

Quick Reference Guide

“I need transportation to get to a job.”

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THIS QUICK REFERENCE GUIDE PROVIDES INFORMATION AND RESOURCES TO GUIDE INDIVIDUALS IF THEY EXPERIENCE THE BARRIER IDENTIFIED IN THE HANDOUT.

Often employment applications include the following question: Do you have reliable transportation to and from work? Employers want to know that an employee can report to work on time and, in some cases, be flexible enough to adjust work hours to meet production demands.

The U.S. Department of Labor, Vocational Rehabilitation, the Department of Social Services or a nonprofit organization may help a person pay for transportation for a limited amount of time. Assistance gives a person the chance to work and save their income to cover transportation expenses in the future. Across the nation, individuals can call a confidential help line to find local agencies and services: 2-1-1.

Employers:

Sometimes transportation services are provided for employees in remote communities. It is important to not ask for this service during the interview process. Once a job offer has been made, human resources will provide information about transportation assistance they may provide to employees. For example, an employer may pay a portion of bus or transit fare or assist with employee parking fees.

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Friends, family or ride service:

A person may need to pay a friend or ride service to get them to and from work for a limited amount of time. This may make it possible for a person to work and save some of their earnings to repair or purchase a vehicle, or pay fines and fees in order to reinstate their license.

Auto insurance savings:

If a person needs to take their vehicle off-road for a period of time, they may be able to pay a lower insurance rate for the months the vehicle is not being driven. This is called “withdrawn from use” and it can save a person from starting a new insurance plan at a higher rate when they are ready to put the vehicle on the road again. When a person takes a defensive driving course, they may qualify for a savings of up to 10 percent on their automobile insurance for three years. By taking steps to improve credit, a person’s insurance premiums can be reduced significantly.

Plan to Achieve Self-Support (PASS):

A person who has a disability and receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), and has less than \$2,000 in countable resources, may be able to complete a Plan to Achieve Self-Support (PASS) to purchase a vehicle or cover transportation costs. A PASS can also cover other expenses that make it possible for a beneficiary to complete an education and work towards financial self-sufficiency. To learn more about PASS, visit passonline.org.

“Starting the job helped me get the transportation I needed!”

It is estimated that transportation costs for a household average \$9,004 a year.

- Average Household Budget: bit.ly/2vCg54c.
- Social Security Administration Work Incentives such as PASS and Impairment-Related Work Expense (IRWE) can help people who have a disability to pay for transportation, but few make use of these supports: bit.ly/2vBFPho.

Tools and Resources from Hands on Banking®

- About credit scores: bit.ly/3Nivyyf
- Smart car buying: bit.ly/3WbwF6Z

RESOURCES

- **ABLE:** How ABLE savings accounts can help with transportation needs: ablenrc.org
- **Auto Buyer Guide:** Provides information to help people save money when purchasing a vehicle: bit.ly/2vUS2A6
- **Saving On Auto Insurance:** How a Credit Score Affects Your Car Insurance: bit.ly/2uGtHdL
- **Paratransit:** A person who cannot drive may be eligible for paratransit services. To find a local paratransit system, call 2-1-1. In addition, there are work supports that can help beneficiaries to keep more of their benefits while working and paying for costs associated with having a disability and working. Sometimes, transportation costs qualify. This is called an Impairment-Related Work Expense (IRWE). To learn more, read the Social Security Red Book: ssa.gov/redbook.