

The Abell Report

What we think about, and what we'd like you to think about

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A License to a Better Life: Owning a car is often a necessity for living and working in Maryland. But for many low-income families, getting a license and maintaining ownership are unattainable goals. Barriers to driver's licensing and ownership must be lowered.

ABELL SALUTES: Planned Parenthood's Emergency Contraception Project, for "calming nerves," for "putting minds at ease"

"I am so grateful to talk with the young lady this morning, she calmed my nerves and assisted me in finding a pharmacy in the area that could fill the prescription. You do a great service to the community and for that I am so thankful."

Letter from a client of the Emergency Contraception Hotline

In the United States, approximately 3-million unwanted pregnancies occur each year and half end in abortion. Rates of unintended pregnancy are high for all women of childbearing age in the U.S., but are disproportionately higher in specific populations. As much as 78% of teen pregnancies are unintended, as are about 50% of pregnancies among women aged 20-34.

Unintended pregnancies are associated with increased risk for infant mortality

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Social consequences of the problem; Recommendations for relief:

Maryland is the only state to require adult applicants for driver's licenses to attend a private drivers' school at a cost of \$250 to \$300. This cost sets up a substantial roadblock in the way of low-income persons attempting to get a driver's license and a windfall for "driver's ed" schools (22,639 first-time driver's licenses were issued in Fiscal Year 2003, resulting in approximately \$5.9 to \$7.1 million in fees to driver education schools). The State is unable to present any proof that this requirement results in fewer traffic accidents involving newly-licensed adult drivers.

It is not without ample reason that the age we live in is called the "Automobile Age." Consider: Post-World War II has seen a dramatic decline in public transportation. Simultaneously and perhaps consequently, there has been a meteoric rise in the use of automobiles, not just for family vacations but for the bread-and-butter business of getting to work, to school, to child care, and to doctor's appointments. According to the U.S. Census Bureau, in the State of Maryland, 86% of workers 16 years and older drive to work (74% drive alone) and only 7% rely on public transportation.¹ Indeed, the two-car family is replacing the one-car family, with more than a third of American households owning two cars or more.² In the business of living, owning a car is no longer a luxury but a necessity.

Even in a city like Baltimore with a public transit system, access to a car is necessary. Baltimore continues to face a "spatial mismatch" between the locations of jobs and the homes of many low-income residents.³ Many entry-level jobs are not easy to reach by public transit, and

many of the better paying jobs for low-income workers require a driver's license.

Unfortunately, car ownership and even a driver's license are unattainable for many low-income working families. States can set policies that either ease or increase the costs of buying and insuring a car and obtaining a driver's license. With support from The Abell Foundation, Dr. Jay Chunn and Dr. Allissa Gardenhire researched barriers to driver licensing for low-income residents of Baltimore City. Their key findings include:

- Maryland is among the most restrictive states for obtaining a driver's license.⁴
- It costs more to get a driver's license in Maryland than anywhere else in the U.S.. In fact, first-time drivers in Maryland face costs averaging \$330, which far exceeds the national average of \$20.⁵
- Barriers to driving and driver licensing are significant for low-income individuals.⁶

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In this article, Michael Robbins builds upon Dr. Chunn’s and Dr. Gardenhire’s work through survey research, interviews with relevant officials and program administrators, and cost analysis. He finds the following:

- Maryland is the only state that requires adults to attend driver education school (at a cost of \$250 to \$300) and to document 40 hours of accompanied driving before obtaining a driver’s license. This requirement is a substantial roadblock for low-income persons attempting to get a license, and it is a windfall for driver education schools. The Maryland Motor Vehicle Administration does not have evidence that this requirement results in fewer traffic accidents involving adult drivers.

Barriers to Driving

According to the U.S. Census Bureau, approximately 23% of Baltimore’s 635,000 residents live below the poverty level versus less than 9% of Maryland’s 5.38 million residents.⁷ Baltimore City is home to 33% of the State’s poor⁸ and 61% of the State’s welfare caseload.⁹ Not surprisingly, Baltimore has a lower percentage of residents who hold driver’s licenses when compared to Baltimore County and the statewide average. About 62% of Baltimore City residents ages 16 and over hold noncommercial driver’s licenses compared to 88% of Maryland residents and 92% of Baltimore County residents.¹⁰

Since 1997, six neighborhood career centers funded by the Empower Baltimore Management Corporation (EBMC) have placed more than 3,300 Empowerment Zone residents in jobs. Based on their work with these residents, career center staff have identified inadequate transportation and lack of a driver’s license as

