

立法會
Legislative Council

LC Paper No. CB(2)1605/17-18
(These minutes have been
seen by the Administration)

Ref : CB2/PL/WS

Panel on Welfare Services

Minutes of special meeting
held on Saturday, 14 April 2018, at 9:30 am
in Conference Room 1 of the Legislative Council Complex

- Members present** : Hon KWONG Chun-yu (Deputy Chairman)
Hon LEUNG Yiu-chung
Hon Mrs Regina IP LAU Suk-ye, GBS, JP
Hon CHAN Chi-chuen
Hon LEUNG Che-cheung, SBS, MH, JP
Dr Hon KWOK Ka-ki
Hon KWOK Wai-keung, JP
Dr Hon Fernando CHEUNG Chiu-hung
Hon POON Siu-ping, BBS, MH
Hon Alvin YEUNG
Hon Andrew WAN Siu-kin
Hon CHU Hoi-dick
Hon Wilson OR Chong-shing, MH
Hon YUNG Hoi-yan
Dr Hon Pierre CHAN
Hon LUK Chung-hung
- Members absent** : Hon SHIU Ka-chun (Chairman)
Hon Michael TIEN Puk-sun, BBS, JP
Dr Hon Helena WONG Pik-wan
Dr Hon Junius HO Kwan-yiu, JP

**Public Officers
attending** : Item I

Mr Caspar TSUI, JP
Under Secretary for Labour and Welfare
Labour and Welfare Bureau

Ms Michelle LAM
Assistant Director (Social Security)
Social Welfare Department

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

**Attendance
by invitation** : Item I

Mr Joey LEE Man-lung, Member of Wan Chai
District Council

The League of Social Democrats

Mr NG Man-yuen
Chairman

Mr LEUNG Kwok-hung

Democratic Alliance for the Betterment and Progress
of Hong Kong

Mr Riben LI Kai-lap
Community Officer

The Democratic Party

Miss LAI Po-kwai
Community Officer

Mr LAI Wai-tong

Alliance of Universal Pension

Miss TAI Yuet-ching
Secretariat Member

Hong Kong Federation of The Blind

Mr CHEUNG Kai-fu
Member

Chinese Grey Power

Mr CHEUNG Kai-bing
Chairman

Elderly Service User Rights Concern Group

Ms LO Siu-lan
Member

Labour Right Commune

Ms Florence CHEUNG Man-wai
Member

The Grassrooteer

Ms LEE Choi-kwan
Chairperson

Cleaning Service Industry Workers Union

Ms CHUNG Bik-mui
理事

北區就業問題關注組

Mr TAM Nai-chung
Member

Industrial Relations Institute

Ms FU Suk-yin
Member

Women Workers' Cooperative

Ms PONG Lai-hing
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

土瓜灣退保關注組

Mr LI Chi-pang
Member

Youth Innovators

Mr PANG Yu-hin
Member

Mr LUI Ka-chun

青年退保關注組

Miss Carman NG Ka-yan
Member

Grassroots Development Centre

Mr NG Kin-wing
Member

Mr LAM Siu-pan

Diocesan Pastoral Centre for Workers - Kowloon

Ms LI Chi-yan

保安物業委員

物業管理退休生活關注組

Mr CHAN Yiu-kin

委員

保安護衛關注組

Miss CHOI Wai-fun

委員

天主教勞工牧民中心 - 九龍單幢大廈保安護衛關注
退休生活關注組

Mr CHAN Chau-shing

委員

Labour Party

Mr HO Wai-lun

社區幹事

Social Security Assistants' Branch, Hong Kong
Chinese Civil Servants' Association

Miss Wendy SHING Che-wun

Chairperson

周諾恆先生

Miss WONG Tsz-yan

The Civic Party

Mr Franco WONG Chak-hang

District Developer of the New Territories West

Mr TSANG Kin-shing

Mr SZE Ching-wee

Miss CHAN Po-ying

大專政關

Mr CHU Wai-chung
Member

Hong Kong Social Workers' General Union

Ms CHEN Hung-sau
權益及投訴部主任

社總長者社區事務關注組

Ms CHAN Tsz-wai
召集人

東區長者關注組

張錦笑女士
發言人

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

Mr Louis LAM Wai-ho
Assistant Program Officer

The Federation of Hong Kong and Kowloon Labour
Unions

Mr CHU Hon-chung
社會事務主任

李文傑先生

全民退休保障免審查關注組

Mr HO Kam-chung
委員

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

Staff in attendance : Mr Roger CHUNG
Council Secretary (2) 4

Miss Alison HUI
Legislative Assistant (2) 4

Action

I. Implementation of the Higher Old Age Living Allowance
[LC Paper Nos. CB(2)812/17-18(05) to (06) and
CB(2)1164/17-18(01)]

