

立法會
Legislative Council

LC Paper No. CB(2)1972/15-16

(These minutes have been
seen by the Administration)

Ref : CB2/PL/WS

Panel on Welfare Services

**Minutes of special meeting
held on Monday, 22 February 2016, at 2:30 pm
in Conference Room 1 of the Legislative Council Complex**

Members present : Hon CHEUNG Kwok-che (Chairman)
Hon CHAN Yuen-han, SBS, JP (Deputy Chairman)
Hon Albert HO Chun-yan
Hon LEUNG Yiu-chung
Hon Frederick FUNG Kin-kee, SBS, JP
Hon Alan LEONG Kah-kit, SC
Hon LEUNG Kwok-hung
Hon Frankie YICK Chi-ming, JP
Hon YIU Si-wing, BBS
Hon Gary FAN Kwok-wai
Hon CHAN Chi-chuen
Hon LEUNG Che-cheung, BBS, MH, JP
Dr Hon Fernando CHEUNG Chiu-hung
Dr Hon Helena WONG Pik-wan
Hon POON Siu-ping, BBS, MH
Hon TANG Ka-piu, JP
Hon CHUNG Kwok-pan

Member absent : Dr Hon LEUNG Ka-lau

Public Officers attending : Item I

Mr Matthew CHEUNG, GBS, JP
Secretary for Labour and Welfare
Labour and Welfare Bureau

Mr Gordon CHONG
Principal Assistant Secretary for Labour and Welfare
(Welfare) 4
Labour and Welfare Bureau

Miss Cecilla LI
Deputy Director of Social Welfare (Administration)
Social Welfare Department

**Attendance by
invitation** : Item I

Session One

The Lion Rock Institute

Mr Laurence PAK
Director of Operations

TKO Concern Network of Universal Pension

Mr LAI Wai-tong
Member

Miss Rita KWAN

Miss WONG Yuk-ting

Liberal Party

Mr Peter SHIU
Vice Party Chair

Mr Joseph CHAN, Member of Central & Western
District Council

The Hong Kong Council of Social Service

Mr WONG Wo-ping
Officer (Policy Research and Advocacy)

政府第一標準薪級員工總會

Mr TSUI Yat-keung
副主席

Hong Kong Buildings Management and Security
Workers General Union

Mr CHAU Wai-tak
Executive Member

Labour Party

Mr KWOK Wing-kin
Representative

爭取基層生活保障聯盟

Mr YUEN Wai-tak
組員

Ms WONG Sau-ping

Ms YIP Mee-young

社會福利機構員工會

Miss Soman WONG
Member

Catholic Diocese Of HK Diocesan Pastoral Centre for
Workers (Kowloon)

Mr HO Tin-lok
程序幹事

保安護衛關注組

Miss CHAN Ka-yee
理事

保安員關注退休生活關注組

Ms CHOI Wai-fun
委員

單幢大廈保安護衛關注退休生活關注組

Mr HO Kam-chung
組員

Elderly Rights League (H.K.)

