

WOMEN'S COMMISSION
Notes of the 87th Meeting held on 22 June 2017

<u>Present:</u>	Mrs Stella LAU Miss Leonia TAI	(Chairperson) Acting Permanent Secretary for Labour and Welfare (Atg PSLW) (Vice-chairperson)
	Ms Leona LAM Mrs Miranda LEUNG Ms WONG Shu-ming Ms Juan LEUNG Professor Cecilia CHAN Ms Yolanda NG Ms Aruna GURUNG Professor Shirley HUNG Ms Angelina KWAN Ms Yvonne YEUNG Ms Scarlett PONG Dr Loletta SO Ms CHAN Yuen-han Ms Elaine LO Dr Kevin LAU Mr CHEUNG Doi-ching	Principal Assistant Secretary (Constitutional & Mainland Affairs)5, Constitutional & Mainland Affairs Bureau
<u>Absent with Apologies:</u>	Mr Philip TSAI Ms Rabi YIM Ms WONG Siu-wah Mrs Emily LAM HO Ms Susanna CHIU	
<u>In attendance</u>	Miss Agnes CHEUNG	Principal Assistant Secretary (Welfare) 2

	Mr Huggin TANG	Assistant Secretary (Welfare) 2A (Secretary)
	Mr Mickey WAI	Assistant Secretary (Welfare) 2C
	Mrs Annie CHAN	Chief Executive Officer (Welfare)2
For Agenda Item 1	Mr LAM Ka-tai	Deputy Director of Social Welfare
	Ms Florence TANG	Chief Social Work Officer (Family and Child Welfare)2
	Professor Paul YIP	Professor of the University of Hong Kong
For Agenda Item 2	Mr Raymond LI	Executive Director and Chief Executive Officer of the Hong Kong Mortgage Corporation Limited
	Mr Colin POU	Senior Vice President (Operation) of the Hong Kong Mortgage Corporation Limited

Item 1: Consultancy Study on the Long-term Development of Child Care Services (WoC 04/2017)

1.1 Mr LAM Ka-tai, Deputy Director of Social Welfare (DDSW), introduced to Members the consultancy study on the long-term development of child care services (the Study). The Study was commissioned by Social Welfare Department (SWD) to a consulting team headed by Professor Paul YIP of the University of Hong Kong in December 2016. It aimed at further reviewing the demand and supply of child care services and make recommendations on the direction for the long-term

development of such services. Following DDSW's introduction, Professor YIP briefed Members on the latest progress and the details of the Study.

1.2 In response to Members' enquiries, Professor YIP explained that this was a child-centered study but the Study's results might shed light on how to promote birth rate as well as women's labour force participation rate by improving child care services. DDSW supplemented that enhancing the quality of child care services was one of the main objectives of the Study.

1.3 A Member suggested that the Study might draw on the overseas experience of intergenerational center (跨代學習中心) which gathered children and elderly at a neighborhood, and involved them in creative activities from which they would enjoy and benefit.

1.4 Some Members were concerned that there was supply/demand mismatch of child care services in some districts. Some Members also suggested that the Study should take into account demographic differences amongst different districts. District Councils should be consulted to better

understand the specific needs of child care services in different districts.

1.5 In response to a Member's concern of the alignment of different kinds of services for different age groups, DDSW explained that the Study would also look into the relationship between child care centers (CCC) service (including standalone CCCs and kindergarten-cum-CCCs) and kindergarten education. A Member enquired if the Study would address the education need of the children. Professor YIP agreed that education need was an essential element of child care services and the Study would take a holistic view on child care services in making recommendations on the direction for the long-term development of the services. A Member added that health issue was also an essential element in light of the high prevalence of eczema among children in Hong Kong.

1.6 In response to a Member's enquiry, DDSW reported that SWD conducted in April 2017 an engagement session during which the consulting team briefed the service operators of various child care services, frontline staff, parents, women's groups and professional bodies, etc. on the proposed work plan

of the Study and collected the views from different parties. SWD would report to the Legislative Council as well as other stakeholders of the results of the Study as and when appropriate.

