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協會檔號 OUR REF: CP PER SS C/4-85/

來件編號 YOUR REF:

立法會CB(4)278/13-14(08)號文件

3 January 2014

**URGENT**

The Hon Mrs Regina IP LAU Suk-ye, GBS, JP  
Chairperson, Panel on Public Service  
Legislative Council Complex,  
1 Legislative Council Road,  
Central, Hong Kong

Dear Mrs. IP,

**Panel on Public Service  
Special meeting on 10 January 2014**

The Police Force Council (PFC) Staff Side represents the Four Staff Associations (SAs), namely the Superintendents' Association (SPA), the Hong Kong Police Inspectors' Association (HKPIA), the Overseas Inspectors' Association (OIA) and the Junior Police Officers' Association (JPOA). The PFC Staff Side's views on the "Retirement age of civil servants" are:

- We recognise the changes in demographics of the working population in Hong Kong and the need to retain and make best use of experienced staff within the Government, including the Police.
- All SAs support the option for individuals to continue in their careers as a matter of personal choice.
- All SAs support respect for individual choice as this can provide the opportunity for staff to continue in their chosen career beyond the current retirement age of 55 in the police to allow them to serve up to the age of 60 or more, subject to good health and performance.
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- The OIA and JPOA would like to highlight the views of their grade members at Folio A and Folio B respectively.
- Of course, any measures to be introduced should be considered along with the needs of each Department in succession planning, professional experience and the individual health, performance and choice of the staff concerned.

HONG KONG			
SUPERINTENDENTS' ASSOCIATION 警司協會	POLICE INSPECTORS' ASSOCIATION 香港警務督察協會	OVERSEAS INSPECTORS' ASSOCIATION 海外督察協會	JUNIOR POLICE OFFICERS' ASSOCIATION 警察員佐級協會

- We all look forward to early implementation of a more flexible approach to HR planning.

Yours sincerely,



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Peter CORNTHWAITE  
Chairman  
SPA

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Ben TSANG  
Chairman  
HKPIA

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Ron ABBOTT  
Chairman  
OIA

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Joe CHAN  
Chairman  
JPOA

c.c. Commissioner of Police  
Secretary for the Civil Service

# **Flexible Retirement Age**

## **Hong Kong Police Force**



## **Overseas Inspectors' Association**

# **OIA Paper**

## **Flexible Retirement Age in the Hong Kong Police**

### **Introduction**

1.1 On 27<sup>th</sup> November 2008, the Standing Committee on Disciplined Services Salaries and Conditions of Service (SCDS) completed the long awaited Grade Structure Review (GSR) of the Hong Kong Police Force and other Disciplined Services. Although the majority of the report failed to meet expectations, the SCDS did note several areas outside the scope of the review that were of concern. One issue raised for discussion by the SCDS was that of Retirement Age (paragraphs 3.53 – 3.57 and paragraph 8.45 of the report). The SCDS notes that the authority to prescribe retirement age for the non-directorate ranks rests with the Head of Department (the Commissioner of Police in the case of the HKP). The SCDS also encouraged the authorities to review the prescribed retirement age, having regard to all relevant factors. While we still await a response from the Administration on this issue, the OIA has prepared this paper to review the factors relevant to the prescribed retirement age in the HKP.

1.2 Factors that have been considered by the OIA include the problem of non-scheduled wastage currently facing the Force, increased life expectancy / working life and the associated provisions of the MPF, CSPF and pensions, legal and regulatory issues, age discrimination, the experience in other jurisdictions, the demographics of the HKP (succession planning and promotion), budgetary considerations and the stance of the Administration.

1.3 In conclusion, we note the significant distinction between (a) pensionable retirement age and (b) maximum permissible retirement age, sometimes referred to in other jurisdictions as Compulsory Retirement Age. We see this distinction as an important component of our recommendation that the 'Compulsory Retirement Age' for the HKP should be extended to 60 years of age, subject to the proviso that the decision to remain in service after 55 years of age would be based upon a purely voluntary basis on the part of the officer. In this way, pensionable retirement age would not be affected, meaning that legislative changes would be unnecessary and the proposal could be implemented without strong objections. That is to say that anyone on pension terms would be unaffected unless they voluntarily choose to stay on until the maximum retirement age. This is the overwhelming wish of members of the OIA.

### **Legal Issues and Civil Service Regulations**

2.1 In the HKP context, retirement age is directly linked to pensionable retirement age and based on the 'Old Pension Scheme' and 'New Pension Scheme' (Caps. 89 and 99 and associated Regulations). There are also a

number of CSRs on the issue. For the Disciplined Services (including C&ED, ImmD and FSD, but not the ICAC), 55 years is the 'normal retirement age', although certain Directorate ranks (SACP and above in the HKP) have 57 years as the maximum pensionable retirement age. For civilian (Government) employees, the normal pensionable retirement age is 60 years (disciplined officers are however given a loading on their pensions which increases the pension to the equivalent of having worked to 60).

2.2 For those on the Civil Service Provident Scheme (CSPF), 55 is also taken as being the 'normal' (maximum) retirement age – CSR 360 is also relevant. However, for officers who have to pay into the Mandatory Provident Fund (MPF), the Ordinance decrees that 65 years of age is retirement age unless a person declares that he/she is retiring at 60 years of age, in which case that age becomes the retirement age (*note: MPF is not just for civil servants but also for the private sector*).

2.3 For officers who are on the 'New Pension Scheme', CSR 274 is of relevance. It states that 'retirement age' for officers in the Disciplined Services is the age *'prescribed by Heads of Disciplined Services, by notice in the Gazette'*.

2.4 For those on the 'Old Pension Scheme', CSR 267 is relevant. It states that after retirement (whether at age 55 or before), an officer can continue to be employed until 60 years of age (in increments), subject to service need, fitness, ability and experience. In practice however, 55 is taken as the normal maximum.

2.5 CSR 269 states that the authority for approving re-employment after retirement (non-Directorate officers in departmental grades) is the Head of Department or his delegated deputy/assistant.

2.6 This 'authority' to amend retirement age was specifically mentioned in paragraph 3.54 of the GSR report. The SCDS stated that, "*The authority to prescribe retirement age for non-directorate ranks rests with the respective Heads of Disciplined Services, or the Administration in the case of directorate ranks. In view of the requests, we encourage the authorities to review, if considered appropriate and necessary, the prescribed retirement age, having regard to all relevant factors, including operational needs, changing nature of the jobs, life expectancy of people, as well as possible implications on promotion opportunities.*"

2.7 Retirement age is not covered by the Police Force Ordinance (Cap. 232) however, Sec. 2 is worthy of mention: *'The Commissioner, subject to the orders and control of the Chief Executive, shall be charged with the supreme direction and administration of the police force'*.

2.8 The history behind Directorate officers of SACP rank and above having 57 years as normal retirement age is not clear from our research.

