

Statement of Support of S.B. 2146

An Act Relating to Traffic Infractions

To: The Honorable Chris Todd, Chairman
Members of the Committee on Finance

From: Sarah Couture, Regional Director
Fines and Fees Justice Center

Date: April 6, 2026

My name is Sarah Couture, and I am a Regional Director at the Fines and Fees Justice Center (FFJC). I am writing in **support of SB 2146**, an Act Relating to Traffic Infractions.

I understand the concerns expressed by legislators in past committees that people are failing to pay their traffic infractions. **Across the country, throughout our work, we have seen time and again that when people do not pay, it is because they cannot afford to pay.** Under Hawai'i's current system of flat fines and fees, people often cannot afford to pay because their ability to do so is not taken into account. SB 2146 would establish a task force to study the Finnish tiered system of traffic fines and determine whether a similar system could be implemented in the State of Hawai'i.

The fact is that when **Hawaiians cannot afford to pay their fines and fees** they are forced to make choices between paying for gas, buying groceries, paying bills, taking care of themselves or their loved ones, or paying traffic citations. The average per gallon of the price of gas in Hawai'i is \$5.59 as of today and Hawai'i also tops the list of the most expensive grocery states, with weekly costs averaging \$157 (a 9.6% increase from 2025) - roughly \$8,100 annually, which is about \$2,000 more than the national average.¹

SB2146 would allow for the creation of a task force to look at solutions that take into consideration the ability of individuals to pay. In addition to the Finnish tiered traffic fines system, **the bill should be amended for the task force to review ability to pay systems utilized across the United States**, such as California's MyCitations program which is an online tool to allow individuals with traffic infractions to request an ability to pay determination.² When California ended its debt-based suspension policy (like Hawai'i),

¹AAA, *Fuel Prices*, (April 6, 2026), available at <https://gasprices.aaa.com/?state=HI>; MSN, *Hawaii Tops 2026 Grocery Cost List* (March 2026), available at <https://www.msn.com/en-us/news/insight/hawaii-tops-2026-grocery-cost-list/gm-GMD507D0AC?gemSnapshotKey=GMD507D0AC-snapshot-0&uxmode=ruby>

² Report to the Legislature. *Online Infraction adjudication and Ability-to-Pay Determinations (2025)*, available at https://courts.ca.gov/system/files/file/2025_online-infraction-adjudication-and-ability-pay-determinations.pdf

and in lieu of suspension offered an array of practical alternative collection methods — including an ability to pay determination and opportunities for reduced payments, payment plans, or community service — their collection rate for newly issued tickets increased by 8.9%.³ There are other examples across the United States of jurisdictions that perform ability to pay assessments that this task force should take into consideration in addition to the Finnish system.

Additionally, **SB2146 should be amended to expand the task force responsibilities to include examining the fees that accompany the traffic fines in Hawai'i** as we know that fees can add up and oftentimes total more than the fine amount. Only looking at the fines portion when determining someone's ability to pay will not fully solve the failure to pay issue.

Lastly, community voices should be included as members of the task force. It is important that voices of the community be included at the table in this work. Right now there are no task force members that are explicitly listed to represent the community. **SB2146 should be amended to explicitly assign members of community-based organizations to the task force.** There are several organizations who FFJC has worked with in Hawai'i that are community-based groups that have technical expertise of Hawai'i's traffic and criminal legal systems.

I encourage the legislature to explore the innovative policy solutions discussed in SB 2146 and that I have mentioned to address the concern of failure to pay traffic infractions. Proven methods, such as fines and fees based on an individual's ability to pay and alternatives to fines and fees for those unable to pay offer a more effective way to ensure accountability while allowing people to maintain their lives and well-being. **Thank you for your consideration of the amendments I have suggested.**

Respectfully submitted,



Sarah Couture, Regional Director
Fines & Fees Justice Center
scouture@finesandfeesjusticecenter.org

About the Fines & Fees Justice Center

The Fines and Fees Justice Center is a national hub for information, advocacy, and collaboration for the reform of fines and fees. Our mission is to eliminate fees in the justice system, ensure that fines are equitably imposed, end abusive collection practices and the collateral consequences — such as debt-based license suspensions — of fine-and-fee imposition. Fines and fees, and their attendant consequences, hurt millions of Americans — entrenching poverty, exacerbating racial disparities, diminishing trust in our courts and police, and trapping people in perpetual cycles of punishment. FFJC spearheads the national, bipartisan Free to

³ The Financial Justice Project, San Francisco, *Driving Toward Justice* (2020), available at <https://www.sfgov.org/financialjustice/files/2020-04/DrivingTowardJustice.pdf>

Drive coalition working to end driving restrictions on account of debt. Learn more about our work at www.finesandfeesjusticecenter.org and www.freetodrive.org.

