

Perception and response to employment risks of workers in Hong Kong

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Abstract:

Rapid social changes in Hong Kong in the past decade has led to increasing risks and problems in employment, such as unstable employment, unemployment, casualization of work, low income, and long working hour. In response to these problems, the Hong Kong Special Administrative Region Government has tried to adopt a workfare approach, in which emphasis is placed on enhancing workers' competitiveness, skill in job seeking, and motivation to work. There are heated debates on workfare in UK and other Western countries, while debate on this in Hong Kong is scarce. Hong Kong is dominated by neo-liberalism and New Public Management philosophy that workfare strategy is taken-for-granted by policy makers without much disputes. Although this strategy may help some workers to get a job, this also contributes to individualize the problem and put the responsibility of risk on individual workers.

This paper is based on the findings of a research on employment risk in Hong Kong, conducted by the authors in 2006-07. The aims of the research is to explore how Hong Kong people perceive unemployment risk, how they cope with these risks, and how effective is existing social policy in helping them to face these risks. The research consists of both quantitative data from telephone interviews and qualitative data from in-depth interviews. Research findings showed that the coping ability of workers varies significantly among different social sectors. In general, the low income groups are less likely to benefit from workfare oriented social policy; and individualized strategies such as employment retraining and private insurances on labour and health are unlikely to solve their problems. This paper contributes to the debates on developing effective policy to deal with employment risk in a rapidly changing society.

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Introduction

In the past two decades, the labour market of Hong Kong is undergoing a rapid change or restructuring. Many workers are threatened by problems and risks such as reducing job stability, lowering wage, cutting employment benefit, heavier workload, increasing work stress, longer working hours, and changing of employment term that leads to loss of employment protection. Dominated by neo-liberalist and Third Way ideologies, policy makers in Hong Kong response to the rising employment risk by resorting to ‘workfare’ which emphasize enhancing competitiveness and promoting work motivation. On the other hand, labour legislation to protect the disadvantaged is underdeveloped. Many jobs, especially manual work, have changed to part time or short term contract, or contracted out to ‘self-employed’ workers to evade responsibility under existing labour legislation. The Hong Kong Special Administrative Region (HKSAR) government is not keen to change this situation since it is believed that maintaining flexibility of the workers helps to enhance competitiveness of Hong Kong in the global economy. However, the impacts of employment risks on workers are largely neglected, and we understand very little about the employ risks facing the employees in Hong Kong.

This paper is based on a research we conducted 2006-07 to understand the employment risks of workers in Hong Kong. The aims of the research is to find out what are the risks identified by workers in Hong Kong, how they perceive these risks, what coping strategies they employed to deal with these risks, and the effectiveness of these strategies in solving their problems. We cannot cover all our findings in one single paper, but mainly focus on the employment risks the workers identified and how they perceive and cope with these risks.

Conceptualizing Employment Risk

In Hong Kong, the dominating explanation to the phenomenon of rising employment risk comes from traditional neo-liberalist that attributes the cause to globalization and economic restructuring. It is assumed that globalization is a natural and inevitable social process that leads to the dramatic change in the economy and the labour market. Work has to be flexibilized so as to maintain competitiveness of the Hong Kong economy in the global system. Economic restructuring inevitably render some jobs or skills obsolete, as we are developing from an industrial society to a knowledge-based society. Neo-liberalist assumed that it is individual worker's responsibility to upgrade themselves to keep up with the job market or to work harder to maintain their competitiveness.

This is resonated by Third Way approach to social policy, which emphasizes workfare instead of traditional social welfare (Giddens 1998; Powell 2000). For example, unemployed workers are discouraged from getting social security benefit, instead, they are encouraged to receive employee re-training and try to get a job as far as possible. Workers with a job are also required to keep on further studying and re-training to keep their competitiveness. The ethos of New Public Management (Clarke et al. 2000; Mooney 2006) such as competitiveness, efficiency, quality, performance, qualification, and credentials permeate the labour policy. This does not only affect the private sectors, but also public institutions and government departments. The Third Way approach coupled with New Public Management (NPM) in policy making tend to justify the intensification of work stress and rising demand on workers, and helps to inculcate the belief that those who are facing employment risk are not working hard enough and those who work hard enough are safe.

We are critical of the neo-liberalist and Third Way conception of employment risk, and try to adopt the 'risk society theory' propounded by Beck and his colleagues (Beck 1992, 1999; Beck et al. 1994) to understand the present problem. In recent years, the risk society framework is becoming popular in social policy analysis (Culpitt 1999; Manning and Shaw 2000; Edwards and Glover 2001; Kemshall 2002; Taylor-Gooby and Zinn 2005; Chan 2006; Zinn 2006) Beck points out that many social risks are arising out of over-belief in economic rationality in industrialization and modernization. In the pursuit of productivity and efficiency in production of wealth, we are also producing risks. In pursuit of economic efficiency, jobs were flexibilized and work intensified. Unlike class society in which wealth is distributed according to class division, risks are not distributed strictly according to class. Of

course, many disadvantaged groups such as low income, low education, female workers, new immigrant workers, and manual workers are more vulnerable to employment risks. However, the more competitive groups such as middle class, managers and professionals are not immune from these risks. For example, the global financial tsunami starting 2008 has serious impact on the financial sector, especially those working in investment bank and insurance companies. It is controversial whether distribution of risk reflects traditional social stratification or new forms of social division (Mythen 2005). Due to limitation of space, we are not going into detail of this question.

Unlike risks in traditional societies, risks in modern societies are regarded as insurable or controllable. Therefore, individual are held responsible if they failed to insure against their own risks. For example, employees are expected to pursue further study or retraining to maintain their competitiveness. They are expected to contribute to provident fund protecting themselves when they retired, or to buy private insurance to safeguard against unemployment. Or, at least, you should be prudent and work harder to keep your job. In this way, tackling employment risks becomes individual responsibility. In fact, many social policies from the neo-liberalist and Third Way tradition contribute to individualize social risks (Beck and Beck-Gernsheim 2002). Individualization of risk does not help to solve the problem. Although working harder seems to improve one's competitiveness and reduce employment risk, very often this is at the expenses of one's family life and personal life. Or, some workers may sacrifice their physical and psychological health. As Bellaby has pointed out, the dominant discourse in work could damage your health and put your body at risk (Bellaby 1999). 'Work harder' could lead to more problems instead of solving the employment problem.