### **The Hong Kong Auxiliary Police**

3.1 Retirement age for the Hong Kong Auxiliary Police (HKAP) is different to that of the HKP, presumably due to the absence of the pension issue. The retirement ages are prescribed in Regulation 8 of the HKAP Regulations, Cap. 233 (sub. leg. A). The Commandant's retirement age is 60 years of age, CSP (AUX) is 57 and for all other ranks it is 55 years. Of note however is that the CP (quote) *'reserves the right to advise the Chief Executive to extend the service of the Commandant/Deputy Commandant beyond the age of 60'*. For other ranks, the CP has the authority to extend their service up to the age of 60 based on 'exigencies of the job', 'specialist experience' and 'availability of non-police professional skills'.

### **Independent Commission Against Corruption (ICAC)**

4.1 Officers in the ICAC are employed on contract terms and not on pensionable terms. It is apparently ICAC policy (based upon CSRs) that normal retirement age is 60 years. The ICAC do apparently have serving officers who are employed beyond the age of 60 and this is dealt with on an individual basis.

### **Overseas Practice / Experience**

5.1 Through open source material on the Internet the police retirement age situation, as it exists in other countries/jurisdictions, has been researched. The research indicates that for many Forces (but not all), there are two separate issues:

- (a) pensionable retirement age/s,
- (b) maximum permissible retirement age

5.2 Pensionable retirement age is normally based on length of service. Once an officer completes a certain number of years of service, he/she is entitled to full pension and can retire at that time. In many police forces/services/departments, officers can also voluntarily retire earlier, but by doing so are only entitled to a percentage of maximum pension.

5.3 Maximum retirement age (or 'Compulsory Retirement Age' as it is referred to in the UK) is different. This is the maximum age that an officer is permitted to remain in service and can be significantly greater than pensionable retirement age. For example:

*'an officer joining the X Police Service in the UK at the age of 19 would be entitled to his full pension at 30 years of service. Thus his full pensionable age would be 49. If he was a Constable/Sergeant/Inspector/Chief Inspector he could remain in service until the Compulsory Retirement Age of 60. If he was of Superintendent rank or above, he would not reach Compulsory Retirement Age until 65 years. Thus, he could retire on full pension at 49 years or alternatively remain in service for another 15 or 16 years.'*

5.4 Below is a table which highlights the maximum (or compulsory) retirement age for officers in a variety of countries:

Country	Maximum Retirement Age	Comments
Australia	60	AFP and State Police
Canada	60 ( & possible extension)	RCMP
China (Mainland)	60	PSB
Cyprus	63	Raised from 60 (SGT+) and 55 (-SGT ranks) in 2010
Eire	60	
Fiji	55 (60 for Commissioner only)	
Finland	60	
Germany	65	
Greece	60	
India	60	
Indonesia	58	
Israel	67 (males) 64 (females)	
Japan	60	
New Zealand	None	employment based on 'fitness for job'
Nigeria	60	
Norway	60	
Philippines	56 (57 for Director-General only)	PNP
Samoa	55 (60 in special circumstances)	
Singapore	50 (Pos) 55 (SPOs)	
South Africa	60	
Sri Lanka	55 to 60	
UK	60 (up to CIP) 65 (SP +) (and can be extended further)	Increased in 2006
USA	63 or 65 /	Various city police /

5.5 It is noted that there has been a general trend overseas for maximum retirement age to be increased during the past decade. There are a number of reasons for this:

- (a) age discrimination (legislation),
- (b) retention of experience,
- (c) slow recruitment/bad retention,
- (d) financial (in the context of the State / Government economics),
- (e) longer life expectancy / better health / longevity,
- (f) longer financial contribution to the state.

5.6 A number of jurisdictions have enacted age discrimination legislation (that did not previously exist) and as a result they have also had to raise maximum retirement age for police officers/fire-fighters and similar bodies. In some cases, individual officers have had to take legal action against the government/administration however in most cases it would appear that it is the governments/administrations have acted responsibly to take the initiative on implementation.

5.7 Although by no means the only one, the UK is a suitable example. In October 2006, the 'Compulsory Retirement Age' was raised as a result of age discrimination legislation. New Zealand faced a similar issue and dealt with it by abandoning maximum retirement ages. It instead introduced what could be described as a 'fitness for job' policy.

## **The Demographics of the Hong Kong Police**

6.1 The number of serving officers employed on the 'Old' or 'New' Pension Schemes decreases every year and eventually all officers will be employed on Common Terms/New Terms (CSPF). A smaller number of officers are employed on contract terms and obliged to pay into the MPF, which carries a significant employment gap between the normal retirement age of 55 and the MPF retirement age of 65 (or possibly 60 upon declaration). Those officers have no option but to seek further employment.

6.2 In recent years, not only have experienced officers been resigning early from the Force to seek employment in the private sector, but young, inexperienced officers on 'new terms' have also been resigning in numbers that exceed normal predictions. The problem of this premature wastage was highlighted by P WING (HR) in a consultation paper prepared in June 2009, noting that the Force has no control over 'hygiene factors like pay and conditions of service', although this was identified as one of the major causes of the



wastage problem. These officers are leaving the Force to commence a second career, even though many would have preferred to remain as police officers.

6.3 If these same officers knew that they could be in full time employment until 60 years of age, then it is possible that they would not seek out other employment or a second career as they would have financial security for another five years. The Government would save on paying pensions and the Police Force would benefit in savings on training expenses and be able to retain experience. Officers currently in service, together with all of their associated experience, could also be retained.

### **Succession Planning and the Promotion Blockage Myth**

7.1 There is a perception throughout the Force (but particularly at the management levels) that, if a maximum retirement age (as opposed to pensionable age) beyond 55 years was introduced, it would in some way create a 'promotion jam' and interfere with succession planning. This line of reasoning, for example, opines that if one SP was to remain in service until 60 years, then one CIP could not fill that rank/post and subsequently one SIP would not fill the CIP rank/post, thus delaying the promotion of officers.

7.2 Indeed, this issue was initially a concern of the Police Federation of England and Wales when similar changes were introduced in these countries. However, the Secretary-General of the Police Federation has advised that, on the contrary, the envisaged problems have not surfaced and there have been no major problems associated with the change over the past three years. This appears to be because not all officers choose to extend their career. Those that want to retire upon reaching pensionable retirement age continue to do so, while those that want to stay on longer may do so. Simply put, the practice has become widely accepted because officers realise there are both pros and cons to extending their careers. Elected members of the Scottish Police Federation have advised that their experiences are the same.

### **Age Discrimination Legislation – Hong Kong**

8.1 As aforementioned, there has been an increase in maximum retirement age for police officers in a number of overseas countries/jurisdictions and one of the main reasons for this has been age discrimination legislation.

