

立法會
Legislative Council

LC Paper No. CB(2)734/12-13
(These minutes have been
seen by the Administration)

Ref : CB2/PL/WS

Panel on Welfare Services

Minutes of special meeting
held on Thursday, 25 October 2012, at 4:30 pm
in Conference Room 1 of the Legislative Council Complex

Members present : Hon CHAN Yuen-han, SBS, JP (Chairman)
Hon CHEUNG Kwok-che (Deputy Chairman)
Hon Albert HO Chun-yan
Hon LEUNG Yiu-chung
Hon TAM Yiu-chung, GBS, JP
Hon Frederick FUNG Kin-kee, SBS, JP
Dr Hon LEUNG Ka-lau
Hon Alan LEONG Kah-kit, SC
Hon LEUNG Kwok-hung
Hon CHAN Chi-chuen
Hon CHAN Han-pan
Hon LEUNG Che-cheung, BBS, MH, JP
Hon Alice MAK Mei-kuen, JP
Dr Hon Fernando CHEUNG Chiu-hung
Dr Hon Helena WONG Pik-wan
Hon POON Siu-ping, BBS, MH
Hon TANG Ka-piu

Members absent : Hon Ronny TONG Ka-wah, SC
Hon Frankie YICK Chi-ming

Members attending : Dr Hon LAM Tai-fai, SBS, JP
Hon Paul TSE Wai-chun, JP
Hon Gary FAN Kwok-wai
Dr Hon Kenneth CHAN Ka-lok

**Public Officers : Item I
attending**

Mr Mathew CHEUNG, GBS, JP
Secretary for Labour and Welfare

Mrs Polly CHAN
Principal Assistant Secretary for Labour and Welfare
(Welfare) 4

Mr Patrick NIP, JP
Director of Social Welfare

Ms LUNG Siu-kit
Assistant Director of Social Welfare (Social Security)

**Attendance by : Item I
invitation**

Alliance for Universal Pension

Mr AU YEUNG Kwun-tung
Organizer

Kwai Fong Estate Elderly Rights Concern Group

Mr CHUNG Hou-ping
Member

Kwai Chung Estate Residents Rights Concern Group

Mr CHENG Bui
Chairperson

Labour Rights Commune

Ms CHEUNG Man-wai
Member

Chinese Grey Power

Ms LO Siu-lan
Chairlady

Care-taker's Concern

Ms CHU Moon-chun
Organizing Secretary

Elderly Welfare Concern Group

Mr LAI Ming-lai
Member

Baptist Oi Kwan Social Service

Mr TSANG Wing-keung
Chief Executive Officer

Catholic Diocese of Hong Kong Diocesan Pastoral
Centre for Workers (Kowloon)

