

# Research on Mechanism Innovation of Cross-border Elderly Care for Hong Kong and Macao Seniors

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**Abstract:** The accelerated development of the Guangdong-Hong Kong-Macao Greater Bay Area has created a new spatial carrier and institutional foundation for Hong Kong and Macao seniors to receive cross-border elderly care in the Chinese mainland. Driven by structural pressures such as rapid aging, high housing prices, and strained long-term care resources in Hong Kong and Macao, and supported by institutional innovations such as the Guangdong Residential Care Service Scheme and the Guangdong Scheme, the scale of cross-border elderly care for Hong Kong and Macao seniors has expanded steadily. However, practical development is still faced with multiple challenges, including inadequate welfare connectivity, bottlenecks in cross-border medical security, large differences in service standards, and insufficient cultural adaptation and social support. Based on the theories of population migration and elderly welfare economics, this paper systematically analyzes the four-dimensional influencing factors of cross-border elderly care decisions for Hong Kong and Macao seniors, namely economic and cost factors, living environment and service supply, institutional and welfare portability, and family and social support networks. It also sorts out the innovative exploration of Guangdong, Hong Kong, and Macao in welfare portability, cross-regional collaborative governance, medical-care integration, and smart elderly care, and puts forward targeted policy suggestions for optimizing the cross-border elderly care ecosystem. The research aims to provide a theoretical reference for improving the long-term stability and equity of cross-border elderly care in the Greater Bay Area and promoting the high-quality development of the regional elderly care service system.

**Keywords:** Hong Kong and Macao seniors; Cross-border elderly care; Guangdong-Hong Kong-Macao Greater Bay Area; Welfare portability; Mechanism innovation

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## 1. Research background and problem proposal

The accelerated advancement of the construction of the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) has provided a new spatial carrier and institutional foundation for Hong Kong and Macao seniors to pursue

cross-border elderly care in the Chinese mainland. Statistics from the Legislative Council of Hong Kong and multiple research institutions show that the number of Hong Kong seniors aged 65 and above choosing to settle in Guangdong has increased significantly over the past decade, reaching nearly 100,000 by mid-2024 with a growth rate of over 40%. At the same time, the willingness of middle-aged and elderly Macao residents to live and receive elderly care in Zhuhai, Hengqin, and other places for the long term has been rising continuously. Relevant surveys indicate that high-quality housing and living environments are the primary attractive factors for Macao's middle-aged and elderly to choose elderly care in other places, and those who own real estate or residence permits in Zhuhai have a particularly prominent willingness for cross-border elderly care <sup>[1]</sup>.

Behind this phenomenon, on the one hand, structural pressures such as rapid aging, high housing prices, high service costs, and strained long-term care resources in Hong Kong and Macao have driven some seniors to seek alternative solutions of “relocating for elderly care.” On the other hand, under the framework of the GBA, Guangdong, Hong Kong, and Macao have gradually improved welfare portability and service accessibility through institutional innovations such as the Guangdong Residential Care Service Scheme, the Guangdong Scheme, and the Fujian Scheme, providing practical support for cross-border elderly care.

However, existing studies show that cross-border elderly care still faces multiple challenges in practice, including inadequate welfare connectivity, bottlenecks in cross-border medical security, large differences in service standards, and insufficient cultural adaptation and social support. Some seniors have made repeated choices of “trial stay — returning to Hong Kong/Macao”, and the long-term stability and equity of cross-border elderly care remain to be verified. Against this background, this paper conducts a systematic analysis on the influencing factors and innovation mechanisms of cross-border elderly care for Hong Kong and Macao seniors: on the one hand, it sorts out the main driving and restraining factors affecting their cross-border elderly care decisions and reveals their behavioral logic; on the other hand, it summarizes the explorations of Guangdong, Hong Kong and Macao in institutional innovation and governance mechanisms, and puts forward policy suggestions for optimizing the cross-border elderly care ecosystem <sup>[2]</sup>.

## **2. Theoretical framework and research perspective**

### **2.1. Analysis framework of influencing factors**

Synthesizing the research results of population migration theory, elderly welfare economics, and cross-border social policy research, the influencing factors of cross-border elderly care for Hong Kong and Macao seniors can be summarized into four dimensions as follows.

**Economic and cost factors:** Including housing costs, fees of elderly care institutions, medical expenditure, and public subsidy levels, which are the most direct variables explaining the “trend of moving north for elderly care.”

**Living environment and service supply:** Covering housing conditions, community environment, air quality, public transportation, and elderly care service facilities, which play a decisive role in improving the quality of life.