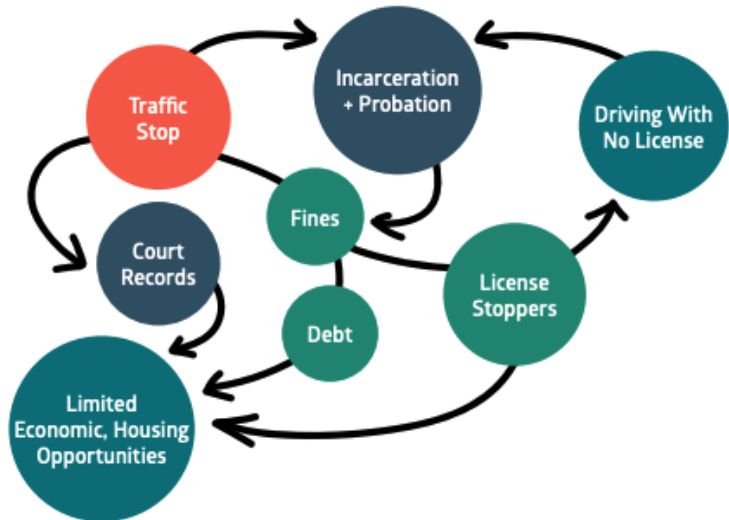


Testimony for Hawai'i Appleseed Center for Law and Economic Justice
Support for SB2146 SD1 HD2 - Relating to Traffic Infractions
Committee on Finance (FIN)
Tuesday, April 7, 2026 at 2:00PM

Dear Chair Todd, Vice Chair Takenouchi, and members of the FIN committees,
Mahalo for the opportunity to express **SUPPORT for SB2146 SD1 HD2**, which would establish a Traffic Fines Task Force to examine the Finnish tiered traffic fines system and determine whether a similar system could be implemented in the State of Hawai'i. We also offer **suggested amendments** for the committee's consideration.

Traffic stops are often framed as minor or routine interactions. In reality, they can serve as entry points into a web of interrelated consequences that extend far beyond the initial citation. The financial impacts of traffic citations can be particularly burdensome for low-income individuals. A single traffic ticket can impose significant financial strain on those who are already struggling to make ends meet, often leading to a cascade of missed payments and debt.

How Traffic Stops Can Lead to Cycles of Poverty



For example, unpaid tickets are typically sent to debt collectors, which can lead to damage to an individual's credit score. Debt collectors can also add collection fees and interest to the original ticket amount, which can make it even more challenging to pay the ticket off. If left unpaid, debt can lead to legal consequences (such as potential court appearances and wage garnishment), difficulty in obtaining government services (such as vehicle registration), as well as negative impacts to employment and housing opportunities, as some employers and landlords conduct credit checks as part of the application process.

As such, traffic fines can exacerbate economic hardship, pushing families deeper into debt and making it more difficult for them to meet basic needs. For example, a 2018 Alabama Appleseed report found that 38 percent of people with fines for violations such as low-level vehicle infractions and non-payment of

exorbitant court fees ended up committing more serious crimes, such as selling drugs, illegal sex work, or robbery, to raise the needed money.¹ This reflects a troubling cycle where minor infractions can escalate into more serious criminal behavior, driven by financial desperation.

In early 2025, Hawai'i Appleseed released a policy report, *Beyond the Ticket*, which examined the negative impacts of traffic enforcement and provided recommendations for a more equitable approach to roadway enforcement.² The report included a recommendation – similar to SB2146 – to explore the implementation of a traffic fines and fees system based on income, instead of using flat fees. This not only ensures that penalties are equitable, but also maintains compliance by making fines manageable.

