

立法會
Legislative Council

LC Paper No. CB(2)1687/10-11
(These minutes have been
seen by the Administration)

Ref : CB2/PL/WS

Panel on Welfare Services

**Minutes of special meeting
held on Saturday, 18 December 2010, at 9:00 am
in the Chamber of the Legislative Council Building**

Members present : Hon CHEUNG Kwok-che (Chairman)
Hon WONG Sing-chi (Deputy Chairman)
Hon Albert HO Chun-yan
Hon LEE Cheuk-yan
Hon LEUNG Yiu-chung
Hon TAM Yiu-chung, GBS, JP
Hon LI Fung-ying, SBS, JP
Hon Frederick FUNG Kin-kee, SBS, JP
Hon Paul CHAN Mo-po, MH, JP
Hon IP Wai-ming, MH
Dr Hon PAN Pey-chyou
Dr Hon Samson TAM Wai-ho, JP
Hon Alan LEONG Kah-kit, SC

Members absent : Hon Ronny TONG Ka-wah, SC
Dr Hon LEUNG Ka-lau
Hon WONG Kwok-kin, BBS
Hon LEUNG Kwok-hung
Hon Albert CHAN Wai-yip

Member attending : Hon CHAN Kin-por, JP

**Public Officers : Item I
attending**

Ms Irene YOUNG, JP
Deputy Secretary for Labour and Welfare (Welfare) 2

Mr Patrick HO, JP
Deputy Secretary for Financial Services and the Treasury
(Financial Services) 2

**Attendance by : Item I
invitation**

Chinese Grey Power

Ms WONG Ling-hei
Committee Member

Kwai Chung Estate Residents' Right Concern Group

Ms TANG Lai-kwan
Committee Member

Labour Rights Commune

Mr WONG Chi-Kwan
Member

Grassroots Development Centre

Ms Florence CHEUNG Man-wai
Committee Member

Alliance for Universal Pension

Mr AU YEUNG Kwun-tung
Organizer

The Federation of Hong Kong & Kowloon Labour
Unions Rights Committee

Miss TAM Kam-lin
Community Organizer

Hong Kong Federation of Women's Centres

Mr NGAI Chi-tat
Advocacy and Training Officer

Department of Social Work, The Chinese
University of Hong Kong

Dr WONG Hung
Associate Professor

The Hong Kong Council of Social Service

Mr CHUA Hoi-wai
Business Director, Policy Research and Advocacy

利華樓互助委員會

Mr TSANG Lui-keung
Chairperson

Elderly Council of Tsuen Kwai Tsing District

Mr LAM Chi-chung
Member

Hong Kong Association for the Survivors of
Women Abuse (Kwan Fook)

Ah Po
Member

Sham Shui Po Community Association

Mr LAU Cheuk-kei
Director

Government Mod 1 Staff General Union

Mr TSUI Yat-keung
Vice-Chairperson

Concerning Group for Women Poverty

Ms TUNG Ching
Member

婦女權益會

Miss HO Foei-lin
Member

Hong Kong Catholic Commission for Labour Affairs

Miss LAW Pui-shan
Policy Research Officer

Catholic Diocese of HK Diocesan Pastoral Centre
for Workers (New Territories)

Mr CHAN Yan-kam
Program Officer

Hong Kong Confederation of Trade Unions

Mr TAM Chun-yin
Organizing Secretary

Association for Democracy and People's Livelihood
(ADPL)

Mr WONG Chi-yung
Member

Hong Kong Women Workers' Association

Ms Ivy CHAN
Organizer

Hong Kong Domestic Workers' Union

Ms CHUNG Pik-mui
Ex-co member

Concerning CSSA Review Alliance

Miss YEUNG Pui-yan
Community worker

Industrial Relations Institute

Miss LAI Yuen-mei
Organizer

The Forthright Caucus

Miss LEE Choi-kwan
Member

Hong Kong Federation of the Blinds

Mr WONG Yat-ho

Mr TSANG Chun-yuk
Organizer

Neighbourhood and Worker's Service Centre

Mr LOONG Tsz-wai
Community Affairs Officer

Resident Rights Concern Group in Kwai Shing
East Estate

Mr Rayman CHOW Wai-hung
Community Organizer

Department of Applied Social Sciences,
The Hong Kong Polytechnic University

Dr Fernando CHEUNG
Lecturer

土瓜灣舊區居民關注組

Ms Joan LEE Tsui-king

Building Management and Security Workers'
General Union

Mr LEUNG Shek-lung
Organizing Secretary

Social Policy Committee of the Hong Kong
Federation of Trade Unions

Mr Michael LOK
Deputy Director

Choi Hung Friends Association

Mr MOK Kin-wing
Chief Executive

Ocean Park Employees Union

Mr NG Koon-kwan
Organizer

葵芳邨長者權益關注組

Mr CHUNG Hou-ping
Representative

Civic Party

Mr Patrick LEUNG
District Councillor

葵涌邨勞工權益關注組

Mr LEUNG Kam-wai
Representative

Clerk in attendance : Miss Betty MA
Chief Council Secretary (2) 4

Staff in attendance : Ms Yvonne YU
Senior Council Secretary (2) 5

Miss Maggie CHIU
Legislative Assistant (2) 4

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I. Universal retirement protection

