



STUDY ON THE
ECONOMIC SECURITY
AND **UPWARD MOBILITY**
OF UK HONGKONGERS



英國港僑協會
HONGKONGERS IN BRITAIN

Initiative
COMPREHEND
移英港人政策研究計劃

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About Hongkongers in Britain

Hongkongers in Britain (HKB) is a civil-society organisation established in July 2020, and is a registered Company Limited by Guarantee in the UK. It is the first Hongkonger expat/diaspora & community-building group set up in the UK since the UK announced the introduction of a Welcome Programme for Hongkongers. HKB's primary objectives are to provide assistance, advice and support for the Hongkonger community coming to/arrived in the UK, and enabling them to settle, integrate, and contribute towards the UK society. In brief, HKB is:

- A medium between Hongkongers and local communities in the UK
- A forum to allow people to create connections
- A platform to inspire activities socially, culturally and economically
- A British community for Hongkongers

With a network of over 39,000 followers on Facebook, dedicated Telegram Channel and Twitter page, combined with a well-established network from a large number of partner organisations, HKB can reach a large audience that may be otherwise difficult to reach via public/official means, and to collect data, information, and suggestions from Hongkongers considering to move to or have arrived in the UK, supporting their settling and integration into the UK.

1. Executive Summary

- This study explores the economic security of Hong Kong immigrants in the UK from two main perspectives. First, we examine whether they are currently experiencing financial difficulties and whether they foresee facing such difficulties in the near future. Second, we investigate how they perform and navigate within the UK job market. In addition to these aspects, we also consider the next generation. We ask participants in this study to share their views on whether their children receive an education of equal quality to that of local students, and how confident they are in their children's ability to navigate the job market fairly in the future. We also ask participants to share their views on whether their children receive an education of equal quality to that of local students, and how confident they are in their children's ability to navigate the job market fairly in the future.
- In this study, both quantitative and qualitative research methodologies are utilised to allow two ways of analysis. The study took place by conducting an online survey within the Hong Kong community in the UK between April 12, 2025 and May 4, 2025. A total of 206 valid responses among 381 were collected for both quantitative and qualitative semi-thematic analysis.
- This research comprises two analytical components: (1) a quantitative survey, where participants respond to validated questions, and (2) a qualitative survey, where participants provide open-ended responses regarding factors that have affected their career advancement, and financial difficulties they have encountered in the UK.

Quantitative Key Findings:

- Hong Kong immigrants often lack confidence in job searching and are unfamiliar with the UK recruitment process, including interviews. Language proficiency and professional networking are the two key enablers of career success for Hong Kong immigrants.
- Generally, Hong Kong immigrants perceive promotion decisions in the workplace as fair.
- Hong Kong parents are positive about their children's education and confident they will have equal job opportunities in the future.
- Young immigrants are financially vulnerable and pessimistic about their long-term financial outlook.
- Among Hong Kong immigrants with a Master's degree, there is a negative relationship between co-worker relationship quality and job insecurity—an effect not seen in those with a Bachelor's or lower. This suggests that highly skilled immigrants may face unique cultural barriers that limit their ability to fully utilise their qualifications.

Qualitative Key Findings:

- The cost of living is rising in the UK, which stresses out some Hong Kong immigrants. Some new arrivals express that they are unable to pay full upfront rent for a year
- Local experience is often preferred by the UK employers. Some expressed concern about not having that and therefore being overqualified.

Policy Recommendations:

HKB makes the following recommendations to policymakers

- Raising Awareness of Benefits by holding Benefit Awareness and Inclusion Talk by local authorities and established charities, in collaboration with Hongkonger-Community Organisations
- Providing Continuous Diplomatic Support and MPF Withdrawal Eligibility
- Providing support to higher-skilled Hongkongers who see cultural integration as a key challenge to career advancement, while providing basic English lessons for those with lower proficiency
- Collecting longitudinal data on Hong Kong immigrants' economic indicators at both national and regional levels to evaluate policy effectiveness and monitor immigrants' different aspects of integration and well-being.

2. Introduction/background of the study

2.1 Approach to this study

The UK government has allocated funding to support research on the integration of Hong Kong immigrants, particularly through community organisations, think tanks, and ESRC-funded projects. However, much of this research has focused primarily on the current status and immediate needs of Hong Kong immigrants, with limited attention given to their **long-term economic stability**. This study seeks to address this gap by examining the sustainability of their financial well-being over time, offering insights into their future economic trajectories and potential challenges ahead.

One key eligibility requirement for the BNO (British National Overseas) visa is proof of sufficient financial resources to support oneself for at least six months in the UK. Previous surveys (e.g., [Home Office, 2021](#)) has highlighted that a notable proportion of Hong Kong immigrants are older adults, often migrating with dependents. Studies suggest that many Hong Kong immigrants appear to enjoy a degree of financial stability upon arrival. However, there is currently a lack of research that systematically examines this financial stability across **different age groups** or **over time**.

Hong Kong immigrants typically have good financial security at the start of their migration journey, as the visa requires them to have sufficient funds to support themselves for six months in the UK. However, it remains unclear whether this stability will persist in the long-term. This is a crucial area for investigation, as Hong Kong immigrants represent a relatively unique case in migration studies: a large group relocating from one developed economy to another. Much of the existing migration literature focuses on movement from developing to developed countries, leaving a critical gap in empirical research on the recent wave of Hong Kong immigrants. As a result, there is insufficient evidence to inform government policies tailored to the specific needs of this unique and sizable diaspora.

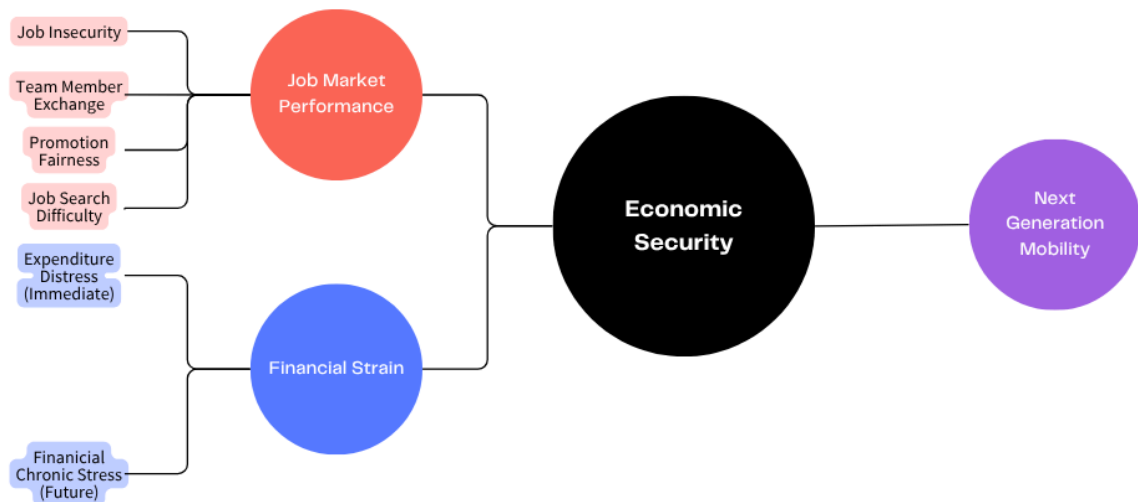
If Hong Kong immigrants face difficulties integrating into the UK labour market or experience uncertainty about their long-term economic prospects, this group may risk becoming a strain on public resources rather than contributing positively to the UK economy, while negatively impacting on the Government's priority agenda of economic growth. Given that Hong Kong immigrants are generally highly educated (e.g. Yu, 2024; Home Office,

2022), and many demonstrate a strong intention to settle permanently (HKB, 2024). Facilitating their appropriate placement in the job market is crucial for maximising their potential economic contribution.

Moreover, because Hong Kong immigrants come from a society with income levels and living standards comparable to those in the UK, experiences of career stagnation or downward mobility may have particularly pronounced psychological impacts. This study seeks to address a critical gap in existing research by examining both the current financial security of Hong Kong immigrants at the four-year mark of the BNO visa scheme and their perceptions of their future economic prospects in the UK. See Figure 1 for the research framework.

Figure 1

Research Framework



Note. Circles depicts the concept we are testing, while the rectangles are the variables we are examining in this study. For more details about the measures we used, please refer to section 4

2.2 Variables under investigation

Building on the logic outlined above, this study examines the economic security of Hong Kong immigrants in two perspectives: (1) current conditions and (2) future-oriented. The following section outlines and explains the key variables measured in this study (see Figure 1).

2.2.1 Employment Dynamics and Workplace Experiences

This study focuses on migrant workers from Hong Kong who have arrived in the UK on the BN(O) visa scheme. We assess their immediate needs in three areas: (1) financial stress, (2) experiences in the job market, and (3) perception of upward mobility of the next generation for recent migrants. The central aim is to identify any barriers preventing them

from securing employment that matches their qualifications and skills, as recent studies suggest many are currently underemployed. In addition, this study seeks to offer suggestions at the individual level for Hong Kong BN(O) migrant workers, helping them better adapt to the UK job market.

2.2.1.1 Job Security

Job security refers to the perceived risk of unemployment or the vulnerability of being dismissed from one's job (Mohr, 2000; van Vuuren, 1990). Migration research has frequently highlighted that migrant workers often experience heightened job insecurity—particularly those whose visa status is tied to their employment—due to the fear of job loss. In contrast, Hong Kong immigrants under the BN(O) visa scheme enjoy greater flexibility, as their visa status is decoupled from their employment. However, it remains unclear whether they still experience job insecurity due to limited English proficiency, lack of cultural familiarity, understanding the recruitment process, or difficulties adapting to the UK labour market.

Low-skilled migrant workers are often more vulnerable to job insecurity due to limited employment opportunities and weaker bargaining power. However, high-skilled Hong Kong immigrants—despite holding advanced educational qualifications—may also face job insecurity. For example, an Australian study by Liu et al. (2019) found that highly educated migrants from non-English-speaking countries (non-ESC) continued to report higher levels of job insecurity than native workers even 11 years after arrival. In contrast, less-educated non-ESC migrants closed the job insecurity gap over the same period. This disparity may be attributed to overqualification, where migrant workers are mismatched to the local job market, making it difficult for them to secure suitable roles. Employers may also hesitate to hire overqualified candidates, perceiving them as temporary or mismatched for lower-level positions.

This concern is particularly relevant to the recent wave of Hong Kong immigrants, many of whom are highly skilled. This research investigates the overall level of job security among Hong Kong immigrants in the UK and explores whether perceptions of job insecurity differ in different education levels.

This research investigates the overall level of job security using De Witte (2000) Quantitative Job Insecurity Scale (JIS) $\alpha = 0.77$ to measure job insecurity among Hong Kong immigrants in the UK. It also examines whether perceptions of job insecurity differ based on skill and education levels.

2.2.2 Job Search Difficulties

Job search difficulties refer to the challenges Hong Kong immigrants face when applying for jobs, including where to find job listings online, understanding the UK recruitment process, and adequately preparing for interviews.

A recent report from the Migration Observatory (Fernández-Reino & Brindle, 2024) suggests that migrant overqualification is partly driven by a lack of information about the job search process. **While many European countries have introduced labour market integration policies targeting recent migrants, the UK has yet to implement a similar approach.** For example, Germany provides mandatory integration courses which include language courses, and go beyond that by providing introduction on cultural and social topics

in Germany for immigrants. Sweden also does similarly, called “[etableringsprogrammet](#)”, provide help in finding jobs by an employment officer of the Swedish public employment service; France also provided [Contrat d’ Intégration Républicaine \(CIR\)](#) which included French courses and civic training outlined in French Immigration Law. The French Office for Immigration and Integration ([OFII](#)) also offers employment workshops, orientation, and access to vocational training.

Although the Home Office has acknowledged that successful labour market outcomes are key to broader migrant integration (Home Office, 2019), its 2019 action plan mainly highlights initiatives led by the Department of Work and Pension (DWP), Ministry of Housing, Communities and Local Government (MHCLG), and Department of Education (DfE) aimed at supporting disadvantaged groups more generally.

There is no centralised, dedicated government programme to support their professional integration. Unlike refugees—who benefit from structured resettlement and employment initiatives like the Home Office–funded Refugee Employability Programme (REP)—self-initiated skilled migrants are largely expected to navigate the UK job market on their own. The government provides no nationwide programme to help them find suitable jobs, recognise foreign qualifications, or adapt to UK workplace culture.

As a result, many of these migrants face barriers such as underemployment, limited access to professional networks, and difficulties transferring international credentials. The current support efforts tend to prioritise areas like English language skills, well-being and healthcare access, or visa-related matters—rather than labour market integration or career progression tailored to skilled workers.

The majority of Hong Kong BN(O) immigrants hold a Bachelor's degree or higher and are considered high-skilled migrant workers. This study therefore seeks to examine whether a lack of information about the UK labour market or challenges in the job search process hinder their ability to progress in their careers.

2.2.3 Promotion Discrimination

Promotion discrimination refers to a lack of organisational fairness, where employees face barriers to career advancement that are not based on their skills, educational qualifications, or contributions to the workplace. Recent reports from various organisations (e.g. HKB, 2024; [Ballinger, 2024](#)) have highlighted that Hong Kong immigrants frequently experience overqualification. This study aims to explore whether there is a perceived sense of structural unfairness affecting their career progression.

If Hong Kong immigrants in the UK generally do not perceive promotion discrimination, then overqualification may not stem from structural barriers. Instead, it could be more closely related to individual factors—such as a lack of confidence, insufficient knowledge about the UK job market, or limited proficiency in advanced English.

2.2.4 Factors Related to Career Advancement

Drawing on previous research from various organisations focused on Hong Kong immigrants, migration literature, and insights from organisations such as Hongkongers in Britain, we identified several factors that Hong Kong immigrants commonly cite as concerns

regarding their career advancement. While broader migration studies have extensively examined the barriers migrant workers face in climbing the career ladder, there remains limited understanding of the factors that enable career success, particularly within the Hong Kong immigrants in the UK.

Some migrant workers have achieved nominal success in the job market, and this study aims to understand which factors they believe have contributed to that success, and what have held them back in career progression. To investigate this, we asked Hong Kong immigrants to rank the importance of various factors influencing their career outcomes. These include networking opportunities, workplace cultural norms and expectations, language or communication skills, lack of leadership experience, gaps in technical or industry-specific skills, and limited access to mentorship or professional development programmes—factors frequently cited in the broader migration literature.

2.2.5 Team-Member Exchange

Team-member exchange (TMX) refers to the quality of interactions among employees (Seers, 1995). Employee roles are shaped by ongoing workplace relationships and are therefore influenced by reciprocal interactions with peers. These interactions include, but are not limited to, supporting one another during challenging times, sharing knowledge and work-related suggestions, and recognising each other's strengths. Research suggests that high-quality TMX is associated with increased perceptions of openness and support among coworkers (Kahn, 1992; Seers, 1989). Organisational studies have further shown that strong interpersonal relationships foster a psychologically safe and positive work environment, which encourages transparency in reporting errors and facilitates effective collaboration (Tse & Dasborough, 2008).

For migrant employees, building coworker relationships is particularly important, but often more challenging than for their native-born counterparts. Hong Kong immigrants, for instance, may struggle to navigate workplace cultural norms and meet implicit social expectations (e.g. small talks, communication norms and practices; see Section 5.2.1; 5.2.2). These challenges can hinder their integration into the workplace and contribute to them being undervalued, despite their qualifications.

Given the significance of TMX in shaping workplace dynamics, and the clear disadvantages immigrants may face in developing high-quality co-worker relationships, this topic remains underexplored in migration research. This gap is especially evident in recent publications from UK-based organisations and think tanks focused on the recent large wave of Hong Kong immigrants.

Existing research by HKB, such as the *SAFE: Full Integration* study, along with broader academic literature, highlights language proficiency as one of the most critical factors influencing the career progression of high-skilled migrant workers (defined here as those holding a bachelor's degree or higher). For example, an Australian study by Rajajendran et al. (2017), which primarily involved Asian participants, found that limited language proficiency and cultural knowledge hindered workplace integration—even though participants highly valued collegial relationships.

Difficulty in engaging in shared cultural experiences is an important factor hindering Hong Kong immigrants' integration, but is often neglected in the existing

employability support for Hongkongers. This seemingly subtle but significant barrier can lead to feelings of exclusion and cause them to appear socially distant or out of place.

Hong Kong immigrants in the UK generally show a strong intention to settle permanently and often have a sufficient command of English. This study therefore aims to explore whether they are able to build strong coworker relationships, and how the quality of these relationships may affect their career advancement outcomes using the TMX questionnaire built by Seers et al (1995).

2.3 Economic strain of HKBN(O) Immigrants

The previous section described how Hong Kong immigrants have performed in the job market. In this section, we investigate the immediate financial stress experienced by recent Hong Kong immigrants, as well as their perceptions of their future economic stability. While many studies have shown that Hong Kong BN(O) immigrants do not face severe financial difficulties initially, their future economic security is underexplored, and they may struggle to maintain their socioeconomic status after arrival. This study specifically examines the current financial distress of Hong Kong BN(O) immigrants and their outlook for the near future.

Expenditure distress, refers to short-term financial vulnerability, defined as the household's ability to cope with unforeseen expenses. This is to understand the intermediate financial strain Hong Kong immigrants are facing. Then, the financial chronic stress, refers to the long-term structural economic instability, assessing immigrants' perception of their households' long-term financial stability.

2.3.1 Expenditure Distress

Applying for the BN(O) visa for five years, along with the health surcharge, costs £268 (£250 in 2021) plus £5,175 (£2,350 in 2021). Successful BN(O) applicants must demonstrate initial financial stability, as they are not entitled to access public welfare during their initial stay. Due to the financial proof requirement of the BN(O) visa, which acts as a pre-check and filter, most applicants begin their migration with relatively stable finances. However, the high upfront visa costs, combined with ongoing expenses in the UK, such as rent, council tax, transport, education and utility bills, can place significant strain on their financial situation.

Now, approaching the five-year mark since the BN(O) visa route was introduced, it is uncertain whether Hong Kong immigrants continue to maintain the same level of financial stability. Emerging research suggests that many are experiencing career downgrades, potentially undermining their economic well-being.

In response to this concern, this study investigates the current financial situation of Hong Kong immigrants in the UK, with a focus on their ability to manage unexpected expenses. To assess this, we adapted expenditure distress measures from the Immigration Policy Lab's IPL-24 survey, specifically tailored to the Hong Kong BN(O) migrant context.

2.3.2 Financial Chronic Distress

Financial strain often refers to financial hardship faced by an individual or a household in more persistent and long-term situations. It could also be defined as feeling

anxious and worried as a result of being unemployed or any significant financial event that has led to a loss of income and wealth (French & Vigne, 2019). The financial pressures are not short-term adjustment issues, rather it could lead to significant, persistent, and long-term economic insecurity and irreversible damage to the upward mobility for HK immigrants. For instance, an ongoing financial strain could worsen one's financial well-being, and both physical and mental health issues (Davis et al., 2004; Georgiades, et al., 2009)

Contrary to how social media and newspapers portrayed Hong Kong immigrants as “primarily middle-class professionals and businesspeople” in which “many of whom were very prosperous” (So, 2024), many are currently facing financial challenges. From a survey conducted by the British Future (2023), over 20% of BN(O) holders are spending more than they could earn, and approximately 10% have no financial reserves in order to deal with emergencies. Also, in previous research (British Future, 2024; HKB, 2024), some households also highlighted their concerns affording university tuition fees for their children, given the high cost of international student fees in the UK.

For Hong Kong BN(O) immigrants in the UK, financial distress plays a crucial factor influencing their permanent settlement intentions. For instance, perpetual difficulty in meeting basic means, as well as lacking a sustainable source of income could place higher risks to long-term financial security, consequently hinder the progress of integration and discourage a permanent settlement in the UK. Hence, an examination to the financial strain of Hong Kong immigrants in the UK would be beneficial for economic integration and informing policies that support stability.

In this study, the Financial Chronic Distress Scale is implemented to assess multiple aspects of long-term economic well-being of individuals and their households. It captures financial satisfactions, practical financial capacity, and financial concerns in the future.

2.4 Next Generation Upward Mobility

Upward mobility normally refers to “the situation where people hold a higher position in a hierarchy of privilege than their parents did or what they held in their previous job” (Li, 2021:2). However in this study, we focus on the upward mobility where there is a potential for Hong Kong immigrants to advance in their careers or access opportunities comparable to the UK locals or other migrant groups.

Migration research frequently examines the upward mobility of migrants because it provides a significant insight into how the first-generation and their offsprings are integrating economically and socially into the new host country. An improvement in income progression, job status, and educational attainment of the next generation is a clear sign of upward mobility (Unity Environment University, 2023). However, such mobility is only achievable when access to education and opportunities in the job market are equally same as native-born in the host country. Without a fair access to these, it could hamper the immigrants from realising their potential and limiting individuals' upward mobility and advancement.

For many Hong Kong immigrants in the UK, the concerns regarding upward mobility are particularly prominent. In spite of university degrees and significant professional experience acquired in Hong Kong, a number of first-generation Hong Kong immigrants reported being unable to find jobs that could match in line with their prior experience. For instance, in our previous research (HKB, 2024), 41% of the Hong Kong migrant workers

experienced negative work-level change, suggesting overqualification. And the profound influence of overqualification can diminish the intention to permanent settlement in the UK.

Research by Dustmann et al. (2013), de Matos & Liebig (2014), and Lemaître (2014) showed that many skilled immigrants are frequently forced to uptake lower-skilled and low-wage jobs upon their arrival despite being better educated than native workers. Highly-educated non-UK born, and East and South-East Asia born workers are more likely to be forced in low-and medium-low skill jobs than native-UK born (The Migration Observatory, 2025).

The situation of underemployment has caused economic frustration and psychological toil on many first-generation migrants, who often feel that their skills and values that could bring them to the host country are not fully discovered and utilised. More importantly, this can influence the outlook for their children. This generational impact is depicted by the Guardian (2021) that children of immigrants in the UK have higher chances to obtain a university degree than their white British peers, however, are generally easier to be unemployed in the UK than the white British.

Since the complex nature of intergenerational dynamics and the impact witnessed by the first-generation immigrants, it is essential to look at how the first-generation Hong Kong immigrants perceive their children in the future, specifically their views on access to education and employment opportunities of their next generation.

