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HOW FINES AND FEES IMPACT FAMILY WELL-BEING

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ABSTRACT

Fines and fees can impose heavy burdens on those who come into contact with the criminal legal system. Using nationally representative data from the Urban Institute's 2023 Well-Being and Basic Needs Survey, we examined the prevalence of fines and fees among nonelderly adults' households, including the types of violations resulting in fines and fees, the populations impacted, and the consequences of these costs. About one in six adults incurred fines and fees in 2023, largely from traffic or parking tickets. Court or incarceration-related fines and fees disproportionately affected people of color and those with low incomes. Compared with adults who only incurred costs from traffic or parking tickets, those with court or incarceration-related fines and fees faced higher amounts charged, greater financial strain to make payments, and a higher likelihood of adverse consequences for being unable to pay, such as driver's license suspensions, additional fees, or time in jail. They also faced higher rates of food insecurity and other material hardships. Our findings contribute to the growing evidence base on the impacts of fines and fees on family well-being.

Fines, fees, and court costs, or financial penalties imposed for violations of the law, are meant to penalize certain behaviors, recover the costs of administering criminal legal services, and raise government revenues. Based on how they are structured, who they impact, and ways people are compelled to pay, fines and fees can intensify financial strains on families and widen economic disparities (Harris 2016). Recognizing these adverse consequences, impacted communities, advocates, government officials, and other stakeholders across the US are pursuing reforms to alleviate the impacts of fines and fees.¹ The US Department of Justice has also issued guidance to state and local courts and government agencies on various legal and policy concerns that surround the imposition of fines and fees due to their inequitable impacts (US Department of Justice 2023).

In this research brief, we use data from the Urban Institute’s 2023 Well-Being and Basic Needs Survey (WBNS), a nationally representative survey fielded in December 2023 with a sample of 7,821 nonelderly adults, to examine the prevalence and consequences of fines and fees.² We examine the shares of adults ages 18 to 64 who reported their households incurred any fines and fees in the past 12 months or currently owe money from unpaid fines and fees incurred in the past year or earlier years. We assess how being charged or owing money for fines and fees varies by family income and by race and ethnicity. We then examine differences in the financial and legal consequences of fines and fees and rates of material hardship between those with only traffic or parking tickets versus those with any court or incarceration-related fines and fees, given differences in the nature of these costs and the populations affected by them. Our key findings include the following:

- About one in six nonelderly adults (17 percent) reported that their households incurred fines and fees in 2023, largely from traffic and parking tickets.
- Though the incidence of court or incarceration-related fines and fees (3 percent) was less common than traffic tickets (10 percent) and parking tickets (7 percent), the amounts charged for court or incarceration-related fines and fees were significantly higher. More than half of adults (55 percent) who incurred court or incarceration-related costs in 2023 were charged \$500 or more. In contrast, just six percent of adults who only incurred tickets and no other fines and fees were charged \$500 or more.
- Six percent of all adults reported currently owing money for unpaid fines and fees incurred in the past year or prior years, and among those with any unpaid fines and fees, one in four (25 percent) owed \$1,000 or more.
- Black and Latine³ adults reported being charged or owing money for fines and fees at higher rates (20 percent and 22 percent, respectively) than White⁴ adults (15 percent).

- The overall prevalence of fines and fees was similar across levels of family income, but adults with low incomes were more likely than those with higher incomes to report being charged or owing money for court or incarceration-related fines and fees.
- Adults who were charged or owed money for fines and fees reported challenges paying them. Many adults paid these costs by withdrawing savings (21 percent), borrowing from family or friends (15 percent), not paying other bills (14 percent), increasing credit card debt (16 percent), or taking out loans (7 percent). These actions were more common among adults with court or incarceration-related costs than among those only charged or owing money for tickets alone.
- Those who were unable to pay court or incarceration-related fines and fees often faced severe consequences: 28 percent reported being charged additional fines and fees, 24 percent reported having their driver's licenses suspended, and 19 percent reported serving time in jail because they did not pay their fine and fee obligations.
- Adults charged with or owing money for fines and fees reported significantly higher rates of material hardship than adults with no such obligations. Adults with court or incarceration-related costs were most likely to experience food insecurity (57 percent), problems paying their rent or mortgage (29 percent), and having unmet health care needs due to costs (42 percent) in the past 12 months.

Overall, our analysis shows significant racial and ethnic disparities in the prevalence of fines and fees and high rates of financial strain and material hardship among those impacted, especially those with court or incarceration-related fines and fees. We conclude by discussing policy implications for stakeholders looking to better understand who is impacted by fines and fees and ways to alleviate their burdens.

BACKGROUND

Fines and fees broadly refer to traffic and parking tickets, court-imposed fines, room and board costs for incarceration,⁵ supervision costs, fees assessed for public defenders,⁶ or other legal financial obligations. Fines and fees are assessed at every stage of the criminal legal system,⁷ including pretrial, sentencing, incarceration, probation and parole supervision, and for having outstanding debts.⁸

Definitionally, fines serve the purpose of penalizing and ostensibly deterring certain behaviors, and fees and other court costs are meant to recover the costs of administering criminal legal services and raise additional government revenues. However, fines and various types of fees are often imposed together, and cumulatively, they can significantly increase the costs incurred from any violation. For example, a typical \$117.50 speeding ticket issued on interstate highways in South Dakota includes a \$39 fine, with the rest divided into seven additional fees for law enforcement training, court automation, telecommunicator training, court appointed attorneys and public defenders, victim's compensation, court-appointed special

advocates, and abused and neglected children (South Dakota Unified Judicial System 2020). Similarly, in Illinois, a \$150 fine for a first-time conviction for driving while intoxicated could result in a total obligation of \$2,022 due to additional state and local court fees (Gleicher and DeLong 2018).

Prior research has shown that most states have expanded the range of criminal and civil fees they levy over recent decades (Harris 2016).⁹ Defendants are now charged for a variety of additional government costs that were once paid for with general tax revenues, such as pretrial jail fees, incarceration room and board costs, drug testing fees, jury fees, and payment plan fees.