Ms CHEN Muzhen
Representative

Women's Right Concern Group

Miss Lily SZE
Representative

Grassroots Women Retirement Protection Concern Group

Miss HUANG Wenjie
Community Organizer

Elderly Retirement Protection Concern Group

Miss YUEN Shuk-yan
Community Organizer

Elderly Health Concern Group

Mr LIN Wai-kiu
Community Organizer

Grassroot Labour Concern Group

Mr ZOOM Moon
Representative

Concern for Social Security & Retirement Group

Mr LAM Chiu
Representative

Retirement Scheme Concern Group

Ms KWAN Mei-wai
Representative

Society for Community Organization

Mr NG Wai-tung
Community Organizer

New Arrival Women League

Mr WONG Kai-hing
Community Organizer

退保精銳小先鋒聯盟

Mr WAN Ho-wai
Member

Alliance for Universal Pension

Mr Nicholas CHAN
Organizer

Hong Kong Association for Democracy and People's
Livelihood

Mr Calvin HO Kai-ming
Member

葵涌邨居民權益關注組

Mr CHEUNG Kai-bing
秘書

Grassroots Development Centre

Mr NG Kin-wing
Committee Member

The Grassrooteer

Ms LEE Choi-kwan
Chairlady

The Chinese Grey Power

Ms LO Siu-lan
Chairlady

全民退保關注組

Mr CHIU See-poon

Session Two

Elderly Council of Tsuen Kwai Tsing District

Mr LAM Chi-chung
Representative

Kwai Fong Estate Elderly Concern Group

Mr CHUNG Hau-ping
Member

Labour Rights Commune

Ms Florence CHEUNG
Member

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

Mr Augustine YU Siu-po
Acting Centre Supervisor

New Territories Evangelical Ambassador

Mr Thompson KWOK Hoi-wai
Member

Care Takers Concern Group

Ms CHU Moon-chun
Member

North District Employment Concern Group

Mr Simon TAM
Member

Mr LAM Chung-yau

Mr CHING Pak-nin

Miss CHAN Shun-yi

Mr CHENG Leong-chi

Mr PONG Shoon-keung

Mr HUI Keung

Concerning Home Care Service Alliance

Ms Ishigami LEE Fung-king Alice

Civic Party

Mr SIN Ho-fai
Member

勞資關係協進會

Ms LAU Yau-chun
組織者

勞協女工合作社

Ms LAU Yee-wan
成員

Mr KONG Chi-yau

全民撐退保社福聯盟

Mr WONG Kwok-Kei
團體代表

The Evangelical Lutheran Church of Hong Kong Social
Service

Ms LAM Kam-lee
Service Director

HKEC Yan Lam Community Service Centre

Mr WONG Tin-yau
Social Worker

爭取殘疾人士就業配額制聯席

Mr TANG Chit-ping

The Hong Kong Society for Rehabilitation Community
Rehabilitation Network

Mr CHAN Tsz-hei
Social Worker

Hong Kong Christian Service

Ms TSANG Yuen-kei

Hong Kong Federation of Women's Centres

Miss TSOI Sin-man
Advocacy Officer

社工註冊局8選任成員

Mr Ken TSANG Kin-chiu
成員

Mr David CHU

Mr Raphael WONG

Miss LAU Siu-lai

青年撐退保

Mr Carlos HUNG
成員

Mr Eddie CHOW

HKSKH Lady MacLehose Centre Community
Development Unit

Mr NG Kwan-lim
Senior Project Officer

Cleaning Workers Union

Mr CHAN Tsz-kit
Organizer

Hong Kong Women Workers' Association

Miss LEUNG Wai-ching
Organizer

Clerk in attendance : Mr Colin CHUI
Chief Council Secretary (2) 4

Staff in attendance : Miss Kay CHU
Council Secretary (2) 4

Miss Maggie CHIU
Legislative Assistant (2) 4

Ms Ada TANG
Clerical Assistant (2) 4

Action

I. Relationship between current social security and retirement protection

[LC Paper Nos. CB(2)893/15-16(01) to (05), CB(2)916/15-16(01) to (02), CB(2)945/15-16(01) to (08) and CB(2)1031/15-16(01)]

At the invitation of the Chairman, Secretary for Labour and Welfare ("SLW") briefed members on the chapters related to social security in the "Retirement Protection Forging Ahead" consultation document ("the Consultation Document").

2. The Chairman invited deputations/individuals to present their views. A total of 70 deputations/individuals expressed their views which were summarized in the **Appendix**.

(At 5:54 pm, the Deputy Chairman took the chair when deputations were giving their views.)

The Administration's response to deputations' views

3. SLW thanked the deputations/individuals for their views on the future development of retirement protection. He responded that the simulated "regardless of rich or poor" option and the simulated "those with financial needs" option as well as the proposed asset limit of \$80,000 for the latter option set out in the Consultation Document were not concrete policy proposals from the Administration. They meant to provide a basis for discussion of whether the "regardless of rich or poor" principle or the "those with financial needs" principle should be adopted to provide better protection for needy elderly persons in their old age. He added that among the 430 000 elderly persons who received Old Age Living Allowance ("OALA") after a simple declaration of income and assets, about 250 000 of them could meet the aforesaid proposed asset limit. In response to some deputations' concern about exclusion of universal proposals provided by community groups from the Consultation Document, he advised that the consultancy team led by Professor Nelson CHOW had put forth the "Demo-grant" proposal, which was subsequently used as a basis for formulating the simulated "regardless of rich or poor" option.

