

CSSA

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Comprehensive Social Security Assistance Scheme

Provides a safety net for those who
cannot support themselves financially

September 2022

Introduction

This pamphlet outlines the main features of the Comprehensive Social Security Assistance (CSSA) Scheme including eligibility criteria, types of payment, application procedures and other related information.

A person may suffer financial hardship for various reasons such as old age, disability, illness, unemployment and low earnings. The CSSA Scheme is designed to bring the income of such individuals and families up to a prescribed level to meet their basic needs. This Scheme is administered by the Social Welfare Department (SWD) to provide a safety net for those who cannot support themselves financially. It is non-contributory but means-tested.

Eligibility Criteria

To be eligible for assistance, an applicant must satisfy the following conditions:

Residence Requirement

The applicant must:

- (1) be a Hong Kong resident;
- (2) have held the Hong Kong resident status for not less than one year; and
- (3) have resided in Hong Kong for at least one year (since acquiring the Hong Kong resident status to the date prior to the date of application). The one-year residence need not be continuous or immediately before the date of application. Absence(s) from Hong Kong up to a maximum of 56 days (whether continuous or intermittent) before the date of application is/are treated as residence in Hong Kong.

Notes:

- (i) Persons whose presence in Hong Kong are unlawful and persons admitted to Hong Kong for a purpose other than residence (i.e. those who are subject to conditions of stay prescribed in Regulation 2 of the Immigration Regulation Cap. 115A, such as imported workers and visitors) are excluded from the CSSA Scheme.
- (ii) Hong Kong residents aged below 18 applying for CSSA are exempted from the requirements at (2) and (3) above.
- (iii) In exceptional circumstances, CSSA may be granted at the discretion of the Director of Social Welfare to a person who does not satisfy the residence requirement.

Financial Tests

The applicant must pass both the income and asset tests. If the applicant is living with any other family members, the application has to be made on a household basis. The total income and assets of all family members in the same household are taken into account in determining the family's eligibility for assistance.

(1) Income Test

The applicant and his/her family will be eligible for CSSA if their total assessable monthly household income is insufficient to meet their total monthly needs as recognized under the Scheme. When assessing a family's resources, training/retraining allowance and earnings from employment of those meeting the prescribed criteria can be disregarded up to a prescribed level. (The provision of disregarded earnings is only applicable to cases that have been on CSSA for not less than two months.)

(2) Asset Test

The total value of the capital assets* (including land/properties, cash, bank savings, cash value of insurance policies, pre-surrender/surrender value of annuity schemes, investments in stocks and shares, and other readily realizable assets) of the applicant and his/her family members must not exceed the prescribed limit.

* including those in Hong Kong, Macao, the Mainland or overseas

Additional Criteria for Able-bodied Adults

A person aged 15 to 59 in normal health has to meet one of the following conditions:

- (1) not being available for work for reasons acceptable to the SWD (for example, studying or having to look after young children or sick or disabled family members at home); or
- (2) with monthly earnings and working hours not less than the prescribed levels set by the SWD; or
- (3) in the case of being unemployed or with monthly earnings or working hours less than the prescribed levels set by the SWD, actively seeking full-time jobs and participating in the Support for Self-reliance (SFS) Scheme of the SWD (See Note).

Those aged below 15 or aged 60 or above are not subject to the above-mentioned requirements.

(Note: The SFS Scheme is designed to assist able-bodied CSSA applicants/recipients to secure paid employment to move towards self-reliance. For more information, please refer to the pamphlet on SFS or get in touch with any social security field unit.)

Types of Payment

Payments can be broadly classified into three types:

Standard Rates

Standard rates are paid to different categories of CSSA recipients to meet their basic needs.

Supplements

(1) Long-term Supplement

An annual long-term supplement is payable to families involving any member who is old, disabled or medically certified to be in ill-health for the replacement of household and durable goods if they have received assistance continuously for 12 months or more. The amount payable depends on the number of such eligible members in the family.

(2) Single Parent Supplement

A monthly single parent supplement is payable to single parent families to recognize the special difficulties which single parents face in bringing up a family.

(3) Community Living Supplement

A monthly community living supplement is payable to recipients who are old, disabled, medically certified to be in ill-health or able-bodied adults aged 60 to 64 and who are not living in institutions to better support their stay in the community.

