

立法會
Legislative Council

LC Paper No. CB(2)1016/15-16
(These minutes have been seen
by the Administration)

Ref : CB2/PS/4/12

Panel on Welfare Services

Subcommittee on Retirement Protection

Minutes of meeting
held on Wednesday, 30 December 2015, at 1:30 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 Alan LEONG Kah-kit, SC
Hon Frankie YICK Chi-ming, JP
Hon CHAN Chi-chuen
Dr Hon Fernando CHEUNG Chiu-hung
Hon POON Siu-ping, BBS, MH
Hon TANG Ka-piu, JP
- Member attending** : Hon LEE Cheuk-yan
- Members absent** : Hon LEUNG Yiu-chung
Hon LEUNG Kwok-hung
Hon LEUNG Che-cheung, BBS, MH, JP
Hon CHUNG Kwok-pan

**Public Officers : Item I
attending**

The Administration

Mr Matthew CHEUNG Kin-chung, GBS, JP
Secretary for Labour and Welfare

Mr Gordon CHONG Kwok-wing
Principal Assistant Secretary for Labour and Welfare
(Welfare) 4

Ms Doris HO Pui-ling, JP
Head, Policy and Project Co-ordination Unit of the
Chief Secretary for Administration's Private Office

Mr Eric LEE Yiu-kwong
Principal Economist (3)
Economic Analysis and Business Facilitation Unit of
the Financial Secretary's Office

Mr Stephen LEUNG Kwan-chi
Deputy Commissioner for Census and Statistics

**Attendance : Item I
by invitation**

Session One

Alliance for Universal Pension

Mr Nicholas CHAN Hok-fung
Organizer

The Lion Rock Institute

Miss Fiona WONG Tsz-kwan
Research Assistant

Government Mod 1 Staff General Union

Mr TSUI Yae-keung
Vice Chairman

全民退保冷靜關注組

Mr WU Ka-sing
Representative

全民退保熱情關注組

Mr Ron LEUNG Lok-on
Representative

天主教勞工牧民中心(九龍)保安護衛關注組

Mr CHAN Chau-shing
Member

Kwai Chung Estate Residents' Rights Concern Group

Mr CHEUNG Kai-bing
Secretary

Grassroots Development Centre

Mr NG Kin-wing
Committee Member

Hong Kong Women Workers' Association

Mr CHAN Tsz-kit
Organizer

Promoters and Causal Workers Union

Ms WONG Wun-ying
Member

Cleaning Workers' Union

Miss CHEUNG Po-lai
Organizer

The Hong Kong Council of Social Service

Mr Anthony WONG
Business Director (Policy Research and Advocacy)

十三街五街社區關注組

Mr TANG Ming-kang
Representative

耆英團結組

Ms LEE Miu-han
Representative

九龍城社區關注組

Ms YIM Wai-yue
Representative

The Grassrooteer

Ms LEE Choi-kwan
Chairlady

Kwai Fong Estate Elderly Rights Concern Group

Mr CHUNG Hau-ping
Member

Care Takers Concern Group

Ms CHU Moon-chun
Member

Chinese Grey Power

Ms LO Siu-lan
Chairperson

Labour Rights Commune

Ms CHEUNG Man-wai
Member

本土青年聯盟

Miss TAI Yuet-ching

青年鼓油黨

Mr LI Chi-pang
Chairperson

有種精英叫廢青

Mr HONG Fu-yeuk

Act Voice

Mr CHAN Ching-chuen
Spokesperson

利華樓互助委員會

Mr TSANG Lui-keung
Chairman

Catholic Diocese of Hong Kong Diocesan Pastoral Centre
for Workers - NT

Mr Augustine YU Siu-po
Acting Centre Supervisor

North District Employment Concern Group

Mr KU Kwok-wo
Member

New Territories Evangelical Ambassador

Mr Simon TAM
Member

關注北區低收入小組

Mr HO Yuk-ho
Member

Hong Kong Confederation of Trade Unions (N.T. West)
Comprehensive Pension Concern Group

Ms 陳紅玉
Member

Industrial Relations Institute

Miss LAU Yau-chun
Organizer

Social Development for Hong Kong's Future

Miss LAI Yuen-mei
Representative

Women Workers' Cooperative

Miss SHUM Shui-kam
Member

Hong Kong Professional Teachers' Union

Mr TIN Fong-chak
Executive Committee Member

Session Two

The Federation of Hong Kong and Kowloon Labour Unions

Miss TAM Kam-lin
Social Affairs Officer

Sham Shui Po Community Association

Mr LAU Cheuk-kei
Director

Hong Kong Confederation of Trade Unions (N.T. East)
Comprehensive Pension Concern Group

