

思網絡有限公司
SEE Network Limited

Public Engagement Exercise on Retirement Protection

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Chapter I

Introduction

Background

- 1.1 The issue of retirement protection has been a public concern. The Chief Executive stated in the election manifesto that the Government would "study how to introduce short, medium and long-term measures to solve the problem of elderly poverty and improve the present social security and retirement protection systems"¹. Subsequently in May 2013, the Commission on Poverty (the Commission) led by the Chief Secretary for Administration, commissioned a team led by Chow, Nelson W.S., the emeritus professor of The University of Hong Kong, to study the future development of retirement protection. They released a research report in August the following year. They proposed a "non-means-tested, universal and uniform payment" pension scheme for the elderly². In the Policy Address announced in January 2015, the Chief Executive indicated that the Commission would conduct public consultations on retirement protection, and that the Government agrees that protection for needy citizens after retirement should be improved. \$50 billion has been earmarked for future needs³.
- 1.2 On 22 December last year, the Commission published a consultation document entitled "Retirement Protection Forging Ahead" and launched a six-month public engagement exercise. SEE Network Limited Company was commissioned as an independent consultant to assist and arrange consultation activities and to systematically collect and record views from different channels, then organise and analyse views from different stakeholders and sectors by a qualitative approach.

Consultation topics

- 1.3 In face of aging population, the World Bank put forward a three-pillar retirement protection framework in 1994 and revised the framework in 2005 to five pillars⁴, for the reference of various economies in seeking improvement to their systems. The five pillars are:

¹ "One Heart, One Vision" C.Y Leung election manifesto 2012: <http://www.ceo.gov.hk/eng/pdf/manifesto.pdf>

² Future Development of Retirement Protection in Hong Kong (2014): http://www.cpu.gov.hk/doc/en/research_reports/Future_Development_of_Retirement_Protection_in_HK_english_executive_summary.pdf

³ Policy Address 2015: <http://www.policyaddress.gov.hk/2015/eng/p118.html>

⁴ World Bank Pension Reform Primer, The World Bank Pension Conceptual Framework: http://siteresources.worldbank.org/INTPENSIONS/Resources/395443-1121194657824/PRPNoteConcept_Sept2008.pdf

Pillars	Characteristics	Relevant system in Hong Kong
Zero Pillar (No contribution required)	Publicly-funded pension or social security schemes	<ul style="list-style-type: none"> ▪ Old Age Allowance (OAA) ▪ Old Age Living Allowance (OALA) ▪ Comprehensive Social Security Assistance Scheme (CSSA) ▪ Disability allowance ▪ Guangdong scheme
First Pillar (Mandatory)	Publicly-managed mandatory contributory plans financed on a pay-as-you-go basis	<ul style="list-style-type: none"> ▪ Nil
Second Pillar (Mandatory)	Privately-managed mandatory occupational pension plans	<ul style="list-style-type: none"> ▪ Mandatory contributions to MPF schemes ▪ Occupational retirement schemes ▪ Civil service pensions ▪ Grant /Subsidised schools Provident Funds
Third Pillar (Mandatory)	Voluntary contributions or retirement savings plans	<ul style="list-style-type: none"> ▪ Voluntary contributions to MPF schemes ▪ Retirement savings-related insurance
Fourth Pillar (Mandatory)	Other financial or non-financial supports, such as: <ul style="list-style-type: none"> ▪ public services; ▪ family support; and ▪ personal assets 	<ul style="list-style-type: none"> ▪ Public transport fare concession ▪ Elderly health care vouchers ▪ Public healthcare ▪ Public housing ▪ Residential and community care services ▪ Family support ▪ Self-owned properties

Table 1: World Bank's "Multi-pillar" system on retirement protection and the situations of Hong Kong

1.4 Based on the multi-pillars concept of the World Bank, the retirement protection system of Hong Kong comprises four of the pillars. This multi-pillar concept formed the framework for the discussion and analysis of this public consultation.

1.5 The following seven topics are raised in the Consultation Document "Retirement Protection Forging Ahead"⁵. Details of the consultation

⁵ Retirement Protection Forging Ahead (2015) by Commission on Poverty: http://www.rp.gov.hk/en/consultation_documents.php

questions under each topic are set out in **Appendix I**.

Topic 1: Principles and financing arrangements

Topic 2: Groups deserving attention

Topic 3: (Zero Pillar) Social security systems

Topic 4: (Second Pillar) Mandatory Provident Fund scheme

Topic 5: (Third Pillar) Voluntary savings

Topic 6: (Fourth Pillar) Public services, self-owned properties and family support

Topic 7: Public education

Methods and channels of collecting views

- 1.6 During the consultation period, the consultant collected the public opinions mainly through the “public engagement activities” and “written submissions”. The former included consultation sessions/ seminars, stakeholder meetings, focus groups and other relevant meetings. While consultation sessions were signified by its openness, stakeholders meetings focused on the different concerns of people from various backgrounds. As regards focus groups, they were conducted for theme-based discussions.
- 1.7 During the consultation period, the Commission held or participated in a total of 110 public engagement activities of various forms, including 5 meetings of the Legislative Council House Committee and Subcommittee, 18 District Council meetings, 7 meetings of Government advisory bodies, 46 meetings organised by business associations, trade unions and other organisations, 19 youth exchange sessions and talks; 5 public forums, 6 stakeholders meetings, and 4 focus group meetings based on different age groups (the elderly, middle-aged, and youth) and random samplings according to the distribution of age and gender groups of the population in Hong Kong.
- 1.8 In addition, members of the public could submit their written opinions through various means including mails, fax, e-mails, and e-form available at the thematic website. Views were also collected through hotlines.

Outline of the report

- 1.9 This is a report on the collection and analysis of views gathered during the public engagement exercise on retirement protection. The first chapter introduces the background of discussion, the framework of consultation and the methods of collecting opinions. Chapter 2 reports on the public engagement activities and the methods of opinion analysis; Chapter 3 sets out the public opinions by topics, compares the concerns of stakeholders, and the key points of suggestions raised. The fourth chapter is an overall analysis and conclusion, which sets out the key points of the views collected and ways for exploring possible policy development. Finally, the Appendices contain for reference detailed information of the public engagement activities, a list of written submissions, and opinion polls conducted by various academic institutions.
- 1.10 The views and recommendations on the subject of retirement protection presented in Chapter 3 and the appendices of this report do not represent the position of the consultant and the Government, nor that the consultant and the Government agree with the views. Due to limitations of space, not all of the comments and suggestions made by all groups and persons on the relevant topics are included in this document. However, these views and the original texts are all set out in the “Compendium of Submissions”. If there is any discrepancy, the information contained in the “Compendium of Submissions” shall prevail.
- 1.11 Finally, we would like to thank Dr. Rikkie L.K. Yeung and Dr. Sylvia Y.F. So for their valuable advice and support in the collection and analysis of views; and Policy 21 Limited for their kind assistance in focus groups sampling and organisation of activities.

Chapter II
**Public engagement activities, methods of opinion
collection and analysis**

Overview

- 2.1 The public engagement exercise can be divided into three main categories according to the form of discussions and the nature of opinions collected, namely consultation sessions / seminars, stakeholders meetings and focus groups.
- 2.2 The category of consultation sessions / seminars includes not only the public forums held by the commissioned Consultant, but also meetings of the Legislative Council House Committee and Subcommittee, the 18 District Councils, Governmental Advisory Committees, as well as consultation sessions organised by different organisations which were attended by government officials for collecting views of the public. In addition, to facilitate in-depth discussions of issues, the consultant also assisted in organizing stakeholders meetings, and collecting views by way of public participation, such as the introduction of focus group discussions based on age groups.
- 2.3 During the consultation period, 18 365 submissions were received from various groups and individuals through various channels. The submissions received include 16 830 submissions in 7 different templates that allowed respondents to provide supplementary views, all of which indicate support for universal retirement protection
- 2.4 The following describe the characteristics, limitations, and areas deserving attention in views analysis of the three types of public engagement activities: consultation forums / seminars, stakeholders meetings and focus groups.

Forms and characteristics of public engagement activities

- 2.5 The Government and the Commission on Poverty had held or participated in a total of 110 public engagement activities. Details of the activities are at **Appendix II**. The number of public engagement activities, attendance and the number of speakers are summarised as follows:

	Form	Number of meetings	Attendance#	Number of speakers
CS/ S**	Public forums	5	923	98
	Legislative Council Committee Meetings	5	362	290
	District Council meetings	18	no statistics*	197
	Governmental advisory group meetings	7	no statistics*	5##
	Consultation meetings / forums / seminars organised by other groups	46	no statistics*	407##
	Youth exchange sessions	3	255	35
	Secondary school talks	16	8 443	127
	Stakeholders meetings	6	97	70
	Focus groups	4	189	189
	Total :	110^	10 269*	1 418

Table 2 Number of all consultation activities, list of attendance and speakers

- # Government officials and members of the Commission on Poverty are not counted
- * Some of the events were hosted by other organisations. The exact number of attendance is not known to the consultant team
- ## Include only the number of speakers for activities attended by the consultant team
- ^ The views of the participants were recorded according to the sessions or subgroups
- ** CS/S = Consultation Sessions / Seminars

Public forum sessions / seminars

2.6 Public engagement activities in the form of consultation sessions / seminars are signified by their openness and transparency, as well as their capacity to allow more participants to attend and publicly express their views on relevant issues. To enable a large number of participants to express their views in a limited time period, one to a few minutes were given to each speaker, who was chosen by drawing lots. Those who participated in this form of consultation were individuals or organisations that concerned about the relevant issues. Most of them stated their positions rather directly in the limited time allowed. The lack of in-depth discussions might be a drawback.



Photo 1 - 4 The Chairman of the Commission on Poverty, the Chief Secretary for Administration, Mrs Carrie Lam and the Secretary for Labour and Welfare, Mr Matthew Cheung Kin-chung, attended the public forums.

2.7 In addition to the public consultation sessions organised by the Commission, various groups have also organised forums or seminars of their own. The Chairman, official members or members of the Commission were invited to exchange views and listen to their opinions. Besides, as retirement protection was an issue that concerns sustainability of policy across generations, efforts were made to explain the consultation to young people. Therefore the responsible officials and members of the Commission also attended 19 youth exchange sessions and secondary school talks during the consultation period.

Stakeholders meetings

2.8 In order to collect views from various perspectives, the public engagement exercise also included stakeholders meetings in which representatives from employers, employees, women, the elderly, the MPF industry, academia and think tanks⁶ were invited to participate and discuss the issue of retirement protection from their own perspectives. Each stakeholders meeting had about 10 to 30 participants. The meetings were arranged in such a way that representatives of each group were able to express their positions, and clarify the reasons and rationales behind their views in the interactive discussion session.

Focus groups

2.9 Focus group discussions were conducted to enable more in-depth discussion, with a view to understanding the views of specific age groups and the general public on the various topics covered in the consultation. Basic background information was provided by the independent consultant to the participants of focus group discussions for their reference.

Design of Focus group and sampling arrangements

2.10 The Commission held three small-scale and one large-scale focus group meetings whereby participants were recruited by "random sampling". The independent consultant had commissioned Policy 21 Limited to assist in conducting the random sampling and the preparation of the focus group activities. Participants in the first three focus group meetings were drawn randomly from a database of a few thousand people which had been accumulated over the years by Policy 21 Limited to form groups of different age groups. Around 25 people were invited to participate in each small focus group meeting and they were divided into two sub-groups for discussion. Details of the three small-scale focus groups are as follows:

⁶ Invited participants of the stakeholders meetings were those originally identified as most directly affected by, or had clear standpoints on the concerned issues. While groups being invited were mainly active organizations on the concerned issues in the past.

Focus group	Age group	Number of participants in small group discussion
1	Youth (aged 20 to 34)	12
2	Young adults (aged 35-49)	13
3	Middle aged (aged 50 to 64)	Group A 12 / Group B 13
4	Elderly (aged 65 or above)	Group A 12 / Group B 14
Number of participants		76

Table 3 Age group and group size of small-scale focus groups

2.11 Participants of the large-scale focus group meeting were randomly sampled and invited on the basis of the age and sex distribution of the population of Hong Kong. The overall sample was taken from the directory of residential and mobile phones published by the Office of the Communications Authority. There were 113 participants in the large-scale focus group meeting and they were divided into 10 small groups for discussion. In terms of economic activity status, nearly half of the participants were employees, others are mostly home-carers and retirees. 67% of the participants reported monthly income of \$14,999 or less.

Age group	Number of Participant		
	Male	Female	Total
Youth (aged 20 to 34)	15	18	33
Young adults (aged 35-49)	12	20	32
Middle aged (aged 50 to 64)	12	24	36
Elderly (aged 65 or above)	10	2	12
Number of participants			113

Table 4 Attendance of large-scale focus group

Purpose, form and limitations of focus group meetings

2.12 Participants of focus group meetings were invited through random sampling, and thus could reflect the views of the general public to a certain extent. Besides, longer time was allowed for the discussion and thus the focus group meetings helped enrich the scope and depth of opinion collected in the consultation process.

2.13 Large-scale focus group activities consisted of two main sessions. Part one was a talk given by guest speakers on the relevant consultation topics to

help participants grasp a basic understanding of the different considerations in respect of the issues for discussion. It was followed by smaller group discussions which were structurally led by representatives of the consultant according to a specific framework covering the consultation topics. In the process, representatives of the consultant would only provide supplementary information where necessary, and no personal opinions would be given.



Photo 5 A large-scale focus group talk was given before sub-group discussions. Participants were provided with a balanced analysis of the consultation topics.

Written submissions

2.14 As mentioned in paragraph 1.8 above, during the public engagement exercise, members of the public may submit written comments on the subject of retirement protection by post, fax, e-mail and e-forms available on the thematic website. Some members of the public had expressed their views via hotline. During the public engagement exercise from 22 December 2015 to 21 June 2016, the total number of submissions received was 18 365, including 16 830 submissions in 7 different types of template with space available for entering additional opinion. Details are as follows:

Methods of submission		Quantity
E-form	http://www.rp.gov.hk/en/rp_form.php	651
Email	views@rp.gov.hk	625
Fax	3904 5996	69
Post	Labour and Welfare Bureau (Public Engagement Exercise on Retirement Protection) 10/F, West Wing, Central Government Offices, 2 Tim Mei Avenue, Tamar, Hong Kong	418
Hotline	3142 2303	44
In-person		16 558
Total		18 365

Table 5 Written submissions received from various channels

2.15 There were also detailed proposals among the submissions submitted by academics, think tanks, political parties, different concern groups, statutory bodies and individuals. Submissions from members of the public and organisations are set out in “Compendium of Submissions”.

Other opinions for reference

2.16 During the consultation, some academic groups, civil bodies and political parties had conducted opinion polls on retirement protection. The theme of the opinion polls was generally on whether the public supported the principles of "Regardless of Rich or Poor" or "Those with Financial Needs"; funding arrangements and whether MPF “offsetting” should be abolished. Some of the findings of the opinion polls were submitted through written submissions and some were published through media reports. The consultant had tried to collect the findings and media reports of the opinion polls through various channels as far as possible. They are set out at **Appendix VI** for reference.

2.17 Besides, the consultant had also commissioned Wisers Information Limited during the consultation period to establish an information-gathering platform on retirement protection issues. It collected views from reports and

comments on mainstream and online media, and posts on the relatively active social media in Hong Kong by using the designated key words, so as to grasp the key points of public discussion and concerns. The consultant also collected some of the articles which contained relatively comprehensive ideas and recommendations but which had not been submitted through the above formal channels. The key words used in the above-mentioned platform include: “退休保障”; “社會保障”; “全民退保”; “全民退休保障”; “強積金對沖”; “retirement protection”; “social security”; and “MPF offset mechanism”, etc. At the same time, the consultant had also collected online discussions not covered by the platform to understand the views of Internet users.

Opinion analysis method

2.18 Opinions collected by the consultant through the above channels were processed by the Qualitative Data Analysis approach, which includes the following five basic steps:

- (a) **Organise Data:** To compile all forms of opinion into a unified text record, that is, to turn the oral records into written text records; written submissions were text-based opinion records.
- (b) **Coding:** When reviewing each text record, the researcher would start from examining the use of and the interpretation of the words, extract the key points, and create categories to put together similar views. Ideas not falling into the categories will be listed for establishing new categories for thematic analysis.
- (c) **Constant Comparison & Conceptual Saturation:** Texts of the opinion records must be repeatedly compared, revised, and supplemented, so to develop themes. Researchers involved in the analysis process constantly cross-checked the texts and adjusted the categories until all of the opinions can be categorised into well-developed themes. In order to handle the large amount of data collected, including the interactive dialogues in 10 focus group meetings and the basic personal information of participants collected (the relevant analysis angle is mainly on age), the consultant used computer software Nvivo 10 to assist in the analysis.

(d) **Develop Themes:** Based on the consultation questions, the researchers developed ideas and concepts through the above mentioned steps, which became the themes and outline of the report.

(e) **Interpret & Elaborate:** This report is based on the interpretation and deduction of the opinions collected, supplemented by "direct quote" of the relevant opinion as evidence to ensure objectivity. The major considerations affecting the selection of the "direct quote" include the quoted sentences being direct and easy to understand, and the impressiveness of the related case to the researcher which can help explain the argument. For better readability, views expressed in spoken language were transcribed into written language under direct editing principles, while some of the off-topic sentences were omitted in the process of editing

2.19 The significance of adopting a qualitative opinion analysis approach in compiling this consultation report is in that the reporting of the discussion of consultation topics was constructed by a "bottom-up" approach, i.e. from the opinion itself (i.e. the wording and explanations). Some of the consultation questions and discussion frameworks set out in the consultation document may be adjusted in this report. For easy understanding by the Government and the public in approaching this report, brief descriptions of the relevant topics are provided where editing is involved.

Chapter III

Opinion and analysis by topics

Introduction

- The reporting in this chapter follows the flow of the 7 major topics in the retirement protection consultation document.

- Reporting of each topic starts from setting out a spectrum or diagrams of views constructed from inductive comments, which will form the framework for elaborating the opinions. It is then followed by presentation of the views collected during the consultation period. This approach will help readers grasp concepts at a macro level. At the same time, the analysis will be supplemented by quotation or written comments from the participants.

- The "direct quotations", which are mostly English translations of their Chinese originals, are followed by a designated number and basic identity background (if available). This is to enable readers to find the relevant full comments from the "Compendium of Submissions" more easily. Depending on the persons who provided comments or the manner in which the comments were submitted, the consultant may have some background information of the persons concerned, such as age, economic activity status and etc.. For the focus groups, since the consultant had obtained the consent from the participants for the collection of personal data for analysis purpose, opinions collected from the activities were marked with the specific age, economic activity status or other identities. Representatives of organisations will be identified by the nature of their respective organisations.

- To facilitate understanding of the channels of opinion collection through which a specific direct quotations were obtained, the table below set out the public engagement activities referred by the reference number:

Reference number	Pubic engagement activities
PF	Public forum
S	Stakeholders meeting
LegCo	Legislative Council Panel / Subcommittee meeting
DA	District Council meeting and government advisory and statutory bodies meeting
O	Consultation session / forum / seminar organised by other organisations

Reference number	Channels of written submissions
W	E-form
E	Email
F	Fax
P	Post
I	In-person

■ Among the written submissions, save from those having a modest length that could be quoted directly, some were very elaborated or were written in English which make it difficult to produce direct quotations by simply extracting individual sentences or paragraphs for quotation. In these circumstances, the consultant would give a brief overview and include a reference number to the footer to facilitate readers' identification of the source text.

■ The focus group discussions held during the consultation period were more interactive and in-depth among the various forms of consultation, and was therefore specifically edited into the section of "focus group observations" at the end of the relevant topics.

Analysis and Findings

3.1 The consultant collected the views of various sectors of the community on various issues of retirement protection through various consultation

activities and written submissions from members of the public. This chapter will summarise and analyse the findings, and contrast views of various stakeholders and people of different age groups.

Topic 1: Principles and financing arrangements

“Regardless of Rich or Poor” or “Those with Financial Needs” Policy Principles

3.2 During the consultation period, some members of the public might have an understanding of the principles of "regardless of rich or poor" and "those with financial needs" different from what is set out in the consultation document. That said, in general, the views collected could still be identified with the two principles, thus revealing their overall expectations over the retirement protection policy (especially in the respect of financial support) at varying degrees. The following figure summarises the different views into four categories:

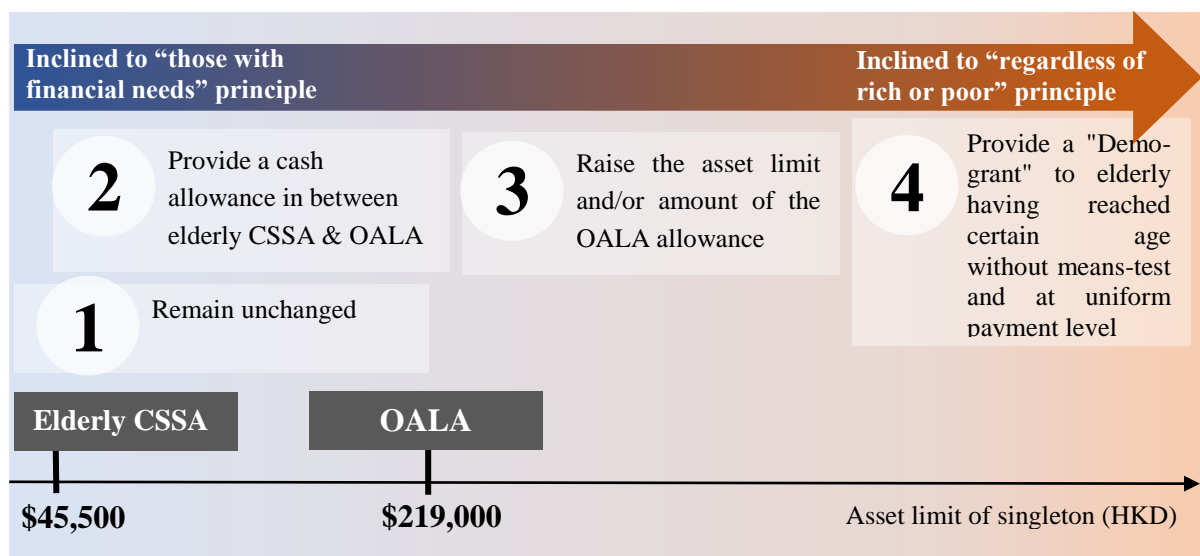


Figure 1 Spectrum of people's opinion regarding the two retirement protection principles

Category I The existing system has provided adequate retirement protection, nothing has to be changed.

Category II and III: Tended to support the "those with financial needs" policy principle. Such views suggested maintaining the existing social security system and to make improvements thereon. They agreed to preserve means test or declaration mechanism as existed now, but proposed different levels of asset limits for the new elderly cash allowance which may be introduced.

- Category II: close to the simulated option proposed by the Government, namely to create a type of cash assistance with the allowance at an amount higher than OALA, and the asset limit set between elderly CSSA (asset limit of \$45 500) and OALA (asset limit of \$219 000).
- Category III: It is suggested to raise the asset limit of the OALA to somewhere between \$250 000 and \$1 million. Some also suggested raising the amount of the allowance at the same time.
- In addition, some suggested simultaneously implementing the second and third categories of proposals, namely creating a type of cash assistance between CSSA and OALA as well as raising the asset limit and the amount of OALA.

Category IV Tend to support the policy principle of "regardless of rich or poor". Some of them suggested that there should be no means test for cash allowances for elderly persons and the amount should be standardised at about \$3 000.

3.3 Based on the above basic definitions, the rationales behind the public's support for different policy principles are explained as follows.

The rationales for supporting the "regardless of rich or poor" principle

3.4 The major arguments of those who supported the principle of "regardless of rich or poor" are broadly set out below, with some arguments focusing on the possible negative impacts of introducing a new cash allowance for elderly persons not in accordance with the "regardless of rich or poor" principle:

Some elderly persons are living in difficulties

3.5 There were opinions submitted through different consultation channels which described the difficulties faced by themselves or other elderly persons

(whether grass-root or middle-class), including "inadequate meals" or "having to work despite old age and suffering from physical pain", etc. They believed that there should be universal retirement protection, especially a monthly basic cash allowance to cover food, housing and medical expenses, so as to let the elderly persons live a life with security and dignity.

A few years back, I met an elderly person who lived in a cubicle apartment. He lived on some \$1 000 OAA per month, and scavenged on carton papers to support the rent of a 12fts cubicle apartment and two basic meals of rice and vegetables. In fact, he has \$100 000 savings, but he has been too worried to use them.—LegCo01_052

I retired when I was 66. I contributed to the MPF for more than 10 years, which has accumulated just tens of thousands of dollars. I spent them all in a few years...I have always lived a life of low income, I can't support my living after retirement. I scavenged carton papers to make ends meet, but I can't do it now because of lumbar pain...When I started contributing to MPF ten years back, the rent for a suite was \$1 400, but now the rent for a cubicle apartment is \$3 700, and becomes \$4 000 after including electricity and water bills. MPF failed to provide enough for me, I hope the Government will implement universal retirement protection...—S05_004

Faced with longevity risk, the lack of a stable monthly income creates mental stress

- 3.6 Some views reflected that some elderly persons, despite having accumulated \$100 000 to over \$1 million in savings, were still worried because they did not have a stable monthly income. In addition, as the average life expectancy of Hong Kong people is getting longer, it is worried that limited savings may not be enough to cope with the expenses for retirement life as long as tens of years and other various unforeseeable expenses (such as medical expenses).

...A retired secondary school teacher called, saying he was 72 years old, retired at his 60 after having worked for decades. He received about \$2 million of retirement pension. Ten years later, half of the money has been spent. Now he is left with \$800,000 or \$900,000, and is totally afraid to spend money, because he has no idea how long he will continue to live.—O018_001

Talking about poverty, it's not always about your bank account, how much money inside the wallet, but how you feel... you said setting a means test with an assets limit of \$190 000 or \$200 000. Those elderly people dare not go to the doctor when fallen sick because that is the total sum they rely on for the rest of their

life.—S04_008

Nowadays aged 65 is still a young age, these friends of mine are still trying to enhance themselves. I know a retired teacher, she said she was studying, you know what subject she studied? She went to the license course for security guards. She was good at Cantonese, Putonghua and English, and she said she may work part-time after getting the license, and to make some money while she still can. This is a case in the mid-levels district...—DA008_008 , District Council Member

If there is no income after retirement, you dare not to spend on seeing a dentist, or buying a new pair of glasses. This is not life, just survival. —W185

Retirement protection is the right of elderly persons

- 3.7 Some argued that retirement protection is a fundamental right just as free education and public health and therefore should be enjoyed by everyone regardless of their background. Based on this consideration, some considered the focus of retirement protection is about providing security for retirees' basic livelihood, rather than a poverty alleviation policy that targets elderly persons in poverty. Therefore, the relevant policy should not be means-tested.

...Retirement protection is a basic right of the people, same as free education. Why should members of the public be means-tested for their basic rights?—LegCo01_005

Hong Kong should implement universal pension. Basic retirement protection is the right of every citizen...One should not be deprived of the right regardless of his/hers social position, occupation, assets or financial status.—W495

To preserve the dignity of elderly persons

- 3.8 Some considered that retirement protection protects the dignity of elderly persons, in that it gives them the economic means to afford a basic standard of living. Some considered that means test labeled elderly persons as poor and this might harm their dignity.

The aim of retirement protection is to allow retirees to have basic living security

that enables them to live in dignity, instead of a poverty alleviation measure.—O003_004

The basic idea is that retirement protection should be the rights of the elderly and not the relief of the Government. This carries very different meaning to the dignity of elderly persons.—E592

If the Government is to improve the living conditions of elderly persons, it should not set an asset limit for the retirement protection system. Otherwise elderly persons will only receive social security when they lack savings, and this will lead to depreciation of dignity.—E569

The shortcomings of social security and MPF

- 3.9 Some argued that the implementation of a non-means-tested retirement protection system protect those in need. They said the existing social security schemes are inadequate in a number of areas, which includes the policy of not allowing elderly persons living with their families to apply for CSSA on their own; family members of elderly persons who apply for CSSA on an individual basis are required to submit a declaration on the financial support they provide to the elderly applicants (commonly known as "declaration of not providing support to parents", or "bad son statement"); and the labelling effect of CSSA. They considered that these problems have rendered elderly people with financial needs unable or unwilling to apply for financial assistance.
- 3.10 There were opinions expressing that the MPF failed to offer retirement protection and that a retirement protection system without means tests would be the only way to supplement the existing system. According to some, the problems of MPF include: (1) not covering persons including the non-working persons (such as housewives), part-time workers and those with difficulties in finding jobs; (2) MPF returns are not satisfactory; and (3) the "offsetting" mechanism has weakened its retirement protection function.
- 3.11 It should be noted that supporters of each of the two principles both have expressed their views on the inadequacies of the existing retirement protection system and MPF. Those who supported the "regardless of rich or poor" principle tend to criticise the inadequacy of the existing system and argued that a new retirement protection scheme should be introduced in

accordance with the principle of “regardless of rich or poor”; while those who supported the “those with financial needs” principle pointed out the inadequacies of the present system (for example, the “bad son statement”, or a low asset limit for elderly CSSA), and considered that the existing system could be improved to enhance the retirement protection for elderly persons without introducing a universal subsidy. The views on the existing social security system and MPF are set out in “topic 3” and “topic 4” respectively.

To relieve the difficulties of young people in supporting their parents

3.12 The fourth pillar of the retirement protection framework proposed by the World Bank includes support from family members. During the consultation period, young people, frontline social workers, and even parents involving in the discussions expressed concerns over the difficulties of supporting parents under the current socio-economic environment. Some pointed out that, while a non-means-tested pay-as-you-go elderly cash allowance scheme may require young people to make contributions and increase their burden, elderly persons in the family would receive immediate benefits which may be more than their contribution. They believed that this may help to reduce young people’s burden of supporting their parents, and hence there should not be inter-generational contradictions.

...when we are not sure about our own retirement protection, how can we support our older generation? I do not know whether the Secretary or the Policy Secretary have heard of it. Young people often refer to the “four elders”. What are the “four elders”? The parents of my wife and myself. As a result of the aging population, we young people have also our grandfathers and grandmothers to support. The total number of elderly persons dependent on two young persons can be up to 12.—O001_002

When young people graduate and enter the labour market, their parents are in their middle-age, and would soon become retirees, not to mention their own elder generation. In a situation where the earlier generation is about to retire and their own wages can barely support their own living, how is the younger generation supposed to support the retirement life of the former when the young people themselves have difficulty forming a family and having children of their own?—E075

The implementation of the universal retirement protection system will reduce the pressure on young people to support their parents. They will have more opportunities to enhance themselves, for example, to save money and buy property or further study.

Some scholars have said that if the young people pay \$700 a month, their parents can together receive \$7 000 per month.—LegCo3_063

Universal retirement protection can bring immediate benefits to young persons. If the parents and grandparents of a young couple are all alive, at least one or two elderly people at home will benefit immediately.—O019_003

The principle behind a non-means-tested scheme is in line with social values

3.13 There were views considering that the principle of "regardless of rich or poor" would help to promote such traditional values as social harmony, stability, fairness and respecting elderly persons.

- (a) Social harmony and stability: some pointed out that Hong Kong is currently faced with many difficulties and social disharmony. The implementation of a retirement protection scheme based on the principle of "regardless of rich or poor" can support elderly persons and help achieve social harmony.

Universal retirement protection is an important "infrastructure" for social welfare and economic development. The provision of basic livelihood security for retired persons will also help young people to build a vision of civic contribution to the community...—F068

- (b) Fairness achieved by everyone having a share: some used the concept of "fairness" to explain why there should be no means test. They believed that some persons (for example, those who exceeded the limit marginally, those who work hard and have some savings, and middle-income persons with tax contributions) may not be able to receive the allowance because their assets are above the limit. It is equivalent to a punishment for their hard work and for having saved, and thus is unfair and unreasonable. They thought that it would only be fair if the retirement protection system gives a uniform cash allowance for all.

It is unfair for the elderly to lose their retirement protection because of their savings...Hong Kong has numerous welfare measures and it is the middle class that shoulders the heaviest social burden...it is unfair if they cannot enjoy the protection.—DA002_004 , District Council Member

There are not too many rich elderly persons. It's fairer for everyone to have an equal share. Otherwise, the "rich" one will feel unfair because those who don't work hard and save money can get the benefits. I think we should be fair to those who managed their finance.—FG07_010 , Employer , Aged 52

Setting the asset limits at \$80 000 would be unfair to taxpayers with means. I support the "regardless of rich or poor" with no means test proposal.—DA002_014 , District Council Member

- (c) Respect for the aged is a Chinese traditional value: there were opinions that refer to the traditional Chinese values of respecting the aged. Old sayings like "providing elders with means and care, and enabling elders to make contribution" and "to take care of one's own aged parents first and then extend the same care to the aged people in general" still prevail. Implementing a retirement protection policy based on the "regardless of rich or poor" principle is an expression of respect for the elderly persons and represents rewards for their contributions to Hong Kong over the years.

I recommend the "regardless of rich or poor" principle because it is a respect for the elderly persons. In particular, why can't elderly persons who have paid taxes for Hong Kong in the past get any allowance?—W017

...(Mencius) mentioned that " take care of one's own aged parents first and then extend the same care to the aged people in general ". We should support our earlier generations, including those who are not our relatives.—W466

I support the principle of "regardless of rich or poor" and provide a uniform amount of cash assistance to all elderly persons. The rationale is that all of them have contributed to the society when they were young. They should be rewarded when they become old.—E605

Encourage elderly persons to spend and stimulate the economy

- 3.14 Some opined that elderly persons would feel more comfortable about spending money when they receive stable cash allowance every month. This in turn would promote the silver-hair market and power the economy.

...If they have a fixed monthly income, they will be more at ease about spending money, because they know there will be money to spend in the next month. In fact, the "silver-hair" group is a dynamic force for economic growth. It promotes domestic consumption...—P130

Elderly persons are by large spending their money within Hong Kong after receiving their cash allowance. The Government does not have to worry about the expenditure because it will eventually be used in the community and help economic development.—O015_003

Antithesis

3.15 During the consultation period, some considered from a practical point of view and opined that the negative impact of means test should justify supporting for a non-means-tested proposal. The arguments include:

- (a) Means tests involve enormous administrative costs. It would be more reasonable for resources to be used directly on a non-means-tested elderly allowance scheme ;
- (b) It is difficult to set an asset limit as there will always be a group of people left out;
- (c) Citing the existing welfare system as an example, some opined that a number of problems would result from the means test, such as negative labeling effect. They believed that no such problem would arise with the absence of a means test.

It is a waste of time to hire people to carry out means test. It is an expenditure too. Why not give the money directly to all elderly people? That would be fairer too. —O032_001

At first I preferred the "those with financial needs" principle, but I think the line set for means test is very problematic, because many people may not be included, such as the middle and lower class...i.e. the sandwich class. I think that line is too low. In fact, those people having \$200 000 or \$300 000 are afraid to spend money. I think that it is also very controversial as to how the line should be set, the consequences would also be very different, so I think, it's better to give it to everyone. However, will the Government be able to do so in the long run?—FG10_007 · Employed person

Both the elderly CSSA and the OALA are eligible after going through means test. However, there are many problems associated with the test, such as high administrative costs, complicated process, negative labeling effect and moral hazards such as asset transfers, etc. The poorest and most disadvantaged elderly persons will not receive benefits in the end. The implementation of

universal retirement protection is to avoid the above problems. Elderly persons should not be subject to means tests so as to ensure that they can receive the most basic old age protection.—W514

The rationale for supporting the principle of "those with financial needs"

3.16 Following the four major categories of public opinion on the two policy principles discussed in paragraph 3.2 above, apart from views supporting a non-means-tested uniform cash allowance under the “regardless of rich or poor” principle, there were views supporting the adoption of different levels of means tests or assets declaration (i.e. categories I to III of paragraph 3.2) in order to identify those who are financially in need. The arguments in support of this principle are broadly categorised as follows:

Improve the problem of elderly poverty by targeted efforts

3.17 Some considered that assistance should first be provided to the neediest persons in face of limited social resources. Those holding this view believed that a proper means test mechanism could ensure better use of resources, and provide better security and support to those most in need.

If only people with financial needs can receive the benefits, the amount may not be only \$3 000, but \$4 000 or \$5 000 ...—FG01_006 , Retired person , Aged above 65

The principle of "those with financial needs" should be followed. Resources should be targeted to enhance the assistance to the needy elders. Yet the amount of allowance should be increased as necessary...—E320

Better use of resources

3.18 Those supporting the principle of "those with financial needs" tended to approach the issue from the perspective of resources allocation. Some considered that some of the more affluent elderly persons in the community are already capable of providing for their retirement financially. A uniform

cash allowance may not meet the economic needs of all elderly persons and may therefore become a waste of resources.

I am a 21-year-old young man. I think that the MPF and my own savings will be able to support my retirement life. I am also willing to help my parents on their post-retirement economic needs. Therefore, I think it should suffice to focus on providing the assistance to the elderly people in need. I think that "regardless of rich or poor" is unreasonable. If I have the ability to take care of myself, why should I increase my current burden, to help a future me that might not need financial assistance?—W115

It is unreasonable for the poor and the rich to get the same amount of retirement protection allowance. I do not agree that the rich should share the retirement protection funded by the community. We should focus our resources on helping the grassroots. I support the "those with financial needs" option.—DA004_013 , District Council Member

As to the question of whether a line should be drawn for determining who will get retirement protection and who will not, it is better to use a sliding scale to calculate the level of allowance for elderly persons of different asset levels. It can help the economically disadvantaged persons in a more targeted way and reduce the financial pressure of the Government.—O033_004

3.19 Among those who supported the "those with financial needs" principle, many held the view that resources must be use in a reasonable manner, and at the same time considered that the asset limit of \$80 000 under the simulated option being too low. Specific recommendations on asset limits are set out in this chapter under "Proposal suggested in the community".

...We all face the risk of longevity. We need money to go around. Sometimes, medical expenses can be as costly as a few hundred thousand dollars. We hope that the Government can relax the asset and income limits for the OALA, preferably a twofold increase, in order to benefit more people.—O020_001

...It's better to set a higher asset limit, at least at \$400 000 or \$500 000. Nowadays person possessing \$400 000 or \$500 000 is not considered very rich, because inflation is high.—FG14_008 , Homemaker , Aged 48

...While we agree with the "those with financial needs" principle, the asset limit of \$80 000 set out in the consultation document is indeed too harsh...We suggest the assets limit for "those with financial needs" should be set at between \$800 000 to \$1 million. Besides, self-owned properties by the elderly should not be counted as assets, thus enabling a majority of the elderly persons who own property to

maintain their original standard of living.—I033

3.20 In addition, there were views⁷ making reference to overseas experiences and pointed out that while a universal pension scheme would benefit the needy elderly persons in low-income countries or regions that do not have a multi-pillar retirement protection, a system of universal benefits transfer is not cost-effective at all in middle or high-income regions where multi-pillars system are already in place, such as Hong Kong. Such a system fails to focus on the needy elderly persons and thus is unfair to them, and it may even go against the objective of poverty alleviation. Therefore retirement protection policy must be considered together with the poverty alleviation policy. It is pointed out that the policy reforms in many overseas countries in recent years were about reducing the welfare of high-income groups in society for shifting resources to low-income groups.

Maintain the principle of "keeping expenditure within the limits of revenues" in public finance

3.21 Some referred to Article 107 of the Basic Law which stipulates that "The Hong Kong Special Administrative Region must follow the principle of keeping the expenditure within the limits of revenues in drawing up its budget, and strive to achieve a fiscal balance, avoid deficits and keep the budget commensurate with the growth rate of its gross domestic product". Therefore the implementation of "regardless of rich or poor" policy option would be inconsistent with the principle of "keeping expenditure within the limits of revenues".

*The third constraint is the Basic Law. Article 107 of the Basic Law stipulates that Hong Kong Government should follow the principle of keeping the expenditure within the limits of revenues in drawing up its budget, and strive to achieve a fiscal balance, avoid deficits and keep the budget commensurate with the growth rate of its gross domestic product; Article 108 stipulates that the Hong Kong Government should maintain a low tax policy. The two articles point out that the Hong Kong Government should not spend too much. Otherwise, a deficit will arise under the low tax system. A universal retirement protection scheme will almost certainly contravene the provisions of the Basic Law unless the amount involved is very small.
—E396*

⁷ Written submission E370

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- 3.22 Some pointed out that the cost of implementing a scheme in accordance with "regardless of rich or poor" principle would be very high, especially in consideration of the structural and continuing deficit facing the Hong Kong Government for maintaining the existing standard of services. They worried that such a scheme will put significant pressure on the public finance.

With the rapidly aging population and the continuous decline of labour force, public expenditure on the elderly will inevitably rise. The implementation of a retirement protection scheme based on the "regardless of rich or poor" principle will greatly increase the pressure on public expenditure and even worsen and speed up the Government's structural deficit. Ultimately the retirement protection system may not be developed in effective and sustainable manners.—E342

I support the "those with financial needs" principle because I doubt if the society can afford to pay for it if everyone receive equal amount...Some scholars said it's viable financially, but it may only mean that the retirement fund has not yet go bankrupt. But what if the Government goes bankrupt? What social problems will it bring? Can the society withstand these consequences? Are there any consequences we should be aware of? There may be a lot of problems that people have not been paying attention to, so I will not risk taking this option...—FG10_010 , Student , Aged 23

Reduce the pressure on tax increase and maintain the competitiveness of Hong Kong

- 3.23 Some pointed out that the low taxation system is an important element in maintaining Hong Kong's competitiveness. They worried that a substantial tax increase for implementing retirement protection would undermine Hong Kong's attractiveness to foreign investment and weaken Hong Kong's economic outlook. Domestically, it may also worsen the business environment. Companies may have pressure to lay off staff. Therefore, some tended to support the principle of "those with financial needs" which involves a smaller increase in tax rate. There were views expressing the concern that a possible tax increase may put financial pressure on people of all income levels.
-

At present, the profits tax rate in Singapore is only 17%. If the tax rate is increased to 23%, (the business environment will be worsened and it may lead to layoffs in enterprises), worsening the problem of unemployment in Hong Kong.—O005_007

Hong Kong is not the only place for investment in the world. Hong Kong is not a very stable society with a very satisfactory environment. An increase in tax rate and tax expenditure would mean an increase in operating expenses, which will turn investors to other Asian countries. Business owners are practical.—E235

A tax increase will put pressure on the middle class. Persons of the middle class earning a monthly income of \$100 000 can cope with their expenditures on housing and education for their children rather easily. But an additional tax increase may reduce their retirement savings and make them more dependent on the government after retirement.—O032_012

To avoid increasing the burden on young people

- 3.24 There were concerns that a pay-as-you-go retirement protection system would further increase the burden on young people. While those who held this view tended to support maintaining the status quo, some supported the "those with financial needs" principle in order to provide more affordable retirement protection for elderly persons.

The MPF is a self-contribution scheme, whereas universal retirement protection is one generation contributing for the earlier generation. Young people are already paying tax and contributing to the MPF and thus already have difficulties in making personal savings. A new tax introduced for funding retirement protection will further increase the burden on them. —O005_001

As the population ages, there are fewer and fewer tax payers, but more and more elderly persons. Where does the money come from? I do not want to pay additional tax. The "regardless of rich or poor" programmes in foreign countries have left the governments with a large debt. It is not feasible at all. The implementation of such a policy will only lead to tax increase and increased burden on the young people...—W455

The question of fairness

- 3.25 There were views objecting to the non-means-tested retirement protection proposal from the perspective of fairness. It was pointed out that equal

treatment is not equivalent to equitable system. This is because under a universal retirement benefit scheme, everyone enjoys the same amount of payment. It may look equal, but those who benefit the most are those who are receiving OAA and those who have not applied for any social security benefits. However, the neediest elderly persons, namely the CSSA recipients, do not receive any additional assistance. In addition, some pointed out that the principle of "regardless of rich or poor" would result in inter-generational injustice as the sustainability of the universal retirement protection system is questionable. If the monthly uniform cash allowance scheme is canceled in future, those who make contributions at present may not be able to receive any protection when they turn old. This would be unfair to them.

Under a universal retirement benefit scheme, the group of people who get the most benefits are not the poorest elderly persons, but those who receive OAA(19%) and those not applying for any social security benefits (27%). Perhaps there are needy elderly persons who receive only OAA but not any other welfare benefits, but the number will be very small...On the face of it, the universal retirement benefit scheme seems equal. But we need to consider if it's more equal or equitable as compared with the existing system.—E465

A 25-year-old tax payer will become 44 in 2034. There are still 21 years to go before he can receive the retirement benefits. However, by that time the government's fiscal reserves may be facing depletion. Would that be fair to him who had paid extra tax for retirement protection scheme for 19 years? —E012

Antithesis

3.26 During the consultation period, there were views that questioned the sustainability of the "regardless of rich or poor" principle and pointed out the negative impacts that would be brought if the principle was followed. These were cited as reasons for supporting the "those with financial needs" principle. The views are as set out as follows:

- (a) Those supporting the "regardless of rich or poor" principle often referred to the "scholars' proposal" which suggests that the retirement fund would remain in positive figure by 2064 as a proof that the universal retirement scheme is financially sustainable. Some questioned the assumptions adopted in arriving the projections (e.g., the amount of

expenditure on elderly CSSA and OALA that may be transferred to the fund is not as much as what the “scholars’ proposal” estimated; and that it is difficult for the public to accept that the real value of the benefit would remain unchanged for 50 years) in an attempt to prove that the “scholars’ proposal” would result in heavy financial burden⁸.

- (b) A universal allowance scheme would create reliance by the public on the Government. Those who held this view considered retirement protection a matter of personal responsibility. If the Government implements universal retirement protection, it will reduce the public's awareness on the need to plan for their retirement and reduce incentives to work hard and save money. Among the people holding this view, some considered that the Government should help protect elderly persons in accordance with the principle of those with financial needs, while others have reservations over the Government providing any additional retirement protection measures.

I revised the unrealistic assumption of the "scholars' proposal" which assume the economy will standstill, and instead, assumed an increase of real wages by 2% per annum to which the benefits will be linked and have a real increase of 2% per annum. After adopting the assumption of the Working Group on welfare transfers, serious consequences emerged - from 2015 to 2064, \$7 814.6 billion would be spent on elderly benefits, fiscal deficit would start appearing in 2025, and the budget balance would turn negative starting in 2035, when the government would start getting in debt. The problem would appear much earlier than the proposal of Professor Nelson Chow Wing-San's study. By the end of 2064, the debts would reach \$3 424.5 billion! The "scholars' proposal" would not be sustainable at all in the real world.—E396

Retirement protection is a poverty alleviation measure. Under the capitalist system, each person should work hard for himself. If elderly persons cannot provide for themselves after retirement, society should help them. Others should enjoy the fruits of their own efforts.—O033_009

A welfare system based on public contributions and redistribution is prone to abuse and thereby discourages people capable of work from working. Means

⁸ Written submission E396

test will indirectly encourage people to expend all of their savings before retirement.—O005_010

I think the young people now expect their future would not be as good as ours and they are not willing to work hard as we used to...now with this "regardless of rich or poor" option, they may become even less diligent. They may think, well, there's no need to work hard, because when I get old I will receive a sum of money. So I think "those with financial needs" option is better.—FG05_004 , Retired person , Aged 59

To maintain status quo

- 3.27 Some considered that the existing welfare system for elderly persons is already fairly comprehensive. Part of the Government's expenditure is allocated to the elderly and many elderly persons are benefiting from different social security programmes. Therefore, a new retirement protection scheme should not be introduced. Some believed that retirement is in the realm of personal responsibility, so new measures should not be introduced to deal with retirement protection issues.

The role of the government is only a trustee, which is authorised by the public to manage and distribute resources in a fair manner...retirement should be a personal responsibility. It has nothing to do with taxpayers. At present, some people are receiving social security benefits and living in public housing estates. The rest of the population are relatively capable of taking care of themselves after retirement.—DA004_015 , District Council Member

I personally oppose to any retirement protection policy. At present we have OAA and living allowance, the implementation of universal retirement protection scheme will only worsen the problem of inflation which is already very serious.—W186

Other comments

- 3.28 It is difficult to classify some opinions on the principle of retirement protection, including those stating that both principles had advantages and disadvantages which make it difficult for one to take position. Some opined

that the "regardless of rich or poor" principle was ideal, but we should first consider improving the retirement protection for the elderly persons in need in face of limited resources, and may consider the "regardless of rich or poor" option when more resources are available in future. Some people supported neither principles because they thought that there were many uncertainties concerning the future of Hong Kong.

If the government has sufficient resources, of course, every elderly person should be benefitted. But if there are not enough resources, the resources should be given to people in need...—FG01_001 ' Retired person ' Aged above 65

I do not want to choose any of the two options. I subscribe to certain parts of both options, but each also has short-comings...for example, "regardless of rich or poor" option may be subject to risk as some people may obtain money by deception. Some people may have several hundred thousand dollars, but several hundred thousand dollars would be inadequate to provide for a life as long as 100 years. In addition, we should give priority to poor people, because they really need the money, but the drawback is that some may obtain the money fraudulently. —FG13_006 ' Employed person ' Aged 36

When your children are young, say, in their 30s, they pay tax and make contributions until they become 60, thinking they may enjoy retirement protection, but then the political environment may have changed by then. No one knows. It has been 19 years since the handover of Hong Kong. There are still 31 years to go. Who knows what the environment will become then.—FG05_001 ' Retired person ' aged 61

- 3.29 There were views suggesting that the eligibility for additional allowance should be based on other criteria. Suggestions for eligibility criteria include seven years of residence in Hong Kong; having worked in Hong Kong for a certain period of time; having paid tax, or other non-asset related criteria.

I do not know what criteria should be used, but it should not be measured by assets. It should be measured by how much they have contributed to Hong Kong...like seniority etc.—FG05_005 ' Retired person, Aged 61

In face of limited resources, the Government should set up a threshold to restrict new immigrants from receiving retirement protection. If a new immigrant can get retirement protection after one year of residence, like the case of CSSA, it would be unfair to the young people of Hong Kong as well as those elderly persons collecting cartoon papers in the street.—O032_003

Proposals suggested in the community

- 3.30 During the consultation period, many academics, research institutes or think tanks, political bodies and trade unions have tried to put forward specific proposals which suggest providing monthly cash allowance for elderly persons as a form of protection of their post-retirement life and the proposals are accompanied by considerations on the long-term financing arrangements. This section consolidated 14 proposals and analysed their characteristics and merits. Put it briefly, four of the 14 schemes are non-means-tested with a uniform allowance. The remaining ones recommend introducing an asset limit or declaration mechanism, or a tiered protection system based on the financial situations of elderly persons.
- 3.31 Owing to the large number of proposals in the community which vary greatly in implementation details, asset limits and the amount of allowance, the consultant has summarised the similarities and differences between the proposals with graphic illustrations to facilitate understanding. The charts are intended for conceptual illustration purpose only. They are not in scale nor are they the actual presentations of the proposals.

Non-means-tested proposal with a uniform allowance

- 3.32 Groups ⁹ suggesting the proposal generally shared similar policy philosophies which include the following elements:
- (a) providing for all elderly persons of eligible age without means tests;
 - (b) proposed eligibility: permanent Hong Kong residents having reached; certain age, say 65, 70 or 75 and
 - (c) a uniform cash allowance of \$3 000 to \$3 500 per month

⁹ Parties recommending the proposal include: the research team of Professor Nelson Chow; 180 joint scholars (the Proposal has not yet been submitted, but was mentioned in many of the submissions); Hong Kong Federation of Trade Unions; Hong Kong Ideas Centre programme C

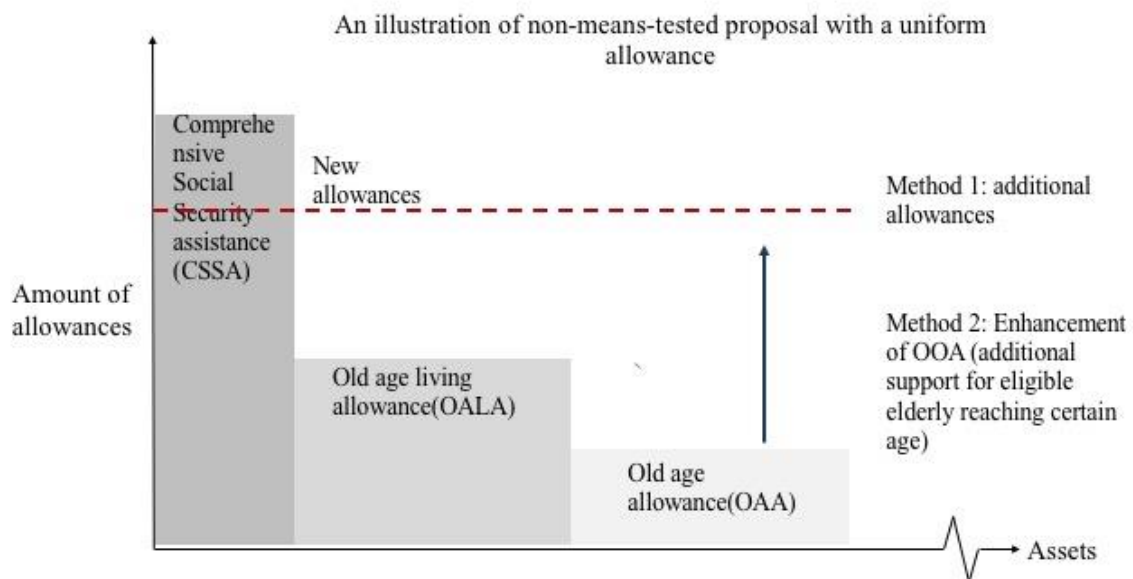


Figure 2: An illustration of non-means-tested proposal with a uniform allowance

Means-tested, multi-tiered allowance proposal

3.33 The relevant proposals put forward by the groups have the following elements :

- (a) Means-tested: The assessment criteria are generally based on **assets** and **monthly income**. Most proposals disregard **self-owned properties** from the means test, but some proposals set limits for self-owned properties. Individual proposals include additional assessment criteria such as **rental expenses, family and health status, etc** of the elderly persons. In addition, many supporters of the "those with financial needs" principle believed the \$80 000 asset limit for elderly singleton is too low.
- (b) Not a uniform allowance: Allowances of varying amounts should be provided according to financial condition after assessment.
- (c) For Hong Kong permanent residents that reached a **particular age**, the commonly recommended age is 65.

3.34 Based on the existing social security system, the various types of multi-

tiered allowance proposals can be classified into five categories.

Type A: Raise the asset limits and increase the payment of OALA (some proposals only recommended a higher allowance for older recipients)¹⁰

3.35 The proposals generally follow the existing multi-tiered social security system of CSSA, OALA, OAA, with adjustments to the details of OALA:

- (a) Some proposals recommend raising the existing asset limits of OALA for elderly singleton to somewhere between \$250 000 and \$1 million, and increase the payment from around \$2 000 at present to somewhere between \$3 230 and \$4 250.
- (b) It is suggested that¹¹, while maintaining the existing multi-tiered system and the asset limits, eligible elderly persons aged above 70 or 75 may receive a higher amount of OALA. Among the various different combinations, the highest payment of OALA is \$3 230.

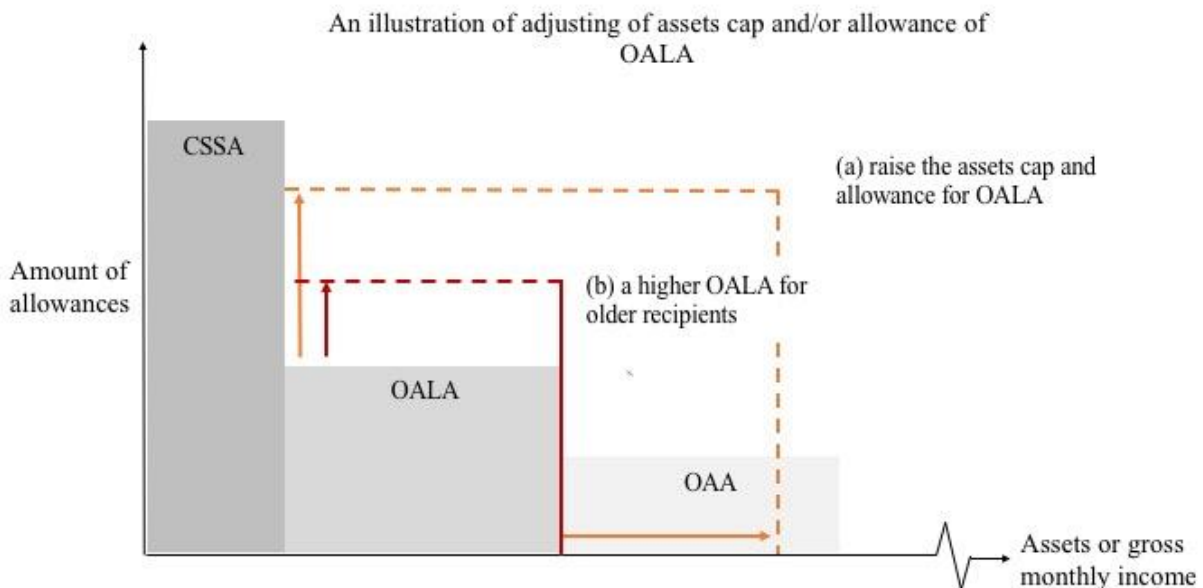


Figure 3: An illustration of adjusting of asset limits and/or allowance of OALA

¹⁰ Parties recommending the proposal include: Hong Kong Ideas Centre (programmes A and B); Business and Professional Federations of Hong Kong; Third Side; and Liberal Party

¹¹ Recommended by Hong Kong Ideas Centre

Type B: An additional tier of allowance between elderly CSSA and OALA

3.36 This type of proposals suggests that an allowance between elderly CSSA and OALA should be set up, with the asset limit for elderly singleton set at \$100 000.¹²

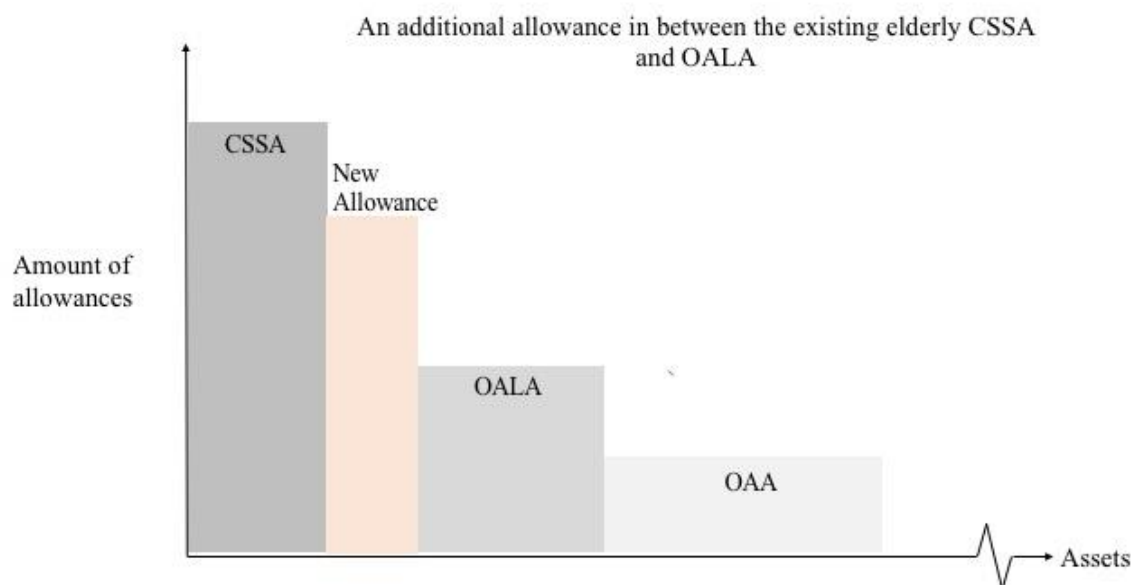


Figure 4: An additional allowance in between the existing elderly CSSA and OALA

Type C: An additional tier of allowance between elderly CSSA and OALA, with a raise in the asset limits for OALA (some also suggested an increase in the payment)

3.37 This type of proposals¹³ recommends that a new layer of allowance be added between CSSA and OALA for OALA recipients with more financial needs. At the same time, it is proposed to relax the asset limits for OALA, so as to benefit elderly persons with more assets. It is suggested that for the new allowance, the asset limit for elderly singleton should be set between \$130 000 and \$160 000. Some suggested that it should be set at \$300 000. The payment is recommended to be around \$3 230 to \$4 000. Among the

¹² Recommended by the New People's Party

¹³ Recommended by Prof. Law Chi-Kwong, Democratic Alliance for the Betterment and Progress of Hong Kong and Hong Kong Federation of Insurers

proposals that suggest improving the existing social security system, there were more proposals that suggest raising the asset limits of OALA to a level between \$300 000 and \$800 000. There were also recommendations that the payment should be increased to about \$2 600.