1.7 The Chairperson thanked Members for their views and asked the consulting team to take into account the Members' views in the Study.

Item 2: Briefing by the Hong Kong Mortgage Corporation Limited on Life Annuity Scheme

2.1 With the aid of a powerpoint presentation, Mr Raymond LI, the Executive Director and Chief Executive Officer of the Hong Kong Mortgage Corporation Limited (HKMC), briefed Members on the life annuity scheme (the Scheme) of HKMC. Mr LI remarked that the Scheme was planned against the backdrop of the fairly under-developed annuity market in Hong Kong, especially in terms of immediate life time guaranteed fixed annuity products.

2.2 In response to a Member's enquiry, Mr LI explained that each annuitant was guaranteed to receive instalments of

monthly annuity payment of a total amount equivalent to 105% of the premium paid. If an annuitant died before receiving 105% of the premium paid, the beneficiary(ies) of the annuitant would receive the remaining unpaid monthly instalments. Such guarantee would address the key concern of annuitants about the loss of value due to early death. Mr LI also said that under the uniform rate of return provided by the Scheme, younger annuitants (compared to older annuitants) and female annuitants (compared to male annuitants at the same age) would receive lower amounts of monthly payouts due to their longer life expectancy. This was also in line with the common market practice.

2.3 The Meeting noted that the per capita premium of the Scheme was capped at \$1 million with a view to promoting wide participation and avoiding the Scheme being concentrated in only a pool of annuitants. Some Members suggested that HKMC should consider adjusting the cap in view of the actual market need.

2.4 A Member suggested that the Scheme should provide different levels of monthly annuity payment to annuitants of

different health status. Mr LI responded that such practice would require actuarial examination and the required demographic information of the Hong Kong population was currently not available.

2.5 Some Members were concerned that the amount of annuity payment was not inflation-linked. Mr Li pointed out that there was currently no inflation-linked investment product in the market for hedging the risk of inflation. Nonetheless, HKMC would explore different arrangements that may help address the concern, such as incremental annuity payment, as top-up options of the Scheme. Any products under the Scheme had to adhere to commercial principles and had to be financially viable and sustainable.

2.6 The Chairperson thanked HKMC for their briefing and asked HKMC to favorably consider Members' suggestions.

Item 3: Report of the 61st Session of the United Nations Commission on the Status of Women

3.1 The Meeting noted the report by Mr Mickey WAI,

Assistant Secretary (Welfare) 2C, on the participation of the Women's Commission in the 61st Session of the United Nations Commission on the Status of Women (the 61st Session) from 13 to 16 March 2017 in New York.

3.2 Noting that the theme of the 61st Session was “Women’s economic empowerment in the changing world of work” (「在不斷變化的職業領域內增強婦女經濟權能」), a Member enquired how the Government had taken into account the recommendations of the Session and the initiatives in helping grassroots women. Atg PSLW responded that given the different economic and social situations of individual economies, the recommendations covered the general principles and broad directions for Member economies to consider taking into account their own circumstances. To alleviate poverty, apart from the various poverty-relief measures, the Government had taken forward various initiatives, such as enhancing after-school care programme, with a view to strengthening the support for women (including grassroots women) in joining/remaining in the labour force.

3.3 In response to a Member’s enquiry, the Chairperson said

that the Hong Kong delegation had taken the opportunity during the trip to New York to meet and exchange views with women's groups in New York as well as the delegates of some non-governmental organisations from Hong Kong attending the meetings.

Item 4: Confirmation of Minutes of the 86th Meeting

4.1 The minutes of the 86th Meeting was confirmed without amendments.

Item 5: Secretary's Report (WoC 07/17)

5.1 The Meeting noted the Secretary's Report.

Item 6: Any Other Business

6.1 The Meeting agreed that arranging video conference for Members who were not able to attend the WoC meetings was not a viable option given the concern of confidentiality.

6.2 There being no other business, the meeting was adjourned at 5:20 p.m.

**Women's Commission Secretariat
September 2017**