

立法會
Legislative Council

LC Paper No. CB(2)1474/17-18
(These minutes have been seen
by the Administration)

Ref : CB2/HS/1/16

Subcommittee on Retirement Protection

Minutes of meeting
held on Saturday, 24 March 2018, at 10:00 am
in Conference Room 1 of the Legislative Council Complex

- Members present** : Hon KWOK Wai-keung, JP (Chairman)
Hon Jimmy NG Wing-ka, JP (Deputy Chairman)
Hon LEUNG Yiu-chung
Hon Tommy CHEUNG Yu-yan, GBS, JP
Hon Jeffrey LAM Kin-fung, GBS, JP
Hon Starry LEE Wai-king, SBS, JP
Hon Paul TSE Wai-chun, JP
Hon YIU Si-wing, BBS
Hon CHAN Chi-chuen
Hon LEUNG Che-cheung, SBS, MH, JP
Hon Alice MAK Mei-kuen, BBS, JP
Dr Hon KWOK Ka-ki
Dr Hon Fernando CHEUNG Chiu-hung
Hon POON Siu-ping, BBS, MH
Ir Dr Hon LO Wai-kwok, SBS, MH, JP
Hon Alvin YEUNG
Hon SHIU Ka-fai
Hon SHIU Ka-chun
Hon KWONG Chun-yu
- Members absent** : Hon Andrew WAN Siu-kin
Hon CHU Hoi-dick
Dr Hon Junius HO Kwan-yiu, JP
Hon HO Kai-ming
Hon HUI Chi-fung
Hon LUK Chung-hung

**Public Officers
attending** : Item I

Mr Caspar TSUI, JP
Under Secretary for Labour and Welfare

Miss Rita LAU
Chief Social Security Officer (Social Security) 1
Social Welfare Department

Ms Vivian HAU
Chief Social Security Officer (Social Security) 2
Social Welfare Department

