

# Old Age Living Allowance FAQs

## New Application

### 1. What is the difference between Normal Old Age Living Allowance (Normal OALA) and Higher Old Age Living Allowance (Higher OALA)?

Except for asset limits and payment rate, the eligibility criteria of the Higher OALA are the same as those of Normal OALA.

The income and asset limits as well as monthly payment rates (with effect from 1 February 2021) of Normal OALA and Higher OALA are listed below:

		Single person	Married couple	Monthly payment rate
Normal OALA	Total income per month	\$10,330	\$15,620	\$2,845
	Total asset value	\$365,000	\$554,000	
Higher OALA	Total income per month	\$10,330	\$15,620	\$3,815
	Total asset value	\$159,000	\$241,000	

Other eligibility criteria:

- be aged 65 or above;
- have been a Hong Kong resident for at least seven years and have resided in Hong Kong continuously for at least one year immediately before the date of application (absence from Hong Kong up to a maximum of 56 days during the one-year period is treated as residence in Hong Kong);
- continues to reside in Hong Kong during receipt of payment;
- be not in receipt of Old Age Allowance, Disability Allowance or Comprehensive Social Security Assistance (CSSA); and
- not being detained in legal custody or admitted to a penal institution.

### 2. How can elderly persons apply for the Normal OALA/Higher OALA? What supporting documents are required for making application? Is it necessary to submit the relevant supporting documents together

### **with the completed application form?**

An applicant can apply by fax / e-mail / post, through referral by other government departments / other non-governmental organisations, or submit the application in person to a social security field unit near his / her place of residence. The applicant can also download the "Social Security Allowance Application Form" (application form) and guidance notes from the SWD's website, and return the completed and signed application form together with photocopies of relevant supporting documents to social security field units by post or in person. Upon receipt of an application, SWD will arrange for a staff to interview the applicant for processing the application. Supporting documents required for application during interview are listed below -

- Hong Kong Identity Card **and** travel documents of the applicant;
- bank passbook of the applicant; and
- identity document of the applicant's spouse / cohabiting partner (only applicable to an applicant whose marital status is "Married" or "Cohabiting"<sup>(Note)</sup>).

(Note) Only applicable to cases where the applicant (i) is currently living with a cohabiting partner in the same household; (ii) is living on shared resources with the cohabiting partner; and (iii) agrees to provide the personal and financial information of the cohabiting partner to the SWD, regardless of whether the applicant's cohabiting partner is/is not currently receiving the Normal OALA / Higher OALA / other allowance. Such application will be subject to the means test assessment based on the "Financial Resource Limits for Married Couples".

### **3. Can I authorise another person to make an application on my behalf?**

The applicant can authorise another person to make an application on his / her behalf. After receiving the application, however, SWD will arrange for a staff to interview the applicant to verify his / her eligibility.

### **4. How can elderly persons obtain an application form?**

Application form and guidance notes can be downloaded from SWD's website and are also available at social security field units over the territory.

**5. I applied for OALA before and was found ineligible for the allowance since my income and / or assets exceeded the prescribed limits. How can I re-apply for OALA in future?**

An applicant can make a re-application by fax / e-mail / post, through referral by other government departments / other non-governmental organisations, or submit the application in person to a social security field unit near his / her place of residence. The applicant can also download the application form and guidance notes from SWD's website, and return the completed and signed application form together with photocopies of relevant supporting documents to social security field units by post or in person. Upon receipt of an application, SWD will arrange for a staff to interview the applicant for processing the application.

**6. Under what circumstances are applicants required to provide information on their spouse's / cohabiting partner's personal particulars, income and assets?**

If an applicant's marital status is "Married" or "Cohabiting" (See Note of Q&A 2), the applicant is required to provide his / her spouse's / cohabiting partner's personal particulars as well as information on his / her spouse's / cohabiting partner's income and assets, regardless of whether his / her spouse / cohabiting partner is receiving Normal OALA / Higher OALA / other allowance.

If an applicant's marital status is "Never Married", "Separated", "Divorced" or "Widowed", he / she is only required to provide his / her personal particulars and information on his / her own income and assets.

**7. If either my or my spouse's / cohabiting partner's income and / or assets have exceeded the prescribed limits, can one of us apply for Normal OALA / Higher OALA while the other one apply for Old Age Allowance (OAA)?**

Persons whose marital status is "Married" or "Cohabiting" (See Note of Q&A 2) must be assessed on the basis of the "Financial Resource Limits for Married Couples" to determine whether they pass the means test. If the income and / or assets of the applicant and his / her spouse / cohabiting partner or one of them has / have exceeded the prescribed limits, they will

not be eligible for Normal OALA / Higher OALA. However, if they are aged 70 or above, they can apply for the non-means-tested OAA.

**8. Can the applicant still receive OAA if he / she is not eligible for Normal OALA / Higher OALA because his / her income and / or assets have exceeded the prescribed limits?**

Applicants aged 70 or above can apply for the non-means-tested OAA. On the other hand, if an applicant and his / her spouse / cohabiting partner (if applicable) can meet the prescribed income and assets limits of Normal OALA / Higher OALA in future, he / she may apply for Normal OALA / Higher OALA by that time.

**9. What is the reference date for determining the amount of the applicant's and his / her spouse's / cohabiting partner's (if applicable) income and assets?**

The reference date for determining the amount of the applicant's and his / her spouse's / cohabiting partner's (if applicable) income and assets is the date of completing the application form (i.e., the date entered into the application form).

**10. How should applicants declare their and / or their spouse's / cohabiting partner's (if applicable) income if their monthly income is unstable?**

If an applicant and / or his / her spouse / cohabiting partner (if applicable) has / have unstable income, the applicant is only required to declare the income earned at the time of completing the application form.

**11. What can the applicant do if he / she is unable to find someone to be his / her witness for completing the application form?**

If an applicant has difficulty in completing the items of "Signature / Thumbprint of witness" and "Name of witness" in the application form, the applicant may submit the form without completing the particulars of the witness. SWD will contact the applicant for confirmation of the relevant information as necessary.

**12. For current recipients of OAA / Disability Allowance (DA) / Comprehensive Social Security Assistance (CSSA), will they be granted OAA, DA or CSSA at the same time if they switched to receiving Normal OALA / Higher OALA?**

According to the existing provision, elderly persons receiving Normal OALA / Higher OALA will not be granted OAA, DA or CSSA at the same time.