Blind Work Expense (BWE)

2026 Fact Sheet on Work Incentives

What it is:

- Blind Work Expense (BWE) is a work incentive for individuals receiving Supplemental Security Income (SSI) who have a primary diagnosis of blindness and 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 age 65.

How it helps:

The Social Security Administration (SSA) will not count any earned income you use for work expenses when they decide your SSI eligibility and payment amount. These work-related expenses do not have to be related to your blindness, but must be reasonable work-related expenses that you incur. These expenses must also be below the total countable income formula Social Security uses to determine your monthly SSI payment.

How it works:

Some examples of Blind Work expenses may include:

- Dog guide expenses
- Transportation to and from work
- Dues or fees (licenses, union dues, etc.)
- Vehicle modifications
- Work-related training
- Federal, state, and local income taxes
- 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

If your disability on record with SSA is blindness, they will exclude any expenses that meet the criteria for BWE in calculating your SSI payment. You must track and report these expenses to SSA when you report your earnings each month. A Community Work Incentives Coordinator can help you identify and calculate the BWE that applies to your situation.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842

Work Incentives Planning & Assistance (WIPA)
Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.