[LC Paper Nos. CB(2)534/10-11(01) to (05), CB(2)568/10-11(01) to (02), CB(2)619/10-11(01) to (05) and CB(2)641/10-11(01) to (05)]

At the invitation of the Chairman, Deputy Secretary for Labour and Welfare (Welfare)2 ("DS(W)2") briefed members on the retirement protection regime in Hong Kong, as detailed in the Administration's paper. She elaborated that Hong Kong had been adopting a three-pillar model for retirement protection (i.e. the non-contributory social security system, the Mandatory Provident Fund ("MPF") System and voluntary private savings) which was introduced in the 1990s after lengthy discussion by different sectors of the community. The Administration was aware that Hong Kong, like many other countries, was facing the problems of an ageing population. The Central Policy Unit ("CPU") was studying the sustainability of the existing retirement protection model. In deciding the course of action, the Administration would consider the findings of the study and other pertinent factors such as how to safeguard traditional family values, maintain the overall economic competitiveness and a simple tax system, ensure the sustainable development of the social security system, etc.

2. At the invitation of the Chairman, 37 deputations presented their views on the subject of universal retirement protection. A summary of the deputations' views is in the **Appendix**.

Discussions

3. Responding to the views expressed by deputations, DS(W)2 said that whilst the Administration acknowledged the wish and efforts of individuals to be self-reliant, the non-contributory Comprehensive Social Security Assistance ("CSSA") Scheme, provided a safety net of last resort for those who could not support themselves financially. DS(W)2 advised that all CSSA applicants living with their families were required to apply for CSSA on a household basis and satisfy the income and assets tests. If the elderly applicant was living with his/her family members, the application

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had to be made on a household basis. This requirement was in line with the policy objective of CSSA that financial assistance funded by general revenue should be provided to those most in need. Accordingly, elders who applied for CSSA on their own must submit a "declaration" on their financial situation to verify whether they had other sources of income (including contributions from their family members). In regard to the level of support for elderly on CSSA, DS(W)2 further advised that the monthly standard payment rates of elderly CSSA recipients ranged from \$2,445 to \$4,420 depending on the physical and health conditions of individual recipients. In addition, an annual long-term supplement was provided to those who were old, disabled or medically certified to be in ill-health; special grants would also be provided for them to meet their special needs. Moreover, the self-occupied property of an elderly applicant was disregarded from the CSSA assets test.

4. Deputy Secretary for Financial Services and the Treasury (Financial Services)2 ("DS(FS)2") said that the offsetting arrangement had been discussed at length and was a compromise among the parties concerned when the legislation on the MPF System was scrutinised by the Legislative Council ("LegCo"). Any proposal to revise the offsetting arrangement would need thorough discussion and consensus by the parties concerned. The Administration and the Mandatory Provident Fund Schemes Authority ("MPFA") had been reviewing the MPF System and the relevant legislation with regard to their operational and administrative aspects, and a number of improvement proposals had been made in this respect. Notably, the legislation that improved the mechanism for recovering contribution in arrears by employers had come into force in 2008. In response to the concerns about management fees of funds and to enhance the transparency of the fund management, DS(FS)2 advised that an online Fee Comparative Platform that set out the fees of various funds was available on the MPFA website for general reference. DS(FS)2 further advised that since the implementation of the MPF System in 2000, the annualised internal rate of return of the MPF Schemes was 5.1%, as compared with the 0.4% change of the Consumer Price Index in the same period (as at Q3 2010). DS(FS)2 added that the MPF System was one of the pillars for retirement protection system and MPFA would review the MPF System from time to time. The Administration would revert to LegCo as appropriate.

Motion moved by Mr Albert HO, Mr LEUNG Yiu-chung and Mr Alan LEONG

5. The Chairman referred members to the motion intended to be moved

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by Mr Albert HO, Mr LEUNG Yiu-chung and Mr Alan LEONG, which was tabled at the meeting. The wording of the motion was as follows -

"That this Panel suggests the Government to immediately set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection, and this Panel will also form a subcommittee to follow up the subject of universal retirement protection." (Translation)

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6. The Chairman put the motion to vote. All members present at the meeting voted for the motion. The Chairman declared that the motion was carried. The Chairman said that as the Panel would further discuss the subject of retirement protection in Hong Kong at the next regular meeting to be held on 10 January 2011, the Administration was requested to provide a written response to the motion at the next meeting.