Type D: Allowances to be adjusted according to asset and income level

3.38 These proposals suggest setting a limit on asset and / or gross monthly incomes. Eligible persons may enjoy a full allowance. The allowance for those who exceed the limits will be correspondingly adjusted downward. The core idea was to provide non-uniform support to elderly persons in different financial conditions. Therefore, the amount of allowances should be adjusted according to the assets held and/ or the monthly income of elderly persons.

(a) It is suggested¹⁴ that elderly persons over the age of 65 may apply for the allowance. The amount of allowance will be adjusted in accordance with the income and assets of elderly persons, with the current amount of the OAA set as the level of basic allowance (see Figure 5)

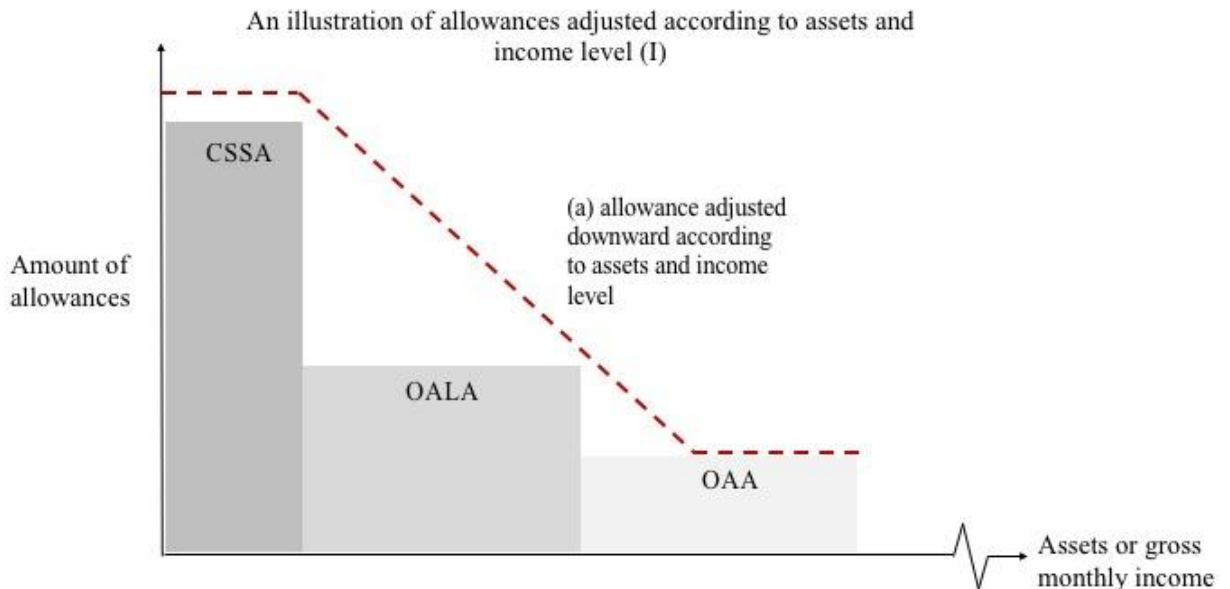


Figure 5: An illustration of allowance adjusted according to asset and income

¹⁴ Recommended by Bauhinia Foundation Research Centre

level (I)

(b) It is proposed¹⁵ that a "benchmark living expenses" level should be set. The income or asset returns of elderly persons would be converted into gross monthly income (see Figure 6). Allowance would then be given to those whose gross monthly income is below the benchmark to make up the difference. Those who have rental expenses may separately apply for an additional rent allowance of not more than \$3 500. The proposal did not touch on the existing arrangements for elderly allowances (which are not shown in the following figure).

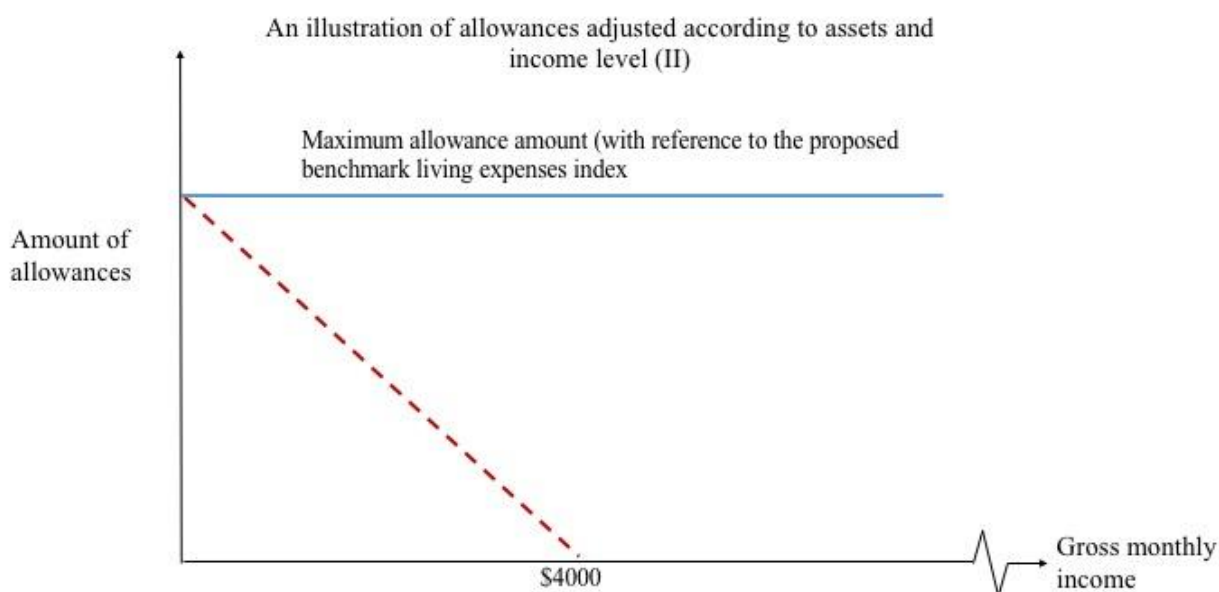


Figure 6: An illustration of allowance adjusted according to asset and income level (II)

Type E: Composite assessment mechanism

3.39 It is recommended¹⁶ that a minimum allowance should be granted to elderly persons who meet the residence requirement. Those with financial needs would need to apply for a higher allowance through the "composite assessment mechanism". It is recommended that apart from liquid assets, the assessment should also cover the family, health and economic situations of

¹⁵ Recommended by the Hong Kong Policy Research Institute

¹⁶ Recommended by Youngspiration

elderly persons to determine whether they are eligible for higher allowance. As for the asset limits, they may be linked to the target allowances acquisition ratio of that particular year.

Financing arrangements

3.40 The financing arrangements discussed in the retirement protection consultation involved a lot of variables and differed in terms of methods of calculations. Although the Consultation Document set out hypothetical projections on the impact on tax increase in respect of the two simulated options, participants in the consultation sessions / seminars and the stakeholders meetings had little discussions on it. They generally expressed direct support for or disagreement to some financing proposals that were released publicly. Some also proposed to introduce various types of tax on the rich. As regards the written submissions, most supported a tripartite contribution scheme funded by the Government, MPF, and enterprises whose profits exceed a certain level. In the focus group discussions, the consultant attempted to discuss the matter from different perspectives but views were generally about considerations of principles.

Specific recommendations

3.41 The various types of proposals in the community mentioned in paragraphs 3.32-3.39 of the previous section also mention the financing arrangements. To sum up, proposals supporting the non-means-tested, uniform allowance scheme (the "regardless of rich or poor" principle) suggest to finance the scheme through various channels such as government funding, transfer of existing social security expenditure, transfer of MPF, tax increase, introduction of new taxes and issuance of government bonds, etc. On the other hand, proposals supporting a means-tested, multi-tiered (the "those with financial needs" principle) scheme recommend to finance the scheme through government funding and transfer of existing social security expenditure. The specific sources of financing are set out as follows:

- (a) **Government funding:** The required funding will come from Government recurrent expenditure, fiscal surpluses or reserves. On the question of administrative arrangements, apart from increasing

recurrent expenditure, there were also proposals which suggest setting up a dedicated management fund. Recommendations include setting up a seed fund with a one-off grant of a considerable amount, or a fund of a lower amount of endowment but with an increase in funding year by year. Some suggest investing with the profits of the Exchange Fund accumulated over the years, and to use the annual return to cover the additional expenses on allowance for elderly persons.

- (b) **Transfer of existing social security expenditure:** It is proposed to allocate funds currently used for elderly CSSA standard rates, OAA and OALA to the relevant retirement protection funds.
- (c) **Transfer of MPF contributions:** It is proposed to allocate a certain percentage of the existing MPF contributions (by employers and employees) for retirement protection. Some believed that this would avoid increasing the monthly expenditure of both parties. Others opined that the transfer of the MPF, while does not constitute an additional financial burden on the surface, is no different from taxation because it is not a contribution (the transfer does not go to the individual accounts but is injected into the pension fund for elderly persons). As the MPF has a contribution ceiling (currently set at monthly salary of \$30 000), the tax is regressive in nature, i.e. it constitutes a smaller percentage of income for high-income persons as compare with the low-income persons. Both groups will receive the same amount of retirement pension. Such a resource reallocation is disadvantageous to the grassroots. In addition, some supporters of the principle of "regardless of rich or poor" have expressed their reservation about MPF transfer. It is because MPF belongs to personal assets and the transfer of which to another scheme may give rise to legal problems. At the same time, some considered that MPF is about individual's personal planning for his/her retirement, and thus it is not appropriate to undermine the role of the MPF in the retirement protection system.
- (d) **Tax increase:** It is proposed to impose a higher profits tax and salaries tax on high-profit enterprises and high-income individuals. The relevant tax rate is suggested to be around 0.5% -2%.
- (e) **Others:** The proposals include the introduction of new taxes (sales tax,

payroll old age tax) and the issuance of government bonds.

3.42 Among the various proposals, **injection from Government** (a) is a more commonly mentioned recommendation on financing arrangements. The amount of one-off capital injection for the "non-means-tested uniform allowance" proposals is relatively large, namely an investment capital of \$100 billion, \$220 billion and \$650 billion. As regards the proposals under the "means-tested, multi-tiered allowance", the detailed arrangements are more varied and the amount of funds proposed to be injected also varies widely, ranging from an increase of annual recurrent expenditure, to one-off injection, and injection by installments. The amount of initial injection ranges from around \$10 billion to \$100 billion.

Opinions on taxation

3.43 Moreover, there has been a number of proposals (particularly those supporting the non-means-tested, uniform allowance scheme or the "regardless of rich or poor" principle) suggesting a tax increase on high-profit enterprises and high-income persons. A relatively smaller number of proposals suggested introducing sales tax which has a wider tax base, or the establishment of old age pension tax.

3.44 On the other hand, in the consultation activities, members of the public and the business community had reservations about or even oppose to any proposed increase in salaries tax, profits tax, goods and services tax and the payroll old age tax. Some considered that if tax increases are inevitable, the more financially advantaged should be levied first on the ground that the burden on the public and the small enterprises were already very heavy. At the same time, there were also people holding the views that currently the tax rate in Hong Kong is rather low and there is room for increases. However, in the focus group discussions, members of the public had also expressed that they were not all reluctant to pay. Whether they could benefit from it personally in future would be a major factor of consideration in affecting their willingness to pay. At the same time, concerns about the Government's over-expenditure on infrastructure projects and the huge amount of surplus in the Treasury were repeatedly mentioned, which reflected the expectations of the public on the Government to pay. For

details, see "**Observations in Focus Groups**".

I am not in favor of a substantial increase in salaries tax. We have children to raise, we have to work and must hire a domestic worker, and it is already several thousands of expenses. So I do not want a substantial increase in salaries tax which will increase the burden.—FG01_006 , Retired person , Aged above 65

Goods and services tax...it is not right, because we eat a meal, buy a shirt, the costs increase from \$100 to \$120, it is not right to squeeze money out from the poor.—FG07_008 , Homemaker , Aged 59

Tax on luxury goods is fine. Daily necessities, daily items of course should not be taxed.—FG02_006 , Retired person , Aged 75

Principles for financing arrangements

3.45 In sum, there must be both opposition to and support for proposals to finance through taxation or contributions. The opposition, whether from the business sector or the general public, focused mainly on the macro-economic impact, business operation costs and cost of living. For those who were less resistant to new financing arrangements or were willing to provide protection for elderly persons, they had the following ideas:

“Ability-to-pay” principle

3.46 The business sector or members of the public tended to think that institutions or citizens who were more capable financially in terms of making profits and earnings should make a greater commitment to society, so as to repay one's gain from society back to society. People also looked at the surplus of the Treasury and the annual financial reports of listed companies with high expectations.

I think increasing corporate tax for profitable companies will be enough, there's no need to increase tax on ordinary citizens. Even if there is an increase in tax, it should follow the "big enterprises pay more, citizens pay less" principle.—W596

In fact, except for the tax just mentioned, high-income persons should take up

more responsibility for the society. It is possible to consider levying tax on rich people as discussed in overseas countries. To collect more taxes from the wealthy, and then put it into the pensions, it will not affect much. It may be better for 10% of people to pay more taxes, than to raise tax rate for everyone.—FG08_001 , Self-employed person , Aged 55

...Can we tax on them when they buy luxury goods, such as antiques, yachts, aircraft? Now a lot of people are buying private jets, can we increase the tax on these items?—FG10_007 , Employed person , Aged 51

I definitely support a tax increase, because a big business has responsibility to the public...I think businessmen of moral integrity don't mind paying more tax—FG13_005 , Self-employed person , Aged , 26

Diversified rather than single source

3.47 The projections of tax increase under the simulated options in the consultation document are made on single type of tax to facilitate comparison. However, some members of the public pointed out that in reality, it should be financed through more than one type of tax so as to ameliorate the increase in each type of tax. A diversified approach may help all sectors to accept tax increase and make adjustment correspondingly, thereby reducing its negative impacts.

By diversifying the source of taxation and taking some from each source, the impact on the community may be reduced.—FG14_010 , Employed person , Aged 27

Why not take the doctrine of the golden mean by adjusting taxation rate by a little bit and making transfer from other resources such as social security fund, then make early investment and put the returns into the pension fund.—FG08_003 , Retired person , Aged 61

...In short, sales tax should be introduced on all goods, for many drops of water will make an ocean... it has relatively small impact on everyone...—FG09_008 , Self-employed person , Aged 53

To avoid increasing the burden by making it optional by choice

3.48 In diversifying the sources of finance, it is necessary to ensure that the

basic livelihood of the public is not directly affected. For example, members of the public expressed that goods and services tax should not be levied on food or basic necessities because they take up a large part of the grassroots' expenses. Therefore they proposed the concept of "taxing on luxury goods", because the purchase of such products is associated with a more well-off style of living and are optional. Therefore, the additional burden arising from these choices would become optional.

Do not deduct any contribution from the salary, instead, take it from consumption. My salary is insufficient to support my expenses, how can I make contributions out of it...—FG14_006 ' Employed person ' Aged 47

...Wine should be regarded as luxury goods. We all eat rice, but not wine. If you can afford to drink wine, you should pay more taxes to help the elderly persons...there are expensive and cheap red wine, you can choose to drink wine of ordinary quality.—FG01_006 ' Retired person ' Aged above 65

Levy on discouraged behaviors

3.49 Some suggested raising a particular tax to discourage undesirable behaviors such as pollution, smoking. They considered it would help generate income and solve social problems.

If tax is to be increased, I suggest increasing the profits tax or salaries tax, or introduce a goods and services tax, or impose a tax on sugar, or levy a tax on environmental protection such as gas tax on motor vehicles. Businessmen should pay tax on package recycling and waste disposal.—W481

There are too many vehicles. They (car owners) won't object to increasing tax. There are too many cars on the road.—FG08_002 ' Retired person ' Aged 67

Departure tax has been discussed years before. To pay only \$10 when you cross the boundary of Lo Wu is not a big deal...unlike the parallel traders, we don't cross the border all the time. If you want to stop such parallel trading, you must tax them.—FG07_003 ' Homemaker ' Aged 55

...Increasing tobacco and alcohol tax would be the best option. It discourages people from drinking, they have better health, we have less second-hand smoke.—FG01_002 ' Retired person ' Aged 65

Observations in focus group discussions

Focus group consultations enabled interactive discussions between participants. The time allowed for discussion was also plentiful. The consultation team was able to ask follow-up questions, test the responses, and observe the discussion between the participants, and thereby understand the considerations and concerns of the public and sum up some observations.

Overview: expenses after retirement are high

During focus group discussions, participants were asked about the monthly expenditure needed after retirement. Since it was an open question, participants usually proposed an approximate range of expenditure (estimated retirement expenditure for working persons; actual expenditure for retirees) instead of an actual figure. The consultation team then took the median for analysis. The expected or actual monthly retirement expenditure by age are listed below.

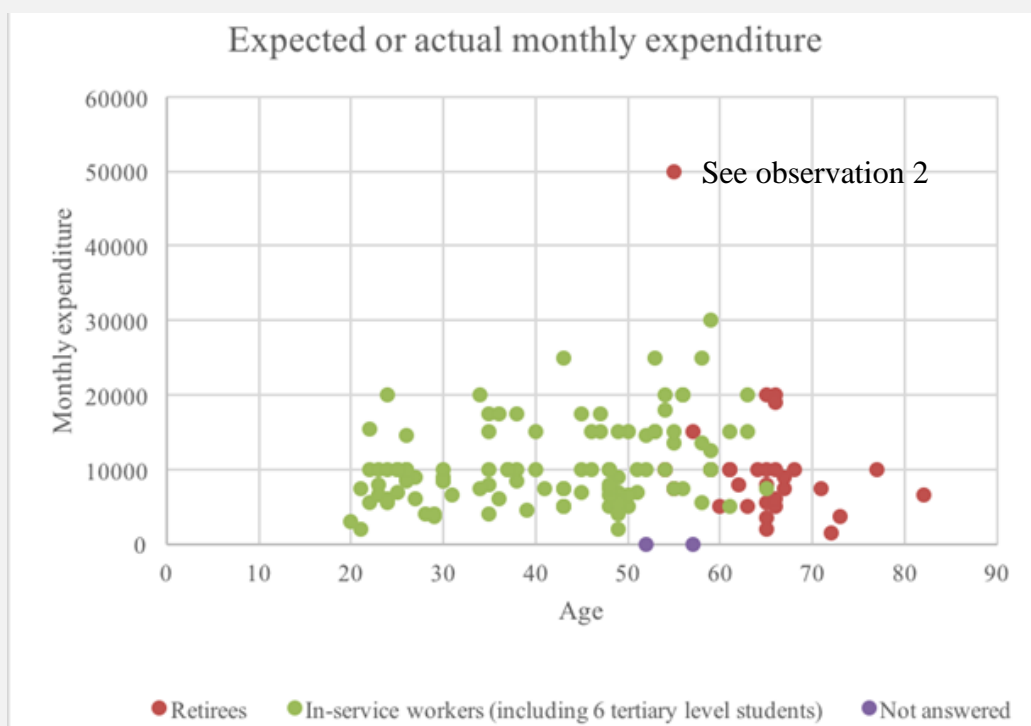


Figure 7: Expected or actual monthly expenditure of participants in the focus groups

* Expenditures shown are mostly personal, but some include the expenses of family members

As shown in the above figure, there were more participants considering that the monthly retirement expenditure to be between \$7 000 and \$10 000. In addition,

the estimated monthly expenditure of working persons is slightly higher than the actual expenditure of the retirees. Some suggested that the monthly expenditure after retirement was family-based, which included the daily expenses of the spouse, or other household expenses incurred by their children.

It is worth mentioning that quite a large number of participants only had a rough estimate about their post-retirement expenditure, lacking concrete details and comprehensive consideration. Therefore, some of them had to raise their budget for expenditure after other needs had been mentioned in the later discussions. Some even clearly indicated at the outset that their budget only included daily expenses. Items such as medical expenses, rent and management fees were not included. It goes without saying that their actual post-retirement expenditure will be much higher than their rough estimates.

Observation 1: Housing and health care are major expenses after retirement

The most mentioned retirement expense was medical expenses, followed by housing. It is observed that housing was believed to be a basic condition for leading a life in stability. Elderly persons living in public housing, while leading an ordinary living, were obviously less worried about their retirement lives. On the contrary, those at the grass-roots level who did not own a property and not eligible for public housing were having a rather unstable life. Medical care was the next most concerned item after housing.

(Group leader: No problem? Do you live in public housing?) Yes, we live in public housing. Public housing is a relatively easy way for elderly persons to improve their living conditions. At just \$10 you can have two meals of great portions. (Group leader: How many years ago?) 20 years ago, ha ha ha.—FG02_005 ' Retired person ' Aged above 65

...housing is a problem...it takes up 70% of my CSSA...Of the \$5 200 (CSSA payment), not much is left after paying rental, water and electricity bills, with around \$1 000 for 30 days. I must force myself to have two meals only in a day.—FG02_004 ' Retired person ' Aged 65

I have been retired for ten years, and I am only 65 years old this year...Based on my experience, housing is the most important issue. Now I've solved it, it's not the biggest problems for me now.—FG09_007 ' Retired person ' Aged 65

Housing and medical expenses are worthy of attention. In our generation, we spend most of the money on mortgage payment until retirement. When the problem of accommodation is resolved, the next thing is medical care.—FG12_001 ' Self-employed person ' Aged 49

Apart from medical care, housing is also a big problem. If I have no property and don't live in public housing, then I need to rent a sub-divided unit which costs at least \$3 500.—FG07_007 , Retired person , Aged 62

During the focus group discussions, many people said the long waiting time of public hospitals has turned people to private practice. They worried that expenses on medical care might be high and unpredictable.

This year I fell twice and broke my hand within six months. My children advised me not to wait for government hospitals, and to have surgery in a private hospital, because another fall could lead to serious consequences. So I had surgery in Hong Kong Baptist Hospital, which was relatively expensive.—FG01_001 , Retired person , Aged above 65

After retirement, medical care is the biggest concern. If you are unfortunate and get ill, yet are not at the age to die, you may need medical care, or your children will have to spend a lot of money if they want you to get medical care. Because you can spend at least \$100 000 once you are admitted into a private hospital. It is difficult to earn that \$100 000.—FG01_012 , Retired person , Aged above 65

As revealed in the discussions, it was not common for elderly persons to buy health insurance for themselves. Their medical expenses were mainly paid by their savings or their children. It was clear that those who were covered by medical insurance believed they had a more stable retirement life.

We are quite healthy now, but if something happens, the Government hospitals are not good enough as we will have to queue for a few years. We will die before receiving treatment. Even for private hospitals, we go to the emergency ward. We haven't bought insurance and can only depend on our children if they can afford it...—FG01_009 , Retired person , Aged 65

There will be no medical insurance after retirement, because when you are at work, the company will provide for medical insurance.—FG07_001 , Employed person , Aged 57

I don't need to spend much on housing, it's self-owned...As regards medical care, my children have bought medical insurance, so there's not much to worry about. (Group leader: children have bought medical insurance for you, so you are relatively secured in all aspects?) Yes.—FG01_011 , Retired person , Aged above 65

Observation 2: Individual retired persons still have family burden

Population ageing and delayed childbearing were discussed by the participants. Some retirees mentioned that their parents were alive and described that "one person's pension supporting many" and they were still the breadwinners of their families. Even though their incomes decreased, expenses remained more or less the same after retirement. Among those still at work, some expected their financial burdens would still continue after retirement as their children would be still at school after their retirement, or they may still have to make mortgage payment.

I am also a retired civil servant. I have retired for more than a year, but I haven't made detailed calculation on my monthly expenses. In fact, I overdraft every month, because I give money to my wife for household expenses, and give some money to my mother. The daily expenses at home depend on me too, so all money is spent on these basic expenses.—FG05_010 ' Retired person ' Aged 56

(Group leader: Do you think after retirement you will spend less or quite the same as it is now?) Quite the same, because my daughter is still young, I have to support her. Even if my husband retires, my daughter needs support for some five years. So I don't make long-term plan, but focus on coping with the few years ahead.—FG05_012 ' Employed person ' Aged 53

(Group leader: you still have to support your children after retirement?) Need to provide for their education. If they go to the university, a sum of money is needed...probably \$10 000 each month.—FG11_011 ' Employed person ' Aged 48

Observation 3: Different interpretations of "universal"

In the consultation, the Government has put forward the principles of "regardless of rich or poor" and "those with financial needs", while some members of the public have adopted the terminology of "universal" or "non-universal". During focus group discussions, participants mentioned "universal retirement protection"; "universal welfare" and "universal pension" as well. Their concept of "universal" included the following three interpretations:

- (a) Everyone has a share, but the rich can choose not to take his/her portion: Some people believed that the focus of a "universal" is for all members of the public to have the right to receive. But they did not oppose to the idea that those without financial needs could be excluded by means of application

procedures and donation mechanism.

I still think that if everybody...just as you said, let the individual decide. One has to apply for the money by himself. If he doesn't think he needs the money, he will not apply for it. This is a universal retirement protection, it's for all, for everyone.—FG15_005 ' Student ' Aged 21

- (b) Everyone has a share, but the poor can get more: Some people considered that the "universal" type of retirement protection was equivalent to a basic non-means-tested pension, but at the same time, the needy people should be given more protection so they did not oppose to means test. It is believed that the two principles could be applied in parallel, and the asset limits may be increase correspondingly.

I also agree that everyone should have a share, and more subsidies should be given to people with needs. Universal protection should be fair because everyone is equal.—FG07_006 ' Retired person ' Aged 63

I think the Government should be able to do something like OAA. Everyone having reached a certain age can get it. But those passing the means test can take a little more. No need to think so hard. If everyone can get it, the amount will be small. If you want more, you have to pass the means test.—FG09_009 ' Self-employed person ' Aged 58

- (c) Should be able to meet the basic needs of living: Some participants have expressed the view that "universal" protection should be based on the principle that each person should have their basic needs of living met. It is then recommended that the Government should first determine the amount required for providing for basic needs of living. In order for everyone to have their basic needs of living satisfied, the Government should then provide subsidy to those in need and help people with assets to generate stable income from their assets.

I support universal pension. (Group leader: that means the "regardless of rich or poor" principle?) In fact, I want to make a balanced remark...government policies should ensure that all people, regardless of rich or poor, should have this level of living standard after retirement. How to achieve that? Suppose I set the line at \$5 000, if one has assets but cannot live up to that standard of living, the Government should help him so that his assets can generate returns of at least \$5 000 per month. Then he can provide for his retirement life, and the Government does not need to subsidise that

much.—FG08_001 , Self-employed person , Aged 55

Observation 4: Considerations for setting the asset limits

It was generally agreed that the ceiling of \$80 000 of the simulated option under the "those with financial needs" principle was too low. Some said that "it (\$80 000) would soon be exhausted" and "\$80 000 can't do much". From the focus group discussions, two considerations were mentioned in setting the asset limits.

- (a) The asset limits should be sufficient to meet emergency needs: Many participants considered that the new cash allowance for elderly persons, if introduced, would be used to cover daily living expenses. They would need to use savings in case of emergency. They considered the "\$80 000 asset limit" too low because the sum may not be sufficient to cover expenses such as unpredictable medical costs or funeral expenses.

I personally think that the \$80 000 level is too low. It does not encourage elderly persons to save money to cover the medical costs, funeral costs, or any costs caused by accidents. Instead, they are encouraged to seek help from the Government if they have any problem. You can use up \$80 000 soon if you get cancer, so I think it is a very unreasonable amount.—FG03_004 , Employed person , Aged 26

At least \$300 000 or \$400 000.. Nowadays even \$100 000 or \$200 000 is not enough. In case of emergency, it could all be spent quickly.—FG01_010 , Retired person , Aged 65

In fact, many elderly have more than \$100 000 of savings to cover emergent medical expenses. Those are life-saving money that many elderly people keep, so I think a level not exceeding \$200 000 would be a reasonable level.—FG01_012 , Retired person , Aged above 65

- (b) The asset limits should be set at a level which makes elders still feel secure: as explained above, elderly persons may feel insecure if they have to meet this "cannot-cope-with-emergency-needs" asset limit before they can apply for the allowance. Some participants mentioned that elderly persons feel worried that their money would be all used up while waiting for the approval of allowance.

I think \$80 000...should be for singleton applicants, for couples it should be a bit more

than \$120 000. As discussed, it probably costs \$10 000 per month to provide for the basic needs. The sum (\$8 000) is not even enough for one year's expenditure. In fact, for an elderly person or an elderly person with financial needs, he already feels anxious if all he got is such a small amount of money. When he was awaiting for approval anxiously during this period, he also has to spend money everyday... it simply can't meet the basic needs.—FG13_009 , Employed person , Aged 31

Reserving money for five years' expenditure is already a tight budget to me. I cannot survive if I don't have a savings enough for 5 years' expenditure. I cannot imagine not reserving some money for living expenses. Hong Kong people usually plan for the rainy days. Reserving money for 5 years of living expenses is basic.—FG15_007 , Employed person , Aged 46

Observation 5: Raising the asset limits will help reduce the labelling effect

It was mentioned that the eligibility for application under the simulated "those with financial needs" option was in fact defining who are "the poor". Therefore, the level of the asset limits has a direct impact on the self-identity of the eligible persons. It is thus believed that raising the asset limits would help reduce the labelling effect.

If the asset limit is set at a higher level, elderly persons in need can get the money under the "those with financial needs" option. The recipients will feel that they are not miserable, the labelling effect will be low even though the protection doesn't cover everyone.—FG14_010 , Employed person , Aged 27

Observation 6: Being able to receive benefit is an important consideration for contribution

Focus groups have discussed "how much you are willing to pay for retirement protection". Taking payroll old age tax as an example, there were participants who considered around 1% to 5% of salaries as a level that is acceptable. One of the key considerations in their willingness to bear the costs of retirement protection is whether they would be benefitted from it in future.

...My principle is that if I really have to pay a tax for it, it should be used to take care of the

elderly, i.e. I can be benefitted in future.—FG15_002 , Employed person , Aged 48

*If the Government is doing well in medical, public health, personal education, housing, and the different aspects of the daily living, or even the traffic, I do not mind putting in more money...If I can see myself being able to **benefit in future**, I am willing to pay.—FG12_004 , Employed person , Aged 34*

...I am paying so much salaries tax, but do not benefit much from social security. Now you are proposing to increase tax, what I can get in return is very little, so why should I pay for it? I think it is a bit unreasonable.—FG12_010 , Student , Aged 20

Observation 7: The impression of the Government's fiscal abundance

Some commented that the Government had recorded financial surpluses in recent years and that a number of large-scale infrastructural projects have been launched in succession. The participants generally failed to appreciate that the Government may face a structural deficit. Some therefore believed that the Government should take the responsibility to finance the retirement protection proposals. In addition, some have indicated that they did not agree with the current way of managing public finance, and that the Government has the responsibility to ensure resources are spent on people's livelihood. Some believed that the Government should meet the expenses on retirement protection by cutting expenditure or by reallocation of resources. They were not willing to undertake extra responsibilities.

...In order to have retirement protection, it is understandable to have a tax increase. You have to raise taxes when you don't have money, I agree. But the question is: why don't you have money, right? Why don't you have money? If all money is used up, it's running out of reserves, and money were well spent, then I think I should pay more taxes...but if a tax increase is due to reckless spending, then it's a different story.—FG15_002 , Employed person , Aged 48

...In fact, we have abundant fiscal reserves. Every year we expect a deficit but in the end the figures remain positive, with a considerable amount of surpluses too. Yet the Government has been so restrained. To this day, universal retirement protection has not been implemented, but the Government is spending, wasting so much money ... such as the District Council, without good reasons, \$0.1 billion has been allocated for each district to build a statue. Think about it, 18 districts means \$1.8 billion...—FG15_007 , Employed person , Aged 46

Topic 2: Groups deserving attention

3.50 The consultation paper stated that the Commission on Poverty has identified four groups of public members worthy of special attention (i.e. (i) the poor elderly people who are receiving assistance such as the OALA and still claim to have financial needs; (ii) the low-income people especially those who need not make MPF employee contributions because of their low income and those who are affected by “offsetting” arrangement; (iii) the non-working population; and (iv) the elderly people who are “asset-rich, income-poor”), and invited the public for views on other groups which need further attention. The responses to this question mainly came from individual members of the public who submitted their views through online form. These submissions were generally brief. Very often they only named the groups which need further attention without providing detailed reasoning. In addition to the above four groups, the groups referred as deserving attention, based on the living difficulties they faced, can be broadly classified into “the retired elderly who are facing difficulties”, and “persons who are about to retire and face difficulties”.

Retired elderly persons who are facing difficulties

3.51 A number of submissions described the various types of elderly persons facing difficulties after retirement. They can be categorised as elderly persons in poor financial conditions and marginally poor elderly persons; and elderly persons with other needs, generally elderly persons with medical and basic housing needs who have high expenditure but no stable income.

In poor financial conditions		With special needs
Poor elderly persons	(a) Non-CSSA elderly recipients with financial needs	(d) Elderly persons with medical and care needs: elderly persons having huge medical expenses due to chronic illness, serious illness, disabilities or need for residential care (e) Elderly persons on Central Waiting List waiting for
	(b) Elderly persons receiving assistance but still have financial needs	

Marginally poor elderly persons	(c) Elderly persons with assets but no or low income	subsidised Nursing Home places (f) Elderly persons in need of social support
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- (a) **Non-CSSA elderly recipients with financial needs:** There were views pointing out that some poor elderly persons who are eligible for CSSA did not apply for it because of the labelling effect of CSSA and the requirement for their children to fill in the declaration of financial assistance (commonly known as the "bad son statement"). They considered it necessary to review the requirement of financial declaration, and to consider allowing elderly persons to apply for CSSA on individual basis. The strengthening of social work services, publicity and education were also recommended.
- (b) **Elderly persons receiving assistance but still have financial needs:** There were views pointing out that some elderly people are receiving assistance but still live in poverty. There were views that there is still room for reviewing the "asset limits" and "payment amount" under OALA or CSSA, and that the relaxation thereof would enable more elderly people to receive higher payment to cope with living expenses.
- (c) **Elderly persons with assets but no or low income:** Some pointed out there were elderly persons who have a small amount of assets which cannot provide adequate retirement protection, and were at the same time not eligible for social security. They can only live on their savings frugally because they worry that they will use up their savings. Some of them spent most of their income on home ownership, and end up owning properties but not having enough savings for post-retirement life.

In possession of a property doesn't mean you are without financial needs. Elderly singletons or elderly couples staying in old tenements usually find it difficult to sell their properties; or worry it's not easy to find a shelter after selling their property. Now market rent is expensive, shall we let the elderly persons live in sub-divided units for the rest of their lives? Although some own properties, they have very low income, relying only on OAA/OALA. It's not surprising that some have to collect carton boxes to make a living and live on very basic diets. —E520

- (d) **Elderly in need of medical care and caring needs:** It has been pointed out that due to insufficient provision of Residential Care Home for the elderly places, some elderly persons in need have to stay in private residential care homes. If they are not eligible for CSSA, they will have to pay for the cost of residential care homes which vary in quality. In addition, some written submissions suggested that elderly persons with chronic diseases, cognitive impairment or disabilities deserve attention. These elderly persons not only have care needs and special needs, but may also have additional financial burdens because of the long-term need to purchase expensive drugs.
- (e) **Elderly persons on Central Waiting List waiting for subsidised Nursing Home places:** Some pointed out that these elderly persons rely on their limited savings to supporting their living. It is hard for them to pay rent or related residential care expenses before being allocated public housing or subsidised Residential Care Home for the elderly.
- (f) **Elderly persons in need of social support:** Some written submissions have raised, from the perspective of social support, that attention should be paid to hidden elderly persons who are living alone and without access to information. "Elderly persons with no children or no one to rely on" can also be classified into this category.

Persons who are about to retire and face difficulties

3.52 There are submissions pointing out that some people, due to various limitations, are unable to plan for their retirement and will face greater pressure in their post-retirement life. They broadly include non-working persons, individuals with inadequate protection from MPF, and the middleclass.

- (a) **Non-working persons:** Individuals like homemakers and carers of people with disabilities do not join the workforce and thus are not protected by MPF. They also have relatively weaker capacity in saving money. It is pointed out that these persons do not have the retirement protection provided by MPF, and thus need other support measures to

help them plan for their retirement life, such as encouragement of family support.

- (b) **Individuals not adequately protected by MPF:** They include low-income earners, those affected by MPF “offsetting”, and those with shorter MPF contribution periods. These persons cannot accumulate sufficient amount of MPF accrued benefits to support their post-retirement living. Some pointed out that there is a need to review the existing “offsetting mechanism” of MPF and other relevant measures to consolidate the second pillar of retirement protection. It is also pointed out that there should be a corresponding short-term and medium-term policy to assist retirees whose MPF contribution period is short.

- (c) **The middle class:** Though possessing certain assets, they also have higher expenditures, such as rates, management fees and building maintenance costs which they have to continue to pay after retirement and thus create certain economic pressure.

Groups with other needs

3.53 Some considered that groups deserving attention should not be limited to the elder persons. Groups with special needs and persons with housing needs are equally worthy of attention. These groups include: people with disabilities, people with mild disabilities or mental illness or chronic diseases, autistic persons, ethnic minorities, new arrivals, single mothers and their children, street sleepers, persons living in rooftop houses, sub-divided units and other harsh environments, etc.

Topic 3: (Zero Pillar) Social security system

3.54 The zero pillar refers to the social security system financed by public funds. Its main function is to alleviate poverty and to serve as a safety net for elderly persons who are unable to have adequate retirement protection under other pillars. During the consultation period, there were comments on the inadequacy of the existing social security system. The labelling effect of the CSSA and how the financial declaration hindered the application of CSSA by elderly persons were mentioned. These are also part of the reasons for supporting the "regardless of rich or poor" principle which are mentioned in paragraphs 3.9 to 3.11 of this report. The following is an overview.

Elderly Comprehensive Social Security Assistance

Labelling effect

3.55 Some pointed out that there are views in the community labelling CSSA recipients as "lazy" and as a result some elderly people with financial difficulties may be reluctant to apply for CSSA.

For the elderly CSSA applicants, the means test is an insult which has labelling effect. An Oxfam survey in 2011 revealed that more than 100 000 elderly persons eligible for CSSA were deterred by the means test and the labelling effect. —O025_001

The requirement that applications under CSSA must be made on a household basis, and the arrangements for relatives to declare whether they provide financial support for elderly persons who apply for CSSA on their own

3.56 Under the existing system, apart from cases with the discretion approval of the Director of Social Welfare, elderly persons living with their family members must apply for CSSA together with their family members and cannot apply for CSSA alone. If elderly persons apply for CSSA, they must have the cooperation of family members. Even if an elderly person living apart from their children wishes to apply for CSSA, the children must provide a declaration to confirm whether they have provided financial

assistance to their parents¹⁷. This statement is generally known as the "declaration of not providing support to parents" or the "bad son statement". It may constitute a psychological burden on the elderly persons and their children, and thus hinder their applications.

Many elderly people do not apply for CSSA or OALA due to dignity, or they do not want their children to sign the "bad son statement". Some elderly people do not know how to apply for CSSA. Some are deterred by the complicated procedures. —O031_003

The most important factor is dignity. I know that the daughter of a CSSA recipient was criticised by frontline officers for not supporting her parents. —O030_002

3.57 It was pointed out that the above requirements have discouraged some elderly persons from applying for CSSA and may even result in social problems, such as sending the parents to elderly homes and submit the "Declaration of Financial Conditions" so that their parents can apply for CSSA independently. It was worried that these situations ran counter to the Government's policy of promoting family harmony and encouraging children to support their parents.

At present, there is a strict means test for CSSA which is family-based, forcing some elderly persons to live apart from their families. —DA012_002 , District Council Member

Even if the elderly persons live apart from their children, the children still have to sign the "bad son statement". This is one of the reasons why many elderly people are reluctant to apply for CSSA. At present, the worst side-effect is that many families send their parents into private elderly homes and sign the "bad son statement" to apply for CSSA. —E465

3.58 In addition, at present if the children give pocket money to their CSSA parents who are living apart from them, the amount of CSSA receivable will be reduced accordingly. Some pointed out that this indirectly discourages children from providing financial support to their parents.

¹⁷ The requirement to submit financial declaration is applicable to all independent CSSA applicants (including non-elderly persons).

3.59 In view of this situation, there were views suggesting to abolish the requirement of providing "Declaration of Financial Conditions" (commonly known as "declaration of not providing support to parents" or "bad son statement") and to allow elderly persons living with families to apply for CSSA independently. It was also suggested that children's support to parents should be counted as "disregarded earnings" in order to encourage children supporting their parents.¹⁸

Asset limits are too low

3.60 Some views pointed out that old people normally wish to "have a little money" to cope with their longevity risk and urgent medical expenses. Some considered that the existing asset limit under CSSA for elderly singleton of \$45 500 too low, as many elderly people who have a small amount of savings keep living in a state of frugality but do not want to use up their savings in order to meet the CSSA asset limits. There were also views that the means tests pose psychological pressure on the elderly.¹⁹ Thus there were views suggesting that the Government should review and increase the asset limits of CSSA for elderly persons, such as adopting a certain multiple of the average monthly CSSA payment for elderly singleton as a benchmark for estimations.²⁰

Elderly persons need to have savings, because they do not know when their health will have problems, they need money for a rainy day. —LegCo01_030

Insufficient amount of payment

3.61 Some pointed out that the CSSA is not sufficient to pay the rents of private rental housing. Not much is left after paying the rent, and elderly persons must cut corners to make ends meet. Some considered that the payment fails to meet the medical and care expenses of persons with disabilities or chronic

¹⁸ Written submission E465

¹⁹ Written submission E459

²⁰ Written submission E465

illness.²¹ There were views that the Government should review and increase the amount of CSSA payment.

Elderly CSSA should be raised a little because \$5 000 may not be enough to support a living... —FG14_008

Portable Comprehensive Social Security Assistance Scheme for Guangdong and Fujian Provinces (PCSSA)

3.62 There were views suggesting that the PCSSA Scheme should be extended to other areas in the Mainland to give elderly persons more choices for settlement in the Mainland. The recent increase in the value of the renminbi and the rise in consumer prices in the Mainland have resulted in a decline in the purchasing power of the PCSSA payments. The CSSA and the long-term living supplement are not sufficient to cover the living expenses of elderly recipients in the Mainland. It was proposed to expand the scope of subsidy to include other basic expenses such as rental and water expenses, and to regularly survey the cost of living in the Mainland for the purpose of adjusting the amount, grant the allowance in renminbi to preserve the purchasing power of CSSA, and gradually expand the scheme to other areas in the Mainland.²²

Old Age Living Allowance (OALA)

3.63 There were views pointing out that some elderly people with financial needs are not willing to apply for CSSA or are not eligible for CSSA because of their savings. They can only rely on OALA but the relatively smaller payment under OALA is not sufficient to cover the cost of living.²³

3.64 The means test of the OALA is more relaxed than that of the CSSA, and elderly people living with their families can apply for OALA independently. The pocket money provided by their children is not counted as income. Among the views expressed on OALA, there was less reference to the

²¹ Written submission E614

²² Forum opinion O033_006

²³ District Council opinion DA014_005, DA014_016 etc.

labelling effect. Most of the views were about increasing the asset limits and payment to improve the retirement living of the elderly.

3.65 There were views suggesting that the elderly people living in the Mainland should be able to receive OALA to allow them to retire on the Mainland.

Old Age Allowance (OAA)

3.66 At present, the eligible age for OAA is 70 years old. Some suggested to reduce the eligible age for non-means tested OAA to 65.²⁴

3.67 Some considered that the current payment of OAA too low to meet the costs of living, and suggested to increase the payment to improve the retirement living of elderly persons.

3.68 Some considered that those without financial needs should not receive OAA, and proposed to establish a relatively relaxed assets declaration requirement for OAA.²⁵

Disability Allowance (DA)

3.69 Views on DA were mainly expressed by rehabilitation groups. At present, elderly persons with disabilities cannot receive both DA and OAA or OALA. It was pointed out that the needs of persons with disabilities may increase with age and that the Government should review the restriction that the allowances cannot be received concurrently.

3.70 There were views suggesting that the present payment of DA is insufficient to cover the high medical and care expenses of disabled persons, chronically ill persons and carers. Some rehabilitation groups specifically expressed that universal retirement protection cannot substitute DA, and elderly persons with disabilities should not be required to choose either the DA or the universal retirement benefit.²⁶

²⁴ Forum opinion O020_001

²⁵ Written submission E471

²⁶ Written submission E507

Other comments

3.71 In addition to the above comments concerning the inadequacy of the existing social security system, there were views that the majority of elderly people have been benefitting from various social security schemes to different extent. They thought the current social security system is already quite good so there is no need to have additional retirement protection schemes.

Observations of Focus group discussion

Observation 8: The amount of various elderly allowances are not high

The focus group discussed the existing social security system and it was found that some participants mistakenly assumed that different kinds of social security programmes could be received concurrently, that is, OALA recipients could receive OAA or the new retirement allowance at the same time. However, when they learned that recipients could only choose the allowance with a higher amount, they suggested to cancel the relevant restrictions because they considered a single allowance insufficient. They did not touch on the concept of "double benefits", but focused on whether the total amount of allowances received by the elderly persons would be sufficient to meet their living expenses.

FG15_003 So if I don't get CSSA, what can I have?
Group leader If you don't get CSSA, you can get OALA.
FG15_007 Some \$3,000 plus some \$1,000, right?
Group leader You can't get both. You get either one.
FG15_007 Either one?
Group leader Yes, you can't...
FG15_007 So it's only some \$2,000.
FG15_001 Enough for milk powder and diapers.
FG15_007 So you can only buy adult diapers and milk powder, you can't buy any food.

(FG15_001 , Self-employed person , Aged 49 / FG15_003 , homemakers , Aged 29 / FG15_007 , occupation not specified , Aged 46)

Observations 9: Society has less negative perception on elderly CSSA recipients

On the question of how to improve social security, some views mentioned the problem of obtaining CSSA through deception and the loopholes in means test of CSSA, and suggested that the Government should tighten the approval procedures. This revealed the general negative impression on CSSA recipients. However, for elderly CSSA recipients, the participants would have greater empathy on their needs in consideration of them lacking the abilities to work. Some even thought they should get more help.

(Group leader: Let's start with social security, the zero pillar. Such as the CSSA, OALA and OAA, what improvements can be made to these measures?) FG11_001: I think the approval process of CSSA should be more stringent because I have heard that many non-eligible people obtained CSSA successfully. (Group leader: What is the situation?) FG11_001: Usually they have money, but they hide the money then apply for allowance. The Government should be more stringent on approvals, or have a more comprehensive review. (Group leader: How should we improve CSSA to provide a better livelihood for elderly people?) FG11_001: You mean CSSA for elderly people or the usual families?(Group leader: We are talking about retirement protection, that means the elderly...) FG11_001: If it's about elderly people, then forget what I've just said, I was talking about the usual families.(Group leader: Some elderly people are having difficulties in daily life so they apply for CSSA.) FG11_001: Then they need so.....

—FG11_011 , Employed person , Aged 49

Topic 4: (Second Pillar) Mandatory Provident Fund System

- 3.72 The Mandatory Provident Fund (MPF) System is an employment-based, privately-managed mandatory contribution scheme. By September 2016, there were about 2.577 million employees and 275 000 employers²⁷ registered as scheme members. The MPF is the second pillar of retirement protection. Issues like how to handle the existing “offsetting” arrangement and how to strengthen retirement protection for employees were among the important topics in this consultation.
- 3.73 This section will first discuss the views on the “offsetting” arrangement, including those supporting and opposing to the abolition of the “offsetting” arrangement and the respective specific proposals. Their views on other issues of the MPF will then be set out. The specific proposals on handling the MPF “offsetting” arrangement were mainly submitted by academics and organizations.

MPF “offsetting”

- 3.74 The so-called MPF “offsetting” arrangement is to allow employers to offset the severance payment (SP) or long service payment (LSP) as stipulated in the Employment Ordinance (Cap.57) with the accrued benefits of their MPF contributions. According to the information of the Mandatory Provident Fund Authority (MPFA), “According to the Employment Ordinance, employers have long been allowed to use their contributions made to retirement schemes to offset LSP/SP paid to their employees. When the MPF System was legislated, the same arrangement was inherited. After paying LSP/SP to their employees, employers can withdraw the same amount from the accrued benefits derived from the employer’s contributions in the employee’s MPF account for” offsetting”.

²⁷ Mandatory Provident Fund Schemes Statistical Digest · September 2016

http://www.mpfa.org.hk/eng/information_centre/statistics/mpf_schemes_statistical_digest/files/Sep_2016_Issue.pdf

3.75 The MPF “offsetting” issue is complex, partly due to the fact that this arrangement has been allowed since the MPF was established. Moreover, it involves the functions and relationships between SP, LSP and the MPF. During the consultation period, many people tried to use the explanation of why the MPF offsetting arrangement existed in the first place as well as the relationships among SP, LSP and MPF as the discussion basis to support for or oppose to the abolition of the MPF “offsetting” arrangement.

The background of “offsetting” arrangement

Reasons for why MPF “offsetting” exist

3.76 Employee groups, employer associations and the social welfare sector all talked about the different social and historical background of the implementation of MPF. However, their understandings were slightly different:

Employers’ angle	Employees’ angle
<p>The “offsetting” mechanism was supported by some of Legislative Council members in 1995, as a condition to vote for the MPF system. Abolition of the “offsetting” mechanism would mean the Government retracting its earlier promise.</p> <p><i>In discussing the “offsetting” arrangement, we should trace back to its background. In 1995, enough votes were secured for a majority of Legislative Council to vote for the passage of the legislation on Mandatory Provident Fund to because the Government agreed that employers' contributions could be used to offset the severance payment and long service payment. “Offsetting” was part of the consensus. In the absence of the “offsetting” arrangement, it would not have been possible to implement the MPF scheme. —O029_001</i></p>	<p>The “offsetting” mechanism was an arrangement of the 1970s and 1980s, when there was no statutory requirement that employers should provide retirement benefits for their employees. The Government, therefore, allowed employers that provided retirement benefits to use their retirement scheme contributions for “offsetting” SP and LSP. However, since MPF is mandatory for employers to provide retirement protection for employees, it is against its legislative intent to retain this arrangement.</p> <p><i>...When severance payment and long service payment were introduced in the 1970s and early 1980s, employers who provided retirement protection for their employees were allowed to offset the</i></p>

	<p><i>severance and long service payments with their retirement benefits. There was no statutory provision for employers to provide retirement protection for their employees then. Some employers on their own initiative provided retirement benefits for their employees, with conditions even better than the MPF. Under such circumstances, the Government allowed the “offsetting” arrangement. When the Bill on MPF was passed in 1995, it could well be an expedient measure to allow the “offsetting” mechanism to remain. It has created a loophole in the MPF system, in particular, the retirement protection for the low-paid, older and non-competitive employees has been reduced... before 1995, employers were not required legally to provide employees with retirement protection, but then the society recognised such a responsibility. We should review whether it (the “offsetting” mechanism) should still be allowed...—O029_005</i></p>
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The relationships between MPF, long service payment and severance payment

3.77 Under the Employment Ordinance, an employee who has been employed on a continuous contract for not less than 24 months and is dismissed by reason of redundancy or whose fixed-term employment contract expires without being renewed by reason of redundancy or is laid off will be entitled to SP. For an employee who has been employed for no less than five years on a continuous contract and is dismissed other than by reason of redundancy or serious misconduct, or does not have his/her fixed-term employment contract renewed upon expiry, or resigns on ground of being permanently unfit for his/her present job due to health reasons or upon reaching the age of 65, or dies during employment, he/she is entitled to LSP. SP and LSP are calculated on the basis of the length of service of an employee, which is calculated at two-thirds of the last month’s wages or the average monthly wage in the last 12 months for every year of service. The maximum monthly wages for calculating SP and LSP is \$22 500 and the maximum amount of SP and LSP for employees is \$390 000. In addition, under the Employment Ordinance, an employee who is unreasonably

dismissed may receive a terminal payment. Terminal payment includes LSP calculated according to the employee's actual length of service, even though he/she has not attained the qualifying length of service required for entitlement to LSP.

3.78 Based on the views collected, employers and employees hold different views on the relationships concerning MPF, LSP and SP :

Employers' angle	Employees' angle
<p>That the Government had previously emphasised that employers were not required to pay twice for employees when providing them with MPF contributions, LSP and SP payment, and they are practically the same in nature. There are also views that LSP and MPF have overlapping functions in providing retirement protection for employees, and that LSP should be abolished in the long run after the introduction of MPF.</p> <p><i>To trace back the policy intent of the MPF, the "offsetting" mechanism is not merely a compromise resulted from bargaining. In 1974 (when) severance payment (was introduced) and in 1986 (when) the long service payment (was introduced), the Government had repeatedly stated that it was inappropriate for employers to pay twice. They would not have to provide double benefits. So either severance payment or long service payment should be paid. In 1991 when the Government discussed the introduction of a retirement protection system in Hong Kong, the paper stated that "since all employers will set up a retirement protection scheme, their liability to pay for long service payments will be gradually reduced. The long service payment cannot be cancelled in the short term. This is because for many workers the benefits obtainable are still greater than those provided by the</i></p>	<p>That the MPF, Long service payment and severance payment have different functions, and are not overlapping with each other. They are all employees' entitlements and should not be offset by each other.</p> <p><i>The MPF is for meeting retirement needs. SP is to meet emergency needs of employees when they are fired. LSP is a compensation for employees with long service. Each of them has their own functions and should not be equivocally resolved by offset arrangements. Employees are entitled to all these rights and benefits. They are not measures of poverty alleviation and employees' rights should not be infringed., —O029_002</i></p> <p><i>..."offsetting" (should be referring to both LSP and SP) is a form of compensation from employer to employee. It is not directly comparable to the MPF, since the MPF is part of employee asset, and the employers should not use the employees' assets as compensation to them. —LegCo05_030</i></p>

<i>retirement protection (scheme)...". Abolition of long service payment in the long run was implied. ...The correct direction of the current discussion would be to abolish long service payment, so there will no longer be any "offsetting" issues....—O002_010</i>	
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- 3.79 It was pointed out that although both SP and LSP have functions for retirement protection, the former has also been an "employment insurance" while the latter has other functions like non-work related disability insurance for. Therefore, we should first clarify all of their functions including those other than retirement protection, then consider how to preserve those functions without cutting employees' benefits and increasing employers' operating costs.²⁸ It was also suggested that SP has been intended to protect dismissed employees, while LSP would make employers think twice before dismissing long-term employees, and thus to certain extent gives the effect of employment protection. However, with the "offsetting" mechanism being in place, employers needed not care about making SP or LSP when dismissing employees, as the relevant payments have already been made through the MPF contributions. Consequently, SP and LSP are now left with the function of unemployment protection.²⁹
- 3.80 It was pointed out³⁰ that the "offsetting" arrangement was rarely found internationally. It was suggested that Hong Kong should consider separating SP and LSP from the MPF, so that the amount in employees' MPF accounts would not be reduced because of withdrawals in the process. Besides, the background of and the need for SP and the LSP should also be clarified. It was recommended that feasible plan should be set out to abolish "offsetting" arrangement gradually and to provide independent termination payments. Support from the Government and shared responsibility in the community would be necessary.

²⁸ Written submission E500

²⁹ Written submission E396, Written submission E465

³⁰ Written submission E370

Arguments for supporting for or opposing to the abolition of MPF “offsetting”

3.81 During the consultation period, different views have been expressed on supporting or opposing to abolition of the MPF “offsetting” arrangement. They are set out as follows:

Support for the abolition of MPF “offsetting” arrangement

3.82 Arguments supporting for the abolition of the MPF “offsetting” arrangement came mainly from the labour groups, welfare organisations, academics, think tanks and individual citizens. Their arguments are set out as follows:

- (a) SP and LSP are the rights of employees and the responsibilities of the employers: Some view that employees are entitled to SP and LSP if dismissed or their contracts are not renewed, etc., . Just like MPF contributions, SP and LSP are the responsibilities of the employers and the costs they should bear. It is argued that MPF “offsetting” is actually about using employees’ MPF entitlement for SP or LSP. It is not only unfair to the employees, but also reduces the costs of the employers in dismissing employees.

“Offsetting” arrangement affect severance payment and the long service payment, which should be paid by the employers. However, in order to implement the MPF scheme, the employers have been benefitting from the “offsetting” of MPF contribution for more than 10 years. —LegCo05_040

... Employers and employees each contribute 5% of the MPF, but employers often use the accumulated contributions to offset their payments. If an employee's MPF accrued benefits are higher than long service or severance payment, in other words, the employers need not pay severance payment or long service payment. If the employee's MPF accrued benefits are lower than the severance or long service payment, after “offsetting”, the employers will only need to pay a small amount. Under the “offsetting” arrangement, the costs of dismissing employees are very low. In the past, employers had to make separate provision for the dismissal of employees. Now, the “offsetting” mechanism has become the reserve fund of employers for dismissals —O029_002

The purpose of MPF is to provide retirement protection for employees. The purpose of severance payment and long service payment is to relieve the

financial pressure facing employees when they lose their jobs. They are the rights conferred by the Employment Ordinance. Mixing up two entirely different systems for “offsetting” results in serious exploitation of employees' rights. —LegCo04_002

- (b) MPF "offsetting" undermines the retirement protection of employees: Under the present mechanism, not much of the employers' contributions would remain after "offsetting", which undermines the compound accumulating capacity of MPF. It results in long-term losses and the weakening of MPF's function in retirement protection.

