



2017 PRUDENTIAL RELATIONSHIP INDEX



Hong Kong Report

THE STATE OF RELATIONSHIPS IN HONG KONG IN 2017

Relationships are important. They are essential to our happiness, well-being and longevity. But how much do we truly understand about them? What are the dynamics? What weakens them? And what makes them stronger?

The inaugural 2016 Prudential Relationship Index (PRI) brought forward a greater understanding of personal relationships. We saw smiles and tears, laughter and fears, but most importantly, we saw love and respect. The findings revealed behaviours that influence relationships and key drivers to make them better.

By launching the second edition of the Prudential Relationship Index (PRI), Prudential continues to explore the state of relationships across Asia, in Cambodia, China, Indonesia, the Philippines, Malaysia, Singapore, Thailand, Vietnam and Hong Kong. This year, over 4,600 people shared insights into their relationships with partners, parents, children, friends and relatives.

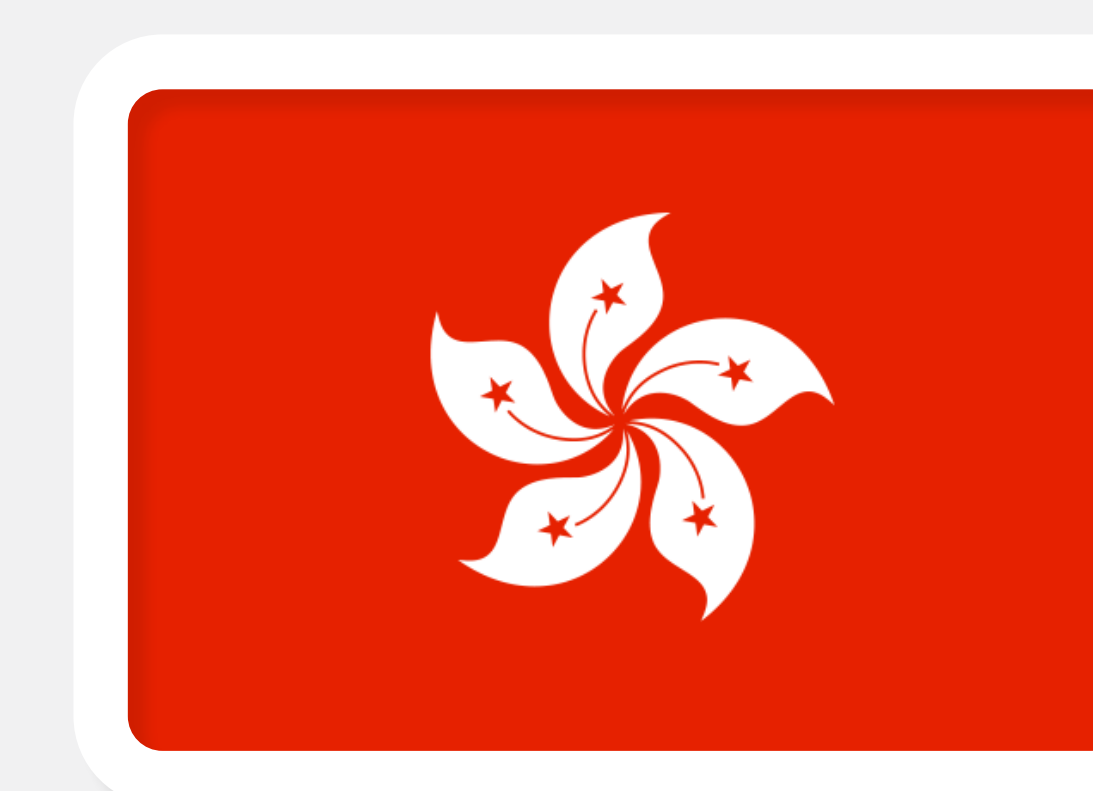
The index details how well current relationships in Hong Kong measure against needs and expectations, and what can be done to improve them. A score of 100 on the PRI indicates that a person's primary relationships deliver 100% of what they want from that relationship. In Hong Kong, 500 interviews were conducted through the online sampling of adults between 25 and 55 years of age. Respondents had monthly household incomes of at least HK\$25,000, representing approximately the top two-thirds of household incomes in the city.

The 2017 Prudential Relationship Index for Hong Kong is 64/100. This means, on average, people's primary relationships fulfil 64% of their desired needs. On the flip side, these results reveal a 36% "relationship gap" in Hong Kong. The score for 2017 is a six-point increase from Hong Kong's score in 2016 (58/100).

This report highlights what Prudential has learned from people in Hong Kong about the state of their relationships in 2017.

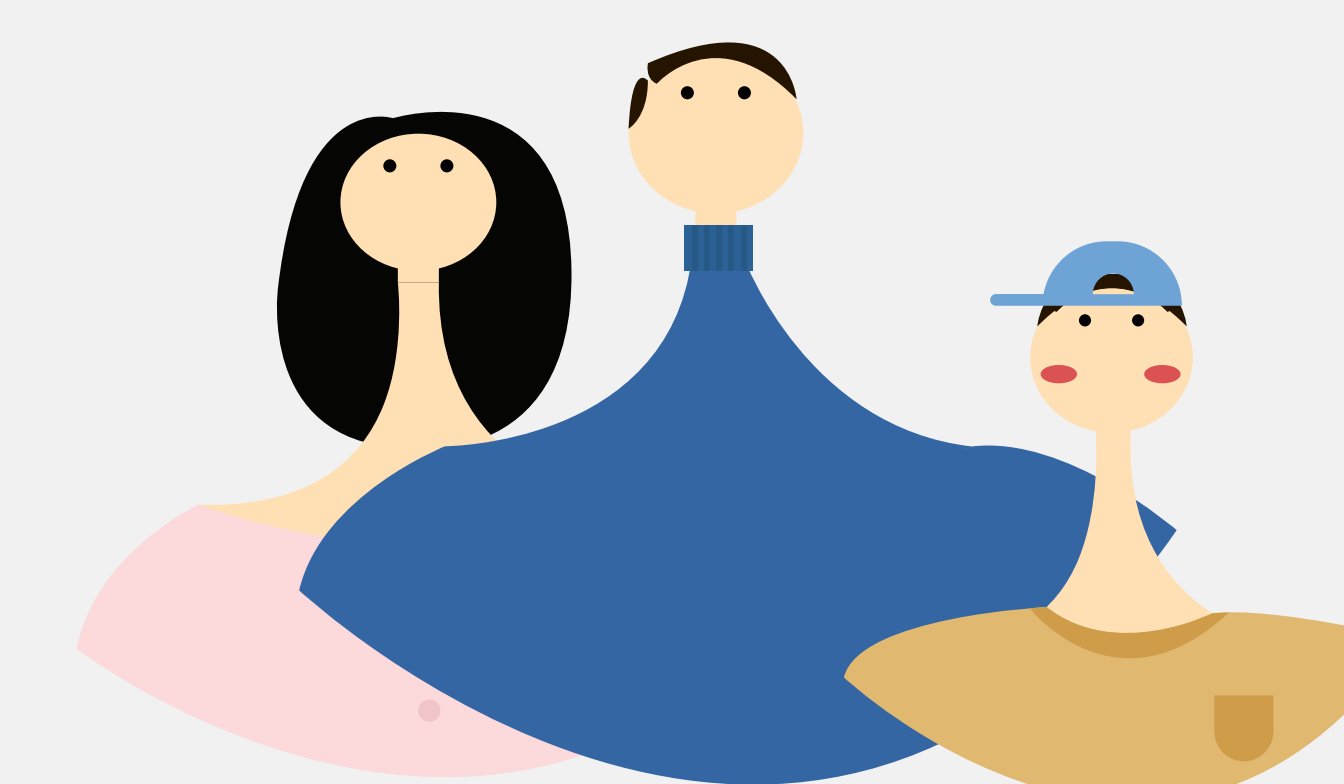
Hong Kong ranks 8th out of nine markets in Asia with an index score of 64/100. Cambodia is 1st and China is 9th in the region.

8th



Hong Kong

PRI of 64/100



Hong Kong ranks 8th out of nine markets in Asia in the 2017 Prudential Relationship Index.



The 2017 Prudential Relationship Index for Hong Kong is 64/100. The PRI score for Hong Kong in 2017 is six points higher than the PRI score for 2016 (58/100). As in 2016, Hong Kong retains its 8th ranking among the nine markets surveyed.

Cambodia has the highest PRI ranking at 86/100; China has the lowest PRI ranking at 54/100. The average PRI across all markets is 71/100.

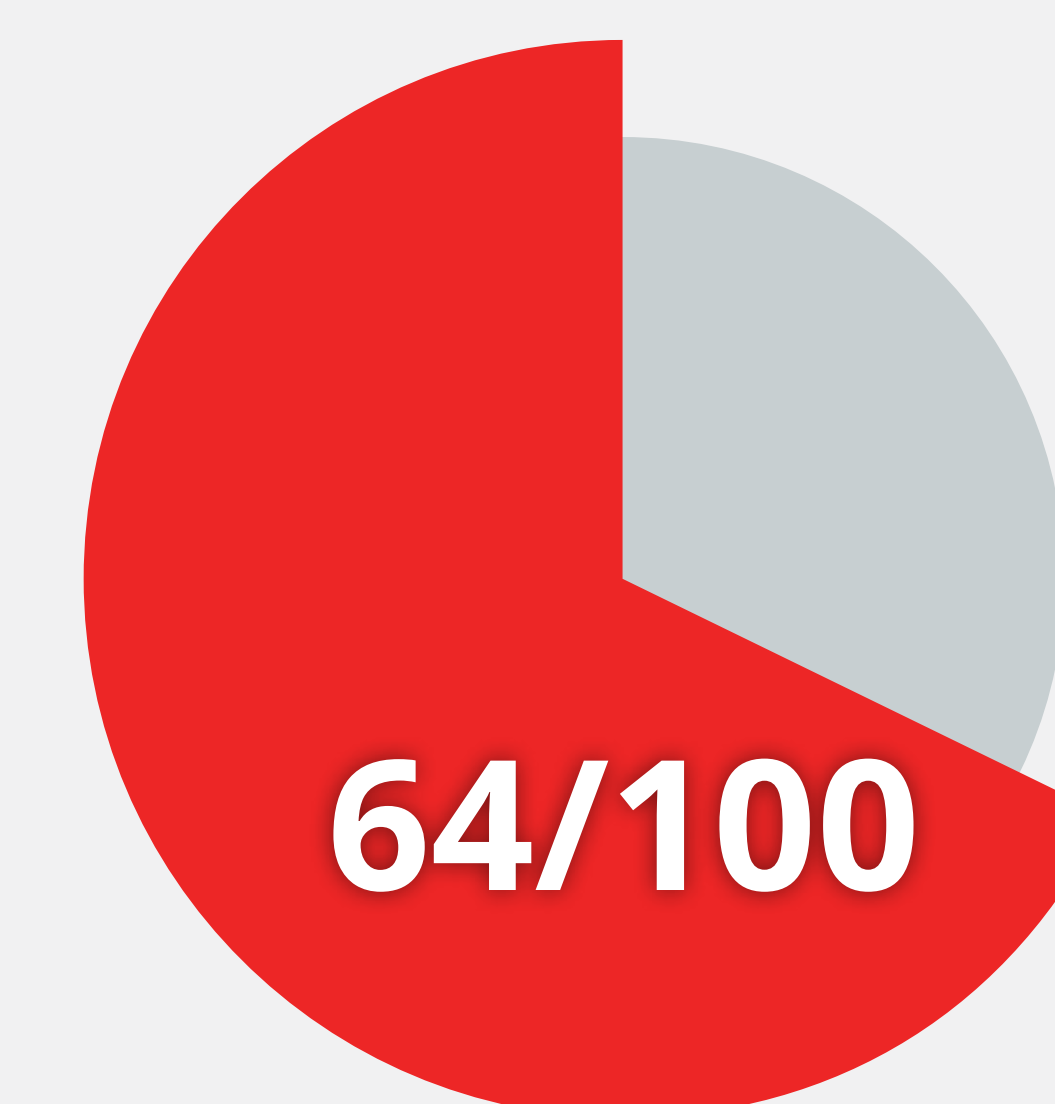
Given the importance of relationships to happiness, well-being and longevity, the PRI offers understanding and insight into relationships in Hong Kong. What are the pillars of a relationship? How do we make them stronger, better and more rewarding?

83% of adults surveyed in Hong Kong (25-55) are in a relationship with a partner, of those 63% are married, and 53% are parents. 55% say their best relationship is with their partner over all their other relationships.

HONG KONG

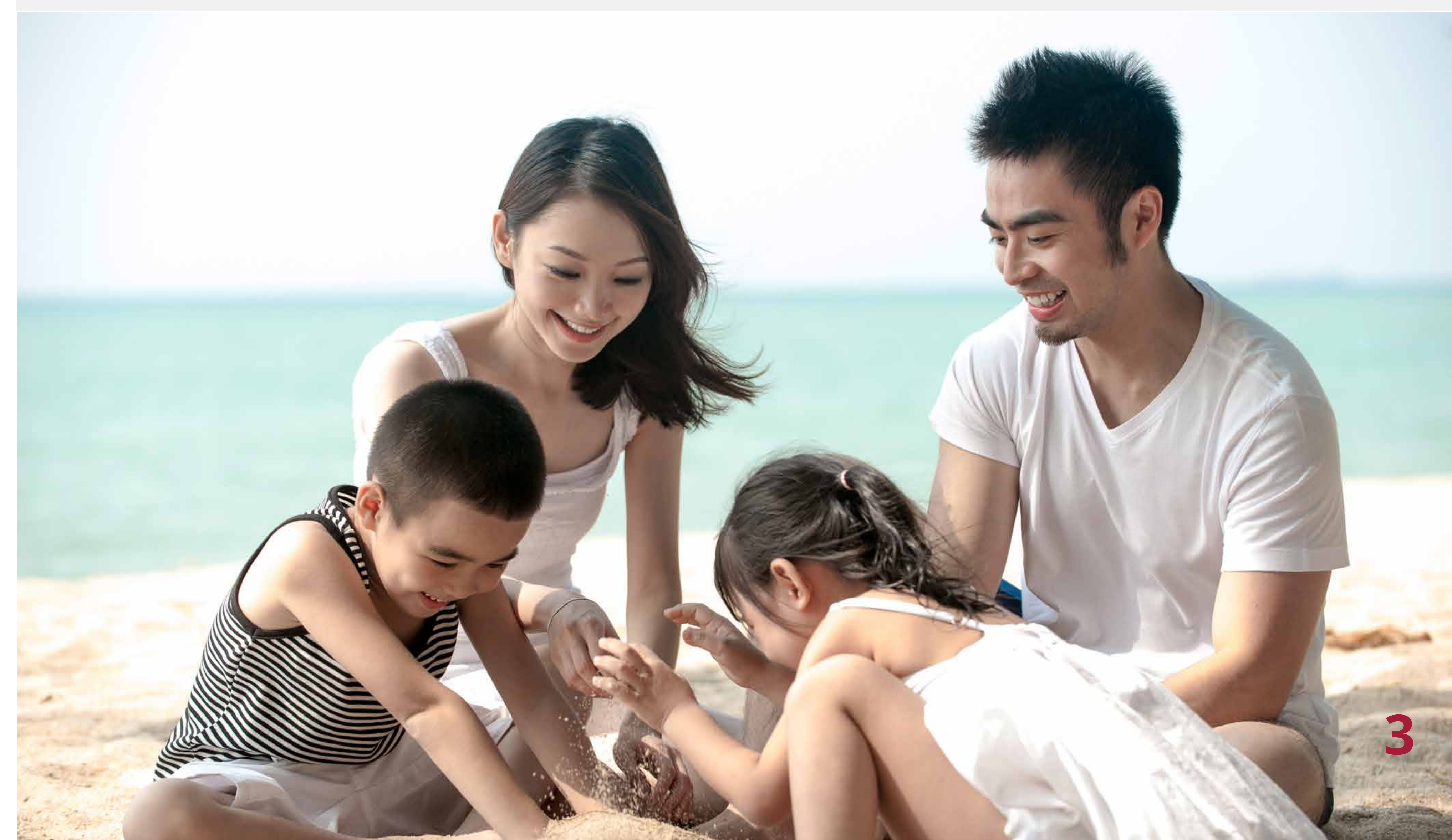


2017 PRI



The PRI score for Hong Kong in 2016 was 58/100

- 1st Cambodia
- 2^{nd=} Vietnam
- 2^{nd=} Philippines
- 4th Indonesia
- 5th Thailand
- 6TH Malaysia
- 7th Singapore
- 8th **Hong Kong**
- 9th China





HONG KONG HIGHLIGHTS

We are stronger if we plan the \$\$\$ together!

Couples in Hong Kong who plan their finances together expect their personal finances (73%) as well as their love lives (55%) to get better in the next five years.

- Those who plan all their finances together have a partner relationship score of 73/100, while those who plan separately have a score of 60/100.



- People who plan their finances separately are less likely to think their personal finances (59%) and love lives (43%) will get better in the next five years compared to those who make plans together.



A Financial Helping Hand

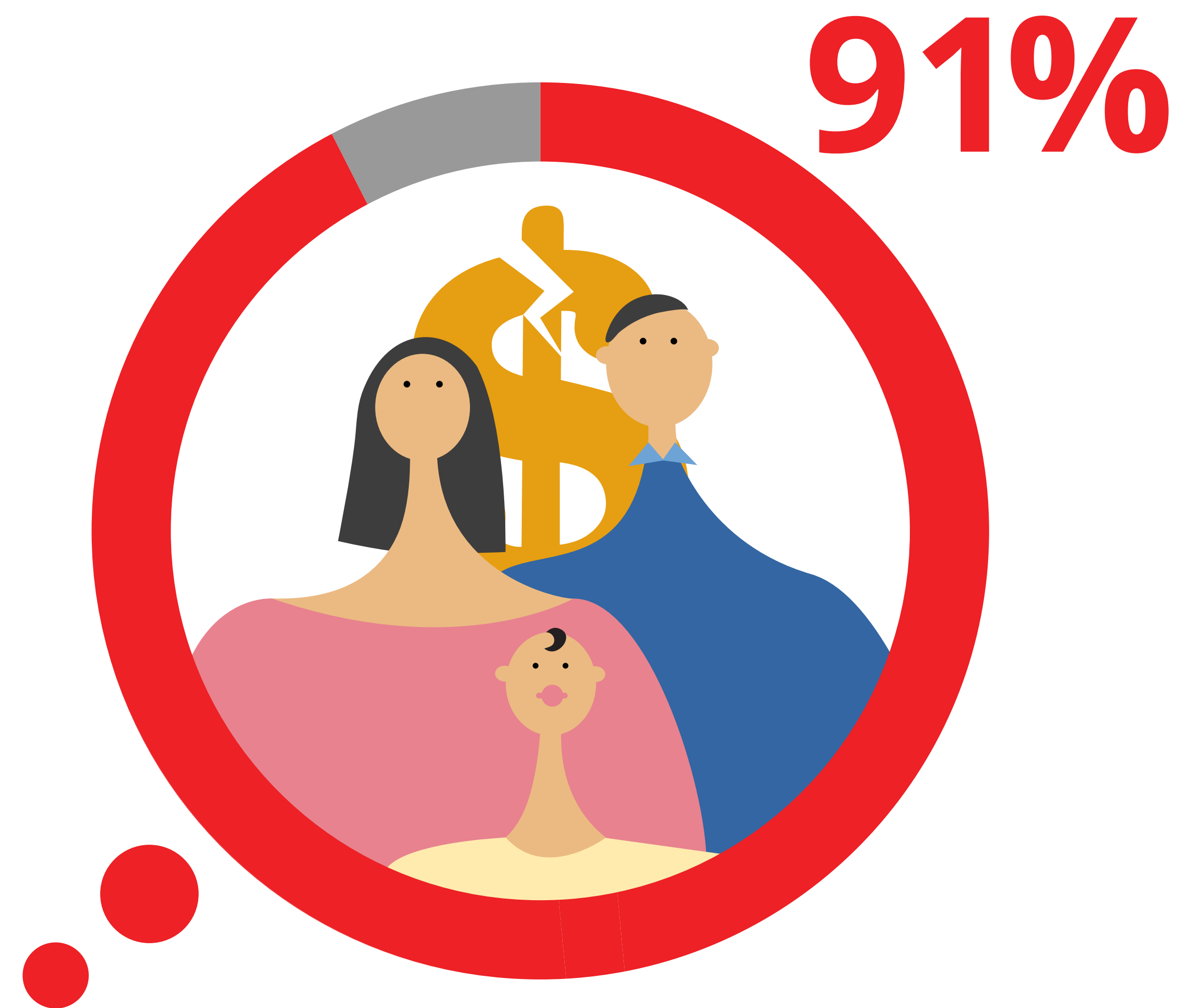
28% of Hong Kong couples say working with a financial agent to plan their finances makes their relationship better.

- This is particularly important for couples who make their financial plans separately. 44% of them agree that working with a financial agent to plan their finances makes their relationship better.



Is my family going to be okay without me?

91% of Hong Kong people are concerned about their family's financial state should anything ever happen to them.



- 34% of them predict the effects would range from serious to catastrophic - the highest result out of all the markets surveyed in Asia in 2017.

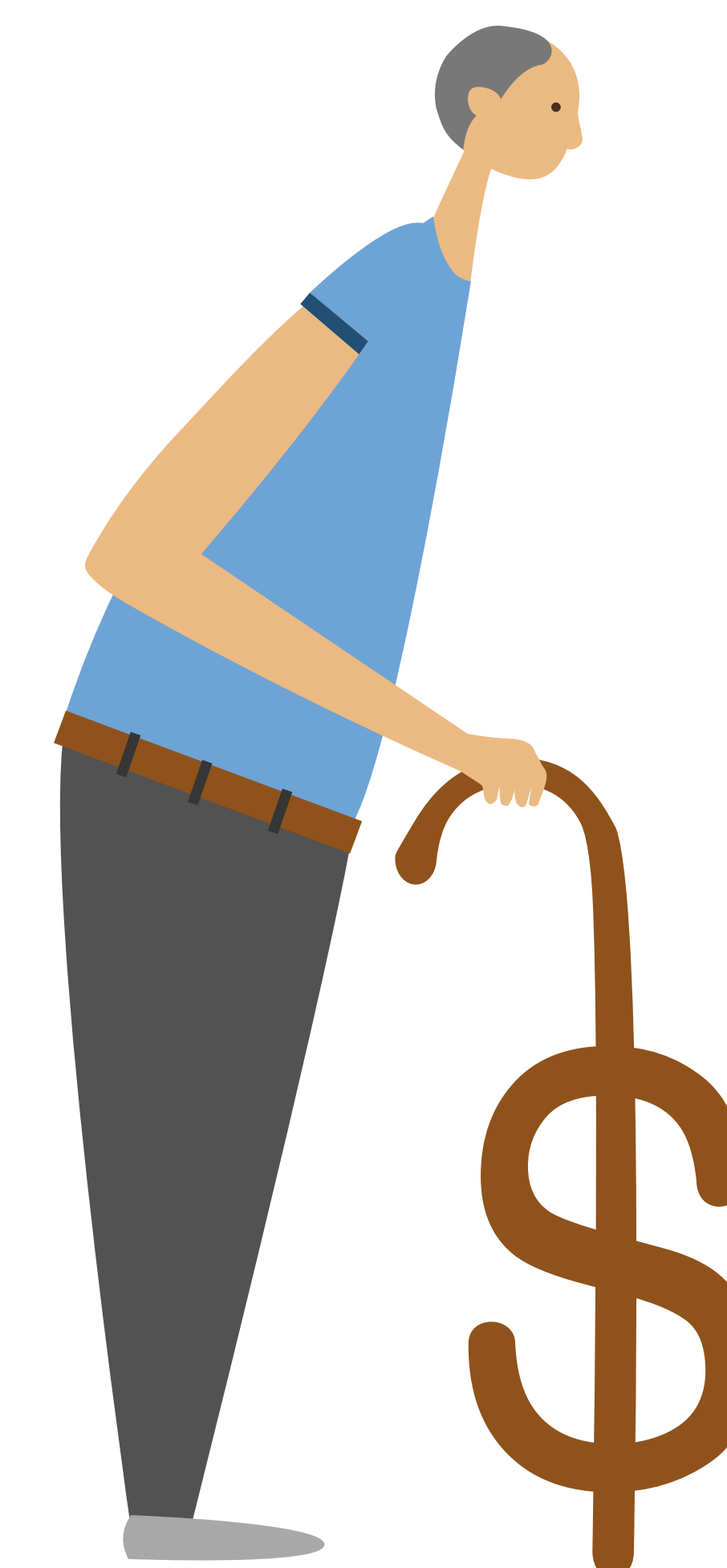
Can't afford to retire!

Most people in Hong Kong expect to use their personal savings (87%) to support themselves in their old age. 30% expect to stay working to support themselves in old age, while 27% expect financial support from the government.



30%

- 62% worry about whether they will have enough money for retirement, with 24% expressing concerns about becoming a burden to their family in their old age.
- For 55% of people, saving money for future retirement is their next financial goal.



The Overburdened Sandwich Generation

Despite 73% financially support their own parents, less than one-fifth of Hong Kong people (19%) expect to rely on their children in their old age – the lowest result in the region.