7. Ms LI Fung-ying took the view that the Administration had not provided concrete response to major concerns raised by deputations. As such, she asked about the Administration's position in respect of the request of abolishing the offsetting arrangement under the MPF System in the short run and the proposal of implementing a universal retirement protection scheme in the long run. Pointing out that CPU had since 2004 conducted a study on the sustainability of the three-pillar model of retirement protection in Hong Kong, Ms LI asked whether and when the Administration would make available the findings of the CPU's study. On the proposal of implementing a retirement protection scheme, Ms LI said that the Administration had previously advised that a consensus ought to be reached before implementation. As shown from the findings of the surveys conducted by The University of Hong Kong in 2007 and the Hong Kong Polytechnic University in 2010, the majority of the respondents (i.e. 70% and 85% respectively) expressed support for the implementation of a universal retirement protection scheme. Moreover, some ex-senior Government officials had expressed similar views on various public occasions. This apart, deputations attending the meeting and Members belonging to different political groupings had on various occasions expressed unanimous support for the proposal. In view of the above, Ms LI asked whether the Administration would study the proposal as soon as practicable. She further asked whether the CPU study covered the proposed universal retirement protection scheme.

8. DS(FS)2 emphasized that the offsetting arrangement under the MPF System had been discussed at length and was a compromise among the

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parties concerned when the legislative proposals on the MPF System were studied by LegCo. DS(FS)2 said that in his response to the motion debate on "Comprehensively reviewing of the MPF Scheme" at the Council meeting on 1 December 2010, the Secretary for Financial Services and the Treasury ("SFST") had reiterated the background and considerations underpinned the introduction of the MPF System in 2000. Any proposed changes to the established arrangement would need to be discussed thoroughly by the parties concerned. The Administration had no intention to change the offsetting arrangement under the MPF System for the time being.

9. DS(W)2 said that CPU was refining its study on the sustainability of the three-pillar model for retirement protection in Hong Kong having regard to the latest developments. These included the impacts of the financial tsunami on the household consumption and savings patterns, the increase of the monthly rates of Old Age Allowance ("OAA") to \$1,000 in 2009 as well as the proposed Health Protection Scheme. The findings would be deliberated further within the Administration.

10. Mr Albert HO said that the depositions had rightly pointed out the inadequacies of the three-pillar model for retirement protection in providing retirement protection to the elderly. On the front of safety net, some needy elderly had not applied for CSSA for various reasons such as the requirement of producing the statement of non-provision of financial support by their family members if the elderly concerned were living with their families. In his view, the implementation of a universal retirement protection scheme could remove the labelling effect of CSSA recipients and allow the elderly to lead a more dignified life. On the sustainability of the universal retirement protection scheme, Mr HO said that the Administration should give explanations with supporting analysis to justify its assessment that the proposal was infeasible. Otherwise, he could not understand why the Administration could not implement a universal retirement protection scheme having regard to the enormous fiscal surplus and the fact that the actuarial analysis conducted by the academics had substantiated the sustainability of the proposal. Mr HO asked when the Administration's response would be available.

11. Mr LEE Cheuk-yan said that the three-pillar model for retirement protection could not protect the retirement life of the low-income earners and the poor elders. Specifically, the employers were allowed to offset the long service payments or severance payments by the employers' contributions under the MPF Scheme. Given that the offsetting

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arrangement was introduced some 15 years ago, this was an opportune time to review the arrangement. As regards the other mandatory pillar (i.e. the social security system), Mr LEE said that an increase of OAA monthly rates to \$1,000 remained meagre for those poor elders who relied on it for a living. In addition, the low-income earners could hardly accumulate adequate savings for their twilight years when they were young. In view of the ageing population, Mr LEE took a strong view that the Administration should study the subject of universal retirement protection without delay. To his understanding, CPU had prepared its reports on the study on the sustainability of the three-pillar model for retirement protection in 2004 and 2007. He expressed grave dissatisfaction that CPU had yet to make public its study findings, nor to exchange views with parties concerned on the subject matter.

12. DS(W)2 reiterated that CPU was refining the study on the sustainability of the three-pillar model for retirement protection having regard to the latest developments. The Administration would convey views of members and deputations to CPU. The Chairman said that the Panel would invite representatives of CPU to attend the next Panel meeting when the subject of retirement protection in Hong Kong was discussed again.

