

Calculating the Value of Blind Work Expenses

When you go to work, the Social Security Administration would typically look at your earned income to decide your SSI eligibility and payment amount. When you use Blind Work Expenses, you deduct all applicable costs from your earned income. This allows you to both earn a paycheck and still receive some or all your SSI check.

How does the Social Security Administration adjust your earned income?

First, SSA makes two automatic deductions based on Federal laws:

- \$20 General Income Exclusion

- \$65 Earned Income Exclusion

After those two automatic deductions, SSA will count only half that number.

Example: Sam

Sam's Monthly Income	\$1,535
General Income Exclusion	- \$20
Earned Income Exclusion	- \$65
	\$1,450
Now, SSA will divide by half	\$725

Now, Sam can deduct the Blind Work Expenses!

Taxi rides to work	\$160
COVID face masks	\$20
Meals while working	\$120
Cell phone for answering work calls	\$65
Home internet for answering work emails from home	\$65
Medications	\$30
Federal, State, and FICA taxes	\$250
Union dues	\$15
Total	\$725

Remember, Blind Work Expenses are deducted **after** your income is halved.

Example: Sam

Sam's Monthly Income	\$1,535
General Income Exclusion	- \$20
Earned Income Exclusion	- \$65
	\$1,450
Now, SSA will divide by half	\$725
Sam's Work Blind Expenses	\$725
Sam's countable earned income for SSI	\$0

By working and using Blind Work Expenses, Sam can receive both his full SSI check AND his full paycheck! This is a Work Incentive! If you plan to use Blind Work Expenses, you must keep track of these and submit each month. Each month, the Social Security Administration will adjust your earned income so that you can receive your SSI check based on your Blind Work Expenses.