

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 I am a resident of District 41, the Roland Park neighborhood, in Baltimore City. **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 of up to one year in jail, a \$1,000 fine, or *both* -- for the first offense. Yet over 600,000 Marylanders drive uninsured throughout the state of Maryland citing the prohibitively high cost of auto insurance as the primary obstacle to having insurance. A person's poverty should not determine their mobility; and, in fact, lack of mobility severely limits employment opportunities to those with fewer economic resources.

The Baltimore-Towson Metropolitan Area has the worst racial disparities in the nation, with average premiums in predominantly African-American zip codes being almost double (94%) those in zip codes with predominantly white communities. This glaring inequity is primarily due to the non-driving-related factors that are used when setting auto insurance rates – zip codes and credit history among those factors. This puts those who live in predominantly African-American neighborhoods and those who have struggled with financial instability at an outrageously unaffordable disadvantage when they try to get auto insurance coverage.

House Bill 655, eliminating incarceration as a penalty for driving while uninsured is *especially* needed given that the House of Delegates shelved legislation just this year to remove zip codes as a factor in setting auto-insurance rates. This means that those for whom insurance is most expensive and who also can least afford it, are priced out of getting it. **This situation makes the passage of this bill even more urgent in order 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 – thus making incarceration that much more likely for those with the fewest economic options. 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,

Sarah Johnson  
1 Merryman Court  
Baltimore, MD 21210  
Showing Up for Racial Justice Baltimore