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Paper for the Panel on Welfare Services

Report of the Subcommittee on Issues Relating to the Silver Age Card

Purpose

This paper reports the deliberations of the Subcommittee on Issues Relating to the Silver Age Card ("the Subcommittee").

Background

2. The proportion of older persons in Hong Kong's population is rising notably due to longer life expectancy and a declining birth rate. According to the Hong Kong Population Projections 2020-2069 released by the Census and Statistics Department ("C&SD") in September 2020, the life expectancy at birth for males and females in 2019 was 82.2 years and 88.1 years respectively. The expectation of life at birth for males and females in 2069 is projected to increase to 88.4 years and 93.9 years respectively. By that time, the number of persons aged 60 and above is projected to rise from 1.89 million (or 26.5% of the total population) in mid-2019 to 3.05 million (or 45.6% of the total population) in mid-2069. If focusing particularly on the young-olds, the population estimates released by C&SD in August 2021 showed that there are at present some 600 400 persons aged 60 to 64 in Hong Kong, equivalent to 8.1% of the population. These persons are in general equipped with better health, higher travel mobility and greater capacity to work, and aspire for more active lifestyle.

The Subcommittee

3. At the meeting of the Panel on Welfare Services ("the Panel") on 11 May 2020, members agreed that a subcommittee should be appointed under the Panel to study and follow up the welfare benefits to which persons aged between 60 and

64 are currently entitled and the feasibility of introducing the Silver Age Card. The Subcommittee commenced its work in January 2021, the terms of reference and membership list of which are in **Appendices I and II** respectively.

4. Under the chairmanship of Hon Wilson OR, the Subcommittee held a total of four meetings with the Administration.

Deliberations of the Subcommittee

Introduction of a smart card for older persons

5. The Senior Citizen Card Scheme was launched by the Social Welfare Department ("SWD") in 1994 with an objective to promote care and respect for the elderly. All Hong Kong residents aged 65 or above are eligible to apply for a Senior Citizen Card to enjoy the concessions, discounts and priority services offered by government departments, public organizations and private companies under the Scheme. At present, there are about 1.35 million holders of the Senior Citizen Card, covering about 90% of overall eligible elderly persons. The current design of the Senior Citizen Card has been in use since July 2000. It was introduced in tandem with the brand repositioning of the Scheme in that year with reference to a consultancy study which had indicated a need to cultivate perception change towards the Scheme from a welfare tool to a scheme of recognition of senior citizens' contribution to the community. In January 2020, the Chief Executive announced, among others, the lowering of the eligible age of the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities ("the Fare Concession Scheme") from 65 to 60¹ and the studying of the possibility of issuing a Personalized Octopus Card ("P-Card") to all silver-age or elderly persons who were eligible for the Fare Concession Scheme, which would also serve as the Senior Citizen Card.

6. Members note that the Senior Citizen Card currently provides a generally recognized proof of age and does not carry any benefits in itself. It is suggested in the final report by the consultant to review the Fare Concession Scheme² that thought should be given to developing P-Card into a multi-functional card by merging the functions of P-Card with the Senior Citizen Card. This would not only serve the dual purpose as a payment card and an identification for various benefits and concessions (including those under the Fare Concession Scheme), but also facilitate cardholders to enjoy other benefits (such as cash subsidies and shopping vouchers) offered under different initiatives in the future. Pointing out

¹ Please refer to paragraphs 9 to 13 for deliberation of the Subcommittee on the measure.

² See [LC Paper No. CB\(2\)651/20-21\(01\)](#).

that the Administration has strived to build Hong Kong into a smart city, members consider that the Administration should adopt an innovative mindset and ride on the opportunity of the issue of P-Cards to substitute a smart Silver Age Card with multi-application capacity for the Senior Citizen Card and lowering the eligible age to 60 to facilitate the older persons to use a single digital identity to access to various public services as well as discounts and concessions offered by participating organizations and companies. In their view, there is also room for increasing the number of participating entities of the Senior Citizen Card Scheme which stood at some 2 700 as at May 2021.

