

Crosstabs

Q5gp [Q5] 無論你曾經同時擁有幾多張卡都好，請問你曾經欠過嘅卡數總額最多係幾多？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍) * age_80_90 年齡 Crosstabulation

		age_80_90 年齡			Total
		1 90後 (18-22歲)	2 80後 (23-32歲)	3 非80/90後	
Q5gp [Q5] 無論你曾經同時擁有幾多張卡都好，請問你曾經欠過嘅卡數總額最多係幾多？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍)	1 \$10,000以下	Count	2	34	15
		% within age_80_90 年齡	20.0%	12.7%	6.8%
	2 \$10,001- \$30,000	Count	4	82	43
		% within age_80_90 年齡	40.0%	30.6%	19.5%
	3 \$30,001- \$60,000	Count	1	70	51
		% within age_80_90 年齡	10.0%	26.1%	23.1%
	4 \$60,001- \$100,000	Count	0	46	54
		% within age_80_90 年齡	.0%	17.2%	24.4%
	5 \$100,001- \$150,000	Count	0	14	13
		% within age_80_90 年齡	.0%	5.2%	5.9%
	6 \$150,001- \$200,000	Count	0	14	11
		% within age_80_90 年齡	.0%	5.2%	5.0%
	7 \$200,001- \$300,000	Count	1	5	18
		% within age_80_90 年齡	10.0%	1.9%	8.1%
	8 \$300,001- \$500,000	Count	1	2	6
		% within age_80_90 年齡	10.0%	.7%	2.7%
	9 \$500,001或以上	Count	0	0	3
		% within age_80_90 年齡	.0%	.0%	1.4%
8888 唔記得/唔知/難講	Count	1	1	7	9
	% within age_80_90 年齡	10.0%	.4%	3.2%	1.8%
Total	Count	10	268	221	499
	% within age_80_90 年齡	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	49.151 ^a	18	.000
Likelihood Ratio	51.550	18	.000
Linear-by-Linear Association	1.932	1	.165

N of Valid Cases 499

a. 16 cells (53.3%) have expected count less than 5. The minimum expected count is .06.

Oneway

Descriptives

Q5m [Q5] 無論你曾經同時擁有幾多張卡都好，請問你曾經欠過嘅卡數總額最多係幾多？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍)

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1 90後 (18-22歲)	9	106445	174152	58051	-27420	240309	5001	500000
2 80後 (23-32歲)	267	59346	61907	3789	51886	66805	1300	450000
3 非80/90後	214	97972	115115	7869	82461	113483	1000	1000000
Total	490	77080	93443	4221	68786	85375	1000	1000000

Table 1

		age_80_90 年齡											
		1 90後 (18-22歲)			2 80後 (23-32歲)			3 非80/90後			Total		
		Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %
\$Q6 [Q6]	點解你當時冇找晒所有卡數？(讀出首5個答案，次序隨機排列，可選多項)												
	1 初時唔知信用卡利息咁貴	1	10.0%	.7%	70	26.1%	51.1%	66	30.0%	48.2%	137	27.5%	100.0%
	2 無諗過卡數還款大部份只夠還息	1	10.0%	1.0%	58	21.6%	57.4%	42	19.1%	41.6%	101	20.3%	100.0%
	3 無論過卡數會還極都還唔完	2	20.0%	1.4%	72	26.9%	51.4%	66	30.0%	47.1%	140	28.1%	100.0%
	4 諗住min pay還款額少啲	0	.0%	.0%	51	19.0%	59.3%	35	15.9%	40.7%	86	17.3%	100.0%
	5 想每月還款有彈性	3	30.0%	1.3%	134	50.0%	57.0%	98	44.5%	41.7%	235	47.2%	100.0%
	8886 沒有原因	1	10.0%	3.2%	14	5.2%	45.2%	16	7.3%	51.6%	31	6.2%	100.0%
	8887 其他，請註明：	3	30.0%	4.9%	27	10.1%	44.3%	31	14.1%	50.8%	61	12.2%	100.0%
	8888 唔記得／唔知／難講	0	.0%	.0%	3	1.1%	75.0%	1	.5%	25.0%	4	.8%	100.0%
	Total	10	100.0%	2.0%	268	100.0%	53.8%	220	100.0%	44.2%	498	100.0%	100.0%

Pearson Chi-Square Tests

		age_80_90 年齡
\$Q6 [Q6]	點解你當時冇找晒所有卡數？(讀出首5個答案，次序隨機排列，可選多項)	16.836
	Chi-square	
	df	16
	Sig.	.396 ^{a,b}

Results are based on nonempty rows and columns in each innermost subtable.