Table 1.
How EBMC Clients get to Work

Type of transportation	percentage using
Use own car	50% ^a
Walk	35%
Use someone else’s car	33%
Taxi	26%
Hack/gypsy cab	22%
Public transportation/MTA	19%

^a percentages total more than 100 because respondents reported using more than one mode of transportation.

significant barriers to obtaining employment. In talking with EBMC career center staff, Dr. Chunn identified the following as barriers to obtaining a driver’s license: child support payments in arrears, outstanding tickets and moving violations, lack of personal documentation, no access to a car, financial limitations, suspended license, no access to driving school or money for lessons, lack of knowledge about how to get a license, prior felony convictions, and prior substance abuse problems or charges.

To quantify this anecdotal information, 172 EBMC career center clients were surveyed. Survey data regarding how clients travel from place to place (e.g., to jobs, appointments, and the career center) are summarized in the Table 1 above.

The survey findings also reveal the following:

- Half of the respondents indicated that they or someone in their household owns a car, but only 35% reported having a driver’s license. This contrasts significantly with driver’s license rates for Baltimore City (62%) and Maryland (88%).
- Respondents who did not have a license most frequently cited cost factors as reasons for not getting or keeping a license. Approximately 42% said that they did not have a license because they could not afford

driving lessons, 48% said they could not afford to purchase and maintain a car, and 35% reported they could not afford insurance payments.

- One in five (21%) of the unlicensed clients said they never had a need to apply for a license, but only one respondent believed it would be worthless to attempt to get a license.
- Other significant reasons included: no access to a driving school to learn how to drive (11%), a driver’s license suspended in the past (11%), and child support payments in arrears (10%). 12% of the unlicensed drivers reported that they still drive a car at least once a week.

These survey results should be interpreted with caution. First, because the survey was self-administered, there is a risk that participants with poor literacy skills may have had difficulty filling out the survey accurately. To counter this, the career center directors reviewed the survey forms for accuracy. Second, it is possible there is some under-reporting of specific categories, especially: driving without a license, child support in arrears, or past felonies. Finally, only new clients completed the surveys, and these clients are not necessarily representative of all EBMC career center clients or Empowerment Zone residents.

Despite the survey's limitations, these data highlight particular barriers, given further examination in the sections that follow: Maryland licensing regulations and procedures, driver education in Maryland, child support enforcement regulations, and the costs of buying and insuring a car.

Maryland Licensing Regulations and Procedures

Maryland has one of the country's most stringent sets of requirements to obtain a driver's license.¹¹ Maryland is the only state that mandates driver education classes for anyone seeking a first-time license or anyone whose license has been expired for more than six months, regardless of age.¹²

In 1999, Maryland instituted a new Graduated Driver Licensing (GDL) requirement. GDL exists in some form in 37 states. Implementation varies by state, but GDL programs generally have three stages:¹³

1. minimum supervised learner's period,
2. intermediate license (once the driving test is passed) that limits unsupervised driving in high-risk situations, and
3. full-privilege driver's license available after completion of the first two stages.¹⁴

GDL is endorsed by the National Highway Traffic Safety Administration and a number of national safety organizations, and it has been shown to reduce teenage crash rates.¹⁵ However, only Maryland and New Jersey apply GDL to new drivers, regardless of age.

Maryland's GDL requirement is based on the premise that new drivers are more likely to have accidents than experienced drivers. MVA has data that indicate that teenage crash rates have declined since mandating the GDL requirement; however, data indicating a similar decline among recently licensed, older drivers is not available.¹⁶

Maryland's GDL process, known as the "Rookie Driver" program, became effective July 1999 and applies to all applicants who have never held a driver's license or who have held their out-of-state license for less than eighteen (18) months.¹⁷ To obtain a driver's license in Maryland, applicants must:

1. Obtain a learner's permit,
2. Complete a certified driver education course, and
3. Submit a completed and signed practice log documenting at least 40 hours of supervised driving.