7. To facilitate discussion, the Subcommittee has requested the Research Office of the Legislative Council Secretariat to study the eligibility, benefits and concessions, and other arrangements related to benefits cards issued to persons aged 60 or above ("silver age cards") in Shenzhen, Singapore and Australia.³ Members have drawn the attention of the Administration to the practices of these places that, in contrast with Hong Kong, a lower age threshold was adopted for their silver age cards which offer a range of benefits. In Shenzhen, the Smart Ageing Card is available to all residents of Shenzhen aged 60 or above to provide them with a suite of benefits, including free public transport and free or discounted use of public amenities.⁴ In Singapore, all Singapore Citizens turning 60 years old will automatically receive an invitation to apply for the PAssion Silver Concession Card which affords benefits such as concessionary fares on public transport, discounted rates on specified courses, activities and programmes, and discounts and privileges offered by participating merchants. As for Australia, the eligibility age for the respective Seniors Card schemes is 60 or 63 for most states and territories. Members have kept calling upon the Administration to make reference to the practices adopted by other places and map out a concrete timetable to introduce a smart Silver Age Card in Hong Kong.

8. The Administration has advised the Subcommittee in July 2021 that the design of the JoyYou Card, the P-Card tailor-made for the Fare Concession Scheme which carries the name and personal photo of the eligible beneficiaries whose identity has been verified by the Administration, has already taken into account the policy direction of substituting it for the Senior Citizen Card in the future by bearing the latter's age identification function. Its arrangement is for new beneficiaries for the Fare Concession Scheme aged 60 to 64 to apply for the JoyYou Card from 2 August 2021 in phases, whereas application arrangements for current beneficiaries aged 65 or above will be announced in the first quarter

³ The relevant fact sheet [FS03/20-21] can be accessed at <https://www.legco.gov.hk/research-publications/english/2021fs03-silver-age-cards-in-selected-places-20210219-e.pdf>.

⁴ Subject to separate applications and eligibility conditions, the Smart Ageing Card can also be used to obtain other elderly welfare benefits including the home elderly services voucher, old age allowance, and elderly canteen discount.

of 2022. Its plan is to cease the access of the Anonymous Elder Octopus Cards to the Fare Concession Scheme in 2024 when all the 1.38 million existing beneficiaries who are aged 65 or above would have been issued with a JoyYou Card. SWD would by then promote to the organizations and companies participating in the Senior Citizen Card Scheme the use of JoyYou Card as a proof of age for persons aged 60 or above to enjoy the concessions or discounts they offer under the Scheme. However, it should be noted that the decision of whether the eligibility for relevant concessions or discounts should be extended to persons aged 60 to 64 rests with the organizations and companies concerned. Members have requested the Administration not to wait till 2024 to start the preparatory work so that all JoyYou Card holders, in particular those currently aged 60 to 64, could use the Card to access to various public services and welfare benefits as early as possible.

Lowering the eligible age of the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities

9. The Fare Concession Scheme has been implemented since 2012 under the policy objective of building a caring and inclusive society in Hong Kong by enabling persons aged 65 or above as well as specified groups of persons with disabilities aged below 65⁵ to travel on designated public transport modes at a concessionary fare of \$2 per trip.⁶ At present, there are around 1.49 million eligible beneficiaries, of whom around 1.32 million are persons aged 65 or above and around 170 000 are eligible persons with disabilities. Eligible beneficiaries have to make use of the Octopus Card to enjoy the concession.⁷ While members are pleased to note that the Administration have taken heed of the repeated calls from Members on different occasions to lower the eligible age for the Fare Concession Scheme to benefit persons aged 60 to 64 as announced by the Chief Executive in January 2020, they have expressed dissatisfaction that the new age requirement would only take effect in the first quarter of 2022.

10. The Administration has explained that the lowering of the eligible age of the Fare Concession Scheme would be implemented on the strict condition that

⁵ Persons who receive assistance under the Comprehensive Social Security Assistance Scheme administered by the Director of Social Welfare ("DSW") and are medically certified under the Scheme to be 100% disabled for the purposes of the Scheme; and persons who receive the Disability Allowance under the Social Security Allowance Scheme administered by DSW.

⁶ When the original fare for a journey is below \$2, beneficiaries only need to pay the original fare.