13. Mr WONG Sing-chi took the view that the Administration should implement without delay a universal retirement protection scheme for all people in Hong Kong. To demonstrate its commitment, the Administration should provide members with a concrete work plan and budget for taking forward the study on the proposal of implementing a universal retirement protection scheme. Mr WONG added that the subject matter should be followed up by the Panel or its subcommittee, if so formed.

14. Mr LEUNG Yiu-chung said that according to the latest projection made by the Census and Statistics Department, the elderly population would represent 25% of the total population in 2029. There was an imminent need to address the inefficiencies of the three-pillar model for retirement protection in Hong Kong such that adequate retirement protection could be provided to all elderly. Mr LEUNG then elaborated that CSSA and OAA could not provide retirement protection to needy elders in some cases, notably because of requirement of satisfying the income and assets tests on a household basis. DS(W)2 said that as explained earlier, the requirement of application for CSSA on a household basis was applicable to all CSSA applicants living with family members.

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The Administration would follow up and provide appropriate assistance for individual cases having regard to the special circumstances of each case.

15. Mr IP Wai-ming said that the CSSA Scheme was the safety net for elders who could not support themselves financially, he was concerned that the public expenditure on social security payments would increase substantially consequent upon an ageing population who did not have adequate retirement protection plans. Notwithstanding this, he cast doubt whether the Administration would take forward the proposal of implementing a universal retirement protection scheme in the light of its response made so far. He appealed to the deputations and the community to continue to strive for the early implementation of the proposed scheme. This apart, he considered that LegCo should be proactive in pursuing the proposal with the Administration.

16. Mr Alan LEONG said that the Civic Party had just met with the Financial Secretary and put forward the proposal of setting up a \$50 billion fund to kick start the universal retirement protection scheme. Mr LEONG then invited further elaboration from Dr WONG Hung on the viability of the partially pre-funded universal retirement protection scheme.

17. Dr WONG Hung of Department of Social Work, The Chinese University of Hong Kong advised that according to the actuarial study conducted by the Hong Kong Council of Social Service ("HKCSS") in 2004, the proposed universal retirement protection scheme was financially sound and sustainable with contributions from the MPF System and revenue from profit tax. However, as shown from the findings of the actuarial study conducted in 2008, the proposal would be sustainable only if the Government would inject a \$50 billion start-up fund without the need to increase contributions from employees and employers. Dr WONG cautioned that a further delay in the implementation of the proposed scheme would result in more injection from the Government to make the proposal financially viable. Otherwise, the proposed scheme would not be sustainable as adequate funds could not be accumulated when the population was ageing. Dr WONG took the view that given the community had already made their utmost efforts in working out the proposal for the Government's consideration, the Administration should consider positively the proposal without further delay. Should the Administration consider the proposal infeasible, he appealed to the Administration to provide its justifications with supporting statistics for further discussion.

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18. Mr CHUA Hoi-wai of HKCSS supplemented that according to its actuarial analysis conducted in 2004, if the proposed scheme were to be implemented at that time, the projected funds accumulated would be \$67 billion and 105.8 billion by 2013 and 2018 respectively. The proposed retirement scheme was considered viable in 50 years' time. He appealed to the Administration to kick start the proposed scheme without further delay.

19. Mr CHAN Yan-kam of Catholic Diocese of HK Diocesan Pastoral centre for Workers (New Territories) said that the community organisations would fully cooperate with the subcommittee to be formed under the Panel to pursue with the Administration the subject of universal retirement protection, with a view to implementing the proposed scheme as early as possible.

20. Pointing out that the proportion of people aged 65 or above in the population would rise to 25% in 2029, the Chairman asked whether deputations had conducted any projection on the Administration's increased expenditure on CSSA and OAA payments if the universal retirement protection scheme were not in place.

21. Dr WONG Hung said that based on the projection made by HKCSS in 2004, it was estimated that the take-up rate of CSSA would rise from 17% in 2004 to 25% in 2033. He added that the proposed scheme sought to introduce the concept of providing financial security for the elderly by the next generation on a collective basis. The Chairman agreed that if the Administration did not take concrete action in respect of implementing a universal retirement protection scheme, the reliance on CSSA and OAA would be increasing in light of an ageing population.

22. Mr AU YEUNG Kwun-tung of Alliance for Universal Pension reiterated that the three-pillar model for retirement protection was inadequate for providing better retirement protection to all people, especially the low-income earners and non-employed persons. In the light of the ageing population, he strongly urged the Administration to consider positively the proposal of the implementation of a universal retirement protection scheme.

23. Mr IP Wai-ming said that policy and legislation relating to the MPF System were currently under the purview of the Financial Services and the Treasury Bureau. In his view, the subject of universal should be put under the purview of LWB.

