

## **Statement of Support for RI H.B. 7558**

An Act Relating to Motor and Other Vehicles –Suspension of Revocation of Licenses –  
Violations

**To:** The Honorable Carol Hagan McEntee, Chair  
Members of the Judiciary Committee

**From:** Sarah Couture, Regional Director  
Fines and Fees Justice Center

**Date:** April 28, 2026

My name is Sarah Couture and I am a Regional Director at the Fines and Fees Justice Center (FFJC). I am writing in **support of House Bill 7558**, An Act Relating to Motor and Other Vehicles –Suspension of Revocation of Licenses – Violations.

FFJC thanks Representatives Potter, Ajello, Dawson, Batista, Felix, Stewart and J. Lombardi for filing HB 7558 and appreciates the Judiciary Committee's consideration of this critically important legislation. HB 7558 would eliminate driver's license suspensions for unpaid fines and fees. The legislation does not impact license suspensions for dangerous driving offenses, like DUI and reckless driving.

If someone's license is suspended because they cannot pay fines and fees that have been levied against them, they consequently lose their right to care for themselves, their family, and earn the income to pay off said court costs. Without the ability to drive, it becomes nearly impossible or oppressively burdensome to get to work, take children to school, access medical care, or even go grocery shopping. Many of life's mundane, yet critical tasks become impossible, and life becomes that much more difficult for someone who already lacks financial resources.

As a result, people who have their license suspended due to nonpayment of court debt will still drive because, simply put, they have to. And when they do, they risk arrest, additional fines that exacerbate their debt, or even incarceration – not because they are an unsafe driver, but because they are economically vulnerable.

### ***National Momentum to End Debt-Based Driver's License Restrictions***

To respond to this issue and accelerate reform nationwide to end debt-based driver's license suspensions, FFJC – along with more than 130 ideologically diverse organizations – joined

forces in 2019 to launch the Free to Drive Campaign.<sup>1</sup> This national campaign brings together policy advocates, research organizations, policymakers, and other partners committed to the principle that restrictions on driving privileges should only be used for dangerous driving — not to coerce debt payment.

Nationally, there is growing recognition that debt-based license suspensions are counterproductive and do far more harm than good, which has led to widespread legislative reform in states across the country. Since 2017, **27 states have passed reforms<sup>2</sup> to end or significantly curb debt-based driving restrictions**, including Arizona (2021), Arkansas (2021), California (2017 & 2022), Colorado (2021), Delaware (2022), Hawaii (2020), Idaho (2019), Illinois (2020, 2021 & 2024), Indiana (2021), Maine (2017), Maryland (2020), Michigan (2020), Minnesota (2021), Mississippi (2019), Montana (2020), New Jersey (2020), New Mexico (2023), New York (2020), Nevada (2023), Ohio (2024), Oregon (2020), Texas (2019), Utah (2021), Vermont (2023), Virginia (2020), Washington (2021) and West Virginia (2020).<sup>3</sup> If passed, HB 7558 would bring Rhode Island in line with these other states.

### ***Driver's License Suspensions Lead to Billions of Dollars in Lost Earnings***

**More than 91% of Rhode Islanders drive to work**, meaning taking away one's license through a driver's license suspension leads to a loss of reliable transportation to and from work.<sup>4</sup> Repeated studies have found that debt-based license restrictions lead to a significant loss of employment. One study found 42% lost their jobs when their license was suspended, and an even greater 64% of people with an income below \$30,000 lost their jobs.<sup>5</sup> Further, using driver's license suspension as a sanction unrelated to traffic safety (such as failing to pay a court debt) can curtail economic opportunity. The researchers conservatively calculated that, regardless of jurisdiction, the annual earning loss associated with a suspended driver's license was about \$12,700 annually.<sup>6</sup> Ending the driver's license suspensions for failure to pay would remove these pointless and counterproductive barriers to employment, empowering people to support themselves and their families.

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<sup>1</sup> For more information, visit [www.freetodrive.org](http://www.freetodrive.org).