Mr HO Tin-lok
Programme Officer

New People's Party

Mr Hubert HO
Youth Committee Member

集研網絡

Mr YAU Kin-wo

Left 21 Labour Group

Mr WONG Weng-chi
Member

撐審慎理財聯席會議

Mr LEUNG Yik-fung
Representative

League of Social Democrats

Mr WONG Ho-ming
Executive Committee Member

City University Student's Social Concern Group

Mr CHAN Tak-wan
Honorary Member

Hong Kong Catholic Commission for Labour Affairs

Mr KWOK Hoi-wai
Deputy Chairman

Hong Kong Federation of Social Work Students

Mr CHAN Pak-hang
External Vice President

Hong Kong Women Workers' Association

Miss NG Cheuk-ling
Organizer

Hong Kong Federation of Women's Centres

Mr LEUNG Shek-lun
Advocacy Officer

Left 21 Youth Group

Mr John LEUNG Yip-hon
Representative

Hong Kong Federation of the Blind

Miss WU Kam-ping
Blind Elder

Mr TSANG Chun-yuk
Organizer

Hong Kong Christian Institute

Mr TANG Wing-fai
Programme Secretary

關愛長者大聯盟

Mr CHOI Kam-cheong
Representative

勞工基層動力

Mr WAN Siu-kin
Representative

中產關注退休保障陣綫

Ms YIM Pik-fan
Member

Government Mod 1 Staff General Union

Mr TSUI Yat-keung
Vice Chairperson

Hong Kong Domestic Workers General Union

Ms CHUNG Pik-mui
Representative

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

Ms XU Mei-qiong
Representative

Academic for Universal Pension

Mr Nicholas CHAN Hok-fung
Chairperson

全民退保關注組

Mr CHIU See-poon

舊區長者組

Ms WAN Muk-nga
Representative

荃灣長者聯合組

Ms YU Chun-mui
Member

Grassroots Development Centre

Mr NG Kin-wing
Committee Member

Hong Kong Confederation of Trade Unions

Mr NG Koon-kwan
Representative

陳宗佑社區服務處

Mr CHAN Chung-yau
Social Officer

The Hong Kong Homemakers' Alliance

Ms NG Yin-yung
Member

Youth Concern Elderly Poverty Issue Association

Miss FUNG Ka-yan
Member

Sham Shui Po Community Association

Miss CHAU Lok

**Clerk in
attendance**

: Mr Colin CHUI
Chief Council Secretary (2) 4

Staff in attendance : Ms Catherina YU
Senior Council Secretary (2) 4

Miss Karen LAI
Council Secretary (2) 4

Miss Maggie CHIU
Legislative Assistant (2) 4

Action

I. Old Age Living Allowance

[LC Paper Nos. CB(2)4/12-13(01), CB(2)50/12-13(01), CB(2)76/12-13(01) to (08), CB(2)101/12-13(01) and CB(2)108/12-13(01) to (10)]

The Chairman drew members' attention to Rule 83A of the Rules of Procedure regarding personal pecuniary interest to be disclosed. The Chairman reminded members to declare interests, if any, in the matter under discussion.

Further meeting with the Administration on Old Age Living Allowance ("OALA")

2. The Chairman said that the Panel would receive deputations' views on OALA again on 29 October 2012 from 2:30 pm to 6 pm and sought the Secretary for Labour and Welfare ("SLW")'s view on further meeting arrangements with the Administration.

3. SLW responded that the Administration fully appreciated that members wished to have more time to listen to and digest deputations' views. In this connection, the Secretary for Financial Services and the Treasury had requested the Chairman of the Finance Committee ("FC") to convene two additional two-hour sessions immediately after the first session of the FC meeting scheduled for 26 October 2012. The Administration would explain OALA to FC members in more detail and answer members' questions at that meeting. The Administration also proposed that a special FC meeting be held on 30 October 2012 for members to deliberate with a view to reaching a decision on the funding proposal for OALA. SLW added that should FC approve the funding proposal at its meeting on 30 October 2012, OALA could be implemented on 1 March 2013. As regards further meeting between the Panel and the Administration on OALA, SLW suggested that the discussions be held immediately after the Panel's meeting with the deputations on 29 October 2012.

Action

4. The Chairman sought members' view on whether the meeting of 29 October 2012 should be extended or a separate meeting should be arranged for exchanging views with the Administration on OALA.

5. Mr POON Siu-ping said that he had no objection to extending the meeting of 29 October 2012. Dr Fernando CHEUNG said that the Panel had already made exceptional arrangement by holding three special meetings within a very short time frame for discussing OALA. In addition, the Panel had passed a motion at its meeting on 22 October 2012, under which the Panel considered that the Government should not submit the proposal to FC for approval on 26 October 2012, and that the proposal, if approved, should take retrospective effect from 1 October 2012. Nevertheless, the Administration still insisted on seeking FC's approval of the proposal by October 2012 and refused to date back the payment for OALA to 1 October 2012 if the proposal was approved after October 2012. Dr CHEUNG expressed dissatisfaction about the Administration's attitude in handling the matter and said that the Panel should not accommodate the Administration by extending the time of the meeting to be held on 29 October 2012. Mr Alan LEONG concurred with Dr CHEUNG.

6. Mr Alan LEONG and Mr Frederick FUNG wondered whether the Administration would be able to digest and respond to the views of such a large number of deputations should the meeting with the Administration commence right after the meeting with deputations on 29 October 2012. Mr LEONG opined that the Administration was in an attempt to avoid providing long-term care to elders by introducing OALA.

7. Mr LEUNG Kwok-hung and Mr Frederick FUNG said that there were precedents in which funding proposals had taken retrospective effect. The pay adjustment for civil servants was a case in point. As such, the Administration's refusal to date back the payment of OALA on the ground of upholding its fiscal discipline was not substantiated. They did not see any reasons for the Administration to rush FC to decide on the funding proposal on 30 October 2012.

8. SLW explained that should FC approve the funding proposal by 30 October 2012, the eligible elders would be able to receive OALA on 1 March 2013 at the earliest. Given the tight schedule of the preparatory work for the implementation of OALA, the implementation timetable would be upset if FC's approval was obtained after October 2012 as the

Action

Administration might need to redo some of the work. To meet the great expectation of some 400 000 needy elders for receiving OALA as early as possible, the Administration hoped that FC could reach a decision on the funding proposal by 30 October 2012.

9. Noting that the Chairman of FC was consulting FC members and a decision had yet to be made on the Administration's request for additional FC meetings, Mr LEUNG Kwok-hung was of the view that the Panel should not decide on holding further meetings with the Administration at this stage.