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24. In concluding the discussion, the Chairman said that the Panel would further discuss the proposal of formation of a subcommittee to follow up the subject of universal retirement protection at the next regular meeting in January 2011. He added that the approval of the House Committee would have to be sought for the activation of the subcommittee, if so formed.

II. Any other business

25. There being no other business, the meeting ended at 12:02 pm.

Council Business Division 2
Legislative Council Secretariat
6 May 2011

Panel on Welfare Services

Special meeting on Saturday, 18 December 2010

Universal retirement protection

Summary of views and concerns expressed by deputations

No.	Name of deputation	Major views and concerns
1.	Chinese Grey Power [LC Paper No. CB(2)641/10-11(01)]	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection was inadequate for protecting the retirement life of all people in Hong Kong, in particular the poor elderly ● the Administration should consult the public on the proposal of implementing a universal retirement protection scheme ● the Legislative Council ("LegCo") should appoint a subcommittee to monitor the Administration's work in implementing a universal retirement protection scheme
2.	Kwai Chung Estate Residents' Right Concern Group [LC Paper No. CB(2)641/10-11(02)]	<ul style="list-style-type: none"> ● Members should urge the Administration to implement a universal retirement protection scheme to enable elders to lead a dignified life at their twilight years ● the Administration should also enhance the medical services for elders
3.	Labour Rights Commune [LC Paper No. CB(2)619/10-11(01)]	<ul style="list-style-type: none"> ● the Mandatory Provident Fund ("MPF") System was unsatisfactory since employers were allowed to offset the long service payments and severance payments as required under the Employment Ordinance by the employers' contribution under the MPF Scheme ("the offsetting arrangement"). The Administration should abolish the offsetting arrangement. ● A subcommittee should be formed to monitor and follow up the introduction of a universal retirement protection scheme
4.	Grassroots Development Centre	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection, in particular the MPF System, was inadequate

No.	Name of deputation	Major views and concerns
	[LC Paper No. CB(2)619/10-11(02)]	<p>for protecting the retirement life of the low-income earners and non-employed persons. The Administration should introduce a universal retirement protection scheme without delay</p> <ul style="list-style-type: none"> ● a subcommittee should be formed to follow up the subject of universal retirement protection
5.	The Forthright Caucus	<ul style="list-style-type: none"> ● the Administration should introduce universal retirement protection without delay such that the retirement life of family carers and poor elders could be better protected and that due recognition would be given to their contributions ● a subcommittee should be formed to follow up the subject of universal retirement protection
6.	Alliance for Universal Pension [LC Paper No. CB(2)568/10-11(01)]	<ul style="list-style-type: none"> ● non-attendance of politically appointed officials at the meeting showed a lack of commitment of the Administration in implementing the universal retirement protection ● the three-pillar model for retirement protection was inadequate for protecting the retirement life of all people in Hong Kong. Having regard to an ageing population and the strong community call for universal retirement protection, the Administration should implement the universal retirement protection scheme and make public the findings of the Central Policy Unit ("CPU")'s study on the sustainability of the three-pillar retirement protection as soon as possible ● a subcommittee should be formed to follow up the subject of universal retirement protection
7.	The Federation of Hong Kong & Kowloon Labour Unions Rights Committee [LC Paper No. CB(2)619/10-11(03)]	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection was inadequate for protecting the retirement life. For instance, some poor elders had not applied for Comprehensive Social Security Assistance ("CSSA") due to various reasons ● the Administration should implement without delay a universal retirement protection scheme for all people in Hong Kong with contributions from the Government
8.	Hong Kong Federation of Women's Centres [LC Paper No. CB(2)534/10-11(03)]	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection was outdated and inadequate for retirement protection. Specifically, the low-income earners and housewives were not covered under the MPF System

No.	Name of deputation	Major views and concerns
		<ul style="list-style-type: none"> ● the Administration should implement without delay a universal retirement protection scheme ● a subcommittee should be formed to follow up the subject of universal retirement protection
9.	Department of Social Work, The Chinese University of Hong Kong	<ul style="list-style-type: none"> ● as opposed to the contributory pay-as-you-go Old Age Pension scheme, which was cited by some academia as being proven unsuccessful in some Western countries, the proposed universal retirement protection scheme was a partially prefunded model which included a government contribution component and a start-up fund ● in the light of the ageing population, the universal retirement protection scheme should be implemented as early as practicable. The proposed scheme would have greater sustainability as more funds could be accumulated when there was a greater proportion of young population
10.	The Hong Kong Council of Social Service ("HKCSS") [LC Paper No. CB(2)534/10-11(04)]	<ul style="list-style-type: none"> ● as shown from the findings of a survey conducted by The University of Hong Kong which was commissioned by HKCSS in October 2010, 93% of the respondents expressed support for conducting a comprehensive review of the retirement schemes in Hong Kong. The Administration should consult the public on its way forward on the retirement protection plan ● the Administration should make public the findings of the CPU study without further delay ● need for public engagement in the review of the MPF System underway. The scope of the review should cover the management fees, the offsetting arrangement, and the minimum and maximum relevant income levels for MPF contributions ● the Administration should implement a universal retirement protection scheme to provide better retirement protection to all elderly
11.	利華樓互助委員會	<ul style="list-style-type: none"> ● the MPF returns were subject to market fluctuation and were unreliable for the retirees to rely on it for a living ● a subcommittee should be formed to follow up the subject of universal retirement protection
12.	Elderly Council of Tsuen Kwai Tsing	<ul style="list-style-type: none"> ● the 2010-2011 Policy Address failed to respond to the strong community call for the