*(The Deputy Chairman chaired the meeting in the absence of the
Chairman.)*

At the invitation of the Deputy Chairman, Under Secretary for
Labour and Welfare ("USLW") briefed members on the implementation of
the Higher Old Age Living Allowance ("Higher OALA").

2. The Deputy Chairman invited the deputations/individuals to present
their views. A total of 44 deputations/individuals expressed their views
which were summarized in the **Appendix**.

The Administration's response to the views of deputations/individuals

3. Responding to the views expressed by the deputations/individuals,
USLW made the following points:

- (a) among the more than 470 000 Normal OALA recipients, it
was estimated that around 80% would meet the eligibility
criteria for Higher OALA;

- (b) the Social Welfare Department ("SWD") had issued green notification letters on 3 April 2018 to existing Normal OALA recipients who, according to SWD's records, met the monthly income and asset limits for Higher OALA applicable on the effective date (i.e. 1 May 2017). These recipients would be deemed to be eligible for Higher OALA and would automatically receive Higher OALA. For elderly persons with income and/or asset level(s) exceeding the prescribed limits of Higher OALA, they were required to report to SWD by completing and returning the slip attached to the notification letter;
- (c) Higher OALA would be implemented on 1 June 2018, with retrospective effect from 1 May 2017. Eligible recipients would receive a lump-sum retrospective payment (i.e. the difference between Higher OALA and relevant payments already received during the same period) which would be calculated from the effective date (i.e. 1 May 2017) at the earliest;
- (d) SWD would issue yellow notification letters in batches in May and June 2018 to (i) elderly persons receiving Normal OALA but, according to SWD's records, with monthly income and/or asset level(s) exceeding the limits for Higher OALA applicable on the effective date (i.e. 1 May 2017); (ii) elderly persons receiving Old Age Allowance; and (iii) elderly persons aged 65 or above receiving Disability Allowance. SWD would inform the elderly persons that, if they met the prescribed income and asset limits, they might consider applying to switch to Higher OALA through postal submission;
- (e) the income limits for OALA was set according to the sum of the applicable Comprehensive Social Security Assistance ("CSSA") standard rates, the maximum amount of rent allowance and the maximum amount of monthly disregarded earnings under the CSSA Scheme. The asset limit of Higher OALA for elderly singletons was around three times of that for CSSA elderly singletons;
- (f) the Administration had so far conducted 19 briefing sessions on Higher OALA in various districts and more such briefings would be conducted. Pamphlets introducing Higher OALA

in a simple and easy-to-understand way were made available to elderly persons;

- (g) the Administration attached great importance to the well-being of elderly persons and about 87% of elderly persons aged 70 or above had already been covered by the existing social security system. Special grants and supplement were provided for eligible elderly CSSA recipients to meet their special needs. The Administration had been enhancing support for elderly persons and the implementation of Higher OALA was a case in point;
- (h) OALA was to be distinguished from CSSA because OALA sought to supplement the living expenses of elderly persons with financial needs. When compared with CSSA, the income and asset requirements for OALA were more lenient;
- (i) after taking into account the two OALA enhancement measures (i.e. relaxing the asset limits for Normal OALA and introducing Higher OALA), it was estimated that the average recurrent expenditure during the period between 2018 and 2066 would be increased to \$60.9 billion per annum. A "universal" retirement protection scheme advocated by some stakeholders would involve significant financial implications. Some countries which had implemented similar schemes had run into serious deficits;
- (j) the Administration was considering how OALA might dovetail with the Life Annuity Scheme to be launched by the Hong Kong Mortgage Corporation Limited ("HKMCL") in mid-2018. The Administration's current thinking was that only the "fixed monthly payment" under the Life Annuity Scheme would be counted as monthly income under OALA, while the pre-surrender cash value would not be included in the calculation of assets under OALA; and
- (k) the one-off extra allowances provided to recipients of social security payments and the one-off grant provided to financially needy students would not be counted as the recipients' asset within 24 months from the date of receipt of the payment. This 24-month disregarding period only applied to the aforesaid one-off extra allowances and one-off grant. Compensation received by Higher OALA applicants from the

Urban Renewal Authority for acquiring their properties for redevelopment was regarded as their assets and was not covered by the aforesaid disregarding arrangement.