Q7gp [Q7] 當時你有咁多張信用卡，每月嘅卡數還款額大約佔你收入百分之幾？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍) * age_80_90 年齡 Crosstabulation

		age_80_90 年齡			
		1 90後 (18-22歲)	2 80後 (23-32歲)	3 非80/90後	Total
Q7gp [Q7]	當時你有咁多張信用卡，每月嘅卡數還款額大約佔你收入百分之幾？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍)				
	1 10%以下	Count	1	26	14
		% within age_80_90 年齡	10.0%	9.7%	6.3%
	2 10%-19%	Count	2	46	35
		% within age_80_90 年齡	20.0%	17.2%	15.7%
	3 20%-49%	Count	3	109	96
		% within age_80_90 年齡	30.0%	40.7%	43.0%
	4 50%-69%	Count	4	56	41
		% within age_80_90 年齡	40.0%	20.9%	18.4%
	5 70%-99%	Count	0	19	10
		% within age_80_90 年齡	.0%	7.1%	4.5%
	6 100%或以上	Count	0	10	10
		% within age_80_90 年齡	.0%	3.7%	4.5%
	8888 唔記得／唔知／難講	Count	0	2	17
		% within age_80_90 年齡	.0%	.7%	7.6%
	Total	Count	10	268	223
		% within age_80_90 年齡	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.044 ^a	12	.027
Likelihood Ratio	25.333	12	.013
Linear-by-Linear Association	15.289	1	.000

N of Valid Cases 501

a. 7 cells (33.3%) have expected count less than 5. The minimum expected count is .38.

Oneway

Descriptives

Q7m [Q7] 當時你有咁多張信用卡，每月嘅卡數還款額大約佔你收入百分之幾？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍)

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean			Minimum	Maximum
					Lower Bound	Upper Bound			
1 90後 (18-22歲)	10		33	21	7	18	48	5	60
2 80後 (23-32歲)	266	36	26	2	33	39	1	200	
3 非80/90後	206	48	145	10	28	67	1	2000	
Total	482	41	97	4	32	50	1	2000	

ANOVA

Q7m [Q7] 當時你有咁多張信用卡，每月嘅卡數還款額大約佔你收入百分之幾？(訪問員請先問實數，若被訪者未能提供準確數字，才追問範圍)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16092.742	2	8046.371	.861	.423
Within Groups	4474192.478	479	9340.694		
Total	4490285.220	481			

Crosstabs

Q8gp [Q8] 結果當時用咗幾長時間先可以還清所有卡數？(訪問員請先問實數，若受訪者未能提供準確數字，才追問範圍) * age_80_90 年齡 Crosstabulation

		age_80_90 年齡			Total	
		1 90後 (18-22歲)	2 80後 (23-32歲)	3 非80/90後		
Q8gp [Q8] 結果當時用咗幾長時間先可以還清所有卡數？(訪問員請先問實數，若受訪者未能提供準確數字，才追問範圍)	1 6個月或以下	Count	4	70	51	125
		% within age_80_90 年齡	40.0%	26.2%	23.0%	25.1%
2 7 - 12個月	Count	3	43	27	73	
	% within age_80_90 年齡	30.0%	16.1%	12.2%	14.6%	
3 13 - 24個月	Count	0	65	44	109	
	% within age_80_90 年齡	.0%	24.3%	19.8%	21.8%	
4 25 - 36個月 (不多於3年)	Count	1	37	32	70	
	% within age_80_90 年齡	10.0%	13.9%	14.4%	14.0%	
5 37 - 48個月 (不多於4年)	Count	0	15	16	31	
	% within age_80_90 年齡	.0%	5.6%	7.2%	6.2%	
6 49 - 60個月 (不多於5年)	Count	0	9	20	29	
	% within age_80_90 年齡	.0%	3.4%	9.0%	5.8%	
7 61 - 120個月 (不多於10年)	Count	0	15	15	30	
	% within age_80_90 年齡	.0%	5.6%	6.8%	6.0%	
8 121個月或以上 (10年或以上)	Count	0	1	6	7	
	% within age_80_90 年齡	.0%	.4%	2.7%	1.4%	
8888 唔記得/唔知/難講	Count	2	12	11	25	
	% within age_80_90 年齡	20.0%	4.5%	5.0%	5.0%	
Total	Count	10	267	222	499	
	% within age_80_90 年齡	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.546 ^a	16	.047
Likelihood Ratio	28.434	16	.028
Linear-by-Linear Association	.384	1	.535