Action

4. Some deputations expressed concern about the Administration's intention to make the population projections of 2015-2064, which projected that the dependency ratio would triple in the next 50 years in the light of the fast growing elderly population, the longer life expectancy, low birth rate and shrinking labour force during the same period. SLW advised that the population projections were regularly updated to take account of information on the latest developments of the population. With reference to the practice of other advanced economies, the Administration extended the projection period from 30 years to 50 years to better discern the trends and profile of the future population. He stressed that there was no question of the Administration manipulating the findings of the population projections in supporting the ageing trend and decline in labour force, and the Administration had no intention to put elderly persons and the younger generation into confronting positions by making the population projections.

5. Regarding the concern that the post-intervention poverty rate of elderly persons in 2014 stood at 30%, SLW advised that the figure was overstated given that household income had been adopted as a single poverty indicator without considering assets, and the Census and Statistics Department's findings indicated that over half of the non-Comprehensive Social Security Assistance poor elderly population claimed to have no financial needs. That said, the Administration noted that some OALA recipients were facing financial difficulties. Having regard to the guiding principle that public resources should be directed to help the underprivileged, the Administration had reservations over any options that were not means-tested (i.e. applied equally to all elderly persons regardless of being rich or poor). Noting that some deputations called for implementation of a non-means-tested retirement protection scheme with tripartite contributions from the Administration, employers and employees, he was wary that the so-called contributions from employers and employees were de facto taxes as people who migrated to other countries could not withdraw the sum they contributed under the scheme.

6. SLW further advised that this was the first time since the establishment of the Hong Kong Special Administrative Region that the Administration engaged the public to discuss retirement protection. To demonstrate its firm commitment to improving the retirement protection system, the Administration had already set aside \$50 billion to provide for future needs. He encouraged members of the public to have a rational, informed and evidence-based discussion during the public consultation on retirement protection ("the Public Consultation") on various issues in respect of retirement protection, including arrangement of offsetting severance payments and long service payments against Mandatory Provident Fund

Action

accrued benefits ("the offsetting arrangement for MPF"). He also looked forward to drawing up retirement protection options that were comprehensive, financially sustainable and affordable with community consensus. The independent consultant commissioned by the Labour and Welfare Bureau would collate, consolidate and analyse all the views received during the Public Consultation and submit a report to the Commission on Poverty ("CoP") for further consideration by end-2016. Subject to the outcome of the Public Consultation, the Administration would give full consideration to the public views collected and explore the feasibility of implementing the proposals, taking into account their impact on public finance and economy as well as the guiding principle that public resources should be directed to help the underprivileged. The Administration hoped to map out the policy directions within this term of the Government.

7. In response to some deputations' concern about the needs of a member of the public who earned a monthly income of \$16,000 to support a family with his spouse suffering from cancer, SLW advised that he had invited the couple concerned to apply for necessary assistance under the Community Care Fund and welfare services, subject to their needs and eligibility.

Discussion

8. Mr CHUNG Kwok-pan was of the view that instead of providing a monthly pension of \$3,000 for every elderly person regardless of being rich or poor, the Administration should consider focusing on providing a higher amount of monthly pension, say \$5,000, for each of the needy elderly persons. He further suggested that the Administration should earmark part of its strong fiscal reserves to meet the additional public expenditure arising from implementation of retirement protection, and make use of the tax income, including the sum from the business sector, to redistribute wealth by providing more appropriate assistance for people most in need.

9. Mr LEUNG Yiu-chung said that retirement protection should be provided with a view to not only alleviating poverty, but also recognizing elderly persons' past contribution. Noting that the Administration considered that the starting point of the enhancement of the retirement protection system was to provide more appropriate assistance for elderly persons in need, he asked if the Administration would consider addressing the problem of elderly poverty through establishing a dedicated fund instead of enhancing the retirement protection system.

Action

10. SLW responded that the Chief Executive had clearly stated in his manifesto that the current-term Government should study 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. Given that the subject of retirement protection covered various aspects, it should be studied from a macro perspective through examination of the four pillars of the existing retirement protection system.

