FINANCIAL POLICIES FOR

Fees, Fines, and Asset Forfeitures

Building Trust with the Public and Treating People Fairly

BY SHAYNE C. KAVANAGH

A local government's revenue system needs to treat people fairly to maintain the public's trust. Imposed fees, fines, and asset forfeitures have characteristics that are distinct from other revenue sources that local governments use. These distinctions are helpful for understanding why a policy is needed and for developing policy guidance.

WHAT ARE IMPOSED FEES, FINES AND ASSET FORFEITURES?

Imposed Fees. Generally, fees raise revenues and recover at least part of the cost of a service that a citizen uses. "Imposed" fees differ from other fees in that the citizen does not have much, if any, discretion on when to use the service that generates the fee or how much to use. With other user fees, the user decides whether to use the service or how much to use. Imposed fees differ from licenses in that a license gives the citizen a right to engage in the activity authorized by the license.

Fines. Unlike fees, fines should not be used to raise revenues. Rather, fines are meant to punish transgressors and deter potential transgressors.

Forfeitures. Forfeitures are when a citizen's private property is confiscated. Similar to a fine, forfeitures are used as a deterrent or punishment. Unlike fines, the resource taken from the citizen may not be monetary—a citizen might forfeit other types of property. The standards for how much of a citizen's property might be subject to forfeiture for a given transgression are not well defined.

WHY ADOPT A POLICY?

Many local governments have found their traditional tax sources constrained,[1] causing them to rely more on fees.[2] But some services are better suited to fees than others. As this "low-hanging fruit" is picked, governments may be pressured to produce revenue from services that are not as well-suited to a fee-for-service model,[3] causing them to rely more on fines, imposed fees, and/or forfeitures as revenue-raising tools, a role for which they are not well-suited.

For example, consider the civil unrest in Ferguson, Missouri that received national attention in 2014. Some observers pointed to the oversized role of public safety and court fees and fines in the city's budget as a factor.[4] The contention was that the city's public safety and municipal court system was focused on raising revenue and not on providing fair treatment under the law. This led Ferguson residents to distrust government and law enforcement.[5]

Though forfeitures weren't a central issue in Ferguson, reliance on forfeitures as a revenue source can reduce citizens' trust in government. Enabling legislation for forfeitures often establishes a lower standard for seizing assets than a court judgment (e.g., a criminal conviction) would. Asset seizures aren't held to the same "innocent-until-proven-guilty standard" that underpins the justice system. This has resulted in abuse of asset forfeitures.[6]
A policy helps a local government maintain the use of fines, imposed fees, and forfeitures for legitimate purposes and avoid the risks of using them as revenue-raising tools.

The second reason for a policy is that imposed fees, fines, and forfeitures can have disproportionately large impacts on a community's vulnerable citizens. Traditionally, taxes have been aligned with some ability to pay. The connection is obvious with income taxes. For property taxes, property values are an indicator of wealth (even if an imperfect one). The connection between the ability to pay and sales taxes is not as strong,[7] but the amount a citizen pays in taxes is proportional to what they spend on taxable goods and services.

With fines, imposed fees, and forfeitures, the connection between the ability to pay and the cost is inverted. Many fines or imposed fees are insignificant and perhaps no more than a nuisance for citizens of an average income or greater, but they can be life-altering for other citizens. For example, a 2019 study showed that about 40 percent of adults said they would be unable to cover a $400 emergency with personal savings.[8] Presumably, this percentage hasn't increased during the COVID-19 pandemic. Given that fairness and the ability to pay has been a cornerstone of the tax system, a system of fines, imposed fees, and forfeitures that disproportionately punishes the less wealthy seems out of step with tradition. Though it may not be practical to charge fines and imposed fees in proportion with a citizen's wealth or income, a policy still can promote the principles of fairness and the ability to pay across all revenues.