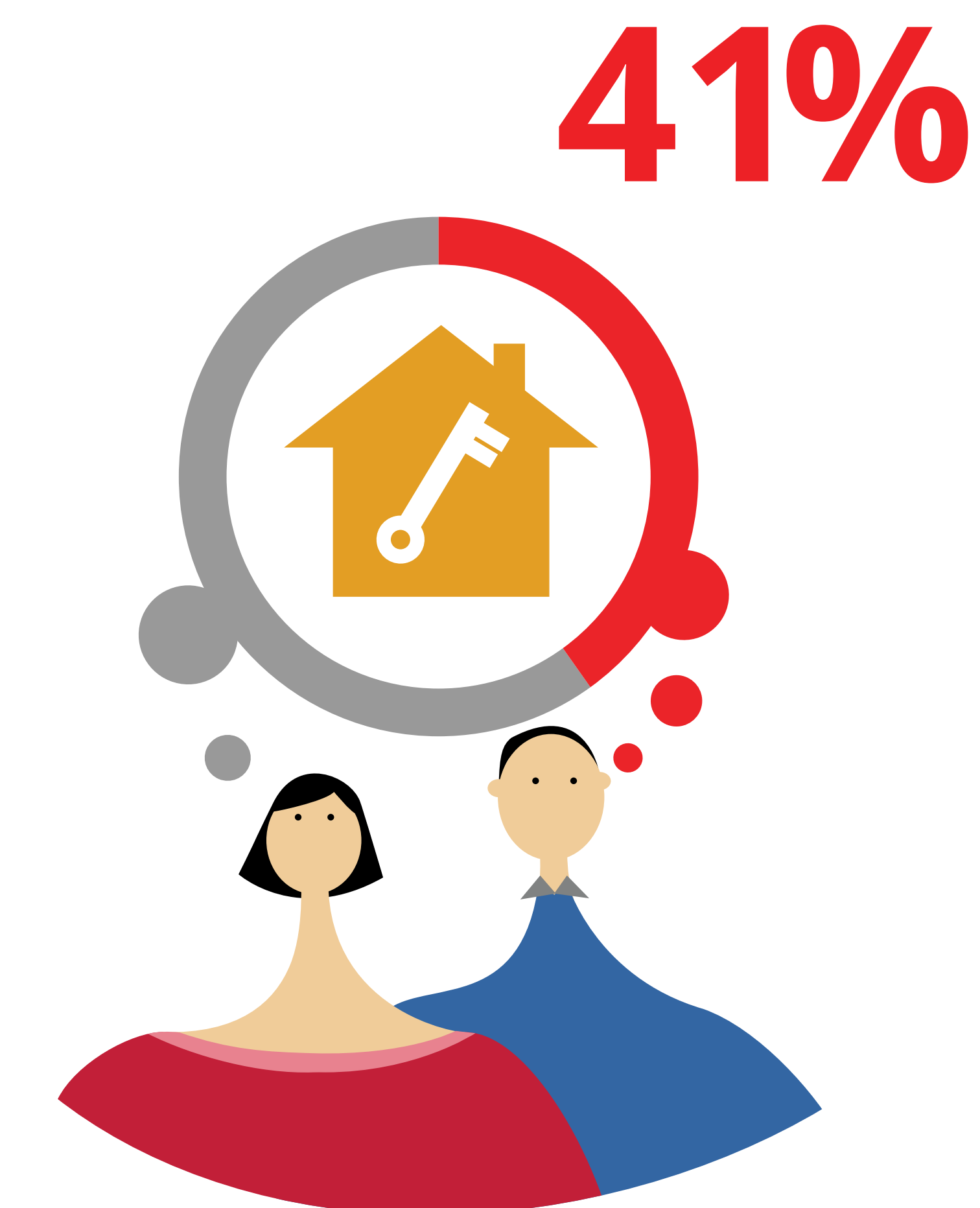


- 29% of people in Hong Kong say that supporting their own parents' retirement life is one of their key financial goals.

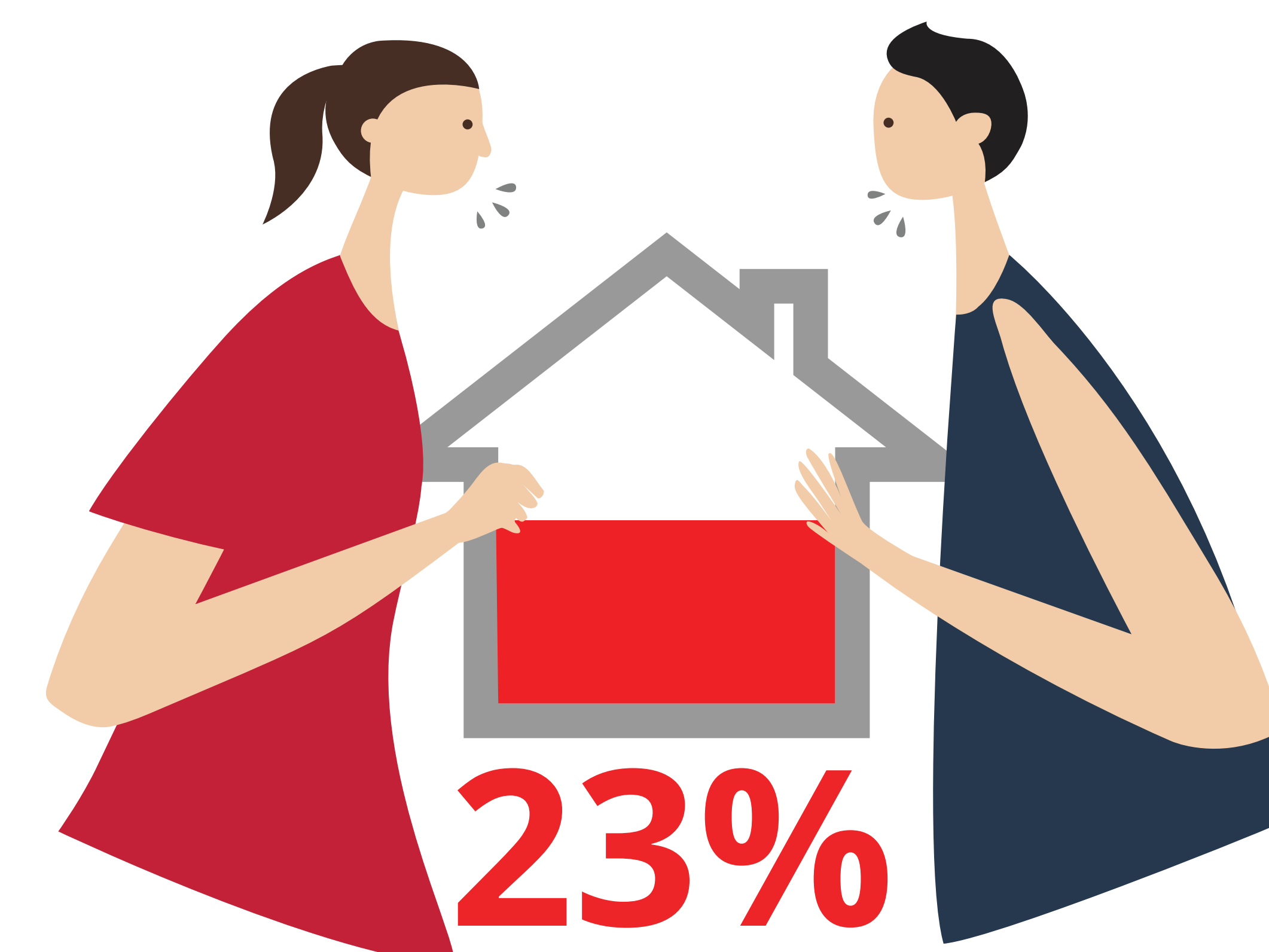


My Dream Home

Buying an apartment is a key financial goal for almost half of the people (41%), especially among unmarried couples (53%). In Hong Kong, currently, 62% of unmarried people live with their parents.



- As for married couples, 17% live with their own, or their spouses' parents.
- 23% of couples argue about living arrangements, which increases to 26% among couples who live with their parents.



Are you The One?

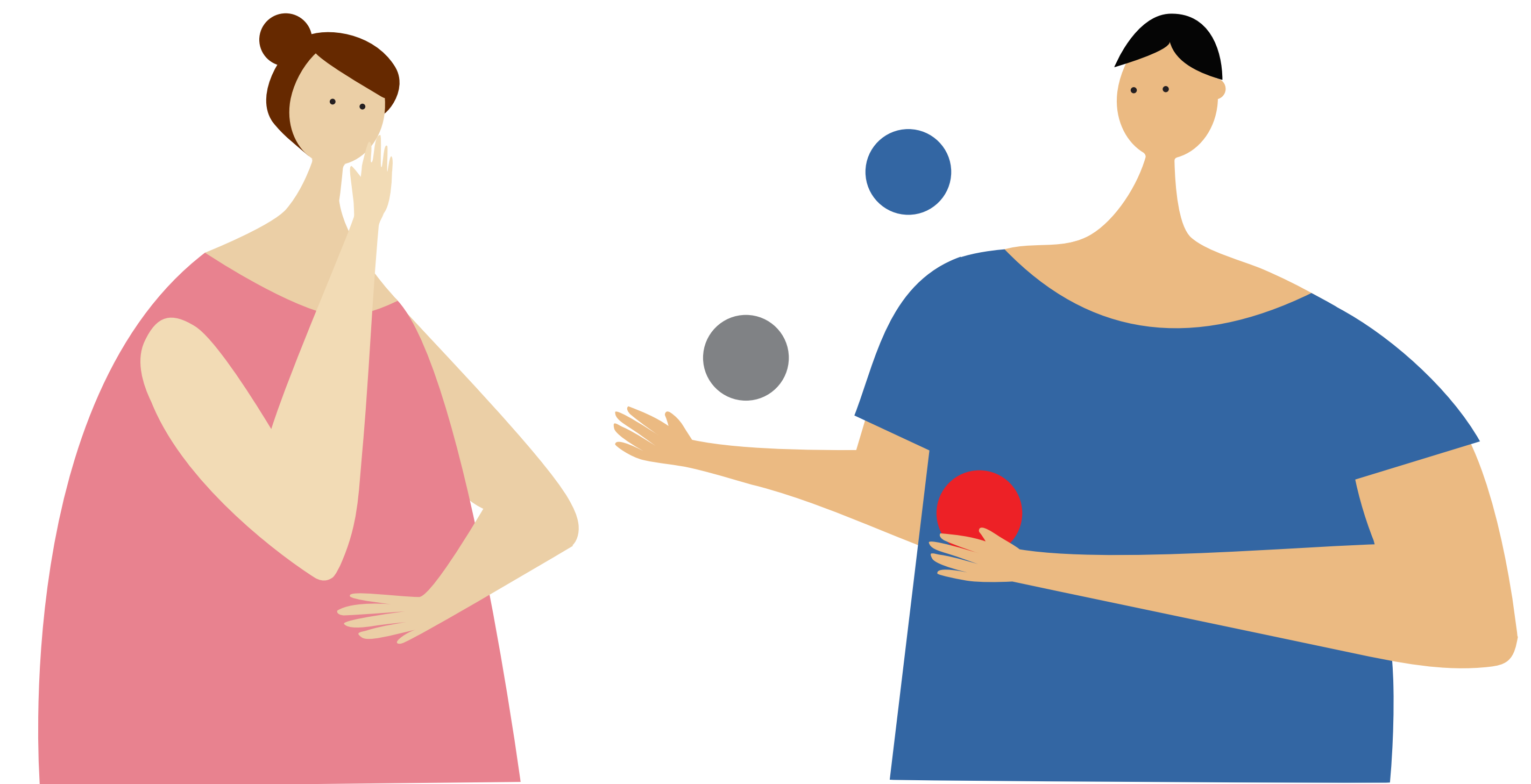
Most Hong Kong people seek a partner who has a compatible personality to theirs (76%), a slight change from last year's findings, which revealed that ideal partners in 2016 were those who stood up for them.



- 74% want partners who are easy to get along with, which to Hong Kong people means allowing them to relax (67%).
- 68% want partners who respect their individuality.

Laughter is the best medicine

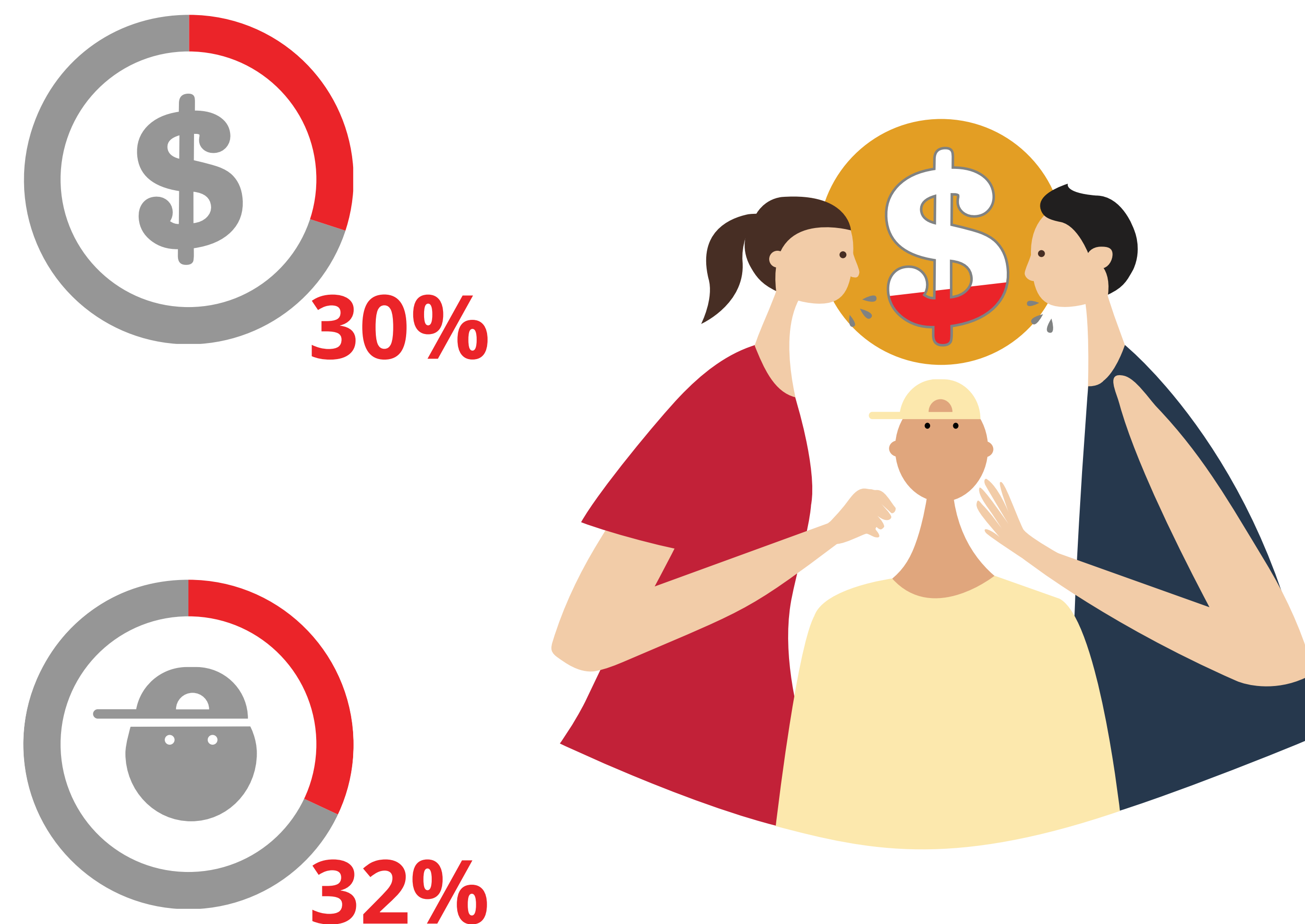
A greater number of Hong Kong men (68%) think they are the funnier ones in the relationship compared to women (44%), with the PRI index revealing that laughter is key to building better relationships.



- People who laugh with their partners at least once a week have a partner relationship score of 66/100, while those who laugh together less often only have a score of 45/100.
- 73% laugh with their partners at least once a week. 34% of couples do so every day.
- 55% consider the ability to make someone laugh or smile to be one of the most important attributes in a partner.

We need more \$\$\$

A third of Hong Kong couples say most of their arguments are about children (32%) and money (30%).



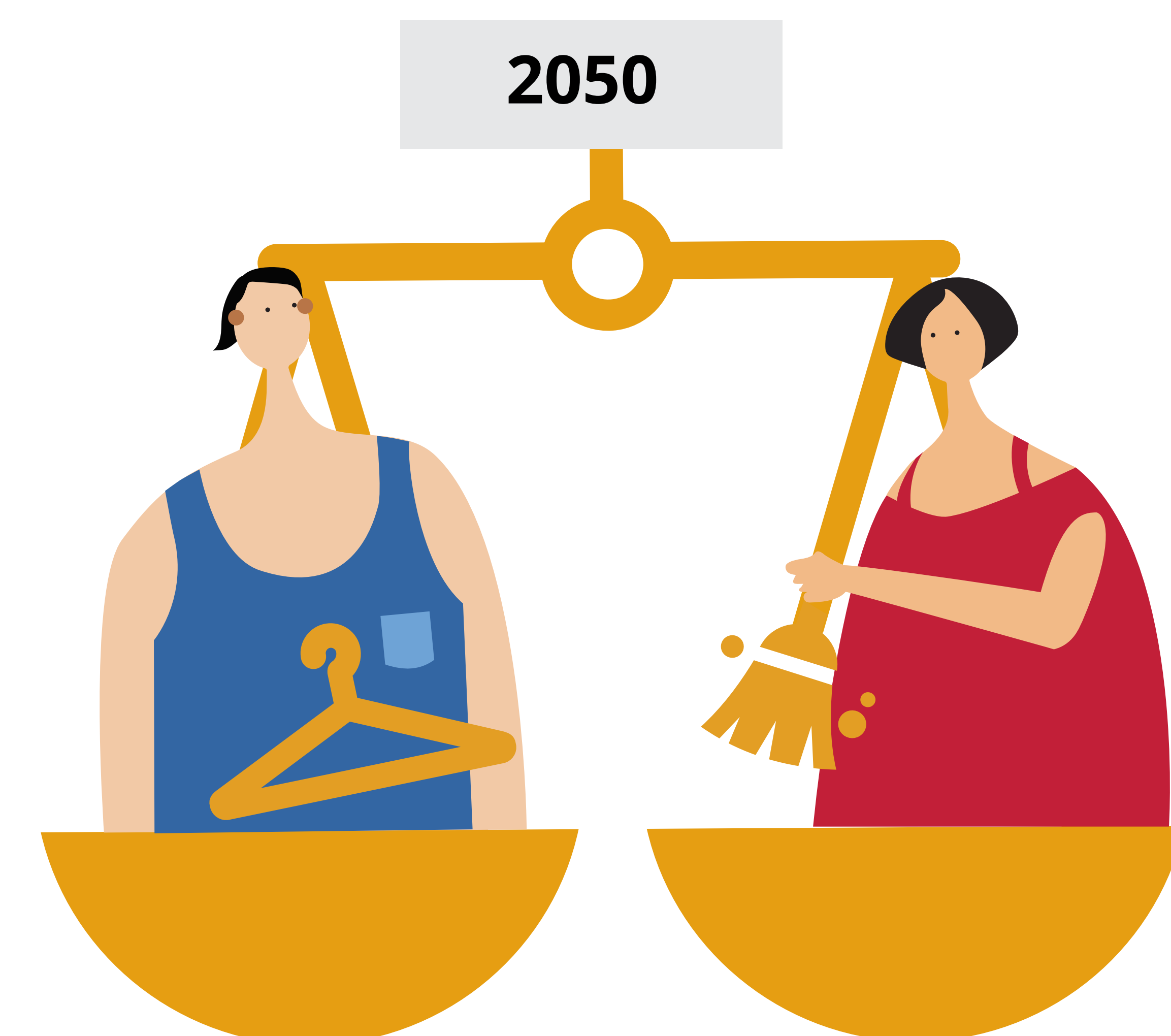
- 28% of Hong Kong parents say the cost of bringing up children has a big impact on their relationship.
- Among other money-related issues, 21% of couples say their partner's spending has a big impact on their relationship.

Thanks for lending a hand, dear!

While women in Hong Kong still think they do a greater share of the housework (66%) and look after the children more (71%) compared to men (42% and 36% respectively), these results indicate the most balanced sharing of housework between men and women amongst all the markets surveyed.

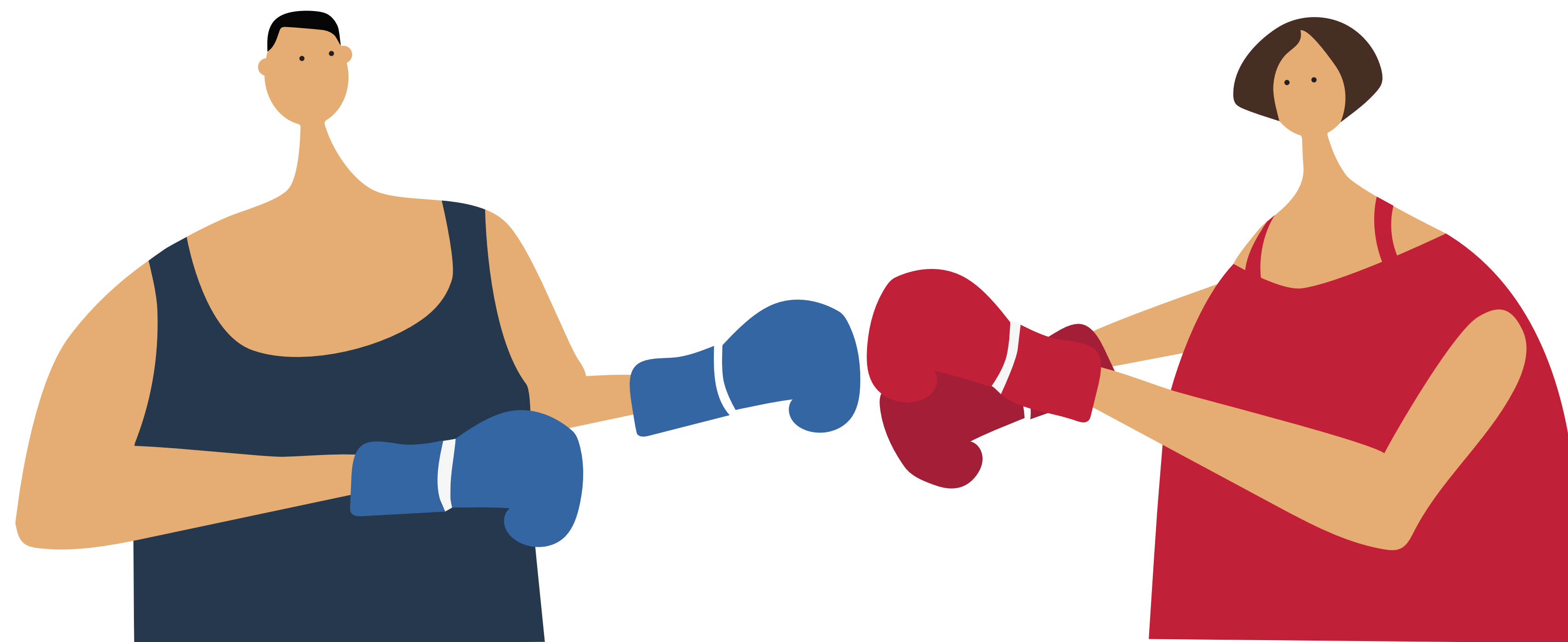


- 69% of men and 66% of women think that by 2050, men and women will do an equal amount of housework.



"You started it!" "No, YOU started it!"

70% of Hong Kong men think they upset their partners more compared to only 41% of women.



- 52% of men and 57% of women say they start most of the arguments.

If I could just change one thing about you...

