



Politics in Framing Retirement Protection Policy by Government, Civil Society Organizations and Young Localists

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Civil Society in HK

- 💡 In achieving Chinese filial piety and universal human right value, civil society advocate for a social insurance system to provide basic living protection of elderly in Hong Kong since the 1970s.

Responses of Business & Government



- ☀️ Owing to the objection of the business sector, Government used to adopt a “delay” strategy towards the old age pension.
- ☀️ Though conducted several studies and released several consultation papers in the 1980s & 1990s , the final compromising result was the establishment of Mandatory Provident Fund in 2000.



Debates

✿ In the last 50 years, debates on what retirement or old age protection system should be set up in HK has never ended.

1. Retain the tradition of family support elderly vs. Set up social security system to support elderly by the state or the society;
2. Set up a collective “social insurance” type pension scheme vs. individual account of provident fund scheme



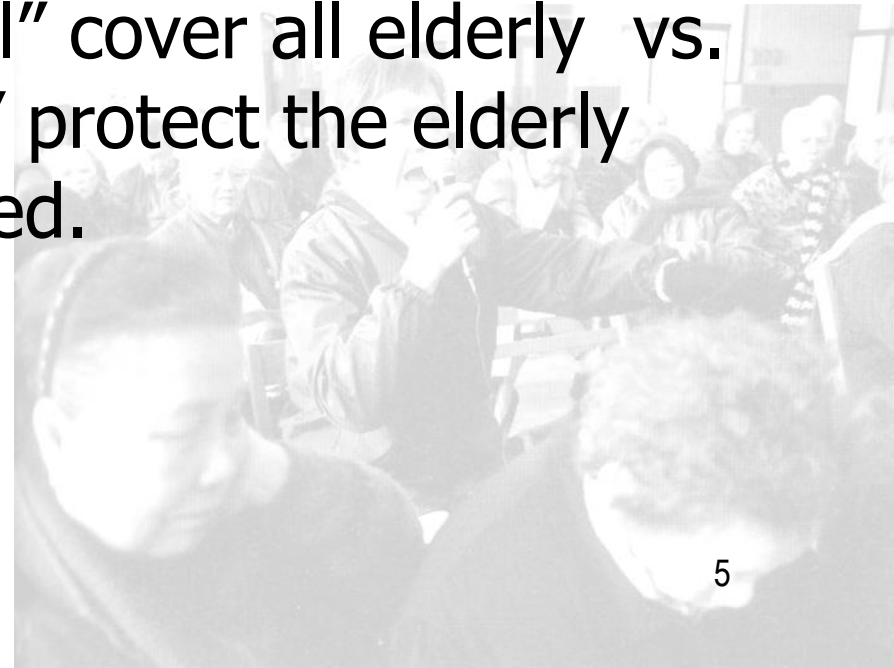
Debates



3. Funded by general tax revenue vs. contribution from employer, employee and government.



4. "Universal" cover all elderly vs. "selective" protect the elderly who in need.



