

Blind Work Expenses

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 of earnings disregarded.
- ◆ Impairment Related Work Expenses 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 (BWEs) as Deductions from Earned Income

- ◆ If the SSI recipient is statutorily 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 statutorily 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
- ◆ Costs for 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

A BWE Does Not Have to be Related to Person's Blindness

- ◆ It need only be related to the cost of working.
- ◆ It can relate to a second disability, other than blindness (e.g., person with multiple sclerosis can use a wheelchair van service cost as a BWE if it gets him or her to work). However, it can be for a work-related expense unrelated to blindness or another disability (e.g., meals, taxes).

Example: SSI Budget Using Blind Work Expenses

- ◆ Sam is statutorily blind, lives alone, and makes \$27,420 per year (\$2,285 per month)
- ◆ Sam has the following \$674 in monthly expenses that qualify as BWEs: income taxes - \$115, FICA - \$175, union dues - \$25, transportation - \$115, guide dog expenses - \$90, lunches - \$154

Calculation of SSI payment:

Step 1 Total earned income:	\$2285	Step 2 Base SSI Rate (NY 2026 living alone)	\$1081
Exclusions (\$65 + \$20)	- <u>85</u>	Counted income	- <u>426</u>
	\$2200	SSI benefit	\$ <u>655</u>
½ remainder	- <u>1100</u>		
	\$1100		
Blind work expenses	- <u>674</u>		
Counted income	\$ 426		

If Same Expense Meets Criteria for either BWE or Impairment Related Work Expense (IRWE), Always Use the BWE

- ◆ The BWE will increase the SSI payment by up to \$1 for every \$1 of BWE (since the BWE is subtracted after the \$65 plus 50 percent exclusion).
- ◆ The IRWE will increase the SSI payment by no more than \$1 for every \$2 of IRWE (since the IRWE is subtracted before the \$65 plus 50 percent exclusion).

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