

IMPAIRMENT RELATED WORK EXPENSES (IRWE)



my benefits

If you pay for items and services related to your disability to help you do your job, those expenses can be partially reimbursed within your Supplemental Security Income (SSI) payment. Social Security refers to those expenses as Impairment Related Work Expenses.

What are the Requirements for Impairment Related Work Expenses (IRWE)?

The expense:

- has to be related to a mental or physical impairment,
- has to enable you to work,
- must be paid by you; it cannot be reimbursed by another source like DVR or Medicaid,
- has to be reasonable,
- must have been incurred during the months in which you were working.

Medications, medical supplies, medical devices, the cost of caring for a service animal, attendant care, and specialized transportation costs are all common IRWEs.

IRWEs aren't limited to this list, but it's important to remember that the expenses have to be related to both your disability and your ability to do your job.

What do I need to do if I think I have an IRWE?

If you think you might have an Impairment Related Work Expense, you should contact Social Security to tell them about it. If they approve it, you will need to provide proof of that expense. **Don't forget to save your receipts for your Impairment Related Work Expenses for this reason!**

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Let's see how it works

Tom works at a local library about 20 hours per week. On average, he earns \$688 per month. In order to get to work, Tom has to pay for a special transportation service because he doesn't live near a bus line and cannot drive because of his disability. He usually pays around \$125 per month for special transportation services to and from work.

Let's see how this cost can be partially reimbursed in Tom's SSI payment as an IRWE if he reports his receipts to Social Security:

Without his IRWE applied, Tom's SSI payment would be **\$481.50**.

Because his transportation costs are considered an IRWE, his SSI payment increases by half of the monthly cost.



\$688	Gross Earned Income
- \$20	General Income Exclusion
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\$668	
- \$65	Earned Income Exclusion
- \$125	IRWE
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\$478	
/ 2	Earned Income Exclusion
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\$239	Countable Earned Income
\$783	FBR 2020
- \$239	Countable income
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\$544	SSI PAYMENT

Key Things to Consider about IRWE

- You must be working to have an IRWE approved by Social Security.
- Large expenses can sometimes be pro-rated. This means that the cost of your IRWE can be spread out across months you are working, rather than applied to your payment only in the month that it is purchased.
- The maximum SSI payment you can receive is the Federal Benefits Rate (\$783 for an individual in 2020). If all of your work earnings are already excluded under other work incentives (i.e., the Student Earned Income Exclusion), your SSI payment cannot increase any more by the cost of an IRWE.
- Some IRWEs can be approved even if they are used on and off the job. For example, if you use a hearing aid at work that you paid for out-of-pocket, it might be counted as an IRWE even though you also need it for everyday life.

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- \$20 General Income Exclusion

\$668

- **\$65** Earned Income Exclusion

- **\$125 IRWE**

\$478

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