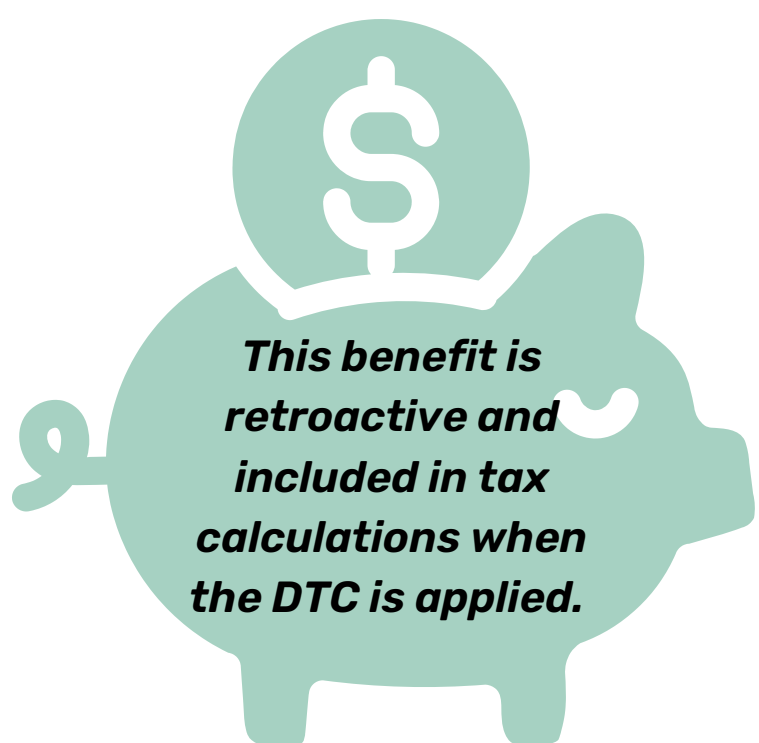


CANADA WORKERS BENEFIT (CWB)

QUICK GUIDE

WHAT IS IT?

CWB is a **refundable** tax credit that a taxpayer receives for earning **taxable income** in a year. A benefit of the CWB is that unlike most tax credits it is not limited to reducing the income tax you have paid or owe.



WHAT IS TAXABLE INCOME?

Taxable income is income that is earned from sources such as **employment, self-employment, contract** and **gig work**.

PWD and **CPP-D** are not considered earned income and so they are **not taxable**.

THE DISABILITY SUPPLEMENT

If the taxpayer has a **Disability Tax Credit (DTC)** on file with the CRA, they automatically qualify for the Disability Supplement after earning a minimum of **\$1150** of taxable income.



HOW MUCH CAN SOMEONE RECEIVE?

The maximum basic amount for singles is **\$1,428**. The amount is gradually reduced if someone's adjusted net income is more than **\$23,495**. No basic amount is paid if someone's adjusted net income is more than **\$33,015**.

The maximum basic amount for families is **\$2,461**, and is similarly gradually reduced if someone's adjusted family net income is more than **\$26,805**. No basic amount is paid if the adjusted family net income is more than **\$43,212**.