

ROADSIDE READER

NATIONAL ASSOCIATION OF INDEPENDENT TRUCKERS



THREE THINGS ...

Survey says: A truck driver's top three priorities at a fuel stop are:

Reliable Fuel – Quality fuel is essential for a truck's performance and fuel economy, minimizing the risk of mechanical issues and costly downtime.

Safe Parking – Secure parking is crucial for a driver's safety and peace of mind, especially when resting. Designated, well-lit areas are preferred, and drivers often look for spots away from high-traffic zones.

Clean Facilities – Showers and restrooms are a must for maintaining personal hygiene and comfort during long hauls. Cleanliness is a major factor in a driver's overall experience at a truck stop.

Agree or disagree?

2

Independent Challenges

owner-operators have long been the backbone of the trucking industry – but there is a unique set of pressures.

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New Tax Law Impact



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WORD SEARCH

STATE CAPITALS

Top 5 Challenges Facing Independent Owner-Operators

Independent owner-operators have long been the backbone of the trucking industry, keeping freight moving while navigating the demands of running their own business. But along with the freedom of independence comes a unique set of pressures that affect profitability, safety, and quality of life.

Based on recent industry surveys and reports, here are the five most pressing issues on the minds of today's independent truckers:

1. High Costs and Financial Strain

Operating under your own authority comes with a mountain of expenses – from truck payments and maintenance to insurance premiums and taxes. Fuel, one of the most significant cost drivers, has been especially volatile in recent years, leaving many operators struggling to budget consistently.

According to Copeland Insurance, annual insurance costs alone can run between \$14,000 and \$22,000 for owner-operators with their own authority. When these expenses stack up, they squeeze already thin margins and, in some cases, push drivers out of business.

2. Low Freight Rates and Competition

Freight rates are the lifeblood of profitability, yet they're anything but steady. Many independent operators



rely on the spot market, where rates fluctuate with demand. According to DAT Freight & Analytics, these swings make it difficult to consistently secure profitable loads. To make matters tougher, large carriers and brokers often dominate negotiations, taking a significant cut and leaving smaller players fighting for less.

3. Navigating Regulations and Compliance

Running independently also means shouldering the full weight of federal and state regulations. Hours-of-service rules, vehicle inspections, drug and alcohol testing, and licensing requirements are just a few of the compliance hurdles owner-operators must stay on top of. It's time-consuming, costly, and in constant flux. For example, evolving rules on independent contractor classification have created uncertainty about business models and could bring additional financial pressure.

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Top 5 Challenges Facing Independent Owner-Operators



4. The Truck Parking Crisis

Ask any driver, and you'll likely hear that finding safe, accessible parking is one of the biggest headaches on the road. Industry surveys consistently rank parking shortages as a top concern. Without adequate parking, drivers risk hours-of-service violations, face greater fatigue, and sometimes pay extra to secure overnight spots. Beyond safety, the scramble for parking adds stress and wasted time to already long days.

5. Driver Health and Safety

Long hours behind the wheel, limited access to healthy food, and irregular schedules all contribute to significant health challenges for drivers. Fatigue, in particular, is a major safety concern – not only for the driver but for everyone on the road. On top of personal health, operators must ensure their equipment is roadworthy, requiring consistent

maintenance and a proactive approach to safety compliance.

Why It Matters

These challenges don't exist in isolation – they're intertwined. Financial strain makes it harder to invest in equipment. Poor parking access worsens fatigue. Regulatory burdens eat into time that could otherwise be spent maintaining health or running the business. For independent owner-operators, success requires sharp financial planning, strategic decision-making, and a commitment to both advocacy and self-care.

The trucking industry depends on the resilience of these entrepreneurs. Addressing their concerns through fairer rates, smarter regulations, improved infrastructure, and better support systems is essential – not just for drivers, but for the health of the entire supply chain.



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Impact of new tax law on independent owner-operators

The recently enacted tax law brings several key changes that will affect independent owner-operators in the trucking business:

1. 100% bonus depreciation reinstated

You can now immediately deduct the full cost of new or used trucks, trailers, and other qualified equipment acquired and placed in service after Jan. 19, 2025, through 2030 (or 2031 in some cases).

2. Permanent and expanded 20% Qualified Business Income (QBI) deduction

If your trucking business is structured as a sole proprietorship, partnership, or S corporation, you can now permanently deduct 20% of your qualified business income.

3. Lower individual tax rates and increased standard deduction

The bill permanently extends the lower individual income tax rates from the 2017 tax cuts and increases the standard deduction, potentially leading to lower overall tax bills.

4. Increased Section 179 deduction limits

The maximum amount you can deduct under Section 179 for tangible personal

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property, including trucks and equipment, has increased significantly for tax years starting after December 31, 2024.

5. Expanded education savings plans (529 accounts)

You can now use funds in 529 accounts to cover the cost of truck driver training programs, making it easier for individuals to afford CDL training.

6. Higher estate tax exemption

This offers long-term planning stability for family-owned fleets and small carriers by allowing them to pass down their business with minimal estate taxes.

7. Business interest expense limitation

For businesses that don't meet the small business exception, depreciation, amortization, and depletion are now added back to the calculation of adjusted taxable income for the purpose of the interest expense deduction.

It is recommended that owner-operators consult with a tax professional – like ATBS – to assess how these changes specifically impact their business and to ensure they take full advantage of all available tax benefits and deductions.



An Owner Operator's Guide To The One Big Beautiful Bill Act of 2025

NAIT partner ATBS has compiled a free guide to help you understand what the new tax law means for you and your trucking business as an owner-operator.

[DOWNLOAD NOW](#) 



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Sudoku

The goal is to fill a 9x9 grid with digits 1 through 9, ensuring each digit appears only once in each row, column, and 3x3 subgrid.