



Maryland Consumer Rights Coalition

Testimony to the Senate Judicial Proceedings Committee
SB020: Vehicle Laws - Canceled, Revoked, and Suspended Driver's Licenses - Penalties
Position: Favorable

January 27, 2021

The Honorable William Smith Jr., Chair
Senate Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Honorable Chair Smith and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of SB020.

One of the top five reasons why Maryland drivers have their licenses suspended or revoked is unpaid traffic tickets and other fines and fees. MCRC's 2019 report "No Exit: How Maryland's Debt Collection Practices Deepen Poverty and Widen the Racial Wealth Gap", documents the ways in which with numerous fines and fees, particularly local and state-owed fines, lead to a vicious cycle of debt for low-income and working families. The loss of a drivers' license exemplifies this practice. Low-income Marylanders who owe a traffic citation, or judgement, risk the suspension of their licenses due to an inability to pay the citation- in other words, due to poverty. Loss of a license means an individual may no longer be able to get to work and may lose their job; thus making it more difficult to pay their bills and other debts. Should an individual risk driving without a license, if caught, they risk additional fines and possibly jail. This bill eliminates that possibility and protects low-income Marylanders from imprisonment due to factors largely derived from their socioeconomic status.

MCRC clients who work with us on financial counseling or tenant advocacy have a median income of \$20,000- for these individuals, an unexpected bill whether it is \$50 or \$500 is unaffordable and cataclysmic for their financial well-being. The threat of jail time added to this already devastating financial burden makes it nearly impossible to pay traffic tickets or other state fines that may have been the cause of the revoked license.

SB020 is an important step in reversing the cycle of debt for low-income and working families. This bill eliminates imprisonment as a possible penalty for a person convicted of displaying a canceled, revoked, or suspended license and reduces the points assessed for these violations.



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By eliminating imprisonment as a penalty for driving with a canceled, revoked, or suspended license, SB020 will assist working families throughout the state by ensuring individuals can continue to get to work in order to meet their financial obligations.

For all these reasons, we support SB020 and ask for a favorable report.

Best,

Isadora Stern
Economic & Tenants' Rights Organizer