These fines and fees largely feed into state and local governments' revenues. According to US Census Bureau data, criminal legal fines, fees, and forfeitures revenues amounted to \$13 billion across state and local governments in 2021 (Tax Policy Center 2024).¹⁰ While this is less than one percent of their total general revenue, reliance on fine and fee revenues can be higher in some smaller cities and towns, particularly in some Southern states.¹¹ Revenue motivations can steer government officials toward increased enforcement, engendering conflicts of interest between who is enforcing fines and fees and who is benefiting from increased revenues (Makowsky and Stratmann 2009; Makowsky, Stratmann, and Tabarrok 2019). Some jurisdictions implement these strategies even though they have had little to no impact on deterring repeat violations or increasing public safety (Lawpoolsri, Li, and Braver 2007; Goldstein, Sances, and You 2018). Most notably, a US Department of Justice investigation into Ferguson, Missouri, found that the city's finance director, municipal court, and police department's efforts to increase fines and fees enforcement and collections compromised public safety, violated federal laws, and imposed disparate harms upon Ferguson's Black residents (US Department of Justice 2015).

Most states and localities do not offer robust and routine alleviation measures, which can include ability-to-pay assessments, payment plans, or community service options for those who are unable to pay (FFJC 2020; Martinez et al. 2019). This can contribute to a significant gap between fines and fees assessed versus fines and fees collected, with outstanding debt amounting to over \$27 billion in a subset of states, twice the annual revenues from fines, fees, and forfeitures in a given year (Hammons 2021). Prior research has shown that some localities spent over \$1 for every dollar raised from fines and fees for in-court proceedings and jail costs, even before accounting for some of the other costs of processing warrants, issuing arrests, suspending drivers' licenses, and administering parole and probation (Menendez et al. 2019).

For those unable to afford or who do not pay their fines and fees, nonpayment can have severe consequences, as state and local governments can impose various financial and nonfinancial penalties for outstanding debts. This includes additional fees, higher interest rates, bench warrants, driver's license suspension, disenfranchisement of voting rights, job loss, damaged credit, and even incarceration (Menendez et al. 2019).

These consequences are not equally borne. There is a long history of racial disparities in the criminal legal system (Nembhard and Robin 2021; National Academies of Sciences, Engineering, and Medicine 2023). State and local governments used fines and fees in their carceral systems post-Civil War and during the Jim Crow era to oppress Black families (Williamson 2020). The United States Commission on Civil Rights has detailed the disproportionate harms that communities of color continue to face today due to fine and fee practices (US Commission on Civil Rights 2017). Prior research has shown that cities with higher proportions of Black residents rely more on fines and fees revenues than those with fewer Black residents (Sances and You 2017). And, in recent years, case studies in Chicago, the District of Columbia, Minnesota, North Carolina, Seattle, and other places have revealed how fines and fees can disproportionately affect Black, Latine, and Native American residents (Stewart et al. 2022; Crozier, Garrett, and Maher 2020; Edwards and Harris 2020).¹²

Prior surveys conducted by the Fines and Fees Justice Center (FFJC) and the Alabama Appleseed Center for Law and Justice found that those incurring fines and fees report facing serious hardships. FFJC's national data showed that one in three adults reported receiving a court-related fine or fee in the past decade, with over 60 percent of them experiencing at least one essential hardship related to their housing, food security, employment, health, child care, and transportation as a consequence (FFJC 2023). In Alabama, half of all respondents who incurred these fines or fees said they had been jailed for failure to pay their court debt, with even higher rates among those who had already been declared indigent in a court of law (Nelson, Knaack, and Sweeney 2018). These consequences have spillover effects on family members, particularly caretakers who are already responsible for other dependents at home (deVuono-powell et al. 2015; Nagrecha, Katzenstein, and Davis 2019). Moreover, prior research has shown that fines and fees can be both acute and chronic health stressors, resulting in feelings of fear, frustration, anxiety and despair, underscoring the need to better understand the prevalence, as well as the financial and nonfinancial impacts of fines and fees on families' well-being (Harris and Smith 2022).

FINDINGS

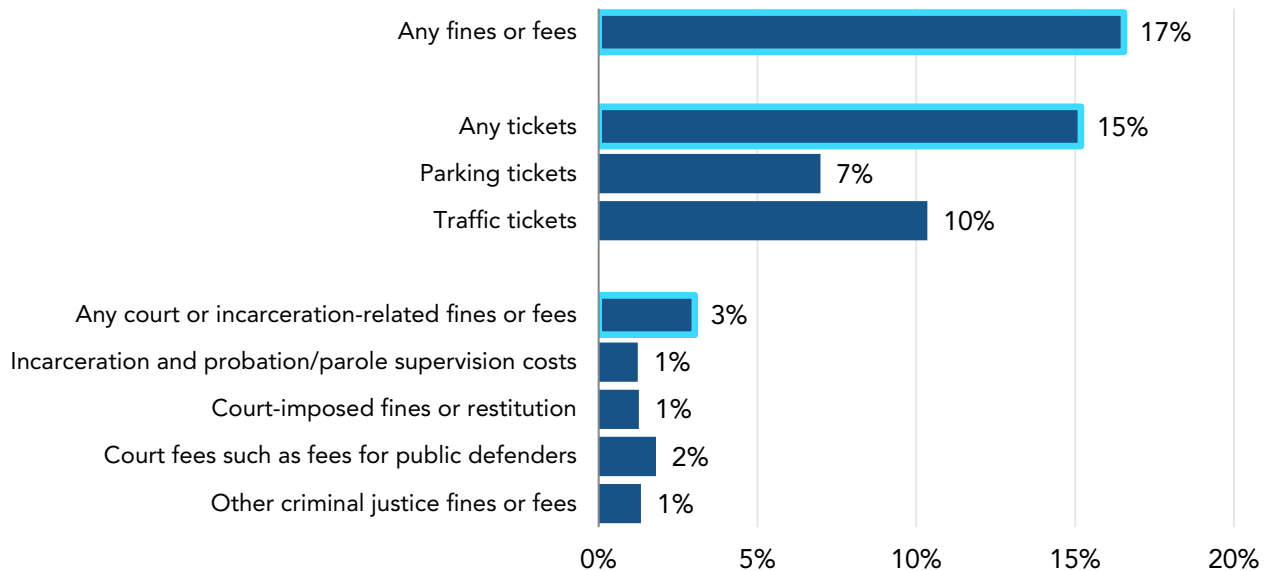
How common are fines and fees, and how much are people charged?

In December 2023, about one in six nonelderly adults (17 percent) reported they or a household member were charged any fines and fees in the past 12 months. Among the types of fines and fees, traffic tickets (10 percent) and parking tickets (7 percent) were most common, and some adults incurred multiple types of fines and fees in the past year. Three percent of all adults reported court or incarceration-related fines and fees in 2023, including fees for public defenders, incarceration and probation/parole supervision costs, or court-imposed fines or restitution (figure 1).

