

立法會
Legislative Council

LC Paper No. CB(2)258/13-14
(These minutes have been seen
by the Administration)

Ref : CB2/PL/WS

Panel on Welfare Services

Minutes of special meeting
held on Monday, 29 October 2012, at 2:30 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
Hon Ronny TONG Ka-wah, SC
Dr Hon LEUNG Ka-lau
Hon Alan LEONG Kah-kit, SC
Hon LEUNG Kwok-hung
Hon Frankie YICK Chi-ming
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 attending : Dr Hon LAM Tai-fai, SBS, JP
Hon Paul TSE Wai-chun, JP
Hon Michael TIEN Puk-sun, BBS, JP
Hon Charles Peter MOK
Dr Hon Kenneth CHAN Ka-lok
Hon SIN Chung-kai, SBS, JP
Hon Martin LIAO Cheung-kong, JP

**Public Officers : Item I
attending**

Mr Matthew 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

Mr FUNG Pak-yan
Deputy Director of Social Welfare (Administration)

**Attendance by : Item I
invitation**

Session One

Kowloon Chai Poor Elderly Concern Group

Miss CHAU Lok

HK No MPF

Mr LAU Hau-shing

Tai Hang Tung & Nam Shan Estate Residents'
Association

Ms CHOW Kit-yin
Member

Catholic Diocesan of Hong Kong Diocesan Pastoral
Centre for Workers (New Territories)

Mr Augustine YU Siu-po
Program Officer

North District Employment Concern Group

Ms Venny KWOK
Convener

New Territories Evangelical Ambassador

Mr Simon TAM
Member

North District Universal Pension Concern Group

Mr CHAN Yan-kam
Member

Neighbourhood and Workers' Service Centre

Mr WONG Yun-tat
Spokesperson

Elderly Council of Tsuen Kwai Tsing District

Mr WONG Yin-chung
Member

Labour Party

Mr KWOK Wing-kin
Vice-General Secretary

The Forthright Caucus

Ms HO Bo-ching
Member

Social Policy Committee of the Hong Kong Federation
of Trade Unions

Miss CHU Tin-lok
Committee Member

The Civic Party

Miss Bonnie LEUNG
Member

NWSC Youth

Mr TSE Hoi-kin
Member

葵涌邨長者權益關注組

Mr TSANG Hoi-pang

葵盛東長者權益關注組

Mr LAI Chi-po

Left 21

Mr Thomas CHAM Chun-kei
Convenor

Women Workers' Cooperative

Ms SHAM Sui-kum
Member

Left 21 Production Group

Mr LEE Chak-man
Representative

Mr AU Nok-hin, Member of Southern District Council

Industrial Relations Institute

Ms LAI Yuen-mei
Organizer

Hong Kong Christian Industrial Committee

Mr Frankie PANG King-man
Executive Secretary

聯區小販發展平台

Mr FUNG Ping-tak

灣仔市集關注組

Mr KONG Chun-ngai

Session Two

爭取基層生活保障聯盟

Mr LAI Ka-chun

Sky Action

Mr Cody WONG Tze-hei

HK Redevelopment Concern Group

Mr NG Yin-keung
Chairman

Fraternity for Hong Kong Future

Mr LAM Chun-hei
Convener

The Against Elderly Abuse of Hong Kong

Mr Calvin CHIU
Board Member

Mr LAM Chi-chung

Lee Wah House Mutual-Aid Committee

Mr TSANG Lui-keung
Chairman

Cleaning Workers Union

Mr SZE Ching-wee
Organizer

Young DAB

Miss CHEUNG Sze-wing

The Professional Commons

Mr George CAUTHERLEY
Member, Strategic Committee/Treasurer

Hong Kong Chinese Civil Servants' Association Social
Security Assistants Branch

Miss SHING Che-wun
Chairman

The Lion Rock Institute

Mr LAW Kai-yiu
Research Assistant

Hong Kong Association for Democracy and People's
Livelihood

Mr KONG Kwai-sang
District Coordinator

關注長者生活保障小組

Ms LEUNG Mo-kit
Member

Concern Group of Elderly

Ms HO Foei-lin
Member

東九龍長者關注組

Mr NG Hut-kit
Member

Concern Group of Women Poverty

Ms IP Lai-hing
Chairman

Concerning CSSA & Low Income Alliance

Mr Herrick LEE Yen-hao
Community Organizer

Momentum 107

Mr Raymond HO Man-kit

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

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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), CB(2)105/12-13(01) to (05) and CB(2)129/12-13(01) to (06)]

The Chairman drew members' attention to Rule 83A of the Rules of Procedure regarding personal pecuniary interest to be disclosed and reminded members to declare interests, if any, in the matter under discussion. She then invited deputations to express their views on the Old Age Living Allowance ("OALA"). The major concerns of a total of 43 deputations/individuals are summarized in the **Appendix**.