**Institutional and welfare portability:** Involving the sustainability and institutional sense of security of pensions, old-age allowances, medical welfare, and long-term care systems in the cross-border context, which is an important institutional prerequisite for the willingness of cross-border elderly care.

**Family and social support networks:** Including the location of children, relative and fellow-villager networks, and social participation opportunities, which are crucial for buffering the psychological pressure and cultural rupture caused by relocation.

## **2.2. Research perspective of innovation mechanism**

In the research on innovation mechanisms, this paper adopts a comprehensive perspective of “welfare portability + collaborative governance + industrial and technological innovation”:

Regard welfare portability as the foundation of institutional innovation in cross-border elderly care, and explore the reconstruction of institutional boundaries by analyzing the paths of cross-border extension of pension, old-age allowance, public medical care, and long-term care rights and interests.

Regard collaborative governance as the key mechanism supporting the stable operation of cross-border elderly care projects, and focus on the cooperation models and governance dilemmas among multiple governments, departments, and institutions in Guangdong, Hong Kong, and Macao.

Regard industrial and technological innovation as the motivation for improving service quality and efficiency, and investigate how the integration of medical and elderly care, smart elderly care, and financial innovation are embedded in the cross-border elderly care ecosystem.

## **3. Main influencing factors of cross-border elderly care for Hong Kong and Macao seniors**

### **3.1. Economic costs and comparative price advantages**

Economic factors are the primary motivation for Hong Kong and Macao seniors to choose cross-border elderly care. In a survey on Macao seniors’ willingness for elderly care in Zhuhai, “lower living costs” and “stable prices” are also listed as the main driving factors. With the implementation of policies such as the Guangdong Scheme, the Fujian Scheme, and the Guangdong Residential Care Service Scheme, some Hong Kong and Macao seniors can continue to receive old-age allowances or enjoy government-subsidized beds during their residence in the mainland, which objectively reduces the economic threshold of cross-border elderly care.

Studies have shown that under the decision-making framework of “minimizing the lifelong cost of elderly care”, the price level of elderly care resources in the mainland, the price of elderly care resources in Hong Kong and Macao, and the degree of cross-border welfare portability jointly determine the critical point for seniors to choose cross-border elderly care or return to Hong Kong/Macao for elderly care <sup>[3]</sup>.

### **3.2. Attractiveness of housing and living environment**

Surveys by the University of Macau and Hong Kong social welfare institutions found that housing and living environments are important driving factors for Hong Kong and Macao’s middle-aged and elderly to choose elderly care in GBA cities. Compared with the precious land and cramped living environments in Hong Kong and Macao, mainland cities in the GBA can generally provide more spacious living space, good lighting and ventilation, and richer community greening and public facilities, which are highly attractive to the elderly group pursuing “comfort” and “livability.”

In addition, some elderly care communities and institutions in the mainland have invested heavily in environmental construction, aging-friendly design, and the integration of cultural and tourism resources, combining elements such as “care”, “treatment”, “tourism”, and “learning”, and providing more diverse lifestyle options for Hong Kong and Macao seniors. For “young elderly” with good physical conditions who value quality of life and social experience, the attractiveness of such environments and lifestyles can even outweigh cost considerations to a certain extent and become one of the dominant factors for cross-border elderly care <sup>[4]</sup>.

### **3.3. Medical service accessibility and cross-border security expectations**

Medical security and service accessibility are both driving forces and important restraining factors for cross-border elderly care. Some Hong Kong and Macao seniors believe that there are a large number of medical institutions with wide coverage in mainland GBA cities, with relatively short waiting times for outpatient services. Moreover, through initiatives such as the Hong Kong and Macao Medicines and Medical Devices Connect and “Internet + Medical Care”, some high-quality medical resources have been opened to the cross-border elderly care group. At the same time, policies such as the GBA pilot program of elderly health vouchers for Hong Kong seniors have improved the convenience of using health vouchers in the mainland, enabling them to obtain basic medical services near their residences <sup>[5]</sup>.

On the other hand, multiple studies and reports emphasize that there are still significant bottlenecks in cross-border medical care: there are large differences in the medical payment systems, reimbursement scopes and drug catalogs between the two sides; the data interconnection and cross-border settlement mechanisms are not yet perfect; and the referral channels for emergency and severe disease treatment are still unclear, leading many seniors to worry about “no security at critical moments.” This makes medical factors present a “polar effect” among different groups: it constitutes a driving force for some people, while forming a strong risk concern for others.

