

Subcommittee on Poverty

2014 Policy Address Initiatives Relating to Poverty Alleviation

Introduction

The Chief Executive delivered his 2014 Policy Address on 15 January 2014. This paper sets out the poverty alleviation initiatives therein which are under the purview of Labour and Welfare Bureau (LWB), Education Bureau (EDB) and the Community Care Fund (CCF).

2. The current-term government is determined to tackle the poverty problem. Our poverty alleviation policy is to encourage young people and adults to become self-reliant through employment, while putting in place a reasonable and sustainable social security and welfare system to help those who cannot provide for themselves. The poverty line announced last September has provided a clear and objective basis for reviewing the poverty situation, formulating policies and assessing the effectiveness of measures. It will be updated annually for monitoring the poverty situation and the effectiveness of policies. The Commission on Poverty (CoP) will continue to serve as the major policy platform to assist the Government in pursuing poverty alleviation initiatives.

Low-Income Working Family Allowance

3. According to the analysis of poverty statistics, while the working poor households not receiving Comprehensive Social Security Assistance (CSSA) had been working hard and striving for self-reliance, they were prone to poverty. This is because they had fewer working members, mostly engaged in lower-skill jobs, and that they needed to support more children. In view of this, we propose to introduce Low-Income Working Family Allowance (LIFA) with the following policy objectives –

- (a) to relieve the financial burden of non-CSSA low-income working households;

- (b) to encourage working members in these households to stay in active employment to promote self-reliance and to prevent them from falling into the CSSA net; and
- (c) to help alleviate inter-generational poverty and promote upward social mobility in the long run.

4. The proposed LIFA is built on the following three key principles –

- (a) A basic allowance will be granted on a family basis and tied to employment and working hours to encourage self-reliance. More allowance will be granted to those who work more. Families with eligible children and young members will receive additional allowance;
- (b) To ensure that limited public resources would be put on those households most in need, an income test and an asset test will be introduced for LIFA, but the thresholds would be more generous; and
- (c) The structure of LIFA would be as simple and easy to understand as possible, with appropriate safeguards against abuse to ensure prudent use of public resources.

5. The tentative proposal for LIFA is that eligible families, which are not receiving CSSA, must have two or more members, with at least one being a working member. To encourage self-reliance, he/she should have a reasonably substantial number of working hours. LIFA comprises the Basic Allowance and the Child Allowance. There will be respectively two tiers of allowance payable, which depends on the applicant's working hours and his family income. The former is to encourage hard work and the latter is to benefit those low-income families whose income levels are slightly higher than 50% of the median monthly domestic household income (MMDHI) with a view to preventing poverty. Considering that single parents have less family support in taking care of children, we will lower the monthly working hour requirements for working single parents applying for LIFA. To ensure the proper use of public resources, LIFA would have an asset test. To encourage employment, we propose no residence requirement for LIFA and that all eligible Hong Kong residents may apply. The proposed key parameters of LIFA are set out at **Annex**.

6. The LIFA is estimated to cost \$3 billion per year. Over 200 000 low-income families (involving 710 000 persons) will benefit. Beneficiaries include 180 000 eligible children or young people under the age of 21. It is estimated that LIFA would reduce the overall poverty rate (after taking into account tax and recurrent cash benefit transfers) by 2.1 percentage points and the corresponding child poverty rate by 4.4 percentage points. We hope to listen to the views of the public on the proposed LIFA over the next few months. We will then seek funding approval from the Legislative Council for implementing the scheme in 2015.

Improving the CSSA Scheme

7. Poverty line analysis shows that the CSSA is effective in alleviating poverty. To keep in line with the broad policy directions of promoting upward mobility and self-reliance through employment as a means of poverty alleviation, new measures under the CSSA Scheme should focus on enhancing support for students receiving CSSA and increasing work incentives for adult CSSA recipients. We will implement the following measures –

- (a) increase the grants for school-related expenses for primary and secondary students of CSSA families through regularisation of a CCF programme from the 2014/15 school year;
- (b) include post-secondary students of CSSA families in the calculation of rent allowance with effect from April 2014 so a family's entitlement will not be affected if it has members receiving post-secondary education; and
- (c) implement a pilot incentive scheme under the CCF in line with recommendations endorsed by the CoP to encourage able-bodied CSSA recipients to leave the safety net and achieve self-reliance through employment.

