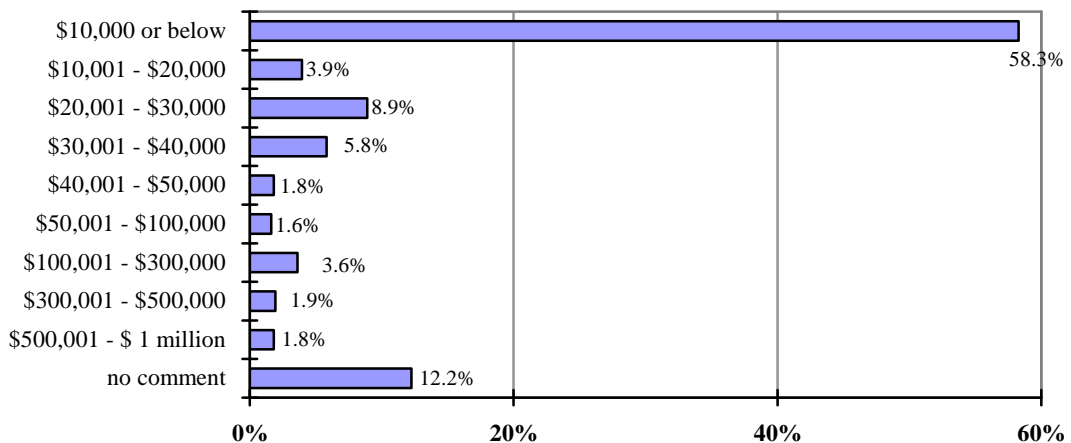
Percentage distribution of important incidents related to injuries or health problems in the workplace by types



(Base: 130)

4.58 About 36% of the incidents considered important involved money. For these incidents, about 58% involved \$10,000 or less, 20% involved \$10,001-\$50,000, and a further 9% involved more than \$50,000.

Percentage distribution of important incidents related to injuries or health problems in the workplace involving money by amount involved

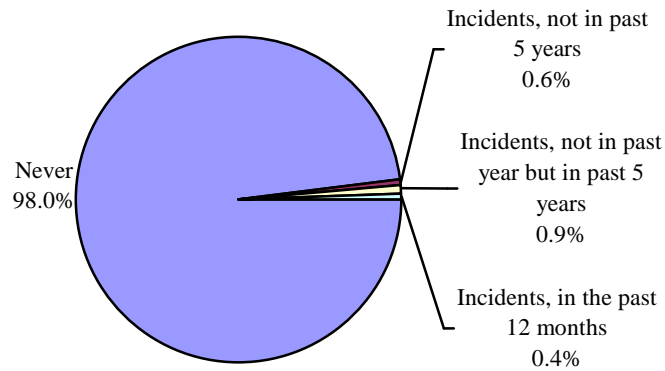


(Base: 44)

Family-related problems or disputes

4.59 For respondents who had experienced difficult-to-solve problems or disputes, only about 0.4% had experienced incidents of family-related problems in the past 12 months. Another 0.9% experienced these incidents in the past 5 years excluding the past 12 months, and 0.6% had these incidents earlier though not in the past 5 years. The great majority (98%) of the respondents did not experience any such problems.

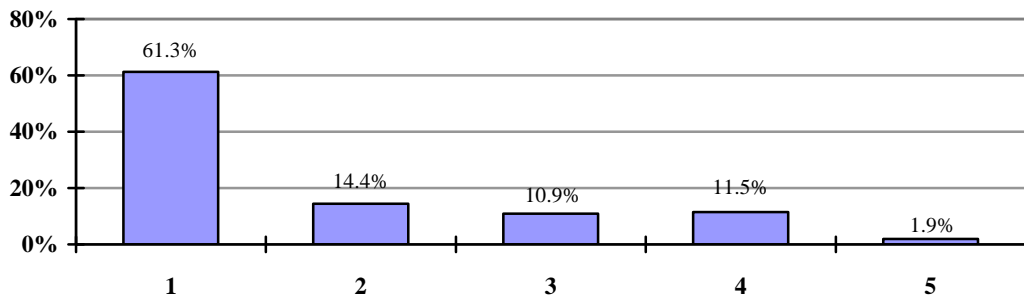
**Percentage distribution of respondents
who had experienced problems by whether had incidents of
family-related problems**



(Base: 3,911)

4.60 For the relatively small number of respondents who had experienced such incidents in the past 5 years, about 61% had only one incident during the period, while 39% had 2 to 5. The average was 1.78 incidents per respondent with such problems.

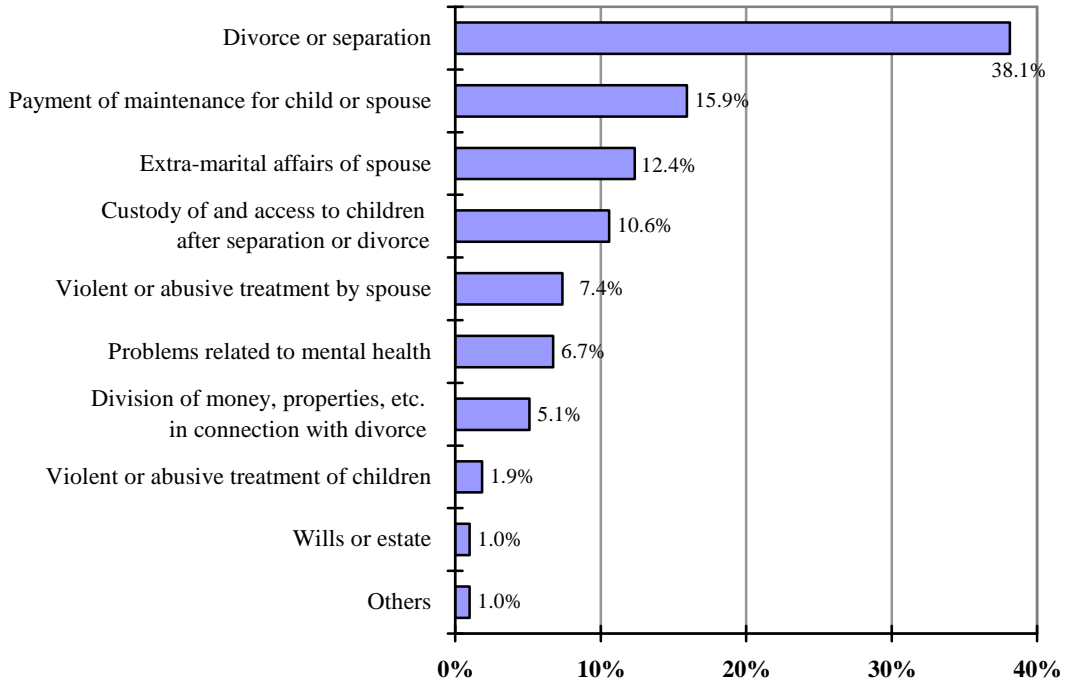
**Percentage distribution of respondents with incidents of
family-related problems by number of incidents**