FIGURE 1

Fines and Fees Charged in the Past 12 Months

Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Data include respondents or their household members who were charged fines or fees in the past 12 months. Because respondents could report multiple types of fines and fees, the categories shown are not mutually exclusive and do not sum to the total share of adults reporting any fines or fees.

Notably, about half of adults with court or incarceration-related charges (52 percent) also reported receiving traffic or parking tickets, indicating they had multiple fine and fee obligations.

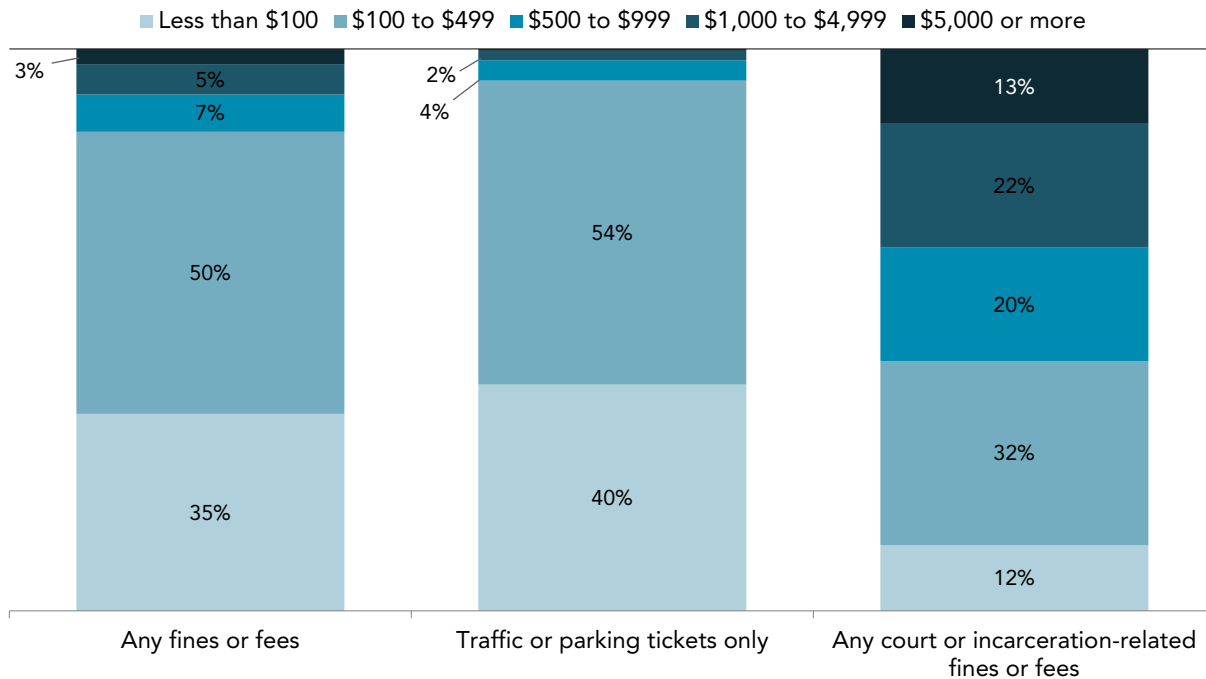
Most people (85 percent) incurring fines and fees in the past 12 months reported being charged under \$500, and 8 percent reported being charged \$1,000 or more. However, this varied greatly by type of violation: just 6 percent of those with only traffic or parking tickets reported being charged \$500 or more, compared with 55 percent of those incurring any court or incarceration-related fines and fees (figure 2).

FIGURE 2

Amount of Fines or Fees Charged in the Past 12 Months



Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Estimates are not shown for the 0.3 percent of adults charged tickets only of \$5,000 or more. Data include respondents or their household members who were charged fines or fees in the past 12 months. All estimates for adults with court or incarceration-related fines or fees differ significantly from estimates for adults with tickets only at the 0.01 level, using two-tailed tests.

Six percent of all adults reported they or a household member currently owe money for unpaid fines and fees incurred in either the past year or earlier years. Among those with any unpaid fines and fees, about one in four (25 percent) owed \$1,000 or more.

In total, 18 percent of all nonelderly adults reported their households were charged fines and fees in the past 12 months or currently owe money for unpaid fines and fees incurred in the past year or earlier years. In the following sections, we examine differences by income and race and ethnicity in the shares of adults who were charged or currently owe money for fines and fees.

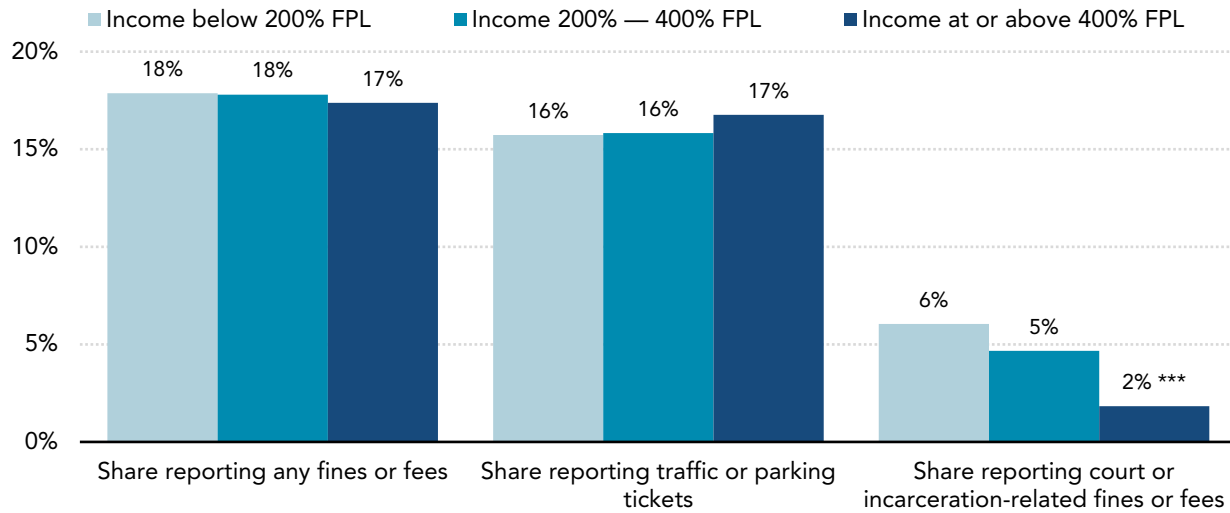
Who is most likely to face fines and fees?