The applicant must wait four months after obtaining a learner's permit to return to the MVA to take the driving skills test and obtain a provisional license. This four-month waiting period must be restarted if during the waiting period the applicant is convicted of a moving violation. The provisional license permits license holders under 18 to drive with supervision between the hours of midnight to 5:00 a.m. (drivers older than 18 do not have this restriction). The provisional license must be held for 18 months before obtaining a full driver's license. Convictions for moving violations while completing the provisional 18-month waiting period will require: restarting the waiting period, completing remedial driver education classes, and suspension or revocation of the license.¹⁸

Driver Education in Baltimore

The current requirement for a certified driver education course in Maryland is 30 hours of classroom instruction and six hours of driving. This requirement was not established as a result of research or policy analysis. The traditional "30+6" was actually the legacy of Amos Neyhart, who taught one of the nation's first public school driver education classes at State College High School in Pennsylvania in 1933,¹⁹ and had 36 hours to fill in a semester.²⁰ In Maryland, the 30 hours of classroom instruction also includes three hours of alcohol and drug education.

Phone calls to driving schools in Baltimore and throughout Maryland confirmed the cost of driving school instruction; in Baltimore, instruction programs cost between \$250 and \$300, prices similar to those of schools in the surrounding counties and in other parts of the State.

The MVA requires that state-certified driving schools "have an assistance plan that permits individuals with verified financial hardships to participate in the driver education program courses and learning activities."²¹ However the phone calls to driver education schools in Maryland indicate that this requirement is not effectively implemented or enforced. Some providers indicated they have payment plans available, but that the final payment had to be made by the end of the course. None indicated having grants or financial aid, and one school said that students have to pay all costs up front using a credit card.

The location of driving schools is also of concern, as 11% of the career center survey respondents who did not have a license also indicated they did not have access to a driving school. Using the list of driver education schools on the MVA web site and supplementing this list with phone book listings, approximately 50 driver education locations were identified in Baltimore City and the surrounding area. As the map on page 4 (Figure 1) shows, these locations are not evenly distributed, leaving many Baltimore City residents without a nearby driving school.²²

In the 1970s and 1980s, driver's education was taught in Maryland's high schools. In fact, many high school campuses had multi-vehicle driving ranges on their campuses, and Maryland was viewed as a national leader in driver education.²³ Budget cutbacks gradually forced Maryland schools to eliminate driver's education programs. Currently, Garrett County is the only school system in Maryland that funds high school driver education. (In the 2001 session, the Maryland General Assembly approved waiving the \$400 fee that Garrett County

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schools would have had to pay to the MVA to certify each driving instructor.)

Schools in Baltimore County continue to operate after-school driver education programs. Although they are only for school students, and are not publicly funded, the fees for these programs are generally lower than those charged by private providers. Private driver education schools criticize public school driver education programs claiming that the public schools are unfairly competing against them.

Baltimore City public schools operated an after-school driver education program, charging each student \$190. However, this program is not being offered in the 2003-2004 school year, due in part, to insufficient enrollment. In the fall of 2002, only 27 students were enrolled in the course.²⁴

Child Support Enforcement Regulations

Federal regulations enable states to revoke driver licenses for parents who owe delinquent child support,²⁵ giving states some leeway in implementing these regulations. Maryland's regulations require that individuals who are in arrears

for more than 60 days have their driving privileges suspended, and limit the grounds for contesting and appealing a driver's license suspension only to claims that the support obligation does not exist or that the amount of arrearages specified in the notice is incorrect (Maryland Code Regulations 07.07.15.05).²⁶

