

California SaverLife members listed

> "lowering the cost of city and state fines and fees"

> as their second-largest financial concern.



and fees have caused their family financial hardship.



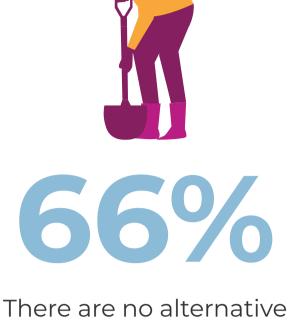
Fines and fees are too expensive



I think people feel that the system is working against them



California fines and fees



ways to pay CA fines and fees, like community service

instead of trying to provide financial stability among one

The Downstream Impact of Fines and Fees Can Be Damaging*

another.

Elmer S



COULDN'T PAY

UTILITY BILLS

22%

COULDN'T

PAY RENT

48% **GARNISHED** 40% **COULDN'T PAY OTHER MONTHLY**

10%

HAD TO GIVE

UP CAR

34%

HAD A PAYMENT

GO TO

COLLECTIONS

CHARGED A LATE **PAYMENT** FEE 37%

COULDN'T PAY

FOR

GROCERIES

BILLS

HAD WAGES

43% **LOWERED CREDIT SCORE** 10%

HAD TAX

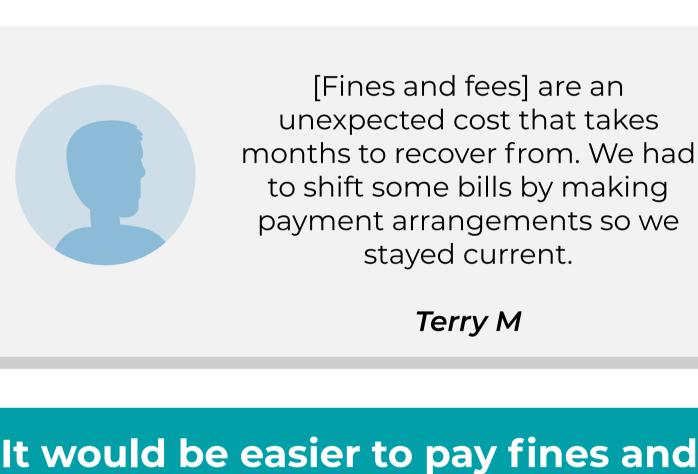
RETURN INTERCEPTED

*Based on the 54% of people who stated that fines and fees caused financial hardship

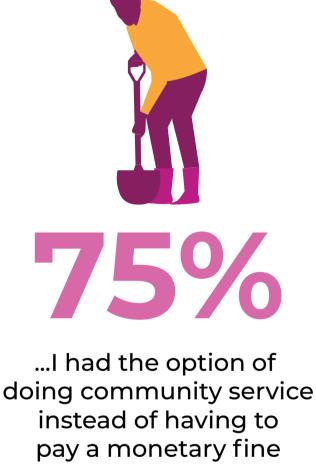
18%

of people have paid of people have used fines or fees for friends their tax refund or family members to pay fines or fees

fees if...







...they were less expensive

...I received reminders to pay I don't think it is fair to tack on exorbitant fees if you are unable to pay in the time frame given. People in lower income brackets are unfairly punished for not being able to pay.

Most frequently cited state / local

fines and fees



Monica A

50%

License Renewal Fee

83%

...the state had discounts

for people below

certain income levels

PAYMENT DUE



I think it is extremely unfair. It hurts people's finances. I understand having to pay for breaking the law, but I just think it's overpriced.

Terri M

69%

Car Registration Fee

Traffic Tickets My husband recently received a traffic ticket and the fine was over \$400! If we were to pay even one day past the deadline, the fine would double.

> When it comes to fees and fines, my story is not unusual. I paid various family court fees for divorce, child custody and support, and other related fees. Of course, I pay vehicle registration and CA Real ID fees. It set me back significantly. It impacted my ability to save and invest. Only recently have I been able to save for an emergency, retirement, college savings for my daughters, etc. I had to borrow money from a close

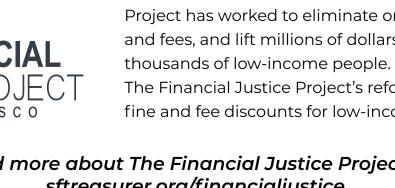
> > Tamir S.

Other Stories About the Impacts of

Fines and Fees

The payments are semi-flexible, I mean I would like to pay a little more each month, but I can't right now my since financial situation is really hard. Katya D.

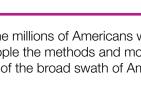
This research was done in collaboration with The Financial Justice Project.

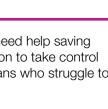


Read more about The Financial Justice Project at: sftreasurer.org/financialjustice



SaverLife (formerly EARN) is a nonprofit on a mission — to inspire, inform, and reward the millions of Americans who need help saving money. Through engaging technologies and strategic partnerships, we give working people the methods and motivation to take control of their financial future. SaverLife members hail from all 50 states and are representative of the broad swath of Americans who struggle to save and are working to develop lasting financial security. SaverLife is supported by:





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friend and pick up side hustles to pay for the fees in addition to attorney and private mediator fees. [Fines and fees] have a great impact on me right now because my rent has gone up and I'm a single mom of two boys, I'm paying a court case payment from years ago and just started paying it four months ago. I want to have my record cleaned.

> The San Francisco Financial Justice Project is the nation's first effort embedded in government to assess and reform fines and fees that have a disproportionate and adverse impact on low-income residents and communities of color. Since its inception in 2016, the Project has worked to eliminate or adjust dozens of fines and fees, and lift millions of dollars in debt off of tens of thousands of low-income people. Read more here about The Financial Justice Project's reforms; and here is a list of fine and fee discounts for low-income San Franciscans.

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