

## talking points

# How much does it cost a family of four each month in HK?

Hate it when you can't talk back? Well, you can with *Young Post*. Have your say and share with students around Hong Kong

**Ivan Lam, 17, Tin Shui Wai Methodist College**

It would probably cost HK\$30,000 to maintain a four-person household. Regardless of the usual expenditure - for example, rent and electricity - there are still a lot of other things we have to pay for. A decade ago, HK\$20,000 might have been enough, but inflation has made life in Hong Kong a lot more expensive.


**Gurung Agisha, 16, St Margaret's Girls' College**

To have a good living standard, a family of four needs HK\$40,000 or more. This would cover all their living expenses, such as rent, water and electricity bills, food and transportation.

With good money management, they could even save up for future medical insurance.


**Cham Shueng-lee, 12, Rhenish Church Pang Hok Ko Memorial College**

A family of four needs at least HK\$16,000 to survive, because they need money for rent, food, medicine, transportation and daily necessities.

In Hong Kong, rents are very high. For example, a 100 sq ft sub-divided flat costs around HK\$3,000. Food and other daily necessities will cost around HK\$6,000. There are long queues in public hospitals, so some people may need to see a private doctor, which isn't cheap: it costs around HK\$300 each time.

Transportation is also very costly in Hong Kong. For example, if I go from Tin Shui Wai to Lok Fu by MTR, I need to pay HK\$20.50 for a single trip!


**Wong Yin-ching, 18, Caritas St Joseph Secondary School**

A family of four can get by with HK\$9,500 a month if they spend their money wisely.

If they live in public housing, the monthly rent is around HK\$2,000, with another HK\$1,500 for all the bills. Say everyone spends HK\$50 a day for meals and taking transport. For four people, that comes to HK\$6,000 per month. Add this up and it means a four-person family needs HK\$9,500 each month - but they can't eat out or buy anything they don't really need.


**Oscar Lo, 15, Chong Gene Hang College**

A family of four needs about HK\$37,000 each month. There are lots of expenses, such as transportation, food, rent, water, electricity, and gas. All of these could add up to HK\$25,000 if the family is not living in a public estate. Also, sometimes a family might need money for a medical emergency.

A family with children also has to spend money on tuition, school uniforms, and textbooks, so life in Hong Kong is very expensive.



Our topics always get a lot of responses. Check out what other students had to say and join the conversation at [yp.scmp.com](http://yp.scmp.com). In our next Talking Points we'll discuss: should domestic helpers be able to gain permanent residency in Hong Kong? We are now accepting answers from readers for this topic. To take part, email your answer with your name, age, and school, along with a nice, clear selfie (make sure it's not blurry), to [yp@scmp.com](mailto:yp@scmp.com) by lunchtime on Monday, May 16. Don't forget to include "Talking Points" in the subject line.