a. 11 cells (40.7%) have expected count less than 5. The minimum expected count is .14.

Oneway

Descriptives

Q8m [Q8] 結果當時用咗幾長時間先可以選清所有卡數？(訪問員請先問實數，若受訪者未能提供準確數字，才追問範圍)

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1 90後 (18-22歲)	8	11	11	4	1	20	1	36
2 80後 (23-32歲)	255	24	23	1	21	26	1	121
3 非80/90後	211	30	28	2	26	34	1	121
Total	474	26	26	1	24	29	1	121

ANOVA

Q8m [Q8] 結果當時用咗幾長時間先可以選清所有卡數？(訪問員請先問實數，若受訪者未能提供準確數字，才追問範圍)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6942.367	2	3471.184	5.413	.005
Within Groups	302031.194	471	641.255		
Total	308973.561	473			

Custom Tables

Table 1

	age_80_90 年齡												
	1 90後 (18-22歲)			2 80後 (23-32歲)			3 非80/90後			Total			
	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	
\$Q9 [Q9] 嚟欠卡數期間，你有冇繼續進行以下活動？(釀出首6個答案，次序隨機排列，可選多過一項)	1 購買名牌手袋	2	20.0%	3.8%	34	12.6%	64.2%	17	7.6%	32.1%	53	10.6%	100.0%
	2 購買新嘅智能手機	6	60.0%	3.4%	110	40.9%	61.8%	62	27.8%	34.8%	178	35.5%	100.0%
	3 到人均消費HK\$500或以上餐廳/酒店用膳	5	50.0%	2.6%	104	38.7%	54.2%	83	37.2%	43.2%	192	38.2%	100.0%
	4 去旅行	3	30.0%	1.9%	100	37.2%	63.3%	55	24.7%	34.8%	158	31.5%	100.0%
	5 購買HK\$1,000或以上一件的衣服	2	20.0%	1.8%	62	23.0%	54.4%	50	22.4%	43.9%	114	22.7%	100.0%
	6 購買視聽娛樂產品或電腦產品 (例如: 音響組合, 投影電視等)	4	40.0%	2.5%	87	32.3%	54.7%	68	30.5%	42.8%	159	31.7%	100.0%
	8886 無進行以上嘅消費活動	2	20.0%	1.4%	66	24.5%	45.5%	77	34.5%	53.1%	145	28.9%	100.0%
	8887 其他 ()	0	.0%	.0%	2	.7%	50.0%	2	.9%	50.0%	4	.8%	100.0%
	8888 唔記得/唔知/難講	0	.0%	.0%	0	.0%	.0%	1	.4%	100.0%	1	.2%	100.0%
	Total	10	100.0%	2.0%	269	100.0%	53.6%	223	100.0%	44.4%	502	100.0%	100.0%

Pearson Chi-Square Tests

	age_80_90 年齡	Chi-square	df	Sig.
\$Q9 [Q9] 嚟欠卡數期間，你有冇繼續進行以下活動？(釀出首6個答案，次序隨機排列，可選多過一項)		33.870	18	.013 ^{a,b}

Results are based on nonempty rows and columns in each innermost subtable.

