



California's protection & advocacy system
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Funding of Assistive Technology through Blind Work Expenses (BWEs)

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What is a BWE?

If you are blind, eligible for Supplemental Security Income (SSI) and working, you can use a BWE to reduce your gross income which in turn reduces your countable income. Countable income is what the Social Security Administration (SSA) looks at to determine your monthly SSI payment amount. The lower your countable income, the more SSI you get, up to the maximum allowed.

The example below shows that if you had gross monthly earnings of \$800.00 and \$100.00 a month in BWEs, the BWE would reduce your monthly income, after other applicable deductions, from \$357.50 to \$257.50. \$257.50 would be your countable income with a BWE. SSI would reduce your payment by \$257.50. Without a BWE, SSA would reduce your SSI benefit amount by \$357.50 instead:

BWE Example

\$800.00	Gross Monthly Income
- \$20.00	General Income Exclusion
- \$65.00	Earned Income Exclusion
\$715.00	÷ 2
= \$357.50	
- \$100.00	Blind Work Expense
= \$257.50	Countable Income

What is the relationship between a BWE and an Impairment-Related Work Expense (IRWE)?

Both BWEs and IRWEs help reduce your countable income. However, BWEs apply only to persons who are blind and on SSI, not SSDI. IRWEs apply to persons with any disability whether on SSI and/or SSDI.

The expenses you can deduct under a BWE and IRWE are similar, but not identical. A BWE need *not* relate directly to your impairment; it can be any work expense. An IRWE must be directly related to your impairment. For example, a person who is blind can claim federal, state, and local income taxes as BWEs. A person who is not considered blind cannot use these as an IRWE. See SSA's Redbook for more BWE examples:

<http://www.ssa.gov/redbook/> The Red Book also provides information on other SSA work incentives for persons on SSI and/or SSDI.

If you can deduct an item as either BWE or IRWE, it is better to use the BWE deduction. In the IRWE example below, your countable income would be \$307.50 and this amount would be deducted from your SSI benefit amount instead of \$257.50, as shown in the previous BWE chart above.

IRWE Example

\$800.00	Gross Monthly Income
-20.00	General Income Exclusion
<u>-65.00</u>	Earned Income Exclusion
\$715.00	

-\$100 **IRWE**

=\$615.00 ÷ 2

=\$307.50 Countable Income

For More information on IRWEs see our Publication "Funding Assistive Technology through Impairment Related Work Expenses (IRWEs)" (DRC Publication <http://www.disabilityrightsca.org/pubs/5570.01.pdf>).

What are some examples of Assistive Technology expenses under BWEs?

Some examples of assistive technology expenses that can be deducted as BWEs are Braille printers, visual or sensory aids, scanners, “talking” computers and Braille material. For a list of other BWEs see the SSA Red Book.

What is the relationship between BWE and a Plan to Achieve Self Support (PASS)?

Expenses that you have deducted as PASS expenses are not allowed as BWE deductions. If a PASS does not cover the entire cost of the item or service, however, you may deduct the remainder as BWE. It must meet the criteria for a BWE in question 1, above.

For more information on PASS plans see our Publication “Funding Assistive Technology through a Plan for Achieving Self-Support (PASS)” <http://www.disabilityrightsca.org/pubs/557101.pdf>

Can I appeal an SSA denial of an item I think is a BWE?

Yes, you can file an appeal by using the SSA form Request for Reconsideration (SSA-561-U2). The form is available on the SSA website: <http://ssa.gov/forms/ssa-561.html>

Disability Rights California is funded by a variety of sources, for a complete list of funders, go to <http://www.disabilityrightsca.org/Documents/ListofGrantsAndContracts.html>.