2.5 Mandatory Provident Fund (MPF)

Mandatory Provident Fund, also known as MPF is a retirement saving scheme launched in 2000 by the Hong Kong government. All employees and self-employed persons aged between 18 and 64 are required to take part in the scheme and save a portion of their income for their retirement. Upon reaching the age of 65 in which it is regarded as the standard retirement age in Hong Kong, members are then eligible to withdraw their MPF savings. However, early retirement and permanent retirement are specific conditions which permit early withdrawal.

Many Hong Kong immigrants in the UK express a strong intention to settle permanently, or willing to stay longer than the duration of the current visa or indefinitely (Home Office, 2022; HKB, 2024). Based on this intention, some seek to withdraw their Mandatory Provident Fund (MPF) savings from Hong Kong to support a better quality of life in the UK. However, those who have not yet reached retirement age may encounter difficulties accessing these funds, despite their clear intention not to return to Hong Kong (Hong Kong Watch, 2023; Hong Kong Free Press, 2024). Considering this concern, this survey also seeks to understand how prevalent the desire to withdraw MPF is among Hong Kong immigrants in the UK, and whether such withdrawals have been successful.

3. Results

3.1 Outline of Methodology

Essentially the study followed 4 principle stages:

1. Development of a questionnaire to assess the economic security and upward mobility of Hong Kong immigrants in the UK across eight aspects: job security, job search, promotion discrimination, factors related to career advancement, team-member exchange, expenditure distress, financial chronic stress, and the next generation upward mobility. At the end of the questionnaire, we also included questions related to the withdrawal of MPF. The purpose of the questionnaire was to gather (1) quantitative data on (a) the economic security and upward mobility across eight aspects, (b) demographic characteristics of Hong Kong immigrants in the UK, and (c) intention of Hong Kong immigrants to withdraw MPF and their successful rates ; (2) qualitative data on Hong Kong immigrants' perceptions of the barriers to career advancement, and any financial difficulties faced in the UK after migrating from Hong Kong.
2. Distribution of the questionnaire via social media platforms to potential Hong Kong immigrants in the UK.
3. Performing statistical analysis of questionnaire data to produce the present report.
4. Asking participants two open-ended questions about any factors that have been hindering career advancement, and financial difficulties they have been encountering in the UK. A thematic analysis was then conducted on their responses.

Hong Kong immigrants were recruited through various social networks and communication platforms, including Telegram, Facebook, Instagram, Signal, WhatsApp groups, and personal networks. Table 1 displays the response rate for the total sample, with the total respondents referring to the number of participants who accessed the survey, and valid data representing the number of participants who completed the entire survey.

Table 1

Questionnaire Response Rates

Response Rates	Number	Percentage
Total Respondents	381	
Valid Data	206	54.07%

3.2 Demographics Information of the Current Sample

Following figures depict the demographic characteristics of Hong Kong immigrants currently residing in the UK based on the valid survey responses. 206 participants provided information about their gender (Figure 2), age group (Figure 3), highest level of education attained (Figure 4), and current employment status (Figure 4). The majority of the sample consisted of respondents who were between the ages of 26 and 55, with a balanced gender distribution. The sample is highly educated, with more participants holding a Master's degree

(41.3%) than a Bachelor's (38.3%), indicating a strong representation of highly skilled immigrants. This indicates that the study mainly reflects the experiences of immigrants with higher educational backgrounds. The majority of respondents (74.3%) were employed full-time, with only a smaller proportion reported working part-time or as self-employed/freelancers.

Figure 2

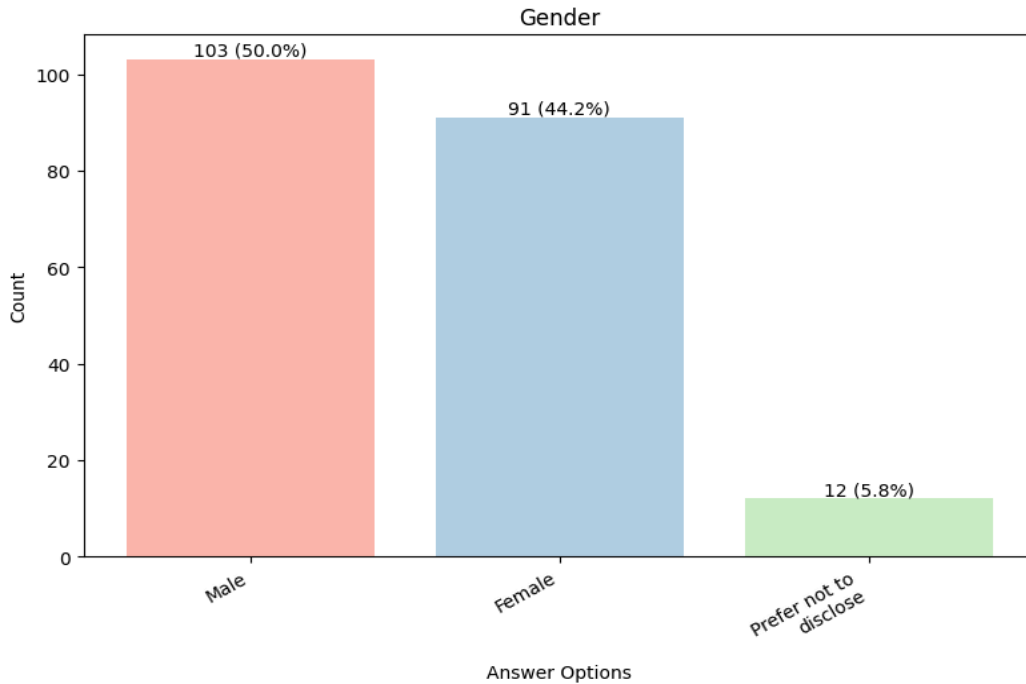


Figure 3

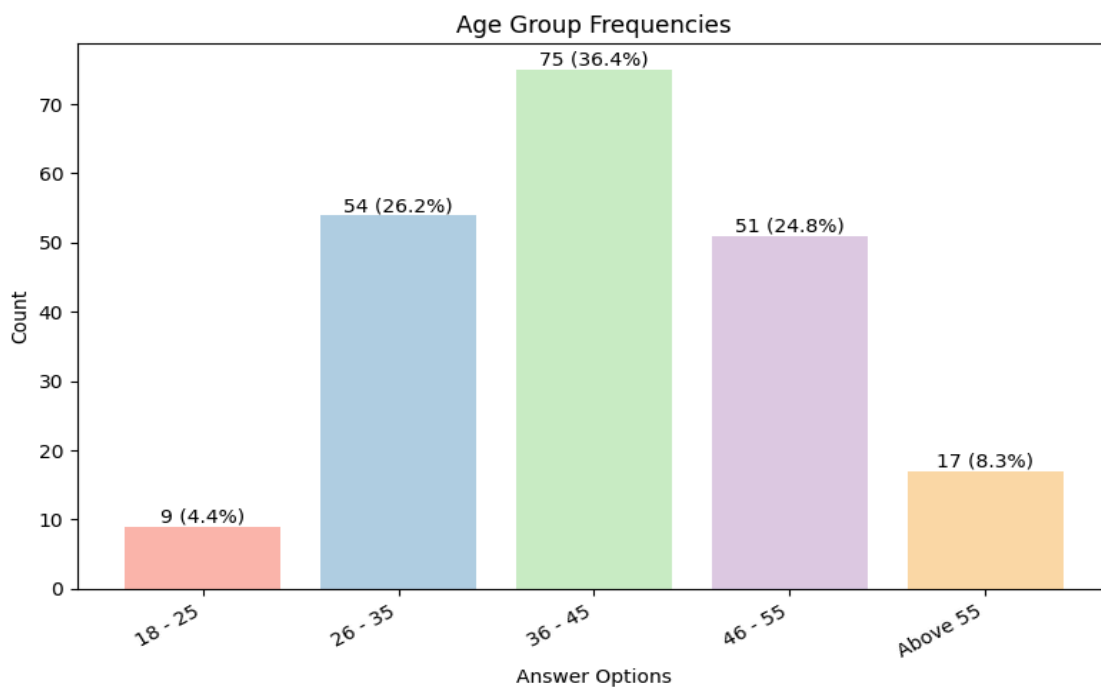


Figure 4

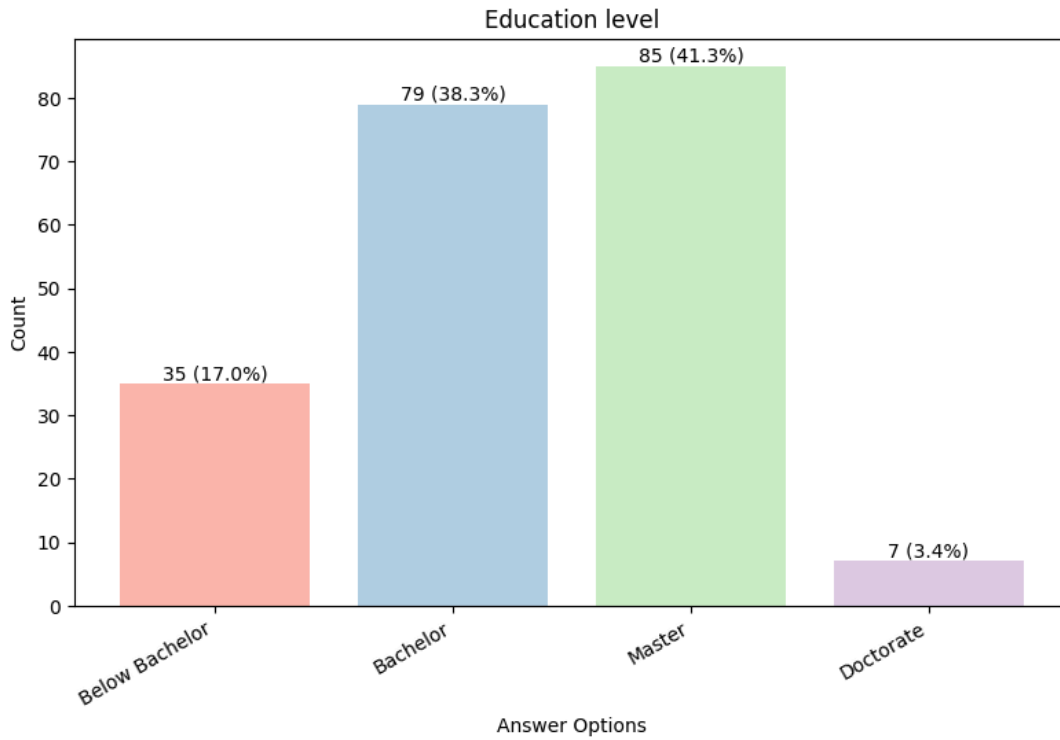
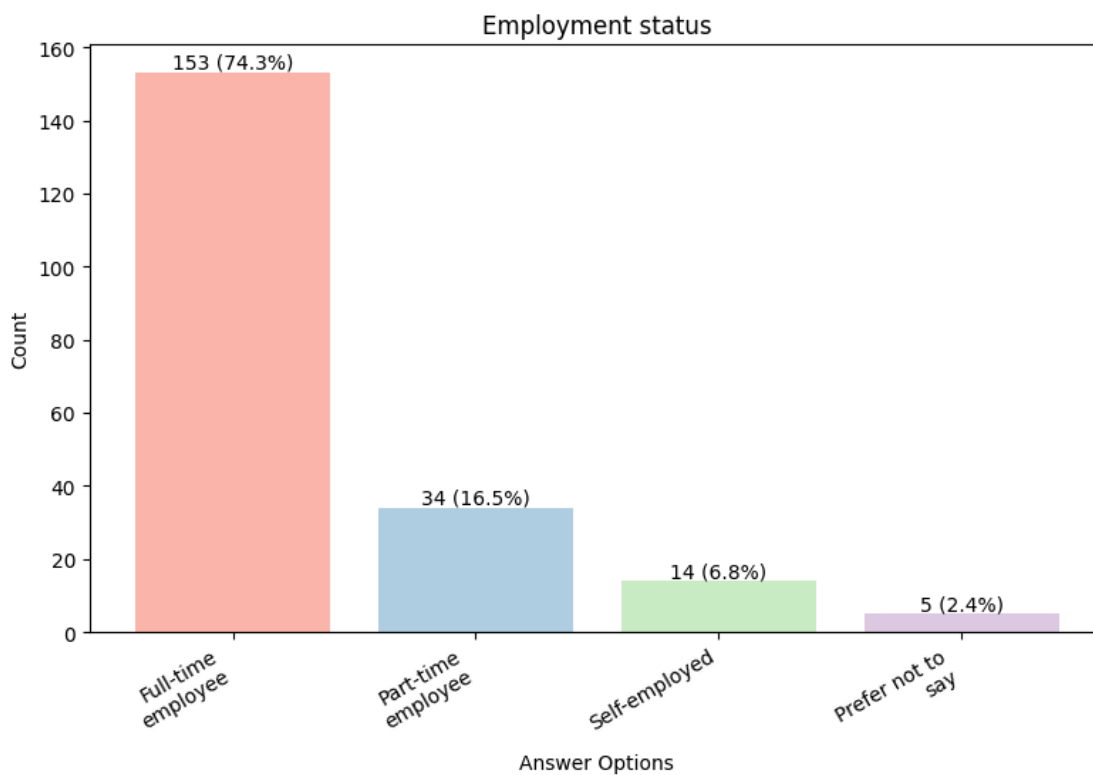


Figure 5



3.3 Descriptive Statistics of the Variables Under Investigation

Table 2 presents a summary of responses on key indicators of economic security and work experiences of the whole sample. These include (1) the level of difficulty respondents

faced during their job search (Job Search Difficulty), (2) the level of fairness they perceive in promotion opportunities (Promotion Discrimination), (3) their perceived job stability and security (Job Insecurity), (4) the quality of interactions between co-workers (Team-Member Exchange), (5) their perceptions of equal opportunities in education and the job market for the next generation (Next Generation Upward Mobility), and (6) financial well-being measures including their ability to cope with unexpected expenses (Expenditure Distress) and (7) their outlook on their overall financial situation (Financial Chronic Stress). For each topic, we added up the answers to related questions to create one overall score that reflected the person's experience in that area.

Average scores among groups with different educational backgrounds are compared to determine whether educational background influences job market performance. And, if Hong Kong immigrants with different education levels face different career obstacles. To keep results meaningful and avoid misleading conclusions, we focused mainly on three groups: Below Bachelor's, Bachelor's, and Master's degree holders. Responses from those with Doctorate degrees are not included in the comparisons, as the sample size is too small ($N = 7$).

Table 2 <i>Descriptive Statistics on Job Experience, Financial Distress and Upward Mobility</i>					
Variable	No. of Items	Scale Range	N	M	SD
Job Search Difficulty	3	3 - 15	206	6.96	2.67
Below Bachelor			35	7.91	2.68
Bachelor			79	6.51	2.59
Master			85	6.93	2.53
Doctorate			7	7.71	4.23
Promotion Fairness	5	5 - 25	206	16.30	2.56
Below Bachelor			35	15.91	2.69
Bachelor			79	16.41	2.33
Master			85	16.46	2.57

Doctorate			7	15.00	4.04
Job Insecurity	4	4 - 20	206	9.82	3.55
Below Bachelor			35	10.77	3.61
Bachelor			79	9.00	3.39
Master			85	9.87	3.36
Doctorate			7	13.71	4.35
Team-Member Exchange (Co-workers relationship quality)	10	10 - 50	206	31.68	5.32
Below Bachelor			35	30.86	6.01
Bachelor			79	31.72	4.60
Master			85	32.22	5.12
Doctorate			7	28.57	10.10
Next Generation Upward Mobility	4	4 - 20	78	14.10	2.84
Below Bachelor			14	13.50	3.03
Bachelor			24	14.42	2.95
Master			37	14.35	2.60
Doctorate			3	11.33	3.51
Expenditure Distress	5	0 - 5	205	3.76	1.55
Below Bachelor			35	3.29	1.56

Bachelor			79	3.82	1.58
Master			85	3.89	1.51
Doctorate			7	3.29	1.98
Financial Chronic Stress**	3/5	3 - 15/ 5 - 25	205	7.99/12.89	2.76/4.68
Below Bachelor			35	8.63/13.60	2.47/4.14
Bachelor			78	7.82/12.65	2.88/4.48
Master			85	7.82/12.66	3.67/4.97
Doctorate			7	7.99/13.89	3.67/4.68
<p>Note: No. of Items = number of items in the scale; Scale Range = possible range of scores; N = number of valid responses; M = mean; SD = standard deviation;</p> <p>**The original Financial Chronic Stress scale includes 3 items. In this study, 2 additional items were added. Both the original (3-item) and extended (5-item) scores are shown.</p>					

3.3.1 Job Search Difficulty (See Appendix II Q15 - 17)

This measure considers Hong Kong immigrants' understanding of the job search process and the resources available to them when looking for jobs in the UK. It includes three questions: understanding the job application process, how prepared they feel, familiarity with job websites and recruitment agencies. Each question is rated along a scale from 1 (strongly disagree) to 5 (strongly agree), which achieves a minimum of 3 and a maximum of 15. Higher scores indicate higher difficulty in finding jobs.

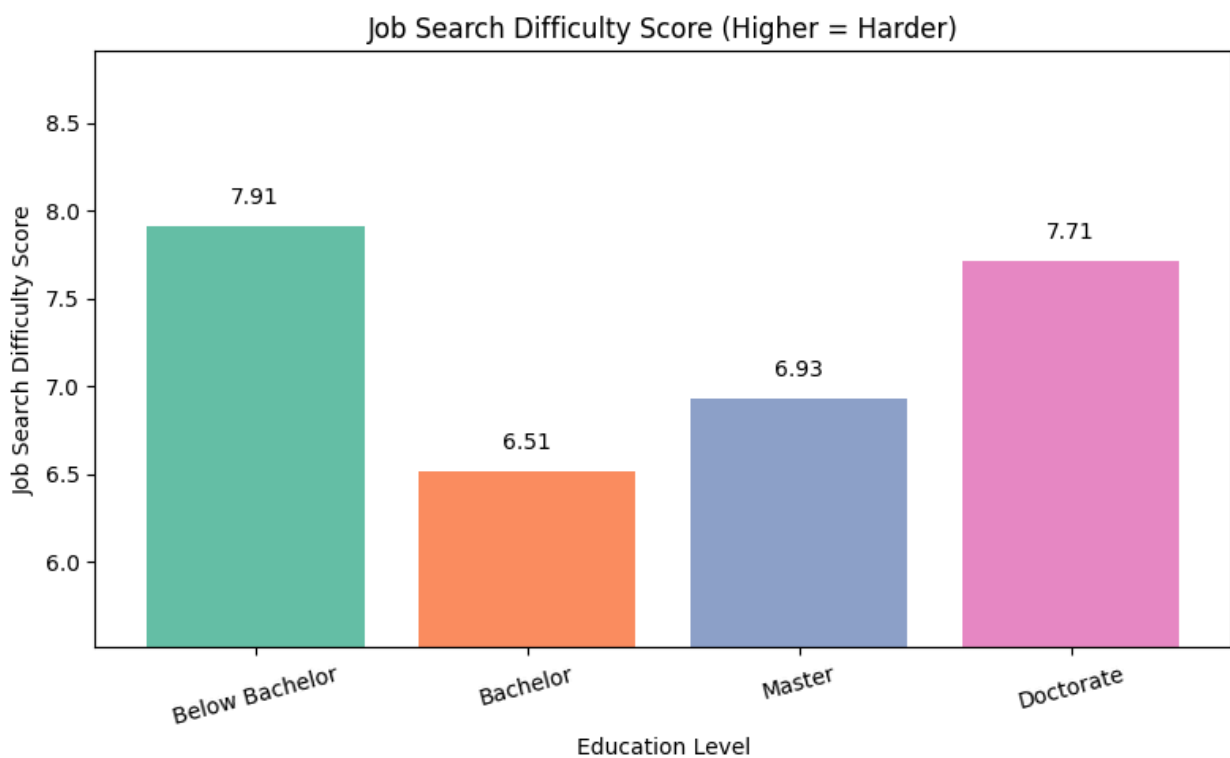
For all respondents, it suggested a relatively low level of challenge in navigating the UK job market ($M = 6.96$, $SD = 2.67$, $N = 206$). As expected, individuals with education levels below a Bachelor's degree report the highest difficulty in finding jobs ($M = 7.91$), yet still a relatively low score. The surprising finding is the unexpected pattern among those with higher education (Bachelor's or above), particularly those holding postgraduate degrees, the higher they are educated, the higher job search difficulty they expressed as shown in Figure 6.

This trend reveals an important and somewhat counterintuitive insight. People with advanced qualifications often aim for jobs that match their education level and skill sets. But as their qualifications increase, so too do their expectations. Many of these individuals may find that roles suited to their expertise are harder to access, particularly if there are barriers

like language proficiency, cultural differences, or difficulty integrating into the local workplace environment. Some of these jobs that require a high level of education may be difficult to access, as employers often prefer candidates with work experience in the UK, or recommendation from professional networking. This preference can create additional barriers for highly educated Hong Kong immigrants seeking employment that matches their qualifications.

At the same time, overqualification/overeducation can place these job seekers in a difficult position. While they may be unwilling to accept roles they are vastly overqualified for, employers for lower-level positions may also hesitate to hire them, fearing that they will leave as soon as a better opportunity comes along. This leaves highly educated immigrants—such as PhD holders—struggling the most, despite what we might intuitively expect. Their impressive qualifications, rather than opening doors, may sometimes limit their options in a job market that struggles to fully accommodate or value their experience, especially immigrants.

Figure 6



3.3.2 Promotion Fairness (See Appendix II Q18 - 22)

The Promotion Fairness scale comprises 5 items, each rated on a 5-point Likert scale ranging from 1 (“Strongly disagree”) to 5 (“Strongly agree”), resulting in a total score range of 5 to 25. Higher scores indicate greater perceived fairness and equity in promotion practices, particularly from the perspective of Hong Kong immigrants navigating workplace advancement in the UK. The items assess important elements like whether people are motivated to seek promotions regardless of their background, if their applications are

evaluated fairly and on the basis of merit, and whether their qualifications are taken into account on an equal basis with those of their colleagues.