⁷ The concessionary fare is not applicable to fares paid in cash. To enjoy the concessionary fare, persons aged 65 or above have to use Anonymous Elder Octopus or Personalized Octopus, whereas specified groups of persons with disabilities have to use Personalized Octopus with "Persons with Disabilities Status".

persons aged 60 to 64 have to apply for and use P-Cards (now titled the JoyYou Card) with photo and age eligibility as a prerequisite for benefitting from the concessionary fare. While it would provide support and funding for the issue of the Card to the some 600 000 new beneficiaries, the start of the application period would be hinged on the technical readiness of the Octopus Cards Limited and individual public transport operators. Members do not subscribe to the Administration's explanation and have urged the Administration to advance the implementation timetable to mid-2021. As a reference, they have pointed out that the consumption voucher scheme, which is of a larger scale in terms of the number of beneficiaries and facility operators, could be implemented in summer 2021 after the announcement by the Financial Secretary in the 2021-2022 Budget Speech in February 2021.

11. The Administration subsequently announced on 30 June 2021 that the eligible age of the Fare Concession Scheme would be lowered to 60 with effect from 27 February 2022. New beneficiaries aged 60 to 64 should apply for the JoyYou Card via the Octopus App or by post from 2 August 2021 in phases according to the applicants' years of birth. Members note that there would be some 330 distribution points for paper application forms, viz. 97 Mass Transit Railway ("MTR") stations with Customer Service Centres (except Racecourse Station), 20 Home Affairs Enquiry Centres of District Offices, four Licensing Offices of the Transport Department ("TD"), and over 210 District Elderly Community Centres, Neighbourhood Elderly Centres and Social Centres for the Elderly subvented by the Government. To provide greater convenience to those applicants who prefer to submit paper applications that may not be small in number, members have suggested that paper forms should also be made available at estate management offices of public rental housing estates and all MTR stations should serve as both distribution and collection points for paper applications.

12. Given that Anonymous Elder Octopus could continuously be used for enjoying the concession under the Fare Concession Scheme until some time in 2024 when JoyYou Cards are issued to all current beneficiaries aged 65 or above, members have called on the Administration to step up ticket inspection and monitoring of public transport operators concerned in the interim to ensure that public money on the Scheme is well spent. There are suggestions that the Administration should make it clear that the participating public transport operators have a responsibility to prevent abuse of the Fare Concession System and impose a penalty on them for failing to do so, and make better use of information technology to deter abusive use.

13. According to the Administration, TD has requested the participating public transport operators to strengthen ticket inspection and passenger identity verification work, and to strictly enforce the penalty provisions as set out in the

relevant legislation and by-laws to prevent abuse. TD has further arranged field surveys to monitor the situation. Public transport operators have also enhanced publicity and reminded passengers to honestly tender the fares payable. Non-eligible passengers who were found travelling at the concessionary fare would be required to pay a surcharge and/or the shortfall. Depending on the circumstances, public transport operators might initiate prosecutions or refer individual cases to the Police for follow-up action. For the suggestion of employing information technology to deter abusive use, there is a need to consider privacy issues and the cost implications associated with such measures.

Facilitating persons aged 60 to 64 to engage in the labour market

14. Members note that with an ageing population, longer average life expectancies and an improvement in the overall health quality in Hong Kong, more and more mature persons are engaged in the labour market. Specifically, the labour force participation rate of the age group of 60 to 64⁸ has increased significantly over the past decade from 33.4% in 2010 to 47.1% in 2020. The labour force of persons aged 60 to 64 more than doubled (increased by 121.2%) from 124 400 during the same period. Similarly, the employment of these people also increased more than two-fold from 120 300 in 2010 to 258 300 in 2020, and their share in the total employment also rose from 3.7% to 7.7%. However, members have expressed concern that statistics in 2020 showed that most (73.5%) of the employed persons aged 60 to 64 were engaged in lower-skilled occupations with long working hours and extensive manual work. They have enquired about the effectiveness of the Employment Programme for the Elderly and Middle-aged ("EPEM") implemented by the Labour Department ("LD") to encourage employers to, among others, engage unemployed job seekers aged 60 or above in full-time or part-time (i.e. working 18 hours to less than 30 hours per week) long-term jobs and provide them with six to 12-month on-the-job training ("OJT") through the provision of training allowance to employers. In their view, the Administration should encourage employers to place more higher-skilled job vacancies suitable for persons aged 60 or above with LD.

