

# ***The Dilution Effect of the Hong Kong Home Ownership Scheme's Semi-Ownership Model on Post-Disaster Renovation Responsibilities: A Case Study of the Hong Fok Court Fire***

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**Abstract.** The semi ownership model of Hong Kong's public housing scheme reduces the burden of home ownership for low - and middle-income groups, but results in unclear responsibilities for post disaster building repairs and mutual shirking of responsibilities among all parties involved. This article takes the 2025 Hongfu Garden fire as a case study to analyze the internal logic of the dilution of repair responsibility caused by semi property rights. Research has shown that the blurred boundary of property rights breaks the principle of equal rights and responsibilities, and the multi-party pattern breeds the collective action problem of free riding. The imbalance of rights, responsibilities, and benefits reduces the initiative of all parties to repair, and the combination of multiple factors leads to the systematic governance failure of insufficient security before the disaster and delayed repair after the disaster. This article combines the practical experience of shared ownership housing in the UK, Singapore, and mainland China, and proposes improvement plans from multiple dimensions such as division of rights and responsibilities, financial security, contract optimization, collaborative governance, regulatory constraints, and risk sharing, in order to provide practical reference for improving the disaster management system of affordable housing in Hong Kong, and also provide reference ideas for the long-term management of shared ownership housing and various types of affordable housing in mainland China.

**Keywords:** Hong Kong home ownership scheme, semi property rights system, post disaster repairs, dilution of responsibility, Hongfu garden fire

## **1. Introduction**

In the modern urban governance system, the daily safe operation and emergency disaster response of affordable housing are key tasks in the field of public management. As an important component of the local affordable housing system, Hong Kong's Home Ownership Scheme has effectively improved the living conditions of middle and low-income residents in the region since its implementation. This type of housing adopts a semi property operation model, where the property

rights are jointly held by the Hong Kong Housing Authority and the homebuyers, and the homeowners cannot obtain complete property rights. This institutional arrangement, which aims to ensure people's livelihood and reduce the burden of residents' property ownership, has gradually exposed many problems in its long-term operation. Contradictions such as property rights separation, cross-functional rights and responsibilities, and unclear management subject positioning continue to emerge, which also poses great challenges to the safety management of old public housing units.

In November 2025, a Level 5 major fire broke out in the Hongfu Garden community in Tai Po, Hong Kong. The ignition point of the accident was located at the exterior wall repair construction site of the community. The fire spread rapidly and had a wide range of affected areas, causing not only a large number of casualties but also serious property damage. The various governance shortcomings hidden in the old public housing community have also been fully exposed [1-3]. Causing not only a large number of casualties but also serious property damage [4, 5]. After the fire accident, the entire damaged building urgently needs comprehensive repair work. However, due to the complex property rights structure, the progress of the repair project is difficult. The Housing Authority, all owners, and owners' corporations hold different positions and have been unable to reach a unified opinion on core issues such as the repair subject and the source of maintenance funds. The repair responsibility is constantly being split and transferred, forming a typical problem of responsibility dilution.

This type of governance dilemma is not unique to Hung Fu Court, but a common phenomenon in old public housing estates in Hong Kong. Affected by the semi property rights system, there has been a long-term lack of clear responsible parties for daily maintenance and post disaster disposal of houses, coupled with insufficient supply of special maintenance funds. Once sudden disasters such as fires occur, repair disputes will erupt in a concentrated manner [6]. The related issues not only directly affect residents' living safety and quality of life but also hinder the healthy development of Hong Kong's affordable housing industry.

By reviewing existing academic achievements, it can be found that the research directions of domestic scholars mainly focus on the evolution of housing policies in Hong Kong, fire safety management of high-rise buildings, and emergency response to the Hongfu Garden fire [7-9]. Foreign research focuses more on the management systems of shared ownership housing in the UK and public housing in Singapore [10, 11]. Overall, there are relatively few studies specifically exploring the relationship between semi property rights structure and post disaster repair responsibilities at this stage. There is also a clear gap in the systematic analysis of the formation logic of responsibility dilution and conflicts of interest among multiple parties.

The theory of incomplete property rights suggests that restrictions on income and disposal rights will reduce the willingness of the subject to maintain it. Hong Kong's Home Ownership Scheme (HOS) belongs to incomplete semi property rights, and both homeowners and the Housing Authority lack long-term repair motivation, leading to the phenomenon of shirking responsibility. The theory of collective action points out that a large group size and dispersed interests can easily breed a mentality of free riding, with a large number of homeowners and low efficiency in decision-making. Urgent repair matters are prone to being put on hold. The theory of diversified collaborative governance requires clear division of labor and cooperation among the government, market, and society. However, the semi property rights of public housing units have caused confusion in the rights and responsibilities of the three parties: the Housing Authority reduces intervention by owners' own property rights, owners refuse to take responsibility on the grounds of public property rights, property management responds passively, and the collaborative mechanism fails.