The implication of risk society analysis is that we need to transcend the mind set of economic rationality in industrial modernization. There is no point to chase after economic efficiency and productivity if we are creating risks that is more expensive to solve than the wealth we can produce. The changing employment structure and family life have reduces our capacity in dealing with risks (Hancock 2002). We need a more fundamental reflection on social development; and need social policies that can lead to long term sustainable development, balance conflicts between work and family, and improve the quality of life of our citizens.

Methodology

This paper is based on a small scale research conducted between mid 2006 and mid 2007. The purpose of the research is to explore how employees in Hong Kong perceive and cope with employ risks. Questions focus on what are the risks they worrying about, what measures or strategies they have taken to manage these risks, and how effective are these strategies in solving their problem. The research consists of two parts, the first part is a telephone survey targeting on all employees (excluding employers) in Hong Kong aged above 15, who are either being employed or unemployed. We have successfully interviewed 1,015 samples. Respondents in the survey were asked whether they would like to accept a further in-depth individual interview. We have successfully conducted 31 in-depth interviews, and have selected respondents from a wide range of social backgrounds such as gender, age, education, and occupation. All in-depth interviews were recorded and transcribed for analysis.

Perception of Employment Risks

One of the main focuses of our research is to ask the respondents to identify the risks or worries they face in employment and understand how they perceive these risks. The economy of Hong Kong has been restructuring rapidly in the last two decades. Many manufactory industries or part of the production process are relocated to Mainland China. Traditional labour-intensive jobs in factories and building industry is reducing. Many jobs, especially manual ones, are being casualized. The emphasis on efficiency and competitiveness leads to longer working hours, less job security, and cut in wage and employment benefit. The lack of labour legislation to protect the rights of the workers exacerbates the problem. For example, in order to evade the responsibility of providing employment benefit, some employers force their workers to change to 'self-employed' terms, or contracting out their work instead of employing workers themselves. Some jobs are broken down into piecemeal, temporary, and part time work in order to avoid labour legislation protection. The 'sub-contracting' system, which is popular in the building industry and other manual work, has further weakened labour protections for low income and manual workers.

In the telephone survey we have asked the respondents whether they are worrying about the following risks. In general, depending on the type of risks, about 60% to 80% are not worried, and 20% to 40% show some degree of worry. For the worse item, 63.8% worried to some extent that 'stress from work' is increasing. About 50%

of the respondent worried about the ‘increasing workload’, and ‘occupational hazard and injury’ as a result of intensification of work (table 1).

Table 1: Do you worry about the following employment risks?

	Not worried	little bit worried	Very worried	Extremely worried	Valid N
1) the company close down	72.1%	16.5%	5.8%	5.5%	997
2) layoff	63.2%	21.5%	8.9%	6.4%	989
3) need to work in Mainland China	88.0%	7.5%	2.2%	2.2%	986
4) change to contract term or change term of employment	68.9%	19.8%	6.8%	4.5%	975
5) cut employment benefit	61.6%	21.8%	10.4%	6.1%	980
6) delay or no payment	79.1%	7.3%	4.9%	8.7%	1000
7) salary cut	65.8%	16.7%	9.5%	8.0%	989
8) unstable income or under-employment	74.6%	10.4%	7.9%	7.0%	986
9) long working hour	63.9%	19.3%	10.5%	6.3%	990
10) increase workload	52.1%	27.7%	13.0%	7.3%	993
11) occupational hazard and injury	51.6%	27.2%	12.9%	8.3%	1004
12) stress from work	36.2%	33.6%	19.6%	10.7%	1004

Employment risks are not distributed evenly; different social groups face different risks, and some disadvantaged groups are more risky than others. Due to limited space, we cannot go into details of all the statistical tables here. We just highlight some of the more significant association between variables. According to statistical analysis, cross tabulation of variables shows that the following risks are more likely to associate with some disadvantaged group.

For example, for worrying about ‘close down of the company’, this is more likely to associate with social groups such as older workers (aged 45 and above), lower education workers (below F.3), lower income workers (less than HK\$10,000 per month), manual workers, workers in manufactory and building industry. Similarly, for worrying about ‘layoff’, the more vulnerable groups are older workers, low education workers, and manual workers.

As for the worry about ‘need to work in Mainland China’, relatively few respondents worry about this and no groups seems to particularly associate with this risk. However, nowadays, working in Mainland China is not rare. Maybe people start to accept this as a normal way of life. For those who cannot work in Mainland regularly, this is simply not a choice to worry about. They just lost their jobs when their companies move back to Mainland, which are common as reflected in our in-depth interviews.

For ‘change to contract term or change term of employment’, middle age workers (aged 35-44) and middle income workers (HK\$10,000 – 19,999 per month) are more likely to face this risk. Lower education workers, lower income workers, and manual workers are also vulnerable. For worry about ‘cutting employment benefit’, besides lower education workers, groups like younger workers (aged 15-34), middle age workers, middle income workers, and workers in clerical/services/technical occupations are more likely to be affected. ‘Delaying payment’ or even unable to get the payment after work is a risk for groups such as lower education workers, lower income workers, manual workers, self-employed workers, and workers in manufactory and building industry. ‘Salary cut’ is a more serious problem for lower education workers, low income workers, and manual workers. Those working in social services and other services industry are also more likely to face salary cut. For ‘unstable income or under-employment’, the lower education workers, lower income workers, self-employed workers, and workers in manufactory and building industry are more vulnerable. ‘Long working hours’ is particularly significant for younger workers and middle age workers, which are regarded as the most ‘productive’ sector of the labour force.

