



# SET UP TO FAIL

## FINES, FEES & FINANCIAL INSECURITY

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**CHRONIC DEBT** is a rapidly growing problem among households across the US and a significant barrier to financial stability and wealth building.

Prior to the COVID-19 pandemic, many households were already struggling; 77% of Americans held some form of debt. COVID-19 presented an unprecedented challenge to both households and the broader economy. Widespread unemployment left many scrambling to cover rent, utility payments, food, and medical bills — and many took on debt to cover these costs and other expenses.

There is an urgent need for debt-reduction tools, strategies, and solutions. Debt reduction is particularly important for Black, Indigenous, and people of color who, because of structural racism, are more likely to encounter predatory lending practices, face difficulties with repayment, and have little or negative net worth.

This brief is one of three briefs in a series focused on the role philanthropy can play in helping individuals and families navigate the different dimensions of consumer debt. The series addresses three types of consumer debt — student debt, government debt, and medical debt.

While these debts seem different, they are all the result of policy decisions at the federal, state, and local levels that result in debt amounts unique to the U.S. and unparalleled in other countries.

This brief focuses on the harmful impacts of government fines and fees and what the philanthropic community can do to mitigate these effects. The brief provides an overview of the financial insecurity many individuals across the U.S. face, details how fines and fees compound this insecurity, and outlines solutions and strategies for grantmakers around the country.

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## SETTING CONTEXT: UNDERSTANDING THE CONSUMER DEBT CRISIS AND THE FINANCIAL STRESSORS WE LIVE WITH

While borrowing has historically been used as a tool to acquire greater economic mobility and choice, consumer debt is a growing problem area on the household balance sheet.<sup>1</sup> Disturbingly, the increase in debt is not due to wealth-creation opportunities such as homeownership or investing in a small business, but for basic needs, including medical care.

The overall makeup of debt has evolved over the last few decades to include a larger percentage of outstanding student loan balances, as well as non-loan debt.<sup>2</sup> Non-loan debt can include out-of-pocket medical costs, state and local government fines and fees, and unpaid bills (e.g., cell phone bills). Consumer debt causes financial distress when households have a high debt burden. Too much debt can cause the financial security of a household to erode quickly. It can lead to and trigger court judgments, wage garnishment, the withholding of tax refunds, and bankruptcy. Day-to-day impacts include forced tradeoffs between paying debt and saving for the short and long term. More simply, debt is a barrier to building wealth.