Based on the above research status, this article takes the Hongfu Garden fire as a typical case and focuses on the dilution of semi property rights system and post disaster repair responsibility as the core research direction. By comprehensively utilizing research methods such as literature review, case analysis, and comparison of foreign experiences, people aim to identify existing problems, uncover their underlying causes, and develop feasible improvement strategies based on the local development status in Hong Kong. On the one hand, people hope to assist Hong Kong in optimizing its public housing management system and resolving disputes related to repairs; On the other hand, it can also provide reference for the construction of a long-term governance system for shared ownership housing and affordable housing in mainland China.

## **2. Half ownership system and arrangement of repair rights and responsibilities for Hong Kong's public housing estates**

The Hong Kong Home Ownership Scheme began in the 1970s with the aim of providing affordable housing for low - and middle-income families. The Housing Authority sells houses at a market price discount, and buyers only obtain partial property rights and 99-year land use rights. Subleasing and reselling are restricted, and the remaining property rights belong to the Housing Authority [7]. This model lowers the threshold for home ownership while maintaining the public nature of housing and suppressing speculation. However, it inherently has structural defects such as property rights division, power and responsibility separation, and mismatch between use and management: actual residents do not have the right to decide on major repairs or structural transformations, and the Housing Authority, which holds residual property rights, does not participate in daily management, resulting in frequent disputes over power and responsibility.

According to the Housing Regulations and the Home Ownership Scheme purchase and sale contract, the maintenance of indoor private areas is the responsibility of the owners themselves; The public areas and main repairs are coordinated by the owners' corporation, and the costs are shared among all owners. After the sale of the building, the Housing Authority generally does not participate in public maintenance and only intervenes when there are safety hazards in the structure or when there are other contractual agreements. The existing regulations do not distinguish between daily maintenance and major post disaster repairs, and there is a lack of responsibility and cost sharing rules for large-scale repair items such as exterior walls, fire protection, and load-bearing structures damaged by fires, resulting in a system gap.

Half property rights come with triple governance shortcomings. It is not possible to establish a mandatory maintenance fund, and public maintenance funds rely on voluntary fundraising by owners. A large number of old and dilapidated savings accounts have insufficient balances throughout the year, which is significantly different from Singapore's mandatory reserve fund system [11]. Secondly, the decision-making of the owners' association is inefficient, and large-scale repairs require a high threshold for all members to vote. Renting or leaving vacant houses leads to insufficient attendance, making it difficult to implement resolutions; The third issue is the identity conflict of the Housing Authority. As a co-owner of property rights, it has the obligation of safety management, but as a public institution, it is unwilling to invest large sums of money in non-public properties, ultimately resulting in a dual lack of safety supervision and maintenance funds.

## **3. Case analysis: post disaster repair responsibility dilemma of Hongfu Garden fire**

On November 26, 2025, the Hong Kong Tai Po Hung Fuk Court community carried out exterior wall repair work, which caused a Level 5 major fire due to improper construction site management.

The fire spread rapidly with the help of external wall insulation materials and scaffolding, trapping multiple residents at the scene. The accident caused serious casualties and property damage. The post investigation results show that oversight of external wall construction, aging of community fire-fighting facilities, and occupation of emergency evacuation routes are the main reasons for the continuous expansion of the fire disaster [2-4].

### **3.1. Specific manifestations of disputes over post disaster repair responsibilities**

After the fire was extinguished, the repair work of the damaged building immediately became embroiled in multiple controversies. There are differences in the definition of the scope of public and private repairs. The Housing Authority has proposed that the sale of public housing units has already been completed, and the daily maintenance and post disaster repair work of public areas should be the responsibility of the owners' corporation; The homeowner group believes that the Housing Authority still holds partial property rights and that the fire originated from the building renovation and exterior wall repair project led by the Housing Authority. The Housing Authority should bear the main responsibility. Secondly, there are prominent disputes over maintenance costs and a serious lack of financial reserves. The estimated cost of this building renovation is as high as HKD 472 million, but the existing maintenance funds of Hongfu Garden are less than one million. Most homeowners are unable to bear the high cost of sharing and demand that the government allocate special financial funds; The government refuses to fully bear the repair costs on the grounds of standardized financial management and social equity [12]. The third issue is the stagnation of decision-making by the owners' association. The internal opinions of the corporation are difficult to unify, and some elderly homeowners hope for government assistance, while young homeowners demand that the corresponding responsibility ratio for property rights be clarified before carrying out work. Multiple internal meetings have failed to form effective resolutions, and the renovation project has been delayed in starting [6]. The fourth issue is the slow progress of insurance claims. The public liability insurance and fire insurance purchased by Hongfuyuan have limited coverage, and the insurance company has initiated a liability exemption verification process on the grounds of the construction party's illegal operations. Under the continuous observation of multiple parties, the affected residents can only be temporarily resettled, and normal living order cannot be restored for a long time.

