

Impairment-Related Work Expense (IRWE) for SSI

2025 Fact Sheet on Work Incentives



What it is:

- The Impairment-Related Work Expense (IRWE) is a work incentive available to individuals who receive Supplemental Security Income (SSI).
- IRWE allows individuals 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 pay for the expenses resulting from their disability to support their work.

How it helps:

When working, you can deduct the cost of expenses related to your impairment from your gross monthly earnings. These expenses will be used in calculating your SSI payment amount.

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.

SSA also uses a countable income formula in calculating SSI payments. SSA will also deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. Following these exclusions, **they will deduct your IRWE**, and then they will count \$1 for every \$2 that you earn in calculating the amount of your new SSI payment.

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:

Disability Benefits 101

Ky.db101.org

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

Work Incentives Planning & Assistance (WIPA)

Goodwill Industries of KY

866-336-3316 (voice)

866-833-2976 (TTY)

workincentives@goodwillky.org