

Blind Work Expense (BWE)

Fact Sheet on SSI Work Incentives

Overview:

Blind Work Expense (BWE) is a work incentive for individuals receiving SSI who have a primary diagnosis of blindness and who earn income. To qualify for a BWE an individual must be under age 65, or age 65 or older and receive SSI payments due to blindness before reaching age 65.

How it helps you:

The Social Security Administration will not count any earned income that you use for expenses related to work when they decide your SSI eligibility and payment amount. These work-related expenses do not have to be related to your blindness, but they must be reasonable work-related expenses that you incur. The total of these expenses could even be high enough to reduce your total countable income to zero, allowing you to maintain a full SSI payment each month.

How it works:

Some examples of Blind Work expenses may include (as described in Social Security Administration's Program Operations Manual System (POMS) Section SI 00820.55):

- Dog guide expenses,
- Transportation to and from work,
- Meals consumed during work hours,
- Dues or fees (such as licenses, union dues, etc.),
- Mandatory contributions to pension or disability insurance,
- Work-related training,

- Federal, state, and local income taxes, and Social Security taxes,
- Visual and Sensory aids, including translation of materials into Braille,
- Medical devices and expendable medical supplies,
- Non-medical equipment/services
- Drugs and medical services that help you work,
- Attendant care services,
- Physical Therapy

When Social Security calculates your new SSI payment, they will apply income exclusions, including a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. After applying these exclusions, they will count half of your remaining earned income in calculating your SSI payment.

If your disability on record with Social Security is blindness, they will also exclude any expenses that meet the criteria for Blind Work Expense in calculating your SSI payment (examples listed above). You must track and report these expenses to Social Security when you report your earnings each month.

A Community Work Incentives Coordinator (CWIC) can help you identify and calculate the Blind Work Expenses that are applicable to your situation.



Vocational Services

Benefits Counseling Services • 1-888-208-8700 • benefitsandworkinme.org

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