8.2 As things stand in Hong Kong, there is no age discrimination legislation, even though the subject has been raised for some years by the trade unions, politicians and in LegCo. Hong Kong does have legislation encompassing race, sex, disability and family status discrimination but, when it comes to age discrimination, the Government has stated that it believes the

matter is better dealt with through 'public education' and 'self-regulation'. The Labour Department has issued a number of guidelines on age discrimination, and these can be accessed via the department website. This is one:

<http://www.labour.gov.hk/eng/plan/pdf/eade/Employers/PracticalGuidelines.pdf>

8.3 Of note is that the Labour Document guidelines have a section which deals with retirement age and it states:

*“A compulsory retirement policy can be justified as being reasonable and rational since it facilitates the provision of employment opportunities for younger members of the workforce; provides a basis on which to provide for pensions and other retirement benefits; and allows for career planning, staff development and succession planning. Even so, we recommend that from time to time employers should review their policy on retirement. In particular they should consider:*

*(a) whether there should be a “normal” and/or a “mandatory” age of retirement;*

*(b) whether the set retirement age is appropriate; and*

*(c) how the retirement age was set, and whether this was based on any reasonable and rational grounds that a person above a particular age is unable to carry out the inherent requirements of the particular employment.*

*The existence of a compulsory retirement policy should not in itself stop an employer from considering job application from their serving staff members who are close to retirement age but wish to continue to work after that age. Such applications should be considered on their own merits, having regard to the retirement policy and the principle that age should not be a discriminatory factor.”*

8.4 Because of the lack of age discrimination legislation in Hong Kong, the Equal Opportunities Commission is stifled in dealing with the matter. Even if such legislation were to be enacted, there is every likelihood that the current Administration would insert a clause exempting treatment of Government employees in the same fashion.

## **Other Laws/Conventions**

9.1 Article 22 of the Hong Kong Bills of Rights Ordinance, Cap. 383 states: *‘Equality before and equal protection of law - All persons are equal before the law and are entitled without any discrimination to the equal protection of the law. In this respect, the law shall prohibit any discrimination and guarantee to all*

persons equal and effective protection **against discrimination on any ground** such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.’ Obviously this would include employment discrimination on the basis of age

## **The Government’s Position**

10.1 The Government has so far rejected enacting age discrimination legislation despite recommendations made by legislators and other interested parties. When the subject of raising civil service retirement age is specifically mentioned, the Government has continually stated that it has no intention in doing so. In August 2009 it publicly reiterated that position. Indeed in April 2008, in response to questions from a legislator, the Secretary for Labour and Welfare (Mr. Matthew CHEUNG Kin-chung) stated:

*“There is currently no mandatory retirement age in Hong Kong. Employees and employers are free to negotiate on a mutually agreed basis for a suitable retirement age, same as other terms and conditions of employment, when they enter into an employment contract. Employers are also free to recruit or continue to employ elderly people.*

*The present arrangement allows flexibility and suits the needs of different employers and employees having regard to the market situation and we have no plan to change it. In any case, any change to the existing arrangement will have to be fully discussed by the community, as well as thoroughly and carefully examined in the light of the socio-economic circumstances and developmental needs of HK.*

*The present retirement age of the civil service has been set, after taking into account all relevant factors including the impact on civil service manpower planning, public finance, promotion prospects of the lower ranks and employment prospects of young workers. We have no plan at present to change the retirement age in the civil service.*

10.2 Anecdotal evidence suggests that the staff associations of the other Disciplined Services are also in favour of a more flexible retirement age, one that would permit officers to stay on in service beyond the age of 55.

## **The Media And Public Opinion**

11.1 The increased life expectancy and enhanced physical fitness that allows many people to work well into their 70’s has been well documented in the local and international media. The media has reported widely on the

Government concerns that the ageing population is going to place a tremendous strain on the economy. An article in the SCMP on September 9<sup>th</sup> 2009 (“Age of Unreason”) neatly summarises some of the problems. The large number of immigrants who came to Hong Kong in the 1950s and 1960s are all approaching retirement (as confirmed by the Commissioner for Census and Statistics) and even the Financial Secretary has warned about the problems this will generate.

11.2 The public is well aware that an increasing proportion of elderly people will lead to most people having to work beyond the normal retirement age of 65. Countries that have already encountered this ageing process note that even if individuals do not want to work beyond 65 years of age, society as a whole demands it. Annexed to this paper are copies of relevant press articles.

11.3 The Civil Service Bureau has admitted that an extension of retirement age to 65 would save the Government HK\$540 million per year, a not insignificant sum in these days of economic gloom and doom. The author of one SCMP article (Philip Bowring – a long time Hong Kong commentator) notes that although the lower and middle ranks of the civil service support an increase in retirement age, the stumbling block is to be found in the upper echelons of the civil service. Two reasons are usually quoted:

- (a) The promotion blockage and succession planning myth discussed at paragraph 7 above; and
- (b) A higher retirement age would limit opportunities for senior civil servants to seek outside employment and the lucrative benefits that those staff can obtain when jumping ship.

11.4 The myth of promotion blockage has been expelled as a substantive argument earlier in this paper, while the subject of senior civil servants seeking outside employment after retirement is currently a political hot potato. Yet, the concerns are only valid at the very highest ranks and are not relevant to the non-directorate ranks. It is vital that the senior ranks of the Administration consider the whole picture. Non-directorate grades have seen any CSPF or MPF investments whittled away due to unreasonably high administrative costs over the last 10 years, doubling the pain of pay cuts that continue to be imposed by the Government. Retiring at 55 is not an option for many police officers and if they cannot seek redress within the Force they will have no alternative but to leave and look elsewhere.

## **Other Issues for Consideration**

12.1 From an organisational perspective, the principle argument is about organisational memory. It is being increasingly acknowledged overseas that older employees are an extremely valuable resource, because they are the

principle repositories of the collective memory of the organisation. When these people retire (or leave early) they take with them a resource that cannot be replaced. The Force has to develop ways to keep the resources it needs, including people.

12.2 The issue of 'fitness for job' is a matter that has been mentioned, sometimes with doubts as to whether officers over the age of 55 would be able to perform their constabulary duties. The fact that police forces in other countries/jurisdictions are able to stay on beyond that age should dispel any such misgivings.

12.3 Of interest is that in the 'UK Police Negotiating Board/Home Office Joint Guidance for Police Authorities on New Compulsory Retirement Ages & Retirement Policy for Police Officers with Effect from 1<sup>st</sup> October 2006', it is specifically stated that (quote), *'Extension to service is not the same as recruitment and this is important in considering an officer's suitability for extension. Applicants should not be refused an extension simply on the basis of not being able to carry out **all** the duties of a member of the Force.'*

12.4 The same guidance notes also declare that (quote), *'Forces are reminded that they are required to make reasonable adjustments for officers with disabilities under the Disability Discrimination Act.'*

## **Conclusion and Recommendation**

13.1 On paper, it would appear that the Commissioner of Police has the authority to permit officers to remain in service until 60 years of age. However, in practice, he would presumably require some form of sanction from the Administration. The Government (and current Force Management) may be against a rise in retirement age for civil servants generally, possibly due to the belief that it could have 'knock on' effects in the private sector. However there appear to be double standards at play, given that officers at SACP rank and above are already in a position whereby they have a pensionable retirement age of 57.