Ms 李婉冰
Member

天水圍長者權益關注組

Mr KWOK Man-ho
Member

葵涌邨長者權益關注組

Mr CHOW Kam-pui
Member

Individual

Mr CHENG Ka-wing

Manpower Concern Group

Mr WONG Kwai-sang

Hong Kong Policy Viewers

Mr CHOI Hang-yat
Executive Member

Hong Kong Federation of Social Work Students

Mr WONG Kwun-wing
External Vice-chairperson

Community Development Alliance

Miss WONG Wing-chi
Social Worker

Tin Shui Wai Community Development Alliance

Mr WONG Chi-him

Tin Shui Wai Community Development Network

Mr CHAN Wai-lun
Organizing Officer

Civic Party

Mr Anthony BUX
Party Member

八萬零一無得保關注組

Mr Paul LAM Sze-yuen
Spokesperson

League of Social Democrats

Ms CHAN Po-ying

平民百姓生活調查組

Mr LEUNG Yip-hon

二分一家用大聯盟

Mr WAN Pak-kin

Reclaiming Social Work Movement

Mr CHAN Siu-ming

Retail, Commerce and Clothing Industries General Union

Ms Carol CHAN
Chairman

Hong Kong Buildings Management and Security Workers
General Union

Mr CHOW Wai-tak
Executive Committee Member

Individual

Mr KAM Kwok-tung

荃灣石圍角長者組

Ms LAU Chu-fong
Representative

荃灣長者聯合組

Ms BUN Muk-nga
Representative

Hong Kong Domestic Workers General Union

Ms TSE Yin-fei
Chairperson

Democratic Alliance for the Betterment and Progress of
Hong Kong

Ms CHEUNG Fan-lan
Deputy Spokesperson

Session Three

Hong Kong Confederation of Trade Unions

Mr NG Koon-kwan
Organizer

Neighbourhood and Workers Service Centre

Mr WONG Yun-tat
Representative

Hong Kong Confederation of Trade Unions (Kowloon)
Comprehensive Pension Concern Group

Ms 勞詠姬
Member

Individual

Mr FUNG Chi-wood

Labour Party

Mr KWOK Wing-kin
Vice Chairman

Hong Kong Association for Democracy and People's
Livelihood

Mr Calvin HO Kai-ming
Youth Member of ADPL

青年撐退保陣線

Mr Carols HUNG
Member

Individual

Mr Jaco CHOW

不要高鐵我要退休保障青年戰線

Mr Napo WONG
Member

司長話我父母無經濟需要青年組

Mr Eddie CHOW
Member

深水埗街坊爭取全民退休保障聯合戰線

Mr 林兆彬
Member

八萬蚊棺材本關注組

Mr Sammy IP
Member

Individual

Mr LUI Chun-yin

Individual

Mr Colin LO

我要全民退保咪呃我老豆老母聯合陣線

Mr Sunny LEUNG
Member

Individual

Mr Raphael WONG

Alliance of Support Universal Retirement Protection and
Don't Cheat Our Father and Mother

Mr David CHU
Member

Individual

Mr Jackson CHUI Siu-kwan

香港基督徒學生運動

Mr LO Cham-sze

失明長者退休保障關注組

Mr CHEUNG Kai-fu
Representative

Hong Kong Federation of the Blind

Mr CHAN Pak-Hang
Social Worker

The Hong Kong Federation Of Trade Unions -
Social Affairs Committee

Mr NG Wai-ke
Secretary

Clerk in attendance : Mr Raymond LAM
Senior Council Secretary (2) 7

Staff in attendance : Ms Mina CHAN
Council Secretary (2) 1

Ms Kiwi NG
Legislative Assistant (2) 1

Miss Lulu YEUNG
Clerical Assistant (2) 1

I. Consultation document on retirement protection

The Subcommittee deliberated (index of proceedings attached at **Annex**).