Worrying about ‘increasing workload’ is the third worse risk Hong Kong workers are facing. This is strongly associated with more ‘productive’ workers like younger workers, middle age workers, higher education workers (university and above), higher income group (HK\$20,000 and above), workers in clerical/services/technician occupation, managerial and professional workers, and social services and other services industry. Worry about ‘occupational hazard and injury’ is the second worse risk Hong Kong workers are facing. The groups more likely to be affected are middle age workers, lower education workers, lower income workers, manual workers, and workers in social services and other services industry. Many respondents in in-depth interviews points out that their physical and psychological health is deteriorating as a result of the ever demanding work. Worry about increasing ‘stress from work’ is by far the most serious risk amongst workers in Hong Kong. Some groups are

particularly high risk, including younger workers, higher income workers, managerial and professional workers.

While the above factors focus on the changing structure and employment conditions in the labour market, we have also explored how respondents perceive their competitiveness or risk arising from personal social background such as gender, age, ethnicity, education, health condition, lack of skill, family responsibility and living in remote areas (table 2).

Table 2: Do you worry about the following factors affecting your employment?

	Not worried	little bit worried	Very worried	Extremely worried	Valid N
1) gender	86.2%	7.8%	3.9%	2.1%	1007
2) age	50.3%	23.5%	15.3%	10.9%	1015
3) race/ethnicity	73.7%	13.8%	7.3%	5.2%	977
4) health	38.7%	31.7%	20.2%	9.4%	1003
5) education	51.5%	24.0%	16.1%	8.4%	1003
6) lack of skill	53.6%	23.0%	15.4%	8.0%	1001
7) family responsibility	45.7%	26.1%	17.4%	10.8%	997
8) living in remote area	67.5%	18.8%	9.0%	4.7%	1006

Most of these factors affect the less competitive workers such as lower income workers, lower education workers, manual workers, and older workers. ‘Gender’ affects workers from lower education group, lower income group, and manual workers. ‘Age’ is the third most important factor leading to employment risk. This has stronger influences on older workers, lower education workers, lower income workers, and manual workers. ‘Race/ethnicity’ affects predominantly female workers, older workers, lower education worker, lower income workers, and manual workers. As for worry about deteriorating ‘health’ leading to employment risk, this is by far the most important risk for workers in Hong Kong. This is associated stronger with lower education workers, lower income workers, and self-employed workers. Low ‘education’ as an employment risk affects middle age workers, lower education workers, lower income workers, and manual workers. As for ‘lack of skill’, employees more likely to be affected by this factor are female workers, lower education workers, lower income workers, manual workers, and workers in clerical/services/technician occupations. Those affected by ‘family responsibility’ are more likely to associate with lower education workers, middle income workers, and manual workers. This is regarded as the second most important factor leading to

employment risk. 'Living in remote area' is more likely to affect lower education worker, lower income workers, and manual workers.

From the survey, we can see that some disadvantaged groups like low income, low education, manual workers, and older workers are more vulnerable to risks such as layoff, salary cut, delay payment, unstable and under-employment. They also worried that social background such as age, gender, and education will affect their employment opportunities. However, it does not mean that the more competitive groups like younger workers, middle age workers, higher education workers, and managerial and professional workers are free from risks. They face problems such as increasing work load, longer working hour, cutting employment benefit, and increasing stress from work.

In the following, we go into more details of the experience of employment risks as revealed in the in-depth case studies.

The changing labour market structure

Manual workers like garment factory workers and construction site workers are especially vulnerable to economic restructuring in recent decades. They feel that they could be fired at any time.

Mr. Leung is a construction site worker since 1973. However, he has been in and out of work since the mid 90s.

"I started as a steel and iron welder in 1973. Since 1997, those few companies I used to work in have no job to do. Because of the declining economy, Asian Financial Crisis, SARS ... We have no work in the SARS period, only a few days work in a month... We are about age 50, with low education. Now there are very few jobs in construction site... We are working as contract, temporary worker, very often we don't have enough work, construction workers are usually under-employed." (case 23)

Some of them need to go to work in Mainland China, which leads to great stress on their family. For example, Ms. Ho is working in a construction company. Her boss has decided to move the company to Mainland China. She is very worried about the situation.

“Because the employer has taken up a project in Mainland China... he is going to close the Hong Kong company. He ask us to follow him to work in Mainland, otherwise, we would be laid off... He said if we decide to follow him, then we have a job; if not, then I am out of job.” (case 16)

Some of them need to change jobs or change to work in another industry. For example, garment factory workers become cleaner or domestic helpers, construction site workers become security guard. Ms. Ng was a garment factory worker for more than 20 years. She became a cleaner after the factory closed down 6 years ago.

“Six year ago I was a garment factory worker. Then, the factory close down, moved to Mainland China, therefore I have change to another industry... I have been working in the garment factory for 21 years, it is really difficult for me to change to other jobs... Then a friend refers a job to me, working as part time cleaner. It is really difficult to get use to it... really don't want to do it. I feel that I have no dignity... I really want to cry.” (case 20)

Reducing income and worsening employment condition

Changing employment conditions and terms is one of the major risks they are facing. Many full time, long term and permanent post are cut. Many workers has to change to work in contract terms, of which some contract are extremely short and some even need to work on a daily wage basis. Some jobs have contracted out and some employees have to change to work under ‘self-employed’ terms so that they are no more entitled to legislation protection. All these changes have reduced their wages and stability of the jobs.

Ms. Tao is working part time as a sale and promoter for different food company. She promotes food in shopping mall or exhibitions. She said that the income is very unstable:

“In the past you can work 20 days in a month, but now only 15 days at most ... It is impossible to depend on this income, not stable.” (Case 17)

She pointed out that the under-employment is due to the fact that the employers want to escape from some of the labour legislation.

“Usually, you work for one or two week and then stop for one week... Or, they employ you for three months and then stop for a while, because employers don't want you to become a long term

permanent worker, therefore you have to stop for a while.” (Case 17).

According to Hong Kong labour legislation, if a worker is working for the same employer continuously for 4 weeks and more than 18 hours per week, he or she will be regarded as an employee and under the protection of labour legislation. For those full time employees, if they are working for the same employer continuously for 2 years, they are entitled to claimed ‘long service payment’ if they were laid off. Therefore, many employers try to avoid these payments by maintaining a ‘part-time’ and ‘temporary’ status of the employees.

Moreover, Ms. Tao pointed out that they are facing great stress in their work because they are not under the protection of the food company. They are supposed to be ‘self-employed’ and have to buy their own insurances. If she hurt any body in their work, she is responsible for compensation.

