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Research Overview: The Impact of Fines & Fees on Women

Over the past four decades, the number of women involved in the criminal legal system has surged by more than 585 percent,¹ placing a growing financial burden on them through fines and fees. This burden is especially devastating because women often enter the system at a significant economic disadvantage, making it even harder to navigate and recover from monetary sanctions. Fines are monetary sanctions meant to punish people for violating the law. Fees, also sometimes referred to as costs or surcharges, are imposed to raise revenue to fund state and local government operations. In this way, fees function as hidden taxes on individuals for each contact with the system. Failing to pay debt from fines or fees can incur other penalties—such as additional late fees, driver’s license suspension, and even incarceration.

Fines and fees have a disproportionate impact on women, as compared to men. Beyond the fact that women experience historic income and wealth inequality and tend to shoulder greater caregiving responsibilities for children and aging parents, when women break the law, it tends to be for lower-level offenses that are more likely to result in monetary sanctions. When they are unable to pay, however, the collateral consequences deepen their involvement with the system.

In the pages that follow, the Fines and Fees Justice Center has collected the latest research, studies, and reports that support these understandings. This is not an exhaustive list of materials related to the impact of fines and fees on women.

¹ Kristen M. Budd, “[Incarcerated Women and Girls](#),” The Sentencing Project (2024).

Women Are More Likely to Be Punished by Fines and Other Financial Sanctions

Women in the justice system are disproportionately charged with low-level offenses that are punishable by fines. Therefore, the harms related to unduly high or unpayable fines have a significant impact on women within the legal system.

Lindsay Bing, Becky Pettit, & Ilya Slavinski, “[Incomparable Punishments: How Economic Inequality Contributes to the Disparate Impact of Legal Fines and Fees](#)” *RSF: The Russell Sage Foundation Journal of the Social Sciences* 8, no. 2 (2022): 118–136.

- In this study, researchers employed a mixed-methods approach, analyzing administrative court records and conducting interviews with criminal defendants in Texas to examine how standardized legal fines and fees for low-level charges induce disparate treatment and result in disparate impact.
- The study found that standardized fines for low-level charges disproportionately extract more money and time from African American, Latinx, and economically disadvantaged defendants. These fines, which are the standard sentence for Class C misdemeanors — such as traffic, public order, and city code violations — create unequal burdens based on defendants’ race and economic status.
- The researchers concluded that, as a result, **fine-only misdemeanors undermine the principle of formal equality**, which holds that individuals convicted of the same offense should receive the same punishment. In practice, financially stable and low-income people experience fines very differently, revealing deep inequities in how monetary sanctions are imposed and felt.
- The study also found that, in Texas, fine-only misdemeanor cases made up a significantly higher share of cases involving women – 10 to 14 percent more – compared to more serious offenses. This suggests that women are more likely to be entangled in parts of the criminal legal system where monetary sanctions are the primary form of punishment.

Reliance on Fines and Fees is Associated with Higher Incarceration Rates for Women

The growing state and local dependency on fines and fees as a source of revenue is harmful to communities and, particularly, women. When local governments rely on monetary sanctions to fund their court systems, police departments, or local general budgets, it creates a perverse incentive to ticket, cite, and charge individuals not based on public safety needs, but to generate income. This practice not only redirects law enforcement from their public safety objectives but disproportionately harms women with financial penalties they cannot afford to pay.

Kate K. O'Neill, Tyler Smith, and Ian Kennedy, "[County Dependence on Monetary Sanctions: Implications for Women's Incarceration](#)," *RSF: The Russell Sage Foundation Journal of the Social Sciences* 8, no. 2 (January 2022): 157–72.

- This study investigates how counties in Washington State rely on monetary sanctions as a revenue source and how this dependence correlates with women's incarceration rates. Researchers analyzed data from Washington State (2007–2012) and found that counties with a higher dependence on fines and fees exhibited increased incarceration rates for women.
- **A one percent increase in the percentage of county revenue derived from monetary sanctions is associated with a 23 percent increase in women sentenced to incarceration.** This suggests revenue-driven justice practices contribute to harsher legal outcomes, reinforcing economic and social instability.