Based on the data collected, it reflects a moderately positive perception of promotion fairness ($M = 16.30, SD = 2.56, N = 206$). Respondents generally did not report severe discrimination or unfair treatment, but the score also suggests room for improvement in how promotion processes are communicated and implemented. No significance difference is found between different education backgrounds, which suggests perceived promotion fairness were relatively similar across education levels in this sample.

3.3.3 Job Insecurity (See Appendix II Q35 - 38)

The question items in this scale evaluate participants' perceived likelihood of retaining their current employment and their feelings of stability regarding their job. Responses were recorded on a 5-point Likert scale ranging from 1 (“Strongly disagree”) to 5 (“Strongly agree”). Total scores range from 4 to 20, with higher scores indicating greater perceived job insecurity.

The current sample suggests a moderate level of perceived job insecurity among respondents ($M = 9.82, SD = 3.55, N = 206$). For comparison, Urbanaviciute et al. (2021) used the same scale to assess the job insecurity level of employees in Lithuania, who reported a mean score of 10.40 in a sample of 1,077 respondents. Our sample shows a slightly lower job insecurity level.

Significant differences in job insecurity is found between participants with different education levels (Figure 7). **Those without a Bachelor’s degree reported the highest insecurity score at 10.77 ($SD = 3.61$), followed by those with a master’s degree at 9.87 ($SD = 3.36$).** Interestingly, those with a bachelor’s degree reported slightly lower job insecurity than Master’s graduates. It is understandable that immigrants who have Bachelor’s or below express having the highest job insecurity level. It is concerning that Hong Kong immigrants with Master’s degrees reported higher job insecurity levels than those with a Bachelor’s degree. It is possible that the job security advantage typically associated with holding a Master’s degree is offset by overqualification. Employers may perceive highly skilled immigrants as costly to hire. As a result, individuals with a Master’s degree may find themselves in a difficult position, where they are unable to secure jobs that match their qualifications, due to factors such as language proficiency, lack of a professional network, or limited local experience, yet they may also struggle to be hired for lower-level positions.

Figure 7



3.3.4 Team-Member Exchange (See Appendix II Q39 - 48)

The Team Member Exchange scale consists of 10 items, each designed to assess the quality of interpersonal collaboration and mutual support among colleagues within a team setting. Participants rated their agreement or frequency using a 5-point Likert scale, where higher scores indicate stronger perceptions of cooperative and reciprocal relationships at work. The possible score range for this scale is 10 to 50.

The present study suggests a moderate to moderate level of perceived team collaboration and mutual support among respondents ($M = 31.67$, $SD = 5.32$, $N = 206$). However, when converted to an average item rating, this corresponds to approximately 3.17 on the 5-point scale, which is noticeably lower than the mean TMX score of 3.84 ($SD = 0.24$) reported by Hung et al. (2020) in a larger Taiwanese sample ($N = 364$). This difference suggests that the Hong Kong immigrant respondents in the current study may experience somewhat lower levels of team-member exchange, indicating weaker supportive and collaborative team interactions compared to the reference sample.

3.3.5 Next Generation Upward Mobility (See Appendix II Q49 - 53)

The Next Generation Upward Mobility Scale assesses parents' perceptions of whether their children have equal educational and employment opportunities compared to UK native-born. The scale consists of four items that measure the perceived fairness in access to quality education, academic support, skill development, and job opportunities for the next generation, from the parents' perspective. Respondents rate each item on a 5-point Likert scale, yielding a total score ranging from 4 to 20. Higher scores indicate a greater perceived equality in their children's access to education and career opportunities compared to native-born.

The current study shows moderate to strong next generation upward mobility scores ($M = 14.10$; $SD = 2.84$, $N = 78$). This suggests a generally moderate to positive outlook among participants regarding their children's opportunities for upward mobility in the UK education and labor markets. No significant difference is found between education levels.

3.3.6 Expenditure Distress [Higher Score Indicates Lower Distress] (See Appendix II Q54 - 58)

The Expenditure Distress scale evaluates respondents' financial resilience by assessing their household's ability to cover unexpected but necessary expenses of varying amounts. This scale extracted 4 key questions from Immigration Policy Lab (IPL-24) to assess Hong Kong immigrants' expenditure distress. These four questions asked whether the respondents and their household would be able to afford an unexpected but necessary expense of £500, £1,000, £3,000, £5,000 and £10,000. Although the original currency unit used in the IPL-24 is United States Dollar, we adapted the figures to Pound Sterling to reflect the UK economic context.

This scale comprises 5 items, with total scores ranging from 0 to 5, where **higher scores reflect greater financial security and lower expenditure distress. The data of this study indicates that, on average, participants reported moderate capacity to handle**

unexpected financial demands ($M = 3.76$ [between £3000 - £5000]; $SD = 1.55$, $N = 205$)
See Figure 8.

Younger people (18–25) reported lower scores of 2.44 [between £1000 - £3000] ($SD = 1.33$), suggesting they felt less financially secure and less able to handle unexpected expenses. In contrast, older age groups such as those aged 36–45 ($M = 3.41$, $SD = 1.64$) and 46–55 ($M = 4.05$, $SD = 1.37$) felt more financially stable.

Figure 8



Younger immigrants tend to be more vulnerable to financial struggles. This is understandable, as older immigrants often arrive with more financial assets and, in some cases, migrate with retirement in mind. Emerging research has shown that younger immigrants often face difficulties finding jobs that match their skills and education. It is inevitable that they compare their career prospects with peers who remained in Hong Kong. Any perceived disadvantage may lead not only to economic strain but also to psychological distress. Therefore, **future policies should place greater emphasis on supporting younger immigrants, particularly by helping them secure appropriate employment.**

For immigrants aged 18–25, the decision to migrate is often driven by their parents. We are concerned that their experience of financial stress could make them consider returning to their country of origin. This is concerning, as prolonged financial insecurity among young immigrants could increase their risk of becoming a future burden on UK society.

There is no significant difference in expenditure distress across education levels.

3.3.7 Financial Chronic Stress (See Appendix II Q59 - 63)

The Financial Chronic Stress scale assesses ongoing financial strain experienced by individuals and their families through multiple items related to satisfaction with current finances, difficulty meeting monthly payments, month-end financial status, and concerns about future financial situations.

The Financial Chronic Distress scale was found to be reliable in this study, with a Cronbach's alpha of .83 (Lantx et al., 2005). It includes three questions: 1) satisfaction with current financial situation, ranging from 1 = completely satisfied to 5 = not satisfied at all; 2) difficulty in paying monthly bills, ranking from 1 = extremely difficult to 5 = not difficult at

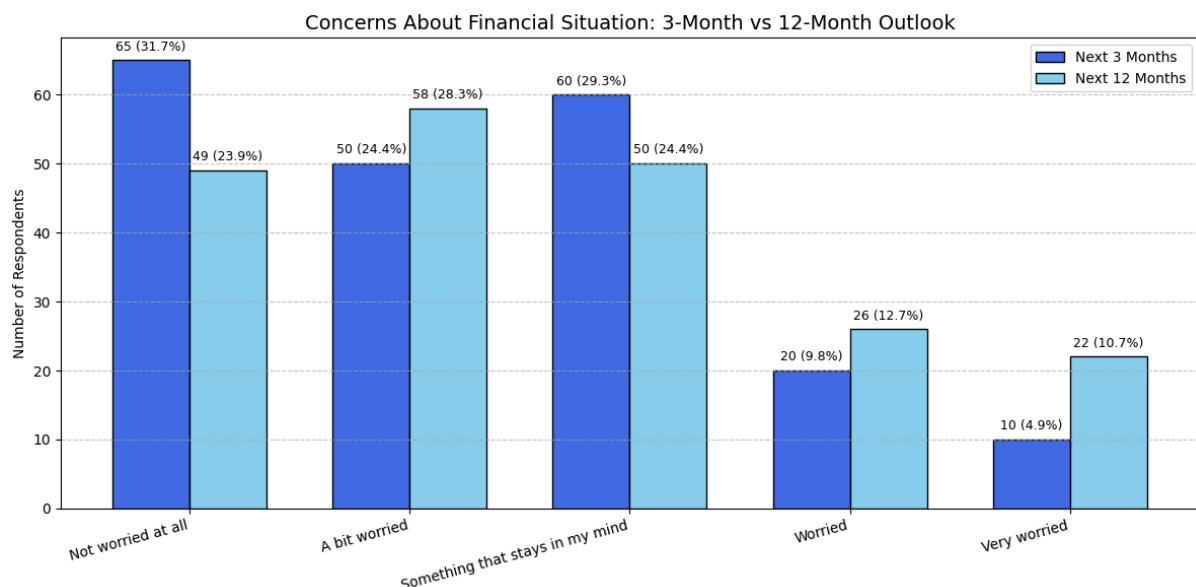
all; 3) how finances work out at month's end, ranking from 1 = some money left over to 3 = not enough.

Two questions are added on top of the original scale to assess the respondents' financial situation in the next 3 and 12 months (1 = not worried at all, 5 = very worried) in order to understand their short-term vulnerability and long-term economic stability. The total maximum sum of these five questions is 25, while the minimum score is 5. Higher scores indicate a greater degree of financial distress.

Scores were aggregated to reflect overall financial chronic stress, where higher scores indicate greater ongoing financial stress and dissatisfaction. In the present study, **a moderate level of ongoing financial concern among Hong Kong immigrants in the UK of the 3-item is shown ($M = 7.84$; $SD = 3.00$, $N = 206$) and the full 5-item Financial Chronic Stress scales showed ($M = 12.71$; $SD = 4.96$, $N = 206$).** Furthermore, when asked about the financial stress for the next three months, the average level of concern was relatively low, suggesting that most respondents felt relatively stable in the short-term. However, concern levels increased when asked to consider the next twelve months, pointing to growing uncertainty or anxiety over longer-term financial stability.

Figure 9 compares levels of concern about financial situations over the next 3 months and 12 months. As shown in the figure, 30 respondents reported feeling worried or very worried about their financial situation in the next 3 months, which increases to 46 when considering the 12-month outlook. Among the 205 responses, the majority of respondents indicated that they expect their financial situation to either stay the same or worsen over the next 12 months. This suggests that Hong Kong immigrants are generally pessimistic about their financial future and increasingly concerned about long-term stability.

Figure 9



3.3.8 Career Disadvantage and Advantage Factor (See Appendix II Q23 - 34)

206 participants were asked to rank the importance of six factors that may negatively impact or positively support their career progression, from 1 (most important) to 6 (least

important). These six factors include: (1) networking opportunities, (2) workplace cultural norms and expectations, (3) language or communication skills, (4) leadership skills or experience, (5) technical or industry-specific skills, and (6) access to mentorship or professional development programmes. The results clearly highlight the dual importance of language and networking, which appeared at the top of both the disadvantage and advantage rankings shown in Figure 10 and 11.

The top two barriers to career progression were language and networking, more than half of respondents identified language or communication skills (56.5%) and limited networking opportunities (55.1%). These responses suggest that many Hong Kong immigrants may struggle with expressing themselves in English or building meaningful professional relationships in a new work culture.

The top two enablers of career progression were also language and networking. A majority selected effective communication and language skills (61.8%) and stronger professional relationships and networking (57.5%) as top contributors to their success. This indicates that once these skills and connections are developed, they become powerful assets that support career growth and promotion.

These results align with the migration literature, which often identifies these factors as key obstacles to migrant workers’ career development.

Figure 10

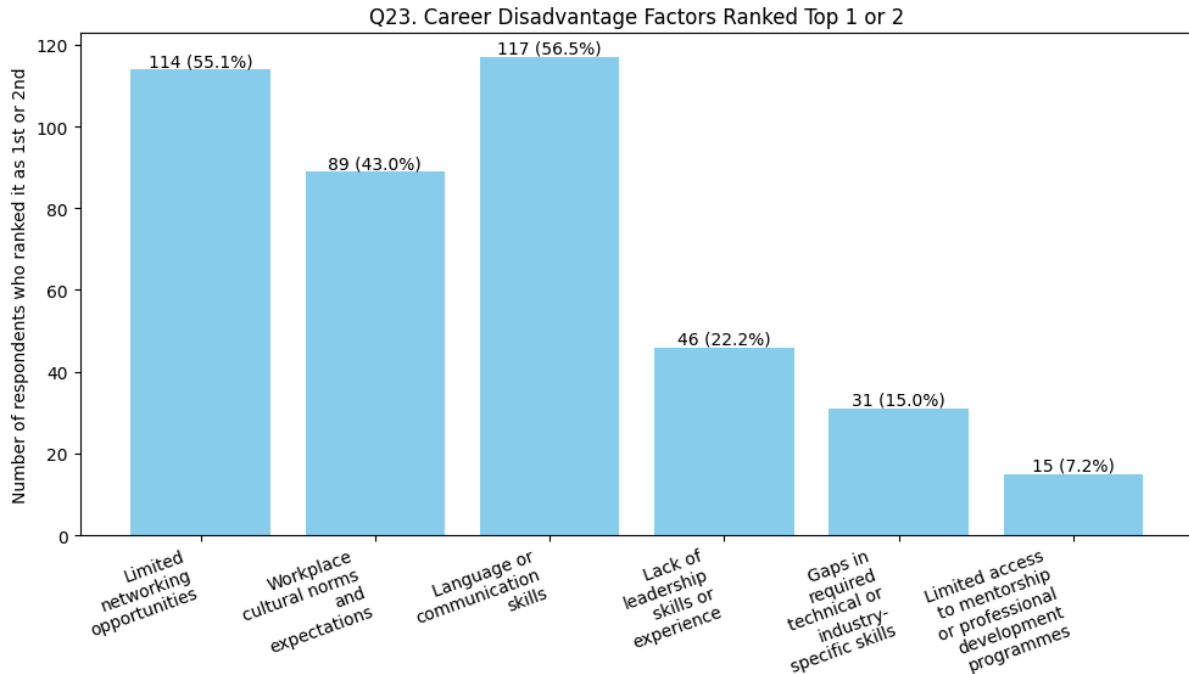
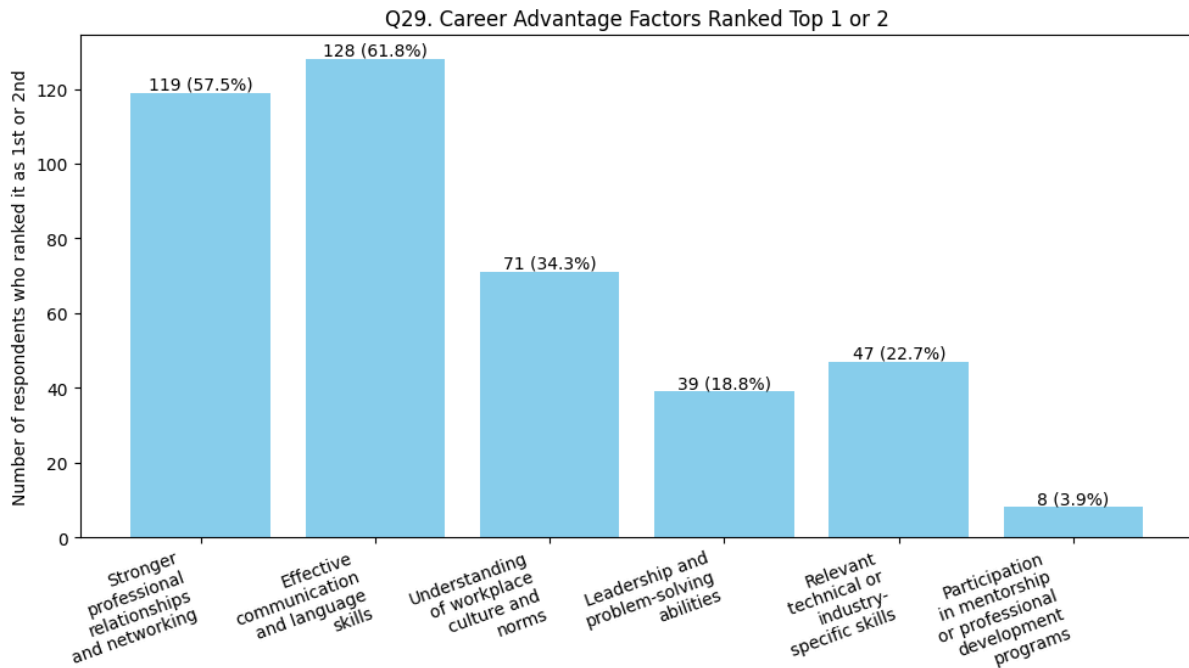


Figure 11



3.3.9 Mandatory Provident Fund (See Appendix II Q64 - 66)

As expected, older immigrants are more inclined to withdraw their MPF. The majority of respondents aged above 36 reported that they plan to withdraw their MPF. 58.1% of those aged 36–45 and 52% of those aged 46–55 indicating they planned to withdraw their MPF. Younger respondents, aged 18–25, have weak intentions to withdraw MPF. Of those aged above 55, 29.4% of them had already withdrawn their MPF.

For those who had planned to withdraw their MPF, or had already withdrawn their MPF, 88.43% of 121 respondents reported their primary reason for the withdrawal was permanent departure from Hong Kong. Lastly, respondents were asked whether they had ever experienced a decline from the authority when applying to withdraw their MPF. 8 out of 106 respondents said “Yes,” indicating some have faced challenges in accessing these funds.

4. Exploring the Relationship Between the Variables under Investigation

To explore the structural interdependencies among key psychosocial variables, a series of linear regressions were conducted to examine the relationships between key variables collected in the survey. Here, we discussed only the important ones.

Before analysing the results, we cleaned the data to make sure the information was accurate and meaningful. This included rewording some questions where higher scores needed to reflect more negative experiences, removing extreme answers that did not fit the general pattern (likely errors or outliers), and excluding responses with too much missing information.

4.1 Team-Member Exchange and Promotion Fairness (See Appendix III)

Workplace communication is crucial. Some Hong Kong immigrants report difficulties integrating into the workplace, which may be related to overqualification, as often reported in recent research targeting Hong Kong immigrants in the UK. This raises an interesting question: is there an association between the quality of interaction with colleagues and perceived promotion discrimination? A significant relationship between these two may provide circumstantial support that limited promotion opportunities, or perceived promotion barriers, are not linked to systemic discrimination or structural barriers. In other words, perceived promotion barriers may be less about formal discrimination and more about how well migrant workers are able to engage with and be accepted within the workplace environment.

Overall, a significant positive relationship between Team-Member Exchange (i.e., the quality of relationships between colleagues) and perceived promotion fairness is revealed. This provides empirical evidence that less promotion-related discrimination is perceived when Hong Kong immigrants in the UK have better relationships with their colleagues. This raises a complex issue: some immigrants may experience a sense of relative deprivation in the workplace, given that their high qualifications are not matched by their job roles. At the same time, some employers may place greater value on workplace communication and interpersonal fit, which may result in these individuals being placed in lower positions. This finding underscores the importance of language proficiency and cultural integration in navigating career advancement as a migrant.

4.2 TMX and Job Insecurity (See Appendix III)

Noting that Hong Kong immigrants reported difficulties integrating into the workplace, weaker relationships with colleagues may result in reduced social support, which could contribute to a heightened sense of job insecurity. Given that our sample consists mainly of highly skilled Hong Kong workers, workplace communication becomes particularly important. Therefore, it would be interesting to examine whether better relationships with colleagues are associated with a lower sense of job insecurity.

A significant negative relationship between TMX and job insecurity was revealed among those who hold a **Master's degree, but not among those with a Bachelor's degree or below**. In other words, Hong Kong immigrants who hold a Master's degree have lower levels of job insecurity if they have a good quality of relationship with their co-workers.

This is understandable. First, much research has consistently shown that Hong Kong immigrants are often overqualified for their jobs. Then, those who hold a Bachelor's degree may end up working in low-skilled jobs, where quality communication or collaboration with colleagues may not be as essential. On the other hand, those who hold a Master's degree or higher are more likely to be employed in roles that place a greater emphasis on workplace communication and require knowledge exchange. In such contexts, failure to integrate into the workplace may lead to feelings of job insecurity, as poor integration can result in peripheral positioning in the work team. Although their skills and educational background may align with job requirements, or in some occasions even higher, a lack of soft skills or poor integration into the work environment can offset the advantages of having a high

educational background, potentially pushing them to working in jobs that they are overqualified for.

4.3 The relationship between TMX and All Labour Market Related Variables

The previous two sections discussed the relationship between TMX and (1) Promotion fairness, and (2) Job Insecurity. Indeed, TMX has a dominant effect on migrant workers' labour market performance which we should be concerned about. Below is a table regarding the positive and negative significant correlation between TMX and all other labour market related variables under investigation, and there is even a significant positive relationship with how they perceive their offspring in upward mobility.

Table 3 <i>Correlation of the Team-Member Exchange (TMX) and Labour Market Related Variables</i>				
	Job Search Difficulties	Promotion Fairness	Job Insecurity	Upward Mobility
Team-Member Exchange	↓	↑	↓	↑
<i>Note. Upward arrows suggest positive correlation, Downward arrows suggest negative correlation</i>				

5. Exploring Hong Kong respondents regarding the difficulties and barriers they face in the UK in terms of career advancement and personal finance

In addition to collecting data on key indicators of economic security and financial distress among Hong Kong immigrants, this study also seeks to gather qualitative insights from BN(O) visa holders. Through one or two open-ended questions, participants were asked to describe, from their own perspective, the reasons they believe they face career challenges and the types of financial difficulties they are experiencing.

5.1 Methods:

At the end of the questionnaire, participants were asked two different open-ended questions Q1) “Could you list out one to three factors that may have been preventing you from advancing your career?”, and Q2) “Do/did you face any financial difficulties after you migrated to the UK? If so, what are/were those?” Among the total of 206 total valid responses, 132 participants provided some qualitative feedback. To analyse the set of opinion, a semi-thematic approach was used.

5.2 Results:

In terms of the **career obstacles and potential barriers (Q1)** Hong Kong immigrants are facing, we identified 4 key themes: **language proficiency and workplace communication challenges; workplace integration difficulties; lack of local work experience; and limited professional network.** (Table 4).

Also, we identified 2 main themes in the second question of financial difficulties in the UK. The first main theme is the high living cost, containing two sub-theme: housing affordability, and cost of living. The second main theme is earning insufficiently (Table 4). “Number coded” refers to the number of times the participants raised concern about the theme being extracted.