Overall, adults with lower and moderate family incomes reported being charged or owing money for unpaid fines and fees at similar rates to those with higher family incomes in 2023. However, those with family incomes below 200 percent of the federal poverty level (FPL) or between 200–400 percent of FPL were

more likely to have court or incarceration-related fines and fees than those with incomes above 400 percent of FPL (six percent and five percent versus two percent, respectively; figure 3).

FIGURE 3

Income Disparities in Fines and Fees Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: FPL = Federal poverty level. The FPL varies by family size; in 2023, it was \$30,000 for a family of four. Data include respondents or their household members who were charged fines or fees in the past 12 months or currently owe money for unpaid fines or fees incurred in the past year or prior years. Income is reported for the family.

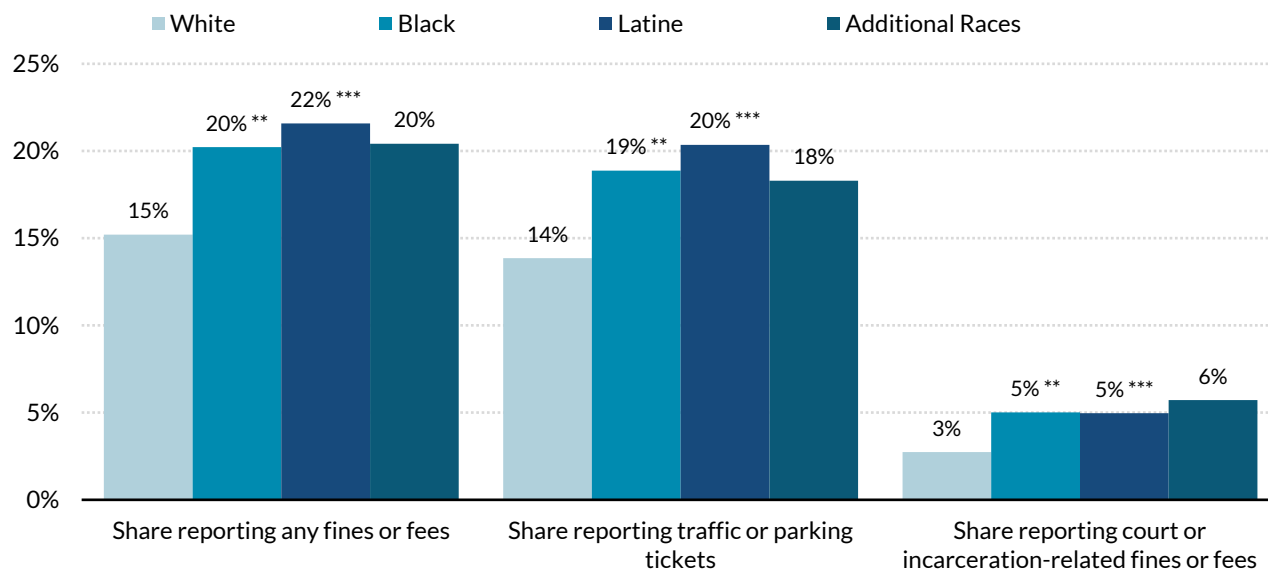
*** Estimate differs significantly from adults with income below 200% FPL and those with incomes between 200%-400% FPL at the 0.01 level, using two-tailed tests.

The prevalence of fines and fees varied by race and ethnicity. Twenty-two percent of Latine adults and 20 percent of Black adults reported being charged or owing money for any fines and fees, compared with 15 percent of White adults. These disparities were statistically significant for parking or traffic tickets as well as court or incarceration-related fines and fees (figure 4).

FIGURE 4

Racial and Ethnic Disparities in Fines and Fees

Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Data include respondents or their household members who were charged fines or fees in the past 12 months or currently owe money for unpaid fines or fees incurred in the past year or prior years. Respondents who are Black, White, and other races refer to those who are not Latine. "Additional Races" include Asian, Native Hawaiian or Pacific Islander, Native American, some other race, or two or more races.

/ Estimates differs significantly from White adults at the 0.05 and 0.01 levels, respectively, using two-tailed tests.

These racial and ethnic disparities were not solely attributable to differences in income. Even among those with family incomes below 200 percent of the FPL, Latine and Black adults reported fines and fees at higher rates (21 percent and 20 percent, respectively) than White adults (14 percent).

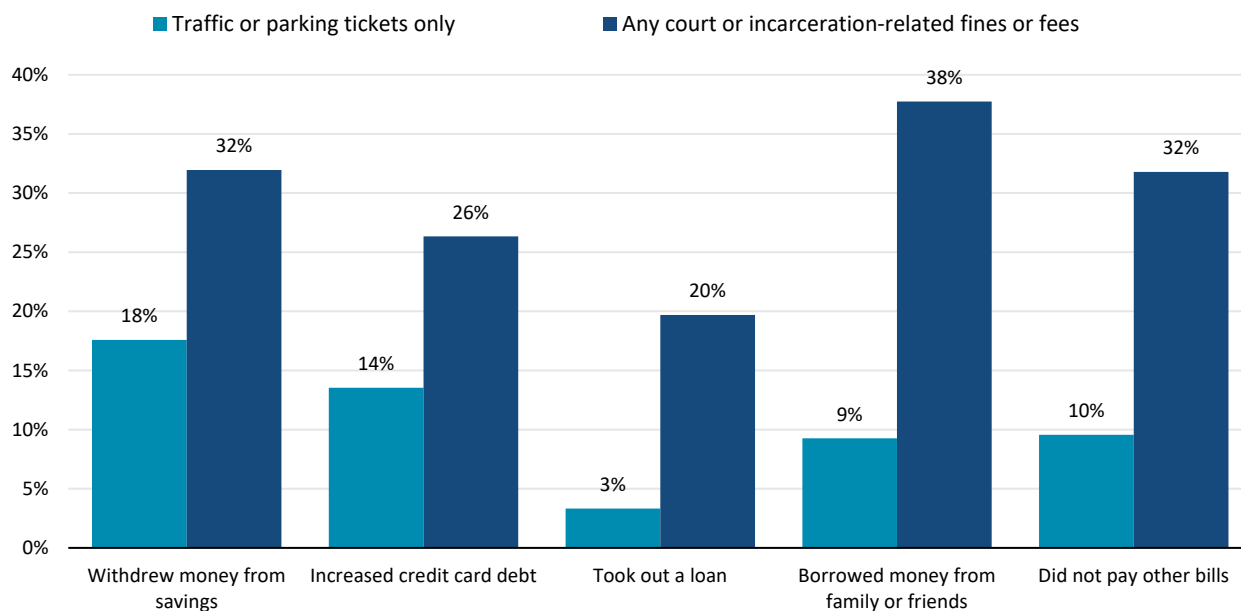
What financial challenges do people face when paying fines and fees?