**Attendance
by invitation** : Item I

Individual

Mr LEUNG Kwok-hung

Pak Tin Livelihood Concern Group

Miss Felicia FU Yau
Member

DAB

Mr CHOI Tin-yam
Deputy Spokesperson

Individual

Mr LAI Wai-tong

Individual

Miss WONG Tsz-yan

Alliance of Social Democrats

Mr CHOW Nok-hang
Vice chairman

Individual

Miss CHAN Po-ying

The Civic Party

Miss Eunice CHAU Yuen-man
District Developer of Kowloon West

Alliance for Universal Pension

Mr LAU Cheuk-kei
Secretariat Member

Universal Pension Concern Group

Mr CHIU See-poon
Member

Care Taker Concern Group

Miss CHU Moon-chun
Member

Kwai Fong Estate Elderly Rights Concern Group

Mr CHUNG Hau-ping
Member

土瓜灣退保關注組

Mr LI Chi-pang
Member

Chinese Grey Power

Ms LO Siu-lan
Secretary

Labour Right Commune

Miss Florence CHEUNG Man-wai
Member

Hong Kong Federation of The Blind

Mr CHEUNG Kai-fu
Member

Women Workers' Co-operative

Ms LAU Yee-wan
Member

Industrial Relations Institute

Ms LAI Yuen-mei
Organizer

Grassroots Development Centre

Mr NG Kin-wing
Member

The Grassrooter

Ms LEE Choi-kwan
Chairperson

Cleaning Service Industry Workers Union

Ms CHUNG Bik-mui
Committee Member

North District Employment Concern Group

Mr TAM Nai-chung
Member

爭取全民養老金暴兵團

Mr TSUI Yat-keung
Member

Diocesan Pastoral Centre of Workers

Mr HO Tin-lok
Programme Officer

Individual

Mr LUI Ka-chun

Individual

Miss Carman NG Ka-yan

青年退保關注組

Miss TAI Yuet-ching
Member

聲討長者援助大聯盟

Mr FONG Chak-hung
Chairman

保安物業關注組

Miss CHOI Wai-fun
Member

天主教勞工牧民中心一九龍 保安護衛關注組

Ms LI Chi-yan
Member

單幢保安退休保障關注組

Mr HO Hon-ling
Member

關注長者福利援助大聯盟

Mr Ivan LEE Chung-leung

Liberal Party

Mr 馮家亮
Member

左翼 21

Mr 鄧嘉亨
Member

東區長者關注組

Ms 張錦笑
Spokesperson

天主教香港教區 教區勞工牧民中心—港島

Mr Louis LAM Wai-ho
Assistant Program Officer

The Federation of Hong Kong & Kowloon Labour Unions

Mr CHAN Man Luen Ying

Hong Kong Society for Community Organization

Mr NG Wai-tung
Community Organizer

Universal Pension League

Miss FOK Mei-sung
Member

Individual

Mr LAM Siu-pan

Individual

Dr LEUNG Hon-chu

Individual

Mr Brandon YAU

Clerk in attendance : Miss Betty MA
Chief Council Secretary (2) 1

Staff in attendance : Ms Rita LAI
Senior Council Secretary (2) 1

Miss Lulu YEUNG
Clerical Assistant (2) 1

I. Cash assistance for the elderly provided by the Government

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

2. The Subcommittee received oral representations from 42 deputations/individuals attending the meeting. The major views and concerns expressed by the deputations/individuals are summarized as follows:

- (a) dissatisfaction was expressed at the ineffectiveness of various enhancements to the social security system in reducing the poverty rate of the elderly persons aged 65 or above, which stood at 31.6% according to the poverty line analysis in the Hong Kong Poverty Situation Report 2016 ("the Report"). Disagreement was also expressed with the Administration's analysis that the actual poverty situation was overestimated as some "asset-rich, income-poor" persons were classified as poor statistically. The Administration should conduct another survey to collect updated information on the value of assets owned by the elderly persons which was last released by the Census & Statistics Department ("C&SD") in August 2009;
- (b) there were deficiencies of the social security system, including the following:
 - (i) the stringent eligibility criteria and complicated application procedures had deterred some needy elderly persons from making applications for means-tested social security payments;

- (ii) the adjustment mechanism for various social security payments should be reviewed as the annual adjustment was barely minimal and lagged behind inflation;
 - (iii) the labelling effect of the Comprehensive Social Security Assistance ("CSSA") Scheme had deterred many vulnerable elders from seeking appropriate financial assistance. Consideration should be given to allowing elderly persons living with their children to apply for CSSA on an individual basis, having regard to the Government's policy of ageing in place;
 - (iv) the mutually exclusive nature of the Disability Allowance ("DA") and CSSA/Social Security Allowance ("SSA") for the elderly recipients was considered unreasonable and inappropriate; and
 - (v) transfer of assets by some elderly applicants to their family members so as to meet the asset limits for the Higher Old Age Living Allowance ("OALA") had given rise to ethical risk and associated problems;
- (c) the "offsetting" arrangement under the Mandatory Provident Fund ("MPF") system had significantly reduced the amount of the MPF accrued benefits for the employees concerned. Over \$32 billion of the employers' contribution to MPF had been withdrawn for offsetting severance payments ("SP") and/or long service payments ("LSP") since the inception of the MPF system in 2000. Concern was also raised that the "grandfathering" arrangement under the Government's proposal to abolish the "offsetting" arrangement was unfair to employees with long years of service since the accrued benefits from employers' mandatory MPF contributions before the effective date of the proposal and the returns derived therefrom would be "grandfathered" and could be used to offset SP/LSP payable for the employment period before the effective date. In addition, the current generation of elders and homemakers were still not protected under the MPF system after the abolition of the "offsetting" arrangement;