15. The Administration has advised that efforts have been and would continuously be made to actively invite employers from different industries to register job vacancies with LD. Those employers that engage eligible elderly or middle-aged job seekers aged 40 or above to fill full-time or part-time long-term posts after the job vacancy is registered with LD could join EPEM and apply for OJT allowance. These job vacancies are of different types and include higher- and lower-skilled jobs. The number of placements eligible for joining EPEM was 3 061 in 2019, 2 260 in 2020 and 1 186 from January to May 2021. Members are

⁸ Statistics of labour market quoted in this paper exclude foreign domestic helpers.

of the view that the above numbers are too small for achieving EPEM's aim of supporting, among others, employment of persons aged 60 to 64. There is a suggestion that the Administration should consider providing tax incentive to encourage employers to re-employ retired persons aged 60 or above. Noting that a three-year pilot scheme was launched in September 2020 to encourage persons aged 60 or above under EPEM to undergo and complete OJT through the provision of a retention allowance,⁹ members have requested the Administration to conduct a review to assess whether the retention allowance could stabilize employment.

16. Members note with concern that analyzing the employment statistics in 2020 by occupation, many of the lower-skilled workers aged 60 to 64 were engaged in elementary occupations (31.8%) or being service and sales workers (11.9%). Holding the view that training could equip persons 60 to 64 with the skillset needed to remain competitive in the labour market, members have called on the Administration to ensure that adequate training and continued education opportunities be provided by the Employees Retraining Board ("ERB") for persons aged 60 to 64. In particular, they have enquired about the number of persons aged 60 to 64 that have benefited from ERB's Love Upgrading Special Scheme which aims at providing employees affected by the recent economic downturn with integrated training for two to three months with the provision of special allowance during the training period.¹⁰

17. The Administration has advised that ERB has been providing dedicated courses for persons aged 50 or above ("Post-50") since 2019-2020, including placement-tied courses on "Survey Interviewer" and "Organic Farming Assistant" and a non-placement-tied course on "Workplace Reentry", to help "Post-50" prepare for re-entering the employment market. In addition, ERB has been organizing "Post-50 Internship Programme" since 2019-2020 to encourage the "Post-50" retirees who have the aspiration of re-entering the employment market to better understand the prevailing market circumstances. In 2019-2020 and 2020-2021, a total of 122 "Post-50" trainees participated in the internship offered by 74 institutions, among which 35 were employed as full-time or part-time staff by participating institutions upon completion of internship. As regards the Love Upgrading Special Scheme, around 60% of the trainees are above 50 years of age. As at end February 2021, the placement rate of trainees enrolled in the full-time "Vocational Skills" courses under the first tranche of the Love Upgrading Special Scheme was about 80%.

⁹ The employees concerned are offered a retention allowance of \$1,000 per month if they have stayed in their full-time posts for three months or above during the OJT period. For part-time posts, the amount payable is halved.

¹⁰ Training allowance up to \$5,800 per month will be provided to trainees during the training period.

Supporting the economically inactive older persons

Profile of the economically inactive older persons

18. Statistics provided by the Administration to the Subcommittee show that while a larger proportion of the population of persons aged 60 to 64 chose to enter the labour market, the number of those who were economically inactive also rose by 24.8% from 247 500 in 2010 to 308 800 in 2020. In particular, the share of those being economically inactive because of retirement or old age in all economically inactive persons dropped from 68.1% to 60.2%. On the other hand, the share of home-makers and that of persons being permanently sick/or disabled persons in all economically inactive persons rose from 27.0% and 3.3% in 2010 to 28.6% and 6.8% in 2020 respectively.

Promoting the adoption of digital technology among the older persons

19. Digital technology is closely related to people's daily life, in particular during the coronavirus disease 2019 ("COVID-19") epidemic whereby various social distancing measures have been put in place to prevent the spread of virus in the community. Members in general are of the view that promoting the adoption of digital technology in daily living could enhance the mental health and well-being of the economically inactive older persons and help them stay connected with the outside world. However, many older persons, particularly the underprivileged, may not be able to enjoy these benefits owing to lack of training and shortage of resources. Members have requested the Administration to formulate concrete plans in respect of how it would promote wider adoption of digital technology among persons aged between 60 and 64 who are more willing and able to embrace technology.