2. The Subcommittee received oral representations from 81 deputations/individuals attending the meeting on the consultation document on retirement protection and related issues. Major views of the deputations/individuals are summarised below -

- (a) in light of the challenges of an ageing population and the fact that there was a considerable number of the elderly living in poverty and strong community call for retirement protection over several decades, the Administration should implement a non-means-tested retirement protection scheme with tripartite contributions from the Government, employers and employees without further delay so as to ensure that the elderly could lead a dignified and financially-secured life in their twilight years. Retirement protection was a basic right of individual elderly people in recognition of their past contribution, including female homemakers, and should not be considered from the perspective of poverty alleviation;

- (b) the existing retirement protection system was considered having the following deficiencies -
 - (i) the labelling effect of the requirement to make declaration on non-provision of financial support by family members of the elderly applicants under the Comprehensive Social Security Assistance ("CSSA") Scheme had deterred many vulnerable elders from seeking appropriate financial assistance;
 - (ii) the Mandatory Provident Fund ("MPF") system was ineffective in providing adequate retirement protection in view of the limited amount of accrued benefits accumulated owing to the low contribution from low income, the arrangement of allowing severance payments and long service payments to be offset with MPF accrued benefits derived from employers' contributions, the low investment return, as well as high management and administration fees. In addition, there was concern that the current generation of retirees, homemakers and unemployed persons were not covered by the employment-based MPF system which had been implemented only in late 2000;
- (c) pointing out that the Administration had directed considerable public resources to infrastructural development, some deputations expressed strong dissatisfaction at its reluctance to adopt the "Demo-grant" proposal as set out in the Research Report on Future Development of Retirement Protection in Hong Kong ("the Research Report") released by the consultancy team led by Prof Nelson CHOW or include the "Option of Academics", which was a universal non-means-tested old age pension option put forth jointly by more than 180 academics, in the public consultation on retirement protection ("the public consultation"). Some deputations had indicated their boycott of the public consultation;
- (d) having regard to the Administration's pre-conceived position on the way forward for retirement protection i.e. having reservations over any options that were not means-tested and applied equally to all the elderly regardless of being rich

or poor, concerns were raised as to whether the Commission on Poverty ("CoP") would conscientiously conduct the public consultation. There was opposition to the \$80,000 asset limit under the simulated "those with financial needs" option, which was considered as another means-tested welfare scheme;

- (e) the Administration had misled the public and put the elderly and the younger generation into confronting positions by making a projection that the latter would need to bear higher tax payment stemming from the implementation of the simulated "regardless of rich or poor" option; and
- (f) concerns were also raised about the population projections of 2015-2064 made by the Census and Statistics Department in respect of a shrinking workforce which would pose challenges to the sustainability of public finances under a universal retirement protection scheme.

3. Some deputations, on the other hand, opposed adopting the "regardless of rich or poor" principle in providing non-means-tested universal retirement protection, having regard to the imposition of a very heavy burden on the public coffers and the younger generation over time. It was envisaged that such a proposal was unsustainable.

4. Most members shared the views and queries raised by the majority of the deputations with respect to the Administration's sincerity in conducting the public consultation, having regard to its reservations over implementation of any universal retirement protection schemes. Concern was expressed as to how the Administration would take forward the subject of retirement protection based on the outcome of the public consultation.

5. In response to the views and concerns of the deputations/individuals attending the meeting and members, Secretary for Labour and Welfare made the following points -

- (a) in light of the challenges of an ageing population, the Administration was very concerned about the subject of retirement protection. The Administration was open-minded on the way forward for retirement protection in Hong Kong. In fact, about 73% of the elderly already received retirement protection under the existing social security system funded

by public finance, which included about 220 000 elderly receiving monthly Old Age Allowance, more than 420 000 elderly receiving monthly Old Age Living Allowance ("OALA"), about 150 000 elderly being on CSSA and over 30 000 elderly receiving monthly Disability Allowance. It was noteworthy that the annual expenditure on elderly welfare reached \$24 billion, accounting for 8% of Government's recurrent expenditure;

- (b) based on the multi-pillar model advocated by the World Bank, the retirement protection system in Hong Kong comprised four pillars: the non-contributory social security system mentioned above (i.e. the zero pillar); the MPF system (i.e. the second pillar) enabling 2.8 million employees, including those self-employees, to save for their retirement; voluntary private savings (i.e. the third pillar); and heavily subsidised services such as public housing, healthcare and residential and community care and the like to meet the daily needs of the elderly (i.e. the fourth pillar);
- (c) this was the first time since the establishment of the Hong Kong Special Administrative Region that the Government engaged the public to discuss retirement protection, which demonstrated the commitment and the sincerity of the current-term Government. As a responsible government, the Government had to clearly explain its position to Hong Kong people. In a nutshell, the Government had reservations over any options that were not means-tested and applied equally to all the elderly regardless of being rich or poor. Nonetheless, the Government agreed that the existing retirement protection system had room for improvement and did not wish to see the retirement protection efforts coming to a standstill;
- (d) on whether the "regardless of rich or poor" principle or the "those with financial needs" principle should be adopted, the consultation document put forth two simulated options and compared their increased expenditure and the impact on public finances based on voluminous data analyses. This was to facilitate rational and pragmatic discussion. The \$80,000 asset limit for "those with financial needs" option, which had been set with reference to the asset limits for