The third reason for a policy is that fines, imposed fees, and forfeitures can worsen the problems government services are meant to solve. For example, consider citizens that come in contact with the justice system. National studies suggest that between 60 and 90 percent of all criminal defendants are eligible for court-appointed counsel because they are indigent.[9] Other studies suggest that as many as 80 percent of incarcerated individuals were unemployed in the year before going to prison.[10] But a system of court fees and fines expects these individuals to make financial payment to the local government. Predictably, these individuals can't pay the fees and fines, which can result in more contact with the court system (e.g., to appear for hearings on the debt). This increases the cost to administer the justice system and does little to advance the cause of justice. In the worst cases, unpaid fines and fees could be turned over to a collection agency and/or the defendant could be put in jail, making it harder for them to get credit, employment, or housing and making it harder to do what's needed to reduce the likelihood of re-offending. A policy establishes government's intent to consider the potential for these consequences when administering a system of fines, imposed fees, and forfeitures.

In short, imposed fees, fines, and forfeitures can have the following consequences:

- Alter the lives of citizens for the worse by imposing a fee on those least able to pay.
- Reduce citizens' trust in local government by making the local government appear unfair and capricious.
- Drive up the cost of government by worsening the conditions that increase demand for government services.

A policy makes an institutional commitment to using imposed fees, fines, and forfeitures fairly. Let's explore the elements that can be included in a policy, starting with imposed fees.

THE PRICE OF FEES AND FINES

60-90% of all criminal defendants are eligible for court-appointed counsel **because they are indigent.**[9]

Jailing those **unable to pay fees and fines** sometimes costs as **115%** much as of the amount collected.[11]

SOURCES:
THE BUREAU OF JUSTICE STATISTICS;
BRENNAN CENTER FOR JUSTICE

IMPOSED FEES

A fee is intended to reimburse the government for the cost of providing a service. Fees are reasonable for utility services like water, sewer, or garbage collection, and for elective services like taking part in a recreation program or building an addition to a home (and obtaining permits).

Fees become questionable when a service is not elective. An example is ambulance fees for transporting an injured motorist to the hospital. An argument in favor of this fee is that the government incurs the cost because it is providing a crucial service for one of its citizens. On the other hand, the citizen would prefer to not have been in need of this service and is charged when they are most vulnerable.

Court fees are a type of imposed fee that has been heavily scrutinized. Local governments that have curtailed or eliminated court fees include Alameda County, California; the City and County of San Francisco, California; Dallas County, Texas; City of Nashville, Tennessee; and Ramsey County, Minnesota.[12]

Let's review policy elements that could help clarify the best use of imposed fees.

CRITERIA FOR CHARGING A FEE FOR A SERVICE

A policy can guide when it is appropriate to charge a fee. There are two basic criteria:

1. The cost and benefit of a service can be attributed to a specific user.
2. The use of the service by one user reduces the value of the service for the next user.

We might want to add a third criterion:

3. Use of the service is voluntary, or the user can decide how much to use and when.

For example, an adult basketball league offered by a recreation department is a service that meets these criteria. The people playing in the league cause the government to incur the cost, and they get the benefit of the service. Also, every person who joins the league reduces the potential playing time of the people already in the league. Joining a basketball league is also voluntary. Compare this to our earlier examples of ambulance fees and court fees:

- An ambulance fee is not voluntary. There is a public benefit in having emergency response available for people who are facing a personal health crisis.
- There is a public benefit to a well-functioning court system. If it were up to the defendant, they would probably not want to be involved with the court system. Therefore, it must be to someone's benefit to require the defendant to interact with the court system. That beneficiary is the general public.

Imposed fees, fines, and forfeitures can have disproportionately large impacts on a community's vulnerable citizens.

A policy can direct local government to check the services it provides against these criteria to decide if a fee makes sense. There may be cases where it doesn't make sense to charge a fee, other cases where cost recovery is a reasonable goal, and cases where partial subsidization with general tax revenue is best.

COLLECTION

A policy should address cost-effective collection as a criterion for setting imposed fees, which are often plagued by poor collection rates. For example, one analysis of four county governments showed a 20 to 25 percent collection rate for court fees and fines.[13] Another county had worse collection rates: an average of 9 percent over five years.[14] This is not because these governments were not trying to collect. Nonpayment of court fees often carries serious penalties, including jail time. The problem is that collection is impractical because the people being charged the fees can't afford to pay them.