Rebecca Goldstein, Michael W. Sances, and Hye Young You, "[Exploitative Revenues, Law Enforcement, and the Quality of Government Service](#)" *Urban Affairs Review* 56, no. 1 (2020): 5–31.

- In this study, researchers analyzed 5,935 unique municipal governments with independent police forces and assessed whether law enforcement participation in revenue collection affects police departments' ability to solve violent crimes.
- The researchers found that a 1 percent increase in the share of revenues from fees, fines, and forfeitures collected by a municipality is associated with a 6.1 percentage point decrease in the violent crime clearance rate. This suggests that when police departments are tasked with generating revenue, it may come at the expense of their core public safety mission.
- *Context Point:* Although this study did not include a specific gender analysis, when paired with the prior study, these findings suggest that when law enforcement and courts are incentivized to collect revenue, it not only leads to increased punishment, particularly for women, but also diverts resources away from core public safety functions, thereby undermining the integrity and purpose of the legal system.

Women Enter the Criminal Justice System with Fewer Resources than Men

Fines and fees are not gender-neutral. Women in the criminal legal system often enter it with fewer financial resources than men. Looking at the criminal legal system through a gendered lens demonstrates just how women bear the brunt of its economic and social burdens. The imposition of fines and fees deepens existing gender inequalities by increasing economic instability, punishing poverty, and disrupting family structures.

Although research on fines and fees has expanded in recent years, a significant gap remains in understanding how these financial penalties affect women specifically. Most studies focus on the broader population or the effects on low-income individuals without disaggregating data by gender. This lack of research overlooks the unique financial challenges women face, such as lower pre-incarceration incomes, caregiving responsibilities, and the added burden of supporting incarcerated family members. However, the research we do have suggests that women face disparities as a result of fines and fees imposed on them.

Keith Finlay et al., [The Impact of Criminal Financial Sanctions: A Multi-State Analysis of Survey and Administrative Data](#), NBER Working Paper No. 31581. Cambridge, MA: National Bureau of Economic Research (August 2023).

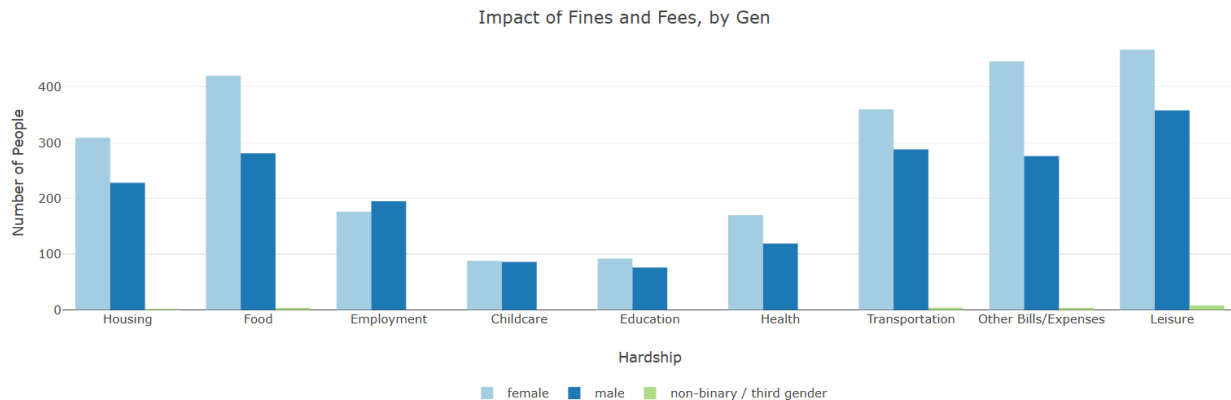
- This multi-state study examined the impact of increasing financial obligations upon conviction on recidivism, employment, expenditures, mental well-being, and household stability. Though their overall findings suggested financial sanctions had little impact on wage earnings over time, their data noted certain demographic subgroups fared significantly worse: **financial sanctions placed low-income defendants, particularly low-income women, at greater risk** for debt collection, arrest warrants, and driver's license suspensions, deepening their involvement in the justice system.
- Although financial sanctions negatively impacted earnings across all groups, women faced greater financial instability over ten years after conviction. On average, women's W-2 earnings declined by \$75.47, compared to a \$25.98 drop for men.
- Moreover, Black people saw worse earnings impacts than their white counterparts, suggesting, when combined with the gender differences, that *Black women* are particularly negatively impacted.