### **3.2. Realistic characterization of post disaster liability dilution**

The Hongfuyuan fire case intuitively reflects various characteristics of responsibility dilution. The Housing Authority, based on the terms of the Home Ownership Scheme sale and purchase agreement, asserts that the responsibility for routine maintenance of the housing falls on the collective of homeowners, while only minimally participating in post-disaster restoration negotiations. The homeowner group, in turn, repeatedly emphasizes the Housing Authority's public ownership status and the causes of the disaster, refusing to independently bear the full responsibility for repairs. Before the attribution of responsibility is clear, all parties are unwilling to invest funds and manpower first, fearing that performing their duties first will be recognized as taking full responsibility. All parties continue to observe the allocation of repair funds and responsibilities, resulting in the long-term suspension of building repair projects and the inability to timely eliminate residential safety hazards.

## **4. The internal mechanism of liability dilution caused by the semi property rights model**

### **4.1. Fuzzy property rights mechanism: failure of logical matching of rights and responsibilities**

Under the semi property rights model, houses, as complete physical assets, are in clear conflict with the legal ownership of mixed public and private ownership. After a fire, it is difficult for relevant departments to accurately determine the ownership of the damaged parts, including the exterior walls, load-bearing structures, fire pipelines, and other public facilities that serve all owners, and cannot be simply defined as public or private property. There is no provision in current laws and contracts regarding the division of responsibility for the repair work in such areas based on property area, frequency of use, or accident causes.

The public building area is shared and used by all owners, but there is no clear allocation of post disaster repair costs, breaking the basic governance logic of equal benefits and responsibilities. The boundary between power and responsibility is blurred, and all parties can find reasons to shirk responsibility. The division of responsibility loses a unified basis, and mutual shirking has become a common choice for all parties.

### **4.2. Collective action mechanism: multi-subject governance deadlock**

The Hong Kong public housing community has a large number of homeowners with significant individual differences in demands, and overall organizational capacity is weak. The issue of collective action in post disaster repair is particularly prominent. Firstly, the mentality of "free riding" is widespread, and some homeowners with limited economic conditions have a free riding mentality, hoping that the government or the Housing Authority will fully bear the repair costs, and they are unwilling to actively share the expenses themselves. Secondly, the cost of collective decision-making is relatively high. According to the Building Management Ordinance in Hong Kong, large-scale maintenance projects must be voted on by the owners' meeting, and the phenomenon of vacant and rented out old public housing units is common, making it difficult to meet the statutory voting requirements. Finally, for old and dilapidated public housing units that have been built for many years, the Housing Authority rarely attends the daily maintenance meetings of the owners' association and only intervenes in negotiations during major disputes. The state of "nominal presence but actual absence" of only symbolic statements in major matters further exacerbates decision-making difficulties.

### **4.3. Incentive misalignment mechanism: prevention and repair of dual deficiencies**

Incomplete property rights structure significantly reduces the willingness of homeowners to actively maintain their properties. For homeowners who only have restricted property rights, the property appreciation brought by renovating or updating the fire protection system requires them to pay a high land price to the Housing Authority when reselling, which cannot fully enjoy the appreciation benefits and reduces long-term maintenance motivation. At the same time, the resale and sublease of houses will also be subject to policy restrictions. Therefore, most homeowners are only willing to maintain the basic residential function of the house and are unwilling to invest additional costs in upgrading and renovating it.

At the same time, there are also incentive biases at the government level. On the one hand, investing large amounts of fiscal funds into non fully publicly owned properties can easily lead to public questioning of the fairness of fiscal distribution; On the other hand, the government does not

directly use public housing and lacks the internal driving force for daily operation and maintenance. In the government's annual housing budget, new public housing is the main expenditure sector, and the special budget for post disaster repair of old public housing is relatively limited [8,12].

The incentive mechanisms for both property owners and the government are misaligned, ultimately leading to a chain problem: no one rectified the safety hazards in the early stages, resulting in disasters and accidents; After the disaster, all parties blamed each other and the repair work continued to be delayed. Before the outbreak of the Hongfu Garden fire, the loose management of community construction and the long-term existence of fire hazards were typical manifestations of ineffective governance caused by misplaced incentives.

