Impairment-Related Work Expense (IRWE) for SSDI

2026 Fact Sheet on Work Incentives

What it is:

- The Impairment-Related Work Expense (IRWE) is a work incentive available to individuals who receive Social Security Disability Insurance (SSDI).
- IRWE allows a person to deduct the cost of certain items and services 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.

How it helps:

If you are working and pay extra expenses to support your work activity due to your impairments, an IRWE may help you 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 2025, the SGA level is $1,620 in gross earnings. For individuals whose primary disability on record with the Social Security Administration (SSA) is blindness, the 2025 SGA level is $2,700 in gross earnings. This work incentive is an added support to you once you have completed the Trial Work Period (TWP).

How it works:

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

1. The expenses must be related to impairment **and**
2. The expenses must help the individual work,
3. The expenses must be paid by the individual and not reimbursed by another source,
4. The expenses must be paid within a month which the individual works, and
5. 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, 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 expenses meet the above criteria.

A Community Work Incentive Coordinator will help you identify what expenses may apply to IRWE expenses. The SSA will determine what qualifies as an IRWE.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842

Work Incentives Planning & Assistance (WIPA)
Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.