No.	Name of deputation	Major views and concerns
	District	<p>implementation of a universal retirement protection scheme and an increase in the provision of public rental housing</p> <ul style="list-style-type: none"> ● the proposed Health Protection Scheme should make reference to the experience of the MPF System in drawing up the operational arrangements and management fees
13.	Hong Kong Association for the Survivors of Women Abuse (Kwan Fook) [LC Paper No. CB(2)641/10-11(03)]	<ul style="list-style-type: none"> ● according to the latest projection of the Census and Statistics Department, the elderly population (i.e. aged 65 or above) would rise to 28% in 2039. There was an imminent need for setting up a sustainable retirement protection scheme for all elderly in the light of an ageing population ● the three-pillar model for retirement protection was inadequate for protecting the retirement life of all people, especially the low-income earners and housewives ● the Administration should set up an inter-departmental task force to study the proposal of implementing a universal retirement protection scheme and scrap the MPF System
14.	Sham Shui Po Community Association [LC Paper No. CB(2)641/10-11(04)]	<ul style="list-style-type: none"> ● the Secretary for Labour and Welfare ("SLW") should have attended the meeting to gauge views of deputations ● given the inefficacies of the MPF System and the CSSA Scheme, which were intended to be two mandatory pillars, the three-pillar model for retirement protection was inadequate for providing retirement protection to all elderly ● the Administration should make public the findings of the CPU study without further delay ● a consensus had already been reached in the community, including ex-senior Government officials, that a universal retirement protection scheme should be implemented as soon as practicable ● a subcommittee should be formed to follow up the subject of universal retirement protection
15.	Hong Kong Domestic Workers' Union	<ul style="list-style-type: none"> ● local domestic workers were not covered under the MPF Scheme or any retirement plans. The

No.	Name of deputation	Major views and concerns
		<p>Administration should implement without delay a universal retirement protection scheme to better protect the retirement life of low-income workers</p> <ul style="list-style-type: none"> • a subcommittee should be formed to follow up the subject of universal retirement protection
16.	Government Mod 1 Staff General Union [LC Paper No. CB(2)619/10-11(04)]	<ul style="list-style-type: none"> • a subcommittee should be formed to follow up the subject of universal retirement protection and pursue with the Administration the proposal of implementing a universal retirement protection scheme as soon as practicable
17.	Concerning Group for Women Poverty [LC Paper No. CB(2)568/10-11(02)]	<ul style="list-style-type: none"> • the Administration should review the requirement of the elderly to make CSSA applications on a household basis • in the light of an ageing population, the Administration should formulate a long-term retirement policy for all elderly, with a view to implementing a universal retirement protection scheme
18.	婦女權益會	<ul style="list-style-type: none"> • the three-pillar model for retirement protection was inadequate for providing retirement protection to the elderly. The Administration should critically consider the specific needs of the elderly for retirement protection and implement without delay a universal retirement protection scheme
19.	Hong Kong Catholic Commission for Labour Affairs	<ul style="list-style-type: none"> • the 2010-2011 Policy Address had not addressed the strong call from the community for a universal retirement protection scheme • the low-income workers and unemployed were not covered under the MPF System. Some poor elders had not applied for CSSA due to the requirement of making applications on a household basis. Given the inefficacies of the MPF System and the CSSA Scheme, which were intended to be two mandatory pillars, the three-pillar model for retirement protection was inadequate for providing retirement protection to all elderly • the Administration should review the MPF System and set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection
20.	Catholic Diocese of HK Diocesan Pastoral Centre for Workers (New Territories)	<ul style="list-style-type: none"> • the three-pillar model for retirement protection was inadequate for protecting the retirement life of all people in Hong Kong, in particular the low-income earners