Incremental & compromising in implementing old age protection

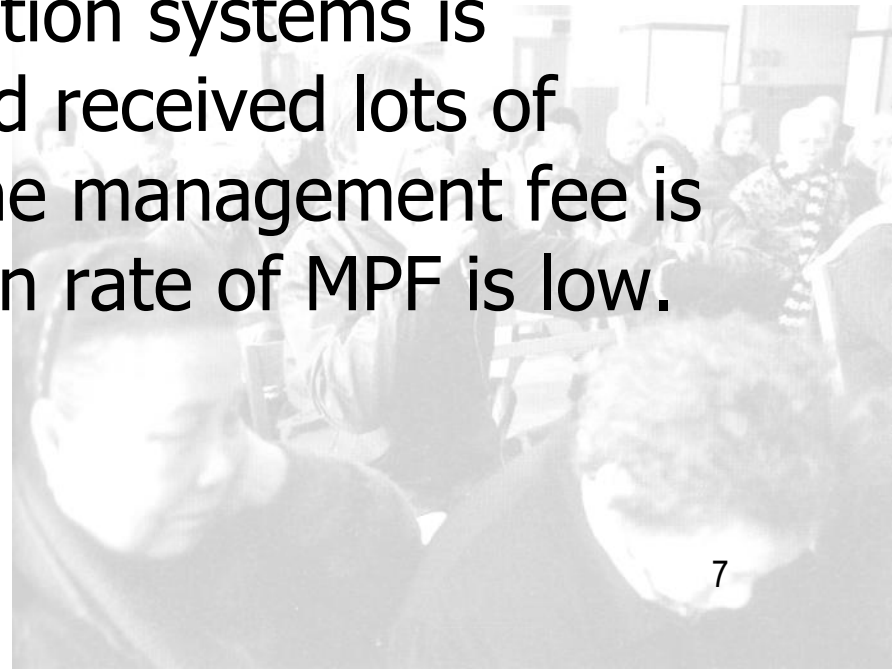
- ✿ Sometimes it is the problem of no consensus between Government & the civil society;
- ✿ However, in many occasions, it is owing to the strong objection of the business sector and their strategy of deferment, which make the Government do not have adequate political will to implement reforms in retirement and old age protection.
- ✿ Government has been incremental and compromising in implementing changes of the retirement and old age protection policies



The Civil Society demands OAP



- ✦ The civil society still demands to set up other old age protection to supplement MPF;
- ✦ The debate on what retirement and old age protection systems is continuous and received lots of attention as the management fee is high and return rate of MPF is low.



The Alliance for Universal Pension



- ✿ The Alliance for Universal Pension (AUP) was formed in 2004, which combined the strength and opinion of the civil society and proposed an concrete plan of Universal Old Age Pension Scheme
- ✿ In last 11 years, members of AUP increased from 40+ to 80+, through discussion, public forum to revise their proposal in a solidarity way.
- ✿ AUP included grassroots, labour, elderly, women, youth, religious and social service organizations, which set up its goal to advocate Universal Old Age Protection

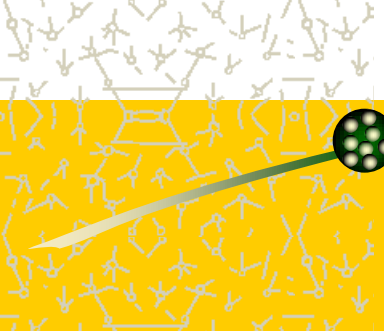
Framing:

Production and Reproduction of Meaning

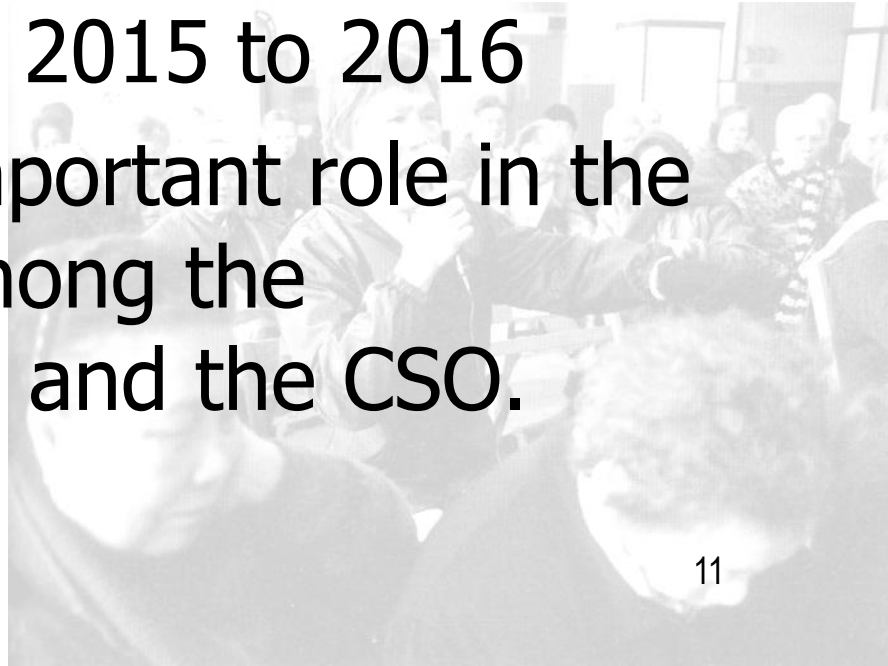
- ✦ Framing, as a process in relation to the operation and dynamics of social mobilization and organization
- ✦ Each actor function as agents engaged in the production and reproduction of meaning over situations and actions during the collective movement.
- ✦ Framing contest has becomes the key politics around policy debates