20. The Administration has advised that the Office of the Government Chief Information Officer ("OGCIO") has implemented a number of measures to facilitate the elderly in integrating into the digital society, involving a total expenditure of about \$23 million. Among others, OGCIO has launched several rounds of the Information and Communications Technology ("ICT") Outreach Programme for the Elderly since 2013-2014. Non-profit-making elderly service organizations have been commissioned to visit elders across the territory, including those who are living in residential care homes for the elderly ("RCHEs"), receiving day care and home care services and the hidden elderly, and organize various activities to enable elders to experience digital living, thus encouraging them to make greater use of digital technology. From December 2018 to July 2021, the Programme provided around 30 000 outreach services to more than 7 500 elderly persons. A new round of the two-year Programme was

launched in March 2021 with more interesting technological elements introduced, such as broadcasting digital technology tutorial video clips through smart robots and making use of drones for conducting virtual community tours for elders. It is anticipated that the new round will benefit more than 10 000 elders. The above apart, the Enriched ICT Training Programme for the Elderly launched in February 2019 offered over 100 advanced digital training courses for elders with basic knowledge of digital technology for free. Topics included e-government services, cloud tools, cyber security, use of e-wallet and health management, etc. Following the completion of the first round of the Programme in August 2021 benefiting around 3 200 elders, OGCIO plans to launch a new round of Programme in end-2021.

21. Members consider that while the above measures implemented by OGCIO could help older persons to increase their understanding and get to know the use of digital technology products and services, whether these persons can fully integrate into the digital society depends on whether they could access to the hardware for adopting more digital technology in their daily living. They have suggested that the Administration should provide subsidies to needy older persons for the purchase of smartphones or tablets and meeting their expenses of using mobile data service.

Promoting the application of technology in welfare service units and the use of gerontechnology in the community setting

22. With the launch of the \$1 billion Innovation and Technology Fund for Application in Elderly and Rehabilitation ("I&T Fund") in December 2018, elderly and rehabilitation service units receiving subvention or subsidy from SWD may apply for the Fund to procure, rent and trial use technology products. Separately, SWD launched a four-year pilot project ("the Pilot Project") to provide free Wi-Fi services at around 1 350 service units operated by subvented or subsidized organizations under SWD from January 2020 onwards. Members are advised that as of May 2021, grants totalling over \$200 million were approved under the I&T Fund, subsidizing about 970 service units to procure or rent over 4 200 items of technology products. Popular technology products approved include smart hospital beds with extra low position, equipment and assessment tools for occupational therapy/physiotherapy/speech therapy, companion robot, anti-wandering system, wireless health monitoring equipment, etc. As regards the provision of Wi-Fi service for welfare service units, over \$148 million were approved as at end August 2021, involving 1 270 service units, among which 1 039 service units have commenced Wi-Fi service.

23. Members have urged the Administration to expedite the implementation progress of the I&T Fund and the Pilot Project so as to improve the quality of life

of service users and reduce the burden and pressure of care staff and carers on the one hand, and on the other hand enable the welfare service units to make use of more efficient and convenient technology products as well as web-based resources to enhance their service quality. Given that no visiting at RCHEs was allowed some time during the COVID-19 epidemic unless on compassionate grounds, members have requested the Administration to ensure that operators of RCHEs would have access to, and would make good use of, suitable telecommunication equipment and devices to help elderly residents keep in touch with their family members and to enhance communication between the family members and staff of RCHEs.

24. Members note that the Social Innovation and Entrepreneurship Development Fund has appointed an intermediary in December 2020 to design, develop and operate an inclusive one-stop Gerontechnology Platform to promote the development of gerontechnology in Hong Kong. To gain a better understanding of the latest application of gerontechnology in Hong Kong, the Subcommittee has paid a visit to the Jockey Club "age at home" Gerontech Education and Rental Service Centre which provides assessment, advisory and equipment rental services for older persons aged 60 or above and their carers, as well as the Gerontech Cleaning and Maintenance Service Centre which offers cleaning, disinfection, quality checks, maintenance, re-packaging and storage of rental equipment. Members consider that the above services are conducive to enhance the quality of life, independence and self-reliance of those older persons who age at home. They have urged the Administration to foster cross-bureaux and cross-sector collaboration to promote the development of gerontechnology in Hong Kong and strengthen support for the use of gerontechnology in the community setting.

