IRWEs & ABLE Accounts

Two tools that protect your money when you go to work

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Tool #1: IRWE

The receipts in your junk drawer are worth money

IRWE = Impairment-Related Work Expense:
a disability-related cost you pay out of pocket so you can work.

The 4-part test:

- You paid it yourself (not reimbursed)
- It's related to your disability
- You need it in order to work
- The cost is reasonable (standard charge)

Save your receipts!

Let's play: IRWE... or not?

- Copays for meds that keep you able to work
- Special transportation to get to work
- Food & vet care for your service animal
- Wheelchair, walker, or adaptive equipment you bought
- Attendant care to get ready for work
- Your regular rent or groceries

One receipt. Two programs. Both helped.

How an IRWE works, depending on which benefit you get:

On SSI

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Half of what you spent on IRWEs is added back in your check, up to your full SSI amount.

On SSDI

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Subtracted from your countable earnings. Helps keep you under the SGA limit (earnings guideline).

Tool #2: ABLE Account

A savings account that doesn't count against you

SSI Resource Limit

$2,000

Just one paycheck of savings in their regular bank account could put someone over limit

ABLE Account

$100,000

in ABLE savings before SSI is even affected and ABLE Account balances are excluded by Medicaid.

ABLE in 2026: the door just opened wider

46

NEW: disability onset before age 46 now qualifies (was 26) effective Jan 1, 2026

$20,000

2026 annual contribution limit. Anyone can contribute: you, family, friends, employers

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Account per person, opened in any state that offers out of state enrollment

What can you spend it on? Qualified Disability Expenses - almost anything that helps you live your life:

- Housing
- Transportation
- Job supports
- Education
- Health & wellness
- Assistive tech

IRWEs protect your monthly check

Track disability-related work costs. Report them during work reviews. Keep receipts, take pictures, or use digital apps to keep track of them.

ABLE protects your savings

Save above $2,000 without fear. Earnings from work can go straight in but will still count as income for SSI purposes.

Check out www.ablenrc.org for more info

Questions?