The capacity to accumulate is the most important loss of MPF “offsetting” for employees. Assume there's an offset after two years' employment, the account balance for the employee will drop from \$4.6 million to \$4.1 million. With another “offsetting”, it will be further reduced to \$3.2 million. Several job changes or layoffs will result in a significant loss of benefits, and consequently a progressive decrease in the final accrued benefits. The retirement protection function of the MPF will be greatly undermined. —O029_003

- (c) As employees are required to participate in an MPF scheme chosen by the employers in the first year of employment, the terms and conditions of the scheme may meet the needs more of employers than that of employees. Early implementation of full portability of MPF is expected to create competition to bring down the management fees and improve investment performance of the schemes, which will result in a better net investment return and enhanced retirement protection for employees.
- (d) Under the existing “offsetting” arrangement, employees cannot choose the management for the employer’s MPF contributions in their accounts. This hinders the implementation of full portability MPF, and the prospective reduction in management fees.
- (e) Though some views recognise that “offsetting” arrangement would undermine the function of retirement protection of MPF, and in principal agreed that it should be abolished, they were also concerned about the operating difficulties faced by SMEs. If the “offsetting” arrangement is abolished, employers may take measures to avoid paying SP or LSP, such as using short-term contracts to hire employees, layoffs employees or cut their salaries before they reach certain years

of service, or through suppressing pay rise to compensate for the costs for making MPF contributions, SP or LSP. Thus, abolishing the “offsetting” arrangement may not necessarily bring benefits to the employees.

Opposing to the abolition of MPF “offsetting” arrangement

3.83 Arguments opposing to the abolition of the MPF “offsetting” arrangement came mainly from the business and employer groups. Their arguments are set out as follows:

- (a) LSP, SP and MPF are overlapping in nature. It was pointed out that under the existing legislation, employers are only required to pay either SP or LSP. At the time the MPF was introduced, the “offsetting” arrangement was allowed so that employers did not need to pay twice. Such arrangements show that both LSP and SP were intended for retirement protection and employers should not be asked to pay twice. If “offsetting” arrangement is to be abolished, SP and LSP should too be abolished.

- (b) Employees are merely taking the benefits earlier rather than losing them: It is argued that employers’ MPF contributions are reserve provisions prepared years in advance, for SP or LSP to employees. Under the “offsetting” arrangement, employees are only receiving their benefits before they reach 65 years old by transferring them from the MPF account to the employees' own accounts, rather than being taken away by the employers. Employees could continue to invest the money for retirement purpose.

Employers are required to contribute 5% of their employees' wages, regardless of their wage levels. It is not deducted from the wages, but an additional contribution. “Offsetting” arrangement aims to let employees get their benefits earlier during layoffs. The employers do not benefit from it. Employers would also like their employees to take the benefits only when they retired, but the arrangement of the existing system is that employees take out the contributions when they leave the positions. The employers have no say as to how employees spend the money, but

theoretically, one can put the money back to an MPF account if he could immediately find another job. —O029_001

The payments in “offsetting” arrangement go to the wallets of the employees. The Government can legislate against the taking out of money from the (MPF) accounts. So as long as the money stay in the (MPF) accounts, the employees are protected, and this pillar of retirement protection can be consolidated. So the “offsetting” arrangement should not be abolished. —O029_006

- (c) Increasing the burden on enterprises: The abolition of “offsetting” arrangement involves large sums of provision. It was pointed out that if “offsetting” is abolished, the enterprises would have to make huge reserve separately for SP and LSP. It would put heavy burdens on SMEs with tight cash flows.³¹ Besides, once the “offsetting” arrangement is abolished, the operating costs of enterprises would increase sharply, and the business environment hampered (impacts to SMEs, sole proprietorship and partnership companies will be particularly strong); companies facing operating difficulties may be forced to close down or move out of Hong Kong, resulting in loss of jobs and layoffs, impacting the society as a whole. In addition, some employers may hire employees on short-term contracts, or dismiss staff with long service to avoid paying SP or LSP. This is not to the benefit of companies nor the employees.
- (d) The abolition of the “offsetting” mechanism may trigger labour disputes or conflicts, for example, employers may avoid paying SP or LSP under any pretext of dismissal, or the employees willfully induce to be dismissed for obtaining SP or LSP. The labour relations of Hong Kong will be affected.³²

...Under the “offsetting” arrangement, for an employee with a monthly salary of \$20 000 and has worked in the same company for ten years, the employer will have to pay \$13 000 when he leaves the position. Nevertheless, he will pay \$130,000 if there is no “offsetting”. It's a huge difference for the employers. The employers would have no incentives to accept abolition of the “offsetting”

³¹ Written submission E324, Written submission E376, Written submission E375, Written submission E385

³² Written submission E385, Written submission E342

mechanism unless it is made illegal. —O029_004

...For example, my law firm has 40 employees because of matters regarding legal liabilities. I have calculated that if the “offsetting” mechanism were to be abolished, I would have to pay, upon my retirement, about \$210 000 for each employee, which would equal to \$9 million in total. At the time I set up the law firm it was allowed by the Government to pay long service payment and severance payment by “offsetting” arrangement. If the Government retracts its promise, who will take care of my own retirement protection? —S02_005 , Representative of employers' groups

Key concerns for changing the “offsetting” arrangement

3.84 In discussing changing the "offsetting" arrangement, the main concerns of employers and employees were about operating costs and the employees' interests. They are explained in the followings:

Whether employers are able to make a budget provision for additional costs

3.85 Employers and employers' representatives pointed out that they had made long-term business decisions having regard to the Government's commitment to the "offsetting" arrangement. A hasty revision of government policy will stretch the employers' budgets. Therefore, they were concerned about whether the relevant policy would have a retrospective effect, a buffer period or be implemented progressively. They believed that these measures would help employers handle the additional costs arising from the abolition of “offsetting” arrangement gradually and relieve their burdens.

*...As long as the old system is preserved, any new system, no matter who contributes, is only about re-estimating the costs, which has smaller impact... Any relevant policy needs to come with increased transparency to allow employers have a buffer period for **early planning**. If employers find that they cannot run the business any longer, they can leave at an early stage. Otherwise, a policy launched hastily may lead to great loss to the employers. —S02_004 , Representative of employers' groups*

If you say time has changed, or the concept of labour rights has changed, we can talk about the way forward, but we should not change the arrangement of the contributions already made. They are already private assets. “Offsetting” is allowed under the original legislation. A sudden abolition of the arrangement

would be very controversial and may even lead to judicial reviews. **The Government should give employers time to plan, for example, they can plan for price increases to cover the costs.** We can discuss the abolition in the future, but it would not be feasible to dwell on past contributions. —O029_006

Any reform must be implemented in phases. The Government often states that policies will be implemented six or nine months later. If the impact on the industry and the economy is seriously considered, the new policy should be introduced in stages. Employers would be more willing to accept a long-term proposal and employees would be aware that the policy would change gradually. —S06_007

It is not feasible at all to abolish the “offsetting” mechanism, not even if we start all over again now. It is because once the “offsetting” mechanism is abolished, it becomes **difficult to estimate** the operating costs. —O029_001

Employees’ concerns about “benefits”

3.86 It was argued that even with the abolition of MPF “offsetting” arrangement and separation of MPF from LSP and SP, or the implementation of alternative measures (such as unemployment insurance), employers will take corresponding adjustment measures, such as altering the terms of employment and suppressing wages, in order to transfer the relevant costs to employees. Therefore employees may not be able to fully benefit from the abolition of “offsetting” arrangement. Some employees disagreed with proposals under which they would not obtain all the benefits after an abolition of “offsetting” arrangement. For relevant discussions, please see paragraph 3.90 (b) below.

... for every measure, there are counter-measure, such that if the “offsetting” mechanism is abolished, it can't be assumed that employees win. There may be early dismissal, suppressed pay rise, wage reduction, two-year contract system, etc. —O029_004

The role of Government

3.87 It has been pointed out that the MPF “offsetting” mechanism was an expedient measure when it was established. Its design was not the best. Therefore, employers and employees must each take a step forward to solve the problem. While some expected the Government to have a role in

dealing with the "offsetting" issues, they did not suggest any specific proposals. A more detailed and specific recommendation on the Government's role can be found in the paragraphs on "specific recommendations on handling the "offsetting" arrangement by the stakeholders".

I don't agree with MPF "offsetting". The problem has been discussed for years, I know it's a complex problem, otherwise it would have been solved long since. The Government is now initiating the discussion, should it take a step forward? We don't expect a once-for-all solution, but we can implement an interim proposal. —S03_002 , Representative of labour groups

To deal with MPF "offsetting" mechanism, on one hand, it is necessary to protect the benefits of employees. On the other hand, it is necessary to take into account the business environment. To impose a "one size fits all" measure may affect both sides, there is room for negotiations. We should consider a gradual approach to deal with it. In any case, employees should be protected when they retire. The government, enterprises, organizations and trade unions should sit down to reach a consensus and work upon it to achieve a win-win situation. —O029_007

The longer the MPF system is implemented, the greater the proportion of the benefits being offset. I think that we should not look back to the past. The "offsetting" arrangement was provided under the law. We must look forward. The Government should take part now. —O029_008

Specific recommendations on handling the "offsetting" arrangement by the stakeholders

3.88 Some submissions made recommendations on the general direction as to how to deal with "offsetting" arrangement, others come with specific proposals. The following is a summary of the recommendations collected from all channels. For ease of reading, the reference code of the opinion will be set out in the footnote. As for the responses of the employers and employees to the individual proposals, whether they supported or opposed to the proposal, their opinions will appear in the form of "direct quotation".

3.89 The proposals suggested by the general public on "offsetting" arrangement can be broadly classified into two categories: "To abolish offsetting arrangement" and "To preserve offsetting arrangement":

Recommendations on abolishing the “offsetting” arrangement

3.90 This category of recommendations can be broadly divided into six categories:

- (a) To completely abolish the "offsetting" arrangement, and to provide tax concessions to enterprises to alleviate the impact: it was proposed that in abolishing the “offsetting” arrangement with SP and LSP, the Government should come up with corresponding measures³³ to mitigate the impact on the business sector, such as a profit tax relief. On the other hand, some opined that profit tax relief would be of little help to the small and medium enterprises.
- (b) Establishing an unemployment insurance fund: It was proposed that the Government should set up an "unemployment insurance fund". Some suggested that the fund should be used for the payment of SP and LSP by employers under the existing regulations. Yet some worried that using "unemployment insurance fund" to payoff SP and LSP would make it easier for employers to layoff employees. Hence it was suggested that employers should pay part of the LSP/SP. There were also proposals suggesting the fund to replace SP and LSP directly so as to resolve the problem of “offsetting” arrangement. Under such proposals, the SP and LSP would be abolished. The above proposals also provided details on the criteria for eligibility, calculation methods, the maximum amount and time limits of payment.

As to the question of the financing arrangements for the funds, recommendations are either that the responsibility should be fully borne by the Government (for example, the Government should set up a fund using general tax revenue, or injecting the provision of \$50 billion for retirement protection into the proposed "unemployment insurance

³³ Written submission I003

fund"³⁴); or that it should be borne by both the Government and the employers (for example, by increasing the business registration levy, and allocating the additional revenue of \$280 million to the "unemployment insurance fund", with the outstanding balance to be met by the Government through general tax revenue³⁵).

As for unemployment insurance, it was analysed that some employees considered "unemployment insurance" to be significantly different from SP and LSP. The former is paid depending on the length of unemployment period, while the latter is paid and calculated according to the relevant legislation, regardless of the duration of unemployment period. Considering the current low rate of unemployment in Hong Kong and that generally employees are able to find new jobs quickly, some employees may find such unemployment insurance not to their advantage.

- (c) Establishing unemployment insurance and non-work-related disability insurance: As LSP is also provided as "compensation for employees whose disability does not arise out of their employment and who are unable to continue working ", apart from the proposal to replace SP by the "unemployment insurance", it was also proposed that a "non-work-related disability insurance" should be introduced to replace this function of LSP.³⁶
- (d) It was considered that the nature of LSP has overlapped with the MPF, and thus the "offsetting" arrangement with LSP should continue or else LSP should be abolished. SP should be handled by fund established by the Government.³⁷
- (e) It was proposed that "offsetting" arrangement in respect of SP should be abolished. Employers should make payment separately. At the same time, it was recommended that LSP should be abolished and replaced by an increased employers' MPF contributions by 2.5%.³⁸

³⁴ Written submission E396

³⁵ Written submission E465

³⁶ Written submission E500

³⁷ Written submission E621

³⁸ Written submission E394

- (f) Some, while making no alternative proposals, suggested to phase out offset mechanism gradually so as to alleviate the impact on employers, for example, by gradually reducing the ratio that can be met by offsetting until complete abolition of the “offsetting” arrangement; introducing a three-year transition period; setting a date for abolition and allowing the “offsetting” arrangement to continue in respect of the LSP or SP accrued or employment contracts signed before that date; or for the Government pay for the LSP or SP accrued before the date of abolition.

Recommendations on keeping the "offsetting" arrangement

3.91 Such proposals suggested to preserve "offsetting" arrangement but at the same time recommended proposals to retain the accrued benefits in employees' MPF accounts as far as possible, such as by reducing the ratio of payment that can be met by "offsetting" or other arrangements. Major recommendations are summarised as follows:

- (a) Only two-month salary can be withdrawn from the MPF account for contingency³⁹: After calculating the amount of SP and LSP payable, and depending on the amount of employers' contributions in the employees' MPF account, employers should put the remaining balance into employees' MPF account. Employers should only provide employees' at an amount equal to a maximum of two-month salary to meet their needs, with a cap of \$20 000. This arrangement would allow most of the employers' contributions to remain in employees' MPF accounts. A varied option would be to provide employees with an additional two months' salaries (with a cap of \$20 000) to replace deducting the amount from the employee's MPF account. It was suggested that, when comparing with abolishing the “offsetting” arrangement and paying SP and LSP in full, employers would bear a relatively smaller burden under this arrangement, making this proposal more acceptable.
- (b) To increase MPF contributions step by step: To promote the participation of employers and employees and the Government in making MPF contributions, it was proposed that employers and

³⁹ Written submission P169

employees each should increase contributions by 2%, while the Government would make a corresponding 4% contribution.⁴⁰ There was also suggestion about increasing employers' contributions (e.g. 2%) only and that the additional contributions cannot be used for "offsetting" purpose.⁴¹ In the discussion on raising the MPF contribution rate (see paragraph 3.103 for views on raising the MPF contribution rate), some employees opined that any increase in contributions by employees and employers would be useless in enhancing retirement protection, so long as the "offsetting" arrangement is still in place. On the other hand, they thought such a proposal would reduce the disposable income of the employees.

As long as the "offsetting" mechanism remains, employers can still use their MPF contributions to offset employees' long service payment and severance payment. In other words, even if the contribution rate is higher than 5%, at 10%, or 15%, employers can still offset the payments according to labour legislation. Therefore, it is not a good idea to raise the contribution rate. If employees are required to increase their contribution rate, then their monthly disposable income will be reduced. This is unfair to them. —S03_001 , Representative of employees

(Note: The view was expressed in the discussion on raising the MPF contribution rate, and not a direct response to recommendation (b).)

- (c) To reduce the ratio that can be met by "offsetting": there was suggestion proposing to reduce the portion of the SP and LSP that can be met by "offsetting" from the current 100% to a specific percentage⁴²; it was also recommended that the ratio be set according to ones' remuneration level - the lower the salaries, the lower the ratio that can be met by "offsetting".⁴³

In discussing the "offsetting" arrangement, some employer associations pointed out that the SP and LSP in the labour-intensive industries was so huge that employers could not bear the burdens resulting from the

⁴⁰ Written submission P169

⁴¹ Written submission E393

⁴² Views from stakeholders' meetings S03_002

⁴³ Forum opinion O029_007

abolition of the “offsetting” arrangement or reducing the ratio that can be met by "offsetting". (Please see the relevant discussion at paragraph 3.83 (c))

I oppose to abolishing the “offsetting” mechanism or a reducing the ratio that can be met by “offsetting”. In the labour-intensive industries like the catering industry, the number of employees involved in case of dismissal upon business closure is large, and the amount of long service payment and severance payment required is huge ... If the Government abolish the “offsetting” arrangement, it is simply impossible for employers to pay long service payment and severance payment. In the end, employers can only file for bankruptcy and use the Protection of Wages on Insolvency Fund. The costs would also be borne by the Government. —O002_009 , Employers’ angle (Note: The view was not expressed in response to the recommendation (c).)

- (d) Introduction of an "offsetting tax" to provide reserve money for employees: To tax the employers a “offsetting tax” at a certain percentage of their salary payout to employees every year for setting up a reserve fund, which will be used to compensate fully the employees’ MPF account affected by the MPF “offsetting” arrangement.⁴⁴

⁴⁴ Views taken from stakeholders’ meetings S03_001

Improving the MPF Scheme

3.92 MPF scheme is the second pillar of retirement protection. Apart from views on the impact of the existing “offsetting” mechanism on the retirement protection for employees, concerns about management fees, statutory contribution rates, the choice of investment products, and the setting of withdrawals were raised during the consultation period.

Existing problems of MPF and suggestions for improvement

3.93 During the consultation period, there were views pointing out certain problems of the existing MPF scheme. The various views are summarised as follows:

High service and management fees

3.94 Some pointed out that the existing MPF management fees are too high, greatly reduce the returns and affect the retirement protection of employees. As a result, members of the public, the welfare sector, the employee organisations and the employer associations expressed their views on the need to lower MPF fees. There were views which considered the MPF trustees lack motivation in making better investment strategies and therefore they proposed to change the ways fund managers charge fees, such as adopting a commission system: commission is only chargeable if there are investment returns, and no commission would be paid in the case of loss, so as to motivate trustees to formulate better investment strategies and improve the returns on MPF.

3.95 Besides, some believed that one of the reasons for high management fees is related to the "offsetting" arrangement: Owing to the absence of "full portability", employees can only choose the trustees for their own part of contributions (the so-called "partial portability"). With the lack of market competition, it becomes difficult to bring down the fees and charges. In addition, the contributions from employers cannot be transferred while the "offsetting" arrangement is in place. Employees usually have multiple MPF accounts due to job change. The above created a large number of MPF accounts each with small amount, which not only affects the capacity for capital to accumulate, but also causes economic inefficiency.

3.96 In view of the high administrative costs arising from diversified MPF trustees, there were views suggesting that the MPF should be managed by the Government, and funds should be pooled together for making investments, so as to reduce administrative costs, cut fees and raise the rate of return.

Though it says "competition leads to progress", the experience of the international community over the past few decades has taught us that diversification of trustees would result in higher fees, high administrative costs and poor returns on investment... —O029_005 , Social welfare sector

It is hoped that the Government will supervise the administration of MPF fees. It is proposed to reduce the MPF fees by making reference to the current teacher retirement scheme. The Government should set up a multi-billion fund that charge at 0.62% as the administrative fee, which is much lower than the current MPF fees. Low fees are based on the Government's participation. This is worth considering. —O029_002

MPF scheme is based on contributions of employers and employees for retirement protection purpose. At present, the problem of MPF is that management fees and investment risks are high. It was suggested that MPF contributions should be managed by the Government and the interest rate should be slightly higher than that of the banks. It is not fair to leave it to financial groups to handle investments as not everyone understands how to invest well. —DA006_005 , District Council Member

3.97 There were views suggesting that "full portability of MPF" and simplifying the procedures for transferring benefits would encourage employees to consolidate and better manage their accounts. Overseas experiences were cited to show how full portability of MPF could induce competition and lower management fees. There were views suggesting that the prerequisites for implementing "full portability" is the abolition of "offsetting" arrangement and the establishment of a centralised clearing and settlement system / electronic platform in order to effectively handle a large number of transactions and facilitate the management and tracking of movements. On the other hand, there were also views expressing reservations on this, worrying it would increase costs on the employers' part,⁴⁵ with some pointed out that more study should be done.⁴⁶

⁴⁵ Written submission E356, Written submission F030

⁴⁶ Written submission E506

There are many part-time employees in the catering industry. They do not enjoy long service payment. As these employees have multiple employers at the same time, they have MPF accounts with different employers. These accounts may not be managed by a single company. Management fees are charged separately. They don't care. This is mismanagement of wealth that has nothing to do with the employers. —O002_022

In the first place the employer's contributions can't be separated from employee's part of contributions. Employees only have a choice on their own contributions. Even you don't change your job, it's common that you have two MPF accounts. —FG07_007 , Retired person , Aged 62

Many people have multiple MPF accounts. We should make the transfer process more convenient, so that funds can continue to be invested and accumulate. This will increase the attractiveness of the MPF, and the costs of the industry can be reduced. It is really important for clients to feel they have and are able to manage their MPF accounts. —S06_021 , Representative of MPF management institution

3.98 The MPF industry has indicated that the MPF scheme has a number of limitations when the system was established, and these limitations have affected its development and charges. The public has limited understanding about the purposes of the fees charged. All have contributed to the negative image of MPF. It was suggested that the relevant ordinances should be reviewed to allow a better development of the industry, which would in turn help to adjust fees in the long run.

Unstable and unsatisfactory MPF returns

3.99 There were quite a number of views expressing dissatisfaction with the performance of the MPF. It was pointed out that the MPF accounts were at a loss as a result of market volatility and that MPF returns would not be sufficient to meet their future retirement needs. At the same time, there were views that investments involve risks and that savings for retirement purpose should not be subject to such market instability. Retirement-related investment should enjoy stable return.

For those investments which swing between earn or loss, they are not what I mean by pension funds. My concept of pension fund is that, you work for your lifetime, invest some money in funds, enough or not, I have a sum of money after retirement. It shouldn't be the case that I invest a sum of money for the fund managers to gamble. This is not what pension funds are about. —FG08_004 , Retired

Person , Aged 66

... (MPF) losing money every year, I've contributed for years, losing a total of \$30 000. In fact, it would probably be more secure to use the money to buy stocks or blue chip stocks. —FG10_001 , self-employed person , Aged 40

MPF is undesirable. Hong Kong people are losing 0.8% each year. Forty years of contributions could result in a loss of \$100 000. It should be replaced. —O017_038

The previous MPF report stated that the MPF had an average annual return of 3.1% in the past 15 years. If you bought US government bonds 15 years ago, you would have enjoyed an average annual return of 4.7%. This kind of risk-free investment is yielding much better return than the MPF. This is unacceptable... —DA008_002 , District Council Member

The MPF are not providing adequate protection for some persons

3.100 The MPF is a contribution system linked to employment. Some pointed out that, non-working persons such as homemakers, casual workers and disadvantaged groups with employment difficulties cannot benefit from the MPF. It has also been pointed out, for employees who earn less than \$7 100, or elderly employees having limited years of contribution under the MPF scheme which has only operated for a short time, the accrued benefits accumulated in their MPF accounts would be limited and insufficient for supporting their retirement life.

Many women in the community have to take care of their families and are forced to give up their careers. They have no MPF, no savings, no social recognition. They have to rely on their husbands, and can hardly have any retirement protection. —PF03_011

Having talked about the MPF for so long, I would like to tell you that I do not have MPF. I am a domestic helper and a post-natal care worker... If you say MPF can replace retirement protection, I think we do not need to retire. We will have to die when we are 60, 65 years of age as we have no MPF. Some 600 000 domestic helpers have no MPF contribution, nor savings. —S03_007

Persons with disabilities do not have any job opportunities. They have no MPF. They can only apply for the Disability Allowance. There is also a lack of care. How can they secure a retirement life with dignity? They are faced with enormous medical expenses. Their carers do not have jobs and their families would all suffer under means-tested proposal. —LegCo01_078

Other comments and suggestions on MPF

About age of withdrawal

3.101 Although the arrangement allowing MPF members to withdraw their accrued benefits by installments upon retirement or early retirement was implemented in February 2016, there were suggestions in respect of the eligible age and method of withdrawing accrued MPF benefit, specifically, to change the practice of allowing one-off withdrawal, and instead to allow withdrawal of the accrued benefits by instalments on a monthly basis over a period (for example, 10 years), at an amount no less than a certain threshold⁴⁷. It was also proposed that MPF contributions may be transferred directly to other insurance products.

... what's more important is how to make the transition and support the retirement of contributors. MPF can serve as a platform of products to help customers having a smooth transition. In foreign countries, for example, they have deferred annuity plans, and also some medical care, life insurance and critical illness products. Hong Kong can also consider using the MPF platform to provide these products so that customers do not need to withdraw their MPF contributions after retirement to get the above-mentioned service providers separately. —S06_018

3.102 There were also views which are opposite to the above. For example, to lower the age of withdrawal to 60 because the majority of people retire at the age of 60. It was proposed that partial withdrawal before 65 for medical expenses or for the purpose of purchasing property should be allowed.

About contribution rate and ceiling

3.103 The Consultation Paper mentioned that the Commission on Poverty "recommended the possibility of increasing the MPF contribution rate after the full implementation of the default investment strategy". The views on MPF contribution rates are summarised as follows:

⁴⁷ Written submission I039, Written submission E585, Written submission E529

- (a) Increasing the contribution rate in the long run: some supported increasing the contribution rate in the long run⁴⁸ or reviewing it from time to time⁴⁹ to strengthen the retirement protection function of MPF. Some pre-conditions were mentioned, for example the full implementation of default investment strategy or the establishment of Central Clearing and Settlement System.⁵⁰ It was also pointed out that the community's discussion on increasing the contribution rate would only be made possible after improvements are made to the return and charges of MPF, as well as the image of the MPF in the mind of the public. Among those supporting for an increase in contribution rate, most proposals suggested increasing the contribution rate by 1% to 2%⁵¹ for both employees' and employers. There were also proposals suggesting that employers should gradually increase their contribution rate for employees with long service in a period of five years. The longer the employment period of the employees, the higher the employer's contribution rate.⁵²
- (b) Object to increasing the contribution rate on the ground that it would increase the operating costs of enterprises and affect the competitiveness of Hong Kong.⁵³
- (c) Some recommended striking a reasonable balance between the employers and employees' abilities to pay when considering raising the contribution rate.⁵⁴
- (d) It may be necessary to wait until the Government's proposal on pillar zero (or pillar one) has become clear, so that more information would be available for determining the amount of additional contributions that may be required to complement the other pillars.⁵⁵
- (e) It was suggested that the contribution rate should be reduced.⁵⁶

⁴⁸ Written submission E465, Written submission E385

⁴⁹ Written submission E506

⁵⁰ Written submission E465

⁵¹ Written submission E385, Written submission P169

⁵² 6% for employees of five years or more (of employment) in the first year, 7% in the second year for employees of six years or more, and so on, to 10% to employees of nine years or more in the fifth year (Written submission E465)

⁵³ Written submission E510

⁵⁴ Written submission E622

⁵⁵ Written submission E362

⁵⁶ Written submission I037

3.104 Under the current system, there is a cap on the contribution amount. Some expressed that this restriction should be relaxed so that employees can enhance their MPF retirement protection by increasing their contributions. It was also suggested that, if the ceiling on contribution is not abolished, the ceiling should be adjusted annually and automatically according to a mechanism (e.g. consumer price index).⁵⁷

In fact, there is no need to set a ceiling of \$30 000 for MPF contributions. The middle-income employees and their employers can increase their contributions. They will have better retirement protection in the future. —S06_001

Some people do not want to increase MPF contributions, but they also say the Government does not provide enough support. However, contribution must be increased if we are to increase retirement savings. If we consider the matters in the long-term, we must implement what is right, even though this proposal will be criticised. So there's no need to set a 5% ceiling on contributions. —S06_007

3.105 In addition, under the existing system, employees earning less than \$7 100 per month are not required to make MPF contribution. Having considered that it would be difficult for them to make monthly contributions, it was proposed that the Government can make contributions for them to help protect their retirement lives.

If one's relevant income level is lower than \$7 100 per month and his status is verified, the Government should take responsibility to help make MPF contribution for him. —W625

About the default investment strategy

3.106 Of the submissions that mention the default investment strategy, most were supportive to it and considered it capable of increasing transparency of charges, enhancing the performance of the MPF, and improving its public image. It was also suggested that the Government should explain clearly to the public that the default investment strategy is mainly targeted at members

⁵⁷ Written submission E587

who lack time and knowledge in making investment decisions. Plentiful communications with MPF members must also be done.⁵⁸

Broaden the choices of investment products

3.107 Some commented that MPF has poor returns and the risks of its investment plans are high. Even the "guarantee" scheme was not guaranteed because of poor returns and high handling fees. Some suggested introducing mixed financial products in order to reduce investment risks and generate stable returns. There were also views suggesting that the scope of investment products should be broadened, such as including value-added assets like insurance, time deposits, gold and property, etc. to help enhance retirement protection.

It is not necessarily to invent new products. Funds with public recognitions have been introduced in recent years. Such funds focus on investment tools of low volatility, such as global inflation investments, or investments on shares or bonds. It has low volatility and yield a stable monthly return... yet, at present, such products are not available on the MPF platform. We only have typical shares and bonds. The above products are worth to be introduced into the MPF. —S06_017

A reform on charges should be done. At the same time, more investment tools should be provided, such as the purchase of insurance and properties. MPFA should study if more low-risk investment tools should be introduced. —DA014_011 , District Council Member

Enhanced education and information on MPF

(Please refer to topic 7: Public education)

Other comments and suggestions

3.108 Regarding the existing problems of MPF, some pointed out that employees have multiple MPF accounts after change of jobs and it is cumbersome and time-consuming for them to consolidate the accounts. Quite a number of them reviewed that they did not understand the investment combinations

⁵⁸ Written submission E563, Written submission E587, Written submission E363

selected by them and the annual MPF reports were not easy to read. Other reported problems include limited choice of MPF plans in the market and the contributions from employer were not portable.

3.109 There were views expressing discontent on MPF, thinking that there were a lot of problems associated with MPF and that MPF is unpopular among the citizens. There were views from individual submissions that suggested abolishing the MPF or changing it into a provident scheme managed by the Government. Some pointed out that when an employee reaches 65 of age, half of the MPF returns would have gone to administration fees. So the MPF should be abolished. Employees will save on their own when they can. Those who cannot save enough for themselves will fall into the safety net of social security.

3.110 It was suggested that employers should be required to make compulsory MPF contribution for employees aged 65 or above.

Topic 5: (Third Pillar) Voluntary savings

3.111 Pillar 3 mainly covers MPF voluntary contributions and investments in insurance and other financial products with retirement savings components. The main focus of discussion in this consultation was on voluntary savings and public annuity arrangements. For the former subject, there were views commenting on the difficulties for individual to make additional savings and therefore suggested the Government to implement different measures to help the public increase their voluntary savings. As regards the latter, there were views commenting on the factors affecting the public's desire to participate in the public annuity plan, as well as the details that should be considered in promoting the scheme.

Voluntary savings

The difficulties of saving

3.112 It has been pointed out that there are many needs in various stages of our lives. For example, people at their young age would need to consider continuing education, marriage, home ownership. After starting a family, people would have to support their children's education. In addition, with the current high property prices, it is difficult to save money after paying for mortgages.

I think it is difficult to save money. If you have saved some money, it would well be spent when needed, so it's no use. —FG11_005 · Employed person · Aged 37

Many young people may not have long-term plan. They care most for things at present, such as owning a property ... the biggest goal is to first "get on the train". Even if he may well be paying mortgages for thirty years later, he will still choose to make down-payment to "get on the train" first... —FG12_006 · Employed person · Aged 26

Provide incentives to encourage voluntary savings

3.113 Some views considered that the public should be encouraged to make voluntary savings. Certain recommendations were made, such as providing tax concessions, introducing government bonds with a stable and predictable return, or to step up publicity.

- (a) To provide tax concessions: It was suggested that the Government may offer incentives such as tax concessions to encourage the public make MPF voluntary contributions, or purchase insurance or other financial products with retirement savings element. It was also suggested that ceilings for contributions and concessions must be set to avoid the criticism of policy being inclined to the high-income groups. On the other hand, some pointed out that tax concession may not be effective in encouraging voluntary contributions in a low tax rate system such as the one in Hong Kong.

(Tax concessions for saving or purchasing insurance) This is not bad. It encourages people to buy medical insurance or life insurance plans to protect themselves, as if paying tax... of course, it is to save a little (tax payment) only, not to say a lot. —FG07_010 , Employer , Aged 52

- (b) Matching contributions: For those who are not covered by MPF and low-income persons earning less than \$7 100 a month, it was proposed that the Government should provide matching contributions or cash subsidies as incentives to encourage these people to participate in voluntary saving plans for specific purposes such as retirement.

As an example, a GMIS (Matching Incentive Scheme) contribution of HK\$10 000 each year would be assigned a matching ratio of 30%, meaning a HK3 000 matching would be deposited into the EI's (eligible individual's) retirement account; and the individual can only withdraw the amount when he reaches retirement or meet certain conditions. —E363

- (c) Continuous issue of government bonds which are low-risk and with predictable returns: In the focus group discussions, some participants were positive to the government's "inflation-linked bonds" (iBond) and Silver Bond in recent years, on the ground that they yield predictable returns and are managed by the Government which makes them feel assured. They commented that the volume of bond issuance has been too small for effective retirement protection in general. So it was proposed that Government should issue more bonds which are low risk and with predictable returns. Besides, it was pointed out that the threshold for the higher rated bonds in the market has been high, making it difficult for some people to afford. It also explains the high demand for "iBond" and "Silver Bond".

The volume of issuance for iBond was too small, not much you could buy, each one could only bought 1 000 shares. —FG08_006 · Homemakers · Aged 56

There is an increased interest in bonds because if you buy high-rated bonds, you will be able to keep your money and have a steady income. But most of the high-rated bonds have a minimum threshold of 0.5 million, so it is difficult for the general public to participate, they may only wait for the Government to launch "iBond" or "Silver Bond". —S06_017

- (d) To step up publicity on voluntary savings: Many members of the public have expressed a lack of understand or trust in various savings and investment schemes. It was suggested that the Government should bring out the idea that MPF contributions or home ownership are insufficient to meet the needs of retirement. Government should also enhance investment and wealth management promotion to help promote voluntary contributions and savings.

I think it takes some way to save money effectively. It is not just putting your money in a safe. One should ensure a growth in value, instead of devaluation, of his money. It involves investments and financial management. I think most of the elderly don't know how to invest, neither do I. We just hand our money to the banks or agents for savings, but service charges are reducing our savings. The

Government should encourage the public... or provide some ways to help everybody learn how to make investment on their savings. —FG10_010 , Student , Aged 23

Efforts should be stepped up to educate the general public, so they can estimate how much savings they need for retirement. If it needs \$5 million, the public will know that MPF contributions are not up to this figure. This would encourage them to increase their voluntary contributions. Together with the tax concessions just mentioned, the public will become more proactive in saving. —S06_019

- (e) Finally, the MPF industry suggested creating conducive environment and enhancing the flexibility of regulations to encourage market innovation and development of more financial products, such as retirement insurance and funds, so that the public can have more choices⁵⁹.

Public annuity

3.114 The consultation paper includes the public annuity scheme proposed by Dr LAW Chi-kwong. The scheme proposed that retirees and those who are going to retire may invest their capital (such as MPF accrued benefits and personal savings, etc.) in an annuity scheme operated by the Government or a statutory body, in exchange for a stable monthly income for the rest of their life.

3.115 It has been pointed out by multinational social insurance expert⁶⁰ and scholars that the development of annuity markets would be the best way to manage the risk of social longevity. This is because among the different retirement plans available, only annuity plan can ensure a stable income security for a life time, which makes it a better choice than the Reverse Mortgage Scheme [see Topic 6 for this scheme]. However, the annuity market in Hong Kong is currently underdeveloped and there are few options for annuity products. Government intervention, including in the areas of market regulations and tax concessions, is required to create a conducive

⁵⁹ Stakeholders' meeting opinion S06_007 , Stakeholders' meeting opinion S06_016 , Stakeholders' meeting opinion S06_021

⁶⁰ Written submission E370

business environment so as to encourage the industry to design more products that meet the needs of the public.

Public opinion on public annuity schemes

3.116 The following considerations on public annuity schemes have been raised during the consultation. It was said these considerations would affect their participation in the schemes:

- (a) Recovery of residual value: some were concerned that their family members may not be able to recover the investment if they live shorter than expected. Such concerns revealed that the public has misunderstood the operation of public annuities, as well as the public's concern about whether they can get back the residual value of annuity after death.

*It's hard to answer this question now, but if you tell me I'll lose all of the investing capital, I'll certainly not support it. (Group leader: Would it be better, if he can get a portion of it?) Not a little bit...probably a recovery to a certain ratio, then I'll strongly support it. It's giving you an option.
—FG15_007 · Occupation not mentioned · Aged 46*

- (b) Flexibility in cash flow: some concerned that the flexibility of the scheme might be low and that the principal may not be readily available to meet urgent needs. It revealed that some members of the public thought they would only use savings that are not required for short-term use or livings for the purpose of taking part in such schemes.

When you reach a certain age, you take out the only savings you have and then live on such a small amount of money. It sounds ideal, but in practice, when you get that old, life becomes hard. You become unsure of whether to take out the money. —FG13_008 · Homemakers · Aged 34

- (c) Stability and returns of schemes: people are concerned about stability and the level of guaranteed returns. They also expected the schemes to yield better returns than bank deposits or other relevant investments.

If there is only 1% of guaranteed returns, I think such a thing is useless. Under the current situations, if it (interest rates) is 3%, or like “iBond” which gives 1% of basic returns, in addition to 2 or 3%, such to catch up with inflation, then it will be more attractive, people will save money to buy it. I think this idea is good, the problem is how you... People’s experience with MPF is mostly about losing money. So they are expecting something with a stable return. —FG08_001 , Self-employed person , Aged 55

3.117 Some scholars⁶¹ have conducted selection experiments and consumer surveys on public annuity schemes. After collecting the views of the respondents, they summarised the product features which may help increase demand of annuity products:

- (a) In the selection experiments, the features of the most popular annuity schemes are fixed annuity income, no one-off bonus within a year, with 10-year guarantee period, and that the plan provider being a "A grade" financial investment institution. In the consumer survey, one-third of the respondents showed willingness to buy the above best annuity plan ;
- (b) Compared to “A grade” financial institutes, consumers clearly preferred products of “AAA grade”. But for retirees, they would prefer the annuity schemes being managed by Government or statutory bodies, instead of private institutes, for the latter has a higher risk of bankruptcy. It was also generally considered that private institutes would be profit-making oriented, affecting the returns of annuity products;
- (c) The level of understanding was an important predictor for the purchase of annuities. Nearly 75% of those who understood the operation of the annuity plan were likely to purchase annuity products;

⁶¹ Written submission E275

- (d) The demand for annuities was lower for persons intended to make inheritance arrangements or those more knowledgeable in financial management.

Recommendations on public annuity schemes

- 3.118 Government-led: there were views pointing out that the majority of annuities offered in the market are not life-long annuity plans and are not effective in responding to longevity risk. It was proposed that the Government should play a leading role in reducing the financial burden and risks of the scheme in order to attract the elderly to participate in the scheme.⁶²
- 3.119 Market Development: It was also proposed that the Government should promote the development of local annuity product market and increase public awareness of how different annuity plans can help planning retirement lives. At the same time, the Government may consider giving the public the options of voluntary participation in public annuity schemes or schemes offered by the private market, to avoid hindering the business development of the private market.⁶³
- 3.120 Transferring MPF accrued benefits into annuities: It was proposed that the public should be allowed to transfer MPF accrued benefits into annuities. However, it was pointed out in the written submission of a public organization⁶⁴ that the average amount of accrued benefits per member of the MPF scheme was approximately \$143 000 as at December 2015. The submissions considered that such transfers should be considered only with a mature MPF system with a considerably large amount of accrued benefits.
- 3.121 It was noted that due to religious reasons, Muslims cannot buy financial products with interest returns. It was hoped that the Government can assist

⁶² Written submission E346

⁶³ Written submission E346

⁶⁴ Written submission E362

the Muslim community by providing a choice of retirement-related financial products that fits their religious traditions.

Topic 6: (The Fourth Pillar) Public services, family support and personal assets

3.122 The fourth pillar covers a wide range of areas. Housing and medical care, which were the main concerns expressed by many people during the consultation, belong to this pillar. There were comments on the inadequacies of policies relating to public housing, medical care, residential and community care services, and public transport, with some making suggestions to improve the above services. Besides, there were views on strengthening family support and converting personal assets into stable incomes. The potential difficulties in implementing the policies were mentioned as well.

Family support

The weakening of traditional family support

3.123 Family support was once an important part of retirement protection. Nevertheless, according to the report of the World Bank, social retirement protection has to be strengthened with the weakening of traditional family support. In focus group discussions, some parents expressed that they did not expect themselves to be supported by their children after retirement, while a number of participants said that they need not support their parents.

3.124 However, it was mentioned in the public forums or focus group discussions that there are fewer opportunities for upward social mobility. Difficulties in home ownerships and rising cost of living have put much burden on the youngsters in supporting themselves and the next generations.

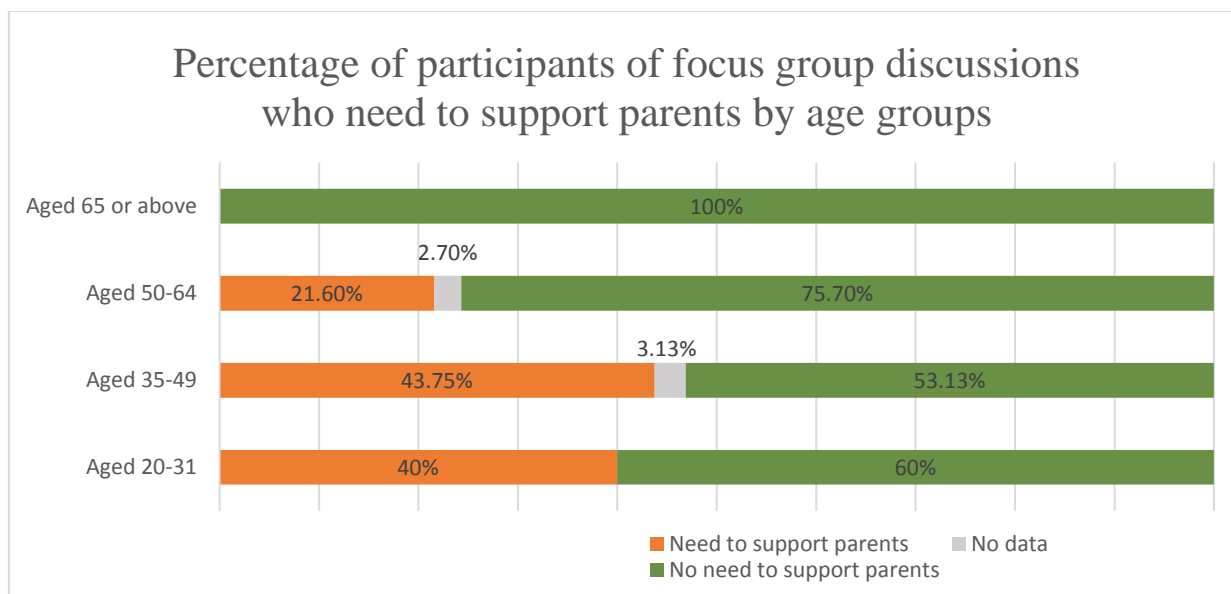


Figure 8: Percentage of participants of focus group discussions who need to support parents by age groups

Recommendations on how to encouraging families to take care of the elderly people

3.125 It was also suggested the Government should provide more tax concession in order to encourage children to provide for elders living with them, for example, by raising the relevant tax allowances and relaxing the requirements to allow more than one child to apply for or share the relevant allowances at the same time. It was also suggested that the Government should step up publicity and education on the responsibility of the next generation to provide for their parents, and to further promote family-friendly working environments in both the public and private sectors.

The existing pillars should be enhanced, in particular, to encourage children to provide for their parents. It may be considered to allow more than one child to enjoy the dependent parent allowance in tax concession. —O005_008

Personal assets

3.126 In paragraph 3.51(c) above, it was pointed out that the consultation document referred the "with assets, but no or low income" elderly as a group deserving attention. The consultation document suggested that the

Government should explore ways to assist the elderly people in converting their assets into cash flow so as to improve their financial positions.

Reverse Mortgage Programme

3.127 In various consultation sessions, worries were expressed towards the Reverse Mortgage Programme. Some concerned that they might lose their children's support. They also misunderstood that the elderly people would lose their property if they die shortly after joining the Programme, and therefore some would rather sell the property directly. It shows a lack of understanding of the Reverse Mortgage Programme among the public. Moreover, it was also suggested that the majority of the elderly preferred to leave their properties to their children and this might be the greatest difficulty in promoting the Programme.

Never let the children know that you have participated in the reverse mortgage scheme, otherwise they will definitely not take care of you... you can join it if you have no children. —FG07_007 , Retired person , Aged 62

If you only get a monthly return of \$5 000 after joining the reverse mortgage programme, I would rather sell the property once for all and get some \$10 000 000 and expend it slowly. —FG09_001 , Employed person , Aged 59

Isn't it totally not worth it if you die the next year? —FG09_010 , Retired person , Aged 65

If the Government would relax the conditions, most elderly can participate in the reverse mortgage scheme... I understand that one of the biggest difficulties in implementing the scheme lie in the Chinese conventional ideas that they hope to pass their properties and savings to their children... Reverse mortgage programme can help the elders who own properties but have no income. It is hoped a gradual change of traditions can help promoting the programme. —DA017_006 , District Council Member

3.128 Some comments agreed with the recommendations of the Commission to improve the operational details of the Programme, such as relaxing the scope of security, and to cover subsidised housing with unpaid premium, in

order to meet the different needs of the elderly. At the same time, some suggested that the Government should enhance the publicity on the Reverse Mortgage Programme so that the public will have a better understanding of the details and operation of the Programme. The Government should also enhance transparency of Programme fees to increase attractiveness of the Programme to the elderly people. In addition, it was suggested that social enterprises could operate as estate agencies to assist elders rent out their properties at reasonable rental.

Public services

3.129 Some suggested that the Government should conduct a comprehensive review of the existing public services and facilities to see if they could meet the needs of the elderly, and to conduct in-depth studies on the demand for elderly services arising from the ageing population, with a view to developing policy measures for meeting future needs. Such policy measures fall within the following specific areas.

Housing needs and burdens

3.130 The need for housing not only affects the stability of retirees' life, but also the retirement arrangements of working people. The views on housing needs, as expressed during the consultation period, are set out as follows:

- (a) Increasing the supply of public housing: It has been pointed out that public housing is one of the most important aspects of public services. Some members of the public mentioned that the low rents of public housing helped reducing their living expenses. However, currently the waiting time is too long. They suggested the Government should build more public housing flats.

The biggest problems are housing and medical care. For example, if more public housing flats are built, people genuinely in need wouldn't need to wait for that long. Let's say, the waiting time could be shortened from 3 years to 1.5 years... take a look at the caged homes in Sham Shui Po, the living conditions are poor but people are not getting any help. —FG01_012 ' Retired person ' Aged above 65

- (b) Other comments: The “Senior Citizen Residences” Schemes introduced earlier by the Government was commented as too expensive.

Now a unit (elderly apartment) in North Point costs some four to six millions. Yes, that elderly housing for the wealthy elders. It's too expensive as compared to the current (property price) level in Hong Kong. If you have 6 millions, you can buy a flat elsewhere.—FG07_007 , Retired person , Aged 62

- 3.131 In focus group discussions, some people mentioned the housing burdens faced by the “sandwich class”. They are not eligible for public housing, but also lack the ability to buy a property. It is particularly difficult for them to continue renting private properties after retirement.

The income limit for public housing is low, you need to earn a low income in order to be eligible. Very often your income exceeds the limits and you are not eligible. But now everything is expensive. A set lunch in bistro café costs \$40. An ordinary worker earns ten or twenty thousands dollars a month. Some of them may not be able to apply for public housing, say for example, if they are a working couple. —FG07_010 , Employer , Aged 52

Public medical services for the elderly

- 3.132 Quite a number of views expressed that medical care was the most concerned retirement expenses. At present, the fees for public medical services are low, but the waiting time is long. It was concerned that queuing situation may be worsen in future. Some members of the public suggested that the Government should set up accident and emergency departments specifically for elders, or set up express queues for specialist services exclusively for the elders. In addition, it was suggested that the Government should provide free dental services for the elders.

Hospitals don't occupy much space, there should be more hospitals, right? The population is growing, but the number of hospitals has not changed. You need to wait

for a few hours even in the accident and emergency department. the elderly will get sick while waiting... I don't know if the elderly people can get their cases handled more quickly in the accident and emergency department at present if not, should set up the accident and emergency departments specifically for the elderly people, at least it saves some time. —FG14_008 , Homemakers , Aged 48

3.133 At present, the Government provides elderly people aged 70 or above with a yearly Elderly Health Care Voucher of \$2 000 to facilitate the elderly using primary private health care services. The value of Vouchers could be accumulated up to \$4 000. However, some elderly people reported that when they used the Vouchers, the fees charged by certain medical institutions were raised accordingly, thereby reducing the number of times they could use the Vouchers. Some views suggested that the Government should make the Elderly Health Care Voucher Scheme more available and improve the relevant arrangements. Suggestions are as follows:

- (a) Lowering the eligibility age for the Vouchers to 65, so as to benefit those who have retired.
- (b) Broaden the coverage of the Vouchers, with a view to providing more adequate medical services for the elderly.
- (c) Raising the ceiling of the accumulative value of the Vouchers so that the elderly can afford more expensive medical services.
- (d) Increase the value of Vouchers to provide better medical protection for the elderly.

When some people use the health care Vouchers, it seems that some doctors will charge more. For an ordinary case, the costs is some \$200. I've seen cases where the elderly persons using the Vouchers were charged \$400 to \$500... —FG02_009 , Retired person , Aged above 65

My mother felt pain in her arm. After being medicated in vain in public hospitals for almost half a year, she changed to consult a private doctor, then was cured after some ten visits. Think about it, why shouldn't the Elderly Health Care Vouchers be applicable in all medical institutes... bone setting clinics are not covered by the Scheme. —FG11_004 , Employed person , Aged 49

The Health Care Vouchers are only applicable for mild diseases. In case of chronic illnesses, it's not adequate at all... I think at least it should cover governmental specialist outpatient clinics. At least to transfer the cases to specialist clinic to have a more detailed diagnosis... and, would there be special offers for elderly people who have to conduct surgery in public hospitals? Many medicines have to be paid by the patients. —FG08_003 , Retired person , Aged 61

3.134 It was pointed out that currently the waiting time for subsidised residential care services is long, yet not every family can afford to pay for private residential care homes or hire private carers to look after the elders. In the face of an ageing population, the demand for residential care places will increase further. It was hoped that the Government can increase the supply of residential care places to cater for the needs of the elderly people.

I think there should be more elderly homes, because now many elders can't get a residential place before they die. In fact, the waiting time for elderly homes is too long. But the fees in private elderly homes are too high. So an ordinary family that is ineligible for CSSA will find it hard to take care of the elderly. I personally think that more elderly homes should be built. —FG11_004 , Employed person , Aged 49

I think more elderly homes or residential care centres for the elderly should be built. We should not let too many elders live alone in public housing. I think if a person lives alone, no one will know in case of accidents. If the elderly live in the care centres, someone will take care of them and help them. At the same time, more public housing units will be released for people in need. —FG10_007 , Employed person , Aged 51

3.135 Some people expected the Government to increase funding, to improve the quality of service and facilities of care homes, and examine the future manpower needs of the elderly services sector, devise measures, strengthen training and increase manpower to meet the demand for residential services. It was also suggested the Government should actively study and promote the development of elderly home services industry, and enhance the elderly services in Hong Kong. Referring to overseas experiences, it was suggested

the Government should provide concessionary measures and encourage diversified development to enhance private residential services for the elderly, so that the elderly who are financially able can choose the services suitable for them, and the demand for subsidised residential care homes will be reduced.

I have a family member staying in the residential care home. I know there are not enough places for the elderly. And there is not enough manpower. If the elder is in a bad mood, it is difficult to feed him, the caregivers still have to feed him. I believe that the Government should invest more in residential care homes for the elderly, recruit additional manpower and improve facilities. —O033_016

3.136 It was expressed that Hong Kong should move towards a community-based support services for the elderly. The Government may consider re-planning community facilities for the convenience of the elderly, providing recreational and rehabilitation facilities, and build a barrier-free environment for the elderly. It was also suggested that more resources should be put in to promote the development of smart home, such as the introduction of an internet-based electronic health management system. In addition to the material needs of life, non-material support including social activities and social care are also needed.

The Government should improve residential care homes for the elderly services, promote community-friendly policies for the elderly, and allocate more resources to the District Councils to build a friendly and a safe community for the elderly, creating a friendlier living environment. —DA19_003 ' District Council Member

An internet-based electronic health management system (e-Healthcare system) enables simple and rapid measurements of physical condition index (such as blood pressure, blood sugar, body weight, etc.). The data will be encrypted, uploaded and recorded immediately. If the health index has exceeded the standard or abnormal conditions, it will automatically send a message to the medical staff to follow up. —E557

I think we should set up some social circles for the elderly, for example, social workers may lead them to organise some groups to invite elderly people to participate in activities so that they can meet new people and make friends, and have more ways to kill time. —FG13_005 ' Self-employed person ' Aged 26

3.137 It was suggested that the HKSAR Government may build elderly housing estates, residential care homes and medical centers for the people of Hong Kong in the Mainland (such as Guangdong). Doing so would help elderly people of Hong Kong to have a secured life, alleviate the economic burden costed by elderly care, and ease the problem of housing shortage in Hong Kong. The expenditure for building additional medical and residential care homes in Hong Kong could also be reduced. ⁶⁵

Transportations

3.138 At present, the Government provides fare concessions for senior citizens aged 65 or above. Elderly can take the MTR general route, buses, ferries and green minibuses at only \$2 for each single journey. Some views proposed that the Fare Concession Scheme could be extended to benefit the elderly between 60 and 64 years of age. Some suggested that the Fare Concession Scheme could further cover other means of transport. On the other hand, there were also views which considered the two-dollar fare concession for the elderly costs a waste of public resources, as it costs more than \$1 billion a year but is not targeted at helping those in need.

Now you have to reach 65 to become eligible. Is it possible to lower the age limit so people aged 60 can become eligible for the concession? —FG09_006 ' Retired person ' Aged 64

Welfare payments and other support should be for those who need it, not for those who fare well already. Hong Kong has unfortunately accumulated a mixture of conflicting policies which result in wastage of public resources. By providing welfare for those who don't need it, we are already reducing the capacity to provide more for those who do. For example: ... the \$2 fare scheme... This scheme, according to government figures, is estimated to cost HK\$1 238m in 2016-17. —E590

⁶⁵ Written submission E393

Topic 7: Public education

3.139 Public education, which facilitates the public to plan for retirement at an early stage, was an important part of the consultation. However, many views pointed out that the people of Hong Kong do not have adequate preparations and planning for retirement. It was proposed that financial education, life education and health education should be promoted to enable the public to understand the changes they would face after retirement and to make appropriate arrangements, and to enhance the community's understanding of and respect for the rights of the elderly people.

3.140 It was learnt from the consultation that there was a huge gap between the public's expectations on basic expenses after retirement and the actual needs. Some also could not understand the preparation needed for their retirement life. There were also comments reflecting that the public generally lacks the awareness and knowledge for planning their retirement life, and very often they fail to make adequate preparations.

...In a research paper published in 2014 on "Knowledge, attitude and behaviours toward money and debt management", setting a financial goal for retirement was not among the top priorities for most Hong Kong people unless they were close to retirement. Even with a retirement goal in mind, only one out of every five respondents had calculated how much they needed for retirement. —E398

Many people do not know the different types of investment products, feeling that the purchase of properties is already adequate for their retirement protection. This results in a lot of high-asset, low-income people. Apart from properties, some people may choose to buy stocks. The general public does not understand other products, such as bonds. —S06_017

3.141 There were views that the Government should step up its efforts to promote and educate the public on the importance of financial management, investment and savings so that they would understand the financial risks of ageing, establish a healthy financial attitude, and plan for their retirement life as early as possible. Among the relevant views, it was suggested that the concept of financial management should be cultivated among the public as

early as possible, for example, by including into the senior secondary school curriculum the relevant concepts of financial planning and the basic investment concepts, and raising their awareness on the need to save.

People who are not familiar with investment over-simplify things. They often ask if there is any financial product with high returns and no risks. There is definitely no. The public should be educated and learn investments of high returns must be risky, and those who can't bear the risks should choose investment of low risks. So the public will learn the way to invest in the long term...knowledge about investment product is not the most important thing. Supporting measures on tax initiatives, and education such as organising talks on financial management in the community are more important. It enables the public to develop a healthy attitude towards investment, so they don't need Government assistance in the long-term. —S06_011

3.142 Some commented that members of the public lack the knowledge in investment and wealth management, and thus have difficulties in managing their MPF accounts, and they rarely manage the accounts. There was also lack of transparency in the information of MPF accounts. It was suggested that publicity and education on MPF investments and account management should be strengthened to encourage the public to actively manage their MPF accrued benefits. The trustees should also provide the public with more convenient information, such as streamlining procedures and a better use of electronic means, so as to facilitate access to and management of their own MPF accounts. At the same time, measures / tools to facilitate the management or selection of suitable MPF schemes or funds should be introduced to encourage market competition in MPF schemes.

I agree on educating the public (about retirement investment), including the youth and primary school students. Clients are complaining about a loss in MPF returns... although contributions are compulsory, the selections of funds are not. The Mandatory Provident Fund Schemes Authority should step up efforts to educate the public, that retirement and MPF are their own responsibilities, and that they need to bear the consequences. —S06_018

Though streamlining of MPF and the use of electronic means was frequently talked of, progress has been slow. It has to be convenient for the users, and help them in planning and management. —S06_021

3.143 In addition to financial arrangements, there were views that the general public had inadequate understanding for the physical, psychological, social

and life adjustment after ageing, and that it would be necessary to strengthen education and encourage the elderly to participate in social services to maintain physical and mental fitness.

The Government needs to strengthen relevant life education so that the public can make full and comprehensive preparation for their life at old age at an early stage, so that the elderly can enjoy their later years and reduce the burden on the community as a whole.
—E377

Encourage the elderly to participate in volunteer or paid social services, and to give advice and share their precious experiences with the younger generations. These would help maintain their psychological and mental well-being. —W646

Referential views from other channels: Opinion polls and media commentaries

3.144 During the consultation period, a number of academic institutions conducted public opinion polls on retirement protection issues. In addition, newspapers, online and social media published a number of commentary articles on the analysis and recommendations on retirement protection. These views have not been submitted through the official channels. Yet some with relatively complete concepts and recommendations have certain referential values. They were also collected by the consultant and are briefly summarised in this section.