(Base: 49)

4.61 In terms of the incidents experienced by the respondents during the period, about 38% were related to divorce or separation, 16% to payment of maintenance for child or spouse, and 12% to extra-marital affairs of spouse.

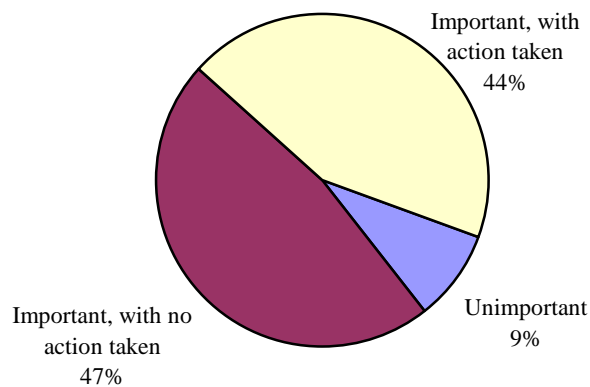
Percentage distribution of incidents of family-related problems by types



(Base: 89)

4.62 About 9% of the incidents were considered as unimportant. Another 44% were considered important with actions taken, while the remaining 47% were also considered important but no action was taken.

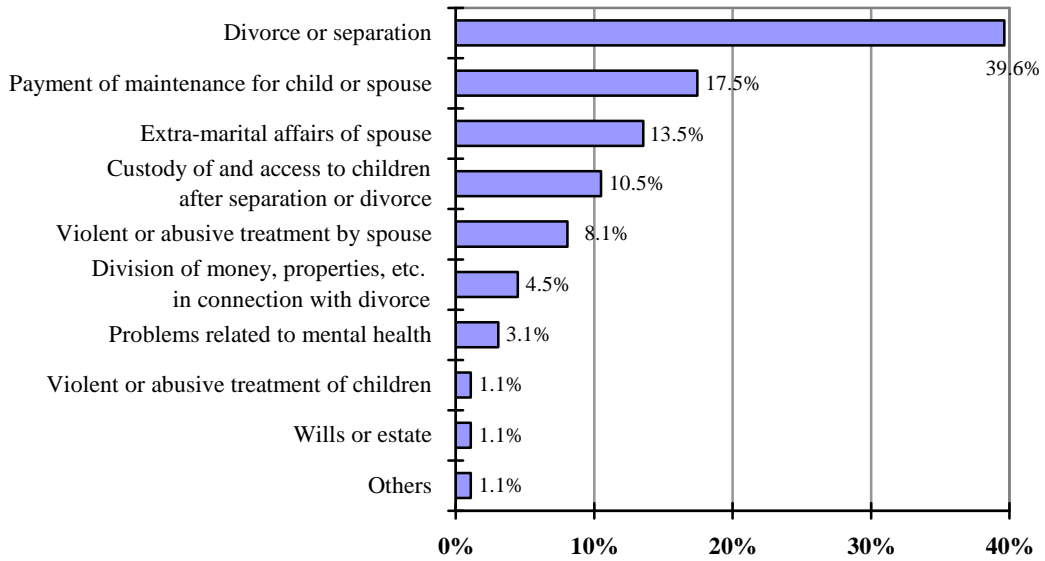
Percentage distribution of incidents of family-related problems by level of importance



(Base: 89)

4.63 For incidents that were considered important, about 40% were related to divorce or separation, 18% to payment of maintenance for child or spouse, and a further 14% to extra-marital affairs of spouse.

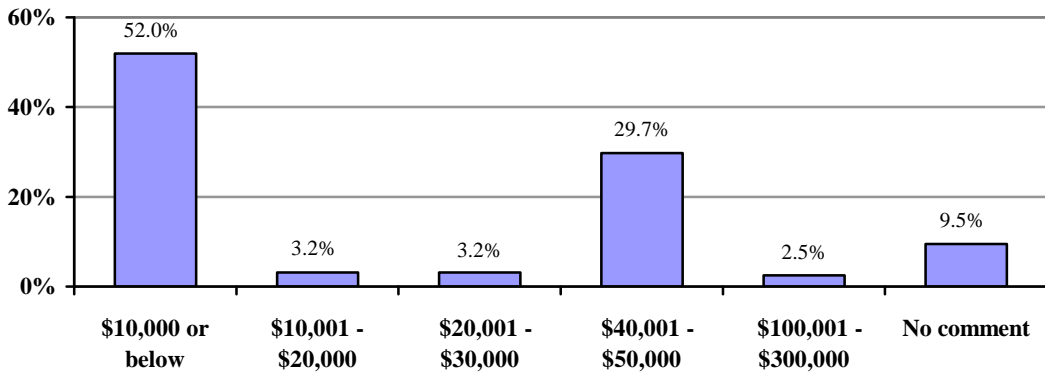
**Percentage distribution of important incidents
of family-related problems by types**



(Base: 80)

4.64 About 38% of the incidents considered important involved money. For these incidents, about 52% involved \$10,000 or less. 36% involved \$10,001-\$50,000 and a further 3% involved \$100,001-\$300,000.