8. Besides, we will provide additional rent assistance for CSSA recipients by –

- (a) regularising a CCF programme to provide rent allowance for CSSA recipients who have been Tenants Purchase Scheme flat owners for more than five years; and

- (b) inviting the CCF to provide again a one-off subsidy to CSSA households living in rented private housing and paying a rent which exceeds the maximum rent allowance under the CSSA Scheme¹.

Enhancing Upward Mobility

9. The 2014 Policy Address also suggests a number of initiatives to assist the children and young people from low-income families.

Enhancing Support for Needy Primary and Secondary Students

(i) Provision of Free Lunch at School

10. Starting from the 2014/15 school year, we will regularise the CCF programme of providing free lunch at schools for primary students in receipt of full grant assistance under the Student Financial Assistance Schemes studying in whole-day public sector or the Direct Subsidy Scheme (DSS) primary schools. It is estimated that about 66 000 eligible students will benefit. The CCF has launched the programme since the 2011/12 school year on a pilot basis to provide free lunch at schools to students in receipt of full grant assistance under the Student Financial Assistance Schemes studying in whole-day public sector or DSS primary schools. The implementation mode of the programme remained largely consistent from the 2011/12 to 2013/14 school year. EDB invited whole-day public sector and DSS primary schools via circular memorandum to inform parents of the programme. Advanced payment is provided to schools so that they may cover the lunch costs for eligible students on an accountable basis. EDB would verify the allocation at the end of the school year. In the 2012/13 school year, 505 primary schools participated in the programme, and there were over 60 000 needy student beneficiaries. The average daily lunch cost was \$17.4 per student.

11. Upon review, the programme especially its delivery mode (i.e. provision of lunch to eligible students through schools) is well received by stakeholders. According to feedback from stakeholders, the subsidy

¹ The CCF provided the relevant subsidies in 2011 and 2013 respectively.

coupled with the implementation arrangements have ensured that the funding is fully spent on the lunch expenses of target students, providing them with a balanced and ample diet at school. Starting from the 2014/15 school year, we will provide public sector primary schools with a recurrent cash grant equivalent to the salary of a clerical assistant (please see the relevant paragraph below for details). The additional staff employed will help schools/teachers cope with the additional work arising from the programme such as recording students' information, handling accounts and answering enquiries from parents, etc.

(ii) Enhancement of the Flat-rate Grant under the School Textbook Assistance Scheme

12. The School Textbook Assistance Scheme (STAS) provides assistance to needy Primary 1 to Secondary 6 students attending public and DSS primary and secondary schools. Apart from a textbook grant for students to purchase essential textbooks (the subsidy amount is determined on the basis of the results of the Textbook Expenditure Survey conducted by the Consumer Council before the start of the school term), STAS also provides a flat-rate grant to students to cover various school-related expenses. In the 2013/14 school year, each student eligible for full grant receives a flat-rate grant of \$1,094, while each student eligible for half grant receives \$547. The flat-rate grant is adjusted annually according to the movement of the Composite Consumer Price Index (CCPI).

13. In addition to expenses for textbooks, primary and secondary students have to incur miscellaneous school-related expenses every year, including school uniform, stationery, school club fee, air-conditioning charges, etc. Such expenses will impose certain degree of financial pressure on low income families. In consideration of this, the CCF has provided enhanced assistance under STAS in the 2013/14 school year by providing each eligible full grant primary and secondary student with an additional \$1,000 and half grant student an additional \$500 on top of the regular assistance under STAS.

14. The subsidies for full grant students under STAS in the 2013/14 school year are as follows –

Level of Study (Full-time)	Textbook grant	Flat-rate grant	Additional flat-rate grant funded by CCF	Total amount of STAS grant
Primary 1 to Primary 6	\$2,400	\$1,094	\$1,000	\$4,494
Secondary 1 to Secondary 3	\$2,778	\$1,094	\$1,000	\$4,872
Secondary 4	\$3,100	\$1,094	\$1,000	\$5,194
Secondary 5	\$2,548	\$1,094	\$1,000	\$4,642
Secondary 6	\$956	\$1,094	\$1,000	\$3,050

15. Starting from the 2014/15 school year, we will formally adjust the flat-rate grant of STAS by incorporating the additional grant funded by CCF into the STAS as a regularised assistance. In the 2014/15 school year, the textbook grant rates will continue to be determined on the basis of the results of the Textbook Expenditure Survey conducted by the Consumer Council before the start of the school term; while the flat-rate grant will be adjusted according to the movement of CCPI plus an additional \$1,000 flat-rate grant for full grant and \$500 for half grant students. We estimate that more than 260 000 students will benefit from the initiative.