10. Having regard to members' views, the Chairman said that the meeting time of 29 October 2012 would remain unchanged and the Panel would decide the date of further meeting with the Administration after receiving deputations' views on 29 October 2012.

Motion

11. Dr Fernando CHEUNG referred members to his letter requesting that the Panel Chairman should, on behalf of the Panel, move a motion at the FC meeting of 26 October 2012 to adjourn discussion on the funding proposal for OALA [LC Paper No. CB(2)101/12-13(01)]. The wording of the motion was as follows –

"鑒於本委員會仍在就當局提出的「長者生活津貼」方案諮詢公眾及民間團體，亦需時與政府進一步商議，本委員會主席將代表本委員會在本周(即10月26日)財務委員會動議，根據該委員會議會程序第39條，要求中止待續此項撥款申請，讓本委員會有合理時間商討此方案，並重申表明本委員會於10月22日已通過一項議案，要求方案若在日後獲通過，方案生效日期應追溯至本年10月1日。"

(Translation)

"That, given that this Panel is still consulting the public and community groups on the Old Age Living Allowance proposed by the Administration, and it takes time to further discuss with the Government, the Chairman of this Panel will, on behalf of this Panel, move a motion to adjourn the funding proposal at the Finance Committee meeting to be held this week (that is on 26 October) according to paragraph 39 of the Finance Committee Procedure, so as to allow reasonable time for this Panel to deliberate on the proposal; the Chairman also reiterates that this Panel has passed a motion on

Action

22 October, requesting that the proposal, if endorsed in the future, should take retrospective effect from 1 October of this year."

12. The Chairman put the motion to vote. 11 members voted for the motion, no member voted against the motion and two members abstained. The Chairman declared that the motion was carried.

Oral presentation by deputations/individuals

13. A total of 38 deputations/individuals presented views on OALA. Their major concerns are summarized in the **Appendix**.

Discussions

14. Responding to deputations' concerns about the means test requirement under OALA, SLW said that the Chief Executive ("CE") had made a pledge in his manifesto that a special allowance would be introduced for the elderly who were in need, so that they could receive about double the amount of the Old Age Allowance ("OAA") every month after a simple declaration of income and assets. The Administration's proposal for OALA was therefore in line with the CE's pledge.

15. SLW added that OAA and OALA were allowances with different objectives. While OAA aimed at helping elders aged 65 or above meet special needs arising from old age, OALA aimed at alleviating poverty and supplementing the living expenses of elders aged 65 or above who were in financial need but not eligible or did not wish to apply for the Comprehensive Social Security Assistance ("CSSA"). An income and asset declaration mechanism under OALA was therefore necessary to identify the elders who were in need of financial assistance so that the Administration could focus its limited resources to help them. Having regard to the ageing population in Hong Kong, the income and asset declaration mechanism would help ensure the sustainability of OALA. Except those who took the initiative to report to the Social Welfare Department ("SWD") that they had exceeded the relevant income and/or asset limits and opt not to switch to OALA, all 290 000 existing OAA recipients with record of receiving Normal OAA (i.e. those who declared their income and assets before) would not be required to declare income and assets and would be deemed to be eligible for OALA (i.e. the auto-conversion arrangement). Subject to FC's approval of the funding proposal by 30 October 2012, the first OALA payment, which would include a lump sum payment in arrears counting from the effective date and the first

Action

regular monthly payment, would be disbursed to eligible elders on 1 March 2013 at the earliest. It was estimated that about a total of 480 000 elders would benefit from OALA.

16. Regarding the application procedures for OALA, SLW said that to facilitate the applicants, the Administration had devised a set of simplified application procedures for different types of eligible elders which included the auto-conversion arrangement, postal submission, and new applications by post, by fax, by email, etc. SWD would work with welfare organizations and Members' offices in different districts in order to provide the necessary assistance to elders in applying for OALA.

17. In regard to the view that the rate of OALA at \$2,200 was inadequate, SLW said that as OALA sought to supplement the living expenses of elders aged 65 or above who were in financial need, elders who could not support themselves financially should consider applying for CSSA instead.

18. Mr WONG Ho-ming from League of Social Democrats said that some elders did not wish to apply for CSSA albeit they were in financial difficulties. To help these elders, the Administration should provide them with an allowance equivalent to the rate of CSSA for the elderly. Mr WONG enquired about the Administration's ultimate measures pertaining to poverty alleviation for the elderly.

19. SLW responded that the thresholds and assessments for income and assets under OALA were less stringent than that of the CSSA Scheme. OALA provided the elderly another option of financial assistance and offered an immediate relief to the elders who were in financial need.