- (d) the Reverse Mortgage Programme ("RMP") and the Life Annuity Scheme ("LAS") would only benefit the middle-class elderly but not the majority of grassroots elderly who did not own residential properties or have much savings. Moreover, these programmes had the following drawbacks of performing retirement protection function:
- (i) RMP was considered not a feasible option for elderly owners who lived with their younger family members in the residential property as the latter had to repay the loans upon the death of the elderly owners in order to repossess the residential property concerned;
 - (ii) the purchasing power of the monthly fixed payout annuity under LAS which was soon to be launched could not catch up with inflation and would be diminishing over the years; and
 - (iii) concern was also raised about the provision of double benefit for those elderly persons who had participated in LAS given that premium payments under LAS would be excluded from the calculation of assets possession for the means test for OALA;
- (e) in the light of the challenges of an ageing population, the Administration would need to address the great ensuing pressure of social security expenditure on public finance. The Administration should, based on the 50-year updated population and labour projection figures released by C&SD, provide information on the projected public expenditure for the enhancement measures for various forms of social security assistance for the elderly; and
- (f) the Administration should provide all elderly persons with an old age pension to help them address the risk of long life expectancy and lead a dignified and financially secured life in their twilight years as well as share the fruits of economic success. Strong dissatisfaction was expressed at the Administration's refusal to adopt the recommendation on "demo-grant" in the research report prepared by the research team led by Professor Nelson CHOW to study the future development of retirement protection in Hong Kong. Given the considerable fiscal reserve of \$1.06 trillion as of

end of December 2017, the Government should, without further delay, implement the financially sustainable non-means-tested universal retirement protection scheme under "the 2064 Option" with tripartite contribution from employers, employees and the Government, under which an old age monthly pension of about \$3,500 (at the 2016 price level) would be payable to all Hong Kong permanent residents aged 65 or above.

3. Most members shared the above concerns and views expressed by the majority of the deputations/individuals. While expressing regrets that the Administration refused to implement a universal retirement protection scheme regardless of the huge fiscal reserve, members urged the Administration to relax the eligibility criteria for various social security payments.

4. In response to the views and concerns of the deputations/individuals and members, Under Secretary for Labour and Welfare made the following points:

- (a) Hong Kong made reference to the multi-pillar retirement protection model advocated by the World Bank and was adopting four pillars, namely the multi-tier social security system (the zero pillar), the MPF Scheme and other occupation-based retirement scheme (the second pillar), voluntary savings (the third pillar), as well as public services, family support and personal assets (the fourth pillar). It was worth noting that the multi-pillar model advocated by the World Bank did not require the presence of all five pillars. Instead, it stressed that a one-size-fits-all retirement protection system did not exist. Instead of implementing a universal non-means-tested retirement protection system, the Government considered the existing multi-pillar retirement protection system targeting at those in need should continue to be adopted. The Government would enhance the effectiveness of each pillar so that they could better complement one another in addressing the diverse retirement needs of the elderly persons through various channels. Notably, the Government provided a full range of support for elderly during their retirement life. Apart from cash assistance under the social security system, the Government had also strengthened the elderly care services and the public healthcare services for the elderly;