4. In response to the views expressed by the deputations/individuals, Assistant Director (Social Security) ("AD(Social Security)") made the following points:

- (a) in addition to SWD's social security field units ("SSFUs"), the OALA Centralised Team (which was set up in 2013) was also responsible for handling OALA cases. Since the implementation of OALA in 2013 and up to April 2018, a total of 169 new posts had been created for SSFUs and the Centralised Team. SWD had also employed 51 retired social security staff of SWD who were deployed to different SSFUs and the OALA Centralised Team to handle enquiries about Higher OALA. Dedicated service counters had been set up in all SSFUs to handle enquiries about Higher OALA. SWD would keep in view the number of enquiries about Higher OALA and communicate with frontline staff as well as staff associations concerned in order to streamline relevant work process and enhance efficiency. The manpower for the OALA Centralised Team would be further strengthened in 2018 to support the implementation of Higher OALA;
- (b) for an elderly person who had been eligible for Higher OALA as at the effective date (i.e. 1 May 2017) and passed away before Higher OALA was disbursed, upon receipt of a notification of claim against the estate from the deceased's friend or relative with relevant documentary proof, SWD would arrange the allowance to be paid to the deceased's estate; and
- (c) for elderly persons under the "postal submission" stage or the "new application" stage, they should declare their income and asset levels as at the date on which they completed the application form.

Discussion

Application procedures

5. Ms YUNG Hoi-yan expressed concern about whether Higher OALA was sufficient to alleviate poverty given that there was only a small difference in the amount of Higher OALA and Normal OALA. She enquired whether the objective of Higher OALA was to enable needy elderly persons to maintain subsistence living or live with dignity. She also asked about the basis for setting Higher OALA at \$3,435 per month (at 2017 level). She further said that the application procedures for Higher OALA were too complicated. Some elderly persons were worried that they might commit an offence if they provided incomplete information about their assets inadvertently when applying for Higher OALA. She urged the Administration to simplify the application procedures of Higher OALA and those of future assistance programmes to facilitate elderly persons to apply. AD(Social Security) responded that simplified application procedures would be adopted to disburse the allowance in three phases, namely the "Auto-conversion" stage, the "Postal Submission" stage and the "New Application" stage, which followed the implementation of Normal OALA in 2013. Under the "Auto-conversion" stage, SWD issued green notification letters on 3 April 2018 to existing Normal OALA recipients who, according to SWD's records, met Higher OALA's prescribed income and asset limits on the effective date (i.e. 1 May 2017). These recipients would be deemed eligible for Higher OALA and automatically receive the allowance. Unless these elderly persons inform SWD that their income and/or asset levels no longer met the prescribed limit(s), they were not required to complete and return the slip attached to the notification letter. The Administration had promoted Higher OALA through Announcements in Public Interest on television and radio, pamphlets, district elderly community centres, etc. and would study how publicity on Higher OALA could be enhanced. The Administration was thankful to the assistance from Legislative Council Members' Offices, District Council Members' Offices and elderly service units in promoting Higher OALA to elderly persons.

Asset limits

6. Mr LEUNG Che-cheung said that although the Administration had relaxed the asset limits for Normal OALA in 2017, those limits were still too low. As such, only less than 40% of elderly persons were eligible for Normal OALA. Given that some elderly persons who had some savings might still have financial needs and to benefit these elderly persons, the

Administration should consider further relaxing the asset limits for OALA as early as practicable. He took the view that the fixed monthly lifetime payout of the Life Annuity Scheme to be launched by HKMCL should be excluded from the calculation of income under OALA.

7. Dr KWOK Ka-ki said that the Administration's support for elderly persons, such as health services and dental services, were inadequate. The stringent asset requirements for OALA had rendered many elderly persons who had some savings for contingency use ineligible for it. Opining that OALA could not help these elderly persons, he enquired about the deficit the Government would incur arising from the provision of OALA in 2068 (i.e. 50 years later). In response, USLW reiterated the estimated average recurrent expenditure mentioned in the first sentence of paragraph 3(i) above.