Open-ended Question	Theme	Examples	Number coded
Barriers to Career Advancement	1 Language proficiency and workplace communication challenges	“Language. I am required to pass the English exam in order to complete my professional registration which is difficult for me”	53
		“Mainly the language and background. Although I am able to manage my tasks and handle technical issues without any difficulty, it is challenging to communicate freely as local people”	
	2 Work Culture Differences	“Always been seen as an outsider...”	18
	3 Lacking Local Experience	「以往在香港獲得的工作經驗及學歷在英國不被承認」 Translation: “The job experience and educational qualification acquired in Hong Kong are not recognised in the UK”	15
4 Struggles with Professional Networking	“[Lacking] professional network that is beneficial to the company’s business	17	

Table 4					
<i>Themes Identified by Respondents in the Related Open-Ended Question</i>					
Open-ended Question	Theme		Examples	Number coded	
Financial Difficulties in the UK	1	The Price of Living	Housing Affordability	<p>「...未有足夠現金買樓」</p> <p>Translation: “...do not have enough cash to purchase accommodation”</p> <p>「曾經試過唔夠錢比租樓嘅按金，同埋都試過比業主要求預繳6個人嘅租金。」</p> <p>Translation: “I have experienced not having enough money to pay the rent deposit, and I have also been asked by a landlord to pay six months’ rent in advance”</p>	16
			Cost of Living	<p>“...Even [though] I earn the same after tax income as HK, the living cost here is too high. Unable to save money. Only 10% salary increment in the last 3 years, but living cost up 30%. It’s unbearable here, especially since I am single...”</p> <p>生活費每月上。4年前剛到去超市花約40鎊可以買一星期食物，現時要起碼70鎊起跳。」</p> <p>Translation: “The cost of living goes up every month. Four years ago, I could spend around £40 at the supermarket for a whole week of food. But now it costs at least £70.”</p>	
	3	Insufficient Income	<p>「公司只offer 6小時合約，如果上班時間少於30小時，即類似就業不足情況，便會收入不足，要節省飲食/能源開支。剛過去冬天有段時間更要不開暖氣著樓慳能源費。」</p> <p>Translation: “The company only offers me a 6-hour contract. If [I] work less than 30 hours a week, it is like being underemployed, and the income is not enough. I have to cut back on food and</p>	18	

Table 4			
<i>Themes Identified by Respondents in the Related Open-Ended Question</i>			
		energy expenses. During this past winter, sometimes I even had to keep the heating off and just wear extra layers to save on energy bills.”	
		「每月家庭收入不足以應付家庭開支。」 Translation: “The monthly income is not sufficient to cover the expenditure of the household.”	

5.2.1 Communication and Language Barriers:

In line with other reports and research conducted in the past by organisations and scholars (British Future, 2023; HKB, 2024, Sultana et al., 2023), communication and language barriers are once again identified as significant obstacles to career advancement in this current study. HKB’s report (2024) previously indicated that most Hong Kong immigrants are generally confident in their English proficiency for writing, listening, and reading, but lack confidence in oral communication. British Future (2023) reported that HK immigrants who have higher language proficiency are less likely to be overqualified in their jobs. Our current study also showed similar results (see section 3.3.8)

From table 4, professional qualification registration is unable to be obtained unless sufficient language proficiency in English is demonstrated which triggered frustration for some. For example, one respondent expressed the challenge faced currently “I am required to pass the English exam in order to complete my professional registration which is difficult to manage”. This demonstrates that professional knowledge and skills do not guarantee employment in a suitable job. Limited language proficiency not only hinders immigrants from transferring their professional licenses in the UK, but also poses a significant barrier to securing jobs that match their qualifications. Hence, English proficiency intersects with all aspects of migrant workers’ lives and is particularly critical in workplace settings. This is especially true for highly educated immigrants, who are more likely to seek positions that demand stronger literal and communication skills.

While most Hong Kong immigrants, especially the younger generation, have been taught in English since elementary school, a significant portion of older adults or less educated immigrants have a lower command of English. As a result, individuals without sufficient fluency and comprehension are often forced to take low skilled and lower paying jobs compared to the positions they held in Hong Kong. This leads to underemployment and economic frustration at both the individual and household levels.

Notably, while immigrants with different educational backgrounds may share similar concerns about their English proficiency in professional settings in the UK (Tse, 2023), the challenges they face are markedly different. For highly educated individuals, particularly

those who are working in professional or white-collar sectors, a higher standard of English proficiency is required for effective contextual and cultural understanding and communication, since their roles often involve complex written and verbal exchange like report compilation, presentation, and different internal-external interactions at the professional setup. Therefore, having a minor gap in language fluency could hinder them from advancing in their career. In contrast, respondents with lower educational attainment who predominantly work in sectors such as hospitality, logistic, or manual labour do not require a high level of linguistic skill. These roles, unlike jobs that are non-routine, rely more on physical ability or basic communication than subtle requirements such as local communication norms and practices, pragmatic and cultural references, all of which are all intersected with English proficiency (Roberts, 2010). As a result, although English language barriers are commonly reported among Hong Kong BN(O) immigrants in the UK, the nature of language challenges vary significantly across occupational levels.

5.2.2 Work Culture Difference

From the study, a portion of Hong Kong immigrants encounter difficulties in integrating into the British workplace culture, which contrasts sharply with Hong Kong's work culture. The most vivid and explicit example of the work culture difference between the UK and Hong Kong must be the high emphasis on informal interactions at the workplace - small talk. For example, one of our respondents stated the frustration "...[I] don't know how to join in small talk with local colleagues".

Small talk plays an important role in facilitating rapport development and solidarity in the workplace (Holmes, 2000). The British custom of engaging in small talk could be seen as a hurdle to Hong Kong immigrants, especially those with limited English proficiency. For instance, the hardships to comfortably take part in day-to-day casual conversations with members of the team and the office may lead to unintentional social exclusion by colleagues. Furthermore, inability to participate in small talk challenges the immigrants to construct a professional and good team-member exchange relationship, as well as a sense of affiliation to their workplace.

5.2.3 Lacking Local Experience

As mentioned in the previous HKB's study (2024), a number of Hong Kong immigrants stated the hardship of getting their professional qualification and work experiences in Hong Kong validated by the local companies and government of the UK. Lacking local work experience is one of the repetitive ad-hoc issues in HKBN(O) immigrant studies, since it often incurs unemployment, and job mismatch.

Some respondents stated "not much, or insufficient local working experience" is still one of the ongoing challenges they are facing when wanting to look for new opportunities, or getting a promotion.

It is true that candidates with UK-based work experience are often preferred in the job market, as they are more familiar with the local work environment, operational systems, and context-specific knowledge. This often pushes newly arrived immigrants into roles for which

they are overqualified for. It is understandable that Hong Kong immigrants' overseas qualifications and professional experience may initially be undervalued. Monitoring whether they are able to progress in their careers and keep pace with job advancement over time is then important.

5.2.4 Struggling with Professional Networking

Networking is considered as one of the positive contributions to career progression and promotion (Wesley, 2009). In past research, it is concluded that ethnicity could impact the access of a professional networking. It is much easier for natives to access and establish social networking in the workplace than an immigrant does (Wesley, 2009; Junarkar et al., 2010; Syed and Pio, 2010). Also, accent and race have also shown an association with the overall networking access in the host country (Sultana et al., 2023).

Referring to the quantitative analysis, a large proportion of respondents (55.1%) identified 'limited networking opportunities' as one of the influential factors that negatively affected their career progression and promotion opportunities. It echoed with our qualitative perspective. Respondents with educational attainment of Bachelor's or above, stated that "lacking networking opportunities for professional development and socialisation", and "[lack of] business networks" have hindered their career development. It is remarkable that one of the respondents noted the impact of lacking professional networking to himself "...it is hard to get interview opportunities/offers if [there are] no networks", which led us to acknowledge the influence of not having networking opportunities.

Networking has been playing a crucial role in long-term career prospects particularly in the UK job market in which informal connections and personal referrals influence employment opportunities (London Daily News, 2024). Many vacancies are not widely advertised, but circulated and shared informally within the industrial and personal connections (Forbes, 2021). Having a broad professional network across the industry can help individuals build relationships and connect with potential employers. Essentially, people with strong and well-established connections are more likely to access opportunities for career growth and advancement.

5.3 The Cost of Living

The cost of living in the UK has been steadily rising, with increasing prices in everyday groceries and utilities. Housing costs remain one of the major concerns for many residents in the UK as the property and rental prices continue to climb up unstopably. In this section, we examine the causes and impacts related to housing affordability and the overall cost of living in order to gather a clear picture of the financial pressures faced by respondents and their family households.

5.3.1 Housing Affordability

Affordability refers to the capacity to purchase and preserve ownership or use of a good over time in a way that matches with an individual's financial resources and practical needs (Bogdon & Can, 1997). When applying specifically to housing affordability, it could establish beyond the current and future costs to afford a house to various elements such as

affording and paying housing taxes, housing insurance, mortgages, rents, and so on. (Stone, 2006)

Since the introduction of the BN(O) scheme, some Hong Kong immigrants have invested in residential properties in the UK. In fact, they have contributed to the property market as the largest cohort of overseas purchasers (Benham & Reeves, 2025), particularly in London — known as the most unaffordable region in the UK, with constantly soaring housing prices (Bloomberg, 2025). London is especially popular among Hong Kong immigrants. Recent data shows that they account for 13.7% of all homes owned by foreign buyers in London (Mortgage Strategy, 2025), highlighting the strong presence of Hong Kong buyers in the UK housing market.

This data somehow overshadow the experiences of Hong Kong immigrants who face significant financial challenges in securing housing. Many struggle with limited savings, difficulty covering upfront rental costs, and a lack of access to mortgage financing. Younger immigrants, in particular those who arrive at the UK independently, do not come with a comfortable amount of assets, making it extremely difficult to find suitable and stable accommodation in the UK (HKB, 2021). The perception that Hong Kong immigrants face no financial hardship is largely skewed by the visibility of those who can afford housing—particularly retired BN(O) holders with substantial savings or pensions, who are generally in a better position to purchase property outright.

The average rent in the UK private sector has surged by 7.7% over the past 12 months (Office for National Statistics, 2025). **16 Hong Kong immigrants expressed growing anxiety in response to these uncontrollable increases in monthly costs.** For new arrivals—especially those actively looking for jobs and not yet earning a stable income—rising rent prices pose a significant burden. Those who are overqualified for their current roles, as highlighted in many studies focused on Hong Kong immigrants, may experience a heightened sense of relative deprivation.

Aside from high rent prices, those unable to pay 12 months' rent upfront are often required to provide a UK-based guarantor in order to pay monthly. Some landlords are hesitant to accept applicants from Hong Kong, as they typically lack a UK credit history or proof of consistent income (HKB, 2021). As a result, a few respondents turned to applying for loans or mortgages, but encountered significant difficulties in doing so.

5.3.2 Cost of Living

Cost of living refers to the overall amount of essential expenditure needed to maintain a basic standard of living (Latimaha, et al., 2020) including food, transportation, clothing, and any type of personal expenses in this current study. Understanding the social and economic impacts brought by the cost of living is extensively crucial in migration study as it generates an overview of migrants' economic experience and financial well-being.

From the qualitative analysis, a lot of respondents mentioned being impacted by the cost of living crisis. For instance, a respondent provided an example of how much grocery shopping has been costing when compared to previous years “The cost of living goes up every month. Four years ago, I could spend around £40 at the supermarket for a whole week

of food. But now it costs at least £70.” Other respondents stated that despite the income increase in the past few years, the cost of living crisis in the UK is “unbearable”.

Aligned with previous studies by the British Future (2024) and HKB (2020), respondents in our study reported the cost of living is high. A few respondents mentioned the cost of purchasing fresh food is now more than the years when they arrived in the UK.

The qualitative responses from participants further reinforce our quantitative findings, challenging both previous research and the social media narrative that portrays Hong Kong immigrants as generally financially well-off. This study provides both empirical data and first-hand narratives indicating that, particularly **among younger immigrants, financial distress is a growing concern due to rising living costs**. Moreover, many of these younger individuals face overqualification or career setbacks, which not only intensify financial strain but also contribute to a more pessimistic outlook on their future career development under these circumstances.

5.4. Insufficient Income

The idea of income insufficiency is subjective because it depends on questions like “How much is enough?” (Castro & Bleys, 2023). What people see as sufficient income is based on their own views of what is needed to live with comfort and dignity. This was reflected in participants’ responses, as many shared their frustration that their current income was not enough to support what they consider a normal and comfortable life.

The feeling of earning insufficiently among Hong Kong BN(O) immigrants in the UK is comparative in nature, often shaped by the contrast between the current salary in the UK, and the previous earning level in Hong Kong. For instance, one of our respondents said “...my previous income in Hong Kong is beyond comparison... than the current one in the UK”. We have to bear in mind that the perception of “insufficient” stems not from “poverty”, but from a relative decrease in earning when comparing their previous earnings in Hong Kong against the current one in the UK. This sense of inadequacy is understandable. For example, a person earning HKD 40,000 per month in Hong Kong may feel financially comfortable. However, if they receive roughly the same UK monthly salary of around £4,000, they may still feel worse off due to the higher taxation burden. After the income tax and National Insurance Contributions are deducted from the net pay, their take-home pay drops tremendously, therefore leaving less for daily expenditure and savings. This may lead immigrants to perceive their actual earnings as lower than expected, which in turn affects their sense of affordability and the long-term financial stability of their households.

6. Study Implication and Significance

6.1 The crucial role of English proficiency in the workplace

As expected, migrant workers often highlight English proficiency as important for navigating the UK job market and progressing in their careers—seeing it as a barrier when limited, and an enabler when strong. English proficiency intersects with every part of migrant

workers' life. Although respondents of different education levels reported limited English proficiency as an obstacle to career advancement, the forms of English proficiency challenges they face are different, which then point us to provide different forms of support to tackle their problems.

For highly skilled individuals, particularly those with a Master's degree or above, language barriers often arise not from a lack of basic English proficiency, but from difficulties in achieving native-like fluency. Their challenges are more closely linked to understanding cultural nuances, idioms, and informal expressions embedded in British communication. In contrast, low- and medium-skilled workers tend to struggle with more fundamental aspects of the language, such as clearly expressing themselves and maintaining effective communication in the workplace.

As such, support initiatives should be tailored accordingly. While formal English language classes may be more beneficial for lower-skilled workers, highly skilled Hong Kong immigrants may benefit more from opportunities to engage with British people in informal, social contexts. These interactions can help them better understand local culture and communication styles, aiding their integration into both professional and social circles. There may also be a positive spillover effect—successful integration in one setting, whether social or professional, can enhance success in the other.

6.2 Expenditure distress by Age (young immigrants are vulnerable)

Previous research has shown that Hong Kong immigrants are generally financially secure. Social media and news outlets also tend to portray Hong Kong immigrants as being on the wealthier side, given their presence in the housing market. However, this study challenges this impression and suggests that younger immigrants, particularly those around the age of 26, face financial struggle. Our current study provides evidence that they face financial strains and are pessimistic about their future financial situation. As such, demographic-specific research and tailored support strategies to address the unique challenges faced by these individuals are warranted.

6.3 Pessimism of the Future Financial Stability

There is observable pessimism among Hong Kong immigrants regarding their financial situation. Most existing research emphasises that this group is doing “okay” financially, which has contributed to a public and policy perception that Hong Kong immigrants are generally self-sufficient and do not require urgent support.

However, our study challenges this impression by providing evidence that **many Hong Kong immigrants are vulnerable to financial hardship and are increasingly pessimistic about their future financial stability. This pessimism reflects deeper concerns that their career progression may not keep pace with the rising cost of living in the UK. As such, it is important to recognise that a segment of the Hong Kong immigrant population is in genuine need of targeted support.**

6.4 The Observed Relationship between Promotion Fairness and Team-Member Exchange

In general, Hong Kong immigrants do not experience severe job promotion discrimination in the UK labour market. Yet, many studies have shown Hong Kong immigrants are frequently overqualified in the job market. This pointed us to explore the reason why Hong Kong immigrants are being overqualified despite there are no structural barriers, or perceived promotion barriers for Hong Kong immigrants.

In other words, the better the quality of relationships Hong Kong immigrants have with their colleagues, the more likely they are to perceive promotion opportunities as fair within their organisation. It is possible that recent research on Hong Kong immigrants defines overqualification too narrowly—often based solely on the mismatch between their formal education and job requirements. This somehow overlooks the crucial role of interpersonal and cultural competencies, such as understanding workplace norms, engaging in informal communication (e.g., small talk), and navigating team dynamics. These skills are some implicit expectations in UK work culture and may place Hong Kong immigrants at a disadvantage when it comes to promotion, if they have not yet fully adapted to these norms.

6.5 Professional Networking

Our study discovers that professional or workplace networking is massively recognised by Hong Kong immigrants in the UK as one of the most crucial factors for career advancement. In the survey, the majority of respondents expressed that lack of professional networking hindered their career advancement, and having more professional networking enabled them to navigate the job market more. Further illuminated in our qualitative study, a number of participants reflected on their experiences and acknowledged that professional networking has an impact on both during their job search, and career advancement.

7. Recommendation for Policy

Based on the quantitative and qualitative research findings, we have developed a range of recommendations for the central government, local authorities, the civil society and communities to address and improve economic security, as well as improve the upward mobility of Hong Kong immigrants in the UK.

7.1 Rising Awareness of Benefits

We recommend that charities and local authorities work with Hongkonger community organisations to organise regular information sessions about coping with financial challenges for Hong Kong BN(O) visa holders.

It is common to observe the significant socioeconomic stress among the immigrants, particularly the Hong Kong BN(O) visa holders (Lau, 2025). The visa conditions of no recourse to public funds (NRPF) have generally excluded BN(O) holders from accessing public funds and welfare unless specific exemptions are granted and lifted. For instance, any BN(O) holder who becomes homeless in the UK is not eligible for housing assistance from their local authority; they could not claim child benefits despite having a child born in the UK

after immigration; they are barred from applying for universal credit and housing benefits even when experiencing financial difficulties (NRPF Network, 2021).

While lacking access to public funds and welfare, many new arrivals have limited understanding of the UK's welfare system and may not be aware of the support they could be eligible for. And hence, **benefit awareness and inclusion talks could be offered to clearly explain not only the condition of NRPF and its limitations, but also the types of financial support that is made available for them, such as the Free School Meals, Child Benefit, or any relevant exemptions that are excluded from the NRPF condition.**

Furthermore, BN(O) visa holders may apply to have the NRPF (No Recourse to Public Funds) condition lifted in specific circumstances. The eligibility requirements and implications of removing NRPF should be clearly communicated and cascaded to BN(O) visa holders ([information about lifting NRPF](#)).

These information sessions are expected to **be effective in alleviating financial pressures on affected individuals and households, providing an imminent financial advice and solution to their situation, such as avoiding risk of poverty and socio-economic marginalisation**, eventually fostering immigrants' integration processes and outcomes across the migration communities in the UK.

7.2 Continuous and Diplomatic Support for MPF Withdrawal Eligibility

The UK central government, particularly the FCDO, should maintain a proactive diplomatic stance and pressure in advocating for the rights of Hong Kong BN(O) visa holders to access and withdraw their MPF savings after they have permanently left Hong Kong and moved to the UK.

Some Hong Kong immigrants are no longer considering return migration. As a result, they believe that they are entitled to withdraw their MPF. However, some respondents expressed being rejected by the Hong Kong government in withdrawing MPF.

Hence, the UK government's continuous support and diplomatic pressure concerning the MPF withdrawal to the Chinese and Hong Kong government has significant symbolic value. A strong historical and political commitment reassures BN(O) immigrants that the UK government stands by them and takes their rights seriously.

7.3 Building Bridges: Tailored Language Support and Inclusive Community Engagement

Hong Kong immigrants with varying education levels face distinct English language challenges; therefore, we recommend that local authorities, charities, and civil society organisations tailor their support to address these diverse needs. For immigrants with limited English proficiency, basic language courses should continue to be provided. For higher-skilled immigrants, challenges often extend beyond language to include understanding local culture, expressing culturally appropriate responses, and finding common interests to build meaningful connections with locals. To address this, local authorities and charities

should consider collaborating with Hongkonger-led organisations to co-host events that enable high-skilled Hong Kong immigrants to engage in voluntary work alongside British participants. Additionally, regular events such as monthly book-sharing sessions could promote language development alongside cultural integration. This approach fosters deeper communication and strengthens engagement between Hong Kong immigrants and the wider UK community.

Furthermore, the government should encourage the gradual integration of Hongkonger-led organisations with established local charities, such as food banks. This would reinforce ethnic support networks within the Hong Kong community while promoting greater interaction with broader British society. Such collaboration is essential for enhancing social cohesion through shared voluntary activities and community service.

While many integration initiatives have been led by UK-based organisations, it is equally important to foster two-way engagement by encouraging Hongkonger-led organisations to take a more outward-facing approach. We call for these organisations to actively involve UK locals not only as event participants but also as collaborators in the planning and delivery of community activities. For example, British people could be invited to co-organise cultural events, workshops, or volunteering initiatives alongside Hongkonger staff and volunteers.

This collaborative model promotes shared ownership, builds trust, and facilitates meaningful cultural exchange. It also helps to reduce the risk of Hong Kong immigrants becoming socially enclosed within their own community circles, instead supporting their integration into wider British society. Encouraging joint initiatives of this kind can strengthen community cohesion and create lasting relationships between newcomers and local residents.

7.4 Longitudinal Study - Intergenerational Mobility

We recommend that local government bodies and institutions, such as the Office for National Statistics, SMPs, MHCLG and the Home Office, to support longitudinal research to examine the intergenerational mobility of immigrants — including Hong Kong BN(O) immigrants — with particular attention to comparisons between the first generation and their children. This could potentially involve the tracking of socio-economic indicators such as educational attainment, income and occupation across time and among different migrant communities, both nationally and regionally.

Longitudinal studies offer several important benefits. First, these data establish a baseline for understanding the current circumstances of migrant populations in the UK, enabling a comparison over time. Longitudinal data tracking should be extended to encompass the wider migrant population. It allows for an evaluation of whether government policies are delivering meaningful outcomes. This is especially crucial for the UK, of which highly rely on migrant workers.