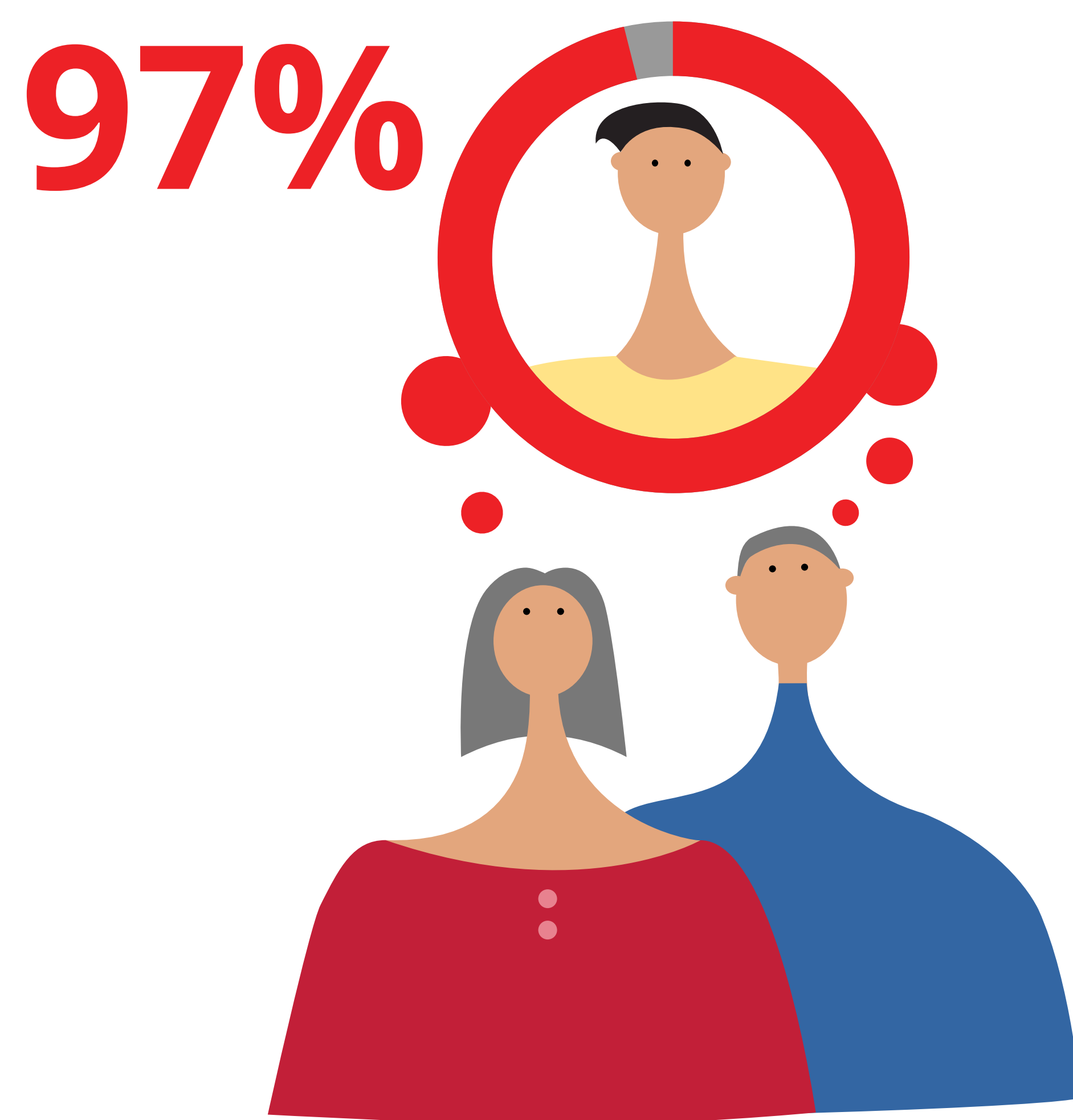
Health tops the wish list for Hong Kong couples when asked about things they would change in their partners (41%).



- 32% would make them more communicative.
- 25% would make them more responsible.

Mom and Dad get an A+ for worrying

97% of parents in Hong Kong worry about their children's future, with 48% of them admitting to worrying at least once a week. About a third of Hong Kong parents (31%) say supporting their children's education is one of their main financial goals.



- 64% give their children advice about the future at least once a week. Those who give advice to their children regularly have a relationship score of 40/100, while those who do not have a score of 31/100.
- Only 51% of Hong Kong people believe that children will have a better future in 2050 than they do now, the lowest across all surveyed markets.
- 43% of parents educate their children about financial management or financial planning at least once a week.

The Pressure Cooker Life

65% of Hong Kong people say their parents gave them pressure when they were young, with 11% admitting that the pressure they got when they were young affected their relationship with parents.



- 19% of people in Hong Kong say their parents give them pressure on a weekly basis, which increases to 22% among those living with their parents.

Put that away!

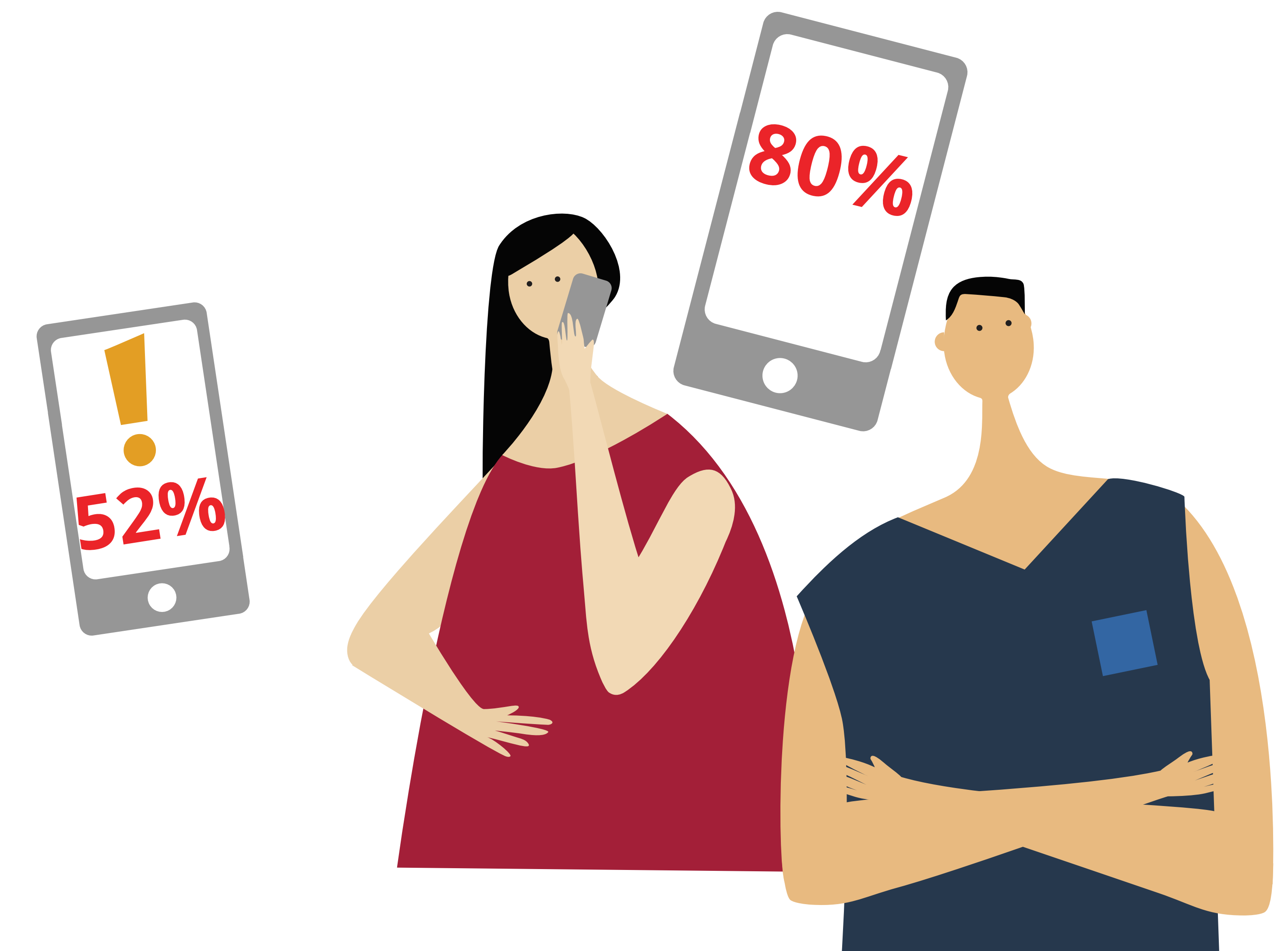
In Hong Kong, 50% of people believe their family spends too much time on the phone rather than talking to each other, while 45% of people say that time spent on the phone or computer has a negative impact on their family relationships.



- 83% believe mealtimes with others would be better if everyone turned off their phones.
- 34% of Hong Kong couples say being inattentive is the biggest cause for arguments.
- 61% of men and 51% of women say they spend more time than their partners on the phone or computer. 31% of couples feel they're competing with their partner's phone for attention.

Talk to the phone, not the face

80% of Hong Kong people say they know someone who prefers looking at a screen rather than talking to people.



- 76% think some families spend too much time on the phone rather than talking to each other.
- 52% admit to getting distracted by pop-up alerts on their phone even while talking to other people.

When it comes to health, we're all talk no action

Many people in Hong Kong are concerned about their health in the future (59%), including their mental health (47%), the highest proportion in all the markets surveyed. However, they currently do little to maintain their health.



- 30% believe their health will worsen in the coming five years, and only 20% expect their health to improve in that amount of time - the lowest result recorded in the region.
- Despite their concerns, 80% say they are not active in maintaining their health.



Love beyond first sight

81% of couples in Hong Kong feel their current relationships have turned out better than expected.



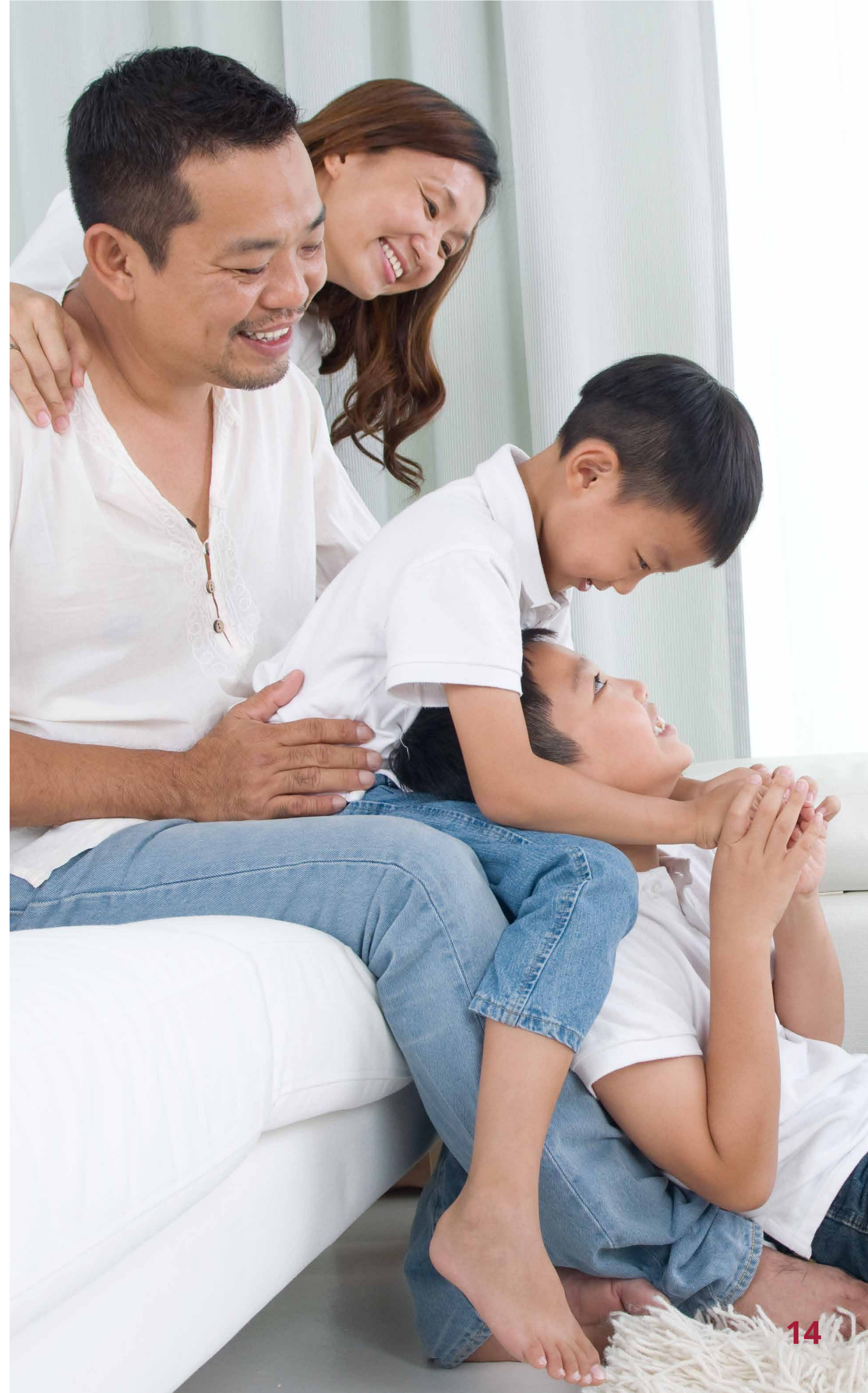
- 83% of couples agree that their relationship is better now than when they had first met.

Redefining relationships by 2050

When people in Hong Kong make predictions about 2050:

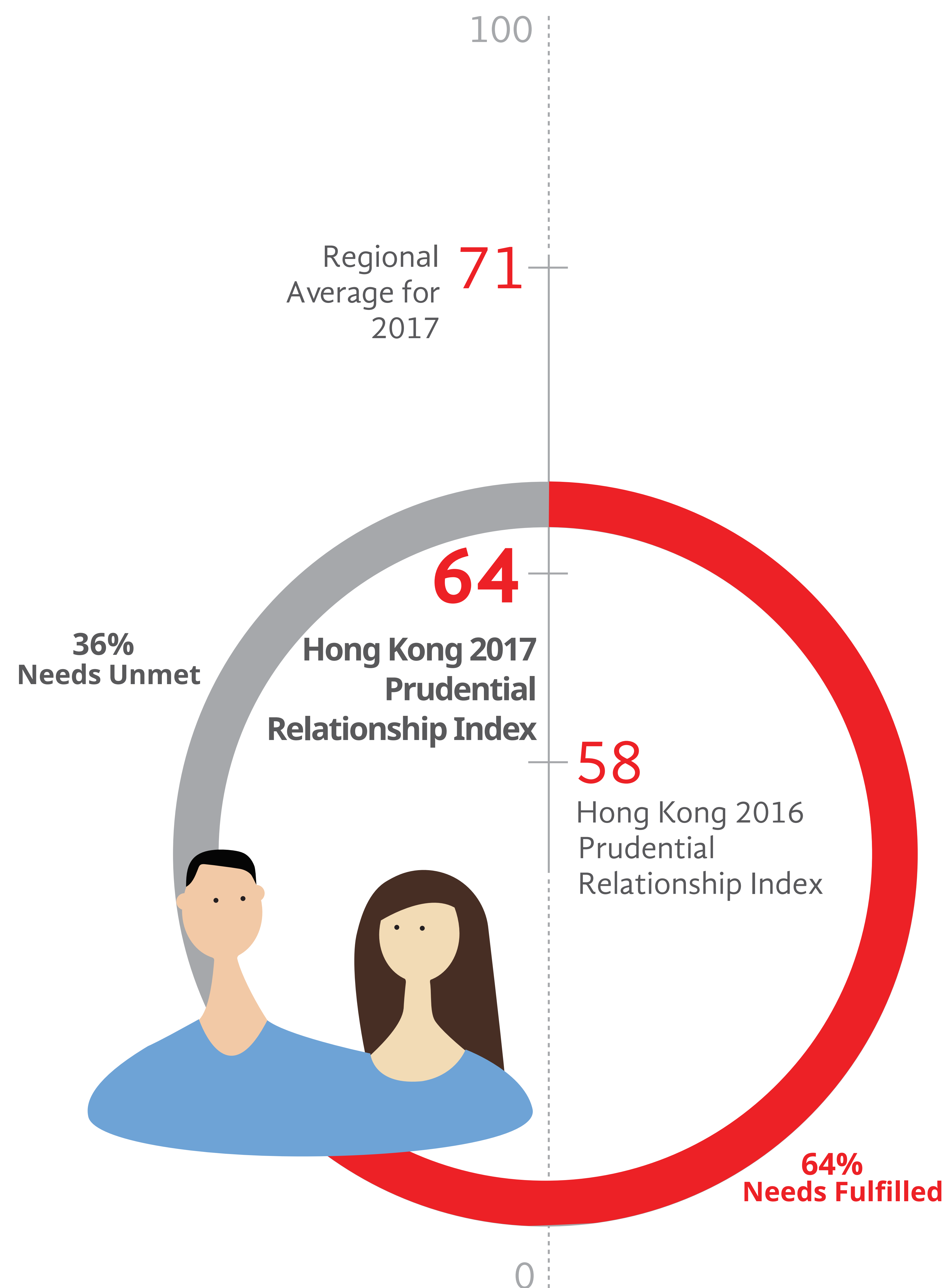


- 80% believe divorce or separation will be socially acceptable.
- 68% believe that same-sex marriage will be legal.
- 61% believe that most couples living together will not be married.



A close-up photograph of two young women with long dark hair, smiling and looking down at something out of frame. The woman in the foreground is slightly more in focus than the one behind her. They are both wearing light-colored tops.

HONG KONG RELATIONSHIP OVERVIEW

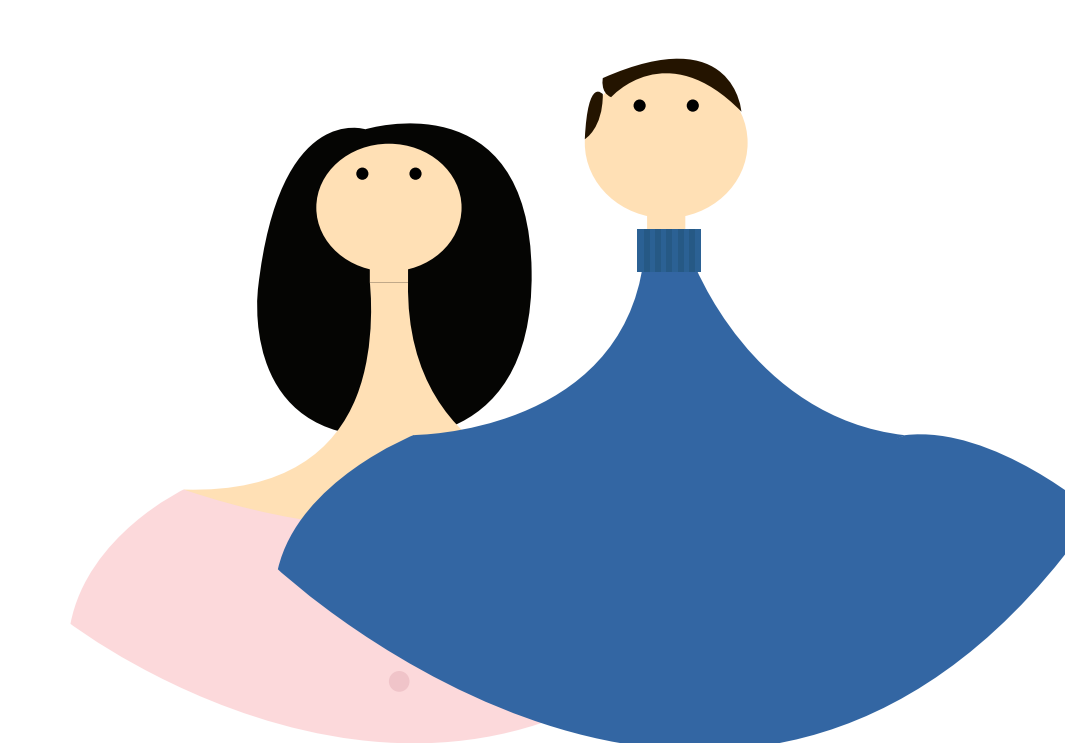


The 2017 Prudential Relationship Index (PRI) for Hong Kong is 64/100. This score indicates that, on average, primary relationships in Hong Kong provide just under two-thirds of their relationship needs. The PRI for Hong Kong is lower than the regional average for 2017 (71/100).

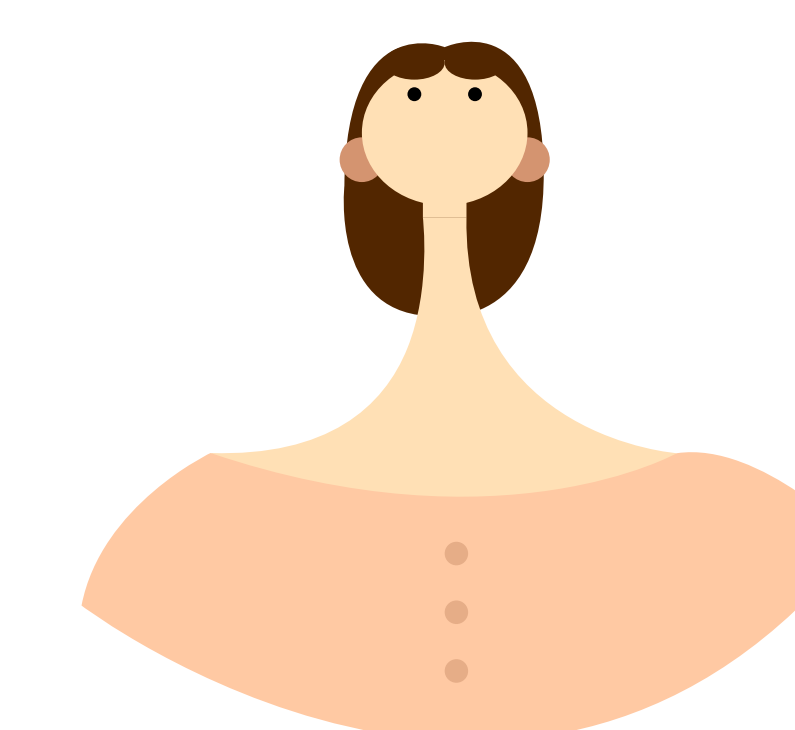
PRIMARY RELATIONSHIPS

On average, the relationship scores that people in Hong Kong have for their partners in 2017 is 60/100 – this indicates that partners fulfil 60% of all that they say is important in their relationships. This is a nine-point increase compared to the scores in 2016.

The relationship scores that people in Hong Kong have with immediate family has improved compared with 2016 – scores are higher for relationships with parents (37/100) and children (also 37/100). For other relatives (28/100) and best friends (40/100) the relationship scores remain unchanged while Hong Kong people are finding that their relationships with colleagues are marginally less fulfilling than in 2016 (score 22/100).



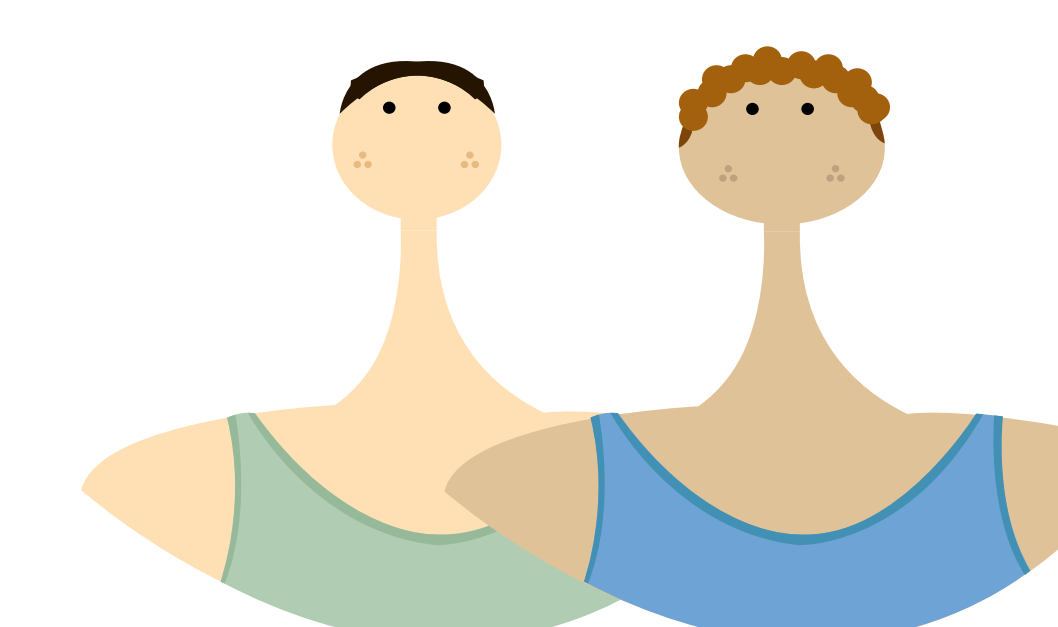
Partners
60/100



Relatives
28/100



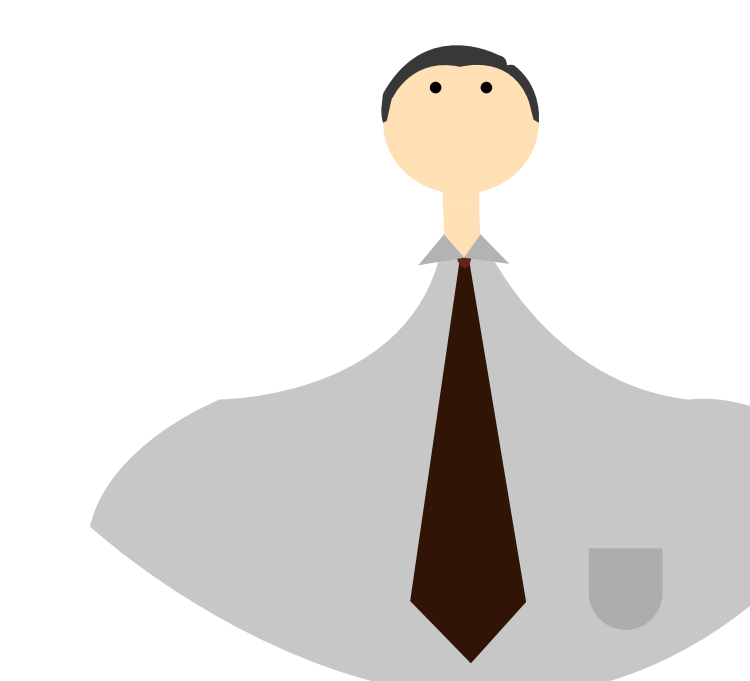
Parents
37/100



Best friends
40/100



Children
37/100



Colleagues
22/100



2017 2016

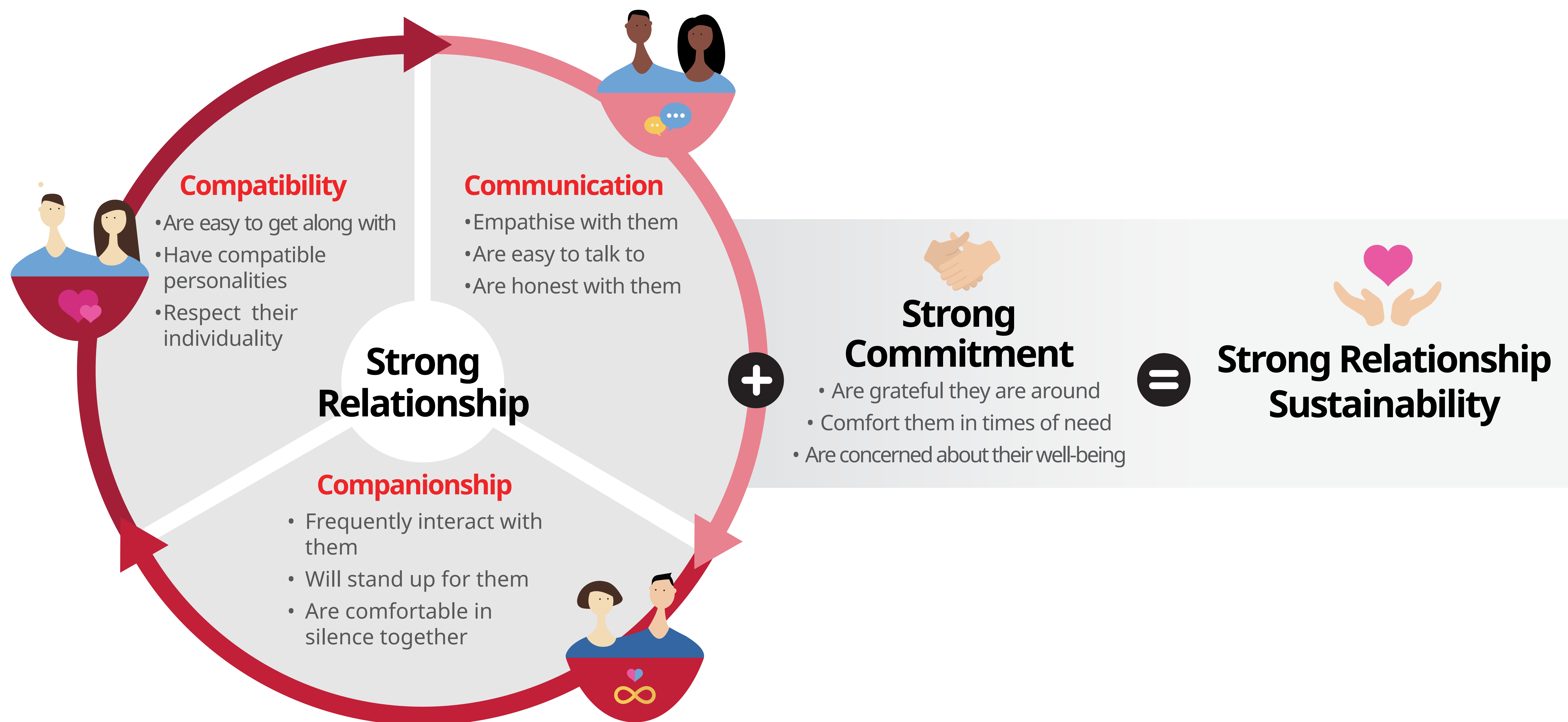
COMPATIBILITY, COMPANIONSHIP, COMMUNICATION AND COMMITMENT

Strong relationships are built on pillars of Compatibility, Companionship and Communication, while sustainable relationships are built on Commitment.