No.	Name of deputation	Major views and concerns
		<ul style="list-style-type: none"> ● the Administration should review the MPF System, in particular the offsetting arrangement, the minimum relevant income levels of MPF contributions ● the implementation of a universal retirement protection scheme could benefit the community as a whole as it could promote economic activities and enhance family harmony ● the Administration and/or LegCo should set up a subcommittee to follow up the subject of universal retirement protection
21.	Hong Kong Confederation of Trade Unions [LC Paper No. CB(2)534/10-11(05)]	<ul style="list-style-type: none"> ● the MPF System, which was intended to be one of two mandatory pillars, was inadequate for providing retirement protection to the needy elders. This was because the actual amount of MPF payable was reduced as a result of the offsetting arrangement and the high management fees, not to mention that the low-income earners were not covered under the MPF System ● the Chief Secretary for the Administration, who was Chairman of the Steering Committee on Population Policy, should spearhead the study on ways to resolve problems arising from the ageing population ● the Administration should implement a universal retirement protection scheme with tripartite contributions from the Government, employers and employees
22.	Association for Democracy and People's Livelihood	<ul style="list-style-type: none"> ● over 300 000 elders were living below the poverty line. These elders did not have any retirement plan as they were too poor to save at young age. They were unable to apply for CSSA because of the need to apply on a household basis. Nor were they covered under the MPF System ● the three-pillar model for retirement protection was inadequate for providing retirement protection to all elderly, especially the low-income earners and housewives ● the Administration should conduct an overhaul of the MPF System ● as the subject of universal retirement protection had been discussed at length in the community

No.	Name of deputation	Major views and concerns
		and various options had been put forward for discussion, the Administration should set up an inter-departmental task force to follow up the proposal. LegCo should also appoint a subcommittee to study the subject matter
23.	Hong Kong Women Workers' Association	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection was inadequate for providing retirement protection to all elderly, especially the low-income earners and housewives. The latter could only resort to CSSA as the last resort. It was the Government's responsibility to ensure that the low-income earners and housewives could lead a dignified retirement life in recognition of their contributions to the community at large ● the community had reached a consensus on the implementation of a universal retirement protection scheme. The Administration should set up an inter-departmental task force to study the proposal of implementing a universal retirement protection scheme
24.	Concerning CSSA Review Alliance	<ul style="list-style-type: none"> ● the CSSA Scheme, which was intended to be one of mandatory pillars, could not provide adequate retirement protection for the poor elders. Some needy elderly had not applied for CSSA for various reasons, such as the requirement of making applications on a household basis. It was also unfair that elderly CSSA recipients were not eligible for OAA as the objectives of the allowance were different ● a subcommittee should be formed to follow up the subject of universal retirement protection
25.	Industrial Relations Institute	<ul style="list-style-type: none"> ● the MPF System, which was intended to be one of two mandatory pillars, was inadequate for providing retirement protection to the needy elders. This was because the actual amount of MPF payable was subject to the prevailing market situation. The amount would be further reduced as a result of the offsetting arrangement and the high management fees ● the Administration should set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection and LegCo should appoint a subcommittee to follow up the subject matter
26.	Hong Kong Federation of the Blinds	<ul style="list-style-type: none"> ● according to the Census and Statistics Department, there were about 340 000 persons with disabilities and about 13.4% of them were economically active labour force. The three-pillar

No.	Name of deputation	Major views and concerns
		<p>model for retirement protection could not provide retirement protection for persons with disabilities</p> <ul style="list-style-type: none"> ● a subcommittee should be formed to follow up the subject of universal retirement protection
27.	Neighbourhood and Worker's Service Centre [LC Paper No. CB(2)641/10-11(05)]	<ul style="list-style-type: none"> ● the Administration should take heed of the strong call from the community and implement the universal retirement protection scheme for all elderly without further delay ● the MPF System, which was intended to be one of two mandatory pillars, was inadequate for providing retirement protection for the low-income earners and housewives. Neither were the needy elders protected under the other mandatory pillar, i.e. the CSSA Scheme, as they could not make applications on an individual basis if they were living with family members ● the Administration should set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection
28.	Resident Rights Concern Group in Kwai Shing East Estate	<ul style="list-style-type: none"> ● the MPF System, which was intended to be one of two mandatory pillars, was inadequate for providing retirement protection to the low-income casual workers and housewives ● the Administration should abolish the offsetting arrangement under the MPF System so as to safeguard the interests of low income workers ● the Administration should set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection and LegCo should appoint a subcommittee to follow up the subject matter
29.	Department of Applied Social Sciences, The Hong Kong Polytechnic University	<ul style="list-style-type: none"> ● as shown from the experience of the US retirement system, the pay-as-you-go model was proven sustainable ● the three-pillar model for retirement protection was inadequate for providing retirement protection to the needy elders, especially the low-income earners and housewives. The Administration should implement the universal retirement protection scheme expeditiously