Retirement protection

8. Given that the size of the elderly population was expected to increase from around 1 200 000 persons in 2018 to around 2 000 000 persons in 2036, Mr LEUNG Che-cheung expressed concern about whether the Government had the capacity and means to continue to provide OALA over time. In his view, universal retirement protection would be the future direction and the Government should plan ahead and involve society in moving towards that direction. The Democratic Alliance for the Betterment and Progress of Hong Kong therefore considered that the Government should increase its expenditure on retirement protection. The Government should consider the recommendations made in the Research Report on Future Development of Retirement Protection in Hong Kong which was prepared by the consultancy team led by Professor Nelson CHOW ("the Consultancy Team"), particularly the recommendations regarding introducing new tax as one of the Government's sources of finance for providing retirement protection.

9. USLW responded that different measures were taken to assist needy elderly persons according to their situations. Some needy elderly persons who did not have income but with assets were ineligible for OALA because their assets had exceeded the limits. There was a concern that these elderly persons might suffer loss if they transferred their assets in order to meet the asset limits for OALA. The asset limits for Normal OALA had been relaxed in May 2017 so that more elderly persons with financial needs could benefit from Normal OALA. Furthermore, the Life Annuity Scheme of HKMCL would facilitate elderly persons to plan for

their retirement and make relevant financial arrangements. Elderly persons who joined the Life Annuity Scheme would receive a fixed monthly payout. Together with the OALA payment (if eligible), the living standard of these elderly persons would be further improved. In the face of ageing population and higher life expectancy, the Government should carefully assess its financial sustainability and make long-term financial planning in a prudent manner. The Government had implemented various measures to strengthen the multi-pillar retirement protection system of Hong Kong. These measures included relaxing asset limits under Normal OALA and introducing Higher OALA (pillar 0); lowering the management fee and proposing the cancellation of the off-setting arrangement for the Mandatory Provident Fund (pillar 2); introducing the Life Annuity Scheme by HKMCL (pillar 3); and enhancing public services such as health services (pillar 4). The Administration would continue to study how support for needy elderly persons could be further strengthened.

10. Dr KWOK Ka-ki was concerned that the Government might be in financial dire strait because of the long-term financial burden brought about by OALA, thereby affecting the livelihood of members of the public. The Consultancy Team's proposal of financing universal retirement protection through a tripartite contribution from the Government, employers and employees would enable the Government to bear a lesser burden. He asked when the Government would implement universal retirement protection. USLW responded that the current term Government would not study universal retirement protection.

II. Any other business

11. There being no other business, the meeting ended at 1:00 pm.

Council Business Division 2
Legislative Council Secretariat
13 June 2018

Panel on Welfare Services

Special meeting on Saturday, 14 April 2018, at 9:30 am

Implementation of the Higher Old Age Living Allowance

Summary of views and concerns expressed by deputations/individuals

| No. | Name of deputation / individual | Views |
|-----|--|---|
| 1. | Mr Joey LEE Man-lung, Member of Wan Chai District Council | <ul style="list-style-type: none"> ● Given that some poor elderly persons could not benefit from other assistance programmes, the Administration should improve the arrangements of the Higher Old Age Living Allowance ("Higher OALA") to benefit more people. ● The Administration should relax the absence rule of the Higher OALA in order to benefit elderly persons who would live in the Mainland in the light of the development of Guangdong-Hong Kong-Macao Bay Area. |
| 2. | The League of Social Democrats | <ul style="list-style-type: none"> ● Given a strong fiscal reserve, the Administration should implement universal retirement protection. ● Expressed concern that many welfare measures which targeted at elderly persons were means-tested. The Administration had haggled over such measures while it had allocated substantial amount of resources to provide tax and rates refund for the rich. |
| 3. | Mr LEUNG Kwok-hung | <ul style="list-style-type: none"> ● Given a strong fiscal reserve, the Administration should take measures to safeguard the livelihood of elderly persons. ● Expressed concern that the Administration had haggled over the measures which targeted at elderly persons, while it had allocated substantial amount of resources to fund infrastructural projects and provide tax refund for the rich. |
| 4. | Democratic Alliance for the Betterment and Progress of Hong Kong | <ul style="list-style-type: none"> ● Expressed concern that the Administration had taken such a long time to prepare for the implementation of the Higher OALA. The Administration should promote and explain to elderly persons about the implementation |