(iii) Additional Clerical Support for Primary Schools

16. The Government will provide an additional recurrent grant equivalent to the salary of a clerical assistant for public sector primary schools with effect from the 2014/15 school year. This will help schools to cope with the additional administrative and clerical work arising from the implementation of various initiatives, in particular those relating to poverty alleviation.

Enhancing Support for Needy Post-secondary Students

(i) Subsidising students to participate in cross-boundary exchange activities

17. We strive to strengthen Hong Kong's position as a regional education hub. In this regard, we encourage student exchange activities between local institutions and their overseas partnering institutions. Not only will two-way student exchanges benefit outgoing students by broadening their global exposure, but they will also help internationalise local campuses by bringing in more non-local students through the reciprocal exchange arrangement.

18. In the 2012/13 academic year, there were about 4 600 incoming exchange students in the University Grants Committee (UGC)-funded sector, and a similar number of outgoing Hong Kong students on exchange in the same year. That means, around every one out of four of our undergraduate students had the opportunity to participate in exchange activities during their study period. We also take note of some institutions' plan to further promote student exchange activities. This notwithstanding, some needy students feel inhibited from joining exchange programmes as they need to contribute part of the expenses for joining such programmes.

19. We recommend that a means-tested subsidy of up to HK\$15,000² be provided for needy students pursuing full-time locally-accredited undergraduate degree or sub-degree programmes and receiving student financial assistance to participate in exchange programmes outside Hong Kong. The exchange programmes should be confined to those arranged by the institutions, and only students nominated by their institutions to participate in the exchange programmes are eligible to apply for the subsidy. We estimate that this initiative would benefit around 9 800 post-secondary students per year.

(ii) To provide hostel subsidy to needy undergraduate students

20. The Policy Address said the Government will invite the CCF Task Force to consider enhancing the support for needy post-secondary students in two aspects.

² The actual amounts of subsidy for individual students will be calculated in accordance with their results of income test and asset test at the Student Financial Assistance Agency.

21. The first aspect is to provide hostel subsidy to needy undergraduate students who reside in student hostels. Hostel life is an important learning experience for undergraduate students. It can provide students with valuable learning experience outside classroom as well as opportunities for social interaction. However, some needy students may forgo the opportunity to reside in hostels due to financial difficulties. According to the prevailing student hostel policy, for UGC-funded institutions, undergraduate students should be given the opportunity to stay in student hostel for at least one year of their study period. In addition, undergraduate students whose daily traveling time exceeds four hours should be provided with student hostel places. On the other hand, self-financing institutions also provide, subject to availability of resources, hostel places to respective undergraduate students. At present, eight UGC-funded institutions and two self-financing institutions are providing about 20 000 student hostel places to their local undergraduate students and the hostel fee (based on double-room rate) ranges from \$8,100 to \$14,600 per student per year.

22. We will invite CCF to consider to provide, on a pilot basis, hostel subsidy in the form of grant to needy undergraduate students.

(iii) To enhance the support for needy students pursuing self-financing post-secondary programmes

23. The Policy Address also mentioned that we will invite CCF Task Force to consider increasing the academic expenses grant for needy students pursuing eligible self-financing post-secondary programmes.

24. At present, students pursuing full-time locally-accredited self-financing sub-degree and degree programmes may apply for financial assistance through the Financial Assistance Scheme for Post-secondary Students (FASP). Students who pass the income and asset test are provided with grant to meet tuition fee and academic expenses, and low-interest loan to cover living expenses.

25. In the 2013/14 academic year, under FASP, the maximum tuition fee grant is \$68,110, the maximum academic expenses grant is \$4,700 and the maximum living expenses loan is \$40,960. The maximum

assistance levels are adjusted annually according to the movement of the Consumer Price Index (A). With a view to enhancing the support for needy students pursuing self-financing post-secondary programmes, we will invite CCF to consider to increase the maximum amount of the academic expenses grant under FASP to assist them in meeting their academic expenses.