CSSA and OALA, was purely an example. It was meant to provide a basis for discussion and did not represent the Government's proposal; and

- (e) CoP would make good use of the six-month period to listen to a wide spectrum of public views, through various channels, including social media, on how to improve the retirement protection system in Hong Kong. The Government would also organise five public forums and focus groups to gauge public views. CoP appealed to the community to actively participate in the public engagement activities to express their views. The Labour and Welfare Bureau had commissioned an independent consultant to collate, consolidate and analyse all the views received during the public engagement exercise. It was expected that the direction for way forward for retirement protection in Hong Kong would be identified by the fourth quarter of 2016, which, including the timetable and the roadmap, would be set out in the Chief Executive's 2017 Policy Address.

[The Chairman advised that the meeting would be extended by 15 minutes.]

6. Deputy Commissioner for Census and Statistics said that the population projections were regularly updated at two to three years' interval to take account of information on the latest developments of the population. There was no question of the Administration manipulating the findings of the 50-year population projections in supporting the ageing trend and declines in labour force. As regards the poverty situation in 2014 in which 143 400 poor elders residing in non-CSSA households claimed to have no financial needs, the elderly concerned had indicated in the relevant survey that the reasons for not applying for CSSA was because they had personal savings and/or financial support from family members not living with them.

7. Principal Economist (3) of Economic Analysis and Business Facilitation Unit of the Financial Secretary's Office added the following -

- (a) the financial projections of the five retirement protection proposals from stakeholders as included in the Research Report and the "Demo-grant" proposal had been updated with the latest 50-year population and labour force

projections and the actual price movements, which were fully transparent. The financial projections adopted the same projection framework in the Research Report; and

- (b) in assessing the increased expenditure and the impact on fiscal sustainability of the two simulated options, the starting point was to come up with the public expenditure under the baseline scenario (i.e. without any enhancement proposals). This analysis adopted the analytical framework of the Working Group on Long-term Fiscal Planning ("LTFP") Report released by the Financial Services and the Treasury Bureau in March 2014 for projecting the overall elderly social security expenditure under the baseline scenario. In this financial projection, the assumptions on social security take-up rates for the elderly, including the take-up rate of CSSA, were mainly based on the LTFP's analytical framework, details of which were set out in pages 70 to 72 of the consultation document.

8. In concluding the discussion, the Chairman said that the great majority of deputations attending the meeting was in support of adopting the "regardless of rich or poor" principle for the retirement protection system in Hong Kong.

II. Any other business

9. The Chairman advised that pursuant to the approval given by the House Committee for the Subcommittee to continue to operate until 31 December 2015, the Subcommittee would thereafter be put on the waiting list for re-activation. In the meantime, members might wish to follow up the subject of retirement protection and the progress of the six-month public consultation at meetings of the Panel on Welfare Services as appropriate.

10. There being no other business, the meeting ended at 7:11 pm.

**Proceedings of meeting of the Subcommittee on Retirement Protection
held on Wednesday, 30 December 2015, at 1:30 pm
in Conference Room 1 of the Legislative Council Complex**

Time marker	Speaker(s)	Subject(s)	Action Required
<i>Agenda item I - Consultation document on retirement protection</i>			
<i>Session One</i>			
000000 - 001348	Deputy Chairman	<i>(The Deputy Chairman took the chair during the temporary absence of the Chairman.)</i> Opening remarks	
001349 - 001702	Deputy Chairman Mr Nicholas CHAN Hok-fung, Alliance for Universal Pension	Presentation of views	
001703 - 001946	Deputy Chairman Miss Fiona WONG Tsz-kwan, The Lion Rock Institute	Presentation of views	
001947 - 002121	Chairman Mr TSUI Yae-keung, Government Mod 1 Staff General Union	<i>(At this juncture, the Chairman resumed the chairmanship.)</i> Presentation of views [LC Paper No. CB(2)534/15-16(02)]	
002122 - 002313	Chairman Mr WU Ka-sing, 全民退保 冷靜關注組	Presentation of views	
002314 - 002618	Chairman Mr Ron LEUNG Lok-on, 全民 退保熱情關注組	Presentation of views	
002619 - 002913	Chairman Mr CHAN Chau-shing, 天主教 勞工牧民中心(九龍)保安 護衛關注組	Presentation of views	
002914 - 003224	Chairman Mr CHEUNG Kai-bing, Kwai Chung Estate Residents' Rights Concern Group	Presentation of views	
003225 - 003513	Chairman Mr NG Kin-wing, Grassroots Development Centre	Presentation of views	