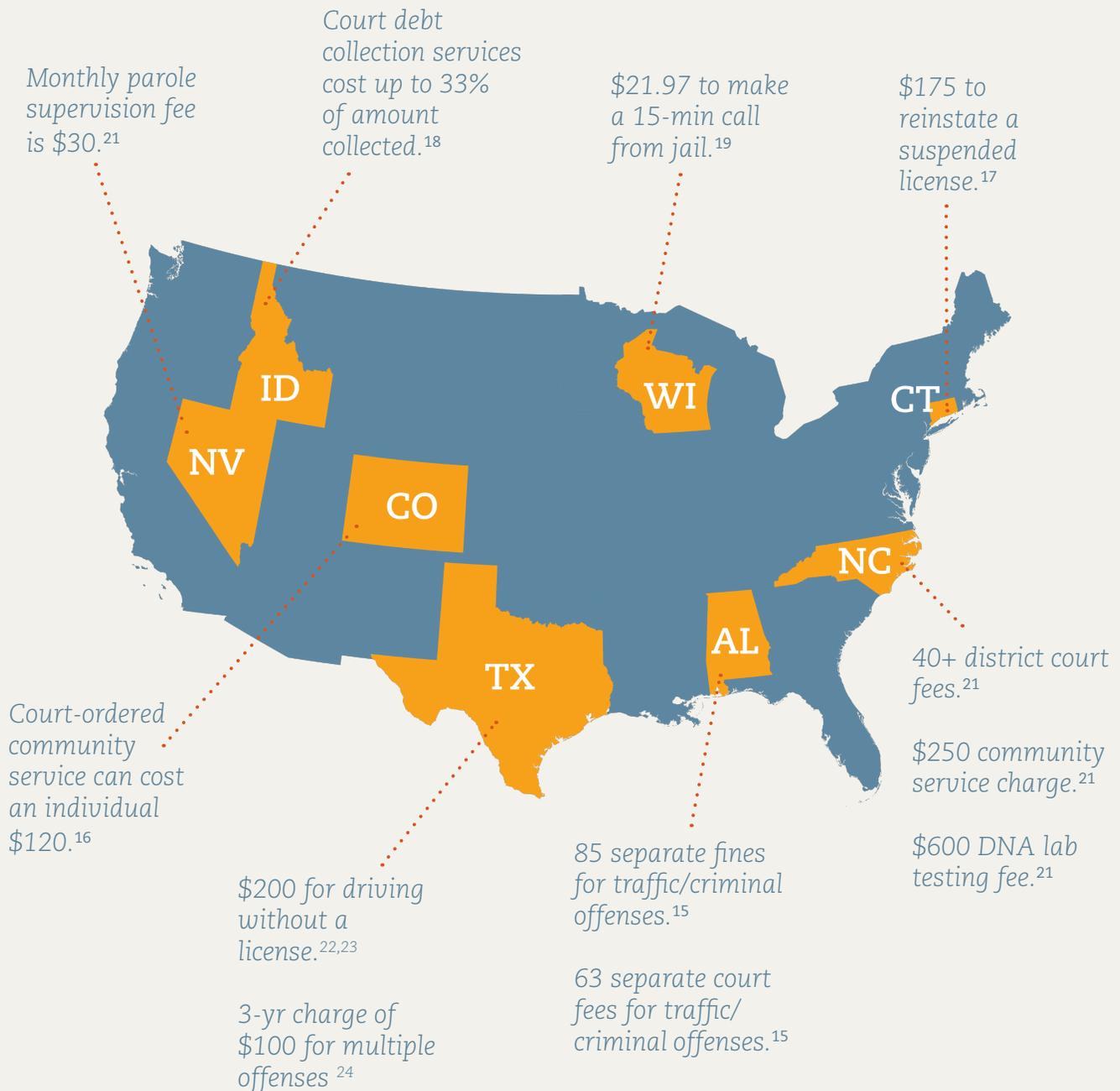
These challenges with debt are better understood when contextualized within the entirety of the household balance sheet. Thirty percent of all adults have household income that varies monthly, and if faced with an unexpected expense of \$400, one in four wouldn't be able to pay that expense without

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borrowing or selling something — another 12% wouldn't be able to pay it at all.<sup>3</sup> More than one in three U.S. households live in housing that is unaffordable to them, and one in four renters spend more than 50% of their income on rent.<sup>4</sup> This instability is disproportionately pronounced among communities of color: Over 52% of households of color (58% for Black and Hispanic households) are liquid asset poor,<sup>5</sup> meaning they do not have enough savings to cover three months of basic need expenses if they experience a job loss or medical emergency. These statistics provide a window into the financial lives of many Americans, as well as offer important context to the challenges individuals face in navigating all kinds of debt and paying fines and fees.

## INEQUITIES IN FINES AND FEES EXIST FROM COAST TO COAST

The types of fines and fees that exist across the country vary in specificity and amount, and without any real pattern. Fine amounts vary from state to state and county to county. Some examples include:



## HOW FINES AND FEES CAUSE HARM

If you drive a vehicle and are reading this report, the odds are high that you have gotten a traffic ticket for speeding over the course of your driving history. Your experience and response to getting the ticket was largely driven by your financial security. Some readers likely paid the ticket off with a sigh or eye roll. Others may have experienced panic knowing this ticket would result in financial stress. Some may not have had the liquidity necessary to pay the ticket. Why would the consequences of speeding depend on the amount of money you have in your bank account? This is the question we should ask ourselves in thinking about fines and fees.

