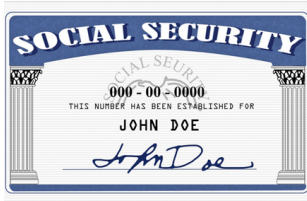


USING SOCIAL SECURITY WORK INCENTIVES TO PAY FOR TRANSPORTATION



Individuals with disabilities receiving benefits from Social Security can use a mechanism called “work incentives” to assist with transportation expenses. These work incentives are intended to encourage individuals to go to work, by allowing the cost of certain types of expenses to be “set aside” and not counted as income that results in a reduction in cash and possibly non-cash benefits. This ability to set aside these expenses can also create a funding source for transportation. On the following pages is a short summary of three work incentives – PASS, IRWE, and Blind Work Expenses - and how they can be utilized to support transportation expenses. Use of these work incentives is a bit complicated, particularly for individuals who are unfamiliar with Social Security disability benefits. It is suggested that individuals interested in utilizing these work incentives consult the resources listed below for additional information and assistance on using these work incentives.

WORK INCENTIVE ASSISTANCE

Work Incentive Planning and Assistance (WIPA) Programs

The Social Security Administration has provided funding to agencies and programs across the United States to assist people receiving SSI and SSDI benefits to understand the impact of employment on their public benefits. Each WIPA is staffed with Community Work Incentive Coordinators (CWICs) who are experts on Social Security work incentives including PASS,, IRWE, and Blind Work Expenses. The WIPA programs are an excellent resource for determining whether use of Social Security Work Incentives is a viable option for funding transportation. Contacts for WIPA programs can be found at:
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

PASS Cadres

PASS Cadres are Social Security staff members who can assist with PASS plans. The location of the PASS Cadre serving your area can be found at:
<http://www.ssa.gov/disabilityresearch/wi/passcadre.htm>

Social Security Administration Fact Sheets and Documents

- WIPA Program Fact Sheet: <http://www.ssa.gov/work/wipafactsheet.html>
- PASS Plan Information: <http://www.socialsecurity.gov/redbook/eng/ssi-only-employment-supports.htm#3>
- Impairment Related Work Expense: <http://www.socialsecurity.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm#3>
- Blind Work Expenses: <http://www.socialsecurity.gov/redbook/eng/blindrules.htm#2>

USE OF PASS & IRWE FOR TRANSPORTATION

PASS (Plan for Achieving Self-Support) and IRWE (Impairment Related Work Expense) are Social Security work incentives that can be used to help offset the costs of transportation.

Who Can Use Them

- PASS's can only be used by people on Supplemental Security Income (SSI). For people not eligible for SSI, they can be used to qualify individuals for SSI.
- IRWE's can be used by people on either SSI or Social Security Disability Insurance (SSDI).

Time Limits

- PASS plans must contain a beginning date and an ending date to meet the employment goal, and have target dates for meeting milestones towards the employment goal.
- There is no time limit on IRWE's.

Reimbursement Rate

- PASS's will reimburse the individual for the entire expense.
- For people on SSI, an IRWE will cover half the cost of an expense. For people on SSDI, the use of an IRWE can lower their earned income so that they continue to receive a SSDI check.

Transportation expenses for which a PASS can be used:

- Hire of private or commercial carriers
- Hiring a driver
- Lease, rental, or purchase of vehicle, plus associated costs
- Public transportation and common carriers

Note: PASS Plans must be used for the least costly alternatives

Transportation expenses for which an IRWE can be used:

- The cost of structural or operational modifications to a vehicle needed in order to travel to work, even if the vehicle is also used for non-work purposes.
- The cost of driver assistance or taxicabs because of disability rather than the lack of public transportation.
- Mileage expenses for an approved vehicle at a rate determined by the Social Security Administration for an approved vehicle and limited to travel to and from employment

Transportation expenses for which an IRWE cannot be used

- 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 (e.g. paint or pin striping).
- Travel expenses related to obtaining medical items or services.

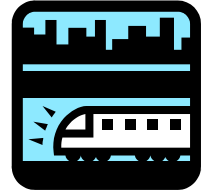
Note: This information is directly from documents provided by the Social Security Administration. These are just examples and guidelines. Ideas on how PASS's and IRWE's can be used for transportation expenses should not be limited to the examples given here.

USE OF BLIND WORK EXPENSES FOR TRANSPORTATION

A work incentive for people who are blind is Blind Work Expenses (BWE). If a person is blind, expenses related to work, including transportation, can be fully deducted from income that is counted for SSI eligibility and payments.

Plan for Achieving Self-Support (PASS)

Excerpts from Social Security Program Operations Manual System Pertaining to Transportation



The following are excerpts from the Social Security Program Operations Manual, used by Social Security staff to administer programs. These excerpts are the exact text from the manual, and are being provided to assist in understanding the parameters for which a PASS can be used for transportation expenses.

Elements of a PASS

- Each PASS must specify and clearly describe a single occupational goal.
- The work goal should be expected to increase the individual's prospect for self-support. A person's increase prospect for self-support is measured in terms of higher earnings potential upon completion of the PASS. Higher earnings potential may exist even if the person is working in the same job.

Filling out the PASS Application

The goal must be the either the specific job (e.g. carpenter, mainframe computer programmer) the individual plans to have after completing the PASS or "VR Evaluation." "Getting a degree" or "obtaining transportation to work/school" are not occupational goals (although they may be allowable expenses if they are necessary to achieve the goal).

Examples of Allowable Expenditures

The following list, which is not all-inclusive, contains examples of items and services for which expenses can be allowed under a PASS.

- modifications to buildings, vehicles, etc., for operational or access purposes for persons with disabilities
- transportation - hire of private or commercial carriers, or hire of person to drive the individual's vehicle
- transportation - lease, rental, or purchase of a vehicle, plus associated costs for fuel, insurance, maintenance, registration, taxes, etc.
- transportation - public transportation and common carriers

Vehicle Purchase

The PASS must explain why other means of transportation (paratransit, other public transportation, cab, etc.) will not serve the individual's needs. Possible reasons are that other means of transportation are not:

- available, or available at the times and locations needed;
- reliable;
- safely accessible to the individual; or
- of use to the individual (e.g., no wheelchair access).



If purchasing a vehicle is the transportation mode that meets the person's needs, the individual should select a vehicle that can be expected to handle the individual's transportation requirements for the duration of the PASS.

Items of Unusual Value

If the PASS calls for the purchase of an item of unusual value, such as a vehicle, the individual must explain why the item is necessary in order to reach the goal. The individual also must justify the cost of the item if it does not appear to be reasonable.

If the individual already owns a vehicle, an explanation should address the need to purchase another vehicle (e.g., why repairing/maintaining the current vehicle won't be sufficient).

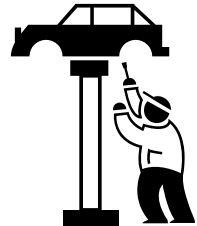
NOTE: Some individuals with disabilities own a vehicle but cannot operate it. They have someone else drive them. An inability to operate a vehicle does not preclude the purchase of a vehicle as an allowable PASS expense.

Vehicle-Related Expenses

Expenses related to owning a vehicle can be allowed under a PASS.

Such expenses include, but are not necessarily limited to:

- registration and licensing fees;
- fuel costs, which must relate directly to travel for activities that are necessary in order to achieve the occupational goal; and
- maintenance and insurance costs.



Job Search Expenses

A PASS can include expenses someone has to find a job, such as transportation, employment agency services, and resume development and distribution.

