



Impairment-Related Work Expense (IRWE) for SSDI

2020 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.

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 2020 the SGA level is \$1,260 in gross earnings. *For individuals whose primary disability on record with the Social Security Administration is blindness, the 2020 SGA level is \$2,110 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 must be paid within a month in which the individual works, 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 will help you identify what expenses may be applicable as IRWE expenses. The Social Security Administration will determine what qualifies as an IRWE.

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

**Center for Accessible Living
Louisville, KY
888-813-8497—
Louisville
888-261-6194—Murray
888-813-8652 (TTY)**

**Goodwill Industries of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**

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.