INCLUDABLE – EXCLUDABLE INCOME

INCLUDABLE INCOME SAMPLES

Gross wages and salaries before deductions. Total money earnings received from work performed as an employee. If a family's only source of income was from wages and salary payments, family income would be equal to gross wages and salary received;

Net receipts from farm self- employment (receipts from a farm which one operates as an owner, renter, or sharecropper, after deductions for farm operating expenses). If the farm has suffered a loss, this loss will be allowed to off-set wage earnings;

Regular payments from railroad retirement benefits, strike benefits from union funds, worker's compensation, and training stipends;

Alimony;

Unemployment insurance (U.I.);

Military family allotments or other regular support from an absent family member or someone not living in the household, except child support payments and military payments indicated below which are excluded from family income calculations;

Pensions whether private or government employee (including military retirement pay);

Regular insurance or annuity payments received by the individual or family member;

College or university grants or scholarships based on merit, fellowships, and assistantships;

Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings;

Net gambling or lottery winnings;

Child support payments; or

Social Security Disability (SSDI) Insurance payments (Title II of the Social Security Act, Federal Old- Age, Survivors and Disability Insurance). SSDI pays benefits to individuals that

have worked in the past, paid Social Security taxes, and are currently unable to work for a year or more because of a disability. SSDI in considered income replacement.

EXCLUDED INCOME SAMPLES

State and federal unemployment insurance compensation;

Regular payments from Old-Age, Survivors, and Disability Insurance (OASI) benefits received under Section 202 of the Social Security Act;

Supplemental Security Income Insurance (SSI), Title XVI of the Social Security Act, for the Aged, Blind, and Disabled. SSI is an income supplement program funded by general tax revenues and pays benefits based on financial need (not Social Security taxes). SSI is designed to help aged, blind, and disabled people who have little or no income and provides cash to meet basic needs for food, clothing, and shelter, public cash assistance (e.g., TANF, emergency assistance);

Needs-based scholarship assistance, and financial assistance under Title IV of the Higher Education Act, i.e., Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal Work Study, PLUS (Stafford and Perkins loans, like any other kind of loans, are debt and not income);

Non-cash benefits such as employer-paid or union-paid portion or health insurance or other employee fringe benefits, Medicare, Medicaid, food stamps, school meals, food or housing received in lieu of wages, and housing assistance;

Allowance, earnings, and payments made to individuals participating in WIOA programs or any other workforce development program for which eligibility is based upon a needs and/or income test;

Certain one-time cash payments including: tax refunds; one-time gifts; loans, which are debt and not income; assets from the sale of a home, property, or car; one-time insurance settlements; lump sum inheritances; one-time compensation for injury; etc.
payments received for a limited fixed term under income maintenance programs and supplemental (private) unemployment benefits plans; one-time or fixed-term scholarship and fellowship grants; accident, health, and casualty insurance proceeds; disability and death payments, including fixed term (but not lifetime) life insurance annuities and death benefits; one-time awards and gifts; inheritance, including fixed term annuities;

Capital gains and losses;

Assets drawn down as withdrawals from a bank and IRA withdrawals;

Income earned while a veteran was on active military duty and certain other veterans' benefits, i.e., compensation for service- connected disability, family compensation for service- connected death, vocational rehabilitation, and education assistance;

Cash welfare payments under a federal, state, or local income-based public assistance program (e.g., Temporary Assistance for Needy Families (TANF), Emergency assistance money payments, Refugee Cash Assistance (P.L. 97-212));

Cash payments received under Title V of the Older American's Act;

Payments received under the Trade Readjustment Act of 1974;

Job Corps payments;

U. S. Housing and Urban Development (HUD) rental assistance subsidies;

Stipends received in the following programs: VISTA, Peace Corps, Foster Grandparent Program, YouthWorks/AmeriCorps Programs, and Retired Senior Volunteer Program;

Subsidies for child care made on behalf of a family participating in the child care voucher program administered by federal, state or local public assistance;

General Assistance;

Foster child care payments; or

Educational benefits for veterans and other eligible persons.

REFERENCES

- TEGL 21-16, Change 1 – WIOA Youth Program Guidance