“I think that there are lot of channels of complaint for the customers, and they are very demanding... we have to buy our own insurance, our company will not help you. If you hurt your customer, it is your own problem. Therefore you have to be very careful.” (case 17)

Although she feels that is very difficult, she have no choice other than accepting this unfairness, because it is difficult for her to find another job.

“Of this age, what can we do? Domestic helper or security guard? ... We have no choice except doing this ... We cannot find another job at this age. Your qualification is not high. Now many University graduates are waiting for jobs, why do I employ you.” (case 17)

Mr. Leung is a manual worker working on a daily wage basis. He complained that there is no occupational benefit, not even the statutory ones such as Mandatory Provident Fund and Public Holidays.

“There is no benefit, because you are daily wage worker. For example, Mandatory Provident Fund ... starting from 2000 the government said that this is compulsory. Although we have opened an account, the employer did not contribute. He just give you the wage daily, he don’t report to the Labour Department and you don’t report. Even if he contributes to the fund, he would deduce this from your wage. He don’t contribute, you don’t contribute, both party save some money... For us, it

doesn't matter how many days of public holidays or labour holiday, we don't have this." (case 23)

Ms. Ng is working as a part time cleaner. She worried that she could be fired anytime.

"If the employer like to, he can keep you longer, if not, he could fire you anytime, just tell you no need to come back to work tomorrow... Recently, they have fired two workers, don't know why... Now, all workers are in the same situation. You want to work, but it depends on whether the employers like you. We just do it day by day, we worry about losing our jobs, but there is no way out, you have to face it when the time comes... If the boss like you, you can keep the job, otherwise, you never know why. You are still working this morning, and then you can be fired in the afternoon. We don't know why. In the past three years, the boss has fired many people, about 5 to 6, you have to prepare for it, and it is your turn some day." (case 20)

Cutting salary and employment benefit are common worries among the respondents. Mr. Yeung is a lorry driver, his salary was cut substantially in past years, and finally the company requested him to change to 'self-employing' terms so that he lost all his occupational benefit and is not under any labour legislation protection.

"I have experienced two salary cut in the last company. The problem is that you have no choice, you have to do it even they cut your salary because the economy in 1997-1998 was so bad... I was earning HK\$13,000 at the peak period, then reduced to HK\$10,000, and then cut again in 2000, cut down to HK\$9,000... Then, I have to change to self-employed status, therefore, I don't even have the Mandatory Provident Fund." (case27)

Some workers even failed to get their salary after they worked, partly due to the 'sub-contracting system' in the construction industry. Mr. Leung was a construction site worker some years ago. They are not employed by the developers, but through small sub-contractors. Even if the sub-contractors do not pay them after they worked, there is not much they can do, and there are not many protections under existing labour legislation.

“In 1999-2000, our contractor said that there is not enough work. They don’t earn enough, so we have to deduce our wage. Then, we were HK\$900 a day, they only give us 70%, that is HK\$630... He didn’t pay us, we go to the Labour Department, the Labour Department ruled that we can get 70% back. We cannot get part of our wage, I don’t understand why. We have been working for several months without pay. We went to the Labour Department, we went to the court, we just get back part of our wage... There are lots of examples like this, too many to tell. Very often, when we get pay, we can only get half or 40% of it.” (case 25)

Increasing workload, work hours, and work stress are some common risks they are facing. Ms. Ho is a middle income executive secretary, she also feel the stress of increasing workload and longer working hour in recent years.

“The working time is much longer in recent years... They said that my salary is high. It is ridiculous, with a second thought, if you count my working hour, divided by my salary, my salary is not that high... In the past, if you work overtime, you got some overtime subsidies. Now you got nothing, no matter how much overtime you have, this is included in your salary. Now, I am working 10 to 11 hours everyday on the average. In the last job, I am working at least 12 to 13 hours a day.” (case 16)

Credentialism and competition in the labour market

Employers like to employ younger worker with less pay. Although these young workers are less experienced, usually they have higher qualification. Ms. Ho points out that her company like to employ younger worker with higher qualification, which makes them feel very insecure.

“The employer does not consider the welfare of existing workers, he only thinks of economic benefit. Instead of employing a worker of age 40 with good experience, he prefers to employ more workers with less experience... You look at the newspapers recruitment, all secretary need to be university graduate. Even though I’ve got a diploma, they think that it is not good enough... The employer has to control the budget and cut their expenses. Now, many companies are like that... That’s why we suffer a lot, the workers suffer the most.” (case 16)

Ms. Tong points out that her company likes to fire more experience workers and employ younger ones with lower salary. She worried that she would be fired one day.

“Our company has established another company in Mainland China about 3 years ago. Then, our department use to have 8 colleagues, now only two left. Some are fired, some are transferred. Now the two left are new ones, just graduated. I think they have high qualification, low salary. Our company likes to employ these youngsters... All departments are like that, firing people very often. Therefore I feel very insecure, worry about my job all the time... If you worked here more than 10 years, that is a great risk, because the company have to contribute double the amount to your provident fund account, that is 10%. Therefore their expenses is higher, they would have more reservation... Before the Asian Financial Crisis, the working condition is good. We have bonus and all other benefit, the benefit is good. Because of changing social environment, many have been laid off. We have about 200 people in our accounting department in the past, now, we only have less than 100.”
(case07)

Many workers feel insecure because of their old age and low education. Ms. Ng, an office assistant in her mid-50s, worried that she is too old to change to another job, so she has to stay in this job even though she does not like it.

“I have searched jobs in newspapers, all require good command of English, therefore, I don’t dare to try. You know if you find a new job you have to quit this one... If the new job doesn’t work out, and I have quit this one, I’ll be in trouble. You have no choice other than staying in this job. There is no way out, wait until they really fire me, then I’ll find another job, I can only wait and see. I am the only wage earner in my family, I cannot quit this job to try a new one... for us, those not well educated, it is very unfavourable.” (case 20)

Mr. Leung, in his mid-50s, was a construction site worker about 10 years ago. Due to the decline of the building industry, he changed to work as a cleaner in a swimming pool. He is a contract worker, earning only HK\$4,200 per month.