Second, longitudinal data supports the creation of more informed and effective integration policies and provisions. By identifying long-term challenges such as overqualification, career stagnation, or language barriers, the government and relevant organisations can develop targeted support — including tailored language programmes, career guidance, and initiatives aimed at younger immigrants — to enhance their long-term

outcomes. These should be culturally sensitive and specific community-oriented, wherever possible, for them to be relevant and effective. Immigrants from different countries may encounter different specific challenges when they establish themselves in the UK. Longitudinal data allows policymakers to better understand these varied experiences and implement successful strategies based on their characteristics.

Such longitudinal data can help reduce structural inequalities and promote a more inclusive society by informing policies that support upward mobility and equal opportunities for all migrant communities in the UK.

8. Conclusion

Here, we would like to restate and emphasise a few key findings from this survey.

First, while many Hong Kong immigrants are currently “alright” with their financial situation, they tend to express pessimism about their long-term financial outlook. It is important to acknowledge this trend and begin addressing the demographic-specific challenges faced by different groups within the Hong Kong immigrant population. Less focus may be needed on retired immigrants, as they are less likely to engage deeply with the UK labour market, and assistance from Hongkonger-led organisations have already provided them with essential access to social support networks primarily made up of others from Hong Kong. Instead, this research highlights that younger immigrants are more vulnerable to financial distress and may require more targeted support.

Second, professional networking is widely perceived by Hong Kong immigrants as lacking, which in turn hinders their career progression. This concern may not only affect current arrivals but also those who are currently completing their bachelor’s degrees. We propose a policy recommendation involving collaboration between Hong Konger organisations, UK charities, and civil service organisations to help Hong Kong immigrants better understand workplace culture. This initiative could potentially be expanded to support the broader migrant population.

Finally, we observed that Hong Kong immigrants who arrived with children generally feel that the UK education system provides equal opportunities for their children without discrimination. They also express optimism that the UK job market will offer their children equal opportunities in the future.

Appendix I The Questionnaire

Hongkongers in Britain

COMPREHEND – Economic Security & Upward Mobility

在英港人經濟安全與向上流動調查

A Survey on Economic Security and Upward Mobility of Hongkongers in the UK

您好！英國港僑協會正在進行一項重要調查，旨在深入了解在英港人生活各方面情況，包括求職、晉升機會、職業穩定保障、下一代向上流動性、團隊成員關係等。你提供的寶貴數據，將有助我們向英國政策製定者提出具體建議，將你經歷過的挑戰轉化為改善英國政策的動力。

如果您是2020年8月或之後從香港移居至英國的香港人，或是香港移民的家屬，我們誠邀您參與此調查。

調查問卷需時約10至15分鐘，所有資料均會保密及匿名處理。閣下是否參與全屬自願，可以毋須解釋隨時退出。

若您已了解問卷屬自願性質及可隨時退出，請按以下「下一頁」按鈕進入問卷。問卷在桌上或筆記型電腦屏幕有最佳顯示效果。

若欲聯絡此調查之總研究員，請電郵至hongkongersinbritain@protonmail.com。

Hongkongers in Britain (HKB) is conducting a survey aimed at gaining insights into various aspects of Hongkongers' lives in the UK, including job search, promotion opportunities, job security, and next generation upward mobility. Your valuable input to this research will give us all a great opportunity to express and exchange our experiences and the challenges of economic security and upward mobility we face in the UK, leading to the formulation of improved policies to support new Hong Kong immigrants in the UK.

We extend a cordial invitation to individuals from Hong Kong who have made the UK their home since August 2020, as well as their family members, to contribute to this important study. The survey is expected to take about 10-15 minutes of your time. Please be assured that your responses will be treated with the utmost confidentiality and anonymity. Participation in this study is entirely voluntary, and you may opt out at any stage without the need for justification.

Should you be aware and agree that your participation is voluntary and that you may withdraw at any point, kindly proceed to the survey by clicking the "Next Page" button. For optimal experience, we recommend viewing the survey on a desktop or laptop computer.

Should you have any questions or require further information regarding this study, please do not hesitate to get in touch with the principal investigator at hongkongersinbritain@protonmail.com.

I.(a) Demographics

1. 你是否現居英國？ Are you living in the UK?

- Yes 是
- No 否

第一部份：背景資訊

Section one: Demographics

2. What is your biological sex? / 您的性別是甚麼？

- Male / 男性
- Female / 女性
- Prefer not to disclose / 選擇不透露

3. What is your current immigration status in the UK? / 您在英國當前移民狀態是甚麼？

- British National (Overseas) visa / 英國國民(海外)簽證
- British Citizen / 英國公民
- Spouse Visa / 配偶簽證
- Student Visa / 學生簽證
- Asylum Seeker / 尋求庇護者
- Refugee / 難民
- Working Visa / 工作簽證
- Prefer not to disclose / 選擇不透露
- Other (please specify): / 其他(請說明):

4. How old are you? /您的年齡屬於哪個類別？

- Below 18 / 18歲以下
- 18 - 25
- 26 - 35
- 36 - 45
- 46 - 55
- Above 55 / 55歲以上

5. How long have you been residing in the UK?(Please calculate in months.) / 您在英國居住了多久？(以月計算)

6. Where do you reside in the UK? / 您目前居在英國的哪一區？

- Yorkshire 約克郡地區
- West Midlands 英格蘭中部西區
- Wales 威爾斯
- Southwest 英格蘭西南部地區
- Southeast 英格蘭東南部地區
- Scotland 蘇格蘭
- Northern Ireland 北愛爾蘭
- Northwest 英格蘭西北部地區
- Northeast 英格蘭東北部地區
- Greater London 大倫敦地區
- East Midlands 英格蘭中部東區
- East of England 英格蘭東部地區
- Other location 其他地區 (please specify)

7. In which city do you currently reside? (optional) / 您目前居住在英國的哪一個城市？
(如不願透露，可跳過)

I.(b) Economic Integration

第二部份：經濟融合- 教育程度

Section two: Economic Integration -Educational Attainment

8. What is your highest attained education level? / 您所達到的最高教育水平是甚麼？

- Below Bachelor / 低於學士學位
- Bachelor / 學士學位
- Master / 碩士學位
- Doctorate / 博士學位

9. Have you pursued any higher education or training in the UK? / 您是否在英國接受過高等教育或培訓？

- No / 否
- Yes / 是 Please specify:_____

10. How likely are you to consider pursuing any further education or training in the UK? 您有多大可能會考慮在英國接受進修或任何類型的培訓？

- Very Unlikely / 非常不可能
- Unlikely / 不太可能
- Neutral / 一般
- Likely / 有可能
- Very Likely / 非常可能

I.(c) Employment and Occupation

第三部份：就業與工作發展

Section three: Employment and Occupation

11. Do you hold any professional licenses or certifications required for your field (e.g., nursing, psychology, physiotherapy; excluding driving license)? /

您是否持有任何專業執照或證照？(例如：護理師、心理師、物理治療師等；不包括駕駛執照)

- Prefer not to say / 不願意透露
- No / 沒有

- Yes, please specify: / 有請註明:

12. What is your current employment status? / 您目前的就業狀態是甚麼？

- Full-time employee / 全職員工
- Part-time employee / 兼職員工
- Self-employed / Freelancer / 自僱 / 自由職業者
- Unemployed (actively looking for work) / 失業 (積極尋找工作)
- Economic Inactive / 非從事經濟活動
- Student / 學生
- Retired / 退休
- Prefer not to say / 不願意透露

13. How long have you been working at this job? (Please calculate in months.) / 您在這份工作工作了多久？(以月計算)

14. What is your job role? / 您的職位是甚麼？

I.(d) (i) Job Search

第四部份：求職

Section four: Job search

15. Job Search 求職

	Strongly Disagree 非常不同意	Disagree 不同意	Neutral 中立	Agree 同意	Strongly Agree 非常同意
I am unfamiliar with where to find reliable sources of job opportunities, such as job search websites or recruitment agency platforms in the UK. / 我對英國的可靠求職管道不	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

太了解, 例如求職網站或招聘平台。					
I feel unprepared for the job application process of UK employers./ 我認為自己尚未為申請英國工作的流程做好充分準備。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find it difficult to understand how the job search process works in the UK./ 我不太理解在英國找工作的過程。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I.(d) (ii) Promotion Discrimination

16. The below are some statements related to promotion fairness, please select the statement describes your situation. /以下是一些與晉升公平性相關的陳述, 請選擇與您情況的相符程度。

	非常不同意 Strongly Disagree	不同意 Disagree	中立 Neutral	同意 Agree	非常同意 Strongly Agree
When I try to apply for a promotion, I believe the company treats my promotion application fairly./ 當我申請升職時, 我認為公司會公平對待我的申請。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am encouraged to apply for promotions regardless of my background of coming from Hong Kong./ 即使眾人知悉我來自香港, 我一樣受到鼓勵爭取晉升機會。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that my contributions to the company are undervalued in promotion decisions./ 我覺得公司在晉升決策中低估了我在公司所做的貢獻。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have the same opportunities for promotion as my colleagues with similar qualifications./ 我與有類似資歷的同事享有相同的晉升機會。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that my promotion applications are assessed based on merit rather than subjective factors. / 我認為我的升遷申請是根據我的工作成績而非主觀因素來評估的。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I.(d)(iii) Career Advancement

第五部份：晉升歧視

Section five: Promotion Discrimination

17. In your opinion, what factors may have negatively influenced your career progression and promotion opportunities? (Please rank the importance of each of the following factors from 1 the most important and 6 the least important)

在您看來，哪些因素可能對您的職業進展和晉升機會產生了負面影響？（請對以下每個因素按重要程度排序，1 為最重要，6 為最不重要）

- Limited networking opportunities 有限的人際網絡
- Workplace cultural norms and expectations 職場文化規範和期望
- Language or communication skills 語言或溝通技能
- Lack of leadership skills or experience 缺乏領導技能或經驗
- Gaps in required technical or industry-specific skills 缺乏所需技術或行業特定技能
- Limited access to mentorship or professional development programmes 有限的導師指導或專業發展項目機會

18. In your opinion, what factors could contribute to your career progression and professional success ? (Please rank the importance of each of the following factors)

在您看來，哪些因素可能有助於您的職業進展和專業成功？（請對以下每個因素按重要程度排序）

- Stronger professional relationships and networking 更強的專業關係和社交網絡
- Effective communication and language skills 有效的溝通和語言技能
- Understanding of workplace culture and norms 對職場文化和規範的理解
- Leadership and problem-solving abilities 領導力和解決問題的能力

- Relevant technical or industry-specific skills 相關的技術或行業特定技能
- Participation in mentorship or professional development programmes 參與導師指導或專業發展項目

I.(d)(iv) Job Security

第六部份：職業穩定保障

Section six: Job Security

19. To what extent do you agree with the following statements?/ 您在多大程度上同意以下陳述？

	Totally Disagree 完全不同意	Disagree 不同意	Partially Agree, Partly Disagree 部分同意, 部分不同意	Agree 同意	Totally Agree 完全同意
Chances are, I will soon lose my job./ 我很可能很快就會失去工作。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am sure I can keep my job. 我確信我能保住我的工作。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel insecure about the future of my job./ 我對自己工作的未來感到不安。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think I might lose my job in the near future./ 我認為我可能在不久的將來失去我的工作。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I.(d)(v) Job Security

第七部份：團隊成員關係

Section seven: Team-Member Exchange Quality Scale Items

Here are some questions that measure the quality of your relationship with your team members. Please read each of the statements carefully and select what is most relevant to you. / 以下是一些用來衡量您與團隊成員之間關係質量的問題。請仔細閱讀每一項陳述，並選擇最符合您情況的選項。

20. How often do you make suggestions about better work methods to other team members? / 您多常向其他團隊成員提出有關改善工作方法的建議？

- 1 Never / 1 從不
- 2 Rarely / 2 很少
- 3 Sometimes / 3 有時
- 4 Often / 4 經常
- 5 Always / 5 總常

21. Do other members of your team usually let you know when you do something that makes their jobs easier (or harder)? / 當您做了一些讓您團隊的工作變得更容易(或更困難)的事情時，其他成員通常會讓您知道嗎？

- 1 Never / 1 從不
- 2 Rarely / 2 很少
- 3 Sometimes / 3 有時
- 4 Often / 4 經常
- 5 Always / 5 總常

22. How often do you let other team members know when they have done something that makes your job easier (or harder)? / 您有多常會讓團隊成員知道他們做了一些事情讓您的工作變得更容易(或更困難)？

- 1 Never / 1 從不
- 2 Rarely / 2 很少
- 3 Sometimes / 3 有時
- 4 Often / 4 經常
- 5 Always / 5 總常

23. How well do other members of your team recognise your potential? / 您團隊的其他成員有多瞭解您的職業技能或業務能力？

- 1 Don't recognise at all / 1 完全不瞭解
- 2 Slightly recognise / 2 稍微瞭解
- 3 Moderately recognise / 3 適度瞭解
- 4 Mostly recognise / 4 大多瞭解
- 5 Completely recognise / 5 非常瞭解

24. How well do other members of your team understand your problems and needs? / 您的團隊其他成員對您面對的工作難題以及需求有足夠的了解嗎？

- 1 Don't recognise at all / 1 完全不瞭解
- 2 Slightly recognise / 2 稍微瞭解
- 3 Moderately recognise / 3 適度瞭解
- 4 Mostly recognise / 4 大多瞭解
- 5 Completely recognise / 5 非常瞭解

25. How flexible are you about switching job responsibilities to make things easier for other team members? / 您在調整工作職責以方便其他團隊成員方面有多大的靈活性？

- 1 Very flexible / 1 非常靈活
- 2 Fairly flexible / 2 相當靈活
- 3 Moderately flexible / 3 適度靈活
- 4 Slightly flexible / 4 稍微靈活
- 5 Not flexible at all / 5 完全不靈活

26. In busy situations, how often do other team members ask you to help out? / 在繁忙的情況下，其他團隊成員多常會請您幫忙？

- 1 Never / 1 從不
- 2 Rarely / 2 很少
- 3 Sometimes / 3 有時
- 4 Often / 4 經常
- 5 Always / 5 總常

27. In busy situations, how often do you volunteer your efforts to help others on your team? / 在繁忙的情況下，您多常會主動提供幫助給團隊中的其他人？

- 1 Never / 1 從不
- 2 Rarely / 2 很少
- 3 Sometimes / 3 有時
- 4 Often / 4 經常
- 5 Always / 5 總常

28. How willing are you to help finish work that has been assigned to others? / 您有多願意幫助完成原本分配給其他人的工作？

- 1 Completely unwilling to / 1 完全不願意
- 2 Slightly willing to / 2 稍微願意
- 3 Moderately willing to / 3 適度願意
- 4 Mostly willing to / 4 大多願意
- 5 Very willing to / 5 非常願意

29. How willing are other members of your team to help finish work that was assigned to you? / 您團隊的其他成員有多願意幫助完成本來分配給您的工作？

- 1 Completely unwilling to / 1 完全不願意
- 2 Slightly willing to / 2 稍微願意
- 3 Moderately willing to / 3 適度願意
- 4 Mostly willing to / 4 大多願意
- 5 Very willing to / 5 非常願意

I.(d)(vi) Upward Mobility

第八部份：下一代向上流動性

Section eight: Next Generation Upward Mobility

30. Do you have a child/children in any of the following age groups? (can pick more than one)

您是否有屬於以下年齡層的孩子？（可多選）

- Below 12 / 12歲以下
- Between 12- 17 / 12至17歲

- Between 18-25 / 18至25歲
- No children / all above 25 / 沒有 或 25歲以上

31. Perceived economic mobility and educational impact of next generation in the UK

英國下一代的經濟流動性與教育影響

	Strong Disagree 非常不同意	Disagree 不同意	Neutral 中立	Agree 同意	Strongly Agree 非常同意
I believe my child(ren) has equal access to quality education as native-born children.我相信我的孩子能與英國本地出生的孩子一樣，獲得平等的優質教育和機會。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My child(ren) receive the same quality of academic support at school as other children../ 我的孩子在學校能獲得與其他學生同等質素的學術支援。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education in the UK provide my child(ren) with the necessary skills and opportunities to secure stable and well-paying jobs. 英國的教育能為我的孩子提供所需的技能和機會，幫助他們獲得穩定且高薪的工作。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My child(ren) have fair and equal opportunities in accessing job opportunities./ 我的孩子在獲得就業機會時享有公平和平等的待遇。	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I.(d)(vii) Expenditure Distress

第九部份：支出壓力

Section nine: Expenditure Distress

32. Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of...

請說明您的家庭目前是否有能力支付一筆突如其來但必需的開支：

	Yes, can afford 是, 能夠負擔	No, cannot afford 否, 無法負擔
£ 500		
£1,000		
£ 3,000		
£ 5,000		
£ 10,000		

I.(d)(viii) Financial Chronic Distress

33. How satisfied are you with your/your family's present financial situation?

請問您滿意自己或家庭目前的財務狀況嗎？

- Completely Satisfied 完全滿意
- Very Satisfied 非常滿意
- Somewhat Satisfied 還算滿意
- Slightly Satisfied 少許滿意
- Not Satisfied at All 一點都不滿意

34. How difficult is it for you/your family to meet monthly payments on your bills? (needs reverse code) 您/或(您的家庭) 支付每月支付賬單時感到有多困難？

- Extremely Difficult 極為困難
- Very Difficult 非常困難
- Somewhat Difficult 有點困難
- Slightly Difficult 有點困難
- Not Difficult at All 一點也不困難

35. How do(es) your (family's) finances usually work out at the end of the month?

您(或您的家庭)到了月底時, 財務狀況通常是怎樣的?

- Some Money Left Over 還能剩下一些錢
- Just Enough Money 剛剛好足夠
- Not Enough Money 不夠用

36. How concerned are you about your financial situation in the next 3 months?

您對未來三個月的財務狀況有多擔憂?

- Not worried at all 一點也不擔心
- A bit worried 有點擔心
- Something that stays in my mind 還好
- worried 擔心
- Very worried 很擔心

37. How concerned are you about your financial situation in the next 12 months?

您對未來十二個月後的財務狀況有多擔憂?

- Not worried at all 一點也不擔心
- A bit worried 有點擔心
- Something that stays in my mind 還好
- worried 擔心
- Very worried 很擔心

I.(d)(ix) Mandatory Provident Fund

第十部份: 強積金

Section ten: Mandatory Provident Fund (MPF)

38. Do you plan to withdraw your Mandatory Provident Fund (MPF)?

請問您有計劃提取您的強積金基金嗎?

- Yes / 是
- No / 否
- I have already withdrawn my MPF / 我已提取強積金基金。

39. Please state the reason for your application or intention to apply for the withdrawal of your Mandatory Provident Fund (MPF).

請說明您申請或有意申請提取強積金的原因。

- Reached age 65 / 年滿65歲
- Early retirement (age 60 or above and permanently ceased employment) / 提前退休 (年滿60歲並已永久停止工作)
- Permanent departure from Hong Kong / 永久離開香港
- Other (please specify): / 其他 (請說明) :

40. Have you ever been refused when trying to withdraw your Mandatory Provident Fund (MPF)?

您有試過申請提取強積金時被拒絕嗎？

- Yes / 是
- No / 否

I.(d)(x) Factors preventing career advancement

第十一部份：開放式問題 (可選答)

Section eleven: Qualitative Question (Optional)

41. Could you list out one to three factors that may have been preventing you from advancing your career?

目前妨礙您職業發展的主要因素是甚麼？(請列出1至3項, 如有)

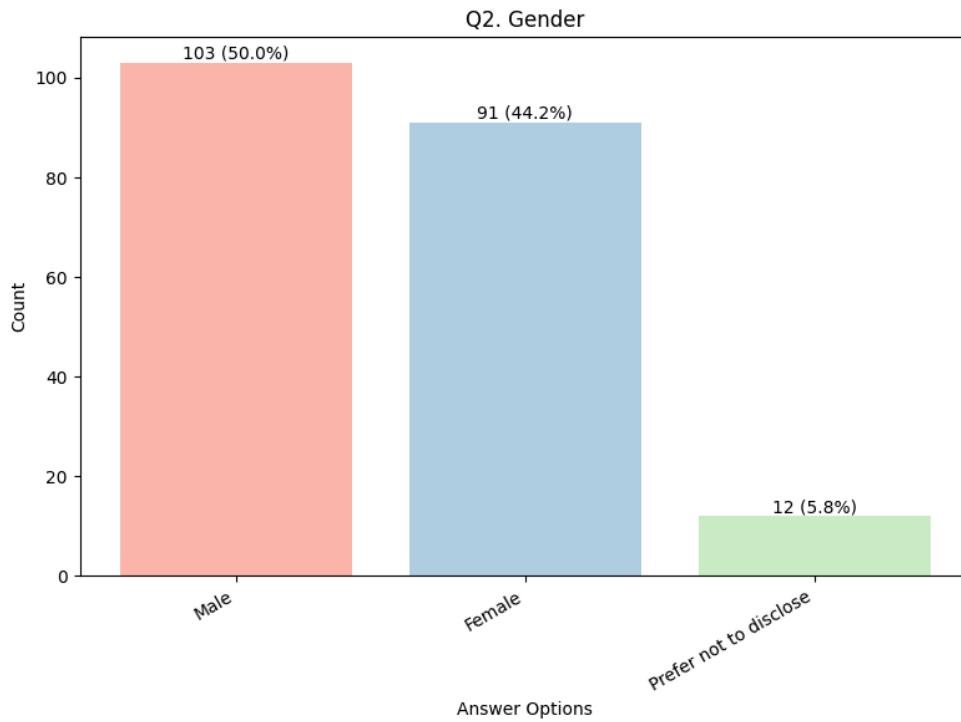
I.(d)(xi) Financial Difficulties after emigration