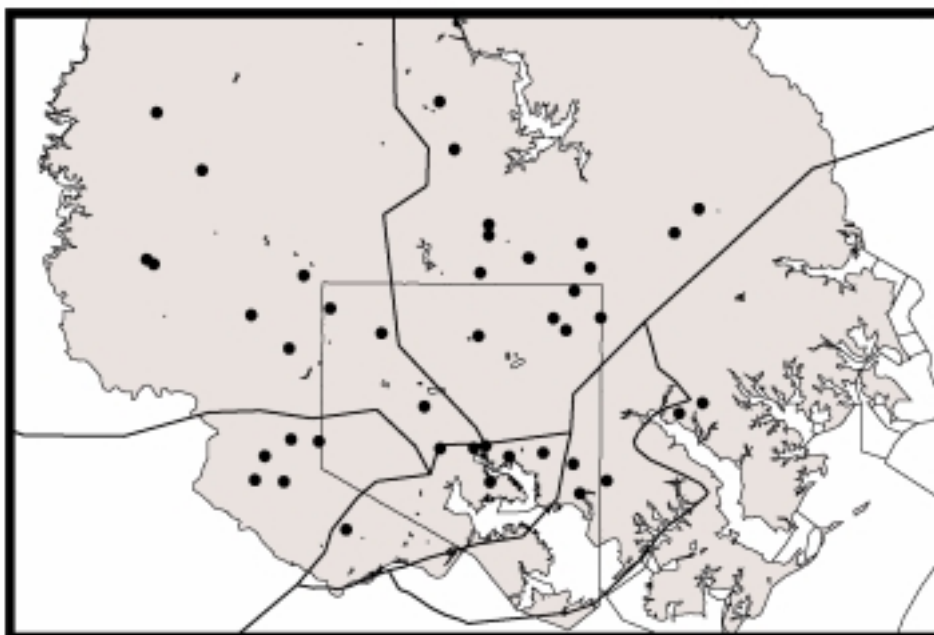
Maryland's license revocation program was implemented in October 1996, after an advance publicity campaign about the new regulations. The campaign itself netted over \$1.8 million dollars in delinquent payments.²⁷ Between October 1996 and March 2003, this program has resulted in collections over \$217 million, according to the Maryland Child Support Enforcement Administration (CSEA). Since the program began, more than 122,000 licenses have been suspended Statewide for delinquent child support payments. Baltimore City alone accounted for over 55,000 of those suspensions, far exceeding any other Maryland jurisdiction. Given Baltimore City's demographics, we assume that a significant portion of these suspensions adversely affected low-income parents and their children.

Before a driver's license is suspended due to unpaid child support, Maryland

regulations require notification to the individual owing child support. The notice must, among other requirements, inform the individual of his or her right to contest the suspension and of the opportunity for administrative review.²⁸ He or she is supposed to be given the opportunity to establish payment agreements or modified orders to avoid license suspension. However, because child support orders often begin with arrearages greater than what would be owed in a 60-day period, license suspensions may be immediate.²⁹

Once the notice is sent, CSEA refers the case to the MVA to revoke the individual's driving privileges. This revocation is in effect regardless of whether or not the individual currently holds a driver's license—current licenses are suspended and unlicensed individuals are not able to obtain a license. Currently licensed drivers may petition the MVA for a work-restricted license or work-related privilege to drive; however, CSEA requires an applicant for a work-restricted license to provide proof of employment, so this relief is not available to the unemployed applicant.³⁰ A person who does not already have a license typically cannot receive a work-restricted license as his or her first license.³¹

Figure 1. Map of Driver Education Schools in Baltimore City and Baltimore County



Costing of Buying and Insuring a Car

Clearly, lacking the money to buy and maintain a vehicle is a major barrier to driving for low-income residents. As the EBMC career center survey indicates, this barrier is also a primary reason for not obtaining a driver's license. The lowest cost estimate for a reliable vehicle is \$3,700. This figure is the internal cost to Vehicles for Change, Inc. (VFC), a nonprofit organization that helps Baltimore residents to become car owners, build credit, and move towards self-sufficiency. VFC relies on donated vehicles and services and charges participants between \$600 and \$900 for a used car.³² The organization has provided approximately 157 vehicles to Baltimore City residents since

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1999. Outside of programs like VFC, a reliable used automobile can cost much more. As the calculations below (Table 2) show, a vehicle with a retail value of \$8,000 has a first-year cost of nearly \$8,000.³³

Survey respondents indicated that the cost of insurance was another primary barrier to driving. In fact, according to figures provided by the Maryland Insurance Administration, insurance rates for Baltimore City are almost double the average rates for the State of Maryland. Consider the following example:

- A 23-year-old female drives a 1989 Dodge Aries sedan 4-door with manual seatbelts. She drives eight miles to work each day and 12,000 miles annually. She has had no accidents or violations in the past three years. Her insurance just meets the minimum coverage required by Maryland law:
 - liability coverage of \$20,000 for bodily injury per person or \$40,000 per accident, and \$15,000 for property damage
 - personal injury protection coverage of \$2,500
 - uninsured motorist coverage of \$20,000 bodily injury per person or \$40,000 per accident, and \$15,000 for property damage, and
- Additionally, she has \$100 of comprehensive coverage.