In many states, the consequences of not being able to pay a traffic ticket include the suspension of a driver's license. When most people depend on their personal vehicles to get to work and earn income — income that would enable the payment of fines and fees — this kind of retribution is counterproductive. Yet the practice persists. At least 11 million people in the U.S. have lost their right to drive because of failure to pay court debt.<sup>6</sup>

Fines and fees are not limited to traffic tickets; they are layered across every aspect of our justice system. In many states, not being able to pay court debt can come with additional consequences. These consequences can include time in jail, and that time in jail can also come with a price attached. It is estimated that approximately 10 million people owe more than \$50 billion in debt due to their involvement in the justice system.<sup>7</sup>

While fines and fees have long been a component of our judicial system, state and local governments have increasingly turned to fines and fees to make up for budget shortfalls.<sup>8</sup> Over the last decade, the use of fines and fees by state and local governments has grown — all but two states have increased civil and/or criminal fees since 2010.<sup>9</sup> An investigation by *Governing*, a monthly magazine that explores U.S. state and local governments, found that fines account for 10% of general fund revenue in almost 600 jurisdictions across the country, and 20% in more than 284 jurisdictions.<sup>10</sup>

There is mounting awareness that the use of fines and fees is unproductive and inefficient, causes harm and, in many cases, criminalizes poverty. Black, Indigenous, and people of color bear this harm disproportionately. A 2015 investigation of the Ferguson, Missouri, police department and subsequent research has shown that fines and fees are disproportionately levied on communities of color, derailing opportunities to build wealth and perpetuating the racial wealth gap.<sup>11,12,13</sup> Continued research and advocacy, from a wide variety of political perspectives, have elevated the need to change existing practices. Despite the economic pressure of COVID-19, state and local governments do not have to follow the patterns of the previous decade of using fines and fees to increase city revenue. **These trends can be curbed.** Donors, funders, grantmakers, and philanthropists have a unique role to play in accelerating the implementation of practical and innovative solutions, creating better outcomes for families and promoting racial equity.

## WHAT ARE FINES & FEES? DEFINING THE SCOPE

According to the Brennan Center, fines are defined as costs imposed upon conviction that are intended as both deterrence and punishment. Fees, on the other hand, are the costs that follow a fine and are intended to raise revenue.<sup>14</sup> The fines and fees referred to throughout this brief are related to all types of violations and crimes, including but not limited to fines and fees for traffic tickets such as driving with a broken taillight, late fees, and miscellaneous court costs, as well as the staggering fines often imposed on top of jail or prison sentences.

“FINES AND FEES  
are inhibiting  
economic mobility.”

MAYOR NAN WHALEY  
DAYTON, OHIO

## HOW FINES AND FEES DISRUPT LIVES AND UNDERMINE ECONOMIC MOBILITY – A CASE STUDY FROM ALABAMA

The Alabama Appleseed Center for Law and Justice conducted research across Alabama to gain a more nuanced understanding of the day-to-day impact outstanding court debt had on individuals and households.



A subset of survey-takers had no court debt of their own but were helping loved ones pay what they owed. This subgroup was overwhelmingly composed of middle-aged African American women, starkly illustrating how fines and fees prevent intergenerational transfers of wealth and further contribute to the racial wealth gap. The impacts highlighted above illustrate the cascading and damaging effects of government debt and the sacrifices people will make to try to pay off their debt.

“IN MY RESEARCH IN ALABAMA, I encountered countless people who experienced financial penalties as the disruption that derailed their lives. They'd lost drivers' licenses, jobs, even their liberty. Over and over, they expressed dread and hopelessness.

‘What can I do?’ a woman who had been paying off fines and fees for nearly a decade asked me. ‘You can't get blood from a turnip.’”