(4) Transport Supplement

A monthly transport supplement is payable to severely disabled persons who are medically certified to be 100% disabled or in need of constant attendance and in the age group of 12 to 64 to encourage them to participate more in activities away from home, thereby enhancing their integration into society.

(5) Residential Care Supplement

A monthly residential care supplement is payable to recipients who are old, disabled or medically certified to be in ill-health and who are living in non-subsidised residential care places to ease their financial burden.

(6) Employment Support Supplement

A monthly employment support supplement is payable to able-bodied adult recipients aged between 60 and 64 to encourage them to join the labour market and remain in employment.

Special Grants

Special grants are payable to meet the specific needs of an individual applicant or the applicant's family. They include payments to cover rent, water and sewage charge, expenses related to telephone services[#], the cost of glasses, school fees and school-related expenses, medically-recommended diet, cost of medical and rehabilitation appliances.

Rent allowance is calculated on the basis of eligible members of a family. The amount to be allowed for rent is the actual rent paid or the maximum rent allowance (MRA) appropriate to the number of eligible members in a family, whichever is the less. If recipients residing in public housing receive any rent-free incentives or rent-reduction incentives, the SWD will not pay rent allowance or will only pay rent allowance at an amount equal to the actual rent paid after deducting the rent-reduction incentives, up to the appropriate MRA during the incentive period.

For CSSA cases where the household has to pay rent for a public rental housing (PRH) flat (including an Interim Housing unit) under the Hong Kong Housing Authority (HA), the SWD will, under normal circumstances, arrange direct bank transfer of the CSSA rent allowance payable to the household to HA's bank account monthly for paying rent (including the license fee) of the PRH flat.

[#] Only applicable to persons who are aged 18 or above and who are not residing in any residential institution. Application for this grant is not necessary.

Amount of Assistance Payable

The amount of assistance is determined by the resources and needs of an individual applicant or the applicant's family. The difference between the applicant's/family's assessable income and recognized needs under the Scheme is the amount of assistance payable. Recognized needs include the basic and special needs recognized under the Scheme in terms of various types of payment which the applicant and his/her family members are entitled to. Assessable income includes earnings from employment and other income less the amount of earnings or training/retraining allowance that can be disregarded.

Application Procedures

A person can make an application directly to a social security field unit near to his/her place of residence by phone, by fax, by e-mail, by post, by online form or in person. An application may also be made through a referral to the SWD by another government department or a non-governmental organization. Upon receipt of an application, staff of the SWD will conduct investigation and verification of the applicant's circumstances and information provided through office interview and home visit. After completion of investigation, a formal notification letter will be sent to the applicant. All application procedures are processed in Hong Kong. Under normal circumstances, and if the applicant or his/her guardian/appointee can produce all the necessary information, the application process can be completed within four weeks.

Commencement Date of Assistance

CSSA payment will be calculated from the date of receipt of the application by the SWD (or the date of application or referral if the application is referred by another organization) or the date of eligibility, whichever is the later. Able-bodied unemployed adults aged 15 to 59 are required to participate in the SFS Scheme as a condition of receiving assistance. Their monthly entitlement normally starts one month after the date of application. However, in genuine hardship cases, the Director of Social Welfare may, at his discretion, make payment from the date of application.

Method of Payment

CSSA payment is usually credited to the applicant's/guardian's/appointee's designated bank account in Hong Kong (joint bank account is not accepted) once a month. Under exceptional circumstances, special delivery of cash directly to the applicant can be arranged. For urgent cases, cash payment may be paid to the applicant at the social security field unit.

Person Unable to make Application by Himself/Herself

If an applicant is aged below 18 without a parent or legal guardian or is an adult aged 18 or above who has been medically certified to be unfit to make a statement on his/her own, an appointee will be appointed by the Director of Social Welfare to act on his/her behalf.

Permissible Limits of Absence from Hong Kong during Receipt of Assistance

A CSSA recipient's temporary absences from Hong Kong will not affect the amount of assistance payable on condition that the total number of days of absence in a payment year (which is counted from 1 July to 30 June of the following year) does not exceed the permissible limit as follows:

- (1) Recipients who are old or medically certified to be disabled: 180 days a year.
- (2) Other recipients: 60 days a year. (If there are special reasons why these recipients have to leave Hong Kong for more than 60 days in a year, the permissible limit of absence from Hong Kong can be extended up to a maximum of 90 days at the discretion of the Director of Social Welfare.)