| No. | Name of deputation / individual | Views |
|-----|-----------------------------------|---|
| | | <p>arrangements of the Higher OALA.</p> <ul style="list-style-type: none"> ● Given the stringent asset limits, elderly persons were forced to transfer their assets to someone else when applying for the Higher OALA. The asset limits for the Higher OALA and the Normal OALA should be increased to \$300,000 and \$800,000 respectively. Besides, the Administration should implement universal retirement protection in the long run. ● A lump-sum "premium" of the Life Annuity Scheme, which would be launched by the Hong Kong Mortgage Corporation Limited, should be excluded in the calculation of assets under the Higher OALA. |
| 5. | The Democratic Party | <ul style="list-style-type: none"> ● Given the cumbersome implementation arrangements of the Higher OALA, the Administration should allow flexibility in handling the applications and offer assistance for elderly persons to apply for the allowance. ● The Administration should implement non-means-tested universal retirement protection. |
| 6. | Mr LAI Wai-tong | <ul style="list-style-type: none"> ● The Administration should implement non-means-tested and financially sustainable universal retirement protection, with a view to safeguarding the dignity of elderly persons. ● Expressed concern that the implementation arrangements of the Higher OALA were cumbersome, and the concurrent implementation of various assistance programmes would cause confusion to elderly persons. |
| 7. | Alliance of Universal Pension | <p>[LC Paper No. CB(2)1210/17-18(02)]</p> <ul style="list-style-type: none"> ● Enquired about the justifications for excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the Higher OALA. |
| 8. | Hong Kong Federation of The Blind | <ul style="list-style-type: none"> ● The Administration should implement non-means-tested universal retirement protection at the payment rate of \$3,000, with a view to safeguarding the dignity of |

| No. | Name of deputation / individual | Views |
|-----|---|---|
| | | <p>elderly persons.</p> <ul style="list-style-type: none"> ● Expressed concern that elderly persons with shorter life expectancy, vis-à-vis those with a longer life expectancy, would be less benefited from the Life Annuity Scheme. ● Expressed concern that elderly persons could not keep their properties for their children if they took a reverse mortgage loan, and the Administration did not use its fiscal reserve to address the housing problem of elderly persons. |
| 9. | Chinese Grey Power | <ul style="list-style-type: none"> ● Expressed concern that the implementation of the Higher OALA would create schism as it did not benefit all elderly persons, and its implementation arrangements were cumbersome. Enquired about the details of the implementation arrangements for the lump-sum retrospective payment which would be calculated from the effective date (i.e. 1 May 2017). ● The Administration should implement universal retirement protection with a tripartite contribution from the Government, employers and employees. ● Expressed concern that the Administration had to raise taxes in order to cover the additional expenses incurred in providing the Higher OALA. |
| 10. | Elderly Service User Rights Concern Group | <ul style="list-style-type: none"> ● Expressed concern that the implementation arrangements of the Higher OALA would cause confusion to elderly persons. ● The Administration should implement non-means-tested universal retirement protection for the promotion of social harmony. |
| 11. | Labour Right Commune | <p>[LC Paper No. CB(2)1238/17-18(01)]</p> <ul style="list-style-type: none"> ● Enquired about the calculation of assets under the Higher OALA and the arrangement of a 24-month "disregarding period". |
| 12. | The Grassrooteer | <ul style="list-style-type: none"> ● Expressed concern that the implementation of the Higher OALA would create schism as elderly persons holding assets or taking a reverse mortgage loan would not be eligible |

