



Maryland Consumer Rights Coalition

Testimony to the Judicial Proceedings Committee
SB 177: Motor Vehicle Registration - Authority to Suspend Registration for Violations Recorded by Traffic Control Signal Monitoring Systems - Repeal
Position: Favorable

January 28, 2020

The Honorable Will Smith, Jr., Chair
Judicial Proceedings Committee
2 East, Miller Senate Building
Annapolis, MD 21401
Cc: Members, Judicial Proceedings Committee

Chair Smith and Members of the Committee:

My name is Marceline White and I'm the Executive Director for the Maryland Consumer Rights Coalition (MCRC). MCRC is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, organizing, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are here in support of SB 177 and urge a favorable report.

In 2019, MCRC released a research report *No Exit: How Maryland's Debt Collection Practices Deepen Poverty & Widen the Racial Wealth Gap*, which details the fines and fees that derail the efforts of low-income Marylanders to gain a stronger economic foothold and achieve financial stability.

As our report documents, many of these fines are unaffordable for low-income drivers to pay without an income-based repayment plan; however, the consequences of these infractions include the suspension of one's drivers license which can limit the ability of drivers whose licenses are suspended to work, thereby deepening their poverty. These kinds of fines and fees criminalize poverty, do little to deter future infractions, and have little policy benefit. A license can still not be renewed so there is a consequence but not one that can affect someone's future earnings. For all these reasons, we support SB 177 and urge a favorable report.

Best.

Marceline White
Executive Director