

Blind Work Expense (BWE)

2026 Fact Sheet on Work Incentives

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 the individual must be under age 65, or age 65 or older and receive SSI payments due to blindness before reaching age 65.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and
Assistance

In Northern and
Central Indiana:
1-855-641-8382
(Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

The Social Security Administration (Social Security) will not count any earned income that you use for expenses to work when they decide your Supplemental Security Income (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 amount of these expenses must also be below the total countable income formula used by Social Security in determining your SSI payment each month.

How It Works:

Some examples of Blind Work expenses may include:

- Dog guide expenses,
- Transportation to and from work,
- Dues or fees (such as licenses, union dues, etc.),
- Child care,
- Vehicle modifications,
- Work-related training,
- Federal, state, and local income taxes, and Social Security taxes,
- Visual and Sensory aids,
- Translation of materials into Braille,
- Medical equipment or supplies that help you work,
- Attendant Care Services,
- Meals consumed during work hours,
- 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 subtract half of your remaining earned income in calculating your SSI payment.

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

A Community Work Incentives Coordinator or a Benefits Information Network Liaison can help you identify and calculate the Blind Work Expenses that are applicable to your situation.