(iv) To alleviate the financial burden of fresh graduates who have borrowed student loans

26. The Government administers the means-tested financial assistance schemes (providing grant and loan) and the non-means-tested loan schemes to assist tertiary students to pursue education. In the 2012-13 and 2013-14 Budgets, the Government introduced a measure to give student loan borrowers who complete their studies in these two years the option to start repaying their student loans one year after completion of studies. Since the measure can effectively alleviate the financial burden of fresh graduates and allow them more time to secure a stable job, the Government will regularise this measure with effect from 2014. We estimate that about 23 000 student loan borrowers will benefit each year.

27. To alleviate the repayment burden of student loan borrowers, the Government has implemented a series of improvement measures, including lowering the interest rate and extending the repayment period, since the 2012/13 academic year. For means-tested loans, the interest rate has been reduced from 2.5% to 1% per annum and the standard repayment period has been extended from five years to 15 years. For non-means-tested loans, the risk-adjusted-factor rate has been reduced from 1.5% to 0% per annum (subject to review three years after implementation). The prevailing interest rate is 1.395% per annum. The standard repayment period has also been extended from ten years to 15 years. Regarding the repayment amount, based on the median means-tested loan of \$42,100 borrowed by students who graduated in 2012, after lowering the interest rate and extending the repayment period, the monthly repayment amount of loan borrowers has been significantly reduced by 66% from \$750 to \$250. On the basis of the median non-means-tested loan of \$70,000 borrowed by graduates of the same year, after lowering the interest rate and extending the repayment period,

the monthly repayment amount of loan borrowers has been reduced by nearly 40% from \$730 to \$450.

Enhancing Support for Needy Students Pursuing Eligible Programmes Below Sub-Degree Level

28. The existing student financial assistance schemes offered by the Government mainly target students studying in primary and secondary schools, and those pursuing sub-degree, and degree or above level programmes. In recent years, there has been an increase in the number of students pursuing programmes below sub-degree level (such as Yi Jin Diploma (YJD) and the Foundation Diploma programme offered by VTC). Apart from the YJD students who are eligible for tuition fee reimbursement under the Student Financial Assistance Agency (SFAA), students pursuing below sub-degree programmes may only apply to SFAA for travel subsidy, internet subsidy and non-means-tested loan. We consider there is the need to enhance financial assistance for needy students pursuing below sub-degree programmes. In the 2013/14 school year, CCF has launched a programme to enhance the support for eligible students pursuing below sub-degree programmes in two aspects, including the introduction of a tuition fee reimbursement mechanism, and provision of a flat-rate academic expenses grant for students. The Government will regularise the programme starting from the 2014/15 school year.

29. As the programmes below sub-degree level are generally equivalent to Secondary 3 to 6 level, establishing a tuition fee reimbursement mechanism for students is more appropriate than setting up a grant or loan scheme (which is applicable to post-secondary students). On the other hand, students pursuing below sub-degree programmes also need to meet certain academic expenses. In order to relieve their financial burden, we will disburse a flat-rate academic expenses grant to them, which will be at the same rate as the flat-rate grant for primary and secondary students.

30. In order to ensure the quality of the programmes, student beneficiaries should meet all the criteria below:

- (a) they are pursuing full-time programmes below sub-degree level;
- (b) they are pursuing Government-subvented programmes; for self-financing programmes, the following conditions must be satisfied:
 - i) the programmes are accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications;
 - ii) the tuition fee levels are approved by EDB; and
 - iii) the programmes are accepted by the Civil Service Bureau as meeting the entry qualification of civil service grades requiring Level 2 in five subjects, including Chinese Language and English Language, in Hong Kong Diploma of Secondary Education;
- (c) they are eligible for full or half grant assistance under SFAA's means-test mechanism; and
- (d) their families are not CSSA recipients, since "school fees and school-related expenses" are already covered by the "special grants" under CSSA.

31. Students meeting the above criteria will be eligible for tuition fee reimbursement, regardless of the programme duration. Students eligible to receive full or half grant under SFAA will be eligible to receive reimbursement of 100% or 50% of the tuition fees respectively. If students pursue programmes of duration at one year or above, they may also receive full or half level of the flat-rate academic expenses grant.

