

# Blind Work Expenses (BWEs)

## *An SSI Earned Income Exclusion*

### SSI Earned Income Exclusions – Rules for Everyone

- ◆ First \$20 of gross earned income per month disregarded, if not used against unearned income.
- ◆ Additional \$65 per month disregarded.
- ◆ One half of remaining earned income disregarded. What remains is countable earned income.
- ◆ Countable income is subtracted from SSI base rate to determine the monthly SSI payment.

### Blind Work Expenses as Deductions from Earned Income

- ◆ If the SSI recipient is legally blind, the same earned income exclusions apply and an additional amount of BWEs are also excluded.
- ◆ As the list below illustrates, the exclusions do not have to be related to the blindness but need only be work-related
- ◆ Nearly every legally blind SSI recipient who is working will qualify for some BWEs.

### List of the Most Common Blind Work Expenses

- ◆ Federal, state and local income taxes
- ◆ Social Security and Medicare taxes (i.e., FICA)
- ◆ Mandatory pension contributions
- ◆ Meals consumed during work hours
- ◆ Training to use an impairment-related item or an item which is reasonably attributable to work (e.g., cane travel, Braille, computer course for computer operator)
- ◆ A guide dog (cost of purchase and all associated expenses, including food, licenses, and veterinary services)
- ◆ Transportation to and from work
- ◆ Attendant care services (in the work setting, to get a person to and from work and, in some cases, in the home)
- ◆ Structural modifications to get a person to and from work
- ◆ Medical devices, medical supplies and physical therapy

### Example: SSI Budget Using Blind Work Expenses

- ◆ Sam is legally blind, lives alone, and makes \$20,220 per year (\$1,685 per month)
- ◆ Sam has the following \$440 in monthly expenses that qualify as BWEs: income taxes - \$70, FICA - \$129, union dues - \$10, transportation - \$76, guide dog expenses - \$45, lunches - \$110

#### Calculation of SSI check:

Step 1	Total earned income:	\$1685	Step 2	Base SSI Rate (2009 living alone)	\$761
	Exclusions (\$65 + \$20)	- <u>85</u>		Counted income	- <u>360</u>
		\$1600			
	½ remainder	- <u>800</u>		SSI benefit	\$401
		\$ 800			
	Blind work expenses	- <u>440</u>			
	Counted income	\$ 360			