IDENTITY DOCUMENTS & LOW-INCOME COMMUNITIES



Identity documents (IDs) are vital keys necessary to open the doors to so many parts of everyday life. However, there are key system-level failures that create significant obstacles to IDs for many people, causing severe, yet avoidable harm. This infographic highlights some of the unique impacts on low-income communities. See MAP's <u>new report</u> to learn more about the obstacles to ID, the harms caused from a lack of ID, and recommendations for improving ID access for everyone.

SYSTEM FAILURES CREATE OBSTACLES TO ACCURATE ID



IDs are needlessly expensive, with a new driver's license costing an average of 4.1 hours of work at minimum wage, and as much as 8.7 hours of work—not including the costs of time waiting at or traveling to an ID office, the potential costs of travel or public transit, or the cost of lost wages when taking off work to go to an ID office. While some states or jurisdictions may, in some circumstances, waive the financial costs associated with getting or updating IDs, this varies widely from state to state and typically requires even further paperwork or applications, adding to already burdensome documentation requirements.



Burdensome documentation requirements often mean a person needs one form of ID (such as a birth certificate) to get another ID (such as a driver's license). As a result, the costs of obtaining or updating each type of documentation can build on each other and quickly snowball, putting IDs out of reach for many.



As illustrated on the next page, many states still maintain **discriminatory policies** that allow for the suspension of driver's licenses over unpaid debt—in effect, revoking an ID due to a person's poverty or financial hardship. This exacerbates the already existing structural failures that make it more difficult for low-income communities to access and maintain accurate IDs, and worsens the clear harms that result.

LACK OF ID CAUSES CONCRETE, YET AVOIDABLE HARM



A lack of ID **blocks access to basic needs**, such as housing, health care, or employment. Without a valid ID, it can be nearly impossible to rent an apartment or apply for a job. Further, research shows that suspended licenses (discussed above) often lead to job losses or significant pay cuts, and this loss of income in turn makes it even harder to pay the fines needed to reinstate a license.



A lack of ID **limits access to essential services**, such as having a bank account, which is a critical tool for building economic security and stability. However, the FDIC reported in 2019 that 23.3% of households making less than \$15,000 per year were "unbanked"—meaning no one in the house had a checking or savings account. This is more than four times the nationwide rate of unbanked households (5.4%).

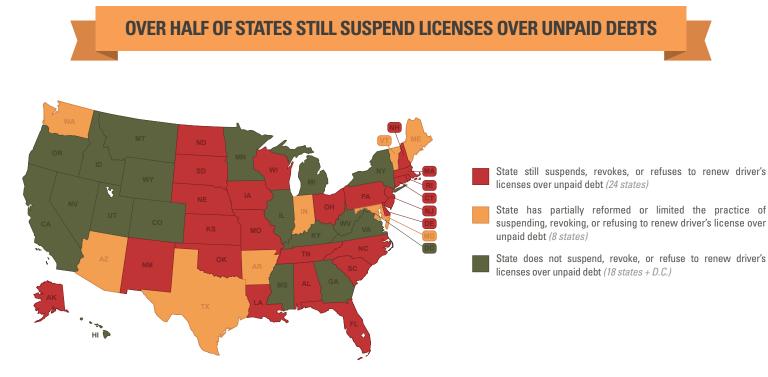
What's more, when people lack an ID, they may be unable to access programs and services even when they are specifically designed for low-income people, such as a discounted or free bus pass, food from a food bank, or free or low-cost medical care.

In other words, these structural failures and obstacles to ID keep people in poverty.

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Source: Free to Drive Campaign. 2022.

CAUGHT IN A CYCLE WITHOUT A LICENSE OR A WAY TO PAY FINES

There are an estimated 11 million people in the United States who have a suspended driver's license because of unpaid fines or fees, such as those related to traffic tickets. Yet, this policy is both discriminatory, given that it effectively targets people who are already economically struggling (or else they would be able to pay), and counterproductive, given that IDs are so key in being able to earn money in the first place. For example, without a driver's license or other valid ID, it can be impossible to apply for and be verified for employment. Without a license, people may need to rely on public transportation (assuming it is even available) to get to work, and the added commute time may eat into a person's earnings, especially if they work hourly wage jobs. All this can further undermine the economic stability and wellbeing of both the individual and other family members, such as when other family members may be forced to take off more time from their work to help address these newly-imposed obstacles.

Take, for example, Matt Holland, who works at a Denny's in Florida. Due to unpaid court fines and fees, his driver's license was suspended, without regard to his ability to pay those fees or to how this suspension would further limit his ability to earn money. Matt used to work as a plumber making \$16/hour, but because that job required him to drive, he lost that job and was forced to instead take the \$11/hour job at Denny's. What's more, his shift ends at 1:00 am, but because he cannot legally drive and public transportation is not available, his wife has to pick him up from work—and given their financial constraints, she must wake up and bring their two children as well, even on school nights.

"When you take away a person's license, you kind of take away their ability to provide for their family in a certain type of way," he explained to ABC. Not only that, but he has far fewer opportunities to pay the fees and fines he owes in order to get his license back.

Adapted from: Meghan Keneally. Oct 25, 2019. "<u>'It's not America': 11 million go without a license because of unpaid fines</u>." ABC News.

Learn more about identity documents in MAP's new report:

THE ID DIVIDE: HOW BARRIERS TO ID IMPACT DIFFERENT COMMUNITIES AND AFFECT US ALL



http://www.mapresearch.org/id-documents-report