20. With respect to the concern about whether the Administration would cease to pursue improvements to the existing retirement protection system after the introduction of OALA, SLW said that the current Government was determined to improve the overall poverty situation in Hong Kong. The Government was particularly concerned about the retirement of the elderly in poverty and the implementation of OALA was an important first step to address the problem of elderly in poverty. To signify the Government's commitment to poverty alleviation work, the Commission on Poverty ("CoP") would be established to review the forms and manners in which poverty was manifested and their underlying causes. A task force, which would be chaired by the Chief Secretary for Administration, would be formed under CoP to study issues related to social security and retirement protection in a

Action

holistic manner. The study would also cover the support to elders and the way forward for retirement protection.

21. In response to the enquiries by Mr CHAN Chi-chuen, Mr TANG Ka-piu and Mr LEUNG Kwok-hung on the actions the Administration would take against the applicants who had inadvertently omitted certain information in their declarations and whether an applicant would be liable to prosecution if he transferred his assets prior to applying for OALA, Director of Social Welfare ("DSW") said that OALA would adopt the same declaration mechanism as the Normal OAA. Applicants would fulfill the eligibility criteria if their income and assets did not exceed the respective limits at the time of the declaration. The declaration mechanism was an honour system and if an applicant intentionally withheld or omitted any information, or made false declaration, he might breach the law and be liable to prosecution. As regards cases in which the omission was unintentional, the Administration would approach the applicants and take the necessary actions as appropriate on a case-by-case basis. Mr TANG Ka-piu called on the Administration to consider the recommendation made by the Hong Kong Federation of Trade Unions and adhere to the same eligibility criteria of OAA for OALA.

22. Mr Alan LEONG shared the deputations' concern that in the absence of a long-term retirement protection plan and when the working population could no longer support the three-pillar model for retirement protection, the elders could only rely on OALA. Mr LEONG expressed concern whether the Administration would have the financial capacity to ensure the sustainability of the OALA Scheme under such circumstances.

23. SLW responded that given the ageing population in Hong Kong, the financial resources to be allocated to elders would rise incrementally. The Government expenditure for social security, care and health services for elders in 2012 amounted to \$43.5 billion, representing 16.5% of the total Government expenditure. The annual additional expenditures resulting from the removal of the means declaration requirement for elders reaching the age of 65 or 70 would be more than double and 50% to 60% higher than those of the Government's proposal respectively. The additional expenditure on OALA payment amounting to \$16.2 billion which was expected to come up in 2041 based on the Government's proposal might be advanced, by more than 24 years, to before 2017 at the earliest. In view of the limited resources, the Government should manage its finance in a prudent and holistic manner.

Action

24. Miss Alice MAK said that a structured universal retirement protection system was a sustainable solution for the problem of ageing population. Miss MAK asked whether the OALA Scheme was a long-term measure and whether the Administration would adopt other measures to address the problem of ageing population in Hong Kong.

25. In response, SLW said that to demonstrate the Government's commitment to dealing with the issues relating to retirement protection for the elderly, a multi-pronged approach was adopted in enhancing the well-being of the elderly. While OALA was a quick poverty alleviation measure for the elderly, the Task Forces under CoP would conduct an in-depth study on poverty alleviation policies. A poverty line would also be drawn up to gauge the poverty situation and assess the effectiveness of the poverty alleviation measures.

[To allow sufficient time for discussion and with the consent of all members present, the Chairman extended the meeting for 30 minutes beyond the appointed ending time.]

26. Mr LEUNG Yiu-chung said that Scheme \$6,000 had incurred a total expenditure of about \$40 billion which had exceeded the estimated additional allowance expenditure of OALA in 2041 by about \$5 billion if means test was lifted. As such, if the Government could afford Scheme \$6,000, it should be able to support the expenditure of OALA even if the means test requirement was removed. Given that it would be difficult to predict the economic situation, Mr LEUNG asked how the Administration would ensure that the Government was financially capable of funding OALA in the long run.

27. SLW responded that Scheme \$6,000 was a one-off special arrangement which did not aim at specific groups whereas OALA was targeted at needy elders. According to the Administration's analysis, the estimated annual additional expenditure on OALA payment of \$6.2 billion (for the first implementation year) was in proportion to the Government's overall expenditure and was affordable.

28. In response to Mr LEUNG Yiu-chung's question on whether the Administration would ensure that there would only be an increase but not a reduction in social security in future, SLW said that OALA accounted for 14% of the total budget for welfare, and the Administration was confident that other welfare services would not be affected if the relevant expenditure could be maintained at the aforesaid level.

Action

29. Dr Helena WONG said that elders aged 70 or above might have difficulties in declaring their assets precisely and might miss out some information in their declarations. To ease the elders' worries and save the administrative costs incurred in handling such cases, the Administration should seriously consider the suggestion of the Democratic Party and remove the means test requirement for elders aged 70 or above.

