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From: [REDACTED]   
Date: 2002/05/15 Wed PM 03:01:36 CST  
To: jsscs@jsscs.gov.hk  
Subject: Comments on Civil Service Pay Policy and System

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The Secretary General  
Joint Secretariat for the Advisory Bodies on Civil  
Service and Judicial Salaries and Conditions of  
Service

Dear Sir,

I would like to respond on your study of the Civil  
Service Pay Policy.

I feel that the countries you have chosen to compare  
Hong Kong with have an entirely different political,  
economic and social environment from Hong Kong. All  
these countries have a very comprehensive social  
security net for its citizens.

For instance, Canada has Canada Pension Plan, Old Age  
Security, Unemployment Insurance, Workmen's  
Compensation Plan and Social Welfare/Social  
Assistance. For the first one, all citizens who have  
lived and worked in Canada for ten years can enjoy  
once an individual turns 60 (at a reduced rate) or 65.  
Everyone turns 65 can enjoy the second one. For the  
third one, anyone who is out of work for certain  
number of weeks can apply. The money may not be much  
but is guaranteed not less than the minimum wage. For  
anyone who is injured at work can apply for Workmen's  
compensation, sometimes for life. Anyone who has never  
worked one day in his life or has never paid income  
tax can apply for Social Welfare which guarantees the  
recipient a roof on the top, three meals a day,  
medical expenses, childcare expenses and even  
transportation expenses (one can either drive or take  
a taxi not bus!)

I'm just citing one example. Australia, New Zealand,  
and UK all have similar social security. As for  
Singapore, I know the government guarantees every  
citizen a place to live.

All government employees in these countries enjoy the  
same security as any other citizen. However,  
government employees in Hong Kong do not have such  
social security to fall back on. I feel that by  
comparing Hong Kong with these countries, you are

comparing 'apples and oranges'.

Many government employees have committed to a big mortgage just as any other Hong Kong citizen. They are not qualified for public housing as their income is over the limit so they have to buy from private developer. Even some may get housing allowance, they still end up with negative asset if they buy property in the last 10 years. When they take out a mortgage, they have taken every penny into their consideration. Now they may get a paycut of 4.75% (close to 5%) which is going to eat into their budget. From now on, they will be frugal and watch their budget closely. Who would guarantee that they won't get another paycut next year or year after next?

All these are going to cause unsettling feeling among the government workers which is definitely not good for Hong Kong. Hong Kong needs a stable environment!

To get the economy rolling, consumers should be encouraged to spend - it's a cycle and a chain reaction. If you are going to reduce the government employees' pay, the basic economy of Hong Kong is going to get hurt. 4.75% paycut is easy for the Chief Executive or the Financial Secretary for they don't work for the money. All other government employees do.

I recall back in the boom time that a cleaning lady in Paragrene gets a year end bonus of HK\$80,000. Does any civil servant get bonus or even double-pay at year end? None. They sacrifice higher pay for security. It's a trade off that they gladly accept. Now they become the scapegoat when there is a economic downturn. They are betrayed by the government!

I am a financial adviser. I am speaking out for my clients whom some of them are in dire circumstances.

Yours faithfully,

**[REDACTED]**

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