**LEAH NELSON**  
RESEARCH DIRECTOR,  
ALABAMA APPELSEED CENTER FOR LAW AND JUSTICE

# THE IMPACT OF FINES AND FEES

Teon Smith's trouble with traffic tickets began a few years ago when police ticketed her on a roadblock on her way to work. She kept up with her payment plan at first, but when a car accident forced her to stop working for a while, the Montgomery, Ala. single mother got behind, and her license was suspended. She had to keep driving to keep working, and that meant more tickets. Soon, Smith was ping-ponging between courts that were unwilling to reinstate her license until she paid off the entire \$1,400 she owed. Smith has an associate's degree in business (and student debt to go with it). She diligently sought to find a job – but some of the largest employers in her region won't hire people without driver's licenses. "All I need is my driver's license and an interview, and I say to myself, I would get a job," said Smith. "I don't expect anything to be given to me. ... I just want you all to understand how hard it is for lower-income people to just grasp all these fines and fees. It's just constantly building up on them."<sup>\*</sup>

Millions of individuals and their families are unable to absorb the cost of an unexpected fine or fee. A \$200 traffic ticket can present a real challenge to household finances—an unwelcomed expense that disrupts savings, forces a family to take out a loan, or requires making untenable choices between necessities like buying food or paying rent versus paying the fine. The financial insecurity that comes with having debt permeates beyond the individual, affecting families and communities. In a survey of low-income individuals in California, 54% of respondents shared that fines and fees have caused their family financial hardship.<sup>26</sup> The following section describes additional ways fines and fees hurt individuals, as well as their downstream impacts.

## IMPACTS ON INDIVIDUALS

### LOST WAGES

Individuals who can't keep up with payments can be subject to aggressive collection methods. In some jurisdictions, unpaid debt can be collected through wage garnishment or tax withholdings.<sup>27</sup>

## UNEMPLOYMENT

More than 40 states use driver's license suspensions as punishment for the inability to pay traffic fines and fees. For example, a study in New Jersey found:<sup>28,29</sup>

- 42% of drivers with suspended licenses lost their jobs.
- 45% of drivers who lost their jobs could not find new employment while their licenses were suspended.

## DECREASED CREDIT SCORE

When unpaid fees are in collections, private collectors can add additional fees and report nonpayment to credit bureaus impacting credit scores,<sup>30</sup> which can impede a person's ability to secure a job or housing.

## JAIL TIME

Though debtors' prisons are illegal, in many places, people who cannot pay can still find themselves jailed if they are unable to sufficiently prove their poverty to a judge or if they miss a court date connected with their nonpayment or debt. Even a brief stay in jail can trigger costly unintended consequences, including loss of employment.

## COLLATERAL IMPACTS

### IMPACT ON FAMILIES

The financial insecurity caused by court debt ripples beyond the indebted individual. A study found that more than 60% of formerly incarcerated individuals need help from their families to cover costs related to criminal justice debt.<sup>32</sup>

### IMPACT ON COMMUNITIES

When individuals and families are financially insecure, the community suffers as well. Research shows that when households are not financially healthy, they are more likely to miss housing and utility payments, rely on public benefits, or experience housing instability.<sup>33</sup> All of these impacts stress city and municipal budgets, which gives less room for local governments to provide other important community resources and services.

<sup>\*</sup> Leah Nelson, Alabama Appleseed, <https://www.alabamaappleseed.org/stalled>

## IMPACT ON LAW ENFORCEMENT

The prioritization of fines and fees collection can come at the cost of efforts better suited to promote public safety.<sup>34</sup> Police in the state of Washington estimated that each arrest related to driving with a suspended license occupies nine hours of an officer's time — time that could be spent on other more serious offenses and public safety risks.<sup>35</sup> A national study also found that police departments in cities that relied heavily on court debt as a revenue source solved violent crimes at a lower rate than those that relied on more equitable sources of revenue. Possible reasons for this include a loss of trust in police by communities who see them as debt collectors rather than as public safety officials.<sup>36</sup>