**Percentage distribution of important incidents
of family-related problems involving money by amount involved**

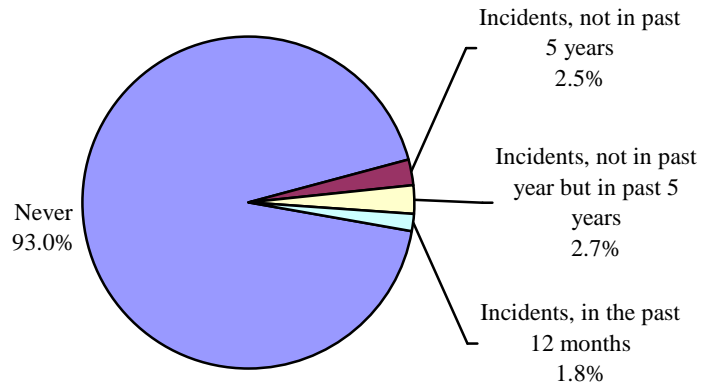


(Base: 31)

Problems related to injuries or health problems outside the workplace

4.65 The great majority (93%) of respondents who had experienced difficult-to-solve problems or disputes did not have incidents related to injuries or health problems outside the workplace. About 2% had experienced such incidents in the past 12 months, 3% in the past 5 years excluding the past 12 months, and another 3% had experienced these incidents earlier though not in past 5 years.

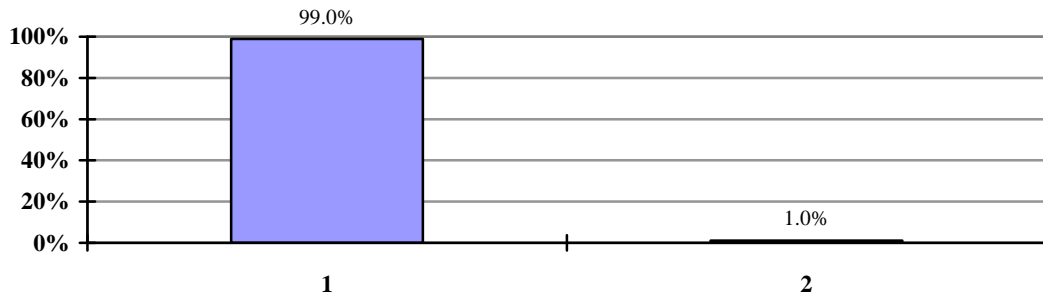
Percentage distribution of respondents that experienced problems by whether had incidents related to injuries or health problems outside the workplace



(Base: 3,911)

4.66 For those respondents who had experienced such incidents in the past 5 years, 99% had only one incident and the only remaining 1% had two. The average was 1.01 per respondent with such incidents.

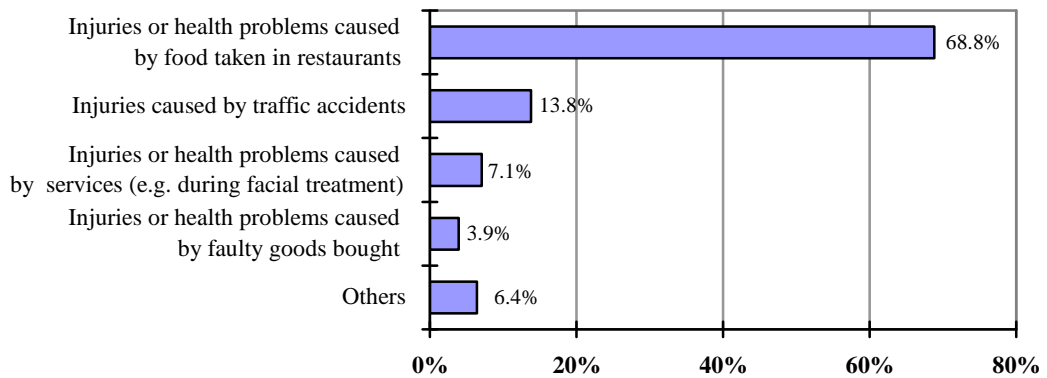
Percentage distribution of respondents with incidents related to injuries or health problems outside the workplace by number of incidents



(Base: 175)

4.67 About 69% of these incidents were related to injuries or health problems caused by food taken in restaurants, and a further 14% to injuries caused by traffic accidents. Incidents related to injuries or health problems caused by services and faulty goods bought and other complaints made by respondents accounted for the remaining 17%.

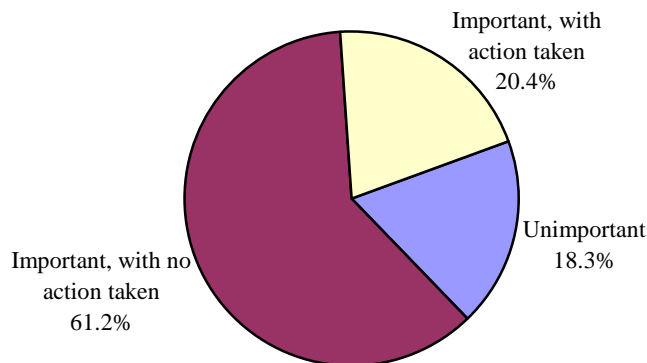
Percentage distribution of incidents related to injuries or health problems outside the workplace by types



(Base: 177)

4.68 About 18% of these incidents were considered unimportant. Another 20% were considered important with actions taken. For the remaining 61%, they were also considered important but no action was taken.

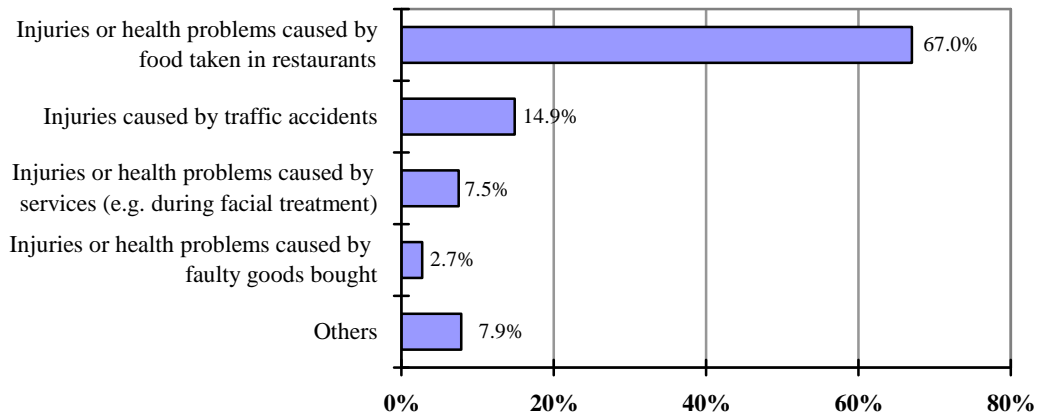
Percentage distribution of incidents related to injuries or health problems outside the workplace by level of importance



(Base: 177)

4.69 For those incidents that were considered important, about 67% were related to injuries or health problems caused by food taken in restaurants and a further 15% to injuries caused by traffic accidents. Injuries or health problems caused by services and faulty goods bought and other complaints made by respondents accounted for the remaining 18%.