2. In response to deputations' concerns, Secretary for Labour and Welfare ("SLW") said that –

- (a) OALA was a promise by the Chief Executive in his election manifesto that a special allowance for the elderly who were in need would be offered so that they could receive about double the amount of the existing Old Age Allowance ("OAA") every month after a simple declaration of income and assets;
- (b) the proposed monthly payment amount of \$2,200 was an allowance only, and not to satisfy all the financial needs of the elderly. Elderly persons with financial hardship were

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encouraged to apply for Comprehensive Social Security Assistance ("CSSA");

- (c) the thresholds for income and asset requirements, set at the same level of Normal OAA, were not stringent and were well-established and familiar to elders;
- (d) for the convenience of elderly applicants, the income and asset declaration would be conducted as simple as possible on the basis of trust. Publicity would be carried out with a view to educating and facilitating the elderly by all means; and
- (e) the launch of OALA shortly after the commencement of the current term of Government, with an injection of a substantial amount of public revenue, revealed the Government's commitment and sincerity to assisting the disadvantaged.

Discussion

Effective date for OALA payment

3. Mr LEUNG Kwok-hung cast doubt on the Government's so called "fiscal discipline" which did not normally provide for arrangements having long period of retrospective effect. He said that the Chief Secretary for Administration had remarked earlier that the retrospective payments for OALA could be backdated to 1 July 2012 and civil servants were allowed to have retrospective payments for their salary adjustment. He urged that OALA payment should take effect on 1 October 2012.

4. SLW responded that it was clearly stated by the Chief Executive at the meeting on 17 October 2012 that the first date of the month of the Finance Committee ("FC") approval of the funding proposal for OALA would be the effective date for OALA payment.

5. Mr LEUNG Yiu-chung expressed strong disappointment at the Administration's insistence on the effective date for OALA payment. He questioned why the positioning of the special "fruit money" had been changed to a poverty alleviation measure but the retrospective date could not be changed to allow more time for members to discuss the matter.

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Positioning of OALA

6. Mr Frederick FUNG opined that the means test under OALA should not be aligned with Normal OAA as the two schemes were of different positioning. In his view, OALA was not an initiative to respect the elderly, nor a poverty alleviation measure as the meagre payment of \$2,200 could not provide adequate assistance for the poor.

7. SLW replied that OALA had a very clear objective of providing a flexible and immediate means to assist the elderly, the amount of which was pitched between that of OAA and of CSSA. As OALA was a poverty alleviation measure, the Administration saw a need for a means test for all applicants.

8. Noting that both OALA and CSSA were positioned as measures to alleviate poverty, Dr Fernando CHEUNG wondered why elderly applicants for the former could apply for the allowance on an individual basis whereas those for the latter on a household basis.

9. SLW responded that OALA was a new initiative offering assistance to those elderly persons having financial needs. OALA was to be distinguished from CSSA because it aimed to supplement the living expenses of needy elderly aged 65 or above, but it should not be entirely relied upon for subsistence.

Means test requirements and matters relating to means declaration

10. Miss Alice MAK said that the Hong Kong Federation of Trade Unions ("HKFTU") considered that the means test requirement of the OALA Scheme should be waived at least for elderly aged 70 or above. Dr Helena WONG said that the Democratic Party held the view that the means test should be removed from the OALA Scheme, or at least elderly aged 70 or above could receive OALA without satisfying the means test. Mr LEUNG Kwok-hung and Mr LEUNG Yiu-chung insisted that the means test should be removed and OALA should be a bridging measure for universal retirement protection.

11. SLW responded that the Administration noted the concerns of many elderly on the means test requirements of the OALA Scheme. He explained that the asset and income requirements were imposed as OALA was a poverty alleviation measure for those genuinely in need. The

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Administration would carry out more publicity on the positioning of OALA.

12. Mr CHAN Chi-chuen expressed concern that the imposition of means test, even though it had been implemented for years for elderly aged 65 to 69 under the Normal OAA Scheme, would cause nuisance for OALA applicants such as an 80-year-old elderly person. He enquired about the penalty to be imposed on an elderly applicant for making false means declaration, and previous cases of false declaration or omission to declare in respect of the Normal OAA Scheme.

13. Referring to the concern of the HK Redevelopment Concern Group on the ambiguous definitions of "income" and "assets" in respect of the means declaration of OALA, Dr Helena WONG asked whether there would be any grace period for rectifying omission of information or false declaration by the elderly. Mr TAM Yiu-chung asked about the arrangement in the case that ineligibility of recipients was eventually found.