Poor collection rates mean that money spent on administering these imposed fees provides a poor return on investment. Attempts to improve collection rates can result in worse outcomes. For example, turning over unpaid fees to a collection agency might harm a citizen's credit score, making it harder for that person to find housing, get a job, etc. Collection agencies might also use methods that don't represent how a government should treat its citizens.

The less obvious costs of collection can be worse. For example, it isn't uncommon for people who can't afford a court fee to be required to spend time in jail. The cost of keeping someone in jail usually far outweighs any revenue from the fee. Studies have found examples of local governments that spend more on collecting court fees than they raise in revenues when you include the cost of jail time imposed for nonpayment.[15] Even if the local government isn't losing money on the court fees, the cost of collection tends to be high. There are other examples of ways in which failing to pay an imposed fee requires citizens to interact with the justice system, thereby driving up the cost of the justice system. Examples include unpaid bail or the effect of debt on recidivism.[16] These interactions often cost more than the revenue the fee would raise. These financial consequences of collection represent a misallocation of resources.

Fortunately, a financial policy can help. First, the policy should require the government to consider the cost of collection when deciding whether to charge an imposed fee. The cost of collection should be low for a fee to be considered viable. Further, the policy should direct that the full cost of collection be considered, such as the cost to administer nonfinancial sanctions (e.g., the cost of jail time associated with unpaid fees).

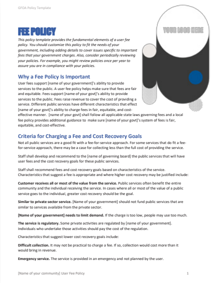
A policy could also address acceptable collection practices. For example, can a collection agency be used, and if so, when? Once a debt is sent to a collection agency, it is often difficult to change the amount owed if, for example, the government wants to reduce the debt because it's causing financial consequences of collection, as described earlier. Acceptable collection processes should include policies for a write-off of uncollectible debts resulting from unpaid fees.

In addition, the government might want to prohibit some collection practices. For example, research suggests prohibiting the use of additional jail time as a penalty for unpaid court fees.

A policy could scale the imposed fees to affordable levels. For example, one city chose to limit ambulance fees to the amount that could be recovered from a motorist's insurance, avoiding out-of-pocket costs for its citizens. Or a policy could define a process to waive or adjust fees for hardship cases. For example, one county requires judges to ask about a person's ability to pay at any hearing over alleged nonpayment of fees and prohibits punishment of people who lack the means to pay.[17] One city provides an application for people to request financial aid for fees they cannot afford.[18] A policy could allow for establishing payment plans for overdue amounts.*

USE OF FEE REVENUE

A principle in administering public-sector user fees is to be wary of "cross-subsidization," or using the revenue from fees for one service to fund a different service. For example, revenue raised from selling water should not be used to pave the streets, even though both are "public works" functions. Cross-subsidization disconnects the fee from its purpose, which might distort decision-making about the fee. For example, if the water rate were loaded with street paving costs, the people who use more water would be unfairly paying the costs for people who use roads.


FEE POLICY

Why a Fee Policy Is Important

Criteria for Charging a Fee and Cost Recovery Goals

*Download policy templates for sample language on collection practices, payment plans and adjusting amounts due.

gfoa.org/materials/fees-fines-forfeiture-templates

There are nearly **600** jurisdictions in the United States where fines account for more than 10 percent of general fund revenues.[20]