People in Hong Kong value relationships with those who provide them with emotional support. They value people who are empathetic,

comforting, are concerned about their well-being and who will stand up for them.

The need to de-stress from their hectic city lifestyle means that Hong Kong people also appreciate others who are comfortable in silence together. They like partners who are easy to get along with – by which they mean people who allow them to relax.



A romantic couple is seen from behind, standing on a sandy beach at sunset. The woman, with long dark hair, is wearing a white lace-trimmed tank top and jeans. The man, with short dark hair, is wearing a white t-shirt and blue shorts. They are holding hands and framing the bright sun with their fingers to create a heart shape. The sun is a large, glowing orb in the sky, casting a warm, golden light over the scene. The ocean waves are visible in the background, and distant mountains can be seen on the horizon.

PARTNERS

PARTNER RELATIONSHIP SCORE

The relationship scores that people in Hong Kong have with their partners in 2017 is 60/100. This indicates that those with partners have approximately 60% of their relationship needs provided for by their partners. This represents a nine-point increase compared with 2016 (51/100), indicating that people in Hong Kong are more likely to feel their partners are satisfying their relationship needs. The average partner relationship score for all the markets surveyed in 2017 is 67/100.

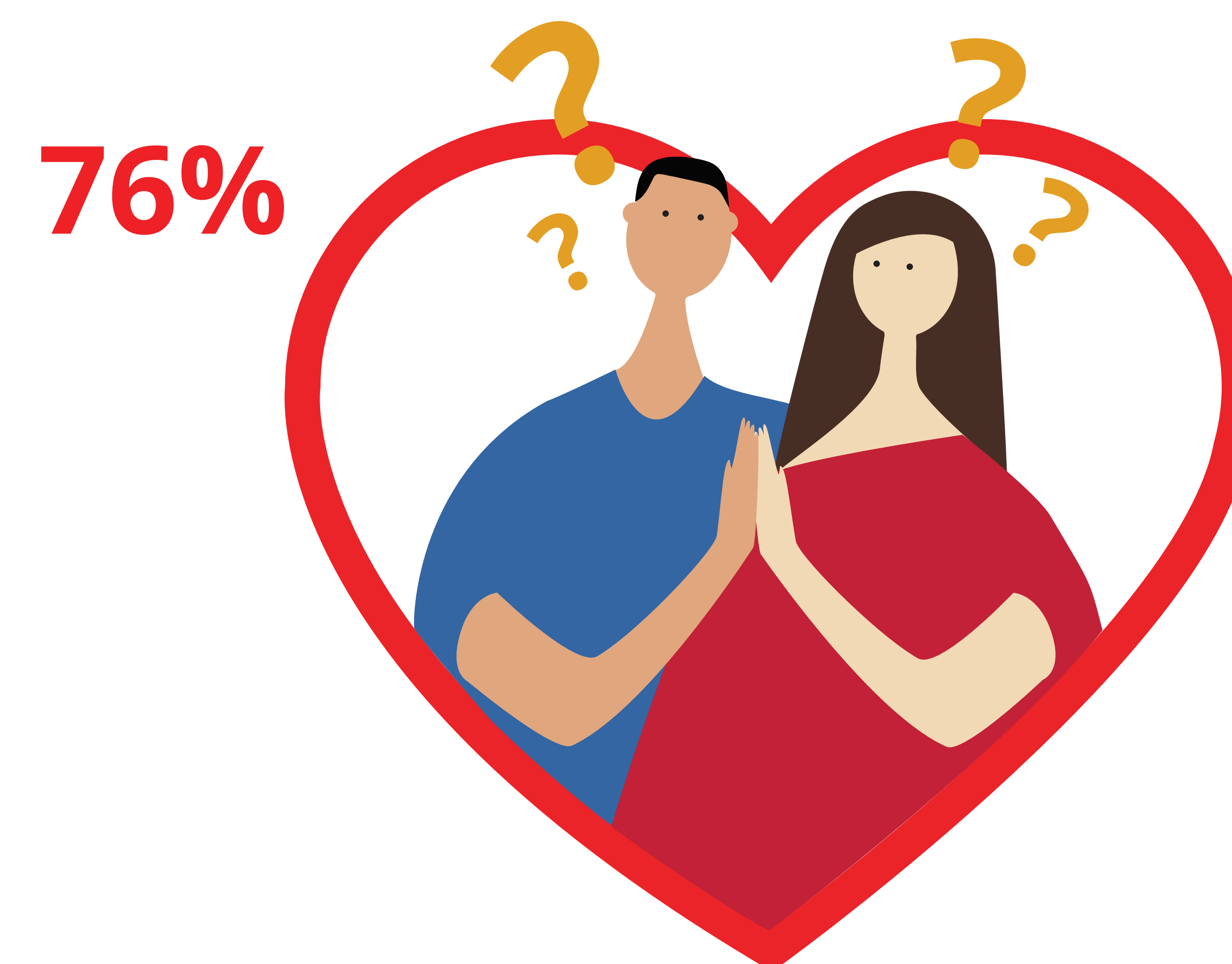
63% of those surveyed in Hong Kong are married, while a further 20% have a boyfriend or girlfriend. 17% are single and unattached.



THE IDEAL PARTNER

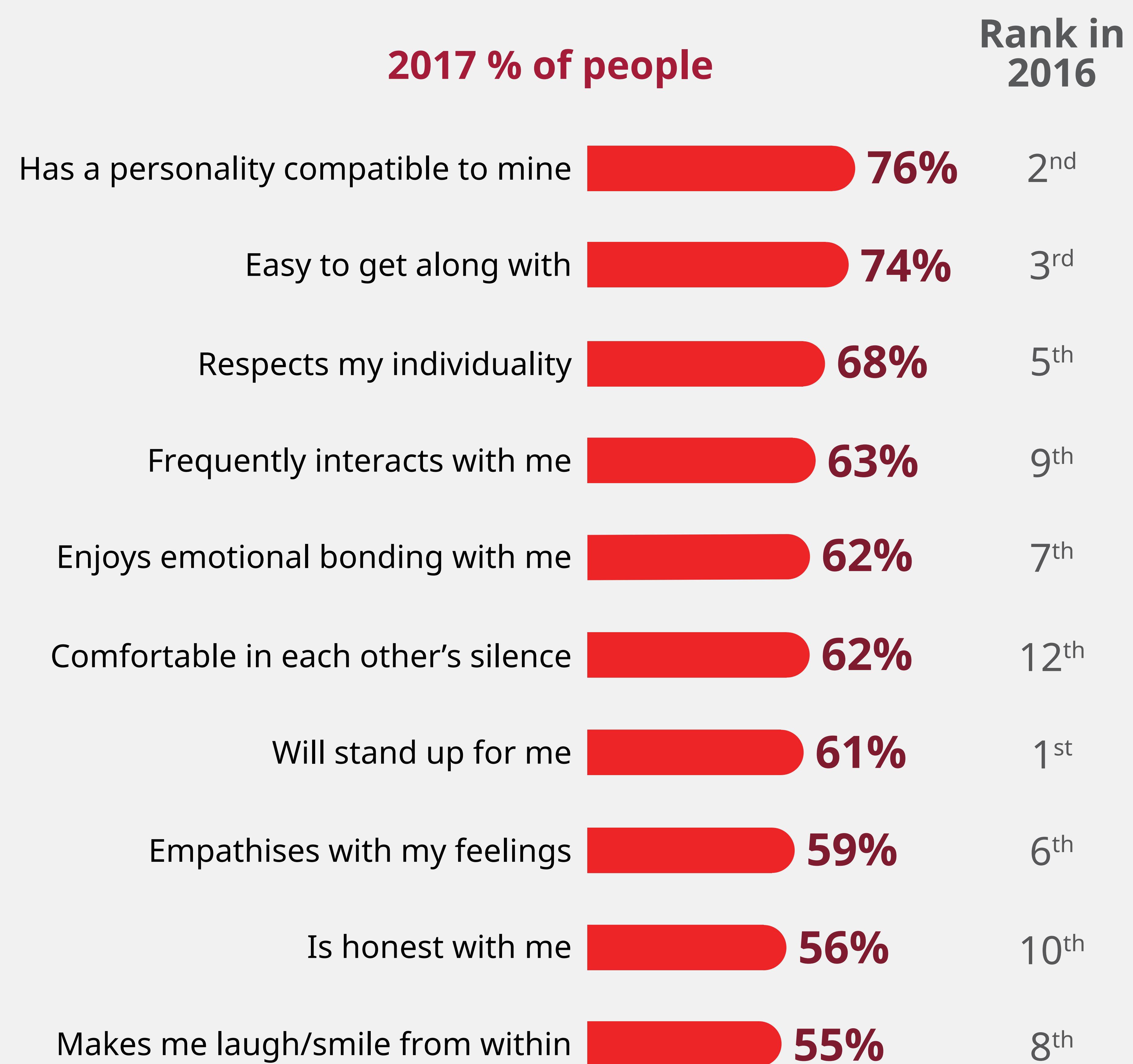
ARE YOU THE ONE?

76% would like their partners to have a personality compatible to theirs.



There have been some changes on what Hong Kong people most want from their partners. More than three-quarters (76%) want partners who have personalities that are compatible with theirs – the most important attribute in 2017. Hong Kong people also want partners to be easy to get along with (74%) – by which they mean that their partners allow them to relax. Hong Kong people are less likely in 2017 than in 2016 to want partners who stand up for them (61%), but they are more likely to want partners who are comfortable in silence with them (62%).

MOST DESIRED ATTRIBUTES IN AN IDEAL PARTNER



Base: All respondents in Hong Kong (n=500)



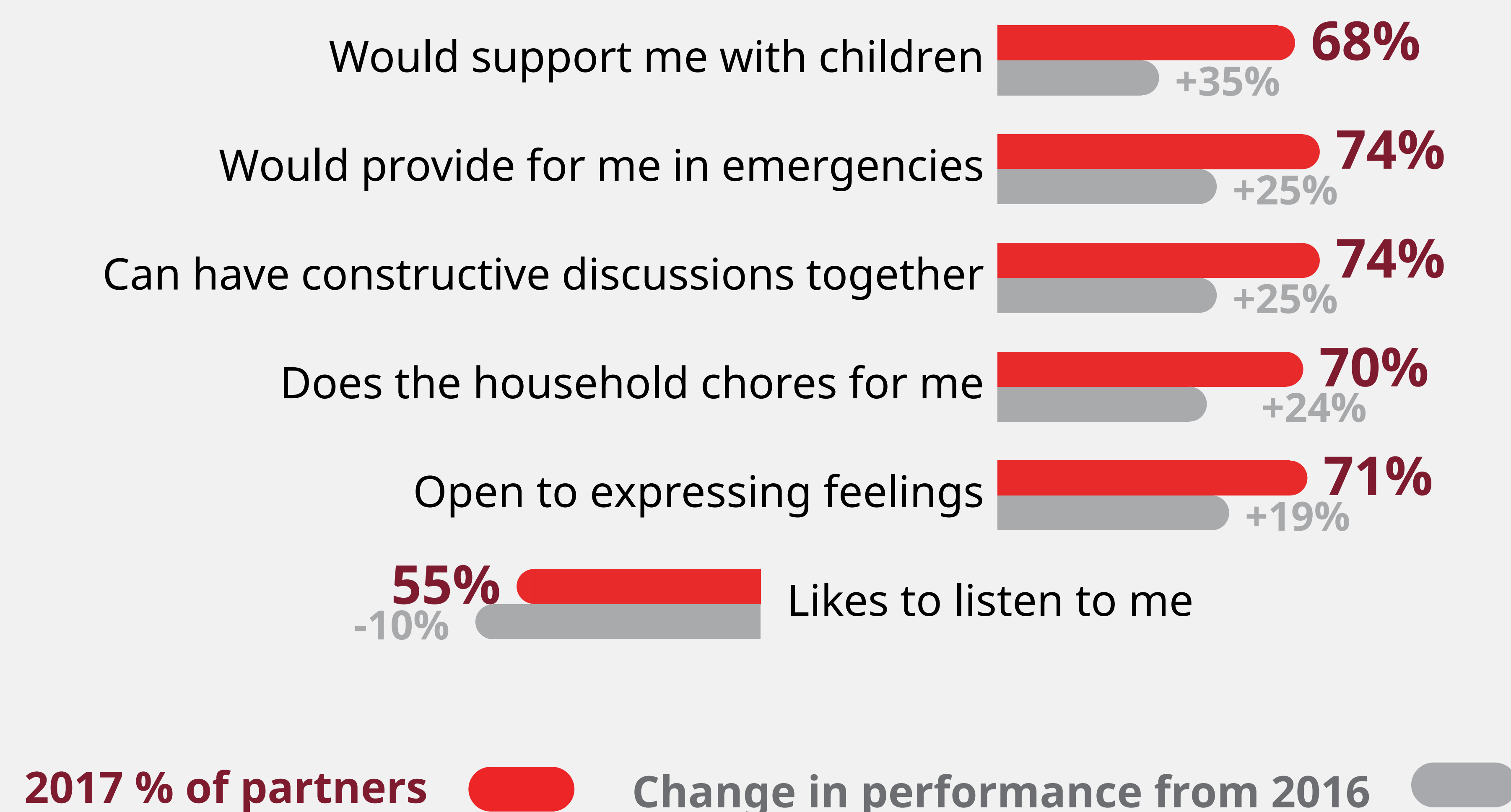
HOW RELATIONSHIPS HAVE CHANGED

There have been noticeable changes on how Hong Kong people feel their partners are meeting their relationship needs. People in Hong Kong are more likely to feel that their partners provide support with children and housework. More notably, there seems to have been an increase in constructive and expressive communication between partners, which have led to higher relationship scores with partners in 2017.

68% of people in Hong Kong think that their partners support them with their children – an increase from 33% who thought so in 2016. 70% think their partners help them with housework, compared with 46% in 2016.

When it comes to communication, 74% now think they can have constructive discussions with their partners compared with 49% who thought so in 2016. 71% say their partners are open to expressing their feelings, compared with 52% who said so in 2016.

KEY CHANGES IN HOW PARTNERS ARE MEETING RELATIONSHIP NEEDS FROM 2016 TO 2017



Base: Those married, engaged or with partners in Hong Kong (n=413)

Hong Kong people report that they are communicating with their partners more often this year than in 2016. People in Hong Kong also say that their partners tell them they love them more frequently (51% doing so at least once a week in 2017, compared with 43% in 2016). Hong Kong couples are also more likely to spend at least an hour talking to each other on a weekly basis in 2017 (71%) than in 2016 (62%).

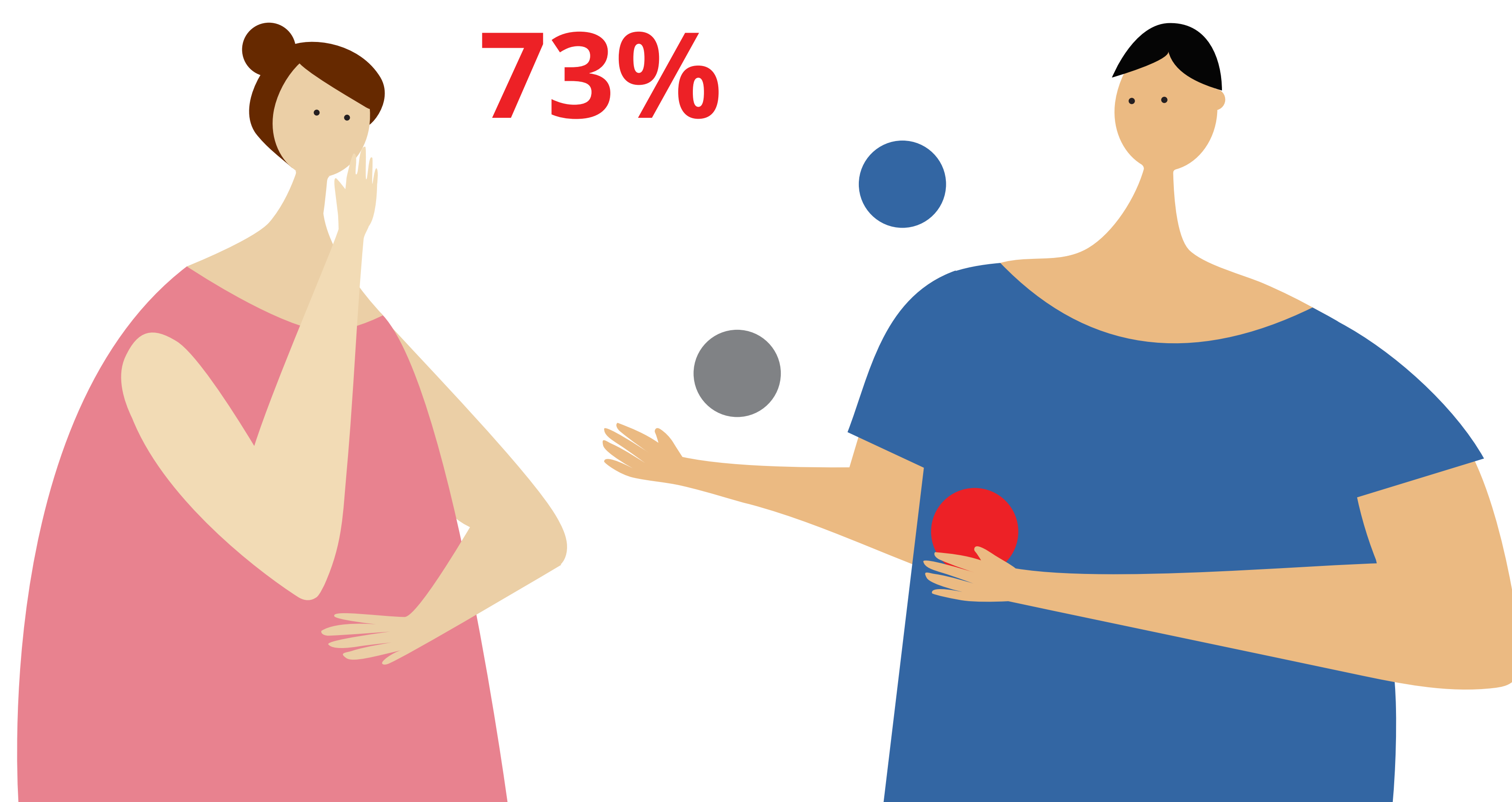
INTERACTIONS WITH PARTNERS DONE AT LEAST ONCE A WEEK



Base: Those married, engaged or with partners in Hong Kong (n=413)
Some interactions are newly added in 2017. Data trends are not available.

LAUGHTER IS THE BEST MEDICINE

Relationship scores are 21 points higher among couples who laugh frequently.

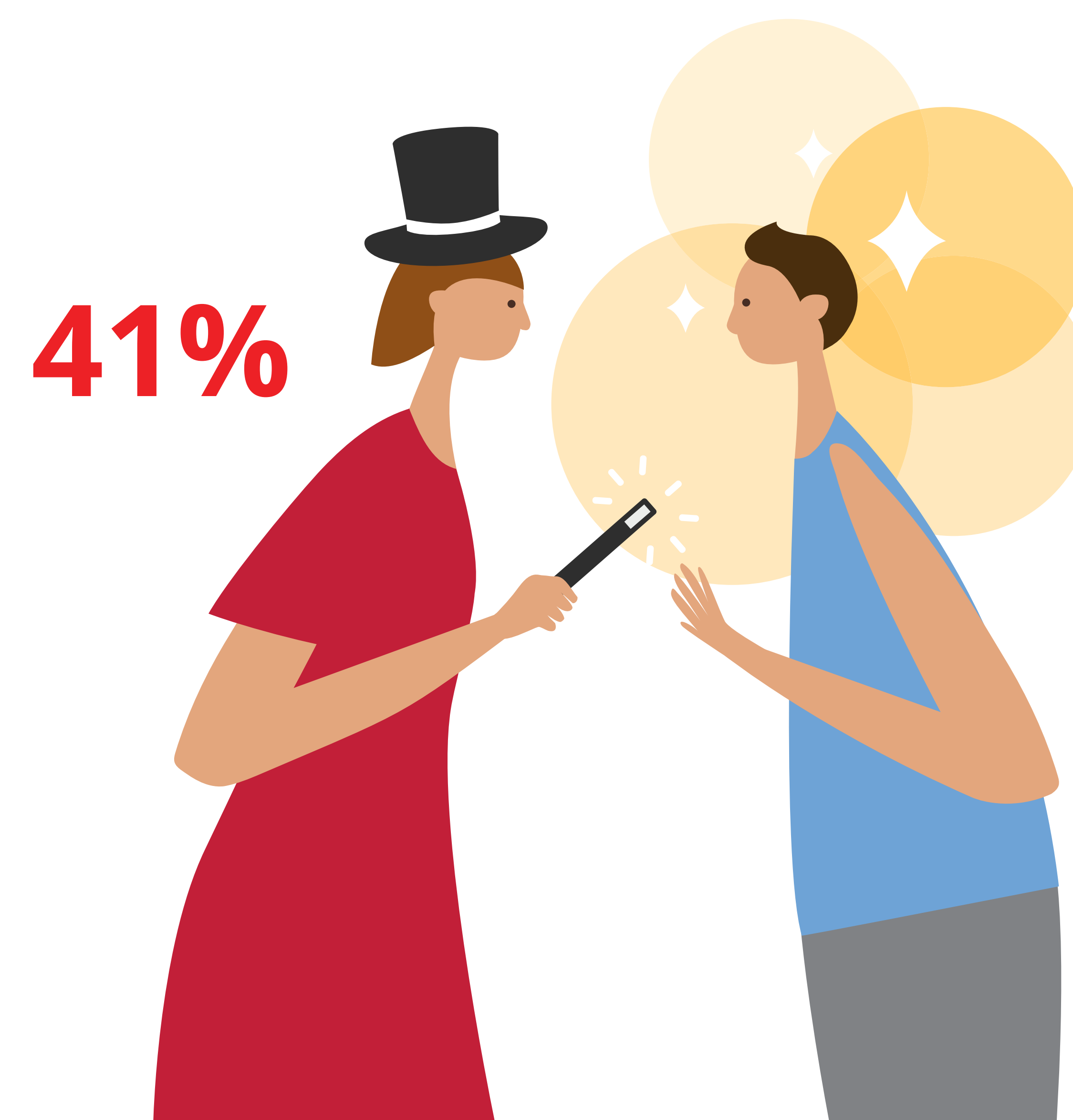


73% of people in Hong Kong laugh together with their partners at least once a week, an increase from only 63% who did so in 2016. One in three (34%) laugh with their partners every day. Laughter is highly linked with good relationships. More than half (55%) of the people in Hong Kong think that their ideal partner should make them laugh or smile. Those who laugh with their partners at least once every week have a partner relationship score of 66/100, twenty-one points higher than those who don't laugh as frequently (45/100).