The Actors: Govt, CSOs, You

- ✦ By employing the concept of framing, both the government and the Civil Society Organizations (CSOs) and the Young Localists attempted to reinterpret the suffering of taxpayers, elderly and the young generation to gain mass support for the policy advocated.
- ✦ The framing contest between rival camps was dynamic and dialectical



- ✦ All four basic alignment processes were identified throughout the policy debates of old age retirement protection in 2015 to 2016
- ✦ Played an important role in the major rift among the government, and the CSO.



Benford & Snow (2000)

- ✦ **Frame bridging** refers to the linking of two or more ideologically congruent but structurally unconnected frames.
- ✦ **Frame amplification** is the process that reinforces existing values and beliefs in groups by idealization, embellishment, clarification and invigoration.

Four Basic Alignment Processes

- ✦ **Framing extension** allows an organization to extend its primary interests to include potential supporters.
- ✦ **Frame transformation** changes old insights and meanings, and even generates a new ideology that constructs a new examination approach.

Retirement Protection Forging Ahead Consultation Paper



Govt API on Public Engagement Exercise on Retirement Protection



Alliance for Universal Pension (AUP)



AUP: UP is a Right not Welfare



全民養者金學者方案

介紹短片



政府委託周永新教授做研究

Professor Nelson Chow to conduct a research on retirement protection



Youngspiration framing: A Scam for the Youth

建制、左膠「全民退保」

三招呢你入局

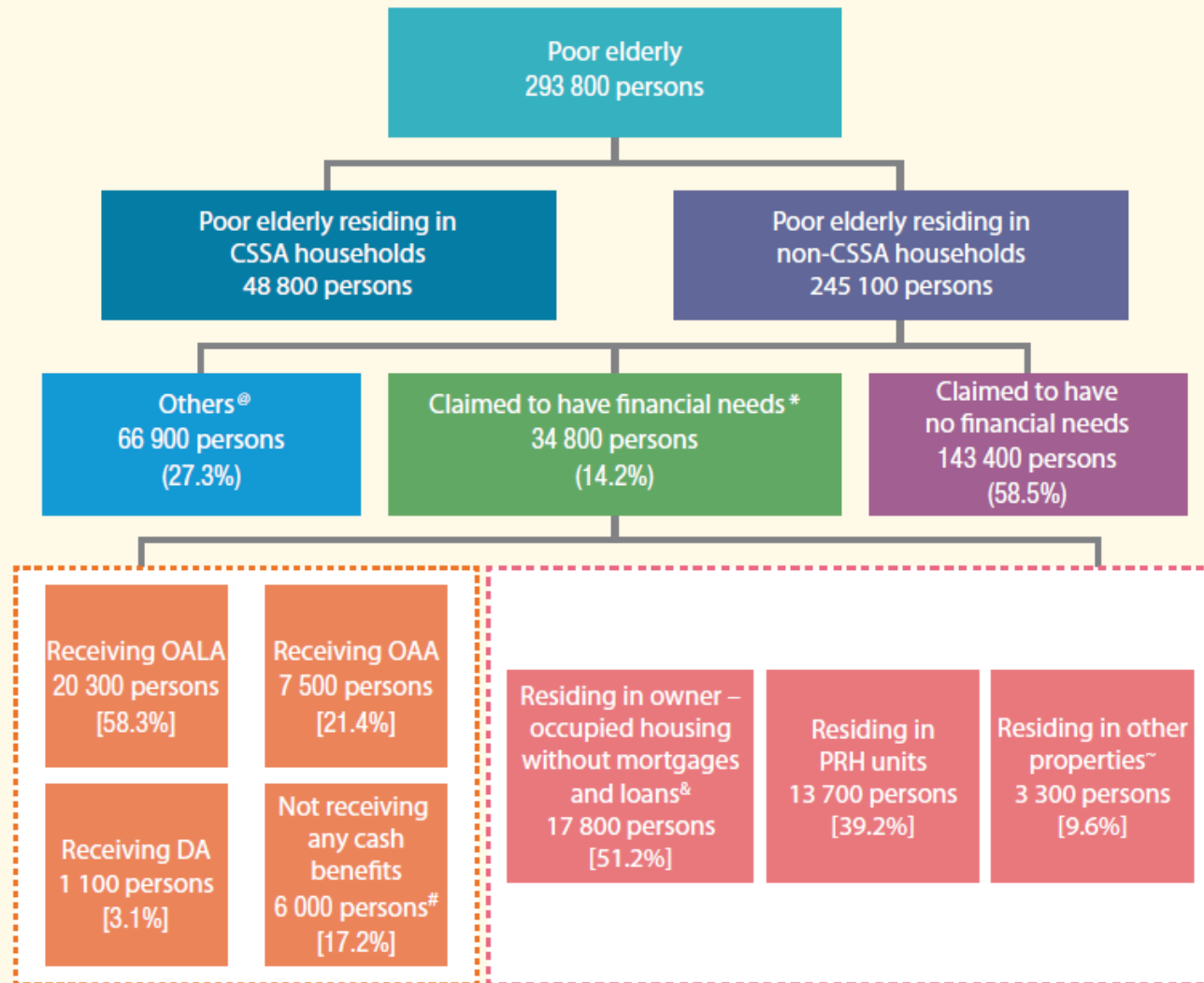
1. 僱員「供死會」, 保障照崩潰

2. 不設審和查, 益曬大中華

3. 到喉唔到肺, 長者無受惠

Govt Frame bridging: small proportion of elderly have financial needs

Diagram 7: Distribution of the some 290 000 poor elderly in 2014



AUP Framing bridging: 70% people support AUP