This driver would pay an average of \$1,668 for insurance if she lives in Baltimore City, compared to an average of \$871 if she lived elsewhere in Maryland.³⁴

Recommended Solutions

The barriers detailed above should be lowered through a combination of administrative, regulatory, and programmatic solutions:

1. *The Maryland General Assembly should allow the MVA to implement alternative driver education programs and scale back the driver edu-*

cation requirements

In Maryland’s 2003 legislative session, Representative David Rudolph (Cecil County) introduced House Bill 875 to allow the MVA “to establish alternative driver education programs.” The bill was intended to allow the MVA to offer Maryland’s required driver education content online over the Internet. Driving students would have the option of a structured, self-paced method of getting basic information that could then be supplemented with in-class discussion and behind-the-wheel training. With college courses increasingly being taught over the Internet, computer-based instruction could hold down the cost of the driver education requirement yet still ensure quality. Offering driver education online could be particularly helpful to low-income residents completing driver education.

Several representatives from driver education businesses testified against the bill, convincing committee members that computer technology was not yet advanced enough to move forward. (Clearly, changes in the driver education requirements could have a dramatic effect on their profits.) The Environmental Matters Committee sided with the bill’s critics, and reported unfavorably on the bill, killing its chance for further consideration during the 2003 session.

The Maryland General Assembly

should reconsider and pass this legislation in the 2004 session. Furthermore, the requirement for driver education for individuals over 18 years old should be scaled back or eliminated.

2. *The MVA should effectively enforce requirements that driver education providers offer financial assistance for low-income participants.*

Maryland driver education providers are not meeting their regulatory obligations to offer effective financial assistance programs to low-income participants. The MVA should step up enforcement of these provisions and require that providers offer discounted driver education programs and extended payment options for individuals with demonstrated financial hardships.

3. *The MVA should provide more user-friendly information and processes to assist low-income driver’s license applicants.*

The MVA should take several steps that would make the licensing process easier to navigate for low-income applications, such as:

- Creating print materials specifically focused on overcoming the challenges faced by low-income residents who want to obtain a driver’s license;
- Making the MVA web site more inter-

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Down payment (20%)	\$1,600
First year of monthly payments on three-year used car loan (@ 8% interest rate)*	2,784 (12 x \$232 per month)
Fuel and tire cost	1,200 (\$0.12 / mile x 10,000 miles)
Insurance	\$1,668 (es)
Maintenance and repairs	600
Total	\$7,852
* A buyer with bad credit or no credit history may only qualify for a higher interest rate.	

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active and geared toward helping individuals navigate the licensing process. Although Internet access is limited for low-income residents, many residents are able to use the Internet at career centers and public libraries, and

- establishing a help line or designating a contact at the MVA who can help individuals navigate the process either by phone or in person at MVA offices (this step would be particularly useful for people attempting to overcome legal barriers to getting a license).

4. *The MVA and the Child Support Enforcement Administration should make it easier for someone who is in arrears with child support to obtain a work-restricted license*

Maryland regulations regarding driver's license revocation need to be revised. However, even within the existing regulations, the MVA and CSEA could make it easier for someone to obtain a work-restricted license. Many noncustodial parents do not know that work-restricted licenses are available to them or they have been told incorrectly that they may not get a work-restricted license until arrears are fully paid.³⁵ Thus, the MVA and CSEA should at least make available to the public clear instructions and policies on how to obtain a work-restricted license.

5. *Public and private partners should work to establish new driving schools for low-income residents in Baltimore City.*

Driver education could be made more affordable and accessible by developing programs specifically for low-income Baltimore City residents. The Housing Authority of Baltimore City (HABC) currently operates one such program with funding from the Resident Opportunities and Self-Sufficiency Program. Participants in the HABC driver education training program must demonstrate that they will use their driver's license to get and keep a job.

The program is limited to public housing, Section 8 housing or rehab housing residents who are already participating in specific HABC programs. Selected residents must complete the classroom portion of driver's training, complete and document the required 40 hours of supervised driving, and obtain a license within six months of the start of their program.³⁶

When HABC established this program it asked private driving schools in Baltimore to submit bids to provide the driver education services. Only one provider responded to the request.³⁷ As part of the contract, the private driving school provides:

- the Maryland-approved driver education curriculum,
- transportation to the MVA and use of a car for students to take their final licensing examination,
- instruction at an accessible location with flexible hours for students; and
- data on the program for HABC reporting purposes.

The HABC program has enrolled 222 students, and 123 of those obtained licenses as of May 31, 2003.³⁸ The funding expended at that point was \$69,000 — an average cost of \$310 per participant (about the average cost for a driver education course, with classes provided at the public housing complexes) and \$561 per successful licensee. Given the estimated annual earnings increase for these low-income drivers, and the corresponding decrease in public assistance, this is a positive return on investment. Funding for the HABC program is expected to expire in 2003.