13.2 The general public are clearly facing more challenges to meet retirement needs in the face of an ageing population and the diminishing returns from the working population. The Police Force is having some difficulties in retaining staff and this is almost certainly due to lessened terms of service for all. Indeed, in the years ahead with many officers due to retire (at 55), the situation will likely get worse.

13.3 In light of all of the above, the OIA sees genuine merit in the proposal to create a 'maximum retirement age' of 60 and is of the opinion that the matter should be pursued sooner rather than later. It is the recommendation of

the OIA that remaining in service after 55 years of age should be on a purely voluntary basis.

13.4 There are examples overseas (HM Armed Forces for instance) whereby personnel having reached pensionable retirement age have been permitted to remain in service but, during the extension, are not eligible for promotion and their pay is one increment less than the previous level. This is another solution to the “promotion blockage” argument that could be considered. A proper review of the overseas experience would also help to throw light on this perceived problem.

13.5 In summary, the OIA proposes that the issue of retirement age be reviewed in detail, as per the suggestions of the SCDS in the GSR report. We also recommend that consideration be given to **creating a ‘maximum retirement age’ of 60 whilst maintaining the current pensionable retirement age with the current enhanced pension benefits. The choice to remain in service after 55 years of age would be on a purely voluntary basis.** We make these recommendations in good faith and in order to address problems that have emerged, and will continue to emerge, in relation to the poor terms of service offered by the Government to police officers since 2000 and the likely talent and experience gap that will emerge in the imminent future.

**OIA Executive Committee  
December 2013**

## 香港警察隊員佐級協會

### 香港警察隊彈性退休年齡建議書

#### 簡介

世界各國正面對人口老化所帶來的問題，要解決人口老化問題的其中一個方法，就是延遲退休年齡。香港亦不例外，根據香港政府統計處估計，香港人口在 2012 年底已到達 7.17 佰萬人。香港整體人口預計在 2011 年至 2041 年整段時期將大幅增加 1.4 佰萬人。估計亦顯示，香港人口將持續老化，香港社會將會為此而承受沉重負擔。

香港警隊在未來十年，將會受退休潮的影響，大量經驗人員在短時間內離開警隊，服務質素難免會受到影響。機構要達致長遠穩定發展，員工的經驗是其中一項重要因素。香港警隊亦不例外，警務人員在到達 55 歲退休年齡時，其豐富的警務經驗對警隊都是無價寶。警隊退休高峰期越來越接近，警隊必需保留在未來數年行將退休的警務人員，以減輕警隊的服務質素的影響。事實上，越多有經驗的人員留任，越能為香港市民提供優質的服務。因此延長警務人員工作年齡，對社會、對警隊、對個人都會帶來正面影響，故對檢討警務人員退休年齡實有所必要，若仍默守成規，抱持成見，無遠瞻高矚，便會成為香港社會和警隊發展的絆腳石，成將來之悔恨。

人口老化為警務人員帶出很多問題。我們應怎樣定義退休？如何界定退休年齡？在今日社會經濟快速發展下，退休金條例在退休後的保障是否足夠？退休年齡與強積金是否能銜接上？在當今警隊內，基本上有兩種退休保障制度 - 退休金計劃和強積金。退休金計劃是香港警隊保障員工退休後生活的一個重要計劃，然而比較過去數年，在今日通脹率高企，導致生活指數上升，退休金計劃便難以發揮全面保障作用。而強積金計劃是香港的一個法定計劃，並受到強積金條例的規管。今日，強積金計劃已在政府及私人機構全面實施，由於強積金計劃是一個為打工仔晚年提供保障的計劃，因此根據強積金條例，強積金計劃成員只可在到達 65 歲法定年齡後，才可提取強積金計劃內的所有累算權益。可是，包括香港警務署、香港海關、香港消防處、香港懲教署和香港入境處等紀律部隊，卻將正常退休年齡限定為 55 歲。他們在到達 55 歲限定退休年齡時，也不能提取其強積金計劃戶口內的所有累算權益。他們在到達限定退休年齡後，仍需要為生計而工作至 65 歲，以提取其強積金戶口內的所有累算權益。在此種種問題下，延長他們的工作年齡，除能保留人員的知識與經驗外，更可以有效解決他們在 55 歲後的生活問題。

因此，我們認為延長警務人員的工作週期和延遲退休年齡是無可避免。香港人越健康，壽命也越長。香港警隊應接受 55 歲已不再是合適的退休年齡，並且將法定退休年齡回復至 60 歲。為了能順利推行彈性退休年齡計劃，香港警隊應將它分階段推行。我們建議第一階段先將退休年齡延長至 60 歲，並將最終目標定於 65 歲。我們相信將退休年齡延長至 65 歲，對於銜接強積金計劃內可提取所有累算權益的年齡更為有利。為避免不必要且覆雜的修改法律程序，對於現職人員，我們建議彈性退休年齡計劃應建基於香港警隊與警務人員雙方的意願上，在現有的退休保障條件和各項福利和服務條件不變下，在人員 55 / 57 歲後，以重行受聘形式繼續工作到 60 歲。如情況令人滿意，則可永久回復退休年齡為 60 歲，及進一步推至 65 歲。

### 法例與公務員事務規例

香港警隊將正常退休年齡限定於 55 歲，是建基於兩個不同退休金制度而定立。(舊退休金制度及新退休金制度)根據退休金條例、退休金利益條例及相關規例(香港法例第 89 條及第 99 條)，新、舊退休金制度均將正常退休年齡定於 55 歲。而指明的首長職級(香港警務處高級助理處長或以上職級)則定於 57 歲。所有新、舊退休金制度下的警務人員可以根據合約的聘用條款，在 45 或 50 歲選擇提早退休。所有在 1995 年 4 月 1 日前加入警隊的警務人員可再次被香港警隊聘請，最長可至 55 歲。

一般公務員的退休年齡為 60 歲。香港政府留意到紀律部隊人員的服務年期較一般公務員為短。有見及此，香港政府額外給予紀律部隊人員一筆附加工資作為補償他們未能服務至 60 歲的損失。

香港警隊不但提供退休金計劃予警務人員，也有提供公積金計劃。公務員事務規例第 360 條亦有提及。當中指出公積金計劃下的警務人員正常退休年齡為 55 歲，而指明的規定職級則為 57 歲。然而，公積金計劃的正常退休年齡是根據香港法例第 485 章強制性公積金計劃條例中的規定，即為 65 歲。公積金計劃下的警務人員只有在到達法定退休年齡或年齡達 60 歲或以上，並向政府作出宣誓以希望提早退休，才可提取其強積金戶口內的所有累算權益。

參考有關的公務員事務規例，第 267 條指出紀律部隊的部門首長有權規定其員工的退休年齡並刊登在憲報。第 269 條亦指出部門首長或其選派的副手或助手有權批准年過 55 歲的員工再次獲得受聘。另外，第 274 條也指出紀律部隊人員可獲重行受聘至 60 歲。不過需考慮員工的體能、能力及經驗。



