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 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
- 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).

See example of budget using blind work expenses on page 2.
Example: SSI Budget Using Blind Work Expenses

- Sam is statutorily blind, lives alone, and makes $22,620 per year ($1,885 per month)
- Sam has the following $529 in monthly expenses that qualify as BWEs: income taxes - $85, FICA - $144, union dues - $15, transportation - $88, guide dog expenses - $65, lunches - $132

Calculation of SSI payment:

<table>
<thead>
<tr>
<th>Step 1 Total earned income:</th>
<th>$1885</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exclusions ($65 + $20)</td>
<td>- 85</td>
</tr>
<tr>
<td></td>
<td>$1800</td>
</tr>
<tr>
<td>½ remainder</td>
<td>- 900</td>
</tr>
<tr>
<td></td>
<td>$ 900</td>
</tr>
<tr>
<td>Blind work expenses</td>
<td>- 529</td>
</tr>
<tr>
<td>Counted income</td>
<td>$ 371</td>
</tr>
</tbody>
</table>

Step 2 Base SSI Rate (NY 2019 living alone) $ 858
Counted income - 371
SSI benefit $ 487

At-A-Glance Series

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