Opinion polls

Overview of major results of opinion polls

3.145 During the six months of the public engagement exercise, various academic institutions conducted public opinion polls on issues related to retirement protection. This section set out the relevant polls in chronological order:

- (a) Date of survey: [28 December 2015 to 19 January 2016]
Organiser: The Alliance for Universal Pension and the Centre for Social Policy Studies of the Department of Applied Social Science of the Polytechnic University of Hong Kong
Number of respondents (Response rate): 1 026(43.25%)

The survey shows that 68.8% of the respondents support or strongly support the establishment of a non-means-tested universal retirement protection scheme. Regarding the financing arrangements, 87.8% of the respondents are in favor of or very much in favor of a not more than 2% of profits tax levied on large enterprises which have made profits. 88.9% of the respondents are in favor or very much in favor of Government injecting \$100 billion as universal retirement protection kick-off fund. 63.5% of the respondents support or strongly support that the MPF contributions from employers and employees should be partially used for the universal pension, and 56.7% of the respondents support or strongly

supported additional contributions to be made by employers and employees⁶⁶.

- (b) Date of survey: [25 to 28 January 2016]
Organiser: Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong
Number of respondents (Response rate): 790 (42.1%)

According to a survey conducted by the Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong, 46.1% of the respondents support that the Government should allow all elderly persons aged 65 or above, irrespective of their assets, to receive a fixed monthly pension, while 24.6% disagreed with this. Another 39.3% of the respondents support that the pension should be means-tested, while 31.1% oppose. When the respondents had to select between “pension should be available for all elderly people” and “pension should be available only to those that passed means test”, 45.7% of the respondents selected the former, while 43.1% selected the latter⁶⁷.

- (c) Date of survey: 25 February to 1 March 2016, and 5 March 2016
Organiser: RTHK and the Public Opinion Programme of the University of Hong Kong
Number of respondents (Response rate): 1 013 (68.4%) (Telephone survey conducted from 25 February to 1 March]
Attendance: 143 (Deliberative polling on 5 March)

A survey conducted by Radio Television Hong Kong and the University of Hong Kong's Public Opinion Programme reveals that 51% of the respondents support that the retirement protection system should be developed in the direction of "those with financial needs", 45% support the "regardless of rich or poor" policy

⁶⁶ Published on the official website of the Alliance for Universal Pension, titled 「2016年1月22日《香港市民對「全民退休保障」意見》電話調查結果發布新聞稿」 http://www.aup-hk.org/news_details.php?id=12 & 「《香港市民對「全民退休保障」意見》民意調查（第一階段）報告書」 <https://drive.google.com/file/d/0Bw1FVjms4HsGMmNmVjNZRVpoMXM/view>

⁶⁷ Published on the Press Release, titled 「中大香港亞太研究所民調:市民對退休保障意見分歧」 on the official website of the Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong http://www.cuhk.edu.hk/hkiaps/tellab/pdf/telepress/16/SP_Press_Release_20160204.pdf

direction. In a deliberative session (conducted on 5 March 2016 in the programme “Voices from the Hall”), the percentage of respondents supporting "regardless of rich or poor" policy direction increases from 49% to 54% while that of "those with financial needs" reduces from 44% to 42%, after deliberation over the speakers' views⁶⁸.

- (d) Date of survey: 11 March to 6 April 2016
Organiser: Department of Asian and Policy Studies of the Education University of Hong Kong and the Public Opinion Programme of the University of Hong Kong
Number of respondents (Response rate): 1 806 (NA)

A survey conducted by the Department of Asian and Policy Studies of the Education University of Hong Kong and the Public Opinion Programme of the University of Hong Kong indicates that about 69% of the respondents support all elderly persons aged 65 or above can apply for a \$3 230 monthly pension under the "regardless of rich or poor" proposal, and the pension scheme should be financed by general taxation income. Assuming that it is to be paid jointly by employees, employers and the Government, the percentage of support reduces slightly to 66%. In addition, about 53% of the respondents support that singleton elderly aged 65 or above with assets of \$80 000 or below and a monthly income less than \$7 340 can get a monthly pension of \$3 230 under the "those with financial needs" proposal financed by general taxation income. As regards MPF arrangements, 46% of the respondents oppose the implementation of a default mechanism whereby the employees' contribution rate would gradually raise to 15% with the increase in wages. 36% of the respondents support this. Besides, 48% of the respondents oppose the contribution rate for employees to gradually increase from 5% to 10% in the next 10 years, while 37% of the respondents support it. However, 48% of respondents support a gradually raise of the contribution ceiling from \$30 000 to \$50 000

⁶⁸ Published on the official website of Public Opinion Programme of the Hong Kong University, titled 「《眾言堂-退休保障諮詢》」 <https://www.hkpopop.hku.hk/chinese/features/rthkdf20160305/index.html> & <https://www.hkpopop.hku.hk/chinese/features/rthkdf20160305/subpage.html>. Survey findings was released in “Voices from the Hall” on March 5 2016.

in the next 10 years, but 33% of the respondents oppose it⁶⁹.

- (e) Date of survey: April to June 2016
Organiser: The Centre for Youth Research and Practice of Hong Kong Baptist University and Hong Kong Policy Viewers
Number of respondents (Response rate): 629 (18.7%)

The survey conducted by the Centre for Youth Research and Practice of Hong Kong Baptist University and Hong Kong Policy Viewers asked respondents to score (10 as full marks) for different issues. If the Government implements a "regardless of rich or poor" retirement protection scheme, the scores of confidence level to have a stable retirement life is 6.35; while if the Government implements the "those with financial needs" retirement scheme, the score falls to 4.97.⁷⁰

- (f) Date of survey: [14 to 29 May 2016]
Organiser: Alliance for Universal Pension Centre for Policy Studies of the Applied Science Department of the Polytechnic University of Hong Kong
Number of respondents (Response rate): 1 134 (32.74%)

A second survey conducted by the above organizations in May, has shown the percentage of respondents support or strongly support the implementation of a non-means-tested universal retirement protection scheme slightly decreases to 63.7%, while 82.1% of respondents support or strongly support that the next government to implement the scheme. Regarding financing arrangements, the percentage of support or strong support to transfer part of the employers' and employees' MPF contributions into universal

⁶⁹ Published on the official website of Department of Asian and Policy Studies, Faculty of Liberal Arts and Social Sciences of the Education University of Hong Kong, titled 「退休保障諮詢文件的民意調查(一)」 <https://www.eduhk.hk/aps/?wpdmdl=1558> 及 「退休保障諮詢文件的民意調查(二)」 <https://www.eduhk.hk/aps/?wpdmdl=1562> 及 「退休保障諮詢文件的民意調查(三)」 <https://www.eduhk.hk/aps/?wpdmdl=1565> and the written submission by Prof. Chow kee-lee by email, titled "submission to consultation" on June 18 2016.

⁷⁰ Refer to the written submission by Hong Kong Policy Viewers and the Centre for Youth Research and Practice of Hong Kong Baptist University through email on June 18 2016, and Legislative Council paper (LC Paper CB(2)1820/15-16(04), titled 「『香港青年對退休生活的看法及計劃』研究調查撮要暨意見書」

pension slightly reduces to 59.9%. In addition, 56.8% of the respondents support or strongly support that pension scheme should be entirely financed by Government's tax revenue. As regards MPF "offsetting" arrangements, 73.4% of the respondents support or strongly supported the abolition of the "offsetting" mechanism for LSP and SP. In addition, 66.3% of the respondents disagree or strongly disagree that the implementation of a universal retirement protection scheme may be replaced by the abolition of MPF "offsetting" mechanism⁷¹.

- (g) Date of survey: [8 to 10 June 2016]
Organiser: Momentum 107 and the Public Opinion Programme of the University of Hong Kong
Number of respondents (Response rate): 536 (70.9%)

According to a survey conducted by the University of Hong Kong's Public Opinion Programme and Momentum 107, the respondents are divided on whether Hong Kong's retirement protection system should develop in accordance with "regardless of rich or poor" principle or "those with financial needs" principle. 47% of the respondents support the former, 45% of the respondents support the latter. As for financing arrangements, around half of the respondents oppose to transfer half of the monthly MPF contributions to the "pool of funds" for universal pension, while 30% support it. In addition, 61.4% of the respondents believe that the Government would not accept the scholar proposal to finance universal pension only by an increase in profit tax but not sales tax and salaries tax. Only 20% of the respondents believe the Government will accept the proposal⁷².

⁷¹ Published on the official website of Alliance of Universal Pension, titled 「《香港市民對「全民退休保障」意見》民意調查第二階段(2016年5月)報告書」

<https://drive.google.com/file/d/0Bw1FVjmS4HsGSG9uMXlnaWJralE/view> &

the press release on the Facebook page "2064 全民養老金方案" on June 7 2016, titled 「2016年6月7日《香港市民對「全民退休保障」意見》全港住戶電話調查結果公布」

<https://www.facebook.com/2064universalpensionhk/photos/pcb.288299134847014/288284241515170/?type=3>

⁷² Published on the official website of Public Opinion Programme of the University of Hong Kong,

https://www.hkupop.hku.hk/chinese/report/retirement_protection_M107/index.html

, and from written submission by Momentum 107 through email on June 21 2016, titled 「107 動力『退休保障意見調查』結果」

Overall situation of the opinion polls

3.146 In general, a higher percentage of respondents inclined to support the "regardless of rich or poor" proposal or "universal retirement protection" in some surveys. Yet in other surveys, the support for "regardless of rich or poor" and "those with financial needs" proposals were nearly equal.

Views of the media

3.147 In addition to the above-mentioned methods of collecting views through public engagement activities and written submissions, the independent consultant had also collected data from the designated media searching platform (with the assistance of Wisers Information Limited) on key words concerning retirement protection that appeared on newspapers, online media and social media, for referential purposes.

3.148 During the consultation period, a number of academics, columnists and individual members of the public have made various comments on the pillars of retirement protection on the above platforms. Such comments included the introduction of new retirement protection schemes, advices on the two proposals ("regardless of rich or poor" and "those with financial needs"), financing arrangements of various proposals, the role of MPF and the handling of MPF "offsetting", and non-cash social security. Some of the views were less seen in mainstream media, including the reluctance to let new immigrants receive retirement protection, or emphasizing retirement protection as the responsibilities of individuals or ones' children.

Chapter IV: Overall analysis and conclusion

Overall analysis

- 4.1 The consultation on retirement protection lasted for six months, during which a total of 110 consultation sessions were held, including those arranged by the consultant commissioned by the Commission on Poverty, and those run by schools, school sponsoring bodies and civil organisations. A conservative estimate is that over 10 000 people have participated in the consultation sessions to exchange views. In addition, 18 365 written submissions (note: including 16 830 template submissions, with 7 types of standardised contents, all supporting a "universal retirement protection") have been received through various channels during the consultation period. The above shows that the community was very concerned about retirement protection issues.
- 4.2 In this chapter, an overall analysis on the stakeholders' views will be set out according to different topics.

Policy principles: To show cost-effective financing methods, to meet the needs of more elderly

- 4.3 Based on the public's views collected from various channels, regarding the two principles set out in the consultation paper, there have been more views inclined to support the "regardless of rich or poor" principle. It was hoped that the elderly people could receive a stable monthly income without going through means-test, thereby helping elders with financial needs and help preventing poverty. Many hoped that more elders may benefit from the retirement protection scheme, and that the beneficiaries should not be limited to the poorest elderly people, but should also include those with assets that exceed the asset limits or declaration requirements under the existing allowance schemes.
- 4.4 As to the crucial question of financing arrangements, people were more divided when it came to the additional financial burden that they were willing to bear. Some supported the proposal of transferring MPF contributions for financing new retirement protection scheme as they regarded such money as "money already paid", but some expressed that they were not willing to bear additional financial burden. As regards transfers of MPF contributions, some argued that money transferred from MPF accounts

would not go to personal accounts and is therefore by nature a form of additional taxation. There were also heated debates over the internet and such views should not be neglected. Quite a number of people considered the new financing arrangements should minimise the additional financial burdens on the general public. Relevant recommendations included taxing the rich people, introducing luxury goods tax, use interest income from the Exchange Fund to invest, and buying back public facilities and use the profits so generated for retirement protection.

- 4.5 At the same time, it was pointed out by an international social insurance expert that targeted cash transfer has been a policy adopted by many developed countries in recent years, and that such a policy could deal with poverty more effectively. Therefore, retirement protection in Hong Kong should be reviewed in the context of poverty alleviation policy, otherwise the effectiveness of policy would be compromised.
- 4.6 If we list out the two policy principles (“regardless of rich or poor” and “those with financial needs”) vis-à-vis the coverage of various targeted cash allowances for elderly people (see the chart below), many recommendations from the community (e.g. with a proposed monthly allowance of around \$3000) in fact fall in the middle of the spectrum, and consider there is room for the existing asset limit of \$210 000 for elderly singleton under OALA (\$2 495 per month) to be adjusted upward. It reveals that the public generally appreciated and understood that elderly people’s concern to have some savings in their old age for coping with unforeseeable needs.

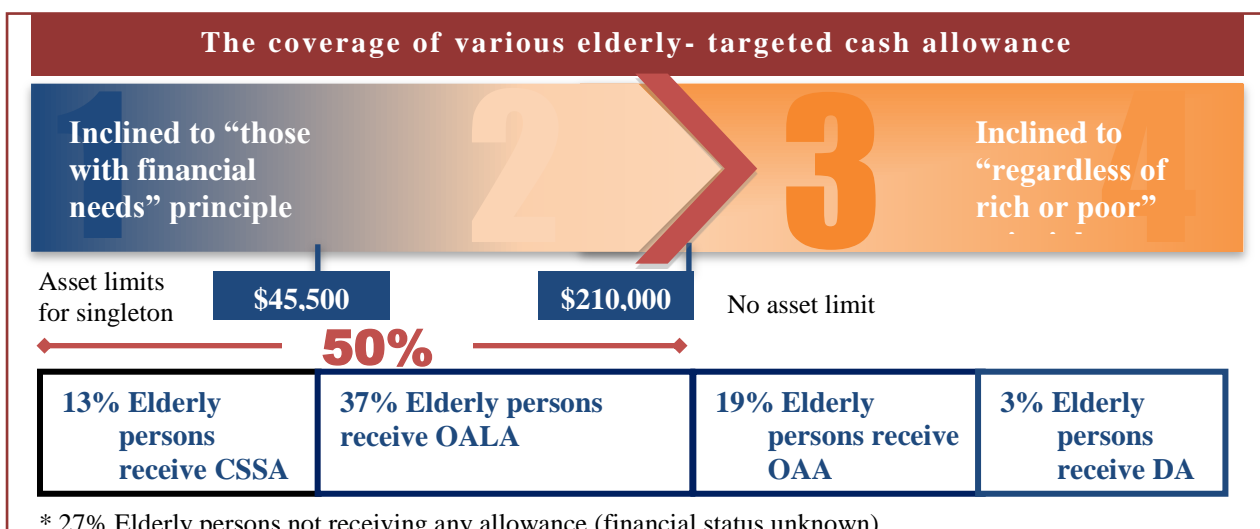


Figure 9: The coverage of various elderly-targeted cash allowances

Zero Pillar: To remove labels

- 4.7 The Old Age Allowance has been known for many years as "fruit money" and the "Declaration of Financial Conditions" as "bad son statement". The former has a positive image while the latter is associated with negative feelings. It was pointed out that the labelling effect on CSSA recipients has hindered some elders from applying for CSSA. The labelling effect of CSSA was mentioned by many during this consultation. Yet in focus group discussions, participants showed considerable understanding of the needs of the aged, and terms like "retirement protection" and "OALA" were understood in a positive light. Therefore, when the Government prepare for the ageing population and discuss ways to improve the various kinds of cash allowance for the elderly in future, the Government may consider the purpose and even the naming of relevant policies to reduce labelling effects.
- 4.8 In addition, a number of views have also proposed abolishing the arrangements for the statement of the economic conditions (the so-called "bad son statement"), and to allow elderly living with their families to apply for CSSA on an individual basis, with a view to alleviating the existing labeling effects.

Second Pillar: Handling MPF "offsetting" arrangement – to balance the interests of employers and employees

- 4.9 Another focus of the consultation was the "offsetting" arrangement of MPF contributions with LSP and SP. Those in support of abolition of the "offsetting" arrangement aimed at preserving the MPF accrued benefits of the employees, thereby strengthening the MPF's function in retirement protection which is particularly important to the low income groups, and at the same time, safeguarding the employment benefits of the employees. Employers were concerned about the additional costs for paying SP or LSP. This was an important reason why the employers opposed to abolition of the MPF "offsetting" arrangement. As far as the collected views were concerned, the employers and employees held divergent views over the issue. In addition, it was pointed out by academics and think-tanks that "offsetting" arrangement would hinder the implementation of "full portability" of MPF and accordingly the further reduction of MPF management fees

Employers: to curb cost increase

4.10 From the employers' point of view, business or investment decisions were based on the existing policies and that any changes in "offsetting" arrangement would stretch the employers' budget. Employers' representatives generally opined that it would be unfair to them if the Government was to change the business rules hastily. Therefore, they opposed to abolishing the "offsetting" mechanism. The more open-minded representatives of employers have suggested measures about "period without retrospective effect" and "establishment of a buffer period" to mitigate the possible impact on employers.

Employees: to fight for the entitlements of employees

4.11 From the employees' angle, SP or LSP are their entitlements. To compensate them with employers' contributions in the MPF accounts is like paying them out of their own pocket and is not fair to employees.

Government to coordinate a risk-sharing mechanism to balance the interests of both sides

4.12 Although "to abolish" or "to preserve" the MPF "offsetting" arrangement have been the two mainstreams of view collected in the consultation, most of the specific recommendations also include proposals of mitigating measures. Such measures aim to strike a balance between "safeguarding employees' accrued benefits in MPF accounts and their employment entitlements" and "relieving the costs to employers" to address both employees' and employers' demands. Some proposals suggested the Government to play a role by financing or establishing a fund, with the employers sharing part of the expenses, rather than paying entirely by taxpayers.

Other recommendations to improve MPF

4.13 MPF is one of the important pillars of retirement protection. Among the views which proposed strengthening the retirement protection function of MPF, some suggested that, in addition to handling the "offsetting"

arrangement, measures should also be taken to reduce management fees, improve returns, encourage increased contributions, step up public education and increase information transparency.

Third Pillar: The elderly need flexibility in cash flow and a sense of security

4.14 As some elderly people in the community may not have a stable income after retirement, they need to depend on their savings to meet daily needs, thus their ability to bear risk in investment is lower. In making investment, the most important considerations to them are stability of returns and flexibility in cash flow so they can have predictable return and also withdraw money or make encashment in case of emergency. Many commented positively on the "inflation-linked bonds introduced by Hong Kong Government" (iBond). Those comments can be of reference to the Government or the industry in designing related investment or annuity plans in future.

Fourth Pillar: Support other than cash allowances

4.15 As regards the discussion on the fourth pillar, during the consultation, participants of various consultation activities expressed that housing and medical care were the biggest concerns that impact on whether one can enjoy a stable retirement life. They were also the items considered to make the heaviest financial burdens to elders and were the most concerned parts of the elders' retirement lives. The situations of the grass-root elderly on the waiting list of subsidised housing deserve special attention.

4.16 It was pointed out that the tradition for children to provide for their parents had changed slightly. Some elderly people may therefore need more support from other sources, which include improvement on the quality and facilities of Residential Care Homes for the Elderly, and development of community-based recreational and nursing services for the elderly.

Considerations in developing a retirement protection policy

A “fair” policy in the eyes of the public

- 4.17 Among the 1 418 speakers who spoke at the consultation sessions, the notions of "fairness" or "unfairness" have been used for 231 times, as considerations for determining whether they supported or opposed certain part of the discussions. "Fairness" can be said to be a criteria widely used by participants in this consultation to assess the relevant policy of retirement protection, even though the focus of different parties might not be the same.
- 4.18 In using the term “fairness”, some contained the connotations of "equality " or "equity". But in general they used the term of "fairness" as an expression of direct feeling. Very often they mentioned a certain existing situation, and then combined it with a new policy, arrangement or other conditions. After comparisons or brief considerations they would use "fair" or "unfair" to indicate whether they supported or opposed certain idea. It can be said as the “situational descriptions” of their values.
- 4.19 For example, some said if he worked hard for the lifetime, and managed to have some savings in the old age, yet failed to receive retirement protection due to exceed of asset limits, then it would be "unfair ". Take another example, some described himself rather open-minded to the introduction of sales tax because it would be "fair" for all members of the public to take responsibilities. Furthermore, some believed "everyone has a share" equals to "fairness"; some thought providing targeted support to the needy would be "fair"; some said women worked and contributed to the society unpaid, it would be unfair to them if no retirement protection was given to them; Some employer thought that their MPF contribution was already an extra payment on top of salary payment, and is already barely affordable to enterprises. If the policy of allowing "offsetting" arrangements change, it would be "unfair" to small and medium enterprises.
- 4.20 These considerations could be a result of them holding different positions or were based on their individual situations. Yet, from a wider perspective, they all expected to be treated fairly and looked forward to a public policy based on fair calculations. While social values could not be quantified, they

need to be recognised. It has always been a balancing process between considerations and understandings. Public policies involve allocation of resources, and stakeholders are expecting their contributions, needs, and interests be taken into account in a balanced way in policy formulation.

References for the calculation of “fairness”

4.21 Though stakeholders differ in situations and considerations, both the notions of "equity" and "equality" in the concept of "fairness" can be realised in accordance with the following policy principles. The public will find it easier to accept the relevant policies if they are shown the relevant calculations.

Direction number one: "Fairness" as realized in proper use of public funds

4.22 Against the background of ageing population, this consultation focused on a comprehensive review over the adequacy of "retirement protection" pillars for different groups of people, as well as how the Government could intervene and assist. To meet the needs of the community, allocation of resources must be considered. During the consultation period, some expressed expectations for the Government to pay, particularly in view of many years of financial surpluses. It was suggested the surplus should first be used to improve people's livelihood, so as not to put the burden on taxpayers and SMEs. This could well be an important direction being regarded as "fair" by the public. Besides, as compared with a tax increase or additional contributions, using the fiscal reserves first for the improvement of livelihood related policies was generally viewed as more acceptable.

4.23 Cost-effectiveness is another key consideration that was recognised and expected by stakeholders. For example, would a non-means-tested retirement scheme with a uniform amount be more cost-effective in the use of public money as a result of reduced administrative costs, or would the means test be more cost-effective in the use of public money by targeting the subsidy at elderly in need of support? In addition, when dealing with abolition of MPF "offsetting" arrangement, it has been a practical way of thinking of Hong Kong people to consider how to minimise the impacts to employers while maximizing the benefits to employees.

Direction number two: “Fairness” in letting those in need get more and letting the capable ones pay more

- 4.24 During the consultation period, when expressing views on the two policy principles, financing arrangement and MPF “offsetting” arrangement, the stakeholders based their positions according to their individual situations. Yet they also generally demonstrated an understanding of the situations of elderly people with low assets and incomes. They also generally agreed to find ways to support the hard-working low-income groups. This actually reflects the concept of “equity”, i.e. allowing variation in resource allocation having considered different situations of individuals.
- 4.25 Under the expectation that public money should be used properly, different stakeholders expressed that they would not object to or would even agree that different sectors of society should pay for the needs of community, if a structural deficit emerged in future just as what was projected by the Government. It was also believed that the capable ones should pay more, so the burden on the less capable members would not be too heavy. This would be a direction which would help reducing conflicts in society.

Direction number three: "Fairness" realised in the sustainability of the scheme

- 4.26 In discussing financing retirement protection scheme, many were concerned on whether they would get the protection or an expected return in their later years, if they had made contributions in their youth, or whether they would be benefitted at all by paying tax for social welfare. "Fairness" would thus be realised in the opportunities for everyone to share the benefits of the scheme. Therefore, the sustainability and actual benefits being shared by society would also affect the support of the public, especially young people, for specific proposals.

Conclusion

- 4.27 Lastly, among the 1 418 speakers in various consultation sessions, it has

been mentioned for 79 times that the elderly people with financial difficulties made a living by collecting carton papers, showing that it was a common job among the grass-root elderly people. Some also pointed out the difficulties for the better educated elders to find a job commensurable with their education level after retirement. More of them were engaged in basic level jobs like security guards. At the same time, it was suggested that Hong Kong's life expectancy has topped the rank in the world, and it is time for the community to consider reviewing the retirement age.

4.28 Elderly population will continue to grow in Hong Kong. Apart from providing basic needs of living, how to make elderly people enjoy a more prosperous old age, to provide more choices in housing, community support and community economic development so they have a sense of worthiness in their later years, are topics to be explored further by society facing ageing population.

Appendixes

Consultation Questions

Topic 1: Principles and financing arrangements

1. Should we adopt the "regardless of rich or poor" principle or "those with financial needs" principle if to provide a new cash allowance to assist the elderly? What are the justifications?
2. What should be the financial arrangements to cover the expenditure of adding the new cash allowance for retirement protection?

Topic 2: Groups deserving our attention

3. The Commission has identified four groups which deserve further attention, namely: the poor elderly people who are receiving assistance such as the OALA and still claim to have financial needs; the low-income persons; the non-working population; and the elderly people who are "asset-rich, income-poor". How to improve social security and other systems to help these groups of people? Are there other groups which need further attention?

Topic 3: (Zero Pillar) Social security system

4. Should we provide an additional tier of financial assistance under the OALA for elderly who are receiving different cash allowances under the social security system and still claim to have financial needs? How can we identify them? At what levels should the asset limit and the assistance amount be set?

Topic 4: (Second Pillar) Mandatory Provident Fund (MPF) schemes

5. How to properly address the MPF "offsetting" issue? How to rationalise the relationship between severance payment/long service payment and the MPF?
6. What are the impacts of different arrangements on employers and employees?
7. What is the role of the Government in addressing the MPF "offsetting" issue?
8. Do you support the various measures recognised by the Commission to strength the MPF pillar? i.e. launching the Default Investment Strategy ("DIS") in 2016; putting in place a centralised electronic portal to facilitate the standardisation, streamlining and automation of the MPF scheme administration; and implementing "full portability" in the long run.

Topic 5: (Third Pillar) Voluntary savings

9. How to effectively encourage voluntary savings? For example, strengthening publicity, encouraging the market to develop more financial products for retirement investment and wealth management, or providing tax concessions.
10. Do you support further exploring the viability of the public annuity scheme?

Topic 6: (Fourth Pillar) Public services, self-owned properties and family support

11. How to plan for the software and hardware facilities (including land, manpower and service delivery) for the elderly?
12. What are the innovative approaches to help the “asset-rich, income-poor” elderly? The Commission proposes improving the operational details of the Reverse Mortgage Programme and integrating the efforts of various sectors to help elderly people. Do you support these suggestions?
13. Do you have any specific proposals to encourage and facilitate family support for the elderly through public policy measures?

Topic 7: Public education

14. Do you agree that the relevant authority should step up promotion and publicity to increase public understanding and acceptance of the MPF System, and enhance public awareness of the importance of retirement planning and the advantages of early savings?

List of public engagement activities

Public engagement exercise conducted by the Commission on Poverty

Public Forums

Date	Venue
23 Jan 2016	Leighton Hill Community Hall
27 Feb 2016	Yau Tong Community Hall
12 Mar 2016	Princess Alexandra Community Centre, Tsuen Wan
23 Apr 2016	Mong Kok Community Hall
7 May 2016	Tai Po Wan Tau Tong Neighbourhood Community Centre

Stakeholders meetings

Date	Target group
16 Feb 2016	Think tanks and academia
18 Mar 2016	Employers' associations
24 Mar 2016	Employees' associations
15 Apr 2016	Women's interest groups
18 Apr 2016	Elderly interest groups
24 May 2016	MPF operators

Focus groups

Date	Target group
12 May 2016	Elderly (aged 65 or above)
12 May 2016	Youth (aged 20 to 34)
	Young adult (aged 35 to 49)
16 May 2016	Middle age (50 to 64)
28 May 2016	Random samplings on different age and gender groups of the population in Hong Kong

Public engagement exercise being invited

Legislative Council Committee meetings

Date	Organiser
30 Dec 2015	Subcommittee on Retirement Protection
8 Jan 2016	House Committee
22 Feb 2016	Panel on Welfare Services

7 Mar 2016	Joint Subcommittee to Study the Arrangement of Offsetting Severance Payments and Long Service Payments against Mandatory Provident Fund Accrued Benefits
20 Jun 2016	Subcommittee on Retirement Protection

District Council meetings

Date	Organiser
16 Feb 2016	Yuen Long District Council
17 Feb 2016	North District Council
1 Mar 2016	Tuen Mun District Council
3 Mar 2016	Tai Po District Council
8 Mar 2016	Culture, Leisure, Community Building and Services Committee under Eastern District Council
10 Mar 2016	Central and Western District Council
22 Mar 2016	Wong Tai Sin District Council
24 Mar 2016	Community Building and Social Services Committee under Kowloon City District Council
12 Apr 2016	Sham Shui Po District Council
18 Apr 2016	Islands District Council
3 May 2016	Sai Kung District Council
3 May 2016	Kwun Tong District Council
3 May 2016	Education and Welfare Committee under Sha Tin District Council
12 May 2016	Kwai Tsing District Council
17 May 2016	Wan Chai District Council
19 May 2016	Southern District Council
26 May 2016	Yau Tsim Mong District Council
31 May 2016	Tsuen Wan District Council

Governmental advisory group meetings

Date	Organiser
22 Jan 2016	International Business Committee & Information Services Department
3 Feb 2016	Women's Commission
2 Mar 2016	Commission on Youth
3 Mar 2016	Family Council
14 Apr 2016	Social Welfare Advisory Committee
9 May 2016	Labour Advisory Board & Labour Department
7 Jun 2016	Elderly Commission

Consultation meetings / forums / seminars organised by other groups

Date	Organiser
4 Jan 2016	Hong Kong Federation of Trade Unions
5 Jan 2016	Liberal Party
16 Jan 2016	Alliance for Universal Pension
23 Jan 2016	Federation of Hong Kong and Kowloon Labour Unions
1 Feb 2016	The Y.Elites Association
4 Feb 2016	Hong Kong Investment Funds Association
21 Feb 2016	Hong Kong Confederation of Trade Unions
22 Feb 2016	Hong Kong Women Development Association
25 Feb 2016	Federation of Hong Kong Electrical & Mechanical Industries Trade Unions
2 Mar 2016	Business and Professionals Federation of Hong Kong
5 Mar 2016	Alliance for Universal Pension
7 Mar 2016	Hong Kong Professionals and Senior Executives Association
8 Mar 2016	Alliance for Universal Pension
9 Mar 2016	St. James' Settlement
10 Mar 2016	Hong Kong Trustees' Association & Hong Kong Retirement Schemes Association
15 Mar 2016	香港基督教女青年會中央長者議會
15 Mar 2016	HKCT Institute of Higher Education
16 Mar 2016	Chinese Bankers Club, Hong Kong
18 Mar 2016	青年退保關注組
19 Mar 2016	Economics 3.0 & Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong
20 Mar 2016	Alliance for Universal Pension
23 Mar 2016	Hong Kong SME Development Association
31 Mar 2016	Caritas Federation of Senior Citizens
6 Apr 2016	Democratic Alliance for the Betterment and Progress of

Date	Organiser
	Hong Kong
10 Apr 2016	Alliance for Universal Pension
11 Apr 2016	Taxation Institute of Hong Kong
12 & 13 Apr 2016	Hong Kong Retirement Schemes Association & Association of Superannuation Funds of Australia
16 Apr 2016	Alliance for Universal Pension
26 Apr 2016	Hong Kong Institute of Certified Public Accountants
30 Apr 2016	Caritas Rights Concern for Elderly Alliances
13 May 2016	Hong Kong Young Women's Christian Association Shatin Integrated Social Service Centre
15 May 2016	Alliance for Universal Pension
22 May 2016	Alliance for Universal Pension
24 May 2016	Federation of Hong Kong Industries, Chinese Manufacturers' Association of Hong Kong, Hong Kong General Chamber of Commerce, Chinese General Chamber of Commerce, and Employers' Federation of Hong Kong
28 May 2016	Alliance for Universal Pension
31 May 2016	Zonta Club of Kowloon
2 Jun 2016	Hong Kong Baptist University Centre for Human Resources Strategy and Development
5 Jun 2016	Hong Kong Council of Social Service
11 Jun 2016	Salvation Army
13 Jun 2016	Democratic Alliance for the Betterment and Progress of Hong Kong
13 Jun 2016	Liberal Party
13 Jun 2016	Hong Kong Federation of Trade Unions
17 Jun 2016	Civic Party
18 Jun 2016	Hong Kong Federation of Youth Groups Leadership 21
20 Jun 2016	Hong Kong Women Development Association
21 Jun 2016	Liberal Party

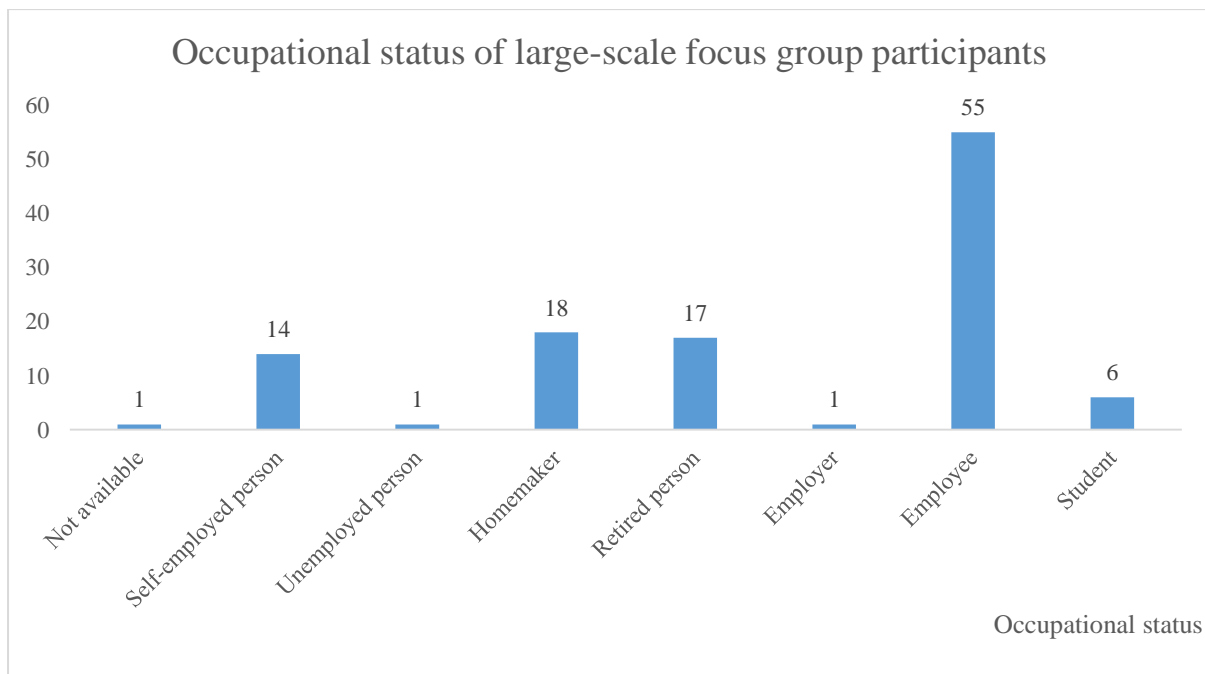
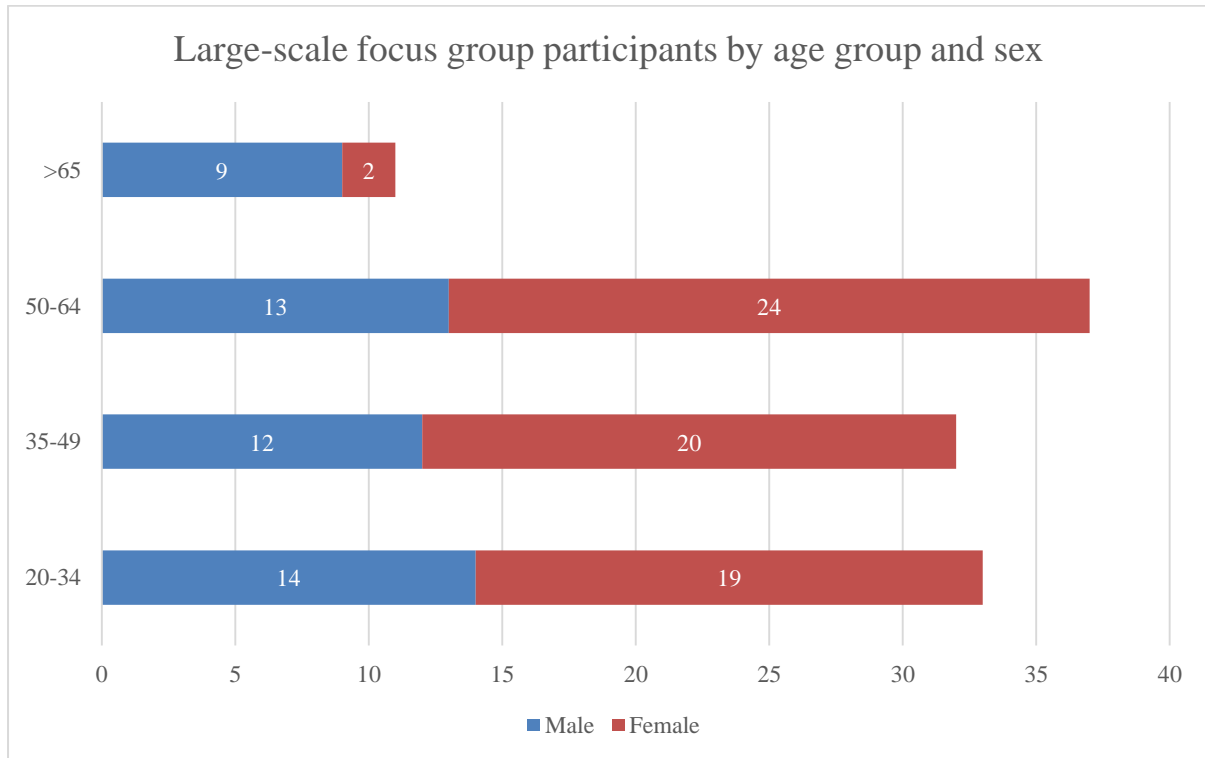
Youth exchange sessions

Date	Region	Organiser
7 Mar 2016	Kowloon	Commission on Youth
12 Apr 2016	Hong Kong Island	Commission on Youth
13 Jun 2016	New Territories	Commission on Youth

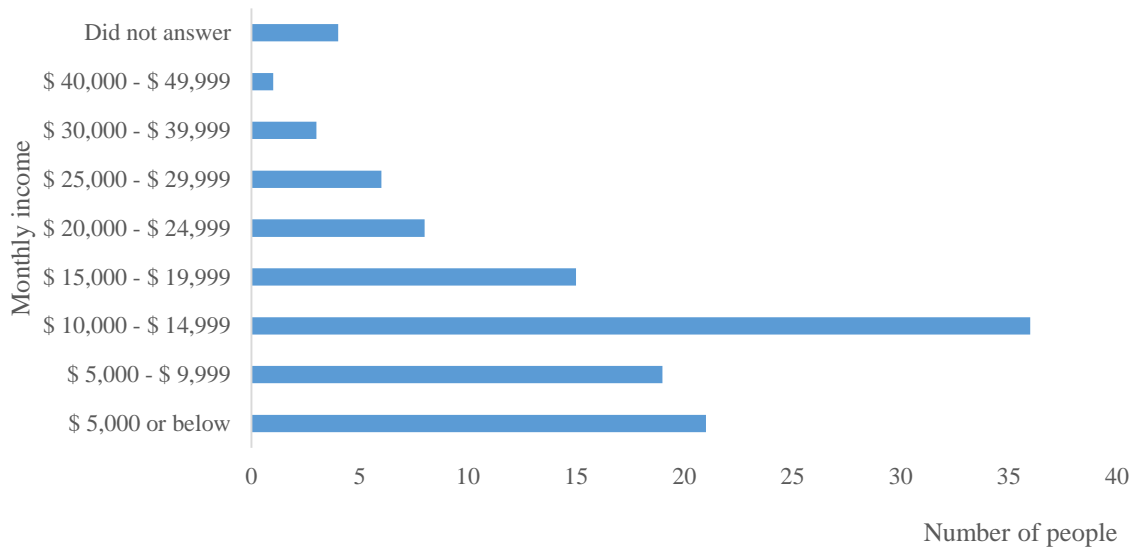
Secondary school talks

Date	Organiser
3 Mar 2016	Tung Wah Group of Hospitals
4 Mar 2016	Po Leung Kuk
16 Mar 2016	Munsang College
22 Mar 2016	Ma On Shan Chinese Y.M.C.A. College
6 Apr 2016	Catholic Diocese of Hong Kong
22 Apr 2016	Chinese Y.M.C.A. Secondary School
28 Apr 2016	Hong Kong Buddhist Association
30 Apr 2016	Caritas Hong Kong Vocational Training & Education Service
5 May 2016	Hong Kong Sheng Kung Hui
6 May 2016	Lutheran Church Hong Kong Synod
9 May 2016	Hong Kong Federation of Youth Groups Jockey Club Media 21
12 May 2016	Queen Elizabeth School, Jockey Club Government Secondary School, and Sha Tin Government Secondary School
16 May 2016	Hon Wah College
23 May 2016	Hong Kong United Foundation & Centum Caritas Foundation
26 May 2016	Yan Chai Hospital
30 May 2016	Canossa College

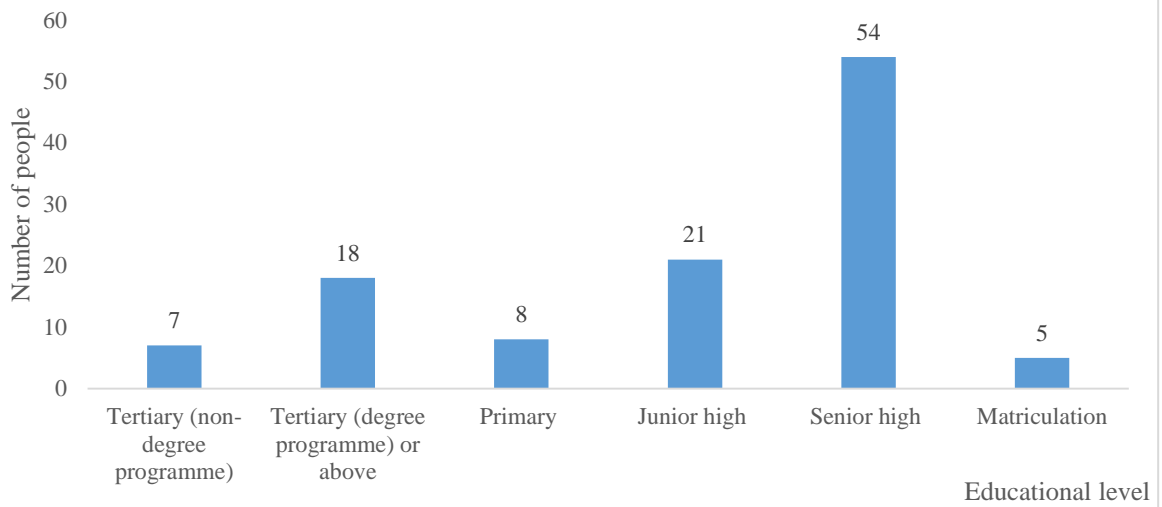
Large-Scale Focus Group Participants' Profiles



Monthly income of large-scale focus group participants




Educational level of large-scale focus group participants



Focus Group on Retirement Protection Personal Particulars

Please fill in your personal particulars on this form. The information you provided will be used for the purpose of comprehensive analysis and will be kept strictly confidential.

1. Name: _____
2. Age: _____
3. Education level:
 - (1) No schooling / Pre-primary
 - (2) Primary
 - (3) Lower secondary
 - (4) Upper secondary
 - (5) Matriculation
 - (6) Tertiary Education (non-degree programme)
 - (7) Tertiary Education (degree programme) or above
4. Marital status
 - (1) Single
 - (2) Married
 - (3) Cohabited
 - (4) Other (including separated/divorced/widowed)
5. Do you have children?
 - (1) No
 - (2) Yes , the number of children you have : _____
6. What is your economic status?
 - (1) Employer
 - (2) Employee
 - (3) Self-employed
 - (4) Student
 - (5) Retiree
 - (6) Home maker
 - (7) Unemployed
 - (8) Other (Please specify: _____)

(Please jump to question 9)
7. Which industry are you in?
 - (1) Agriculture, fishing and quarrying
 - (2) Manufacturing
 - (3) Electricity, gas, water supply and waste management
 - (4) Construction
 - (5) Import/export, wholesale and retail
 - (6) Accommodation and food services
 - (7) Transportation, storage, postal and courier services
 - (8) Information and communications
 - (9) Financing

- (10) Real estate
- (11) Professional and business services
- (12) Community, social and personal services
- (13) Others, please specify: _____

8. What is your occupation?

- (1) Managers and administrators
- (2) Professionals
- (3) Associate professionals
- (4) Clerical support workers
- (5) Service and sales workers
- (6) Skilled agricultural and fishery workers
- (7) Craft and related workers
- (8) Plant and machine operators and assemblers
- (9) Non-technical workers
- (10) Others, please specify : _____

9. Do you currently have to support your parents?

- (1) Yes
- (2) No

10. What is your personal monthly average income (in Hong Kong Dollars)? (It includes all your income sources such as monthly salary, bonus, housing allowance, social assistance or investment income, etc)

- (1) Below \$5,000
- (2) \$5,000 - \$9,999
- (3) \$10,000 - \$14,999
- (4) \$15,000 - \$19,999
- (5) \$20,000 - \$24,999
- (6) \$25,000 - \$29,999
- (7) \$30,000 - \$39,999
- (8) \$40,000 - \$49,999
- (9) \$50,000 - \$59,999
- (10) \$60,000 - \$99,999
- (11) \$100,000 - \$199,999
- (12) \$200,000 or above

List of written submissions and views submitted through hotline

Table D.1 Written submissions by e-form (listed according to submission time chronologically)

There are 651 written submissions by e-form.

Code	Individual/ Organisation/ Company
W001	徐莉
W002	Remain anonymous 不公開姓名
W003	Remain anonymous 不公開姓名
W004	Remain anonymous 不公開姓名
W005	Remain anonymous 不公開姓名
W006	cheng kin man
W007	Remain anonymous 不公開姓名
W008	Jason
W009	Remain anonymous 不公開姓名
W010	Remain anonymous 不公開姓名
W011	Remain anonymous 不公開姓名
W012	Remain anonymous 不公開姓名
W013	Remain anonymous 不公開姓名
W014	Remain anonymous 不公開姓名
W015	Remain anonymous 不公開姓名
W016	Remain anonymous 不公開姓名
W017	Remain anonymous 不公開姓名
W018	Remain anonymous 不公開姓名
W019	STEVEN CHAN
W020	Remain anonymous 不公開姓名
W021	Remain anonymous 不公開姓名
W022	Remain anonymous 不公開姓名
W023	Fu Yuk Sim
W024	看不到前途的學生
W025	Remain anonymous 不公開姓名
W026	Wolfgang Derler

W027	Tong Fai
W028	Wong Ka ho
W029	Ricky Chan
W030	Remain anonymous 不公開姓名
W031	Remain anonymous 不公開姓名
W032	Remain anonymous 不公開姓名
W033	Remain anonymous 不公開姓名
W034	廖嘉希
W035	Remain anonymous 不公開姓名
W036	ho wing hang
W037	Remain anonymous 不公開姓名
W038	Remain anonymous 不公開姓名
W039	Tony Tam
W040	Remain anonymous 不公開姓名
W041	GP
W042	chan ping kuen
W043	Remain anonymous 不公開姓名
W044	SHEN KWOK LEUNG STEVEN
W045	eventide
W046	Remain anonymous 不公開姓名
W047	Remain anonymous 不公開姓名
W048	阮雄超
W049	林敏
W050	Remain anonymous 不公開姓名
W051	Remain anonymous 不公開姓名
W052	Remain anonymous 不公開姓名
W053	梁燕嫦(藝能名:覺心)
W054	Remain anonymous 不公開姓名
W055	Remain anonymous 不公開姓名
W056	Remain anonymous 不公開姓名
W057	Y L Pang
W058	Remain anonymous 不公開姓名
W059	Remain anonymous 不公開姓名
W060	Remain anonymous 不公開姓名
W061	Remain anonymous 不公開姓名

W062	Ng Wing Kit
W063	高登湯川學
W064	鄭振銘
W065	Albert
W066	Remain anonymous 不公開姓名
W067	Remain anonymous 不公開姓名
W068	陳國民
W069	Remain anonymous 不公開姓名
W070	Yeung Wing Tim
W071	Remain anonymous 不公開姓名
W072	黃一桐
W073	mok hung piu
W074	Remain anonymous 不公開姓名
W075	Remain anonymous 不公開姓名
W076	鄭文元
W077	Remain anonymous 不公開姓名
W078	Remain anonymous 不公開姓名
W079	Wong Sin Yee
W080	William Wing-chung LEE
W081	Remain anonymous 不公開姓名
W082	Remain anonymous 不公開姓名
W083	Remain anonymous 不公開姓名
W084	Remain anonymous 不公開姓名
W085	Tam Hon Lun
W086	Remain anonymous 不公開姓名
W087	Remain anonymous 不公開姓名
W088	Remain anonymous 不公開姓名
W089	Remain anonymous 不公開姓名
W090	鍾永強
W091	Remain anonymous 不公開姓名
W092	Remain anonymous 不公開姓名
W093	Remain anonymous 不公開姓名
W094	Remain anonymous 不公開姓名
W095	zhangchi
W096	Remain anonymous 不公開姓名

W097	Remain anonymous 不公開姓名
W098	Remain anonymous 不公開姓名
W099	劉慶球
W100	TSE YU HO
W101	Remain anonymous 不公開姓名
W102	LAM HIN WAI
W103	Remain anonymous 不公開姓名
W104	Remain anonymous 不公開姓名
W105	ddddfer3fdsfwef sdfef
W106	Remain anonymous 不公開姓名
W107	Stanley Wong
W108	富元
W109	Remain anonymous 不公開姓名
W110	Remain anonymous 不公開姓名
W111	Remain anonymous 不公開姓名
W112	趙港生
W113	Tommy Yiu
W114	Remain anonymous 不公開姓名
W115	Remain anonymous 不公開姓名
W116	Remain anonymous 不公開姓名
W117	郭亮
W118	Leung Yu Chai
W119	Remain anonymous 不公開姓名
W120	cheng dick
W121	GRACE CHENG
W122	Lee Siu Ying
W123	Remain anonymous 不公開姓名
W124	Remain anonymous 不公開姓名
W125	Remain anonymous 不公開姓名
W126	Mr. Kwok Siu Hung and Mrs. Yau Oi Lin
W127	Remain anonymous 不公開姓名
W128	趙宏文
W129	Remain anonymous 不公開姓名
W130	Remain anonymous 不公開姓名

W131	Remain anonymous 不公開姓名
W132	Kwok Hoi Chu
W133	劉國豪
W134	Man Chan
W135	Remain anonymous 不公開姓名
W136	Remain anonymous 不公開姓名
W137	Candy Lee
W138	Leung Sin Sze
W139	Remain anonymous 不公開姓名
W140	梁錦榮
W141	Remain anonymous 不公開姓名
W142	Remain anonymous 不公開姓名
W143	Remain anonymous 不公開姓名
W144	林榮珠先生
W145	Remain anonymous 不公開姓名
W146	Remain anonymous 不公開姓名
W147	Ho Kai On
W148	chan chin lue
W149	Remain anonymous 不公開姓名
W150	Remain anonymous 不公開姓名
W151	chan lai chun
W152	Oldy
W153	Wong muk yiu
W154	葉平
W155	江冷
W156	BEN
W157	Poon Kong Fung
W158	Remain anonymous 不公開姓名
W159	Name contains coarse language 姓名涉不雅用語
W160	Remain anonymous 不公開姓名
W161	Remain anonymous 不公開姓名
W162	Remain anonymous 不公開姓名
W163	Remain anonymous 不公開姓名
W164	Remain anonymous 不公開姓名
W165	朱楊勝

W166	CHAN On Kei
W167	Remain anonymous 不公開姓名
W168	Remain anonymous 不公開姓名
W169	Chan Wai Leung
W170	Wong Patrick
W171	陳慧茵
W172	Remain anonymous 不公開姓名
W173	Baby
W174	Remain anonymous 不公開姓名
W175	Remain anonymous 不公開姓名
W176	Remain anonymous 不公開姓名
W177	Remain anonymous 不公開姓名
W178	Remain anonymous 不公開姓名
W179	Remain anonymous 不公開姓名
W180	Remain anonymous 不公開姓名
W181	Remain anonymous 不公開姓名
W182	Cathy Leung
W183	Remain anonymous 不公開姓名
W184	TSUI CHIU ON
W185	Remain anonymous 不公開姓名
W186	Remain anonymous 不公開姓名
W187	Remain anonymous 不公開姓名
W188	Remain anonymous 不公開姓名
W189	Remain anonymous 不公開姓名
W190	Heidi Lo
W191	law sau ying
W192	Remain anonymous 不公開姓名
W193	Remain anonymous 不公開姓名
W194	Remain anonymous 不公開姓名
W195	張健才
W196	Remain anonymous 不公開姓名
W197	黎鎮安及謝小姐
W198	Remain anonymous 不公開姓名
W199	朱港財
W200	Remain anonymous 不公開姓名

W201	Remain anonymous 不公開姓名
W202	Remain anonymous 不公開姓名
W203	林瑞馨
W204	Remain anonymous 不公開姓名
W205	Remain anonymous 不公開姓名
W206	Remain anonymous 不公開姓名
W207	Remain anonymous 不公開姓名
W208	Remain anonymous 不公開姓名
W209	Remain anonymous 不公開姓名
W210	Remain anonymous 不公開姓名
W211	Remain anonymous 不公開姓名
W212	Avtar Khera
W213	Remain anonymous 不公開姓名
W214	Choi kwok hing peter nelson
W215	Remain anonymous 不公開姓名
W216	Remain anonymous 不公開姓名
W217	Remain anonymous 不公開姓名
W218	陳君雅
W219	Eddie Wong
W220	Remain anonymous 不公開姓名
W221	Remain anonymous 不公開姓名
W222	Remain anonymous 不公開姓名
W223	Remain anonymous 不公開姓名
W224	Remain anonymous 不公開姓名
W225	Remain anonymous 不公開姓名
W226	Remain anonymous 不公開姓名
W227	SIU KWOK BUN
W228	林建基
W229	Remain anonymous 不公開姓名
W230	Remain anonymous 不公開姓名
W231	Remain anonymous 不公開姓名
W232	Remain anonymous 不公開姓名
W233	Remain anonymous 不公開姓名
W234	Ms Kwok
W235	Remain anonymous 不公開姓名

W236	Remain anonymous 不公開姓名
W237	Remain anonymous 不公開姓名
W238	Kwong Tsz Lun
W239	Remain anonymous 不公開姓名
W240	Remain anonymous 不公開姓名
W241	Remain anonymous 不公開姓名
W242	Remain anonymous 不公開姓名
W243	Remain anonymous 不公開姓名
W244	S S Man
W245	Remain anonymous 不公開姓名
W246	Remain anonymous 不公開姓名
W247	黃志強
W248	Remain anonymous 不公開姓名
W249	Remain anonymous 不公開姓名
W250	楊智顯
W251	鄧錦波
W252	Remain anonymous 不公開姓名
W253	Remain anonymous 不公開姓名
W254	Remain anonymous 不公開姓名
W255	Remain anonymous 不公開姓名
W256	Remain anonymous 不公開姓名
W257	黃愛蓮
W258	Remain anonymous 不公開姓名
W259	Cheung Kwok Wai
W260	Remain anonymous 不公開姓名
W261	Remain anonymous 不公開姓名
W262	Remain anonymous 不公開姓名
W263	chai chi gwan
W264	鄭鳳姬
W265	Cheung Fung ching
W266	林沛熙
W267	Remain anonymous 不公開姓名
W268	陳慶輝
W269	郭先生
W270	Remain anonymous 不公開姓名

W271	Remain anonymous 不公開姓名
W272	Remain anonymous 不公開姓名
W273	陳先生
W274	Remain anonymous 不公開姓名
W275	Siukawang
W276	Remain anonymous 不公開姓名
W277	lee kwanming
W278	Chamber of Security Industry Limited 安業商會有限公司
W279	Remain anonymous 不公開姓名
W280	Certis Centurion Facility Company Limited 世紀服務有限公司
W281	Jessica Cheung
W282	Yeung Ying Yat
W283	黎卓倫
W284	Chan Man Chee
W285	Remain anonymous 不公開姓名
W286	Remain anonymous 不公開姓名
W287	Fung Chi Kuen
W288	Christy Ho
W289	500 萬沉默但憤怒的香港人
W290	MS CHEUNG SHIP
W291	陈沁蓄
W292	Jessica Law
W293	Remain anonymous 不公開姓名
W294	Remain anonymous 不公開姓名
W295	Jacky Lam
W296	Remain anonymous 不公開姓名
W297	Remain anonymous 不公開姓名
W298	葉漢秋
W299	Gag
W300	Iron
W301	Law Yiem Ming
W302	Remain anonymous 不公開姓名
W303	王鴻偉先生
W304	陳女士
W305	Remain anonymous 不公開姓名

W306	Remain anonymous 不公開姓名
W307	HENRY W. LO
W308	Remain anonymous 不公開姓名
W309	hung zoe
W310	Kou meijuan
W311	陸寶珠
W312	Remain anonymous 不公開姓名
W313	Lau WT
W314	AIP
W315	Remain anonymous 不公開姓名
W316	劉志鴻
W317	李名揚
W318	Remain anonymous 不公開姓名
W319	Felix LAU
W320	Remain anonymous 不公開姓名
W321	梁樹泉
W322	Chu Man Ho
W323	鄧國強
W324	Cherrie Cheung
W325	李程遠
W326	Lau Wai Tung Calvin
W327	張俊傑
W328	Keith Ling
W329	HENRY W. H. LO
W330	Remain anonymous 不公開姓名
W331	Remain anonymous 不公開姓名
W332	Remain anonymous 不公開姓名
W333	Remain anonymous 不公開姓名
W334	NG LING FUNG
W335	Remain anonymous 不公開姓名
W336	Remain anonymous 不公開姓名
W337	Remain anonymous 不公開姓名
W338	Remain anonymous 不公開姓名
W339	Remain anonymous 不公開姓名
W340	Remain anonymous 不公開姓名

W341	Kwan Wai On
W342	梁桂珍
W343	Remain anonymous 不公開姓名
W344	Lo Tsz Him
W345	Tsz Him Lo
W346	Remain anonymous 不公開姓名
W347	黃洪
W348	黃於唱
W349	梁振英
W350	689
W351	陳婉嫻
W352	黃燕芬
W353	馮儉
W354	劉璟禧
W355	Remain anonymous 不公開姓名
W356	lai sui tak
W357	Jesse Yu
W358	Remain anonymous 不公開姓名
W359	吳秋北
W360	Remain anonymous 不公開姓名
W361	Tam Siu Fai
W362	梁智鴻
W363	Remain anonymous 不公開姓名
W364	fung on fu
W365	張超雄
W366	Larry Willmore
W367	Stephen Kidd
W368	梁耀礼
W369	Remain anonymous 不公開姓名
W370	Peter Beresford
W371	Remain anonymous 不公開姓名
W372	Dr. Lynn Parramore
W373	Remain anonymous 不公開姓名
W374	KC LIU
W375	Remain anonymous 不公開姓名