- (b) the Government announced in early 2017 a series of initiatives to strengthen the various pillars. On the social welfare front, the CSSA Scheme provided a safety net for those who were unable to support themselves financially. The average CSSA monthly assistance for an elderly singleton was more than \$6,000 and the monthly assistance for individual needy elderly could be more than \$10,000. The Higher OALA would also be implemented in June 2018 to provide additional assistance for elderly with more financial needs. Apart from the Guangdong Scheme which was introduced in October 2013, the Government announced in January 2017 the introduction of the Fujian Scheme by making reference to the Guangdong Scheme so as to provide OAA (\$1,345 per month) to Hong Kong elderly persons who had chosen to reside in Fujian without the need to return to Hong Kong each year. All the aforementioned cash assistance programmes were non-contributory and entirely funded by the general revenue, and hence should be used in a prudent manner. As at end-December 2017, the social security system covered around 72% of the elderly population in Hong Kong. The take-up rate of those aged 70 or above was even higher at 87%. In 2018-2019, the estimated recurrent expenditure under the social security system was \$52.2 billion (including \$39.2 billion for elderly persons aged 65 or above). As a matter of fact, resources committed by the Government to elderly services, including improving various measures under the multi-pillar retirement protection system, had continued to increase over the years. The standard payment rates under the CSSA Scheme and the rates of OAA, OALA and DA under the SSA Scheme were adjusted in accordance with the movement of the Social Security Assistance Index of Prices on an annual basis. Taking elderly singleton CSSA case as an example, the average monthly payment had increased by around 28% over the past five years, taking into account the annual adjustment and other improvements. The Administration had no plan to change the existing adjustment mechanism;
- (c) the Report revealed that about 300 000 out of the 337 000 poor elderly persons resided in non-CSSA households. Among them, about 210 000 (over 70%) persons were estimated to have no financial needs, in which about 130 000

(over 60%) of them resided in owner-occupied housing without mortgages. This reflected that some of these elderly persons who were defined as poor might have considerable assets. According to the analysis of the Report, around 80% of the 337 000 poor population of elderly persons were recipients of various forms of social security. This reflected that the social security policy covered the majority of elderly persons who were defined as poor and was providing a certain level of financial assistance. The Administration's strategy was to further assist needy elderly persons in a targeted manner. Indeed, targeted recurrent cash allowance policies were more effective than "universal" measures in terms of tackling the problem of elderly poverty. If a universal retirement protection scheme was adopted, more than 80% of the additional resources would be spent on relatively non-needy elderly persons, including elderly persons who were not receiving any cash allowance or receiving the non-means-tested OAA;

- (d) with reference to C&SD's earlier experience, there were technical difficulties in collecting statistics on the value of assets owned by elderly respondents as many of them were reluctant to disclose such information. In addition, the poverty line only took into account household income but not assets and liabilities. Therefore, according to the poverty line analysis in the Report, some "asset-rich, income-poor" persons would be classified as poor statistically, leading to possible over-estimation of the actual poverty situation;
- (e) on enhancing the MPF system, the Government was committed to abolish the "offsetting" arrangement. The Government was engaging the stakeholders and striving to draw up a proposal to abolish the "offsetting" arrangement that would take account of the interests of both the business and labour sectors;
- (f) based on the Hong Kong Population Projections 2017-2066 released by C&SD and 2018 price level, it was roughly estimated that under the baseline scenario without taking into account the enhancements to OALA, the average recurrent Government expenditure on social security for elderly persons during the 49-year period between 2018 and

2066 would be around \$49.3 billion per annum. After taking into account the two enhancements to OALA (including relaxing the asset limits of OALA and implementing Higher OALA), the average recurrent expenditure would increase to around \$60.9 billion per annum, i.e. an increase of around \$11.6 billion per annum on average; and

- (g) the Hong Kong Mortgage Corporation was planning to launch LAS by mid-2018 to strengthen the voluntary savings pillar. Treatment of the premium payment and monthly payouts under LAS in the context of the various social security programmes would be announced at an appropriate juncture before the launch of LAS in mid-2018.

5. Chief Social Security Officer (Social Security) 1 of Social Welfare Department added that the objective of DA was to provide a monthly allowance to Hong Kong residents who were severely disabled to meet special needs arising from disability while that of OAA was to provide a monthly allowance to Hong Kong residents who were 70 years of age or above to meet special needs arising from old age. Needy elderly might apply for CSSA. Compared with able-bodied adults, higher standard rates were provided for elderly and disabled recipients under the CSSA Scheme to meet their special needs.