The costs of paying fines and fees placed a financial strain on many adults. One in five adults who were charged fines or fees in the past 12 months or who owed money for unpaid fines or fees (21 percent) reported withdrawing money from savings to pay these costs. Others reported increasing credit card debt (16 percent), borrowing money from family or friends (15 percent), or not paying other bills (14 percent). About seven percent reported taking out a loan to pay fines and fees.

These actions were much more common among those with court or incarceration-related fines and fees. For this group, 38 percent reported borrowing money from family or friends, nearly one in three withdrew money from savings (32 percent) or did not pay other bills (32 percent), about one in four increased their credit card debt (26 percent), and one in five reported taking out a loan (20 percent; figure 5).

FIGURE 5

Financial Actions Taken to Pay Fines and Fees Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Data include respondents or their household members who were charged fines or fees in the past 12 months or currently owe money for unpaid fines or fees incurred in the past year or prior years. All estimates for adults with court or incarceration-related fines and fees differ significantly from traffic or parking tickets only at the 0.01 level, using two-tailed tests.

What consequences do people face if they are unable to pay fines and fees they owe?

If those impacted by fines and fees do not pay them off, governments can impose various financial and nonfinancial sanctions. Among all adults charged with or owing money for unpaid fines and fees in 2023, 13 percent reported being charged additional fines and fees in the past 12 months because they were unable to pay, 9 percent reported being contacted by a collection agency, and 7 percent reported having their driver's licenses suspended. Further, 4 percent reported they or a household member served time in jail for being unable to pay fines and fees.

As expected, those with any court or incarceration-related fines and fees were significantly more likely to face these consequences than those who only incurred traffic or parking tickets. In general, people charged with more serious violations of the law are likely to receive higher financial sanctions and legal

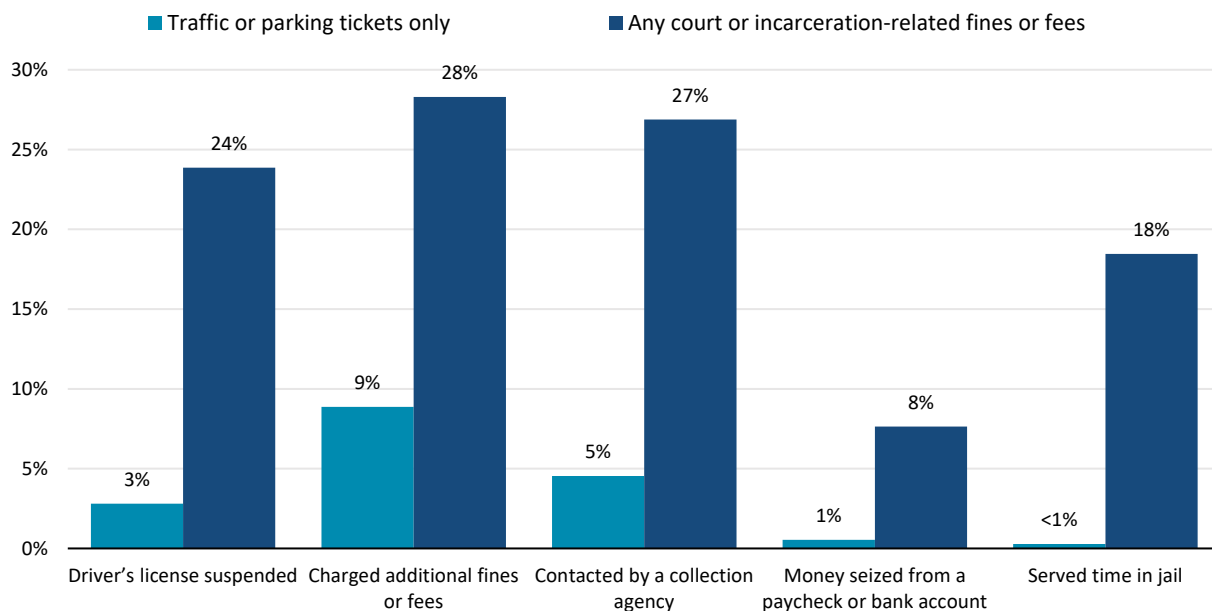
consequences. And, over recent decades, many states and localities have adopted more punitive criminal legal sentencing practices, also exacerbating the financial obligations associated with crimes (National Research Council 2014; Harris 2016).¹³

Among adults reporting court or incarceration-related fines and fees, 28 percent reported being charged additional fines and fees, 27 percent were contacted by a collection agency, and 24 percent had their driver’s licenses suspended. Nearly one in five adults in this group (18 percent) reported they or a household member served time in jail for being unable to pay fines and fees (figure 6).

FIGURE 6

Consequences of Being Unable to Pay Fines and Fees

Among adults ages 18 to 64, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Data include respondents or their household members who were charged fines or fees in the past 12 months or currently owe money for unpaid fines or fees incurred in the past year or prior years. All estimates for adults with court or incarceration-related fines and fees differ significantly from traffic or parking tickets only at the 0.01 level, using two-tailed tests.

To what extent do adults with fines and fees experience material hardships?

