

主旨: Dr T. Chu's views on population policy-2014.02.23
附件: Dr T. Chu's views on population policy-2014.02.23.doc

Dear Sirs,

I attach my views on Hong Kong's population policy.

Best regards,

Dr. Teresa Chu

I am a practising solicitor and the founder of a non-profit making social enterprise to be incorporated focusing on improving the lives of the retired elderly and providing a job matching platform for the elderly to find a suitable part-time or freelance job.

My views on Hong Kong's population policy mainly focus on how to release the elderly's workforce to benefit Hong Kong's economy. The following 4 areas will be discussed:

- Lives and needs of the retired elderly
- Releasing the elderly's workforce
- Promoting recognition for the workforce provided by the elderly
- Ideas in promoting elderly workforce

My views are elaborated as follows:

1. Lives and needs of the retired elderly

- 1.1 In general, I do not agree to extend the normal retirement age, especially for those who are professionals, executives or play a managerial role in any organization. One of the main reasons is that it would obstruct the promotion of the younger generations. I personally think that many enterprises need younger leaders who are more energetic, open-minded and bold to explore new opportunities and unleash the potentials within their organization.
- 1.2 Besides, people working in Hong Kong have often been under tremendous stress in their career lives. I doubt very much whether people in their sixties or beyond are still physically and psychologically fit and willing to prolong their full time working life.
- 1.3 However, on the other hand, the cost of living in Hong Kong is very high. Not many people can easily afford early retirement or entirely enjoy their retirement lives at the existing retirement age without worries.
- 1.4 Even worse is that due to materialism or social stereotype, more and more older people tend to develop anxiety after retirement as they cease to have income and they feel themselves "useless" in the society.
- 1.5 The chain reaction is that the retired elderly, especially those who are less well off, would prefer to stay at home all the time to cut spending, and gradually isolating themselves from the society with physical and psychological illnesses due to unhappiness. This is obviously a waste of the elderly's workforce and would create burden on our medical system and hinder the development of the

silver hair market.

- 1.6 My short conclusion is that no matter objectively or subjectively, or whether money is a concern, retired persons need to work or otherwise be re-engaged in the society after retirement for their own good.

2. Releasing the elderly's workforce

- 2.1 Instead of extending the retirement age and prolonging a person's full time working life, I think a better way is to engage the retired persons for part-time or freelance jobs, paid or voluntary.

- 2.2 There are many advantages to re-engage the retired persons on a such basis:
- The retired persons would have more flexibility in choosing when and for how long they wish to work.
 - They can gradually get accustomed to their retirement lives.
 - As a part-timer or freelancer, the retired person would be less attached to his employer/ service target, so that tension and conflicts commonly arise between working persons of different generations may be reduced.

- 2.3 In my view, engaging the retired persons for part-time or freelance jobs is a feasible way to release the elderly's workforce, yet two aspects must be handled with care and skill:- (1) assessment of the ability, strength and weakness of the individual retired person, and (2) identifying jobs suitable for the elderly. These two aspects are essential for an effective and efficient job matching.

3. Promoting recognition for the workforce provided by the elderly

- 3.1 Unlike some of the western countries which actively promote the elderly keeping a work life after retirement, Hong Kong does not have a clear policy and sufficient promotion and support on releasing the elderly's workforce.

- 3.2 Besides, age discrimination remains an unsolved problem in the job market in general. It is not uncommon to see unjustified doubts over or even prejudice against the elderly's ability to work after their normal retirement age.

- 3.3 One cannot expect to see the elderly could easily get a paid part-time or freelance job when age discrimination keeps whelming over the society; nor can one expect the elderly would delightfully join many voluntary work when their colleagues cast doubts on their work ability.

- 3.4 In short, to make the whole idea of releasing the elderly's workforce feasible, we need the employers or people receiving the services from the elderly understand

the quality of work provided by the elderly can be as good as that provided by younger people if appropriate training is provided. We also need the family members of the elderly understand old people still need work, paid or voluntary, to extend their social life and vigor.

4. Ideas in promoting elderly workforce

- 4.1 To work on a part-time basis or as a freelancer is relatively new in Hong Kong not only to the elderly but also the general public, including the potential employers. To start with, we need the assistance and co-operation of the Government and the private sector.
- 4.2 Firstly, education is an essential element to promote elderly workforce. The core messages to be conveyed through education are: (a) it is a meaningful and trendy choice for the elderly who retire from their full-time job to make in continuing their working life as a part-timer or freelancer after retirement; and (b) the retired elderly are not necessarily less capable than the younger people, on the contrary, the elderly are a very reliable and loyal workforce group.
- 4.3 Education could be conducted (a) in schools through other learning experience programmes; (b) by the Labour Department or other relevant government departments to the public; (c) by the trade and commerce organizations to their member enterprises; and (d) by the non-profit making organizations targeting the elderly or focusing on family services.
- 4.4 Secondly, both the enterprises and the elderly need an incentive to make a change. Currently, operating expenses for small and medium enterprises (SMEs) are high. To ease their financial burden and as an incentive for them to try the services provided by the elderly, the Government or corporate social responsibility programmes funded by large enterprises may consider subsidizing the SMEs in engaging the elderly. The subsidy may be in the form of a matching fund, contributing a percentage of the costs to engage the services of the elderly. For the elderly, remuneration rather than none or a nominal one would be a higher incentive for them to continue working after retirement.
- 4.5 Lastly, we need a job matching platform with ancillary advisory services focusing on releasing the elderly's workforce. The platform should be able to help the enterprises identifying the jobs suitable for the elderly and, on the other hand, to help the elderly getting accustomed to their new jobs or position after retirement.
- 4.6 The Government may encourage more universities and professionals to study on this type of job matching and contribute to the platform as a volunteer in identifying more suitable jobs and assisting in the ancillary advisory services.

I hope that the Government would kindly consider my above views on Hong Kong's population policy.

Dr. Teresa C.W. CHU
(Doctor of Law, China)