Wilson Center for Science and Justice & Fines and Fees Justice Center, [Debt Sentence: How Fines and Fees Hurt Working Families](#) (May 2023).²

- This national survey study examined the impact of court-imposed fines and fees on individuals and families across the country. The researchers found that this debt affects working families across all racial groups, political affiliations, and income levels.
- Though not explicitly noted in the published study report, the authors disaggregated data shows that women experienced greater financial hardship than men,

² Though the published study report did not include gender-specific findings, the researchers did collect gender data. That data is available online at https://wcsj.shinyapps.io/ffjc_app/.

particularly in areas of housing, food access, transportation, healthcare, childcare, and other essential expenses. (See data graph below.) While fines and fees can impact everyone, the burden falls heavier on women, particularly in ways that affect basic stability and family well-being.



Racialized Enforcement Patterns Amplify Gender Inequities

Sian Mughan and Joanna Carroll, [Escaping the Long Arm of the Law? Racial Disparities in the Effect of Failure-to-Pay License Suspension](#), SSRN (June 20, 2020).

- This study examines the unintended consequences of suspending driver's licenses for failure to pay court debts. Researchers tracked individuals who received traffic tickets in Marion County, Indiana, between January 1, 2001, and November 30, 2017, and followed them for two years to determine if they received another ticket.
- The study found that license suspensions for failure to pay (FTP) a traffic ticket slightly reduced the likelihood of white drivers receiving a second ticket, but significantly increased that likelihood for Black drivers.
- Among Black women, in particular, FTP suspensions increased the probability of getting a second ticket by 9.3 percentage points. However, among white women, FTP suspensions reduced the probability of receiving a second ticket to almost zero percent.

- The researchers concluded that their findings were more likely the result of differential treatment of Black motorists by law enforcement because they did not detect differences in driving behavior across racial groups.

The Unique Financial Burden on Women

Women face distinct financial burdens, driven by persistent income disparities and gendered societal roles. In addition to earning less than men on average, women tend to shoulder more caregiving responsibilities for children and other dependent family members. Furthermore, women frequently provide financial assistance to justice-involved male relatives, placing additional strain on already limited resources. The financial burdens do not just limit women's opportunities — they increase women's vulnerability to criminalization, as poverty-related offenses and unpaid fines can trap women in cycles of debt and incarceration. The studies that follow support these conclusions.

Women Face Heightened Economic Disparities Even Before Fines and Fees Are Imposed

Lisa Servon, Ava Esquier, and Gillian Tiley, "[Gender and Financialization of the Criminal Justice System](#)" *Social Sciences* 10, no. 11 (2021): 446.

- Using interviews and courtroom observations, this qualitative study investigated how the financialization of the U.S. criminal justice system — through fines, fees, privatization, and the commodification of carceral services — intensifies economic and social instability for justice-involved women. It highlights how women's pre-existing vulnerabilities, such as poverty, caregiving responsibilities, trauma, and limited employment opportunities, interact with the financial demands of justice involvement to create enduring barriers to reentry. The study concluded that financialization of the justice system is not gender-neutral; it amplifies the structural inequalities women already face and deepens their entrenchment in the criminal legal system. (Note that the sample size for this study was small and the authors concede more research needs to be done. Nonetheless, it is illustrative.)