42. Do/did you face any financial difficulties after you migrated to the UK? If so, what are/were those?

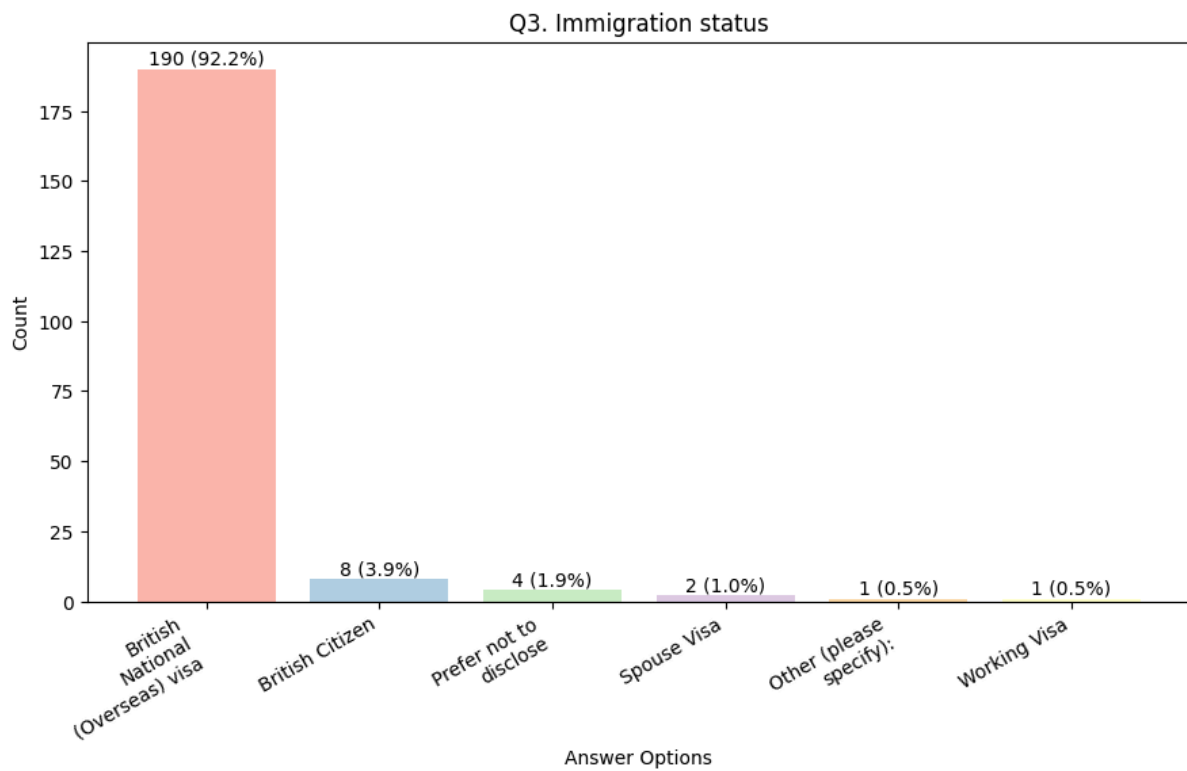
您在移居英國後有遇到任何財務困難嗎？如果有, 是哪些困難？

Appendix II Data Visualization (Answer Distribution)

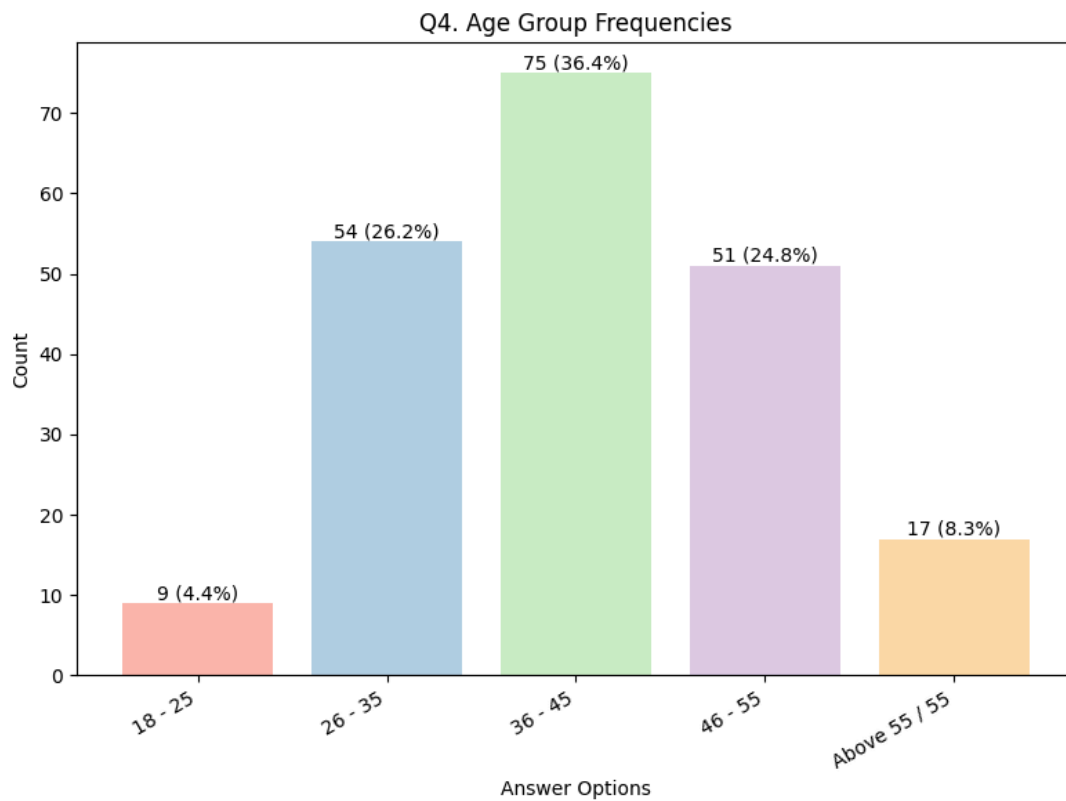
- Q2 What is your biological sex?



- Q3 What is your current immigration status in the UK?



- Q4 How old are you?



- Q5 How long have you been residing in the UK?(Please calculate in months.)

```
==== Q5. how_long_have_you_been_residing_in_the_uk?(please_calculate_in_months.) / 您在英國居住了多久?(以月計算) ====  
count    206.000000  
mean     40.009709  
std      23.571374  
min      1.000000  
25%     30.000000  
50%     40.500000  
75%     46.000000  
max     239.000000  
Name: how_long_have_you_been_residing_in_the_uk?(please_calculate_in_months.) / 您在英國居住了多久?(以月計算), dtype: float64
```

- Q6 Where do you reside in the UK?

```

===== Q6. Where do you reside =====
where_do_you_reside_in_the_uk? / 您目前居在英國的哪一區？
Greater London 大倫敦地區                85
Southeast 英格蘭東南部地區                27
Northwest 英格蘭西北部地區                22
Southwest 英格蘭西南部地區                22
East Midlands 英格蘭中部東區              12
West Midlands 英格蘭中部西區              10
Yorkshire 約克郡地區                      7
Scotland 蘇格蘭                           7
Wales 威爾斯                              7
East of England 英格蘭東部地區            5
Northern Ireland 北愛爾蘭                 1
Other location 其他地區 (please specify)  1
Name: count, dtype: int64

```

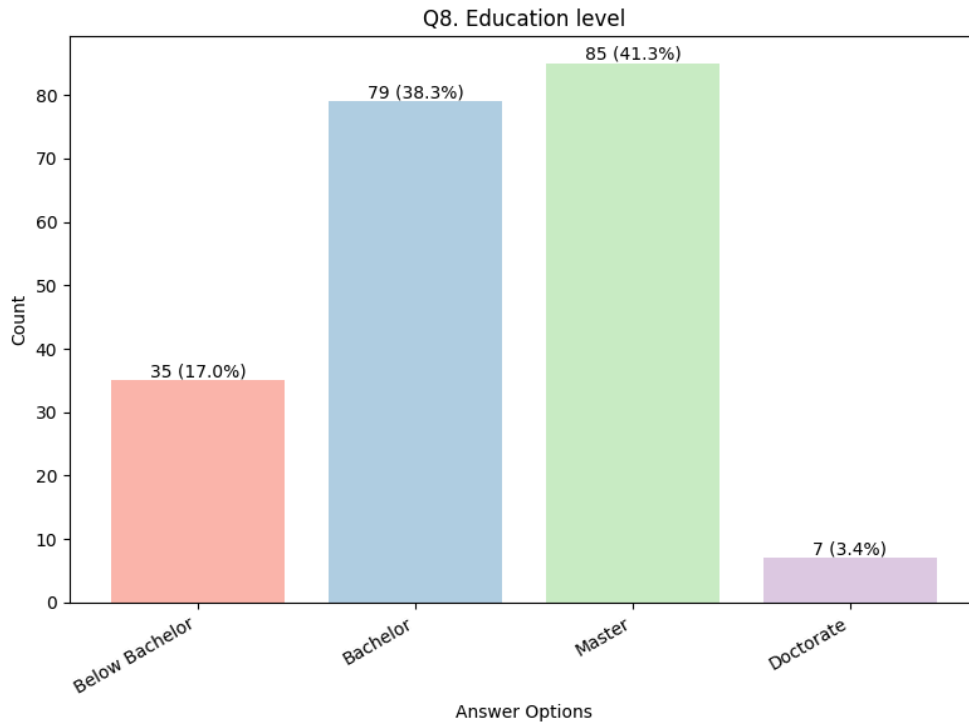
- Q7 In which city do you currently reside? (optional)

```

===== Q7. City =====
in_which_city_do_you_currently_reside?(optional) / 您目前居住在英國的哪一個城市？ (如不願透露，可跳過)
London                24
Manchester            10
Sutton                7
Nottingham            5
Birmingham           4
Bristol               4
Southampton          4
Cardiff               3
Reading               3
Edinburgh             3
Oxford                2
Surrey                2
Camberley             2
York                  1
Kent                  1
CarshaltonBeeches    1
Watford               1
Woking               1
Bury                  1
Greenwich             1
Bromley               1
Coventry              1
Hitchin               1
Kingston              1
Glasgow               1
Fairlop               1
Romford               1
Liverpool             1
Bicester              1
Wokingham             1
Leeds                 1
Colindale             1
Bracknell             1
Woolwich              1
Lincoln               1
HemelHempstead       1
Portishead            1
Exeter                1
Warrington            1
Name: count, dtype: int64

```

Q8 What is your highest attained education level?



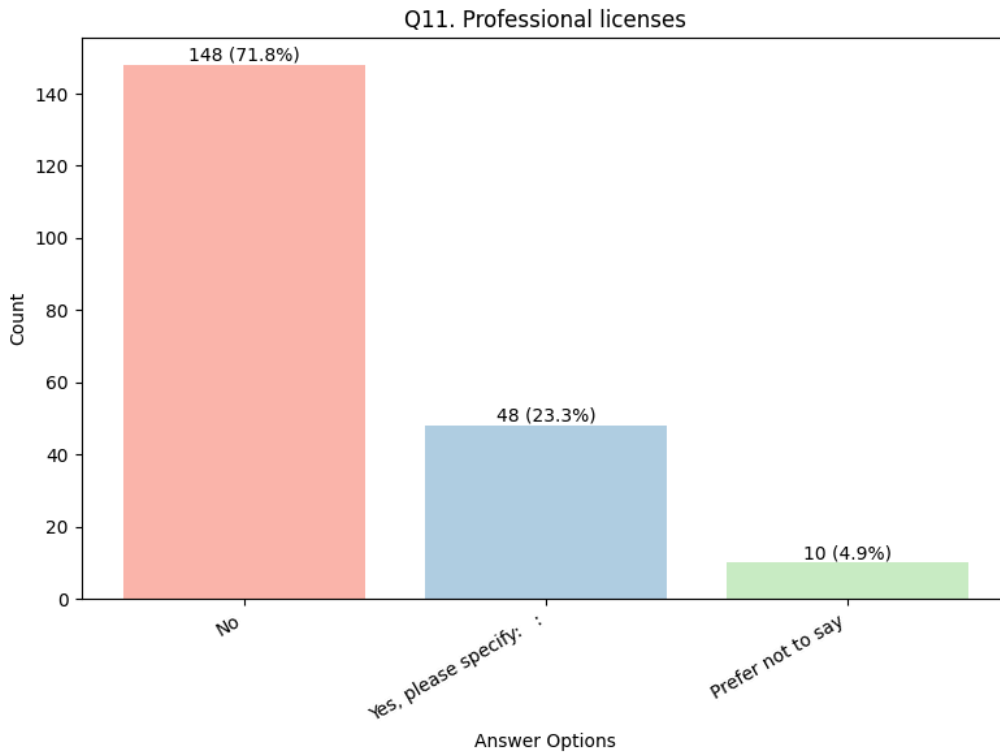
- Q9 Have you pursued any higher education or training in the UK?

```
==== Q9. Training ====  
have_you_pursued_any_higher_education_or_training_in_the_uk? / 您是否在英國接受過高等教育或培訓 ?  
No / 否 160  
Yes / 是 Please specify: _____ 46  
Name: count, dtype: int64
```

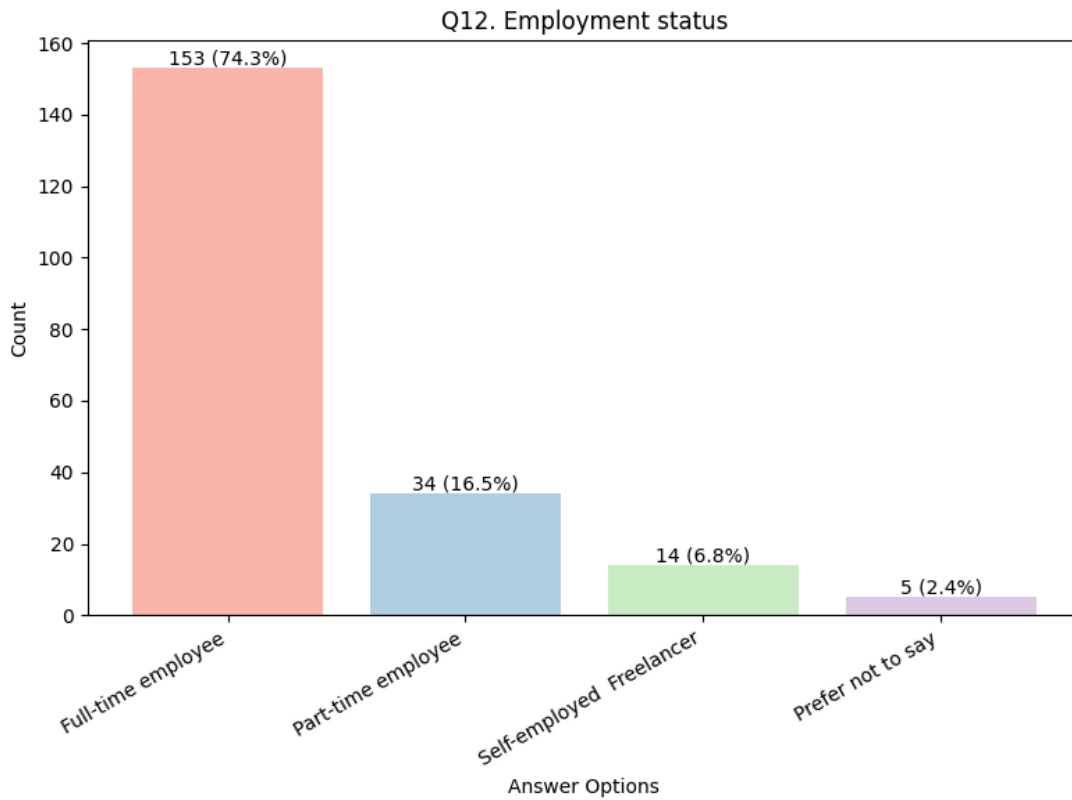
- Q10 How likely are you to consider pursuing any further education or training in the UK? 您有多大可能會考慮在英國接受進修或任何類型的培訓？

```
==== Q10. how_likely_are_you_to_consider_pursuing_any_further_education_or_training_in_the_uk? 您有多大可能會考慮在英國接受進修或任何類型的培訓? ====  
count 206.000000  
mean 3.300971  
std 1.167319  
min 1.000000  
25% 2.000000  
50% 4.000000  
75% 4.000000  
max 5.000000  
Name: how_likely_are_you_to_consider_pursuing_any_further_education_or_training_in_the_uk? 您有多大可能會考慮在英國接受進修或任何類型的培訓?, dtype: float64
```

- Q11 Do you hold any professional licenses or certifications required for your field (e.g., nursing, psychology, physiotherapy; excluding driving license)?



- Q12 What is your current employment status?



- Q13 How long have you been working at this job? (Please calculate in months.)

```
==== Q13. how long have you been working at this job? (please calculate in months.) / 您在這份工工作了多久? (以月計算) ====
count    201.00000
mean     23.98010
std      22.49199
min      1.00000
25%      11.00000
50%      20.00000
75%      34.00000
max      240.00000
Name: how long have you been working at this job? (please calculate in months.) / 您在這份工工作了多久? (以月計算), dtype: float64
```

- Q15 I am unfamiliar with where to find reliable sources of job opportunities, such as job search websites or recruitment agency platforms in the UK.

1(Strongly Disagree)- 5(Strongly Agree)

```
==== Q15. I am unfamiliar with where to find reliable sources of job opportunities, such as job search websites or recruitment agency platforms in the UK. / 我對英國的可靠求職管道不太了解, 例如求職網站或招聘平台。 ====
count    206.00000
mean     2.349315
std      1.004466
min      1.000000
25%      2.000000
50%      2.000000
75%      3.000000
max      5.000000
Name: job_search_求職, dtype: float64
```

- Q16 I feel unprepared for the job application process of UK employers.

1(Strongly Disagree)- 5(Strongly Agree)

```
==== Q16. I feel unprepared for the job application process of UK employers. / 我認為自己尚未為申請英國工作的流程做好充分準備。 ====
count    206.00000
mean     2.330097
std      1.015858
min      1.000000
25%      2.000000
50%      2.000000
75%      3.000000
max      5.000000
Name: unnamed:_27, dtype: float64
```

- Q17 I find it difficult to understand how the job search process works in the UK.

1(Strongly Disagree)- 5(Strongly Agree)

```
==== Q17. I find it difficult to understand how the job search process works in the UK. / 我不太理解在英國找工作的過程。 ====
count    206.00000
mean     2.281553
std      0.971973
min      1.000000
25%      2.000000
50%      2.000000
75%      3.000000
max      5.000000
Name: unnamed:_28, dtype: float64
```

- Q18 When I try to apply for a promotion, I believe the company treats my promotion application fairly. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q18. When I try to apply for a promotion, I believe the company treats my promotion application fairly. / 當我申請升職時，我認為公司會公平對待我的申請。 =====
count      206.000000
mean       3.252427
std        0.934107
min        1.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: the_below_are_some_statements_related_to_promotion_fairness, please_select_the_statement_describes_your_situation./以下是一些與晉升公平性相關的陳述，請選擇與您情況的相符合程度， dtype: float64

```

- Q19 I am encouraged to apply for promotions regardless of my background of coming from Hong Kong. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q19. I am encouraged to apply for promotions regardless of my background of coming from Hong Kong. / 即使單人知悉我來自香港，我一樣受到鼓勵爭取晉升機會。 =====
count      206.000000
mean       3.475728
std        0.924935
min        1.000000
25%        3.000000
50%        4.000000
75%        4.000000
max        5.000000
Name: unnamed_36, dtype: float64

```

- Q20 I feel that my contributions to the company are undervalued in promotion decisions. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q20. I feel that my contributions to the company are undervalued in promotion decisions. / 我覺得公司在晉升決策中低估了我在公司所做的貢獻。 =====
count      206.000000
mean       2.946602
std        0.978831
min        1.000000
25%        2.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: unnamed_37, dtype: float64

```

- Q21 I have the same opportunities for promotion as my colleagues with similar qualifications. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q21. I have the same opportunities for promotion as my colleagues with similar qualifications. / 我與有類似資歷的同事享有相同的晉升機會。 =====
count      206.000000
mean       3.179612
std        0.922231
min        1.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: unnamed_38, dtype: float64

