

---

## **EMPLOYMENT:** Impairment-Related Work Expenses (IRWEs) for SSDI and SSI

---

An Impairment-Related Work Expense (IRWE) is a work incentive available to individuals who receive SSDI and SSI. An IRWE allows a person to deduct from their gross wages the cost of certain items and services that they need in order to work. This helps individuals to remain eligible for benefits longer, while working toward self-sufficiency.

### **How Does It Help 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 2026 the SGA level is \$1,690 in gross earnings). For individuals whose primary disability on record with the Social Security Administration is blindness, the 2026 SGA level is \$2,830 in gross earnings. This work incentive is an added support available to you once you have completed the Trial Work Period.

### **How Does It Work?**

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 are supported employment services, attendant care, transportation costs, medical devices, prosthesis, work-related equipment and assistants, medications, and therapies. To establish an IRWE, you must submit the cost of the expense in writing to the local Social Security Office with an explanation of how the expense meets the above criteria.

A Community Work Incentive Coordinator (CWIC) will help you identify what expenses may be applicable as IRWE expenses. The Social Security Administration will determine what qualifies as an IRWE.

***Numbers have been updated for 2026.***

*This document is funded through a Social Security cooperative agreement. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication.*