Time marker	Speaker(s)	Subject(s)	Action Required
003514 - 003825	Chairman Mr CHAN Tsz-kit, Hong Kong Women Workers' Association	Presentation of views	
003826 - 004132	Chairman Ms WONG Wun-ying, Promoters and Causal Workers Union	Presentation of views [LC Paper No. CB(2)559/15-16(01)]	
004133 - 004430	Chairman Miss CHEUNG Po-lai, Cleaning Workers' Union	Presentation of views [LC Paper No. CB(2)559/15-16(02)]	
004431 - 004759	Chairman Mr Anthony WONG, The Hong Kong Council of Social Service	Presentation of views [LC Paper No. CB(2)559/15-16(03)]	
004800 - 005201	Chairman Mr TANG Ming-kang, 十三街五街社區關注組	Presentation of views	
005202 - 005629	Chairman Ms LEE Miu-han, 耆英團結組	Presentation of views	
005630 - 010021	Chairman Ms YIM Wai-yue, 九龍城社區關注組	Presentation of views	
010022 - 010340	Chairman Ms LEE Choi-kwan, The Grassrooter	Presentation of views	
010341 - 010610	Chairman Mr CHUNG Hau-ping, Kwai Fong Estate Elderly Rights Concern Group	Presentation of views	
010611 - 010923	Chairman Ms CHU Moon-chun, Care Takers Concern Group	Presentation of views	
010924 - 012222	Chairman Ms LO Siu-lan, Chinese Grey Power	Presentation of views [LC Paper No. CB(2)534/15-16(03)]	

Time marker	Speaker(s)	Subject(s)	Action Required
012223 - 011534	Chairman Ms CHEUNG Man-wai, Labour Rights Commune	Presentation of views	
011535 - 011732	Chairman Miss TAI Yuet-ching, 本土 青年聯盟	Presentation of views	
011733 - 012038	Chairman Mr LI Chi-pang, 青年鼓油黨	Presentation of views [LC Paper No. CB(2)601/15-16(01)]	
012039 - 012428	Chairman Mr HONG Fu-yeuk, 有種精英 叫廢青	Presentation of views	
012429 - 012749	Chairman Mr CHAN Ching-chuen, Act Voice	Presentation of views [LC Paper No. CB(2)559/15-16(04)]	
012750 - 013026	Chairman Mr TSANG Lui-keung, 利華樓 互助委員會	Presentation of views [LC Paper No. CB(2)559/15-16(05)]	
013027 - 013330	Chairman Mr Augustine YU Siu-po, Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers - NT	Presentation of views	
013331 - 013623	Chairman Mr KU Kwok-wo, North District Employment Concern Group	Presentation of views	
013624 - 013841	Chairman Mr Simon TAM, New Territories Evangelical Ambassador	Presentation of views	
013842 - 014207	Chairman Mr HO Yuk-ho, 關注北區低 收入小組	Presentation of views	
014208 - 014433	Chairman Ms 陳紅玉, Hong Kong Confederation of Trade Unions (N.T. West) Comprehensive Pension Concern Group	Presentation of views	

Time marker	Speaker(s)	Subject(s)	Action Required
014434 - 014755	Chairman Miss LAU Yau-chun, Industrial Relations Institute	Presentation of views	
014756 - 015124	Chairman Miss LAI Yuen-mei, Social Development for Hong Kong's Future	Presentation of views [LC Paper No. CB(2)559/15-16(06)]	
015125 - 015443	Chairman Miss SHUM Shui-kam, Women Workers' Cooperative	Presentation of views [LC Paper No. CB(2)559/15-16(07)]	
015444 - 015758	Chairman Mr TIN Fong-chak, Hong Kong Professional Teachers' Union	Presentation of views [LC Paper No. CB(2)537/15-16(01)]	
015759 - 020222	Chairman Admin	<p>At the Chairman's request, the Administration focused its response to the following views/queries of deputations -</p> <p>(a) the Administration had already taken a stance of implementing non-universal retirement protection prior to the launching of the public consultation on retirement protection (hereinafter referred to as "the public consultation"), i.e. directing the public resources at needy elderly;</p> <p>(b) the Administration had put the elders and the younger generation in confronting positions by making a projection that the latter would need to bear a substantial tax payment stemming from the universal retirement protection option; and</p> <p>(c) the community at large called for implementation of universal retirement protection to ensure that the elderly would lead a dignified and financially-secured life, which should not be addressed by poverty alleviation policy.</p>	
020223 - 020717	Chairman	Five-minute break for the meeting	