State and local government funders should continue the HABC effort and look for ways to expand it. Overall program costs could be lowered if more private providers competed for the contract, or if driver education were provided through a partnership with the Baltimore City public schools. The overall market effect of such programs on existing driving schools would be minimized by limiting the new programs to low-income individuals over

18 years old. These programmatic efforts would also be bolstered by legislative changes making the driver education curriculum more streamlined and flexible.

6. *Government agencies and nonprofit organizations should expand car ownership programs and establish low-interest auto loan programs.*

More low-income Baltimore City residents would benefit from expansion of car ownership programs like Vehicles for Change. Establishment of targeted low-interest auto loan programs would also lower cost barriers.

Car-sharing programs have also been touted as a solution to lower the cost of driving. Both for-profit companies and nonprofit organizations operate these. Although car-sharing programs are useful for people who require only sporadic automobile use, they are not well suited to the needs of people who need a car to commute to work.

7. *Maryland should establish a low-cost automobile insurance pilot program for Baltimore City.*

To register a motor vehicle, owners must maintain basic minimum insurance coverage. The Maryland State Legislature created the Maryland Automobile Insurance Fund (MAIF) in 1972 to provide "automobile liability insurance for those residents of the State of Maryland who are unable to obtain it elsewhere in the private insurance market."³⁹ Still, drivers who obtain MAIF insurance in Baltimore City face premiums comparable to those offered by private insurance providers.

Despite the MAIF program and the legal requirement to maintain insurance, the Insurance Research Council estimates that 16% of drivers in Maryland are uninsured, exceeding the national average of 12%.⁴⁰ Higher insurance rates and concentrations of low-income residents make it even less likely that a driver in Baltimore City will be able to purchase automobile insurance.

In effect, Maryland citizens are

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already carrying the cost of uninsured drivers through higher insurance premiums, “uninsured motorist” insurance riders, and collision claims.⁴¹ Even in the current fiscal climate there is room for targeted subsidies or programs to make insurance in Baltimore City more affordable.

California has initiated a “Lifeline” insurance program worth considering as a model for making insurance more affordable in Baltimore City. In 1999, California authorized low-cost automobile insurance pilot programs available only to residents of Los Angeles County or the City and County of San Francisco.⁴²

To be eligible for the program, residents must meet strict requirements regarding income and driving record, and the automobile to be insured must be valued at less than \$12,000 at the time of purchase. Rates for program participants in Los Angeles County (effective March 1, 2003) are:

- annual base premium for liability coverage: \$347
- premium for uninsured motorists bodily injury coverage: \$64
- premium for medical payments coverage: \$26

Maryland, like other states, already regulates insurance rates, and a program similar to California’s lifeline insurance could be administered through MAIF.

Conclusion

In the business of living and working in Maryland, car ownership for many lower income families, though a necessity, is largely unattainable. Cumbersome and expensive systems for licensing and high costs of automobile insurance are prohibiting many people in lower-income working families from reaching their jobs and managing their lives outside work. Maryland has a responsibility to recognize the adverse social consequences of an unfair system, and to work towards resolving the problem. ■

Footnotes:

- ¹ “Table DP-1. Profile of General Demographic Characteristics: 2000.” U.S. Census Bureau.
- ² Anne Kim. “Taken for a Ride: Subprime Lenders, Automobility, and the Working Poor, Progressive Policy Institute, November 2002.
- ³ “Fact Sheet: Bridges to Work Demonstration Linking Inner-City Residents to Metropolitan Wide Opportunities,” U.S. Department of Housing and Urban Development, <http://www.huduser.org/publications/povsoc/btw/fact.html>, July 7, 2002.
- ⁴ Jay Carrington Chunn, Ph.D., et al. “Maryland Public Policy on Driver’s Licenses Impact as Barrier to Employment for Low-Income Persons and Career Center Trainees.” Prepared for The Abell Foundation by Jay Carrington Chunn, Ph.D. and Associates.
- ⁵ Alissa Gardenhire, Ph.D. “Barriers to Driver Licensing for Low-Income People: Statutory Review and Recommendations.” Prepared for The Abell Foundation, June 2001.
- ⁶ *Ibid.*
- ⁷ “State and County Quickfacts,” U.S. Census Bureau.
- ⁸ “State and County Quickfacts,” U.S. Census Bureau.
- ⁹ Katherine Allen and Maria Kirby. “Unfinished Business: Why Cities Matter to Welfare Reform,” The Brookings Institution Survey Series, July 2000.
- ¹⁰ Information on number of drivers holding noncommercial driver’s license provided by staff of the Maryland Motor Vehicle Administration. City, County and State population by age data from Table DP-1. Profile of General Demographic Characteristics: 2000, U.S. Census Bureau.
- ¹¹ Chunn, et al.
- ¹² Gardenhire.
- ¹³ Insurance Institute for Highway Safety. “Licensing Systems for Young Drivers.”
- ¹⁴ *Ibid.*
- ¹⁵ James Hedlund, Ruth A. Shults, and Richard Compton. “What We Know, What We Don’t Know, and What We Need to Know about Graduated Driver Licensing.” *Journal of Safety Research*, 34(2003) 107-115.
- ¹⁶ Information provided by Andrew Krajewski, Maryland Motor Vehicle Administration program director for driver education and licensing. See “Assessment of Elderly Effects of Graduated Driver Licensing in Maryland: Impact on Crashes of 16 Year-Old Drivers” by Barry Friedlander, Robert L. Raleigh, and Jack Joyce, dated January 30, 2002.
- ¹⁷ Maryland Motor Vehicles Administration, <http://marylandmva.com/mvapro/rookieedriver/default.htm>
- ¹⁸ Maryland Motor Vehicles Administration, <http://marylandmva.com/mvapro/rookieedriver/law.htm>
- ¹⁹ History of Research at Penn State 1922-1944,” <http://www.research.psu.edu/history/history2.shtml>
- ²⁰ Interview with Andrew Krajewski, Maryland Motor Vehicle Administration. Also corroborated by Peter Christiansen in web forum on Ontario Graduate Licensing System Evaluation: <http://www.noviceforum.drivers.com/forum/messages/36/60.html>.
- ²¹ Code of Maryland Regulations, https://constmail.gov.state.md.us/comar/dsd_web/default.htm, 2001.
- ²² Map creation courtesy of the Department of Geography and Environmental Systems, University of Maryland Baltimore County. Locations plotted using zip+4 codes.
- ²³ Interview with Andrew Krajewski Maryland Motor Vehicle Administration.
- ²⁴ Information provided by Baltimore City Public School System.
- ²⁵ See Child Support Enforcement Fact Sheet. <http://ohrm.cc.nih.gov/pay/FactSheetChild.htm>
- ²⁶ Since 2000, The Abell Foundation has supported the Legal Aid Bureau, Inc. in representing unemployed and underemployed noncustodial parents to reduce child support obligations that the parents were unable to pay. For more information about the project and its findings, please see Daniel L. Hatcher and Hannah Lieberman. “Breaking the Cycle of Defeat for ‘Deadbroke’ Noncustodial Parents Through Advocacy on Child Support Issues.” *Journal of Poverty Law and Policy*, May-June 2003, 5-22.
- ²⁷ “Driver’s License Suspension Program, Inception thru March 2003.” Data on collections provided by Maryland Department of Human Resources Child Support Enforcement Administration.
- ²⁸ Hatcher and Lieberman.
- ²⁹ *Ibid.*
- ³⁰ *Ibid.*
- ³¹ Interviews with Andrew Krajewski, MVA and Patsy Chappell, Maryland Child Support Enforcement Administration.
- ³² Information provided by Marty Schwartz, Director of Vehicles for Change.
- ³³ Calculations adapted from: <http://apps.edmunds.com/advice/buying/articles/47079/article.html>. Cost of gas and tires source: <http://www.ouraa.com/news/library/drivingcost/driving.html>.
- ³⁴ Maryland Insurance Administration. A Comparison Guide for Maryland Auto Insurance Rates, June 2002.
- ³⁵ Hatcher and Lieberman.
- ³⁶ “Housing Authority of Baltimore City Drivers Education Training Program: General Description” April 6, 2001. Provided by HABC staff.
- ³⁷ Interview with Ms. Cheryl Worthington, Housing Authority of Baltimore City.
- ³⁸ *Ibid.*
- ³⁹ “MAIF’s Mission Statement” Maryland Automobile Insurance Fund. <https://www.maif.net/missstmt.htm>.
- ⁴⁰ “Percentage of Uninsured Motorists: 1995-1997 Average.” Insurance Research Council <http://www.ircweb.org/news/newsreleases/2001-02-01.htm>
- ⁴¹ “The Need for Lifeline Auto Insurance” The Foundation for Taxpayer and Consumer Rights. <http://www.consumerwatchdog.org/insurance/fs/fs000212.php3>
- ⁴² “California Low Cost Automobile Insurance Program Summary” California Department of Insurance. <http://www.insurance.ca.gov/LCA/CAILCP.htm>

