



SSI Fact Sheet - Impairment Related Work Expenses (IRWE) and Blind Work Expenses (BWE)

January 2024

I receive Supplemental Security Income (SSI) and I'm working. Are there ways to reduce the impact of earnings on my SSI benefit check?

Yes. In the SSI program, Social Security allows working SSI recipients to deduct certain expenses from gross wages (before taxes) when determining your countable earned income. By applying these special work incentives, Social Security lets you keep more of your SSI benefit check each month. There are two different work incentives that allow you to deduct expenses: Impairment Related Work Expenses (IRWEs) and Blind Work Expenses (BWEs).

Impairment Related Work Expenses (IRWEs)

One of the tools Social Security uses when figuring out how much of your wages to count is called Impairment Related Work Expenses (IRWEs). By using the IRWE work incentive, Social Security deducts the cost of certain impairment-related items and services that you need to work from your gross earnings when they figure out how much of your earnings to count when they reduce your SSI check. An expense may qualify as an IRWE when it meets all of the following requirements:

- You need the item(s) or service(s) to work;
- You need the item(s) or service(s) because of a physical or mental impairment;
- You paid for the item or services yourself and are not reimbursed by another source such as Medicare, Medicaid, or a private insurance carrier;
- The cost is reasonable, that is, it's the usual cost of the item or service in your community; and
- You paid for the expense in a month you are or were working. In certain situations, Social Security can also deduct IRWE amounts for expenses paid before you start or after you stop work.

Lots of different expenses can qualify as an IRWE including things like attendant care services, medical devices, service animal care, and copays for prescription drugs. To find out if you have

any expenses that might count as IRWEs, contact your Community Work Incentives Coordinator (CWIC) with your local Work Incentives Planning and Assistance (WIPA) program. Your CWIC can help you understand how to claim IRWEs and how to prove to Social Security that you paid the expenses. Your CWIC can also show you how claiming IRWEs will reduce your countable earned income and let you keep more of your SSI payment.

Blind Work Expenses (BWEs)

Blind Work Expenses (BWEs) is a special work incentive for individuals who receive SSI due to statutory blindness. If you are blind, claiming BWEs allows you to deduct off of your earnings any expenses you pay that are related to your job. This lets you keep more of your SSI payment each month. Unlike IRWEs, when you claim BWEs the expense does not have to be related to your blindness or to any impairment you may have.

Some common expenses people claim as BWEs include service animal care, transportation to and from work, federal, state, and local income taxes, Social Security taxes (FICA), attendant care services, visual and sensory aids, translation of materials into Braille, professional association fees and union dues. To find out if you are getting SSI because of blindness and have any expenses that might count as BWEs, contact your CWIC. CWICs help you understand how to claim BWEs and how to prove to Social Security that you paid the expenses. Claiming BWEs will reduce your countable earned income and let you keep more of your SSI payment.

Important Facts about both IRWEs and BWEs

- Your CWIC can help you figure out what expenses might count as IRWEs or BWEs, but only Social Security can decide what expenses you may deduct and how much you are able to deduct.
- You must pay the cost and receive no reimbursement from any other source in order for Social Security to approve the expense under the IRWE and BWE rules.
- When using IRWEs or BWEs, you need to keep all your receipts so you can prove you actually spent the money on an expense that Social Security approved. If you don't keep your receipts, you might have to pay back the money you got to exclude as IRWEs or BWEs.

Contact your CWIC to ask questions you have about IRWEs or BWEs.

This document produced at U.S. taxpayer expense.