

# Impairment-Related Work Expense (IRWE) for SSDI

## 2024 Fact Sheet on work Incentives

The Impairment-Related Work Expense (IRWE) is a work incentive available to individuals who receive SSDI. The IRWE allows a person to deduct the cost of certain items and services that they need to work from their gross wages. This helps individuals to maintain eligibility for benefits longer until they can work to a level where they are self-sufficient.

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

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1-855-641-8382  
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### How It Helps You:

If you are working and pay for extra expenses to support your work activity due to your impairments, an IRWE may help you to deduct those expenses from your gross monthly earnings. Social Security will not count those expenses when they compare your income to Substantial Gainful Activity (SGA) levels (in 2024 the SGA level is **\$1,550** in gross earnings). *For individuals whose primary disability on record with the Social Security Administration is blindness, the 2024 SGA level is **\$2,590** in gross earnings.* This work incentive is an added support to you once you have completed the Trial Work Period.

### 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 in which the individual works (some durable medical equipment may be pro-rated over twelve months) and
- The expense must be reasonable

Some examples of IRWE expenses may be Supported Employment Services, Attendant Care, Transportation Costs, Medical Devices, Prosthesis, 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.

A Community Work Incentive Coordinator or a Benefits Information Network Liaison will help you identify what expenses may be applicable as IRWE expenses. The Social Security Administration will determine what qualifies as an IRWE.