## IMPACT ON BUSINESSES AND THE ECONOMY

Industries that are dependent on employees who can drive — construction, manufacturing, union jobs — are negatively affected by a workforce that cannot drive. Other jobs require driver's licenses in their job descriptions.<sup>37</sup> Job loss due to license suspensions also increases turnover, which imposes additional costs on businesses.<sup>38</sup>

## IMPACT ON THE RACIAL WEALTH GAP

Fines and fees are disproportionately levied on Black and Indigenous communities, as well as those of people of color. A study of 9,000 cities found that the higher the Black population, the more fines and court fees were used to collect city revenue.<sup>39</sup> This widespread, intentional targeting of Black and Brown communities is an example of how systemic racism strips wealth and inhibits increased economic prosperity.

## HIGH COSTS TO ADMINISTER, LITTLE REVENUE COLLECTED

While some researchers are focused on understanding the impact of fines and fees and the downstream effects, other researchers in and out of the court system are starting to assess the effectiveness of fines and fees as a source of revenue. A 2019 study by the Brennan Center for

Justice found that fines and fees are an inefficient source of revenue because the cost of raising revenue from fines and fees is being disrupted by the inability of many defendants to pay.<sup>40</sup> The study describes how certain counties spend more than 41 cents of every dollar of revenue raised on related costs — more than 121 times what the Internal Revenue Service spends to collect taxes. The study also found that in one county, they were spending \$1.17 to collect every dollar of revenue from fines and fees. This finding is not uncommon. In 2018, the California state auditor found that numerous county programs rely on traffic citation fees that often go unpaid, and that administering and collecting fines and fees actually cost the government more money than it receives.<sup>41</sup> Audits in other states have yielded similar results.<sup>42</sup>

## CITIES VS. COUNTIES VS. STATES: WHO OVERSEES WHAT

Before diving into solutions, it is important to note that the laws and regulations that outline practices and authorize fines vary by state, and even from county to city. According to the Criminal Justice Policy Program at Harvard Law School, most fines and fees are written into state law.<sup>43</sup> But counties and municipalities often impose their own fines and fees, meaning that even within a single state there is immense variation both in the kinds and amounts of fines and fees imposed and the consequences for failure to pay.<sup>44</sup> Many of the solutions highlighted in this brief are geared toward localities. However, grantmakers should note that states hold significant power in legislating revenue streams that depend on the court system. States also hold the power to bar localities from imposing fines and fees or adding to the debt burden by imposing additional fees on individuals who come into contact with the court system.

While this brief does not detail the intricacies of the relationships among state policy, legislative bodies, the court system, and state budgets, grantmakers working within specific geographies should familiarize themselves with the fines and fees structure of their given state and lean on local leaders familiar with state law.

The impacts of fines and fees are widespread and the costs of not solving these impacts are significant. Current fines and fees practices perpetuate economic inequality, exacerbate the racial wealth gap, hurt local and regional economies, prevent individuals from securing and maintaining employment, and drain state and local governments — including court systems — of necessary resources.

The Aspen Institute Financial Security Program developed a solutions framework for reducing government fines and fees. This framework identifies three goals for all solutions:

- ◇ Reduce the number of people affected and the overall amounts of fines and fees assessed by government agencies and court systems.
- ◇ Where fines and fees exist, reduce overall amounts assessed and ensure fines and

fees assessed are commensurate with the seriousness of the infraction.

- ◇ Ensure people who have debt from these fines and fees are not punished in a manner that impedes their livelihood or liberty.

All of the goals listed above, and subsequent solutions, must be pursued with a recognition of the racial disparities prevalent throughout the justice system. More specifically, they should be evident in the application and use of fines and fees. Funders should prioritize becoming familiar with the racial and ethnic demographics of their communities and existing disparities.

Where necessary, funders should bring in external experts on racial equity to better understand how to center racial equity in the development and implementation of solutions and grantmaking strategies.

## PROMISING PRACTICES FOR MITIGATING THE IMPACT OF FINES & FEES

This section provides examples of the various projects cities and states have developed and implemented to address the issue. Funders may use these examples to draw inspiration in getting started or in taking steps toward supporting this work.

