

Impairment-Related Work Expense & SSDI Benefits

SSDI Fact Sheet 2026

What is an Impairment-Related Work Expense?

An Impairment-Related Work Expense (IRWE) is a Social Security work incentive. IRWEs are expenses for items or services that are:

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

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

What is the SSDI advantage of using IRWEs?

Approved IRWEs can be applied to the Substantial Gainful Activity (SGA) determination conducted by Social Security after the Trial Work Period ends, and every month during and after the Extended Period of Eligibility. Normally, if gross monthly earnings exceed the SGA threshold (\$1,690 or \$2,830 if statutorily blind), the beneficiary will not be entitled to an SSDI payment that month. However, IRWEs can be deducted from gross earnings to possibly lower countable earnings below the SGA threshold. As a result, the SSDI beneficiary will receive their cash benefit payment that month.

Note: All IRWEs must be approved by Social Security.

Scenario: The SSDI beneficiary's gross monthly earnings are over the SGA threshold. IRWEs have been approved by Social Security.

Calculation:

\$1,750	Gross Monthly Earnings
<u>-\$75</u>	IRWE Total
\$1,675	Countable Income

Result: The IRWE total (\$75) is deducted from gross monthly earnings (\$175), bringing the Countable Income (\$1,675) below the SGA threshold (\$1,690). Since the Countable Income is now below the SGA threshold, the SSDI beneficiary would be entitled to their cash benefit payment.

What to submit to Social Security?

- Copy of receipt for each expense
- Explanation of how expenses meet IRWE criteria
- A doctor's note, if needed

Note: Submit expenses in writing to the local Social Security field office for approval.

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.

For more information about
Work Without Limits Benefits Counseling
call toll-free
1-877-YES-WORK (1-877-937-9675)
or visit workwithoutlimits.org