11. Dr Fernando CHEUNG expressed concern that the Administration considered retirement protection, which should be the basic right of individual elderly persons, from the perspective of poverty alleviation. Noting that the current-term Government was going to conclude its work on retirement protection by simply pointing out the direction for the way forward, he held the view that the Administration had no sincerity to take forward the subject of retirement protection, which had been deliberated in the community for several decades.

12. Mr Frederick FUNG declared that he was one of the members of CoP. He said that retirement protection was a basic right of residents in Hong Kong similar to the entitlement to non-means-tested public healthcare services and education, and should be provided for all elderly persons in recognition of their past contribution. On this basis, the Administration should focus the Public Consultation on whether universal retirement protection should be implemented and the related issues, such as the financial arrangement. Expressing dissatisfaction about setting out in the CoP's Consultation Document the two simulated options, which were conflicting in nature, he was of the view that the Administration did not conscientiously conduct the Public Consultation, having regard to the Administration's reservations over any universal proposals or adoption of the "Demo-grant" proposal. He further expressed concern about the time constraint for the current-term Government to follow up the subjects of retirement protection and the offsetting arrangement for MPF.

13. Dr Helena WONG was of the view that the conduct of the Public Consultation was a waste of public money as the Administration had already expressed reservations over any universal proposals prior to the launching of the Public Consultation. The Administration even intended to persuade the community to support the simulated "those with financial needs" option by stressing in the Consultation Document the adverse impact of the simulated "regardless of rich or poor" option on the public finance in the light of the ageing population and shrinking labour force. She considered that the Administration did not conscientiously conduct the Public Consultation. Indicating that the Democratic Party supported implementation of universal

Action

retirement protection, she asked if the Administration would consider examining the universal proposal put forward by the Alliance for Universal Pension which was considered financially viable.

14. Mr LEUNG Kwok-hung was of the view that the Administration should consider providing a fixed sum of monthly payment for elderly persons to recognize their past contribution and alleviate their poverty situation. In view of its strong fiscal reserves, the Administration should also take measures to address the problem of wealth gap in the community with a view to maintaining social stability.

15. The Deputy Chairman said that the issue of retirement protection had been deliberated in the community for several decades. Noting that many people, including some from the middle class, called for the implementation of universal retirement protection, she was wary that social stability would be adversely affected if the Administration continued to handle the issue of retirement protection with its preconceived position. She also appealed to the community groups and stakeholders to continue to have a rational discussion on the subject matter. She said that the Subcommittee on Retirement Protection under the Panel on Welfare Services would continue to follow up issues relating to retirement protection once it was re-activated during the current term of the Legislative Council.

II. Any other business

16. There being no other business, the meeting ended at 8:01 pm.

Council Business Division 2
Legislative Council Secretariat
10 August 2016

Panel on Welfare Services

Special Meeting on Monday, 22 February 2016 at 2:30 pm

Relationship between current social security and retirement protection

Summary of views and concerns expressed by deputations/individuals

No.	Deputation/individual	Views
<i>Session One</i>		
1.	The Lion Rock Institute	<ul style="list-style-type: none"> The Administration should use the limited public resources to help people, who could not provide for themselves, so as to maintain strong fiscal reserves, which was crucial to implementing the "one country, two systems" principle.
2.	TKO Concern Network of Universal Pension	<ul style="list-style-type: none"> Implementation of a non-means-tested universal retirement protection system could address problems arising from inadequacies of the social welfare system, and enhance retirement protection for elderly persons.
3.	Miss Rita KWAN	<ul style="list-style-type: none"> The provision of a monthly payment of \$3,230 for all elderly persons under the simulated "regardless of rich or poor" option was not adequate for them to maintain subsistence living. The Administration directed considerable public resources to infrastructural development on the one hand, and stressed the adverse impact of implementing the simulated "regardless of rich or poor" option on its fiscal position on the other.
4.	Miss WONG Yuk-ting	<ul style="list-style-type: none"> Expressing grave concerns about the ineffectiveness of the Mandatory Provident Fund ("MPF") system and inadequacies of social welfare services. Miss WONG said that she was willing to pay more tax to facilitate implementation of universal retirement protection for people who were born in Hong Kong.
5.	Liberal Party	<ul style="list-style-type: none"> Objected to the adoption of "regardless of rich or poor" principle. The Administration should put in place a sustainable social security and welfare system so that the limited public resources could be directed to help people most in need.
6.	Mr Joseph CHAN, Member of Central & Western District Council	<ul style="list-style-type: none"> Objected to abolition of the arrangement of offsetting severance payments and long service payments against MPF accrued benefits, which would increase employers' financial burden, impact significantly on the business environment of the small and medium-sized enterprises in particular, and amount to a breach of the consensus reached after extensive consultation on enactment of the MPF legislation.