1

### CONDUCT RESEARCH AND GATHER DATA ON THE IMPACT FINES AND FEES HAVE ON INDIVIDUALS, HOUSEHOLDS, AND COMMUNITIES

There is still a lot to understand and analyze about: 1) how fines and fees are affecting the financial security and stability of households, 2) the broader impacts of how household financial instability caused by fines and fees affects the economic security of neighborhoods, municipalities, and states, and 3) how fines and fees exacerbate the racial wealth gap.

**Example(s):** Alabama Appleseed Center for Law and Justice, a nonprofit based in Montgomery, Alabama,

conducted foundational and groundbreaking qualitative research across the state (cited throughout this brief) to better understand and explain the intersection of fines and fees, race, wealth, and economic outcomes.

**Grantmaker Leadership:** Funders can invest in nonprofits and community organizations, including legal service and advocacy organizations working directly with those most impacted by fines and fees, to: 1) collect data, 2) better understand how fines and fees are affecting households, and 3) support direct service efforts to mitigate the impact. Additionally, funders can work with community and municipal leaders to help make government data more accessible for the work just described.

## 2

### ASSESS THE EFFECTIVENESS OF CURRENT SYSTEMS

Governments can undertake a cost-benefit analysis of their debt collection strategies. This can be a very useful first step to understanding the reliance on fines and fees and can help target solutions.

**Example(s):** Ramsey County, Minnesota; Nashville-Davidson County, Tennessee; and Dallas County, Texas, secured third-party technical assistance to assess collection methods and revenue streams, as well as the social and economic impact of their justice system's reliance on fines and fees.<sup>45</sup>

**Grantmaker Leadership:** Philanthropy can work with jurisdictions to fund assessments of collection measures and revenue streams to better understand where fines and fees factor into budgets—an understanding essential to determining how to reduce, eliminate, and/or replace fines and fees as a revenue source.

## 3

### ELIMINATE PUNISHMENTS THAT IMPEDE LIVELIHOOD

The consequences for non-payment of a fine or fee should not exacerbate the inability to pay. Harmful policies currently in use include driver's license suspensions, reporting unpaid fines and fees to consumer credit bureaus (impacting employment prospects), wage garnishment, bank account seizures, and imprisonment.

**Example(s):** Six states—California, Idaho, Montana, Wyoming, Mississippi, and Kentucky—have ended the practice of suspending driver's licenses to punish people for failing to pay fines and fees.<sup>46</sup> Six states, including Idaho, South Dakota, Iowa, Wisconsin, Mississippi, and South Carolina, no longer suspend driver's licenses as punishment for missing a court date.<sup>47</sup>

The Durham Expunction and Restoration (DEAR) program in Durham, North Carolina, helps residents resolve outstanding traffic charges that cause long-term license suspensions.<sup>48</sup> The DEAR program is the product of the collaborative effort of the City of Durham, judges, other court actors, the Durham iTeam, community organizations, community members, and local law school representatives. The program provides the following free services: 1) identifying people eligible for restoration of a suspended or revoked license, and 2) dismissing old traffic tickets. Its success is reflective of the diverse collaboration that helped with its creation.

**Grantmaker Leadership:** Philanthropy can help fund pilots aimed at remedying existing systems. Pilots can include expunction clinics, debt forgiveness funds, etc. While ultimately governments need to change policy and practice and build new systems, most of the innovation around the country started with critical philanthropic investments to test new solutions and study the impact.

“WHEN STATES STOP [the practice of suspending licenses], people are getting jobs, their median income is growing, they are able to rejoin the workforce, start paying these fines and fees, engaging in economies, and taking care of their families.”

