



Income Inclusions and Exclusions

The following table lists indicators for Service Providers the types of income that should be counted when determining a household's income eligibility. There are three columns of information: Income Type, Definition, and Counted as Income (with a "Yes" or "No" answer).

Income type	Definition	Count as income?
Adoption Assistance		No
Assistance Payments	DWP, General Assistance, RSDI, SSI, MFIP and MFIP housing assistance grants	Yes
Basic Allowance for Subsistence	Non-taxable, cash payments to defray a portion of food costs for military service members	No
Business Income	Income from a business less business expenses	Yes
Capital Gains or Losses		No
Child Support	Payments received by household	No
Consumer Support Grant (CSG) Program	CSG is not income. The entire grant amount is earmarked to purchase specific services. (Payments to those who provide services are income).	No
Contract for Deed	Count annual interest payment divided by 4.	Yes
Dividends, Interest and Royalties	If over \$50 per quarter or \$200 a year. If payments are made annual or regularly but not monthly, use the 12-month total divided by four. If monthly, use the last three months.	Yes
Disability, Short- and Long-Term	Count only reimbursement for wages and not reimbursement for out of pocket medical costs.	Yes
Draw-down on assets	Includes reverse mortgages	No
Earned Income including wages, salaries, commissions, bonuses, garnished wages, profit sharing, tips, vacation pay; severance pay; sick leave; royalties and honoraria which result from the client's work or service.	Count all gross earned income received in 3 months	Yes
Earned income for K-12 students		No
Earned Income Credit	This is never counted. Sometimes an EIC Advance will be on a payroll check. It should not be added into the gross, but sometimes it is. Deduct it from the gross when determining eligible income.	No
Emergency assistance	Examples include, but are not limited to emergency assistance from a government program, HeatShare, and local Reach out for Warmth.	No

Income type	Definition	Count as income?
Employer paid fringe benefits, including the employer portion of cafeteria benefits		No
Family Support (if undesignated between Child and Spousal Support)	When payment does not designate between spousal support and child support, divide the entire amount equally between the spouse and their minor children. For example, if the household includes one parent and two minor children divide the payment amount by three. Only the spouse portion of family support (1/3 of total in this example) is counted as income.	Yes
Food or rent received instead of wages		No
Gambling or wagers		No
Gifts (cash)	Provides support for the household. Accept the self-reported amount with no additional required documentation.	Yes
Indian per capita judgment payments		No
Income from an ineligible non-citizen household member		Yes
In-kind income		No
Interest on Pre-Paid Burial Accounts	Interest earned on pre-paid burial accounts is not income for the Energy Assistance Program.	No
Irregular Income	Resulting from occasional work such as income from lawn mowing or snow shoveling. Accept the self-reported amount with no additional required documentation.	Yes
Job-related expenses for non-self-employed	Deduct job-related expenses from gross income for employed individual who pays business expenses comparable to self-employment, such as a sales person, truck driver, or cab driver.	No
Jury duty pay		Yes
Loans	Includes cash draw-downs on credit cards.	No
Lump sum payments -- Regular	Consider the annual payment divided by four.	Yes
Lump sum payments -- Non-recurring	Only count the amount of the payment that pertains to months in the household's three-month EAP eligibility period (including RSDI, SSI, SSDI lump sum payments).	Yes
Minnesota Supplemental Aid (MSA)	MSA and MSA Special Needs Payments	No
Military or Ministerial Housing Allowance		No

Income type	Definition	Count as income?
Military pay	When a household member is deployed, that person remains a household member. Only the income that is made available to the household should be counted as income. Housing allowance is not considered income.	Yes
Military Combat Zone pay		No
Overpayments	Income received in error during any of the previous three months, which the household member is responsible to repay.	No
Payments on behalf of the household	Must provide regular support for the family.	Yes
Program Participation income	Title V of the Older Americans Act: Experience Works, Senior Health Aides, Senior Companions. Domestic Volunteer Service Act: VISTA, AmeriCorps, UYA, Urban Crime Prevention Program, RSVP, Foster Grandparent Program, Senior Health Aides, Senior Companions, ACE.	No
Refunds and Reimbursements	For example: repayment for job related expenses such as mileage or uniforms; for medical expenses; income tax refunds or rebates.	No
Relative Custody Assistance Payments	Do not count income received from the RCA program.	No
Rental Income	Consider rental to be a business. See the Self-Employment Calculation section of Chapter 5 for guidance on calculating this income.	Yes
Retirement Income: Including 401s, 403Bs, Annuities, IRAs, Pensions And Other Retirement Plans And Accounts	Count "retirement payments" generally received at age 59½ or older. Do not count early withdrawals. If payments are not received monthly or quarterly, determine the 3-month average income.	Yes
Section 8 Mortgage Payments	These payments may be cash payments to the household or regular payments on behalf of the household.	No
Social Security Benefits	Net amount of the check (gross amount minus amount deducted for Medicare and Medicare Part D). Count for all household members (even minors and students). Include recurring RSDI, SSI and SSDI payments.	Yes
Social Security Death Benefit payment		No
Spousal support or alimony	Payments received by the household	Yes
Strike Benefits		Yes
Student Income (Grants)		No
Student Income (Loans)		No
Student Income (Work Study)		No
Trade Adjustment Act payments		Yes

Income type	Definition	Count as income?
Training allowances	From federal and state employment programs, only the portion that pays or reimburses for living expenses unless excluded by law.	Yes
Tribal per capita payments from casinos	If annual or regular lump sum payments, total for the past 12 months then divided by four. If monthly, use the last three months.	Yes
Tribal Fishery Income		Yes
Tribal Judgment Funds above \$2,000	Only annual payments above \$2,000. This income is rare in Minnesota and is related to land acquisitions.	Yes
Trust Disbursements	If payments are made annual or regularly but not monthly, use the 12-month total divided by four. If monthly, use the last three months.	Yes
Trust Disbursements for Special Needs (also known as Special Needs Trusts)	If payments are made regularly but not monthly, use the 12-month total divided by four. If made monthly, use the last three months. Count payments and distributions for regular support and income. Exclude payments and distributions for special needs/medical expenses from income.	Yes
Unemployment Insurance	See the Unemployment Insurance Income Documentation section later in this chapter for details on documenting Unemployment Insurance income.	Yes
Veteran's Benefits		Yes
Veteran's non-recurring lump sum		No
Veterans Work Programs: Compensated Work Therapy (CWT), Incentive Therapy (IT)		No
Work Benefit Program	This is \$25 monthly for up to 24 consecutive months after family finishes MFIP or DWP.	Yes
Worker's Compensation		Yes