### **3.4. Welfare portability and institutional sense of security**

Welfare portability arrangements represented by the Guangdong Residential Care Service Scheme have significantly enhanced the institutional sense of security of Hong Kong and Macao seniors for cross-border elderly care. Research shows that Hong Kong seniors eligible for this scheme are more decisive in choosing cross-border elderly care, believing that cooperative residential care homes “recognized and supervised by the government” are more guaranteed in terms of quality and liability undertaking.

Relevant econometric studies indicate that, after controlling for variables such as income and family structure, the improvement of the degree of cross-border welfare portability can significantly enhance seniors’ willingness for cross-border elderly care and reduce the probability of returning to Hong Kong/Macao for elderly care <sup>[6-7]</sup>. At the same time, insufficient welfare portability, or complex policy design and non-transparent information, will weaken seniors’ trust in cross-border elderly care. Some qualitative studies found that many seniors have a limited understanding of the details of the schemes and worry about “policy changes” and “uncertain future”, thus choosing to adopt a strategy of “short-term trial stay — wait and see” instead of making an immediate decision to relocate permanently <sup>[8]</sup>.

### **3.5. Family, social networks, and cultural identity**

Family factors are the core variables in cross-border elderly care decisions. Surveys on cross-border elderly care for seniors in Hong Kong and Macao both show that “unwilling to be separated from family” and “considering the inconvenience of children’s care and visits” are among the main reasons why many seniors are reluctant to leave Hong Kong and Macao. For “cross-border families” who have already worked and settled in the mainland, seniors are more likely to choose to “move north with their children” and use family support networks to make up for institutional and environmental uncertainties.

Social networks and cultural identity also play an important role. On the one hand, seniors with relative or fellow-villager networks in the mainland can more easily obtain daily life assistance and emotional support,

and adapt to the local environment more easily; on the other hand, groups with a positive attitude towards the mainland's social system and cultural atmosphere, and unobstructed communication in Cantonese/Mandarin are more inclined to regard the GBA as a “community of life” rather than a “temporary resettlement place.” Studies have found that the improvement of Hong Kong seniors' recognition of the mainland, combined with the improvement of the degree of cross-border welfare portability, can significantly increase the rate of cross-border elderly care <sup>[9]</sup>.

## **4. Innovation mechanisms of cross-border elderly care in Guangdong, Hong Kong, and Macao**

### **4.1. Institutional innovation of welfare portability**

Welfare portability is a key area of institutional innovation in cross-border elderly care. Represented by the Guangdong Residential Care Service Scheme, Hong Kong purchases subsidized beds in designated elderly care homes in multiple cities in Guangdong through government procurement of services. Seniors are exempt from paying basic accommodation, nursing, and basic medical expenses after moving into mainland care homes, realizing the geographical “extension” of public welfare <sup>[10]</sup>. The Guangdong Scheme and the Fujian Scheme allow eligible seniors to continue to receive old-age allowances or social security allowances during their residence in the mainland, providing them with basic economic support <sup>[11]</sup>.

### **4.2. Cross-regional collaborative governance and joint supervision mechanism**

Collaborative governance is an important mechanism to ensure the effective implementation and risk control of cross-border elderly care systems <sup>[12]</sup>. Studies point out that, taking the Guangdong Residential Care Service Scheme as an example, Guangdong and Hong Kong have established a relatively clear division of roles in the project operation: Hong Kong is responsible for qualification certification, fund payment, and service quality evaluation, while Guangdong is responsible for institutional operation and daily supervision. The two sides maintain communication through agreements, special working groups, and regular evaluations.

In addition, Shenzhen, Zhuhai, and other places have explored practical paths for multi-level and multi-subject collaborative governance through the “Shenzhen-Hong Kong Social Welfare Cooperation Special Working Group”, cross-border exchanges of social service personnel, standard connection, and demonstration site construction. Constructing a unified or mutually recognized evaluation standard for elderly care services, and establishing a cross-border joint supervision mechanism and risk early warning system are the focus of institutional innovation in the next stage. It is proposed to adopt a gradual path of “benchmarking — recognition — upgrading”, gradually expand the coverage on the basis of pilot projects, and ultimately form a replicable and promotable regional collaborative governance model.

### **4.3. Medical-care integration and cross-border medical cooperation mechanism**

The integration of medical and elderly care is a key innovation direction to improve the quality of cross-border elderly care. The civil affairs department of Shenzhen disclosed that relying on the “Shenzhen-Hong Kong Social Welfare Cooperation Special Working Group”, the two sides have made preliminary explorations in the cooperation between elderly care institutions and medical institutions, cross-border rehabilitation services, and the training of professional talents <sup>[13]</sup>. Some cross-border elderly care communities and rehabilitation institutions jointly established by Hong Kong and the mainland have accumulated experience in chronic disease management,

post-operative rehabilitation, and geriatric mental health by introducing Hong Kong-style nursing management and mainland medical resources.