2016年1月22日「爭取全民退休保障聯席」與「香港理工大學應用社會科學系社會政策研究中心」公布電話問卷調查結果

68.8%

支持香港設立無須入息及資產審查的**全民退休保障計劃**

87.8%

贊成向有盈利的大企業，徵收不多於**百分之二的利得稅**

88.9%

贊成政府**注資 1,000 億**，放入全民退休保障啟動基金

63.5%

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

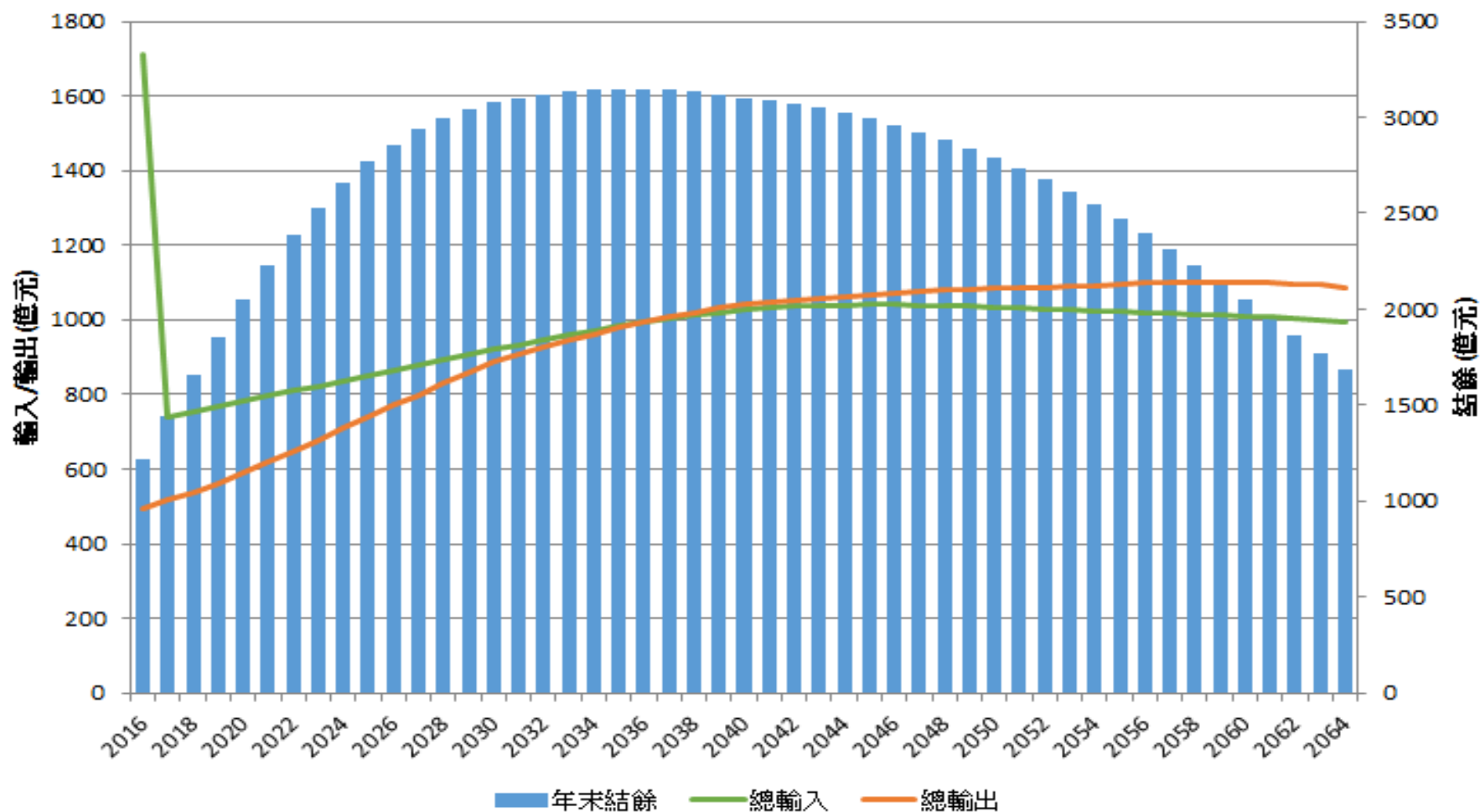
成功階段

Govt Framing: Unsustainable

Updated financial projection in 2015* (2015 price)				
	Timing of starting to have deficit after the implementation of the proposal [#]	Timing of starting to record negative balance after the implementation of the proposal [#]	Fund balance in 2041 [~] (\$ billion)	Fund balance in 2064 (\$ billion)
Hong Kong Federation of Trade Unions	1 year (unchanged)	13 years (1)	-267.0 <-248.5>	-1,271.9
Alliance for Universal Pension	12 years (3)	29 years (-) [®]	37.6 127	-505.8
Professional Commons	6 years (1)	18 years (1)	-141.0 <-116.7>	-989.6
“Demo-grant”	10 years (3)	25 years (4)	-27.5 <13.5>	-541.0