30. Pointing out that retirement protection for the elderly was a pledge in CE's election manifesto, Mr Frederick FUNG asked whether a retirement protection system for the elderly would be set up within the term of the current Government.

31. Mr AU YEUNG Kwun-tung from the Alliance for Universal Pension said that the CSSA Scheme aimed to provide financial assistance to the most needy and yet about one-third of the total elderly population was still living in poverty. As such, the problem of poverty could not be resolved through the provision of financial support to the most needy. The Government should strive to formulate a plan for the implementation of a universal retirement protection system and consult the public in this regard within its current term.

32. SLW responded that the Administration would study short, medium and long-term measures to alleviate the problem of elderly in poverty and strive to review the social security and retirement protection systems as well as decide the way forward within the term of the current Government.

33. In response to Mr AU YEUNG Kwun-tung's enquiry on the declaration of assets owned jointly by an OALA applicant and his family members, DSW said that the applicant should state in the declaration his share of the assets concerned. Otherwise, the Administration would regard the applicant and his family members as having equal shares of the assets.

34. SLW stressed that the Administration had not encouraged elders to transfer their assets in order to be eligible for OALA. SLW hoped that the community would understand that OALA was a poverty alleviation measure aiming to help the needy elders. To ensure that OALA met its objective, the income and asset declaration was necessary. Comparing with the CSSA Scheme, the income and asset assessments under OALA would be more lenient and SWD would conduct random checks on the declaration of OALA applicants.

Action

II. Any other business

35. There being no other business, the meeting ended at 8:00 pm.

Council Business Division 2
Legislative Council Secretariat
5 March 2013

Panel on Welfare Services

Special meeting on Thursday, 25 October 2012 at 4:30 pm

Old Age Living Allowance

Summary of views and concerns expressed by deputations/individuals

No.	Name of deputation/individual	Major views and concerns
1.	Alliance for Universal Pension [LC Paper No. CB(2)108/12-13(01)]	<ul style="list-style-type: none"> ● The Government should set up a task force on universal retirement protection scheme and provide a timetable and roadmap for the implementation of the universal retirement protection scheme. ● The deputation urged Legislative Council ("LegCo") Members to stand firm and persistent in pressing the Administration to implement the universal retirement protection scheme. ● The deputation called on LegCo Members to vote against the imposition of means test requirements and income and asset declaration for the Old Age Living Allowance ("OALA").
2.	Kwai Fong Estate Elderly Rights Concern Group [LC Paper No. CB(2)108/12-13(02)]	<ul style="list-style-type: none"> ● In the light of the support for universal retirement protection by the majority of respondents in a survey conducted by The Hong Kong Polytechnic University, the Administration should introduce universal retirement protection expeditiously. ● The existing social security system including the Comprehensive Social Security Assistance ("CSSA") could not alleviate the hardship of those poor elders who lived with family and did not wish their family members to declare no financial support to them for their applications for CSSA. ● The deputation was in opposition to the imposition of means test for OALA.
3.	Kwai Chung Estate Residents Rights Concern Group	<ul style="list-style-type: none"> ● The proposed payment of \$2,200 under OALA was not adequate to improve the livelihood of poor elders.

No.	Name of deputation/individual	Major views and concerns
		<ul style="list-style-type: none"> <li data-bbox="824 177 2107 280">• The definitions of "income" and "assets" under the OALA scheme were so complicated that the elderly might violate the law due to omission of information in declaration of income and assets. <li data-bbox="824 320 2107 392">• The Administration should introduce universal retirement protection to enable all elders to lead a dignified life in their twilight years.
4.	Labour Rights Commune [LC Paper No. CB(2)76/12-13(02)]	<ul style="list-style-type: none"> <li data-bbox="824 432 2107 504">• The means test under OALA, which would divide the society, should be removed to provide the allowance to all elders across the board. <li data-bbox="824 544 2107 647">• The Administration should set up a task force on the universal retirement protection scheme and provide a concrete timetable and roadmap for the implementation of the scheme expeditiously to safeguard the interest of the working population.
5.	Chinese Grey Power [LC Paper No. CB(2)76/12-13(03)]	<ul style="list-style-type: none"> <li data-bbox="824 687 2107 759">• The Administration should drop the means test under OALA and launch the allowance as a transitional measure leading to the full implementation of universal retirement protection. <li data-bbox="824 799 2107 903">• The Government should introduce proposals on universal retirement protection within its current term and set up a high-level inter-departmental task force to implement the universal retirement protection scheme.
6.	Care-taker's Concern [LC Paper No. CB(2)108/12-13(03)]	<ul style="list-style-type: none"> <li data-bbox="824 943 2107 1015">• The view of the Administration and some academics that the removal of means test under OALA would lead to deficits was misleading. <li data-bbox="824 1054 2107 1302">• The deputation was in support of a universal pension scheme (comprising the Mandatory Provident Fund ("MPF"), the standard payment for elderly recipients under CSSA, and the Old Age Allowance ("OAA")) under which a monthly payment of \$3,000 would be offered to elders across the board including family carers, low-income earners and persons with disabilities ("PWDs") to enable them to have a financially secure life in old age. The Administration should increase the profits tax to provide ample funding for the implementation of the scheme. <li data-bbox="824 1342 2107 1445">• In view of the expanding elderly population and shrinking labour force by 2039, Hong Kong would see a drastic increase in elderly dependency ratio and economic dependency ratio. The Administration should launch the universal pension scheme without delay.

