

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. We are also working in collaboration with Out for Justice and the Job Opportunities Task Force. I am a resident of District 46 and **I am testifying in support of House Bill 655.**



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

I am a prosecutor in Baltimore City. I've prosecuted people for driving while uninsured, and I perfectly understand that the purpose of this law is to discourage people from driving without insurance because of the financial burden that can be caused to insured drivers. I pay for my auto insurance, and it's frustrating to know that I have to pay for extra insurance that will cover an accident with an uninsured driver. However, if the purpose of the law isn't just to punish people but to encourage the uninsured to pay for insurance, it's important to consider whether this legislation is actually doing that. I believe the answer is no.

Over 600,000 Marylanders drive uninsured, and the cost of insurance is the primary reason they give. Auto insurance rates are set partially based on zipcode, resulting in insurance rates being set especially high in some of the poorest communities, not to mention vast racial disparities.¹ 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. Credit history and other non-driving factors are also involved in setting insurance rates, which results in costs rocketing even higher for the least financially secure Marylanders.

What all this suggests is that people aren't driving without insurance because they don't care about the law or they don't think it's a good idea to have insurance, they are driving without insurance because they can't afford it. Public transit throughout Maryland is very poor (even in Baltimore City- something I know from personal experience) and the vast majority of people aren't lucky enough to live within walking distance of everywhere they need to go. If you need to get to work, to drive your kids to activities or school, to go to medical appointments, or to shop for groceries, you need to be able to drive to get there.

There is no evidence that making driving an uninsured vehicle a jailable offense is curtailing the problem. If the legislation is not helping solve the issue, and violation of the law is motivated not by deliberate rejection but by the unaffordability of insurance, what exactly is being accomplished by sending people to jail for this offense? Placing people in jail or burdening them with heavy fines as a consequence of their inability to pay for insurance is in effect criminalizing poverty.

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,
Lindsay Keipper
2425 Fleet St.
Showing Up for Racial Justice Baltimore

¹ The House of Delegates shelved legislation introduced this session, HB0057, which would have prohibited this practice.