Most men think that they are the funnier ones in their relationships. 68% of men think they make their partners laugh more. 44% of women agree, and say that their partners are the funnier ones in their relationships. For the most part, it seems that the men in Hong Kong are humorous enough – when women were asked what they would like changed in their partners, only 20% said they wanted their partners to be funnier.

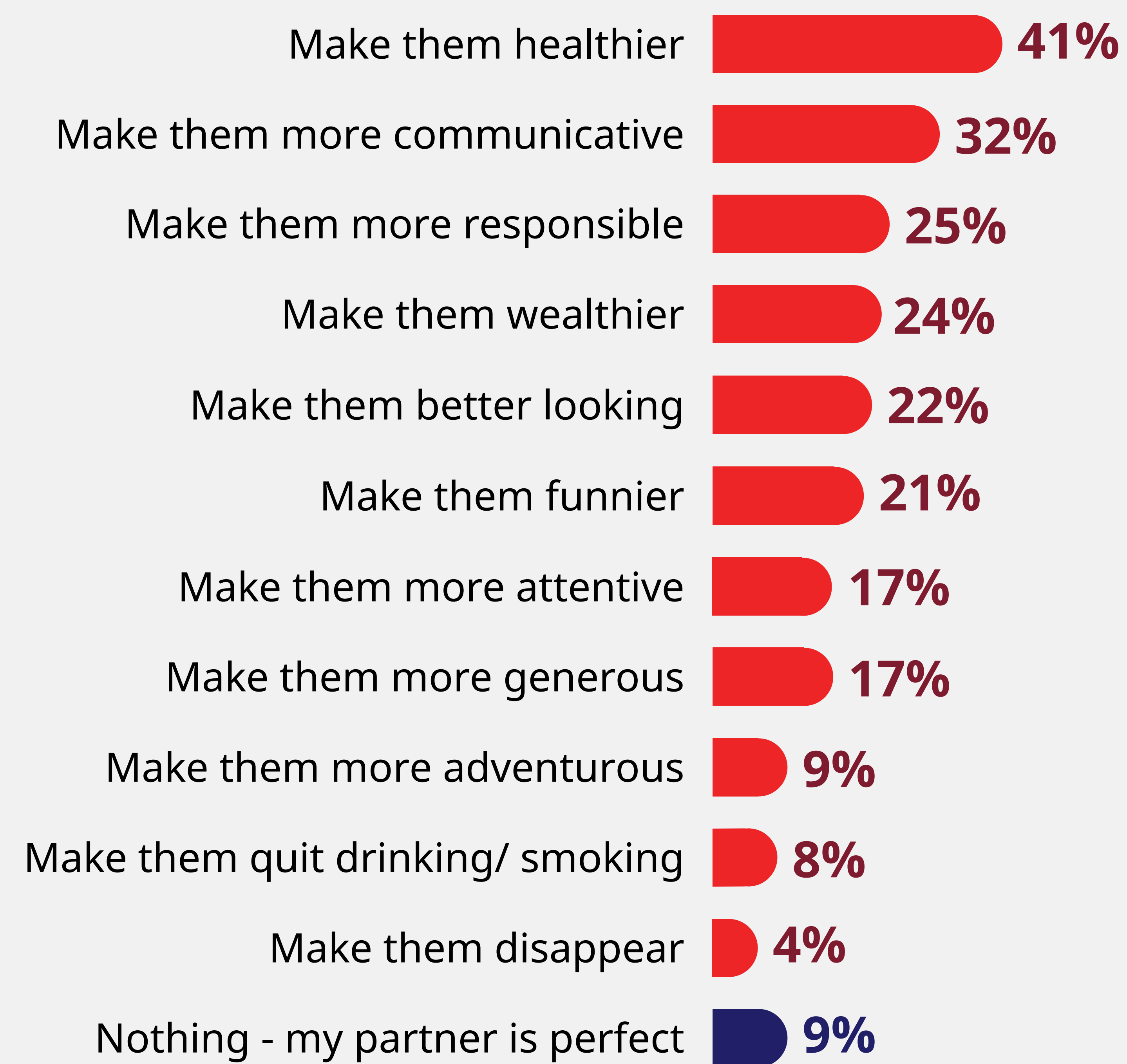
IF I COULD JUST CHANGE ONE THING ABOUT YOU...

41% want their partners to be healthier.



When asked what they would change about their partners, 9% of people in Hong Kong said that their partners were already perfect and they did not want anything to be changed. The one thing they were most likely to mention was that they wanted their partners to be healthier (41%). 32% want their partners to be more communicative and 25% want them to be more responsible. For 4% of the people in Hong Kong, their relationship was so poor that they wanted their partners to simply disappear.

WHAT PEOPLE WOULD CHANGE IN THEIR PARTNERS

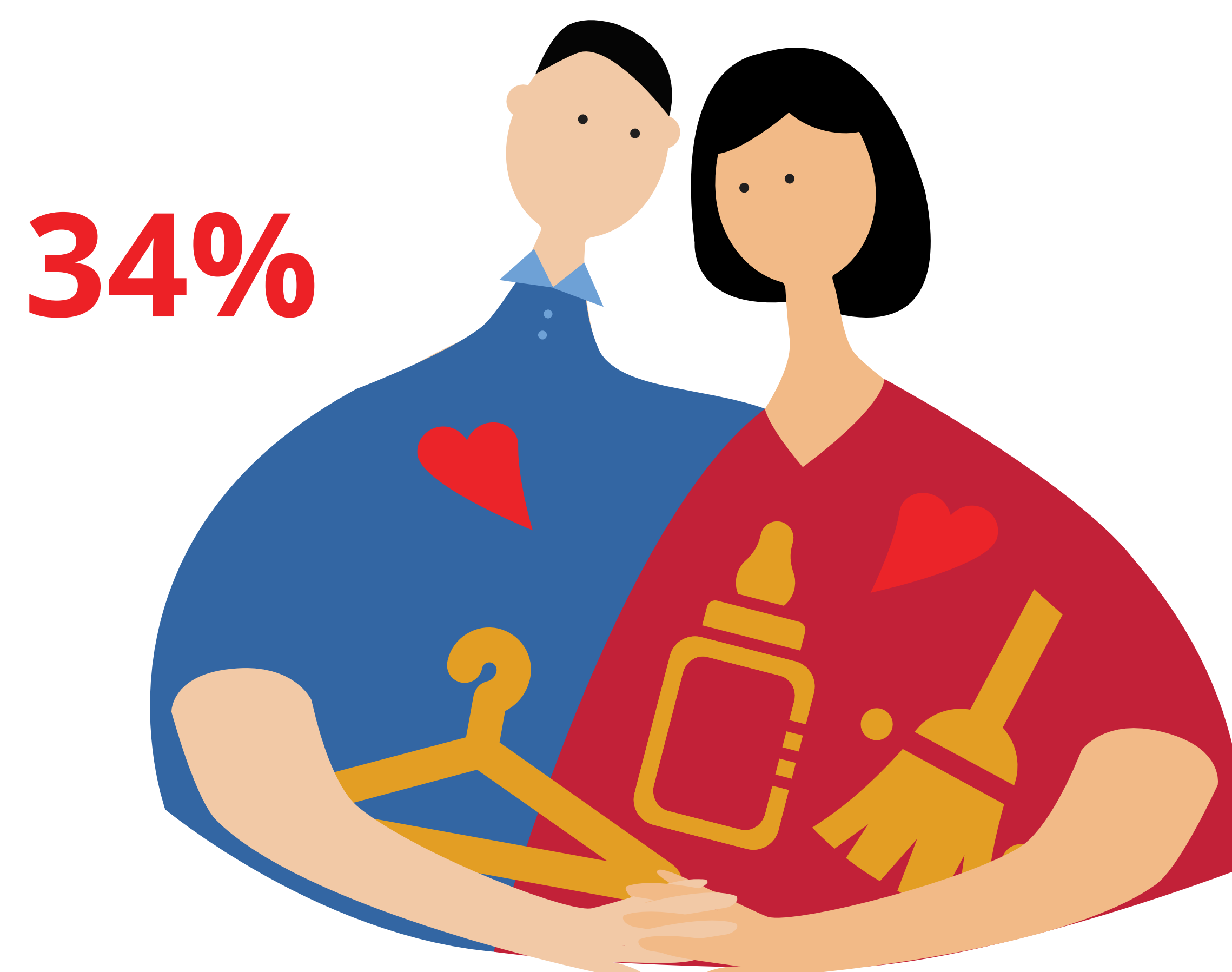


Base: Those married, engaged or with partners in Hong Kong (n=413)



THANKS FOR LENDING A HAND, DEAR!

34% of women say their partners do most of the housework.



Many couples continue to have separate roles within the relationships. However, couples in Hong Kong are the most likely in the region to share home and family responsibilities. 66% of women say they are the ones in the family to do most of the housework, while 34% of them say their partner does the majority of housework. On the other hand, 42% of Hong Kong men say they are the ones doing most of the housework. 71% of women and 36% of men say they look after the children the most. The proportion of women who say they do the majority of household chores or look after the children more is the lowest in the region. Only 18% of people in Hong Kong say they argue with their partners about housework.

Despite many couples sharing responsibilities between them, there is a general expectation that true equality at home may take a long time to achieve. 69% of men and 66% of women think that by 2050, men and women will do an equal amount of housework. 33% of people in Hong Kong believe that even by 2050, men and women will not share the same amount of housework.

WE NEED MORE \$\$\$

32% of couples argue about children, while 30% argue about money

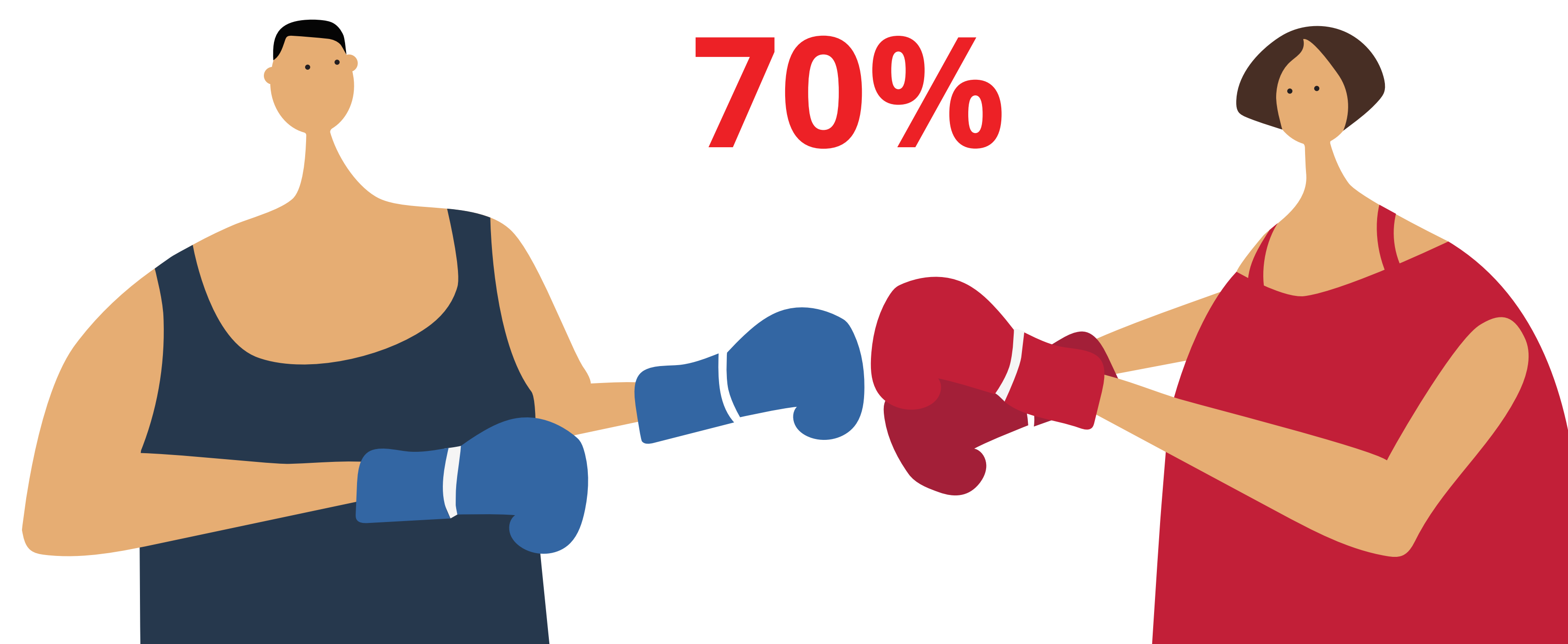


Although household chores do not commonly contribute to arguments in Hong Kong, couples in the city have other reasons to argue. Couples in Hong Kong are most likely to argue about children (32%), while money is next biggest source of argument between them (30%).

28% of parents think the cost of bringing up children has a significant impact on their relationship with their partner. Other money issues that affect relationships include people feeling that their partners spend too much (21%).

"YOU STARTED IT!" "NO, YOU STARTED IT!"

70% of men say they are more likely to make their partners upset in the relationship.



57% of women and 52% of men say they are more likely to start arguments than their partners. Although men and women are almost equally likely to start arguments, 70% of men say they are the ones in the relationship to upset their partners more often.





PARENTS AND CHILDREN

RELATIONSHIPS WITH CHILDREN

53% of adults surveyed in Hong Kong have children. 90% have living parents, including 33% whose parents live in the same household as them.



In 2017, the relationship scores that parents in Hong Kong have with their children is 37/100. This indicates that parents approximately have 37% of their relationship needs met by their children. This represents a three-point increase compared with 2016 (34/100), indicating that parents in Hong Kong are marginally more likely to feel their children are meeting their relationship needs. The average relationship scores parents have with their children in the markets surveyed is 50/100.

Parents in Hong Kong put a lot of emphasis on being able to relax around their children. The most important thing Hong Kong parents want from their children is for them to be easy to get along with (67%) – by which Hong Kong parents mean that their children allow them to relax. Parents are also more likely to think that children should be comfortable in silence with them (49%) compared with 2016.

In addition to quiet, relaxation time, parents also enjoy interacting with their children. 61% think it important that their children frequently interact with them and 53% want their children to make them laugh and smile.

MOST IMPORTANT ATTRIBUTES IN CHILDREN

	2017 % of parents who want this	Rank in 2016
Easy to get along with	67%	1 st
Enjoys being physically close to me	62%	6 th
Frequently interacts with me	61%	2 nd
Has a personality compatible to mine	56%	7 th =
Enjoys emotional bonding with me	55%	9 th
Makes me laugh/smile from within	53%	5 th
Is honest with me	50%	7 th =
Is comfortable in each other's silence	49%	20 th
Respects my individuality	47%	12 th
Will accommodate my lifestyle	47%	15 th

Base: Parents in Hong Kong (n=264)

CHANGES IN RELATIONSHIPS WITH CHILDREN

Parents are more likely to think that their children are meeting their key relationship needs in 2017 than in 2016. More parents think that their children are comfortable in silence with them – with 50% thinking so in 2017 compared with 31% in 2016. They are also more likely to think that children respect their individuality (50% in 2017 compared with 35% in 2016).

Although parents are finding their children to be more comfortable in silence, they are less likely to feel that their children have a calming effect on them (30% in 2017 compared with 49% in 2016).

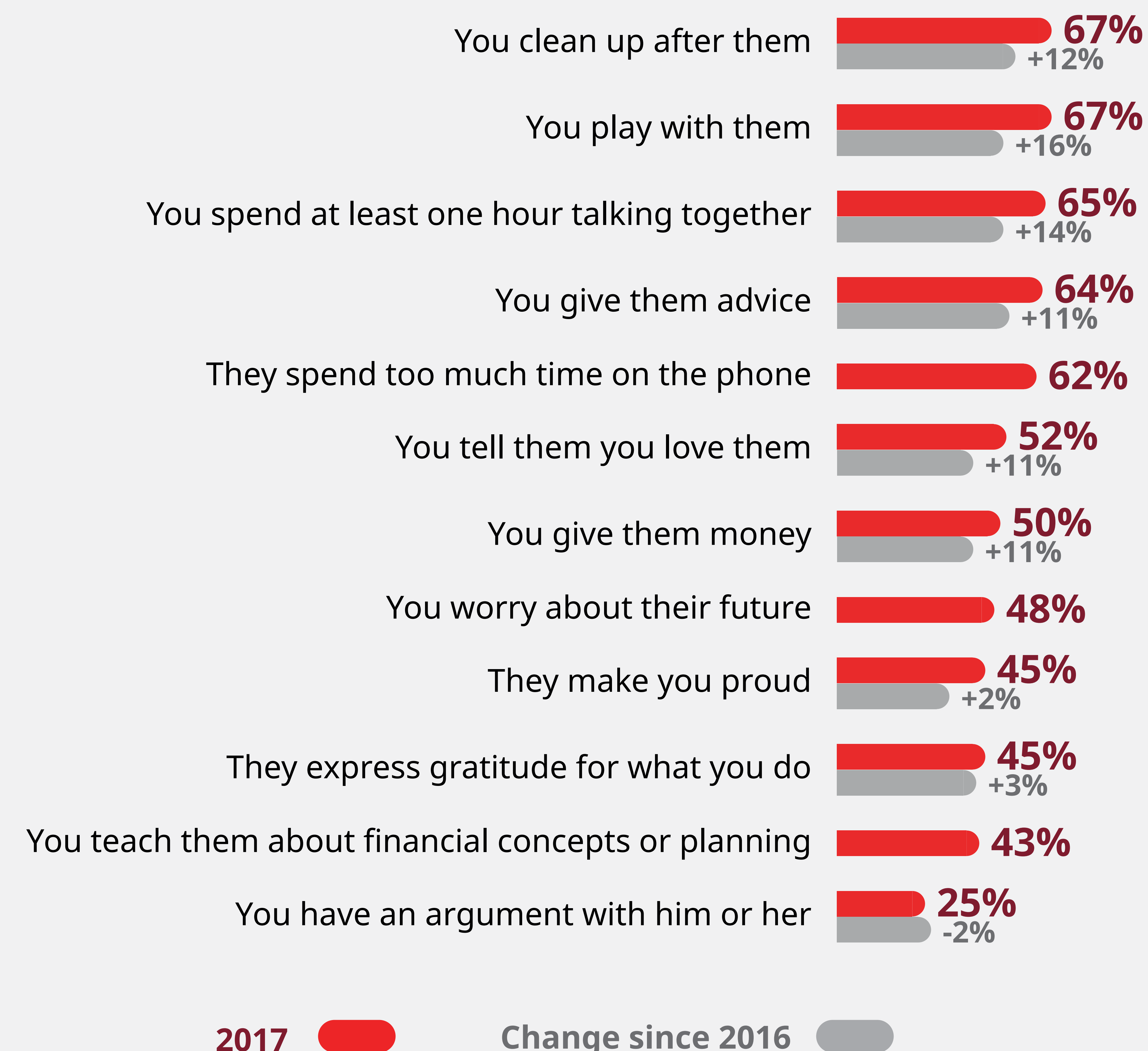
KEY CHANGES IN HOW CHILDREN ARE MEETING RELATIONSHIP NEEDS FROM 2016 TO 2017



Base: Parents in Hong Kong (n=264)

Parents are interacting with their children more often in 2017 than in 2016. 67% say they play or have family activities with their children in 2017, compared with 61% who said they did so in 2016. They are also more likely to have conversations with their children – 65% say they spend one hour or more talking with their children at least once a week, an increase from 51% in 2016.

INTERACTIONS WITH CHILDREN TAKING PLACE AT LEAST ONCE A WEEK

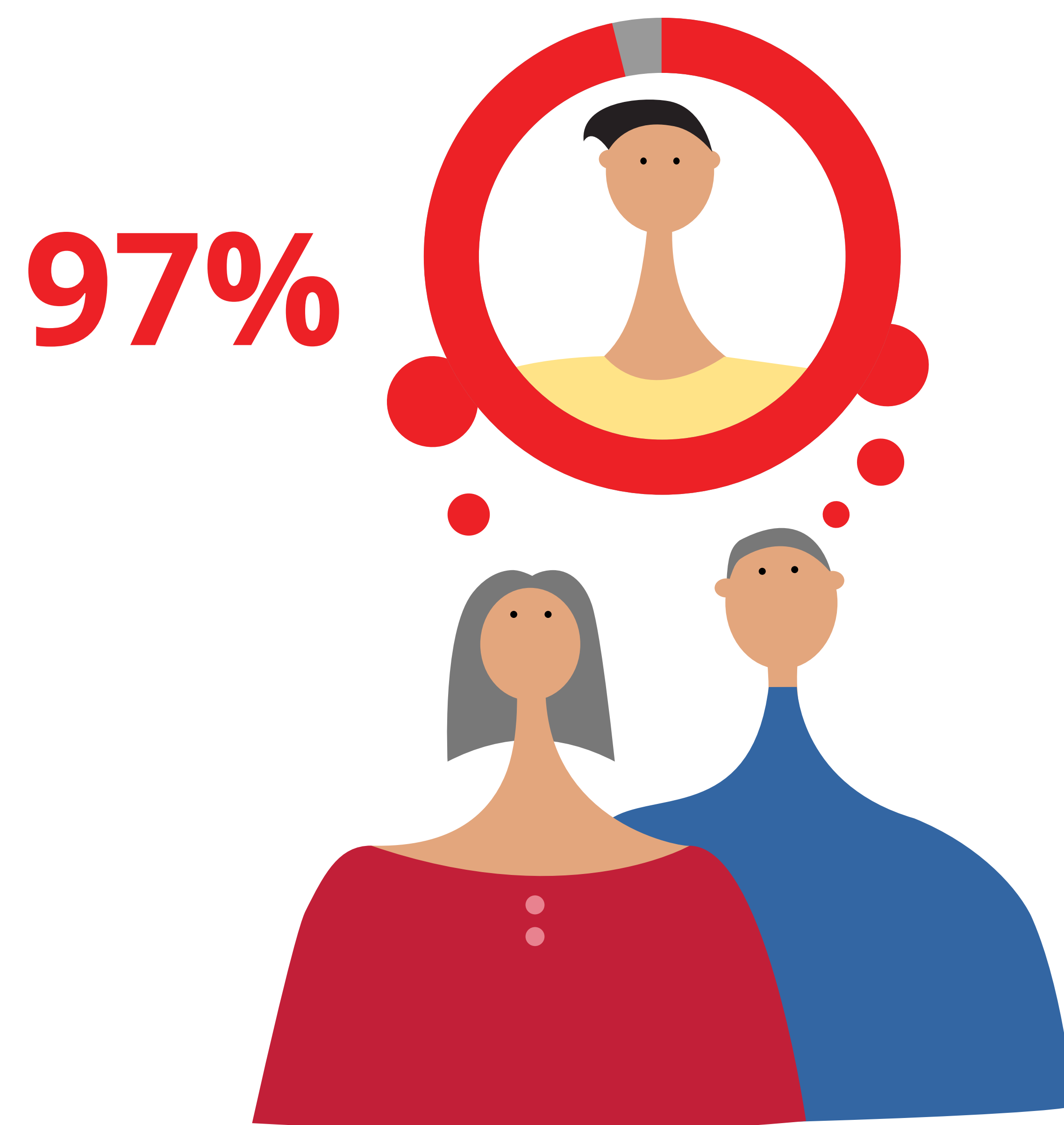


Base: Parents in Hong Kong (n=264)

Some interactions are newly added in 2017. Data trends are not available.

MOM AND DAD GET AN A+ FOR WORRYING

97% of parents in Hong Kong worry about their children's future.



Almost all parents (97%) worry about their children's future, with 48% worrying at least once a week. Only 51% of people in Hong Kong believe that children born in 2050 will have a better future than those born today – the lowest score from any of the nine markets surveyed.

To prepare their children for what lies ahead, 43% of parents in Hong Kong teach their children about financial concepts and how to manage money at least once a week. 64% of parents say they give their children advice about the future at least once a week. Those who frequently give advice to their children have a better relationship score with them (40/100) than those who give advice less frequently (31/100). Almost a third of Hong Kong parents say supporting their children's education as one of their main financial goals.