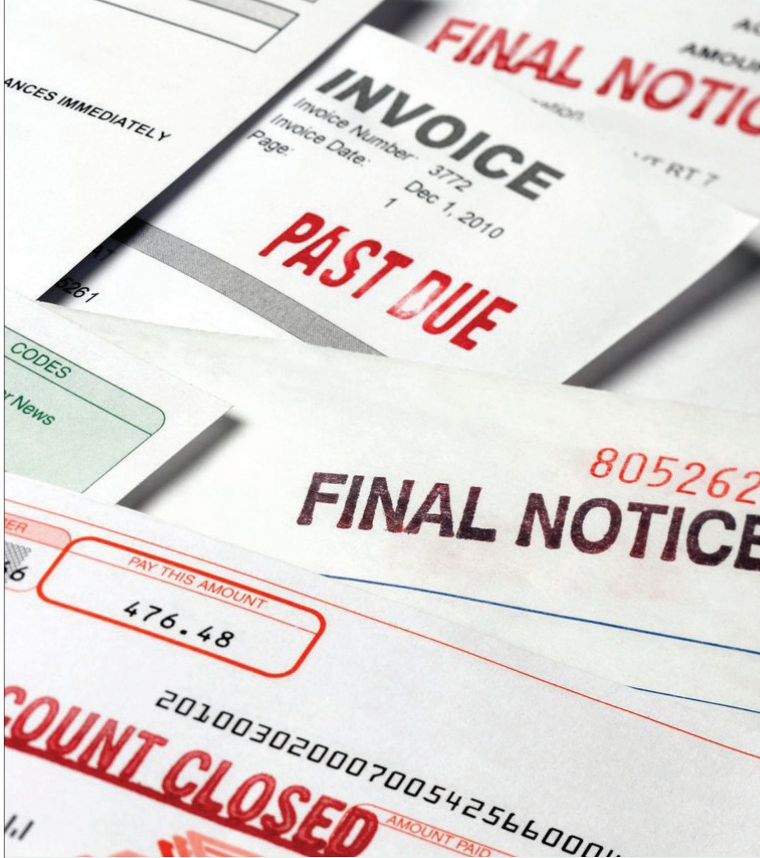
Cross-subsidization is potentially more distorting with imposed fees. In our water example, ratepayers could find ways to use less water to avoid paying the inflated rates. By definition, people subject to imposed fees do not have that option. For example, one county was cross-subsidizing its law library with civil litigation fees and a surcharge levied against convicted criminal defendants. This county's fees were three times higher than those imposed by the neighboring county, and the library fund had accumulated a balance of more than $1.8 million. The county also had a second law library with many of the same functions. (A private study by PFM Group estimated that the county could save $500,000 by combining the two libraries.) This misallocation of resources probably wouldn't have occurred if the library weren't cross-subsidized by the imposed fees.

A financial policy should prohibit cross-subsidization with imposed fees. Some states may have legal limitations on how fee revenues can be used, which a policy should acknowledge.

CRITERIA FOR CHARGING A FINE

A fine punishes someone who breaks a rule or dissuades people from undesirable behaviors like speeding, but fines may be ineffective or counterproductive in some circumstances. Here are considerations to guide when a fine is or isn't appropriate:

- **Is the person who violates the rule being punished in another way besides the fine?** For example, in criminal justice, it is not uncommon for violators to get a fine and jail time or a fine and have their driver's license suspended. Jail time or a suspended license might make it harder to pay the fine (because the violator can't work), not to mention the personal hardship imposed on the violator.
- **Does the fine discourage or prevent access to services that are important for the violator to use?** Fines could be counterproductive if they discourage or prevent a violator from using a service that would create a larger benefit for the community than the application of the fine creates. A good example is library services. Many libraries are reconsidering (and eliminating) fines because they tend to prevent the least wealthy citizens from using libraries, even though these citizens are the people who could benefit most from libraries. For example, one city found that nearly half of patrons who were prevented from using the library due to fines for late return of library materials lived in the city's two poorest neighborhoods.[19] This means that the tax money spent on providing library services was not creating the best value for the city because people who could have benefited from these services couldn't use them. The library fines were causing a loss in the benefit created by the general tax revenue that supported the library.
- **Is there a better way to achieve the intended result?** When fines are used as punishment, they seek to remediate a situation that has already gone wrong. A policy could instead encourage a local government to explore ways to prevent the situation from going wrong in the first place. An example is the fines some communities impose to discourage behaviors associated with homelessness (e.g., vagrancy). It is safe to say that these fines aren't effective at deterring homelessness, and there seems little point in punishing it. Some cities have had much success with preventative (no fine) approaches, including ending homelessness for some groups of people (e.g., veterans).[21]
- **Can the fine be collected for an acceptable cost?** This is an issue for any fine, so it will be discussed in detail in the next section.
- **Are the fines being fairly enforced?** Is the collection of the fine resulting in a disparate impact on any community or segment of the population?



ABILITY TO PAY AND ACCEPTABLE COLLECTION PRACTICES

A financial policy should consider the cost of collection and acceptable collection practices for fines.