W376	Remain anonymous 不公開姓名
W377	so chi keung
W378	Remain anonymous 不公開姓名
W379	Remain anonymous 不公開姓名
W380	May Ng
W381	LEE KIN TUNG
W382	Remain anonymous 不公開姓名
W383	Remain anonymous 不公開姓名
W384	ak
W385	LAU CHI WING
W386	T Chan
W387	霍可盈
W388	Remain anonymous 不公開姓名
W389	Remain anonymous 不公開姓名
W390	Remain anonymous 不公開姓名
W391	Remain anonymous 不公開姓名
W392	Wong Lung Fai
W393	Remain anonymous 不公開姓名
W394	Remain anonymous 不公開姓名
W395	孔丘
W396	Remain anonymous 不公開姓名
W397	Kwong Wai Chun
W398	莫志培
W399	Remain anonymous 不公開姓名
W400	Remain anonymous 不公開姓名
W401	梁炳佳
W402	Remain anonymous 不公開姓名
W403	Remain anonymous 不公開姓名
W404	周家樂
W405	Remain anonymous 不公開姓名
W406	Edward YK CHAN
W407	Remain anonymous 不公開姓名
W408	Remain anonymous 不公開姓名
W409	Remain anonymous 不公開姓名
W410	Remain anonymous 不公開姓名

W411	Remain anonymous 不公開姓名
W412	May Wong
W413	Lego Leung
W414	Remain anonymous 不公開姓名
W415	霍智明
W416	黃玉珍
W417	Remain anonymous 不公開姓名
W418	羅文俊
W419	Remain anonymous 不公開姓名
W420	Remain anonymous 不公開姓名
W421	Remain anonymous 不公開姓名
W422	虞惠瑩
W423	Remain anonymous 不公開姓名
W424	Remain anonymous 不公開姓名
W425	Remain anonymous 不公開姓名
W426	Lam cheuk kwan
W427	Remain anonymous 不公開姓名
W428	陳女士
W429	Remain anonymous 不公開姓名
W430	張耀發
W431	Remain anonymous 不公開姓名
W432	Remain anonymous 不公開姓名
W433	Li chao yuan
W434	Remain anonymous 不公開姓名
W435	Remain anonymous 不公開姓名
W436	Remain anonymous 不公開姓名
W437	TSANG HO YIN KENNETH
W438	YAU PO SHAN SIMON
W439	YAU SUNG HIN
W440	CHUNG WAI YIN
W441	Simon WONG
W442	Remain anonymous 不公開姓名
W443	Remain anonymous 不公開姓名
W444	Remain anonymous 不公開姓名
W445	Lee Suk Hing

W446	Ronald Wong
W447	Remain anonymous 不公開姓名
W448	Remain anonymous 不公開姓名
W449	吳曉梅
W450	Remain anonymous 不公開姓名
W451	Simon NGAI
W452	Eric Lui
W453	Remain anonymous 不公開姓名
W454	Remain anonymous 不公開姓名
W455	Remain anonymous 不公開姓名
W456	Remain anonymous 不公開姓名
W457	Remain anonymous 不公開姓名
W458	Remain anonymous 不公開姓名
W459	Remain anonymous 不公開姓名
W460	Marina Mak
W461	Billy Mok
W462	Remain anonymous 不公開姓名
W463	Remain anonymous 不公開姓名
W464	MR. WU KWOK KIN 胡國健先生
W465	Remain anonymous 不公開姓名
W466	余凱倫
W467	Remain anonymous 不公開姓名
W468	Amartya Sen
W469	墨翟
W470	張達祥
W471	Brian Harvey
W472	Remain anonymous 不公開姓名
W473	Remain anonymous 不公開姓名
W474	Terri Yeung
W475	Remain anonymous 不公開姓名
W476	Remain anonymous 不公開姓名
W477	Remain anonymous 不公開姓名
W478	Remain anonymous 不公開姓名
W479	Remain anonymous 不公開姓名
W480	Remain anonymous 不公開姓名

W481	Chan Shuk Man 陳淑敏
W482	Ryan Ho
W483	Joe Ng
W484	楊虹
W485	黃倩碧
W486	Remain anonymous 不公開姓名
W487	Shirley Lui
W488	Remain anonymous 不公開姓名
W489	Remain anonymous 不公開姓名
W490	Remain anonymous 不公開姓名
W491	Remain anonymous 不公開姓名
W492	Remain anonymous 不公開姓名
W493	Terrence Cheuk-lun KWOK
W494	EDWARD LEE
W495	陳世傑
W496	Remain anonymous 不公開姓名
W497	LAW YEE MING
W498	Remain anonymous 不公開姓名
W499	Remain anonymous 不公開姓名
W500	Remain anonymous 不公開姓名
W501	黃傳瀚
W502	張愛華
W503	Remain anonymous 不公開姓名
W504	宋寶群
W505	Remain anonymous 不公開姓名
W506	黃仲盈
W507	CHAN KIN HUNG CHARLES 陳健雄
W508	Tony Wong
W509	Remain anonymous 不公開姓名
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W511	Remain anonymous 不公開姓名
W512	Remain anonymous 不公開姓名
W513	Remain anonymous 不公開姓名
W514	Remain anonymous 不公開姓名
W515	YIU NGAI LING

W516	Fung Sau Chun
W517	Fan Man Tao
W518	Jasmine Yeung
W519	Yeung GG
W520	Remain anonymous 不公開姓名
W521	Remain anonymous 不公開姓名
W522	Remain anonymous 不公開姓名
W523	yu shun ngo
W524	Remain anonymous 不公開姓名
W525	Mehmet Odekon
W526	Stuart White
W527	Remain anonymous 不公開姓名
W528	Remain anonymous 不公開姓名
W529	Pete Alcock
W530	Remain anonymous 不公開姓名
W531	何顯明
W532	Remain anonymous 不公開姓名
W533	Remain anonymous 不公開姓名
W534	Remain anonymous 不公開姓名
W535	Michelle Livermore
W536	Remain anonymous 不公開姓名
W537	Remain anonymous 不公開姓名
W538	Remain anonymous 不公開姓名
W539	Remain anonymous 不公開姓名
W540	Thandika Mkandawire
W541	陳紹銘
W542	周詠禧
W543	Remain anonymous 不公開姓名
W544	Remain anonymous 不公開姓名
W545	Wong Shuk Ling
W546	Remain anonymous 不公開姓名
W547	Lam Tsui Wa Connie
W548	Remain anonymous 不公開姓名
W549	TANG FAI CHEONG
W550	Remain anonymous 不公開姓名

W551	Remain anonymous 不公開姓名
W552	Remain anonymous 不公開姓名
W553	Remain anonymous 不公開姓名
W554	CHU Yin Man
W555	Remain anonymous 不公開姓名
W556	CHU TSUI SAI
W557	Remain anonymous 不公開姓名
W558	Remain anonymous 不公開姓名
W559	Remain anonymous 不公開姓名
W560	Remain anonymous 不公開姓名
W561	Remain anonymous 不公開姓名
W562	Cheung Cheong Lung
W563	Remain anonymous 不公開姓名
W564	Tsang Shiu Ting
W565	Christy Ho
W566	Leung Kwok Chung
W567	李源涓
W568	PAK CHI SHUN
W569	張曉晴
W570	Philip Tso
W571	Leung King Sang
W572	蘇穎
W573	Ruy Octavio Barretto
W574	Remain anonymous 不公開姓名
W575	Remain anonymous 不公開姓名
W576	Remain anonymous 不公開姓名
W577	梁德明
W578	Anne Au-Yeung
W579	Remain anonymous 不公開姓名
W580	Remain anonymous 不公開姓名
W581	孔錦輝
W582	王惠梅
W583	Remain anonymous 不公開姓名
W584	Tsoi Chi Lam
W585	Leung Wai Ting

W586	Remain anonymous 不公開姓名
W587	Remain anonymous 不公開姓名
W588	Kalo Lai
W589	Remain anonymous 不公開姓名
W590	Remain anonymous 不公開姓名
W591	Lau Tak Tai
W592	Remain anonymous 不公開姓名
W593	Remain anonymous 不公開姓名
W594	Remain anonymous 不公開姓名
W595	Remain anonymous 不公開姓名
W596	Remain anonymous 不公開姓名
W597	余配蓮
W598	Fung Tammy
W599	Remain anonymous 不公開姓名
W600	Remain anonymous 不公開姓名
W601	Remain anonymous 不公開姓名
W602	Remain anonymous 不公開姓名
W603	Remain anonymous 不公開姓名
W604	Remain anonymous 不公開姓名
W605	Remain anonymous 不公開姓名
W606	Chris Wong
W607	Remain anonymous 不公開姓名
W608	Remain anonymous 不公開姓名
W609	Remain anonymous 不公開姓名
W610	Remain anonymous 不公開姓名
W611	游美寶
W612	Remain anonymous 不公開姓名
W613	Remain anonymous 不公開姓名
W614	Remain anonymous 不公開姓名
W615	Alvin Kwok
W616	Remain anonymous 不公開姓名
W617	Remain anonymous 不公開姓名
W618	Remain anonymous 不公開姓名
W619	Remain anonymous 不公開姓名
W620	Remain anonymous 不公開姓名

W621	Remain anonymous 不公開姓名
W622	Remain anonymous 不公開姓名
W623	陳華梅
W624	Remain anonymous 不公開姓名
W625	易耀文
W626	Remain anonymous 不公開姓名
W627	Remain anonymous 不公開姓名
W628	Remain anonymous 不公開姓名
W629	Remain anonymous 不公開姓名
W630	Irene Lam
W631	Remain anonymous 不公開姓名
W632	Remain anonymous 不公開姓名
W633	Fung June
W634	Remain anonymous 不公開姓名
W635	Remain anonymous 不公開姓名
W636	Remain anonymous 不公開姓名
W637	Remain anonymous 不公開姓名
W638	Chan, Kwok On William
W639	黃景龍
W640	Ronnie NG
W641	Remain anonymous 不公開姓名
W642	Remain anonymous 不公開姓名
W643	Remain anonymous 不公開姓名
W644	Remain anonymous 不公開姓名
W645	吳宣鋒
W646	王潔瑩
W647	杜焯烽
W648	Yu Koon Yin
W649	Remain anonymous 不公開姓名
W650	Remain anonymous 不公開姓名
W651	Remain anonymous 不公開姓名

Table D.2 Written submissions by email (listed according to submission time chronologically)

There are 625 written submissions by email, including 26 template-type submissions.

	Individual/ Organisation/ Company
E001	Jason Kwan
E002	Remain anonymous 不公開姓名
E003	Name was not provided 沒有提供姓名
E004	Yiu Man-chu
E005	Name was not provided 沒有提供姓名
E006	Name was not provided 沒有提供姓名
E007	David Gunson
E008	Philip Kwok
E009	Name was not provided 沒有提供姓名
E010	YOUNG Man Chung Albert
E011	劉雅玲 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵重覆提交內容相同之意見)
E012	Remain anonymous 不公開姓名
E013	Mr. KH Chan
E014	Remain anonymous 不公開姓名
E015	Ida Chan
E016	Name was not provided 沒有提供姓名
E017	Name was not provided 沒有提供姓名
E018	Remain anonymous 不公開姓名
E019	WOO Ling Kwan
E020	羅先生
E021	何志明
E022	CK Cheung
E023	Name was not provided 沒有提供姓名
E024	方小姐
E025	一位年過六十五的低下層退休工人
E026	Name was not provided 沒有提供姓名
E027	快退休人士/快退休的人/退休人士 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵提交

	補充意見)
E028	一位從不發聲的小市民
E029	Remain anonymous 不公開姓名 (Additional opinion was submitted through emails by the sender) (來信人曾透過電郵提交補充意見)
E030	Name was not provided 沒有提供姓名
E031	Remain anonymous 不公開姓名
E032	张女士
E033	Name was not provided 沒有提供姓名
E034	何顯輝
E035	KWOK Nai-sik
E036	梁志峰
E037	許晴啟
E038	The sender requested confidentiality 來信人要求以保密方式處理
E039	Cindy Fung
E040	Cheng Tao Keung
E041	Remain anonymous 不公開姓名
E042	马培华
E043	Name was not provided 沒有提供姓名
E044	Ma Kwok Wah
E045	赵美娟 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵重覆提交內容相同之意見)
E046	Enzo Michelangeli
E047	Remain anonymous 不公開姓名
E048	K.K.Kang
E049	不平人
E050	Lam
E051	Name was not provided 沒有提供姓名
E052	Remain anonymous 不公開姓名
E053	LAI Yuen Man
E054	Name was not provided 沒有提供姓名
E055	Stanley Tang Yiu Lun
E056	嚴華

E057	James Tsang
E058	LAU YUK YIN
E059	Name was not provided 沒有提供姓名
E060	Andrew Kinloch
E061	湯清華
E062	羅日光 (Identical comments were submitted through email by the sender) (來信人曾透過電郵重覆提交內容相同之意見)
E063	Remain anonymous 不公開姓名
E064	一市民
E065	劉恩榮
E066	Name was not provided 沒有提供姓名
E067	Name was not provided 沒有提供姓名
E068	Remain anonymous 不公開姓名
E069	Remain anonymous 不公開姓名
E070	謝文穎
E071	LEE Wai Biu
E072	Trevor G Cooper
E073	Name was not provided 沒有提供姓名
E074	Name was not provided 沒有提供姓名
E075	青年鼓油黨
E076	David Poon
E077	Remain anonymous 不公開姓名
E078	Richard Stoneman
E079	Name was not provided 沒有提供姓名
E080	Name was not provided 沒有提供姓名
E081	Remain anonymous 不公開姓名
E082	Roger (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E083	Remain anonymous 不公開姓名
E084	Remain anonymous 不公開姓名 (Identical comments were submitted through email by the sender)(來信人曾透過電郵重覆提交內容相同之意見)
E085	Remain anonymous 不公開姓名
E086	Name was not provided 沒有提供姓名

E087	Bonnie Lo
E088	Remain anonymous 不公開姓名
E089	Remain anonymous 不公開姓名
E090	Steve Lau
E091	Avis Lee Pui Yi
E092	Samantha Lee
E093	Ruby Choi
E094	Law Yuen Ning
E095	Name was not provided 沒有提供姓名
E096	Lam Ching Ho Evelyn
E097	Restahaus
E098	Kannie Ho
E099	Name was not provided 沒有提供姓名
E100	Lee Kin Ying, Esmond
E101	Remain anonymous 不公開姓名
E102	Name was not provided 沒有提供姓名
E103	Stephanie Szeto
E104	Remain anonymous 不公開姓名
E105	Remain anonymous 不公開姓名
E106	Kwok Kwun Man
E107	Remain anonymous 不公開姓名
E108	Name was not provided 沒有提供姓名
E109	Remain anonymous 不公開姓名
E110	Remain anonymous 不公開姓名
E111	Remain anonymous 不公開姓名
E112	Aldi Chan
E113	Remain anonymous 不公開姓名
E114	Priscilla Fung
E115	Zoe wong
E116	Remain anonymous 不公開姓名
E117	Name was not provided 沒有提供姓名
E118	Gloria Tse

E119	Remain anonymous 不公開姓名
E120	Remain anonymous 不公開姓名
E121	Name was not provided 沒有提供姓名
E122	Name was not provided 沒有提供姓名
E123	Jade Wong
E124	Remain anonymous 不公開姓名
E125	Isabella
E126	Name was not provided 沒有提供姓名
E127	Name was not provided 沒有提供姓名
E128	YW IP
E129	Name was not provided 沒有提供姓名
E130	Remain anonymous 不公開姓名
E131	Remain anonymous 不公開姓名
E132	Remain anonymous 不公開姓名
E133	Name was not provided 沒有提供姓名
E134	Name was not provided 沒有提供姓名
E135	Name was not provided 沒有提供姓名
E136	Sonia Kwok Ying Man
E137	Name was not provided 沒有提供姓名
E138	Karen Yau
E139	Name was not provided 沒有提供姓名
E140	Name was not provided 沒有提供姓名
E141	Name was not provided 沒有提供姓名
E142	Tracy Chan
E143	Name was not provided 沒有提供姓名
E144	Wong Ting Kwan
E145	Natalie Tong
E146	Natalie Hon
E147	Remain anonymous 不公開姓名
E148	Name was not provided 沒有提供姓名
E149	Gogo Ng
E150	Name was not provided 沒有提供姓名

E151	Name was not provided 沒有提供姓名
E152	Remain anonymous 不公開姓名
E153	Remain anonymous 不公開姓名
E154	Name was not provided 沒有提供姓名
E155	Remain anonymous 不公開姓名
E156	Marcella Fung
E157	Name was not provided 沒有提供姓名
E158	Name was not provided 沒有提供姓名
E159	Name was not provided 沒有提供姓名
E160	Hong Kong citizen
E161	Remain anonymous 不公開姓名
E162	Remain anonymous 不公開姓名
E163	Name was not provided 沒有提供姓名
E164	Anna Ip
E165	secondary sku student
E166	Remain anonymous 不公開姓名
E167	Audrey Wong (St. Rose of Lima's College)
E168	Name was not provided 沒有提供姓名
E169	Remain anonymous 不公開姓名
E170	Name was not provided 沒有提供姓名
E171	Alice Tam
E172	Name was not provided 沒有提供姓名
E173	Name was not provided 沒有提供姓名
E174	Gigi Tin
E175	Name was not provided 沒有提供姓名
E176	Name was not provided 沒有提供姓名
E177	Remain anonymous 不公開姓名
E178	Name was not provided 沒有提供姓名
E179	Name was not provided 沒有提供姓名
E180	Name was not provided 沒有提供姓名
E181	Name was not provided 沒有提供姓名
E182	Wong Tsz Wing Emily

E183	Remain anonymous 不公開姓名
E184	Name was not provided 沒有提供姓名
E185	Cherry Lo Wing Tin
E186	Name was not provided 沒有提供姓名
E187	Name was not provided 沒有提供姓名
E188	Name was not provided 沒有提供姓名
E189	Name was not provided 沒有提供姓名
E190	Name was not provided 沒有提供姓名
E191	Melody
E192	Fu Hoi Lam Karen
E193	Name was not provided 沒有提供姓名
E194	Name was not provided 沒有提供姓名
E195	Name was not provided 沒有提供姓名
E196	Name was not provided 沒有提供姓名
E197	Janice Chan
E198	Jenny Tang
E199	Remain anonymous 不公開姓名
E200	Name was not provided 沒有提供姓名
E201	Remain anonymous 不公開姓名
E202	Remain anonymous 不公開姓名
E203	Name was not provided 沒有提供姓名
E204	Remain anonymous 不公開姓名
E205	Josie Siek
E206	Fung Sin Lok
E207	Name was not provided 沒有提供姓名
E208	Name was not provided 沒有提供姓名
E209	The sender requested confidentiality 來信人要求以保密方式處理
E210	Cherry Chan
E211	Name was not provided 沒有提供姓名
E212	Trevor Langford
E213	何先生
E214	Wong Ka Yi, Sheryl

E215	Name was not provided 沒有提供姓名
E216	Remain anonymous 不公開姓名
E217	Name was not provided 沒有提供姓名
E218	Name was not provided 沒有提供姓名
E219	Remain anonymous 不公開姓名
E220	Name was not provided 沒有提供姓名
E221	Chan Ka Tak
E222	Name was not provided 沒有提供姓名
E223	Name was not provided 沒有提供姓名
E224	Christy Lee
E225	Name was not provided 沒有提供姓名
E226	Venus Ng
E227	Name was not provided 沒有提供姓名
E228	何小姐
E229	Name was not provided 沒有提供姓名
E230	Remain anonymous 不公開姓名
E231	梁橋星 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵提交補充意見)
E232	Remain anonymous 不公開姓名
E233	Remain anonymous 不公開姓名
E234	The sender requested confidentiality 來信人要求以保密方式處理
E235	Estee
E236	Name was not provided 沒有提供姓名
E237	Name was not provided 沒有提供姓名
E238	Name was not provided 沒有提供姓名
E239	愛和平香港的市民
E240	Name was not provided 沒有提供姓名
E241	梁啟邦
E242	劉欣 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E243	侯德民
E244	梁澤生
E245	謝先生

E246	Name was not provided 沒有提供姓名
E247	張納基
E248	Remain anonymous 不公開姓名
E249	Name was not provided 沒有提供姓名
E250	羅啟義
E251	Name was not provided 沒有提供姓名
E252	TY LEUNG
E253	Irene
E254	麥志仁
E255	Hong Kong Professionals and Senior Executives Association 香港專業及資深行政人員協會
E256	S.K.KWOK
E257	李渭康
E258	Remain anonymous 不公開姓名
E259	PC Chan
E260	Anthony Griffiths
E261	Remain anonymous 不公開姓名
E262	Kam Kin Pong
E263	A native HK born approaching 60
E264	Hong Kong Apparel Society Limited 香港製衣同業協進會
E265	Ada Lo
E266	一名天水圍居民
E267	Name was not provided 沒有提供姓名
E268	Name was not provided 沒有提供姓名
E269	Name was not provided 沒有提供姓名
E270	Name was not provided 沒有提供姓名
E271	Name was not provided 沒有提供姓名
E272	孔萬熙
E273	C. W. Lau
E274	鄭焯燊
E275	Professor Chou Kee Lee 周基利教授 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)

E276	Name was not provided 沒有提供姓名
E277	Tsang
E278	Name was not provided 沒有提供姓名
E279	陳浩明
E280	T Mulvey
E281	陳文信
E282	Rovina Woo
E283	楊志求
E284	Lee, Kam Wing Bruno
E285	Lau Ka Yuen
E286	Name was not provided 沒有提供姓名
E287	張小姐
E288	潘禮超
E289	Name was not provided 沒有提供姓名
E290	Name was not provided 沒有提供姓名
E291	andy yeung
E292	劉英傑、張月鳳
E293	Lee Siu Kow 李肇鏐 (The view was submitted by fax and post as well)(意見同時以傳真及郵寄方式遞交)
E294	周積慶
E295	Tina Tong
E296	周積慶
E297	Mr. Yan Ming Chi 仁明智先生(Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E298	梁志明
E299	Remain anonymous 不公開姓名
E300	趙小姐
E301	Albert Park
E302	Ping Fai Lau
E303	Cheung Wai Kuen
E304	林根幹
E305	鄺桂嬋
E306	Mr. Leung Kwok On

E307	Alan Liew
E308	Remain anonymous 不公開姓名
E309	Remain anonymous 不公開姓名
E310	Mr Leung
E311	Name was not provided 沒有提供姓名
E312	林明暉
E313	Hong Kong Civil Servants General Union 香港公務員總工會
E314	一個熱愛香港的市民關小姐
E315	何澤文 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵提交補充意見)
E316	劉炳釗
E317	小市民
E318	郭綺華
E319	林錦嫦
E320	楊鏗一
E321	黎卓倫
E322	莊禮明
E323	Remain anonymous 不公開姓名
E324	Quality Tourism Services Association 優質旅遊服務協會
E325	Ho Kwok Kin 何國健
E326	鄧菲烈 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵提交補充意見)
E327	陳蘭英
E328	David Au Yeung
E329	王賽賽
E330	Hong Kong Ideas Centre 香港集思會 (The view was submitted by post as well) (意見同時以郵寄方式遞交)
E331	LINDA
E332	Hong_Kong_resident
E333	Name was not provided 沒有提供姓名
E334	Peter Cheung Hung Fai
E335	Name was not provided 沒有提供姓名
E336	冯汝全
E337	陳光醒

E338	Name was not provided 沒有提供姓名
E339	Actuarial Society of Hong Kong 香港精算學會 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E340	王紫燕
E341	Francois
E342	The Chinese General Chamber of Commerce 香港中華總商會 (The view was submitted by fax and post as well) (該意見同時以郵寄方式遞交)
E343	Name was not provided 沒有提供姓名
E344	蔡臣
E345	YS WONG 黃業肇
E346	Edmond Lau Ying-pan 劉應彬 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E347	Eric Lam
E348	Name was not provided 沒有提供姓名
E349	李寶國
E350	Hong Kong Catholic Commission For Labour Affairs 香港天主教勞工事務委員會 (The view was submitted by fax and post as well) (意見同時以郵寄方式遞交)
E351	香港基督教協進會社會公義與民生關注委員會
E352	Concrete Industry Workers Union 混凝土業職工會
E353	Hillson Kung
E354	一名 63 歲正在領取公務員長俸的退休公務人員
E355	SAMUEL
E356	The Hong Kong Federation of Insurers 香港保險業聯會
E357	吳倫
E358	FONG FU CHING
E359	The Association for the Advancement of Feminism 新婦女協進會
E360	一位追求公平社會的市民
E361	黃曦諾
E362	Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局 (The view was submitted by post as well) (意見同時以郵寄方式遞交)
E363	Hong Kong Investment Funds Association 香港投資基金公會 (The view was submitted by post as well) (意見同時以郵寄方式遞交)

E364	A Ip
E365	周俊傑
E366	Name was not provided 沒有提供姓名
E367	麥耀坤
E368	Name was not provided 沒有提供姓名
E369	Lee Kwan Lok 李君樂
E370	Robert Palacios and Yvonne Sin
E371	Association of Women with Disabilities Hong Kong 香港女障協進會(The view was submitted by post as well) (意見同時以郵寄方式遞交)
E372	朱志權
E373	Name was not provided 沒有提供姓名
E374	卓永揚
E375	工商界關注退保及強積金事宜聯席會議(The view was submitted in person as well) (意見同時親自遞交)
E376	Institution of Dining Art 稻苗學會
E377	Hong Kong Family Welfare Society 香港家庭福利會
E378	Citybus Limited Employees Union 城巴有限公司職工會
E379	Name was not provided 沒有提供姓名
E380	ringo ng
E381	Hong Kong Democratic Foundation 香港民主促進會
E382	Hong Kong Christian Service 香港基督教服務處(The view was submitted by post as well) (意見同時以郵寄方式遞交)
E383	Mo Pak Hung
E384	戴澤森
E385	Federation of Hong Kong Industries 香港工業總會(The view was submitted by post as well) (意見同時以郵寄方式遞交)
E386	suenchingman, suenchingso
E387	Cheng Tak Chi 鄭德志
E388	歷耆者 (Eldpathy HK) 退休保障關注組(The view was submitted by post as well) (意見同時以郵寄方式遞交)
E389	Johnny
E390	葉志生
E391	The Methodist Church, Hong Kong 香港基督教循道衛理聯合教會
E392	Momentum107 107 動力 (Additional opinion was submitted

	through email by the sender)(來信人曾透過電郵提交補充意見)
E393	Wong Lung Fai 黃龍輝(Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E394	The Professional Commons 公共專業聯盟
E396	Professor Francis T. Lui 雷鼎鳴教授
E397	Dr. Billy S.C. Mak 麥萃才博士
E398	Investor Education Centre 投資者教育中心(The view was submitted by post as well) (意見同時以郵寄方式遞交)
E399	Hong Kong Young Women's Christian Association 香港基督教女青年會
E400	李憲、施以正
E401	Tsang Hing Kwong (Eric)
E402	Name was not provided 沒有提供姓名
E403	陳沛豪
E404	梁女士
E405	Name was not provided 沒有提供姓名
E406	Centre For Youth Research And Practice Hong Kong Baptist University, Hong Kong Policy Viewers 香港浸會大學青年研究實踐中心及香港政策透視
E407	Alex Shum
E408	Hong Kong Social Security Society 香港社會保障學會(Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E409	Name was not provided 沒有提供姓名
E410	吳惠琮
E411	分貝稻場
E435	Winnie
E436	香港吳某
E437	Remain anonymous 不公開姓名
E438	Alice CL Lam 東區區議員林翠蓮
E439	吳國鏘
E440	KWOK Fuk-sang, Sidney
E441	A.J. Fernandes
E442	劉先生
E443	李茂松
E444	Hong Kong Policy Research Institute 香港政策研究所

E445	Name was not provided 沒有提供姓名
E446	Remain anonymous 不公開姓名
E447	Louise Wong
E448	Name was not provided 沒有提供姓名
E449	倫秀賢
E450	施永青
E451	BLMok
E452	鄧惠儀
E453	一個不再年輕的未來長者
E454	小市民 Peter 郭
E455	陳偉傑
E456	黎俊翹
E457	高明輝
E458	L Plus H Community Interest Company Limited 綿德社利有限公司
E459	Caritas Labour Development Project 明愛職工發展計劃 (明愛荔枝角職工中心) (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E460	任曼瑩
E461	梁耀才
E462	李澤培
E463	Name was not provided 沒有提供姓名
E464	鄧善美
E465	Dr C.K. LAW 羅致光博士
E466	Name was not provided 沒有提供姓名
E467	黃仲賢
E468	Remain anonymous 不公開姓名
E469	Hon CHAN Kin-por 陳健波議員(The view was submitted by post as well)(意見同時以郵寄方式遞交)
E470	Isabel
E471	The Business and Professionals Federation of Hong Kong 香港工商專業聯會
E472	The Salvation Army Joint Committee for Senior Citizens
E473	茶果嶺村支持全民退保關注組(The view was submitted by post as well) (意見同時以郵寄方式遞交)

E474	Retail, Commerce and Clothing Industries General Union 零售、商業及成衣業總工會 (The view was submitted in person as well) (意見同時親自遞交)
E475	Hon Tony Tse Wai Chuen 立法會議員謝偉銓
E476	李靄賢
E477	Joey
E478	羅桂花
E479	Lam Wai Chi
E480	周詠禧
E481	關注家居照顧服務大聯盟
E482	陳鈞潤
E483	Act Voice 精算思政
E484	鄭偉謙
E485	譚惠娟
E486	PaulineTang
E487	Wong Hang Wan
E488	Leung Lai Fun Lily
E489	Remain anonymous 不公開姓名
E490	梁耀明
E491	Remain anonymous 不公開姓名
E492	Hong Kong Association of Women Social Workers 香港女社工協會
E493	朱小冬
E494	公眾投資 168 綜合論壇
E495	New Territories Concern Group, Butterflyers Association 新界關注大聯盟及香港中產關注組 (匯蝶公益轄下小組)
E496	袁明基
E497	Remain anonymous 不公開姓名
E498	Name was not provided 沒有提供姓名
E499	Democratic Progressive Party of Hong Kong 民主進步黨
E500	Professor Lawrence J. Lau 劉遵義教授
E501	Remain anonymous 不公開姓名
E502	Emmy Lai 黎碧堅
E503	Name was not provided 沒有提供姓名

E504	Name was not provided 沒有提供姓名
E505	Name was not provided 沒有提供姓名
E506	Institute of Financial Planners of Hong Kong 香港財務策劃師學會
E507	<p>Joint signature: The Forthright Caucus, Pneumoconiosis Mutual Aid Association, Hong Kong Federation of the Blind, VTV, Staff Union of Hong Kong Service Organizations for the Blind , Patients' Rights Advocates, 特殊學習需要權益聯會, Hong Kong Blind Union, The Hong Kong Council of Social Service, The Hong Kong Joint Council for People with Disabilities , The Association of Parents of the Severely Mentally Handicapped, Hong Kong Neuro-Muscular Disease Association Limited, Alliance for Subvented Residential Care Service, 智障人士老齡化關注組, 1 Step Association, Hong Kong Stoma Association, The Intellectually Disabled Education And Advocacy League, 關注家居照顧服務大聯盟, Centre on Research and Advocacy, The Hong Kong Society for Rehabilitation, Hong Kong Down Syndrome Association Parents Committee, Tseung Kwan O Elderly Livelihood Concern Group , Office of Fernando Cheung, Legislative Councillor, Office of Hon Cheung Kwok Che, Legislative Councillor</p> <p>殘 疾 團 體 聯 署 :</p> <p>正言匯社、肺積塵互助會、香港失明人互聯會、VTV 殘疾人士電視台、香港失明人服務機構職工會、香港復康聯盟、特殊學習需要權益聯會、香港失明人協進會、香港社會服務聯會、香港復康聯會、嚴重弱智人士家長協會、香港肌健協會有限公司、爭取資助院舍聯席、智障人士老齡化關注組、自強協會、香港造口人協會、勵智協進會、關注家居照顧服務大聯盟、香港復康會研究及倡議中心、香港唐氏綜合症協會家長委員會、將軍澳長者民生關注組、張超雄議員辦事處、張國柱議員辦事處</p>
E508	The Hong Kong Council of the Church of Christ in China 中華基督教會香港區會
E509	Name was not provided 沒有提供姓名
E510	Hong Kong Federation of Restaurants & Related Trades Limited 香港餐飲聯業協會有限公司
E511	Kwun Tong Methodist Social Service 循道衛理觀塘社會服務處
E512	蔡 Wing Kam Lau Yuen May
E513	Karl Marx

E514	吳文濤
E515	Kkwong 黃國基
E516	Celia Chung
E517	Youngspiration 青年新政
E518	Hong Kong Social Workers Association 香港社會工作人員協會
E519	李志豪
E520	陳紹銘
E521	Name was not provided 沒有提供姓名
E522	陳炎光
E523	HY Lam
E524	The Hong Kong Joint Council for People with Disabilities 香港復康聯會
E526	Computershare Hong Kong Investor Services Limited (The view was submitted in person as well)(該意見同時親自遞交)
E527	Anthony Wong
E528	LI YIP CHAN
E529	The Zonta Club of Kowloon 九龍崇德社
E530	Mr CHAK Wing Luk
E531	Name was not provided 沒有提供姓名
E532	The Federation of Hong Kong & Kowloon Labour Unions 港九勞工社團聯會
E533	Remain anonymous 不公開姓名
E534	羅燦輝
E535	東區區議員 (太古城東) 王振星
E536	AMP Capital Asia Limited
E537	Simon FS Chan, RSW
E538	Name was not provided 沒有提供姓名
E539	Remain anonymous 不公開姓名
E540	潘焯匡
E541	劉洒寧
E542	Caritas Mok Cheung Sui Kun Community Centre 明愛莫張瑞勤社區中心
E543	西貢區議會議員周賢明
E544	荃灣區議會議員李洪波 (Identical views were submitted through email by the sender) (來信人曾透過電郵重覆提交內容相同之

	意見)
E545	周娜
E546	Hong Kong Retail Management Association 香港零售管理協會
E547	徐秀芬
E548	鄧麗芳
E549	甘杏顏
E550	劉金麗
E551	石彥霞
E552	Certified Practising Accountant Australia 澳洲會計師公會
E553	FGG
E554	The Hong Kong Council of Social Service 香港社會服務聯會 (The view was submitted by post as well)(意見同時以郵寄方式遞交)
E555	Remain anonymous 不公開姓名
E556	Horatio LUI
E557	Senior Citizen Home Safety Association 長者安居協會
E558	屯門惜食社區平台(The view was submitted by fax as well)(意見同時以傳真方式遞交)
E559	The Salvation Army Carer Association 救世軍護老者協會
E560	The Hong Kong General Chamber of Small and Medium Business 香港中小型企業總商會
E561	Ricky Au
E562	Wong Kwai Yin
E563	Hong Kong Women Professionals & Entrepreneurs Association 香港女工商及專業人員聯會
E564	林錦利 (The view was submitted by fax as well)(意見同時以傳真方式遞交)
E565	一群熱愛香港的市民(The view was submitted by fax and in person as well)(意見同時以傳真方式遞交及親自遞交)
E566	British Airways Hong Kong International Cabin Crew Association 英航香港機艙服務員工會
E567	Hong Kong Federation of Women's Centres 香港婦女中心協會
E568	Hong Kong Cabin Crew Federation 香港空勤人員總工會(The view was submitted in person as well) (意見同時親自遞交)
E569	中西區長者友善工作小組
E570	JC
E571	吳子樑

E572	Remain anonymous 不公開姓名
E573	Name was not provided 沒有提供姓名
E574	Caritas Community Centre - Tsuen Wan 明愛荃灣社區中心
E575	香港基督教女青年會女聲舊生會
E576	何裕豪
E577	羅暉
E578	Cheng Hon Kwong
E579	HO Tak On
E580	Hong Kong Christian Service Elderly Council 香港基督教服務處 長者評議會
E581	New People's party 新民黨 (Additional opinion was submitted through email by the sender)(來信人曾透過電郵提交補充意見)
E582	鄭永康
E583	梁永達
E584	張先生
E585	BCT Group 銀聯集團
E586	Name was not provided 沒有提供姓名
E587	Hong Kong Trustees' Association 香港信託人公會
E588	彭穎芝
E589	Name was not provided 沒有提供姓名
E590	David M. Webb
E591	Name was not provided 沒有提供姓名
E592	盧宇琪
E593	Catholic Diocese of Hong Kong – Diocesan Pastoral Centre for Workers (New Territories) 天主教香港教區教區勞工牧民中 心——新界
E594	黃慧賢
E595	賴琬婷
E596	陳達輝
E597	Reclaiming Social Work Movement 社工復興運動
E598	Remain anonymous 不公開姓名
E599	林思遠
E600	Remain anonymous 不公開姓名
E601	陳雋雄

E602	Remain anonymous 不公開姓名
E603	Sarah Chan
E604	張曉晴 (Additional opinion was submitted through email by the sender) (來信人曾透過電郵提交補充意見)
E605	Name was not provided 沒有提供姓名
E606	Karen Kong
E607	Name was not provided 沒有提供姓名
E608	Name was not provided 沒有提供姓名
E609	Network for Women in Politics 婦女參政網絡
E610	林先生
E611	The Hong Kong Federation of Youth Groups Leadership 21 香港青年協會青年領袖發展中心
E612	蔣小姐
E613	謝秀怡
E614	The Hong Kong Society for Rehabilitation Centre on Research and Advocacy 香港復康會研究及倡議中心
E615	尹凱榮
E616	一名居住東區，在中西區上學的中六學生
E617	Hong Kong Small and Medium Enterprises Association 香港中小企業聯合會
E618	Name was not provided 沒有提供姓名
E619	Catherine CY Fung
E620	Hong Kong Chinese Civil Servants' Association Social Security Officers' Branch 香港政府華員會社會保障主任分會
E621	International Chamber of Commerce – Hong Kong 國際商會 – 香港區會
E622	Remain anonymous 不公開姓名
E624	沈女士
E625	Name was not provided 沒有提供姓名

Besides, 26 template-type submissions are submitted by email.

Code	Template-type submissions
E395, E525	Template-type submissions L07 (2 copies)
E412-E434	Template-type submissions L01 (23 copies)
E623	Template-type submissions L06 (1 copy)

Table D.3 Written submissions by fax (listed according to submission time chronologically)

There are 69 written submissions by fax, including 20 template-type submissions.

Code	Individual/ Organisation/ Company
F001	Name illegible 未能確認來信人署名
F002	陳
F003	Name illegible 未能確認來信人署名
F004	Name was not provided 沒有提供姓名
F005	The Chinese Manufacturers' Association of Hong Kong 香港中華廠商聯合會(The view was submitted by post as well)(該意見同時以郵寄方式遞交)
F006	馮嘉華
F007	Name was not provided 沒有提供姓名
F008	范世義
F009	VERA WATERS
F017	Name illegible 未能確認來信人署名
F018	Century Legend (Holdings) Limited 世紀建業(集團)有限公司
F019	觀塘區議員陳華裕
F022	長老同學會
F023	Name was not provided 沒有提供姓名
F024	Rehabilitation Alliance Hong Kong 香港復康聯盟(The view was submitted by post and email as well) (意見同時以郵寄及電郵方式遞交)
F025	Hong Kong Senior Education Workers' Association Limited 香港高齡教育工作者聯誼會(The view was submitted by post as well)(意見同時以郵寄方式遞交)
F026	Remain anonymous 不公開姓名
F027	Kader Industrial Company Limited 開達實業有限公司
F029	一班新界深井青龍頭的長者
F030	Environmental Services Contractors Alliance (Hong Kong) 香港環境衛生業界大聯盟(The view was submitted by post as well)(意見同時以郵寄方式遞交)
F031	Name was not provided 沒有提供姓名

F032	深井區長者
F033	蕭應裘 SIU YING KAU 溫慕娣 WAN MO TAI
F034	陳彩美
F035	長者關注組
F036	Remain anonymous 不公開姓名
F037	North Point Kaifong Welfare Advancement Association 北角區街坊福利事務促進會(The view was submitted by post as well)(意見同時以郵寄方式遞交)
F038	何玉萍
F039	鄭姑娘(The view was submitted by email as well) (意見同時以電郵方式遞交)
F040	一群不平人、老香港
F041	Carmen Li
F042	宗潔曼
F043	Name was not provided 沒有提供姓名
F044	朱翠雯
F045	Name was not provided 沒有提供姓名
F046	Dr CHAU Ngai Ying
F047	李錦芬
F054	香港市民
F055	Name was not provided 沒有提供姓名
F056	Slicence
F057	羅家全
F058	Association for Elders' Welfare 爭取老人福利聯會
F059	香港居民
F060	黎景朝
F061	Kwoon Chung Bus Holdings Limited 冠忠巴士集團有限公司
F062	一群全職家庭主婦
F063	Eric Chan
F064	Name was not provided 沒有提供姓名
F065	一群全職家庭主婦 (及簽名)

Besides, 20 template-type submissions are submitted by fax.

Code	Template-type submissions
F010-F016, F020-F021	Template-type submissions L04 (9 copies)
F028, F048-F053, F066-F069	Template-type submissions L06 (11 copies)

Table D.4 Written submissions by post (listed according to submission time chronologically)

There are 418 written submissions by post, including 275 template-type submissions.

Code	Individual/ Organisation/ Company
P001	林序閣
P002	Remain anonymous 不公開姓名
P003	Lee Kwok Leung
P004	何良
P005	何啟亮
P006	趙嘉麗
P007	陳彬
P008	徐詩福、陳紫雯
P009	Name was not provided 沒有提供姓名
P010	陳先生
P011	LEUNG Yee-sau
P012	陳太
P013	李鎮邦
P014	楊邁
P015	Remain anonymous 不公開姓名
P016	Remain anonymous 不公開姓名
P017	J. WONG
P018	小市民
P019	Lindy
P020	李憲、吳錫光、張照華、樂山、楊敏、施以正
P021	Remain anonymous 不公開姓名
P022	李鎮邦
P023	黃傑龍
P024	潘國標
P025	楊順賢
P026	Name was not provided 沒有提供姓名
P027	香港共產黨中央黨部 (Submission translated from braille) (原文為點字，此乃譯文)
P028	吳錫光、張照華、施以正、李憲

P029	陳景成
P030	香港老居民
P031	任曼瑩 (YAM MAN YING)、李憲
P032	姚頌新
P033	Resident(s)
P034	一市民
P035	怨氣老人
P036	鄧耀明
P037	管城
P038	王民
P039	謝榮滾
P040	LAI KING LEE
P053	Community Care and Nursing Home Workers General Union 社區及院舍照顧員總工會 (The view was submitted in person as well) (意見同時透過親身遞交方式提交)
P054	方黃吉雯, GBS, JP (The view was submitted by fax as well) (意見同時以傳真方式提交)
P056	市民
P057	徐綺文
P058	楊易
P059	Remain anonymous 不公開姓名
P060	Remain anonymous 不公開姓名
P061	Name was not provided 沒有提供姓名
P062	Remain anonymous 不公開姓名
P063	Remain anonymous 不公開姓名
P064	Aynmi Lee
P065	Remain anonymous 不公開姓名
P066	Remain anonymous 不公開姓名
P067	Remain anonymous 不公開姓名
P068	Remain anonymous 不公開姓名
P069	Remain anonymous 不公開姓名
P070	Remain anonymous 不公開姓名
P071	Remain anonymous 不公開姓名

P072	Remain anonymous 不公開姓名
P073	Remain anonymous 不公開姓名
P074	Remain anonymous 不公開姓名
P075	Remain anonymous 不公開姓名
P076	Remain anonymous 不公開姓名
P077	Joyce Lee
P078	Remain anonymous 不公開姓名
P079	Remain anonymous 不公開姓名
P080	Lau Yuen Ying
P081	Remain anonymous 不公開姓名
P082	Remain anonymous 不公開姓名
P083	Natalie Fung
P084	Remain anonymous 不公開姓名
P085	Remain anonymous 不公開姓名
P086	Remain anonymous 不公開姓名
P087	Remain anonymous 不公開姓名
P088	Remain anonymous 不公開姓名
P095	楊紅彩、孫金蘭、余平、陳玉英、羅妹紅、施濱雅
P096	高成柱
P097	張茂騰
P098	Yip Siu-ping
P099	愛國愛港人仕
P100	一群 H.K.市民
P101	基層青年退休保障關注小組
P102	羅錦明
P103	張
P122	J. Wong
P123	Remain anonymous 不公開姓名
P124	Hong Kong Confederation of Trade Unions 香港職工會聯盟(The view was submitted in person as well) (意見同時透過親身遞交方式提交)
P125	Eileen LAU
P126	YEUNG PAK MAN
P127	鄧家聲

P129	一市民
P130	CONNIE POON
P131	中產人仕
P132	一群辛勞一生的香港人
P133	高書知
P134	一市民
P135	蔡碧霞
P136	蕭亮生
P138	譚女士
P139	李女仕
P140	孫志雯
P141	Union of Hong Kong Dockers 香港碼頭業職工會
P142	一班行山友
P143	葉惠明
P144	陳氏一家
P145	有心人
P157	Hong Kong Sheng Kung Hui Welfare Council Limited 香港聖公會福利協會
P158	Remain anonymous 不公開姓名
P163	Cathay Pacific Airways Flight Attendants Union 國泰航空公司空中服務員工會
P165	簡小姐
P166	歐福堆
P167	鄧兆宗
P168	市民
P169	Remain anonymous 不公開姓名
P170	萬永昌
P171	一班來自不同世代的社區工作者
P173	Family Council 家庭議會
P174	羅卓墉
P175	何生
P176	黃海鴻
P177	徐秀英

P178	Name was not provided 沒有提供姓名
P179	陳民忠
P180	江本專
P181	余銘德
P183	潘詠珊
P185	吳淑玲
P217	Evangelical Lutheran Church Social Service - Hong Kong 基督教香港信義會社會服務部
P218	Remain anonymous 不公開姓名
P220	麥志偉
P238	Grey WONG Chak-yan, BBS, JP
P241	Name was not provided 沒有提供姓名
P242	一群家庭主婦
P245	關注退休保障婦女小組
P391	Employers' Federation of Hong Kong 香港僱主聯合會
P392	HO SIK MING
P393	Carmen Li
P394	宗潔曼
P395	Name was not provided 沒有提供姓名
P396	朱翠雯
P397	Name was not provided 沒有提供姓名
P416	The Cosmetic & Perfumery Association of Hong Kong Limited 香港化粧品同業協會
P417	Hong Kong Church Network for the Poor 教會關懷貧窮網絡

Besides, 275 template-type submissions are submitted by post.

Code	Template-type submissions
P041-P052, P055, P137, P182	Template-type submissions L04 (15 copies)
P089, P092-P094, P104-P121, P128, P146-P156, P159-P162, P164, P172, P184, P186-P216, P219, P221-P237, P239-P240, P243-P244, P246-390, P398-P415, P418	Template-type submissions L06 (258 copies)
P090-P091	Template-type submissions L07 (2 copies)

Table D.5 In-person written submissions (listed according to submission time chronologically)

There are 16 558 in-person written submissions in total, including 16 509 template-type submissions.

Code	Individual/ Organisation/ Company
I001	元朗區議員（慈祐選區）陳美蓮
I002	民主陣線主席麥業成、社區主任林廷衛、石景澄、林偉棠、黃志順、黃國雄
I003	Hong Kong Women Development Association Limited 香港婦聯
I004	Catering and Hotels Industries Employees General Union 飲食及酒店業職工總會 (Identical views were submitted in person by the sender) (來信人曾親身提交內容相同之意見)
I005	郭女士
I006	江鳳儀、馮檢基、楊智恒及甄紹南
I007	社區、社會及個人服務業(新界西)總工會、麥美娟立法會議員、陳有海、李洪森、徐帆、陳文偉區議員、馮沛賢社區幹事
I008	Remain anonymous 不公開姓名
I009	大埔區議員關永業、任啟邦、區鎮樺、周炫瑋、劉勇威及任萬全
I010	荃灣長者聯合組（及簽名）
I011	Neighbourhood and Worker's Service Centre 街坊工友服務處（及簽名）(The view was submitted by email as well)（該意見同時以電郵方式遞交）
I012	珍惜群組
I013	工黨社區幹事趙恩來、夏希諾
I014	黃大仙區議員胡志偉、胡志健、沈運華、黃逸旭、郭秀英、許錦成及施德來
I015	香港專上學院的副學士學生（及簽名）
I016	Society for Community Organization, Elderly Rights League (HK) 香港社區組織協會、香港老人權益聯盟 (Identical views were submitted in person by the sender) (來信人曾親身提交內容相同之意見)

I017	范國威議員、黎銘澤議員、鍾錦麟議員、呂文光議員、林少忠議員及梁里議員
I018	Civic Party 公民黨(The view was submitted by email as well) (該意見同時以電郵方式遞交)
I019	觀塘區議員莫建成、陳汶堅、鄭景陽、蔡澤鴻及蘇冠聰
I020	Bauhinia Foundation Research Centre 智經研究中心
I021	民主黨葵青黨團
I022	民主黨性別平權委員會
I023	Catholic Diocese of HK Diocesan Pastoral Centre for Workers (New Territories) (with petition signatures) 天主教香港教區 教區勞工牧民中心(新界)(及簽名)
I024	殘疾團體
I025	油尖旺區議員涂謹申、余德寶及林健文
I026	工黨立法會議員李卓人及社區幹事趙恩來
I027	Democratic Alliance for the Betterment and Progress of Hong Kong Tsuen Wan Branch 民建聯荃灣支部、立法會議員陳恒鑾、荃灣區議員古揚邦、林琳、陳振中及社區幹事呂迪明、曾大
I028	陳琬琛議員、黃家華議員、李洪波議員及社區主任王銳德
I029	Third Side 新思維
I030	病人自助組織關注全民退保聯席
I031	The Salvation Army Social Services Department 救世軍社會服務部
I032	Dr Hon Kwok Ka-ki, Legislative Councillor 立法會議員郭家麒
I033	Liberal Party 自由黨(The view was submitted by email as well) (意見同時以電郵方式遞交)
I034	Hong Kong Federation of Women 香港各界婦女聯合協進會
I035	Remain anonymous 不公開姓名
I036	薛佩瓊、薛佩強(Additional opinion was submitted through fax by the senders) (補充意見同時以傳真方式遞交)
I037	The Hong Kong Federation of Trade Unions 香港工會聯合會
I038	Democratic Alliance for the Betterment and Progress of Hong Kong 民主建港協進聯盟
I039	Hong Kong General Chamber of Commerce 香港總商會

I040	Swire Beverages (Hong Kong) Employees General Union 太古飲料(香港)職工總會
I041	Construction Site Workers General Union 建築地盤職工總會
I042	Government Employees Solidarity Union 政府僱員團結工會
I043	HK Buildings Management and Security Workers General Union 香港物業管理及保安職工總會
I044	Hong Kong Domestic Workers General Union 香港家務助理總工會
I045	Hong Kong Professional Teachers' Union 香港教育專業人員協會
I046	Hong Kong & Kowloon Life Guards' Union 港九拯溺員工會
I047	The British Chamber of Commerce in Hong Kong 香港英商會
I048	Cherry
I049	黃耀光

Besides, there are 16 509 in-person template-type submissions and they are put under separate coding for statistical convenience. They include 29 template-type submissions L02, 1 813 template-type submissions L03, 691 template-type submissions L04, 307 template-type submissions L05, 12 143 template-type submissions L06, and 1 526 template-type submissions L07.

Code	Template-type submissions
00001-00029	Template-type submissions L02
00030-00229	Template-type submissions L03
00230-00429	Template-type submissions L03
00430-00629	Template-type submissions L03
00630-00829	Template-type submissions L03
00830-01029	Template-type submissions L03
01030-01229	Template-type submissions L03
01230-01429	Template-type submissions L03
01430-01629 (Except 01541)	Template-type submissions L03
01541	Template-type submissions L06
01630-01829	Template-type submissions L03
01830-01843	Template-type submissions L03
01844-02043	Template-type submissions L04
02044-02243	Template-type submissions L04
02244-02443	Template-type submissions L04
02444-02534	Template-type submissions L04
02535-02734	Template-type submissions L05
02735-02841	Template-type submissions L05
02842-03041 (Except 02957)	Template-type submissions L06

02957	Template-type submissions L07
03042-03241	Template-type submissions L06
03242-03441	Template-type submissions L06
03442-03641	Template-type submissions L06
03642-03841	Template-type submissions L06
03842-04041	Template-type submissions L06
04042-04241	Template-type submissions L06
04242-04441	Template-type submissions L06
04442-04641	Template-type submissions L06
04642-04841	Template-type submissions L06
04842-05041	Template-type submissions L06
05042-05241	Template-type submissions L06
05242-05441	Template-type submissions L06
05442-05641	Template-type submissions L06
05642-05841	Template-type submissions L06
05842-06041	Template-type submissions L06
06042-06241	Template-type submissions L06
06242-06441	Template-type submissions L06
06442-06641	Template-type submissions L06
06642-06841	Template-type submissions L06
06842-07041	Template-type submissions L06
07042-07241	Template-type submissions L06
07242-07441	Template-type submissions L06
07442-07641	Template-type submissions L06
07642-07841	Template-type submissions L06
07842-08041	Template-type submissions L06
08042-08241	Template-type submissions L06
08242-08441	Template-type submissions L06
08442-08641	Template-type submissions L06
08642-08841	Template-type submissions L06
08842-09041	Template-type submissions L06
09042-09241	Template-type submissions L06
09242-09441	Template-type submissions L06
09442-09641	Template-type submissions L06
09642-09841	Template-type submissions L06
09842-10041	Template-type submissions L06
10042-10241	Template-type submissions L06
10242-10441	Template-type submissions L06
10442-10641	Template-type submissions L06
10642-10841	Template-type submissions L06
10842-11041	Template-type submissions L06
11042-11241	Template-type submissions L06
11242-11441	Template-type submissions L06
11442-11641	Template-type submissions L06
11642-11841	Template-type submissions L06
11842-12041	Template-type submissions L06
12042-12241	Template-type submissions L06
12242-12441	Template-type submissions L06

12442-12641	Template-type submissions L06
12642-12841	Template-type submissions L06
12842-13041	Template-type submissions L06
13042-13241	Template-type submissions L06
13242-13441	Template-type submissions L06
13442-13641	Template-type submissions L06
13642-13841	Template-type submissions L06
13842-14041	Template-type submissions L06
14042-14241	Template-type submissions L06
14242-14441	Template-type submissions L06
14442-14641	Template-type submissions L06
14642-14841	Template-type submissions L06
14842-14972	Template-type submissions L06
16076-16078, 16083, 16241, 16318	Template-type submissions L06
14973-15172	Template-type submissions L07
15173-15372	Template-type submissions L07
15373-15572	Template-type submissions L07
15573-15772	Template-type submissions L07
15773-15972 (Except 15833)	Template-type submissions L07
15833	Template-type submissions L06
15973-16172 (Except 16076- 16078, 16083)	Template-type submissions L07
16173-16372 (Except 16241, 16318)	Template-type submissions L07
16373-16504	Template-type submissions L07
16505-16509	Template-type submissions L06

Table D.6 Views submitted through hotline (listed according to submission time chronologically)

There are 44 pieces of opinions submitted through hotline.

Code	Individual/ Organisation/ Company
H001	范先生
H002	梁女士
H003	Remain anonymous 不公開姓名
H004	Remain anonymous 不公開姓名
H005	林先生
H006	Remain anonymous 不公開姓名
H007	Remain anonymous 不公開姓名
H008	Remain anonymous 不公開姓名
H009	Remain anonymous 不公開姓名
H010	Remain anonymous 不公開姓名
H011	譚先生
H012	Remain anonymous 不公開姓名
H013	李先生
H014	Remain anonymous 不公開姓名
H015	Remain anonymous 不公開姓名
H016	Remain anonymous 不公開姓名
H017	Remain anonymous 不公開姓名
H018	楊先生
H019	Remain anonymous 不公開姓名
H020	麥先生
H021	馬女士
H022	Remain anonymous 不公開姓名
H023	譚先生
H024	Remain anonymous 不公開姓名
H025	Remain anonymous 不公開姓名
H026	Remain anonymous 不公開姓名
H027	Remain anonymous 不公開姓名
H028	Remain anonymous 不公開姓名

H029	李先生
H030	Remain anonymous 不公開姓名
H031	李先生
H032	楊先生
H033	李先生
H034	郭先生
H035	李先生
H036	吳龍發
H037	王小姐
H038	陸小姐
H039	麥樹榮
H040	鄭小姐
H041	Remain anonymous 不公開姓名
H042	何小姐
H043	王先生
H044	Remain anonymous 不公開姓名

List of template-type submissions

Table D.1 List of template-type submissions

Item	Content	Nature	Numbers of submissions
L01	油塘全民退休保障關注組一人一意見：就著扶貧委員會展開有關退休保障的公眾諮詢，我有以下的意見...	Questionnaire	23
L02	致：扶貧委員會 對香港推行退休保障的意見：本人認為，香港應儘快推行全民性退休保障...	Questionnaire	29
L03	九慮東撐全民退保大聯盟一人一信齊表達：就著扶貧委員會展開有關退休保障的公眾諮詢，基於以下觀點和理據...(including Chinese, English and Nepalese version)	One Person, One Letter	1 813
L04	致林鄭月娥司長：全民退休保障是市民權利 反對資產審查 支持學者方案	One Person, One Letter	715
L05	對於扶貧委員會於 2015 年 12 月底展開為期六個月退休保障公眾諮詢	One Person, One Letter	307
L06	本人強烈要求政府盡快落實推行全民退休保障制度，因為：1.退休保障是基本權利，屬安老政策而非扶貧；	One Person, One Letter	12 413
L07	本人強烈要求政府盡快落實推行全民退休保障制度，因為：	One Person, One Letter	1 530

7 Template-type submissions

L01

油塘全民退休保障關注組

一人一意見

就著扶貧委員會展開有關退休保障的公眾諮詢，我有以下的意見：

1. 退休後，任何階層應獲得**基本生活保障**，是文明社會的公民權利。你同意嗎？
同意 不同意
2. **大企業**是否應該為養老金投入更多 (增加 1.9%利得稅)？
 (盈利\$1000 萬或以上，現佔香港企業少於 7%)
應該 不應該
3. 若政府另外再注資**\$500 億元** (2015 年已預留\$500 億)，令全民養老金能持續至 2064 年，你是否同意政府注資？
 (高鐵\$853 億、機場第三跑道\$1415 億、中國蓮塘口岸\$354 億)
同意 不同意
4. 假若民間和學者提出的退休方案，不但能令**長者即時受惠**(\$3500/月，按通脹增加)，同時能減輕**年青人負擔**，你會支持嗎？
 (綜援\$3200/月；長者生活津貼\$2495/月；生果金\$1290/月)
支持 不支持
5. 你是否同意，不論家庭主婦、在職人士和長者，都是對社會有貢獻的公民嗎？
同意 不同意
6. 你是否同意所有香港市民，不論性別、就業經驗、家庭收入，**都有養老的需要**？
同意 不同意

我重申，為著令每一代能安享晚年，政府應盡快推行**全民退休保障制度**。我有以下意見/心聲：

- 我是一位 長者 年青人 婦女 在職人士 _____
- 我要求政府**認真對待我的意見**，並作出回應。請將回覆寄回以下聯絡地址/電郵：

(如果願意，可向政府提供以上資料，而協助收集信件的團體/個人，都不會將資料紀錄或作其它用途)

提交意見的香港市民
姓名/簽署：

2016 年 月 日

致：扶貧委員會

對香港推行退休保障的意見

本人認為，香港應儘快推行全民性退休保障，讓所有_____歲或以上的長者，

均可得到基本的生活保障。原因是：

- 長者為香港付出多年，提供退休保障是社會的責任
- 有資產審查的退休保障制度只會令大批有需要的長者對申請卻步
- 退休保障是一項安老政策，而非扶貧政策
- 全民退休保障制度，讓長者更安心消息，有助社會經濟

其他原因包括：_____

在融資上，除可投入現綜援的基本金額、生果金、長生津等已有長者福利金

的開支外，我認為可再透過以下方法集資：

- 政府直接注資 _____元作起動基金
- 增加大企業的利得稅 _____%
- 將部份(如一半)現供作強積金的供款，改為供款於全民退保的基金

其他包括：_____

其他意見：

香港市民：_____

日期：_____

九龍東撈全民退保大聯盟
一人一信齊表達

就著扶貧委員會展開有關退休保障的公眾諮詢，基於以下觀點和理據：
我強烈要求政府盡快落實推行全民退休保障制度！

1. 退休後有基本生活保障是文明社會的公民權利，任何階層應有同等權利，退休保障絕對不是只對貧窮者的憐憫！
2. 不論家庭主婦、在職人士或是長者，都是對社會有貢獻的公民，因此全民---不論貧富，不論貧富供款，都應得到退休保障，安享晚年
3. 市民 (尤其年青人)能得到社會支援共同承擔家族長者的退休生活，無後顧之憂，更有助建立公民貢獻社會的願景，對於社會經濟發展更有利！
- (4. 政府不提多方融資方案，做法不公道！學者和民間都提出財務上可持續及可避免鉅額虧損的融資方法，包括政府注資、轉移原有長者的社會保障開支、轉移強積金部份供款及向大企業徵收利得稅等。所以政府應考慮能全面照顧市民及更有利社會發展的全民退休保障制度！

我重申，為著令每一代都能安享晚年，政府應盡快落實推行全民退休保障制度。我還有以下意見/心聲：

- (如果願意，可向政府提供以下資料，而協助收集信件的團體/機構/個人都不會將資料作記錄或作任何用途)

- 我是一位 長者 年青人 婦女 在職人士 _____
- 我要求政府認真對待我的意見，並作出回覆。請將回覆寄回以下聯絡地址/電郵：

提交意見的香港一市民

姓名/簽署：

2016 年 月 日

Kowloon East Alliance for Universal Pension
One person, one letter. Let's voice it out together.

