

# Impairment-Related Work Expense (IRWE) for SSI

## 2026 Fact Sheet on Work Incentives

The Impairment-Related Work Expenses (IRWE) is a work incentive available to individuals who receive SSI. The IRWE allows an individual to deduct certain items and services they need to work from their gross earnings, even if those items are needed for non-work activities.

This helps SSI recipients to pay for the costs of expenses resulting from their disability to support their work.

For more information and support on your work incentives, contact:

INDIANA WORKS  
Work Incentives  
Planning and Assistance

In Northern and Central Indiana:  
1-855-641-8382  
(Toll free)

In Southern Indiana:  
**1-542-548-4492**

### **How It Helps You:**

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

### **How It Works:**

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

- The expenses must be related to an impairment **and**
- The expenses must help the individual work,
- The expense must be paid by the individual and not reimbursed by another source,
- The expense usually must be paid within a month when the individual works (The cost of durable medical equipment may be pro-rated for 12-months),
- The expense 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, 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. Remember to keep all receipts in case Social Security requests them

Social Security also uses a countable income formula when calculating SSI checks. Social Security will also deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. After these exclusions, **Social Security will deduct your Impairment Related Work Expenses**, and then count \$1 for every \$2 that you earn in calculating the amount of your new SSI payment.

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

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