6. There being no other business, the meeting ended at 1:26 pm.

Council Business Division 2
Legislative Council Secretariat
25 May 2018

**Proceedings of meeting of the
Subcommittee on Retirement Protection
held on Saturday, 24 March 2018, at 10:00 am
in Conference Room 1 of the Legislative Council Complex**

Time marker	Speaker	Subject(s) / Discussion	Action Required
<i>Agenda item I - Cash assistance for the elderly provided by the Government</i>			
000000 - 001337	Chairman	Opening remarks Arrangements for the meeting	
001338 - 001655	Chairman Mr LEUNG Kwok-hung	Presentation of views	
001656 - 001900	Chairman Miss Felicia FU Yau, Pak Tin Livelihood Concern Group	Presentation of views [LC Paper No. CB(2)1104/17-18(01)]	
001901 - 002120	Chairman Mr CHOI Tin-yam, DAB	Presentation of views	
002121 - 002440	Chairman Mr LAI Wai-tong	Presentation of views	
002441 - 002757	Chairman Miss WONG Tsz-yan	Presentation of views [LC Paper No. CB(2)1072/17-18(01)]	
002758 - 003102	Chairman Mr CHOW Nok-hang, Alliance of Social Democrats	Presentation of views	
003103 - 003421	Chairman Miss CHAN Po-ying	Presentation of views	
003422 - 003724	Chairman Miss Eunice CHAU Yuen-man, The Civic Party	Presentation of views [LC Paper No. CB(2)1141/17-18(01)]	
003725 - 004040	Chairman Mr LAU Cheuk-kei, Alliance for Universal Pension	Presentation of views [LC Paper No. CB(2)1098/17-18(01)]	
004041 - 004354	Chairman Mr CHIU See-poon, Universal Pension Concern Group	Presentation of views	
004355 - 004705	Chairman Miss CHU Moon-chun, Care Taker Concern Group	Presentation of views	

Time marker	Speaker	Subject(s) / Discussion	Action Required
004706 - 004937	Chairman Mr CHUNG Hau-ping, Kwai Fong Estate Elderly Rights Concern Group	Presentation of views	
004938 - 005241	Chairman Mr LI Chi-pang, 土瓜灣退保關注組	Presentation of views [LC Paper No. CB(2)1141/17-18(02)]	
005242 - 005442	Chairman Ms LO Siu-lan, Chinese Grey Power	Presentation of views	
005443 - 005808	Chairman Miss Florence CHEUNG Man-wai, Labour Right Commune	Presentation of views [LC Paper No. CB(2)1098/17-18(02)]	
005809 - 010122	Chairman Mr CHEUNG Kai-fu, Hong Kong Federation of The Blind	Presentation of views	
010123 - 010456	Chairman Ms LAU Yee-wan, Women Workers' Co-operative	Presentation of views [LC Paper No. CB(2)1141/17-18(03)]	
010457 - 010903	Chairman Ms LAI Yuen-mei, Industrial Relations Institute	Presentation of views [LC Paper No. CB(2)1141/17-18(04)]	
010904 - 011210	Chairman Mr NG Kin-wing, Grassroots Development Centre	Presentation of views	
011211 - 011508	Chairman Ms LEE Choi-kwan, The Grassrooter	Presentation of views	
011509 - 011813	Chairman Ms CHUNG Bik-mui, Cleaning Service Industry Workers Union	Presentation of views	
011814 - 012136	Chairman Mr TAM Nai-chung, North District Employment Concern Group	Presentation of views	

