

Want to keep more of your money?

Use an Impairment-Related Work Expense (IRWE)!
Available to those receiving Social Security
Disability Insurance (SSDI).



IRWEs are expenses incurred by SSDI recipients that meet all of these requirements:

- 1 Expenses are paid by the worker and not reimbursed by others.**
- 2 Expenses are paid during a month the person works.**
- 3 Expenses are considered reasonable by Social Security.**
- 4 Expenses are related to their impairment (disability).**
- 5 Expenses are used to purchase something needed to be able to work.**

After your trial work period, when an expense is submitted to Social Security (SSA) and approved as an IRWE, it is deducted from SSA's calculations. This allows you to earn more than SSA's normal earnings limit (substantial gainful activity) by the amount of the IRWE that is deducted.

Contact your WIPA program for assistance. If viewing online, [click here](#) for more information including examples of BWEs.

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