**PRIYA SARATHY JONES**  
NATIONAL CAMPAIGN DIRECTOR  
FINES AND FEES JUSTICE CENTER



**COLLECTION POLICIES and practices should not jeopardize the well-being of individuals for the sake of collecting debts.**

## 4

### WHERE FINES AND FEES EXIST, IMPLEMENT FLEXIBLE AND EQUITABLE COLLECTION PRACTICES

Debt collection practices can further exacerbate the financial strain on residents with low-income. Cities participating in the National League of Cities' Cities' Addressing Fines and Fees Equitably (CAFFE) Initiative are connecting residents who are in debt to the city, as a result of fines and fees, with financial empowerment services and access to restructured payment plans.

**Example(s):** San Francisco, California, offers a payment plan for money owed to the city and offers residents who may struggle to pay flexibility and alternatives to paying parking tickets.<sup>49</sup> Some jurisdictions have begun experimenting with ability-to-pay tools that use objective criteria to determine what an individual is able to pay, and scale payment plans to match.

During the COVID-19 pandemic, some state and local jurisdictions stopped suspending licenses for unpaid fines and fees or failure to appear, and others also reinstated suspended licenses for non-safety reasons. In other jurisdictions, counties extended payment due dates, offered flexible payment plans, or paused payments for a period.<sup>50</sup>

**Grantmaker Leadership:** Similar to the grantmaker leadership actions described earlier in Strategy #3, philanthropy can help fund pilots aimed at remedying existing systems, like payment plan trials and other ability-to-pay tools. Additionally,

grantmakers can help in sharing best practices and disseminating information when jurisdictions are faced with unique hardships like health and economic crises, or natural disasters.

## 5

### PURSUE WIDESPREAD REFORM AND ELIMINATE FINES AND FEES WHERE THEY NO LONGER MAKE FISCAL SENSE

Jurisdictions can identify local fines and fees that they can eliminate entirely without real impact on revenue. In fact, depending on the cost for collections, they may decrease overall budget costs through elimination.

**Example(s):** Several cities — St. Paul, Minnesota; Salt Lake City, Utah; Baltimore, Maryland; Columbus, Ohio; and Nashville, Tennessee — have eliminated library fines and report higher circulation but no change in unreturned materials.<sup>51,52</sup>

PolicyLink, the San Francisco Financial Justice Project, and the Fines and Fees Justice Center awarded 10 jurisdictions grants to pursue fines and fees reform, as well as technical assistance and training to develop and implement new, promising policy practices.<sup>53</sup>

**Grantmaker Leadership:** Grantmakers can fund jurisdictions and practitioners in continued efforts to pursue broad reform. Grantmakers can also help assemble and distill findings across cities and regions to encourage peer learning across jurisdictions, and as a case-making strategy for solutions at scale.

## HOW PHILANTHROPY CAN SUPPORT CHANGES IN POLICY, PERCEPTION, AND KNOWLEDGE

The solutions above are largely centered on how grantmakers can support changes in government policy and the development of new government-based initiatives. Additionally, for there to be real, long-lasting change on this issue, cross-sector work must complement government policy. Other opportunities for grantmakers include:

### Hosting convenings and educational initiatives

While there is increasingly more and more research on the issue, the short- and long-term impacts of fines and fees are still not widely understood. Grantmakers can lead in creating opportunities for cross-sector learning among community members, government officials, law enforcement, and others to understand the problems associated with fines and fees and develop community-led solutions. Grantmakers can also increase access to government data by working with government officials and law enforcement to make data easily and publicly available.

### Supporting public-private partnerships

Grantmakers can facilitate partnerships between local and state governments and private firms, particularly for the purpose of building stronger data systems and strengthening information sharing.

### Engaging community practitioners and faith-based groups

Grantmakers can support community practitioners and faith-based groups who are working to provide legal and wrap-around services to individuals and families navigating the criminal justice system and its financial repercussions.

### Funding additional research into the collateral consequences of fines and fees

There is still much to learn about how fines and fees drive poverty, force courts to act as debt collectors, create barriers between communities and law enforcement, and otherwise undermine prosperity and public safety and even drive mass incarceration. Additional research that drills down into these consequences at a state and local level will be vital in prompting change.