“I had already changed to a new industry some years ago, I won’t have the chance to change to another industry. First, because of my age. Second, no education, no special skill. The only hope is on my children... As for my age, they don’t employ me for many other jobs, like the restaurant, the service sector, they don’t employ worker of this age... I worried that for my age it is difficult to change job. As for cleaner, I could do this job at older age, I plan to continue with this job, no matter how low is the salary, I’ll keep on working.” (case 25)

Even the ‘not-so-old’ workers starts to worry about their age. Mr. Chan is an experienced technician in his late 30s. He worried that he is unable to compete with the younger workers.

“As I become older, like my present situation, if I change to another company I’ll be unable to compete with the other. Maybe I have good experiences, but, the younger ones are more energetic... Colleagues like us, working for 20 years, aged 40 or 50, we cannot compete with the youngsters. I am a bit worried.” (case 15)

Even people with ‘not-so-low’ education worry about their lack of qualification. Ms. Tong in her mid 30 has a higher diploma and is working in an accounting firm.

“Now, our company requires high qualification employees. Like recently we employed a worker somewhat like a clerical worker, we require a university graduate. Therefore, I think, under this system I am facing some risk. My qualification is not higher than others, moreover, I am growing old, less competitive, I feel risky... Like around 1997, 2001-02, colleagues of our whole department are worried, they often talk about layoff. March, June, September and December, layoff regularly, it is like that even though the economy has recovered.” (case 7)

Competition in the workplace and the over-emphasis on managerialism has led to worsening of working relationship among colleagues and lowering of working moral. Ms. Tong complains about the deteriorating working environment, which arise from the changing style of management.

“The working environment is deteriorating, the working morale is deteriorating. We were happy in the past, we enjoy the work,

not difficult at all. But now, it just like fighting for survival everyday, I feel very tiring... There is a great different after 1997, the attitude of the management has changed. In the past, they always have a friendly smile, but now you never see a smile. The managers also worried they will be fired as well... In the past, they emphasize team work and solidarity. But now, they have changed the managers, emphasize efficiency, keeping distance from their subordinates. It seems that they think if I am cool and strict, you won't be that lazy... I think it makes no differences, or maybe even worse. I feel that my colleagues are not happy, they are not motivated to do their best.” (case 8)

Ms Lee is a teacher, she complains that the rising managerialism in school has led to a ‘shoe shining culture’ (擦鞋文化, flattering culture), that has created great stress on her work and affected her health.

“The headmaster is very unfair, for example, I am a straight forward type of person, I'll speak up whenever I disagree. Because of this, my supervisor dislikes me, he tends to be fault finding and picking on me very often... I can't bear the ‘shoe shining culture’ (擦鞋文化), I am very unhappy... I don't have high blood pressure in the pass, but since the headmaster treat me like this I have thought about committing suicide. Frankly speaking, the stress is so great that you want to kill yourself. Now my health is very poor, high blood pressure, high cholesterol, may be the result of anger and unhappiness. This comes from my work and my supervisor... When he just joined us, there is nothing wrong. Since he becomes more powerful, the problem arises. This threatens my psychological health, physical health, health in general... My supervisor treat me like this, I feel very bad, very unhappy. When I go to work everyday, its just like going to the execution ground (刑場). When I do some made up to go to work, I keep telling myself that I am going to act in a movie, going to work is going on stage. I am not myself, I am an actor in a movie. I need to force myself to think like that.” (case 18)

Coping strategies – individualization of employment risks

The coping strategy of workers varies greatly among different social sectors. In the telephone survey, we have asked whether they have used the following strategies to cope with employment risk (table 3).

Table 3: Have you use the following means to safeguard against employment risks?

	no	rare	sometimes	frequent	Valid N
1) buying insurance	62.7%	11.9%	9.5%	16.0%	983
2) further study or re-training	42.5%	12.0%	30.4%	15.0%	1013
3) cutting expenses	37.1%	11.5%	27.6%	23.9%	1004
4) saving	20.1%	9.9%	17.9%	52.2%	1002
5) investment	51.0%	17.7%	17.8%	13.5%	1008
6) work part time or work longer hour	75.1%	7.5%	10.8%	6.5%	1009
7) change job or change industry	71.4%	12.9%	11.3%	4.4%	1006
8) moving home to other district	90.7%	5.9%	3.0%	0.5%	1007
9) join workers union or other collective action	88.0%	6.5%	3.6%	1.9%	1008

Some of the popular means to insure against employment risks are ‘saving’, ‘cutting expenses’, and ‘further study or re-training’, followed by ‘investment’ and ‘buying insurance’. Different social groups tend to use different strategies to cope with employment risks. ‘Buying insurance’ is more common among higher income workers, middle income workers, self-employed workers. ‘Further study or re-training’ is the third most popular strategies to insure against employment risk. This is common among younger workers, higher education workers, middle income workers, higher income workers, managerial and professional workers, and workers in social services and other services industry. ‘Cutting expenses’ is the second most important strategy. This is especially common amongst older workers, lower education workers, lower income workers, and manual workers. ‘Saving’ is the most popular strategy among the survey respondents to cope with employment risk. This is particularly popular amongst younger workers, higher education workers, higher income workers, and managerial and professional workers. ‘Investment’ is a common strategy for higher education worker, higher income workers, and managerial and professional workers. ‘Working part time or working longer hours’ are popular amongst lower income workers and self-employed workers. ‘Change job or change industry’ is more closely associated with younger workers and lower income workers. ‘Moving home to other district’ to safeguard against employment risk is a relatively

rare strategy in Hong Kong. Especially for the lower income groups, there are not many choices since housing in most prime location are too expensive for them. There is no strong association of this strategy with any social groups. Similarly, 'join workers union or collective action' is also rare among Hong Kong workers. However, there is relatively stronger association with older workers, higher income workers, and workers in social services and other services industry.

From the above analysis, we can see that the disadvantaged groups such as low income workers, low education work, and manual workers do not have many choices on strategies to safeguard against employment risk, they mainly rely on cutting expenses, working part time or working longer hour to increase their income. Those who are more competitive like middle income or higher income groups, younger workers, and managerial and professional workers, have more choices like buying insurance, further study or re-training, saving, and investment.