```

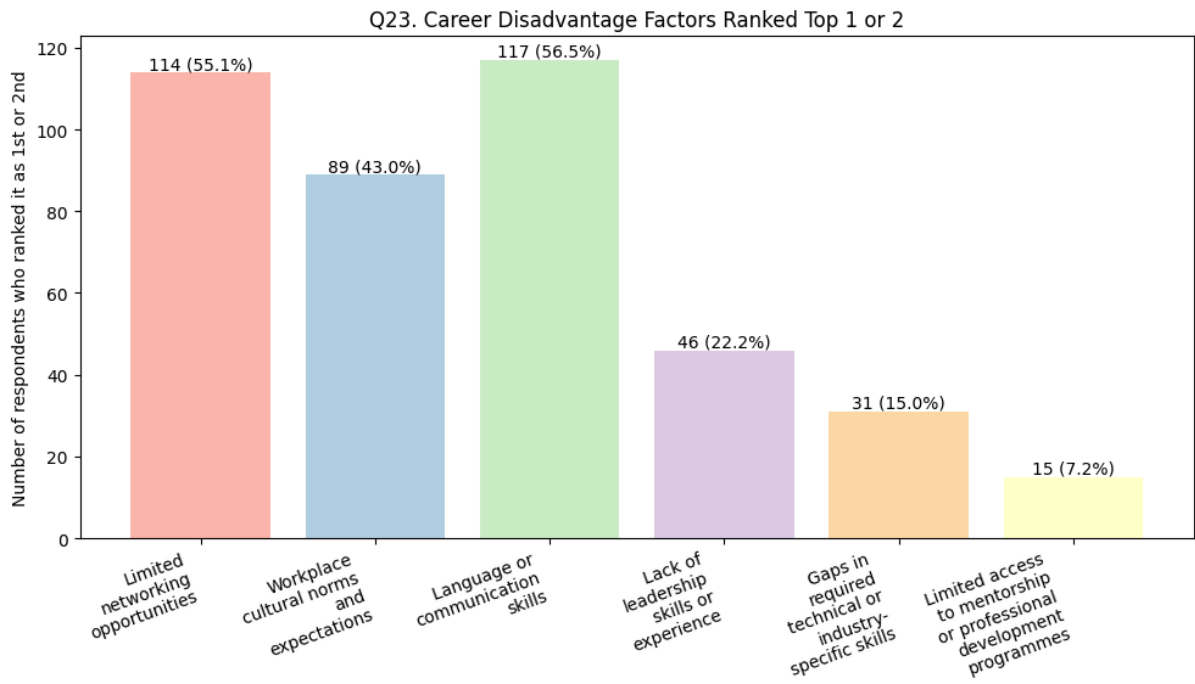
- Q22 I feel that my promotion applications are assessed based on merit rather than subjective factors.

```

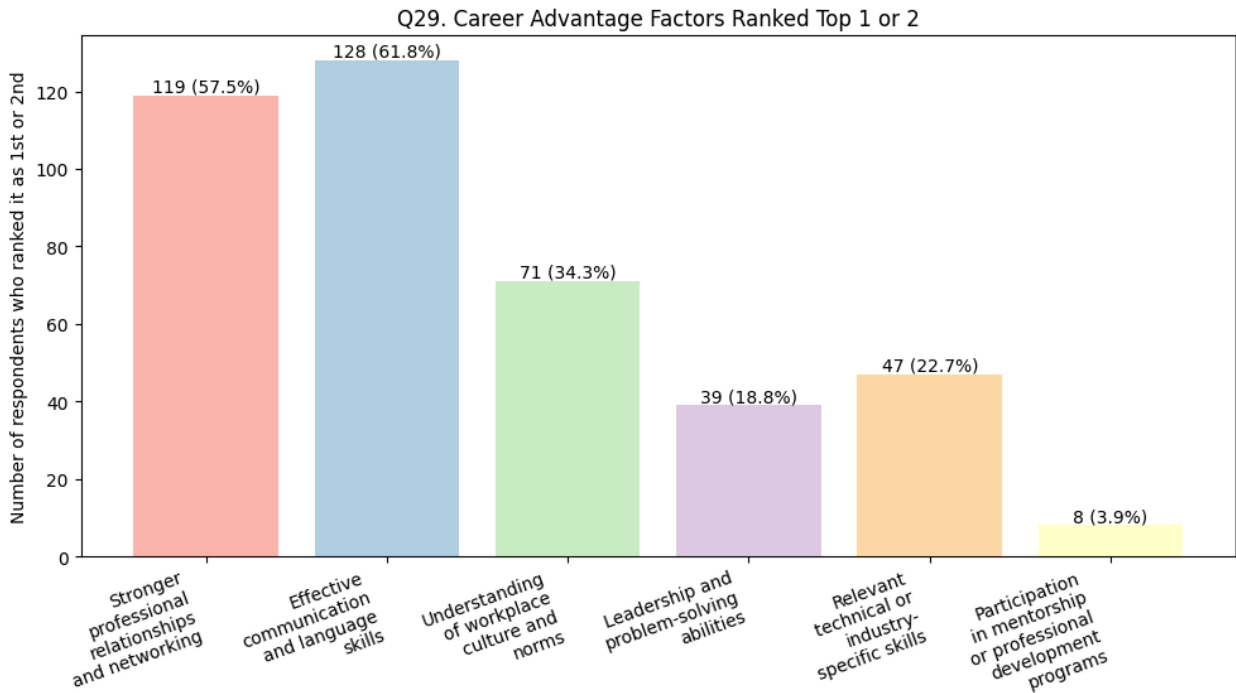
===== Q22. I feel that my promotion applications are assessed based on merit rather than subjective factors. / 我認為我的升遷申請是根據我的工作成績而非主觀因素來評估的。 =====
count      206.000000
mean       3.441748
std        0.989705
min        1.000000
25%        3.000000
50%        4.000000
75%        4.000000
max        5.000000
Name: unnamed_39, dtype: float64

```

- Q23 - 28 Career Disadvantage Factors Ranked Top 1 or 2



- Q29 - 34 Career Advantage Factors Ranked Top 1 or 2



- Q35 Chances are, I will soon lose my job. 1(Strongly Disagree)- 5(Strongly Agree)

```
==== Q35. Chances are, I will soon lose my job. / 我很可能很快就會失去工作。 ====
count      206.000000
mean       2.208738
std        1.002495
min        1.000000
25%        1.000000
50%        2.000000
75%        3.000000
max        5.000000
Name: to_what_extent_do_you_agree_with_the_following_statements?/_您在多大程度上同意以下陳述?, dtype: float64
```

- Q36 I am sure I can keep my job. 1(Strongly Disagree)- 5(Strongly Agree)

```
==== Q36. I am sure I can keep my job. / 我確信我能保住我的工作。 ====
count      206.000000
mean       2.349515
std        0.944393
min        1.000000
25%        2.000000
50%        2.000000
75%        3.000000
max        5.000000
Name: unnamed:_53, dtype: float64
```

- Q37 I feel insecure about the future of my job. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q37. I feel insecure about the future of my job. / 我對自己工作的未來感到不安。 =====
count      206.000000
mean       2.883495
std        1.071138
min        1.000000
25%        2.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: unnamed_54, dtype: float64

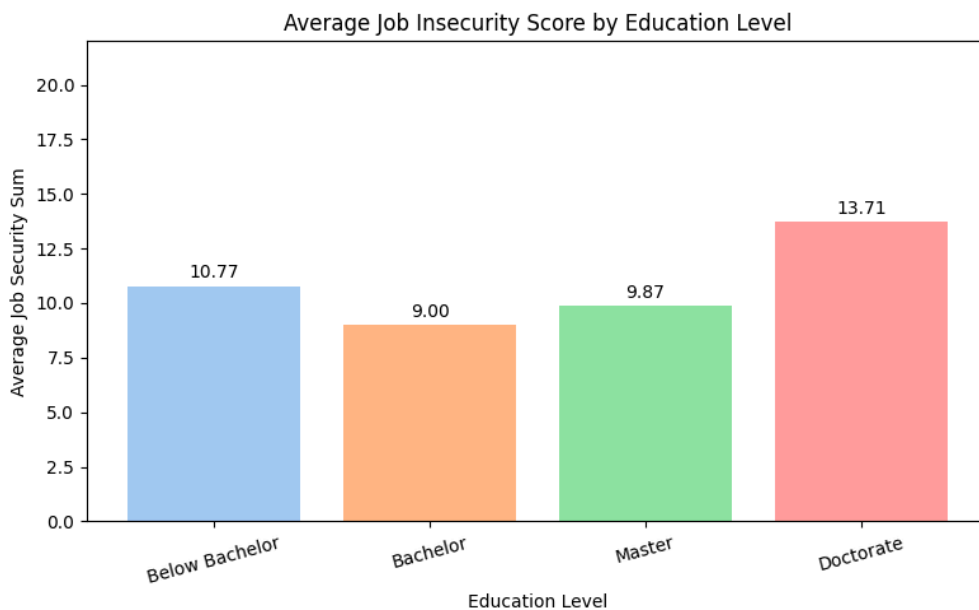
```

- Q38 I think I might lose my job in the near future. 1(Strongly Disagree)- 5(Strongly Agree)

```

===== Q38. I think I might lose my job in the near future. / 我認為我可能在不久的將來失去我的工作。 =====
count      206.000000
mean       2.378641
std        1.018047
min        1.000000
25%        2.000000
50%        2.000000
75%        3.000000
max        5.000000
Name: unnamed_55, dtype: float64

```



- Q39 How often do you make suggestions about better work methods to other team members? 1(Never)- 5(Always)

```
==== Q39. how often do you make suggestions about better work methods to other team members? / 您多常向其他團隊成員提出有關改善工作方法的建議? =====
count      206.000000
mean       3.014563
std        0.934322
min        1.000000
25%       2.250000
50%       3.000000
75%       4.000000
max        5.000000
Name: how often do you make suggestions about better work methods to other team members? / 您多常向其他團隊成員提出有關改善工作方法的建議?, dtype: float64
```

- Q40 Do other members of your team usually let you know when you do something that makes their jobs easier (or harder)? 1(Never)- 5(Always)

```
==== Q40. do other members of your team usually let you know when you do something that makes their jobs easier (or harder)? / 當您做了一些讓您團隊的工作變得更容易 (或更困難) 的事情時, 其他成員通常會讓您知道嗎? =====
count      206.000000
mean       3.228155
std        0.922025
min        1.000000
25%       3.000000
50%       3.000000
75%       4.000000
max        5.000000
Name: do other members of your team usually let you know when you do something that makes their jobs easier (or harder)? / 當您做了一些讓您團隊的工作變得更容易 (或更困難) 的事情時, 其他成員通常會讓您知道嗎?, dtype: float64
```

- Q41 How often do you let other team members know when they have done something that makes your job easier (or harder)? 1(Never)- 5(Always)

```
==== Q41. how often do you let other team members know when they have done something that makes your job easier (or harder)? / 您有多常會讓團隊成員知道他們做了一些事情讓您的工作變得更容易 (或更困難)? =====
count      206.000000
mean       3.165049
std        0.900916
min        1.000000
25%       3.000000
50%       3.000000
75%       4.000000
max        5.000000
Name: how often do you let other team members know when they have done something that makes your job easier (or harder)? / 您有多常會讓團隊成員知道他們做了一些事情讓您的工作變得更容易 (或更困難)?, dtype: float64
```

- Q42 How well do other members of your team recognise your potential? 1(Don't recognise at all)- 5(Completely recognise)

```
==== Q42. how well do other members of your team recognise your potential? / 您團隊的其他成員有多瞭解您的職業技能或業務能力? =====
count      206.000000
mean       3.072816
std        1.040422
min        1.000000
25%       2.000000
50%       3.000000
75%       4.000000
max        5.000000
Name: how well do other members of your team recognise your potential? / 您團隊的其他成員有多瞭解您的職業技能或業務能力?, dtype: float64
```

- Q43 How well do other members of your team understand your problems and needs? 1(Don't recognise at all)- 5(Completely recognise)

```
==== Q43. how well do other members of your team understand your problems and needs? / 您的團隊其他成員對您面對的工作難題以及需求有足夠的了解嗎? =====
count      206.000000
mean       2.951456
std        0.951288
min        1.000000
25%       2.000000
50%       3.000000
75%       4.000000
max        5.000000
Name: how well do other members of your team understand your problems and needs? / 您的團隊其他成員對您面對的工作難題以及需求有足夠的了解嗎?, dtype: float64
```

- Q44 How flexible are you about switching job responsibilities to make things easier for other team members? 1(Very flexible)- 5(Not flexible at all)

```
==== Q44. how_flexible_are_you_about_switching_job_responsibilities_to_make_things_easier_for_other_team_members?/_您在調整工作職責以方便其他團隊成員方面有多大的靈活性? =====
count      206.000000
mean       2.703883
std        1.061377
min        1.000000
25%        2.000000
50%        3.000000
75%        3.000000
max        5.000000
Name: how_flexible_are_you_about_switching_job_responsibilities_to_make_things_easier_for_other_team_members?/_您在調整工作職責以方便其他團隊成員方面有多大的靈活性?, dtype: float64
```

- Q45 In busy situations, how often do other team members ask you to help out? 1(Never)- 5(Always)

```
==== Q45. in_busy_situations,_how_often_do_other_team_members_ask_you_to_help_out?/_在繁忙的情況下,其他團隊成員多常會請您幫忙? =====
count      206.000000
mean       3.393204
std        0.881104
min        1.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: in_busy_situations,_how_often_do_other_team_members_ask_you_to_help_out?/_在繁忙的情況下,其他團隊成員多常會請您幫忙?, dtype: float64
```

- Q46 In busy situations, how often do you volunteer your efforts to help others on your team? 1(Never)- 5(Always)

```
==== Q46. in_busy_situations, how often do you volunteer your efforts to help others on your team? / 在繁忙的情況下，您多常會主動提供幫助給團隊中的其他人? ====
count    206.000000
mean     3.577670
std      0.856132
min      1.000000
25%     3.000000
50%     4.000000
75%     4.000000
max      5.000000
Name: in_busy_situations, how often do you volunteer your efforts to help others on your team? / 在繁忙的情況下，您多常會主動提供幫助給團隊中的其他人?, dtype: float64
```

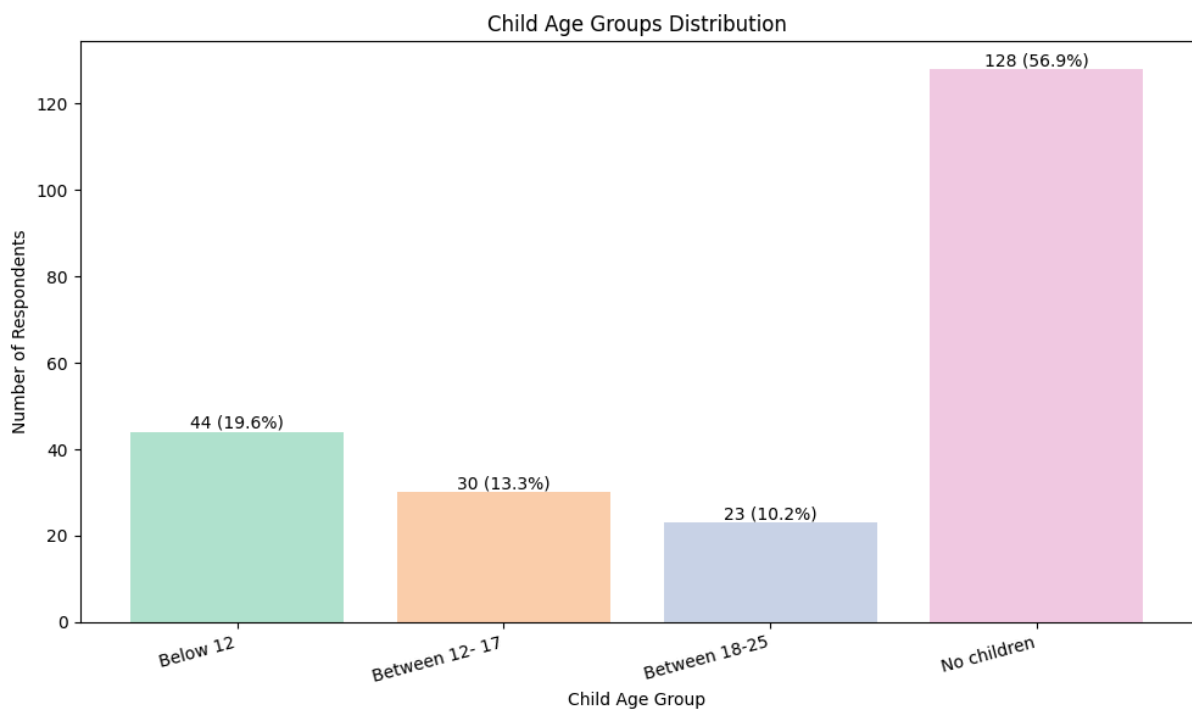
- Q47 How willing are you to help finish work that has been assigned to others? 1(Completely unwilling to)- 5(Very willing to)

```
==== Q47. how_willing_are_you_to_help_finish_work_that_has_been_assigned_to_others? / 您有多願意幫助完成原本分配給其他人的工作? ====
count    206.000000
mean     3.446602
std      0.891457
min      1.000000
25%     3.000000
50%     3.000000
75%     4.000000
max      5.000000
Name: how_willing_are_you_to_help_finish_work_that_has_been_assigned_to_others? / 您有多願意幫助完成原本分配給其他人的工作?, dtype: float64
```

- Q48 How willing are other members of your team to help finish work that was assigned to you? 1(Completely unwilling to)- 5(Very willing to)

```
==== Q48. how_willing_are_other_members_of_your_team_to_help_finish_work_that_was_assigned_to_you? / 您團隊的其他成員有多願意幫助完成本來分配給您的工作? ====
count    206.000000
mean     3.121359
std      0.967688
min      1.000000
25%     2.250000
50%     3.000000
75%     4.000000
max      5.000000
Name: how_willing_are_other_members_of_your_team_to_help_finish_work_that_was_assigned_to_you? / 您團隊的其他成員有多願意幫助完成本來分配給您的工作?, dtype: float64
```

- Q49 Do you have a child/children in any of the following age groups?



- Q50 I believe my child(ren) has equal access to quality education as native-born children. 1(Strong Disagree)- 5(Strongly Agree)

```
==== Q50. I believe my child(ren) has equal access to quality education as native-born children.我相信我的孩子能與英國本地出生的孩子一樣，獲得平等的優質教育和機會。 ====
count      78.000000
mean       3.602564
std        1.036224
min        1.000000
25%        3.000000
50%        4.000000
75%        4.000000
max        5.000000
Name: perceived_economic_mobility_and_educational_impact_of_next_generation_in_the_uk英國下一代的經濟流動性與教育影響, dtype: float64
```

- Q51 My child(ren) receive the same quality of academic support at school as other children. 1(Strong Disagree)- 5(Strongly Agree)

```
==== Q51. My child(ren) receive the same quality of academic support at school as other children.我的孩子在學校能獲得與其他學生同等質素的學術支援。 ====
count      78.000000
mean       4.038462
std        0.728676
min        2.000000
25%        4.000000
50%        4.000000
75%        4.000000
max        5.000000
Name: unnamed_71, dtype: float64
```

- Q52 Education in the UK provide my child(ren) with the necessary skills and opportunities to secure stable and well-paying jobs. 1(Strong Disagree)- 5(Strongly Agree)

```
==== Q52. Education in the UK provide my child(ren) with the necessary skills and opportunities to secure stable and well-paying jobs. 英國的教育能為我的孩子提供所需的技能和機會，幫助他們獲得穩定且高薪的工作。 ====
count      78.000000
mean       3.205128
std        0.853252
min        2.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: unnamed_72, dtype: float64
```

- Q53 My child(ren) have fair and equal opportunities in accessing job opportunities. 1(Strong Disagree)- 5(Strongly Agree)

```
==== Q53. My child(ren) have fair and equal opportunities in accessing job opportunities.我的孩子在獲得就業機會時享有公平和平等的待遇。 ====
count      78.000000
mean       3.256410
std        0.986084
min        1.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: unnamed_73, dtype: float64
```

- Q54 Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of £ 500. 1(Yes, can afford) - 0(No, cannot afford)

```
==== Q54. £500 ====
count      285.000000
mean       0.951220
std        0.215936
min        0.000000
25%        1.000000
50%        1.000000
75%        1.000000
max        1.000000
Name: please_indicate_whether_your_household_currently_can_or_cannot_afford_to_pay_an_unexpected_but_necessary_expense_of_請說明您的家庭目前是否有能力支付一筆突如其來但必需的開支, dtype: float64
```

- Q55 Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of £ 1000. 1(Yes, can afford) - 0(No, cannot afford)

```
==== Q55. £1,000 ====  
count    205.000000  
mean     0.897561  
std      0.303967  
min      0.000000  
25%     1.000000  
50%     1.000000  
75%     1.000000  
max      1.000000  
Name: unnamed:_75, dtype: float64
```

- Q56 Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of £ 3000. 1(Yes, can afford) - 0(No, cannot afford)

```
==== Q56. £3,000 ====  
count    205.000000  
mean     0.756098  
std      0.430486  
min      0.000000  
25%     1.000000  
50%     1.000000  
75%     1.000000  
max      1.000000  
Name: unnamed:_76, dtype: float64
```

- Q57 Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of £ 5000. 1(Yes, can afford) - 0(No, cannot afford)

```
==== Q57. £5,000 ====  
count    205.000000  
mean     0.64878  
std      0.47852  
min      0.000000  
25%     0.000000  
50%     1.000000  
75%     1.000000  
max      1.000000  
Name: unnamed:_77, dtype: float64
```

- Q58 Please indicate whether your household currently can or cannot afford to pay an unexpected, but necessary, expense of £ 10000. 1(Yes, can afford) - 0(No, cannot afford)

```

===== Q58. £10,000 =====
count      205.000000
mean       0.507317
std        0.501170
min        0.000000
25%        0.000000
50%        1.000000
75%        1.000000
max        1.000000
Name: unnamed:_78, dtype: float64

```

- Q59 How satisfied are you with your/your family's present financial situation? 1(Completely Satisfied) - 5(Not Satisfied at All)

```

===== Q59. how_satisfied_are_you_with_your/your_family's_present_financial_situation?請問您滿意自己或家庭目前的財務狀況嗎? =====
count      205.000000
mean       3.585366
std        1.042612
min        1.000000
25%        3.000000
50%        3.000000
75%        4.000000
max        5.000000
Name: how_satisfied_are_you_with_your/your_family's_present_financial_situation?請問您滿意自己或家庭目前的財務狀況嗎?, dtype: float64

```

- Q60 How difficult is it for you/your family to meet monthly payments on your bills? 1(Not Difficult at All) - 5(Extremely Difficult)

```

===== Q60. how_difficult_is_it_for_you/your_family_to_meet_monthly_payments_on_your_bills?您/或(您的家庭)支付每月支付賬單時感到有多困難? =====
count      205.000000
mean       3.956098
std        1.044605
min        1.000000
25%        3.000000
50%        4.000000
75%        5.000000
max        5.000000
Name: how_difficult_is_it_for_you/your_family_to_meet_monthly_payments_on_your_bills?(needs_reverse_code)您/或(您的家庭)支付每月支付賬單時感到有多困難?, dtype: float64

```

- Q61 How do(es) your (family's) finances usually work out at the end of the month? 1(Some Money Left Over) - 3(Not Enough Money)