| No. | Name of deputation / individual | Views |
|-----|---|---|
| | | <p>for the allowance.</p> <ul style="list-style-type: none"> ● The Administration should implement non-means-tested universal retirement protection, with a view to safeguarding the dignity of elderly persons and recognizing their contributions. ● Given the cumbersome implementation arrangements of the Higher OALA, elderly persons were reluctant to apply for the allowance. Some elderly persons were worried that they might commit an offence if they provided incomplete information inadvertently when applying for the Higher OALA. |
| 13. | Cleaning Service Industry Workers Union | <ul style="list-style-type: none"> ● Expressed concern about the cumbersome implementation arrangements of the Higher OALA and the high administrative costs incurred. ● Given that a lump-sum "premium" of the Life Annuity Scheme would be excluded in the calculation of assets under the Higher OALA, the Administration had provided double benefit for elderly persons who paid the "premium", as they could receive both the monthly payment from the Life Annuity Scheme and the Higher OALA. ● Enquired about the justifications for setting the payment rate and asset limits for the Higher OALA at the current level, as well as the calculation of assets if the amount of assets changed during a month. |
| 14. | 北區就業問題關注組 | <ul style="list-style-type: none"> ● Expressed concern that the Administration had implemented various assistance programmes, instead of implementing universal retirement protection. ● Given that a lump-sum "premium" of the Life Annuity Scheme would be excluded in the calculation of assets under the Higher OALA, the Administration had provided double benefit for elderly persons who paid the "premium", as they could receive both the monthly payment from the Life Annuity Scheme and the Higher OALA. |
| 15. | Industrial Relations Institute | [LC Paper No. CB(2)1213/17-18(03)] |

| No. | Name of deputation / individual | Views |
|-----|-------------------------------------|--|
| 16. | Women Workers' Cooperative | [LC Paper No. CB(2)1213/17-18(04)] |
| 17. | 爭取全民養老金暴兵團 | <ul style="list-style-type: none"> ● Objected to the Administration's utilization of resources to provide support for needy persons only. ● The calculation method of assets of the Higher OALA should be the same as the Comprehensive Social Security Assistance ("CSSA") Scheme. Besides, there should be different asset limits for various age groups under the Higher OALA Scheme. ● Enquired about the justifications for excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the Higher OALA. |
| 18. | Diocesan Pastoral Centre of Workers | <ul style="list-style-type: none"> ● Enquired about the justifications for setting the income limits for the Higher OALA at the current level. Under the current arrangement, working elderly persons who received the statutory minimum wage ("SMW") would exceed the income limits. ● The Administration lacked justifications for excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the Higher OALA. ● Expressed concern that instead of implementing universal retirement protection, the Administration would implement the Higher OALA while its financial sustainability was uncertain. |
| 19. | 土瓜灣退保關注組 | [LC Paper No. CB(2)1210/17-18(01)] |
| 20. | Youth Innovators | <ul style="list-style-type: none"> ● The payment rate of the Normal OALA could not cover the living expenses of elderly persons. ● Enquired whether any stress test for the implementation of the Higher OALA had been conducted in the light of the ageing population. ● The Administration did not take effective measures to promote OALA and elderly persons lacked understanding of the application procedures for the allowance. |

| No. | Name of deputation / individual | Views |
|-----|---------------------------------|--|
| 21. | Mr LUI Ka-chun | <ul style="list-style-type: none"> ● Enquired whether elderly persons might commit an offence if they transferred their assets to someone else when applying for the Higher OALA. ● Expressed concern that elderly persons would transfer their assets through making a lump-sum "premium" payment under the Life Annuity Scheme, thereby meeting the asset limits for the Higher OALA. Enquired about the justifications for excluding the lump-sum "premium" in the calculation of assets under the Higher OALA. ● Enquired about the justifications for not implementing non-means-tested and financially sustainable universal retirement protection. |
| 22. | 青年退保關注組 | <ul style="list-style-type: none"> ● Given that the implementation of the Higher OALA would involve an additional recurrent expenditure of around \$11 billion per annum, the Administration should implement non-means-tested and financially sustainable universal retirement protection. ● Expressed concern about the financial sustainability of the Higher OALA since more elderly persons would apply for the Higher OALA during economic downturn. ● Enquired whether a lump-sum "premium" of the Life Annuity Scheme would be regarded as a transfer of assets when elderly persons applied for the Higher OALA. |
| 23. | Grassroots Development Centre | <ul style="list-style-type: none"> ● Expressed concern about the financial sustainability of the Higher OALA. Given the stringent asset limits for the Higher OALA, eligible elderly persons would soon exhaust their savings and had to apply for CSSA after receiving the Higher OALA for several years. ● Expressed concern that elderly persons would transfer their assets through making a lump-sum "premium" payment under the Life Annuity Scheme, thereby meeting the asset limits for the Higher OALA. Enquired about: (a) the justifications for excluding the lump-sum "premium" in the calculation of assets under the Higher OALA; and (b) the calculation of monthly income if the amount |

