

Impairment Related Work Expense (IRWE) & SSI Benefits

SSI Fact Sheet 2026

What is an IRWE?

An IRWE is a Social Security work incentive. IRWEs are expenses for either items or services that the beneficiary needs in order to work.

IRWE Criteria

IRWEs are:

- Purchased by a working beneficiary,
- Directly or indirectly related to their disability,
- Not reimbursed by a third party,
- Needed to work, and
- Considered reasonable in terms of cost.

Examples of IRWEs: Attendant Care services, transportation costs, prosthetics, adaptive equipment, medications and therapies. For more examples, reference [Social Security's Red Book](#) and [What's New in 2026?](#)

What is the SSI advantage of using IRWEs?

If IRWEs are approved by Social Security, then the beneficiary may be able to keep half the cost in their SSI payment. The cost of expensive IRWEs (e.g., hearing aid, wheelchair), may be prorated over a 12-month period. Essentially, an IRWE reduces the full impact work income would normally have on SSI monthly cash benefits.

What are best practices to obtain Social Security approval for IRWEs?

- Consult with a Social Security Claims Representative about potential IRWEs.
- Provide copies of receipts for each expense being submitted for IRWE approval.
- Explain how each expense meets the IRWE criteria.

- In some cases, a doctor's note could be requested by Social Security to show that the need for the service and/or item purchased was due to the disability.

Note: All IRWEs must be approved by Social Security. Submit expenses in writing to the local Social Security Field office, when reporting earnings.

What to do if the IRWE is denied?

If Social Security denies the approval request for a particular expense, their decision can be appealed within 10 business days after receiving a formal notification from Social Security.

A Community Work Incentives Coordinator can help identify expenses that may qualify as an IRWE. Ultimately, Social Security determines which expenses meet the IRWE criteria.

For more information about

Work Without Limits Benefits Counseling

call us toll-free

1-877-YES-WORK (1-877-937-9675)

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