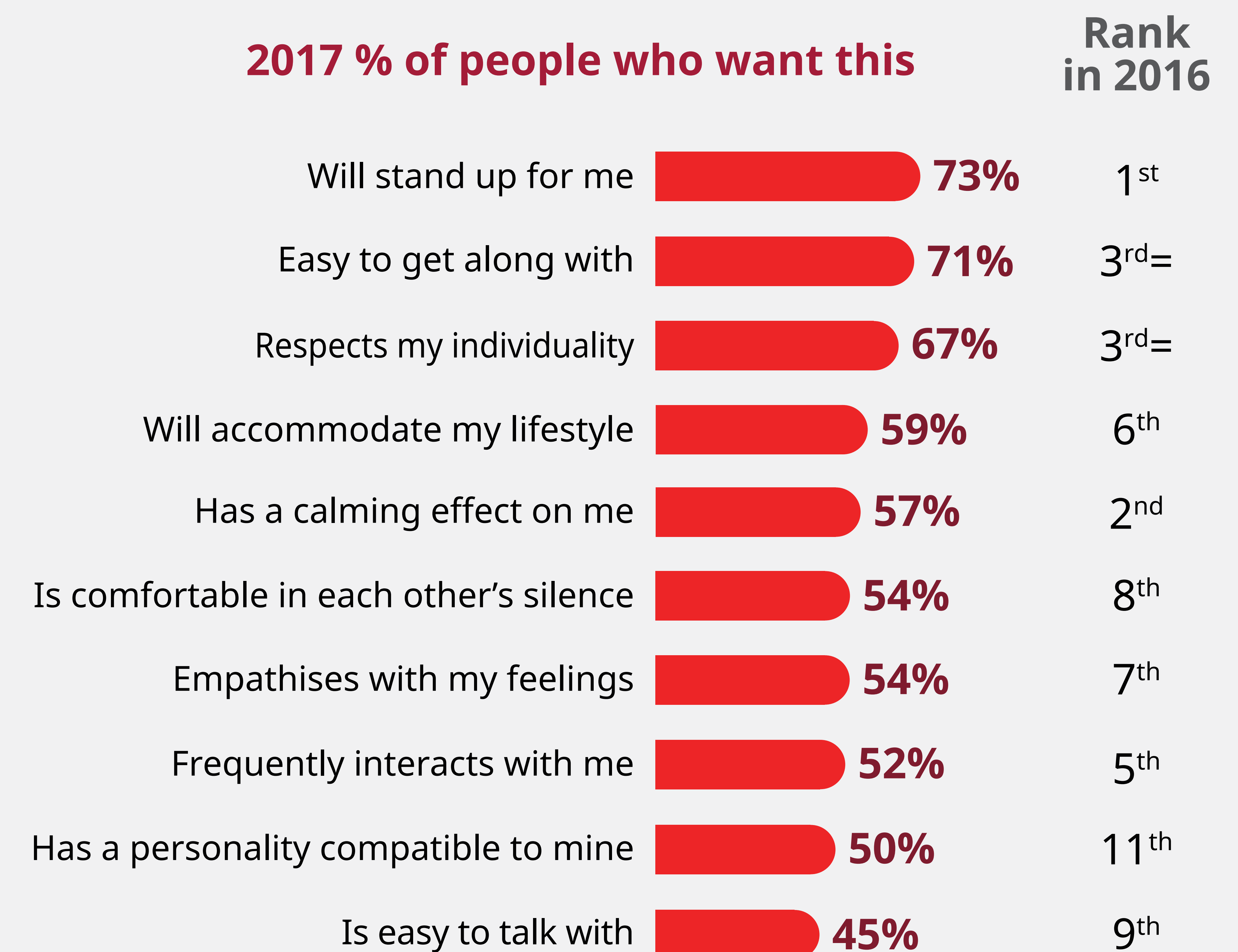
RELATIONSHIPS WITH PARENTS

The 2017 relationship scores that people in Hong Kong have with their parents is 37/100, two points higher than the score recorded in 2016 (35/100). This indicates that among those with living parents, approximately 37% of their relationship needs are provided for by their parents. The average parent relationship scores for the markets surveyed in 2017 is 48/100.

As in 2016, the most important attributes that people in Hong Kong look for in their parents are for them to provide support and allow for independence. People in Hong Kong most want their parents to stand up for them (73%), to be easy to get along with (71%) and to respect their individuality (67%). They are more likely in 2017 than in 2016 to want their parents to be accommodating of their lifestyle (59%).



MOST IMPORTANT ATTRIBUTES IN PARENTS



Base: Adults in Hong Kong with living parents (n=452)

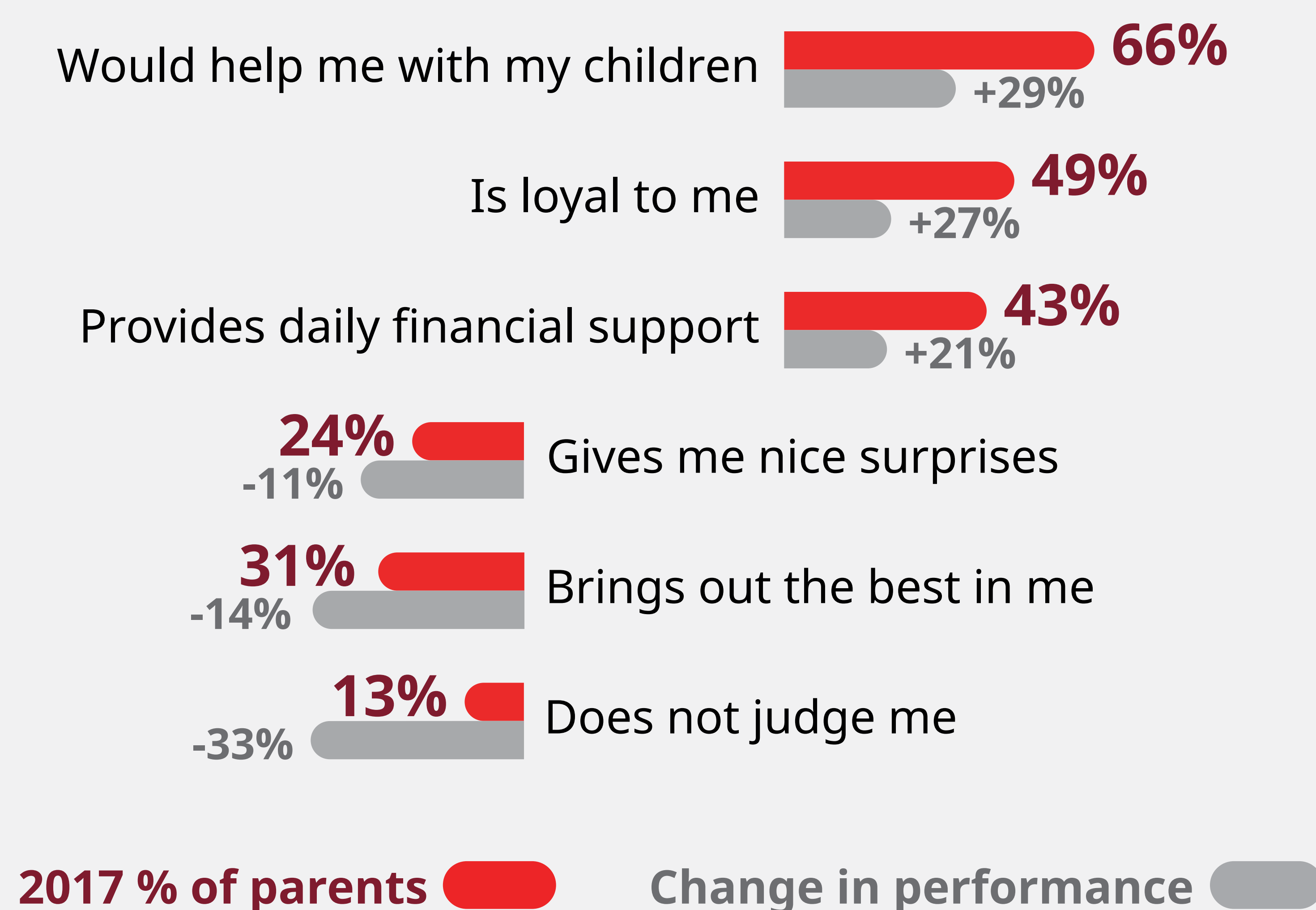
CHANGES IN RELATIONSHIPS WITH PARENTS

In 2017, people in Hong Kong are more likely to think that their parents support them with their children (66% in 2017 compared with 37% in 2016) and are loyal (49% in 2017 compared with 22% in 2016). They also think that their parents are more likely to provide daily financial support (43% in 2017 compared with 22% in 2016). However, Hong Kong people are much less likely to feel their parents are not judgmental (13% in 2017 compared with 46% in 2016).

Perhaps due to more people in Hong Kong feeling their parents are being judgmental towards them, people are also highly likely to feel their parents still treat them like children. 38% of adults say their parents treat them like children on a weekly basis.

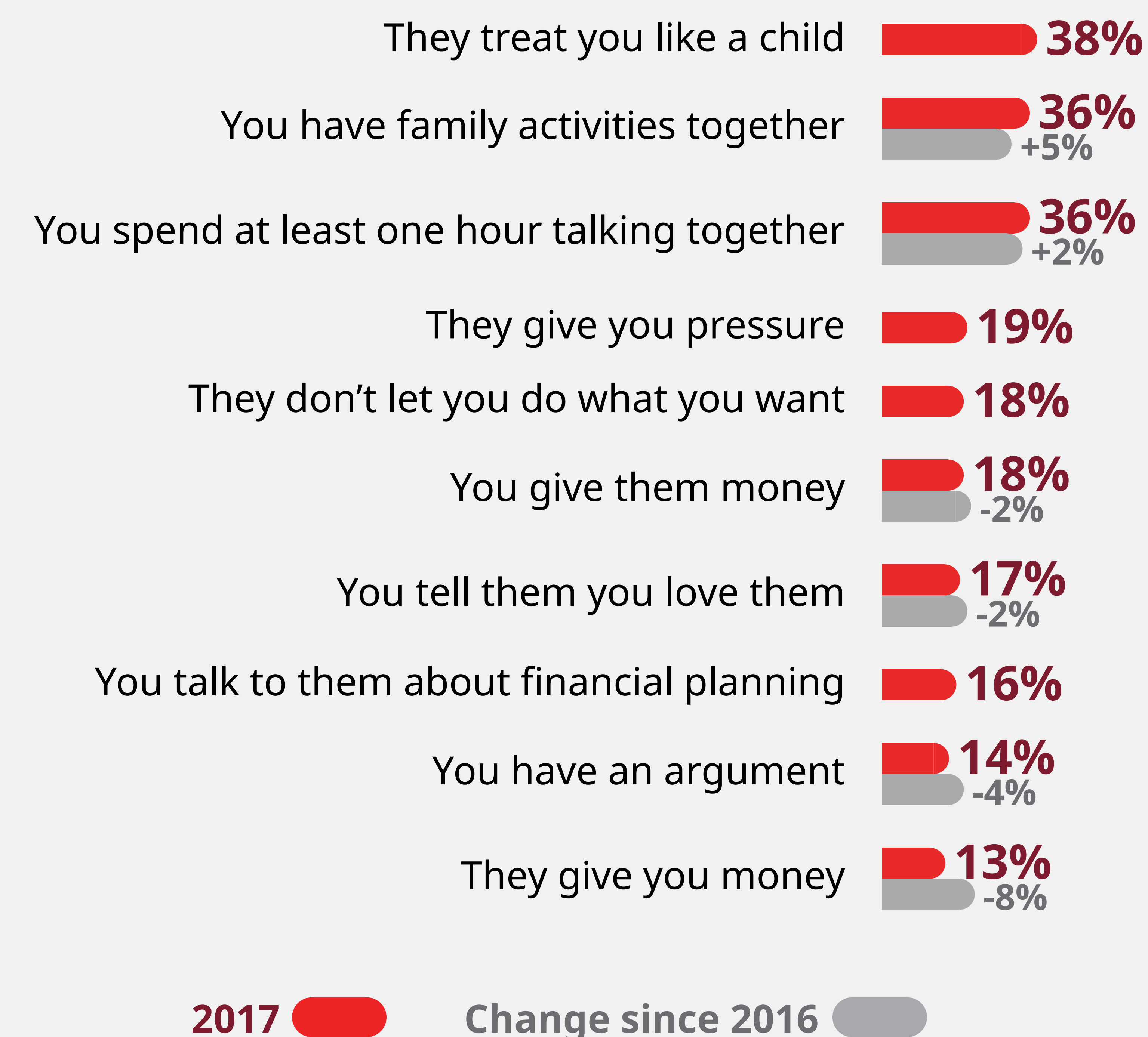
People in Hong Kong are marginally more likely to participate in activities with their parents in 2017 than in 2016. 36% engage in family activities at least once a week, while 36% converse with their parents for one hour or more at least once a week.

KEY CHANGES IN HOW PARENTS ARE MEETING RELATIONSHIP NEEDS FROM 2016 TO 2017



Base: Adults in Hong Kong with living parents (n=452)

INTERACTIONS WITH PARENTS TAKING PLACE AT LEAST ONCE A WEEK

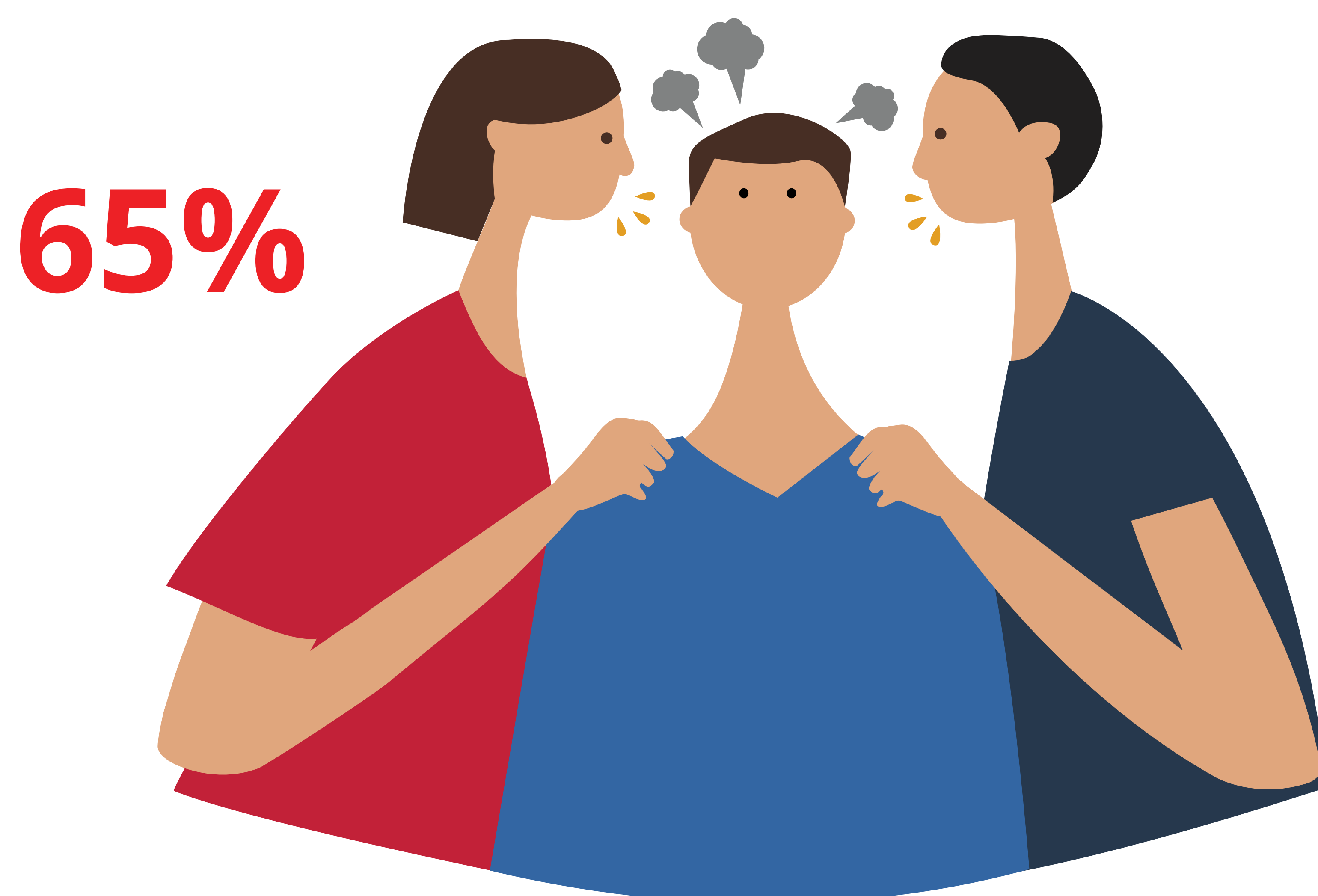


Base: Adults in Hong Kong with living parents (n=452)

Some interactions are newly added in 2017. Data trends are not available.

THE PRESSURE COOKER LIFE

65% say they were pressured by their parents when they were young.



Currently 19% of adults in Hong Kong feel their parents give them pressure on a weekly basis. Among those currently living with their parents, this proportion is 22%. Almost two-thirds (65%) say that their parents gave them pressure when they were young. For 11% of Hong Kong people, the pressure they received when they were young was so severe that they feel it continues to affect their current relationship with their parents. Those who say they received too much pressure from their parents have a relationship score with their parents of 25/100, twelve points lower than those who say they did not receive any pressure at all from their parents (37/100).



A photograph of a family of four in a modern living room. A man and a woman are sitting on a light-colored sofa, looking down at a young girl and a young boy who are sitting on the floor in front of them. The girl is holding a small object, possibly a card, and the boy is looking at it. The man and woman are both smiling and appear to be engaged in a game with the children. The room has a warm, contemporary feel with a large window in the background and a vase of white flowers on a side table.

FINANCIAL PLANNING AND RELATIONSHIPS

HOW FINANCIAL PLANS AFFECT RELATIONSHIPS

WE ARE STRONGER IF WE PLAN THE \$\$\$ TOGETHER!

People who plan their finances with their partners have relationship scores of 73/100 while those who keep their financial plans separate score only 60/100.

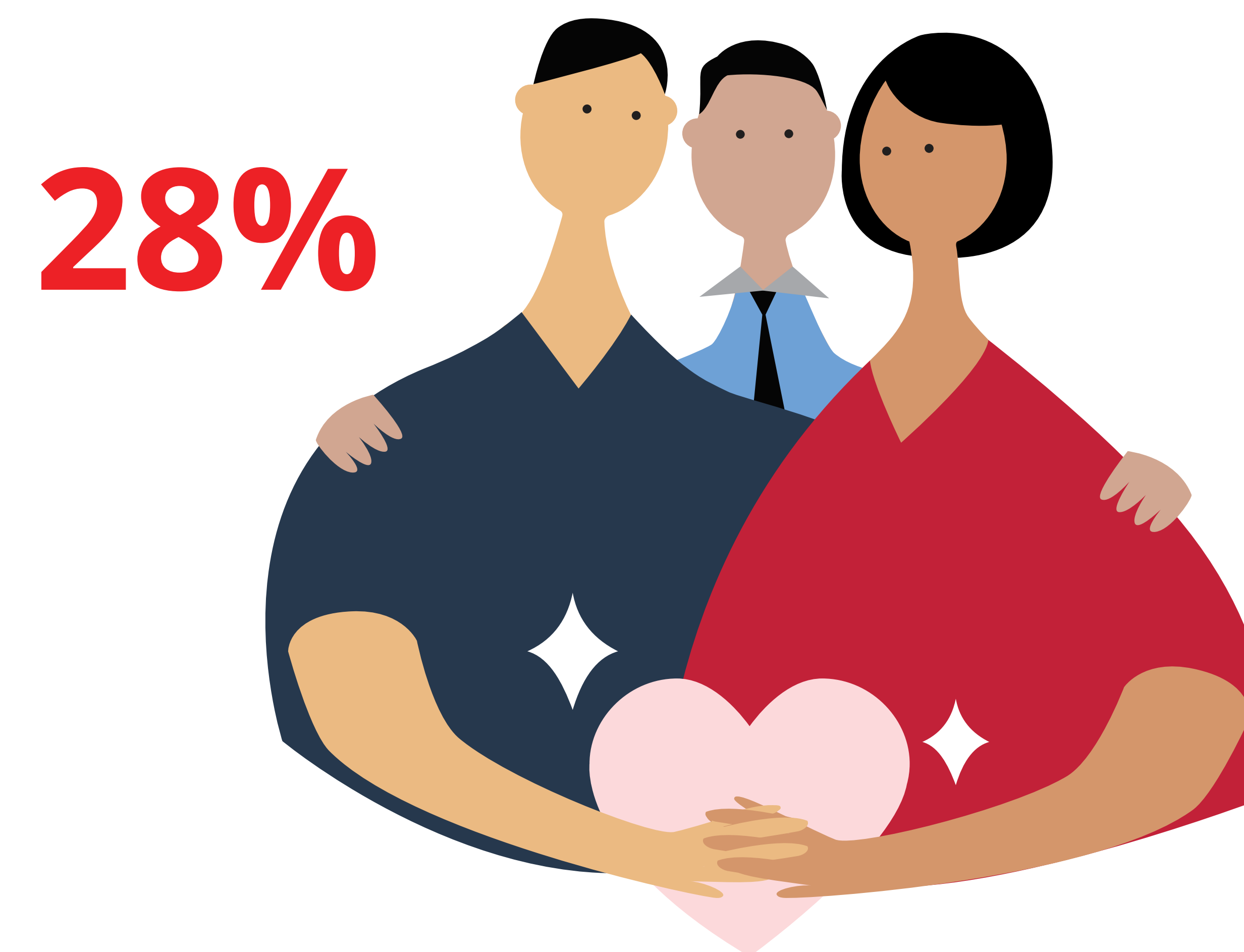


Compared with the rest of Asia, couples in Hong Kong are relatively unlikely to share financial responsibilities with each other. 31% of couples in Hong Kong pool all their financial resources together – the lowest proportion in all nine markets surveyed in 2017. 21% don't pool any resources together and keep all their financial matters separate. Couples in Hong Kong are also secretive about their finances. 65% keep at least some of their financial information hidden from their partners.

Making financial plans together is a sign of a strong relationship in Hong Kong. Those who plan all their finances together have a relationship score with their partners of 73/100, compared with a score of only 60/100 for those who keep their financial plans separate. People who plan their finances together are more likely to feel their personal finances will improve (73%) than those who plan separately (59%). They are also more likely to feel that their love life will improve – 55% of those who plan together think so compared with only 43% of those who plan separately.

A FINANCIAL HELPING HAND

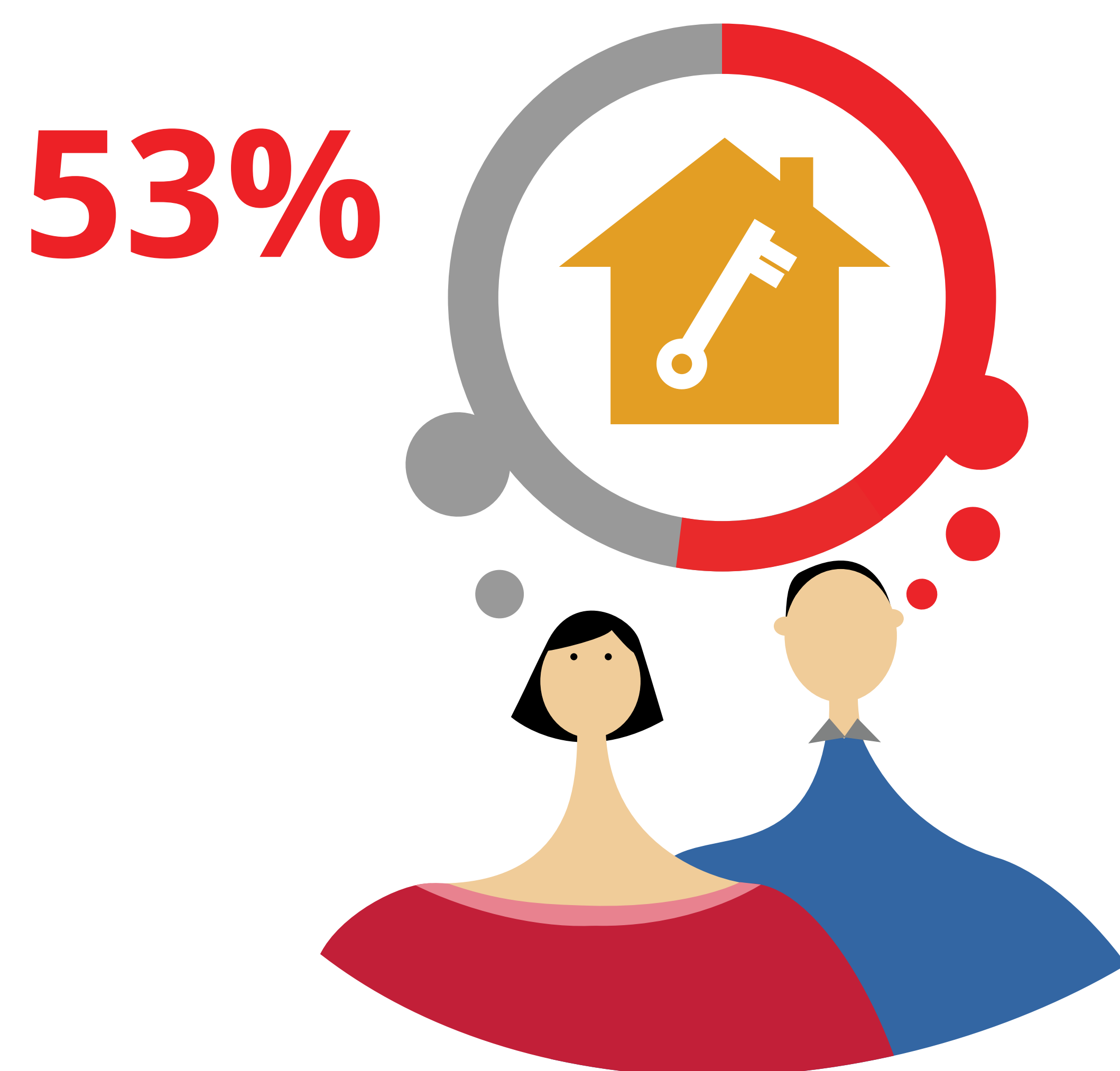
28% of couples think that working with financial agents improves their relationships.