| No. | Name of deputation / individual | Views |
|-----|--|--|
| | | <p>varied.</p> <ul style="list-style-type: none"> ● In the light of the ageing population, the Administration should implement universal retirement protection for the promotion of social harmony. |
| 24. | Mr LAM Siu-pan | <ul style="list-style-type: none"> ● Expressed concern that many welfare measures which targeted at the poor were means-tested. The Administration had haggled over such measures while it had allocated substantial amount of resources to provide rates refund for the rich. ● The Administration's welfare measures were ineffective in alleviating poverty as some poor elderly persons could not benefit from such measures and some elderly persons still lived in poverty after the implementation of such measures. ● The Administration should implement tripartite contributory universal retirement protection with a monthly payment rate of \$3,500. |
| 25. | Diocesan Pastoral Centre for Workers - Kowloon | <ul style="list-style-type: none"> ● Expressed concern that many welfare measures which targeted at elderly persons were means-tested and the Administration had haggled over such measures. ● Given that many elderly persons had some savings for contingency use, they might transfer their assets to someone else in order to meet the asset limits for the Higher OALA. ● Given that the Higher OALA would not be financially sustainable, the Administration should implement tripartite contributory universal retirement protection. |
| 26. | 物業管理退休生活關注組 | <ul style="list-style-type: none"> ● Expressed concern that elderly persons who withdrew their Mandatory Provident Fund accrued benefits or received SMW would exceed the asset and income limits for the Higher OALA. They would live in poverty and their savings could not cover their living and medical expenses. ● The Administration should implement non-means-tested and tripartite contributory universal retirement protection. Elderly persons would therefore receive a stable |

| No. | Name of deputation / individual | Views |
|-----|---------------------------------|---|
| | | income to lead a healthy life and the public expenditure on healthcare would be lowered. |
| 27. | 保安護衛關注組 | <ul style="list-style-type: none"> ● In the light of the changes in various assistance programmes, the Administration should establish a long-term policy for retirement protection. ● The Administration should implement non-means-tested universal retirement protection, instead of implementing the Life Annuity Scheme, reverse mortgage and the Higher OALA. ● Implementation arrangements of the Higher OALA were cumbersome. |
| 28. | 天主教勞工牧民中心 - 九龍單幢大廈保安護衛關注退休生活關注組 | <ul style="list-style-type: none"> ● Expressed concern that the Administration had haggled over the measures which targeted at elderly persons, e.g. the Higher OALA was means-tested, while it had allocated substantial amount of resources to fund infrastructural projects. ● The Administration should abolish the cumbersome arrangements of the CSSA Scheme, e.g. elderly persons would exceed the income limits for CSSA if their children provided them with financial support. ● Expressed disappointment that the Administration selectively quoted favourable comments received during the public consultation exercise on elderly policy. |
| 29. | Labour Party | <ul style="list-style-type: none"> ● Expressed concern that less than half of the elderly persons could benefit from the Higher OALA. Instead of implementing the Higher OALA, the Administration should relax the asset limits for and increase the payment rate of the Normal OALA. ● Expressed concern that elderly couples had to aggregate their income and assets in applying for the Higher OALA. Given that many elderly persons had some savings for contingency use, such an arrangement would give rise to dispute if elderly persons were reluctant to disclose their ownership of the savings to their spouse. ● The Administration should implement non-means-tested universal retirement protection at the payment rate of \$3,500, |

| No. | Name of deputation / individual | Views |
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| | | with a view to safeguarding the dignity of elderly persons. |
| 30. | Social Security Assistants' Branch, Hong Kong Chinese Civil Servants' Association | [LC Paper No. CB(2)1187/17-18(01)] |
| 31. | 周諾恆先生 | <ul style="list-style-type: none"> ● Given that the implementation of OALA could not benefit all elderly persons, the Administration should implement non-means-tested universal retirement protection. ● Expressed concern about the cumbersome application arrangements of the Higher OALA. Such arrangements had posed problems to elderly persons who were ethnic minorities and rehabilitated offenders in applying for the allowance. ● The Administration should relax the income limits for the Higher OALA. Besides, elderly persons were unable to have some savings for contingency use as they needed to meet the asset limits for the allowance. |
| 32. | Miss WONG Tsz-yan | <ul style="list-style-type: none"> ● Expressed concern that elderly persons were unable to have some savings for contingency use and covering their living expenses as they needed to meet the asset limits for the Higher OALA. ● In the light of the cumbersome implementation arrangements of the Higher OALA, elderly persons had difficulty in applying for the allowance. ● The Administration should subsidize elderly persons to cover costs of medical appliances and provide transportation service for elderly persons who needed to attend follow-up consultations. |
| 33. | The Civic Party | [LC Paper No. CB(2)1213/17-18(05)] |
| 34. | Mr TSANG Kin-shing | <ul style="list-style-type: none"> ● The Administration should implement universal retirement protection, instead of allocating substantial amount of resources to fund infrastructural projects. |