### Using their influence to change the narrative and understanding

A diverse set of government agencies, non-profit and for-profit organizations, and other stakeholders are beginning to engage with this issue, however, there is a need for more storytelling. Solving this problem requires myth-busting narratives around responsibility, redemption, ability to pay, and disparate impact. Narrative changing and building is not easy, but grantmakers can foster storytelling opportunities to increase understanding around the complexities of this issue and uplift the voices of those directly impacted by fines and fees.



## CONCLUSION

Fines and fees are a barrier to economic security and wealth, and disproportionately impact Black and Indigenous individuals and households and all people of color.

The Asset Funders Network and the Aspen Institute Financial Security Program are committed to helping other organizations and grantmakers learn about the impacts of fines and fees, invest in solutions to reduce their harmful effects, and center racial equity in this work. Both are committed to continuing to share new findings and encourage those in the philanthropic community to engage in this important issue.



## RESOURCES

- [At All Costs](#) (report) from the ACLU North Carolina that documents how a sharp increase in fines and fees resulting from legislative actions and inconsistent courtroom practices have transformed judges into debt collectors, creating modern-day debtor's prisons that target low-income North Carolinians, disproportionately harm people of color, and trap thousands in a cycle of poverty.
- National League of Cities' [Cities Addressing Fines and Fees Equitably \(CAFFE\)](#) Initiative (website/technical assistance provider) provides grants and technical assistance to cities to assess their use of local fines and fees and develop collections strategies that incorporate financial empowerment interventions.
- [Cities and Counties for Fines and Fees Justice](#) (website/technical assistance provider) is a new coalition of cities and counties prioritizing reform and solutions around fines and fees.
- [Confronting Criminal Justice Debt: A Guide for Policy Reform](#) (guide) from the Criminal Justice Policy Program at Harvard Law School helps advocates and policymakers address criminal justice debt at the state level.
- [Criminal Justice Administrative Fees: High Pain for People, Low Gain for Government](#) (report) provides an assessment of criminal justice fees in San Francisco, the impact on residents, and the rationale for change.
- [Ending the Debt Trap: Strategies to Stop the Abuse of Court-Imposed Fines and Fees](#) (report) from PolicyLink provides background research on fines and fees and highlights different solution and reforms options.
- [Fines and Fees Justice Center](#) (website) is a national center for advocacy, information, and collaboration. The website features a clearinghouse of efforts to reform fines and fees.
- [Lifting the Weight: Solving the Consumer Debt Crisis](#) (report) from the Aspen Institute Financial Security Program provides in-depth analysis of consumer debt solutions, including a section on fines and fees.
- [PFM Center for Justice and Safety Finance](#) (website/technical assistance provider) launched an initiative that is working with jurisdictions to assess the current use and effectiveness of fines and fees and to develop financial plans that are less reliant on fines and fees in the future.
- [Proportionate Financial Sanctions: Policy Prescriptions for Judicial Reform](#) (report) from the Criminal Justice Policy Program at Harvard Law School outlines new policy and practice strategies for imposing and enforcing monetary sanctions.
- [Reducing Fines and Fees in County Justice Systems](#) (brief) from the National Association of Counties outlines county-based strategies for addressing fines and fees.
- [Solving the Consumer Debt Crisis: An Action Guide for Local Government](#) (brief) from the Aspen Institute Financial Security Program provides an overview of strategies to address consumer debt at the municipal level and provides specific examples.
- [The Steep Costs of Criminal Justice Fees and Fines: A Fiscal Analysis of Three States and Ten Counties](#) (report) from the Brennan Center for Justice at New York University School of Law offers analysis that shows that in addition to thwarting rehabilitation and failing to improve public safety, criminal-court fees and fines also fail at efficiently raising revenue.
- [Under Pressure](#) (report) from Alabama Appleseed Center for Law and Justice on how fines and fees hurt people, undermine public safety, and drive Alabama's racial wealth divide.

## ENDNOTES

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