



Maryland Consumer Rights Coalition

**Testimony to the Senate Judicial Proceedings Committee**  
**SB 373: Vehicle Laws – Suspension of Driver’s License or Vehicle Registration – Unpaid Judgments**  
**Position: Unfavorable**

February 10, 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 opposition to SB 373.

MCRC’s 2019 report *“No Exit: How Maryland’s Debt Collection Practices Deepen Poverty and Widen the Racial Wealth Gap”*, documented 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. 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 \$300 is unaffordable and cataclysmic for their financial well-being.

SB 373 poses a threat to our work to end this vicious cycle. The bill will require the Motor Vehicle Administration to suspend drivers licenses as a penalty for unpaid judgements. This is excessive punishment that places enormous burden on low-income drivers. A suspended license prevents most working families from getting to their jobs, making it nearly impossible to pay traffic tickets or other state fines that may have been the cause of the revoked license.

For the protection and well being of working families in Maryland, we oppose SB 373 and urge an unfavorable report.



Maryland Consumer Rights Coalition

Best,

Isadora Stern  
Economic & Tenants' Rights Organizer  
Maryland Consumer Rights Coalition