Time marker	Speaker(s)	Subject(s)	Action Required
<i>Session Two</i>			
020718 - 020949	Chairman	Opening remarks for Session Two	
020950 - 021300	Chairman Miss TAM Kam-lin, The Federation of Hong Kong and Kowloon Labour Unions	Presentation of views [LC Paper No. CB(2)537/15-16(02)]	
021301 - 021613	Chairman Mr LAU Cheuk-kei, Sham Shui Po Community Association	Presentation of views	
021614 - 021910	Chairman Ms 李婉冰, Hong Kong Confederation of Trade Unions (N.T. East) Comprehensive Pension Concern Group	Presentation of views	
021911 - 022218	Chairman Mr KWOK Man-ho, 天水圍 長者權益關注組	Presentation of views	
022219 - 022528	Chairman Mr CHOW Kam-pui, 葵涌邨 長者權益關注組	Presentation of views	
022529 - 022833	Chairman Mr CHENG Ka-wing	Presentation of views [LC Paper No. CB(2)559/15-16(08)]	
022834 - 023143	Chairman Mr WONG Kwai-sang, Manpower Concern Group	Presentation of views	
023144 - 023603	Chairman Mr CHOI Hang-yat, Hong Kong Policy Viewers	Presentation of views [LC Paper No. CB(2)538/15-16(01)]	
023604 - 023922	Chairman Mr WONG Kwun-wing, Hong Kong Federation of Social Work Students	Presentation of views [LC Paper No. CB(2)559/15-16(09)]	

Time marker	Speaker(s)	Subject(s)	Action Required
023923 - 024239	Chairman Miss WONG Wing-chi, Community Development Alliance	Presentation of views	
024240 - 024638	Chairman Mr WONG Chi-him, Tin Shui Wai Community Development Alliance	Presentation of views [LC Paper No. CB(2)601/15-16(02)]	
024639 - 024956	Chairman Mr CHAN Wai-lun, Tin Shui Wai Community Development Network	Presentation of views	
024957 - 025319	Chairman Mr Anthony BUX, Civic Party	Presentation of views [LC Paper No. CB(2)559/15-16(10)]	
025320 - 025701	Chairman Mr Paul LAM Sze-yuen, 八萬 零一無得保關注組	Presentation of views	
025702 - 030019	Chairman Ms CHAN Po-ying, League of Social Democrats	Presentation of views [LC Paper No. CB(2)559/15-16(11)]	
030020 - 030348	Chairman Mr LEUNG Yip-hon, 平民 百姓生活調查組	Presentation of views	
030349 - 030720	Chairman Mr WAN Pak-kin, 二分一家用 大聯盟	Presentation of views	
030721 - 031040	Chairman Mr CHAN Siu-ming, Reclaiming Social Work Movement	Presentation of views	
031041 - 031319	Chairman Ms Carol CHAN, Retail, Commerce and Clothing Industries General Union	Presentation of views	
031320 - 031539	Chairman Mr CHOW Wai-tak, Hong Kong Buildings Management and Security Workers General Union	Presentation of views	

Time marker	Speaker(s)	Subject(s)	Action Required
031540 - 031929	Chairman Mr KAM Kwok-tung	Presentation of views [LC Paper No. CB(2)559/15-16(12)]	
031930 - 032201	Chairman Ms LAU Chu-fong, 荃灣石圍 角長者組	Presentation of views	
032202 - 032522	Chairman Ms BUN Muk-nga, 荃灣長者 聯合組	Presentation of views	
032523 - 032808	Chairman Ms TSE Yin-fei, Hong Kong Domestic Workers General Union	Presentation of views [LC Paper No. CB(2)538/15-16(02)]	
032809 - 033127	Chairman Ms CHEUNG Fan-lan, Democratic Alliance for the Betterment and Progress of Hong Kong	Presentation of views	
033128 - 033514	Chairman Mr LEE Cheuk-yan Admin	The Administration's response to Mr LEE Cheuk-yan's enquiry regarding 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, having regard to its reservation about any options that were provided regardless of means and applied equally to all the elderly.	
033515 - 033830	Chairman Dr Fernando CHEUNG Admin	Dr Fernando CHEUNG's dissatisfaction that the current-term Government merely sought to identify the future direction of retirement protection in Hong Kong, instead of taking it forward. His grave concern and the Administration's response regarding whether the next-term Government would duly follow up on the direction so identified by the current-term Government. Dr CHEUNG's suggestion of conducting a referendum to determine the way forward for retirement protection in Hong Kong.	