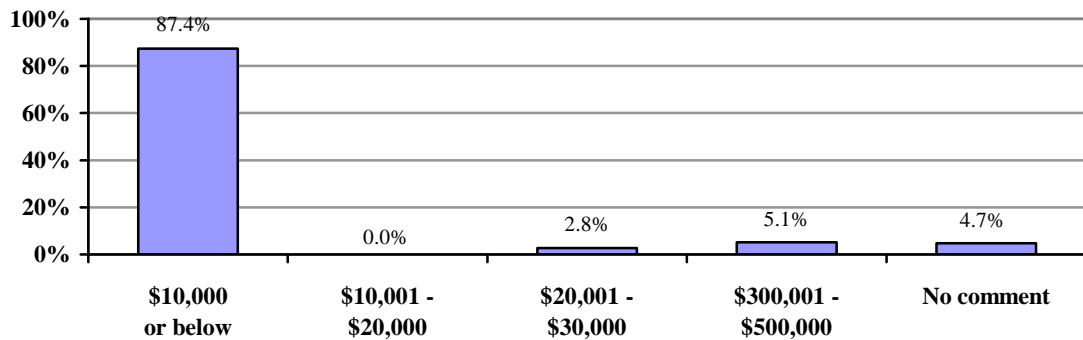
Percentage distribution of important incidents related to injuries or health problems outside the workplace by types



(Base: 142)

4.70 About 26% of the incidents considered important involved money. For these incidents, the majority (87%) involved \$10,000 or less. Another 3% involved \$20,000-\$30,000 and a further 5 % involved \$300,001-\$500,000.

Percentage distribution of important incidents related to injuries or health problems outside workplace involving money by amount involved

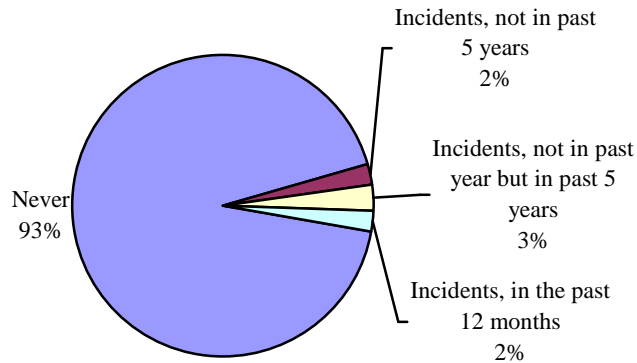


(Base: 35)

Problems or disputes related to government departments or government officials

4.71 For respondents who had experienced difficult-to-solve problems or disputes, only about 2% had incidents related to government departments or government officials in the past 12 months. Another 3% had these incidents in the past 5 years excluding the past 12 months, and 2% had such experience earlier though not in past 5 years. The great majority (93%) did not have any such problems.

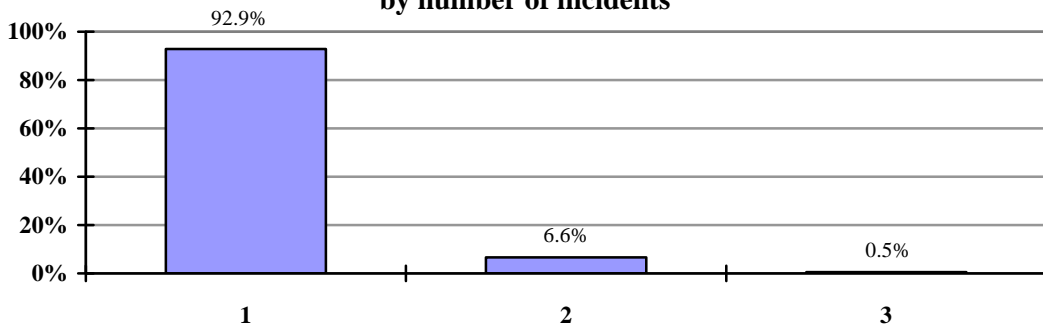
**Percentage distribution of respondents
that had experienced problems by whether had incidents
related to government departments/ government officials**



(Base: 3,911)

4.72 For those respondents who had experienced such problems in the past 5 years, the great majority (93%) had only one incident. The remaining 7% had 2 or 3 such incidents. The average was 1.08 incidents per respondent with such problems.

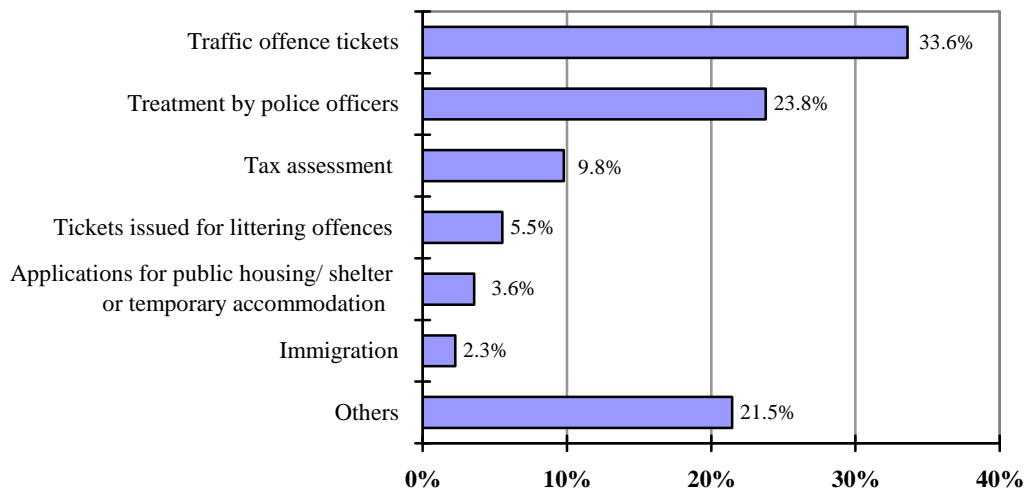
**Percentage distribution of respondents with incidents related to
government departments/ government officials
by number of incidents**



(Base: 197)

4.73 About 34% of these incidents were related to traffic offence tickets, 24% to treatment by police officers and 10% to tax assessment. Incidents related to applications for public housing/ shelter or temporary accommodation, immigration and tickets issued for littering offences accounted for 11%. The remaining 22% were related to other complaints.

