

## **Inclusions and Exclusions for Determining Family Income**

### **Included in Family Income**

- Any monetary compensation for services, including wages, tips, salary, commissions, or fees, before any deductions
- Wages received while on reserve/guard drill duty in the Armed Forces
- \* Unemployment compensation
- Net receipts from non-farm self-employment (receipts from a person's own unincorporated business, professional enterprise, or partnership, after deductions for business expense)
- 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)
- Regular payments from railroad retirement, strike benefits from union funds, worker's compensation, and training stipends
- Alimony (excludes one-time property settlements)
- \* Child support payments
- Financial assistance from outside of the household – regular payments received from non-household members or absent family members (excludes gifts or sporadic assistance)
- Pensions, whether private or government employee (including military retirement pay)
- \* Social Security Old Age and Survivors' Insurance (OASI) benefit payments received under Section 202 of the Social Security Act
- Regular insurance or annuity payments
- Accident, health and casualty insurance proceeds, unless lump sum
- College or university scholarships (not needs-based), grants (excluding Pell grants), fellowships, and assistantships
- Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts
- Net gambling or lottery winnings
- Social Security Disability Insurance (SSDI) payments
- Terminal leave pay, severance pay or a cash out of accrued vacation leave
- Disaster Relief Employment wages
- On-the-Job Training (OJT) wages
- IRA Withdrawals that are taxable by the United States Revenue Services

## **Not Included in Family Income**

- Payments received under the Trade Readjustment Act (TRA) of 1974, and subsequent amendments
- Needs-based scholarship assistance
- Financial assistance under Title IV of the Higher Education Act (i.e., Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal Work Study)
- Cash welfare payments under a Federal, State or local income-based public assistance program (e.g., Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Refugee Cash Assistance (RCA), General Assistance (GA), Emergency Assistance), and non-federally funded general assistance or general relief money payments)
- Foster child care payments
- Adoption subsidies
- Jury duty pay
- Indian judgment funds distributed as per capita payments to members of Indian tribes
- Non-cash benefits such as employer-paid or union-paid fringe benefits, food or housing received in lieu of wages
- Medicare, Medicaid, food stamps, school meals, and housing assistance
- Any assets drawn down as withdrawals from a bank, sale of a home, property or car
- Capital gains
- Allowances received while serving on active duty (cost of living, overseas cost of living, clothing, dislocation, housing, overseas housing, travel, per diem, and subsistence)
- Military family allotments (voluntary/automatic deduction from military member's paycheck which is sent home to family members)
- Payments and allowances received under Title 38, including the following Chapters (i.e., payment and allowances received while serving on active military duty, compensation for service-connected disability, compensation for service-connected death, duty pay for reservists called to active military duty)

Chapter 11 – Compensation for Service-Connected Disability or Death

Chapter 13 – Dependency and Indemnity Compensation for Service-Connected Deaths

Chapter 30 – All-Volunteer Force Educational Assistance Program

Chapter 31 – Training and Rehabilitation for Veterans with Service-Connected Disability

Chapter 33 – Post-9/11 G.I. Bill

Chapter 35 – Survivors' and Dependents' Educational Assistance

Chapter 36 – Administration of Educational Benefits

(Note: Any future Veterans Educational Benefits should be excluded, as well.)

- Tax refunds, gifts, loans lump-sum inheritances, one-time insurance payments, or compensation for injury
- Allowances, earnings and payments to individuals participating in WIOA programs (except On-the-Job Training wages)
- IRA withdrawals (non-taxed by the United States Revenue Service)
- Cash payments under Title V of the Older Americans Act
- Job Corps payments, or readjustment allowances issued when Job Corps participant leaves program

- Stipends received in the following programs: VISTA, Peace Corps, Foster Grandparents Program, Retired Senior Volunteer Program, and the YouthWorks/Americorps Program
- National Flood Insurance payments
- The value of food and fuel produced and consumed on farms
- The value of assistance received under the Child Nutrition Act of 1966
- The imputed value of rent from owner occupied non-farm or farm housing (i.e., rental value)
- Lump sum, unearned income
- Black Lung payments received under the Benefits Reform Act of 1977
- Payments to crime victims
- Agent Orange Settlement Fund payments
- Reverse mortgage payments
- HUD rental assistance subsidies
- Improvements on a principle place of dwelling under various governmentally funded programs

**Note 1:** When a federal statute specifically provides that income or payments received under such statute shall be excluded in determining eligibility for the level of benefits received under any other federal statute, such income or payments shall be excluded in WIOA eligibility determination.

**Note 2:** Any income source NOT included on the exclusions list of income sources should be interpreted as being an inclusion of the income source.

**Note 3:** Items with an \* were added to the Included in Family Income following issuance of WIOA and further clarified in USDOL-ETA Training and Employment Guidance Letters 19-16 and 21-16.