For either Supplementary Security Income (SSI) or Social Security Disability Insurance (SSDI), Social Security Administration (SSA) will deduct the cost of certain impairment-related work expenses (IRWE) and services required for the recipient to work. These costs are deducted from gross earnings when SSA decides if "countable earnings" demonstrate performance of Substantial Gainful Activity (SGA). It does not matter if these items and services are used for non-work activities. SSA will also exclude Ire’s from earned income when it figures the recipient's SSI monthly payment.

SSA will deduct IRWE for SGA purposes when:

1. The item or service enables the individual to work;
2. The recipient needs the item or service because of the disabling impairment;
3. The recipient paid the cost and was (is) not reimbursed by another source, for example Medicare, Medicaid, or private insurance;
4. The cost is "reasonable"—that is, it represents the standard charge for the item or service in the recipient's community; and
5. The recipient paid the expense in a month in which he/she was working. Occasionally, an IRWE may be used before the first or after the last month of work activity.

SSA will deduct IRWE’s from SSI payment amounts when:

1. The recipient met requirements 1 through 4 above, and
2. He/She paid the expense in a month that he/she received earned income or performed work while he/she used the impairment-related item or service. Note: In certain situations, we can deduct IRWE amounts for expenses paid before the individual started or after he stopped work.

Following are some examples of IRWE’s that are and are not deductible.

**DEDUCTIBLE**

**Attendant Care Services**

- Performed in the work setting.
- Performed to help the recipient prepare for work, the trip to and from work, and after work, for example bathing, dressing, cooking, and eating.
- Services that incidentally also benefit family members, for example meals shared by you and your family.
- Services performed by family members for a cash fee where he/she suffers an economic loss by reducing or ending his/her work in order to help the recipient. This includes a spouse reducing work hours to help you get ready for work.

**NOT DEDUCTIBLE**

**Attendant Care Services**
• Performed on non-workdays or helping with shopping or general homemaking, for example cleaning, and laundry.

• Performed for someone else in the family, for example babysitting.

• Services performed by family member for a cash fee where he/she suffers no economic loss. This includes services provided by a non-working spouse.

• Services performed by a family member for payment "in-kind," for example room and board (even if the family member suffers economic loss).

**DEDUCTIBLE**

**Transportation Costs**
The cost of structural or operational modifications to a vehicle that is needed in order to travel to work, even if it is also used for non-work purposes.

• The cost of driver assistance or taxicabs that is required because of the disability rather than the lack of public transportation.

• Mileage expenses at a rate determined by SSA for an approved vehicle and limited to travel to and from employment.

**NOT DEDUCTIBLE**

**Transportation Costs**

• The cost of a vehicle whether modified or not.

• The cost of modification to a vehicle not directly related to the impairment or critical to the operation of the vehicle, for example paint or pin striping.

• Travel expenses related to obtaining medical items or services.

**DEDUCTIBLE**

**Medical Devices**

• Wheelchairs, hemodialysis equipment, pacemakers, respirators, traction equipment, and braces.

**NOT DEDUCTIBLE**

**Medical Devices**

• Any device a recipient does not use for a medical purpose.

**DEDUCTIBLE**

**Work-Related Equipment and Assistants**

• All impairment-related work-assistive devices, services, methods, or systems, including service animals.

**NOT DEDUCTIBLE**

**Work-Related Equipment and Assistants**

• If self-employed, any specific items that were deducted as a business expense.
DEDUCTIBLE
Prosthesis
- Artificial hip, artificial replacement of an arm, leg, or other parts of the body.

NOT DEDUCTIBLE
Prosthesis
- Any prosthetic device that is primarily for cosmetic purposes.

DEDUCTIBLE
Residential Modifications
If recipient is employed outside of home:
- Modifications to the exterior of recipient's house that permits access to the street or to transportation, for example exterior ramps, railings, and pathways.

If self-employed at home:
- Modifications made inside the home in order to create a workspace to accommodate impairment. This includes enlarging doorway into an office or workroom, modifying office space to accommodate problems in dexterity.

NOT DEDUCTIBLE
Residential Modifications
If employed outside of home:
- Modifications to recipient's house to help in the home, for example enlarge interior doorframes, lower kitchen appliances and bathroom facilities, and install interior railings or stairway chair lift.

If self-employed at home:
- Any modification expenses previously deducted as a business expense in determining SGA.

DEDUCTIBLE
Routine Drugs and Routine Medical Services
- Regularly prescribed medical treatment or therapy that is necessary to control the disabling condition, even if control is not achieved. This includes: anti-convulsant drugs, blood level monitoring, radiation treatment, chemotherapy, corrective surgery for spinal disorders, and anti-depressant medication. Physician's fee relating to these services is deductible.

NOT DEDUCTIBLE
Routine Drugs and Routine Medical Services
- Drugs and/or medical services used for minor physical or mental problems, for example routine physical examinations, allergy treatment, dental examinations, and optician services.

DEDUCTIBLE
Non-Medical Appliances and Devices
• In unusual circumstances, devices or appliances are essential for the control of disabling condition either at home or at work, for example an electric air cleaner if recipient has severe respiratory disease. Physician must verify this need.

NOT DEDUCTIBLE
Other Items and Services
• An exercise bicycle or other device used for physical fitness unless verified as necessary by a physician.

• Health insurance premiums.

SSA RED BOOK, 2008

Full information on IRWE’s and all other topics related to SSA work incentives can be found in the Red Book, A SUMMARY GUIDE TO EMPLOYMENT SUPPORT FOR INDIVIDUALS WITH DISABILITIES UNDER THE SOCIAL SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL SECURITY INCOME PROGRAMS (2008). The full text of the publication can be accessed at