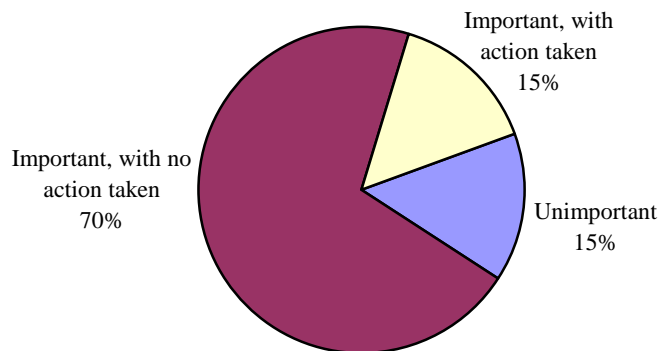
Percentage distribution of incidents related to government departments/ government officials by types



(Base: 211)

4.74 About 15% of the incidents were considered unimportant. Another 15% were considered important with actions taken. The remaining 70% were considered important as well but no action was taken.

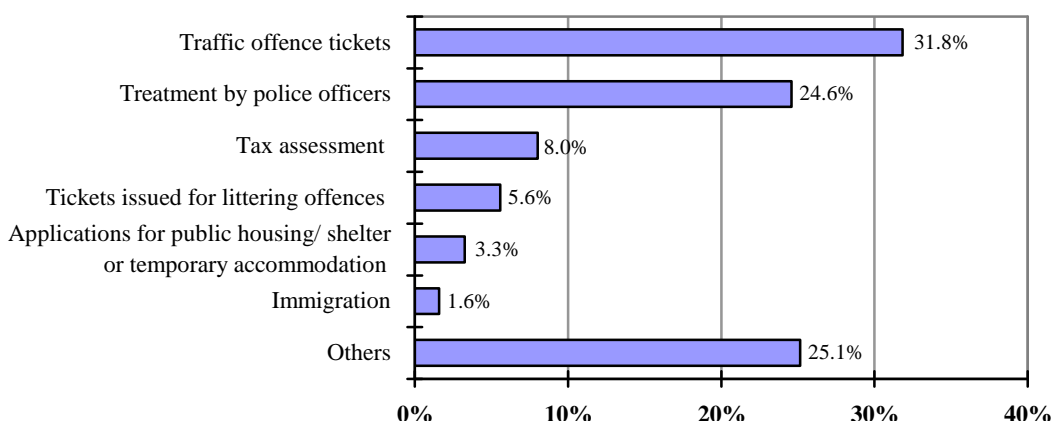
Percentage distribution of incidents related to government departments/ government officials by level of importance



(Base: 211)

4.75 For incidents considered important, about 32% were related to traffic offence tickets, 24% to treatment by police officers, and 8% to tax assessment. Tickets issued for littering offences, applications for public housing/ shelter or temporary accommodation, immigration and others accounted for the remaining 36%.

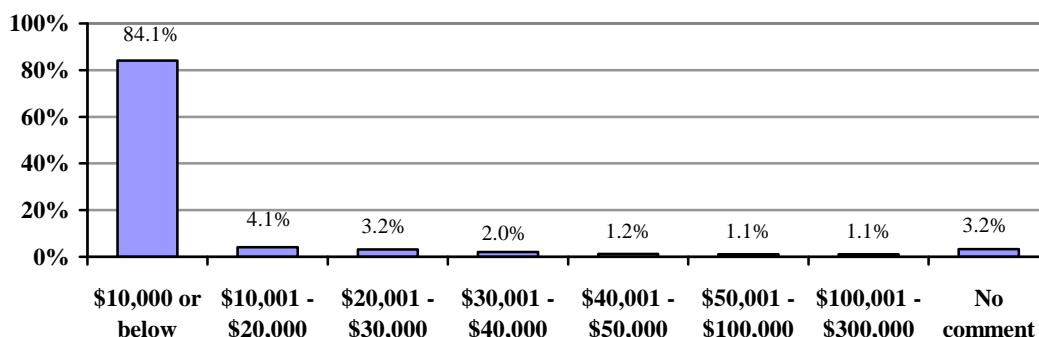
Percentage distribution of important incidents related to government departments/ government officials by types



(Base: 181)

4.76 About 50% of the incidents considered important involved money. For these incidents, about 84% involved \$10,000 or less. Another 11% involved \$10,001-\$50,000 and 2% involved more than \$50,000.

Percentage distribution of important incidents related to government departments/ government officials involving money by amount involved

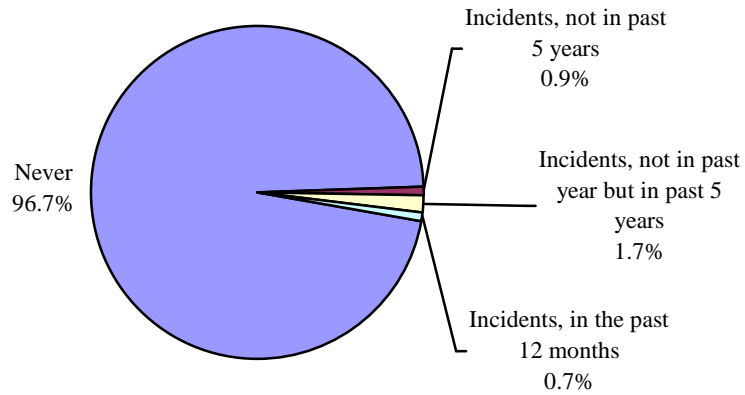


(Base: 85)

Problems or disputes related to services provided by professionals

4.77 The great majority (97%) of the respondents that had experienced difficult-to-solve problems or disputes did not have incidents related to services provided by professionals (e.g. medical doctors, dentists, lawyers). Only less than 1% had experienced such incidents in the past 12 months, 2% in the past 5 years excluding the past 12 months, and another 1% had these incidents earlier though not in the past 5 years.