警隊條例(香港法例第 232 章)第 4 條提到「在符合行政長官的命令及管制下，處長對警隊負有最高指示及管理責任。」在紀律部隊職系架構檢討報告書(2008)中，紀律人員薪酬及服務條件常務委員會(紀常會)也鼓勵各部門檢討有關的退休年齡。

## 考慮

過去三十年，香港的生育率和死亡率不斷下降，以致人口壽命增加，最終趨向人口老化。根據香港政府統計處估計，香港在未來數年，人口將持續老化。(圖 1)

在今天的香港社會，遲婚是十分普遍。但同時亦產生了低出生率的疑慮。在 1981 年至 2011 年過去的三十年間，首次結婚年齡的中位數增加四年。新郎和新娘分別由 27 歲上升至 31 歲及由 24 歲上升至 29 歲。遲婚經常導致夫婦延遲生育和出現一連串連鎖反映。如在退休後仍然要照顧孩子和繼續成為家中經濟支柱。

事實上，人口老化直接影響香港的勞動力。低生育率致勞動市場人力不足，低死亡率為香港政府在社會開支上帶來沉重負擔。所以要長者投入勞動市場已成大勢所趨。

香港警隊不能避免面對人口老化和遲婚所帶來的挑戰。這亦是世界各地大城市正面對的問題。世界各地大城市嘗試通過立法延長退休年齡，以緩和人口老化和遲婚問題，為他們帶來的高昂支出。不過在現實中，由於紀律部隊人員的退休年齡有所規定，所以警務人員其實並無選擇。從今天看，警務人員需要在 55 歲既定退休年齡退休未免太早。很多退休警務人員退休後仍然需要在私人機構繼續工作，以應付生計。

這種情況下，退休警務人員便要被迫轉至另一行業繼續工作。他們大部分轉行做司機或保安員，甚至臨時演員。老實說，退休警務人員均掌握全面的警務知識，而保安及偵查服務行業因受惠於退休警務人員的警務知識而樂於聘請他們，希望退休警務人員能為保安及偵查服務行業帶來正面影響。香港警隊將無可避免地大量流失有經驗的警務人員，而同時要為因為訓練週期增加而額外為訓練新人員而付出龐大費用。

明顯地香港警隊的人事變動率在過去數年已異常地增加。當退休高峰期於 2019 年到達並持續數年，警隊如果不檢討退休制度以舒緩情況，問題將更為惡化。在考慮延長退休年齡的方向下，本文將從下列問題下探討。

- 甲、 有關警隊開支，
- 乙、 向上流動率的變動，
- 丙、 優質警務人員的提供，

- 丁、 職位空缺，
- 戊、 體力負擔，
- 己、 強積金的法定退休年齡與紀律部隊人員的正常退休年齡銜接。

## 延長退休年齡的好與壞

### 甲、有關警隊開支

延長退休年齡對香港警隊的開支的影響。未來數年，香港警隊每年將流失大約 600 至 960 名初級警務人員。這個情況將至少維持至 2019 年。初級警務人員包括警署警長、警長和警員。香港警務處人事部預測顯示，香港警隊於 2013/14 年度將會有 634 名初級警務人員退休。按比例推斷，香港警隊於 2013/14 年度將會有 63 名警署警長、254 名警長和名 317 警員退休。

參考 2012 年 4 月 1 日生效的警察薪級表，當中警署警長的起薪點為港幣\$32,510 及頂薪點為港幣\$46,200。而警長在每年享有增薪點的情況下，薪金為港幣\$26,890 至港幣\$34,300。另外，警員在該職級服務滿 12 年、18 年、24 年及 30 年而工作表現良好，可獲得 4 個長期服務增薪點，即港幣\$27,640 至港幣\$30,085。因此，香港警隊在建議延長退休年齡的額外開支是可以預計的。

預期香港警隊需要付出額外工資以挽留有經驗的警務人員。當香港警隊在推行延長退休年齡計劃時，工資、強積金供款和公積金供款將會是香港警隊三個主要的開支。雖然開支將按年遞增，但預期香港警隊在推行延長退休年齡計劃的成本開支是有限的。

預計香港警隊在推行延長退休年齡計劃第一年的總額外開支約港幣\$1.39 億。(圖 2) 香港警隊的成本開支將隨著每年退休警務人員人數上升而增加。假設香港警隊的退休警務人員數目在未來數年將每年將增加 100 人。基本上，因比例固定的關係，初級警務人員的人數比例將維持不變。在這個情況下，累計每年退休警務人員的數目分別為 10 名警署警長、40 名警長和名 50 警員。直至 2017/18 年度，香港警隊預測將會有大約 4,170 名初級警務人員退休。(圖 4)隨著每年額外支出增加港幣\$22 佰萬，香港警隊將需要支付港幣\$9.16 億以挽留所有退休警務人員。(圖 3)

於 2013/14 年度，香港政府預計支出港幣\$3.56 仟億作政府一般開支。當中一小部分，即大約港幣\$1.5 佰億將預留予香港警隊作日常開支。香港警隊在推行延長退休年齡的五年間，額外開支將少於 10 億。(圖 4)比較起香港政府所預計的總支

出額為細。

香港警隊在推行延長退休年齡計劃時的額外開支是有限的。延長退休年齡計劃不但有利香港警隊保留警務技術與經驗，同時能夠維持向香港市民提供高水平警察服務。經過仔細評估，香港警隊推行延長退休年齡計劃的額外開支並不會為香港政府的財政造成嚴重負擔。

## **乙、 向上流動率的變動**

晉升問題一直是警隊內推行彈性延長退休年齡至 60 歲的最大憂慮。由於警隊內部擔心過多有經驗警務人員留任警隊，會阻礙服務年資較短的警務人員晉升，因而有警務人員擔心推行延長退休年齡計劃的可行性。

延長退休年齡計劃毫無疑問會減低警隊內部的向上流動性。同時亦會直接影響香港警隊和警務人員個人的發展。對初級警務人員而言，他們由警員晉升至警長，又或者由警長晉升至警署警長，一般都需要等待一段長時間才獲得考慮晉升。時至今日，初級警務人員一般需要平均約 18 年時間才有機會升級。長時間的奮鬥引致很多初級警務人員極度不滿。他們的憂慮是可以理解的。雖然升級配額充足，但是越多有經驗的警務人員留任警隊，服務年資較短的警務人員便需要在更加激烈的環境下競逐升級配額。最終，低向上流動率將減低服務年資較短的警務人員的忠誠度。同時降低警隊服務質素。

對香港警隊而言，越多有經驗的警務人員留任警隊，在升級遴選過程中，就有更多有潛質的警務人員可供選擇。香港警隊在升級遴選過程中應考慮人員的素質。明顯地，香港警隊在推行延長退休年齡計劃時，必然會有阻礙升級的情況出現。然而，推行延長退休年齡計劃只會在首五年延長升級的年期，但不會嚴重影響香港警隊人手的編制數目和實制數目。由此可見，晉升趨勢在五年過渡期後將漸趨穩定。