Let us go into more details of the experience of coping with employment risks as revealed in the in-depth case studies.

Individualized coping strategies – retraining, investment, insurance and saving

Individual effort, such as saving, insurance, and re-training are common strategies to cope with employment risks. Ms. Wai thinks that getting retraining and further education is a way to maintain her competitiveness.

“I am very worry now, because I am getting in touch with more customers, I need to improve my language skill. For example, using Putonghua is the trend. However, since I graduated I have no chance to improve my Putonghua. I need to improve my English. If I want to get promoted, I need to study some advanced courses. Especially now, university graduates are everywhere, I need to compete with them. I don't have a degree, how can I compete with these university graduates. Therefore I go to attend some higher qualification courses continuously... I am a tour guide, in addition, I have got a tourist insurance agent qualification... The next step, I will attend a qualifying course on flight ticket, then I'll get one more certificate. I'll get more certificates to show others, I think, this make me more competitive, at least for the time being.” (case 4)

Ms. Law is a teacher. She pointed out that under the education reform in the past decade, most teachers have to pursue further study and re-training to keep their jobs.

“Almost 90% of our colleagues need to pursue further study, we feel very difficult to catch up. For example, the government requires every teacher to have a specialty. They give you several years, you have to start studying... All colleagues realized that, you much keep on studying if you want to keep the job. However, this does not guarantee you can keep the job, this is only the basic requirement. Even though I’ve completed my study, I may not be able to keep this teaching post.” (case 21)

However, further study is expensive; it may lead to more financial burden. Ms. So feels that this is a heavy burden.

“Our occupation is very competitive, we have to pursue further studies continuously. You use the money for studying, you have less money to spend, you cannot buy the things you like... If you are studying some short course, this does not affect you too much. However, if you are studying a diploma or a degree, that is very expensive.” (case 06)

However, some workers are not lucky enough to keep on further study or re-training because of lack of income or unstable income. Mr. Leung has to give up his further study because of unstable income.

“I have tried to pursue further study, that is, to pay for myself to study various course, relating to electrical engineering... However, I have to pay my tuition fee, more than thousand dollars per month. But my income is not stable at that time. Before I complete the course, I am unable to afford it. I don’t have enough money to study. Before I finished half of it, I have quit the study.” (case 13)

Moreover, spending time on further study and re-training can affect family relations. Ms. Cheung points out that her family members complain about her study.

“Because of my further study, there are some influences on the relationship with my family members... Go to school, come home at around 11:00 pm, 4 nights in a week. There are some complaints like ‘can’t see you the whole day’. He [her husband] has to tell you all the things he want to talk about in several

minutes, this make me feel very boring and irritating. Sometimes it ends up with a quarrel.” (case 2)

Buying insurance, investment fund, or saving are other common means to cope with risks. Most respondents have some sort of investment like these. Mr. Chan has bought some insurance saving plans to cover their children’s education and their own retirement.

“Buying insurance saving plan, for my two kids. I and my wife also buy saving insurance... The children’s plan is for their education. I and my wife’s plan is for our retirement, we use this when we retire. In the Hong Kong society nowadays, you don’t expect your children to take care of you when you retired.” (case 15).

Mr. Leung is working in the building industry, which did not have any employment or retirement protection.

“Because I know that this industry got no protection, no retirement benefit, I started to buy insurance at the age of 30, life insurance with saving... At least, if there is any accident in the construction site, my family would not be so helpless... I use a quarter of my income to buy some insurance, some investment fund, etc... I have some investment, I afraid that when I retire, if I don’t rely on these, when I don’t have income I really have nothing.” (case 23)

However, the heavy expenses of insurance could lead to some stress for those whose income is not high enough. Ms. Tsang feels the stress of paying for the insurance before she can benefit from it.

“I need to pay for the insurance for 20 years, several thousands per month. Originally, I plan to do this as a saving plan, but as a go along, I have exceeded the credit limit of my credit card, and I have to pay for the insurance as well. It is really difficult, very demanding. Before my husband gets his paid at the end of the month, I feel very worried, troubled, I afraid that if...but, I cannot stop paying the premium.” (case 3)

Mr. Chan is worried about employment risks, so he tries to save up as much as possible.

“At present, my major strategy is saving; I don’t like to spend a lot. You can say that I am mean, but I think I am facing risks, I hope to save as much as possible. In case if I were sick or fired, I can rely on my saving for a short period, at least some protection.” (case 26)

Limited Choices for the poorest – cutting expenses, severing social relations

Strategies such as further study, investment, buying insurance, and saving are only suitable for those with relative higher income or stable income. For those low income workers or workers with unstable income, it is difficult to make ends meet, not to mention saving up for the rainy days. The most common means for them is to cut expenses. Cutting of expenses also implies severing of social relations and shrinking of social network, which could lead to further reduction of employment opportunities.

Lin points out that it is impossible for them to save up some money for insurance, because sometimes they don’t even afford a proper meal.

“You talk about buying insurance? Saving money? Where comes the money? Sometimes at the end of the month we cannot make ends meet. Frankly speaking, sometimes we can only have porridge or noodle for one or two days, we cannot afford to buy meat.” (case 31)

For Ms. Ng cutting expenses implies cutting down social activities. Her family income has fallen significantly in recent years since her husband is unable to find a job.

“Of course, if you have no money, how can you have social activities? You go to restaurant with your friends, you need money, and therefore, I don’t dare to go. In the past, I’ll meet up with friends occasionally, now I don’t do that, not even telephone contact. Since two years ago when my husband retired, I didn’t have mood to go out with friends... I even don’t dare to learn those things I am interested, such as knitting. I like to learn knitting. However, when I think about the expenses, I have to give up. Its expensive to buy wool, expensive to pay for lecture fee... Now, I can only go to shopping mall to take a look when I am on leave. Just to take a look and keep track of what is new... We use to have two incomes in our family, now we only have

one. You only got half the income, you don't dare to spend.”
(case 20)

Mr. Leung is feeling lonely because he does not afford to meet with his friends regularly.