52% of people in Hong Kong consult with a financial services professional to manage their finances. At least one in four (28%) couples in Hong Kong agree that working with a financial agent to plan their finances makes their relationship better, while 70% think financial planners have no impact on their partner relationships. Those who keep their financial plans separate are most likely to think that financial planners can improve their relationships (44%).

MY DREAM HOME

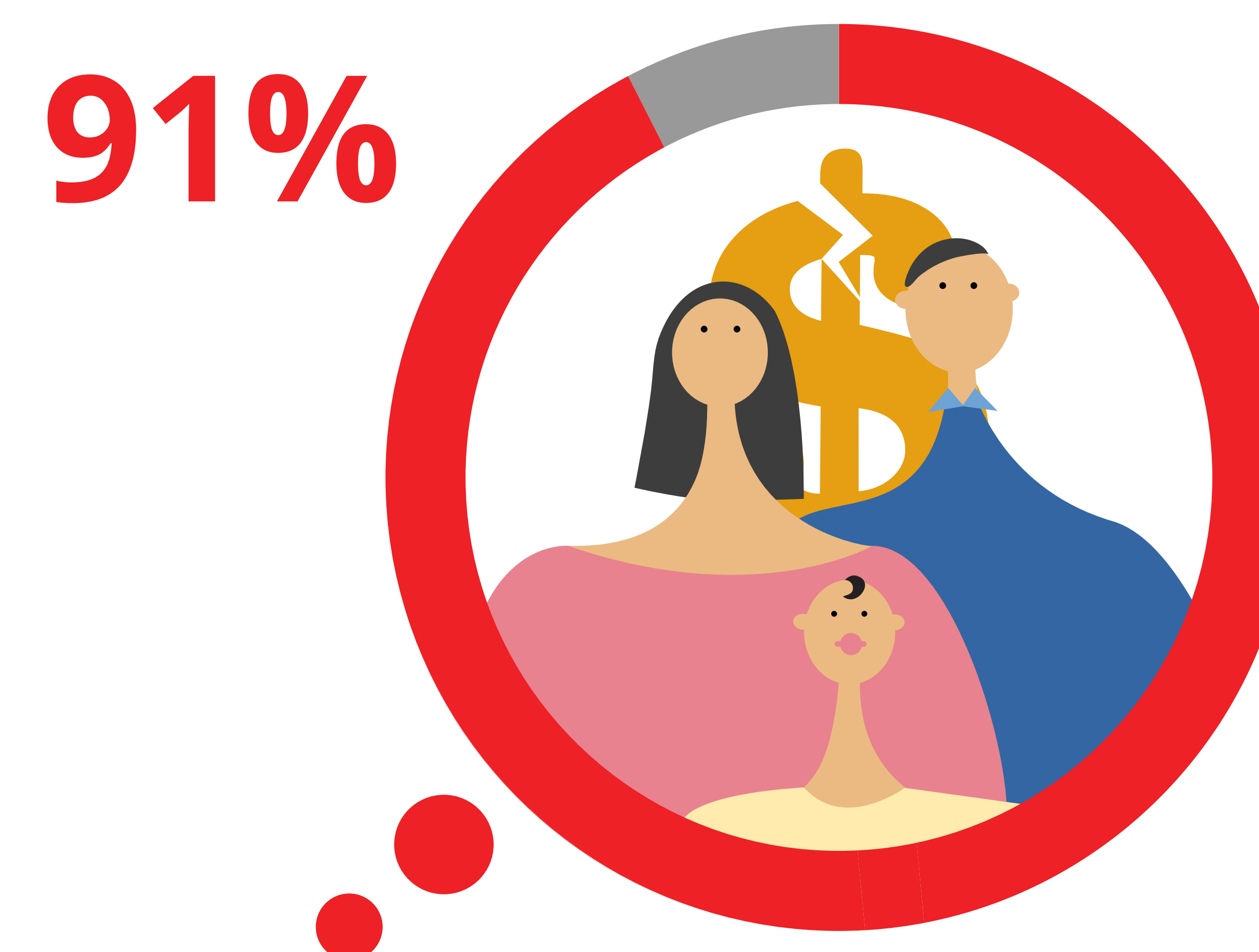
53% of unmarried couples say buying an apartment is a key financial goal.



For 41% of all Hong Kong people, their key financial goal is to buy a flat or apartment. This is particularly high among unmarried couples (53%). From those surveyed in Hong Kong, currently 62% of unmarried people and 17% of married people live with their parents. The cramped conditions could be a leading cause for tension – 23% say they argue with their partners about their living arrangements. Living arrangements are also a source of argument for 26% of married people living with their parents.

IS MY FAMILY GOING TO BE OKAY WITHOUT ME?

91% worry about their family's financial state should anything ever happen to them.



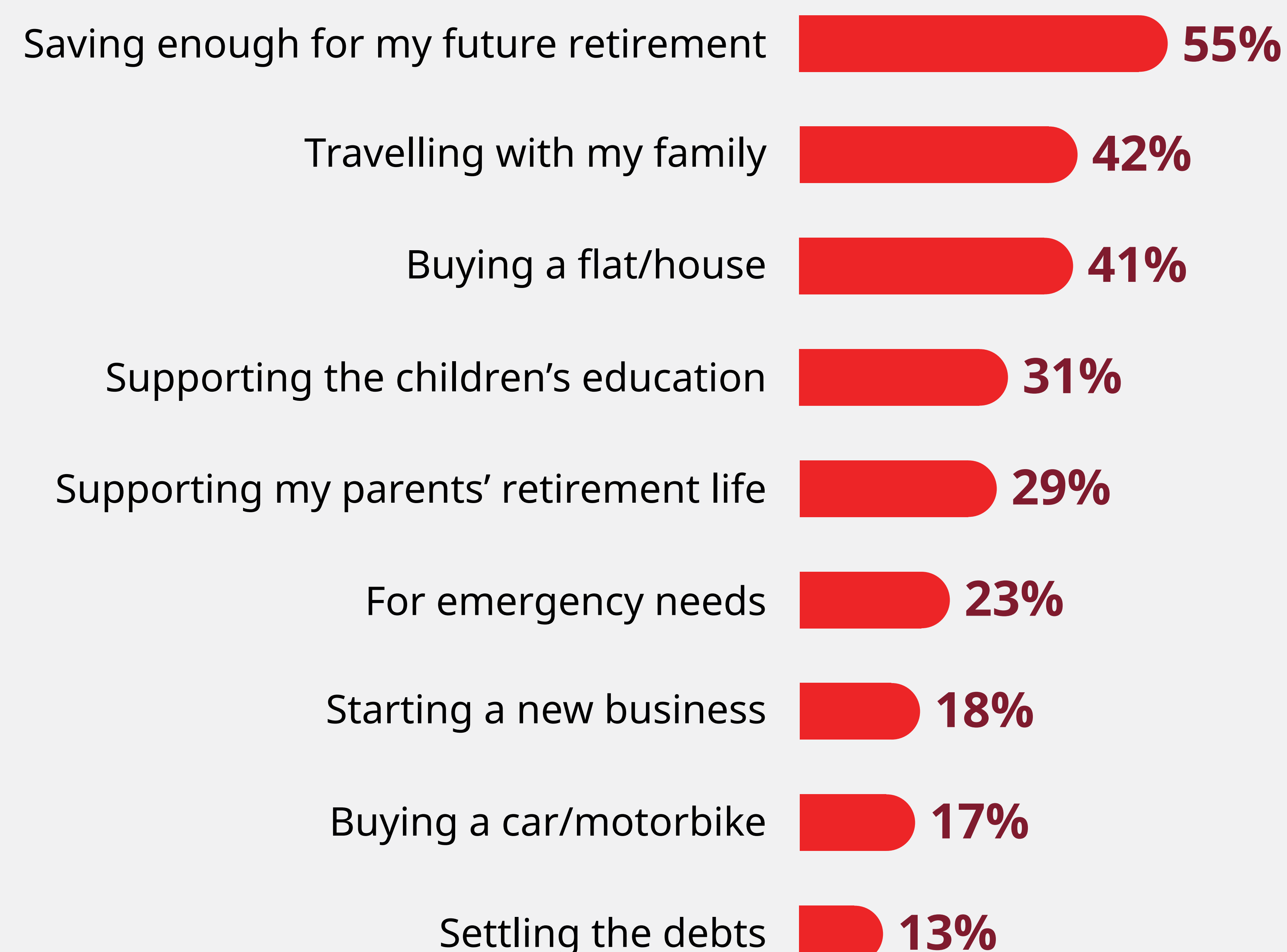
Hong Kong people are particularly worried about the financial state of their family should anything happen to them. If they were to pass away, 91% believe that their family would suffer financially, with 34% predicting that the financial implications would be serious or even catastrophic. The proportion of people who think their family would suffer is higher in Hong Kong than in any of the other markets surveyed in 2017.

RETIREMENT AND RELATIONSHIPS

Retirement is a big concern for people in Hong Kong, and one that does affect their relationships. 50% are not confident that they will have enough to live on until the age of 80. Those who are confident about their future retirement have a partner relationship score of 64/100, eight points higher than those who are not confident about retirement (56/100).

Because retirement is such a big concern among Hong Kong people, it also forms one of their key goals for saving. More than half (55%) say that saving for retirement is one of their main financial goals.

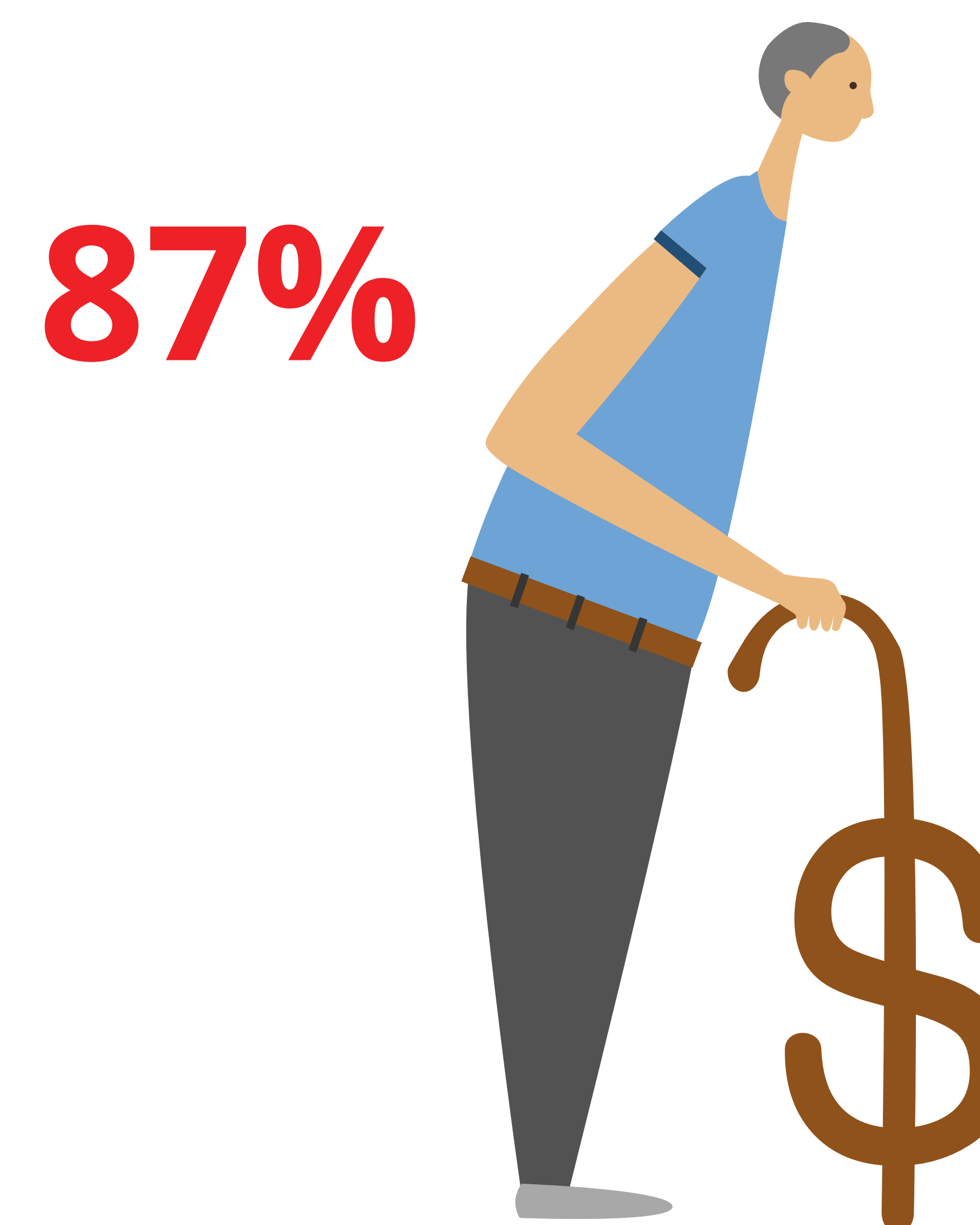
KEY FINANCIAL GOALS



Base: All respondents in Hong Kong (n=500)

CAN'T AFFORD TO RETIRE!

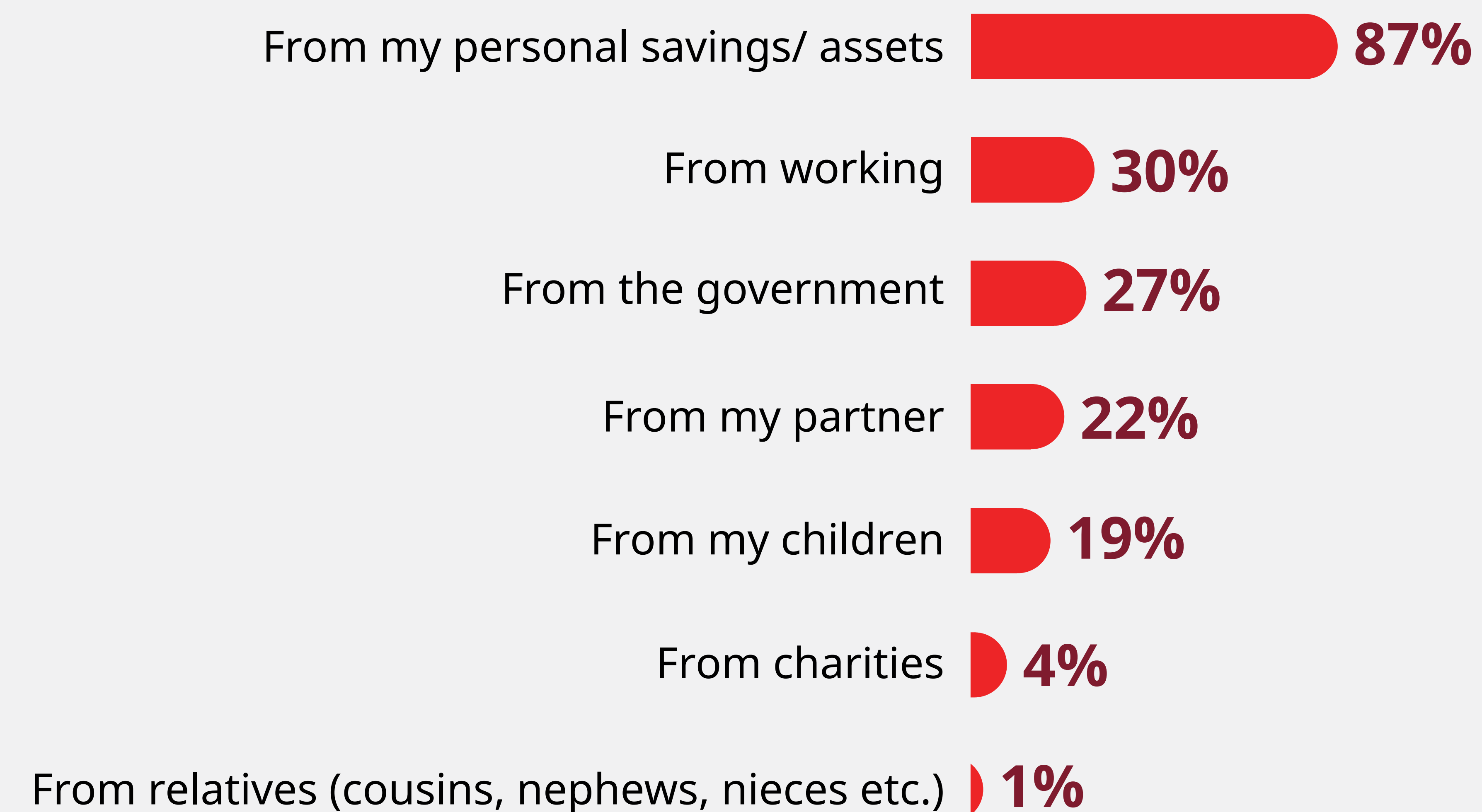
87% expect to use their personal savings to support themselves in their old age.



62% say that one of their main concerns about growing old is whether or not they will have enough money for retirement. 24% are concerned that they will become a burden to their family.

Most people in Hong Kong think they will need to use their personal savings for retirement (87%). Only 27% expect any financial help from the government. 30% expect that they will need to continue working in their old age.

EXPECTED FORMS OF FINANCIAL SUPPORT IN OLD AGE

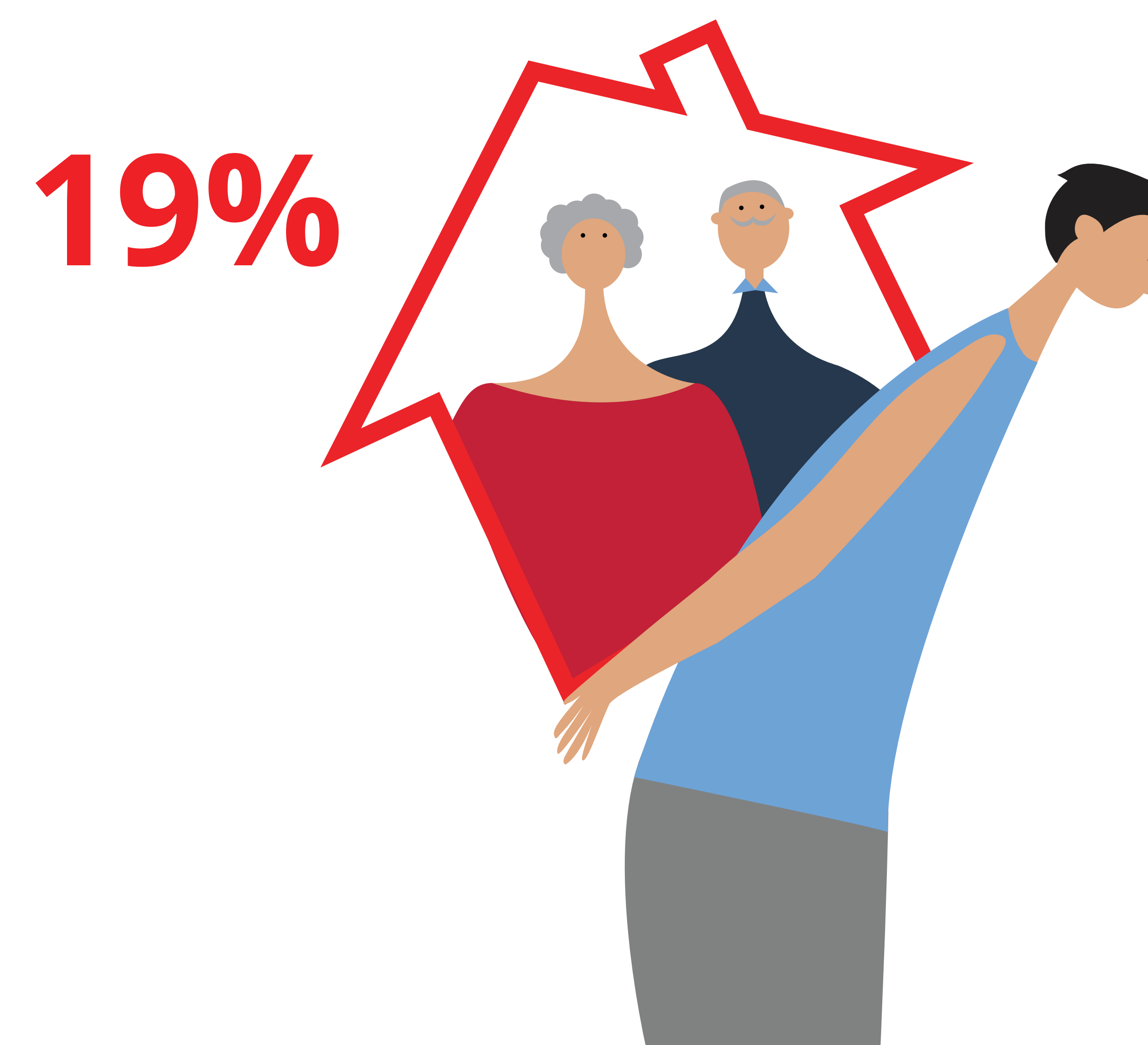


Base: All respondents in Hong Kong (n=500)



THE OVERBURDENED SANDWICH GENERATION

Only 19% expect their children to support them when they are old.



There are strong shifts in expectations of support from children. Only 19% of people in Hong Kong expect their children to support them in their old age – the lowest proportion from any of the nine markets surveyed in 2017, despite the fact that 73% currently support their own parents with day-to-day finances. 29% of all people in Hong Kong have supporting their parents' retirement life as one of their main financial goals.

A man and a woman are running on a paved rooftop path. The man is in the foreground, wearing a grey t-shirt and black shorts, with a yellow watch on his left wrist. The woman is slightly behind him, wearing a dark blue tank top and black shorts. They are both smiling and looking towards the right. In the background, a dense urban skyline with various skyscrapers is visible under a clear sky. A glass railing runs along the path.

LONGEVITY AND HEALTH

HOW LONGEVITY AND HEALTH AFFECT RELATIONSHIPS

When asked how long they expect to live, people in Hong Kong think they will live until the age of 79 on average, and their partners until 82 years. 8% expect to live to be over 100 years old. 35% believe that married people live longer than single people, and 8% believe single people live longer. Most (57%) believe that marriage makes no difference to longevity.

LOVE BEYOND FIRST SIGHT

81% feel their current relationships have turned out better than expected.



There is evidence that couples become increasingly happy together over time. 81% think their relationship with their partner is better now than when they had first met, while 83% say their current relationship has turned out better than expected.

As well as funding their retirement, health and wellness are also major concerns tied to old age for Hong Kong people. 59% express concerns about staying physically healthy, while 47% are concerned about staying mentally agile. The proportions concerned about physical and mental health are higher in Hong Kong than in any of the other markets surveyed.