14. Director of Social Welfare ("DSW") said that the Administration would keep the means declaration as simple as possible. To provide convenience for the needy elderly, the Administration adopted the asset declaration for Normal OAA for the OALA Scheme, instead of the more stringent eligibility criteria under the CSSA scheme. Since OALA and Normal OAA shared identical eligibility criteria, auto-conversion would be arranged for all 290 000 existing OAA recipients, including 75 000 Normal OAA recipients and 215 000 former Normal OAA recipients who were receiving Higher OAA. DSW added that after the launch of the OALA Scheme for one year, say in March 2014, the Administration would request these OALA recipients to make the means declaration afresh and there would be a two-year grace period up to 30 September 2014. After then the Social Welfare Department ("SWD") would conduct spot checks and ask the elderly recipients for updates of their income and assets.

Additional workload for processing OALA applications

15. The Deputy Chairman called on the Administration to address the manpower problem raised by the Hong Kong Chinese Civil Servants' Association Social Security Assistants Branch. According to the deputation, the newly employed 60 to 70 staff were not able to handle the

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workload incurred from some 400 000 prospective applicants for OALA.

16. DSW replied that the Administration had taken measures to address the shortage of staff in the Social Security Assistant rank, which included hiring more staff, rationalizing the work flow and enhancing the computer system. SWD would employ about 100 additional posts, of which about 70 were social security assistants, to cope with the additional workload incurred from the implementation of the OALA Scheme. The Administration would keep in view the manpower situation and provide further resources as appropriate.

Sustainability of OALA and the way forward for universal retirement protection

17. Dr Fernando CHEUNG asked the Professional Commons about details of the projected financial implications presented in Annex I of the deputation's submission [LC Paper No. CB(2)105/12-13(04)]. Mr George CAUTHERLEY of the Professional Commons replied that if OALA was applied without means testing, it would in effect become a de facto Old Age Pension. Based on the Government statistics on the total population of elderly aged 65 or above, it was projected that the total estimated additional expenditure for the three allowances, viz., CSSA, Higher Disability Allowance and OALA (without means testing), would be \$13.84 billion, \$32.32 billion and \$53.02 billion by the year 2012, 2024 and 2039 respectively.

18. Having regard to the drastic increase in elderly dependency ratio in the coming years, Mr Alan LEONG expressed concern about the sustainability of OALA and the possible financial burden on the younger generation in respect of social security assistance for the ageing population. He also asked whether the Government, with the launch of OALA, would pursue universal retirement protection. Mr LEUNG Yiu-chung asked whether the funding allocation for OALA would lead to reduction of expenditure in other policy areas or increase the financial burden of taxpayers.

19. SLW assured members that the proposed OALA was funded by recurrent expenditure with full estimation of its sustainability. According to the Government's proposal, the estimated additional allowance expenditure was \$16.2 billion up to the year 2041. He however cautioned about the sustainability of the allowance if there was

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no income and asset declaration for elderly people aged 65 or above. In the absence of the declaration requirement, the estimated additional allowance expenditure up to the year 2041 would be raised to \$35.1 billion, marking an increase of \$18.9 billion. SLW further said that SWD estimated that in 2012-2013 the additional expenditure on OALA payments would be around \$6.2 billion if calculated in full-year terms, which would result in a 14% increase in the estimated recurrent Government expenditure on welfare. The impact on the funding allocation for other policy areas would not be huge.

20. As regards universal retirement protection, SLW said that a Task Force on Social Security and Retirement Protection ("Task Force on SS&RP"), to be chaired by the Chief Secretary for Administration with him as Vice Chairman, would be set up under the reinstated Commission on Poverty ("CoP") to explore ways to improve the existing social security and retirement protection systems.

21. Mr Albert HO expressed reservation on the non-support expressed by the Lion Rock Institute for any form of non means-tested social security assistance. He held the view that public subsidies should be offered for all citizens as a respect for them. He said that the Administration should allow elderly people aged 70 or above to receive OALA without means declaration and, in tandem, map out feasible options on universal retirement protection next year for public consultation. SLW responded that as explained during the debate on a motion regarding "Universal retirement protection system" moved at the Council meeting on 24 October 2012, the Administration needed more time to study the feasibility of retirement protection. In the meantime, the Task Force on SS&RP would oversee the enhancement of social security and retirement protection systems.

[To allow sufficient time for discussion and with members' agreement, the Chairman extended the meeting for 30 minutes beyond the appointed ending time.]

22. The Deputy Chairman held the view that universal retirement protection should not be under the purview of CoP. He called upon the Administration to set up an inter-departmental working group to oversee the matter.