另一方面，延長退休年齡計劃擴大了有經驗警務人員在香港警隊的比例。同時，該計劃亦為香港警隊提供更多有潛質的警務人員在升級遴選過程中選擇。香港警隊需在警隊內部需求與香港警隊利益當中作出仔細衡量。對於有潛質的警務人員，香港警隊應毫無疑問地給予他們更多發展機會，以配合香港警隊的發展。然而，香港警隊在升級遴選過程中應以人員的素質作為首要考慮因素，而非年齡或服務年資。可以肯定的是，有質素的晉升可使香港警隊更成功。同時，晉升應以不對香港警隊整體架構產生負面影響為大前提，特別是指香港警隊人手的編制數目和實制數目。明顯地，在推行延長退休年齡計劃的初段，警隊內部的向上流動性將會輕微降低。這個情況最

多只維持五年。因此，阻礙升級的情況並不會成為推行延長退休年齡計劃的絆腳石。

重行受聘的合約制警務人員會否獲得晉升是另一個警隊內部擔憂的問題。基本上，所有包括海外受聘的警務人員及根據強積金條例在 2000 年 6 月 1 日之後受聘的警務人員，都是合約制警務人員。他們均享有晉升的機會。顯然，重行受聘的合約制警務人員也不會受到歧視，應如同其他合約制警務人員一樣享有晉升的機會。可是申請參加升級遴選的重行受聘合約制警務人員的人數幾乎沒有。這意味著重行受聘的合約制警務人員並不會對升級遴選造成激烈競爭。

相反，在不不論原因的情況下，即使重行受聘合約制警務人員在升級遴選的申請數目大幅增加，香港警隊亦可因應不同階級的人員數目而適量地留任或晉升有關人員。此舉可令香港警隊將晉升配額控制，以達致實際需要。例如當申請重行受聘的數目超出某個初級警務人員的編制數目時，香港警隊可利用重行受聘計劃控制重行受聘警務人員的數目，又或控制招聘新入職人數，這個決定取決於香港警隊的實際需要。

### 丙、優質警務人員的提供

香港警隊是香港都政府最大的一個部門。不包括文職人員及輔警，香港警隊現有 28,190 名正規警務人員。近年，香港警隊面對人口老化及退休潮的挑戰。香港警隊深明挽留有經驗警務人員的重要，因此一直有向已離職或已退休警務人員提供重行受聘政策，並一直沿用至今。

對已離職初級警務人員來說，不論是強積金制度下的警務人員，又或是退休金制度下的警務人員，他們都可在離職兩年內申請參加香港警隊的重行受聘政策。然而，香港警隊在此重行受聘政策內亦有對申請人設立特定的服務條件。最終，重行受聘政策的目的是在無需額外投放資源重新培訓重行受聘警務人員的情況下保留警務知識與經驗。

對已退休初級警務人員來說，重行受聘政策的應用更為廣泛。此政策主要提供予退休金制度下的警務人員申請，但不包括小部分新退休金制度下的警務人員及強積金制度下的警務人員。此政策的對象為 1995 年 4 月 1 日前加入警隊的警務人員。此政策的目的是為了維持香港警隊人手的實際數目，和避免在短時間內大量流失警務知識及相關經驗。

明顯地香港警隊的重行受聘政策是為挽留有經驗的警務人員，他們經常被新入職的警務人員視為學習對象，並將寶貴的警務知識傳承下一代。所以只有依靠有經驗

的警務人員，才能在實制警隊運作上做新舊交接，確保警隊優質服務得以維持。

#### 丁、職位空缺

香港正面對人口老化，導致越來越多 55 歲至 60 歲勞工投入勞動市場。於 2009 年至 2011 年期間，有關 55 歲至 60 歲的男、女勞工投入勞動市場的數字大幅上升。這結果意味著勞動市場需要勞工，而且是需要有經驗的勞工。

於 2009 年至 2011 年期間，香港的失業率由 5.3 個百分點下跌至 3.4 個百分點。另一方面，就業率則由 94.7 個百分點上升至 96.6 個百分點。(圖 5)這結果顯示市場上有足夠的就業機會供給求職者。同時，越來越多長者勞工投入勞動市場。數據同時顯示在 2009 年至 2011 年期間，整體勞動人口正在上升。這是因為越來越多勞工趨向 55 歲後繼續工作有關。

至於香港警隊，香港警務處人事部預測顯示在 2013/14、2014/15 和 2015/16 年度，分別會有 634 名、641 名和 691 名警務人員退休。這個數字將逐年遞增，並至少持續到 2019/20 年度。這意味著香港警隊需要大量招聘警務人員，以取代即將退休的警務人員。

香港警隊招聘越來越多警務人員，不但引起香港市民對香港警隊能否繼續提供優質服務的疑慮，而且減低香港市民對香港警隊的信心。新入職的警務人員數目不斷上升，一方面代表香港警隊正依賴大量經驗不足的警務人員去維持治安。另一方面，代表香港警隊正流失有經驗的警務人員，並將獨特的警務技術與經驗逐漸流向私人機構。

事實上，很多到達 55 歲正常退休年齡的警務人員仍然有能力服務香港警隊。既定的退休年齡只會令退休警務人員離開香港警隊，並迫使他們在私人機構尋找工作。明顯地，既定的退休年齡對香港警隊和退休警務人員來說並無好處。當香港警隊面對退休潮，情況將會更加明顯。因此，延長退休年齡將會是一個可取的措施，以保留獨特的警務技術與經驗，並可維持向市民提供優質的服務。

延長退休年齡毫無疑問會到香港警隊的職位空缺造成影響。換個角度看，它亦為其他行業製造更多就業職位。在平衡各項因素下，挽留有經驗的警務人員比招聘警務人員更值得香港警隊去投放資源。越多有經驗的警務人員留任，不只提高服務水平，而且能夠配合香港警隊的長遠發展。所有有經驗的警務人員對香港警隊和警務工作都非常了解，而且能將簡單與複雜的案件順暢地處理。有經驗的警務人員同時可透過師徒制將相關的警務知識與經驗傳承下一代，以配合香港警隊的長遠發展。

另外，由於近年香港警隊招聘警務人員時以高學歷為主，以致警務人員嚴重流失。在良好經濟環境下，擁有高學歷的警務人員趨向離開警隊，轉投私人市場以獲取較好薪酬的工作。警務人員嚴重流失直接影響香港警隊的發展。延長退休年齡能有效堵塞警務人員流失所帶來的問題。

香港警隊投放大量資源去培訓新入職的警務人員。可是，高學歷的警務人員最終卻離開警隊。那些離職的高學歷警務人員多數轉移到其他政府部門或私人市場工作，直接使香港警隊製造大量職位空缺。因此令警隊在訓練新入職人員方面，浪費大量資源。令人有為他人作嫁衣裳的感覺！

總括而言，香港警隊延長退休年齡不但能保留有經驗的警務人員在適合的工作崗位上，而且能將錯配的人力資源適當地轉移到合適的行業。最重要的是香港警隊的訓練資源，並沒有白白浪費！