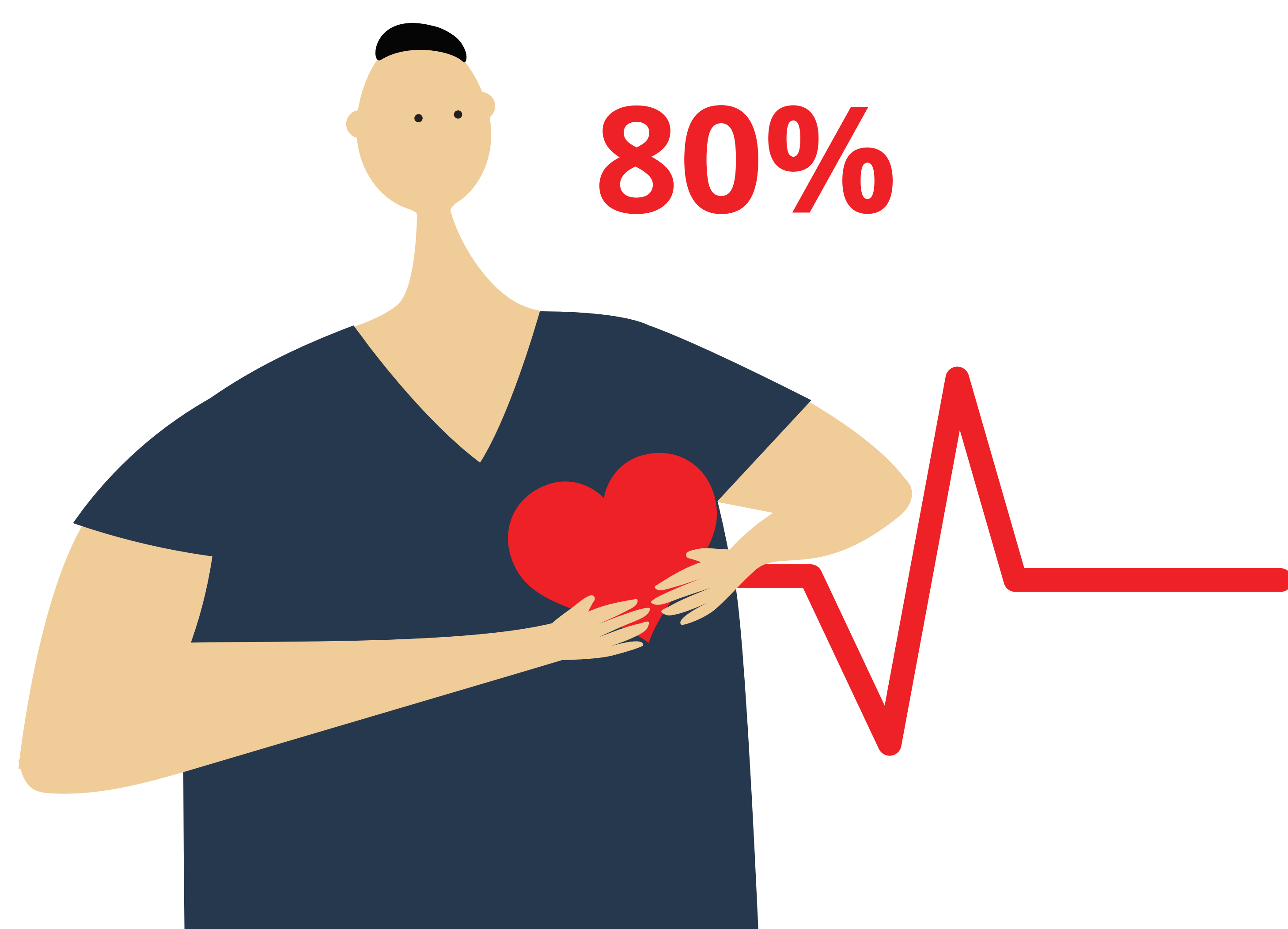
BIGGEST CONCERNS REGARDING OLD AGE



Base: All respondents in Hong Kong (n=500)

WHEN IT COMES TO HEALTH, WE'RE ALL TALK NO ACTION

80% of Hong Kong people are not active in maintaining their health.



While there are high levels of concern regarding physical and mental health as they grow old, 30% of people in Hong Kong have more immediate concerns, expecting their health to worsen within the next five years. Only 20% expect their health to improve – the lowest proportion from the nine markets surveyed in 2017. Although many are concerned about staying healthy as they grow older, most Hong Kong people fail to do anything about it at the present moment. 80% say they are not active in keeping healthy. In an ideal world, people in Hong Kong would like to spend an additional 3.9 hours each week being physically active instead of relaxing by themselves.

Even though many people would like to be more active, work commitments keep them from doing so. More than half (55%) say they would like to work shorter hours for more free time, even though they would earn less money.



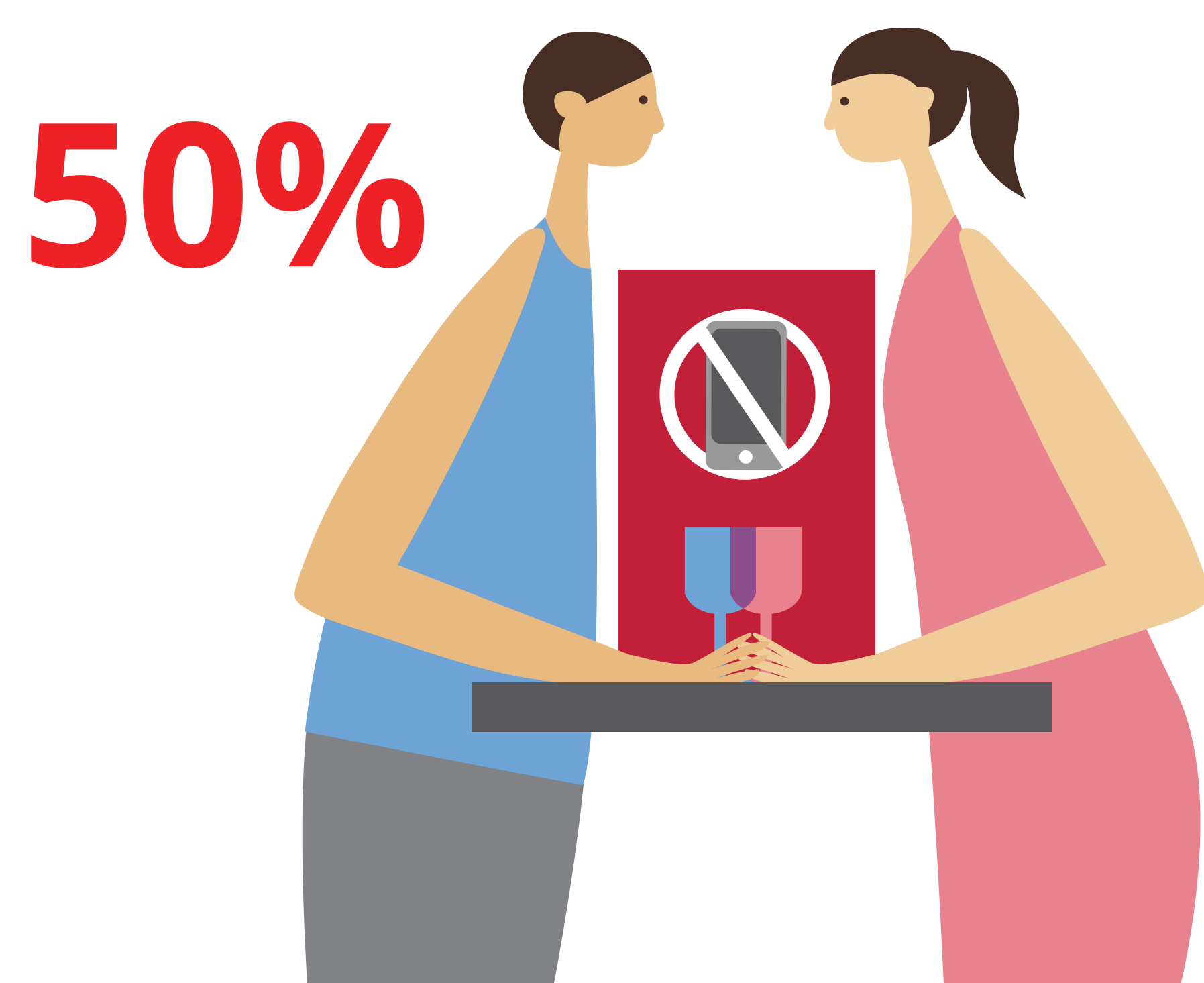
A young man and woman are shown from the chest up, looking at a smartphone held by the woman. The man is on the left, wearing a grey vest over a light blue shirt, and the woman is on the right, wearing a grey and white checkered shirt. They are both smiling and looking at the phone. The background is a blurred, light-colored wall.

THE IMPACT OF TECHNOLOGY

HOW TECHNOLOGY AFFECTS RELATIONSHIPS

PUT THAT AWAY!

50% believe their family spends too much time on the phone.



People in Hong Kong are increasingly conscious of the impact of technology on their relationships. Half (50%) believe that their families spend too much time on the phone instead of talking to each other. 83% think that mealtimes would be better if everyone agreed to turn off their phones.

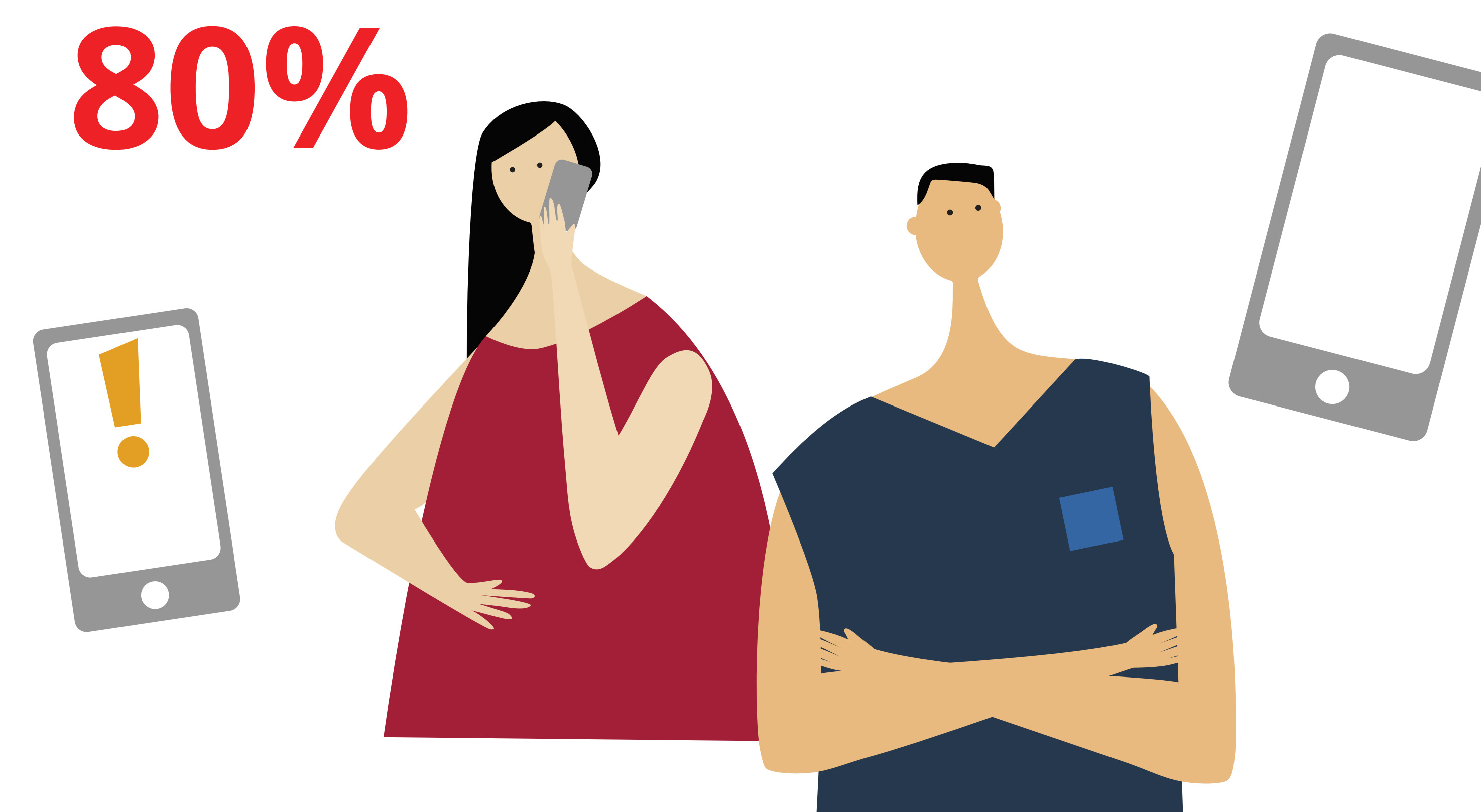
45% think that the time they spend on their phone or computer is negatively impacting their relationships with family. 34% of people say that inattentiveness is a cause for argument in their relationship. 31% feel that they are often competing with their partner's phone for their attention.

Although social media has been designed to keep people in touch, it can sometimes cause issues in relationships. 31% of those in relationships say they are often made upset by their partner's posts on social media.

61% of men and 51% of women say they are the ones in the relationship to spend the most time on their phone or computer.

TALK TO THE PHONE, NOT THE FACE

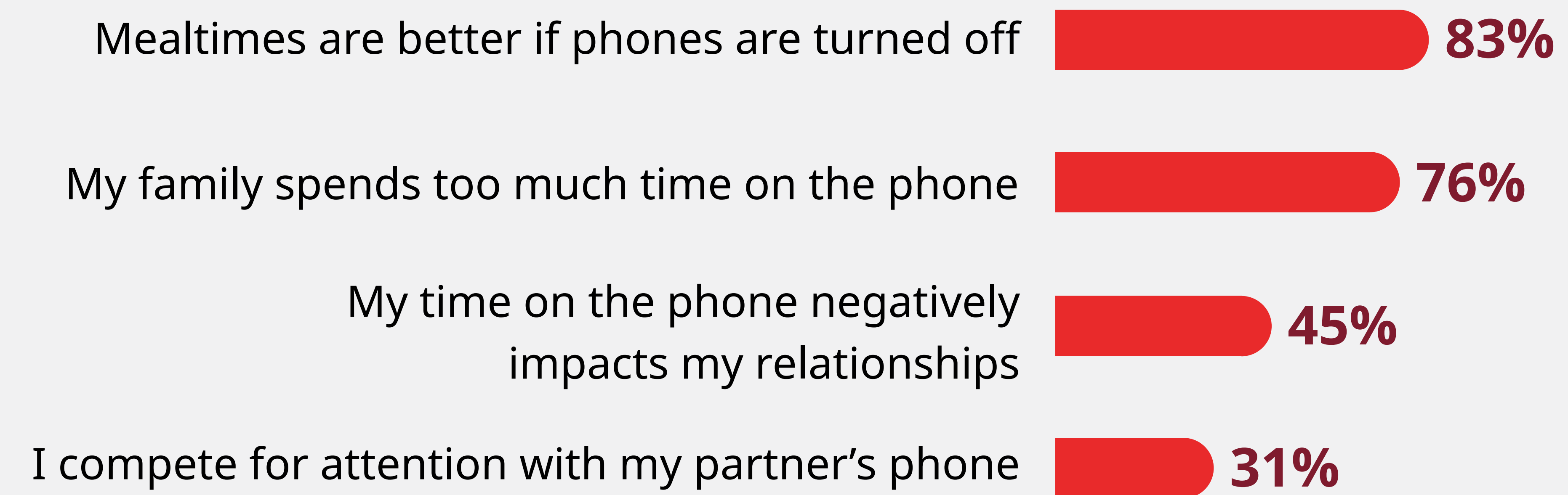
80% think that some people prioritise communication via the phone over face-to-face communication.



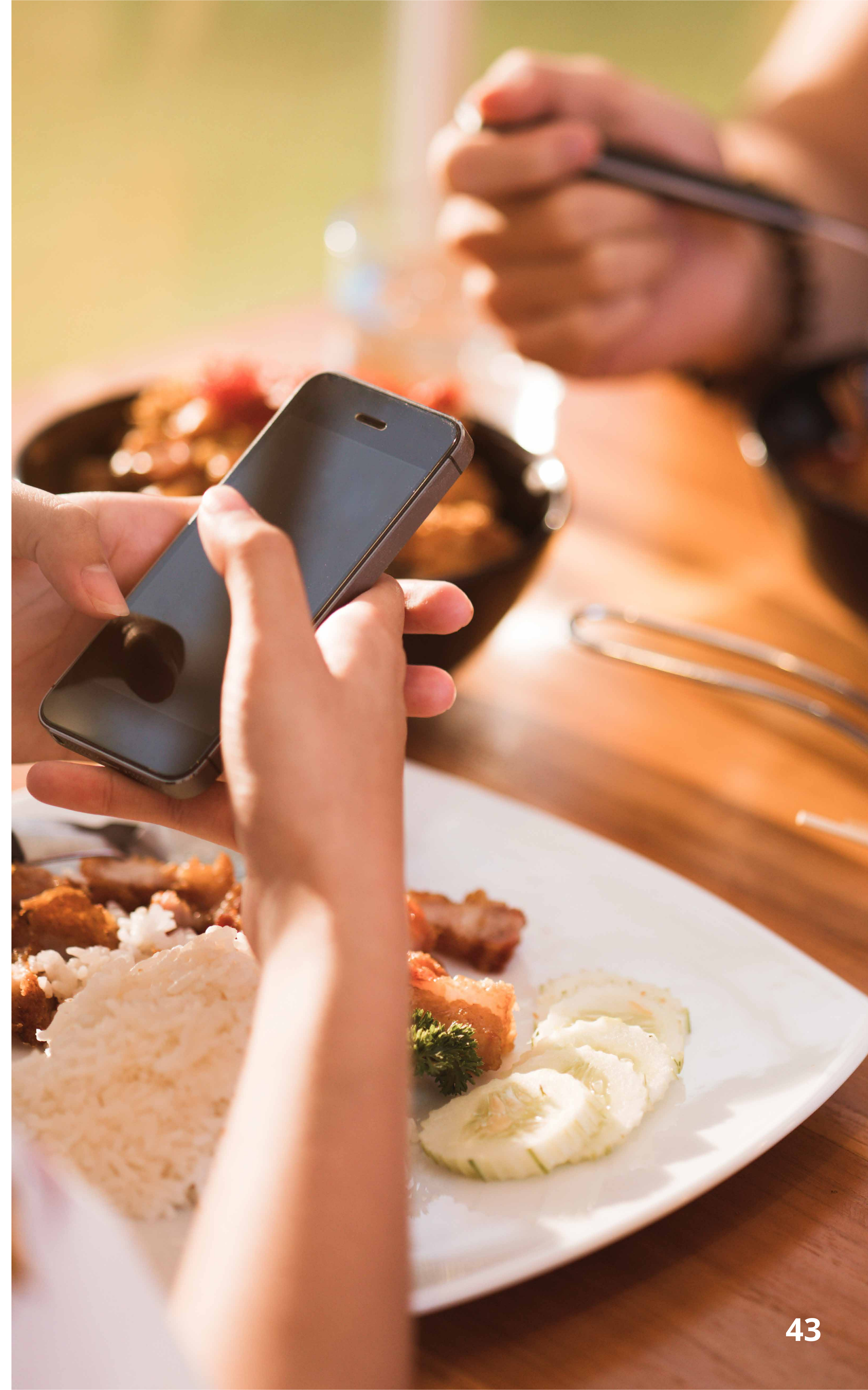
Mobile phones are distracting people from face-to-face communication. 80% of people in Hong Kong say they know someone who prefers looking at their screen instead of talking to people. 76% say they know families who spend too much on their phones instead of talking to each other.

More than half of the people in Hong Kong (52%) admit that they are often distracted by pop-up alerts on their phone, even while talking to other people.

AGREEMENT ON THE IMPACT OF TECHNOLOGY ON RELATIONSHIPS



Base: All respondents in Hong Kong (n=500)



A photograph of a family of three sitting on a light-colored sofa. A young girl with long dark hair, wearing a white t-shirt and pink shorts, is sitting on the left and looking towards the right. A man with dark hair, wearing a white shirt, is sitting in the middle, smiling broadly. A woman with long dark hair, wearing a light-colored top, is sitting on the right, also smiling. They are all looking in the same direction, towards the right side of the frame. The background is a plain, light-colored wall.

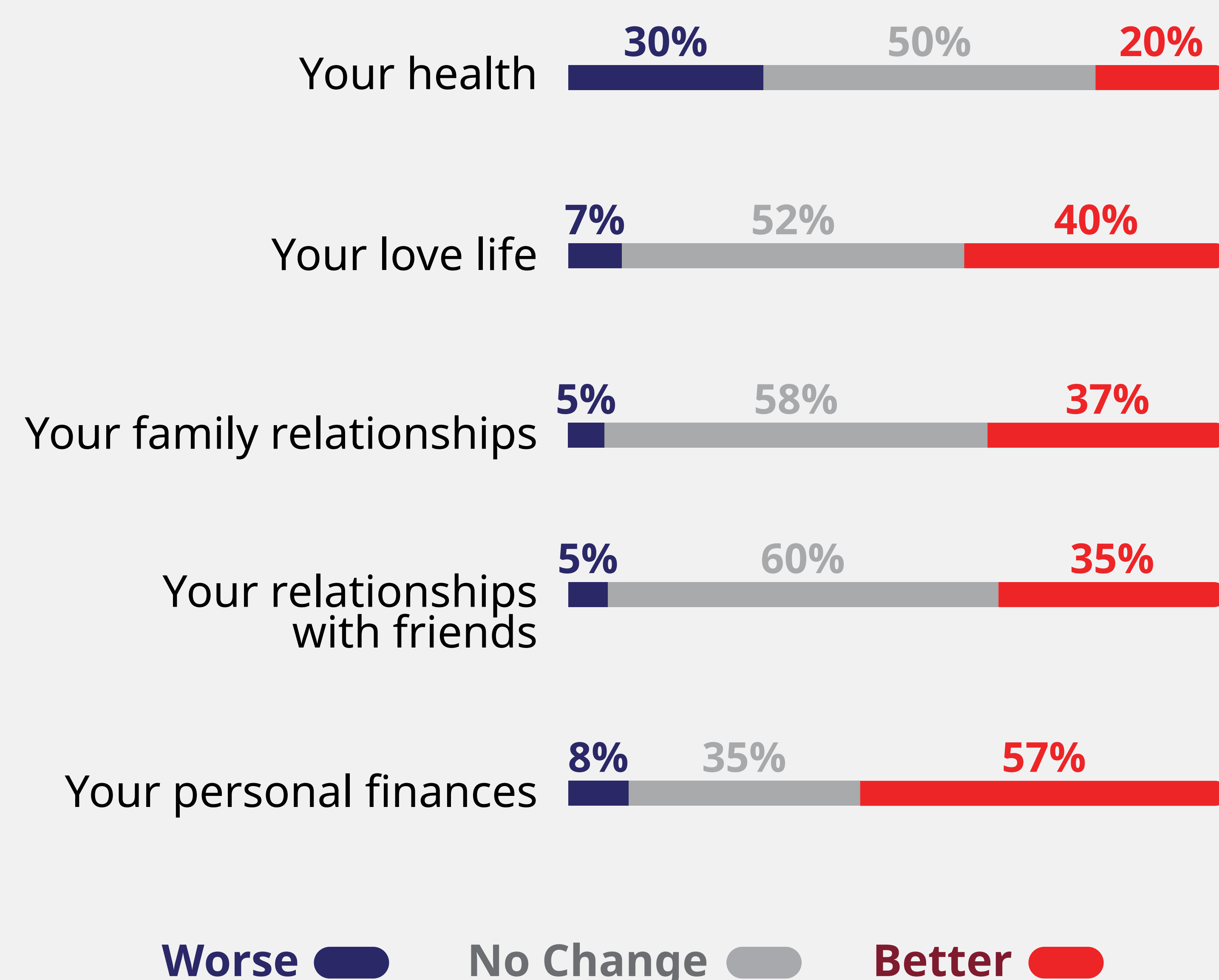
***THE FUTURE OF
RELATIONSHIPS***

THE FUTURE OF RELATIONSHIPS

Most people in Hong Kong believe that their relationships will not change much in the coming five years. More than half (52%) say their love life won't be any different in five years' time, although 40% think their love life will improve. 58% think their relationship with family will remain the same, and 60% think their relationship with friends will also remain unchanged.

People in Hong Kong are optimistic about their financial health. 57% expect their finances and savings to improve in the next five years.

HOW HONG KONG EXPECT THEIR LIFE TO CHANGE IN 5 YEARS' TIME



Interestingly, people seem to expect the future to bring significant change to the nature of relationships in Hong Kong. 80% believe that by 2050, divorce will be socially acceptable, and 61% believe that by 2050, most couples living together will not be married. More than two-thirds (68%) expect that same-sex marriage will be legal in Hong Kong by 2050.

EXPECTATIONS ON HOW RELATIONSHIPS WILL CHANGE IN HONG KONG BY THE YEAR 2050



Base: All respondents in Hong Kong (n=500)

ABOUT THE 2017 PRUDENTIAL RELATIONSHIP INDEX

The Prudential Relationship Index (PRI) is a study to find out what matters most in personal relationships throughout Asia. Prudential has conducted the PRI study in 2017 and 2016.

Given the vital importance of relationships to people's happiness, well-being and longevity, the PRI offers real understanding and insight into relationships: how to make them stronger, better and more rewarding. The Prudential Relationship Index allows Prudential to add value to customers, financial consultants, business partners, employees, government representatives and others by helping them understand and improve the forces that shape and drive healthy personal relationships in their family, circle of friends and workplace.

For the 2017 Prudential Relationship Index, over 4,600 interviews were conducted in nine markets in Asia. These include Cambodia, China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam. Interviews were conducted between 26 June and 20 July 2017 in key cities in each market, with adults between 25 and 55 years of age. The surveys collected information on what individuals need from relationships and how well their existing relationships meet those needs.

In Hong Kong, 500 interviews were conducted through online sampling. Respondents have household incomes of at least HK\$25,000 per month, representing approximately the top two-thirds of household incomes in Hong Kong. The margin of error for the study is within +/- 4.3%.

The 2017 Prudential Relationship Index represents how well individuals' existing relationships measure up to their needs and expectations. It is a marker of both the strength and sustainability of a relationship.

The PRI allows Prudential to focus on the biggest issues in our customers' lives. Prudential aims to become a partner that genuinely understands, adds value to and shows how to improve what is most important to our customers - their personal relationships.



ABOUT PRUDENTIAL

As one of the leading financial services institutes in Hong Kong, Prudential Hong Kong Limited is fully committed to our credo “Always Listening. Always Understanding”. For over 50 years, Prudential Hong Kong has been offering a broad range of high quality insurance products and financial solutions to meet the needs of its customers. Its security and prudent approach in capital management is highly recognised world-wide as well as widely entrusted by its customers.

Prudential Corporation Asia, based in Hong Kong, oversees the company's life insurance and asset management operations spanning 14 Asian markets. For more than 90 years, Prudential has been providing financial security to Asian customers and communities. Today, Prudential has over 15 million customers in Asia, and a leading asset management business under Eastspring Investments.

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