Time marker	Speaker(s)	Subject(s)	Action Required
033831 - 034115	Chairman Mr POON Siu-ping Admin	The Administration's response to Mr POON Siu-ping's enquiry about the specific timetable for taking forward the subject of retirement protection after the public consultation exercise.	
034116 - 034434	Chairman Deputy Chairman Admin	The Administration's response to the suggestion of conducting a referendum on the subject of retirement protection.	
034435 - 034817	Chairman Admin	<p>At the request of the Chairman, the Administration's response to the deputations' view that it had put the elderly and the younger generation into confronting positions by projecting a substantial tax increase to be borne by the latter if the simulated "regardless of rich or poor" option for retirement protection, which would entail much more resources from the community, was to be adopted.</p> <p>The Administration's advice that in light of the challenges of an ageing population, it was imperative for any proposal to be implemented to be financially sustainable in the long term and acceptable to the stakeholders and community. It was noteworthy that around 250 000 elderly would benefit from the simulated "those with financial needs" option with \$80,000 asset limit.</p>	
034818 - 035019	Chairman Mr CHAN Siu-ming, Reclaiming Social Work Movement Admin	<p>The Administration's response to Mr CHAN Siu-ming's enquiry regarding how it would take forward the subject of retirement protection if the outcome of the public consultation exercise was in support of implementing universal retirement protection.</p> <p>The Administration's advice that the "regardless of rich or poor" option was based on the "Demo-grant" proposal put forth by the consultancy team led by Prof Nelson CHOW, which had provided useful reference and basis for further analysing the subject of universal retirement protection.</p>	

Time marker	Speaker(s)	Subject(s)	Action Required
035020 - 035156	Chairman Mr CHAN Wai-lun, Tin Shui Wai Community Development Network Admin	Mr CHAN Wai-lun's concern about the severe elderly poverty situation regardless of the provision of elderly welfare benefits. His query about how such situation could be addressed without the implementation of a universal retirement protection scheme. The Administration's elaboration on the elderly poverty situation with reference to the Hong Kong Poverty Situation Report 2014. The Chairman's view that the Administration should focus its efforts on addressing the issue of funding sources for implementing a universal retirement protection scheme.	
035157 - 035550	Chairman Ms CHAN Po-ying, League of Social Democrats Admin Mr LAU Cheuk-kei, Sham Shui Po Community Association	The Administration's response to the following queries raised by the two deputations - (a) with reference to the 143 400 elderly claiming to have no financial needs as stated in the Hong Kong Poverty Situation Report 2014, what and how these elderly were asked when conducting the relevant survey; (b) how data analysis on the public consultation would be conducted by an independent consultant; and (c) the projected take-up rate of Comprehensive Social Security Assistance Scheme by the elderly in 2064.	
035551 - 035701	Chairman	The Chairman's advice on the future work of the Subcommittee during the six-month public engagement exercise on retirement protection.	
035702 - 040230	Chairman	Five-minute break for the meeting.	
<i>Session Three</i>			
040231 - 040507	Chairman	Opening remarks for Session Three	
040508 - 040826	Chairman Mr NG Koon-kwan, Hong Kong Confederation of Trade Unions	Presentation of views [LC Paper No. CB(2)601/15-16(03)]	

Time marker	Speaker(s)	Subject(s)	Action Required
040827 - 041141	Deputy Chairman Ms 勞詠姬, Hong Kong Confederation of Trade Unions (Kowloon) Comprehensive Pension Concern Group	<i>(The Deputy Chairman took the chair during the temporary absence of the Chairman.)</i> Presentation of views	
041142 - 041500	Deputy Chairman Mr FUNG Chi-wood	Presentation of views [LC Paper No. CB(2)559/15-16(13)]	
041501 - 041821	Deputy Chairman Mr KWOK Wing-kin, Labour Party	Presentation of views [LC Paper No. CB(2)601/15-16(04)]	
041822 - 042155	Deputy Chairman Mr Carols HUNG, 青年撐退保 陣線	Presentation of views	
042156 - 042540	Deputy Chairman Mr Jaco CHOW	Presentation of views [LC Paper No. CB(2)559/15-16(14)]	
042541 - 042817	Deputy Chairman Mr Eddie CHOW, 司長話我 父母無經濟需要青年組	Presentation of views	
042818 - 043150	Deputy Chairman Mr Napo WONG, 不要高鐵我 要退休保障青年戰線 Chairman	Presentation of views	
043151 - 043528	Chairman Mr 林兆彬, 深水埗街坊爭取 全民退休保障聯合戰線	<i>(At this juncture, the Chairman resumed the chairmanship.)</i> Presentation of views	
043529 - 043839	Chairman Mr Sammy IP, 八萬蚊棺材本 關注組	Presentation of views	
043840 - 044147	Chairman Mr LUI Chun-yin	Presentation of views	
044148 - 044406	Chairman Mr Colin LO	Presentation of views	
044407 - 044723	Chairman Mr Jackson CHUI Siu-kwan	Presentation of views	