## **戊、體力負擔**

今日人的壽命越來越長，香港的人口老化亦越趨嚴重。一份由香港政府統計處發表的報告將「老人」定義為年介 60 歲或以上，「中年人」則定義為年介 45 至 59 歲。這意味著 60 歲以下人士仍然有工作能力。同時意味著體力負擔並非年長人士投入勞動市場的阻礙。

根據香港政府統計處表示，「由於在 1950 至 1960 年代出現嬰兒潮，他們將於未來 20 年逐漸步入年長組別，加上未來的人口持續老化，預期本港長者佔總人口的比例在未來 20 年將持續顯著增加。」

過去十年，隨著人口老化，長者投入勞動市場的數目由 2001 年的 53,990 人增加 11,898 人至 2011 年的 65,888 人。數目上升顯示 65 歲或以上長者仍有工作能力。同時，亦顯示長者對工作的需求。然而，長者勞動人口參與率在 65 歲以後開始下降。這是因為長者的人口比例越來越高。

在 2011 年，大部分的長者主要從事非技術職位，如保安員及看更。這反映出長者對工作的需求。香港警隊亦不例外。香港警察是一種很獨特的職業，現時仍未有其他行業能完全吸納它的專業。由於保安員及看更的工作性質與香港警察相似，所以很多退休警務人員轉移從事保安員及看更等行業。這必然導致各行各業間的資源錯配。

在這個情況下，香港警隊應挽留有經驗的警務人員，以避免警務技術與經驗外流

至私人機構，如保安員及看更等行業。第一，香港警隊應確保有足夠的有經驗警務人員，以提供優質服務。第二，將無價的警務知識與經驗傳承下一代，這有利香港警隊的長遠發展。第三，延長警務人員的工作週期能增加他們的安全感，令他們的表現更理想。第四，讓本來不需要有警務訓練的人來擔任保安及護衛業工作，能充分分配人力資源，以降低失業人數。

另外，人的壽命越長，死亡率越低。人口老化使越來越多長者投入勞動市場，以維持香港經濟的生產力。因此，很多人在 55 歲以後仍要繼續工作。有些人甚至在 60 歲以後仍有工作需要。很多警務人員在退休後仍然希望繼續在私人機構擔任保安員及看更等行業。這種情況意味著既定退休年齡對於警務人員來說其實是過早。因此，延長退休年齡不但是一個有利於香港警隊及警務人員的政策，而且也不會因為高體力負擔而帶來不良影響。

## 己、強積金的法定退休年齡與紀律部隊人員的正常退休年齡銜接

強積金是以僱傭為基礎的退休保障制度。僱員以及自僱人士，均須參加強積金計劃。香港警察亦不例外。所有於 2000 年 6 月 1 日後加入警隊的警務人員均受到強積金計劃規管。然而，公積金計劃將在警務人員永久聘用為公務員時生效。公積金計劃是一項退休福利制度，它是根據強制性公積金計劃條例成立。當中包括政府強制性供款和自願性供款兩部份，並按累進供款率計算。

強積金計劃的法定退休年齡為 65 歲，而紀律部隊人員在公積金計劃下的正常退休年齡為 55 歲，指明的首長職級則定於 57 歲。這毫無疑問在紀律部隊人員正常退休年齡與強積金計劃的法定退休年齡之間出現一個時間上的差距。這個時間上的差距直接說明了強積金計劃下的警務人員是永遠無法在到達 55 歲正常退休年齡之時提取其強積金戶口內的所有累算權益。

延長退休年齡將會是一個有利解決上述問題的好政策。例如香港警隊將正常退休年齡由 55 歲提高至 60 歲，首先就能縮短 5 年時間上的差距。第二，所有強積金計劃下的警務人員將受惠於縮短了的時間差距，而能夠在年介 60 歲時向政府宣誓提早退休，並提取其強積金戶口內的所有累算權益。第三，延長退休年齡將擴大公積金計劃的覆蓋範圍至 60 歲。同時，抵消了警務人員對於退休後沒有全面保障的疑慮。

另外，香港政府也有向紀律部隊人員提供紀律部隊特別性供款。當中供款率為基本薪金的 2.5 個百分點。香港政府提供紀律部隊特別性供款目的是因為香港政府只准許紀律部隊人員工作至 55 歲，而非 60 歲。(文職人員則准許工作至 60 歲)然而，所有紀

律部隊特別性供款只可在紀律部隊人員到達正常退休年齡時才可提取。換句話說，如果紀律部隊人員在到達正常退休年齡前離職或提早退休，他們就不能獲得任何紀律部隊特別性供款。

現時紀律部隊人員於最初受聘為公務員的日期起計年續服務滿十年或服務至年介正常退休年齡時，即可提取其公積金戶口內佔最大部分的政府自願性供款。可以肯定的是，高通脹率必然追過政府自願性供款。於 2003 年至 2012 年間，香港的通脹率不斷上升。由 2003 年的- 2.6 個百分點上升至 2012 年的 4.1 個百分點。隨著生活指數上升，政府自願性供款明顯未能為紀律部隊人員提供全面保障。在這種情況下，推行延長退休年齡政策將事在必行。

### **香港公務員標準退休年齡 - 60 歲**

香港公務員的標準退休年齡被設定在 60 歲，但警隊和紀律部隊人員被限制只能工作至 55 歲便要離職。只有少數高級助理警務處長級或以上人員可被優待延長離職年齡至 57 歲，更有機會多於 57 歲。在平等機會和年齡歧視的前題下，一般警務人員被限制只能工作至 55 歲，警隊甚至政府已可能違反相關條例，而且政府在招聘政策上更強調，不會存有任何年齡歧視成分。已往在長俸制條款下讓人員提早退休，可能是一種優待，但在今天香港社會的經濟環境下，和強職金聘用條款下，不能平等地工作至一般公務員標準退休年齡，便是一種剝削。雖然有說警務人員在入職時已被告知只能工作至 55 歲，甚至有說此等不公平條款是受到合約束縛或保障。然而被不公平地限制工作機會和因年齡而歧視人員工作能力，實在是於理於法皆不合。

### **問卷調查**

協會於本年四月至六月，向本會所有會員進行有關警隊彈性延長退休年齡至 60 歲的開卷調查，共收回 9825 份具名問卷，約佔警隊總人數 28190 的 35%。當中有 7188 人，包括長俸或合約人員。約佔收回問卷的 73.16%，表示會在警隊內工作至 60 歲。而其中 2637 人，包括長俸或合約人員。約佔收回問卷的 26.83%，表示不會警隊內工作至 60 歲。調查結果顯示警隊內部對計劃的支持需要。



## 總論

延長退休年齡在世界各地十分普遍。將香港與亞洲其他國家比較，就會發現香港有檢討紀律部隊人員退休年齡的必要。亞洲國家如印度和日本的紀律部隊人員最高退休年齡為 60 歲。而其他亞洲國家如印尼和菲律賓的紀律部隊人員退休年齡也比香港為高。