No.	Name of deputation/individual	Major views and concerns
7.	Elderly Welfare Concern Group	<ul style="list-style-type: none"> ● OALA, with its means-test component, would divide the society and contradict the principle of respect for the elderly advocated by the Government. ● The Government should protect the well-being of elderly and introduce universal retirement protection to enable the whole community to lead a dignified life after retirement.
8.	Baptist Oi Kwan Social Service [LC Paper No. CB(2)76/12-13(04)]	<ul style="list-style-type: none"> ● About 70% of the respondents (with a base of 1 210 valid questionnaires) of a survey conducted by the Baptist Oi Kwan Social Service in October 2012 were in support of OALA proposed by the Government, including the imposition of income and asset limits for the applicants' eligibility for the allowance. Among the respondents in support of the Government's proposal, most agreed that OALA aimed to alleviate the hardship of poor elders. ● No consensus was reached on the adequacy of the monthly payment and the thresholds of means test requirements for OALA. Most respondents held the view that the Administration should conduct a review on the enhancement of OALA one or two years after its implementation. In the light of respondents' views, the deputation suggested that the Administration should launch the OALA scheme first and conduct review on the scheme regularly after its implementation.
9.	Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers (Kowloon)	<ul style="list-style-type: none"> ● Given that elders aged 70 or above had been exempted from asset and income declaration under the existing OAA Scheme, the proposed OALA should follow suit. ● The Administration should provide timetable and roadmap for introduction of universal retirement protection.
10.	New People's Party	<ul style="list-style-type: none"> ● The deputation supported the positioning of OALA as a poverty alleviation measure to provide assistance to those elders who were in financial need but could not apply for CSSA on an individual basis. ● The asset limit under OALA should be kept at the range of \$180,000-\$190,000, which was the same as the eligibility criteria for the existing Normal OAA. ● Referring to a proposal put forward by Professor Nelson Chow of the Department of Social Work and Social Administration of the University of Hong Kong, the deputation was in

No.	Name of deputation/individual	Major views and concerns
		support of a multi-tiered retirement protection system under which a monthly payment of \$1,200 would be offered to elders without imposing any asset limit; and a monthly payment of \$2,400 and \$3,600 offered to elders with an asset limit set at \$186,000 and \$9,500 respectively.
11.	集研網絡	<ul style="list-style-type: none"> ● OALA should be launched as soon as possible to provide the allowance to needy elders and a review should be conducted one year after its implementation. ● The positioning of OALA should be more specific so that the public would have a clearer picture that it was for those elders in financial need but not eligible for CSSA. ● OALA should not be positioned as a gateway to universal retirement protection in view of the financial burden on the younger generation.
12.	Left 21 Labour Group	<ul style="list-style-type: none"> ● The Administration should introduce universal retirement protection without delay, especially when the economy was buoyant.
13.	撐審慎理財聯席會議	<ul style="list-style-type: none"> ● The deputation was in support of the means test requirements for OALA so that public resources could be deployed to assist the elders most in need, but the procedures for income and asset declaration should be easy and simple. ● The Administration should conduct wide public consultation and plan ahead prudently in regard to introduction of retirement protection.
14.	League of Social Democrats	<ul style="list-style-type: none"> ● The monthly payment of \$2,200 under OALA was inadequate to help alleviate the hardship of poor elders. ● Given the ineffectiveness of the existing three-pillar model for retirement protection, the Administration should provide timetable and roadmap for implementation of universal retirement protection expeditiously.
15.	City University Student's Social Concern Group	<ul style="list-style-type: none"> ● Given the huge fiscal surplus, the Administration should introduce retirement protection to provide a financially secured life to the elderly. ● The positioning of OALA as a poverty alleviation measure was not justified as it only targeted at elders aged 65 or above.