“A License to a Better Life: Owning a car is often a necessity for living and working in Maryland. But for many lower income families, getting a license and maintaining ownership are unattainable goals. Barriers to automobile licensing and ownership must be lowered” is available on The Abell Foundation’s website at www.abell.org

ABELL SALUTES:

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fetal abnormalities, and low birth rates. These sad consequences result because too many women who are facing unplanned pregnancies often delay, or fail to access, prenatal care. Moreover, an estimated 73% of pregnancies among unmarried women are unintended, contributing to the large numbers of children being raised in single parent households.

Emergency contraception (EC) has been widely hailed by family planning providers as a safe and effective means of preventing unintended pregnancy and reducing abortions. When taken within 72 hours of unprotected intercourse, EC has been shown to reduce the risk of pregnancy by 75% to 89%, depending upon the particular product used. The vast majority of EC users use EC only as an emergency method of contraception, in cases of rape, or where the primary contraceptive method failed. One recent study showed that 70% of EC users were using a method of birth control prior to their need for EC, and 91% reported that they were satisfied with EC. Because EC is such an important tool for preventing unintended pregnancy, a number of groups, including the American Medical Association and the American College of Obstetricians and Gynecologists, are supporting a petition to the U.S. Food and Drug Administration to make EC available over-the-counter without a prescription. Similar efforts are underway in Maryland, to enact a state law allowing pharmacists to dispense EC without a prescription.

Unfortunately, many people still lack accurate information about EC's availability, effectiveness, and proper use. In a poll conducted for Planned Parenthood of Maryland in July 2000, only 36% of respondents who had heard of EC knew that it was legal in the U.S., only 10%

knew that EC had to be taken within 72 hours of intercourse, and only 26% believed that EC was "very effective" at preventing pregnancy. Only 2% of respondents had ever taken EC, and 4% had ever discussed it with a health professional. These poll results, which are consistent with national survey data, point to a tremendous need for public education regarding EC.

Recognizing EC's potential to reduce unintended pregnancies and the need for public education about EC, Planned Parenthood of Maryland designed an Emergency Contraception project that includes outreach and education to consumers, as well as health care providers, a media campaign to promote EC, and a toll-free EC hotline to provide quick, easy, confidential access to information about EC. People who call the hot-line number (1-877-99-GO-4-EC) can speak to trained staff members who provide education and counseling and take medical histories from callers who want an EC prescription. After this initial screening, callers can speak to Planned Parenthood on-call clinicians who can answer additional questions and, in appropriate cases, provide EC prescriptions by telephone.

During the three years of the project, Planned Parenthood of Maryland has educated thousands of people throughout the state about the benefits of emergency contraception. Since the public education campaign was officially launched in September 2000:

- the EC hotline has received over 20,000 calls,
- Planned Parenthood on-call clinicians have received over 7,000 EC inquiries,
- More than 70% of EC calls received by Planned Parenthood clinicians

resulted in either an EC prescription being phoned in to a pharmacy, or a referral to a Planned Parenthood clinic where the patient could purchase EC at reduced price, and

- Planned Parenthood was able to provide this service at a cost of \$35 for each patient who received an EC prescription or clinical referral. By comparison, an unintended pregnancy costs an estimated \$3,800.

In addition, the emergency contraception project has educated both doctors and pharmacists about EC, so that they will be better able to serve their patients and customers. By educating thousands of Marylanders about the benefits of EC, and providing quick, confidential access to this important family planning method, Planned Parenthood has prevented countless unplanned pregnancies, freeing women and couples to postpone child-bearing until they are ready to undertake the responsibilities of parenting.

"Thank you so much for your help in getting my prescription for emergency contraception. It has really put my mind at ease. Someday I hope to be a volunteer for this or another family planning organization..."

Letter from an EC client...

Abell salutes Emily Thompson, Director of Quality Assurance and Special Projects of Planned Parenthood, and the staff of Planned Parenthood's Emergency Contraception project, for calming nerves, and for putting minds at ease. ■