Time marker	Speaker	Subject(s) / Discussion	Action Required
012137 - 012412	Chairman Mr TSUI Yat-keung, 爭取 全民養老金暴兵團	Presentation of views [LC Paper No. CB(2)1104/17-18(02)]	
012413 - 012751	Chairman Mr HO Tin-lok, Diocesan Pastoral Centre of Workers	Presentation of views	
012752 - 013055	Chairman Mr LUI Ka-chun	Presentation of views	
013056 - 013411	Chairman Miss Carman NG Ka-yan	Presentation of views	
013412 - 013831	Chairman Miss TAI Yuet-ching, 青年 退保關注組	Presentation of views	
013832 - 014120	Chairman Mr FONG Chak-hung, 聲討 長者援助大聯盟	Presentation of views	
014121 - 014445	Chairman Miss CHOI Wai-fun, 保安 物業關注組	Presentation of views	
014446 - 014747	Chairman Ms LI Chi-yan, 天主教勞工 牧民中心一九龍 保安護衛 關注組	Presentation of views	
014748 - 015113	Chairman Mr HO Hon-ling, 單幢保安 退休保障關注組	Presentation of views	
015114 - 015433	Chairman Mr Ivan LEE Chung-leung, 關注長者福利援助大聯盟	Presentation of views	
015434 - 015803	Chairman Mr 馮家亮, Liberal Party	Presentation of views	
015804 - 020114	Chairman Mr 鄧嘉亨, 左翼21	Presentation of views	
020115 - 020508	Chairman Ms 張錦笑, 東區長者關注組	Presentation of views	

Time marker	Speaker	Subject(s) / Discussion	Action Required
020509 - 020853	Chairman Mr Louis LAM Wai-ho, 天主教香港教區 教區勞工牧民中心—港島	Presentation of views	
020854 - 021249	Chairman Mr CHAN Man Luen Ying, The Federation of Hong Kong & Kowloon Labour Unions	Presentation of views [LC Paper No. CB(2)1112/17-18(01)]	
021250 - 021619	Chairman Mr NG Wai-tung, Hong Kong Society for Community Organization	Presentation of views	
021620 - 021812	Chairman Miss FOK Mei-sung, Universal Pension League	Presentation of views	
021813 - 022122	Chairman Mr LAM Siu-pan	Presentation of views	
022123 - 022451	Chairman Dr LEUNG Hon-chu	Presentation of views [LC Paper No. CB(2)1141/17-18(05)]	
022452 - 022809	Chairman Mr Brandon YAU	Presentation of views	
022810 - 023848	Chairman Admin	The Administration's consolidated response to the views and concerns made by attending deputations/individuals.	
023849 - 024216	Chairman Admin	The Chairman's recapitulation of concerns/enquiries raised by deputations/individuals and the Administration's response that: (a) details on the proposal of the abolition of offsetting arrangement under the Mandatory Provident Fund ("MPF") System would be announced as early as practicable; (b) the means-tested Comprehensive Social Security Assistance ("CSSA") Scheme, which was non-contributory, aimed to provide a safety net for those who were unable to support themselves financially so as to meet their basic needs. Means tests were conducted on a household basis in	

Time marker	Speaker	Subject(s) / Discussion	Action Required
		<p>keeping with the concept of promoting mutual support among family members. Nonetheless, discretion would be exercised by the Director of Social Welfare if there were special circumstances; and</p> <p>(c) the cash value of elderly applicants' insurance policies were not taken into account in the means test for the Old Age Living Allowance ("OALA").</p>	
024217 - 024853	Chairman Dr Fernando CHEUNG Admin	<p>Dr Fernando CHEUNG's criticism about the Administration's refusal to implement a universal retirement protection scheme, having regard to the huge fiscal reserve.</p> <p>Dr CHEUNG's view that the provision of cash assistance to targeted groups of elderly persons, including the introduction of OALA, was ineffective in tackling the problem of elderly poverty in light of the increase in the elderly poverty rate in 2016 as compared with that in 2015.</p> <p>The Administration's response that the effect of various enhancements to the social security system, including the enhanced measures of OALA, had not yet been reflected in the 2016 poverty statistics. In addition, the Life Annuity Scheme ("LAS") as an additional financial option for the elderly would be launched soon.</p> <p>Dr Fernando CHEUNG and the Chairman's view that needy elderly living with their family members should be allowed to apply for CSSA on an individual basis.</p>	
024854 - 025405	Chairman Mr POON Siu-ping Admin	<p>Mr POON Siu-ping's regret that the Administration refused to implement a universal retirement protection scheme, which was projected to be financially sustainable, as recommended in the research report on the future development of retirement protection in Hong Kong released by the consultancy team led by Prof Nelson CHOW, as well as that put forth in the Option of Academics from more than 180 local academics.</p> <p>Mr POON's enquiries regarding:</p>	