No.	Name of deputation/individual	Major views and concerns
16.	Hong Kong Catholic Commission for Labour Affairs [LC Paper No. CB(2)108/12-13(04)]	<ul style="list-style-type: none"> ● The means test requirements under OALA were complicated for elders and the processing of applications would increase the administrative cost. ● The deputation called on LegCo Members to vote against the means-tested OALA proposed by the Administration. ● The Administration should set up a task force to consult and put forward a proposal on universal retirement protection; and work out an implementation timetable for universal retirement protection and consider setting up a \$50 billion seed grant to implement universal retirement protection.
17.	Hong Kong Federation of Social Work Students	<ul style="list-style-type: none"> ● Given the huge fiscal surplus, the Administration should drop the means test under OALA to provide allowance to the elderly across the board. ● The Government should recognize the contribution of the elderly to the community. Hence, the elderly should not be labeled as a burden and their rights to lead a dignified life in twilight years should be safeguarded.
18.	Hong Kong Women Workers' Association [LC Paper No. CB(2)108/12-13(05)]	<ul style="list-style-type: none"> ● The monthly payment of OALA was not adequate to support the livelihood of elders after retirement. ● The means test requirement under OALA would divide the society and create a negative labeling effect. ● The Administration should take OALA as a transitional measure for the implementation of universal retirement protection and expeditiously provide clear timetable and roadmap for the launch of universal retirement protection.
19.	Hong Kong Federation of Women's Centres [LC Paper No. CB(2)108/12-13(06)]	<ul style="list-style-type: none"> ● The means test mechanism under OALA should be scrapped, and OALA should be a transitional arrangement for universal retirement protection. The Administration should expeditiously work out the timetable and roadmap for the implementation of universal retirement protection. ● The Administration should review MPF to provide retirement protection to unemployed women and family carers who contributed a lot to the family.

No.	Name of deputation/individual	Major views and concerns
20.	Left 21 Youth Group	<ul style="list-style-type: none"> ● The deputation was opposed to the means test under OALA and disappointed that the Administration consulted the public on the scheme within a very short time frame. ● The monthly payment of \$2,200 was far from enough to alleviate the hardship of poor elders. ● In view of the ineffectiveness of the three-pillar retirement protection model, the Government should review the tax system (for example introducing capital gains tax) to facilitate the implementation of universal retirement protection for the well-being of the elderly.
21.	Hong Kong Federation of the Blind	<ul style="list-style-type: none"> ● \$186,000 as the asset limit under OALA was too mean since an ordinary elder would have a savings exceeding the limit. The Administration should remove the requirement and offer OALA to all elders. ● The existing social security system should be reviewed to enhance its support to the elderly and PWDs. The review should include allowing them to apply for CSSA on an individual basis; removing the means test under the Normal OAA; and allowing recipients of the Disability Allowance to apply for OAA at the same time. ● The Administration should implement universal retirement protection on account of the consensus reached by the community as revealed by the survey conducted by The Hong Kong Polytechnic University.
22.	Hong Kong Christian Institute	<ul style="list-style-type: none"> ● The monthly payment of \$2,200 under OALA could by no means help alleviate poverty and the means test requirements should be scrapped to safeguard the interest of all elders.
23.	關愛長者大聯盟	<ul style="list-style-type: none"> ● The thresholds of the means test requirements of OALA, i.e. \$186,000 and \$218,000 for a single elder and a married couple respectively, were too mean. A higher asset limit should be set. ● Elders aged 70 or above should be exempted from asset declaration for receiving OALA. ● The Administration should introduce universal retirement protection without delay to safeguard the well-being of all elders.

No.	Name of deputation/individual	Major views and concerns
24.	勞工基層動力	<ul style="list-style-type: none"> ● The means test under OALA should be removed to realize the pledge of the Chief Executive in his election manifesto for offering an extra "fruit money" to all the elderly. ● The Administration should review the CSSA Scheme to allow elderly people to apply for CSSA on an individual basis; and in longer term implement a universal retirement protection scheme to enable all elders to lead a financially secure life.
25.	中產關注退休保障陣綫	<ul style="list-style-type: none"> ● The asset declaration under OALA was not simple and easy as claimed by the Administration, especially for those grass-root elders who were reluctant to declare that they should rely on the Government in their old age. ● The deputation did not have much expectation on the Task Force on Social Security and Retirement Protection under the new Commission on Poverty for carrying out concrete measure to alleviate poverty. ● The Administration should formulate long-term measures to enhance its social security protection to the elders in need.
26.	Government Mod 1 Staff General Union [LC Paper No. CB(2)76/12-13(05)]	<ul style="list-style-type: none"> ● The deputation was opposed to the means test mechanism under OALA which would discourage elders to have their own savings.
27.	Hong Kong Domestic Workers General Union	<ul style="list-style-type: none"> ● The threshold of \$186,000 in regard to the eligibility for OALA could be reached easily by an ordinary domestic worker who was near to retirement age. The income and assets limits under OALA should be removed.
28.	Hong Kong Association for the Survivors of Women Abuse (Kwan Fook)	<ul style="list-style-type: none"> ● The three-pillar retirement model provided no protection to single parent families. ● The Administration should review the CSSA Scheme to allow elders applying for CSSA on an individual basis. ● Considering that the income and asset limits imposed under OALA would divide the society, the limits should be removed.