AUP Framing: Sustainable

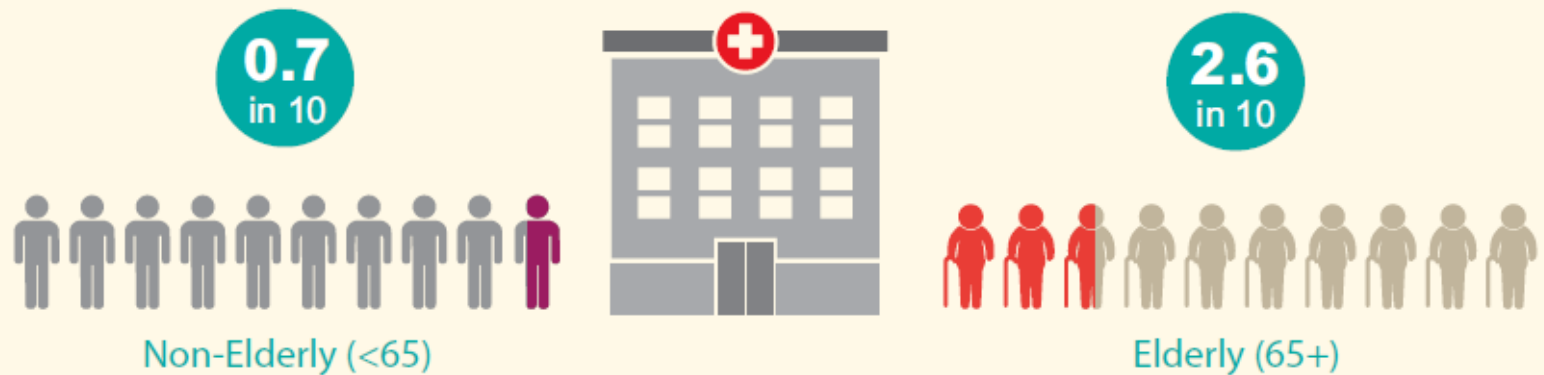
2016 年推行 (發放 \$3500)



Frame amplification: Elderly is a burden of society

Diagram 21: Risk of hospitalisation for the elderly
(in comparison with the non-elderly)

Ever admitted to any HA hospital *(General specialty)



Remarks: * Figures in 2010.
Age 0 are excluded in the calculation of hospital service utilisation.

AUP Frame amplification: Guilt of Consultation Paper

退保諮詢文件三宗罪

恐嚇市民: 以龐大開支數字恐嚇市民，令市民誤認全民方案財政上不可持續及會出現產生鉅額赤字的可怕印象。

偷換概念: 將全民養老金的“供款”轉換說成是“徵稅”，完全不介紹不討論不同的籌資安排，模擬方案只表述不同徵稅的計算。

假意諮詢: 文件有強烈預設立場，並非為市民提供一份詳實及平衡不同觀點的文件，顯示政府無意真正帶領民間討論，只作門面的假意諮詢。

Youngspiration frame amplification: scholar proposal is unsustainable

青年新政回吳文遠

全民退保質詢

1. 天仙局呢打工仔!人出豉油我出雞!
2. 學者慷他人之慨,爆煲方案搵你愛!

青年新政 | #ALLinHK

Youngspiration frame transformation

青年新政統一安老計劃特色



居港年滿 20 年的香港永久居民方可領取

統一安老計劃金額視乎個人經濟情況發放，有經濟需要人士最高可獲發 \$6,000。



實踐全民保障，每名合資格長者每月均可獲發最少 \$1,500。

青年新政統一安老計劃特色

不增加個人強積金供款，對個人的財政壓力比全民老年金方案為低。



為免市民負擔百上加斤，方案不開徵個人入息新稅，亦不設「薪俸老年稅」。

同時倡議改革強積金制度，取消強積金對沖機制，降低基金管理費，增加市民於退休時的整體收入。



Thank you