Regarding the public consultation on retirement protection launched by the Commission on Poverty, I strongly demand the Government to roll out the Universal Retirement Protection as soon as possible in light of the following views and grounds:

1. Retirement protection is a basic right which each citizen of a civilized society should equally enjoy, regardless of their classes. Retirement protection is absolutely not about showing mercy to the poor.
2. A citizen, whether a housewife, a working person or an elderly, must have his/her own contribution to the society. As a result, every member of it, regardless of one's wealth or whether one has made mandatory contribution to the scheme, should be covered by the Universal Retirement Protection and enjoy a comfortable life in the twilight years.
3. With the support from the society to shoulder the responsibility of taking care of the elderly at home, our citizens (especially our young people) would have a lighter burden and less to concern. This promotes our citizens to commit themselves more to build our future which will certainly be beneficial to our social and economic development.
4. It is simply unfair for the Government not to mention anything about the multi-parties financing approach. Some scholars and other stakeholders in the society have suggested various financing proposals which are sustainable and huge losses could be avoided, such as injection of capital by the Government, transferring social security expenses which the elderly is initially entitled to the scheme, transferring part of the MPF contributions and imposing profits tax on large enterprises. Therefore, the Government should consider a universal retirement protection system which can comprehensively cater the needs for the people from all walks of life and is beneficial to the social development as a whole.

I hereby reiterate that the Government should roll out the Universal Retirement Protection system as soon as possible for the sake of a dignified and comfortable life of all the generations in their twilight years. Furthermore, I still have the following comments / thoughts:

(You may provide the following information to the Government at your own will. The organizations, agencies or individuals who assist with the collection of the letters will not keep a record of this information, or use it for any purposes.

- I am an elderly a youth a woman a working person _____
- I wish the Government would take my comments seriously and address my concerns by replying my letter. Please send the reply to the following address/ email:

A Hong Kong citizen
Name/Signature:

_____(DD) _____ (MM) 2016

विश्वव्यापी पेन्सनको लागि क्वलुन पूर्व गठबंधन

एक व्यक्ति, एक पय । आउनुहोस्, सँगै मिलेर आवाज उठाऔं!

गर्मी विचारण आयोग द्वारा शुरु गरिएको सेवा निवृत्ति मुद्दाको मन्वर्भमा नार्वेजिक विचार विमर्शको लागि म सरकार समक्ष विश्वव्यापी सेवा निवृत्ति मुद्दाको निम्न विचारहरू र आधारहरूलाई ध्यानमा राखेर जति सक्दा चाँडो भूमिका निर्वाह गर्नेको लागि आग्रह गर्दछु :

1. सेवा निवृत्ति मुद्दा एउटा आधारभूत अधिष्ठात्र हो जुन एउटा मध्य ममात्रको हरेक नागरिकले उनीहरूको बर्षको विना भेदभाव समान रूपले उपभोग गर्न पाउनु पर्छ । सेवा निवृत्ति मुद्दा भनेको गन्विन्नलाई रया देखाउनु भन्ने विन्कुने होन ।
2. एउटा नागरिक चाहे महिला, कार्बन महिला वा कुनै बृद्धको ममात्रमा आफ्नै योगदान हुन्छ । यसको फलस्वरूप, ममात्रको हरेक मध्यमले कुनै व्यक्तिको धन वा कुनै व्यक्तिने योगदानको लागि अनिवार्य योगदान गरेको थियो/थिएन, त्यसको पर्वान्न नगरी, सर्वलाई विश्वव्यापी सेवानिवृत्ति मुद्दाने अलग गरिएको हुनुपर्छ र जीवनको अन्तिम चरणमा एक आरामदायक जीवनको आनन्द विन पाउनुपर्छ ।
3. ममात्रबाट प्राप्त भएको मर्मर्शनमेरे हाम्रो नागरिक(विशेष गरी युवा नागरिकहरू) ले घरमा ब्रएका बृद्धहरूको हेरचाह गर्ने जिम्मेवारीको बोझ र चिन्ता अलि कम हुनेछ । यमो मर्तमेरे हाम्रो नागरिकहरू आफ्नो भविष्य निर्माण गर्नेको लागि थप प्रतिबद्ध हुन्छन्, जमकारण हाम्रो सामाजिक र आर्थिक विकासका लागि निश्चय पनि लाभदायी हुनेछ ।
4. सरकारले बहु-पक्षहरू विचिद वृद्धिकोष वागे केहि उल्लेख नगर्नु पुर्णरूपने अनुचित हो । ममात्रका केहि विद्वानहरू र अन्य साक्षेदारहरूले विभिन्न विविध प्रस्तावहरू रागेमा केहि मुआवझर दिएका छन, जुन दिगो छन र श्रुती घाटाहरूबाट वन्त मकिन्छ, जम्मे सरकारद्वारा पूजी लगानी गर्नु, बृद्धहरूको लागि मुक्तता छुटाईएको सामाजिक मुक्तता छर्चको स्थानान्तरण गर्नु, MPF योगदानको केहि भाग स्थानान्तरण गर्नु र दुनो उद्यमहरूलाई ताफा कर लागु गर्नु । तमर्भ, सरकारले विश्वव्यापी सेवानिवृत्ति मुक्तता प्रणालीवागे महन विचार गर्नुपर्छ, जममे मानिमहरूको दैनिक आवश्यकताहरू विन्सार सँग पूरा गर्न मक्छ र जुन सामाजिक विकासको लागि मन्पूर्व रूपमा लाभदायक हुन मक्छ ।

म पुनः दोहराउछु, कि सर्व पिटीहरूलाई जीवनको जीवनको अन्तिम चरणमा एक सम्मानजनक र आरामदायक जीवन दिनको लागि सरकारले जति सक्दा चाँडो विश्वव्यापी सेवानिवृत्ति मुद्दा प्रणालीको मुम्बाल गर्नुपर्छ । यम बाहेक, म सँग निम्न टिप्पणीहरू/विचारहरू पनि छः

(तपाईंले आफ्नो स्वेच्छाले सरकारलाई निम्न जानकारी प्रदान गर्न मङ्गुन्छु । यम पत्रको संकलन गर्न मङ्गुचना गर्ने कुनै पनि संगठन, एजेन्सीहरू वा व्यक्तिहरूले यम जानकारीको रेकर्ड राखे छैन वा कुनै पनि अन्य कारणहरूको लागि प्रयोग गर्ने छैन ।)

म एक बृद्ध एक युवा एक महिला एक कार्बन व्यक्ति

मलाई आशा छ कि सरकारले मेरो टिप्पणीहरू सम्झिरहाको नाब विनेछ र मेरो चिन्ताको सम्बोधन यम पत्रको अन्तर्गत मार्फत हुनेछ । कृपया अन्तर्गत पठाउनको लागि निम्न ठेगाना/ईमेल गर्नुहोस् :

एक हङकङ नागरिक

नाम/ हस्ताक्षर:

_____(DD) _____(MM) 2016

致林鄭月娥司長：

**全民退休保障是市民權利
反對資產審查 支持學者方案**

本人認為香港應該實行全民退休保障，因為這基本的退休保障，是市民的權利，也是社會和政府對市民的應有責任，正如醫療、教育等基本保障。

反對資產審查

本人認為基本的退休生活保障，是每名市民的權利，不論她身處甚麼社會崗位，年青時從事甚麼職業或工作，持有多少資產、是貧窮或是富有，都不應影響他享有這種權利。既然是基本權利，政府財政就應優先處理，不應以財政困難為藉口而拖延落實。相反應進行稅制改革，包括大額股息稅、累進性利得稅等，減省效益成疑的開支，以確保這項權利得到保障。

支持學者強積金轉移方案

學者們提出了一個強積金轉移方案，不但不會讓僱主僱員承擔額外供款，並且具備可持續性，即使在人後老化高峰後仍然有財政盈餘。本人對政府沒有明確把這方案拿出來作公眾諮詢，相反卻刻意強調加稅以恫嚇市民，感到失望及憤怒。

我認為勞資官三方都有責任撥款支持退休保障制度。作為市民，為舒緩現時長者貧窮，保障我自己及下一代退休後都得以老有所養，我願意作出供款。支持學者方案中，把部分強積金注入全民退保。同時，僱主也有責任，撥出部份強積金供款，加上政府注資作種子基金，共同承擔全民退保的融資。

本人在此重申：

1. 支持實行不設資產審查的全民退休保障，因為這是市民無條件的權利，也是政府理所當然的責任；
2. 支持學者方案，因為這是所有人付出最少，而能令到全體市民享有全民退保。

其他意見：

姓名：_____ 簽署：_____ 日期：_____

「全民撐退休保障聯盟」發起一人一信，我們集齊及統計數量後，會交扶貧委員會

香港添馬添美道2號政府總部西翼十樓
 勞工及福利局（退休保障公眾參與活動）
 扶貧委員會主席
 林鄭月娥司長：

對於扶貧委員會於2015年12月底展開為期六個月退休保障公眾諮詢，明顯地已有既定立場及未能反映事實全部，意途將數個完整方案拆散並歸納成「不論貧富」和「有經濟需要」對立方案，妨礙公眾對長者退休生活保障有全面而確切之理解，容易引起社會矛盾。現強烈要求政府盡快落實推行全民退休保障制度，有關理據如下：

1. 退休保障是基本權利，屬安老政策而非扶貧

長者退休生活保障的背後理念應為向退休人士提供一個基本生活保障，好讓所有長者能夠安享晚年。這是廣大市民權利，而非對弱勢的憐憫。

2. 全民退休是社會福利及經濟發展上的重要「基建」

全民退休保障一方面為退休人士提供基本生活保障，讓勞動人口對於退休後的生活有安全感；另一方面，亦有助青年人建立公民貢獻社會的願景，使他們掌握到退休後的生活保障權利，減輕儲錢退休的擔心，自然更有動力及無後顧之憂地貢獻社會，對於經濟發展有利無害。

3. 學者方案於財務上是可行及可持續

「全民養老金」學者方案是一個財務上可持續的方案，透過恰當的融資方法可避免出現政府所說的鉅額虧損，導致大幅加稅的問題。

退休保障對全香港市民非常重要，我們期望司長認真聽取意見，推行全民退休保障制度，讓現時長者及年青下一代年老後能夠安享晚年。

意見/心聲（如有，請填寫）

香港市民
 簽署：

香港添馬添美道2號政府總部西翼十樓
勞工及福利局（退休保障公眾參與活動）
扶貧委員會主席
林鄭月娥司長：

本人強烈要求政府盡快落實推行全民退休保障制度，因為：

1. 退休保障是基本權利，屬安老政策而非扶貧；
2. 全民退保是社會福利及經濟發展上的重要「基建」；為退休人士提供基本生活保障，亦有助青年人建立公民貢獻社會的願景；
3. 學者方案的推算已證實全民退保於財務上是可行及可持續。

退休保障對全香港市民非常重要，我們期望政府認真聽取意見，推行全民退休保障制度，讓現時長者及年青下一代年老後能夠安享晚年。

其他意見：

請委員會就本人的意見示覆。（如不適用請刪去）

（電話： / 電郵：

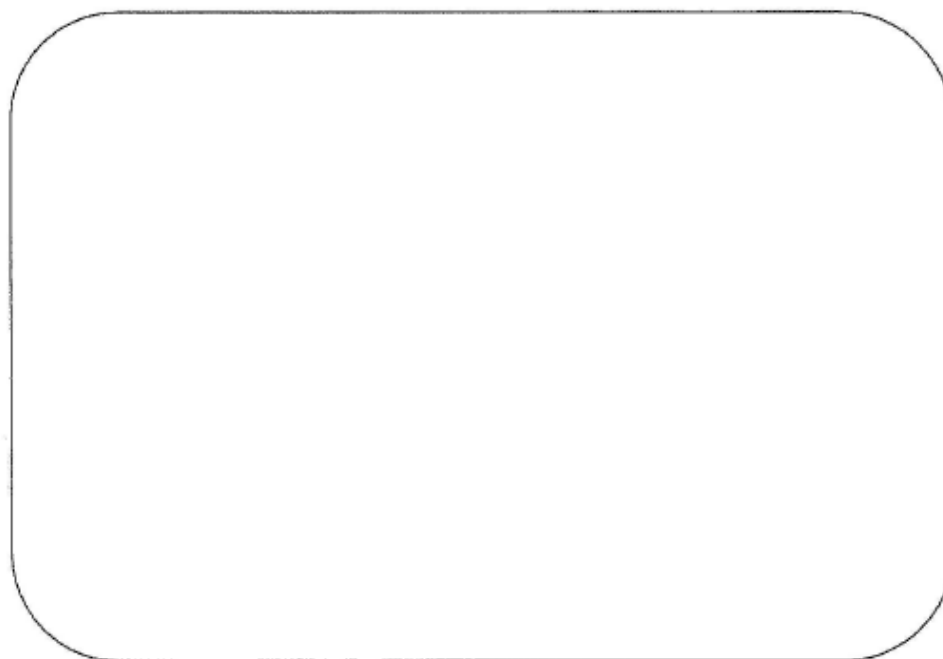
香港市民
姓名/簽署：

2016年 月 日

信件在集譯及統計數量後，會交扶貧委員會，並會將意見整理後交立法會及相關團體。

香港添馬添美道2號政府總部西翼十樓
勞工及福利局（退休保障公眾參與活動）
扶貧委員會主席
林鄭月娥司長：

本人強烈要求政府盡快落實推行全民退休保障制度，因為：



請委員會就本人的意見示覆。（如不適用請刪去）

（電話： _____ / 電郵： _____）

香港市民
姓名/簽署：

2016年 月 日

信件在集齊及統計數量後，會交扶貧委員會，並會將意見整理後交立法會及相關團體。

Public Opinion Polls on Various Topics Related to Retirement Protection by Academic Bodies

(a)

Date of survey: 28 December 2015 to 19 January 2016

Organizer: The Alliance for Universal Pension and the Centre for Social Policy Studies of the Department of Applied Social Science of the Polytechnic University of Hong Kong

Number of respondents (Response rate): 1 026 (43.25%)¹

¹ Refer to [Hong Kong people's view on "universal retirement protection" public opinion poll (1st stage) report]
(This title is translated from Chinese and the official title of the survey report is available in Chinese only)
<https://drive.google.com/file/d/0Bw1FVjmS4HsGMmNmVjNZRVpoMXM/view>

《香港市民對「全民退休保障」意見》
全港住戶電話調查
(第一階段)

報告書

香港理工大學應用社會科學系
社會政策研究中心
與



爭取全民退休保障聯席

聯合執行

2016年1月

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第一章 研究背景及目的

特區政府轄下的扶貧委員會於 2015 年 12 月 22 日起，展開為期六個月的「退休保障」公眾諮詢。諮詢文件內容包含兩個模擬方案，分別為「不論貧富方案」和「有經濟需要方案」。

然而，身兼扶貧委員會主席的政務司司長林鄭月娥曾多次公開表明（並在諮詢文件內重申立場），政府對「不論貧富方案」有保留¹。有鑑於政府提出的退休保障諮詢文件帶有鮮明的立場，未必能公開、公正地讓市民聚焦討論融資方式，以及就退休保障計劃表達意見，有見及此，香港理工大學應用社會科學系社會政策研究中心（下稱「理大」）與爭取全民退休保障聯席，特別在公眾諮詢展開期間，聯合進行有關《香港市民對「全民退休保障」意見》之研究。

本研究的目的，旨在運用全港電話調查的方式，了解不同經濟背景及社群的香港市民對「全民退休保障計劃」的看法；以及收集市民就籌集資金方式的意見，藉以全面、客觀及科學地反映民意。是次研究，是政府公眾諮詢開始後，首個由學術機構進行的全港民意調查。

¹ 香港政府新聞網（2015-12-22）。《退休保障公眾諮詢展開》。
網址：http://www.news.gov.hk/zh/categories/admin/html/2015/12/20151222_143540.shtml

第二章 研究方法

2.1 問卷調查

為搜集廣泛而具代表性的數據和資料以作完善的研究分析，本研究將以問卷調查為主要研究方法。

2.2 調查對象

本調查涵蓋全港所有擁有住宅電話線的住戶中，年齡在 18 歲或以上的人士。本調查採用隨機抽樣的方法抽選住戶，並用「即將生日原則」(Next Birthday Rule) 方法從每個住戶中抽選一位人士作為研究樣本進行訪問。

2.3 調查時間

香港理工大學應用社會科學系社會政策研究中心電腦輔助調查組於 2015 年 12 月 28 日至 2016 年 1 月 19 日進行電話問卷調查。

2.4 數據收集方法

本調查以電話訪問形式進行，所有樣本皆源自通訊事務管理局之香港電訊服務號碼計劃已分配予電訊商的電話號碼，並以簡單隨機抽樣方法 (Simple Random Sampling, SRS) 抽選出來。如果訪問員在第一次致電受訪者時未能完成訪問，則會在收集數據期間至少嘗試兩次或以上再聯絡受訪者，直到完成訪問或確定不能繼續為止。

電話訪問進行時段在星期一至五下午 6 時 30 分至 10 時 30 分，以及星期六至日下午 2 時正至 10 時 30 分。調查進行期間，會由一名全職督導主任負責；所有參與是次研究的訪問員，事前均須接受及完成訓練。是次訪問全部以廣東話進行，其他國家語言及中國地方方言不包括在內。

2.5 成功樣本及合作回應率

本調查共完成了 1,026 個成功樣本。訪問結果概列如下：

類別	頻數
答應合作 (I)	1,026
中途拒絕 (P)	59
拒絕合作 (R)	1,285
非目標樣本 (即家中沒有或不能確定有沒有年齡為 18 歲或以上的香港居民) (NE)	472
未能聯絡上或已預約而未訪問之合資格受訪單位 (NC)	3,826
其他未能進行訪問的單位 (包括撥號後無聲無反應/長鳴/需輸入密碼/非住宅號碼/傳真號碼/對方稱電話錯誤) (NI)	20,787
撥出電話線總數	27,455

利用 Groves(1989)² 的公式計算接觸率 (Contact Rate) 及合作回應率 (Co-operation Rate)，其結果如下：

接觸率 Contact Rate	85.82%
合作回應率 Co-operation Rate	43.25%

2.6 調查數據處理

訪問完成所得到之數據，理大研究員會採用 IBM SPSS 20.0 作為資料輸入及分析工具，並作簡單描述性統計分析 (Descriptive Statistics Analysis)，包括頻數表 (Frequency Table) 及百分率表 (Percentage Table) 作分析及統計。本報告的第三章將針對問卷調查的研究結果作展示和闡釋。

有關調查數字將按照政府統計處提供之 2015 年年中全港人口年齡及性別分佈初步統計數字，以加權方法作出調整，減少樣本與研究母體的人口特質之間的差異。因加權後所顯示的數據均採用四捨五入方式表示，或會出現相加數字不符總數，或各百分比相加不等於 100.0% 的情況，敬請注意。

² Groves, R. (1989). *Survey Errors and Survey Costs*. John Wiley & Sons, Pp.144-145.
Contact Rate = $(I+P+R+NI)/(I+P+R+NI+NC)$,
Cooperation rate = $I / (I+P+R)$.

第三章 問卷調查結果及分析

3.1 受訪者基本資料

3.1.1 受訪者的性別

加權處理後，1,026 名受訪者當中以女性較多，佔整體 54.8%；男性則佔整體 45.2%，貼近實際人口的性別比例。（表 3.1.1）

表3.1.1：受訪者的性別

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
男	479	46.7	464	45.2
女	547	53.3	562	54.8
總計	1,026	100.0	1,026	100.0

3.1.2 受訪者的年齡

加權處理後，受訪者當中屬於 30-59 歲（中年）群組最多，佔整體 57.1%，貼近實際人口的年齡比例。受訪者將按年齡分為青年、中年和老年三個群組，以便往後的數據分析。（表 3.1.2 及 表 3.1.2a）

表3.1.2：受訪者的年齡

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
18-19 歲	26	2.5	23	2.3
20-29 歲	98	9.6	155	15.1
30-39 歲	95	9.3	188	18.3
40-49 歲	147	14.3	189	18.5
50-59 歲	233	22.7	208	20.3
60-69 歲	238	23.2	138	13.4
70 歲或以上	189	18.4	124	12.1
總計	1,026	100.0	1,026	100.0

備註：加權後的數字經四捨五入處理，因此總數或有差異。

表3.1.2a：受訪者的年齡（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
18-29 歲（青年）	124	12.1	178	17.4
30-59 歲（中年）	475	46.3	586	57.1
60 歲或以上（老年）	427	41.6	262	25.5
總計	1,026	100.0	1,026	100.0

3.1.3 受訪者的教育程度

是次調查的受訪者以具有大專或以上程度的較多，佔整體的 51.7%，而具中學程度的受訪者佔 36.7%；小學程度或以下的受訪者則佔 11.6%（經加權後數字）。（表 3.1.3 及 表 3.1.3a）

表3.1.3：受訪者的教育程度

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
未受過教育/幼稚園	41	4.0	27	2.7
小學	134	13.1	91	8.9
初中（中一至中三）	144	14.1	111	10.9
高中/預科（中四至中七）	279	27.3	265	25.9
大專（非學士學位）	152	14.9	177	17.3
學士學位或以上（包括碩士/博士等）	272	26.6	352	34.4
總計	1,022	100.0	1,023	100.0

備註： 4 位受訪者拒絕作答此問題。

表3.1.3a：受訪者的教育程度（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
小學程度或以下	175	17.1	119	11.6
中學程度	423	41.4	376	36.7
大專或以上程度	424	41.5	529	51.7
總計	1,022	100.0	1,023	100.0

備註： 4 位受訪者拒絕作答此問題。

3.1.4 受訪者認為自己屬於社會哪一個階層

是次調查問及受訪者認為自己屬於社會哪一個階層，當中自認為屬於中層的較多，佔整體 40.8%，其次的中下層及下層則分別佔 31.9% 及 19.4%；認為自己屬於中上層或上層的受訪者則有合共 7.9%（經加權後數字）。（表 3.1.4 及 表 3.1.4a）

表3.1.4：受訪者認為自己屬於社會哪一個階層

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
下層	226	22.6	195	19.4
中下層	316	31.5	319	31.9
中層	385	38.4	409	40.8
中上層	68	6.8	72	7.2
上層	7	0.7	7	0.7
總計	1,002	100.0	1,002	100.0

備註： 24 位受訪者表示無意見/唔知道/好難講。

表3.1.4a：受訪者認為自己屬於社會哪一個階層（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
下層或中下層	542	54.1	514	51.3
中層	385	38.4	409	40.8
中上層或上層	75	7.5	79	7.9
總計	1,002	100.0	1,002	100.0

備註： 24 位受訪者表示無意見/唔知道/好難講。

3.1.5 受訪者現時的身份

是次調查的受訪者以現時為全職或兼職人士的身份較多，佔整體 59.2%，其次是退休人士，佔 22.8%（經加權後數字）。（表 3.1.5）

表3.1.5：受訪者現時的身份

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
全職／兼職人士	497	48.5	606	59.2
家務料理者	92	9.0	87	8.5
退休人士	355	34.7	234	22.8
學生	57	5.6	74	7.2
待業人士	23	2.2	24	2.3
總計	1,024	100.0	1,024	100.0

備註： 2 位受訪者表示無意見/唔知道/好難講。

3.1.6 受訪者的家庭每月平均收入

受訪者當中以家庭每月平均收入為 \$30,000-39,999 的群組最多，佔整體 13.1%；其次是屬於 \$80,000 或以上 及 \$20,000-24,999 的群組，分別佔整體 11.8% 及 11.2%（經加權後數字）。受訪者將按收入較平均地分為四個群組，以作往後的數據分析。（表 3.1.6 及 表 3.1.6a）

表 3.1.6：受訪者的家庭每月平均收入

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
無收入	37	3.9	25	2.7
\$4,999 或以下	120	12.8	79	8.5
\$5,000-9,999	67	7.1	52	5.6
\$10,000-14,999	91	9.7	83	8.9
\$15,000-19,999	62	6.6	60	6.5
\$20,000-24,999	100	10.6	105	11.2
\$25,000-29,999	37	3.9	37	3.9
\$30,000-39,999	111	11.8	122	13.1
\$40,000-49,999	80	8.5	93	10.0
\$50,000-59,999	83	8.8	93	10.0
\$60,000-69,999	25	2.7	33	3.5
\$70,000-79,999	32	3.4	40	4.3
\$80,000 或以上	95	10.1	111	11.8
總計	940	100.0	933	100.0

備註： 86 位受訪者表示唔知道/唔清楚/收入不穩定。由於不同年齡組別表示唔知道/唔清楚/收入不穩定的比例有較大差異，致使總數在加權處理後有所不同。

表3.1.5a：受訪者的家庭每月平均收入（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
\$9,999 或以下（包括無收入）	224	23.8	157	16.8
\$10,000-24,999	253	26.9	248	26.6
\$25,000-49,999	228	24.3	252	27.0
\$50,000 或以上	235	25.0	276	29.6
總計	940	100.0	933	100.0

備註： 86 位受訪者表示唔知道/唔清楚/收入不穩定。由於不同年齡組別表示唔知道/唔清楚/收入不穩定的比例有較大差異，致使總數在加權處理後有所不同。

3.2 有關全民退休保障計劃的整體意見

本章節顯示的數據均經過加權處理。

3.2.1 Q2. 你知唔知道政府而家做緊退休保障嘅公眾諮詢呢？

超過八成（83.1%）受訪者表示知道政府現正進行退休保障公眾諮詢。（表 3.2.1）

表3.2.1：受訪者是否知道政府現正進行退休保障公眾諮詢

	人數	有效百分比
1.知道	853	83.1
2.唔知道	173	16.9
總計	1,026	100.0

根據 Pearson 卡方測試顯示，不同年齡群組都有七成以上的受訪者，表示知道政府現正進行退休保障的公眾諮詢。當中，40-69 歲三個群組中的受訪者有更高比例表示知道，比率近九成，而 18-29 歲兩個群組中的受訪者則較其他群組更少表示知道。(表 3.2.1a 及表 3.2.1b)

表3.2.1a：受訪者是否知道政府現正進行退休保障公眾諮詢 — 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	17	73.9	115	74.2	145	77.1	170	89.9
2.唔知道	6	26.1	40	25.8	43	22.9	19	10.1
總計	23	100.0	155	100.0	188	100.0	189	100.0

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	186	89.0	123	89.1	97	78.2
2.唔知道	23	11.0	15	10.9	27	21.8
總計	209	100.0	138	100.0	124	100.0

備註： Pearson 卡方= 32.122, $p=0.000$

表3.2.1b：受訪者是否知道政府現正進行退休保障公眾諮詢 — 按受訪者年齡劃分（再分類）

	18-29 歲（青年）		30-59 歲（中年）		60 歲或以上（長者）	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	133	74.3	501	85.5	220	84.0
2.唔知道	46	25.7	85	14.5	42	16.0
總計	179	100.0	586	100.0	262	100.0

備註： Pearson 卡方= 12.431, $p<0.005$

加權後的數字經四捨五入處理，總數在不同的交叉表中或有差異。

根據 Pearson 卡方測試顯示，教育程度越高的受訪者，有越高比例表示知道政府現正進行退休保障的公眾諮詢。當中，具中學程度或以上的受訪者都有近八成半表示知道，而具小學程度或以下的則有 74.6%。(表 3.2.1c)

表3.2.1c：受訪者是否知道政府現正進行退休保障公眾諮詢 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	88	74.6	316	84.0	448	84.7
2.唔知道	30	25.4	60	16.0	81	15.3
總計	118	100.0	376	100.0	529	100.0

備註： Pearson 卡方= 7.332, $p < 0.05$

根據 Pearson 卡方測試顯示，除現時身份為學生的受訪者外，其他群組都有逾八成表示知道政府現正進行退休保障公眾諮詢。(表 3.2.1d)

表3.2.1d：受訪者是否知道政府現正進行退休保障公眾諮詢 — 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	512	84.5	72	82.8	196	84.1
2.唔知道	94	15.5	15	17.2	37	15.9
總計	606	100.0	87	100.0	233	100.0

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.知道	51	68.9	20	83.3
2.唔知道	23	31.1	4	16.7
總計	74	100.0	24	100.0

備註： Pearson 卡方= 11.612, $p < 0.05$

根據 Pearson 卡方測試顯示，現時家庭每月平均收入為 \$50,000 或以上群組的受訪者，有最高比例表示知道政府現正進行退休保障的公眾諮詢，比率接近九成；而收入為 \$10,000-24,999 群組的受訪者則較其他群組更少表示知道，但亦有 77.8% 表示知道。(表 3.2.1e)

表3.2.1e：受訪者是否知道政府現正進行退休保障公眾諮詢 — 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.知道	128	81.0	193	77.8	212	84.1	248	89.9
2.唔知道	30	19.0	55	22.2	40	15.9	28	10.1
總計	158	100.0	248	100.0	252	100.0	276	100.0

備註： Pearson 卡方= 14.750, $p < 0.005$

3.2.2 Q3. 你支唔支持香港設立無須入息同資產審查嘅「全民退休保障計劃」呢？

接近七成（68.8%）受訪者支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」，表示不支持或非常不支持的，佔整體 31.2%。（表 3.2.2）

表3.2.2：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

	人數	有效百分比
1.非常支持	324	34.5
2.支持	322	34.3
3.唔支持	198	21.1
4.非常唔支持	95	10.1
總計	941	100.0
平均數		2.07

備註： 85 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，60-69 歲及 70 歲或以上群組的受訪者，分別有 73.3% 及 84.4% 表示支持香港設立無須入息及資產審查的「全民退休保障計劃」；而 20-59 歲的四個群組，亦有逾六成表示支持，18-19 歲群組的受訪者表示支持的比率則佔 52.4%。(表 3.2.2a 及表 3.2.2b)

表3.2.2a：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

一 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	3	14.3	28	19.7	53	31.0	63	35.6
2.支持	8	38.1	64	45.1	52	30.4	58	32.8
3.唔支持	10	47.6	43	30.3	33	19.3	38	21.5
4.非常唔支持	0	0.0	7	4.9	33	19.3	18	10.2
總計	21	100.0	142	100.0	171	100.0	177	100.0
平均數	2.33		2.20		2.27		2.06	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	65	34.4	57	43.5	54	49.5
2.支持	63	33.3	39	29.8	38	34.9
3.唔支持	44	23.3	21	16.0	11	10.1
4.非常唔支持	17	9.0	14	10.7	6	5.5
總計	189	100.0	131	100.0	109	100.0
平均數	2.07		1.94		1.72	

備註： Pearson 卡方= 72.869, $p=0.000$

表3.2.2b：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

— 按受訪者年齡劃分（再分類）

	18-29 歲（青年）		30-59 歲（中年）		60 歲或以上（長者）	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	31	19.0	181	33.8	112	46.5
2.支持	72	44.2	173	32.3	77	32.0
3.唔支持	53	32.5	114	21.3	32	13.3
4.非常唔支持	7	4.3	68	12.7	20	8.3
總計	163	100.0	536	100.0	241	100.0
平均數	2.22		2.13		1.83	

備註： Pearson 卡方= 53.868, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示支持香港設立無須入息及資產審查的「全民退休保障計劃」。小學教育程度或以下的受訪者表示支持的比率高達 83.8%，而具中學及大專程度或以上群組的受訪者，表示支持的分別有 70.9% 及 63.8%。（表 3.2.2c）

表3.2.2c：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

— 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	46	43.8	140	40.7	137	28.0
2.支持	42	40.0	104	30.2	175	35.8
3.唔支持	12	11.4	69	20.1	118	24.1
4.非常唔支持	5	4.8	31	9.0	59	12.1
總計	105	100.0	344	100.0	489	100.0
平均數	1.77		1.97		2.20	

備註： Pearson 卡方= 27.560, $p<0.001$

根據 Pearson 卡方測試顯示，現時身份為退休人士的受訪者，表示支持香港設立無須入息及資產審查的「全民退休保障計劃」的比率最高，達 77.7%；而家務料理者及全職或兼職人士群組則分別有 70.8% 及 66.3% 表示支持。(表 3.2.2d)

表3.2.2d：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

— 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	178	31.4	28	38.9	98	46.4
2.支持	198	34.9	23	31.9	66	31.3
3.唔支持	124	21.9	14	19.4	30	14.2
4.非常唔支持	67	11.8	7	9.7	17	8.1
總計	567	100.0	72	100.0	211	100.0
平均數	2.14		2.00		1.84	

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.非常支持	12	17.9	7	31.8
2.支持	30	44.8	6	27.3
3.唔支持	25	37.3	5	22.7
4.非常唔支持	0	0.0	4	18.2
總計	67	100.0	22	100.0
平均數	2.19		2.27	

備註： Pearson 卡方= 43.421, $p=0.000$

根據 Pearson 卡方測試顯示，家庭每月平均收入越低的受訪者，有越高比例支持香港設立無須入息及資產審查的「全民退休保障計劃」。

所有群組的受訪者都有六成以上表示支持香港設立無須入息及資產審查的「全民退休保障計劃」。家庭每月平均收入為 \$9,999 或以下群組的受訪者，表示支持的佔八成半 (85.2%)，而家庭每月平均收入為 \$50,000 或以上群組則有 63.4% 表示支持。(表 3.2.2e)

表3.2.2e：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」
— 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	68	47.9	86	37.6	76	32.5	70	27.9
2.支持	53	37.3	82	35.8	75	32.1	89	35.5
3.唔支持	14	9.9	46	20.1	58	24.8	51	20.3
4.非常唔支持	7	4.9	15	6.6	25	10.7	41	16.3
總計	142	100.0	229	100.0	234	100.0	251	100.0
平均數	1.72		1.96		2.14		2.25	

備註： Pearson 卡方= 38.198, $p=0.000$

3.2.3 Q4. 如果政府推行「全民退休保障計劃」，你贊唔贊成僱主、僱員要額外供款呢？

如果政府推行「全民退休保障計劃」，表示贊成或非常贊成僱主、僱員需要額外供款的受訪者，共佔整體 56.7%；而表示不贊成或非常不贊成的，則佔 43.3%。（表 3.2.3）

表3.2.3： 如果政府推行「全民退休保障計劃」，受訪者是否贊成僱主、僱員需要額外供款

	人數	有效百分比
1.非常贊成	129	13.6
2.贊成	408	43.1
3.唔贊成	289	30.5
4.非常唔贊成	121	12.8
總計	948	100.0
平均數		2.42

備註： 78 位受訪者表示無意見/唔知道/好難講。

根據 Pearson 卡方測試顯示，40 歲或以上四個群組的受訪者，均有逾六成表示贊成僱主、僱員需要額外供款，其中 40-49 歲及 50-59 歲群組分別有 59.8% 及 64.3% 表示贊成；而 20-39 歲的兩個群組，贊成的比率分別有 47.0% 及 43.2%。（表 3.2.3a 及表 3.2.3b）

表3.2.3a：如果政府推行「全民退休保障計劃」，受訪者是否贊成僱主、僱員需要額外供款
— 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	2	8.7	7	4.8	17	9.3	26	14.5
2.贊成	11	47.8	62	42.2	62	33.9	81	45.3
3.唔贊成	9	39.1	60	40.8	62	33.9	50	27.9
4.非常唔贊成	1	4.3	18	12.2	42	23.0	22	12.3
總計	23	100.0	147	100.0	183	100.0	179	100.0
平均數	2.39		2.61		2.70		2.38	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	32	16.6	27	22.0	18	18.0
2.贊成	92	47.7	59	48.0	41	41.0
3.唔贊成	50	25.9	27	22.0	31	31.0
4.非常唔贊成	19	9.8	10	8.1	10	10.0
總計	193	100.0	123	100.0	100	100.0
平均數	2.29		2.16		2.33	

備註： Pearson 卡方= 57.172, $p=0.000$

表3.2.3b：如果政府推行「全民退休保障計劃」，受訪者是否贊成僱主、僱員需要額外供款

－ 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	9	5.3	75	13.5	45	20.2
2.贊成	73	42.9	235	42.3	100	44.8
3.唔贊成	69	40.6	162	29.2	58	26.0
4.非常唔贊成	19	11.2	83	15.0	20	9.0
總計	170	100.0	555	100.0	223	100.0
平均數	2.58		2.46		2.24	

備註： Pearson 卡方= 28.302, $p=0.000$

根據 Pearson 卡方測試顯示，現時身份為退休人士的受訪者，明顯較其他群組更贊成僱主、僱員需要額外供款，比率達 66.3%；而全職或兼職人士的受訪者，贊成程度則有 53.6%。（表 3.2.3c）

表3.2.3c：如果政府推行「全民退休保障計劃」，受訪者是否贊成僱主、僱員需要額外供款

－ 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	66	11.5	8	10.1	42	20.8
2.贊成	241	42.1	37	46.8	92	45.5
3.唔贊成	176	30.8	25	31.6	53	26.2
4.非常唔贊成	89	15.6	9	11.4	15	7.4
總計	572	100.0	79	100.0	202	100.0
平均數	2.50		2.44		2.20	

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.非常贊成	6	8.5	7	31.8
2.贊成	34	47.9	4	18.2
3.唔贊成	27	38.0	8	36.4
4.非常唔贊成	4	5.6	3	13.6
總計	71	100.0	22	100.0
平均數	2.41		2.32	

備註： Pearson 卡方= 34.928, $p=0.000$

根據 Pearson 卡方測試顯示，越支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有越高比例表示贊成或非常贊成僱主、僱員需要額外供款。其中，分別有約六成 (60.2% 及 59.4%) 表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，同時贊成或非常贊成僱主、僱員需要額外供款；而表示不贊成或非常不贊成有關安排的，則有 39.7% 及 40.6%。(表 3.2.3d)

表3.2.3d：如果政府推行「全民退休保障計劃」，受訪者是否贊成僱主、僱員需要額外供款

— 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	72	24.2	21	6.9	13	7.1	20	21.3
2.贊成	107	36.0	159	52.5	72	39.3	28	29.8
3.唔贊成	79	26.6	95	31.4	85	46.4	15	16.0
4.非常唔贊成	39	13.1	28	9.2	13	7.1	31	33.0
總計	297	100.0	303	100.0	183	100.0	94	100.0
平均數	2.29		2.43		2.54		2.61	

備註： Pearson 卡方= 116.424, $p=0.000$

3.3 有關全民退休保障計劃建議融資方案的意見

本章節內的三條問題，均以政府諮詢文件中提出「退休保障方案要持續至 2064年」（可持續50年）為前提而設。顯示的數據均經過加權處理。

3.3.1 Q5. 第一，將僱主僱員部份嘅強積金供款放入全民退休保障計劃。你贊唔贊成呢？

表示贊成或非常贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式的受訪者，共佔整體 63.5%；而表示不贊成或非常不贊成的，則佔 36.6%。（表 3.3.1）

表3.3.1：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃

	人數	有效百分比
1.非常贊成	169	17.7
2.贊成	436	45.8
3.唔贊成	210	22.1
4.非常唔贊成	138	14.5
總計	953	100.0
平均數		2.33

備註： 73 位受訪者表示無意見/唔知道/好難講。

根據 Pearson 卡方測試顯示，50 歲或以上三個群組的受訪者，有 69.9% 至 79.6% 表示贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式；而 18-19 歲群組亦有 65.2% 表示贊成或非常贊成。20-39 歲兩個群組的受訪者表示贊成的比例分別有 52.7% 及 54.0%。(表 3.3.1a 及表 3.3.1b)

表3.3.1a：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃 — 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	1	4.3	10	6.8	22	11.8	28	15.5
2.贊成	14	60.9	68	45.9	79	42.2	80	44.2
3.唔贊成	7	30.4	54	36.5	40	21.4	38	21.0
4.非常唔贊成	1	4.3	16	10.8	46	24.6	35	19.3
總計	23	100.0	148	100.0	187	100.0	181	100.0
平均數	2.35		2.51		2.59		2.44	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	51	26.4	36	29.3	20	20.4
2.贊成	84	43.5	54	43.9	58	59.2
3.唔贊成	38	19.7	20	16.3	14	14.3
4.非常唔贊成	20	10.4	13	10.6	6	6.1
總計	193	100.0	123	100.0	98	100.0
平均數	2.14		2.08		2.06	

備註： Pearson 卡方= 88.062, $p=0.000$

表3.3.1b：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃 — 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	11	6.4	102	18.2	57	25.7
2.贊成	82	48.0	242	43.1	112	50.5
3.唔贊成	61	35.7	116	20.7	33	14.9
4.非常唔贊成	17	9.9	101	18.0	20	9.0
總計	171	100.0	561	100.0	222	100.0
平均數	2.49		2.39		2.07	

備註： Pearson 卡方= 54.210, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式。小學教育程度或以下的受訪者，有超過七成 (74.2%) 表示贊成或非常贊成，而具中學及大專程度或以上群組的受訪者，表示贊成的比率分別有 67.9% 及 58.1%。(表 3.3.1c)

表3.3.1c：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	19	20.4	80	22.5	69	13.7
2.贊成	50	53.8	161	45.4	224	44.4
3.唔贊成	17	18.3	63	17.7	131	26.0
4.非常唔贊成	7	7.5	51	14.4	80	15.9
總計	93	100.0	355	100.0	504	100.0
平均數	2.13		2.24		2.44	

備註： Pearson 卡方= 22.063, $p<0.005$

根據 Pearson 卡方測試顯示，現時身份為退休人士的受訪者，明顯較其他群組更贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式，比率高達 76.8%；而學生及全職或兼職人士的受訪者，贊成程度相約，分別有 58.9% 及 58.4%。(表 3.3.1d)

表3.3.1d：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃 — 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	100	17.3	13	16.5	51	25.8
2.贊成	238	41.1	41	51.9	101	51.0
3.唔贊成	134	23.1	15	19.0	32	16.2
4.非常唔贊成	107	18.5	10	12.7	14	7.1
總計	579	100.0	79	100.0	198	100.0
平均數	2.43		2.28		2.05	

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.非常贊成	2	2.7	3	12.5
2.贊成	41	56.2	15	62.5
3.唔贊成	27	37.0	2	8.3
4.非常唔贊成	3	4.1	4	16.7
總計	73	100.0	24	100.0
平均數	2.42		2.29	

備註： Pearson 卡方= 57.531, $p=0.000$

根據 Pearson 卡方測試顯示，越支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有越高比例表示贊成或非常贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式。其中，分別有超過六成半 (67.3% 及 68.3%) 表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，同時贊成或非常贊成將僱主僱員部份的強積金供款放進「全民退休保障計劃」作為融資方式；而表示不贊成或非常不贊成的，則有 32.6% 及 31.7%。(表 3.3.1e)

表3.3.1e：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成將僱主僱員部份的強積金供款放進全民退休保障計劃 — 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	97	32.0	34	11.4	11	5.9	18	19.8
2.贊成	107	35.3	170	56.9	89	47.6	27	29.7
3.唔贊成	58	19.1	65	21.7	63	33.7	15	16.5
4.非常唔贊成	41	13.5	30	10.0	24	12.8	31	34.1
總計	303	100.0	299	100.0	187	100.0	91	100.0
平均數	2.14		2.30		2.53		2.65	

備註： Pearson 卡方= 118.278, $p=0.000$

3.3.2 Q6. 第二，向賺緊錢嘅大企業，加徵唔多於百分之二嘅利得稅。你贊唔贊成呢？

表示贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式的受訪者，共佔整體 87.8%，接近九成；而表示不贊成或非常不贊成的，則佔 12.2%。(表 3.3.2)

表3.3.2：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅

	人數	有效百分比
1.非常贊成	506	51.6
2.贊成	354	36.1
3.唔贊成	83	8.4
4.非常唔贊成	37	3.8
總計	980	100.0
平均數		1.64

備註： 46 位受訪者表示無意見/唔知道/好難講。

根據 Pearson 卡方測試顯示，除 30-39 歲群組外，各年齡群組均有約九成的比例表示贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式；而 30-39 歲群組的受訪者亦有 77.7% 表示贊成或非常贊成。（表 3.3.2a）

表3.3.2a：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅 — 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	11	50.0	71	47.7	78	43.6	97	53.0
2.贊成	9	40.9	58	38.9	61	34.1	67	36.6
3.唔贊成	2	9.1	17	11.4	17	9.5	15	8.2
4.非常唔贊成	0	0.0	3	2.0	23	12.8	4	2.2
總計	22	100.0	149	100.0	179	100.0	183	100.0
平均數	1.59		1.68		1.92		1.60	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	108	53.5	75	56.4	66	58.4
2.贊成	76	37.6	46	34.6	38	33.6
3.唔贊成	16	7.9	9	6.8	6	5.3
4.非常唔贊成	2	1.0	3	2.3	3	2.7
總計	202	100.0	133	100.0	113	100.0
平均數	1.56		1.55		1.52	

備註： Pearson 卡方= 55.684, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式。小學教育程度或以下的受訪者，有 95.3% 表示贊成；而具中學及大專程度或以上群組的受訪者，表示贊成的比率亦有 89.0% 及 85.4%。(表 3.3.2b)

表3.3.2b：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	55	51.9	195	53.6	255	50.3
2.贊成	46	43.4	129	35.4	178	35.1
3.唔贊成	3	2.8	32	8.8	47	9.3
4.非常唔贊成	2	1.9	8	2.2	27	5.3
總計	106	100.0	364	100.0	507	100.0
平均數	1.55		1.60		1.70	

備註： Pearson 卡方= 13.233, $p < 0.05$

根據 Pearson 卡方測試顯示，不同身份的受訪者都有超過八成表示贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式；而現時身份為退休人士的受訪者，較其他群組更為贊成，達 93.6%；相反，學生及全職或兼職人士的受訪者，表示贊成的程度相約，分別有 84.8% 及 85.4%。(表 3.3.2c)

表3.3.2c：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅 — 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	286	49.1	46	56.8	127	57.7
2.贊成	211	36.3	26	32.1	79	35.9
3.唔贊成	54	9.3	9	11.1	9	4.1
4.非常唔贊成	31	5.3	0	0.0	5	2.3
總計	582	100.0	81	100.0	220	100.0
平均數	1.71		1.54		1.51	

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.非常贊成	31	43.1	13	54.2
2.贊成	30	41.7	8	33.3
3.唔贊成	9	12.5	3	12.5
4.非常唔贊成	2	2.8	0	0.0
總計	72	100.0	24	100.0
平均數	1.75		1.58	

備註： Pearson 卡方= 21.514, $p < 0.05$

根據 Pearson 卡方測試顯示，所有群組的受訪者均有超過八成，表示贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式。其中，現時家庭每月平均收入為 \$9,999 或以下及 \$25,000-49,999 群組的受訪者持相同意見，分別有 93.9% 及 93.7% 表示贊成或非常贊成；而現時家庭每月平均收入為 \$10,000-24,999 及 \$50,000 或以上群組的受訪者，則分別有 85.8% 及 81.1% 表示贊成或非常贊成。(表 3.3.2d)

表3.3.2d：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅 — 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	81	55.1	127	54.5	140	56.9	121	44.8
2.贊成	57	38.8	73	31.3	90	36.6	98	36.3
3.唔贊成	6	4.1	28	12.0	11	4.5	29	10.7
4.非常唔贊成	3	2.0	5	2.1	5	2.0	22	8.1
總計	147	100.0	233	100.0	246	100.0	270	100.0
平均數	1.53		1.62		1.52		1.82	

備註： Pearson 卡方= 37.224, $p=0.000$

根據 Pearson 卡方測試顯示，支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有較高比例表示贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式。其中，分別有超過九成 (91.9%) 表示非常支持及超過八成半 (87.2%) 表示支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，同時贊成或非常贊成向有盈利的大企業，加徵不多於百分之二的利得稅作為融資方式；而表示不贊成或非常不贊的，只有極少數 (8.1%及 12.8%)。(表 3.3.2e)

表3.3.2e：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成向有盈利的大企業，加徵不多於百分之二的利得稅 — 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	221	68.8	141	45.2	78	42.6	33	37.1
2.贊成	74	23.1	131	42.0	81	44.3	34	38.2
3.唔贊成	14	4.4	33	10.6	22	12.0	7	7.9
4.非常唔贊成	12	3.7	7	2.2	2	1.1	15	16.9
總計	321	100.0	312	100.0	183	100.0	89	100.0
平均數	1.43		1.70		1.72		2.04	

備註： Pearson 卡方= 103.200, $p=0.000$

3.3.3 Q7. 第三，由政府注資 1,000 億，入去全民退休保障啟動基金。你贊唔贊成呢？

表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式，共佔整體 88.9%，接近九成；而表示不贊成或非常不贊成的，則佔 11.1%。（表 3.3.3）

表3.3.3：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資 1,000億元，作為全民退休保障啟動基金

	人數	有效百分比
1.非常贊成	453	46.8
2.贊成	408	42.1
3.唔贊成	67	7.0
4.非常唔贊成	40	4.2
總計	968	100.0
平均數		1.69

備註： 58 位受訪者表示無意見/唔知道/好難講。

根據 Pearson 卡方測試顯示，60 歲或以上群組的受訪者，有 95.4% 表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式；18-29 歲及 30-59 歲群組則分別有 85.4 %或 87.0% 表示贊成。而 40 歲或以上四個群組的受訪者，則有 90.3% 至 98.2% 表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式；而 18-39 歲的三個群組亦有 79.0% 至 86.9% 表示贊成或非常贊成。(表 3.3.3a 及表 3.3.3b)

表3.3.3a：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資 1,000億元，作為全民退休保障啟動基金 — 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	3	13.0	43	29.3	75	41.4	86	48.6
2.贊成	17	73.9	83	56.5	68	37.6	77	43.5
3.唔贊成	3	13.0	14	9.5	20	11.0	9	5.1
4.非常唔贊成	0	0.0	7	4.8	18	9.9	5	2.8
總計	23	100.0	147	100.0	181	100.0	177	100.0
平均數	2.00		1.90		1.90		1.62	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	104	53.1	77	59.2	64	57.7
2.贊成	73	37.2	44	33.8	45	40.5
3.唔贊成	14	7.1	5	3.8	2	1.8
4.非常唔贊成	5	2.6	4	3.1	0	0.0
總計	196	100.0	130	100.0	111	100.0
平均數	1.59		1.51		1.44	

備註： Pearson 卡方= 79.335, $p=0.000$

表3.3.3b：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資1,000億元，作為全民退休保障啟動基金 — 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	47	27.3	265	47.7	141	58.5
2.贊成	100	58.1	218	39.3	89	36.9
3.唔贊成	18	10.5	43	7.7	7	2.9
4.非常唔贊成	7	4.1	29	5.2	4	1.7
總計	172	100.0	555	100.0	241	100.0
平均數	1.91		1.70		1.48	

備註： Pearson 卡方= 48.515, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例贊成由政府注資1,000 億元，作為全民退休保障啟動基金的融資方式。達九成八 (98.1%) 小學教育程度或以下的受訪者，表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式；而具中學程度及大專程度或以上群組的受訪者亦有 95.0% 及 82.6% 表示贊成或非常贊成。(表 3.3.3c)

表3.3.3c：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資1,000億元，作為全民退休保障啟動基金 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	54	51.9	202	56.1	195	38.9
2.贊成	48	46.2	140	38.9	219	43.7
3.唔贊成	1	1.0	11	3.1	55	11.0
4.非常唔贊成	1	1.0	7	1.9	32	6.4
總計	104	100.0	360	100.0	501	100.0
平均數	1.51		1.51		1.85	

備註： Pearson 卡方= 53.276, $p=0.000$

根據 Pearson 卡方測試顯示，有 97.9% 現時家庭每月平均收入屬於最低群組的受訪者，表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式；而現時家庭每月平均收入屬於最高群組的受訪者，亦有 81.2% 表示贊成或非常贊成。(表 3.3.3d)

表3.3.3d：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資 1,000億元，作為全民退休保障啟動基金 — 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	87	60.0	112	46.5	117	50.2	103	38.7
2.支持	55	37.9	110	45.6	103	44.2	113	42.5
3.唔支持	2	1.4	14	5.8	10	4.3	29	10.9
4.非常唔支持	1	0.7	5	2.1	3	1.3	21	7.9
總計	145	100.0	241	100.0	233	100.0	266	100.0
平均數	1.43		1.63		1.57		1.88	

備註： Pearson 卡方= 50.499, $p=0.000$

根據 Pearson 卡方測試顯示，不同身份群組的受訪者，都有八成以上表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金的融資方式；而現時身份為退休人士的受訪者，明顯較其他群組更為贊成或非常贊成，比率達 94.5%。(表 3.3.3e)

表3.3.3e：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資 1,000億元，作為全民退休保障啟動基金 — 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	260	45.0	37	49.3	123	56.4
2.贊成	240	41.5	33	44.0	83	38.1
3.唔贊成	50	8.7	3	4.0	8	3.7
4.非常唔贊成	28	4.8	2	2.7	4	1.8
總計	578	100.0	75	100.0	218	100.0
平均數	1.73		1.60		1.51	

	學生		待業人士	
	人數	有效百分比	人數	有效百分比
1.非常贊成	21	28.8	10	45.5
2.贊成	42	57.5	9	40.9
3.唔贊成	7	9.6	0	0.0
4.非常唔贊成	3	4.1	3	13.6
總計	73	100.0	22	100.0
平均數	1.89		1.82	

備註： Pearson 卡方= 32.538, $p < 0.005$

根據 Pearson 卡方測試顯示，越支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有越高比例表示贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金。其中，分別有超過九成半 (98.1%) 表示非常支持及超過九成 (93.2%) 表示支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，同時贊成或非常贊成由政府注資 1,000 億元，作為全民退休保障啟動基金；而表示不贊成或非常不贊成由政府注資的，只有 1.8% 及 6.9%。(表 3.3.3f)

表3.3.3f：為確保政府的「全民退休保障計劃」可以持續50年，受訪者是否贊成由政府注資1,000億元，作為全民退休保障啟動基金 — 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	230	72.3	118	38.6	51	27.3	28	32.2
2.贊成	82	25.8	167	54.6	99	52.9	25	28.7
3.唔贊成	3	0.9	15	4.9	35	18.7	9	10.3
4.非常唔贊成	3	0.9	6	2.0	2	1.1	25	28.7
總計	318	100.0	306	100.0	187	100.0	87	100.0
平均數	1.31		1.70		1.94		2.36	

備註： Pearson 卡方= 312.347, $p=0.000$

報告完畢

第四章 總結及建議

自退休保障公眾參與活動開始後，政府一直公開表示對「不論貧富」方案有保留，並聲言社會中有個別群組反對全民退休保障計劃、不願意參與供款或不接受某種籌集資金的方式。

然而，是次調查發現，整體上：

- (一) 接近七成 (68.8%) 受訪者支持或非常支持香港設立無須入息及資產審查的全民退休保障計劃；
- (二) 接近九成 (87.8%) 受訪者贊成或非常贊成向有盈利的大企業，徵收不多於百分之二的利得稅；
- (三) 接近九成 (88.9%) 受訪者贊成或非常贊成政府注資 1,000 億，放入全民退休保障啟動基金；
- (四) 如果政府推行全民退休保障計劃，逾半 (56.7%) 受訪者贊成或非常贊成僱主、僱員額外供款；
- (五) 接近三分之二 (63.5%) 受訪者贊成或非常贊成將僱主僱員的部份強積金供款，放入至全民退休保障計劃。

是次調查也特別分析社會中不同背景的社群，對全民退休保障計劃的取向，結果發現：

- (一) 有超過八成五 (85.2%) 家庭每月平均收入為\$9,999 或以下(包括無收入) 群組的受訪者，及有近八成四 (83.8%) 小學教育程度或以下的受訪者，支持或非常支持香港設立無須入息及資產審查的全民退休保障計劃，兩組受訪者支持度較整體高逾一成五。這明確顯示低收入及低學歷的基層市民，面對現時經濟困境，退休後完全缺乏生活保障。
- (二) 超過六成三 (63.3%) 家庭月入\$50,000 或以上的受訪者，及六成四 (63.8%) 大專教育程度或以上的受訪者，支持或非常支持香港設立無須入息及資產審查的全民退休保障計劃。高收入及高學歷兩組受訪者，差不多每三人就有兩人支持無須經濟審查的全民退休保障。這反映在香港社會中，即使是生活條件較佳的一群，也是大多數支持香港設立全民退休保障計劃。
- (三) 18-29 歲的青年受訪者中，有逾六成 (63.2%) 支持或非常支持香港設立無須入息及資產審查的全民退休保障計劃，同時有逾半 (54.4%) 贊成或非常贊成將僱主僱員部份的強積金供款放進全民退休保障計劃作為融資方式；近九成(87.1%)贊成或非常贊成向大財團加徵利得稅，及有 85.4%贊成或非常贊成由政府注資 1,000 億元作為全民退休保障啟動基金。這反映青年正面對在職貧窮和生活困境，亦強烈要求政府和大財團承擔全民退休保障計劃，亦多數接受強積金轉移至全民退休保障的融資方式。
- (四) 如果政府推行全民退休保障計劃，有達六成 (59.8%) 年齡介乎 40-49 歲、及有近六成五(64.3%) 年齡介乎 50-59 歲的中年受訪者，贊成僱主、僱員需要額外供款，比整體支持度為高。社會上有一些質疑，指中年人士支持全民退休保障卻不願意付出或供款，數據明確反映這說法是沒有根據的。