SUGGESTED AMENDMENTS

- **Assign members of community-based organizations, with technical expertise of Hawai'i's criminal legal system, as part of the traffic fines task force** proposed in SB2146 SD1 HD2.
- **Amend the bill to require that the task force examine not only Finland's tiered traffic fines system, but also ability-to-pay models** implemented in other jurisdictions, including within the United States. While Finland's "day fine" system provides a useful international example, many U.S. jurisdictions have already established ability-to-pay models that may be more directly transferable to Hawai'i's legal and administrative context. There is growing evidence that ability-to-pay programs can lead to increased collection of traffic fines. For example, When California ended its debt-based suspension policy, and in lieu of suspension offered an array of practical alternative collection methods — including an ability to pay determination and opportunities for reduced payments, payment plans, or community service—their collection rate for newly issued tickets increased by 8.9%.³

Mahalo for the opportunity to testify.

¹ Nelson, Leah, Frank Knaack and Dana Sweeney, "Under Pressure: How fines and fees hurt people, undermine public safety, and drive Alabama's racial wealth divide," Alabama Appleseed Center for Law and Justice, 2018. <https://alabamaappleseed.org/wp-content/uploads/2018/10/AA1240-FinesandFees10-10-FINAL.pdf>

² Seitz, A. and Gilliam, T. "Beyond the Ticket: Recommendations for a More Equitable Traffic Enforcement System," Hawai'i Appleseed Center for Law and Economic Justice, March 2025. https://static1.squarespace.com/static/601374ae84e51e430a1829d8/t/67c0cf0aceba832254eb5391/1740689172475/Beyond+The+Ticket_FINAL.pdf

³ American Legislative Exchange Council, Resolution in Support of Limiting Driver's License Suspensions to Violations that Involve Dangerous Driving (2018), available at <https://alec.org/model-policy/resolution-in-support-of-limiting-drivers-license-suspensions-to-violations-that-involve-dangerous-driving/>.



ADDRESS
3442 Wai'ālae Ave., Suite 1
Honolulu, HI 96816

PHONE
808-735-5756

EMAIL
bicycle@hbl.org

HOUSE COMMITTEE on FINANCE
Tuesday - April 7, 2026- 2:00pm

Hawai'i Bicycling League Strongly Supports SB 2146, SD1, HD2, relating to Traffic Infractions

Aloha Chair Todd, Vice Chair Takenouchi,, and Members of the Committee,

My name is Eduardo Hernandez and I am the Advocacy Director of the Hawai'i Bicycling League (HBL). We are a non-profit organization founded in 1975 with the mission of enabling more people to ride bicycles for health, recreation, and transportation. We strive to create communities across our islands that have safe, accessible, and inclusive environments for people to bike, walk, and roll.

HBL strongly supports SB2146, SD1, HD2, to study how a tiered structure for speeding infractions, like one used in Finland, can create a more robust and equitable system to deter speeding. As vulnerable road users, people who bike are disproportionately affected by speeding vehicles, and too often are seriously injured or killed. Speeding remains one of the most difficult driver behaviors to curtail, accounting for 30%, or 12,000 of all the traffic fatalities nationwide in 2023, according to the U.S. Department of Transportation.

But that same year speed was a factor in 58% of Hawai'i traffic fatalities — the highest in the country by 13 percentage points above Rhode Island. In 2025, Hawai'i had the deadliest year in decades on our roadways. Meanwhile in 2024, Helsinki, the capital of Finland, with a population of nearly 700,000 residents went a full year without a single traffic fatality. They did this through a combination of methods, including slowing allowable speeds and a tiered traffic infraction system that incentivizes drivers to slow down.

In Hawai'i, we have adopted Vision Zero as a traffic safety goal at the State and County levels, but we are not realizing the intended goals. Studying the model that Finland uses could raise awareness for all road users about the need to better manage speeding, as well as identify practical solutions that Hawai'i can implement for safer outcomes.

I urge you to pass SB 2146, SD1, HD2 and move it along for further consideration this legislative session.

Mahalo for the opportunity to share testimony on this important public safety matter..