Successful collection will depend on the violator's ability to pay the fine. The ability to pay is also a question of fairness and proportional punishment. Fines have more impact on poor people than rich ones; economists call this the "decreasing marginal utility of money." This means, for example, that an extra $10,000 per year in income will mean more to someone who makes $30,000 per year than it will to someone who makes $300,000 per year. Similarly, a $300 fine will be a greater penalty to the person making $30,000 per year.

A policy should address the ability to pay. An ideal solution would be a sliding scale, where the size of the fine would depend on the violator's income. Methods for creating such a scale have been proposed for judicial fines[22] but have not been widely implemented. If a sliding scale is not practical, there are alternatives.

A policy could grant authorized staff discretion to waive or reduce fines based on hardship, including guidance about how that discretion should be applied. (See the policy template at **gfoa.org/materials/fees-fines-forfeiture-templates** for an example of this).

Because relying on staff discretion could lead to inconsistent treatment of citizens, a policy might describe certain conditions under which fees will always be waived. This ensures that the citizens most in need of relief from a fine would be treated consistently. For example, a policy for court fees could state that if someone is appointed legal counsel because they are indigent, then justice system fines will automatically be removed or reduced. In another example, a city developed a policy to define indigency at incomes equal to or less than twice the federal poverty level. People meeting these criteria would be eligible for relief from fines that don't involve appointed legal counsel. Participation in programs like food stamps, Temporary Assistance for Needy Families, Women, Infants and Children, Medicaid, Section 8, or disability could also be used as indicators of a person's eligibility for relief.

A policy could call for the government to make alternatives to monetary fines available. For example, one city allowed food donations in lieu of paying fines, creating a way for people to pay off fines at a discount—and help the local community food bank. Another city provided community service as an alternative to a monetary fine. Governments must take care that alternatives are cost-effective, though. For example, if a full-time staff person has to supervise the person performing community service, then perhaps the local government would be better off waiving the fine. Another example is a county

WHAT ABOUT REPEAT OFFENDERS?

Because fines are meant to discourage certain behaviors, it is reasonable to ask if waiving or reducing them could encourage repeat offenses. Statisticians have found a phenomenon called the Pareto Principle (sometimes known as the 80/20 Rule), which holds that a few observations cause a large part of the effect. Applied to fines, this means that a small number of people are probably creating a disproportionately large part of the problem that a fine is meant to address. So rather than addressing the problem with a blanket solution (fines applied equally to everyone), consider if there are ways to deal directly with repeat offenders, such as limiting the number of fine waivers a person can receive. Also, because fines often don't cover the cost of enforcement (assuming the fine can be collected), a local government might find it is cost-effective to spend money upfront to help the repeat offender avoid offending again rather than trying to correct the problem afterward. For example, the City of Austin's Downtown Austin Community Court has programs for the chronically homeless to get them housed and keep them housed.[24] People who are experiencing homelessness can have accumulated fines and/or fees reduced or eliminated by agreeing to participate in the Community Court's programs. Even better, the Community Court is part of the city's Homelessness Outreach Street Team to proactively engage with people who are experiencing homelessness to help them before they get involved with the justice system.[25]

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government that allowed people to "work off" penalties by spending time in jail. The cost of housing people in jail is substantial, and the impact on civil liberty and a person's life should not be discounted.[23]

USE OF FINE REVENUE

A distinction between fines and fees is that fees are meant to cover at least some of the costs of providing a service, while fines are primarily intended as punishment or deterrence. If the government experiences financial benefits from the fine, this might create an incentive to issue more fines, which warps the purpose.

A policy should define the government's intent that fines are not to be used as revenue-raising or cost recovery tools. The policy should state that the fine can't be set in relation to the amount of fine revenue expected in the upcoming budget year and should prohibit the budget or spending from increasing as a result of issuing more fines. Instead, revenues from the fine should be accounted for as general revenue. If state law requires that fine revenues be accounted for in a special revenue fund, the policy should require that the way the money will be used will be planned through the regular budget process, just like any other revenue (while respecting whatever limits exist on the use).

