

# POLICY BRIEF

## Unlocking Retiree Talent in Hong Kong's Professional Gig Economy

### Overview

Hong Kong faces two linked challenges: a rapidly ageing population and ongoing shortages of experienced and specialised labour. This policy brief draws on mixed-methods research with retirees and employers in Hong Kong to examine whether retirees can contribute more through professional gig work such as consultancy, mentoring, project-based work, training, and advisory roles. The findings show that the opportunity exists, but the system to support it is still weak. Among surveyed retirees, 23.4% were already in paid work and 21.4% were close to entering professional gig work. Among surveyed employers, 33.0% were already using retirees in such roles, while others were open but not yet active.

The main barrier is not lack of interest. It is the lack of a strong bridge between retirees and employers. Retirees want meaningful, flexible, and trustworthy work. Employers want practical support, lower risk, and clearer ways to find suitable retirees. Current uptake of manpower-related government support among employers is low, only 10.4% of surveyed employers reported currently receiving such support. Yet 72.6% were able to identify at least one policy support of subsidy, tax relief, legal clarity, and matching infrastructure they want. This suggests a gap between existing support arrangements and the specific requirements of retiree professional gig hiring.

This brief recommends four actions: (1) build a government-supported matching platform for retired professionals; (2) introduce targeted subsidies for training and insurance; (3) provide legal guidance and model contracts; and (4) help employers redesign suitable job roles. These measures would help Hong Kong move from scattered opportunities to a more credible and scalable later-life professional gig system.

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### Key findings

- Hong Kong already has a real later-life workforce opportunity: 23.4% of surveyed retirees were already in paid work, and 21.4% were close to entry into professional gig work.
- Employer demand is already present: 33.0% of surveyed organisations were already using retirees in professional gig roles, while others were open but not yet active.
- The main barriers are weak matching, unclear protections, and difficulty designing suitable professional roles, not simple lack of interest.
- Current support reach is low, but demand is high: only 10.4% of employers were receiving manpower-related government support, while 72.6% identified at least one form of policy support they wanted.
- The strongest policy levers are targeted subsidy, trusted matching, clearer contracts and protections, and practical support for job redesign.

## What's at stake

Hong Kong's ageing trend is accelerating. The population aged 65 and above is projected to rise from 1.45 million in 2021 to 2.74 million in 2046, increasing from 20.5% to 36.0% of the population. At the same time, employers continue to face difficulty hiring for roles that need judgement, specialist knowledge, and experience. These trends make it increasingly important to consider whether retirees can continue contributing through flexible, professional roles after retirement.

Professional gig work may provide one such pathway. It can allow retirees to stay active through bounded, expertise-based work without returning to standard full-time employment. However, this study shows that such work will not expand by itself. It depends on job quality, clear pathways, and a policy environment that reduces uncertainty for both retirees and employers.

## Research overview

This brief is based on a mixed-methods study of retirees and employers in Hong Kong. The qualitative phase consisted of interviews with 20 retirees and 20 employers. For the quantitative phase, surveys were conducted with 602 respondents and an employer survey of 212 organisations. The research examined both sides of the market: retirees' motivations and barriers, and employers' readiness and support needs.

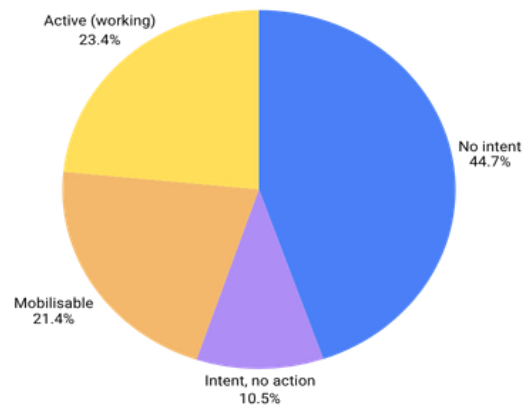
The retiree-side research focused on retirement meaning, work preferences, autonomy, competence use, feasibility, access, and trust. The employer-side research focused on labour shortages, role suitability, stereotypes, person-job fit, work design, and policy support.

