

# Impairment-Related Work Expense for Supplement Security Income

**Quick Look:** An Impairment-Related Work Expense (IRWE) allows you to deduct the cost of certain items or services (things that help you work) from your gross earnings. IRWE deductions help you when Social Security calculates your monthly SSI payment.

When you are working, you can deduct expenses related to your disability (impairment) from your gross monthly earnings. Social Security uses the cost of these expenses to calculate the amount of your SSI payment.

## How It Works

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

- The expense must be related to an impairment.
- The expense 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.
- The expense must be reasonable.

Some examples of IRWE expenses may be:

- Supported employment services
- Attendant care
- Medical devices
- Prostheses
- Work-related equipment and assistants
- Medications and 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.

SSA also uses a Countable-Income Formula in calculating SSI checks. SSA will deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. Then it will deduct your impairment-related work expenses and count \$1 for every \$2 that you earn when calculating

## **IRWE for SSI**

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the amount of your new SSI payment.

A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison will help you identify expenses that may be applicable as Impairment-Related Work Expenses. The Social Security Administration will make the final determination as to what qualifies as an Impairment-Related Work Expense.

Source: [www.ssa.gov](http://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network  
812-855-6508 | [www.iidc.indiana.edu/cclc](http://www.iidc.indiana.edu/cclc)**

**Indiana's Work Incentive Planning and Assistance Program  
North/Central: 855-641-8382 | Southern: 502-548-4492**