No.	Deputation/individual	Views
		<ul style="list-style-type: none"> MPF schemes yielded a low return as compared with some financial products.
7.	The Hong Kong Council of Social Service	[LC Paper No. CB(2)945/15-16(01)]
8.	政府第一標準薪級員工總會	[LC Paper No. CB(2)916/15-16(01)]
9.	Hong Kong Buildings Management and Security Workers General Union	[LC Paper No. CB(2)945/15-16(02)]
10.	Labour Party	<ul style="list-style-type: none"> Setting an asset limit for the simulated "those with financial needs" option would create a labelling effect, which would hinder elderly persons with financial needs from applying for the assistance. Non-means-tested universal retirement protection could enable elderly persons to lead a comfortable life in their twilight years, and help build a cohesive society.
11.	爭取基層生活保障聯盟	<ul style="list-style-type: none"> The Administration should respond to the "Option of Academics", which was a universal non-means-tested old age pension option put forth jointly by more than 180 academics.
12.	Ms WONG Sau-ping	<ul style="list-style-type: none"> Retirement protection should not be considered from the perspective of poverty alleviation. Universal retirement protection should be implemented immediately to recognize the past contribution of elderly persons and ensure that they could live a secured retirement life.
13.	Ms YIP Mee-young	<ul style="list-style-type: none"> Retirement protection should not be considered from the perspective of poverty alleviation. In view of wealth disparity in Hong Kong, universal retirement protection should be implemented with tripartite contributions from employers, employees and the Administration.
14.	社會福利機構員工會	<ul style="list-style-type: none"> The Administration must implement non-means-tested universal retirement protection. Retirement protection, which was not one of the policies on poverty alleviation, was a basic right of individual elderly persons in recognition of their past contribution.
15.	Catholic Diocese Of HK Diocesan Pastoral Centre for Workers (Kowloon)	<ul style="list-style-type: none"> It was believed that members of the Commission on Poverty would never reach a consensus on the issue of retirement protection. As a result, the Administration could stop taking forward the issue as it wished. Under the simulated "those with financial needs" option, the

No.	Deputation/individual	Views
		amount of the proposed monthly payment (i.e. \$3,230) and the level of the monthly income ceiling (i.e. \$7,430) were too low to help elderly persons with financial needs and even forced elderly persons to continue to work to make a living.
16.	保安護衛關注組	<ul style="list-style-type: none"> The Administration should implement the non-means-tested retirement protection to provide a secured retirement life for elderly persons, including security personnel, in recognition of their past contribution. Many young people were willing to render support to their family members.
17.	保安員關注退休生活關注組	<ul style="list-style-type: none"> MPF schemes were ineffective as they yielded a low return with a high administrative fee. The representative of the delegation said that she was not able to enroll in an MPF scheme, as the security company she worked for hired her on a daily basis.
18.	單幢大廈保安護衛關注退休生活關注組	<ul style="list-style-type: none"> The Administration should implement the non-means-tested retirement protection to provide a secured retirement life for elderly security personnel working in single private residential buildings, as most of them earned a low salary and did not have many savings.
19.	Elderly Rights League (H.K.)	[LC Paper No. CB(2)893/15-16(02) (Revised)]
20.	Women's Rights Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
21.	Grassroots Women Retirement Protection Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
22.	Elderly Retirement Protection Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
23.	Elderly Health Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
24.	Grassroot Labour Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
25.	Concern for Social Security & Retirement Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]
26.	Retirement Scheme Concern Group	[LC Paper No. CB(2)893/15-16(02) (Revised)]