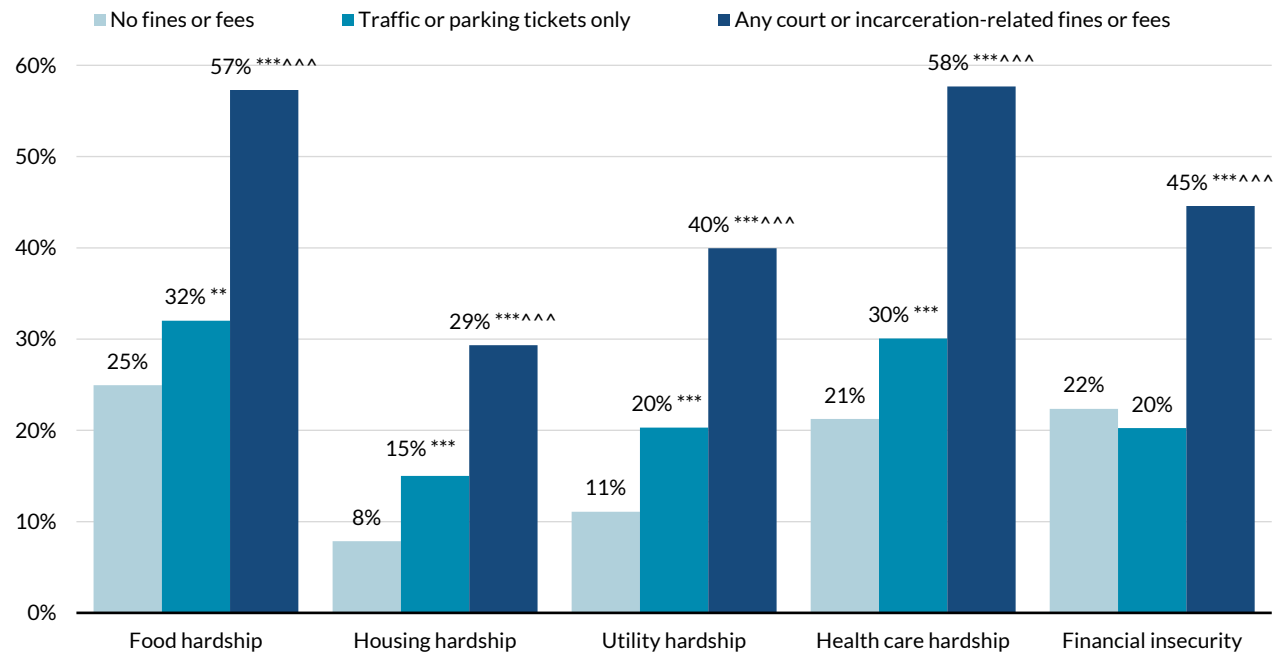
Adults charged with or owing money for fines and fees were likelier to face material hardships than those without such obligations. For example, among those with court or incarceration-related fines and fees, 57 percent reported facing food insecurity¹⁴ and 29 percent reported problems paying housing costs in the past 12 months, compared with 25 percent and 8 percent, respectively, for those with no fine and fee obligations in 2023.

Further, 45 percent of those with court or incarceration-related fines and fees reported they were not confident in their ability to come up with \$400 for an unexpected expense, compared with 20 percent of those with only traffic or parking tickets and 22 percent of those with no fine and fee obligations (figure 7).

FIGURE 7

Material Hardships and Financial Insecurity

Among adults ages 18 to 64 with and without fines and fees, December 2023



Source: Urban Institute's Well-Being and Basic Needs Survey, December 2023.

Notes: Data include respondents or their household members who were charged fines or fees in the past 12 months or currently owe money for unpaid fines or fees incurred in the past year or prior years. Food hardship refers to household food insecurity in the past 12 months. Housing hardship refers to problems paying the rent or mortgage in the past 12 months. Utility hardship refers to problems paying utility bills or having a utility shutoff in the past 12 months. Health care hardship refers to problems paying medical bills or having unmet needs for medical care because of costs in the past 12 months. Financial insecurity refers to not being confident in one's ability to come up with \$400 for an unexpected expense.

/ Estimate differs significantly from adults with no fines or fees at the 0.05 and 0.01 levels, respectively, using two-tailed tests.

^^/^^^ Estimate differs significantly from adults with traffic or parking tickets only at the 0.05 and 0.01 levels, respectively, using two-tailed tests.

DISCUSSION AND CONCLUSION

Fines and fees, imposed throughout the criminal legal system for a range of violations, can impose large and disparate burdens on some families. Our study adds to the evidence base by providing nationally representative estimates of the prevalence and impacts of fines and fees using a probability-based survey, producing estimates of income and racial disparities from fines and fees, and assessing differences in

financial hardships between adults with and without fines and fees.¹⁵ Policymakers and other stakeholders can consider a range of strategies to mitigate the harmful impacts of fines and fees on the economic security and well-being of families.

Reforming ticketing practices

One in six nonelderly adults across the US reported their households were charged fines and fees in the past 12 months, with most people incurring traffic and parking tickets. Due to the discretion afforded to law enforcement officials and the potential risks associated with traffic stop interactions, many states and localities have implemented reforms recently, such as reducing or removing the ability to conduct pretextual stops or by replacing officers on patrol with speed cameras.¹⁶ Even with speed cameras, it is worth considering that the locational placement of speed cameras in specific corridors or neighborhoods, and subsequent administrative practices to enforce fine and fee payments can also exacerbate inequities in some instances (Hopkins and Sanchez 2022). To address some of the collateral consequences of fines and fees, another avenue of state and local ticketing reforms has been the elimination of driver's license suspensions for unpaid fines and fees, in part to address the counterproductive nature of hindering people's access to employment, health care, or schools because of fines and fees they may not be able to afford (Hirsch and Jones 2022). In isolation, however, ending debt-based driver's license suspensions may not meaningfully address the other consequences of owing criminal legal debts, such as forgoing other necessities to make payments or incurring surcharges or additional fees.

Eliminating fees and related court debts

Among the smaller population of adults who reported they were charged or currently owe money for court or incarceration-related fines and fees, the financial strains were severe, in part because the amounts charged for these fines and fees were higher and because they are more likely to impact families with lower incomes. State and local actions to eliminate certain court or incarceration-related fines and fees and their respective debts may be well-targeted to benefit residents whose well-being is currently jeopardized by food insecurity, unmet health care needs, and problems paying for housing, medical, and utility bills. As evidenced in California, where the state permanently repealed 40 administrative fees levied by courts and discharged an estimated \$16 billion in outstanding fee debts, such reforms can reverse harmful government practices that are "high pain for people, low gain for government" (The Financial Justice Project 2018, 2020). Because there can be significant gaps between fines and fees assessed and the amounts actually collected (including some criminal legal debts considered effectively "uncollectible"), there have been no dire implications documented so far for government operations or public safety in jurisdictions that have implemented debt clearance reforms in recent years (US Department of Justice 2023). Prior research has also shown that court debt charged to indigent defendants does not reduce recidivism, and that governments get little financial benefit from continuing to pursue those debts (Pager et al. 2022).

