



在職家庭及學生資助事務處
Working Family and Student
Financial Assistance Agency

Low-income Working Family Allowance

October
2016
version



Encouraging self-reliance and
easing inter-generational poverty

24-hour hotline
2558 3000

Or visit website
lifa.gov.hk

Working Family and Student Financial
Assistance Agency

9/F, 181 Hoi Bun Road, Kwun Tong, Kowloon

Applicants should
submit completed
application forms
with documentary
proof by post to PO
Box No. 62600
Kwun Tong Post
Office or using
drop-in boxes.

Key Features



Under the Low-income Working Family Allowance (LIFA) Scheme, a family of two or more members meeting the income and asset limits may apply for a full-rate Basic Allowance, a full-rate Higher Allowance, a half-rate Basic Allowance or a half-rate Higher Allowance if the applicant meets the working hour requirements. Each eligible child may also be eligible for a full-rate Child Allowance or a half-rate Child Allowance.

The claim period of an application covers **the past six calendar months**. The allowance is calculated on a monthly basis - the applicant is granted the allowance for each month in which the eligibility criteria are met.



An applicant (except a single parent) must work **at least 144 hours** per month in order to qualify for Basic Allowance. If the applicant works **192 hours or more**, the applicant may apply for Higher Allowance. The applicant can report the working hours of more than one job in an application.

If the applicant is a single parent, he/she must work **at least 36 hours** in order to qualify for Basic Allowance. If the applicant works **72 hours or more**, the applicant may apply for Higher Allowance. An applicant who is a single parent has to live with at least one child aged below 15.





Each eligible child in single-parent families and non-single-parent families may also receive Child Allowance under LIFA. Eligible children must be aged below 15, or aged between 15 and 21 receiving full-time education (but not post-secondary education).

Depending on family income, the Basic Allowance, the Higher Allowance and the Child Allowance may be granted at full rate or half rate.



Monthly Working Hours (Hours)	Monthly Allowance for Each Family	Monthly Child Allowance for Each Child
144 to less than 192 (non-single-parent families)	Full-rate Basic Allowance: \$600	Full-rate Child Allowance: \$800 Half-rate Child Allowance: \$400
36 to less than 72 (single-parent families)	Half-rate Basic Allowance: \$300	
192 or more (non-single-parent families)	Full-rate Higher Allowance: \$1,000	
72 or more (single-parent families)	Half-rate Higher Allowance: \$500	



An applicant may use the **LIFA calculator** on lifa.gov.hk for a preliminary assessment of the eligibility for LIFA and the amount of the allowance.

Income and Asset Limits¹ Applicable to Claim Months from April 2016 to March 2017:

Number of Family Members	Monthly Family Income Upper Limits for Full-rate Allowances ²	Monthly Family Income Upper Limits for Half-rate Allowances ³	Family Asset Limits for Various Allowances
2 persons	\$9,100	\$10,900	\$329,000
3 persons	\$14,300	\$17,100	\$428,000
4 persons	\$18,200	\$21,800	\$500,000
5 persons	\$18,800	\$22,600	\$556,000
6 persons	\$20,200	\$24,200	\$601,000

Information on the income and asset limits for families with more than 6 persons is available at lifa.gov.hk.

Notes: ¹ The income and asset limits are adjusted on 1 April every year.

² Monthly Family Income Upper Limits for Full-rate Allowances are set at 50% of the Median Monthly Domestic Household Income.

³ Monthly Family Income Upper Limits for Half-rate Allowances are set at a level exceeding 50% but not higher than 60% of the Median Monthly Domestic Household Income.

Points to Note for Applicants



Working hours include:

- hours of paid work performed by the applicant (employed or self-employed)
- hours derived from paid holidays and absence such as sick leave and maternity leave



Family income includes:

- wages (excluding employees' mandatory contribution to Mandatory Provident Fund Schemes), fees received for services rendered, profits from business, rental income, etc.
- the following assistance provided by the Government:
 - ✓ allowances received by family members from the individual-based Work Incentive Transport Subsidy (WITS)
 - ✓ allowances received under the pilot Carer Allowance scheme
 - ✓ allowances received under the Pilot Scheme on Living Allowance for Low Income Carers of Persons with Disabilities
 - ✓ the Old Age Living Allowance (OALA)

Notes: For a family member aged 70 or above receiving OALA, the differential amount of OALA and the Old Age Allowance will be counted in the LIFA-family income; if the family member is aged 65 or above but below 70, the whole OALA allowance amount will be counted in the LIFA-family income.



Family assets include:

land, landed properties (excluding self-occupied properties), vehicles/vessels, taxi/public light bus licences, investments, shares/business undertakings, bank deposits/cash, etc.

Other matters:

- The following cannot be received concurrently with LIFA in the same month:
 - ✗ Comprehensive Social Security Assistance (CSSA)
 - ✗ Household-based WITS
 - ✗ Individual-based WITS for the LIFA-applicant
- Each family member in an eligible LIFA-family must be living in Hong Kong¹.

Note:

1. On 6 December 2016, the Government announced that the absence rule under the LIFA Scheme was abolished and applied to applications received on or after 6 December 2016. If applications are sent in by post, the abolition of the absence rule applies to those applications with a post-stamp of 6 December 2016 or after.

Application Arrangement

After the first-round application, if an eligible family wishes to continue to apply for the LIFA, the family has to submit an application for each subsequent six-month claim period. Details are as follows:

- if the claim period of the first-round application is up to April 2016, the second claim period may be from May to October 2016 and the application needs to be submitted within the period from 1 to 30 November 2016;
- if the claim period of the first-round application is up to May 2016, the second claim period may be from June to November 2016 and the application needs to be submitted within the period from 1 to 31 December 2016;
- if the claim period of the first-round application is up to June 2016, the second claim period may be from July to December 2016 and the application needs to be submitted within the period from 1 to 31 January 2017.

If an eligible family has not submitted a first-round application, the family may submit an application anytime and the claim period is the past six calendar months.

Application Procedure

Distribution Points of Application Documents

Application documents are available on *lifa.gov.hk* or at the following locations:

- Working Family Allowance Office (WFAO) of the Working Family and Student Financial Assistance Agency (WFSFAA)
- Student Finance Office of the WFSFAA
- Work Incentive Transport Subsidy (WITS) Division, Job Centres and Industry-based Recruitment Centres of the Labour Department
- District Social Welfare Offices, Social Security Field Units and Integrated Family Service Centres of the Social Welfare Department
- Home Affairs Enquiry Centres of the Home Affairs Department

Submission of Applications

An applicant may submit a completed application form together with documentary proof of working hours, family income and assets, etc. in a specially-designed envelope:



By post to: PO Box No. 62600 Kwun Tong Post Office

(Working Family Allowance Office of the Working Family and Student Financial Assistance Agency)



By using the Drop-in Boxes at the following locations:

- WFAO of WFSFAA
- Student Finance Office of WFSFAA
- WITS Division of the Labour Department
- District Social Welfare Offices of the Social Welfare Department

Notification of Applications

Upon receipt of applications, the WFAO will send an **acknowledgement receipt** to applicants by SMS or mail.

Applicants will be notified of the **application results** after the applications have been processed.

Examples of Documentary Proof

Working Hours

- Attendance records
- Employment contracts
- Employer's certificates of working hours

Family Income

- Pay slips
- Salary receipts
- Employment contracts
- Bank statements or passbooks
- Employer's certificates of income

Family Assets

- Bank statements or passbooks
- Investment statements
- Vehicle registration documents
- Vessel registration documents