## **5. Drawing on similar housing management experiences from overseas and mainland China**

### **5.1. Experience in managing jointly owned housing in the UK**

The shared ownership housing implemented in the UK is similar in terms of property rights division to Hong Kong's Home Ownership Scheme, but its supporting governance system is more mature and complete. Firstly, relying on laws and regulations such as the Renters' Rights Act, the UK clearly delineates the scope of responsibilities between housing operators and owners, and specifies that after a disaster occurs, housing associations will take the lead in conducting house inspections and repairs, with related costs strictly allocated according to the ownership ratio. Secondly, a statutory special maintenance fund will be established locally, and homebuyers are required to pay a maintenance reserve fund on a monthly basis while purchasing part of the property rights. The funds will be managed by an independent trust institution to ensure that they are used exclusively for their intended purpose. Finally, the UK has established an information disclosure and third-party mediation mechanism, which can quickly initiate mediation procedures when there is a conflict between the property rights parties regarding maintenance responsibilities, avoiding long-term disputes. This ensures that all parties can reach a consensus in a timely manner [13].

### **5.2. Experience in managing the public housing system in Singapore**

The public housing system operated by the Housing and Development Board of Singapore has always been an important reference model in the field of housing management in Hong Kong. Unlike Hong Kong's Home Ownership Scheme, Singapore's public housing adopts a unified ownership model, where the government holds complete ownership of land and housing, and residents only have a 99-year lease right. The government is fully responsible for the maintenance, repair, and renovation of public areas and main structures of the building. At the same time, residents pay monthly property management fees and are required to deposit them into the building renovation provident fund. The two types of funds are managed separately and dedicated to repair projects. The local government also regularly launches large-scale renovation projects such as elevator upgrades and home renovations, with most of the costs subsidized by government finances [11]. The complete property rights of the government combined with the statutory renovation provident fund system greatly reduces disputes over repair rights and responsibilities caused by property rights division.



### **5.3. The current situation and reference value of the development of shared property housing in mainland China**

In recent years, several cities in mainland China have successively launched pilot projects for co ownership housing, where property rights are jointly held by the government and homebuyers according to their respective shares. At present, it is generally stipulated in mainland China that the private areas inside the house should be repaired by the homebuyer themselves, and the maintenance costs of the public areas and main structures of the building should be borne by all homebuyers and the government according to their respective ownership shares. However, the relevant systems for the division of responsibilities and emergency maintenance decision-making processes in the event of sudden disasters such as fires still need to be improved. The development practice of shared ownership housing in mainland China also confirms that the affordable housing system must clarify the methods of raising maintenance funds and disaster emergency response processes in the institutional design stage, in order to reduce subsequent disputes from the source.

### **5.4. Comprehensive reference summary**

Based on the practical experience of the above-mentioned regions, four core ideas for optimizing post disaster repair and management of Hong Kong's public housing can be summarized. Firstly, people must adhere to the principle of legislation first and use laws and regulations to clarify the responsibility ratios and work processes of all parties in disaster scenarios. Secondly, implement financial support, establish a statutory mandatory maintenance reserve fund, and thoroughly solve the problem of insufficient maintenance funds. Thirdly, strengthen the government's main responsibility for public safety, and in major disasters and public safety incidents, the government must assume the responsibility of providing a backup; Fourthly, establish a diversified collaboration system to promote normalized linkage among the government, property owners, property management, and insurance institutions, and enhance overall governance efficiency.

## **6. Optimization path for post disaster repair and management of public housing in Hong Kong**

### **6.1. Refining the list of post disaster rights and responsibilities, and rigidly divide the proportion of responsibilities**

It is suggested that the Hong Kong Housing Authority, together with the Buildings Department and the Home Affairs Department, jointly issue the "Guidelines for Post Disaster Repair Responsibilities of Home Ownership Scheme", which will develop a standardized list of responsibilities for common types of disasters such as fires, floods, and wind disasters. On the one hand, according to the area of property ownership, the Housing Authority and the homeowner group are divided into standardized repair work and cost sharing ratios in different disaster scenarios. On the other hand, if the disaster is caused by human factors such as construction violations or management negligence, the parties involved need to bear additional punitive costs. During the emergency rescue phase such as a fire, the Housing Authority shall advance the full amount of the repair project funds in advance and later recover from all parties based on the rights and responsibilities statement. Subsequently, recover from all parties according to the established responsibility ratio. This guideline must have legal effect and be included in the standard contract for the sale and purchase of public housing units to ensure that the division of rights and responsibilities is implemented effectively.