“In the past, I have tea time everyday, afternoon tea; at least you have a cup of tea or coffee and a piece of bread. I haven't had this for some years, not even paying HK\$10 for a cup of tea... I have to cut all these, save on your clothing and food, otherwise it is difficult to make ends meet... Because of cutting expenses, I have to keep distance with old friends; we don't have contact for years, no contact at all... If you meet your friends you have to spend some money. At least, you go to a coffee shop or even better a Chinese restaurant. However, you don't have money to allow you to do this, you can't go. Therefore, your friendship is dying gradually, and you feel socially isolated.” (case25).

Mr. Yeung feels sad because he does not only need to cut his own expenses, he has to cut his children's expenses as well. In the Chinese culture, most parents would cut their own expenses as far as possible and save the money for their children. In Mr. Yeung's case, he must be very desperate and feels very helpless.

“Basically we have to cut the expenses of all family members. Our younger son is very understanding and obedience; sometime we just cook a noodle instead of a proper meal. Of course, I know it is not enough for him, I cannot give him enough pocket money, we just cook anything instead of a proper meal...” (case 27)

Sacrificing social life – work harder, work longer hour

Work harder, work longer hour or taking up more part time jobs are common strategies to deal with employment risks. The low income workers do not have many choices since this is the only way to increase their income. For the middle and higher income group, higher education workers, and skilled workers, they have to adopt this strategy to maintain their competitive edge. It seems that most workers are voluntary to work long hours in Hong Kong, however, this is a form of 'voluntary compulsion'. It is only through over-working that they can survive in this competitive labour market. However, in doing so, they are sacrificing their family and social life.

Mr. Lee tries to put most of his time in work, and sacrifice his personal interest, social life and family life.

“I have no time for leisure, now I don’t even have time to play billiard once a week. It is difficult to keep the balance. No pain no gain, this is truth... Financially, you can earn more, you can have more experience, but you will loss some time, no time for leisure, no time for your family... I prefer to be like that, I like to keep myself busy.” (case 10).

It seems that he prefer to working long hour, however, he also realizes that it is very stressful to work in this competitive environment.

“My stress is very great... feeling lonely... stress because the company is not supportive, stress from the demand of the customer, stress from failing to meeting target, failing to get enough business, stress from competition between colleagues.” (case 10)

Ms. Wai said that work is utmost important to her, she has to sacrifice her time with friends and family.

“I think work is the utmost important for me, for example, for friends gathering, if that is not very important I won’t go... Sometimes, even for family gathering, if it is not very important like the birthday of a senior member, I’ll avoid this as far as possible... My daily schedule is wakes up and goes to work, then leaves the office at 8 or 9 pm, have some dinner, then goes back home, watch TV for a while and then goes to sleep, the next morning wake up at 6 am. Everyday is like that, I have no time for my family members... When I was a tour guide, sometime I didn’t even come home in two weeks time, I just went home to pick up some clothing then leave immediately. Even worse, I ask my mother to pack a suitcase of clothing to take it to the airport for me, then I leave again. That is why I feel very distant from my family members... Now I don’t have many friends, because every time they have gathering, I am too busy. I need time to rest after my work. Sometimes I need to take some work home.” (case 4)

Working long hours and sacrificing family life become the usual way of life for Mr. Chan, and eventually it seems ‘acceptable’.

“My work has increased about 30 to 40%, need to work overtime occasionally... I start working at 8:00 am and leave at 11:00 pm. I need to take about one hour travelling to work, therefore, not enough time to rest. Sometimes, if it is too late, and I need to start work early the next day, I don’t go home, I just phone my wife. In the office, I just sleep on the desk... On the average, I need to work overtime 10 to 20 hours every month. Moreover, on top of my normal working hour, I work 20 hours more. I need to work overnight once in a month, not much, it is acceptable.”
(case 15)

Ms. Cheung thinks that it is better to get a part time job than buying insurance, investment or cutting expenses.

“It is difficult to cut expenses, for me, most thing are basic necessities. Insurance is only for the long term. Investment, I don’t dare to do any, because the risk is great, and I don’t know it at all... I think getting another part time job is more practical. I have read my contract carefully, there is no restriction on part time work. I think, there is no harm to get a little part time work, it doesn’t affect myself, I choose to work part time.” (case 2)

Blaming the victims

It is common amongst the disadvantaged groups, such as the older workers and low education workers, to blame themselves for lack of competitive edge instead of blaming the government for lack of labour protection, retirement protection, and social security services. Mr. Yeung, a lorry driver aged 51, seems to accept that it is natural for employers to look for younger workers, despite the fact that people aged 50 are totally capable of driving a lorry.

“You don’t have bargaining power. In fact, I have tried, I have many interviews for jobs. Once, I go to interview for a job. I asked whether they will reject my application because of my age. They said they won’t. They would not discriminate against age. But, finally they didn’t employ me. Age is my greatest worry... Other people must consider your age, this is natural. Manual work, logistic, transportation... will you choose the one aged above 50? This is very simple... I think the age problem is... mainly the employers don’t like my age, it is not the problem of

the government, it is my own problem. It is difficult to get a job when you are over 50.” (case 27).

It is also common for some disadvantaged groups to blame other disadvantaged groups for competing with them, displacing them, or pulling down the wage level. May be due to the strong stigmatization and discrimination against new immigrant and ethnic minorities in Hong Kong, Mr. Yeung complained that they are the root cause of the employment problem.

“I have seen some Indian and Pakistanis drivers, they are our competitors, they will work for lower wage. New immigrants are like that... In the Shumshuipo district, we heard that some of them are highly educated, university graduates, they are standing in the street, asking for jobs, just hope to get some job, no matter what is the pay. That is, they are taking local people’s job, very low pay.” (case 27)

Does existing social policy or collective action help to solve the problem?

The Hong Kong SAR government claimed that there are various labour legislation and social policy to protect workers who are facing employment problems, such as employee re-training programme and Mandatory Provident Fund (MPF) for the retired. However, most respondents think that existing social policy and services are far from adequate to protect them from employment risk. In fact, it is the lack of labour legislation, or the lack of sincerity in implementing these policies that exacerbates employment risks. Lin complains about the low wage, and hoped that the government could implement minimum wage policy as soon as possible.