No.	Name of deputation/individual	Major views and concerns
29.	Academic for Universal Pension [LC Paper No. CB(2)108/12-13(07)]	<ul style="list-style-type: none"> ● The Government should implement universal retirement protection expeditiously. ● LegCo Members should be firm in pressurizing the Administration to launch, in short term, a non-means-tested OALA and, in longer term, introduce universal retirement protection with tripartite contribution. ● The Administration should set up a task force to work out the timetable and roadmap for the universal retirement protection scheme; and to conduct public consultation on feasible plans for the implementation of the scheme.
30.	全民退保關注組	<ul style="list-style-type: none"> ● The community called for a retirement protection scheme across the board. In view of the huge fiscal surplus, the Administration should launch universal retirement protection as soon as possible.
31.	舊區長者組	<ul style="list-style-type: none"> ● The monthly payment of \$2,200 for OALA was not adequate to alleviate the hardship of poor elders; and the means test requirements under OALA should be withdrawn. ● The Administration should work out a specific timetable for universal retirement protection.
32.	荃灣長者聯合組	<ul style="list-style-type: none"> ● Given the wide public concern about the need for a universal retirement protection scheme for more than a decade, the Administration should work out a specific timetable for launching the scheme as soon as possible.
33.	Grassroots Development Centre [LC Paper No. CB(2)108/12-13(08)]	<ul style="list-style-type: none"> ● The Administration should scrap the means test requirement of OALA and provide timetable and roadmap for universal retirement protection. ● OALA should be a transitional measure preparing for the launch of universal retirement protection. Members should be firm in pressing the Administration to remove the asset declaration requirements of OALA. ● The new Commission on Poverty should accord high priority to deal with the problem of elderly poverty and focus its discussion on the establishment of universal retirement protection in the territory.

No.	Name of deputation/individual	Major views and concerns
		<ul style="list-style-type: none"> The Government should set up a designated department as soon as possible to implement universal retirement protection.
34.	Hong Kong Confederation of Trade Unions	<ul style="list-style-type: none"> The MPF system had shortcomings, for example, the offsetting of the severance payment and long service payment against the accrued benefits derived from the contribution the employer made to the employee in the MPF scheme; and the relatively low accrued benefits for low-income earners under the scheme could not support their retirement life. Given the ineffectiveness of MPF in safeguarding the interest of the working population, the Administration should introduce universal retirement protection as soon as possible.
35.	陳宗佑社區服務處	<ul style="list-style-type: none"> The Administration should remove means test requirements under OALA and submit another proposal to LegCo as soon as possible.
36.	The Hong Kong Homemakers' Alliance [LC Paper No. CB(2)76/12-13(06)]	<ul style="list-style-type: none"> The proposed income and asset declaration requirement of OALA, which had no difference from a means test, should be removed to provide OALA to elders across the board, including housewives who had devoted their golden years to take care of the family. The Government should respect the public views as revealed in the survey conducted by The Hong Kong Polytechnic University to implement universal retirement protection, providing at least \$3,000 per month to all elders so that they could lead a dignified life in old age.
37.	Youth Concern Elderly Poverty Issue Association [LC Paper No. CB(2)76/12-13(07)]	<ul style="list-style-type: none"> The application procedure and income and asset declaration requirement of OALA were not as easy as claimed by the Government. The means test requirement of OALA, which was against social justice and would divide the society, should be removed. OALA should be a transitional measure for universal retirement protection. The Government should provide timetable and roadmap for the launch of universal retirement protection.
38.	Sham Shui Po Community Association [LC Paper No. CB(2)108/12-13(09)]	<ul style="list-style-type: none"> The majority of grass-root elders in the community were of the view that the means test under OALA would divide the society and lead to disputes among family members in regard to asset declaration. As such, the Administration should scrap the means test under OALA to provide the allowance to all elders.

No.	Name of deputation/individual	Major views and concerns
		<ul style="list-style-type: none"> Given the huge fiscal surplus, the Administration should introduce universal retirement protection as soon as possible to offer all elders with a financially secure life.

Council Business Division 2
Legislative Council Secretariat
5 March 2013