Business opportunity of the silver age market and retirement planning

25. The Administration has acknowledged that an ageing population may bring new business opportunities for some segments of the economy, such as financial services, care services and medical services, and there is a need to proactively examine how best to explore these burgeoning business opportunities so as to benefit the whole community. Through a public engagement exercise on the population policy consultation document released in 2013, it has gauged public views on, among others, what sort of products and services tailored for older persons should be developed and how could the Government facilitate the development of the silver hair market. Views collected in the exercise pointed to the need for promoting the development of a silver hair market to, among others, better serve older persons of the next generations.

26. Members are of the view that it would be desirable if retired older persons aged 60 or above would have a stable stream of income or financial resources in order to better enjoy the rest of their lives. They note that the Hong Kong Mortgage Corporation Limited ("HKMC") has launched three retirement products, namely, the Reverse Mortgage Programme ("RMP"), the Policy Reverse Mortgage Programme and the HKMC Annuity Plan ("the Annuity Plan"), which are well-received by the public. For RMP, more than 4 700 applications received since the its launch in 2011, helping the public turn approximately HK\$25 billion of assets into immediate and stable streams of income. As regards the Annuity Plan, it has helped over 10 000 retirees turn approximately HK\$8.4 billion of savings into lifelong streams of income since its launch in 2018. To address the longevity risk, members have called on HKMC to continue to actively educate the older persons on how RMP and the Annuity Plan could provide alternative retirement financial planning solutions to support their hassle-free retirement lives.

27. Members are concerned that while some older persons aged 60 to 64 are better off, some others are living below the poverty line. They have urged the Administration to take into account the socio-demographic characteristics of the poor population of this cohort and provide them with appropriate welfare support so to ensure that all older persons could lead a worry-free and secured retirement life in their twilight years. There is a suggestion that given the longer lifespan, a statutory minimum retirement age should be introduced to safeguard the employment opportunities of persons aged 60 to 64. It is observed that since older persons do not know how long they would live and are worried about outliving their own savings as there is an absence of a non-means tested universal retirement protection system to provide a steady stream of income, it is not uncommon that those older persons who are not rich but with some amount of savings would reduce their daily expenses as much as possible ending up in a frugal life in their old age.

28. According to the Administration, taking the all-round effects of all selected measures into account,¹¹ the post-intervention poverty rate of persons aged 60 to 64 was 12.5% in 2019. While the above figure was above the overall post-intervention poverty rate which stood at 9.2%, it was found to be notably below the post-intervention poverty rate of persons aged 65 and above which stood at 19.7%. Analyzing the socio-economic characteristics of the post-intervention (recurrent cash) poor households with members aged 60 to 64, it was found that over seven-tenths (70.9%) of these households were two-person and three-person households; near six-tenths (55.4%) of them did not participate in any economic

¹¹ These measures include the introduction of various recurrent and non-recurrent cash measures and means-tested in-kind benefits.

activities; almost one-third (32.9%) of them resided in public rental housing; and over six-tenths (60.1%) of these poor households resided in owner-occupied housing, among which near nine-tenths were mortgage-free, reflecting that some persons aged 60 to 64 might own certain assets.

Promoting preventive care for persons aged 60 to 64

29. The Administration has informed the Subcommittee that the 2019-2020 Household Expenditure Survey conducted by C&SD during October 2019 to September 2020 shows that the average monthly expenditures on selected commodity/service items (including clothing, transport expenses, medical, etc.) by households with members aged 60 to 64 were broadly comparable to those of a general household, except that the former had relatively higher average monthly expenditure on "medical services" (i.e. \$914 for those households with members aged 60 to 64 vis-à-vis \$777 for the general households). Members consider that there is a need for the Administration to step up its effort to help the older persons in the prevention, early identification and proper management of diseases.