- (五) 60-69 歲及 70 歲或以上的年長受訪者，分別有高達七成三 (73.3%) 及八成四 (84.4%) 支持香港設立無須入息及資產審查的「全民退休保障計劃」，比整體支持度高；同時，60 歲或以上長者組群贊成加徵大財團利得稅及贊成政府注資 1,000 億放入啟動基金的比率，均超過九成（分別是 91.5% 及 95.4%）。數據反映政府長期漠視長者的退休生活需要，政策未能達致財富再分配的社會功能，致使長者對政府一直拖延落實全民退休保障計劃，感到非常不滿。今天政府累積豐厚儲備，是來自長者在壯年時辛勤累積的成果，長者強烈認為，政府在財政上有無可推卸的責任。

民意調查結果清楚顯示，香港市民，不論年齡、學歷、身份和收入，大多數支持香港要設立全民退休保障計劃。市民認同退休保障不應設經濟審查，願意參與供款，及要求轉移強積金至全民退休保障計劃，並強烈要求政府在財政上必須作出更多承擔，同時作出稅制改革，以「能者多付稅」為原則，向大財團及大企業徵收額外利得稅，在公共財政上實現社會財富再分配。

因此，香港市民廣泛接受以社會保險理念，透過勞、資、官三方共同承擔方式，為全民退休保障計劃籌集資金，並且願意作開放、具體而深入的討論。政府拒絕就全民退休保障進行融資方案的諮詢，是錯誤的決定，亦白白浪費凝聚具體方案共識的機會。政府應立即落實無須經濟審查、三方供款共同承擔方式的「全民退休保障計劃」。

附件：問卷樣本

香港理工大學應用社會科學系 爭取全民退休保障聯席
社會政策研究中心

香港市民對「全民退休保障」意見 電話調查
2015 年 12 月 – 2016 年 1 月

程序 A：自我介紹及訪問目的

「喂，你好，我哋係香港理工大學社會政策研究中心打嚟嘅，依家進行緊一項有關《香港市民對「全民退休保障」意見》嘅調查。訪問嘅內容係絕對保密嘅，請您放心。」

程序 B：選出合適受訪者

「請問你府上有幾多位 **18 歲或以上嘅香港居民**呢？」

只有一位符合資格 → 開始進行訪問

多於一位符合資格 →

「根據抽樣原則，我哋想請 下一位將要生日嘅家庭成員接受訪問，可唔可以請佢嚟聽電話呢？」

→ 抽中接聽者本人 → 開始進行訪問

抽中另一位成員 → 程序 A：自我介紹及訪問目的

抽中另一位成員（佢唔喺度/而家唔方便講）

[v1] [由訪問員自行填寫] 受訪者性別

- 1 男性 2 女性

[v2] 你知唔知道政府而家做緊退休保障嘅公眾諮詢呢？

- 1 知道 2 唔知道

[v3] 你支唔支持香港設立無須入息同資產審查嘅「全民退休保障計劃」呢？

- 1 非常支持 3 唔支持
 2 支持 4 非常唔支持
 9 無意見 / 唔知道 / 好難講

[v4] 如果政府推行「全民退休保障計劃」，你贊唔贊成僱主、僱員要額外供款呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

為確保政府嘅「全民退休保障計劃」可以持續 50 年，你贊唔贊成：

[v5] 第一，將僱主僱員部份嘅強積金供款放入全民退休保障計劃。你贊唔贊成呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v6] 第二，向賺緊錢嘅大企業，加徵唔多於百分之二嘅利得稅。你贊唔贊成呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v7] 第三，由政府注資 1,000 億，入去全民退休保障啟動基金。你贊唔贊成呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v8] 請問你嘅年齡係：

- 1 18-19 歲 4 40-49 歲 7 70 歲或以上
 2 20-29 歲 5 50-59 歲
 3 30-39 歲 6 60-69 歲 9 拒絕回答

[v9] 請問你嘅教育程度係：(讀出選項)

- | | | | | | |
|--------------------------|---|-----------------|--------------------------|---|-------------------|
| <input type="checkbox"/> | 1 | 未受過教育 / 幼稚園 | <input type="checkbox"/> | 5 | 大專 (非學士學位) |
| <input type="checkbox"/> | 2 | 小學 | <input type="checkbox"/> | 6 | 學士學位或以上 (如碩士/博士等) |
| <input type="checkbox"/> | 3 | 初中 (中一至中三) | | | |
| <input type="checkbox"/> | 4 | 高中 / 預科 (中四至中七) | <input type="checkbox"/> | 9 | 拒絕回答 |

[v10] 請問你認為自己屬於社會邊一個階層呢？(讀出選項)

- | | | | | | |
|--------------------------|---|-----|--------------------------|---|-----------------|
| <input type="checkbox"/> | 1 | 下層 | <input type="checkbox"/> | 4 | 中上層 |
| <input type="checkbox"/> | 2 | 中下層 | <input type="checkbox"/> | 5 | 上層 |
| <input type="checkbox"/> | 3 | 中層 | <input type="checkbox"/> | 9 | 無意見 / 唔知道 / 好難講 |

[v11] 請問你現時嘅身份係咩呢？(讀出選項)

- | | | | | | |
|--------------------------|---|---------|--------------------------|---|-----------------|
| <input type="checkbox"/> | 1 | 全職/兼職人士 | <input type="checkbox"/> | 5 | 待業人士 |
| <input type="checkbox"/> | 2 | 家務料理者 | <input type="checkbox"/> | 6 | 其他，請註明： |
| <input type="checkbox"/> | 3 | 退休人士 | | | |
| <input type="checkbox"/> | 4 | 學生 | <input type="checkbox"/> | 9 | 無意見 / 唔知道 / 好難講 |

[v12] 請問你現時家庭嘅每月平均收入大約係幾多呢？

- | | | | | | |
|--------------------------|---|-----------------|--------------------------|----|--------------------|
| <input type="checkbox"/> | 1 | \$4,999 或以下 | <input type="checkbox"/> | 8 | \$40,000-49,999 |
| <input type="checkbox"/> | 2 | \$5,000-9,999 | <input type="checkbox"/> | 9 | \$50,000-59,999 |
| <input type="checkbox"/> | 3 | \$10,000-14,999 | <input type="checkbox"/> | 10 | \$60,000-69,999 |
| <input type="checkbox"/> | 4 | \$15,000-19,999 | <input type="checkbox"/> | 11 | \$70,000-79,999 |
| <input type="checkbox"/> | 5 | \$20,000-24,999 | <input type="checkbox"/> | 12 | \$80,000 或以上 |
| <input type="checkbox"/> | 6 | \$25,000-29,999 | <input type="checkbox"/> | 13 | 無收入 |
| <input type="checkbox"/> | 7 | \$30,000-39,999 | <input type="checkbox"/> | 99 | 唔知道/唔清楚/收入不穩定/拒絕回答 |

問卷調查已經完成，多謝閣下為我哋提供寶貴嘅資訊。

(b)

Date of survey: 25 to 28 January 2016

Organizer: Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong

Number of respondents (Response rate): 790 (42.1%)²

² Published on the Press Release, entitled [Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong public opinion poll: divided views of the public on retirement protection] (This title is translated from Chinese and the official title of the survey report is available in Chinese only) on the official website of the Hong Kong Institute of Asia-Pacific Studies of the Chinese University of Hong Kong http://www.cuhk.edu.hk/hkiaps/tellab/pdf/telepress/16/SP_Press_Release_20160204.pdf



中大香港亞太研究所民調： 市民對退休保障意見分歧

政府於去年十二月就退休保障諮詢公眾，引起社會熱烈爭論。香港中文大學（中大）香港亞太研究所最新一項調查亦發現，「所有長者皆可領取養老金」及「必須通過資產審查才可獲取」兩種方案的支持度相若，贊成前者的有 45.7%，認同後者的亦有 43.1%，顯示社會對此問題的意見相當分歧。

調查於本年 1 月 25 日至 28 日晚進行，以電話成功訪問了 790 名 18 歲或以上的市民。調查首先詢問受訪者對兩種原則性方案的意見：如果政府讓所有 65 歲或以上的長者，不論其資產多寡，皆可以每月領取定額養老金，有 46.1% 受訪者表示贊成，24.6% 不贊成，27.0% 回答一半半（見附表一）；當再問受訪者若然只有通過了資產審查的長者才能領取，則有 39.3% 贊成，31.1% 不贊成，26.4% 表示一半半（見附表二）。不過，當受訪者需要在「全部長者皆可領取」及「只有通過資產審查才可獲取」兩種方案之間擇取其一時，兩者的支持度幾乎拉成均勢，選擇前者的有 45.7%，揀選後者的為 43.1%（見附表三）。負責調查的研究人員解釋，由於有較多原先兩種方案皆贊成或表示一半半的受訪者，轉而支持了資產審查方案，故拉近了兩者的支持度。

若從受訪者的背景作進一步分析，男性（49.7%）、31 歲或以上（31-50 歲：46.6%；51 歲或以上：47.9%）及中學程度（47.8%）的受訪者，較傾向支持所有長者皆可領取；相反地，女性（43.6%）、30 歲或以下（59.4%）及大專或以上學歷的受訪者，較傾向贊成通過資產審查的長者才有資格領取（見附表四）。統計顯著性檢定（卡方檢定）顯示，受訪者的性別、年齡及教育程度與其選擇何種方案在統計上呈顯著差異。

若問到退休保障計劃的財政來源，較多受訪者贊成由政府財政儲備撥款成立基金支付，佔 52.7%，其次為訂定新稅種如銷售稅、養老金稅（24.4%），設立新供款計劃（18.2%），加稅（15.2%）及以部分或全部強積金供款支付（11.8%）等（見附表五）。

政府在諮詢文件中提出，如果進行資產審查，單身長者資產上限可訂為八萬元。調查顯示，超過六成（62.1%）受訪者認為這個限額過低，17.4% 表示適中，只有 11.9% 認

為過高（見附表六）。在那些感到「過低」的受訪者中，同意限額應少於二十萬、少於四十萬、少於六十萬及六十萬或以上的百分率，分別為 27.8%、23.3%、23.5%及 11.2%（見附表七）。

自退休保障諮詢文件公布後，社會上出現不同爭議。例如，有人認為，若所有長者皆可領取養老金，政府支出勢必大增，計劃最後都會因為難以負擔而無法持續，對於這種說法，38.2%的受訪者不同意，同意的有 31.1%，26.9%感到一半半。亦有人提出，如長者需要通過資產審查才能領取養老金，則此計劃無異於另類綜援，並非真正的退休保障。對此，有 37.9%的受訪者同意這個說法，不同意的有 30.0%，25.5%則表示一半半。此外，也有一種說法指出，若然所有長者均可領取養老金，下一代必須繳交更多稅款或供款以支持計劃，為他們帶來更大負擔，對青年人並不公平，有 41.9%受訪者並不同意這種觀點，同意的有 25.6%，27.0%表示一半半（見附表八）。

調查亦詢問了受訪者，要退休生活得到保障，主要應依靠個人、家庭，還是政府那一方面多些。結果顯示，較多受訪者選擇依靠個人，佔 41.8%，其次為政府（23.7%）及家庭（11.0%），認為三者同樣重要的亦有 10.4%（見附表九）。

是次調查的回應率為 42.1%。若以 790 個成功個案推算，百分比變項的抽樣誤差約在正或負 3.49 個百分點以內（可信度設於 95%）。

中大香港亞太研究所電話調查研究室
二零一六年二月四日

傳媒查詢：中大香港亞太研究所副研究員葉天生（電話：39293005）。

附表一：是否贊成所有長者皆可領取養老金（百分比）

	百分比
贊成	46.1
一半半	27.0
不贊成	24.6
不知道／很難說	3.0
（樣本數）	（788）

題目：「如果政府容許所有 65 歲或以上嘅長者，不論佢有幾多資產，都可以每月領取一筆定額養老金，你贊唔贊成呢？係贊成、一半半，定係唔贊成？」

附表二：是否贊成通過資產審查的長者才可領取養老金（百分比）

	百分比
贊成	39.3
一半半	26.4
不贊成	31.1
不知道／很難說	3.2
（樣本數）	（787）

題目：「如果政府只係俾通過咗資產審查嘅長者，先可以每月領取養老金，你又贊唔贊成呢？係贊成、一半半，定係唔贊成？」

附表三：贊成那種方案多些（百分比）

	百分比
所有長者皆可領取	45.7
通過資產審查才可領取	43.1
不知道／很難說	11.2
（樣本數）	（787）

題目：「剛才講嘅兩種方案，即係：(1)所有長者都可以領取养老金，(2)通過咗資產審查 嘅長者先可以領取，你又比較贊成邊種多啲呢？」

附表四：贊成不同方案者之社會經濟背景分別（百分比）

	所有長者皆可領取	通過資產審查才可領取	不知道／很難說	（樣本數）
性別〔註〕				
男	49.7%	42.5%	7.8%	(358)
女	42.4%	43.6%	14.0%	(429)
年齡〔註〕				
30歲或以下	36.1%	59.4%	4.5%	(133)
31歲至50歲	46.6%	41.3%	12.1%	(281)
51歲或以上	47.9%	39.4%	12.7%	(353)
教育程度〔註〕				
小學或以下	44.7%	34.0%	21.3%	(94)
中學	47.8%	40.9%	11.3%	(345)
大專或以上	43.4%	48.1%	8.5%	(343)
主觀社會階層				
下層／中下層	43.6%	43.6%	12.7%	(417)
中層	50.3%	41.6%	8.1%	(296)
中上層／上層	38.2%	50.9%	10.9%	(55)

註：經卡方分析（Chi-square）測試，發現該變項的百分比分布差異在統計上呈顯著的關係 [$p < 0.05$]。

附表五：退休保障計劃的財政來源【可選多項】(百分比)

	百分比
由政府財政儲備撥款成立基金支付	52.7
加稅	15.2
訂立新稅種例如銷售稅、養老金稅	24.4
用部分或全部強積金供款支付	11.8
訂立新供款計劃支付	18.2
其他	5.1
不知道 / 很難講	9.2
拒答	0.5
(樣本數)	(790)

題目：「如果政府推行退休保障計劃，你贊成政府用乜嘢方法去應付呢項支出呢？」
 【由於可選多項，總計百分數超過 100%】

附表六：對資產限額訂為八萬元的看法 (百分比)

	百分比
過高	11.9
適中	17.4
過低	62.1
不知道 / 很難說	8.6
(樣本數)	(788)

題目：「如果政府推行需要資產審查嘅退休保障計劃，你認為單身長者嘅資產限額定係八萬元係過高、過低定係適中呢？」

附表七：【如八萬元過低】資產限額應訂於多少（百分比）

	百分比
少過二十萬	27.8
少過四十萬	23.3
少過六十萬	23.5
六十萬或以上	11.2
其他	5.5
不知道 / 很難講	8.6
(樣本數)	(489)

題目：「咁你認為資產限額應該係少過十萬、少過二十萬、少過四十萬、少過六十萬，定係其他呢？」
 【此題只問認為八萬元過低的受訪者】

附表八：對退休保障爭議的看法（百分比）

	同意	一半半	不同意	不知道 / 很難說	(樣本數)
如所有長者皆可領取，政府支出必大增，最後因無法負擔而不能持續。	31.1	26.9	38.2	3.7	(787)
如須通過資產審查，實等同於另類綜援，並非真正退保。	37.9	25.5	30.0	6.6	(787)
如所有長者皆可領取，下一代必須交更多稅或供款，令其負擔更大，對青年人不公平。	25.6	27.0	41.9	5.5	(788)

題目：「有人認為，『如果所有長者都可以領取養老金，政府支出必定大幅增加，最後都會因為無法負擔而唔能夠持續落去。』你同唔同意呢種講法呢？係同意、一半半，定係唔同意？」

題目：「有人認為，『如果長者要通過資產審查先可以領取養老金，其實等同於另類綜援，並唔係真正嘅退休保障。』你同唔同意呢種講法呢？係同意、一半半，定係唔同意？」

題目：「有人認為，『如果所有長者都可以領取養老金，下一代必須交更多稅或供款嚟支付長者養老金，為佢地帶來更大負擔，對青年人唔公平。』你同唔同意呢種講法呢？係同意、一半半，定係唔同意？」

附表九：退休生活的主要依靠（百分比）

	百分比
個人	41.8
家庭	11.0
政府	23.7
三者同樣重要	10.4
其	10.5
不知道／很難說	2.5
（樣本數）	(789)

題目：「你覺得要令退休生活得到保障，最主要係要靠以下邊一方面：係個人，家庭，定係靠政府多啲呢？」

Survey Findings on Views on Retirement Protection in Hong Kong
Released by Hong Kong Institute of Asia-Pacific Studies at CUHK

A telephone survey was conducted from 25 to 28 January 2016 by Hong Kong Institute of Asia-Pacific Studies, The Chinese University of Hong Kong to gauge public views on retirement protection in Hong Kong. 790 respondents aged 18 or above were successfully interviewed, with a response rate of 42.1%. The sampling error is + or -3.49% at a confidence level of 95%.

Major findings are summarized as follows:

First, the respondents were asked which of the two proposed schemes of retirement protection they would support. For the case where all elderly people above the age of 65 are provided a uniform payment, about half of the respondents (46.1%) agreed, 24.6% of the respondents disagreed, 27.0% said “in-between”. For the case where the elderly people have to pass a means test on asset to get the payment, about two-fifth (39.3%) of the respondents agreed, 31.1% disagreed, and 26.4% said “in-between”. When the respondents were asked to choose between the above two proposed schemes, however, 45.7% preferred the former non-means-tested scheme, while 43.1% preferred the latter means-tested scheme. Female, young respondents of age 30 or below and those with some tertiary education have higher support rates for means-tested scheme. Other subgroups tend to have higher support rates on the non-means-tested scheme. These differences are statistically significant according to Chi-square tests.

For the source of finance of the retirement protection schemes proposed, more than half (52.7%) of the respondents supported the use of fiscal reserve, followed by imposition of new taxes such as sales tax or pension tax (24.4%), imposition of new contribution scheme (18.2%), raising the tax rates of existing taxes (15.2%) and transferring from the existing contribution to the Mandatory Provident Fund in part or in full (11.8%).

The respondents were also asked if they agreed with the government’s proposal of setting the asset limit for the means test at \$80,000. The results show that more than three-fifth (62.1%) of the respondents regarded it as too low, 17.4% regarded it as suitable, and 11.9% regarded it as too high. Among those who thought it is too low, 27.8% said it should be less than \$200,000, 23.3% said it should be below \$400,000, 23.5% said it should be below \$600,000 and 11.2% said it should be above \$600,000.

Respondents were also asked if they agreed with certain viewpoints about retirement protection. , 38.2% of respondents disagreed with the statement that “if all the elderly above 65 can get the retirement payment, the government expenditure must increase substantially and the scheme cannot be sustainable”, 31.1% agreed, and 26.9% said “in-between”. When asked if they agreed “if a means test is imposed, it is the equivalent to welfare payment to the poor, but not real retirement protection”, 37.9% of the respondents agreed with this statement, 30.0% disagreed, and 25.5% said “in-between”. Another viewpoint is that “if all elderly people can get the retirement payment, people in the younger generations will have to pay more to support the scheme, and this is unfair to the younger generations”. 41.9% of the respondents disagreed with this statement, 25.6% agreed, and 27.0% said “in-between”.

The respondents were also asked whether retirement protection should depend mainly on individual, family or government. More than two-fifth (41.8%) of the respondents said that individual means is the most important, followed by government support (23.7%) and family (11.0%). There were also 10.4% of the respondents said that all three are equally important.

Overall, the researchers feel that a consensus is not yet found in public opinion about the best form of retirement protection in Hong Kong.

Media Contacts: Mr. Yip Tin-sang, Research Associate (Tel:39293005).

(c)

Date of survey: 25 February to 1 March 2016, and 5 March 2016

Organizer: RTHK and the Public Opinion Programme of the Hong Kong University

Number of respondents (Response rate): 1 013(68.4%) (Telephone survey conducted from 25 February to 1 March)

Attendance: 143 (Deliberative polling on March 5)³

³ Published on the official website of the Public Opinion Programme of the Hong Kong University, entitled “Voices from the Hall – Consultation on retirement protection” <https://www.hkpop.hku.hk/chinese/features/rthkdf20160305/index.html> & <https://www.hkpop.hku.hk/chinese/features/rthkdf20160305/subpage.html> . Survey findings were released in “Voices from the Hall” on 5 March 2016. (There is no official English title for “眾言堂” and “Voices from the Hall” is used by the Public Opinion Programme of the Hong Kong University.)



《眾言堂》結果簡報

鍾庭耀博士

香港大學 民意研究計劃 總監

2016年3月5日



第一部分 - 公眾問卷調查

(樣本=1,013人)



樣本資料

訪問日期：2016年2月25日至3月1日

訪問對象：18歲或以上操粵語的香港居民

調查方法：由訪員直接進行電話訪問，訪員在成功接觸目標住戶後，再從住戶內找出符合條件的人士接受訪問。

樣本數目：1,013 個成功個案

回應比率：**68.4%**

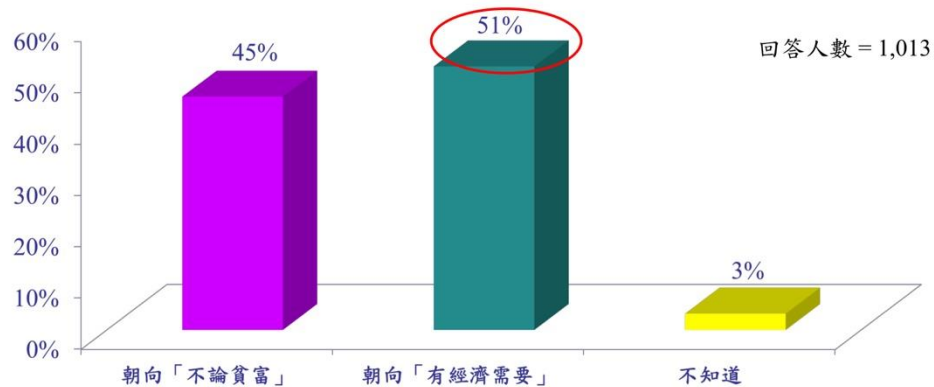
抽樣誤差：在95%置信水平下，少於 +/- 3.1 個百分比

數據調整：按照最新全港人口性別、年齡及學歷分佈，以「反覆多重加權法」作出調整。

3



問題：你認為香港的退休保障制度應該朝向「不論貧富」抑或「有經濟需要」的方向發展？



4



第二部分 – 參加者問卷調查

(樣本=143人)

5



樣本資料

訪問日期：2016年3月5日

訪問對象：《眾言堂》之現場參加者

調查方法：由參加者自填問卷

出席人數：143個成功個案

抽樣誤差：在95%置信水平下，少於 ± 8 個百分比

6

《眾言堂》出席人士背景分析

出席總人數：143人

性別	人數	百分比(%)	參考全港人口(%)*
男	83	58%	45%
女	60	42%	55%

年齡	人數	百分比(%)	參考全港人口(%)*
18-39	20	14%	36%
40-59	50	35%	39%
60或以上	73	51%	25%

社會階層	人數	百分比(%)
統稱「上層」	49	35%
統稱「中層」	49	35%
統稱「基層」	44	31%

*由政府統計處提供之2015年中全港人口年齡及性別分佈初步統計數字

7

問題1: 你認為香港的退休保障制度應該朝向「不論貧富」抑或「有經濟需要」的方向發展？

問題4: 香港現行的退休保障制度有強積金、生果金、綜援……等等，你認為是否需要設立新的退休保障制度？

		慎思前	慎思後	變化	顯著程度
Q1	朝向「不論貧富」方向發展	49%	54%	5%	
	朝向「有經濟需要」方向發展	44%	42%	-2%	
Q4	需要新制度	80%	80%	0%	
	不需要新制度	14%	15%	1%	

8

註: 顯著程度測試的標示為: 「**」代表 $p < 0.01$, 「*」代表 $p < 0.05$, 「+」代表 $p < 0.1$ 。

問題2: 你有幾支持或反對「不論貧富」的方案?
 問題3: 你有幾支持或反對「有經濟需要」的方案?

		Q2「不論貧富」方案		Q3「有經濟需要」方案	
		慎思前	慎思後	慎思前	慎思後
結果	支持	57%	60%	46%	46%
	一半半	17%	16%	14%	20%
	反對	26%	24%	38%	35%
	不知道	1%	0%	1%	0%
	平均量值 [^]	3.5 +/- 0.2	3.6 +/- 0.2	3.2 +/- 0.3	3.2 +/- 0.2
變化	正向變化	28人(20%)		20人(14%)	
	沒有變化	97人(69%)		98人(70%)	
	負向變化	15人(11%)		22人(16%)	

[^]數字採自五等量尺，平均量值是把所有答案按照支持/正面程度，以1分最低5分最高量化成為1、2、3、4、5分，再取樣本平均數值。
 註：結果採用配對樣本檢驗，顯著程度測試的標示為：「**」代表p<0.01，「*」代表p<0.05，「+」代表p<0.1。

9

問題1: 退休保障制度應該朝向「不論貧富」抑或「有經濟需要」的方向發展?
 - 按學歷及社會階層分析變化

		朝向「不論貧富」	朝向「有經濟需要」	沒有所謂	不知道
整體		--	--	--	--
學歷	小學	--	--	--	--
	中學	--	--	--	--
	大專	↑	↓	--	--
社會階層	統稱上層	↑	↓	--	--
	統稱中層	--	--	--	--
	統稱基層	--	--	--	--

註：上述分析中顯著程度測試以p<0.1計算，當中「↑」代表有關組別在論壇前後出現正向變化，「↓」代表在論壇前後出現負向變化，「--」代表沒有顯著分別。

10

問題2-3: 「不論貧富」方案及「有經濟需要」方案的支持度
- 按性別及年齡分析變化

		Q2「不論貧富」方案支持度	Q3「有經濟需要」方案支持度
性別	男性	↑	--
	女性	--	--
年齡	18-39	--	--
	40-59	--	--
	60或以上	--	--

註：結果採用配對樣本檢驗，上述分析中顯著程度測試以 $p < 0.1$ 計算，當中「↑」代表有關組別在論壇前後出現正向變化，「↓」代表在論壇前後出現負向變化，「--」代表沒有顯著分別。

11

問題2-3: 「不論貧富」方案及「有經濟需要」方案的支持度
- 按學歷及社會階層分析變化

		Q2「不論貧富」方案支持度	Q3「有經濟需要」方案支持度
學歷	小學	--	--
	中學	--	--
	大專	↑	--
社會階層	統稱上層	↑	↓
	統稱中層	--	--
	統稱基層	--	--

註：結果採用配對樣本檢驗，上述分析中顯著程度測試以 $p < 0.1$ 計算，當中「↑」代表有關組別在論壇前後出現正向變化，「↓」代表在論壇前後出現負向變化，「--」代表沒有顯著分別。

12

問題4: 是否需要設立新的退休保障制度?
- 按學歷及社會階層分析變化

		需要新制度	不需要新制度	不知道
整體		--	--	--
學歷	小學	--	--	--
	中學	--	--	--
	大專	↑	↓	--
社會階層	統稱上層	--	--	--
	統稱中層	--	--	--
	統稱基層	--	--	--

13

註：上述分析中顯著程度測試以 $p < 0.1$ 計算，當中「↑」代表有關組別在論壇前後出現正向變化，「↓」代表在論壇前後出現負向變化，「--」代表沒有顯著分別。

結語

- 《眾言堂》一向強調理性思考、文明討論和科學理據。香港社會現在嚴重撕裂，肢體抗爭開始流行，如何重拾文明理性變得非常重要。
- 《眾言堂》今日隨機抽樣邀請市民代表參與討論，以及即時進行內容分析，就是科學方法的應用，希望大家可以透過理性討論解決社會紛爭。
- 今天數據顯示，一般市民對於退休保障制度應該朝向「不論貧富」抑或「有經濟需要」的方向發展，意見分歧。雙方意見各一半左右。不過，參加《眾言堂》的市民代表就比較支持「不論貧富」方向，可謂平等思想較強。慎思前，約五成半支持「不論貧富」方案。
- 慎思過後，「不論貧富」方案的支持度略為上升，「有經濟需要」方案的支持度沒有改變。但無論如何，要求更新退休保障制度的市民繼續保持高企，達到八成。
- 有關數據，希望有助香港社會以和平理性的方法解決退休保障的問題。

14



報告完畢

(d)

Date of survey: 11 March to 6 April 2016

Organizer: Department of Asian and Policy Studies of the Education University of Hong Kong and the Public Opinion Programme of the Hong Kong University

Number of respondents (Response rate): 1 806 (NA)

* There is no report or press release of this survey. The organizer, Professor CHOW Kee Lee, the Chair Professor of Social Policy and Head of the Department of Asian and Policy Studies of the Education University of Hong Kong wrote three articles about the survey on Ming Pao on 27 April, 5 May, and 18 May 2016. Please refer to the following links:

“Public opinion poll on the consultation document on retirement protection I” (27 April 2016)

(This title is translated from Chinese and the official title of the survey report is available in Chinese only)

http://news.mingpao.com/pns/dailynews/web_tc/article/20160427/s00012/1461693463350

“Public opinion poll on the consultation document on retirement protection II” (5 May 2016)

(This title is translated from Chinese and the official title of the survey report is available in Chinese only)

http://news.mingpao.com/pns/dailynews/web_tc/article/20160505/s00012/1462384885038

“Public opinion poll on the consultation document on retirement protection III” (18 May 2016)

(This title is translated from Chinese and the official title of the survey report is available in Chinese only)

http://news.mingpao.com/pns/dailynews/web_tc/article/20160518/s00012/1463508438277

(e)

Date of survey: April to June 2016

Organizer: The Centre for Youth Research and Practice of Hong Kong Baptist University and Hong Kong Policy Viewers

Number of respondents (Response rate): 629 (18.7%)⁴

⁴ Refer to the written submission of Hong Kong Policy Viewers and the Centre for Youth Research and Practice of Hong Kong Baptist University through email on 18 June 2016, and the Legislative Council paper (LC Paper CB(2)1820/15-16(04), entitled [“Hong Kong young people’s view and plan on retirement life” survey summary and submission] (This title is translated from Chinese and the official title of the survey report is available in Chinese only)

「香港青年對退休生活的看法及計劃」研究調查撮要 暨 意見書

1. 研究背景

- 1.1 近年，社會政策上的轉變令退休保障成為市民不能不面對的重要議題。「老人家為得益者、納稅人為貢獻者」成為社會討論人口老化及退休金政策的焦點，但當中往往忽略了青年對退休保障的看法及他們對退休保障的實際貢獻。社會亦曾出現過一些討論，例如「青年人不會考慮未來退休保障」、「青年不支援父母的退休生活」、「全民退保加重青年的經濟負擔」。這些討論不但造成代際間的嫌隙，更容易令人籍維護「青年人利益」為名不支持甚至不鼓勵談論全民性退休保障計劃。
- 1.2 雖然政府近日發起了退休保障方案的公眾諮詢，惟對於「青年人對退休保障的憂慮」這個議題，現仍缺乏全面又有系統性的探討。為了釐清社會各界以上的迷思，增加對青年人於「個人未來退休生活的安排」與「支援父母退休生活」兩個方面的認識及了解，本研究會從青年人安排或實行退休生活計劃、對未來能夠過穩定退休生活的信心程度及憂慮程度，從而檢視青年在計劃及安排自己及父母退休生活的考慮及困難。
- 1.3 基於以上研究背景，本研究有以下三項主要研究目標，包括：(1)探討 20-34 歲在職青年對退休生活的意見，包括對退休的看法及理解；(2)探討 20-34 歲在職青年對退休保障計劃與支援父母退休計劃的安排；及(3) 探討 20-34 歲在職青年於實行個人退休保障計劃與支援父母退休計劃的安排時，所面對的憂慮和困難。

二. 研究方法

- 2.1 本研究主要以問卷調查及深入訪談兩種研究方法進行。
- 2.2 以問卷調查形式，訪問對象為 20 至 34 歲的在職青年。問卷主要透過社會服務機構、工會及區議員邀請在職青年自行填寫。抽樣方法主要以社會服務機構(主要能接觸 20-34 歲青年的社會服務機構)、工會(只包括已註冊及有聯絡方法)及區議員為研究總體，然後進行隨機抽樣。研究總體為 1117，當中抽取三成(即 335 個/位)的團體/區議員邀請符合資格的在職青年填寫。
- 2.3 資料搜集時期為二零一六年四月二十八日至二零一六年六月十一日。問卷派發總數量為 3,350 份，經整理後，收回 633 份問卷(回覆率 18.9%)，有效問卷為 629 份(回覆率為 18.7%)。
- 2.4 受訪對象為 20-34 歲在職青年。以 3 項受訪條件建立樣本母體，包括：(1)工作性質為全職工作(一星期工作最少 44 小時)或非全職工作(一星期工作少於 30 小時，受僱期少於 60 天)；(2)入息狀況分為兩大組別，第一組別為每月收入等如/少於\$ 12,400，第二組別為每月收入高於\$12,400；(3)父母退休狀況為(一) 父或母已退休或(二) 父及母均未退休。
- 2.5 從以上 3 項受訪條件，建立出 16 個不同情況的受訪對象條件。合符受訪條件的青年主要以滾雪球(snowball sampling)或轉介個案(referral)進行正式訪問前，作過兩次的試驗性深入訪談(pilot interview)以修正訪問大綱。正式訪問時期為 2016 年 4 月 22 日至 2016 年 6 月 7 日
- 2.6 問卷設計方面，共分為五個部份：(1)在職青年安排未來退休生活的方法；(2)在職青年的父母安排未來退休生活的方法；(3)在職青年對自己及父母能過穩定退休生活的信心程度；(4)在職青年對自己及

父母能過穩定退休生活的憂慮程度；及(5)個人基本資料。

2.7 深入訪談方面，訪問大綱包括(1) 退休保障具體的執行計劃、當中的困難及憂慮，以及對強積金計劃的評價；(2)受訪者支援父母退休計劃的安排，包括財政支援，以及其實行上的困難及憂慮；及(3)對退休保障計劃的看法，以及對推行理想的退休保障的原則，當中包括對政府、家庭、企業及個人在退休保障上所擔當的角色及責任、參與方法。

三. 被訪者基本資料

問卷調查方面

3.1 性別

在性別總數(n=627)中，男的比例佔 52.6% (n=330)，女的比例佔 47.4%(n=297)。

3.2 年齡

在此項的總數(n=627)中，最多的為 20-24 歲(n=239)，佔 38.1%，其次是 25-29 歲(n=230)，佔 36.7%。至於再其次為 30-34 歲(n=158)，佔 25.2%。

3.3 現時的就讀程度

被訪者現時的就讀程度，在此項的總數(n=629)中，最多為學士程度(n=229)，佔 36.4%，其次為文憑及副學位程度(n=189)，佔 30%，再其次為高中(n=62)，佔 9.9%。若

3.4 受訪者個人每月收入

在此項的總數 (n=627) 中，有 132 人每月個人收入為 \$15,000-\$19,999，佔 25.6%，其次為 \$10,000-\$14,999(n=132)，佔 21%，

3.5 被訪者現時的工作性質

接近八成的被訪者(78.9%)為全職工作(n=481)，非全職工作為 21.1%(n=129)。

3.6 被訪者每月投放在個人退休計劃的支出(不計算強積金供款)

有接近二成(17.2%)受訪者(n=108)，每月投放\$1,000 或以下，另外有 12.8%(n=80)每月投放\$1,001-\$2000。

3.7 被訪者每月投放在父母的退休計劃的支出(不計算每月家用)

最多受訪者(n=77) 每月投放\$1,000 或以下(12.4%)，其次是每月投放\$1,001-\$2000，佔 7.9%(n=50)。

深入訪談的受訪者背景(如圖示)

3.8

	受訪者代號	年齡	性別	工作性質	每月平均薪金	父母退休狀況
1	AM	32	女	全職工作	HK\$27,000.00	父母已退休
2	AL	27	男	非全職工作	HK\$21,000.00	父母已退休
3	C	26	女	全職工作	HK\$24,000.00	父親仍未退休，母親已退休
4	CR	26	女	非全職工作	HK\$30,000.00	父母仍未退休
5	D	22	男	全職工作	HK\$10,500.00	母仍未退休
6	FU	24	女	非全職工作	HK\$8,500.00	母仍未退休
7	BL	21	女	全職工作	HK\$11,000.00	父親仍未退休，母親已退休
8	J	27	男	非全職工作	HK\$15,000.00	父母仍未退休
9	KE	26	男	全職工作	HK\$10,500.00	父母其中一個已退休
10	LN	33	男	全職工作	HK\$20,000.00	父母仍未退休
11	RO	23	男	全職工作	HK\$12,000.00	父母仍未退休
12	SA	24	女	全職工作	HK\$20,000.00	父母仍未退休
13	Y	26	男	非全職工作	HK\$10,000.00	父母已退休
14	JA	23	男	非全職工作	HK\$10,000.00	父親仍未退休，母親已退休
15	P	34	女	非全職工作	HK\$25,000.00	父母已退休
16	V	22	女	非全職工作	HK\$4,000	父母仍未退休

四. 研究發現及分析

問卷調查方面

4.1 受訪者安排自己未來退休生活的方法

當中只有 53 名受訪者(8.3%)從沒考慮過，而選擇個人積蓄佔 76%(n=472)，其次是退休儲蓄保險，佔 41.5%(n=258)，再其次是投資、基金、債券及外匯，佔 31.5%(n=198)。

4.2 受訪者父母安排自己未來退休生活的方法

就受訪者所知，他們的父母只有 5.3%(n=33)從沒考慮過安排自己未來退休生活的方法，而選擇個人積蓄佔 75.9%(n=473)，其次是家庭支援，佔 38%(n=237)，再其次是公共服務(如:生果金、綜援)，佔 31.9%(n=197)。

4.3 三大最多受訪者及其父母安排退休生活所選擇的方法

就受訪者個人方面，最多為(1)個人儲蓄 (n=78)，其次是(2)個人儲蓄及退休儲蓄保險(n=56)，再其次是個人儲蓄及投資股票、基金、債券、外匯(n=47)。

就受訪者的父母方面，最多為(1)個人儲蓄 (n=68)，其次是(2)個人儲蓄及家庭支援(n=49)，再其次是個人儲蓄及公共服務(n=45)。

4.4 政府在退休保障方面不同的處理方法，如何影響受訪者能過穩定退休生活的信心程度

以信心程度 10 分為滿分，(1) 若政府落實推行「不論貧富」的退休保障方案，受訪者能過穩定退休生活的信心程度為 6.35 分；(2) 若政府落實推行「有經濟需要」的退休保障方案，受訪者能過穩定退休生活的信心程度為 4.97 分；(3) 若政府不推行任何退休保障方案，受訪者能過穩定退休生活的信心程度為 4.29 分。

4.5 政府在退休保障方面不同的處理方法，如何影響受訪者的父母能過穩定退休生活的信心程度

以信心程度 10 分為滿分，受訪者認為他們的父母 (1) 若政府落實推行「不論貧富」的退休保障方案，受訪者的父母能過穩定退休生活的信心程度為 6.66 分；(2) 若政府落實推行「有經濟需要」的退休保障方案，受訪者的父母能過穩定退休生活的信心程度為 5.22 分；(3) 若政府不推行任何退休保障方案，受訪者能過穩定退休生活的信心程度為 4.48 分。

4.6 受訪者對未來退休生活的憂慮程度

以憂慮程度 10 分為滿分，受訪者認為對自己未來退休生活的憂慮程度為 6.54 分。至於受訪者對他們的父母未來退休生活的憂慮程度為 6.44 分。

深入訪談方面

4.7 在職青年對退休的整體觀感

從深入訪談發現，職青其實對退休保障是有思考退休及晚年的需要，不過有其年齡的差別。剛畢業的職青較多關注進入職場的過渡，以及再進修的問題。當職青需要處理家中父母的退休時，自己亦開始計劃退休的安排。因此，部份意見認為青年不會及不懂為自己規劃及理財，這並不成立。不過，職青規劃退休的能力，很大程度上取決於他們目前的經濟狀況，包括就業及收入的穩定性，及其薪金水平。明顯地，對不少基層職青來說，因為滯留於不穩定的工作中，故他們對退休的規劃可說是有心無力。

4.8 在職青年有關個人儲蓄、投資、保險安排

個人儲蓄、投資及保險，是較個人化的退休安排，是目前香港非常有限的公共退休保障下，個人無選擇下的方法。不少職青都同意儲蓄的重要性並付諸實行，但他們的儲蓄一來處於起步階段，二來儲蓄很大機會用作其他生命歷程中的事件，例如進修、置業等。因此，預留資源予退休保障的優先次序不是很高。

相對收入較高的職青來說，個人投資是一個較常見的現象，包括保險、基金等。不過，職青們在個人投資上，並沒有表現出很強的風險承擔，反而較期望一定較穩定的投資方式，可獲得肯定的退休保障，這種行為與他們對待強積金是有所分別的。但整體來說，訪談中的職青雖有個人投資計劃，但不是從累積財富的目的，而是期望將來有個肯定的保障。

4.9 在職青年對政府在退休保障角色的看法

受訪的職青對政府在退保上的角色，展現出兩種主要看法。第一種是對現任政府的不信任，特別是對政府的誠信及其能力，部份受訪者表示懷疑。第二種看法是覺得政府在退休保障事宜上，需要負上最大的責任，特別是相對於私營市場及個人家庭的責任，政府需要使用集體力量解決退休需要。這種貌似矛盾的看法，可以理解成青年人對現任政府(government)有所不滿，但對於政府(state)就退休肩負的角色，職青還是予以肯定。

4.10 在職青年對現行退休保障制度的看法

相對來說，職青對現行不同的退休保障有不同的理解，其中對強積金的意見及感受相當強烈及較一致。就強積金來說，不少職青都抱持負面的看法，包括它們作為投資工具所帶來的不穩定性及其行政成本，因此普遍懷疑它的保障功能，其中「強迫投資」是一種強烈的觀感。至於長者津貼，受訪者認為每月 \$2000 左右的津貼，並不能提供足夠的財政支援；而長者綜援則帶有負面標籤，以及違反「靠自己」的精神。

4.11 在職青年對全民性保障的看法

就退休保障的資格問題，不同受訪者對全民性有不同看法，但整體上並不反對全民性原則，主要基於普遍性的養老需要，以及對非就職人士對社會的貢獻；在效益上，受訪者亦有認為審查型的保障亦會浪費行政開支，亦不值得為少數富人製造審查，相反中間階層的職青將不會受足夠保障。當然，亦有年青人覺得全民性保障可能會製造不公平，因為個人好像不用負責任，以及他們對政府的能力有所懷疑。不過總體上，青年並不必然反對全民性，而是根據情境來考慮，包括規範及利益。

綜合分析

1. 從研究調查可見，只有 8.3%的青年沒有考慮過未來退休生活的安排，可見大部份青年都曾經考慮或已為退休生活作出安排。
2. 在職青年每月投放在自己及父母的退休計劃上的支出，完全受到經濟狀況(主要是收入狀況)影響。接近六成半青年人在現時沒有投放額外資源在自己及父母的退休計劃上，他們的收入是低於\$15,000，從而可見經濟狀況成為一個決定性的因素影響他們實際情況能否為自己及父母安排一個穩定的退休生活。
3. 在職青年認為不論貧富的退休保障方案，最能令他們有信心使自己或對父母能過有穩定的退休生活。這已推翻了社會輿論的說法，所謂不論貧富的退休方案令青年受損。反而全民方案可以加大他們及其父母能過穩定退休生活的信心。
4. 調查中發現職青同時面對自己及上一代的退休壓力，而其中他們對自己退休保障的焦慮竟比上一代更深。這反映了現行退休保障的制度，包括強積金、長者津貼及長者綜援，不但未能舒緩青年在處理父母退休的壓力，更無助於提供更積極的保障，
5. 從調查結果顯示，普遍青年似乎傾向支持較個人化的應付退休方式，如個人儲蓄與投資等。但他們並不反對全民性的養老保障，明顯地後者可以消減他們對退休的憂慮及增加其信心。這亦反映了青年對個人退休方式的支持，很可能是出於面對現實的考慮，並非原則性相信個人能解決退休問題，如政府能改革現行的退休保障，他們還是歡迎的。
6. 青年人對未來生活缺乏信心、充滿憂慮並不健康。不穩定性、缺乏保障大大窒礙了青年人發展、身份認同的建立
7. 青年的行為及取向並不統一，不同收入之間的年青人，其投入於退休規劃的資源相當不同。因此所謂「全民退保損害青年利益」之說，並不成立。富裕青年、中層青年及基層青年，他們在退休保障上的利益十分不同，例如中層青年的晚年生活，其實不被任何公共政策所保障，完全暴露於個人及市場的風險之中。
8. 若社會繼續鼓勵青年做好個人理財計劃或管理、或以自置物業等方法去自行處理自己及父母的退休生活，這也無法提昇青年人對未來能獲穩定的退休生活的信心，甚至更無法消除青年對未來退休生活的焦慮。

建議

1. 政府於諮詢期內相信已收到各界對退休保障方案的不同建議，因此不能再原地踏步，無視公眾的期望將方案擱置，令實行的日子遙遙無期。
2. 政府應落實推行全民性的退休保障方案，從數據顯示，不論受訪者是高薪厚職抑或薪水微薄，都認為全民性的退休保障方案能降低青年人對未來退休生活的憂慮。
3. 針對青年及上一代共同面對的養老壓力，政府在改革退休保障制度上，應同時考慮兩代的需要，而非引起世代的矛盾。因此，政府需要推動能強化世代團結、即時令兩代人受惠的養老制度，例如三方共責的養老金，融資自上一代所創造的政府盈餘及儲備、新世代所投入的稅款或供款，以及大財團為公共養老金更多的投入。

香港浸會大學青年研究實踐中心 及 香港政策透視

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(f)

Date of survey: 14 to 29 May 2016

Organizer: The Alliance for Universal Pension and the Centre for Social Policy Studies of the Department of Applied Social Science of the Polytechnic University of Hong Kong

Number of respondents (Response rate): 1 134 (32.74%)⁵

⁵ Published on the official website of the Alliance of Universal Pension, entitled [Hong Kong people's view on "universal retirement protection" public opinion poll 2nd stage (May 2016) report] (This title is translated from Chinese and the official title of the survey report is available in Chinese only)
<https://drive.google.com/file/d/0Bw1FVjms4HsGSG9uMXlnaWJralE/view>

《香港市民對「全民退休保障」意見》
全港住戶電話調查
第二階段
(2016年5月)

報告書



香港理工大學應用社會科學系

社會政策研究中心

與



爭取全民退休保障聯席

聯合執行

2016年6月

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第一章 研究背景及目的

特區政府轄下的扶貧委員會於 2015 年 12 月 22 日起，展開為期六個月的「退休保障」公眾諮詢。諮詢文件內容包含兩個模擬方案，分別為「不論貧富方案」和「有經濟需要方案」。

然而，身兼扶貧委員會主席的政務司司長林鄭月娥曾多次公開表明（並在諮詢文件內重申立場），政府對「不論貧富方案」有保留¹。有鑑於政府提出的退休保障諮詢文件帶有鮮明的立場，未必能公開、公正地讓市民聚焦討論融資方式，以及就退休保障計劃表達意見，有見及此，香港理工大學應用社會科學系社會政策研究中心（下稱「理大」）與爭取全民退休保障聯席（下稱「聯席」），特別在公眾諮詢展開期間，聯合進行有關《香港市民對「全民退休保障」意見》之研究。

第一階段之研究已於 2016 年年初完成並公布結果。「退休保障」公眾諮詢已開始近半年，並即將在 6 月 21 日結束。期間扶貧委員會只舉行了五次地區諮詢會，亦表明不會以電話訪問方式收集市民意見；為進一步了解市民對退休保障計劃、具體融資方案及取消強積金之中對沖僱員長期服務金及遣散費的意見，理大與聯席在政府完成五場地區諮詢會後，於 2016 年 5 月 14 日至 5 月 29 日期間進行第二階段的《香港市民對「全民退休保障」意見》之研究。

本研究的目的，旨在運用全港電話調查的方式，了解不同經濟背景及社群的香港市民對「全民退休保障計劃」的看法；並收集市民就籌集資金方式及強積金制度的意見，藉以全面、客觀及科學地反映民意。

¹ 香港政府新聞網（2015-12-22）。《退休保障公眾諮詢展開》。
網址：http://www.news.gov.hk/tc/categories/admin/html/2015/12/20151222_143540.shtml

第二章 研究方法

2.1 問卷調查

為搜集廣泛而具代表性的數據和資料以作完善的研究分析，本研究將以問卷調查為主要研究方法。

2.2 調查對象

本調查涵蓋全港所有擁有住宅電話線的住戶中，年齡在 18 歲或以上的人士。本調查採用隨機抽樣的方法抽選住戶，並用「即將生日原則」(Next Birthday Rule) 方法從每個住戶中抽選一位人士作為研究樣本進行訪問。

2.3 調查時間

香港理工大學應用社會科學系社會政策研究中心電腦輔助調查組於 2016 年 5 月 15 日至 5 月 29 日進行電話問卷調查。

2.4 數據收集方法

本調查以電話訪問形式進行，所有樣本皆源自通訊事務管理局之香港電訊服務號碼計劃已分配予電訊商的電話號碼，並以簡單隨機抽樣方法 (Simple Random Sampling, SRS) 抽選出來。如果訪問員在第一次致電受訪者時未能完成訪問，則會在收集數據期間至少嘗試兩次或以上再聯絡受訪者，直到完成訪問或確定不能繼續為止。

電話訪問進行時段在星期一至五下午 6 時 30 分至 10 時 30 分，以及星期六至日下午 2 時正至 10 時 30 分。調查進行期間，會由一名全職督導主任負責；所有參與是次研究的訪問員，事前均須接受及完成訓練。是次訪問全部以廣東話進行，其他國家語言及中國地方方言不包括在內。

2.5 成功樣本及合作回應率

本調查共完成了 1,134 個成功樣本。訪問結果概列如下：

類別	頻數
答應合作 (I)	1,134
中途拒絕 (P)	73
拒絕合作 (R)	2,257
非目標樣本 (即家中沒有或不能確定有沒有年齡為 18 歲或以上的香港居民) (NE)	657
未能聯絡上或已預約而未訪問之合資格受訪單位 (NC)	3,256
其他未能進行訪問的單位 (包括撥號後無聲無反應/長鳴/需輸入密碼/非住宅號碼/傳真號碼/對方稱電話錯誤) (NI)	22,571
撥出電話線總數	29,948

利用 Groves(1989)² 的公式計算接觸率 (Contact Rate) 及合作回應率 (Co-operation Rate)，其結果如下：

接觸率 Contact Rate	88.88%
合作回應率 Co-operation Rate	32.74%

2.6 調查數據處理

訪問完成所得到之數據，理大研究員會採用 IBM SPSS 20.0 作為資料輸入及分析工具，並作簡單描述性統計分析 (Descriptive Statistics Analysis)，包括頻數表 (Frequency Table) 及百分率表 (Percentage Table) 作分析及統計。本報告的第三章將針對問卷調查的研究結果作展示和闡釋。

有關調查數字將按照政府統計處提供之 2015 年年底全港人口年齡及性別分佈初步統計數字，以加權方法作出調整，減少樣本與研究母體的人口特質之間的差異。因加權後所顯示的數據均採用四捨五入方式表示，或會出現相加數字不符總數，或各百分比相加不等於 100.0% 的情況，敬請注意。

² Groves, R. (1989). *Survey Errors and Survey Costs*. John Wiley & Sons, Pp.144-145.
Contact Rate = $(I+P+R+NI)/(I+P+R+NI+NC)$,
Cooperation rate = $I / (I+P+R)$.