No.	Deputation/individual	Views
27.	Society for Community Organization	[LC Paper No. CB(2)893/15-16(02) (Revised)]
28.	New Arrival Women League	<ul style="list-style-type: none"> • Its members, who were new-arrival women, supported implementation of universal retirement protection. All Hong Kong people, including new-arrival women, should be enabled to live a retirement life with dignity. • New-arrival women would continue to contribute by taking care of their family members and being advocates of different social issues.
29.	退保精銳小先鋒聯盟	<ul style="list-style-type: none"> • In the face of economic difficulties and various structural social problems as well as wealth disparity, many Hong Kong people such as elderly persons, homemakers, workers and new generation were not able to save money to protect their retirement life. The Administration should implement the "Option of Academics" to enable elderly persons to live a retirement life with dignity.
30.	Alliance for Universal Pension	<p>[LC Paper No. CB(2)945/15-16(03)]</p> <ul style="list-style-type: none"> • Expressing concern about the Administration's intention to extend the projection period of the population projections from 30 years to 50 years, and the timing to release the findings of the population projections.
31.	Hong Kong Association for Democracy and People's Livelihood	<ul style="list-style-type: none"> • Universal retirement protection was a basic right of individual elderly persons. • The "Demo-grant" proposal put forward by the consultancy team led by Professor Nelson CHOW would involve tripartite contributions without affecting the tax rate.
32.	葵涌邨居民權益關注組	<ul style="list-style-type: none"> • The Administration must implement universal retirement protection to recognize elderly persons' past contribution. • Implementation of universal retirement protection would boost the "grey hair market", thereby benefiting the business sector.
33.	Grassroots Development Centre	<ul style="list-style-type: none"> • The Administration should implement universal retirement protection immediately if the findings of the public consultation on retirement protection ("the Public Consultation") revealed that a majority of Hong Kong people expressed support for such implementation. • Expressing concern about the suspected manipulation of the findings of the population projections of 2015-2064 by the Administration.
34.	The Grassrooteer	<ul style="list-style-type: none"> • Retirement protection was a basic right of individual elderly persons in recognition of their past contribution. The Administration should implement a non-means-tested retirement protection scheme as soon as practicable to enable

No.	Deputation/individual	Views
		<p>elderly persons to lead a dignified and financially-secured life in their twilight years.</p> <ul style="list-style-type: none"> The Administration should conduct a comprehensive review of the Comprehensive Social Security Assistance ("CSSA") Scheme in order to help people with genuine needs.
35.	The Chinese Grey Power	<ul style="list-style-type: none"> Whilst providing monthly pension for civil servants to protect their retirement life, the Administration did not implement universal retirement protection regardless of elderly persons' past contribution and current hardship.
36.	全民退保關注組	<ul style="list-style-type: none"> Implementation of universal retirement protection, which was supported by Professor Nelson CHOW, would not bring about financial crisis to Hong Kong, taking into account the considerable size of the working population.
<u>Session Two</u>		
37.	Elderly Council of Tsuen Kwai Tsing District	<ul style="list-style-type: none"> The current-term Administration should implement a non-means-tested universal retirement protection scheme with tripartite contributions without further delay.
38.	Kwai Fong Estate Elderly Concern Group	<ul style="list-style-type: none"> Many elderly persons in need were not eligible for the Old Age Living Allowance. The Administration should implement universal non-means-tested retirement protection. The deputation indicated its boycott of the Public Consultation, having regard to the Administration's reservations over any universal proposals.
39.	Labour Rights Commune	<ul style="list-style-type: none"> Opposing implementation of a means-tested retirement protection scheme. The Public Consultation should focus on the financial arrangements for a sustainable universal retirement protection scheme. The Administration should advise how it would take forward the subject of retirement protection if the outcome of the Public Consultation was in support of implementing universal retirement protection.
40.	Catholic Diocese Of HK Diocesan Pastoral Centre for Workers (New Territories)	<ul style="list-style-type: none"> Some grassroots who fell sick were not able to protect their retirement life if they had to shoulder high medical expenses. Many elderly persons would apply for CSSA to meet their basic needs in their old age. The Administration should examine if CSSA should be used for retirement protection.
41.	New Territories Evangelical Ambassador	<p>[LC Paper No. CB(2)945/15-16(04)]</p> <ul style="list-style-type: none"> The Administration should advise how it would take forward the subject of retirement protection if the outcome of the Public Consultation was in support of implementing universal retirement protection.