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[https://www.freetodrive.org/wp-content/uploads/2021/01/Social-Media\\_Free-to-Drive\\_States\\_DLS\\_Reform\\_1\\_21\\_Info\\_graphic2.png](https://www.freetodrive.org/wp-content/uploads/2021/01/Social-Media_Free-to-Drive_States_DLS_Reform_1_21_Info_graphic2.png)

<sup>3</sup> See maps at Free to Drive, <https://www.freetodrive.org/maps/#page-content>; see also Joni Hirsch & Priya S. Jones, *Driver's License Suspension for Unpaid Fines and Fees: The Movement for Reform*, 54 U. Mich. J.L. Reform 875 (2021), available at <https://repository.law.umich.edu/mjlr/vol54/iss4/5>.

<sup>4</sup> U.S. Census Bureau, American Community Service, *Means of Transportation to Work by Travel Time to Work* (Table B08134) (2023), available at <https://data.census.gov/table/ACSDT1Y2023.B08134?q=B08134&q=040XX00US44&y=2023>.

<sup>5</sup> Jon A. Carnegie, *Driver's license Suspensions, Impacts and Fairness Study*, NJDOT Bureau of Research (Aug. 2007), available at <https://www.nj.gov/transportation/business/research/reports/FHWA-NJ-2007-020-V1.pdf>.

<sup>6</sup>

<https://finesandfeesjusticecenter.org/articles/estimating-the-earnings-loss-associated-with-a-criminal-record-and-suspended-drivers-license/>

### ***Impacts to Public Safety Due to Debt-Based License Suspensions***

Because most people require a car to access work and basic necessities, they often have no real choice but to continue driving. When they do, they risk a criminal conviction for driving with a suspended license, more fines and fees, and incarceration. People who would otherwise have no contact with the criminal legal system are now at constant risk of becoming part of the system.

As importantly, debt-based license suspensions force law enforcement officers to dedicate their time to stopping, citing and arresting people for driving on a suspended license, not because they are dangerous drivers but because they are unable to pay their court debt.

All of those hours could be dedicated to preventing and addressing serious and violent crime. Washington State estimated that ending license suspensions for nonpayment of some tickets led to 500 fewer arrests each month, amounting to 4,500 hours of patrol officers' time that could be spent focused on more serious crime.<sup>7</sup> Using law enforcement to enforce and collect legal debt has also been shown to negatively affect crime solving and case closures. These effects are particularly noticeable in smaller police departments (where officers are generalists, rather than assigned to specialized units). In these departments high rates of fine and fee enforcement correlated to lower rates of solving violent crimes.<sup>8</sup>

### ***Debt-Based Driver's License Restrictions Do Not Improve Collection Rates***

The stated purpose of a license restriction initiative is to compel and increase payments of fines and fees. Yet, given that debt-based driver's license restrictions make it more difficult to pay one's fines and fees, **they do not lead to improved fine and fee collection rates.** Several studies examining the impact on collection have no significant difference in collection rates as a result of license restrictions. In Texas, one study found that municipal courts that did not use driver's license restrictions as a collection tool collected \$45 more per case, on average, than courts that did use them.<sup>9</sup> In another study comparing data from the years Tennessee did suspend licenses for unpaid fines and fees with the years that Tennessee did not suspend licenses, researchers found no statistically significant difference in collection rates during the time periods when Tennessee did suspend driver's

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<sup>7</sup> <https://www.nytimes.com/2015/04/15/us/with-drivers-license-suspensions-a-cycle-of-debt.html>

<sup>8</sup> Rebecca Goldstein, Michael W. Sances, and Hye Young You, *Exploitative Revenues, Law Enforcement, and the Quality of Government Service*, Urban Affairs Review (2018), available at <https://hyeyoungyou.com/wp-content/uploads/2018/08/finesandpolicing.pdf>

<sup>9</sup> Texas Fair Defense Project & Texas Appleseed, *Driven by Debt: The Failure of the OmniBase Program* (Aug. 2021), available at <https://www.texasappleseed.org/sites/default/files/2023-05/omnibaserevenuereport-aug11-final.pdf>.