第三章 問卷調查結果及分析

3.1 受訪者基本資料

3.1.1 受訪者的性別

加權處理後，1,134 名受訪者當中以女性較多，佔整體 54.9%；男性則佔整體 45.1%，貼近實際人口的性別比例。（表 3.1.1）

表3.1.1：受訪者的性別

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
男性	486	42.9	511	45.1
女性	648	57.1	623	54.9
總計	1,134	100.0	1,134	100.0

3.1.2 受訪者的年齡

加權處理後，受訪者當中屬於 30-59 歲（中年）群組最多，佔整體 56.7%，貼近實際人口的年齡比例。受訪者將按年齡分為青年、中年和老年三個群組，以便往後的數據分析。（表 3.1.2 及 表 3.1.2a）

表3.1.2：受訪者的年齡

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
18-19 歲	31	2.7	25	2.2
20-29 歲	96	8.5	171	15.1
30-39 歲	89	7.8	207	18.3
40-49 歲	177	15.6	207	18.2
50-59 歲	250	22.0	229	20.2
60-69 歲	264	23.3	156	13.8
70 歲或以上	227	20.0	138	12.2
總計	1,134	100.0	1,134	100.0

備註： 加權後的數字經四捨五入處理，因此總數或有差異。

表3.1.2a：受訪者的年齡（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
18-29 歲（青年）	127	11.2	196	17.3
30-59 歲（中年）	516	45.5	643	56.7
60 歲或以上（老年）	491	43.3	295	26.0
總計	1,134	100.0	1,134	100.0

3.1.3 受訪者的教育程度

是次調查的受訪者以具有大專或以上程度的較多，佔整體 51.7%，而具中學程度的受訪者佔 37.6%；小學程度或以下的受訪者則佔 10.6%（經加權後數字）。（表 3.1.3 及 表 3.1.3a）

表3.1.3：受訪者的教育程度

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
未受過教育/幼稚園	41	3.6	25	2.2
小學	151	13.3	96	8.5
初中（中一至中三）	185	16.3	147	12.9
高中/預科（中四至中七）	292	25.7	280	24.7
大專（非學士學位）	149	13.1	177	15.6
學士學位或以上（包括碩士/博士等）	316	27.9	410	36.1
總計	1,134	100.0	1,134	100.0

備註： 加權後的數字經四捨五入處理，因此總數或有差異。

表3.1.3a：受訪者的教育程度（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
小學程度或以下	192	16.9	121	10.6
中學程度	477	42.1	427	37.6
大專或以上程度	465	41.0	587	51.7
總計	1,134	100.0	1,134	100.0

備註： 加權後的數字經四捨五入處理，因此總數或有差異。

3.1.4 受訪者認為自己屬於社會哪一個階層

是次調查問及受訪者認為自己屬於社會哪一個階層，當中自認為屬於中層的較多，佔整體 37.7%，其次的中下層和下層則分別佔 32.6% 及 21.1%；認為自己屬於中上層或上層的受訪者則合共 8.6%（經加權後數字）。（表 3.1.4 及 表 3.1.4a）

表3.1.4：受訪者認為自己屬於社會哪一個階層

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
下層	262	23.7	235	21.1
中下層	352	31.9	363	32.6
中層	396	35.9	420	37.7
中上層	84	7.6	85	7.6
上層	10	0.9	11	1.0
總計	1,104	100.0	1,115	100.0

備註： 30 位受訪者表示無意見/唔知道/好難講。由於不同年齡組別表示無意見/唔知道/好難講的比例有較大差異，致使總數在加權處理後有所不同。

表3.1.4a：受訪者認為自己屬於社會哪一個階層（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
下層或中下層	614	55.6	599	53.7
中層	396	35.9	420	37.7
中上層或上層	94	8.5	96	8.6
總計	1,104	100.0	1,115	100.0

備註： 30 位受訪者表示無意見/唔知道/好難講。由於不同年齡組別表示無意見/唔知道/好難講的比例有較大差異，致使總數在加權處理後有所不同。

3.1.5 受訪者現時的身份

是次調查的受訪者以現時為全職或兼職人士的身份較多，佔整體 58.9%，其次是退休人士，佔 22.4%（經加權後數字）。（表 3.1.5）

表3.1.5：受訪者現時的身份

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
全職／兼職人士	536	47.3	668	58.9
家務料理者	115	10.2	111	9.8
退休人士	402	35.5	254	22.4
學生	52	4.6	63	5.5
待業人士	25	2.2	35	3.1
其他：傷殘人士	2	0.2	2	0.2
總計	1,132	100.0	1,133	100.0

備註： 2 位受訪者表示無意見/唔知道/好難講。
其他選項為開放式答案，2 位受訪者均為傷殘人士。

3.1.6 受訪者的家庭每月平均收入

受訪者當中以家庭每月平均收入為 \$30,000-39,999 的群組最多，佔整體 16.2%；其次是屬於 \$80,000 或以上及 \$40,000-49,999 的群組，分佔整體 11.4% 及 9.3%（經加權後數字）。受訪者將按收入較平均地分為四個群組，以作往後的數據分析。（表 3.1.6 及 表 3.1.6a）

表3.1.6：受訪者的家庭每月平均收入

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
無收入	68	6.6	44	4.3
\$4,999 或以下	128	12.4	80	7.7
\$5,000-9,999	74	7.2	56	5.4
\$10,000-14,999	88	8.5	81	7.8
\$15,000-19,999	75	7.3	81	7.8
\$20,000-24,999	87	8.4	94	9.0
\$25,000-29,999	54	5.2	67	6.4
\$30,000-39,999	141	13.7	168	16.2
\$40,000-49,999	83	8.1	97	9.3
\$50,000-59,999	76	7.4	83	8.0
\$60,000-69,999	37	3.6	48	4.6
\$70,000-79,999	18	1.7	24	2.3
\$80,000 或以上	102	9.9	118	11.4
總計	1,031	100.0	1,039	100.0

備註： 103 位受訪者表示唔知道/唔清楚/收入不穩定。由於不同年齡組別表示唔知道/唔清楚/收入不穩定的比例有較大差異，致使總數在加權處理後有所不同。

表3.1.5a：受訪者的家庭每月平均收入（再分類）

	加權前		加權後	
	人數	有效百分比	人數	有效百分比
\$9,999 或以下（包括無收入）	270	26.2	180	17.3
\$10,000-24,999	250	24.2	255	24.5
\$25,000-49,999	278	27.0	331	31.9
\$50,000 或以上	233	22.6	274	26.3
總計	1,031	100.0	1,039	100.0

備註： 103 位受訪者表示唔知道/唔清楚/收入不穩定。由於不同年齡組別表示唔知道/唔清楚/收入不穩定的比例有較大差異，致使總數在加權處理後有所不同。

3.2 有關全民退休保障計劃的整體意見

本章節顯示的數據均經過加權處理。

3.2.1 Q2. 你支唔支持香港設立無須入息同資產審查嘅「全民退休保障計劃」呢？

逾六成 (63.7%) 的受訪者支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」，表示不支持或非常不支持的則佔整體 36.3%。(表 3.2.1)

表3.2.1：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

	人數	有效百分比
1.非常支持	294	27.4
2.支持	390	36.3
3.唔支持	269	25.0
4.非常唔支持	121	11.3
總計	1,075	100.0
平均數		2.20

備註： 59 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，18-19 歲、60-69 歲及 70 歲或以上群組的受訪者，分別有 68.2%、69.6% 及 74.2% 表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」；而 20-59 歲的四個群組，亦有約六成的比率表示支持或非常支持。(表 3.2.1a 及表 3.2.1b)

表3.2.1a：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」
— 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	4	18.2	27	16.3	45	22.3	49	25.4
2.支持	11	50.0	76	45.8	71	35.1	64	33.2
3.唔支持	7	31.8	44	26.5	59	29.2	51	26.4
4.非常唔支持	0	0.0	19	11.4	27	13.4	29	15.0
總計	22	100.0	166	100.0	202	100.0	193	100.0
平均數	2.14		2.33		2.34		2.31	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	60	27.9	58	39.2	51	39.8
2.支持	80	37.2	45	30.4	44	34.4
3.唔支持	52	24.2	32	21.6	23	18.0
4.非常唔支持	23	10.7	13	8.8	10	7.8
總計	215	100.0	148	100.0	128	100.0
平均數	2.18		2.00		1.94	

備註： Pearson 卡方= 45.959, $p=0.000$

表3.2.1b：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

－ 按受訪者年齡劃分（再分類）

	18-29 歲（青年）		30-59 歲（中年）		60 歲或以上（長者）	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	31	16.5	154	25.2	109	39.6
2.支持	87	46.3	215	35.2	88	32.0
3.唔支持	51	27.1	163	26.7	55	20.0
4.非常唔支持	19	10.1	79	12.9	23	8.4
總計	188	100.0	611	100.0	275	100.0
平均數	2.31		2.27		1.97	

備註： Pearson 卡方= 38.606, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」。具小學程度或以下的受訪者表示支持的比率最高，佔 86.3%；而比率最低的大專程度或以上群組亦有 57.0% 表示支持或非常支持。（表 3.2.1c）

表3.2.1c：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

－ 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	56	51.4	119	29.8	119	21.0
2.支持	38	34.9	148	37.0	204	36.0
3.唔支持	10	9.2	105	26.3	154	27.2
4.非常唔支持	5	4.6	28	7.0	89	15.7
總計	109	100.0	400	100.0	566	100.0
平均數	1.67		2.11		2.38	

備註： Pearson 卡方= 65.123, $p=0.000$

根據 Pearson 卡方測試顯示，自認屬於社會階層越低的受訪者，有越高比例表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」。在自認屬於下層或中下層及中層的群組中，分別有 65.9% 及 62.4% 表示支持或非常支持；而自認屬於中上層或上層的群組亦有 54.2% 表示支持或非常支持。（表 3.2.1d）

表3.2.1d：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」
— 按受訪者認為自己屬於的社會階層劃分

	下層或中下層		中層		中上層或上層	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	178	31.8	86	21.2	24	25.5
2.贊成	191	34.1	167	41.2	27	28.7
3.唔贊成	137	24.5	106	26.2	22	23.4
4.非常唔贊成	54	9.6	46	11.4	21	22.3
總計	560	100.0	405	100.0	94	100.0
平均數	2.12		2.28		2.43	

備註： Pearson 卡方= 26.405, $p=0.000$

根據 Pearson 卡方測試顯示，約六成 (59.1%) 現時身份為全職或兼職人士的受訪者表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」；持相同意見的家務料理者及退休人士則分別有 66.7% 及 69.9%，而現時為學生身份的受訪者，則有 75.0% 表示支持或非常支持。(表 3.2.1e)

表3.2.1e：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

一 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	144	22.5	35	34.3	93	38.9
2.支持	234	36.6	33	32.4	74	31.0
3.唔支持	170	26.6	27	26.5	52	21.8
4.非常唔支持	91	14.2	7	6.9	20	8.4
總計	639	100.0	102	100.0	239	100.0
平均數	2.33		2.06		2.00	

	學生		待業人士		其他：傷殘人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	9	16.1	11	31.4	1	50.0
2.支持	33	58.9	15	42.9	1	50.0
3.唔支持	14	25.0	5	14.3	0	0.0
4.非常唔支持	0	0.0	4	11.4	0	0.0
總計	56	100.0	35	100.0	2	100.0
平均數	2.09		2.06		1.50	

備註： Pearson 卡方= 51.674, $p=0.000$

根據 Pearson 卡方測試顯示，現時家庭每月平均收入越低的受訪者，有越高比例表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」。超過七成半 (75.9%) 家庭每月平均收入為 \$9,999 或以下群組的受訪者，表示支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」，支持比率最高；而家庭每月平均收入為 \$50,000 或以上群組的受訪者亦有 56.6% 表示支持或非常支持。(表 3.2.1f)

表3.2.1f：受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」

— 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常支持	69	41.6	63	26.0	73	23.1	59	22.3
2.支持	57	34.3	96	39.7	122	38.6	91	34.3
3.唔支持	33	19.9	59	24.4	85	26.9	72	27.2
4.非常唔支持	7	4.2	24	9.9	36	11.4	43	16.2
總計	166	100.0	242	100.0	316	100.0	265	100.0
平均數	1.87		2.18		2.27		2.37	

備註： Pearson 卡方= 35.144, $p=0.000$

3.2.2 Q3. 你贊唔贊成「全民退休保障計劃」全數由政府嘅稅收支付呢？

五成半以上 (56.8%) 的受訪者贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付；而表示不贊成或非常不贊成的，則佔 43.2%。(表 3.2.2)

表3.2.2：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付

	人數	有效百分比
1.非常贊成	236	22.0
2.贊成	373	34.8
3.唔贊成	346	32.2
4.非常唔贊成	118	11.0
總計	1,074	100.0
平均數		2.32

備註： 60 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，60 歲或以上群組的受訪者，有 65.1% 表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付；18-29 歲及 30-59 歲群組分別有 56.9% 及 53.2% 表示贊成或非常贊成。

所有年齡群組都有半數或以上的受訪者表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付，其中以 70 歲或以上群組表示贊成的比率最高，佔 71.1%。
(表 3.2.2a 及表 3.2.2b)

表3.2.2a：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付 — 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	4	18.2	29	17.7	43	21.8	46	23.0
2.贊成	7	31.8	66	40.2	71	36.0	55	27.5
3.唔贊成	11	50.0	46	28.0	68	34.5	71	35.5
4.非常唔贊成	0	0.0	23	14.0	15	7.6	28	14.0
總計	22	100.0	164	100.0	197	100.0	200	100.0
平均數	2.32		2.38		2.28		2.41	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	42	19.0	35	24.1	37	28.9
2.贊成	71	32.1	51	35.2	54	42.2
3.唔贊成	84	38.0	42	29.0	25	19.5
4.非常唔贊成	24	10.9	17	11.7	12	9.4
總計	221	100.0	145	100.0	128	100.0
平均數	2.41		2.28		2.09	

備註： Pearson 卡方= 33.731, $p < 0.05$

表3.2.2b：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付
— 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	33	17.7	131	21.3	72	26.5
2.贊成	73	39.2	196	31.9	105	38.6
3.唔贊成	57	30.6	222	36.1	67	24.6
4.非常唔贊成	23	12.4	66	10.7	28	10.3
總計	186	100.0	615	100.0	272	100.0
平均數	2.38		2.36		2.19	

備註： Pearson 卡方= 28.302, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付。具小學程度或以下的受訪者表示贊成的比率最高，佔 75.9%；而具中學及大專程度或以上的群組則分別有 59.9% 及 51.0% 表示贊成或非常贊成。（表 3.2.2c）

表3.2.2c：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	40	37.0	105	26.0	92	16.4
2.贊成	42	38.9	137	33.9	194	34.6
3.唔贊成	18	16.7	136	33.7	191	34.0
4.非常唔贊成	8	7.4	26	6.4	84	15.0
總計	108	100.0	404	100.0	561	100.0
平均數	1.94		2.21		2.48	

備註： Pearson 卡方= 48.492, $p=0.000$

根據 Pearson 卡方測試顯示，自認屬於社會階層越低的受訪者，有越高比例表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付。自認屬於下層或中下層及中層的群組中，分別有 61.7% 及 52.9% 表示贊成或非常贊成；而自認屬於中上層或上層的群組則有 40.6% 表示贊成或非常贊成。(表 3.2.2d)

表3.2.2d：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付
— 按受訪者認為自己屬於的社會階層劃分

	下層或中下層		中層		中上層或上層	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	147	26.3	72	18.0	12	12.5
2.贊成	198	35.4	140	34.9	27	28.1
3.唔贊成	163	29.1	145	36.2	36	37.5
4.非常唔贊成	52	9.3	44	11.0	21	21.9
總計	560	100.0	401	100.0	96	100.0
平均數	2.21		2.40		2.69	

備註： Pearson 卡方= 28.960, $p=0.000$

根據 Pearson 卡方測試顯示，過半數 (52.4%) 現時身份為全職或兼職人士的受訪者表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付；而家務料理者及退休人士則分別有 67.0% 及 61.0% 表示贊成或非常贊成。(表 3.2.2e)

表3.2.2e：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付 – 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	129	20.2	28	28.0	62	26.1
2.贊成	206	32.2	39	39.0	83	34.9
3.唔贊成	222	34.7	26	26.0	67	28.2
4.非常唔贊成	82	12.8	7	7.0	26	10.9
總計	639	100.0	100	100.0	238	100.0
平均數	2.40		2.12		2.24	

	學生		待業人士		其他：傷殘人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	5	8.3	10	28.6	2	100.0
2.贊成	32	53.3	12	34.3	0	0.0
3.唔贊成	21	35.0	11	31.4	0	0.0
4.非常唔贊成	2	3.3	2	5.7	0	0.0
總計	60	100.0	35	100.0	2	100.0
平均數	2.33		2.14		1.00	

備註： Pearson 卡方= 36.184, $p < 0.005$

根據 Pearson 卡方測試顯示，現時家庭每月平均收入越低的受訪者，有越高比例表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付。其中，約七成 (69.4%) 家庭每月平均收入為 \$9,999 或以下群組的受訪者，表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付，贊成比率最高；而家庭每月平均收入為 \$50,000 或以上群組的受訪者則有 45.7% 表示贊成或非常贊成。(表 3.2.2f)

表3.2.2f：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付
— 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	52	31.1	59	24.8	57	17.8	50	18.7
2.贊成	64	38.3	98	41.2	105	32.7	72	27.0
3.唔贊成	38	22.8	67	28.2	112	34.9	109	40.8
4.非常唔贊成	13	7.8	14	5.9	47	14.6	36	13.5
總計	167	100.0	238	100.0	321	100.0	267	100.0
平均數	2.07		2.15		2.46		2.49	

備註： Pearson 卡方= 44.528, $p=0.000$

根據 Pearson 卡方測試顯示，越支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有越高比例表示贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付。其中，分別有超過八成 (81.4%) 表示非常支持及約六成半 (64.6%) 表示支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，同時贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付；而表示不贊成或非常不贊成有關計劃全數由政府的稅收支付的，則有 18.6% 及 35.4%。
(表 3.2.2g)

表3.2.2g：受訪者是否贊成「全民退休保障計劃」全數由政府的稅收支付 — 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	151	53.9	45	12.1	22	8.5	8	7.0
2.贊成	77	27.5	196	52.5	70	26.9	11	9.6
3.唔贊成	40	14.3	119	31.9	141	54.2	31	27.2
4.非常唔贊成	12	4.3	13	3.5	27	10.4	64	56.1
總計	280	100.0	373	100.0	260	100.0	114	100.0
平均數	1.69		2.27		2.67		3.32	

備註： Pearson 卡方= 547.130, $p=0.000$

3.2.3 Q4. 你贊唔贊成將僱主僱員部份嘅強積金供款，放入「全民退休保障計劃」呢？

有六成 (59.9%) 的受訪者贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」；而表示不贊成或非常不贊成的，則佔 40.1%。(表 3.2.3)

表3.2.3：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」

	人數	有效百分比
1.非常贊成	177	16.9
2.贊成	450	43.0
3.唔贊成	262	25.1
4.非常唔贊成	157	15.1
總計	1,046	100.0
平均數		2.38

備註： 88 位受訪者表示無意見/唔知道/好難講。

根據 Pearson 卡方測試顯示，60 歲或以上群組的受訪者，有 73.8% 表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」；18-29 歲及 30-59 歲群組分別有 56.6% 或 55.4% 表示贊成或非常贊成。

所有年齡群組都有半數或以上的受訪者表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」，其中以 18-19 歲、60-69 歲及 70 歲或以上群組有較高比例表示贊成，分別佔 68.0%、73.4% 及 74.3%。(表 3.2.3a 及表 3.2.3b)

表 3.2.3a：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」
— 按受訪者年齡劃分

	18-19 歲		20-29 歲		30-39 歲		40-49 歲	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	5	20.0	27	16.3	25	12.3	31	15.5
2.贊成	12	48.0	65	39.2	77	37.7	83	41.5
3.唔贊成	6	24.0	46	27.7	60	29.4	45	22.5
4.非常唔贊成	2	8.0	28	16.9	42	20.6	41	20.5
總計	25	100.0	166	100.0	204	100.0	200	100.0
平均數	2.20		2.45		2.58		2.48	

	50-59 歲		60-69 歲		70 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	35	16.6	30	21.6	24	23.8
2.贊成	90	42.7	72	51.8	51	50.5
3.唔贊成	54	25.6	29	20.9	21	20.8
4.非常唔贊成	32	15.2	8	5.8	5	5.0
總計	211	100.0	139	100.0	101	100.0
平均數	2.39		2.11		2.07	

備註： Pearson 卡方= 41.914, $p < 0.005$

表 3.2.3b：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」

— 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	31	16.4	91	14.8	55	22.8
2.贊成	76	40.2	250	40.6	123	51.0
3.唔贊成	52	27.5	160	26.0	50	20.7
4.非常唔贊成	30	15.9	115	18.7	13	5.4
總計	189	100.0	616	100.0	241	100.0
平均數	2.43		2.49		2.09	

備註： Pearson 卡方= 34.222, $p=0.000$

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」。具小學程度或以下的受訪者表示支持的比率最高，佔 68.2%；而具中學及大專程度或以上的群組則分別有 59.7% 及 58.7% 表示贊成或非常贊成。（表 3.2.3c）

表3.2.3c：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」

— 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	21	23.1	66	16.7	91	16.2
2.贊成	41	45.1	170	43.0	239	42.5
3.唔贊成	20	22.0	114	28.9	129	23.0
4.非常唔贊成	9	9.9	45	11.4	103	18.3
總計	91	100.0	395	100.0	562	100.0
平均數	2.19		2.35		2.43	

備註： Pearson 卡方= 15.114, $p<0.05$

根據 Pearson 卡方測試顯示，近六成 (57.1%) 現時身份為全職或兼職人士的受訪者表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」；持相同意見的家務料理者及退休人士則分別有 53.0% 及 74.6%。(表 3.2.3d)

表3.2.3d：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」
— 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	104	16.2	17	17.0	46	22.0
2.贊成	263	40.9	36	36.0	110	52.6
3.唔贊成	162	25.2	26	26.0	42	20.1
4.非常唔贊成	114	17.7	21	21.0	11	5.3
總計	643	100.0	100	100.0	209	100.0
平均數	2.44		2.51		2.09	

	學生		待業人士		其他：傷殘人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	5	8.5	5	15.2	1	50.0
2.贊成	28	47.5	13	39.4	0	0.0
3.唔贊成	23	39.0	9	27.3	0	0.0
4.非常唔贊成	3	5.1	6	18.2	1	50.0
總計	59	100.0	33	100.0	2	100.0
平均數	2.41		2.48		2.50	

備註： Pearson 卡方= 46.632, $p=0.000$

根據 Pearson 卡方測試顯示，逾七成 (70.8%) 家庭每月平均收入為 \$9,999 或以下群組的受訪者，表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」，贊成比率最高；而其餘三個群組則分別有 55.7%、59.3% 及 58.6% 表示贊成或非常贊成。(表 3.2.3e)

表3.2.3e：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」

— 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	29	20.1	33	13.6	54	17.0	49	18.4
2.贊成	73	50.7	102	42.1	134	42.3	107	40.2
3.唔贊成	35	24.3	63	26.0	78	24.6	64	24.1
4.非常唔贊成	7	4.9	44	18.2	51	16.1	46	17.3
總計	144	100.0	242	100.0	317	100.0	266	100.0
平均數	2.14		2.49		2.40		2.40	

備註： Pearson 卡方= 17.934, $p < 0.05$

根據 Pearson 卡方測試顯示，支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有較高比例表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」。其中，表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，均有六成以上(分別有 64.0% 及 65.7%) 同時表示贊成或非常贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」；而表示不贊成或非常不贊成將僱主僱員部份的強積金供款放入有關計劃的，分別有 36.0% 及 34.3%。(表 3.2.3f)

表3.2.3f：受訪者是否贊成將僱主僱員部份的強積金供款放入「全民退休保障計劃」
— 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成	71	25.8	48	13.2	30	12.0	23	20.0
2.贊成	105	38.2	191	52.5	105	41.8	34	29.6
3.唔贊成	47	17.1	99	27.2	79	31.5	21	18.3
4.非常唔贊成	52	18.9	26	7.1	37	14.7	37	32.2
總計	275	100.0	364	100.0	251	100.0	115	100.0
平均數	2.29		2.28		2.49		2.63	

備註： Pearson 卡方= 87.927, $p=0.000$

3.3 有關強積金對沖機制的意見

本章節內的兩條問題，與現時強積金制度內的對沖機制有關。顯示的數據均經過加權處理。

3.3.1 Q5. 請問你贊唔贊成取消強積金入面，對沖僱員長期服務金同遣散費嘅機制呢？

七成以上 (73.4%) 的受訪者表示贊成或非常贊成取消強積金之中對沖僱員長期服務金和遣散費的機制；而表示不贊成或非常不贊成取消對沖機制的，則佔 26.6%。

(表 3.3.1)

表3.3.1：受訪者是否贊成取消強積金之中對沖僱員長期服務金和遣散費的機制

	人數	有效百分比
1.非常贊成取消	396	39.3
2.贊成取消	343	34.1
3.唔贊成取消	204	20.2
4.非常唔贊成取消	65	6.4
總計	1,007	100.0
平均數		1.94

備註： 127 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，教育程度越高的受訪者，有越高比例表示贊成或非常贊成取消強積金之中對沖僱員長期服務金和遣散費的機制。具中學及大專程度或以上的群組分別有 73.4% 及 74.4% 表示贊成或非常贊成取消對沖機制，而具小學程度或以下的受訪者亦有 67.4% 表示贊成或非常贊成取消對沖機制。(表 3.3.1a)

表3.3.1a：受訪者是否贊成取消強積金之中對沖僱員長期服務金和遣散費的機制
— 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成取消	27	31.4	128	33.8	241	44.5
2.贊成取消	31	36.0	150	39.6	162	29.9
3.唔贊成取消	20	23.3	77	20.3	106	19.6
4.非常唔贊成取消	8	9.3	24	6.3	33	6.1
總計	86	100.0	379	100.0	542	100.0
平均數	2.10		1.99		1.87	

備註： Pearson 卡方= 15.955, $p < 0.05$

根據 Pearson 卡方測試顯示，近七成半 (74.7%) 現時身份為全職或兼職人士的受訪者，表示贊成或非常贊成取消強積金之中對沖僱員長期服務金和遣散費的機制；而家務料理者及退休人士則分別有 70.8% 及 70.7% 持相同意見。(表 3.3.1b)

表3.3.1b：受訪者是否贊成取消強積金之中對沖僱員長期服務金和遣散費的機制
— 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成取消	270	43.3	29	30.2	60	30.3
2.贊成取消	196	31.4	39	40.6	80	40.4
3.唔贊成取消	121	19.4	19	19.8	44	22.2
4.非常唔贊成取消	37	5.9	9	9.4	14	7.1
總計	624	100.0	96	100.0	198	100.0
平均數	1.88		2.08		2.06	

	學生		待業人士		其他：傷殘人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成取消	16	30.8	21	60.0	0	0.0
2.贊成取消	18	34.6	9	25.7	1	50.0
3.唔贊成取消	16	30.8	3	8.6	0	0.0
4.非常唔贊成取消	2	3.8	2	5.7	1	50.0
總計	52	100.0	35	100.0	2	100.0
平均數	2.08		1.60		3.00	

備註： Pearson 卡方= 34.215, $p < 0.005$

根據 Pearson 卡方測試顯示，支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有較高比例表示贊成或非常贊成取消強積金之中對沖僱員長期服務金和遣散費的機制。表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者中，均有七成半以上（分別有 76.1% 及 75.7%）同時表示贊成或非常贊成取消強積金之中對沖僱員長期服務金和遣散費的機制；而表示不支持及非常不支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，亦有 67.6% 及 72.6% 表示贊成或非常贊成取消強積金對沖機制。（表 3.3.1c）

表3.3.1c：受訪者是否贊成取消強積金之中對沖僱員長期服務金和遣散費的機制

— 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常贊成取消	153	57.1	113	31.9	73	30.3	47	44.3
2.贊成取消	51	19.0	155	43.8	90	37.3	30	28.3
3.唔贊成取消	42	15.7	76	21.5	65	27.0	11	10.4
4.非常唔贊成取消	22	8.2	10	2.8	13	5.4	18	17.0
總計	268	100.0	354	100.0	241	100.0	106	100.0
平均數	1.75		1.95		2.07		2.00	

備註： Pearson 卡方= 101.925, $p=0.000$

3.3.2 Q6. 如果政府只係以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，你同唔同意呢個安排呢？

如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，約三分之二 (66.3%) 的受訪者表示不同意或非常不同意有關安排；而表示同意或非常同意的，則佔 33.7%。(表 3.3.2)

表3.3.2：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排

	人數	有效百分比
1.非常同意	54	5.4
2.同意	283	28.3
3.唔同意	394	39.3
4.非常唔同意	271	27.0
總計	1,003	100.0
平均數		2.88

備註： 46 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，30-59 歲群組的受訪者，有 68.9% 表示不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；18-29 歲及 60 歲或以上群組的受訪者分別有 64.5% 或 61.1% 表示不同意或非常不同意有關安排。(表 3.3.2a)

表3.3.2a：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排 — 按受訪者年齡劃分（再分類）

	18-29 歲		30-59 歲		60 歲或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	4	2.2	30	5.1	21	9.0
2.同意	60	33.3	153	26.0	70	29.9
3.唔同意	75	41.7	230	39.1	89	38.0
4.非常唔同意	41	22.8	175	29.8	54	23.1
總計	180	100.0	588	100.0	234	100.0
平均數	2.85		2.94		2.75	

備註： Pearson 卡方= 16.297, $p < 0.05$

根據 Pearson 卡方測試顯示，教育程度越高的受訪者，有越高比例表示不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」。具大專程度或以上的受訪者表示不同意有關安排的比率最高，佔 72.1%；而具小學程度或以下及中學程度的群組則分別有 58.3% 及 60.0% 表示不同意或非常不同意有關安排。(表 3.3.2b)

表3.3.2b：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排 — 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	8	8.8	30	8.0	16	3.0
2.同意	30	33.0	120	32.0	133	24.9
3.唔同意	32	35.2	142	37.9	220	41.1
4.非常唔同意	21	23.1	83	22.1	166	31.0
總計	91	100.0	375	100.0	535	100.0
平均數	2.73		2.74		3.00	

備註： Pearson 卡方= 25.223, $p=0.000$

根據 Pearson 卡方測試顯示，超過三分之二 (67.6%) 現時身份為全職或兼職人士的受訪者不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；而家務料理者及退休人士則分別有 68.4% 及 64.5% 持相同意見。(表 3.3.2c)

表3.3.2c：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排 — 按受訪者身份劃分

	全職／兼職人士		家務料理者		退休人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	24	3.9	4	4.2	19	9.2
2.同意	175	28.4	26	27.4	54	26.2
3.唔同意	243	39.4	37	38.9	81	39.3
4.非常唔同意	174	28.2	28	29.5	52	25.2
總計	616	100.0	95	100.0	206	100.0
平均數	2.92		2.94		2.81	

	學生		待業人士		其他：傷殘人士	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	2	3.9	4	11.8	1	50.0
2.同意	20	39.2	8	23.5	0	0.0
3.唔同意	25	49.0	8	23.5	1	50.0
4.非常唔同意	4	7.8	14	41.2	0	0.0
總計	51	100.0	34	100.0	2	100.0
平均數	2.61		2.94		2.00	

備註： Pearson 卡方= 36.184, $p < 0.005$

根據 Pearson 卡方測試顯示，家庭每月平均收入為 \$50,000 或以上群組的受訪者，表示不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，表示不同意的比率最高，佔 73.2%；而其餘三個群組亦分別有 60.9%、67.5% 及 63.5% 表示不同意或非常不同意有關安排。（表 3.3.2d）

表3.3.2d：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排 — 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	13	9.4	18	7.8	13	4.2	5	2.1
2.同意	41	29.7	57	24.7	101	32.4	60	24.7
3.唔同意	51	37.0	98	42.4	125	40.1	91	37.4
4.非常唔同意	33	23.9	58	25.1	73	23.4	87	35.8
總計	138	100.0	231	100.0	312	100.0	243	100.0
平均數	2.75		2.85		2.83		3.07	

備註： Pearson 卡方= 27.039, $p < 0.005$

根據 Pearson 卡方測試顯示，支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有較高比例表示不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」。其中，分別有 71.9% 及 68.5% 表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，並不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」。(表 3.3.2e)

表3.3.2e：如果政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，受訪者是否同意這個安排 — 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	27	10.0	6	1.7	11	4.6	9	8.3
2.同意	49	18.1	102	29.7	74	31.1	41	38.0
3.唔同意	81	30.0	157	45.8	112	47.1	27	25.0
4.非常唔同意	113	41.9	78	22.7	41	17.2	31	28.7
總計	270	100.0	343	100.0	238	100.0	108	100.0
平均數	3.04		2.90		2.77		2.74	

備註： Pearson 卡方= 86.191, $p=0.000$

3.4 對下屆政府落實「全民退休保障計劃」的期望

有見現屆政府對退休保障的公眾諮詢程序將近結束，本章節內的問題將探討市民對下屆政府落實「全民退休保障計劃」的期望。顯示的數據均經過加權處理。

3.4.1 Q7. 現屆政府已完成公眾諮詢程序，你同唔同意下屆政府要落實「全民退休保障計劃」？

現屆政府已完成公眾諮詢程序，逾八成（82.1%）的受訪者表示同意或非常同意下屆政府要落實「全民退休保障計劃」；而表示不同意或非常不同意的，則佔 17.9%。

（表 3.4.1）

表3.4.1：現屆政府已完成公眾諮詢程序，受訪者是否同意下屆政府要落實「全民退休保障計劃」

	人數	有效百分比
1.非常同意	423	39.9
2.同意	445	42.1
3.唔同意	129	12.2
4.非常唔同意	60	5.7
總計	1,058	100.0
平均數		1.84

備註： 76 位受訪者表示無意見/唔知道/好難講。
加權後的數字經四捨五入處理，因此總數或有差異。

根據 Pearson 卡方測試顯示，教育程度越低的受訪者，有越高比例表示同意或非常同意下屆政府要落實「全民退休保障計劃」。具小學程度或以下的受訪者表示同意的比率最高，佔 91.3%；而具中學及大專程度或以上的群組則分別有 87.3% 及 76.5% 表示同意或非常同意有關意見。（表 3.4.1a）

表3.4.1a：現屆政府已完成公眾諮詢程序，受訪者是否同意下屆政府要落實「全民退休保障計劃」
— 按受訪者教育程度劃分

	小學程度或以下		中學程度		大專程度或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	45	43.7	163	40.8	215	38.7
2.同意	49	47.6	186	46.5	210	37.8
3.唔同意	5	4.9	38	9.5	86	15.5
4.非常唔同意	4	3.9	13	3.3	44	7.9
總計	103	100.0	400	100.0	555	100.0
平均數		1.69		1.75		1.93

備註： Pearson 卡方= 27.016, $p=0.000$

根據 Pearson 卡方測試顯示，自認屬於社會階層越低的受訪者，有越高比例表示同意或非常同意下屆政府要落實「全民退休保障計劃」。在自認屬於下層或中下層及中層的群組中，都有逾八成（分別有 84.1% 和 81.1%）表示同意或非常同意；而自認屬於中上層或上層的群組則有 72.8% 表示同意或非常同意有關意見。（表 3.4.1b）

表3.4.1b：現屆政府已完成公眾諮詢程序，受訪者是否同意下屆政府要落實「全民退休保障計劃」
— 按受訪者認為自己屬於的社會階層劃分

	下層或中下層		中層		中上層或上層	
	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	235	42.0	150	38.4	32	34.8
2.同意	236	42.1	167	42.7	35	38.0
3.唔同意	60	10.7	55	14.1	13	14.1
4.非常唔同意	29	5.2	19	4.9	12	13.0
總計	560	100.0	391	100.0	92	100.0
平均數	1.79		1.85		2.05	

備註： Pearson 卡方= 13.578, $p < 0.05$

根據 Pearson 卡方測試顯示，家庭每月平均收入為 \$9,999 或以下及 \$10,000-24,999 群組的受訪者，分別有 87.0% 和 87.4% 表示同意或非常同意下屆政府要落實「全民退休保障計劃」，同意比率接近九成；而家庭每月平均收入為 \$25,000-49,999 及 \$50,000 或以上群組的受訪者亦有七成半以上（分別有 79.8% 及 75.3%）表示同意或非常同意有關意見。（表 3.4.1c）

表3.4.1c：現屆政府已完成公眾諮詢程序，受訪者是否同意下屆政府要落實「全民退休保障計劃」
— 按受訪者現時家庭每月平均收入劃分

	\$9,999 或以下 (包括無收入)		\$10,000-24,999		\$25,000-49,999		\$50,000 或以上	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	65	40.4	105	42.9	115	37.3	103	39.2
2.同意	75	46.6	109	44.5	131	42.5	95	36.1
3.唔同意	17	10.6	19	7.8	45	14.6	43	16.3
4.非常唔同意	4	2.5	12	4.9	17	5.5	22	8.4
總計	161	100.0	245	100.0	308	100.0	263	100.0
平均數	1.75		1.75		1.88		1.94	

備註： Pearson 卡方= 44.528, $p=0.000$

根據 Pearson 卡方測試顯示，支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，有較高比例表示同意或非常同意下屆政府要落實「全民退休保障計劃」。其中，表示非常支持及支持香港設立無須入息及資產審查的「全民退休保障計劃」的受訪者，並同意或非常同意下屆政府要落實「全民退休保障計劃」，比率達九成以上（分別有 98.0% 及 92.4%）。（表 3.4.1d）

表3.4.1d：現屆政府已完成公眾諮詢程序，受訪者是否同意下屆政府要落實「全民退休保障計劃」
— 按受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」劃分

	受訪者是否支持香港設立無須入息及資產審查的「全民退休保障計劃」							
	1.非常支持		2.支持		3.唔支持		4.非常唔支持	
	人數	有效百分比	人數	有效百分比	人數	有效百分比	人數	有效百分比
1.非常同意	215	74.7	118	31.9	58	23.4	22	20.6
2.同意	67	23.3	224	60.5	105	42.3	25	23.4
3.唔同意	4	1.4	22	5.9	73	29.4	22	20.6
4.非常唔同意	2	0.7	6	1.6	12	4.8	38	35.5
總計	288	100.0	370	100.0	248	100.0	107	100.0
平均數	1.28		1.77		2.16		2.71	

備註： Pearson 卡方= 479.148, $p=0.000$

報告完畢

第四章 總結及建議

自退休保障公眾參與活動開始後，政府一直公開表示對「不論貧富」方案有保留，並強調市民不願接受某種籌集資金的方式（如：轉移部份強積金至全民退休保障計劃），甚或認為完善現行強積金制度（如：取消強積金對沖機制可以替代全民退休保障計劃）等。然而，是次調查卻有以下發現：

- (一) 逾六成 (63.7%) 受訪者支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」；
- (二) 五成半以上 (56.8%) 受訪者贊成或非常贊成「全民退休保障計劃」全數由政府稅收支付；
- (三) 有六成 (59.9%) 受訪者贊成或非常贊成將僱主僱員部份強積金供款，放入「全民退休保障計劃」；
- (四) 七成以上 (73.4%) 受訪者贊成或非常贊成取消強積金之中對沖僱員長期服務金同遣散費的機制；
- (五) 約三分之二 (66.3%) 受訪者不同意或非常不同意政府只以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；
- (六) 現屆政府已完成公眾諮詢程序，逾八成 (82.1%) 受訪者同意或非常同意下屆政府要落實「全民退休保障計劃」。

是次調查也特別分析社會中不同背景的社群，對全民退休保障計劃的取向，綜合是次研究結果發現：

- (一) 18-29 歲（青年）受訪者中，有 62.8% 支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」；其中，18-19 歲群組有 68.2% 支持或非常支持，並有 68.0% 贊成或非常贊成將僱主僱員部份強積金供款放進有關計劃；但

只有 50%贊成或非常贊成有關計劃全數由政府的稅收支付。此外，在青年群組中，亦有 64.5%不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；反映青年人擔心「全民退休保障計劃」全數由政府的稅收支付，做法未必可取或財政上不可持續，故較接受以強積金轉移至全民退休保障計劃作為融資方式。

(二) 30-59 歲（中年）的受訪者，有 60.4%支持或非常支持香港設立無需入息及資產審查的「全民退休保障計劃」，其中，50-59 歲群組有 65.1%支持或非常支持，並有 59.3%贊成或非常贊成將僱主僱員部份強積金供款放進有關計劃；但只有 51.1%贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付。此外；中年群組佔最高比率 68.9% 不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；反映單靠強積金制度無助解決退休後的基本生活，即使政府「取消強積金對沖機制」，仍要落實免經濟審查的「全民退休保障計劃」。

(三) 60 歲或以上（長者）群組的受訪者，超過七成 (71.6%)支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」，並有 65.1%贊成或非常贊成有關計劃全數由政府的稅收支付；而贊成或非常贊成將僱主僱員部份強積金供款放進有關計劃的，佔更高比率達 73.8%。此外，他們亦有逾六成 (61.1%) 不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；反映政府長期漠視長者的退休生活需要，現行政策未能讓長者晚年享有基本生活；今天政府累積豐厚儲備，是來自長者年輕時辛勤累積的成果，即使全數由稅收支付，他們認為政府在財政上有無可推卸的責任。

(四) 家庭月入\$50,000 或以上的受訪者，超過五成半 (56.6%)支持或非常支持香港設立無需入息及資產審查的「全民退休保障計劃」，並有約六成 (58.6%) 贊成

或非常贊成將僱主僱員部份強積金供款放進有關計劃；但只有 45.7% 贊成或非常贊成有關計劃全數由政府的稅收支付。超過七成 (73.2%) 家庭月入 \$50,000 或以上的受訪者，不同意或非常不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；即使是生活條件較佳的一群，也是多數支持香港設立全民退休保障計劃，而且較傾向以轉移部份強積金作為融資方式；反映高收入一群擔心計劃全數由政府稅收支付，將面對加稅壓力。

(五) 八成半以上 (86.3%) 有小學程度或以下的受訪者支持或非常支持香港設立無須入息及資產審查的「全民退休保障計劃」，並有 75.9% 贊成或非常贊成有關計劃全數由政府的稅收支付；而贊成或非常贊成將僱主僱員部份的強積金供款放入計劃的則佔 68.2%。逾七成半 (75.9%) 家庭月入為 \$9,999 或以下群組的受訪者，支持或非常支持香港設立無需入息及資產審查的「全民退休保障計劃」，並約七成 (69.4%) 贊成或非常贊成有關計劃全數由政府的稅收支付；而贊成或非常贊成將僱主僱員部份的強積金供款放入計劃的則佔 70.8%。數據顯示教育程度及家庭收入越低的受訪者，有越高比例支持香港設立無須入息及資產審查的「全民退休保障計劃」；反映低收入及低學歷的群組，退休後均面對沉重的生活壓力，落實全民退休保障計劃才能讓他們感覺安心。

(六) 具大專程度或以上群組的受訪者贊成或非常贊成「全民退休保障計劃」全數由政府的稅收支付的比率只有 51.0%，但贊成或非常贊成將僱主僱員部份強積金供款放進有關計劃的比率則達 58.7%。而贊成或非常贊成取消強積金對沖機制及不同意或非常不同意以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，分別佔 72.1% 及 74.4%。數據顯示教育程度越高的受訪者，有越高比例贊成取消強積金對沖機制，及不同意政府只是以「取消強積金對沖機制」，替代推行「全民退休保障計劃」；反映強積金現存制度千瘡百孔，即使完善制度也未能惠及全民，亦無法替代「全民退休保障計劃」的社會功能。

民意調查結果清楚顯示，香港市民，不論年齡、學歷、身份和收入，多數支持香港設立全民退休保障計劃，是社會共識。政府意圖落闌假諮詢扭曲民意，但普遍市民仍然認同退休保障無須設有經濟審查，而且願意轉移部份強積金至全民退休保障計劃；此集資方式相比全數由政府的稅收支付獲較多市民認同及支持。此外，大部份市民認為以「取消強積金對沖機制」替代「全民退休障計劃」並不可取，因此強烈要求政府取消強積金之中對沖僱員長期服務金及遣散費的機制；及下屆政府必須落實全民退休保障計劃。

附件：問卷樣本

香港理工大學應用社會科學系
社會政策研究中心

爭取全民退休保障聯席

香港市民對「全民退休保障」意見 電話調查

2016 年 5 月

程序 A：自我介紹及訪問目的

「喂，你好，我哋係香港理工大學社會政策研究中心打嚟嘅，依家進行緊一項有關《香港市民對「全民退休保障」意見》嘅調查。訪問嘅內容係絕對保密嘅，請您放心。」

程序 B：選出合適受訪者

「請問你府上有幾多位 18 歲或以上嘅香港居民呢？」

只有一位符合資格 → 開始進行訪問

多於一位符合資格 →

「根據抽樣原則，我哋想請 下一位將要生日嘅家庭成員接受訪問，可唔可以請佢嚟聽電話呢？」

→ 抽中接聽者本人 → 開始進行訪問

抽中另一位成員 → 程序 A：自我介紹及訪問目的

抽中另一位成員（佢唔喺度/而家唔方便講）

[必須確認] → [在電話紙上核實或預約訪問時間： _____]

[v1] [由訪問員自行填寫] 受訪者性別

- 1 男性 2 女性

[v2] 你支唔支持香港設立無須入息同資產審查嘅「全民退休保障計劃」呢？

- 1 非常支持 3 唔支持
 2 支持 4 非常唔支持
 9 無意見 / 唔知道 / 好難講

[v3] 你贊唔贊成「全民退休保障計劃」全數由政府嘅稅收支付呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v4] 你贊唔贊成將僱主僱員部份嘅強積金供款，放入「全民退休保障計劃」呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v5] 請問你贊唔贊成取消強積金入面，對沖僱員長期服務金同遣散費嘅機制呢？

- 1 非常贊成 3 唔贊成
 2 贊成 4 非常唔贊成
 9 無意見 / 唔知道 / 好難講

[v6] 如果政府只係以「取消強積金對沖機制」，替代推行「全民退休保障計劃」，你同唔同意呢個安排呢？

- 1 非常同意 3 唔同意
 2 同意 4 非常唔同意
 9 無意見 / 唔知道 / 好難講

[v7] 現屆政府已完成公眾諮詢程序，你同唔同意下屆政府要落實「全民退休保障計劃」？

- 1 非常同意 3 唔同意
 2 同意 4 非常唔同意
 9 無意見 / 唔知道 / 好難講

[v8] 請問你嘅年齡係：

◎ 爭取全民退休保障聯席

◎ 香港理工大學社會政策研究中心

- | | | | | | | | | |
|--------------------------|---|---------|--------------------------|---|---------|--------------------------|---|---------|
| <input type="checkbox"/> | 1 | 18-19 歲 | <input type="checkbox"/> | 4 | 40-49 歲 | <input type="checkbox"/> | 7 | 70 歲或以上 |
| <input type="checkbox"/> | 2 | 20-29 歲 | <input type="checkbox"/> | 5 | 50-59 歲 | <input type="checkbox"/> | 9 | 拒絕回答 |
| <input type="checkbox"/> | 3 | 30-39 歲 | <input type="checkbox"/> | 6 | 60-69 歲 | | | |

[v9] 請問你嘅教育程度係：(讀出選項)

- | | | | | | |
|--------------------------|---|-----------------|--------------------------|---|-------------------|
| <input type="checkbox"/> | 1 | 未受過教育 / 幼稚園 | <input type="checkbox"/> | 5 | 大專 (非學士學位) |
| <input type="checkbox"/> | 2 | 小學 | <input type="checkbox"/> | 6 | 學士學位或以上 (如碩士/博士等) |
| <input type="checkbox"/> | 3 | 初中 (中一至中三) | <input type="checkbox"/> | 9 | 拒絕回答 |
| <input type="checkbox"/> | 4 | 高中 / 預科 (中四至中七) | | | |

[v10] 請問你認為自己屬於社會邊一個階層呢？(讀出選項)

- | | | | | | |
|--------------------------|---|-----|--------------------------|---|-----------------|
| <input type="checkbox"/> | 1 | 下層 | <input type="checkbox"/> | 4 | 中上層 |
| <input type="checkbox"/> | 2 | 中下層 | <input type="checkbox"/> | 5 | 上層 |
| <input type="checkbox"/> | 3 | 中層 | <input type="checkbox"/> | 9 | 無意見 / 唔知道 / 好難講 |

[v11] 請問你現時嘅身份係咩呢？(讀出選項)

- | | | | | | |
|--------------------------|---|---------|--------------------------|---|-----------------|
| <input type="checkbox"/> | 1 | 全職/兼職人士 | <input type="checkbox"/> | 5 | 待業人士 |
| <input type="checkbox"/> | 2 | 家務料理者 | <input type="checkbox"/> | 6 | 其他，請註明： |
| <input type="checkbox"/> | 3 | 退休人士 | | | |
| <input type="checkbox"/> | 4 | 學生 | <input type="checkbox"/> | 9 | 無意見 / 唔知道 / 好難講 |

[v12] 請問你現時家庭嘅每月平均收入大約係幾多呢？

[參考，不用讀出：收入包括綜援、傷殘津貼、生果金及長者生活津貼]

- | | | | | | |
|--------------------------|---|-----------------|--------------------------|----|--------------------|
| <input type="checkbox"/> | 1 | \$4,999 或以下 | <input type="checkbox"/> | 8 | \$40,000-49,999 |
| <input type="checkbox"/> | 2 | \$5,000-9,999 | <input type="checkbox"/> | 9 | \$50,000-59,999 |
| <input type="checkbox"/> | 3 | \$10,000-14,999 | <input type="checkbox"/> | 10 | \$60,000-69,999 |
| <input type="checkbox"/> | 4 | \$15,000-19,999 | <input type="checkbox"/> | 11 | \$70,000-79,999 |
| <input type="checkbox"/> | 5 | \$20,000-24,999 | <input type="checkbox"/> | 12 | \$80,000 或以上 |
| <input type="checkbox"/> | 6 | \$25,000-29,999 | <input type="checkbox"/> | 13 | 無收入 |
| <input type="checkbox"/> | 7 | \$30,000-39,999 | <input type="checkbox"/> | 99 | 唔知道/唔清楚/收入不穩定/拒絕回答 |

問卷調查已經完成，多謝閣下為我哋提供寶貴嘅資訊。

(g)

Date of survey: 8 to 10 June 2016

Organizer: Momentum 107 and the Public Opinion Programme of the University of Hong Kong

Number of respondents (Response rate): 536 (70.9%)⁶

⁶ Published on the official website of the Public Opinion Programme of the University of Hong Kong, https://www.hkpop.hku.hk/chinese/report/retirement_protection_M107/index.html, and from the written submission of Momentum 107 through email on 21 June 2016, entitled [Momentum 107 result on the “opinion survey on retirement protection”] (This title is translated from Chinese and the official title of the survey report is available in Chinese only)



香港大學民意研究計劃



107動力
MOMENTUM 107

退休保障意見調查

李偉健先生

香港大學民意研究計劃研究經理

2016年6月14日

退休保障意見調查

研究背景

- 107動力於2016年5月委託香港大學民意研究計劃進行是次意見調查，探討本港市民對退休保障制度的意見。
- 調查問卷由港大民研計劃諮詢107動力後獨立設計，所有操作、數據收集及分析由民研計劃獨立進行，結果亦由民研計劃全面負責。
- 調查方法和結果全面公開。

退休保障意見調查

2

樣本資料

訪問日期：2016年6月8至10日

訪問對象：18歲或以上操粵語的香港居民

調查方法：由訪員直接進行電話訪問，訪員在成功接觸目標住戶後，再從住戶內找出符合條件的人士接受訪問

樣本數目：536 個成功個案

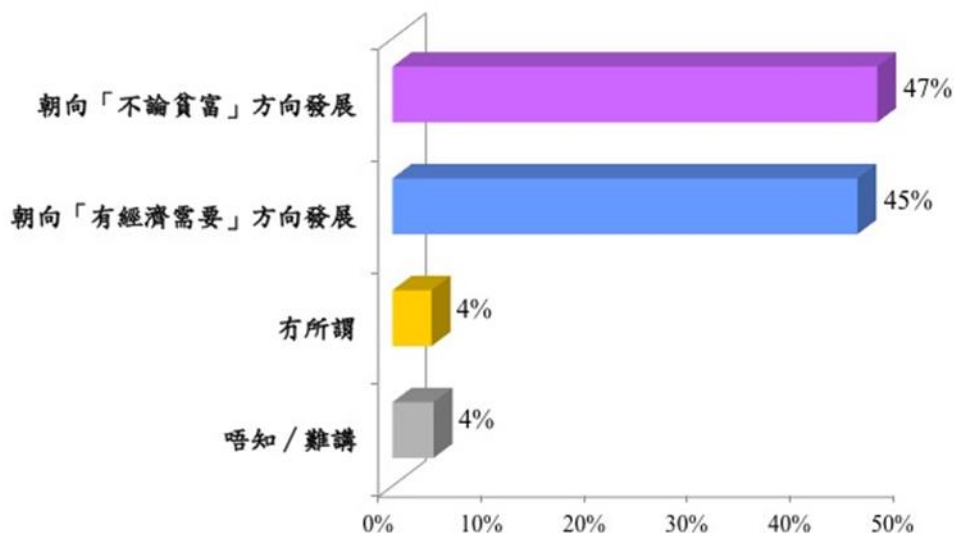
回應比率：70.9%

加權方法：按照最新全港人口性別、年齡及教育程度分佈，以「反覆多重加權法」作出調整

抽樣誤差：在95%置信水平下，少於 +/- 4.3 個百分比

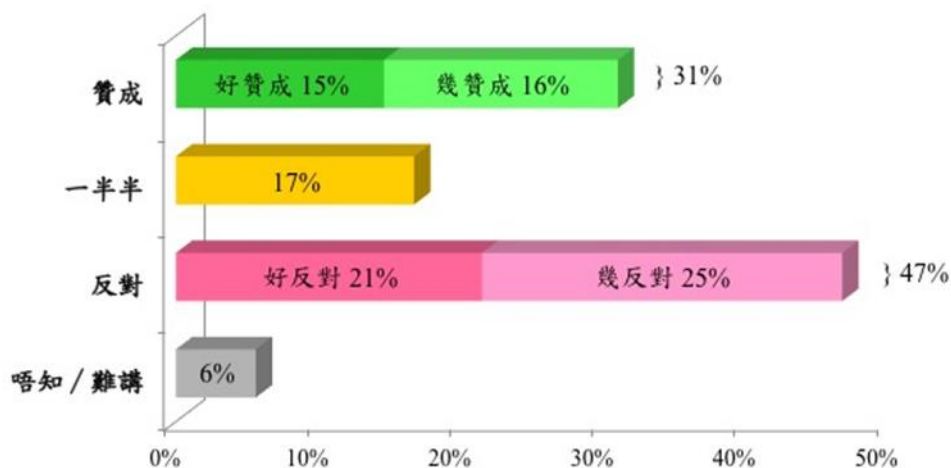
調查結果

香港退休保障制度的未來發展方向



[Q1] 你認為香港嘅退休保障制度應該朝向「不論貧富」抑或「有經濟需要」嘅方向發展？(基數=535)

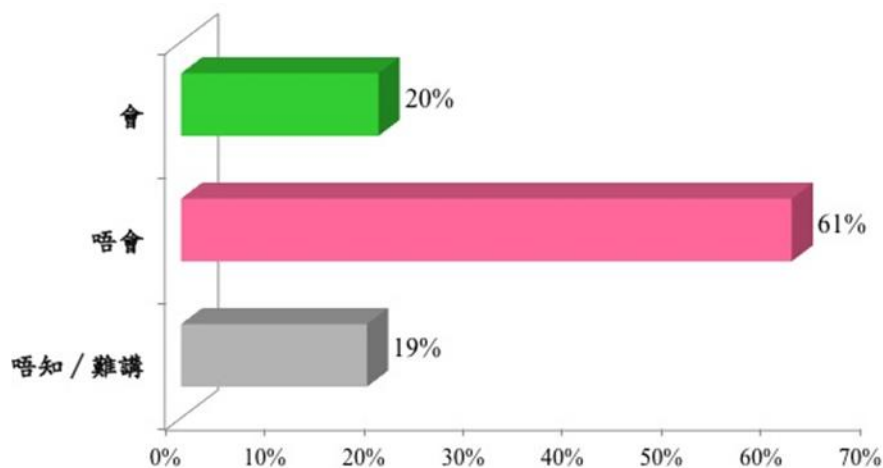
市民對將一半強積金供款用作支付全民養老金的意見



有學者提出一個「全民養老金」方案，建議即時每月向65歲或以上人士發放\$3,500。為咗應付呢筆開支，學者有以下兩個建議：

[Q2] 第一，將現時全港勞動人口強積金嘅每月一半供款，轉至一個「全民養老金」嘅「資金池」以發放俾所有長者，請問你有幾贊成或反對以一半強積金供款轉至資金池發放俾所有長者？(訪員追問程度)(基數=534)

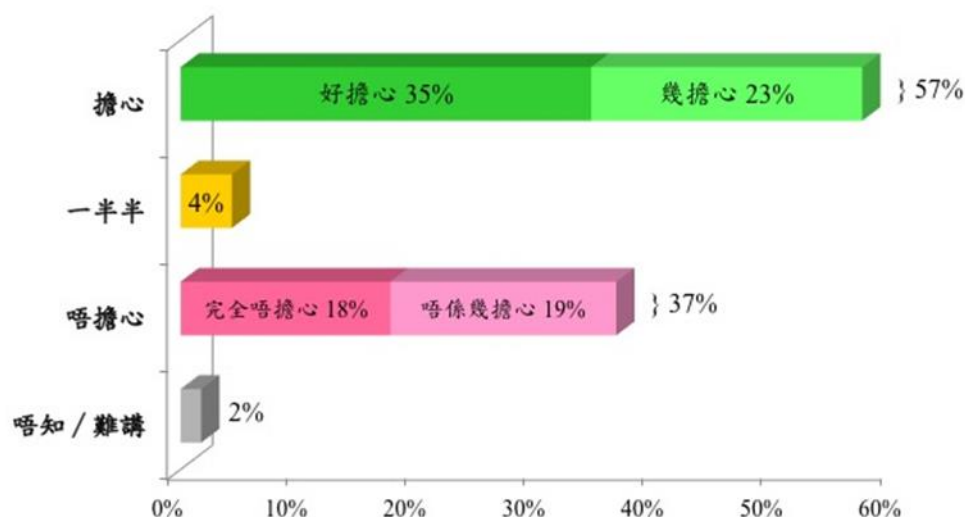
市民認為政府會否只增加利得稅以支付全民養老金



有學者提出一個「全民養老金」方案，建議即時每月向65歲或以上人士發放\$3,500。為咗應付呢筆開支，學者有以下兩個建議：

[Q3] 第二，政府只透過增加利得稅，而唔加薪俸稅同開徵銷售稅去應付「全民養老金」開支。你認為政府會唔會接受學者呢個建議只增加利得稅，而唔加薪俸稅同開徵銷售稅？(基數=536)

市民是否擔心全民養老金會吸引內地長者申請單程證來港享用福利



[Q4] 最後，有人話如果實施「全民養老金」可能會吸引內地嘅長者申請單程證黎香港以享有呢個福利。請問你有幾擔心或唔擔心呢個情況出現？(訪員追問程度)(基數=536)

總結

- 數據顯示，一般市民對於退休保障制度應該朝向「不論貧富」抑或「有經濟需要」方向發展，意見分歧，雙方意見各佔一半。
- 學者的「全民養老金」方案提議將全港勞動人口強積金每月供款的一半轉至全民養老金的「資金池」，以發放予所有長者。市民對此建議意見亦見分歧，反對的約佔一半，贊成的則有三成。
- 學者方案亦建議政府只透過增加利得稅，而不是薪俸稅及銷售稅以應付全民養老金開支。六成市民認為政府不會採納學者的建議，認為政府會接受建議的只佔兩成。
- 人口流動方面，近六成市民擔心實施全民養老金可能會吸引內地長者申請單程證來港以享有福利，另外近四成則表示並不擔心。

報告完畢

詳細報告結果，請瀏覽
<http://hkupop.hku.hk>

香港大學民意研究計劃

退休保障意見調查

13 June 2016

樣本資料

調查日期: 8-10/6/2016
成功樣本: 536
調查方法: 透過訪問員以隨機電話訪問形式進行
訪問對象: 18歲或以上, 操粵語的香港居民
抽樣方法: 從通訊事務管理局之香港電訊服務號碼計劃獲取已分配予電訊商的電話字頭, 然後以隨機方式從中產生號碼, 再按照電腦撥打及過往調查記錄, 剔除無效號碼成為最終樣本。訪問員在成功接觸目標電話號碼用戶後, 再以「即將生日」的抽樣方法從戶中抽取一名合格的人士接受訪問。
回應比率: 70.9%
標準誤差: 少於2.2% (亦即在95%置信水平下, 各個百分比的抽樣誤差為少於 +/-4.3%)

*原始數據已按照政府統計處提供之2015年終全港人口年齡及性別分佈初步統計數字, 以及2011年人口普查收集之教育程度(最高就讀程度)分佈統計數字, 以「反覆多重加權法」作出調整。

頻數表

MQQ1 [MQ1] 你認為香港退休保障制度應該朝向「不論貧富」抑或「有經濟需要」嘅方向發展？

		Frequency	Valid Percent
Valid	1 朝向「不論貧富」方向發展	252	47.1
	2 朝向「有經濟需要」方向發展	242	45.1
	8886 冇所謂	20	3.8
	8888 唔知/難講	21	4.0
	Total	535	100.0
Missing	-99 拒答	1	

[Q2-Q3] 有學者提出一個「全民養老金」方案, 建議即時每月向65歲或以上人士發放\$3,500, 為咗應付呢筆開支, 學者有以下兩個建議:

MQQ2 [MQ2] 第一, 將現時全港勞動人口強積金嘅每月一半供款, 轉至一個「全民養老金」嘅「資金池」以發放俾所有長者, 請問你有幾贊成或反對以一半強積金供款轉至資金池發放俾所有長者? (訪員追問程度)

		Frequency	Valid Percent
Valid	1 好贊成	78	14.6
	2 幾贊成	88	16.4
	3 一半半	89	16.7
	4 幾反對	135	25.3
	5 好反對	115	21.5
	8888 唔知/難講	30	5.6
Total	534	100.0	
Missing	-99 拒答	2	

MQQ2gp [MQ2] 第一, 將現時全港勞動人口強積金嘅每月一半供款, 轉至一個「全民養老金」嘅「資金池」以發放俾所有長者, 請問你有幾贊成或反對以一半強積金供款轉至資金池發放俾所有長者? (綜合數據)

		Frequency	Valid Percent
Valid	1 贊成	165	31.0
	3 一半半	89	16.7
	4 反對	249	46.7
	8888 唔知/難講	30	5.6
	Total	534	100.0
Missing	-99 拒答	2	

平均量值 [^]	2.8
標準誤差	0.06
基數	504

[^]平均量值是把所有答案按照正面程度，以1分最低5分最高量化成為1、2、3、4、5分(即1分代表"好反對"，5分代表"好贊成")，再求取樣本平均數值。

MQQ3 [MQ3] 第二，政府只透過增加利得稅，而唔加薪俸稅同開徵銷售稅去應付「全民養老金」開支。你認為政府會唔會接受學者呢個建議只增加利得稅，而唔加薪俸稅同開徵銷售稅？

		Frequency	Valid Percent
Valid	1 會	106	19.9
	2 唔會	329	61.4
	8888 唔知/難講	100	18.7
	Total	536	100.0
Missing	-99 拒答	<1	

MQQ4 [MQ4] 最後，有人話如果實施「全民養老金」可能會吸引內地嘅長者申請單程證黎香港以享有呢個福利。請問你有幾擔心或唔擔心呢個情況出現？(訪員追問程度)

		Frequency	Valid Percent
Valid	1 好擔心	185	34.5
	2 幾擔心	122	22.8
	3 一半半	23	4.3
	4 唔係幾擔心	102	19.0
	5 完全唔擔心	95	17.6
	8888 唔知/難講	9	1.7
Total		536	100.0

MQQ4gp [MQ4] 最後，有人話如果實施「全民養老金」可能會吸引內地嘅長者申請單程證黎香港以享有呢個福利。請問你有幾擔心或唔擔心呢個情況出現？(綜合數據)

		Frequency	Valid Percent
Valid	1 擔心	307	57.3
	3 一半半	23	4.3
	4 唔擔心	196	36.6
	8888 唔知/難講	9	1.7
Total		536	100.0

平均量值 [^]	3.4
標準誤差	0.07
基數	527

[^]平均量值是把所有答案按照擔心程度，以1分最低5分最高量化成為1、2、3、4、5分(即1分代表"完全唔擔心"，5分代表"好擔心")，再求取樣本平均數值。

被訪者個人資料

性別

		Frequency	Valid Percent	
Valid	1 男	242	45.1	
	2 女	294	54.9	
	Total	536	100.0	

年齡

		Frequency	Valid Percent	
Valid	1 18 - 29	94	17.6	
	2 30 - 39	97	18.2	
	3 40 - 49	97	18.2	
	4 50 - 59	107	20.1	
	5 60 - 69	73	13.7	
	6 70 或以上	65	12.2	
	Total	532	100.0	
	-99 拒絕回答	4		

教育程度

		Frequency	Valid Percent	
Valid	1 小學或以下	126	23.7	
	2 中學	255	48.1	
	3 大專或以上	150	28.3	
	Total	531	100.0	
	-99 拒絕回答	5		

職位

		Frequency	Valid Percent	
Valid	1 行政及專業人員	122	23.0	
	2 文職及服務人員	85	16.0	
	3 勞動工人	46	8.8	
	4 學生	45	8.5	
	5 家庭主婦	96	18.2	
	6 其他	135	25.5	
	Total	528	100.0	
	-99 拒絕回答	8		