23. SLW explained that "social security" and "retirement protection"

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were inter-related. For instance, the enhancement of the social security system would address the problem of elderly poverty. In addition, the Steering Committee on Population Policy, chaired by the Chief Secretary for Administration, would look into retirement protection from the perspective of demographic development of the territory. The Administration would also take into account the findings from the studies by the Central Policy Unit on retirement protection which would be completed by the end of 2012.

24. Miss Alice MAK opined that universal retirement protection should be a measure under the population policy, instead of a poverty alleviation measure. She asked how CoP and the Steering Committee on Population Policy would collaborate in respect of universal retirement protection, and why the Government did not implement universal retirement protection for the benefit of all the elderly.

25. SLW responded that the Task Force on SS&RP would look into, among others, ways to review the CSSA scheme with a view to allowing more poor elderly to be eligible for the assistance. CoP and the Steering Committee on Population Policy provided a platform for discussion and fostered synergy in the execution of related policy initiatives. He also assured members that the Administration had made full estimation of the sustainability of the proposed OALA while the feasibility of implementing universal retirement protection would need more in-depth study.

26. Mr TANG Ka-piu said that HKFTU was against the imposition of negative labels on CSSA and other social security recipients. HKFTU strongly called for the Government to launch universal retirement protection to provide all people, irrespective of their financial backgrounds, with a financially secure retirement life. He urged the Administration to provide a timetable for the implementation of universal retirement protection and asked about the respective roles of the Labour and Welfare Bureau and Financial Services and the Treasury Bureau on the matter. Noting that an additional funding of \$6.2 billion would be allocated annually for OALA, Mr Frederick FUNG wondered why the Administration did not consider the option of universal retirement pension with tripartite contribution from the Government, employers and employees, which would provide a monthly allowance of \$3,000 to all the elderly.

27. SLW reiterated that the Administration had all along been providing

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assistance to elderly according to their needs. As stated by the Chief Executive in his election manifesto, one of the specific tasks of the reinstated CoP would be "studying how to introduce short, medium and long-term measures to solve the problem of elderly poverty and improve the present social security and retirement protection systems". Since the Task Force on SS&RP had not yet been formed, the Administration, at this stage, could not provide a concrete timetable for retirement protection but it undertook to accord high priority to the matter. The option of tripartite contribution had triggered intense discussion in the community in the 1990s with diversified views when the Government planned to launch the mandatory provident fund. The Administration needed more time to consider its feasibility.

Timetable for considering the OALA funding proposal

28. Mr CHAN Chi-chuen questioned the sincerity of the Administration in respecting public views as it had not acceded to any of the major requests by more than 80 deputations at the two Panel meetings on 25 and 29 October. Mr Ronny TONG said that the Administration was hypocritical as despite strong views against the proposed OALA, it would anyhow submit the funding proposal to the FC's special meeting to be held on 30 October 2012.

29. The Deputy Chairman was concerned that queries raised by different political parties on OALA, such as thresholds for asset declaration, asset transfer, and arrangements for retrospective payments, had not been fully answered. As such, more time should be given for members to further deliberate the matter. His views were echoed by Dr Fernando CHEUNG, Mr Frederick FUNG, and Mr LEUNG Kwok-hung.

30. SLW responded that the Panel meetings provided a platform for the Administration to gauge public views and, at the same time, explain its policies to members, stakeholders and the community-at-large. OALA had been discussed by the community intensively and the timetable was highly compressed. If FC's approval could not be obtained by end October 2012, OALA could not be formally launched in March 2013. He also recapped that as suggested by members at the Panel on Welfare Services ("the WS Panel") meeting on 10 July 2012, the allowance should be launched as soon as practicable for the benefit of eligible elderly persons. He reiterated that the Government was pragmatic as in tandem with the launch of OALA, it would continue its commitment to improving

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the retirement protection system.

31. At the invitation of the Chairman, the following deputations expressed further views on OALA as follows –

- (a) Mr Cody WONG of Sky Action said that given that the long-term sustainability of a non means-tested OALA was in doubt, the Government should better launch a non means-tested OALA and, in tandem, work out a feasible plan for the implementation of a universal retirement pension with tripartite contribution from the Government, employers and employees;
- (b) Mr NG Yin-keung of HK Redevelopment Concern Group urged the Administration to explain clearly to the elderly on the definitions of "income" and "assets" which were terms used in the form for the means declaration under the OALA Scheme; and
- (c) Mr LAI Ka-chun of 爭取基層生活保障聯盟 said that the community had reached consensus on the implementation of universal retirement protection. The Administration should implement universal retirement protection and withdraw the OALA proposal.

