

How does AISH treat income?

When determining eligibility or level of benefits, AISH considers all income that is reportable to the Canada Revenue Agency (CRA) by the applicant, client and their cohabiting partner. In addition to the income reportable to the CRA, the following types of income will also be used to determine AISH eligibility or the level of the living allowance:

- Tax-exempt employment or self-employment income of a Treaty Indian;
- Pension income of a Treaty Indian;
- Value of support provided by a sponsor of an immigrant; and
- Trust income deemed to have been paid to a beneficiary under a trust.

Depending on the type of income, allowable CRA deductions and appropriate AISH exemptions are applied to determine your total net income.

Are there different types of income exemptions?

Yes, different types of income exemptions apply depending on the type of income and who earned it.

Passive Business Income

This type of income, for example, income from investments, receives a partial income exemption. This means only part of this income is counted when calculating the monthly AISH living allowance. The partial exemption varies depending on whether the applicant or client is single, has a cohabiting partner or has a dependent child.

Pension Income

The applicant's or client's pension income is not exempt and is deducted dollar for dollar from the AISH living allowance. Some examples include money received from income replacement or pension programs such as Employment Insurance, Canada Pension Plan Disability or Workers' Compensation Benefits. A cohabiting partner's pension income is provided a partial income exemption.

Employment and Self-Employment Income

Employment and self-employment income receive a partial income exemption. The partial exemption varies depending on whether the applicant or client is single, has a cohabiting partner or has a dependent child. Examples of employment income are severance pay and employment income. Examples of self-employment income are farming and business income. For more information, see the Employment Income Tip Sheet.

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Fully Exempt Income

Fully exempt income is ignored when calculating the AISH living allowance. An example is income received by or for the benefit of a dependent child, or cash gifts.

When do I report income?

AISH, in consultation with the client, decides the most appropriate reporting period (monthly, quarterly or annually) based on certain criteria. Clients may ask to report their income more frequently; however, they cannot report less frequently than decided with AISH.

Can I have assets and still receive AISH?

Yes. AISH classifies assets as either exempt (not counted) or non-exempt (counted). Some examples of exempt assets that are not counted include a principal residence, a vehicle, a second vehicle adapted for the disability, clothing and reasonable household items.

Cash, investments and bonds are a few examples of non-exempt assets that are counted. As a program eligibility requirement, the total value of all non-exempt assets owned by an applicant, client, and their cohabiting partner must not exceed \$100,000. The non-exempt asset limit for Personal Benefits and the Child Benefit is \$3,000, except in situations of financial hardship.