Time marker	Speaker	Subject(s) / Discussion	Action Required
		<p>(a) whether the Administration would consider further relaxing the asset limits for various cash assistance programmes for elderly persons under the social security system so as to raise the percentage of its coverage of the elderly population from 72% to 95% or above; and</p> <p>(b) whether the Administration would consider making contribution on behalf of female homemakers to the employment-based MPF system as they were currently not covered by the system.</p> <p>The Administration's advice that:</p> <p>(a) on enhancing the MPF system, the abolition of the "offsetting" arrangement was the policy direction. Details on the proposal would be announced as early as practicable; and</p> <p>(b) making contribution for homemakers under the MPF system would be a complicated issue. Needy elderly were currently supported under the zero pillar of the existing multi-pillar retirement protection system i.e. multi-tier social security system. The introduction of LAS would also help strengthen the social security system as the preliminary thinking was that the premium payment under LAS would not be taken into account in the calculation of asset under various social security programmes.</p>	
025406 - 025933	<p>Chairman Mr KWONG Chun-yu Miss Florence CHEUNG Man-wai, Labour Right Commune Admin</p>	<p>At the invitation of Mr KWONG Chun-yu, Miss Florence CHEUNG sought clarification about the policy objective of LAS and whether it should be categorized under the zero pillar or the third pillar.</p> <p>The Administration's response that the introduction of LAS could help address the financial needs of those "asset-rich, income-poor" elderly. It was expected that the monthly fixed payout from LAS together with the social security payment would be able to provide stable income and better financial security for the retirement life of the elderly concerned.</p>	

Time marker	Speaker	Subject(s) / Discussion	Action Required
		The Chairman called on the Administration to address concerns about the role of LAS under the retirement protection system.	
025934 - 030252	Chairman Mr LAI Wai-tong Admin	The Administration's response to further views of the individual.	
030253 - 030500	Chairman Mr LAU Cheuk-kei, Alliance for Universal Pension Admin	The Administration's response to further views of the deputation.	
030501 - 030704	Chairman Miss CHU Moon-chun, Care Taker Concern Group Admin	The Administration's response to further views of the deputation.	
030705 - 031027	Chairman Miss Florence CHEUNG Man-wai, Labour Right Commune Admin	The Administration's response to further views of the deputation.	
031028 - 031239	Chairman Mr NG Kin-wing, Grassroots Development Centre Admin	The Administration's response to further views of the deputation.	
031240 - 031336	Chairman Ms LEE Choi-kwan, The Grassrooter Admin	The Administration's response to further views of the deputation.	
031337 - 031445	Chairman Mr 馮家亮, Liberal Party	Presentation of further views	
031446 - 031708	Chairman Mr NG Wai-tung, Hong Kong Society for Community Organization	Presentation of further views	
031709 - 031916	Chairman Miss FOK Mei-sung, Universal Pension League Admin	The Administration's response to further views of the deputation.	

Time marker	Speaker	Subject(s) / Discussion	Action Required
031917 - 032128	Chairman Miss TAI Yuet-ching, 青年 退保關注組 Admin	The Administration's response to further views of the deputation.	
032129 - 032336	Chairman Mr LAM Siu-pan Admin	The Administration's response to further views of the individual.	
032337 - 032545	Chairman Mr Brandon YAU Admin	The Administration's response to further views of the individual.	
032546 - 033020	Chairman	Closing remarks	

Council Business Division 2
Legislative Council Secretariat
25 May 2018