32. SLW responded that the Task Force on SS&RP would oversee matters relating to universal retirement protection, including all the options proposed by academics and the public over the years. He appealed to Members to consider the OALA proposal for the sake of the interests of the elderly persons in need. DSW supplemented that the proposed means declaration had been adopted for the Normal OAA scheme for more than 20 years and, upon the FC's approval of the proposal, the Administration would step up its publicity to explain to the elderly about the related procedures.

33. In summing up the discussion, the Chairman expressed strong disappointment at the Administration's refusal to accede to members' and deputations' requests. Members agreed to the Chairman's suggestion that she would report at the special FC meeting to be held on 30 October 2012 that the Administration should respect views of the WS Panel to provide more time for members and the public to discuss OALA. Four

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deputations, which were not available for attending the meeting, would be invited to give views at the next Panel meeting in November 2012. The Chairman also said that in view of members' concerns about the progress of universal retirement protection, the subject would be followed up by the WS Panel.

II. Any other business

34. There being no other business, the meeting ended at 6:32 pm.

Council Business Division 2
Legislative Council Secretariat
12 November 2013

Panel on Welfare Services

Special meeting on Monday, 29 October 2012 at 2:30 pm

Old Age Living Allowance

Summary of views and concerns expressed by deputations/individual

No.	Name of deputation/individual	Major views and concerns
1.	Kowloon Chai Poor Elderly Concern Group	<ul style="list-style-type: none"> ● Most grassroots elderly persons were reluctant to make means declaration for receiving the Old Age Living Allowance ("OALA"). Given the huge fiscal surplus, the Administration should remove the means test under the OALA Scheme and in longer term develop the allowance into a universal retirement protection scheme to safeguard the well-being of the elderly.
2.	HK No MPF [LC Paper No. CB(2)129/12-13(01)]	<ul style="list-style-type: none"> ● The deputation was opposed to the imposition of means test under the OALA Scheme, which was against the traditional virtue of respect for the elderly. ● The Administration should abolish the Mandatory Provident Fund ("MPF") and introduce universal retirement protection without delay.
3.	Tai Hang Tung & Nam Shan Estate Residents' Association	<ul style="list-style-type: none"> ● The imposition of means test under OALA would cause family disputes in regard to asset declaration. The Administration should remove the means test under the OALA Scheme and offer the allowance for all elderly persons. ● The Administration should take into account the views of deputations on OALA and not submit the existing proposal hastily to the Finance Committee ("FC") of the Legislative Council ("LegCo") on 30 October 2012.
4.	Catholic Diocesan of Hong Kong Diocesan Pastoral Centre for Workers (New Territories)	<ul style="list-style-type: none"> ● OALA should be offered to all elderly persons without a means test requirement. ● Seeking FC approval hastily for the OALA funding proposal would set a bad precedent that the Administration did not respect the proper procedures of LegCo.

No.	Name of deputation/individual	Major views and concerns
5.	North District Employment Concern Group	<ul style="list-style-type: none"> ● As supporting the elderly was the responsibility of the Government, the means test under the OALA Scheme should be removed. In longer term, the Administration should implement universal retirement protection.
6.	New Territories Evangelical Ambassador	<ul style="list-style-type: none"> ● The means test under the OALA Scheme should be removed for the reason that it was against justice, not respecting the elderly and would incur huge administrative cost. The asset declaration procedures were complicated for the elderly and asset information might be mistakenly provided. ● OALA should be considered a "fruit money" to recognize the contribution of the elderly, instead of a poverty alleviation measure. Hence, the allowance should be offered to all elderly universally. In longer term, the Administration should prepare for the implementation of universal retirement protection to enable all elderly persons to lead a dignified life in twilight years. ● The deputation considered that the Government intended to shift its responsibility in poverty alleviation to the Community Care Fund and the reinstated Commission on Poverty.
7.	North District Universal Pension Concern Group	<ul style="list-style-type: none"> ● OALA could by no means provide adequate support for poor elderly persons. The universal retirement protection should be the right option to safeguard the well-being of the elderly.
8.	Neighbourhood and Workers' Service Centre	<ul style="list-style-type: none"> ● OALA could by no means help alleviate elderly poverty in regard to its meagre payment of \$2,200. The Administration should introduce a universal protection scheme without delay.
9.	Elderly Council of Tsuen Kwai Tsing District	<ul style="list-style-type: none"> ● The monthly payment rate of OALA at \$2,200 was not adequate to improve the livelihood of poor elderly persons. The rate should be raised to \$3,000 to alleviate the hardship of poor elderly persons. ● The means test under the OALA Scheme should be removed, at least for elderly persons aged 70 or above, on the ground that elderly persons aged 70 or above were exempted from means test under the existing Higher Old Age Allowance ("Higher OAA").