“We don’t have any labour protection, you work one day you get one day pay. You get sick the next day, they don’t allow you to take sick leave... They only give me HK\$25 per hour, take it or leave it. This is far from the effort I pay, they are looking down on me. They said this is the price for a cleaner...Therefore we have to speak to the government, we need a minimum wage of HK\$30 per hour, HK\$30 is basic, now if you only got HK\$30 you are very poor. If we have HK\$5 more, we can buy a fruit.” (case 31).

The Mandatory Provident Fund (MPF) was started in 2000 in Hong Kong. All employees and employer are required to contribute 5% of the employees’ salary to the MPF account. Ms. Tao is a temporary part-time contract worker. She doesn’t think

that MPF is helpful for them. She pointed out that in order to duck the responsibility of contributing MPF, some employers will break down the employment into very short contract. In fact, some employees are forced to change to 'self-employed terms' by their employers who want to evade labour legislation responsibility.

"MPF, you can say that is helpful for the employees, but you can say that it is unhelpful for people like us... If you work in the company for more than 3 months or 60 days, they need to pay for your MPF. When I enter this period, they don't want to pay the MPF, they just stop my work. For us part time casual workers, this is not a security. On the contrary this is an obstacle..." (case 17)

Ms. Tao don't even support minimum wage because she doesn't trust the government to implement this sincerely and properly.

"I don't agree with minimum wage, this does not help... How can you monitor the employers and force them to pay the workers HK\$5,000? Proper documents? Sign the contract? This is meaningless... On paper, or on legislation you can set the minimum wage, this is useless... Previously, you work 8 hours, now your need to work 12 hours, who knows?" (case17).

Ms. Chan, in her late 40s, was a temporary part-time helper in a government department. She was laid off just before the interview, and was unable to find a new job since then. She doesn't think employee retraining programme can help her. She is facing the problem of age discrimination. However, up to present, Hong Kong does not have legislation against age discrimination.

"Normally, it is very difficult for women over 40 to find a job, I have seen many friends, who are younger than me, fail to find a job... Basically, it is the problem of age. Even if I get some retraining, get this certification, that certification,... because from the view of the employers, its your age. If I employ you, how long can you work? I have to pay for your provident fund, this is not economical. At the end of the day, this is the age problem." (case 22)

Do the respondents prefer to fight for their rights and welfare through collective actions such as labour movement or community action? Hong Kong workers' participation in labour union activities is relatively low, may be due to the hegemonic domination of neo-liberalist ideology over a long period and the lack of labour

legislation protecting workers' right in participating in union. Unsurprisingly, most respondent are reluctant to participate in collective action, some enjoy being a free rider, and others are pessimistic or fatalistic about labour movement. Mr. Leung does not join workers union.

“You need to pay the union, need to pay membership fee. If your performance is good, why do you need others to protect you, this is what I think.... Once, the union fight for some compensation for workers, I did not join, but I get the compensation too. Are they foolish? They pay HK\$300 membership fee, and they may need to go to demonstration and petition.” (case 12)

Ms. Ng thinks that workers lack of solidarity, and don't believe that the union can change anything.

“My husband is a member of the workers union. What helps can he get? If he is fired he is fired, I don't think there is any use. You join the union, you have to pay membership fee annually, I think the union lacks solidarity.” (case 20).

Discussion and Conclusion

Our studies showed that many workers in Hong Kong are facing various employ risks like increasing work stress, increasing workload, longer working hour, cutting of salary, cutting of employment benefit, and changing terms of employment that leads to loss of employment benefit and job security. Different social groups have different experiences of employment risk. However, employment risks are not distributed evenly among the employees, but concentrated on the most disadvantaged. Social groups like low income, low education, unskilled workers, and older workers are most vulnerable to risks such as layoff, salary cut, longer working hours, more hazardous working environment, and displaced by younger workers. However, higher income groups and higher education groups are not free from employment risks. They also need to face the problem of increasing stress from work, increasing work load, and rising competition in work.

Moreover, the pattern of employment risk may change overtime. For example, in the last two decades, due to economic restructuring, manual workers in industries such as manufactory, building and construction may find it difficult to secure a stable job or stable income. Many of them have to change to work in services sectors such as

cleaners, security guards, sale workers, logistics, and transportation workers where jobs can still be found. However, since the Asian Financial Crisis in 1997, many unskilled jobs in the services sector have gone, and workers in this sector also face increasingly employment risks. With the deteriorating Financial Tsunami starting 2008, it is not surprising that workers in the financial sectors, or the more competitive managerial and professional employees also face increasing risks.

In our in-depth interviews, most respondents tend to perceive these risks as individual problem. They use individualized coping strategies such as pursuing further studies and re-training, buying insurance, investment, and saving to safeguard from employment risks. Again, there are not many choices for the low income, low education, manual workers, they can only cut their expenses, or working longer hours and taking up more work to increase their income. However, cutting expenses implies severing their social network, which results in more difficulties in finding jobs. In fact, it is also a common strategy for the more competitive workers to work harder and work longer hours, or to pursue further studies in order to maintain their competitive edge. Very often, this is at the expenses of sacrificing their personal life, family life, physical health and mental health. Although these individualized strategies may help them to maintain their competitiveness for a short period, it seems ineffective to solve the problem in the long run. As revealed in the worries of the respondents about intensification of work, this could produce other risks such as family problems, health problems, and social problems which are costly to remedy.

Existing government policies seem unaware of the rising risks, or they are heading toward the wrong direction (Chan 2006). Social policies dominated by neo-liberalist and Third Way ideology focus on enhancing competitiveness of the workers. This creates more risks and further marginalizes the less competitive. For the more competitive, this is only a short term advantage because they will eventually burn out and replaced by the more competitive. Labour legislations in Hong Kong are weak in protecting employees. There are too many loopholes that the employers can make use of to intensify work and exploitation. Some workers are so frustrated that they do not even support new policy proposals such as minimum wage. They distrust the government and worry that the employers would make use of the loopholes to further intensify exploitation. Trust is becoming an important issue in governance and policy implementation (Taylor-Gooby 2006). It seems that we cannot solve the problem simply by piecemeal reform, but need a more fundamental reflection on modernization and social development.

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