

Blind Work Expense (BWE) & SSI Benefits

SSI Fact Sheet 2026

What is a BWE?

A Blind Work Expense (BWE) is a Supplemental Security Income (SSI) work incentive available to working SSI beneficiaries who receive SSI due to statutory blindness. Specifically, BWEs are out-of-pocket expenses that SSI beneficiaries incur in order to be able to work successfully. Unlike other SSI work incentives, BWEs do not have to be related to the beneficiary's statutory blindness.

How can a BWE help?

Social Security will not count any work income that was used to pay for a BWE when determining the new monthly SSI cash benefit. This may result in receiving a higher SSI payment than otherwise would have been received, due to earnings.

What are examples of BWEs?

- Guide dog-related expenses (e.g., food, veterinary services).
- Public or alternative transportation costs to and from work (e.g., taxi services, Uber).
- Professional association dues, union dues, licenses, and/or mandatory pension contributions.
- Federal, state, and local income taxes, as well as Social Security taxes.
- Visual/sensory aids or Braille translations.
- Meals consumed during work hours, even if prepared at home.

How do BWEs work?

Social Security will apply income exclusions when calculating the new monthly SSI payment due to earnings. These include a \$20 General Income Exclusion and a \$65 Earned Income Exclusion.

After applying these exclusions, Social Security will count half the remaining earned income to determine the *countable income* when calculating the beneficiary's SSI monthly cash benefit. However, if there are approved BWEs, then the BWEs will be deducted from the beneficiary's *countable income*, which will effectively reduce the overall impact on SSI cash benefits.

Note: All BWEs must be approved by Social Security. Submit expenses in writing to the local Social Security Field office when reporting earnings.

A Blind Work Expense is a work incentive for beneficiaries receiving SSI cash benefits due to statutory blindness.

For more information about
Work Without Limits Benefits Counseling
call us toll-free
1-877-YES-WORK (1-877-937-9675)
or visit WorkWithoutLimits.org