No.	Name of deputation/individual	Major views and concerns
		<ul style="list-style-type: none"> ● In response to the call from the community for retirement protection over the past 10 years, the Administration should work out a feasible plan on universal retirement protection for public consultation as soon as possible.
10.	Labour Party	<ul style="list-style-type: none"> ● According to the findings of overseas studies, the imposition of means test on social security allowance would discourage elderly persons to have personal savings thereby aggravating the problem of elderly poverty. In the light of this, the Administration should remove the means test from the OALA Scheme and position the scheme as a bridging measure for the launch of universal retirement protection for the well-being of the elderly. ● The problem of elderly poverty was caused by the inadequacy of the existing Comprehensive Social Security Assistance ("CSSA") scheme. For example, poor elderly persons living with their families were not allowed to apply for CSSA on an individual basis.
11.	The Forthright Caucus	<ul style="list-style-type: none"> ● According to the definition of assets under the OALA Scheme, property owned by the applicants was excluded. Such a definition provided an advantageous position for elderly persons with property in regard to the asset limits. The imposition of means test would also discourage personal savings, create negative labeling effects and incur huge administrative costs. ● OALA provided no solution to safeguard the retirement life of the elderly. The Administration should launch OALA as a non-means-tested scheme and within the next five years turn it into a universal retirement protection regime facilitating all elderly persons to lead a financially secure life.
12.	Social Policy Committee of the Hong Kong Federation of Trade Unions	<ul style="list-style-type: none"> ● The Government should play an important role in safeguarding the well-being of the elderly. The means test requirement of the OALA Scheme should be removed to enable all elderly persons to benefit from it. The existing CSSA scheme should also be reviewed, e.g. abolishing the bad son statement, to provide better social security protection for poor elderly persons.
13.	The Civic Party [LC Paper No. CB(2)129/12-13(02)]	<ul style="list-style-type: none"> ● According to a report on poverty population published by the Hong Kong Council of Social Service, 30% of elderly persons in Hong Kong lived in poverty. To help alleviate the

No.	Name of deputation/individual	Major views and concerns
		<p>hardship of poor elderly persons, the Administration should remove the means test component (at least for elderly persons aged 70 or above) from the OALA Scheme.</p> <ul style="list-style-type: none"> ● OALA should be a bridging measure for the introduction of the universal retirement protection scheme. The Administration should plan ahead for conducting wide consultation on the scheme as soon as possible.
14.	NWSC Youth	<ul style="list-style-type: none"> ● The payment of OALA was inadequate to alleviate poverty. ● The deputation expressed disappointment at the short period of time allowed for the public to give views on OALA before the relevant funding proposal was submitted to FC for consideration. The Government's publicity campaign on OALA did not provide an objective account of the public concerns on OALA.
15.	葵涌邨長者權益關注組	<ul style="list-style-type: none"> ● The deputation was disappointed that the extra "fruit money" to elderly persons promised by the Chief Executive ("CE") in his election manifesto was turned into a means-tested poverty alleviation measure. The Administration should take concrete measures to ease the hardship of poor elderly persons.
16.	葵盛東長者權益關注組	<ul style="list-style-type: none"> ● The threshold of \$186,000 for the asset limit (for a single person) under the OALA Scheme was too mean as an ordinary elderly person would have savings of such an amount. ● Given that elderly persons aged 70 were entitled to receive Higher OAA without making any means declaration, the same should be applied to OALA. ● The Administration should introduce universal retirement protection as soon as possible.
17.	Left 21	<ul style="list-style-type: none"> ● In view of the huge fiscal surplus, the Administration should take the opportunity to narrow the gap between the rich and the poor. The means test for OALA should be removed to provide the allowance for all elderly persons. ● The tax system of Hong Kong should be reviewed to, for example, increase the profits tax to enhance the sustainability of the retirement protection system.

No.	Name of deputation/individual	Major views and concerns
18.	Women Workers' Cooperative [LC Paper No. CB(2)129/12-13(03)]	<ul style="list-style-type: none"> ● Given the ineffectiveness of the three-pillar retirement protection model, the Administration should implement universal retirement protection without delay to safeguard the interest of women workers. ● The threshold of \$186,000 for the asset level under the OALA Scheme was too low given that the accrued MPF benefits of a soon-to-retire female worker would exceed the asset limit. ● The Administration should remove the means test from the OALA Scheme and use OALA as a transition for the implementation of universal retirement protection.
19.	Left 21 Production Group	<ul style="list-style-type: none"> ● The deputation was in support of universal retirement protection and against the imposition of means test under the OALA Scheme. ● The monthly payment of \$2,200 under the OALA Scheme was not adequate to alleviate the financial difficulties of poor elderly persons.
20.	Mr AU Nok-hin, Member of Southern District Council [LC Paper No. CB(2)105/12-13(01)]	<ul style="list-style-type: none"> ● The imposition of means test under the OALA Scheme would prompt elderly persons to transfer assets to their family members and give rise to family disputes. ● OALA could not provide adequate support for elderly persons after retirement. The Administration should provide a concrete timetable for the implementation of universal retirement protection.
21.	Industrial Relations Institute [LC Paper No. CB(2)129/12-13(04)]	<ul style="list-style-type: none"> ● The imposition of means test under the OALA Scheme revealed the Administration's disrespect for the elderly. The Administration should set up a task force to look into the feasible plans for universal retirement protection and work out a timetable and roadmap for its implementation.
22.	Hong Kong Christian Industrial Committee	<ul style="list-style-type: none"> ● The Administration should respect public views and remove the means test from the OALA Scheme. ● The Administration should review its welfare policy and introduce universal retirement