Addressing racial inequities

As with other aspects of the criminal legal system, fines and fees have disparate impacts by race and ethnicity. We found that White adults and their households were less likely to face fines and fees than people of color, particularly Latine and Black adults, in 2023. There is a long history of racial discrimination and disparities in criminal legal financial sanctions (Williamson 2020; US Department of Justice 2015). To better address these inequities, racial disparities within the criminal legal system as a whole must first be acknowledged, and steps should be taken to remedy disparities in both law enforcement and court practices as well as subsequent outcomes (such as with outstanding debts). Efforts to reduce racial inequities across the criminal legal system could, in turn, help reduce racially-disparate fine and fee burdens: this includes whole-of-government approaches to drug policy reforms, community-driven violence interruption programs, reductions in police stops and searches, alternatives to jail detention and prison admission, and enhanced accountability and transparency with policing and sentencing practices (National Academies of Sciences, Engineering, and Medicine 2023).

Funding criminal legal systems through general revenue

Fines and fees practices where the costs of administering services have been shifted from governments to those impacted by the criminal legal system may be especially worth redressing. As referenced earlier, the types of fees charged by state and local governments have expanded over time to cover services that previously were paid for by general tax revenues, including public defenders, phone calls from prisons, and electronic monitoring device fees (Harris 2016).¹⁷ This is not limited to fines and fees imposed for serious criminal violations, as even speeding tickets include various fees that are meant to fund government services unrelated to driving, such as court automation, telecommunicator training, or court-appointed special advocates. Prior research has examined revenue motivations in the state and local imposition of fines and fees, and points to the importance of funding government services with general revenues instead of earmarked fines and fees (Boddupalli and Mucciolo 2022).

Offering payment alternatives

Overall, implementing alleviation measures to fines and fees, such as community service or payment plans with reduced obligations, could help lessen fine and fee burdens while also minimizing the scope of revenue-maximizing government strategies. Since the responsibility for making fine and fee payments often fall on family members, offering robust and routine alternatives could help improve the economic security and mobility for not just those charged with a violation, but also their families (deVuono-powell et al. 2015; Nagrecha, Katzenstein, and Davis 2019).

Imposing fines considering ability to pay

States and localities could also consider income-based fines or “day-fines,” a promising practice from other countries. These sanctions scale the amounts charged to be proportional to one’s daily income

(Schierenbeck 2018). In some European countries, this approach has been used not only to make the imposition of fines and fees more equitable, but also as an alternative to short-term incarceration, which would further reduce the total fines and fees incurred by those incarcerated. Prior research has shown that such approaches can reduce recidivism as well as the number of delinquent accounts (Colgan 2017).

The US Department of Justice, in its “Access to Justice Spotlight” issued in November 2023, highlights various best practices from states and localities to alleviate fine and fee burdens that are not discussed above (US Department of Justice 2023). This includes requiring legislative authorization for increasing fines and fees amounts, imposing caps on fines and fees revenue collections, preventing incarceration for failure to pay fines and fees, and regulating criminal legal debt collection.

Altogether, identifying the ways in which fines and fees impact the well-being of those who encounter the criminal legal system, and where there are opportunities to reform their structure and enforcement, can help policymakers, advocates, and other stakeholders more equitably support all families.

APPENDIX: DATA AND METHODS

This research brief draws on data from a nationally representative sample of 7,821 adults ages 18 to 64 who participated in the December 2023 round of the Urban Institute’s Well-Being and Basic Needs Survey (WBNS). The WBNS is an internet-based survey designed to monitor changes in individual and family well-being as policymakers consider changes to federal safety net programs. For each round of the WBNS, we draw a stratified random sample (including a large oversample of adults in low-income households) from the KnowledgePanel, a probability-based internet panel maintained by Ipsos that includes households with and without internet access. Survey weights adjust for unequal selection probabilities and are poststratified to the characteristics of nonelderly adults based on benchmarks from the Current Population Survey Annual Social and Economic Supplement and the American Community Survey. Participants can complete the survey in English or Spanish. The full WBNS questionnaire and all related publications are publicly accessible.¹⁸ For further information on the survey design and content, see [Karpman, Zuckerman, and Gonzalez \(2018\)](#).

Our analysis focuses primarily on the 1,292 adults who reported they or a household member were charged fines, fees, or court costs in the past 12 months *or* currently owe money for unpaid fines, fees, or court costs from the past year or earlier years. We estimate fine and fee obligations overall and by family income, race, and ethnicity. We also examine differences in financial and nonfinancial consequences of unpaid fines and fees between those incurring only traffic or parking tickets and those reporting any court or incarceration-related fines and fees. We further examine material hardships experienced in the past 12 months among those with or without fines and fees based on measures used in previous WBNS analyses.

The WBNS has several limitations, including a low cumulative response rate. The survey weights mitigate, but do not eliminate, potential nonresponse bias. However, studies assessing recruitment for the KnowledgePanel have found little evidence of nonresponse bias for core demographic and socioeconomic measures,¹⁹ and WBNS estimates are generally consistent with benchmarks from federal surveys ([Karpman, Zuckerman, and Gonzalez 2018](#)). The sampling frame for the WBNS also excludes or underrepresents certain groups of adults, including those experiencing homelessness, those who have low literacy levels, and those who are not proficient in English or Spanish. Finally, there may be recall bias or other sources of measurement error in self-reported fines and fees incurred by the respondent or a household member, which may result in underreporting of these experiences.

The WBNS questions about fines and fees are shown on the next page.

APPENDIX: DATA AND METHODS

1. In the past 12 months, were you or someone living with you charged any fines, fees, or court costs because of the following reasons?
 - Parking ticket
 - Traffic ticket (such as speeding, red light, or driving without a license)
 - Incarceration and probation/parole supervision costs
 - Court-imposed fines or restitution in a criminal case
 - Court fees, such as fees for public defenders
 - Other criminal justice fines or fees

2. What is the total amount you or someone living with you were charged for [prior selection of fines, fees, or court costs] in the past 12 months? Your best guess is fine.
 - Less than \$100
 - \$100 to \$499
 - \$500 to \$999
 - \$1,000 to \$4,999
 - \$5,000 or more

3. Do you or someone living with you currently owe any money for unpaid fines, fees, or court costs because of the following reasons? Include fines, fees, and court costs from the past year or earlier years.
 - Parking ticket
 - Traffic ticket (such as speeding, red light, or driving without a license)
 - Incarceration and probation/parole supervision costs
 - Court-imposed fines or restitution in a criminal case
 - Court fees, such as fees for public defenders
 - Other criminal justice fines or fees

