Impairment-Related Work Expense for SSI

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 your SSI payment amount.

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 office with an explanation of how the expense meets the above criteria.

SSA also uses a countable-income formula in calculating SSI checks. SSA will deduct a $20 General Income Exclusion and a $65 Earned Income Exclusion. Then it will deduct your impairment-related work expenses and count $1 for every $2 that you earn when calculating the amount of your new SSI payment.

A Community Work Incentives Coordinator or an Indiana Benefits Information Network Liaison will help you identify expenses that may be applicable as IRWE expenses. The Social Security Administration 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.