- About half of the women interviewed reported being financially unstable prior to their incarceration.³
- Post-incarceration, women faced substantial legal debts, the amounts owed ranged from \$300 to \$129,000, with a median debt of \$4,000.
- Many of the interviewees reported that the financial burdens imposed by the justice system hindered their reentry into society. Many faced challenges securing employment and housing, partly due to their criminal records and ongoing debt obligations.

Rabuy, Bernadette, and Daniel Kopf, “[Detaining the Poor: How Money Bail Perpetuates an Endless Cycle of Poverty and Jail Time](#),” Prison Policy Initiative (May 2016).

- An analysis of jail populations by the Prison Policy Initiative shows that before incarceration, women had a median annual income of just \$11,071 — far below the poverty line and even lower than the already meager \$15,109 median for jailed individuals overall.
- 66 percent of women in jail are mothers to children under the age of 18.
- *Context point:* Though fines and fees are not specifically addressed in this study, because we know incarceration typically comes with additional fees (such as those for [room and board](#), [medical copayments](#), [telephone calls](#), [money transfers and in-custody accounts](#), and [extra-judicial “disciplinary” fines and fees](#), among others) the findings that women are often more economically disadvantaged when entering prison makes the impact of these other system-imposed costs even greater on women.

³ According to the U.S. Census Bureau, the [2020 census](#) data show that women earn over \$10,000 less than men on average, and 12 percent of women live in poverty, compared to just 8.8 percent of men. Among incarcerated populations, this financial precarity is even more stark: an [analysis by the Prison Policy Initiative](#) found that, in 2015 dollars, women held in local jails had a median annual income of only \$11,071 before incarceration — well below the poverty line.

Court Debt Impacts Women Caregivers Particularly Hard

When women are assessed court debt, the consequences extend far beyond the courtroom. Studies highlight that the accrual of fine and fee debt diverts essential income away from families and compounds emotional and financial stress, particularly for women-led households.

Sarah Jane Glynn, “[Breadwinning Mothers Are Critical to Families’ Economic Security](#),” Center for American Progress, (March 2021).

- This analysis by the Center for American Progress examines the economic role of working mothers in the United States from 2015 to 2019. The author emphasizes the critical role that mothers, especially those who are sole or co-breadwinners, play in maintaining their families’ economic security.
- The data show that:
 - two-thirds of mothers were either the primary or co-providers for their households;
 - mothers in the bottom 20 percent of the income distribution were more than three times as likely to be sole or primary breadwinners for their families than those in the top 20 percent; and
 - more than two-thirds of black mothers were sole or primary breadwinners (68.1 percent) compared to just more than one-third (37.2 percent) of non-Hispanic white mothers. (see Figure 2).
- *Context point:* Although this analysis is not about the criminal legal system, it provides important context of women in the economic stability of families and is suggestive of how serious financial impacts may ripple across these families.

Colleen V. Chien et al., “[Estimating the Earnings Loss Associated with a Criminal Record and Suspended Driver’s License](#),” 64 *Ariz L. Rev.* 675 (2022).

- This 2022 study examines the economic impact of criminal records and driver's license suspensions on individuals in the state of Texas. The researchers calculated a national average annual loss in wages associated with misdemeanor and felony convictions, as well as driver's license suspensions, and applied those figures to Texas as a case study to show how this translates to actual losses across the state.
- A person whose license is suspended for nonpayment of fines and fees will experience a loss of \$12,700 in earnings each year the suspension continues.⁴
- Applying that calculation to Texas economic data, the researchers estimated a \$9 billion earnings loss associated with the second-chance sealing and second-chance relicensing in Texas.
- *Context Point:* Given the findings of this study, anytime a woman is the primary or major contributor to household earnings, debt-based license suspension or barriers to clearing records will impact family and community success.