## **6.2. Establishing a sound funding guarantee mechanism and solve the problem of maintenance funding gap**

Drawing on the fund management model of Singapore's public housing estates, a mandatory maintenance reserve fund system will be implemented throughout the territory of public housing estates, requiring all owners to make full monthly deposits. The funds will be managed by an independent third-party organization and can only be used for maintenance and renovation work in the public areas and main structures of the building. In response to the problem of insufficient funds for the maintenance of old public housing units, the government can provide a one-time financial injection or low interest special loans, allowing homeowners to repay their debts in installments. In addition, a separate emergency fund for disaster repairs will be established, specifically for emergency repairs and temporary resettlement of residents after major disasters, to avoid delays in repair opportunities due to funding shortages.

## **6.3. Optimizing the semi property contract model and filling the inherent loopholes in the system**

Revise the current standard contract for the sale and purchase of public housing units and add a special clause for disaster repair. It is explicitly required that after a major disaster such as a fire occurs, the owners' corporation must convene an emergency meeting within seven days, and the Housing Authority must appoint representatives to attend and exercise voting rights; If the corporation is still unable to form an effective resolution within 30 days, the Housing Authority has the right to directly organize and carry out repair work. The repair costs incurred shall be calculated based on the cause of the disaster and the division of rights and responsibilities in the damaged area, and shall be recovered from the responsible party afterwards. This clause can effectively break the deadlock of collective action and avoid delaying repair work due to decision-making stagnation.

## **6.4. Strengthening multi-party collaborative governance and breaking the deadlock of collective action**

Establishing a regular joint meeting system for the management of public housing safety, led by district councilors, with representatives from the Housing Authority, Buildings Department, Fire Department, Owners' Corporations, and property service enterprises regularly attending to synchronize building safety status, maintenance progress, and fund utilization. Introduce third-party professional organizations such as surveyors and social organizations as coordinating entities to assist owners' corporations in optimizing their decision-making processes and improving decision-making efficiency. Old public housing units that have not established an owners' corporation for a long time shall be maintained and voted on by a temporary property manager designated by the Buildings Department in accordance with the law.

## **7. Conclusion**

This article takes the major fire in Hong Kong's Hung Fu Court as a case study to comprehensively explore the dilution effect of the semi ownership system of public housing on post disaster repair responsibilities. Research has confirmed that the semi property rights system mainly triggers governance problems through three major paths: blurring the boundaries of property rights and breaking the basic rule of equal rights and responsibilities; The collective action dilemma has led to



decision-making failures among multiple stakeholders and the proliferation of free riding phenomena; The incentive mechanism is misaligned, while reducing the enthusiasm of the government and property owners to carry out safety maintenance and post disaster repairs. The combined effect of three factors ultimately leads to a systemic governance failure characterized by a lack of early safety management and mutual shirking of responsibility for post disaster repairs. The repair difficulties exposed by the Hongfu Garden fire are not caused by a single sudden event, but rather a concentrated reflection of the inherent defects of the semi property rights system under the impact of disasters.

To solve the current problem of post disaster repair of public housing in Hong Kong, efforts need to be made simultaneously from multiple dimensions: solidifying the standards for post disaster rights and responsibilities in legal form, establishing mandatory maintenance funds and emergency funds to ensure the supply of funds, optimizing property contracts to break decision-making deadlock, strengthening regulatory penalties to constrain the behavior of all parties, and relying on insurance mechanisms to diversify disaster risks. The optimization plan proposed in this article can not only improve the governance status of Hong Kong's public housing but also provide reference for the construction of a disaster management system for shared ownership housing and affordable housing in mainland China.

This study has certain limitations. Firstly, this article adopts a single case study method. Although it can deeply analyze the underlying mechanism of the problem, the universality of the research conclusions still needs further verification. Subsequent comparative studies can be conducted on different types and property ownership models of public housing in Hong Kong, analyzing the performance and differences of liability dilution in different scenarios, and further improving the risk management system of affordable housing. Secondly, due to limitations in data acquisition conditions, this article did not conduct quantitative analysis on the scale of maintenance funding gaps, owners' willingness to pay, and other related content. In the future, empirical methods such as questionnaire surveys and on-site interviews can be used to supplement quantitative research content. Finally, with the advancement of the construction of the northern metropolitan area in Hong Kong and the continuous adjustment of public housing policies, new housing property rights models continue to emerge. The disaster management issues under these new models are also worthy of continuous tracking and in-depth research by the academic community.

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