No.	Deputation/individual	Views
42.	Care Takers Concern Group	<ul style="list-style-type: none"> • Universal retirement protection scheme, which belonged to the first pillar under the World Bank's multi-pillar model, was a basic right of individual elderly persons and a solution to the poverty problem. • In the absence of a universal retirement protection scheme and in the light of the inefficacy of CSSA, it was not appropriate for the Administration to put in place the MPF system as the core of the retirement protection system.
43.	North District Employment Concern Group	<ul style="list-style-type: none"> • Universal retirement protection was a basic right of individual elderly persons in recognition of their past contribution. The Administration, Commission on Poverty and the Central Policy Unit should support implementation of universal retirement protection in order to enable elderly persons to lead a financially-secured life in their twilight years.
44.	Mr LAM Chung-yau	<ul style="list-style-type: none"> • Supporting implementation of universal non-means-tested retirement protection, and considering the "Option of Academics" largely feasible. • The findings of the population projections 2015-2064 released by the Census and Statistics Department in respect of a projected decline in labour force were doubtful.
45.	Mr CHING Pak-nin	<ul style="list-style-type: none"> • Supporting implementation of universal non-means-tested retirement protection, which was the basic right of individual elderly persons in recognition of their past contribution. • The community might discuss implementation details of universal retirement protection based on the "Option of Academics".
46.	Miss CHAN Shun-yi	<ul style="list-style-type: none"> • Universal non-means-tested retirement protection should be implemented with tripartite contributions from the Administration, employers and employees without further delay. • The Administration should advise how it would take forward the subject of retirement protection if the outcome of the Public Consultation was in support of implementing universal retirement protection.
47.	Mr CHENG Leong-chi	<ul style="list-style-type: none"> • Supporting implementation of universal non-means-tested retirement protection and considering the "Option of Academics" financially sustainable. • Similar to education and healthcare, retirement protection was a basic right of individual residents in Hong Kong.
48.	Mr PONG Shoon-keung	<ul style="list-style-type: none"> • Agreeing to the "Option of Academics". The Administration should implement a universal non-means-tested retirement protection scheme without further delay and conduct a review of the aforesaid scheme every three years. • Implementation of universal retirement protection would

No.	Deputation/individual	Views
		facilitate economic development and increase labour productivity.
49.	Mr HUI Keung	<ul style="list-style-type: none"> The Administration should implement a universal retirement protection scheme without further delay, in order to relieve the burden of the younger generation in supporting their parents and enable elderly persons to lead a financially-secured life in their twilight years. Agreeing to the "Option of Academics".
50.	Concerning Home Care Service Alliance	[LC Paper No. CB(2)945/15-16(05)]
51.	Civic Party	<ul style="list-style-type: none"> The Administration should implement universal non-means-tested retirement protection, which was supported by a majority of Hong Kong people, with an aim to enable elderly persons to enjoy their twilight years. The Administration should include the "Option of Academics" in the consultation document on retirement protection ("the Consultation Document").
52.	勞資關係協進會	<ul style="list-style-type: none"> Resource limitation should not be an excuse to negate universal retirement protection. In the face of ageing population, the Administration should examine how to generate revenue to meet various needs of elderly persons, e.g. retirement protection, healthcare and elderly care services.
53.	勞協女工合作社	<ul style="list-style-type: none"> With a sound financial position, the Administration should implement universal retirement protection without further delay in order to enable elderly persons to lead a dignified and financially-secured life in their twilight years.
54.	Mr KONG Chi-yau	<ul style="list-style-type: none"> Supporting implementation of universal retirement protection with tripartite contributions from the Administration, employers and employees. The Administration should include the "Option of Academics" and the universal proposal put forward by the Alliance for Universal Pension in the Consultation Document, and give reasons for not doing so.
55.	全民撐退保社福聯盟	[LC Paper No. CB(2)945/15-16(06)]
56.	The Evangelical Lutheran Church of Hong Kong Social Service	<p>[LC Paper No. CB(2)1031/15-16(01)]</p> <ul style="list-style-type: none"> As considerable public resources were directed to provide social welfare services, the Administration should consider taking a step further to implement universal retirement protection to provide better protection for elderly persons.

