

## SB 898 Maryland Criminal Justice Debt Elimination and Prevention Act of 2021 Judiciary March 10, 2021 Support

Chairman Smith, Vice-Chair and members of the committee, thank you for the opportunity to provide testimony in support of Senate Bill 898. This bill will repeal a number of fees from being levied on individuals during pretrial as well as after judgment.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.

Nearly 40% of all households in Maryland experience struggle in meeting all of their basic needs. Nine percent are below the federal poverty level while another thirty percent are not considered in poverty but still fall short in providing all the basic necessities. A disproportionate number of individuals and families are people of color. These numbers are based on households prior to the devastation of COVID-19 which will have driven many previously borderline households into those categories.

An important contributing element of this economic struggle for policymakers to consider are the fines and fees assessed in the criminal justice system. Reliable expert data reveal two important facts in relation to personal finances and the criminal justice system. One is that, to begin with, men and women with low-middle incomes have a greater chance of being arrested and incarcerated.<sup>3</sup> And two, the fines and fees required by the criminal justice system often spiral and lead to burdensome criminal debt.<sup>4</sup> This cycle, of the financially disadvantaged being at higher risk of court involvement and then being unable to keep pace with fines and fees and the additional penalties, does not occur in isolation but has major impacts on families, contributing to multigenerational poverty.<sup>5</sup>

It is unjust for economically disadvantaged communities to not only be exposed to a greater chance of incrimination but to then be required beyond their means to fund the system. Senate Bill 898 disallows these fines and fees that contribute to this cycle.

We encourage you to return a favorable report of SB 898. Thank you.

<sup>&</sup>lt;sup>1</sup> https://www.unitedforalice.org/state-overview/maryland

<sup>&</sup>lt;sup>2</sup> https://www.unitedforalice.org/demographics/maryland

<sup>&</sup>lt;sup>3</sup> https://www.prisonpolicv.org/reports/income.html

<sup>&</sup>lt;sup>4</sup> https://www.hrw.org/report/2018/02/21/set-fail/impact-offender-funded-private-probation-poor#6122

 $<sup>^{5} \</sup>underline{\text{https://www.americanprogress.org/issues/poverty/news/2020/04/15/483248/criminal-records-create-cycles-multigenerational-poverty/}$