## Findings

### 1. Hong Kong has a significant opportunity pool

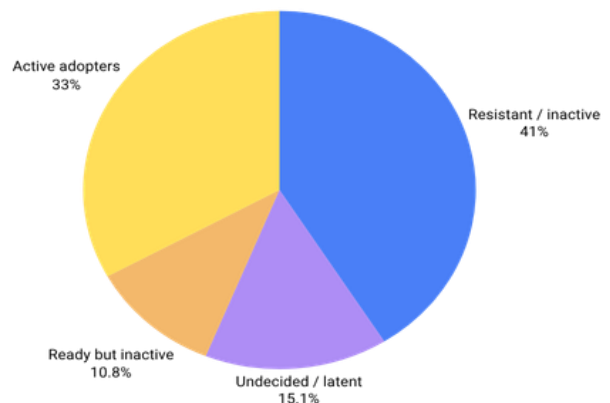
Among surveyed retirees, 23.4% were already in paid work, while 10.5% expressed some intention to engage in professional gig work and 21.4% were classified as mobilizable. Members of this mobilizable group had already taken some form of action, such as reading information, visiting websites, or speaking to relevant people. This pattern suggests that a substantial group could be moved into actual participation through appropriate policy and institutional support.

Figure 1 – Retiree market stage distribution



On the employer side, 33% of surveyed employers were already active adopters of retiree professional gig work, while 10.8% were “ready but inactive”, and 15.1% fell into “undecided/latent” categories. This suggests that employers are ready but need other impetus factors for adoptions.

Figure 2 – Employer readiness segmentation



## 2. The key barriers are matching, trust, and job redesign

Retirees are willing to participate when work is compatible with later-life priorities. They are more likely to engage when opportunities preserve autonomy, make meaningful use of expertise, and offer clear boundaries around workload, timing, and role scope. They are less willing to engage in jobs that are vague, insecure, fragmented, or too similar to the pace and pressure of full-time pre-retirement work. Trust and clarity matter greatly. Retirees are sensitive to scams, weak protections, unclear payment structures, and unreliable intermediaries.

Employers, meanwhile, are not uniformly resistant to retirees. Many value them for their experience, specialist knowledge, soft skills, and mentoring potential. However, employers often face practical uncertainties about how to structure retiree roles, where to find suitable candidates, how to manage legal or insurance issues, and whether such arrangements will be cost-effective. The employer findings therefore point more strongly to implementation barriers than to blanket opposition.

## 3. Existing support appears insufficiently aligned with retiree professional gig hiring

The study also shows that current government support reach is limited. Only 10.4% of employers reported receiving manpower-related support. Yet 72.6% named at least one support they would like. This gap suggests that current schemes are not reaching enough firms or are not well matched to retiree professional gig hiring.

Table 1 - Employer support request

Policy support type	% of full sample
Direct subsidy / wage subsidy	29.7%
Tax incentives	10.4%
Legal guidance / contract clarity	9.9%
Protection / insurance arrangements	9.4%
Matching platform	8.5%
Training / upskilling support	8.5%

## Policy recommendations

### 1. Establish a government-supported professional matching platform

Create a dedicated platform or system for retired professionals. It should include verified employers, clear job descriptions, searchable expertise categories, and standard engagement templates. The goal is to provide a trusted route into later-life professional gig work for both retirees and employers.

### 2. Introduce targeted subsidies for training and insurance

Introduce a targeted support package for retiree professional gig hiring. This should include subsidies to offset employer-side training, onboarding, and insurance costs, especially where high premiums or uncertainty discourage adoption. This support should be tailored specifically to retiree professional gig jobs rather than folded into generic hiring support.

### 3. Provide legal guidance, model contracts, and protection support

Offer standard guidance and templates covering job scope, pay, confidentiality, liability, insurance, and dispute handling. This would reduce uncertainty for employers and improve confidence for retirees.

### 4. Support employers with job redesign tools and pilot arrangements

Help employers redesign work into bounded, retiree-suitable jobs. Guidance should focus on mentoring, consultancy, teaching, training, project review, and advisory work. This could include toolkits, good-practice examples, and pilot arrangements that reduce the risk of first-time adoption.

## Conclusion

Hong Kong already has retirees with expertise and partial readiness to contribute, and employers with real but uneven openness to hiring them. We find that a market for professional retiree labour already exists in fragmented form, and the challenge is to build a stronger system around it. A more credible later-life professional gig ecosystem, supported by matching, subsidy, clearer protections, and better job design, would help Hong Kong make better use of retiree talent while supporting workforce resilience and active ageing.

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