

Social Assistance and You

Developed by the Community Advocates Network

c/o North End Community Health Centre
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Income and Assets

Income assistance takes money from your cheque if you get other income. There are two kinds of income. Income that is not counted is called **Non-Chargeable Income**. GST rebates and Child Tax Credit cheques are **non-chargeable income**.

Income that is taken away from your cheque is called **Chargeable Income**. There are two kinds of chargeable income: **Unearned Income** is money from Canada Pension, child support payments, employment insurance, other kinds of regular insurance, other kinds of pensions. Unearned income is taken away at 100%. For every dollar you get, one dollar is taken away. Income tax returns are taken away dollar for dollar when you get one.

Earned Income is wages, training allowances or self-employment income. Earned income includes **wages** -- taken away at 70% of net wages; **training allowances**- the first \$150 is not taken away; **supported employment** -- part-time wages of persons with disabilities where the first \$150 is not taken away but 70% of the rest is taken away; **business and self-employed income** is counted as if you were earning a minimum wage at forty (40) hours per week; **income from roomers or rent** is taken away at 70%; **income from boarders** is taken away at 25% of what you get or a minimum of \$50. (took away bullets)

Assets

Assets are money you have in the bank, money someone might leave to you in their will, such as an annuity, land you own or is left to you, a back payment you get from Canada Pension or another pension plan. You must use up these **Assets** before you can get assistance. You can buy basic need items, pay off basic bills such as power and rent, buy clothes, medical supplies and appliances, and/or spend money fixing up your home from your assets and not be cut off assistance.

You are allowed to have these **Assets**: the house you live in, a car, tools and equipment for a trade, registered educational savings, RRSPs as part of an employment pension, \$500 in cash if you are single or \$1000 in cash if you have dependents, and a pre-paid funeral of up to \$5000.

Community Advocates Network: Our membership is made up of First Voice people, who are directly affected by social assistance reform, as well as groups, organizations and agencies. Together with first voice people, active members include

AIDS COALITION OF NOVA SCOTIA
ADSUM HOUSE
ADSUM COURT
ALICE HOUSING
CANADIAN MENTAL HEALTH ASSN.—DARTMOUTH BRANCH
CANADIAN NATIONAL INSTITUTE FOR THE BLIND
COMMUNITY ACTION ON HOMELESSNESS
CONNECTIONS CLUBHOUSE
CORNERSTONE FAMILY CENTRE
DALHOUSIE LEGAL AID SERVICE
DARTMOUTH FAMILY RESOURCE CENTRE
DISABLED INDIVIDUALS ALLIANCE
FEEDING OTHERS OF DARTMOUTH
HALIFAX COALITION AGAINST POVERTY
MENTAL HEALTH SOCIAL CLUB
METRO NON PROFIT HOUSING
METRO RESOURCE CENTRE FOR INDEPENDENT LIVING
NORTH END COMMUNITY HEALTH CENTRE
NS ASSN OF SOCIAL WORKERS
NS GOVERNMENT EMPLOYEES UNION
NS ASSN FOR COMMUNITY LIVING
PEOPLE FIRST OF NOVA SCOTIA
RESTORING DIGNITY
SINGLE PARENTS CENTRE
ST. GEORGE'S ROUND CHURCH
ST. VINCENT DE PAUL
ST. VINCENT DE PAUL HAND IN HAND
TEAMWORKS
VEITH HOUSE