Saskatchewan Assured Income for Disability (SAID) Earned Income Exemption

Questions and Answers

Q. What is the Saskatchewan Assured Income for Disability (SAID) program?

A. The Saskatchewan Assured Income for Disability (SAID) program is a needs-based income assistance program that gives Saskatchewan citizens with significant and enduring disabilities access to long-term income support, greater choice of services and supports their participation in the community.

Q. What benefits does SAID provide?

A. SAID benefits include two main components:

- **Living Income** – a fixed monthly income that allows clients to make decisions and have more control over how to spend their income. Participants decide how much to spend on housing (rent or mortgage), food, basic transportation, and other items.
- **Exceptional Needs Benefits** – helps individuals with a number of different circumstances. For example:
  - **Employment and Training Benefit** – for costs related to supplies needed to commence employment or attend training.
  - **Short-term Emergency Benefit** – for unforeseen health and safety needs.
  - **Household and Safety Benefit** – for urgent household needs.

The amount of benefits a person receives will vary depending on the situation. SAID benefit rates can be found online at:

https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/income-support-for-people-with-disabilities.

SAID clients also are eligible to receive supplementary health coverage. More information is available at this link:

https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/supplementary-health-benefits.

Q. Do clients need another Disability Impact Assessment (DIA) to return to SAID?

A. Clients who have previously completed a DIA will not need to complete another one to return to the program. Clients will, however, still need to be financially eligible for SAID.

Q. What is an annual earned income exemption?

A. An annual earned income exemption means that clients can earn up to a certain amount of money through employment within each calendar year without their SAID benefits being reduced. This exemption applies to payments from sources such as earnings or wages a client receives from employment. Payments from sources such as Old Age Security, Employment Insurance and the Canada Pension Plan are not exempted when determining SAID benefits.

Q. How much is the annual earned income exemption in SAID?

A. The annual (calendar year) earned income exemption amounts are:

- $7,500 for single individuals;
- $8,700 for couples; and
- $9,500 for families.

Q. Is the annual earned income exemption limit the same no matter when people become eligible for SAID?

A. No, this exemption is prorated based on the date of the client's eligibility for SAID. For example, if a single client becomes eligible for SAID in April, that client will have an earned income exemption of $5,625 until December 31 of that year. Starting the next January, that client will be eligible for the full $7,500 annual earned income exemption.

Q. What happens to the exemption if clients leave the SAID program and come back on later in the same calendar year?

A. The earned income exemption limit stays the same even if clients leave the program for a few months. If a client is in receipt of SAID in January, for example, he or she will have an earned income exemption of $7,500 for that year, even if the client moves away from Saskatchewan for four months within that calendar year and returns to the program later in the same calendar year.

Q. What happens to the earned income exemption if there are changes to the number of members in a client's family during the course of a year?

A. If the family size increases, from a single individual to a couple or a couple to a family with children, for example, the earned income exemption will increase on a prorated basis. If the family size decreases, the earned exemption limit will stay the same for the rest of the year and will be adjusted in the new calendar year, in January. Clients should talk to their Assured Income Specialist for more information if their family status changes or is going to change.

Q. What happens if clients earn more than the annual earned income exemption?

A. Once the earned income exemption limit is reached, SAID benefits will be reduced by dollar for each dollar earned that is above the earned income exemption limit. Clients will be informed in advance by their Assured Income Specialist when they are close to reaching their annual exemption limit.

Q. How should clients manage their money with an annual earned income exemption?

A.
- A tracking sheet has been developed that can help clients keep track of all earned income through the year. The document can be found here:

  https://pubsaskdev.blob.core.windows.net/pubsask-prod/112191/1268%252B-%252BSAID%252BIncome%252BExemptions%252BTracking%252BSheet.pdf.

- If clients expect to earn more than their earned income exemption limit within a calendar year, they should begin to plan early in the year for the reduction in benefits that will come once they reach their exemption limit within the calendar year. Assured Income Specialists are available to support clients with financial planning and answer any questions they may have regarding their financial situation.

- Clients are required to report all income they receive to their Assured Income Specialist as soon as it is received. For earned income, clients are asked to report their income by the 10th day of the month after it is paid (e.g., all February pay is reported by March 10). SAID benefits are typically issued at the end of the month, for the next month (e.g., at the end of February for March). If earned income is reported later than the 10th, the following month's benefits may be withheld.
- Some examples of planning may include writing down the expected income for each month and calculating when benefits may begin to be reduced, including by how much. Clients can use this information to determine how best to ensure that they have the appropriate funds to continue to pay their bills and meet their basic needs. Another option is for the client to open a bank account and transfer some of their income to that account in months they are eligible for the earned income exemptions. These funds can be used later in the year when the earned income exemption has been reached.
- There is no penalty for saving earned income after a client is enrolled in SAID. Earned income does not have to be spent in the month or the year they were earned to stay eligible for SAID. Clients or their trustees can determine what savings option might work best. One option may be to set up automatic transfers to and from a savings account and a chequing account to limit the fluctuations in monthly income.
- Clients can also put their savings in a Registered Disability Savings Plan (RDSP). If clients have an RDSP, they can apply for grants or bonds from the Government of Canada. Money in an RDSP is considered exempt when clients' financial resources are assessed for eligibility for SAID. A financial institution can help clients with more ways to save their money.

Q. How much money can clients have in their bank account?

A. At the time of SAID application, each household member is allowed a liquid asset exemption of $2,000. Liquid Assets can include cash in hand, funds on deposit in a bank, and the realizable value of a stock, bond or other investment certificate. Once eligible for SAID, certain sources of income are exempt per SAID regulations as outlined below.

Q. What other income is exempt?

A. There are many types of income that are exempt or partially exempt. Exempt

means it does not affect SAID benefits. The Assured Income Specialist can explain these in more detail. Some examples of exempt or partially exempt income are:

- Canada Groceries and Essentials Benefit;
- Income Tax refund;
- Canada Child Benefit;
- Canada Disability Benefit;
- child support income up to $600 per month per household;
- incidental income such as gifts, winnings, and loans up to $200 in total per month;
- inheritances up to $100,000;
- payments from the Indian Residential School or Sixties Scoop settlements;
- payments from a municipal or federal government for compensation for pain and suffering; and
- Canada Pension Plan Disabled Contributor's Child (CPP-DCC) monthly payments.

Q. What is a trustee and what can they do?

A. Trustees are individuals or community-based organizations entrusted with managing client's benefits when the client is not able to do so on their own. Trustees work with clients to make a monthly budget, pay bills and support them in learning or increasing money management skills. If the trustee is an agency, they report annually to the Ministry of Social Services on how they have managed clients' money. Clients who would like to have the support of a trustee are encouraged to talk to their Assured Income Specialist. A trustee can be a family member whom the client trusts, or the Assured Income Specialist can make arrangements for the trustee to be a community-based organization under contract with the Ministry of Social Services.