Dear House Judiciary Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with Out for Justice and the Job Opportunities Task Force. I am a resident of **District 40. I am testifying in support of House Bill 655.**

This bill would eliminate incarceration as a penalty for driving while uninsured.

In Maryland, driving uninsured is an incarcerable offense or up to one year in jail, a $1000 fine, or both for the first offense. Yet over 600,000 Marylanders drive uninsured throughout the state of Maryland citing the cost of auto insurance as the primary factor. A person's poverty should not determine their mobility.

The Baltimore-Towson Metropolitan Area had the worst racial disparities in the nation, with average premiums in predominantly African American ZIP codes being almost double, or 94 percent higher than the average premiums in its predominantly white communities. This is primarily due to the use of zip codes, credit history, and other non-driving factors being used when setting rates.

Given the House of Delegates shelved legislation just this year to remove zip codes as a factor in setting auto-insurance rates, the reality is that poor folks, especially poor folks of color are priced out of affording insurance. That makes it all the more important that this legislation is passed to end this criminalization of poverty.

In addition, the fact that driving without insurance is often a decision made as a result of not having enough money to afford insurance, it's also unlikely they could afford a $1,000 fine. We encourage you to consider this fact when crafting this legislation.

It is for these reasons that I am encouraging you to vote in support of House Bill 655

Thank you for your time, service, and consideration.

Sincerely,
Jonathan Smeton
Baltimore, MD 21211
Showing Up for Racial Justice Baltimore