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Work Incentives: IRWE, BWE

Impairment-Related Work Expense

Blind Work Expenses

Because There's No Place Like Home..



Employment First

- New York Employment First Initiative 2020
 - Increase employment of New Yorkers with disabilities
 - Tentative goal of 5% increase
- NY Executive Order 40 signed Sept 2024
 - Committed NY to be an Employment First State
 - Increase competitive, integrated employment options



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Work is Important

- Connection
- Socially rewarding
- Financially rewarding
 - Systems to protect benefits
 - Maximize earnings
 - Increase quality of life



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Impairment-Related Work Expense (IRWE)

- SSI and SSDI/CDB recipients
 - Deducted from gross earned income
 - SSDI/CDB recipient—reduces Countable Income for SGA
 - SSI recipient—increases SSI payment
- Calculated before divide by 2 rule (recoup 50% of expense)



Securing today
and tomorrow

Red Book



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IRWE Three-Part Test

- Three questions to ask:
 - Expense paid for by person with a disability, AND
 - Expense is related to an impairment of record, AND
 - Person would not be able to work without expense.
- Does not have to be original SSA impairment for disability determination
 - Must be “of record”
 - Report impairments to SSA
- Not reimbursable from other sources
- Expenses must be reasonable



Allowable Expenses (IRWE)

Transportation
Costs

Attendant Care
Services

Service Animals

Medical Devices

Prosthesis

Residential
Modifications

Prescriptions/OTC
Drugs

Medical Services,
Diagnostic
Procedures

Non-Medical
Appliances



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IRWE Request

- Apply to SSA Claims Representative
- Be creative but honest—SSA determines eligibility of expenses
- Keep records to compare with what SSA approves



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Scenario for IRWE

- George works and earns \$1,300 in gross monthly earnings
- George has Cerebral Palsy, uses a cane or a chair, and cannot walk to the bus stop.
- He pays \$15 per ride for door-to-door paratransit from home to work.
- Does this meet the test?



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IRWE Scenario Determination

- Yes!
 - George pays for the transport out of his own pocket
 - He needs the transportation due to an impairment of record
 - He needs the transportation to get to work
- But
 - Cannot be reimbursed through another means (Self-Direction)
 - Public transportation cost is excluded from IRWE



Blind Work Expenses (BWE)

- SSI recipients ONLY
- Primary diagnosis is blindness
- Ordinary and necessary expenses required to earn income
 - Do NOT have to be related to blindness (differs from IRWE)
 - Paid by the person and not reimbursed from another source
 - Dollar for dollar increase in SSI payment
 - Calculated after Divide by 2 rule
- Title II beneficiaries (SSDI)
 - Higher SGA if you are statutorily blind (\$2,830 in 2026)



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Allowable Expenses (BWE)

Transportation
Costs

Attendant
Care Services

Service
Animals

Medical
Devices

Taxes

Translation
(Braille)

Professional
Fees / Union
Dues

Visual /
Sensory Aids

Work-related
Equipment

Vehicle
Modification

Prosthesis

Meals during
Work Hours



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Questions?