licenses versus the time period when they stopped.<sup>10</sup>

### ***Debt-Based Suspensions Lead to More Uninsured Drivers on the Road, Higher Insurance Premiums for Everyone***

It is essential that drivers on the road be insured to provide financial protection in case of accidents, and for that reason, nearly all states require drivers to have insurance. But drivers whose licenses are suspended for nonpayment of fines and fees face sometimes insurmountable barriers to obtaining auto insurance. For one, it is often impossible, or at least very difficult, to get or maintain auto insurance when one's license is suspended. Even after one's license is reinstated, a conviction for driving with a suspended license increases a driver's insurance premiums by 84.47% on average, amounting to a \$1,900 premium increase annually.<sup>11</sup> Driving records do not typically distinguish between types of suspensions, so the premium increases for suspensions for nonpayment of fines are about the same as they would be for reckless driving and DUI. Eliminating debt-related suspensions would enable people who are not dangerous drivers to avoid premium increases and maintain affordable insurance rates.

Removing barriers to insurance ultimately benefits all drivers, since fewer uninsured drivers on the road mean lower insurance premiums for all. When more people are barred from insurance, it impacts all drivers. The Insurance Research Council estimates that uninsured drivers raise the premiums of all drivers by \$78 per year.<sup>12</sup> Ensuring more drivers are able to purchase auto insurance by ending debt-based suspensions will ultimately drive premiums down for everyone. **This is particularly important in Rhode Island, given that insurance premiums increased 10.48% between 2024 and 2025.**<sup>13</sup>

### ***Conclusion***

Ending debt-based driver's license suspension is critical to improving public safety, workforce development, and economic growth in Rhode Island. It is also an unquestionably critical step in supporting people and recognizing that there are far better, more thoughtful, and more effective ways to ensure accountability while also allowing people to maintain their lives, livelihoods, and overall well-being.

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<sup>10</sup> Think *Tennessee*, *Reducing the Harms of Court Debt: Driver's License Revocations are an Ineffective Policy for Increasing Court Collections* (Nov. 2022), available at <https://www.thinktennessee.org/wp-content/uploads/2022/11/drivers-license-revocation-report.pdf>.

<sup>11</sup> The Zebra, *The State of Auto Insurance 2026* (2026), pg 22 available at [https://cdn.thezebra.com/zfront/media/production/documents/2026\\_soi\\_report.pdf](https://cdn.thezebra.com/zfront/media/production/documents/2026_soi_report.pdf).

<sup>12</sup> Insurance Research Council, *News Release: One in Eight Drivers Uninsured* (Mar. 22, 2021), available at <https://www.insurance-research.org/sites/default/files/downloads/UM%20NR%20032221.pdf>.

<sup>13</sup> The Zebra, *State of Insurance 2026* (2026), pg 14 available at [https://cdn.thezebra.com/zfront/media/production/documents/2026\\_soi\\_report.pdf](https://cdn.thezebra.com/zfront/media/production/documents/2026_soi_report.pdf)

**Debt-based driver's license suspension serves no public safety purpose, while crippling those who are struggling with poverty.** Driver's license suspension should only be used to address dangerous driving and not as an ineffective collection tool. We urge the passage of HB 7558. Thank you for the opportunity to submit this testimony.

Respectfully submitted,

*Sarah Couture*

Sarah Couture, Regional Director  
Fines & Fees Justice Center  
scouture@finesandfeesjusticecenter.org

***About the Fines & Fees Justice Center***

*The Fines and Fees Justice Center is a national hub for information, advocacy, and collaboration for the reform of fines and fees. Our mission is to eliminate fees in the justice system, ensure that fines are equitably imposed, end abusive collection practices and the collateral consequences — such as debt-based license suspensions — of fine-and-fee imposition. Fines and fees, and their attendant consequences, hurt millions of Americans — entrenching poverty, exacerbating racial disparities, diminishing trust in our courts and police, and trapping people in perpetual cycles of punishment. FFJC spearheads the national, bipartisan Free to Drive coalition working to end driving restrictions on account of debt. Learn more about our work at [www.finesandfeesjusticecenter.org](http://www.finesandfeesjusticecenter.org) and [www.freetodrive.org](http://www.freetodrive.org).*