Veronica L. Horowitz et al., "[Fines, Fees, and Families: Monetary Sanctions As Stigmatized Intergenerational Exchange](#)," *The Sociological Quarterly* 65, no. 3 (2024): 469–488.

- A 2024 study explored the financial and emotional strains experienced by individuals who were assessed fines and fees, as well as their parents and children. It found the strain and stress caused by fines and fees had intergenerational effects, impacting parents of those with debt as well as children of those with debt.
- In interviews with adults with criminal court debt who were caring for younger children, many expressed experiencing heightened stress and strain due to the debt. When individuals viewed the financial burdens of monetary sanctions as insurmountable, the weight of these obligations, combined with caregiving responsibilities and struggles with the legal system, was often demoralizing.

⁴ Women already earn over \$10,000 less than men on average. See, Emily A. Shrider et al., "[Income and Poverty in the United States: 2020](#)" (P60-273), U.S. Census Bureau, Washington, DC: U.S. Government Publishing Office, 2021. The estimated \$12,700 annual earnings loss from a suspended license deepens that existing income inequality.

- The researchers found that those responsible for children tended to prioritize spending on and attention to meeting their children's basic needs, especially food, housing, and transportation, even as monetary sanctions and debts accumulate.

Wilson Center for Science and Justice & Fines and Fees Justice Center, [Debt Sentence: How Fines and Fees Hurt Working Families](#) (May 2023).

- This study examined the effects of fine and fee debt on individuals and families. The researchers estimated that 17 million households with children likely experienced shortfalls in food, housing, healthcare, or other essentials because a parent was saddled with court debt.
- 99 percent of parents with court debt who had minor children reported they had to cut back on at least one essential need.
- *Context Point:* Though not cited in the published report, supplemental data from the research that is [available online](#) showed that women with fine and fee debt were more likely to report challenges meeting these individual and family needs than men with court-ordered debt.

Women Disproportionately Shoulder The Costs of Fines and Fees For Others

Saneta deVuono-powell et al., [Who Pays? The True Cost of Incarceration on Families](#), Ella Baker Center, Forward Together, Research Action Design, (2015).

- Researchers surveyed over 1,000 people, including formerly incarcerated individuals, their families, and employers, in 14 states to investigate the financial, health, and social impacts of incarceration on individuals and their families.
- Survey results revealed that, although women relatives of incarcerated individuals may not be the ones arrested or fined, these women are often the ones covering fines, fees, or bail for male relatives, such as sons, grandsons, brothers, partners, uncles, and others.

- The study found that 63 percent of costs imposed on incarcerated people are paid by family members outside the criminal justice system.
- Of the family members primarily responsible for paying the costs imposed on incarcerated loved ones, 83 percent were women.

Daniel J. Boches, et al., "[Monetary Sanctions and Symbiotic Harms](#)," *The Russell Sage Foundation Journal of the Social Sciences*, Vol 8., Iss. 2, 98-115 (2022).

- Researchers looking to identify how monetary sanctions harm the families of adults with legal debt interviewed 140 people who have legal debt and 96 court actors in Georgia and Missouri. They found "evidence that family members are often coerced into paying their relatives' fines and fees and that monetary sanctions increase the financial strain, emotional distress, and interpersonal conflict that relatives experience."
- Financial support to pay legal debts came most often from mothers (33 percent), followed by romantic partners (23 percent). Significantly smaller percentages of fathers and siblings (12 percent each), friends (seven percent), and children (five percent) provided direct financial support.
- Based on interview transcripts with family members, researchers found that families take out loans, use tax refunds, empty retirement accounts, and pawn valuable assets to help pay the legal debt of others.
- The researchers also pointed out that payment by loved ones was commonly the result of court actors contacting families directly and threatening incarceration of the defendants if LFOs went unpaid, or by diverting money loved ones had contributed to a detained person's commissary accounts toward the payments of fees.