Custom Tables

Table 1

		age_80_90 年齡											
		1 90後 (18-22歲)			2 80後 (23-32歲)			3 非80/90後			Total		
		Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %
SQ10 [Q10] 嗽欠卡數期間，你有無試過出現以下嘅情況？ 讀出首6個答案，次序隨機排列，可選多項)	1 失眠	0	.0%	.0%	33	12.3%	55.9%	26	11.7%	44.1%	59	11.8%	100.0%
	2 擔心比家人或者朋友知道	0	.0%	.0%	103	38.3%	63.2%	60	26.9%	36.8%	163	32.5%	100.0%
	3 感到無助	1	10.0%	.9%	67	24.9%	60.9%	42	18.8%	38.2%	110	21.9%	100.0%
	4 驚卡數永遠都還唔晒	2	20.0%	1.3%	91	33.8%	58.3%	63	28.3%	40.4%	156	31.1%	100.0%
	5 無心機工作	1	10.0%	1.6%	32	11.9%	51.6%	29	13.0%	46.8%	62	12.4%	100.0%
	6 唔敢約朋友	0	.0%	.0%	45	16.7%	60.0%	30	13.5%	40.0%	75	14.9%	100.0%
	8886 無試過上述情況	6	60.0%	2.6%	109	40.5%	47.8%	113	50.7%	49.6%	228	45.4%	100.0%
	8887 其他 ()	1	10.0%	25.0%	2	.7%	50.0%	1	.4%	25.0%	4	.8%	100.0%
	8888 唔記得/唔知/難講	0	.0%	.0%	0	.0%	.0%	2	.9%	100.0%	2	.4%	100.0%
	Total	10	100.0%	2.0%	269	100.0%	53.6%	223	100.0%	44.4%	502	100.0%	100.0%

Pearson Chi-Square Tests

		age_80_90 年齡
SQ10 [Q10] 嗽欠卡數期間，你有無試過出現以下嘅情況？ 讀出首6個答案，次序隨機排列，可選多項)	Chi-square	41.880
	df	18
	Sig.	.001 ^{a,b}

Results are based on nonempty rows and columns in each innermost subtable.

Custom Tables

Table 1

		age_80_90 年齡											
		1 90後 (18-22歲)			2 80後 (23-32歲)			3 非80/90後			Total		
		Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %	Count	Column Valid N %	Row Valid N %
SQ11 [Q11] 你認為欠卡數最影響你以下邊幾方面嘅計劃？ 例如：(讀出首5個答案，次序隨機排列，可選多項)	1 進修	3	30.0%	2.3%	89	33.1%	66.9%	41	18.4%	30.8%	133	26.5%	100.0%
	2 買樓	3	30.0%	1.5%	123	45.7%	62.8%	70	31.4%	35.7%	196	39.0%	100.0%
	3 結婚	3	30.0%	2.0%	101	37.5%	67.8%	45	20.2%	30.2%	149	29.7%	100.0%
	4 生兒育女	1	10.0%	1.0%	66	24.5%	64.7%	35	15.7%	34.3%	102	20.3%	100.0%
	5 退休計劃	2	20.0%	1.9%	51	19.0%	48.1%	53	23.8%	50.0%	106	21.1%	100.0%
	8886 以上皆否/沒有影響	5	50.0%	2.8%	77	28.6%	43.8%	94	42.2%	53.4%	176	35.1%	100.0%
	8887 其他，請註明：	1	10.0%	12.5%	4	1.5%	50.0%	3	1.3%	37.5%	8	1.6%	100.0%
	8888 唔知/難講	0	.0%	.0%	0	.0%	.0%	1	.4%	100.0%	1	.2%	100.0%
	Total	10	100.0%	2.0%	269	100.0%	53.6%	223	100.0%	44.4%	502	100.0%	100.0%

Pearson Chi-Square Tests

		age_80_90 年齡
SQ11 [Q11] 你認為欠卡數最影響你以下邊幾方面嘅計劃？ 例如：(讀出首5個答案，次序隨機排列，可選多項)	Chi-square	67.014
	df	16
	Sig.	.000 ^{a,b}

Results are based on nonempty rows and columns in each innermost subtable.