4. What is the total amount you and your household currently owe for unpaid [prior selection of fines, fees, or court costs]? Your best guess is fine.
 - Less than \$100
 - \$100 to \$499
 - \$500 to \$999
 - \$1,000 to \$4,999
 - \$5,000 or more

5. In the past 12 months, did you or someone living with you take any of the following actions in order to pay [prior selection of fines, fees, or court costs]?
 - Withdrew money from savings
 - Increased credit card debt
 - Took out a loan
 - Borrowed money from family or friends
 - Did not pay other bills

6. In the past 12 months, did you or someone living with you experience any of the following consequences because you were unable to pay [prior selection of fines, fees, or court costs]?
 - Driver's license was suspended
 - Charged additional fines or fees
 - Contacted by a collection agency
 - Money was seized from a paycheck or bank account
 - Served time in jail

- ¹ See, for example, “2023 state legislative round-up: fines and fees reform across the country,” FFJC, January 29, 2024, <https://finesandfeesjusticecenter.org/2024/01/29/2023-state-legislative-round-up-fines-and-fees-reform-across-the-country/>.
- ² Further information on the survey is available in the appendix.
- ³ We use the term “Latine” to refer to people of Hispanic or Latino origin. We recognize that this term may not be the preferred identifier for many, and we remain committed to using inclusive language whenever possible. Information reported for Black, White, and respondents of other races do not include Latine respondents.
- ⁴ We capitalize the term “White,” as we do with all other racial and ethnic groups, to avoid perpetuating the notion of Whiteness as the standard or norm to which all other races and ethnicities are compared.
- ⁵ See, for example, Lauren Brooke-Eisen, “Paying for Your Time: How Charging Inmates Fees Behind Bars May Violate the Excessive Fines Clause,” Brennan Center for Justice, July 31, 2014, <https://www.brennancenter.org/our-work/research-reports/paying-your-time-how-charging-inmates-fees-behind-bars-may-violate>.
- ⁶ See, for example, Marea Beeman, Kellianne Elliott, Rosalie Joy, Elizabeth Allen, and Michael Mrozinski, “At What Cost? Findings From an Examination into the Imposition of Public Defense System Fees,” National Legal Aid and Defender Association, July 2022, https://www.nlada.org/sites/default/files/NLADA_At_What_Cost.pdf.
- ⁷ In referring to fines and fees in the criminal legal system throughout this research brief, we include costs incurred for typically civil violations, such as traffic tickets, as well as costs incurred for criminal violations, such as incarceration-related fines and fees.
- ⁸ See, for example, “Assessments and Surcharges: A 50-State Survey of Supplemental Fees,” Fines and Fees Justice Center, December 13, 2022, <https://finesandfeesjusticecenter.org/content/uploads/2022/12/Assessments-Surcharges-2.pdf>, and “Assessing Fines and Fees in the Criminal Justice System,” National Conference of State Legislatures, January 20, 2020, <https://www.ncsl.org/civil-and-criminal-justice/assessing-fines-and-fees-in-the-criminal-justice-system>.
- ⁹ See also: Joseph Shapiro, “As court fees rise, the poor are paying the price.” *National Public Radio*, May 19, 2014, <https://www.npr.org/2014/05/19/312158516/increasing-court-fees-punish-the-poor>.
- ¹⁰ Urban-Brookings Tax Policy Center, “How do state and local revenues from fines, fees, and forfeitures work?,” Tax Policy Center Briefing Book, updated 2024, <https://www.taxpolicycenter.org/briefing-book/how-do-state-and-local-revenues-fines-fees-and-forfeitures-work>.
- ¹¹ Mike Maciag, “Addicted to fines.” *Governing*, August 19, 2019, <https://www.governing.com/archive/gov-addicted-to-fines.html>; Mike McIntire and Michael H. Keller, “The demand for money behind many police traffic stops.” *The New York Times*, <https://www.nytimes.com/2021/10/31/us/police-ticket-quotas-money-funding.html>.
- ¹² See also: John Harden, “D.C. parking, traffic tickets snowball into financial hardships,” *The Washington Post*, August 6, 2021, <https://www.washingtonpost.com/dc-md-va/2021/08/06/dc-traffic-parking-tickets-black-neighborhoods/>; Emily Hopkins and Melissa Sanchez. “Chicago’s “race-neutral” traffic cameras ticket Black and Latino drivers the most.” *ProPublica*, January 11, 2022, <https://www.propublica.org/article/chicagos-race-neutral-traffic-cameras-ticket-black-and-latino-drivers-the-most>.
- ¹³ See also: Joseph Shapiro, “As court fees rise, the poor are paying the price.” *National Public Radio*, May 19, 2014, <https://www.npr.org/2014/05/19/312158516/increasing-court-fees-punish-the-poor>.
- ¹⁴ Our estimate of household food insecurity is based on the six-item short form of the USDA’s Household Food Security Survey Module and uses a 12-month reference period. Respondents with two to four affirmative responses are defined as having low household food security, and respondents with five to six affirmative responses are defined as having very low household food security. These groups are jointly defined as food insecure. Affirmative responses include reporting that it was often or sometimes true that the food the household bought did not last, and the household did not have money to get more; it was often or sometimes true that the household could not afford to eat balanced

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meals; adults in the household ever cut the size of meals or skipped meals because there was not enough money for food; meals were cut or skipped almost every month, or some months but not every month; the respondent ate less than they felt they should because there was not enough money for food; and the respondent was ever hungry but did not eat because there was not enough money for food.

- ¹⁵ Further information about the survey is available in the Appendix. Prior national surveys have relied on nonprobability samples, smaller sample sizes, or a limited number of questions on fines and fees, making it challenging to assess how those burdens vary across the population and intersect with other metrics of economic well-being.
- ¹⁶ Libby Doyle and Susan Nembhard, “Police traffic stops have little to do with public safety,” *Urban Wire* (blog), Urban Institute, April 26, 2021, <https://www.urban.org/urban-wire/police-traffic-stops-have-little-do-public-safety>; Jacob Denney, Susan Nembhard, Marie Pryor, Lily Robin, and Paula Sen, “Using local data to reform traffic enforcement,” Webinar, Urban Institute, January 24, 2024, <https://www.urban.org/events/using-local-data-reform-traffic-enforcement>.
- ¹⁷ See also: Joseph Shapiro, “As court fees rise, the poor are paying the price.” *National Public Radio*, May 19, 2014, <https://www.npr.org/2014/05/19/312158516/increasing-court-fees-punish-the-poor>.
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