香港和其他國家一樣正面對人口老化問題，而香港警隊亦正面對退休潮的挑戰。然而，我們在解決問題前應首先了解何為「退休」。當然，退休應包括兩部分。第一，退休不應該影響其他行業的就業率。第二，退休生活不應再有工作上的需要。

上述篇幅已談論過推行延長退休年齡的利與弊。同時，各個因素都支持香港警隊推行延長退休年齡。我們相信推行延長退休年齡不但有利於香港警隊，同時可舒緩人口老化對香港社會的影響。適逢 2014/15 年度香港警隊開始踏入退休高峰期，我們認為到時候是推行延長退休年齡，以減低因大量有經驗警務人退休，而致警隊服務質數下降的最佳時機。

總言之，香港警察隊員佐級協會在有關退休事宜的建議是為了解決人口老化問題和退休高峰期為警隊所帶來的影響。彈性退休年齡應分階段進行。香港警隊在第一階段先將最高退休年齡延長至 60 歲，並在第二階級將最高退休年齡延長至 65 歲。這有助於將強積金的退休年齡與香港警隊的正常退休年齡銜接。

## 建議

- 甲、 香港警隊首先延長警務人員最高退休年齡 5 年至 60 歲;
- 乙、 香港警隊以重行受聘政策，在人員 55 歲後，重新或繼續以合約形式聘用合資格而又自願受聘的各級警務人員;
- 丙、 香港警隊對警務人員是否能在 55 歲後獲得受聘至 60 歲有最終決定權，即警務人員年介 55 歲，最小一年前提出申請。警隊在不違反各項歧視條例，和維護公眾利益下批准人員之申請;
- 丁、 建議在 2014 年尾，在香港警隊全面推行彈性延長退休年齡政策，以減低因大量有經驗警務人退休，而導致警隊服務質數下降的影響，並能通過計劃有效控制及管理警隊未來三十年甚至更長的人力資源。

香港警隊推行延長退休年齡是必需的，並應以彈性方法推行。彈性退休年齡可令香港警隊與警務人員留有更多空間，為未來發展作準備。由於彈性退休年齡為警務人

員的退休生活帶來保障，因此令他們更安心。同時還可以提高警務人員士氣和推動他們工作。這正是香港警隊與警務人員共同希望出現的「雙贏」方案。我們希望所表達的意見對政府及警隊管理層檢討退休年齡有實際幫助。我們期待與政府及警隊管理層共商有關退休的事宜，使香港警隊更加精益求精。

撰寫人：香港警察隊員佐級協會主席：陳祖光  
香港警察隊員佐級協會會員：警員 5826，莫孟翹

資料搜集：香港警察隊員佐級協會會員：警員 5826，莫孟翹

附件

香港人口 - 中年人 (2011)

圖 1

香港人口 - 中年人 (2011)			
男性	年齡	人口	百分比
	55	57,363	1.7
	56	54,077	1.6
	57	50,981	1.5
	58	46,610	1.4
	59	44,879	1.4
	60	45,007	1.4
	總數	298,917	9
女性	年齡	人口	百分比
	55	58,242	1.5
	56	54,527	1.4
	57	52,418	1.4
	58	47,559	1.3
	59	46,413	1.2
	60	44,663	1.2
	Total	303,822	8
男性 及 女性	總數	人口	百分比
	55	115,605	1.6
	56	108,604	1.5
	57	103,339	1.5
	58	94,169	1.3
	59	91,292	1.3
	60	89,670	1.3
	總數	602,739	8.5

彈性退休年齡計劃於初級警務人員的累計開支預測 (2013/14)

圖 2

初級警務人員 職級	工資 (港幣\$)	強積金供款 (港幣\$)	公積金供款 (港幣\$)	支出 (每名警務人員) (港幣\$)	支出 (所有警務人員) (港幣\$)
警署警長 (每名警務人員)	\$164,400	\$15,000	\$123,630	\$303,030	\$19,090,890 (63 名警務人員)
警長 (每名警務人員)	\$88,920	\$15,000	\$87,900	\$191,820	\$48,722,280 (254 名警務人員)
警員 (每名警務人員)	\$135,300	\$15,000	\$75,255	\$225,555	\$71,500,935 (317 名警務人員)
總數	\$388,620	\$45,000	\$286,785	\$720,405	\$139,314,105 (634 名警務人員)

\*工資 = (初級警務人員不同職級的頂薪點 - 起薪點) x 12

\*強積金供款 = 初級警務人員不同職級工資的 5% (如每月有關工資高於港幣\$25,000，則最高供款額為港幣\$1,250)

\*公積金供款 = 初級警務人員不同職級工資的 25% (不包括強積金供款)

\*初級警務人員的比例為 1:4:5 (1 名警署警長 : 4 名警長 : 5 名警員)

彈性退休年齡計劃於初級警務人員的每年額外累計開支預測

圖 3

支出 \ 職級	警署警長	警長	警員	總支出
每名警務人員 (港幣\$)	\$303,030	\$191,820	\$225,555	\$720,405
所有警務人員 (港幣\$)	\$3,030,300 (10 名警務人員)	\$7,672,800 (40 名警務人員)	\$11,277,750 (50 名警務人員)	\$21,980,850 (100 名警務人員)

挽留退休警務人員的預計數目與有關成本開支預測

圖 4

年度	退休警務人員的預計數目	挽留退休警務人員的成本開支預測
2013/14	634	港幣\$ 139,314,105
2014/15	734	港幣\$ 161,294,955
2015/16	834	港幣\$ 183,275,805
2016/17	934	港幣\$ 205,256,655
2017/18	1,034	港幣\$ 227,237,505
總數	4,170	港幣\$ 916,379,025

香港勞動人口趨勢 (2009-2011)

圖 5

香港勞動人口趨勢			
年度	分類	大小	百分比
2011	就業人數	3,576,400	96.6
	就業不足人數	63,300	1.7
	失業人數	126,700	3.4
	整體勞動人口	3,703,100	100
2010	就業人數	3,474,100	95.7
	就業不足人數	72,500	2.0
	失業人數	157,200	4.3
	整體勞動人口	3,631,300	100
2009	就業人數	3,467,600	94.7
	就業不足人數	83,800	2.3
	失業人數	192,600	5.3
	整體勞動人口	3,660,300	100

\*整體勞動人口 = 就業人數 + 失業人數

\*就業人數 (包括就業不足人數)

### 55 歲以後自願重行受聘統計表

圖 6

55 歲以後自願重行受聘統計表				
總區/分區(單位)	( JPOA all region )			
	HKI+NTS+NTN+KW+MAR+KE+PHQ			
	會 (長俸 )	會 ( 合約 )	不會 (長俸 )	不會 ( 合約 )
總計	4043	3145	1907	730

9825

成功受訪會員人數 : 9825  
 意願重行受聘人數 : 7188 ( 73.16% ) 拒絕重行受聘人數 : 2637 (26.83%)  
     長俸人數 : 5950                      長俸意願重行受聘人數 : 67.94%  
     合約人數 : 3875                      合約意願重行受聘人數 : 81.16%