ASSET FORFEITURES

An asset forfeiture is the confiscation of an individual's private property without that individual necessarily being convicted of a crime or having legal judgment made against them (as in a civil case). For example, homes, vehicles, and money can be seized when a person is arrested. However, the American system of justice is "innocent until proven guilty," and the Fifth Amendment of the Constitution states, "nor shall private property be taken for public use, without just compensation." Asset seizure seems to go against these principles. Furthermore, in some cases, the asset doesn't even have to be owned by the arrestee to be seized; seizures can include assets that the arrestee had borrowed from someone else. A policy can help make sure asset forfeitures are handled fairly.

THE STANDARD FOR ASSET FORFEITURE

Just because a government can legally seize someone's assets doesn't mean it should. There is precedent for local governments to set higher financial standards for themselves than is provided for in enabling state or federal legislation. Financial policies are, in essence, about local governments creating better-defined, more stringent, and generally superior rules for themselves than are necessarily found in enabling legislation. For example, state laws often allow local governments to issue more debt than they can afford, but many GFOA members set their local debt policies to limit themselves to lower amounts. Similarly, a local policy should follow state and federal law for asset forfeitures, but it could also set higher standards for engaging in asset seizures. Here are examples of guidance that a policy could offer:

- Seized assets will be held in escrow until a legal judgment is made (e.g., conviction in a criminal case). If the defendant is found innocent, assets will be returned. The policy might also provide for a maximum length for the escrow. This way, the assets are returned if a judgment isn't reached.
- The minimum charges necessary to justify asset seizure should be defined. For example, perhaps minor possession of drugs is not enough grounds.
- Assets shouldn't be seized if they are owned by people who are not being charged with any crime.
- The defendant must have counsel (appointed or private) in all forfeiture cases.
- The specific assets seized must have a direct connection to a convicted offense, and law enforcement must be able to show the connection. For example, one city's policy specifically states that "a large amount of money standing alone is insufficient to establish the probable cause required to make a seizure."

USE OF PROCEEDS FROM ASSET FORFEITURES

Similar to penalties, if a government benefits financially from seizing assets, then it has an incentive to do more of it. First, a policy should define that asset forfeiture is not a revenue-raising tool. One city has a policy that states: "The potential for revenue should never compromise the effective investigation of criminal offenses, officer safety, or any person's due process rights."

Next, the policy should call for the use of proceeds from asset seizures to be planned through the regular budget process, like any other revenue. There are often legal restrictions on how asset forfeiture funds can be used. This can lead people to believe that asset forfeiture proceeds should be exempted from the budget process, but this can result in bad, financially unsustainable decision-making. For example, in one city, vehicles seized from asset forfeitures were slipping into the city's motor pool because they weren't being evaluated as

part of the financial planning process. These vehicles then had to be maintained (adding unbudgeted costs), and the users of these vehicles were expected to replace the vehicles with new vehicles when the useful life of the seized vehicle expired (adding still more costs). Eventually, the city's motor pool ran out of money, requiring the city to end the practice of seized vehicles slipping into the motor pool.

Generally, having "special" pools of money that are exempted from the rigors of the budget process multiplies the potential for wasteful, superfluous spending (like the vehicle pool) that is not aligned with the priorities of the governing board.

Finally, as we discussed for fines, if the organizational unit that seizes the assets gets to use the assets as they see fit, it creates an incentive to seize more assets. For example, one investigation into the practice found evidence that seizures are sometimes guided by "wish lists," in which the value of the asset, the ease with which it is liquidated, or its utility for the agency seizing the assets may be criteria in deciding when to seize assets and which assets to seize.[26]

CONCLUSION

Imposed fees, fines, and asset forfeitures are important tools for local governments, but like any tool, they can be misused. Misusing these revenue sources can reduce citizens' trust in local government, seriously harm the lives of disadvantaged citizens, and worsen the problems that public services are intended to solve. A financial policy provides boundaries on imposed fees, fines, and asset forfeitures to make sure these tools are used properly.

***Shayne C. Kavanagh** is Senior Manager of Research in GFOA's Research and Consulting Center.*

1 Some examples of these reasons include statutory tax limitations on local governments imposed by state governments and stagnation of the median income (which these tax sources are derived from).