S/Eduardo Hernandez

Eduardo Hernandez
Advocacy Director
Hawai'i Bicycling League

SB-2146-HD-2

Submitted on: 4/2/2026 9:41:03 PM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michael A. Cobb Jr	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

SB-2146-HD-2

Submitted on: 4/3/2026 11:22:45 AM

Testimony for FIN on 4/7/2026 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
William Caron	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair, and Members of the Committee,

I am writing in **strong support** of SB2146 as amended by the previous committee. This bill establishes a Traffic Fines Task Force to examine the Finnish tiered traffic fines system, determine whether a similar system could be implemented in Hawai‘i, and provide recommendations for implementation.

The Problem: Flat Fines Are Fundamentally Unfair

Our current system of flat traffic fines is inherently inequitable. As Josh Frost of the ACLU of Hawai‘i recently testified, if two people are speeding at the same rate—one making half a million dollars a year, another making \$30,000—the fine has a devastating impact on the lower-income earner and barely registers as a nuisance for the wealthier driver. The same offense, the same fine, but wildly different consequences.

This is not just a matter of fairness; it is a matter of effectiveness. Flat fines do not serve as meaningful deterrents for high-income earners, while they can impose devastating financial hardship on low-income residents. Finland has addressed this by implementing a tiered system where fines are calculated based on a person's daily income, multiplied by the severity of the violation. The result is a system where the penalty carries the same weight regardless of a person's income.

SB2146 establishes a task force to study whether such a system could work in Hawai‘i. This is a thoughtful, measured approach—not an immediate mandate, but an invitation to explore a proven solution.

Strong Support for the Previous Committee's Changes

I want to express my **strong support** for the changes made by the previous committee, which significantly improved this bill by focusing it on the task force study and removing problematic provisions that did not belong in this legislation.

1. Removal of the Ethics Code exemption. The committee deleted language stating that task force members would not be subject to the State Ethics Code solely because of their participation on the task force. This was absolutely the right call. Task force members should be held to the

same ethical standards as anyone else serving the public. There is no justification for exempting them, and I commend the committee for removing this provision.

2. Removal of driver's license and registration restrictions. The committee deleted language that would have imposed restrictions on a person's ability to obtain or renew a driver's license or to register a motor vehicle as a consequence of unpaid monetary obligations. This is a significant and welcome improvement.

Suspending driver's licenses for unpaid fines creates a vicious cycle: a person cannot pay a fine, loses their license, cannot drive to work, loses income, and becomes even less able to pay. This does not improve traffic safety—it simply punishes poverty. Hawai'i's lack of robust public transit means that for many residents, a driver's license is not a privilege but a necessity for holding a job and caring for family. The previous committee wisely recognized that these provisions were counterproductive and removed them.

3. Removal of the repeal of court petition rights. The committee also deleted language that would have repealed provisions allowing individuals prevented from obtaining or renewing a driver's license solely due to failure to pay monetary assessments to petition the court for a license clearance. Preserving this right is essential. It ensures that individuals who cannot pay fines still have a path to maintain their driving privileges—and their ability to work, care for their families, and participate in their communities.

What Remains: A Focused, Thoughtful Task Force

With these changes, SB2146 now does one thing, and does it well: it establishes a task force to study the Finnish tiered fines system and make recommendations.

The bill requires the task force to submit a report of its findings and recommendations to the Legislature no later than twenty days prior to the convening of the Regular Session of 2028.

SB2146 as amended is a focused, thoughtful bill that studies a promising reform without overreaching. The previous committee made significant improvements by removing the problematic ethics exemption, the counterproductive license suspension provisions, and the repeal of court petition rights. I strongly support these changes.

I urge this committee to pass SB2146.

Mahalo for the opportunity to testify.

TO: Members of the Committee on Transportation

FROM: Natalie Iwasa
808-395-3233

HEARING: 2 p.m. Tuesday, April 7, 2026

SUBJECT: SB2146, SD1, HD2, Task Force for Income-Based Traffic Fines - **OPPOSED**

Aloha Chair Todd and Committee Members,

Thank you for allowing the opportunity to provide testimony on SB2146, SD1, HD2, which would set up a task force to study the Finnish tiered system of traffic fines based on income. The bill also appropriates funds.

Let's save the money now and not establish a task force. Any system based on income makes that system more complex and requires that individuals provide more information to the government. Government already has too much personal and private information about us. Enough already.

Vote "No" on SB2146, SD1, HD2.