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		protection to improve the livelihood of the elderly as soon as possible.
23.	聯區小販發展平台	<ul style="list-style-type: none"> ● The Administration should be committed to relieving the hardship of poor elderly persons and introducing a universal retirement protection scheme to enable all elderly persons to lead a dignified and financially secure life.
24.	灣仔市集關注組	<ul style="list-style-type: none"> ● The deputation was opposed to the means test under the OALA Scheme. It urged the Administration to look into the various plans on universal retirement protection proposed by organizations in the community and academics and work out a feasible plan as soon as possible.
25.	爭取基層生活保障聯盟	<ul style="list-style-type: none"> ● The Administration should provide a timetable and a roadmap for the implementation of universal retirement protection as soon as possible. ● The deputation was disappointed that the Government insisted to roll out OALA without wide public consultation and did not respect the public views on the need for a universal retirement fund.
26.	Sky Action	<ul style="list-style-type: none"> ● The definitions of income and assets in the means declaration under the OALA Scheme were ambiguous. Elderly applicants might transfer their assets for the purpose of meeting the income and asset requirements, consequently incurring additional administrative costs in processing and vetting the declaration. ● The administrative fees for MPF were so high that the Administration could deploy the same amount of funding for the implementation of universal retirement protection.
27.	HK Redevelopment Concern Group [LC Paper No. CB(2)129/12-13(05)]	<ul style="list-style-type: none"> ● The Administration should provide more information on the means declaration mechanism for the OALA Scheme so as to clear the public concerns on the definitions of income and assets. ● The deputation urged the Administration to remove the means declaration requirement and, if not possible, the Administration should give clear definitions on assets and income and adopt a lenient policy in case of applicants' omission of information in making declarations.

No.	Name of deputation/individual	Major views and concerns
28.	Fraternity for Hong Kong Future	<ul style="list-style-type: none"> ● The Administration should consider prudently the positioning of OALA with the following options: to remove the means test across the board; to impose means test only for applicants aged 65 to 69; or to impose means test for all applicants. Factors to be considered included the financial implications of the allowance and the demographic change of Hong Kong in the coming decades.
29.	The Against Elderly Abuse of Hong Kong	<ul style="list-style-type: none"> ● The deputation was in support of universal retirement protection. ● The means test component under OALA should be removed, and if not possible, at least elderly persons aged above 70 should be exempted from means declaration.
30.	Mr LAM Chi-chung	<ul style="list-style-type: none"> ● The Administration should withdraw the OALA proposal immediately. In an affluent society like Hong Kong, the Administration should offer a monthly allowance of \$3,000 to all elderly persons aged 65 or above, irrespective of financial means, to meet their needs arising from old age. ● The Administration should respond to deputations' request for a timetable and a roadmap for universal retirement protection to facilitate Hong Kong people to retire with dignity.
31.	Lee Wah House Mutual-Aid Committee [LC Paper No. CB(2)105/12-13(03)]	<ul style="list-style-type: none"> ● Given that many organizations in the community had urged for a universal retirement protection scheme for more than a decade, the Administration should roll out the scheme without delay and not make excuse that the community had not reached a consensus. ● A means-tested OALA could not fulfil the pledge of CE in his election manifesto for offering elderly persons with extra "fruit money".
32.	Cleaning Workers Union	<ul style="list-style-type: none"> ● Many cleaning workers worked until the age of 80 since the Government had not offered them any retirement protection. The deputation expected that the extra fruit money, as promised by CE in his election manifesto, would be provided to all elderly persons without means test requirements so that they could have a financially secure retirement life. ● The Administration should launch universal retirement protection expeditiously to safeguard the right of all people to retire with dignity. The rich should contribute a greater part for the