2 For example, from 2007 to 2012, user charges were the only category of revenue to experience growth among 112 of the largest cities in the United States, on average. This is based on research conducted by the Lincoln Institute of Land Policy; see "Cities' Increasing Reliance on Fees as Other Revenues Fall," Lincoln House Blog, May 7, 2015, Lincoln Institute of Land Policy.

3 Fees are usually most appropriate for services whose beneficiaries are primarily the people who use the service and where the service is elective. See Shayne Kavanagh and Vincent Reitano, *Financial Foundations for Thriving Communities* (Government Finance Officers Association, 2019).

4 "Investigation of the Ferguson Police Department," U.S. Department of Justice, Civil Rights Division, 2015.

5 Mike Maciag, "Skyrocketing Court Fines Are Major Revenue Generators for Ferguson," *Governing*, August 22, 2014.

6 A good overview of this topic is available in Barry Friedman, *Unwarranted: Policing Without Permission* (Farrar, Straus and Giroux, 2017).

7 Sales taxes are actually regressive when compared to total income because wealthier people tend to spend less of their income on taxable goods and services.

8 "Report on the Economic Well-Being of U.S. Households in 2018," Board of Governors of the Federal Reserve System, May 2019.

9 Caroline Wolf Harlow, "Defense Counsel in Criminal Cases," U.S. Department of Justice, Bureau of Justice Statistics, 2000.

10 A 2018 Brookings Institution study found that among 18- to 64-year-olds who were sentenced to at least one year in prison, approximately 80 percent were unemployed in the year before incarceration. See Adam Looney and Nicholas Turner, "Work and opportunity before and after incarceration," Brookings Institution, 2018.

11 "The Steep Costs of Criminal Justice Fees and Fines," Brennan Center for Justice, November 2019.

12 David R. Eichenthal, "The Cost of Collection: Rethinking Criminal Justice Fees and Fines as a Revenue Source," *Government Finance Review*, April 2020.

13 Data collected by the PFM Center for Justice and Safety Finance.

14 Eichenthal.

15 See Matthew Menendez, Michael F. Crowley, Lauren-Brooke Eisen, and Noah Atchison, "The Steep Costs of Criminal Justice Fees and Fines," Brennan Center for Justice, 2019; and Mathilde Laisne, Jon Wool, and Christian Henrichson, "Past Due: Examining the Cost and Consequences of Charging for Justice in New Orleans," Vera Institute of Justice, January 2017.

16 For an example of bail, see Laisne, Wool, and Henrichson. Probation is discussed in Menendez, Crowley, Eisen, and Atchison.

17 Fuentes vs. Benton County, ACLU (aclu.org/cases/fuentes-v-benton-county)

18 This is for recreation fees, but the same logic could be applied to imposed fees: Austin Parks and Recreation Department Financial Aid: Financial Assistance for Youth Programs (austintexas.gov/page/austin-parks-and-recreation-department-financial-aid)

19 Emma Bowman, "We Wanted Our Patrons Back—Public Libraries Scrap Late Fines to Alleviate Inequity," NPR, November 30, 2019.

20 Mike Maciag, "Addicted to Fines— Small towns in much of the country are dangerously dependent on punitive fines and fees," *Governing*, September 2019.

21 In *Upstream: The Quest to Solve Problems Before They Happen*, (Avid Reader Press, 2020) author Dan Heath describes how the City of Rockford, Illinois, ended homelessness for veterans with a preventative approach and has made substantial progress on reducing homelessness for all people.

22 Sharon Brett and Mitali Nagrecha, "Proportionate Financial Sanctions: Policy Prescriptions for Judicial Reform," Criminal Justice Policy Program: Harvard Law School, September 2019.

23 In fact, GFOA found at least one case where a county government was required by a lawsuit to change its practice of threatening jail time or forcing manual labor on people unable to afford court fees and fines.

24 Community Court Reduces Offenses and Addresses Homelessness, Dec. 18, 2019, press release from the City of Austin, Texas.

25 Homeless Outreach Street Team, City of Austin (austintexas.gov/department/homeless-outreach-street-team)

26 Shelia Dewan, "Police Use Department Wish List When Deciding Which Assets to Seize," New York Times, November 9, 2014.