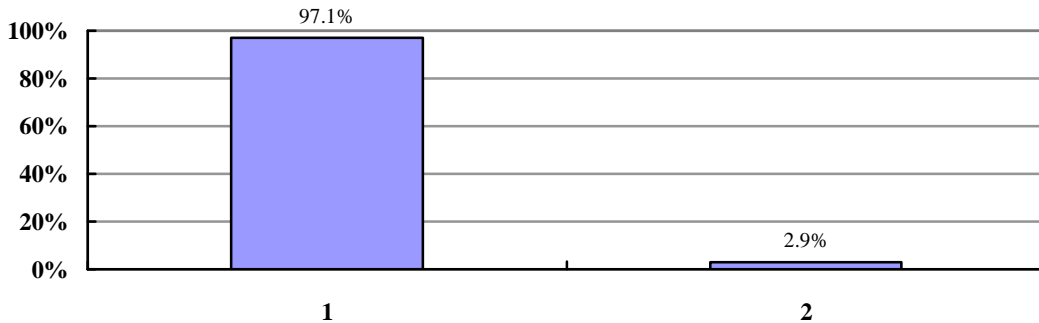
**Percentage distribution of respondents
that had experienced problems by whether had incidents
related to services provided by professionals**



(Base: 3,911)

4.78 For those respondents who had experienced problems related to services provided by professionals in the past 5 years, the great majority (97%) had only one incident, and the remaining 3% had 2 such incidents. The average was 1.03 incidents per respondent with such problems.

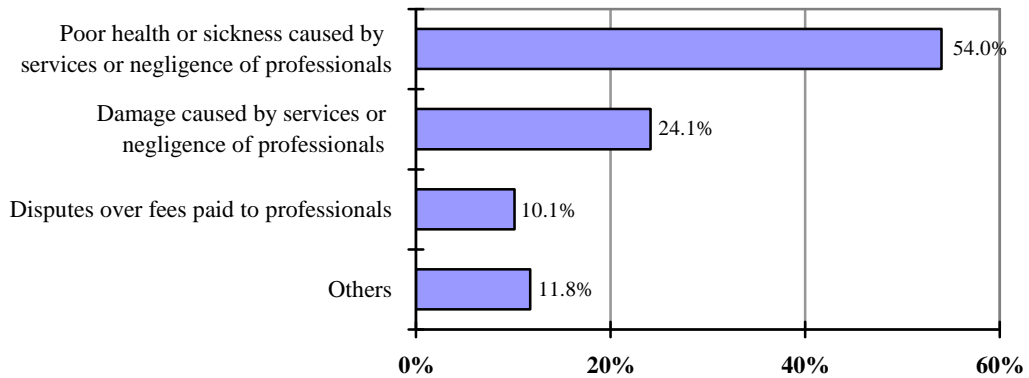
**Percentage distribution of respondents with incidents related to
services provided by professionals by number of incidents**



(Base: 87)

4.79 About 54% of these incidents were related to poor health or sickness caused by services or negligence of professionals, and a further 24% to damage caused by services or negligence of professionals. Incidents related to disputes over fees paid to professionals and other complaints made by respondents accounted for the remaining 22%.

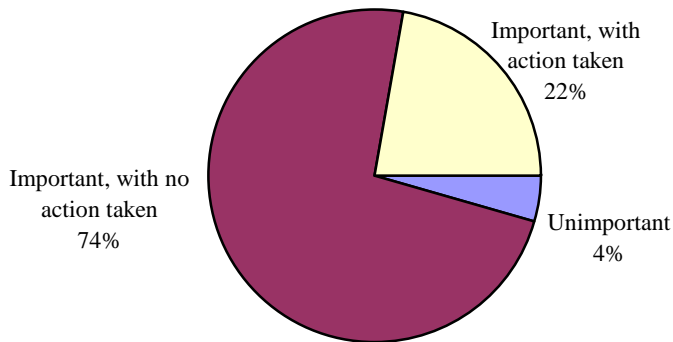
Percentage distribution of incidents related to services provided by professionals by types



(Base: 90)

4.80 About 4% of these incidents were considered unimportant. Another 22% were considered important with actions taken, while the remaining 74% were also considered important but no action was taken.

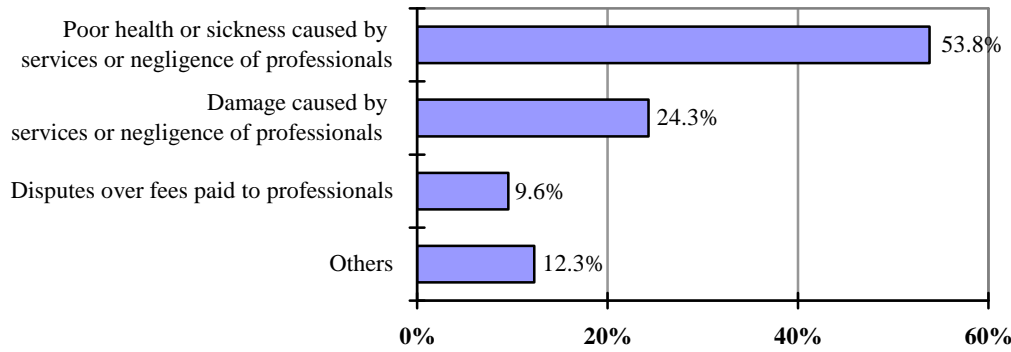
Percentage distribution of incidents related to services provided by professionals by level of importance



(Base: 90)

4.81 For the incidents that were considered important, about 54% were related to poor health or sickness caused, and a further 24% to damage caused by services or negligence of professionals. Disputes over fees paid to professionals accounted for 10% of these incidents, and for other complaints made by respondents, 12%.

