

Debt-Based Driver's License Suspensions Hurt All Floridians

Current fines and fees laws stop people from working, driving and paying debt.

If you can't afford to make a fine or fee payment, Florida takes your license — and, with it, your freedom to drive and work. Losing your license makes everyday tasks like caring for your children or buying groceries almost impossible.

Why this policy does not work:

- License suspensions make it far less likely that people will be able to pay their debts.
- People are forced to drive without a legal license — and often without insurance — solely because of debts.
- Licenses that are suspended for unpaid court debt stay suspended for a long time; it can be years before these safe drivers can afford to get back on the road, if ever.

The solution for Florida:

- Stop suspending licenses for unpaid court fines and fees. This will help individuals obtain employment, access healthcare, care for their families and contribute to the Florida economy.
- Collections will increase if people are able to work. In Florida, counties that don't suspend for criminal court debt averaged higher collections rates over the counties that use suspensions.

Debt-based license suspensions increase insurance premiums for us all.

The Insurance Research Council estimates that uninsured drivers add an average of \$78 to insured driver premiums each year.

Florida is one of the five most expensive states for insuring a car, with premiums almost 61% above the national average. Average annual premiums in Florida generally range from \$1,383 to \$3,043.

The solution for Florida:

- Ending debt-driven license suspensions in Florida would eliminate a leading cause of uninsured drivers. By decreasing Florida's rate of uninsured drivers, average insurance premiums should go down, benefiting millions of Floridians.

Driver's license suspensions for nonpayment divert significant public safety resources.

Suspending driver's licenses for unpaid fines and fees does not increase traffic or public safety. To the contrary, these license suspensions for unpaid fines and fees divert public safety resources from dangerous driving and serious crime. Data shows that drivers suspended for highway safety reasons are three times more likely to be involved in a crash than drivers suspended for non-highway safety reasons.

The impact to all Floridians:

- The costs of arresting, processing, administering, and enforcing social nonconformance related driver license suspensions create a significant strain on budgets and other resources and detract from highway and public safety priorities. James Madison Institute and the Reason Foundation conservatively estimated that license suspensions for failure to pay cost the Florida courts over \$40 million annually.
- Our roads are no safer. The high law enforcement and legal costs incurred by the state come without any gains in public safety. In fact, dangerous driving incidents have increased in Florida. Florida accounted for nearly 1 in 12 road deaths in the U.S. in 2021.

The solution for Florida:

- End debt-driven license suspensions in Florida so law enforcement can spend their time enforcing dangerous driving and preventing serious crime.

Driver's license suspensions undermine economic prosperity.

Driver's license suspensions exact a high personal and economic toll. By making employment opportunities harder to access, driver's license suspensions produce economic instability. Altogether, a suspended driver's license translates to less social mobility: people living in poor communities stay poor.

The impact to all Floridians:

- In 2019 Florida missed out on an estimated \$491 million in consumer spending as a result of driver's license suspensions for unpaid court fines and fees.
- Florida businesses lose employees as a result of license suspensions causing employers to bear the cost of replacing trained workers who can no longer do their job or get to work, and the larger economy loses productivity and labor.

The solution for Florida:

- End debt-driven license suspensions in Florida so Floridaians can continue to earn a living and meaningfully contribute to the economy.

Fines and fees are an inadequate, unreliable source of revenue.

Court fines and fees are largely uncollectible — and what little is collected is directed to over 40 different trust funds that support a wide range of government services and projects, including the Clerks of Court. The result is Florida wastes money chasing money that doesn't exist — while hard-working Floridians are continuously punished with more hidden taxes and license suspensions. The Florida legislature must provide for the full operating budget of all essential offices of the justice system including clerks, courts, public defenders, and state attorneys through general revenue.