Impairment-Related Work Expense for SSDI

When you are working, you can deduct expenses related to your disability (impairment) from your gross monthly earnings. The cost of these expenses will be used in calculating the amount of your SSDI payment.

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

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

Some examples of IRWE expenses may be:

- Supported employment services
- Attendant care
- Transportation costs
- 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 Administration (SSA) office with an explanation of how the expense meets the above criteria. SSA will not count those expenses when they compare your income to Substantial Gainful Activity (SGA) levels. In 2015, the monthly SGA level is $1,090. For individuals whose primary disability on record with the SSA is blindness, the 2015 level is $1,820 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 Liaison will help you identify expenses that may be applicable as IRWE expenses. SSA will make the final determination as to what qualifies as an IRWE.

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