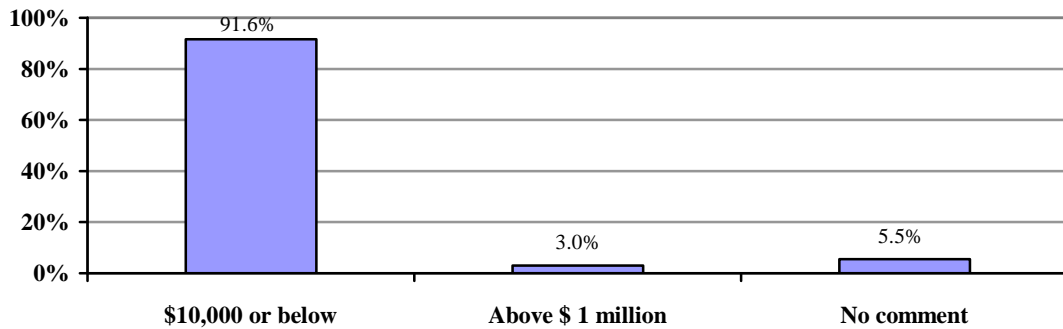
Percentage distribution of important incidents related to services provided by professionals by types



(Base: 85)

4.82 About 41% of the incidents considered important involved money. For these incidents, about 92% involved \$10,000 or less, and 3% involved more than \$1,000,000.

Percentage distribution of important incidents related to services provided by professionals involving money by amount involved

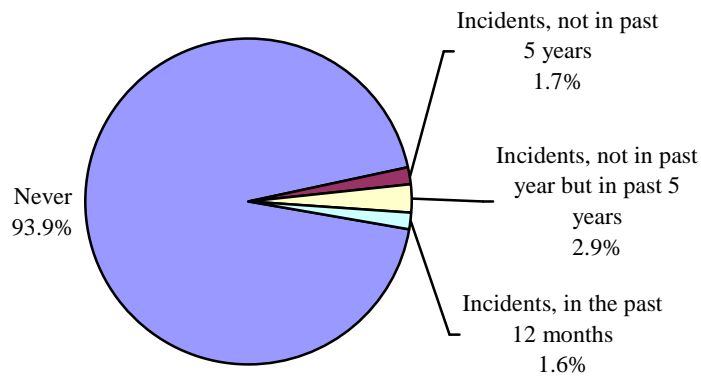


(Base: 30)

Other problems or disputes

4.83 For respondents that had experienced difficult-to-solve problems or disputes, about 2% had incidents related to other problems in the past 12 months, which were mainly matters relating to education, privacy, discrimination, immigration and defamation. Another 3% experienced these incidents in the past 5 years excluding the past 12 months, and 2% had such incidents earlier but not in the past 5 years. The great majority (94%) of respondents did not experience these problems.

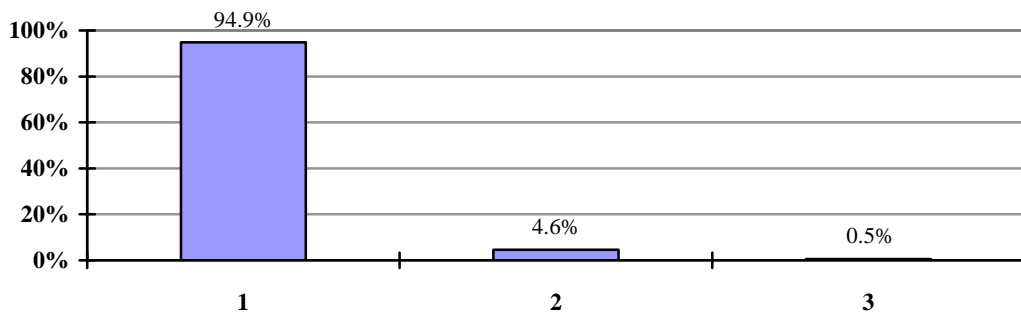
Percentage distribution of respondents that had experienced problems by whether had incidents related to other problems



(Base: 3,911)

4.84 For respondents that had experienced these other problems in the past 5 years, the great majority (95%) had only one incident, and the remaining 5% had 2 or 3. The average was 1.06 incidents per respondent with such problems.

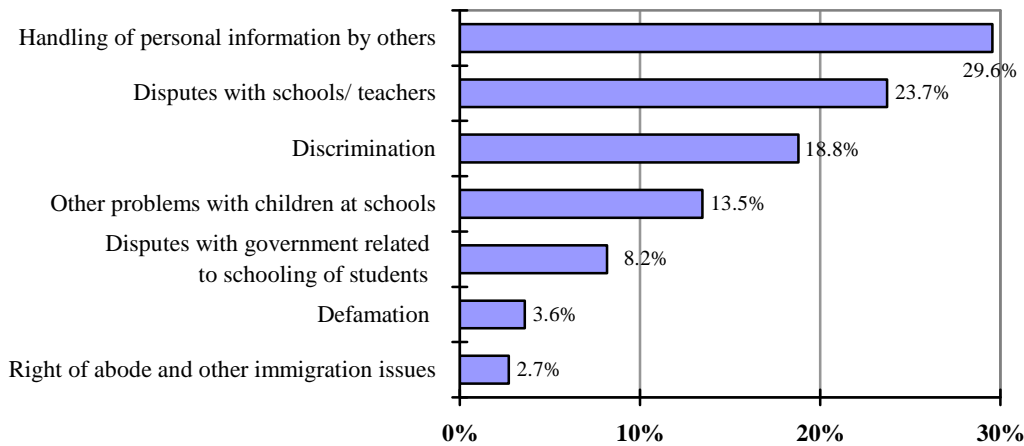
Percentage distribution of respondents with incidents related to other problems by number of incidents



(Base: 173)

4.85 Less than half (45%) of these incidents were related to school or education problems, and another 30% to handling of personal information by others. Discrimination, defamation, right of abode and other immigration issues accounted for the remaining 25%.

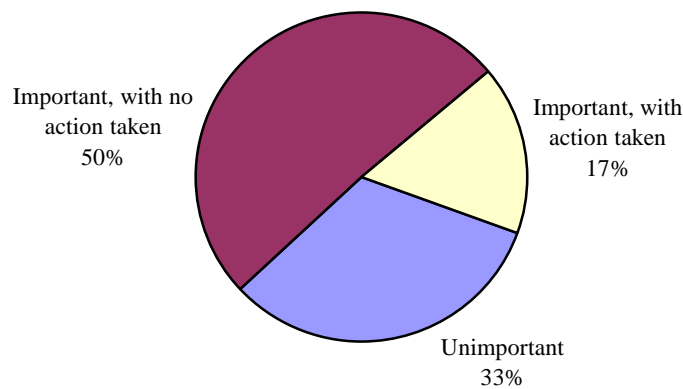
Percentage distribution of important incidents related to other problems by types



(Base: 183)

4.86 Among these incidents, about 33% were considered unimportant. About 17% were considered important with actions taken. For the remaining 50%, they were also considered important but no action was taken.

