

Impairment Related Work Expenses (IRWE)

2026 Fact Sheet on Title II Work Incentives

How it helps you

If you get Title II disability benefits, are working, and pay out-of-pocket expenses for items or services that help you to work and which are related to your disability, an IRWE may help you to deduct those expenses from your gross monthly earnings.

If an IRWE is approved, Social Security will deduct from your gross earnings the cost of the IRWE. This decreases your “countable earned income” which Social Security uses to determine whether your earned income has reached Substantial Gainful Activity (SGA) level. In 2026, the SGA level is \$1,690 in gross earnings (for individuals whose primary disability on record with the SSA is blindness, the 2026 SGA level is \$2,830 in gross earnings). This work incentive applies only after you have completed the Trial Work Period.

How it works

For an IRWE deduction to be allowable, the expense must:

- Be related to an impairment treated by your health care provider, and
- Help you work, and
- Be paid by you and not reimbursed by another source, and
- Be paid within a month in which you work, and
- Be reasonable

Examples of IRWE may include Supported Employment Services, Attendant Care, Transportation Costs, Medical Devices, Prosthesis, Work-Related Equipment and Assistants, medications, therapies, etc.

If you think you have an IRWE, request and keep receipts to document the expense. 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.

A Community Work Incentives Coordinator can help you identify what expenses may be applicable as IRWE. The Social Security Administration will determine what qualifies as an IRWE.



Vocational Services

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