

# Impairment-Related Work Expense for Social Security Disability Insurance

**Quick Look:** An Impairment-Related Work Expense (IRWE) allows you to deduct the cost of certain items and services (things that help you work) from your gross earnings. This can help you maintain your eligibility for SSDI longer until you can work to a level of self-sufficiency.

When you are working and past your Trial Work Period, you can deduct expenses related to your disability (impairment) from your gross monthly earnings. Social Security uses the cost of these expenses to reduce the income counted towards a Substantial Gainful Activity (SGA) decision.

## How It Works

For an IRWE deduction to be allowable, it must meet the following five criteria:

- The expense must be related to an impairment.
- The expense must help the individual work.
- The expense must be paid by the individual and not reimbursed by another source.
- The expense must be paid within a month in which the individual works.
- The expense must be reasonable.

## Some examples of IRWE expenses may be:

- Supported employment services
- Attendant care
- Medical devices
- Prostheses
- Work-related equipment and assistants
- Medications and therapies, etc.

To establish an IRWE, you must submit the cost of the expenses in writing to the local Social Security office with an explanation of how the expense meets the above criteria. SSA will not count those expenses when they compare your income to SGA levels. In 2023, the monthly SGA level is \$1,470. For individuals whose primary disability on record with the SSA is blindness, the 2023 level is \$2,460 in gross earnings. IRWE is an added support, available to you once you have completed the Trial Work Period.

***A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison will help you identify expenses that may be applicable as an IRWE. The Social Security Administration will make the final determination as to what qualifies as an IRWE.***

**For general information:**

Indiana Works

***Indiana's Work Incentive Planning  
and Assistance Program***

**Northern and Central Indiana:**

**1-855-641-8382 (toll-free)**

or

**Southern Indiana:**

**1-888-908-7992 (toll-free)**

**For the Benefits Information Network:**



INDIANA INSTITUTE ON DISABILITY AND COMMUNITY  
**CENTER ON COMMUNITY  
LIVING AND CAREERS**

**<https://www.iidc.indiana.edu/cclc>**

**812-855-6508**

*The Social Security Administration, Office of  
Employment Support Programs, has reviewed this  
information for accuracy. However, the viewpoints of  
this fact sheet do not necessarily reflect the  
viewpoints of the Social Security Administration.*