32. In the 2014/15 school year, it is estimated that 3 600 students will benefit from the tuition fee reimbursement mechanism. They are all full-time VTC students pursuing programmes below sub-degree level. It is estimated that 7 200 students will benefit from the flat-rate academic expenses grant, among them 2 100 are full-time YJD students and 5 100 are full-time VTC students pursuing below sub-degree programmes.

Enhancing School-based After-school Learning and Support Programmes

33. To support needy students to participate in after-school activities with a view to facilitating their whole-person and all round development, EDB has implemented the School-based After-school Learning and Support Programmes (the Programme) since the 2005/06 school year. Currently, schools and NGOs are provided with the School-based Grant and Community-based Project Grant respectively to organise after-school activities for eligible participating students, i.e. Primary 1 to Secondary 6 students in receipt of the CSSA or full grant assistance under the Student Financial Assistance Schemes. In the 2013/14 school year, the funding for the Programme is about \$205 million³ of which about \$84 million is for the School-based Grant. Schools receive on average a grant of \$100,000, and the largest amount received by a school is over \$300,000. A total of 497 projects were organised by 183 NGOs under the Community-based Project Grant and the average allocation per project is about \$240,000 with the largest allocation at about \$1.44 million.

34. Upon review of the utilisation of funding under the Programme, we will, starting from the 2014/15 school year, increase the flexibility of the School-based Grant by increasing the discretionary quota allowed for schools from 10% to 25% to benefit more needy students who are identified by schools but not in receipt of CSSA or full grant assistance. In tandem, we will, based on schools' previous utilisation rate of the School-based Grant, provide schools with a relatively higher utilisation rate (say 80%) incentive funding when calculating the Grant. The objective is to encourage schools to fully utilise the School-based Grant and to deploy their resources flexibly with a view to enhancing the opportunities of needy students to participate in after-school activities. The implementation details will be finalised upon consulting the key stakeholders.

³ The Programme is under regular review with subsequent refinement including, among others, the apportionment of the Programme into the "school-based programmes" and the "community-based projects" since the 2006/07 school year to better meet the different needs of target students. In the 2010/11 school year, the annual provision of the Programme has been increased to \$175 million upon the review enabling the NGOs to organise more after-school activities. Subsequent to the Government's review and relaxation of the family income threshold of the means test mechanism in respect of the Student Financial Assistance Schemes, the provision for the Programme has been further increased corresponding to the increased number of students receiving full grant assistance. In the 2013/14 school year, the provision of the Programme is about \$205 million.

35. The provision of the Programme is complementary in nature. To cater for the diverse needs of needy students, the Government has also launched, apart from this Programme, various funding schemes to support schools and NGOs to organise extra-curricular activities and after-school tutorial services for needy primary and secondary students. EDB has launched the After-school Learning Support Partnership Pilot Scheme since the second school term of the 2011/12 school year to provide after-school learning support to needy primary students. The prominent feature of this pilot scheme is that it enlists the prospective teachers, i.e. local students who are undergoing full-time teacher training (including courses for Bachelor of Education and Post-graduate Diploma in Education), to be the tutors. CCF has also launched the After-school Care Pilot Scheme since the 2012/13 school year which aims at encouraging schools and NGOs to extend the duration of after-school support services, increase the number of student beneficiaries and provide after-school activities with balanced academic and non-academic activities. On the other hand, the Hong Kong Jockey Club Charities Trust has launched the Life-wide Learning Fund since 2002 to provide more funding to schools to support their needy students to participate in after-school activities. In fact, these programmes have been set up at different times with different funding sources (funded by the Government or by charities fund) and some of the programmes are implemented on a pilot basis to explore new elements. In the long run, it is our plan to explore the feasibility of consolidating the various Government-funded programmes and to incorporate into our regular assistance programmes those elements which have been confirmed to be effective under the pilot schemes.

Strengthening Day Child Care Services

36. To support parents who are unable to take care of their children temporarily because of work or other reasons, Social Welfare Department (SWD) has all along been providing subsidies to non-government organisations (NGOs) to run a variety of child care services for children below the age of six. To further respond to the community demand for child care services, and to provide services with more flexibility, the Government will enhance the Neighborhood Support Child Care Project from 2014-15, including –

- (a) lifting the age limit of service beneficiaries from under 6 to under 9;
- (b) providing additional places for home-based child care service; and
- (c) increasing funding to operators to enhance social work support for the service.