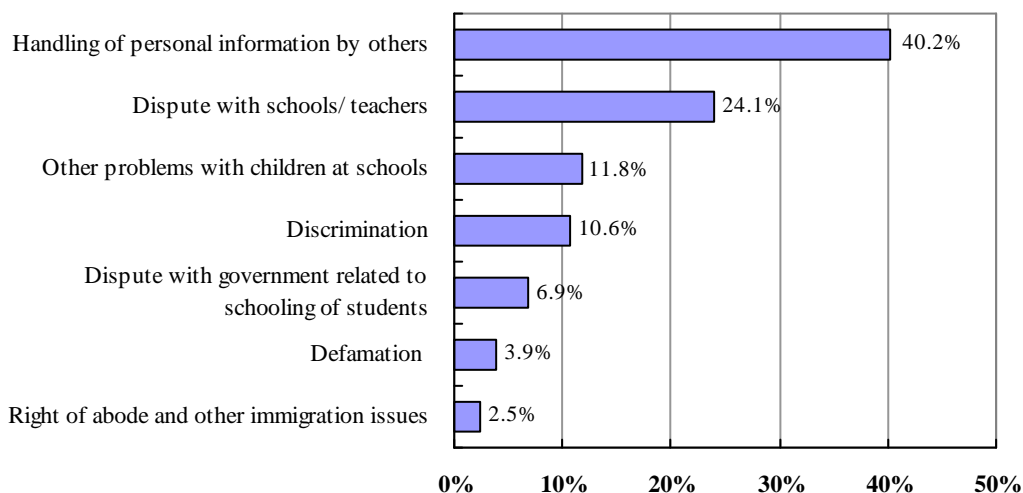
Percentage distribution of incidents related to other problems by level of importance



(Base: 183)

4.87 For those incidents that were considered important, about 40% were related to handling of personal information by others, and a further 24% to disputes with schools or teachers. Other problems with children at schools accounted for 12% of incidents.

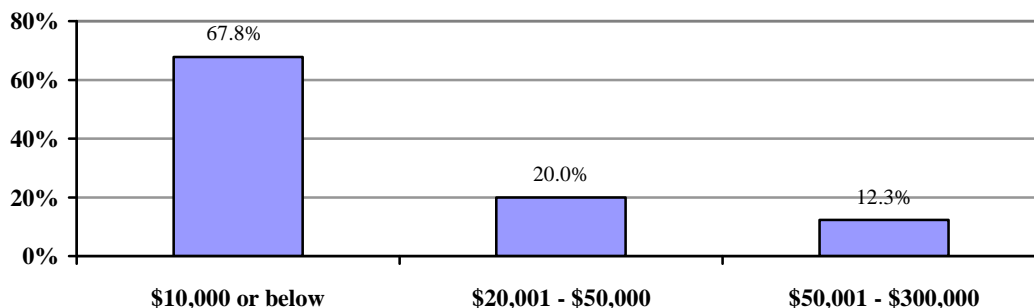
Percentage distribution of important incidents related to other problems by types



(Base: 128)

4.88 About 11% of the incidents considered important involved money. For these, about 68% involved \$10,000 or less. Another 20% involved \$20,001-\$50,000 and a further 12% involved \$50,001-\$300,000.

Percentage distribution of important incidents related to other problems involving money by amount involved

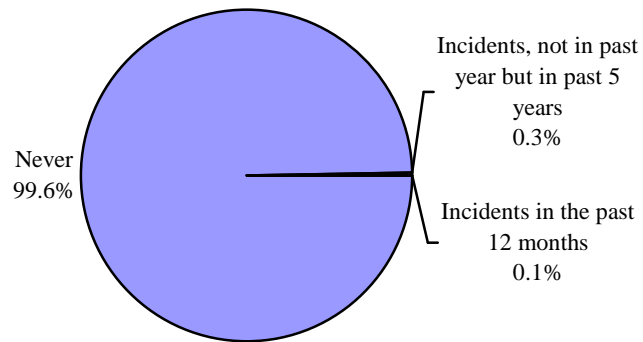


(Base: 14)

Disputes of a criminal nature

4.89 Almost all of the respondents who had experienced difficult-to-solve problems or disputes did not experience incidents of a criminal nature. Only less than 1% had such incidents in the past.

Percentage distribution of respondents that had experienced problems by whether had incidents of a criminal nature

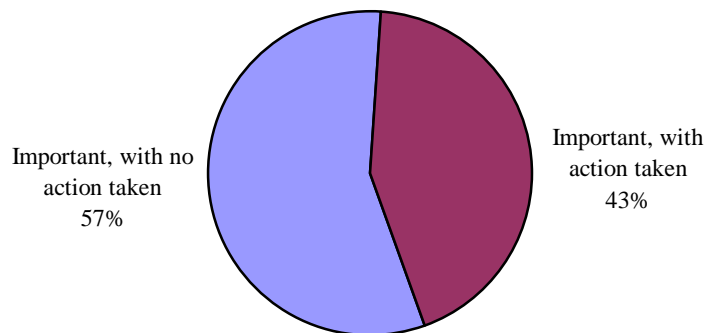


(Base: 3,911)

For the small number of respondents who had experienced incidents related to criminal problems in the past 5 years, all had only one incident during the period.

- 4.90 None of these incidents were considered unimportant. About 43% were considered important with actions taken, while no action was taken on the remaining 57% considered important.

Percentage distribution of incidents of a criminal nature by level of importance



(Base: 17)

About 24% of these incidents were related to thievery, 21% to credit cards deception, and 16% to other deception. The remaining 39% included robbery, assault, employment trap and other cases.

- 4.91 About 78% of the incidents involved money. About 59% of these involved \$10,000 or less, and the other 41% involved \$10,001-\$50,000.