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		well-being of the disadvantaged.
33.	Young DAB	<ul style="list-style-type: none"> ● The deputation agreed that OALA should be a means-tested scheme aimed at poverty alleviation. The Government should plan prudently on deploying its surplus, and public funds should be used to assist people with genuine financial difficulties.
34.	The Professional Commons [LC Paper No. CB(2)105/12-13(04)]	<ul style="list-style-type: none"> ● The deputation welcomed the proposed OALA as a means-test based scheme to be launched without delay to address the imminent needs of helping the needy elderly persons. ● The deputation called upon the Government to provide an unequivocal undertaking that it would engage with the community to further enhance the provision of retirement protection, following the principles set out by the World Bank of "Five Pillar" protection, with the objective of reaching a community consensus on the further enhancement of retirement protection system within two years.
35.	Hong Kong Chinese Civil Servants' Association Social Security Assistants Branch [LC Paper No. CB(2)105/12-13(05)]	<ul style="list-style-type: none"> ● The Administration should strengthen the manpower of the Social Security Assistants grade to cope with the additional workload for processing applications for OALA from an estimated number of 400 000 eligible elders.
36.	The Lion Rock Institute	<ul style="list-style-type: none"> ● The deputation was opposed to any social security schemes targeted to support all people universally on the ground that taxpayer money should be deployed to assist people with genuine financial difficulties. ● The deputation did not support the view that the Government should offer OALA to all elderly persons irrespective of their financial means.
37.	Hong Kong Association for Democracy and People's Livelihood	<ul style="list-style-type: none"> ● The Association had been urging the Government to introduce a universal retirement protection scheme with contributions from the Government, employers and employees. The Administration should have no excuse to delay the implementation of universal retirement protection to allow all people to benefit from the scheme. ● The Association was of the view that OALA was a tactic of the Government to postpone the

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		launch of universal retirement protection.
38.	關注長者生活保障小組	<ul style="list-style-type: none"> ● If OALA was a measure to recognize the contribution of the elderly, it should not be means-tested. ● If OALA was a measure to alleviate poverty, the monthly payment rate of OALA at \$2,200 was not enough to improve the livelihood of poor elderly persons. ● The Administration's response that poor elderly persons could apply for CSSA to ease financial hardship was not valid. Many poor elderly persons were reluctant to apply for CSSA as they did not wish their family members to declare that they did not financially support their elderly family members, which was against the traditional Chinese virtue of filial piety.
39.	Concern Group of Elderly	<ul style="list-style-type: none"> ● The monthly payment of OALA was not enough given that an elderly persons needed on average \$5,000 to support his/her basic living, including transport and medical expenses. The existing CSSA payment should be reviewed.
40.	東九龍長者關注組	<ul style="list-style-type: none"> ● The public was confused about the positioning of OALA, as to whether it was an extra fruit money offered to all elderly persons or a means-tested allowance for a particular group of elderly persons. The payment of \$2,200 was not adequate to ease the hardship of poor elderly persons. ● The Administration should implement universal retirement protection as soon as possible for the well-being of all elderly people.
41.	Concern Group of Women Poverty	<ul style="list-style-type: none"> ● The deputation was disappointed that the extra fruit money promised by CE had been turned into a means-tested allowance. In addition, the OALA payment was not adequate to meet their expenses in rental, medical consultations and other basic needs. ● The Administration should recognize the contribution of elderly persons and remove the means test from the OALA Scheme.
42.	Concerning CSSA & Low Income Alliance	<ul style="list-style-type: none"> ● The deputation was opposed to the imposition of means test under the OALA Scheme which

No.	Name of deputation/individual	Major views and concerns
		<p>would divide the elderly, create negative labeling effect and increase the workload of the Social Welfare Department for processing relevant applications. It was disappointed that the Administration had not acceded to any of the requests from deputations, i.e., to remove the means test component, to relax the income and asset requirements; and to postpone the submission of the OALA proposal to FC.</p> <ul style="list-style-type: none"> ● Given that some 150 000 elders were receiving CSSA, the problem of elderly poverty was acute in Hong Kong. The Administration should implement universal retirement protection for the well-being of the elderly without delay. In the meantime, it should review the existing social security system, in particular the requirement that elderly persons were not allowed to apply for CSSA on an individual basis.
43.	Momentum 107 [LC Paper No. CB(2)129/12-13(06)]	<ul style="list-style-type: none"> ● The Administration would set a bad precedent by deploying a recurrent expenditure of \$13.6 billion for launching OALA without means test requirement for all aged 65 or above. The deployment of such a huge sum of public funding for OALA contradicted the principle of keeping expenditure within the limits of revenues as stated in Article 107 of the Basic Law. It would also pave way to welfarism and increase the burden of taxpayers. ● Taxpayers had no obligation to support the retirement life of all people irrespective of their financial means.