Time marker	Speaker(s)	Subject(s)	Action Required
044724 - 045037	Chairman Mr LO Cham-sze, 香港基督徒 學生運動	Presentation of views	
045038 - 045312	Chairman Mr CHEUNG Kai-fu, 失明 長者退休保障關注組	Presentation of views	
045313 - 045648	Chairman Mr CHAN Pak-Hang, Hong Kong Federation of the Blind	Presentation of views	
045649 - 045852	Chairman Mr NG Wai-ke, The Hong Kong Federation of Trade Unions - Social Affairs Committee	Presentation of views [LC Paper No. CB(2)601/15-16(05)]	
045853 - 050206	Chairman Mr WONG Yun-tat, Neighbourhood and Workers Service Centre	Presentation of views	
050207 - 050407	Chairman Mr Sunny LEUNG, 我要全民 退保咪呢我老豆老母聯合 陣線	Presentation of views	
050408 - 050724	Chairman Mr Raphael WONG	Presentation of views	
050725 - 051034	Chairman Mr David CHU, Alliance of Support Universal Retirement Protection and Don't Cheat Our Father and Mother	Presentation of views	
051035 - 051104	Chairman	<i>(Extension of meeting by 15 minutes)</i>	
051105 - 051631	Chairman Admin	The Administration's response to the views and concerns of the deputations.	

Time marker	Speaker(s)	Subject(s)	Action Required
051632 - 052235	Chairman Mr CHAN Chi-chuen Admin	<p>Mr CHAN Chi-chuen's dissatisfaction that the Administration did not respect the study findings of the consultancy team led by Prof Nelson CHOW and his queries as to whether the Administration would conscientiously conduct the public consultation, having regard to its pre-conceived position on the way forward for retirement protection.</p> <p>Mr CHAN's strong criticism that the Administration had deliberately distorted the discussion on the subject of retirement protection from revising the terms "universal" versus "means-tested" to "regardless of rich or poor" versus "those with financial needs". As such, it would mislead the public that public resources would not be properly used under the universal retirement protection option.</p> <p>The Administration's advice that the \$50 billion earmarked for provision of future needs of retirement protection had demonstrated its determination and commitment in improving protection for needy citizens after retirement.</p>	
052236 - 053035	Chairman Dr Fernando CHEUNG Admin	<p>Dr Fernando CHEUNG's grave disappointment that the \$50 billion earmarked would not be used for improving the retirement protection for the elderly, having regard to the current-term Government's intention of not implementing universal retirement protection.</p> <p>Dr CHEUNG's view that "those with financial needs" option was in effect a means-tested welfare scheme. In light of the huge fiscal reserve, the Administration should implement universal retirement protection so as to ensure that the elderly could lead a dignified and financially-secured life, instead of injecting considerable public resources on infrastructure projects.</p> <p>The Administration's response to Dr CHEUNG's query about the projected increasing proportion of never married women from 14% to 31% towards the end of the projection period in the Hong Kong Population Projections 2015-2064.</p>	

Time marker	Speaker(s)	Subject(s)	Action Required
053036 - 053545	Chairman Mr TANG Ka-piu Admin	<p>Mr TANG Ka-piu's remarks that the Hong Kong Federation of Trade Unions was of the view that the Administration could direct the public resources for infrastructural development in tandem with provision of retirement protection.</p> <p>Mr TANG's query about the reliability of the financial projections of the universal retirement protection proposals in the consultation document.</p> <p>The Administration's response to Mr TANG's enquiries regarding the following -</p> <p>(a) whether the Administration would consider conducting a study on the long-term benefits to the economy if the elderly were provided with a monthly old age pension; and</p> <p>(b) whether the Administration would consider the benefits of unleashing the potential elderly labour force as well as providing better retirement protection by abolishing the means-tested requirement for welfare benefits such as the Old Age Living Allowance.</p>	
053546 - 053907	Chairman Mr Kalvin HO Kai-ming, Hong Kong Association for Democracy and People's Livelihood	Presentation of views	
053908 - 054208	Chairman	<p>The Chairman appealed to the Administration to maintain an open-minded stance on the non-means-tested universal retirement protection option, given the great majority of the deputations was in support of the "regardless of rich or poor" option.</p> <p>Future work of the Subcommittee.</p> <p>Closing remarks.</p>	