No.	Name of deputation	Major views and concerns
		<ul style="list-style-type: none"> the Administration should review the MPF System, in particular the offsetting arrangement and make public the findings of the CPU study without further delay
30.	土瓜灣舊區居民關注組 [LC Paper No. CB(2)619/10-11(05)]	<ul style="list-style-type: none"> it was regrettable that SLW and the Secretary for Financial Services and the Treasury ("SFST") had not attended the meeting to receive views of deputations the Administration should make public the findings of the CPU study without delay the Administration should gauge public views when conducting the review of the MPF System the Administration should consult the public on its way forward on the retirement protection a subcommittee should be set up to follow up the subject of universal retirement protection
31.	Building Management and Security Workers' General Union	<ul style="list-style-type: none"> although the World Bank had since 2005 advocated a five-pillar model for retirement protection, which included universal retirement protection, the Administration had yet to take concrete action on implementing a universal retirement protection scheme as a result of the offsetting arrangement and high management fees of the MPF System, low-income earners could hardly rely on the meagre amount of MPF for retirement life. Some needy elders were not eligible for CSSA because of the requirement of making applications on a household basis. Hence, the three-pillar model for retirement protection was inadequate for providing retirement protection to the needy elders, in particular the low-income earners and housewives the Administration should set up an inter-departmental task force to follow up the proposal on universal retirement protection and LegCo should appoint a subcommittee to follow up the subject matter
32.	Social Policy Committee of the Hong Kong Federation of Trade Unions	<ul style="list-style-type: none"> the MPF System, which was intended to be one of two mandatory pillars, was inadequate for providing retirement protection for the low-income earners because of the offsetting arrangement and high management fees. Neither were the needy elders protected under the other mandatory pillar, i.e. the CSSA Scheme, as they could not make applications on an

No.	Name of deputation	Major views and concerns
		<p>individual basis if they were living with family members. The three-pillar model for retirement protection was inadequate for protecting the retirement life of the low-income earners and the non-economically active labour force, such as housewives and persons with disabilities</p> <ul style="list-style-type: none"> ● the Administration should implement without delay a universal retirement protection scheme for all people in Hong Kong. The proposed scheme would include a government contribution component (i.e. start-up fund), contributions from employees (which would be set at 3% to 4% of the median wage level) and contributions from employers (e.g. a certain amount of profit tax) ● the implementation of a universal retirement protection could reduce the disparity between the rich and the poor and reduce the public expenditure on social security payments
33.	Ocean Park Employees Union	<ul style="list-style-type: none"> ● the accrued benefits of MPF Scheme were too meagre for low-income earners to rely on it for retirement life, not to mention some of them were not covered under the MPF System. A universal retirement protection scheme should be implemented as soon as practicable to better protect the retirement life of all elderly
34.	葵芳邨長者權益關注組	<ul style="list-style-type: none"> ● it was regrettable that SLW and SFST had not attended the meeting to receive views of deputations ● the Administration should implement without delay a universal retirement protection scheme. As such, it should set up an inter-departmental task force to study the implementation of the proposal on universal retirement protection
35.	Civic Party	<ul style="list-style-type: none"> ● the three-pillar model for retirement protection was inadequate for providing retirement protection to all elderly, especially the low-income and casual workers as well as housewives. The Administration should implement a universal retirement protection scheme so as to provide better retirement protection to all older persons to lead a dignified life ● in the light of the ageing population, the universal retirement protection system should be implemented as soon as possible when there was a greater proportion of young population

No.	Name of deputation	Major views and concerns
		<ul style="list-style-type: none"> LegCo should appoint a subcommittee to follow up the subject of universal retirement protection
36.	葵涌邨勞工權益關注組	<ul style="list-style-type: none"> under the existing three-pillar model for retirement protection, it was the responsibility of individual elders to plan for their retirement life. In view of the inefficacies of the MPF System and the CSSA Scheme in protecting the retirement life of all elders, the Administration should assume the responsibility for providing better retirement protection to all elderly. It should address the problem of elderly in poverty squarely and implement a universal retirement protection scheme without delay
37.	Choi Hung Friends Association	<ul style="list-style-type: none"> it was the Government's responsibility to protect the retirement life of elders in recognition of their contribution to the community and thereby the Administration should formulate a long-term policy for retirement protection in the light of the inadequacy of the three-pillar model for retirement protection, it was an opportune time for the Administration to study and implement a universal retirement protection scheme when there was a huge fiscal surplus. In addition to the MPF System, the Administration should consider implementing a universal insurance scheme with contributions from both the Government and the employers in order to provide better retirement protection to those who were not covered by the MPF System