37. Moreover, to enhance the after-school care services currently provided by NGOs for children aged 6 to 12, SWD will, starting from 2014-15, allocate additional resources to some of the operators running the service to extend the service hours of some after-school care centres on weekday evenings, Saturdays, Sundays and school holidays, as well as to provide additional fee-waiving and fee reduction quotas across the territory.

Injection into the Partnership Fund for the Disadvantaged

38. The Partnership Fund for the Disadvantaged (PFD) was set up in 2005 to promote tripartite partnership among the welfare sector, the business community and the Government with a view to helping the disadvantaged. By November 2013, PFD has already approved approximately \$269 million⁴ and benefitted over 1 million disadvantaged persons.

39. The Government plans to inject \$400 million into PFD to encourage further cross-sectoral collaboration to launch projects that can cater for the various needs of the disadvantaged. Of this sum, \$200 million will be dedicated to provide more after-school learning and support initiatives for primary and secondary school students from grassroot families. Such initiatives aim to enhance the learning capability and life-planning skills of the children and youth concerned, and thereby reducing the risk of inter-generational poverty.

Providing additional resources for the Child Development Fund

40. Since its establishment in 2008, the Child Development Fund (CDF) has provided suitable induction to underprivileged children to widen their horizons and enhance their exposures, help them develop a saving habit and plan for the future. Up till now, CDF projects have

⁴ The total project grant totals to approximately \$553 million including the donation from business partners.

already benefitted more than 6 000 underprivileged children. The Government proposes to earmark an additional \$300 million for CDF in the next financial year to ensure the sustainable development of CDF projects. Apart from having NGOs to operate CDF projects, we will pilot the school-based approach to strengthen the community's capability in supporting CDF projects and extend the reach of projects with a view to benefiting more children from a disadvantaged background.

Community Care Fund

41. The CCF is an important part of the Government's poverty alleviation blueprint. Since its establishment in 2011, the CCF has launched 24 assistance programmes with more than 600 000 beneficiaries. So far, three pilot programmes that have been found effective in alleviating poverty have been incorporated into the Government's regular assistance programmes. From April 2014, the Government will progressively regularise another seven programmes. Beneficiaries will include primary and secondary students receiving student financial assistance; underprivileged students pursuing eligible programmes below sub-degree level; CSSA recipients who are Tenants Purchase Scheme flat owners; children from low-income families on the waiting list for subvented pre-school rehabilitation services; and persons with severe physical disabilities living in the community and requiring constant care.

42. The CCF Task Force under the CoP will continue to ensure the efficient use of the CCF's resources, including the additional injection of \$15 billion last year, in drawing up more assistance programmes to meet the needs of different groups. In addition to the assistance for CSSA recipients (paragraphs 7 and 8) and the support for needy post-secondary students (paragraphs 20-25) mentioned above, the Government will also request the CoP to continue strengthening the support for low-income families in the coming year, including the possible provision of a one-off subsidy for children or young people from such families as well as low-income families not living in public rental housing and not receiving CSSA (known colloquially as the "n have-nots"); and to implement a pilot scheme on the provision of living allowance to carers of the elderly from low-income families; as well as to consider expanding the scope of an existing elderly dental programme to benefit more elderly people with financial difficulties.

Advice Sought

43. Members are invited to note and comment on the content of this paper.

Labour and Welfare Bureau
Education Bureau
Home Affairs Bureau
January 2014

**Low-Income Working Family Allowance (LIFA)
Proposed Key Parameters**

Eligibility

- Applicant families must meet the income limit of the scheme;
- Applicant families must meet the asset limit of the scheme which largely follows the asset limit of public rental housing;
- Applicants must meet the working hour requirement of the scheme; and
- Size of the applicant families must be two or above.

Design of the Allowance

- The scheme will be a two-tier system based on working hours and family income respectively. If the income of a family is equivalent to or below 50% of the median monthly domestic household income (MMDHI) and the applicant is a working member who meets the working hour threshold, this family will be eligible for a full basic allowance of \$600 or \$1,000 per month depending on the working hour tier to which it belongs.
- If the applicant family has eligible children, and the household income is at or below 50% of MMDHI, the family will receive a monthly child allowance of \$800 for each eligible child.
- To help prevent poverty, low-income working families with a monthly income slightly higher than 50% of MMDHI may receive half-rate allowance.