30. Members have pointed out that there is an increasing trend that persons aged between 60 and 64 would start to suffer from non-communicable chronic diseases, as evidenced by the findings of the population health survey conducted by the Department of Health in 2014-2015 that the percentage of persons who were diagnosed with hypercholesterolaemia was higher in the age group of 60 to 64 than that of the age group of 65 to 84 (i.e. 74.2% vis-à-vis 68.7%). They have suggested that consideration should be given to subsidizing persons in this age group to undergo annual medical check-up by, say, lowering the eligible age for the Elderly Health Care Voucher Scheme to 60 for detection of any early sign of diseases. Noting that colorectal cancer and lung cancer are the two most commonly diagnosed cancers among persons aged 60 to 64 in 2018 and a Colorectal Cancer Screening Programme is already in place, some members have suggested that the Administration should keep in view of the development of international and local evidence for the consideration of whether a territory-wide lung cancer screening programme should be introduced to facilitate the identification of asymptomatic persons having early stage disease. There is also a view that the Administration should strengthen the support to older persons who are aged 60 or above with dementia, as well as their carers, as the prevalence rates of dementia would be on the rise given an ageing population.

Recommendations

31. The Subcommittee recommends that the Administration should:
- (a) substitute a smart Silver Age Card with multi-application capacity for the Senior Citizen Card and lowering the eligible age to 60 to facilitate the older persons to use a single digital identity to access to various public services as well as discounts and concessions offered by organizations and companies to these silver age persons;
 - (b) step up the promotion of EPEM to encourage employers to engage more unemployed job seekers aged 60 or above in higher-skilled and long-term jobs and conduct a review to assess whether the provision of a retention allowance under EPEM could stabilize employment;
 - (c) consider providing tax incentive to encourage employers to re-employ retired persons aged 60 or above and introducing a statutory minimum retirement age to safeguard the employment opportunities of persons aged 60 to 64;
 - (d) ensure that adequate training and continued education opportunities be provided by ERB for persons aged 60 to 64 to equip them with the skillset needed to remain competitive in the labour market;
 - (e) formulate concrete plans in respect of how it would promote wider adoption of digital technology among persons aged between 60 and 64, including exploring the feasibility of providing subsidies to needy older persons for the purchase of smartphones or tablets and meeting their expenses of using mobile data service;
 - (f) ensure that welfare service units would have access to, and would make good use of, technology products to enhance their service quality, including the use of suitable telecommunication equipment and devices to help the institutionalized persons to keep in touch with their family members at times when visiting is not allowed under the COVID-19 epidemic;
 - (g) foster cross-bureaux and cross-sector collaboration to promote the development of gerontechnology in Hong Kong and strengthen support for the use of gerontechnology in the community setting;

- (h) actively educate the older persons on how RMP and the Annuity Plan could provide alternative retirement financial planning solutions to support their retirement lives;
- (i) take into account the socio-demographic characteristics of the poor population aged 60 or above and provide them with appropriate welfare support so to ensure that all persons could lead a worry-free and secured retirement life in their twilight years; and
- (j) promote preventive care for persons aged 60 to 64, including exploring whether to subsidize persons in this age group to undergo annual medical check-up by, say, lowering the eligible age for the Elderly Health Care Voucher Scheme to 60 for detection of any early sign of diseases.

Advice sought

32. Members are invited to note the deliberations and recommendations of the Subcommittee.

Council Business Division 2
Legislative Council Secretariat
28 October 2021

Panel on Welfare Services

Subcommittee on Issues Relating to the Silver Age Card

Terms of Reference

To study and follow up welfare benefits to which members of the public aged between 60 and 64 are currently entitled, as well as the feasibility of introducing the Silver Age Card.

Panel on Welfare Services

Subcommittee on Issues Relating to the Silver Age Card

Membership list

Chairman	Hon Wilson OR Chong-shing, MH
Members	Hon YIU Si-wing, SBS Hon LEUNG Che-cheung, SBS, MH, JP Hon KWOK Wai-keung, JP Hon Vincent CHENG Wing-shun, MH, JP (Total : 5 members)
Clerk	Miss Lilian MOK (up to 17 January 2021) Ms Maisie LAM (since 18 January 2021)
Legal Adviser	Miss Rachel DAI (up to 11 April 2021) Ms Clara WONG (since 12 April 2021)