```

===== Q61. how_do(es)_your_(family's)_finances_usually_work_out_at_the_end_of_the_month?您(或您的家庭)到了月底時,財務狀況通常是怎樣的? =====
count      205.000000
mean       1.624390
std        0.693379
min        1.000000
25%        1.000000
50%        2.000000
75%        2.000000
max        3.000000
Name: how_do(es)_your_(family's)_finances_usually_work_out_at_the_end_of_the_month?您(或您的家庭)到了月底時,財務狀況通常是怎樣的?, dtype: float64

```

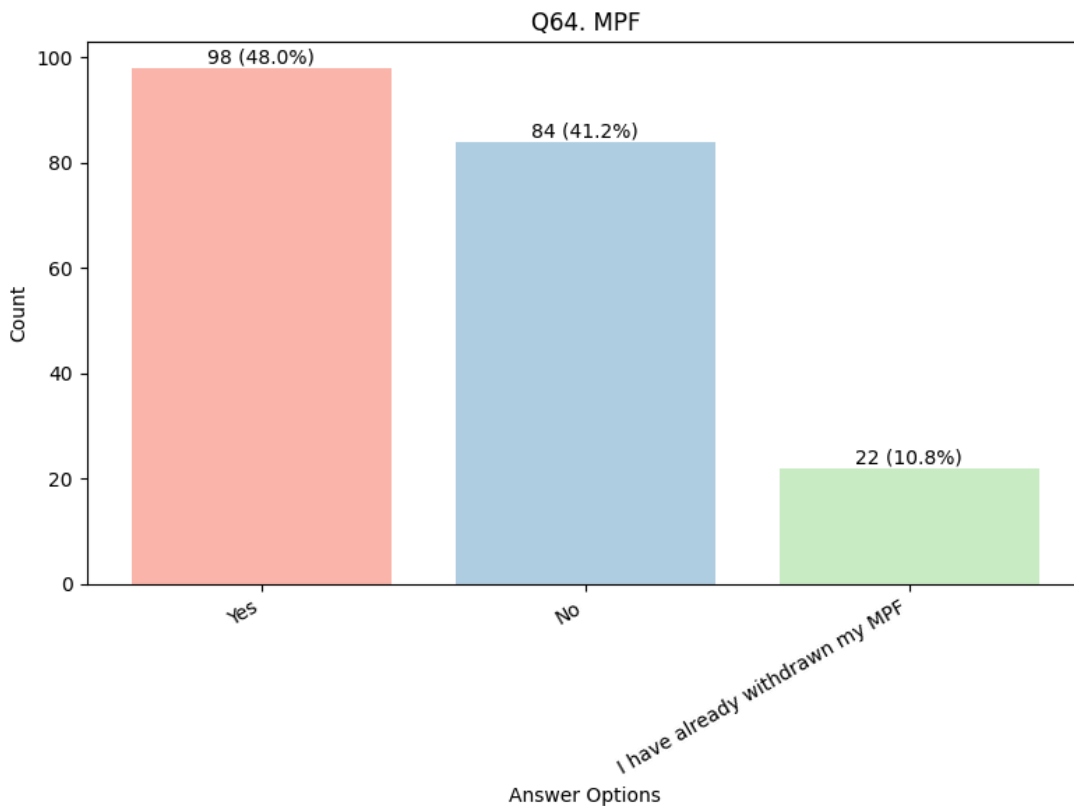
- Q62 How concerned are you about your financial situation in the next 3 months?
1(Not worried at all) - 5(Very worried)

```
==== Q62. how_concerned_are_you_about_your_financial_situation_in_the_next_3_months?您對未來三個月的財務狀況有多擔憂? ====
count    205.000000
mean     2.317073
std      1.159763
min      1.000000
25%      1.000000
50%      2.000000
75%      3.000000
max       5.000000
Name: how_concerned_are_you_about_your_financial_situation_in_the_next_3_months?您對未來三個月的財務狀況有多擔憂?, dtype: float64
```

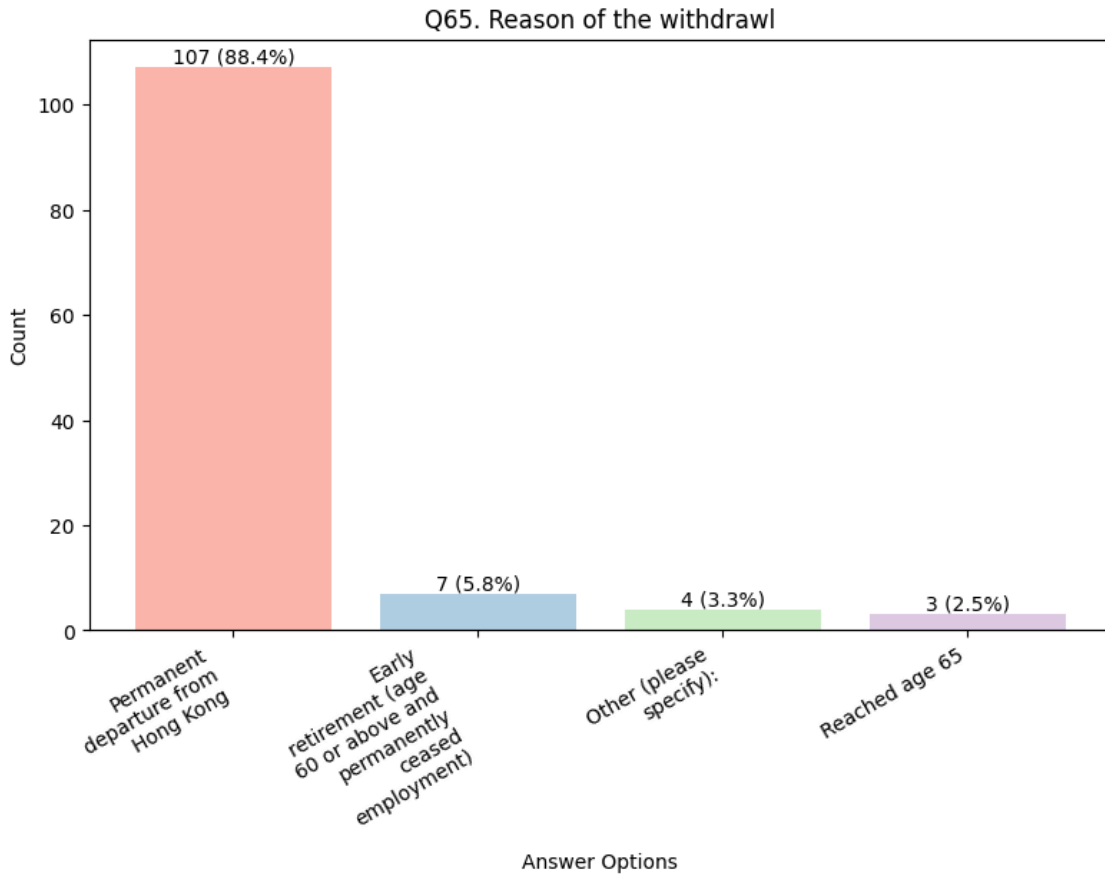
- Q63 How concerned are you about your financial situation in the next 12 months?
1(Not worried at all) - 5(Very worried)

```
==== Q63. how_concerned_are_you_about_your_financial_situation_in_the_next_12_months?您對未來十二個月後的財務狀況有多擔憂? ====
count    205.000000
mean     2.580488
std      1.275566
min      1.000000
25%      2.000000
50%      2.000000
75%      3.000000
max       5.000000
Name: how_concerned_are_you_about_your_financial_situation_in_the_next_12_months?您對未來十二個月後的財務狀況有多擔憂?, dtype: float64
```

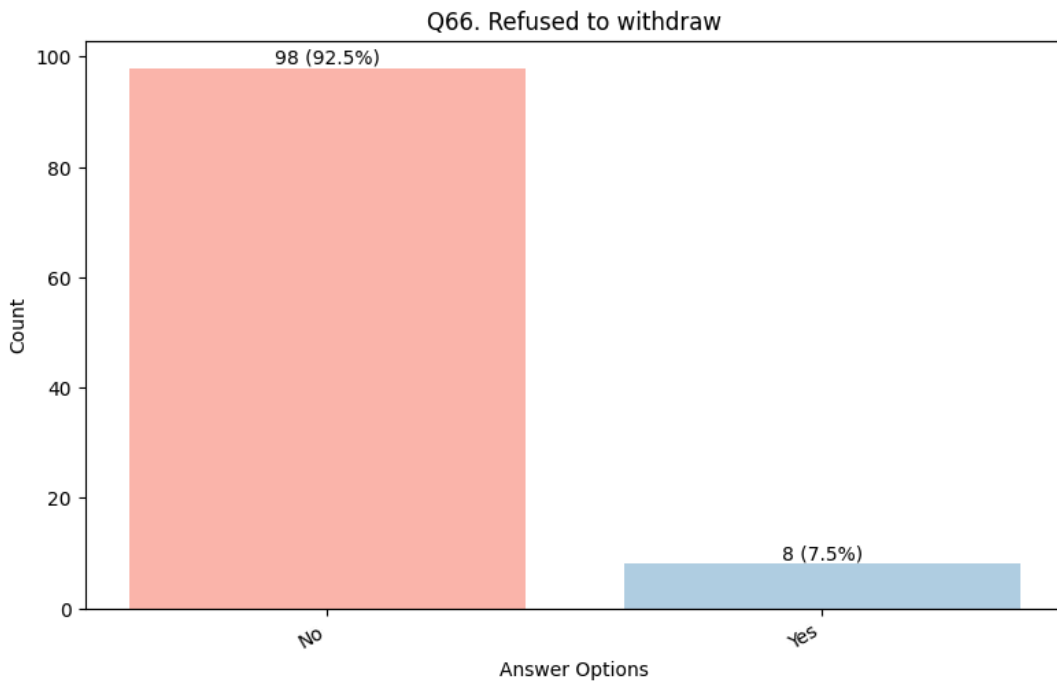
- Q64 Do you plan to withdraw your Mandatory Provident Fund (MPF)?



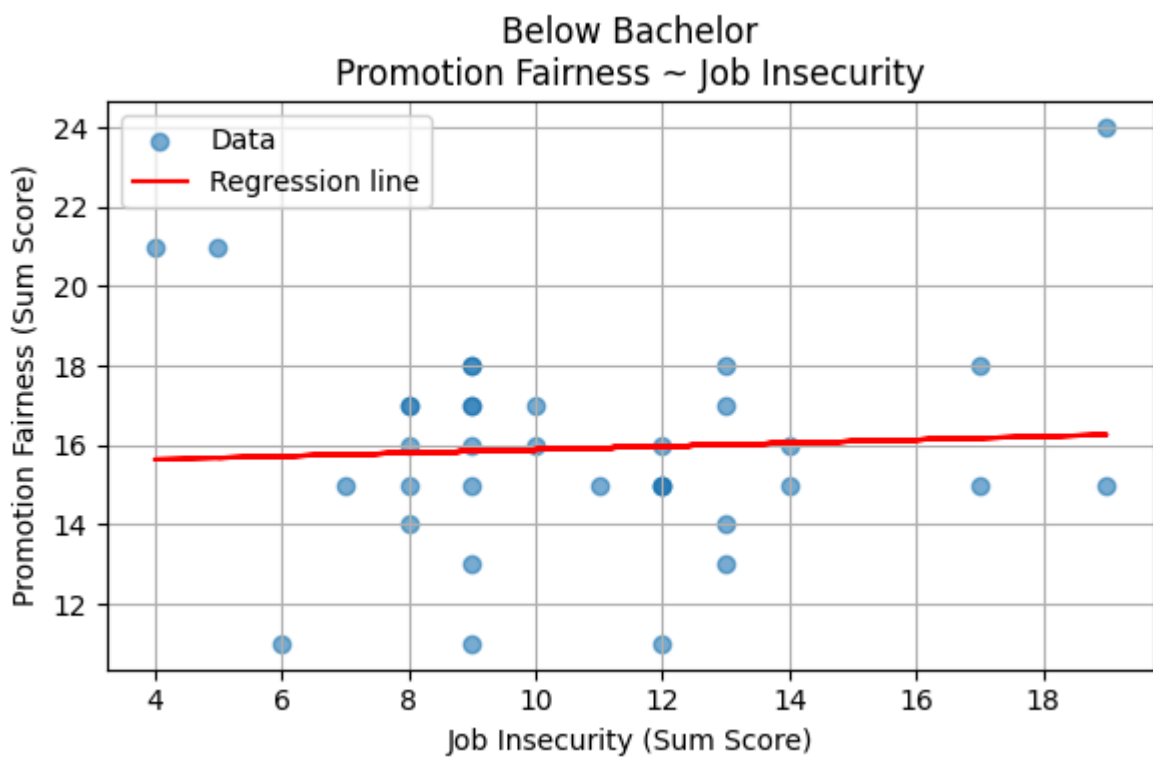
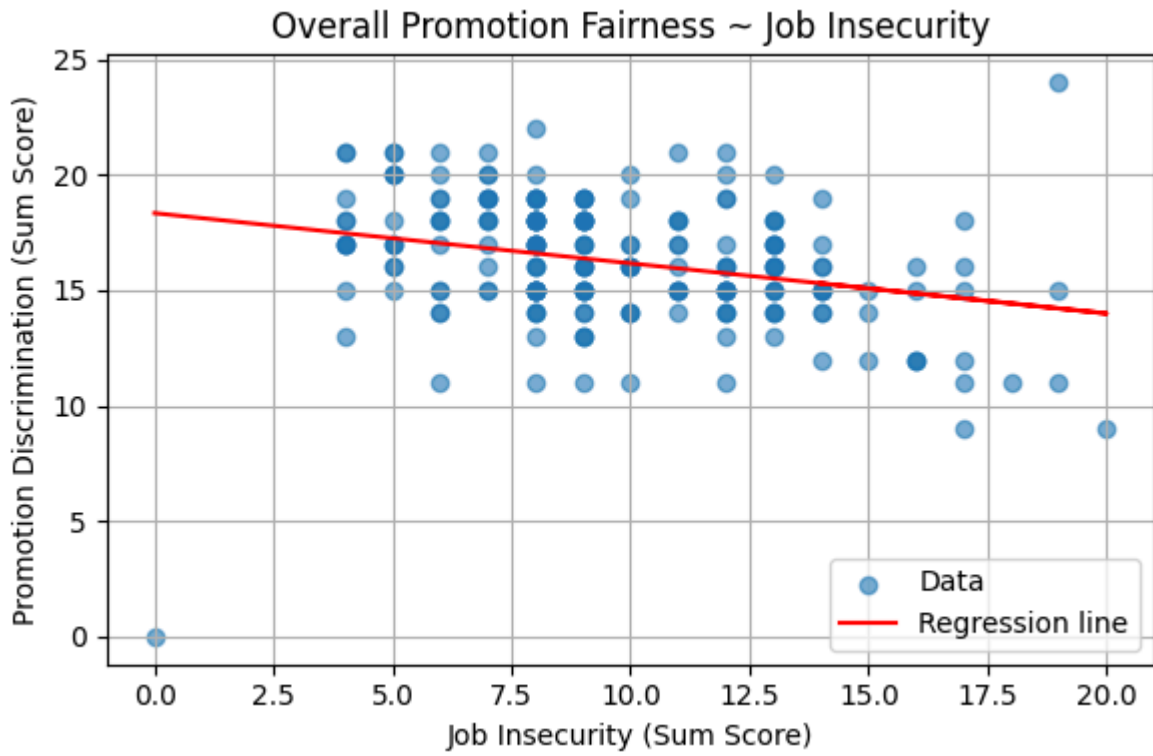
- Q65 Please state the reason for your application or intention to apply for the withdrawal of your Mandatory Provident Fund.

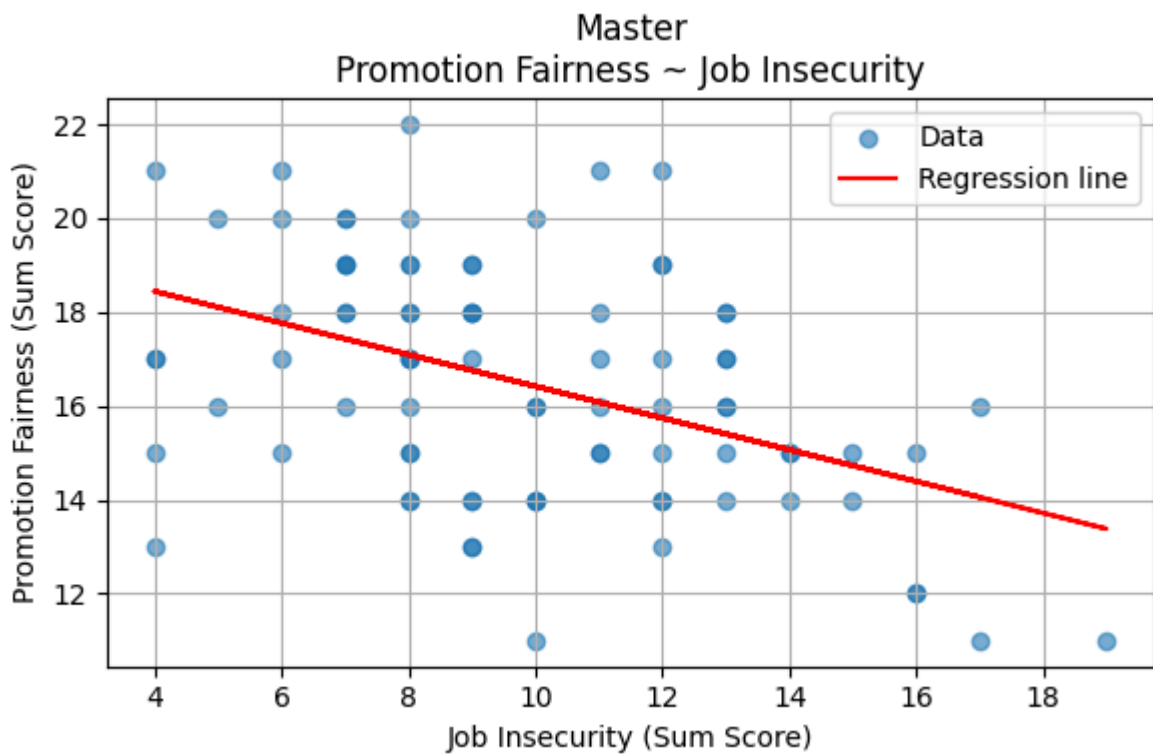


- Q66 Have you ever been refused when trying to withdraw your Mandatory Provident Fund (MPF)?

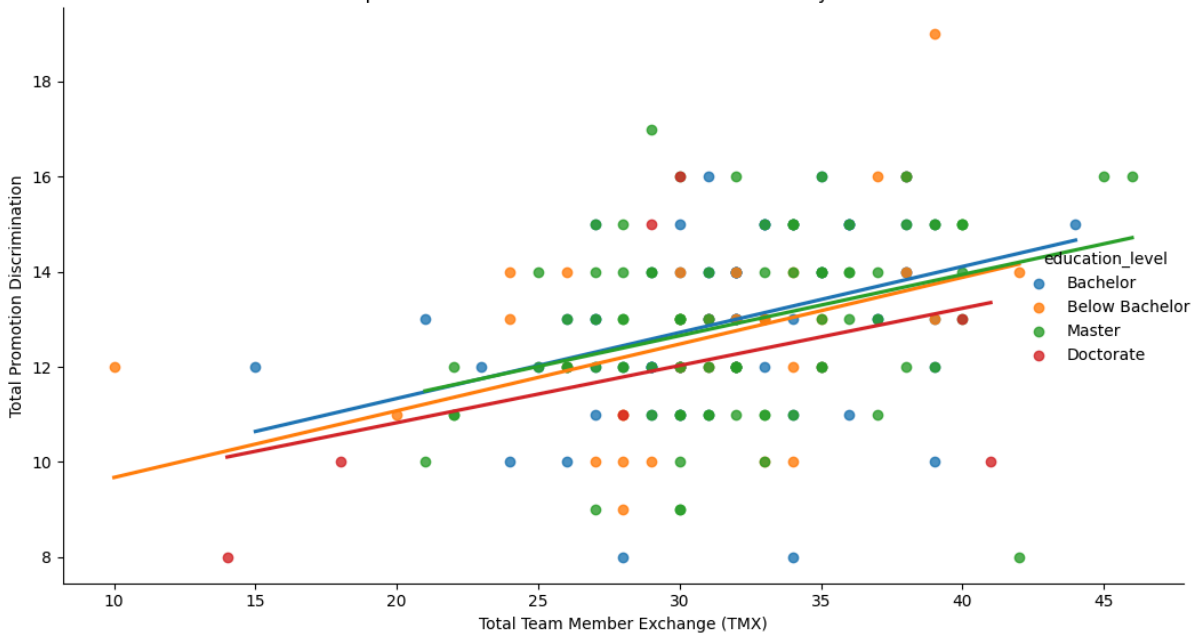


Appendix III Data Visualization (Statistical analysis)

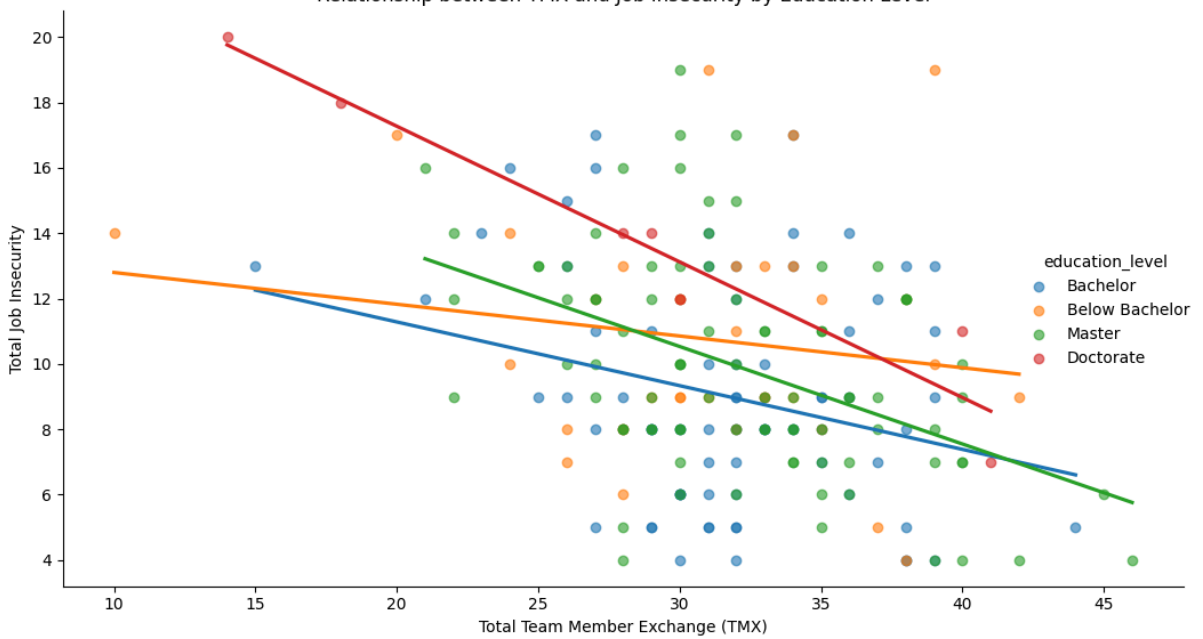




Relationship between TMX and Promotion Discrimination by Education Level



Relationship between TMX and Job Insecurity by Education Level



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