In terms of cross-border medical cooperation, the Hong Kong and Macao Medicines and Medical Devices Connect policy allows some medicines and medical devices already marketed in Hong Kong and Macao to be used in designated medical institutions in the mainland GBA, improving the clinical medication accessibility of the cross-border elderly care group. The pilot program of using Hong Kong seniors' health vouchers in mainland GBA cities provides institutionalized outpatient support for seniors receiving cross-border elderly care, helping to reduce their daily medical burden <sup>[14]</sup>.

#### **4.4. Smart elderly care and industrial collaborative innovation**

At the industrial and technological level, institutions such as Ernst & Young point out that the GBA is exploring the construction of an “integrated cross-border elderly care service system”, providing multi-level and personalized services for the cross-border elderly care group through regional elderly care service platforms, smart elderly care equipment, remote monitoring, and online service docking.

In practice, some institutions have begun to use wearable devices, smart mattresses, and cloud-based health management systems to conduct 24/7 monitoring of the vital signs of Hong Kong and Macao seniors in mainland elderly care institutions or communities, and maintain communication with Hong Kong and Macao medical teams through remote consultation platforms. By establishing a “white list” of elderly care institutions, developing elderly care financial products, and encouraging the participation of financial institutions such as insurance companies and funds, sustainable financial support can be provided for cross-border elderly care under the premise of controllable risks, and the development of the “silver economy” industrial chain in the GBA can be driven. It is expected that the scale of the relevant industry will exceed one trillion yuan by 2030 <sup>[15]</sup>.

### **5. Conclusion and policy suggestions**

Cross-border elderly care for Hong Kong and Macao seniors is a complex phenomenon formed under the multiple backgrounds of population aging, regional integration, and institutional innovation. Its influencing factors present a multi-dimensional interwoven structure of economy, environment, institution, and social networks, and the innovation mechanisms are gradually taking shape along the directions of welfare portability, collaborative governance, integration of medical and elderly care, and smart elderly care <sup>[16]</sup>. To further optimize the cross-border elderly care ecosystem in the GBA and improve its long-term stability and equity, the following targeted policy suggestions are put forward from four dimensions:

Optimize the institutional design of welfare portability and enhance policy transparency: Further improve the Guangdong Scheme, the Fujian Scheme, and the Guangdong Residential Care Service Scheme, steadily expand the coverage of welfare portability, simplify the application and approval procedures, and establish a unified information disclosure platform to reduce the policy uncertainty perceived by seniors. At the same time, explore the cross-border extension of long-term care insurance and commercial elderly care insurance to enrich the types of cross-border welfare security.

Improve the cross-regional collaborative governance system and standardize joint supervision: Accelerate the construction of a unified or mutually recognized evaluation standard and quality supervision system for elderly care services in the GBA, establish a cross-border joint supervision mechanism composed of civil affairs, health,

market supervision and other departments, and introduce third-party institutions to conduct objective evaluation of the service quality of cross-border elderly care institutions. Strengthen the construction of cross-border social welfare cooperation working groups and improve the regular communication and coordination mechanism.

Deepen cross-border medical cooperation and improve the medical-care integration system: Accelerate the expansion of the Hong Kong and Macao Medicines and Medical Devices Connect and the cross-border use of Hong Kong seniors' health vouchers, improve the cross-border medical data interconnection and settlement mechanism, and clarify the referral channels for emergency and severe disease treatment. Support the joint construction of medical-care integration institutions by Hong Kong and mainland medical and elderly care institutions, and strengthen the training of professional talents such as cross-border elderly care nurses and rehabilitation therapists.

Promote technological empowerment and industrial synergy, and strengthen social and cultural support: Accelerate the layout of smart elderly care infrastructure in the GBA, build a regional integrated cross-border elderly care service platform, and promote the application of smart devices such as remote monitoring and wearable health monitoring. Vigorously develop the “silver economy” industrial chain, such as elderly care finance and aging-friendly products, and encourage financial institutions to develop customized cross-border elderly care financial products. Strengthen social work services, psychological support, and family communication mechanisms in cross-border elderly care, and carry out cultural adaptation training to enhance the subjective well-being of Hong Kong and Macao seniors in receiving elderly care in the mainland<sup>[17]</sup>.

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## Disclosure statement

The authors declare no conflict of interest.

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