STOP THE FINES AND FEES DEBT TRAP
Fines and fees from traffic tickets and minor criminal violations strip assets from low income communities and communities of color. Tacked-on fees and surcharges drive up the cost of a basic traffic ticket to over $100, which is a hardship for many families. A single unpaid ticket can lead to a driver's license suspension, and a license suspension often causes job loss and mounting debt.

Our proposal:

- Stop suspending driver’s licenses for unpaid traffic tickets.
- Allow judges to reduce or waive the $75 state surcharge on traffic and criminal violations in cases of financial hardship or offer a community service option.
- Require judges to consider a person’s ability to pay before imposing a sentence that requires payment of fines, fees, or surcharges.

MAKE AUTO INSURANCE MORE AFFORDABLE
The law requires all drivers to carry liability insurance, but the lowest-income drivers often pay the most for insurance, because factors such as credit score and zip code increase their rates. When insurance is unaffordable, it creates a hardship for low income families, who may have to give up a job because they need to drive to get there. Some states have addressed this issue through solutions like targeted insurance programs with more affordable rates for low income, good drivers.

Our proposal:

- Convene policymakers and key stakeholders, including consumer advocates and industry representatives, to find common ground on how to make auto insurance affordable for all Minnesotans.

EXTEND FAMILY ASSETS FOR INDEPENDENCE IN MINNESOTA (FAIM) MATCHED SAVINGS PROGRAM
The Family Assets for Independence in Minnesota (FAIM) program is a matched savings project that helps Minnesota low-wage earners build assets through purchase of a home, pursuit of a higher education, or launching or growing a small business. Participation in the program has been frozen because funding has been eliminated at the federal level.

Our proposal:

- Allow existing state funding for FAIM to be used without requiring additional matching funds now that the federal funding has been eliminated.
- Expand eligible assets for FAIM investment to include a vehicle, vehicle repair, or home repair.
AFFORDABLE CHILDCARE

MABC supports the Kids Can't Wait Campaign to fully fund Minnesota's Childcare Assistance Program (CCAP), eliminate the wait list, and increase provider rates to conform with federal guidelines and prevent loss of federal funding.

STREAMLINED ACCESS TO K-12 EDUCATION CREDIT

MABC supports Youthprise's advocacy to streamline access to the K-12 Education Credit, which helps low-income families afford educational and arts afterschool and summer programming. Children who participate in quality afterschool programs develop strong social skills, improve work habits and grades, improve school attendance, and graduate at higher rates.

MFIP COST OF LIVING ADJUSTMENT

MABC supports the Legal Services Advocacy Project's initiative to add a cost of living adjustment (COLA) to the Minnesota Family Assistance Program (MFIP) cash grant in order to maintain the value of the benefit. MFIP provides employment support and temporary cash assistance to families with children during times of extreme need so they can build their way back to financial stability.

PROMOTING ENTREPRENEURSHIP

MABC supports the work of the Metropolitan Consortium of Community Developers to strengthen the alliance of economic development organizations around the state and work collectively to put together an economic development package to support the small business continuum.

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