(Note: Consideration can be given to disregarding a recipient's absence from Hong Kong arising from paid employment outside Hong Kong on condition that there is documentary evidence to prove that working hours per month and earnings per month are no less than the prescribed levels as defined by the SWD.)

Waiver of Medical Charges

Applicant and any other eligible members of the family are entitled to the waiver of medical charges at a public clinic or hospital (including the Accident & Emergency Department) in Hong Kong. Upon registration for medical treatment or admission to hospital, the applicant/eligible family member(s) should inform staff of the clinic or hospital that he/she/they is/are the recipient(s) of CSSA and produce valid identity document which was used for CSSA application (e.g. Hong Kong Identity Card, Hong Kong Birth Certificate, Certificate of Exemption, Hong Kong Entry Permit, One-way Permit, Passport or Birth Certificate of other nations, etc.).

Portable Comprehensive Social Security Assistance (PCSSA)

Elderly CSSA recipients who choose to take up permanent residence in Guangdong or Fujian can apply for PCSSA. Applicants eligible for PCSSA will be entitled to the monthly standard rate and the annual long-term supplement during their stay in Guangdong or Fujian. For more detailed information, please get in touch with any social security field unit.

Appeals

If an applicant disagrees with a decision made by the SWD, he/she may lodge an appeal at the Social Security Appeal Board, which is an independent body comprising non-officials appointed by the Chief Executive. An appeal must be lodged within four weeks immediately following the date of notification of the decision from the Director of Social Welfare. Enquiries about appeal procedures can be made to any social security field unit.

Responsibilities of the Applicant/Guardian/Appointee

Report of Changes in Circumstances

Any changes in the circumstances of a CSSA applicant or his/her family member(s) (such as change in employment or income, increase or decrease in the number of family members, absence from Hong Kong exceeding the permissible limits, etc.) may affect his/her CSSA entitlements. Therefore, the applicant or his/her guardian/appointee should report immediately to the concerned social security field unit of the SWD whenever there is a change in the information that has already been provided to the SWD.

Information provided must be True, Correct and Complete

The information provided by the applicant or his/her guardian/appointee must be true, correct and complete. It is an offence for any person to obtain property/pecuniary advantage/benefits by deception, with a view to gain for himself/herself or another or with intent to cause loss to another to procure deposit entry to a bank account by deception. An applicant or his/her guardian/appointee who knowingly or wilfully provides false statement or withholds any information in order to obtain assistance by deception or intentionally fails to report changes in information previously provided which may cause a reduction of the amount of assistance payable or disqualification for CSSA may be liable to prosecution for an offence under the Theft Ordinance. Furthermore, any overpaid assistance must be refunded to the Department.

Data Matching Mechanism and Targeted Checks

In the process of investigating CSSA cases, the SWD will make detailed verification of the information provided by the applicant or his/her guardian/appointee. In addition, the SWD conducts data matching periodically/on need basis with other government departments, banks and related organizations to cross-check the information given by the applicant or his/her guardian/appointee. The SWD also conducts reviews on targeted CSSA cases through different means including home visits.

Other Relevant Information

"A Guide to CSSA", which provides more detailed information on the Scheme, is available at any social security field unit for public reference. Leaflets on residence requirements/asset limits/disregarded earnings/standard rates/rent allowance/treatment of maintenance payments are also obtainable.

Enquiries

For further information about the CSSA Scheme, please visit our Departmental Homepage at <http://www.swd.gov.hk>. Enquiries about the CSSA Scheme may be made to the Departmental Hotline Service Unit (Telephone no. 2343 2255, Fax no. 2763 5874) or the nearest social security field unit.

Reporting Suspected Fraud and Abuse Cases

If you have any information on any person suspected to have obtained CSSA by deception, please report to our social security field units, Fraud Investigation Teams, Report Fraud Hotline at 2332 0101 directly or send the "Information Form on Fraudulent Claims for CSSA" to us.