| No. | Name of deputation / individual | Views |
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| 35. | Mr SZE Ching-wee | <ul style="list-style-type: none"> ● The SMW rate and payment rates of various assistance programmes should be set with a view to safeguarding the dignity and livelihood of the people of Hong Kong. ● Expressed concern that many welfare measures which targeted at elderly persons were means-tested. The Administration had haggled over such measures while it had allocated substantial amount of resources to provide tax refund for the rich. ● The Administration should implement universal retirement protection to benefit elderly persons, instead of providing tax refund for the rich. |
| 36. | Miss CHAN Po-ying | <ul style="list-style-type: none"> ● Given that the implementation arrangements of the Higher OALA would cause confusion to elderly persons, e.g. excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the allowance, the Administration should abolish its implementation. ● The Administration should implement universal retirement protection at the payment rate of \$3,500, with a view to safeguarding the dignity of elderly persons. |
| 37. | 大專政關 | <ul style="list-style-type: none"> ● Expressed concern that various assistance programmes could not cover the living expenses of elderly persons. ● Enquired about the Administration's justifications for not implementing universal retirement protection. ● Other than excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the Higher OALA, the Administration should also exclude stock investments from the calculation of assets. |
| 38. | Hong Kong Social Workers' General Union | <ul style="list-style-type: none"> ● Enquired about the justifications for: (a) setting the payment rate and asset limits of the Higher OALA at the current level, given that many elderly persons needed to have some savings for contingency use and covering their living expenses; and (b) excluding the lump-sum "premium" of the Life Annuity Scheme in the calculation of |

| No. | Name of deputation / individual | Views |
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| | | <p>assets under the Higher OALA.</p> <ul style="list-style-type: none"> ● Implementation arrangements of the Higher OALA would cause confusion to elderly persons. ● Given that elderly persons had difficulty in applying for various assistance programmes, the Administration should implement non-means-tested universal retirement protection. |
| 39. | 社總長者社區事務關注組 | <ul style="list-style-type: none"> ● The payment rate of the Higher OALA could not cover the living expenses of elderly persons. Enquired about the justifications for setting the payment rate at the current level. ● Given the stringent asset limits for the Higher OALA, elderly persons were unable to have adequate savings to cover their living expenses. ● Enquired whether the Administration would monitor the implementation of the Life Annuity Scheme. |
| 40. | 東區長者關注組 | <ul style="list-style-type: none"> ● Given that the implementation arrangements of the Higher OALA and various assistance programmes would cause confusion to elderly persons, they had difficulty in applying for the programmes and seeking help. ● The Administration should implement non-means-tested universal retirement protection. |
| 41. | Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers - Hong Kong Island | <ul style="list-style-type: none"> ● Expressed concern that the welfare measures for elderly persons were fragmented and led to duplication and redundancy. Given the confusing implementation arrangements of the Higher OALA, elderly persons had difficulty in applying for the allowance. ● Enquired about the justifications for: (a) setting the income and asset limits for the Higher OALA at the current level; and (b) excluding a lump-sum "premium" of the Life Annuity Scheme in the calculation of assets under the Higher OALA. ● The Administration should implement non-means-tested and tripartite contributory universal retirement protection. |

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| 42. | The Federation of Hong Kong and Kowloon Labour Unions | [LC Paper No. CB(2)1213/17-18(02)] |
| 43. | 李文傑先生 | [LC Paper No. CB(2)1213/17-18(01)] |
| 44. | 全民退休保障免審查關注組 | <ul style="list-style-type: none">● To recognize the contributions of elderly persons, the Administration should implement non-means-tested universal retirement protection. |

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