No.	Deputation/individual	Views
57.	HKEC Yan Lam Community Service Centre	[LC Paper No. CB(2)945/15-16(07)]
58.	爭取殘疾人士就業配額制聯席	<ul style="list-style-type: none"> The Administration should seriously consider implementing universal retirement protection in order to enable elderly persons, including those with disabilities, to lead a dignified life in their twilight years, and create a harmonious society. Retirement protection was a basic right of individual elderly persons, and should not be considered from the perspective of poverty alleviation.
59.	The Hong Kong Society for Rehabilitation Community Rehabilitation Network	<ul style="list-style-type: none"> The amount of fiscal reserves of the Administration was sufficient to implement universal retirement protection, which was particularly crucial to persons with chronic illness and their carers. Retirement protection should be considered from the perspective of poverty prevention instead of poverty alleviation.
60.	Hong Kong Christian Service	[LC Paper No. CB(2)893/15-16(03)]
61.	Hong Kong Federation of Women's Centres	<ul style="list-style-type: none"> Its members had strived for implementation of universal retirement protection for over a decade. Retirement protection was a basic right of individual elderly persons. Nevertheless, homemakers and family carers could not benefit from the existing retirement protection system.
62.	社工註冊局8選任成員	<ul style="list-style-type: none"> It conducted an online survey to collect views of social welfare sector on retirement protection in January 2016. The survey results revealed that a majority of members of the sector and young people supported implementation of universal retirement protection. The Administration should take into account public views and implement universal retirement protection.
63.	Mr David CHU	<ul style="list-style-type: none"> Implementation of universal retirement protection could help relieve the burden of the younger generation in supporting their parents and enable elderly persons to enjoy their twilight years. The Secretary for Labour and Welfare should resign if the Administration did not implement retirement protection upon the completion of the Public Consultation.
64.	Mr Raphael WONG	<ul style="list-style-type: none"> According to the manifesto of the current Chief Executive for running the election of the post in 2012, the Administration undertook to conduct planning on a timely basis and set aside adequate money in a special Fund to meet the extra expenditure that would be needed, by reason of Hong Kong's ageing population, for providing elderly care, medical and health services in the years to come. Nevertheless, the aforesaid

No.	Deputation/individual	Views
		<p>pledge was not mentioned in the Consultation Document.</p> <ul style="list-style-type: none"> The Administration should listen to public views, of which a majority supported implementation of universal retirement protection.
65.	Miss LAU Siu-lai	<ul style="list-style-type: none"> The middle class was willing to pay more tax to support implementation of universal retirement protection, which was crucial to grassroot elderly. The Administration should advise how it would take forward the subject of retirement protection if the outcome of the Public Consultation was in support of implementing the "Option of Academics".
66.	青年撐退保	<ul style="list-style-type: none"> The results of a number of surveys regarding retirement protection conducted/commissioned by community groups/political parties revealed that a majority of Hong Kong people supported implementation of universal retirement protection. The Administration should therefore focus the Public Consultation on the financial arrangements for universal retirement protection.
67.	Mr Eddie CHOW	<ul style="list-style-type: none"> The existing welfare system and retirement protection system were not able to allow elderly persons to lead a dignified life in their twilight years. The Administration should therefore implement universal retirement protection without further delay.
68.	HKSKH Lady MacLehose Centre Community Development Unit	<ul style="list-style-type: none"> In addition to the simulated "those with financial needs" option and the simulated "regardless of rich or poor" option, the Administration should consult public views on various proposals on retirement protection from the community. Universal retirement protection, which was the basic right of individual elderly persons, should not be considered from the perspective of poverty alleviation.
69.	Cleaning Workers Union	<ul style="list-style-type: none"> The Administration should not have a preconceived position prior to the launching of the Public Consultation, and it should implement universal retirement protection without further delay. The Administration should advise how it would take forward the subject of retirement protection if the outcome of the Public Consultation was in support of implementing universal retirement protection.
70.	Hong Kong Women Workers' Association	<ul style="list-style-type: none"> The results of a number of surveys regarding retirement protection conducted/commissioned by community groups revealed that a majority of Hong Kong people supported implementation of universal retirement protection. The Administration should therefore gauge public views on the financial arrangements for a non-means-tested universal retirement protection scheme. Universal retirement protection, which was the basic right of

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		individual elderly persons including new-arrival elderly women, should not be considered from the perspective of poverty alleviation.

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