Crosstabs

Q12agp [Q12a] 請問你現時每個月嘅供樓方面嘅開支佔你收入百分之幾? * age_80_90 年齡 Crosstabulation

		age_80_90 年齡			Total	
		1 90後 (18-22歲)	2 80後 (23-32歲)	3 非80/90後		
Q12agp [Q12a] 請問你現時每個月嘅供樓方面嘅開支佔你收入百分之幾?	1 0% (即沒有供樓)	Count	10	231	160	401
		% within age_80_90 年齡	100.0%	85.9%	72.1%	80.0%
2 1-9%	Count	0	1	4	5	
	% within age_80_90 年齡	.0%	.4%	1.8%	1.0%	
3 10%-19%	Count	0	6	3	9	
	% within age_80_90 年齡	.0%	2.2%	1.4%	1.8%	
4 20%-49%	Count	0	22	43	65	
	% within age_80_90 年齡	.0%	8.2%	19.4%	13.0%	
5 50%-69%	Count	0	7	11	18	
	% within age_80_90 年齡	.0%	2.6%	5.0%	3.6%	
6 70%-99%	Count	0	1	0	1	
	% within age_80_90 年齡	.0%	.4%	.0%	.2%	
8888 唔知/難講	Count	0	1	1	2	
	% within age_80_90 年齡	.0%	.4%	.5%	.4%	
Total	Count	10	269	222	501	
	% within age_80_90 年齡	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.930 ^a	12	.028
Likelihood Ratio	25.099	12	.014
Linear-by-Linear Association	.045	1	.831
N of Valid Cases	501		

a. 14 cells (66.7%) have expected count less than 5. The minimum expected count is .02.

Oneway

Descriptives

Q12am [Q12a] 請問你現時每個月嘅供樓方面嘅開支佔你收入百分之幾?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1 90後 (18-22歲)	10	.0	.0	.0	.0	.0	.0	.0
2 80後 (23-32歲)	268	5	13	1	3	6	.0	70
3 非80/90後	221	9	16	1	7	11	.0	60
Total	499	6	15	1	5	8	.0	70

ANOVA

Q12am [Q12a] 請問你現時每個月嘅供樓方面嘅開支佔你收入百分之幾?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2490.494	2	1245.247	6.023	.003
Within Groups	102546.540	496	206.747		
Total	105037.033	498			

Crosstabs

Q12bqp [Q12b] 咁你現時每個月嘅租樓方面嘅開支佔你收入百分之幾? * age_80_90 年齡 Crosstabulation

		age_80_90 年齡			Total	
		1 90後 (18-22歲)	2 80後 (23-32歲)	3 非80/90後		
Q12bgn [Q12b] 咁你現時每個月嘅租樓方面嘅開支佔你收入百分之幾?	1 0% (即沒有供樓)	Count	8	190	153	351
		% within age_80_90 年齡	80.0%	70.9%	68.6%	70.1%
2 1-9%	Count	0	7	7	14	
	% within age_80_90 年齡	.0%	2.6%	3.1%	2.8%	
3 10%-19%	Count	0	16	26	42	
	% within age_80_90 年齡	.0%	6.0%	11.7%	8.4%	
4 20%-49%	Count	2	40	32	74	
	% within age_80_90 年齡	20.0%	14.9%	14.3%	14.8%	
5 50%-69%	Count	0	15	4	19	
	% within age_80_90 年齡	.0%	5.6%	1.8%	3.8%	
6 70%-99%	Count	0	0	1	1	
	% within age_80_90 年齡	.0%	.0%	.4%	.2%	
Total	Count	10	268	223	501	
	% within age_80_90 年齡	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.688 ^a	10	.242
Likelihood Ratio	14.705	10	.143
Linear-by-Linear Association	.001	1	.975
N of Valid Cases	501		

a. 7 cells (38.9%) have expected count less than 5. The minimum expected count is .02.

Oneway

Descriptives

Q12bm [Q12b] 咁你現時每個月嘅租樓方面嘅開支佔你收入百分之幾?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower Bound	Upper Bound			
1 90後 (18-22歲)	10		5	11	3	-3	13	.0	30
2 80後 (23-32歲)	268		8	16	1	7	10	.0	60
3 非80/90後	223		7	13	1	5	9	.0	80
Total	501		8	15	1	6	9	.0	80

ANOVA

Q12bm [Q12b] 咁你現時每個月嘅租樓方面嘅開支佔你收入百分之幾?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	374.614	2	187.307	.872	.419
Within Groups	107012.701	498	214.885		
Total	107387.315	500			